2025

Laporan Tahunan dan Laporan Keberlanjutan
Annual Report and Sustainability Report

OK BANK
Indonesia



Expanding with Confidence

OK Again!

SANGGAHAN DAN BATASAN TANGGUNG JAWAB

Disclaimer and Limit of Liability

Laporan Tahunan ini memuat berbagai informasi terkait kondisi keuangan, hasil operasional, strategi, kebijakan, rencana, serta prospek bisnis PT Bank Oke Indonesia, Tbk. (selanjutnya disebut "OK BANK", "Perseroan", atau "Bank").

This Annual Report contains various information related to the financial condition, operational results, strategies, policies, plans, and business prospects of PT Bank Oke Indonesia, Tbk. (hereinafter referred to as "OK BANK", "the Company", or "the Bank").

Selain mencakup data historis, Laporan ini juga mengandung pernyataan prospektif yang dibuat berdasarkan kondisi terkini serta asumsi terhadap perkembangan di masa mendatang. Pernyataan prospektif tersebut dibuat dengan mengacu pada peraturan perundang-undangan yang berlaku dan mencerminkan ekspektasi manajemen terhadap arah bisnis OK BANK di masa depan.

Namun, perlu diperhatikan bahwa pernyataan prospektif dalam laporan ini memiliki risiko dan ketidakpastian yang melekat, termasuk tetapi tidak terbatas pada perubahan kondisi ekonomi makro, volatilitas pasar keuangan, perubahan kebijakan pemerintah, regulasi perbankan, persaingan industri, serta faktor eksternal lainnya yang berada di luar kendali Perseroan. Oleh karena itu, terdapat kemungkinan bahwa realisasi kinerja dan pencapaian OK BANK di masa mendatang dapat berbeda secara material dari proyeksi atau estimasi yang disampaikan dalam Laporan ini.

OK BANK tidak memberikan jaminan bahwa strategi, kebijakan, atau langkah-langkah yang telah atau akan diambil akan menghasilkan pencapaian sesuai dengan yang diharapkan. Dengan demikian, setiap informasi yang tercantum dalam Laporan ini tidak dapat dijadikan sebagai dasar utama dalam pengambilan keputusan investasi, bisnis, atau keuangan tanpa mempertimbangkan faktor lain yang relevan. OK BANK tidak bertanggung jawab atas dampak dari penggunaan informasi dalam Laporan ini yang didasarkan pada asumsi atau ekspektasi tertentu tanpa kajian lebih lanjut. Para pemangku kepentingan diharapkan untuk melakukan analisis independen serta berkonsultasi dengan penasihat profesional sebelum mengambil keputusan berdasarkan informasi yang terdapat dalam Laporan Tahunan ini.

In addition to historical data, this report also includes forward-looking statements made based on current conditions and assumptions about future developments. These forward-looking statements are made in accordance with applicable laws and regulations and reflect management's expectations regarding the future direction of OK BANK's business.

Nevertheless, it should be noted that the forward-looking statements in this report are subject to inherent risks and uncertainties, including but not limited to changes in macroeconomic conditions, financial market volatility, changes in government policies, banking regulations, industry competition, and other external factors beyond the Company's control. Therefore, there is a possibility that OK BANK's future performance and achievements may differ materially from the projections or estimates presented in this report.

OK BANK makes no guarantee that the strategies, policies, or measures that have been or will be implemented will achieve the expected outcomes. Therefore, any information presented in this Report should not be used as the sole basis for making investment, business, or financial decisions without considering other relevant factors. OK BANK is not responsible for any consequences arising from the use of the information in this Report based on certain assumptions or expectations without further analysis. Stakeholders are expected to conduct independent analysis and consult with professional advisors before making any decisions based on the information provided in this Annual Report.

OK BANK
Indonesia

LAPORAN TAHUNAN DAN LAPORAN KEBERLANJUTAN **2025**
2025 ANNUAL REPORT AND SUSTAINABILITY REPORT

EXPANDING WITH CONFIDENCE

OK BANK memasuki fase pertumbuhan yang lebih progresif dengan bertumpu pada penguatan fundamental, disiplin tata kelola, serta pengelolaan risiko yang semakin terintegrasi. Arah pengembangan usaha difokuskan pada ekspansi yang terukur, dengan memastikan setiap inisiatif bisnis selaras dengan kapasitas permodalan, kualitas aset, serta kecukupan likuiditas. Pendekatan ini memungkinkan OK BANK untuk menjaga stabilitas kinerja di tengah dinamika industri perbankan, sekaligus meningkatkan ketahanan dalam menghadapi berbagai potensi risiko yang berkembang. Seiring dengan itu, penguatan inovasi, efisiensi operasional, dan kesiapan organisasi menjadi faktor kunci dalam memastikan bahwa pertumbuhan yang dicapai tetap berkualitas dan berkelanjutan.

Dalam implementasinya, OK BANK memperluas jangkauan bisnis melalui optimalisasi layanan berbasis digital, penguatan jaringan layanan, serta peningkatan kualitas interaksi dengan nasabah yang lebih cepat, aman, dan andal. Upaya tersebut didukung oleh konsistensi dalam penerapan tata kelola perusahaan yang baik, transparansi, serta kepatuhan terhadap regulasi, sehingga mampu memperkuat kepercayaan pemangku kepentingan. Di sisi lain, integrasi prinsip keberlanjutan ke dalam strategi bisnis terus diperkuat melalui pengembangan pembiayaan berkelanjutan, peningkatan inklusi keuangan, serta pengelolaan dampak lingkungan dan sosial secara bertanggung jawab, sehingga ekspansi yang dilakukan tidak hanya mendorong pertumbuhan kinerja, tetapi juga menciptakan nilai jangka panjang yang lebih luas.

OK BANK has entered a more progressive growth phase, underpinned by strengthened fundamentals, disciplined governance, and increasingly integrated risk management. Its business development direction is focused on measured expansion, by ensuring that every business initiative is aligned with capital capacity, asset quality, and liquidity adequacy. This approach enables OK BANK to maintain performance stability amid the dynamic banking industry, while enhancing resilience against emerging risks. At the same time, strengthening innovation, operational efficiency, and organizational readiness are key factors in ensuring that growth remains high-quality and sustainable.

In its implementation, OK BANK expands its business reach through the optimization of digital-based services, strengthening service networks, and improving the quality of customer interactions to be faster, more secure, and more reliable. These efforts are supported by consistent implementation of good corporate governance, transparency, and regulatory compliance, thereby reinforcing stakeholder trust. On the other hand, the integration of sustainability principles into business strategy continues to be strengthened through the development of sustainable financing, increased financial inclusion, and responsible management of environmental and social impacts, ensuring that expansion not only drives performance growth but also creates broader long-term value.



Kesinambungan Tema
Theme Continuity



2022 2023 2024

ADVANCING WITH INTEGRITY FOR SUSTAINABLE EXELLENCE

2024 Laporan Tahunan dan Laporan Keberlanjutan
Annual Report and Sustainability Report

OK BANK berkomitmen untuk terus bertumbuh dan berinovasi dalam industri perbankan dengan menjunjung tinggi integritas serta mencapai keunggulan yang berkelanjutan. Integritas menjadi fondasi utama dalam setiap aspek operasional, memastikan bahwa seluruh aktivitas bisnis dilakukan dengan transparansi, etika, serta kepatuhan terhadap peraturan perundang-undangan yang berlaku dan prinsip-prinsip GCG. Dengan mempertahankan standar akuntabilitas dan transparansi yang tinggi, OK BANK berupaya membangun serta menjaga kepercayaan dari Pemegang Saham, nasabah, regulator, dan pemangku kepentingan lainnya.

Keunggulan berkelanjutan yang diusung OK BANK tidak hanya diukur dari pertumbuhan keuangan, tetapi juga dari peningkatan kualitas layanan, inovasi, dan tanggung jawab sosial. Transformasi digital, efisiensi operasional, serta pengembangan SDM menjadi elemen kunci dalam menghadirkan layanan perbankan yang lebih modern, inklusif, dan berdaya saing tinggi. Selain itu, OK BANK berkomitmen untuk berkontribusi dalam pertumbuhan ekonomi berkelanjutan dengan mendukung inklusi keuangan, pembiayaan hijau, serta penerapan praktik bisnis yang bertanggung jawab.

Melalui pendekatan yang adaptif dan progresif, OK BANK menegaskan bahwa pertumbuhan bisnis harus selalu selaras dengan prinsip integritas, inovasi berkelanjutan, serta tanggung jawab terhadap ekonomi, sosial, dan lingkungan. Dengan strategi yang tepat, OK BANK optimis dapat memperkuat daya saing, memberikan nilai tambah bagi pemangku kepentingan, serta terus berkontribusi dalam membangun industri perbankan yang lebih stabil, tangguh, dan berkelanjutan.

OK BANK is committed to continuous growth and innovation in the banking industry by upholding integrity and achieving sustainable excellence. Integrity serves as the fundamental pillar in every aspect of its operations, ensuring that all business activities are conducted with transparency, ethics, and compliance with applicable laws and regulations, as well as GCG principles. By maintaining high standards of accountability and transparency, OK BANK strives to build and sustain the trust of Shareholders, customers, regulators, and other stakeholders.

The sustainable excellence highlighted by OK BANK is measured not only by financial growth, but also by improvements in service quality, innovation, and social responsibility. Digital transformation, operational efficiency, and HR development are key elements in delivering more modern, inclusive, and highly competitive banking services. Additionally, OK BANK is committed to contributing to sustainable economic growth by supporting financial inclusion, green financing, and the implementation of responsible business practices.

Through an adaptive and progressive approach, OK BANK emphasizes that business growth must always align with the principles of integrity, sustainable innovation, and economic, social, and environmental responsibility. With the right strategy, OK BANK is optimistic about strengthening its competitiveness, creating added value for stakeholders, and continuously contributing to building a more stable, resilient, and sustainable banking industry.

STRONGER FUNDAMENTAL FOR SUSTAINABLE GROWTH

2023 Laporan Tahunan dan Laporan Keberlanjutan
Annual Report and Sustainability Report

Kondisi perekonomian nasional di tahun 2023 yang berubah dinamis dan penuh tantangan akibat pemberlakuan suku bunga rujukan yang tinggi serta turunnya harga-harga komoditas membuat pertumbuhan ekonomi Indonesia tertekan. Kondisi perekonomian yang tertekan tersebut juga semakin menantang dengan dimulainya agenda nasional Pemilu, yang membuat para pelaku usaha menunda rencana ekspansi, yang akhirnya berdampak pada rendahnya pertumbuhan penyaluran kredit perbankan nasional.

OK BANK merespons kondisi tersebut dengan meningkatkan intensitas penerapan strategi untuk berfokus pada pembiayaan nasabah UKM dan disaat bersamaan membuka ruang bagi meningkatnya portofolio korporasi. OK BANK meningkatkan kewaspadaannya dalam menyalurkan kredit dengan mengedepankan peningkatan pemilahan calon nasabah dengan mengembangkan aplikasi *due-dilligence* proses persetujuan kredit berbasis teknologi informasi dan menekankan penerapan manajemen risiko yang *prudent*. OK BANK juga meningkatkan kerja samanya dengan perusahaan *fintech*, termasuk mengembangkan *credit channeling* bekerja sama dengan P2P *lending* dan *Multifinance*. Selain berfokus pada upaya meningkatkan portofolio pembiayaan yang berkualitas, OK BANK juga mengupayakan penyelesaian kredit-kredit bermasalah yang masih ada, dengan mengupayakan restrukturisasi dan meningkatkan cadangan kerugian yang memadai.

Seluruh upaya tersebut membuat OK BANK mampu melalui tahun 2023 dengan raihan kinerja yang membanggakan. Sekalipun pertumbuhan portofolio pembiayaan lebih rendah dari pertumbuhan kredit industri, OK BANK mampu mencatatkan kinerja keuangan yang lebih baik, dari sisi profitabilitas, pemenuhan CAR maupun posisi NPL. Dengan capaian tersebut, OK BANK kini memiliki fundamental yang jauh lebih kuat, guna meraih peluang mencatatkan pertumbuhan skala usaha yang berkualitas dan berkelanjutan di tahun-tahun mendatang, dengan kinerja yang semakin baik.

The dynamic and challenging changes in Indonesia's national economy in 2023, driven by high benchmark interest rates and declining commodity prices, put pressure on Indonesia's economic growth. This economic downturn became more challenging with the commencement of the national election agenda, which led businesses to postpone expansion plans, ultimately resulting in sluggish growth in national banking credit disbursement.

OK BANK responded to these conditions by intensifying its strategic focus on financing SME customers while simultaneously expanding its corporate portfolio. OK BANK heightened its vigilance in loan disbursement by prioritizing customer selection through the development of an IT-based due diligence application for credit approval process and emphasizing the implementation of prudent risk management. OK BANK also strengthened its collaboration with fintech companies, including developing credit channeling partnerships with P2P lending and multifinance institutions. In addition to focusing on improving the quality of its financing portfolio, OK BANK also attempted to resolve existing non-performing loans through restructuring efforts and increasing adequate loss reserves.

All these efforts enabled OK BANK to navigate 2023 with remarkable performance achievements. Although the growth of its financing portfolio was lower than the industry's credit growth, OK BANK managed to record stronger financial performance in terms of profitability, CAR compliance, and NPL position. With these accomplishments, OK BANK now has a much stronger foundation to seize opportunities for high-quality and sustainable business growth in the coming years, with even better performance.

ACCELERATE THE GROWTH MOMENTUM

2022 Laporan Tahunan dan Laporan Keberlanjutan
Annual Report and Sustainability Report

Iklim usaha di tahun 2022 masih dipenuhi dengan tantangan ketidakpastian. Dalam menghadapi tantangan tersebut, Perseroan telah melakukan serangkaian kebijakan strategis, antara lain fokus pada *saving* bank, pembiayaan konsumer, bisnis keuangan dengan spesialisasi pada kredit dan penguatan modal. Berbagai upaya tersebut diterapkan dalam rangka mendorong laju pertumbuhan bisnis yang positif dan memperkuat posisi. Dengan adanya aksi korporasi ini, OK BANK optimis mampu merangkul momentum pertumbuhan bisnis sekaligus menjadi perusahaan yang terdepan menjadi bank terbaik dalam memprioritaskan pelayanan prima.

The business climate in 2022 was filled with uncertainty. To address these challenges, OK BANK adopted a series of strategic policies, including a focus on savings banking, consumer financing, financial business specialization in loans, and capital strengthening. These efforts were carried out to drive positive business growth and reinforce the Bank's position. Through these corporate actions, OK BANK is optimistic about seizing business growth momentum while positioning itself as a leading bank that prioritizes excellent service.

Keunggulan Kompetitif
Competitive Advantage

Keunggulan kompetitif OK BANK berakar pada kemampuan dalam menghadirkan layanan keuangan yang inovatif, mudah diakses, dan selaras dengan kebutuhan nasabah. Melalui pemanfaatan teknologi digital yang terintegrasi, penerapan proses bisnis yang efisien, serta komitmen yang kuat terhadap keamanan dan kenyamanan transaksi, OK BANK mampu menciptakan nilai tambah yang berkelanjutan bagi para pemangku kepentingan. Keunggulan tersebut memperkuat ketangkasan OK BANK dalam merespons dinamika industri keuangan, sekaligus memungkinkan penyediaan solusi keuangan yang relevan dan adaptif, sehingga menegaskan posisi OK BANK sebagai institusi perbankan yang terpercaya dan memiliki daya saing yang berkesinambungan. Keunggulan kompetitif ini tercermin dalam beberapa aspek sebagaimana diuraikan berikut:

OK BANK's competitive advantage is rooted in its ability to provide financial services that are innovative, easily accessible, and aligned with customer needs. Through the use of integrated digital technology, the implementation of efficient business process, and a strong commitment to transaction security and convenience, OK BANK is able to create sustainable added value for its stakeholders. These advantages enhance OK BANK's agility in responding to the dynamics of the financial industry, while also enabling the provision of relevant and adaptive financial solutions, thereby reinforcing OK BANK's position as a trusted banking institution with sustainable competitiveness. This competitive advantage is reflected in several aspects, as outlined below:

JARINGAN LAYANAN YANG LUAS DAN TERINTEGRASI
Extensive and Integrated Service Network

OK BANK memiliki jaringan layanan yang tersebar di berbagai wilayah strategis dan potensial, didukung oleh teknologi perbankan modern yang mempermudah akses dan kenyamanan bagi nasabah dalam berbagai aktivitas perbankan.

OK BANK has a service network spread across various strategic and high-potential areas, supported by modern banking technology that enhances accessibility and convenience for customers in conducting various banking activities.



INOVASI DIGITAL YANG BERKESINAMBUNGAN
Continuous Digital Innovation

Dalam menghadapi era digitalisasi, OK BANK terus berinovasi melalui pengembangan produk dan layanan berbasis teknologi. Hal ini memastikan bahwa OK BANK mampu memenuhi kebutuhan nasabah dengan cara yang efisien, cepat, dan aman.

In response to the digitalization era, OK BANK continues to innovate through the development of technology-based products and services. This ensures that OK BANK can meet customer needs efficiently, quickly, and securely.

SUMBER DAYA MANUSIA YANG PROFESIONAL
Professional Human Resources

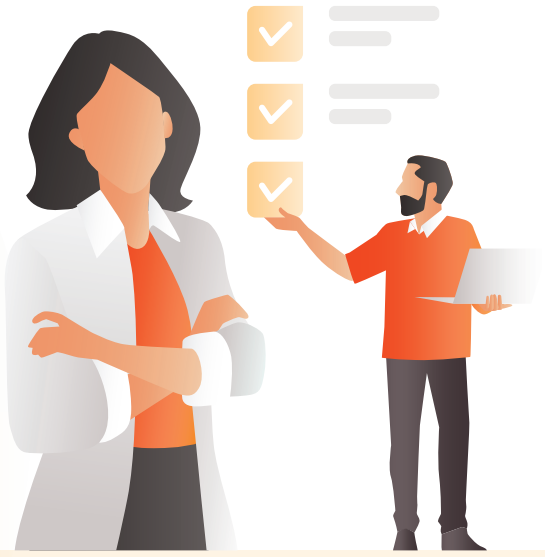
OK BANK percaya bahwa sumber daya manusia yang kompeten dan berpengalaman merupakan kunci utama keberhasilan. Oleh karena itu, OK BANK terus berinvestasi dalam pengembangan kapasitas dan keahlian karyawan untuk mendukung penerapan strategi bisnis secara optimal.

OK BANK believes that competent and experienced human resources are the key to success. Therefore, OK BANK continuously invests in developing employees' skills and capabilities to support the optimal implementation of business strategies.

PENDEKATAN BERBASIS NASABAH
Customer-Centric Approach

Fokus pada kebutuhan dan kepuasan nasabah menjadi prioritas utama. Dengan pendekatan personal yang berbasis solusi, OK BANK membangun hubungan yang erat dan saling menguntungkan dengan nasabah.

Focusing on customer needs and satisfaction is a top priority. Through a personalized, solution-oriented approach, OK BANK builds strong and mutually beneficial relationships with its customers.





Dengan berbagai keunggulan kompetitif tersebut, OK BANK menunjukkan kapasitas dan kesiapan untuk terus bertumbuh dalam menghadapi persaingan industri yang dinamis. Sinergi antara inovasi, kualitas layanan, dan pemahaman terhadap kebutuhan nasabah menjadi fondasi penting bagi keberlanjutan kinerja dan penguatan posisi OK BANK. Secara keseluruhan, keunggulan ini tidak hanya mencerminkan komitmen OK BANK dalam memberikan layanan terbaik, tetapi juga menjadi pendorong utama dalam mencapai tujuan strategis dan meningkatkan nilai bagi seluruh pemangku kepentingan.

With these various competitive advantages, OK BANK demonstrates the capacity and readiness to continue growing amid dynamic industry competition. The synergy among innovation, service quality, and a deep understanding of customer needs becomes a vital foundation for sustaining performance and strengthening OK BANK's position. Overall, these advantages not only reflect OK BANK's commitment to delivering excellent services, but also act as main drivers in achieving strategic objectives and enhancing value for all stakeholders.

Tentang Laporan
About the Report



Tujuan dan Standar Pelaporan [GRI 2-3]

OK BANK menyusun dan menerbitkan Laporan ini sebagai bentuk pertanggungjawaban dan penyampaian informasi tentang aspek keuangan, operasional, manajemen risiko, tata kelola perusahaan, dan kinerja keberlanjutan dalam seluruh aspek bisnis yang dijalankan OK BANK. Acuan penyusunan Laporan ini mengacu pada beberapa standar sebagaimana berikut:

1. POJK Nomor 29/POJK.04/2016 tentang Laporan Tahunan Emiten atau Perusahaan Publik;
2. Surat Edaran Otoritas Jasa Keuangan Republik Indonesia Nomor 16/SEOJK.04/2021 tentang Bentuk dan Isi Laporan Tahunan Emiten atau Perusahaan Publik;
3. *Global Reporting Initiative* (GRI) *Standards* 2021 opsi *with Reference* dan kaitannya terhadap dukungan pencapaian TujuanPembangunanBerkelanjutan(*SustainableDevelopment Goals*/SDGs); serta
4. ESG Matriks yang diterbitkan Bursa Efek Indonesia.

Objectives and Reporting Standards [GRI 2-3]

OK BANK prepares and publishes this Report as a form of accountability and disclosure of information regarding financial, operational, risk management, corporate governance, and sustainability performance aspects across all business activities carried out by OK BANK. The preparation of this Report refers to several standards, as follows:

1. POJK Number 29/POJK.04/2016 on Annual Reports of Issuers or Public Companies;
2. Financial Services Authority Circular of the Republic of Indonesia Number 16/SEOJK.04/2021 on the Form and Content of Annual Reports of Issuers or Public Companies;
3. Global Reporting Initiative (GRI) Standards 2021, with Reference option, and their linkage to support the achievement of the Sustainable Development Goals (SDGs); and
4. ESG Matrix, issued by Indonesia Stock Exchange.

Entitas dalam Pelaporan [GRI 2-2]

Laporan ini dibuat dalam Bahasa Indonesia dan Bahasa Inggris. Dalam hal terdapat perbedaan istilah, informasi, atau data dalam Laporan ini, maka yang berlaku adalah istilah, informasi dan/atau data yang disajikan dalam Bahasa Indonesia. Sementara dalam penyajian data ruang lingkup pelaporan mencakup data dari OK BANK, tanpa melibatkan data konsolidasian dari Entitas Anak.

Reporting Entities [GRI 2-2]

This Report is prepared in Indonesian and English. In the event of any differences in terminology, information, or data in this Report, the terminology, information, and/or data presented in the Indonesian version shall prevail. Meanwhile, the scope of reporting data includes data from OK BANK only, without involving consolidated data from its Subsidiaries.

Periode, Frekuensi, dan Kontak Pelaporan [GRI 2-3, 2-4]

OK BANK menyusun dan menerbitkan Laporan ini 1 (satu) kali dalam setiap tahun. Laporan periode sebelumnya dirilis pada April 2025. Periode Laporan 2025 adalah 1 Januari 2025 hingga 31 Desember 2025. Laporan periode 2025 ini mengalami perubahan signifikan terkait dengan pengembangan penggunaan standar pelaporan dan topik material. Untuk memenuhi prinsip validitas, apabila ada pernyataan ulang atau pernyataan kembali informasi yang dimuat pada laporan sebelumnya karena alasan tertentu, misalnya perbedaan metodologi atau cara perhitungan, kami memberi tanda: *disajikan kembali.

OK BANK senantiasa memberikan kesempatan bagi seluruh pihak untuk memberikan masukan, arahan, kritik, dan saran yang dapat disampaikan melalui:

Reporting Period, Frequency, and Contact [GRI 2-3, 2-4]

OK BANK prepares and publishes this Report once a year. The previous reporting period was released in April 2025. The 2025 reporting period covers from January 1, 2025, to December 31, 2025. This 2025 Report reflects significant changes related to the development and application of reporting standards and material topics. To meet the principle of validity, if there is any restatement or re-presentation of information included in previous reports due to certain reasons, such as differences in methodology or calculation methods, we mark it with the notation: *restated.

OK BANK consistently provides opportunities for all parties to submit feedback, guidance, criticisms, and suggestions through:

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Corporate Secretary

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Daftar Isi
Table of Contents

SANGGAHAN DAN BATASAN TANGGUNG JAWAB i
Disclaimer and Limit of Liability

TEMA DAN PENJELASAN TEMA 1
Theme and Theme Explanation

KESINAMBUNGAN TEMA 2
Theme Continuity

KEUNGGULAN KOMPETITIF 4
Competitive Advantage

TENTANG LAPORAN 6
About the Report

DAFTAR ISI 8
Table of Contents

PENENTUAN ISI DAN TOPIK MATERIAL LAPORAN 10
Determination of Report Content and Material Topics

IKHTISAR UTAMA 2025
Key Highlights in 2025

Ikhtisar Kinerja 2025 24
2025 Performance Highlights

Ikhtisar Keuangan 26
Financial Highlights

Ikhtisar Saham 32
Stock Highlights

Penghargaan dan Sertifikasi 34
Awards and Certifications

Peristiwa Penting 2025 35
2025 Event Highlights

LAPORAN MANAJEMEN
Management Report

Laporan Dewan Komisaris 40
Board of Commissioners' Report

Laporan Direksi 48
Board of Directors' Report

SURAT PERNYATAAN ANGGOTA DEWAN KOMISARIS DAN DIREKSI TENTANG TANGGUNG JAWAB ATAS LAPORAN TAHUNAN DAN LAPORAN KEBERLANJUTAN TAHUN 2025 PT BANK OKE INDONESIA, TBK. 59
Statement Letter of Members of the Board of Commissioners and Members of the Board of Directors Regarding the Responsibility for the 2025 Annual Report and Sustainability Report of PT Bank Oke Indonesia, Tbk.

PROFIL PERUSAHAAN
Company Profile

Informasi Perusahaan 62
Company Information

Sekilas OK BANK 64
OK BANK at a Glance

Jejak Langkah Perusahaan 66
Company Milestone

Bidang Usaha 68
Line of Business

Produk dan Layanan 70
Products and Services

Wilayah Operasi OK BANK 72
OK BANK's Operational Area

Perubahan Signifikan 74
Significant Changes

Keanggotaan dalam Asosiasi 74
Membership in Association

Visi, Misi, dan Nilai OK BANK 76
OK BANK's Vision, Mission, and Values

Struktur Organisasi 78
Organizational Structure

Profil Dewan Komisaris 80
Board of Commissioners' Profile

Profil Direksi 86
Board of Directors' Profile

Pejabat Eksekutif 94
Executive Officers

Demografi Karyawan 96
Employee Demographics

Struktur dan Komposisi Pemegang Saham 99
Structure and Composition of Shareholders

Pemegang Saham Utama dan Pemegang Saham Pengendali 102
Major Shareholders and Controlling Shareholders

Entitas Anak dan Entitas Asosiasi 104
Subsidiaries and Associate Entities

Kronologis Pencatatan Saham 104
Share Listing Chronology

Kronologi Penerbitan dan Pencatatan Efek Lainnya 105
Chronology of Issuance and Other Securities Listing

Struktur Grup Bank 105
The Bank's Group Structure

Lembaga dan Profesi Penunjang Pasar Modal 106
Capital Market Supporting Institutions and Professions

Situs Web Perusahaan 108
Company Website

FUNGSI PENUNJANG BISNIS
Business Support Functions

Pengelolaan Sumber Daya Manusia 112
Human Resources Management

Tata Kelola Teknologi Informasi 149
Information Technology Governance

ANALISIS DAN PEMBAHASAN MANAJEMEN
Management Discussion and Analysis

Kondisi Perekonomian Global 158
Global Economic Condition

Kondisi Perekonomian Nasional 160
National Economic Condition

Tinjauan Operasional 163
Operational Review

Tinjauan Keuangan 178
Financial Review

TATA KELOLA PERUSAHAAN
Corporate Governance

Kebijakan Tata Kelola 212
Governance Policy

Struktur Tata Kelola 215
Governance Structure

Rapat Umum Pemegang Saham 218
General Meeting of Shareholders

Dewan Komisaris 232
Board of Commissioners

Direksi 244
Board of Directors

Nominasi dan Remunerasi Dewan Komisaris dan Direksi 256
Nomination and Remuneration of the Board of Commissioners and the Board of Directors

Kebijakan Pengunduran Diri Dewan Komisaris dan Direksi 262
Resignation Policy of the Board of Commissioners and the Board of Directors

Rangkap Jabatan Dewan Komisaris dan Direksi 262
Concurrent Positions of the Board of Commissioners and the Board of Directors

Komite di Bawah Dewan Komisaris 263
Committees Under the Board of Commissioners

Komite di Bawah Direksi 282
Committees Under the Board of Directors

Sekretaris Perusahaan 307
Corporate Secretary

Satuan Kerja Audit Internal 310
Internal Audit Unit

Penerapan Fungsi Kepatuhan 319
Implementation of Compliance Function

Audit Eksternal 327
External Audit

Sistem Pengendalian Internal 329
Internal Control System

Penyediaan Dana kepada Pihak Terkait dan Penyediaan Dana Besar 332
Provision of Funds to Related Parties and Large Exposure

Transparansi Kondisi Keuangan dan Non-Keuangan yang Belum Diungkap dalam Laporan Lainnya 333
Transparency of Financial and Non-Financial Conditions Not Disclosed in Other Reports

Informasi Lain yang terkait Tata Kelola Bank 335
Other Information related to Bank Governance

Kepemilikan Saham Anggota Dewan Komisaris dan Direksi yang Mencapai 5% (Lima Persen) atau Lebih dari Modal Disetor pada Bank atau Lembaga Lainnya 335
Share Ownership of Members of the Board of Commissioners and Board of Directors that Reach 5% (Five Percent) or More than Paid-Up Capital in the Bank or Other Institutions

Jumlah Penyimpangan Internal (*Internal Fraud*) yang Terjadi dan Upaya Penyelesaian oleh Bank 336
Total Internal Fraud Incidents and Resolution Efforts by the Bank

Permasalahan Hukum 337
Legal Issues

Sanksi Administrasi 351
Administrative Sanctions

Akses Informasi dan Data Perusahaan 352
Access to Company Information and Data

Share Option yang Dimiliki Direksi, Dewan Komisaris, dan Pejabat Eksekutif 352
Share Options Owned by the Board of Directors, Board of Commissioners, and Executive Officers

Pembelian Kembali (*Buyback*) Saham dan/atau Obligasi Bank 353
Buyback of Bank Shares and/or Bond

Transaksi Afiliasi dan Transaksi Benturan Kepentingan 353
Affiliate Transactions and Conflict of Interest Transactions

Pemberian Dana untuk Kegiatan Sosial Politik 355
Provision of Funds for Social Political Activities

Kode Etik dan Budaya Perusahaan 356
Code of Conducts and Corporate Culture

Sistem Pelaporan Pelanggaran 358
Whistleblowing System

Kebijakan Strategi Anti-*Fraud* 360
Anti-Fraud Strategy Policy

Pencegahan *Insider Trading* 362
Insider Trading Prevention

Perselisihan Internal 362
Internal Disputes

Kebijakan Pencegahan Konflik Kepentingan bagi Dewan Komisaris dan Direksi 363
Conflict of Interest Prevention Policy for the Board of Commissioners and Board of Directors

Pengadaan Barang dan Jasa 363
Procurement of Goods and Services

Perilaku Anti-Persaingan, Praktik Anti-Pakat, dan Monopoli 364
Anti-Competitive Behavior, Anti-Collusion Practices, and Monopoly

Penerapan Tata Kelola pada Kantor Cabang Bank Luar Negeri (KCLBN) 364
Implementation of Governance in Overseas Branch Offices (KCLBN)

Internal Control over Financial Reporting (ICoFR) 365
Internal Control over Financial Reporting (ICoFR)

Rencana Strategi Bank 366
Bank Strategic Plan

Praktik *Bad Governance* 367
Bad Governance Practices

Penerapan atas Pedoman Tata Kelola Perusahaan 368
Implementation of Corporate Governance Guidelines

Penerapan Sistem Manajemen Risiko 374
Implementation of Risk Management System

Pengungkapan Permodalan dan Manajemen Risiko 394
Disclosure of Capital and Risk Management

LAPORAN KEBERLANJUTAN
Sustainability Report

Ikhtisar Kinerja Keberlanjutan 436
Sustainability Performance Highlights

Strategi Pencapaian Tujuan Keberlanjutan 440
Strategies to Achieve Sustainability Goals

Tata Kelola Keberlanjutan 450
Governance of Sustainability

Kinerja Aspek Ekonomi dan Inklusi Keuangan 456
Economic Aspect Performance and Financial Inclusion

Kinerja Lingkungan Hidup Berkelanjutan 467
Sustainable Environmental Performance

Pengembangan Sosial dan Kemasyarakatan 478
Social and Community Development

Aspek Ketenagakerjaan 482
Employment Aspects

Komitmen terhadap Nasabah 494
Commitment to Customers

VERIFIKASI PIHAK INDEPENDEN 500
Independent Party Verification

LEMBAR UMPAN BALIK 501
Feedback Sheet

TANGGAPAN TERHADAP UMPAN BALIK LAPORAN KEBERLANJUTAN TAHUN SEBELUMNYA 503
Response to Previous Year's Sustainability Report Feedback

INDEKS PEMENUHAN SEOJK 16/2021 TENTANG BENTUK DAN ISI LAPORAN TAHUNAN EMITEN ATAU PERUSAHAAN PUBLIK 503
Compliance Index for SEOJK 16/2021 on the Form and Content of Annual Reports of Issuers or Public Companies

DAFTAR INDEKS REFERENSI - POJK 51/2017 TENTANG PENERAPAN KEUANGAN BERKELANJUTAN BAGI LEMBAGA JASA KEUANGAN, EMITEN, DAN PERUSAHAAN PUBLIK 511
List of Reference Indexes - POJK 51/2017 on the Implementation of Sustainable Finance for Financial Services Institutions, Issuers, and Public Companies

DAFTAR INDEKS REFERENSI - METRIK ESG 515
List of Reference Indexes - ESG Metrics

DAFTAR INDEKS REFERENSI - GRI *STANDARDS* 2021 516
List of Reference Indexes - GRI Standards 2021

LAPORAN KEUANGAN
Financial Report

Penentuan Isi dan Topik Material Laporan [GRI 3-1]

Determination of Report Content and Material Topics

Dalam penyusunan Laporan ini, OK BANK menetapkan keterlibatan pemangku kepentingan sebagai dasar utama dalam menentukan cakupan informasi dan topik material yang diungkapkan. Pendekatan ini mencerminkan komitmen OK BANK untuk memastikan bahwa Laporan ini tidak hanya memenuhi kewajiban pelaporan, tetapi juga memberikan gambaran yang relevan, bermakna, dan selaras dengan ekspektasi pihak-pihak yang memiliki kepentingan terhadap kinerja dan keberlangsungan OK BANK. Melalui pelibatan yang berkelanjutan, OK BANK berupaya menjaga keterbukaan informasi sekaligus memperkuat kepercayaan sebagai lembaga perbankan yang bertanggung jawab.

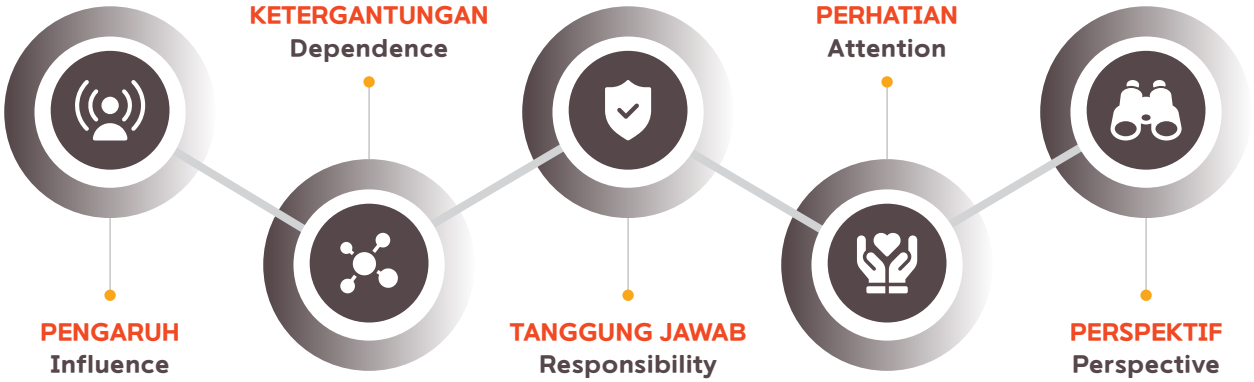
In preparing this Report, OK BANK places stakeholder engagement as the primary basis for determining the scope of information and material topics disclosed. This approach reflects OK BANK's commitment to ensuring that the Report not only fulfills reporting obligations, but also provides information that is relevant, meaningful, and aligned with the expectations of parties who have an interest in OK BANK's performance and sustainability. Through continuous engagement, OK BANK seeks to maintain information transparency while strengthening trust as a responsible banking institution.

OK BANK secara berkala melakukan proses pemetaan dan penilaian atas isu-isu strategis yang berpotensi memengaruhi kinerja, profil risiko, serta keberlanjutan usaha Bank. Proses tersebut disusun secara terstruktur dengan mengacu pada masukan pemangku kepentingan dan dilaksanakan berdasarkan prinsip-prinsip dalam AA1000 *Stakeholder Engagement Standard* (SES) 2015, yang menekankan aspek inklusivitas, materialitas, dan responsivitas. Hasil dari proses ini menjadi dasar dalam menetapkan topik-topik yang dianggap signifikan untuk diungkapkan, baik dari sisi kepentingan pemangku kepentingan maupun relevansinya terhadap arah strategis OK BANK.

OK BANK periodically conducts a mapping and assessment process of strategic issues that may affect the Bank's performance, risk profile, and business sustainability. This process is structured and carried out by referring to stakeholder input and is implemented in accordance with the principles of AA1000 Stakeholder Engagement Standard (SES) 2015, which emphasizes inclusivity, materiality, and responsiveness. The results of this process form the basis for determining topics deemed significant for disclosure, both in terms of stakeholder interests and their relevance to OK BANK's strategic direction.

Melalui penerapan AA1000 SES 2015, OK BANK mengelompokkan pemangku kepentingan dan menentukan kebutuhan informasinya dengan mempertimbangkan tingkat keterkaitan, pengaruh, serta intensitas interaksi masing-masing pihak terhadap kegiatan usaha Bank. Pendekatan ini memungkinkan Bank menyusun Laporan sebagai sarana komunikasi yang efektif dan proporsional, sekaligus memastikan bahwa pengungkapan yang disampaikan mampu mencerminkan praktik perbankan yang *prudent*, akuntabel, dan berorientasi pada keberlanjutan jangka panjang. Adapun faktor-faktor yang menjadi pertimbangan dalam memetakan kelompok pemangku kepentingan tersebut diuraikan sebagai berikut:

Through the implementation of AA1000 SES 2015, OK BANK categorizes its stakeholders and identifies their information needs by considering the level of relevance, influence, and intensity of each party's interaction with the Bank's business activities. This approach enables the Bank to prepare the Report as an effective and proportionate communication tool, while also ensuring that the disclosures presented reflect prudent and accountable banking practices and a long-term sustainability orientation. The factors considered in mapping these stakeholder groups are outlined as follows:



PENGARUH
Influence

Kelompok tersebut memberikan pengaruh terhadap keputusan yang diambil oleh OK BANK terkait keberlangsungan usaha.

This group influences decisions made by OK BANK related to business continuity.

KETERGANTUNGAN
Dependence

OK BANK memiliki ketergantungan terhadap kelompok tersebut, baik secara langsung maupun tidak langsung.

OK BANK has dependencies on this group, either directly or indirectly.

TANGGUNG JAWAB
Responsibility

OK BANK memiliki tanggung jawab, baik saat ini atau di masa yang akan datang, terhadap kelompok tersebut.

OK BANK has responsibilities, either currently or in the future, toward this group.

PERHATIAN
Attention

Kelompok tersebut membutuhkan perhatian dari OK BANK berkenaan isu ekonomi, sosial, lingkungan hidup, dan tata kelola.

This group requires attention from OK BANK regarding economic, social, environmental, and governance issues.

PERSPEKTIF
Perspective

Kelompok tersebut dapat memberikan sudut pandang baru yang sebelumnya belum ada terhadap isu penting yang relevan.

This group can provide new perspectives that are previously unavailable on relevant material issues.

Pemetaan Pemangku Kepentingan [POJK E.4] [GRI 2-29]

Dengan mengacu pada kriteria pemetaan yang telah ditetapkan, OK BANK mengidentifikasi kelompok pemangku kepentingan yang memiliki tingkat keterkaitan dan pengaruh signifikan terhadap keberlangsungan kegiatan usaha Bank. Proses pemetaan ini dilakukan untuk memahami secara komprehensif kepentingan, ekspektasi, serta isu-isu utama yang menjadi perhatian masing-masing kelompok pemangku kepentingan dalam konteks industri perbankan. Melalui pemetaan tersebut, OK BANK merumuskan pendekatan dan langkah strategis yang tepat dalam merespons kebutuhan pemangku kepentingan, sekaligus memastikan bahwa pengelolaan hubungan dilakukan secara efektif, transparan, dan berkesinambungan. Hasil pemetaan pemangku kepentingan tersebut diuraikan sebagai berikut:

Stakeholder Mapping [POJK E.4] [GRI 2-29]

By referring to the established mapping criteria, OK BANK identifies stakeholder groups that have a significant level of relevance and influence on the Bank's business continuity. This mapping process is carried out to comprehensively understand the interests, expectations, and main issues of concern for each stakeholder group within the context of the banking industry. Through this mapping, OK BANK formulates appropriate approaches and strategic measures to respond to stakeholder needs, while ensuring that relationship management is conducted in an effective, transparent, and sustainable manner. The results of the stakeholder mapping are described as follows:

Pemangku Kepentingan Stakeholders			
Pemegang Saham dan Investor **Shareholders and Investors**			
Dasar Pemilihan **Basis of Selection**	**Topik dan Isu Utama** **Topic and Main Issue**	**Pendekatan** **Approach**	**Frekuensi Pelibatan** **Engagement Frequency**
✓ Tanggung Jawab Responsibility ✓ Perspektif Perspective ✓ Pengaruh Influence	Peningkatan kinerja perusahaan Company performance improvement	Rapat Umum Pemegang Saham (RUPS) General Meeting of Shareholders (GMS)	Minimal setahun sekali At least once a year
Nasabah **Customers**			
Dasar Pemilihan **Basis of Selection**	**Topik dan Isu Utama** **Topic and Main Issue**	**Pendekatan** **Approach**	**Frekuensi Pelibatan** **Engagement Frequency**
✓ Tanggung Jawab Responsibility ✓ Perspektif Perspective ✓ Pengaruh Influence	Pelayanan jasa terbaik Best services	Rapat Koordinasi Coordination Meeting	Sesuai kebutuhan According to the needs
	Harga jasa yang bersaing dan efisien Competitive and efficient service price	Komunikasi melalui media yang tersedia Communication through available media	Sesuai kebutuhan According to the needs
Karyawan **Employees**			
Dasar Pemilihan **Basis of Selection**	**Topik dan Isu Utama** **Topic and Main Issue**	**Pendekatan** **Approach**	**Frekuensi Pelibatan** **Engagement Frequency**
✓ Tanggung Jawab Responsibility ✓ Perspektif Perspective ✓ Pengaruh Influence	Terjamin kesejahteraan pekerja beserta keluarganya Guaranteed welfare for employees and their families	Serikat pekerja dan Perjanjian Kerja Bersama Labor union and Collective Labor Agreement	Setiap saat Anytime
	Suasana kerja yang kondusif, sehat dan aman A conducive, healthy, and safe working environment	Forum tatap muka Face-to-face forum	Setiap saat Anytime
	Jenjang karier dan penilaian kinerja yang jelas, setara dan tidak ada praktik diskriminasi Clear career paths and performance evaluations, with equality and no discriminatory practices	*Knowledge sharing* Knowledge sharing	Minimal 1 (satu) kali setahun At least once a year

Pemangku Kepentingan Stakeholders			
Pemasok **Suppliers**			
Dasar Pemilihan **Basis of Selection**	**Topik dan Isu Utama** **Topic and Main Issue**	**Pendekatan** **Approach**	**Frekuensi Pelibatan** **Engagement Frequency**
✓ Tanggung Jawab Responsibility ✓ Ketergantungan Dependence	Kepatuhan terhadap peraturan Regulatory compliance	Kontrak dan perjanjian Contract and agreement	Sesuai kebutuhan According to the needs
	Pembayaran tepat waktu Timely payment	*Suppliers* Suppliers	1 kali (satu) setahun Once a year
	Proses evaluasi yang objektif Objective evaluation process	Penilaian kinerja pemasok Supplier performance assessment	Minimal 1 (satu) kali per proyek At least once per project
	Kepatuhan terhadap peraturan Regulatory compliance	Kepatuhan terhadap peraturan Regulatory compliance	Setiap saat Anytime
	Kontribusi ekonomi pada pemerintah (pajak dan penggunaan subsidi) Economic contribution to the government (taxes and use of subsidies)	Kontribusi ekonomi pada pemerintah (pajak dan penggunaan subsidi) Economic contribution to the government (taxes and use of subsidies)	Sesuai ketentuan perpajakan In accordance with tax provisions
Pemerintah **Government**			
Dasar Pemilihan **Basis of Selection**	**Topik dan Isu Utama** **Topic and Main Issue**	**Pendekatan** **Approach**	**Frekuensi Pelibatan** **Engagement Frequency**
✓ Tanggung Jawab Responsibility ✓ Pengaruh Influence	Kepatuhan terhadap peraturan Regulatory compliance	Kepatuhan terhadap peraturan Regulatory compliance	Setiap saat Anytime
	Kesehatan perusahaan Company's financial health	Kesehatan perusahaan Company's financial health	Setiap saat Anytime
	Kontribusi ekonomi pada pemerintah (pajak dan penggunaan subsidi) Economic contribution to the government (taxes and use of subsidies)	Kontribusi ekonomi pada pemerintah (pajak dan penggunaan subsidi) Economic contribution to the government (taxes and use of subsidies)	Sesuai ketentuan perpajakan In accordance with tax provisions
Masyarakat **Community**			
Dasar Pemilihan **Basis of Selection**	**Topik dan Isu Utama** **Topic and Main Issue**	**Pendekatan** **Approach**	**Frekuensi Pelibatan** **Engagement Frequency**
✓ Tanggung Jawab Responsibility ✓ Perhatian Attention ✓ Perspektif Perspective	Hubungan yang harmonis tanpa ada konflik Harmonious relationships without conflict	Kegiatan Tanggung Jawab Sosial Perusahaan Corporate Social Responsibility activities	Sesuai kebutuhan/mengikuti ketentuan Pemegang Saham According to the needs/provisions of the Shareholders
	Memperoleh akses informasi yang luas Broad access to information	Forum tatap muka Face-to-face forum	Sesuai kebutuhan According to the needs
Media Massa **Mass Media**			
Dasar Pemilihan **Basis of Selection**	**Topik dan Isu Utama** **Topic and Main Issue**	**Pendekatan** **Approach**	**Frekuensi Pelibatan** **Engagement Frequency**
✓ Tanggung Jawab Responsibility	Hubungan yang harmonis Harmonious relationship	Konferensi pers Press conference	Sesuai kebutuhan According to the needs

Analisis Risiko dan Peluang terkait ESG

Setelah proses pelibatan pemangku kepentingan dilaksanakan, OK BANK melanjutkan tahapan penentuan isi dan topik material Laporan melalui analisis risiko dan peluang terkait aspek lingkungan, sosial, dan tata kelola (*Environmental, Social, and Governance*/"ESG"). Analisis ini dilakukan untuk mengidentifikasi isu-isu keberlanjutan yang berpotensi memberikan dampak

ESG Risk and Opportunity Analysis

Following the completion of stakeholder engagement process, OK BANK proceeds to the stage of determining the content and material topics of the Report through an analysis of risks and opportunities related to environmental, social, and governance ("ESG") aspects. This analysis is conducted to identify sustainability issues that may have a significant impact

signifikan terhadap kinerja usaha, stabilitas operasional, reputasi, serta kemampuan Bank dalam menciptakan nilai jangka panjang. Dengan pendekatan ini, penetapan topik material tidak hanya merefleksikan ekspektasi pemangku kepentingan, tetapi juga mempertimbangkan faktor risiko dan peluang yang relevan dengan model bisnis perbankan.

Dalam melaksanakan analisis tersebut, OK BANK menggunakan *materiality map* yang dikembangkan oleh *Sustainability Accounting Standards Board* (SASB) sebagai salah satu acuan utama. Kerangka SASB dipilih karena menyediakan daftar isu keberlanjutan yang spesifik sektor dan telah diakui secara luas secara internasional, termasuk untuk industri perbankan. Selanjutnya, isu-isu tersebut ditelaah dan disesuaikan dengan konteks operasional Bank, karakteristik portofolio usaha, serta dinamika risiko yang melekat pada industri jasa keuangan di Indonesia.

Analisis risiko dilakukan dengan menilai potensi dampak negatif dari isu-isu ESG terhadap kegiatan usaha Bank, antara lain risiko lingkungan yang berkaitan dengan perubahan iklim, risiko sosial yang mencakup perlindungan nasabah dan ketenagakerjaan, serta risiko tata kelola yang berhubungan dengan integritas, kepatuhan, dan pengendalian internal. Penilaian ini mempertimbangkan implikasinya terhadap kualitas aset, portofolio pembiayaan, kelangsungan operasional, serta eksposur risiko reputasi dan regulasi. Di sisi lain, analisis peluang diarahkan untuk mengidentifikasi potensi manfaat dari penerapan prinsip keberlanjutan, seperti pengembangan produk dan layanan keuangan berkelanjutan, peningkatan efisiensi melalui transformasi digital, serta penguatan kepercayaan pemangku kepentingan melalui tata kelola yang lebih solid. Hasil dari analisis risiko dan peluang tersebut diuraikan sebagai berikut:

on business performance, operational stability, reputation, and the Bank's ability to create long-term value. Through this approach, the determination of material topics not only reflects stakeholder expectations, but also takes into account risk and opportunity factors relevant to the banking business model.

In conducting this analysis, OK BANK uses the materiality map developed by the Sustainability Accounting Standards Board (SASB) as one of its main references. The SASB framework is selected because it provides a list of sector-specific sustainability issues that is widely recognized internationally, including for the banking industry. Furthermore, these issues are then reviewed and aligned with the Bank's operational context, the characteristics of its business portfolio, as well as the risk dynamics inherent in Indonesia's financial services industry.

The risk analysis is carried out by assessing the potential negative impacts of ESG issues on the Bank's business activities, including environmental risks related to climate change, social risks covering customer protection and labor practices, and governance risks related to integrity, compliance, and internal control. This assessment considers the implications for asset quality, financing portfolios, operational continuity, as well as exposure to reputational and regulatory risks. On the other hand, the opportunity analysis is aimed at identifying potential benefits from the application of sustainability principles, such as the development of sustainable finance products and services, improved efficiency through digital transformation, and strengthened stakeholder trust through more robust governance. The results of this risk and opportunity analysis are presented as follows:

Pilar ESG ESG Pillar	Isu Spesifik Specific Issues		
Lingkungan Environment	***Financed Emissions*** **(Emisi dari Pembiayaan)** Financed Emissions (Emissions from Financing)		
		Risiko Utama Main Risks	**Peluang Potensial** Potential Opportunities
	Jangka Pendek Short-Term	Ketidaktersediaan *baseline* data emisi GRK dari portofolio kredit dapat menimbulkan kesulitan memenuhi permintaan data dari pemangku kepentingan terkait. The unavailability of baseline GHG emissions data from the credit portfolio may create difficulties in meeting related stakeholder data requests.	Memulai perhitungan emisi GRK dari pembiayaan dapat membantu Bank memahami profil risiko iklim dalam portofolio kredit. Initiating the calculation of GHG emissions from financing can help the Bank understand the climate risk profile of its credit portfolio.
	Jangka Panjang Long-Term	Apabila portofolio kredit lebih banyak di sektor tinggi emisi, maka kualitas kredit dapat melemah dan aset berisiko kehilangan nilai. If the credit portfolio is concentrated in high-emission sectors, credit quality may deteriorate and assets may lose value.	Memiliki strategi pengurangan emisi GRK membuat bank lebih dipercaya pemangku kepentingan dan membuka peluang pembiayaan hijau. Having a GHG emissions reduction strategy makes the Bank more trusted by stakeholders and opens opportunities for green financing.

Pilar ESG ESG Pillar	Isu Spesifik Specific Issues		
Lingkungan Environment	**Risiko Iklim Fisik (Banjir dan Panas Ekstrem)** **Physical Climate Risks (Flooding and Extreme Heat)**		
		Risiko Utama **Main Risks**	**Peluang Potensial** **Potential Opportunities**
	Jangka Pendek Short-Term	Agunan yang berada di wilayah rawan banjir dapat turun nilainya dan meningkatkan risiko kredit. Collateral located in flood-prone areas may decline in value and increase credit risk.	Pemetaan lokasi agunan terhadap risiko bencana membuat kebijakan kredit lebih akurat. Mapping collateral locations against disaster risks enables more accurate credit policies.
	Jangka Panjang Long-Term	Perubahan iklim yang makin parah dapat mengganggu stabilitas portofolio properti dan UMKM. Worsening climate change may disrupt the stability of property and MSME portfolios.	Portofolio menjadi lebih tahan terhadap bencana sehingga risiko jangka panjang lebih terkelola. A more disaster-resilient portfolio allows long-term risks to be better managed.
	Pembiayaan Hijau dan Berkelanjutan **Green and Sustainable Financing**		
		Risiko Utama **Main Risks**	**Peluang Potensial** **Potential Opportunities**
	Jangka Pendek Short-Term	Pengembangan produk hijau membutuhkan biaya dan waktu, serta ada risiko salah mengategorikan proyek. The development of green products requires time and costs, and there is a risk of misclassifying projects.	Mulai dengan skala kecil melalui proyek pembiayaan hijau yang terpilih dan berisiko rendah. Starting on a small scale through selected, low-risk green financing projects.
	Jangka Panjang Long-Term	Apabila Bank terlambat masuk, peluang pembiayaan transisi hijau dapat diambil kompetitor dan menurunkan daya saing. Green transition financing opportunities may be captured by competitors if the Bank enters too late and reduce competitiveness.	Portofolio hijau dapat meningkatkan reputasi, *fee-based income*, dan akses pendanaan internasional. A green portfolio can enhance reputation, fee-based income, and access to international funding.
	Jejak Lingkungan Operasional (Energi, Kertas, dan Air) **Operational Environmental Footprint (Energy, Paper, and Water)**		
		Risiko Utama **Main Risks**	**Peluang Potensial** **Potential Opportunities**
	Jangka Pendek Short-Term	Konsumsi energi dan sumber daya yang tinggi meningkatkan biaya operasional. High energy and resource consumption increases operating costs.	Digitalisasi dokumen, penggantian lampu LED, dan efisiensi penggunaan energi dan sumber daya lainnya dapat menurunkan biaya operasional harian. Document digitalization, replacement with LED lighting, and efficiency in energy and other resource usage can reduce daily operating costs.
	Jangka Panjang Long-Term	Kegiatan operasional perbankan yang tidak efisien dapat merusak citra Bank sebagai institusi yang ingin berkelanjutan. Inefficient banking operations may damage the Bank's image as an institution committed to sustainability.	Operasional yang hemat energi membantu Bank mencapai target lingkungan dan meningkatkan kepercayaan pemangku kepentingan. Energy-efficient operations help the Bank achieve environmental targets and strengthen stakeholder trust.
	Inklusi Keuangan dan Literasi Nasabah **Financial Inclusion and Customer Literacy**		
		Risiko Utama **Main Risks**	**Peluang Potensial** **Potential Opportunities**
	Jangka Pendek Short-Term	Debitur UMKM atau masyarakat kecil berisiko gagal bayar apabila tidak memahami produk atau mencatat arus keuangan dengan baik. MSME debtors or low-income communities may face a higher risk of default if they do not understand the products or do not properly record their cash flows.	Program literasi keuangan dan kemudahan membuka rekening dapat memperluas basis nasabah. Financial literacy programs and easier account opening can expand the customer base.
	Jangka Panjang Long-Term	Bank dapat dianggap tidak mendukung pemerataan akses keuangan nasional. The Bank may be perceived as not supporting equitable national financial access.	Portofolio nasabah kecil menjadi lebih berkualitas dan mendukung pertumbuhan ekonomi lokal. Portfolio of small customers becomes better in quality and supports local economic growth.

Pilar ESG ESG Pillar	Isu Spesifik Specific Issues		
Sosial Social	**Perlindungan Nasabah dan Kesetaraan Layanan** **Customer Protection and Service Equality**		
		Risiko Utama **Main Risks**	**Peluang Potensial** **Potential Opportunities**
	Jangka Pendek Short Term	Produk yang rumit dapat membuat nasabah salah paham dan memicu keluhan. Complex products may lead to customer misunderstandings and trigger complaints.	Penyederhanaan penyampaian syarat produk dan transparansi proses dapat meningkatkan kepuasan nasabah. Simplifying the communication of product terms and ensuring process transparency can enhance customer satisfaction.
	Jangka Panjang Long-Term	Ketidakpercayaan nasabah dapat terjadi apabila terdapat kasus *mis-selling* yang terus berulang. Customer distrust may arise if repeated cases of mis-selling occur.	Reputasi sebagai Bank yang adil dan transparan meningkatkan loyalitas nasabah dan pertumbuhan kinerja simpanan atau pinjaman. A reputation as a fair and transparent bank increases customer loyalty and growth in deposit and loan performance.
	Inklusi Digital **Digital Inclusion**		
		Risiko Utama **Main Risks**	**Peluang Potensial** **Potential Opportunities**
	Jangka Pendek Short-Term	Sebagian nasabah belum siap menggunakan layanan digital dan merasa kesulitan. Some customers are not yet ready to use digital services and experience difficulties.	Edukasi penggunaan *mobile banking* dan bantuan di cabang membantu percepatan adopsi digital. Education on mobile banking usage and assistance at branches help accelerate digital adoption.
	Jangka Panjang Long-Term	Ketimpangan akses digital dapat memperburuk persepsi terhadap layanan Bank. Inequality in digital access may worsen perceptions of the Bank's services.	Layanan digital yang ramah dan mudah diakses memperluas jangkauan Bank ke berbagai segmen masyarakat. User-friendly and accessible digital services expand the Bank's reach across various customer segments.
	Pengembangan dan Kesejahteraan Karyawan **Employee Development and Well-Being**		
		Risiko Utama **Main Risks**	**Peluang Potensial** **Potential Opportunities**
	Jangka Pendek Short-Term	Karyawan yang lelah atau tidak terlatih dapat menurunkan kualitas layanan. Fatigued or inadequately trained employees may reduce service quality.	Pelatihan terarah dan program kesejahteraan meningkatkan kinerja dan motivasi. Targeted training and well-being programs improve performance and motivation.
	Jangka Panjang Long-Term	Bank tidak memiliki SDM dengan talenta digital dan ESG yang baik sehingga mendorong penurunan daya saing. The Bank doesn't have HR with strong digital and ESG capabilities, leading to declining competitiveness.	Ketersediaan SDM yang kompeten mendukung inovasi produk dan transformasi digital di masa depan. The availability of competent HR supports future product innovation and digital transformation.
	Dampak Sosial dari Pembiayaan (*Employment* & *Community*) **Social Impact of Financing (Employment & Community)**		
		Risiko Utama **Main Risks**	**Peluang Potensial** **Potential Opportunities**
	Jangka Pendek Short-Term	Pembiayaan pada nasabah dengan dampak sosial negatif dapat menimbulkan kritik publik. Financing customers with negative social impacts may lead to public criticism.	Pemeriksaan aspek sosial saat menilai kredit membuat keputusan pembiayaan lebih bertanggung jawab. Assessing social aspects in credit evaluations leads to more responsible financing decisions.
	Jangka Panjang Long-Term	Portofolio dapat terganggu jika sektor-sektor dengan dampak sosial buruk menjadi tidak stabil. The portfolio may be disrupted if sectors with negative social impacts become unstable.	Bank dapat berkontribusi menciptakan lapangan kerja dan pertumbuhan ekonomi dalam jangka panjang. The Bank can contribute to job creation and long-term economic growth.

Pilar ESG ESG Pillar	Isu Spesifik Specific Issues		
Tata Kelola Governance	**Keamanan Data dan Privasi** **Data Security and Privacy**		
		Risiko Utama **Main Risks**	**Peluang Potensial** **Potential Opportunities**
	Jangka Pendek Short-Term	Kebocoran data dapat langsung merusak kepercayaan nasabah dan menimbulkan denda. Data breaches can directly undermine customer trust and result in fines.	Peningkatan keamanan sistem dapat mengurangi risiko insiden keamanan data. Enhancing system security can reduce the risk of data security incidents.
	Jangka Panjang Long-Term	Serangan siber makin rumit dan berulang jika perlindungan tidak diperkuat. Cyberattacks may become more complex and recurrent if protections are not strengthened.	Sistem keamanan digital yang kuat memperkuat reputasi dan menarik lebih banyak nasabah digital. Strong digital security systems reinforce reputation and attract more digital customers.
	Integrasi ESG dalam Analisis Kredit **ESG Integration in Credit Analysis**		
		Risiko Utama **Main Risks**	**Peluang Potensial** **Potential Opportunities**
	Jangka Pendek Short-Term	Penilaian kredit yang tidak mempertimbangkan risiko ESG dapat membuat Bank salah menilai kemampuan bayar debitur. Credit assessments that do not consider ESG risks may cause the Bank to misjudge debtors' repayment capacity.	Menggunakan *screening* ESG dalam pemberian kredit membuat keputusan lebih tepat. Using ESG screening in credit decisions results in more accurate outcomes.
	Jangka Panjang Long-Term	Portofolio dan struktur kredit yang telah terbentuk berpotensi tidak siap menghadapi perubahan regulasi atau tren industri. Existing portfolios and credit structures may be unprepared to face regulatory changes or industry trends.	Model kredit yang mempertimbangkan ESG membuat portofolio lebih stabil dan tahan terhadap perubahan pasar. Credit models that incorporate ESG considerations result in a more stable portfolio that is resilient to market changes.
	Etika Bisnis, AML-CTF, dan *Market Conduct* **Business Ethics, AML-CTF, and Market Conduct**		
		Risiko Utama **Main Risks**	**Peluang Potensial** **Potential Opportunities**
	Jangka Pendek Short-Term	Pelanggaran ketentuan AML-CTF dapat menyebabkan sanksi yang mahal dan pencitraan negatif. Violations of AML-CTF regulations may lead to costly sanctions and negative public perception.	Memperketat pemeriksaan transaksi dan pelatihan karyawan menjaga kepatuhan harian. Strengthening transaction monitoring and employee training helps maintain daily compliance.
	Jangka Panjang Long-Term	Reputasi Bank bisa rusak permanen jika terjadi kasus besar. The Bank's reputation could be permanently damaged if a major incident occurs.	Reputasi integritas tinggi memudahkan kerja sama internasional dan pembiayaan besar. A strong reputation for integrity facilitates international cooperation and large-scale financing.
	Tata Kelola ESG **ESG Governance**		
		Risiko Utama **Main Risks**	**Peluang Potensial** **Potential Opportunities**
	Jangka Pendek Short-Term	Tanpa arahan jelas, program ESG berjalan terpisah dan tidak efektif. Without clear direction, ESG programs may operate in isolation and become ineffective.	Penugasan unit keberlanjutan memperjelas arah kebijakan. Assigning a sustainability unit clarifies policy direction.
	Jangka Panjang Long-Term	Investor akan menghindari Bank dengan tata kelola ESG yang lemah. Investors may avoid banks with weak ESG governance.	Tata kelola ESG yang kuat meningkatkan nilai perusahaan dan daya tarik investasi. Strong ESG governance enhances corporate value and investment attractiveness.

Topik Material dan Batasan Laporan

Setelah menyelesaikan proses pelibatan pemangku kepentingan serta analisis risiko dan peluang terkait ESG, OK BANK selanjutnya menetapkan topik-topik material yang menjadi fokus pengungkapan dalam Laporan. Penetapan topik material tersebut dilakukan dengan mempertimbangkan relevansi isu terhadap kegiatan usaha perbankan yang dijalankan serta tingkat dampaknya terhadap kinerja dan keberlanjutan Bank. Dibandingkan dengan tahun sebelumnya, daftar topik material mengalami penyempurnaan seiring dengan meningkatnya perhatian OK BANK terhadap isu-isu ESG yang dinilai semakin signifikan bagi industri jasa keuangan.

Penguatan topik material ini mencerminkan komitmen OK BANK untuk terus meningkatkan kualitas dan kedalaman pelaporan secara berkelanjutan. Melalui proses penelaahan internal yang melibatkan berbagai fungsi dan unit kerja, daftar topik material yang dihasilkan telah memperoleh persetujuan manajemen dan digunakan sebagai landasan dalam penyusunan pengungkapan serta perumusan strategi keberlanjutan pada tahun pelaporan. Selain menetapkan prioritas topik, OK BANK juga menentukan batasan laporan untuk masing-masing topik guna memastikan bahwa cakupan pengungkapan mencerminkan ruang lingkup dampak yang relevan, baik yang berasal dari aktivitas operasional internal Bank (*inside boundary*) maupun dampak yang timbul di luar entitas namun tetap berkaitan dengan kegiatan usaha (*outside boundary*). Dengan pendekatan tersebut, Laporan ini diharapkan mampu menyajikan informasi yang akurat, transparan, dan selaras dengan kebutuhan serta ekspektasi pemangku kepentingan.

Informasi mengenai daftar topik material serta batasan pelaporannya diuraikan sebagai berikut:

Material Topics and Reporting Boundaries

After completing the stakeholder engagement process as well as the ESG-related risk and opportunity analysis, OK BANK then determines the material topics that become the focus of disclosure in the Report. These material topics are determined by considering the relevance of each issue to the Bank's banking activities and the level of its impact on the Bank's performance and sustainability. Compared to the previous year, the list of material topics has been refined in line with OK BANK's increased attention to ESG issues that are considered increasingly significant for the financial services industry.

The strengthening of these material topics reflects OK BANK's commitment to continuously improving the quality and depth of its sustainability reporting. Through an internal review process involving various functions and business units, the resulting list of material topics has received management approval and is used as the basis for preparing disclosures and formulating sustainability strategies for the reporting year. In addition to setting topic priorities, OK BANK also determines reporting boundaries for each topic to ensure that the scope of disclosure reflects the relevant range of impacts, both those arising from the Bank's internal operational activities (inside boundary) and those occurring outside the entity but still related to its business activities (outside boundary). Through this approach, the Report is expected to present information that is accurate, transparent, and aligned with the needs and expectations of stakeholders.

Information on the list of material topics and their reporting boundaries is presented as follows:

DAFTAR TOPIK MATERIAL DAN BATASANNYA [GRI 3-2]
List of Material Topics and Their Boundaries

Pilar ESG ESG Pillar	Isu Spesifik Specific Issues	Batasan Pemangku Kepentingan Stakeholder Boundaries		Alasan Bersifat Material Reason for Being Material
		Internal Internal	Eksternal External	
Lingkungan Environment	*Financed Emissions* (Emisi dari Pembiayaan) Financed Emissions (Emissions from Financing)	✓	✓	Emisi terbesar OK BANK bukan berasal dari operasional kantor, melainkan dari kegiatan pembiayaan kepada nasabah. Sektor-sektor dengan emisi tinggi dapat meningkatkan risiko kredit, risiko reputasi, dan tekanan dari regulator. Mengelola dan mengurangi emisi pembiayaan membantu OK BANK menjaga kualitas portofolio dan memenuhi ekspektasi pemangku kepentingan mengenai pengungkapan iklim. The largest emissions of OK BANK do not come from office operations, but from financing activities provided to customers. High-emission sectors can increase credit risk, reputational risk, and regulatory pressure. Managing and reducing financed emissions helps OK BANK maintain portfolio quality and meet stakeholder expectations regarding climate-related disclosures.

Pilar ESG ESG Pillar	Isu Spesifik Specific Issues	Batasan Pemangku Kepentingan Stakeholder Boundaries		Alasan Bersifat Material Reason for Being Material
		Internal Internal	Eksternal External	
Lingkungan Environment	Risiko Iklim Fisik (Banjir dan Panas Ekstrem) Physical Climate Risks (Flooding and Extreme Heat)	✓	✓	Banjir, cuaca ekstrem, dan bencana lainnya dapat menurunkan nilai agunan, mengurangi kemampuan bayar debitur, dan meningkatkan NPL. Perubahan iklim yang makin tidak terduga menjadikan isu ini sangat penting untuk pengelolaan risiko pembiayaan jangka panjang OK BANK. Floods, extreme weather, and other disasters can reduce collateral values, weaken debtors' repayment capacity, and increase NPLs. Increasingly unpredictable climate change makes this issue highly material for OK BANK's long-term financing risk management.
	Pembiayaan Hijau dan Berkelanjutan Green and Sustainable Financing	✓	✓	Produk pembiayaan hijau merupakan peluang bisnis besar untuk OK BANK, sekaligus mendukung transisi ekonomi nasional. Topik ini material karena dapat meningkatkan pertumbuhan pendapatan, memperkuat reputasi, dan membuka akses pendanaan hijau dari lembaga internasional. Green financing products represent a significant business opportunity for OK BANK, while also supporting the national economic transition. This topic is material because it can drive revenue growth, strengthen reputation, and open access to green funding from international institutions.
	Jejak Lingkungan Operasional (Energi, Kertas, dan Air) Operational Environmental Footprint (Energy, Paper, and Water)	✓	−	Meskipun dampak lingkungan OK BANK relatif kecil dibanding industri lain, efisiensi energi dan digitalisasi mengurangi biaya operasional secara langsung. Pengelolaan jejak lingkungan juga menjadi simbol komitmen keberlanjutan dan meningkatkan kepercayaan pemangku kepentingan. Although OK BANK's environmental impact is relatively small compared to other industries, energy efficiency and digitalization directly reduce operating costs. Managing the environmental footprint also symbolizes a commitment to sustainability and enhances stakeholder trust.
Sosial Social	Inklusi Keuangan dan Literasi Nasabah Financial Inclusion and Customer Literacy	✓	✓	Sebagai lembaga intermediasi, OK BANK berperan besar dalam memperluas akses layanan keuangan. Kurangnya inklusi dapat menghambat pertumbuhan ekonomi lokal dan meningkatkan risiko gagal bayar. As a financial intermediary, OK BANK plays a major role in expanding access to financial services. Insufficient inclusion can hinder local economic growth and increase the risk of default.
	Perlindungan Nasabah dan Kesetaraan Layanan Customer Protection and Service Equality	✓	✓	Produk yang tidak jelas, rumit, atau membingungkan dapat memicu keluhan, menurunkan kepercayaan nasabah, dan menimbulkan risiko hukum. Pelindungan, kesetaraan, dan transparansi produk OK BANK meningkatkan loyalitas dan membangun reputasi yang kuat. Unclear, complex, or confusing products may trigger complaints, reduce customer trust, and create legal risks. Customer protection, service equality, and product transparency strengthen customer loyalty and build a strong reputation for OK BANK.
	Inklusi Digital Digital Inclusion	✓	✓	Transformasi digital dapat mengecualikan kelompok yang kurang familiar dengan teknologi. Jika tidak dikelola, dapat menciptakan kesenjangan layanan. Akses digital yang inklusif memperluas pasar OK BANK dan meningkatkan efisiensi layanan. Digital transformation may exclude groups that are less familiar with technology. If not managed properly, it can create service gaps. Inclusive digital access expands OK BANK's market reach and improves service efficiency.
	Pengembangan dan Kesejahteraan Karyawan Employee Development and Well-Being	✓	−	SDM merupakan penggerak utama layanan perbankan. Karyawan yang stres, kurang kompeten, atau tidak mendapatkan pelatihan memadai dapat menurunkan kualitas layanan dan meningkatkan risiko operasional. HR are the primary drivers of banking services. Employees who are stressed, lack competence, or do not receive adequate training may reduce service quality and increase operational risk.

Pilar ESG ESG Pillar	Isu Spesifik Specific Issues	Batasan Pemangku Kepentingan Stakeholder Boundaries		Alasan Bersifat Material Reason for Being Material
		Internal Internal	Eksternal External	
 Sosial Social	Dampak Sosial dari Pembiayaan (*Employment* & *Community*) Social Impact of Financing (Employment & Community)			Keputusan pembiayaan OK BANK berdampak langsung pada lapangan kerja dan kondisi sosial masyarakat. Pembiayaan yang mendukung sektor berdaya guna tinggi membantu meningkatkan kesejahteraan dan stabilitas ekonomi. Sebaliknya, pembiayaan yang terkait isu sosial negatif dapat menciptakan risiko reputasi. OK BANK's financing decisions have a direct impact on employment and social conditions within communities. Financing that supports high-impact sectors helps improve welfare and economic stability, while financing associated with negative social issues can create reputational risk.
 Tata Kelola Governance	Keamanan Data dan Privasi Data Security and Privacy			Keamanan data merupakan fondasi kepercayaan nasabah. Kebocoran data akan langsung menurunkan reputasi dan dapat mengundang sanksi regulator. Data security is the foundation of customer trust. Data breaches can immediately damage reputation and may trigger regulatory sanctions.
	Integrasi ESG dalam Analisis Kredit ESG Integration in Credit Analysis			Risiko ESG dapat memengaruhi kemampuan bayar debitur. Tidak memasukkan faktor ESG dalam analisis kredit dapat membuat OK BANK salah menilai risiko, meningkatkan NPL, dan menciptakan kerugian jangka panjang ESG risks can affect debtors' repayment capacity. Failure to incorporate ESG factors into credit analysis may cause OK BANK to misjudge risks, increase NPLs, and create long-term losses.
	Etika Bisnis, AML-CTF, dan *Market Conduct* Business Ethics, AML-CTF, and Market Conduct			Perbankan sangat rentan terhadap pencucian uang dan penyalahgunaan pasar. Kegagalan menjaga etika bisnis tidak hanya menimbulkan denda besar, tetapi juga dapat menyebabkan hilangnya izin atau hubungan dengan bank koresponden asing. The banking sector is highly vulnerable to money laundering and market abuse. Failure to uphold business ethics can result not only in significant fines, but also in the loss of licenses or relationships with foreign correspondent banks.
	Tata Kelola ESG ESG Governance			Tanpa arah dan pengawasan yang jelas dari Dewan Komisaris/Direksi, inisiatif ESG berjalan terpisah-pisah dan tidak efektif. Tata kelola ESG yang kuat menjadi dasar untuk strategi keberlanjutan yang terintegrasi. Without clear direction and oversight from the Board of Commissioners/ the Board of Directors, ESG initiatives may operate in silos and become ineffective. Strong ESG governance forms the foundation for an integrated sustainability strategy.


OK! BANK
OK
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OK!

Iktisar Utama 2025

Key Highlights in 2025

Sepanjang tahun 2025, OK BANK mencatatkan kinerja yang semakin kuat di berbagai indikator utama. Capaian ini mencerminkan konsistensi dalam mengedepankan efektivitas operasional dalam mempertahankan kesehatan keuangan dengan terus melakukan penyempurnaan di seluruh lini bisnis untuk memastikan layanan yang lebih baik dan mampu memenuhi harapan seluruh pemangku kepentingan.

Throughout 2025, OK BANK recorded increasingly strong performance across key indicators. This achievement reflects consistent efforts to prioritize operational effectiveness in maintaining financial soundness, while continuously improving all business lines to ensure better services and meet the expectations of all stakeholders.





Ikhtisar Kinerja 2025
2025 Performance Highlights

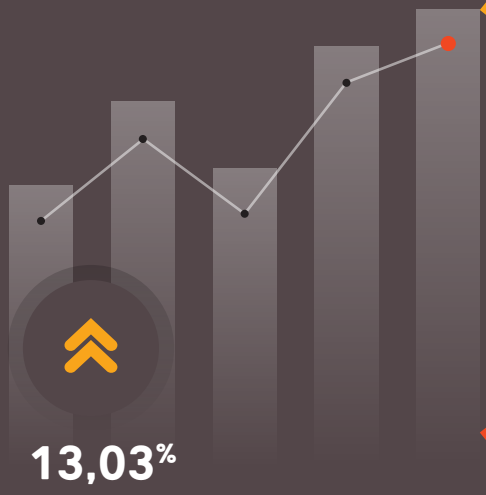
JUMLAH ASET
Total Assets

miliar / billion

2025

Rp13.417,63

2024	Rp11.870,49
2023	Rp11.075,15



LABA BERSIH
Net Profit

miliar / billion

2025

Rp159,98

220,03%

2024	2023
Rp49,99	Rp28,65

JUMLAH KREDIT
Total Loans

miliar / billion

2025

Rp10.734,81

15,43%

2024	2023
Rp9.300,15	Rp8.527,88

SIMPANAN DARI NASABAH
Deposits from Customers

miliar / billion

2025
Rp8.174,48

2024 Rp6.818,15

2023 Rp6.069,75

19,89%

PENDAPATAN BUNGA - BERSIH
Net Interest Income

miliar / billion

2025
Rp688,88

2024 Rp601,42

2023 Rp603,36

14,54%



KEWAJIBAN PENYEDIAAN MODAL MINIMUM (KPMM)
Capital Adequacy Ratio (CAR)

2025
42,21%

Berada di tingkat yang sehat dan di atas ketentuan regulasi.

At a sound level as well as above regulatory requirements.

Ikhtisar Keuangan [POJK C.3]
Financial Highlights

Aset
Assets

(dalam jutaan Rupiah, kecuali dinyatakan lain / in millions of Rupiah, unless otherwise stated)

Uraian	2025	2024	2023	Description
Kas	21.783	23.122	17.164	Cash
Penempatan pada Bank Indonesia	672.953	540.794	562.794	Placements with Bank Indonesia
Penempatan pada Bank Lain	341.112	265.427	452.730	Placements with Other Banks
Surat Berharga (Termasuk *Reverse Repo*)	1.596.238	1.628.912	1.382.902	Marketable Securities (Including Reverse Repo)
Pinjaman yang Diberikan	10.734.810	9.300.154	8.527.881	Loans
Cadangan Kerugian Penurunan Nilai Aset Keuangan **Allowance for Impairment Losses of Financial Assets**				
CKPN Kredit	(239.410)	(207.640)	(217.321)	CKPN of Loans
Aset Tak Berwujud (Net)	22.472	15.860	24.825	Intangible Assets (Net)
Aset Tetap & Hak Guna Aset (Net)	134.650	144.555	153.322	Fixed Assets & Right of Use Asset (Net)
Agunan yang Diambil Alih (Net)	11.396	43.504	65.716	Foreclosed Assets (Net)
Aset Lainnya	121.624	115.804	105.139	Other Assets
Jumlah Aset	13.417.628	**11.870.492**	**11.075.151**	**Total Assets**

Liabilitas
Liabilities

(dalam jutaan Rupiah, kecuali dinyatakan lain / in millions of Rupiah, unless otherwise stated)

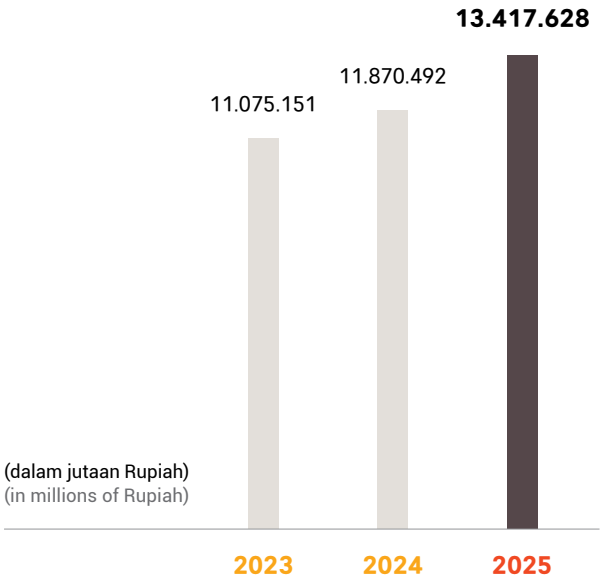
Uraian	2025	2024	2023	Description
Simpanan Nasabah	8.174.482	6.818.150	6.069.745	Deposits from Customers
Liabilitas dari Bank Lain	803.889	725.613	744.263	Deposits from Other Banks
Pinjaman yang Diterima	500.000	550.000	550.000	Borrowings
Setoran Jaminan	188	165	151	Security Deposits
Liabilitas Lainnya	141.638	140.882	126.507	Other Liabilities
Jumlah Liabilitas	9.620.197	**8.234.810**	**7.490.666**	**Total Liabilities**

Ekuitas
Equity

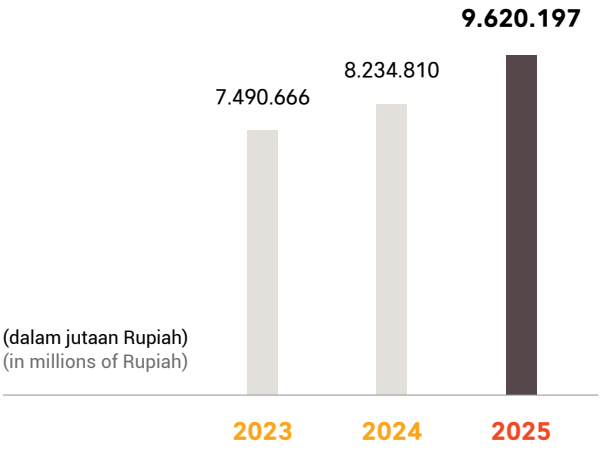
(dalam jutaan Rupiah, kecuali dinyatakan lain / in millions of Rupiah, unless otherwise stated)

Uraian	2025	2024	2023	Description
Modal Ditempatkan dan Disetor Penuh	1.689.239	1.703.779	1.703.779	Issued and Fully Paid Capital
Tambahan Modal Disetor	1.592.825	1.633.486	1.633.486	Additional Paid-in Capital
Saham *Treasury*	-	(55.201)	(55.201)	Treasury Stock
Komponen Ekuitas Lain	(14)	(1.788)	(2.996)	Other Equity Components
Surplus Revaluasi Aset Tetap – Neto	80.715	81.949	85.480	Revaluation Surplus of Fixed Assets – Net
Saldo Laba/Rugi	434.665	273.457	219.938	Retained Earnings/Loss
Jumlah Ekuitas	3.797.430	**3.635.682**	**3.584.486**	**Total Equity**

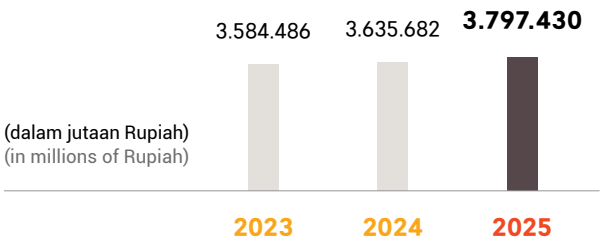
JUMLAH ASET
Total Assets



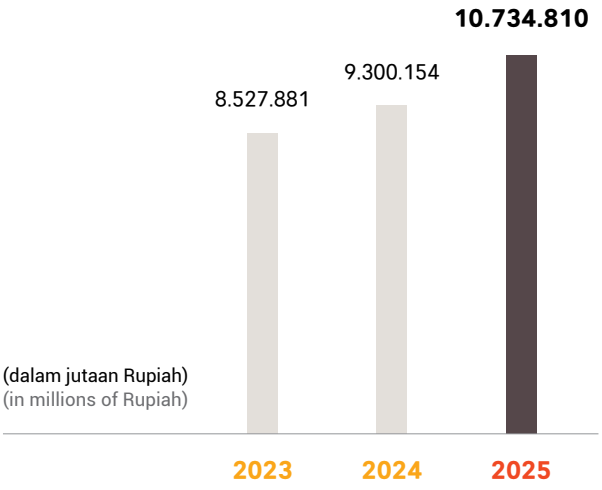
JUMLAH LIABILITAS
Total Liabilities



JUMLAH EKUITAS
Total Equity



PINJAMAN YANG DIBERIKAN
Loans

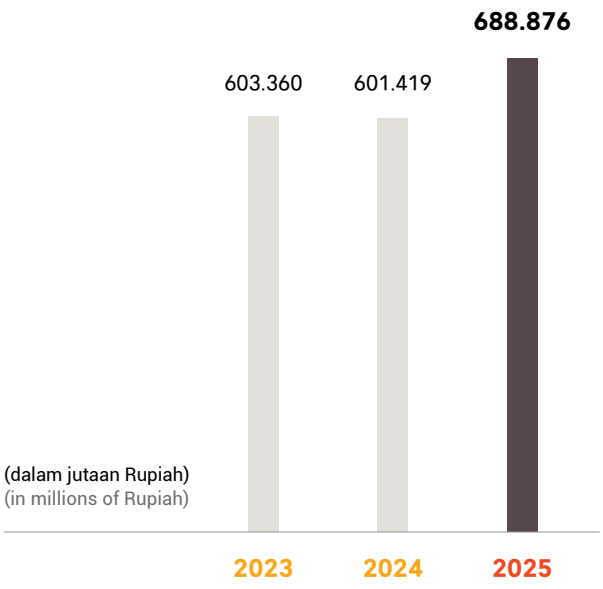


Ikhtisar Laba Rugi dan Penghasilan Komprehensif
Highlights of Profit or Loss and Comprehensive Income

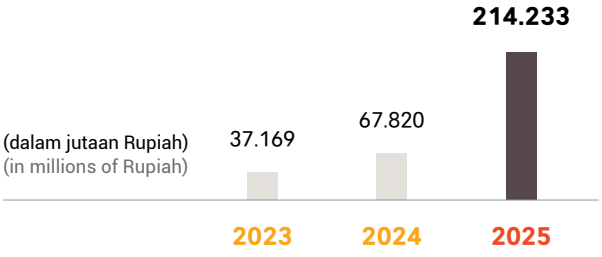
(dalam jutaan Rupiah, kecuali dinyatakan lain / in millions of Rupiah, unless otherwise stated)

Uraian	2025	2024	2023	Description
Pendapatan Bunga – Bersih	688.876	601.419	603.360	Interest Income – Net
Pendapatan Operasional Lainnya	31.946	28.296	16.949	Other Operating Income
Beban Operasional Lainnya – Bersih	(506.590)	(561.896)	(583.140)	Other Operating Expenses – Net
Laba Operasional	214.233	67.820	37.169	Operating Income
Pendapatan (Beban) Non-Operasional – Bersih	(283)	318	(97)	Non-Operating Income (Expenses) – Net
Laba Tahun Berjalan Sebelum Pajak	213.950	68.138	37.072	Income for the Year Before Tax
Beban Pajak Penghasilan	(53.976)	(18.150)	(8.420)	Income Tax Expense
Laba Bersih Tahun Berjalan	159.975	49.988	28.652	Net Profit for the Year
Penghasilan Komprehensif Lainnya	1.774	1.208	3.474	Other Comprehensive Income
Jumlah Laba Komprehensif	161.748	51.196	32.126	Total Comprehensive Income
Laba per Saham (Nilai Penuh)	9,41	2,93	1,68	Basic Earnings per Share (Full Amount)

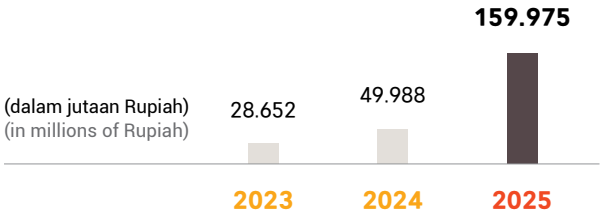
PENDAPATAN BUNGA - BERSIH
Interest Income - Net



LABA OPERASIONAL
Operating Income



LABA BERSIH TAHUN BERJALAN
Net Profit for the Year



Rasio Keuangan dan Kepatuhan
Financial and Compliance Ratios

(dalam %, kecuali dinyatakan lain / in %, unless otherwise stated)

Uraian	2025	2024	2023	Description
Permodalan **Capital**				
Rasio Kecukupan Pemenuhan Modal Minimum (KPMM)	42,21	46,83	49,22	Capital Adequacy Ratio (CAR)
Rasio *Tier* 1	41,11	45,74	48,14	Tier 1 Ratio
Rasio *Tier* 2	1,10	1,09	1,09	Tier 2 Ratio
Aset Tetap terhadap Modal	3,12	3,31	3,65	Fixed Assets to Capital
Kualitas Aset **Assets Quality**				
Aset Produktif Bermasalah dan Aset Non-Produktif Bermasalah terhadap Total Aset Produktif dan Aset Non-Produktif	1,79	1,99	3,16	Non-Performing Earning Assets and Non-Performing Non-Earning Assets to Total Earning Assets and Non-Earning Assets
Aset Produktif Bermasalah terhadap Jumlah Aset Produktif	1,97	1,91	2,89	Non-Performing Earning Assets to Total Earning Assets
Rasio Pinjaman Bermasalah (*Non-Performing Loan* - NPL *Ratio*) – Bruto	2,50	2,49	3,80	Non-Performing Loan (NPL) Ratio – Gross
Rasio Kredit Bermasalah (*Non-Performing Loan* - NPL *Ratio*) – Neto	1,22	1,45	2,30	Non-Performing Loan (NPL) Ratio – Net
Cadangan Kerugian Penurunan Nilai (CKPN) terhadap Aset Produktif	1,80	1,78	1,99	Allowance for Impairment Losses (CKPN) to Earning Assets
Rasio Penurunan Nilai Kredit (*Impairment Ratio*)	2,23	2,23	2,55	Loans Impairment Ratio

(dalam %, kecuali dinyatakan lain / in %, unless otherwise stated)

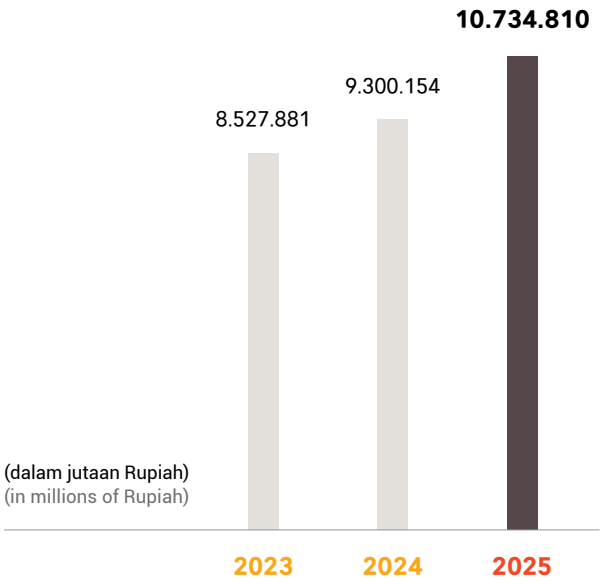
Uraian	2025	2024	2023	Description
Rentabilitas **Profitability**				
Return on Asset (ROA)	1,70	0,61	0,35	Return on Asset (ROA)
Return on Equity (ROE)	4,35	1,41	0,46	Return on Equity (ROE)
Margin Bunga Bersih (NIM)	5,67	5,58	5,87	Net Interest Margin (NIM)
Beban terhadap Pendapatan (CIR)	44,69	47,95	51,88	Cost to Income Ratio (CIR)
Biaya Operasional terhadap Pendapatan Operasional (BOPO)	82,71	93,64	96,35	Operating Expense to Operating Income (BOPO)
Likuiditas **Liquidity**				
Pinjaman yang Diberikan terhadap Simpanan dari Nasabah (LDR)	128,99	132,30	136,73	Loan to Deposit Ratio (LDR)
Net Stable Funding Ratio (NSFR)	131,42	129,16	121,65	Net Stable Funding Ratio (NSFR)
Liquidity Coverage Ratio (LCR)	345,71	127,36	161,45	Liquidity Coverage Ratio (LCR)
Rasio Dana Murah (CASA)	23,27	23,63	20,64	Current Account Saving Account (CASA) Ratio
Kepatuhan **Compliance**				
Persentase Pelanggaran BMPK				LLL Violation Percentage
Pihak Terkait	-	-	-	Related Parties
Pihak Tidak Terkait	-	-	-	Non-Related Parties
Persentase Pelampauan BMPK				LLL Exceeding Percentage
Pihak Terkait	-	-	-	Related Parties
Pihak Tidak Terkait	-	-	-	Non-Related Parties
Giro Wajib Minimum (GWM)				Minimum Statutory Reserve (GMW)
GWM Utama Rupiah				Rupiah Main GWM
Primer	4,46	6,49	7,19	Primary
Penyangga Likuiditas Makroprudensial (PLM)	19,44	25,13	23,06	Macroprudential Liquidity Buffer (PLM)

Ikhtisar Operasional
Operational Highlights

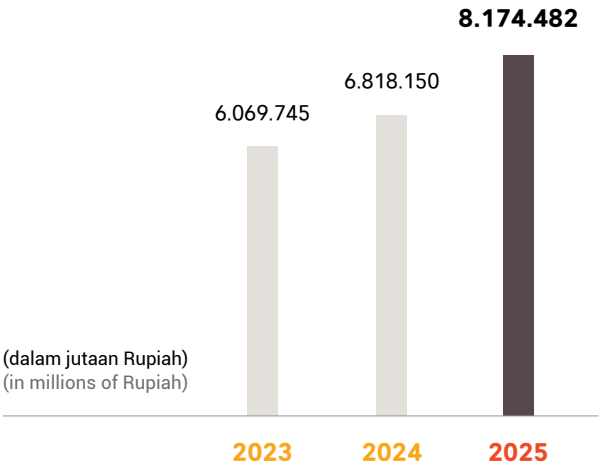
(dalam jutaan Rupiah, kecuali dinyatakan lain / in millions of Rupiah, unless otherwise stated)

Uraian	2025	2024	2023	Description
Pinjaman yang Diberikan	10.734.810	9.300.154	8.527.881	Loans
Simpanan dari Nasabah	8.174.482	6.818.150	6.069.745	Deposits from Customers
Pendapatan Bunga Kredit yang Diberikan	1.050.783	898.235	888.987	Interest Income from Loans
Fee Based Income	10.169	14.021	10.906	Fee Based Income

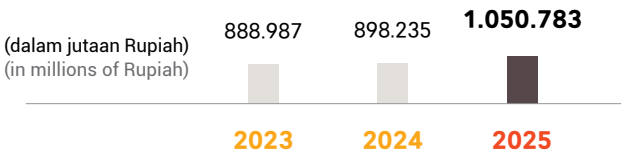
PINJAMAN YANG DIBERIKAN
Loans



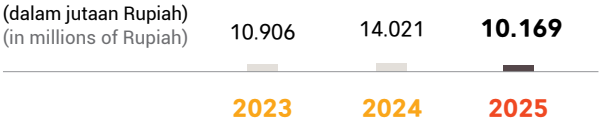
SIMPANAN DARI NASABAH
Deposits from Customers



PENDAPATAN BUNGA KREDIT YANG DIBERIKAN
Interest Income from Loans



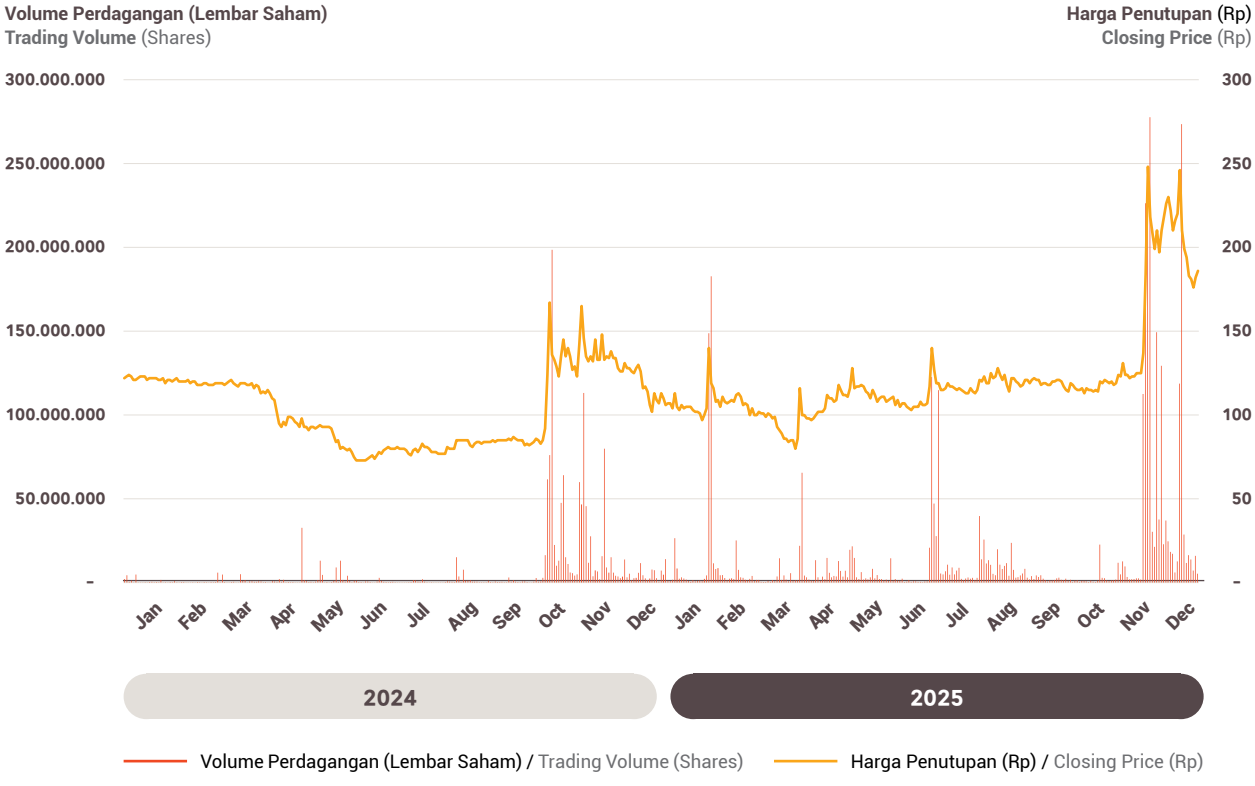
FEE BASED INCOME
Fee Based Income



Ikhtisar Saham
Stock Highlights

Tahun Year	Periode Period	Tertinggi Highest (Rp)	Terendah Lowest (Rp)	Penutupan Closing (Rp)	Jumlah Saham Beredar (Lembar Saham) Total Outstanding Shares (Share)	Volume Perdagangan Trading Volume	Kapitalisasi Pasar Market Capitalization (Rp)
2025	Triwulan I Quarter I	174	75	85	17.037.792.274	548.024.200	1.448.212.343.290
	Triwulan II Quarter II	134	76	104	17.037.792.274	311.948.600	1.771.930.396.496
	Triwulan III Quarter III	157	102	120	17.037.792.274	690.534.500	2.044.535.072.880
	Triwulan IV Quarter IV	302	111	186	16.892.391.185	1.947.900.500	3.141.984.760.410
2024	Triwulan I Quarter I	120	116	116	17.037.792.274	445.700	1.976.383.903.784
	Triwulan II Quarter II	76	74	76	17.037.792.274	81.700	1.294.872.212.824
	Triwulan III Quarter III	86	80	85	17.037.792.274	195.000	1.448.212.343.290
	Triwulan IV Quarter IV	118	107	113	17.037.792.274	7.076.100	1.925.270.526.962

GRAFIK PERDAGANGAN SAHAM
Chart of Stock Trading



Sanksi atas Perdagangan Saham

Sepanjang tahun 2025, saham OK BANK tidak pernah menerima sanksi (*sanction*) ataupun mengalami penghentian sementara (*suspension*) yang memengaruhi aktivitas perdagangan saham Perseroan di Bursa Efek Indonesia. OK BANK juga tidak melakukan penghapusan pencatatan saham (*delisting*) di Bursa Efek Indonesia.

Aksi Korporasi terkait Saham

Pada tanggal 12 Desember 2025 , OK BANK telah melaksanakan aksi korporasi berupa Pengalihan Saham Treasuri yang dilakukan dengan ditarik kembali dengan cara pengurangan modal berdasarkan Pasal 21 POJK Nomor 29/POJK.04/2023 tentang Pembelian Kembali Saham yang Dikeluarkan oleh Perusahaan Terbuka. Aksi korporasi ini dilakukan sebagai bagian dari upaya penyesuaian struktur permodalan OK BANK agar lebih efisien dan selaras dengan kondisi keuangan serta kebutuhan bisnis OK BANK ke depan.

Berdasarkan aksi korporasi tersebut, jumlah saham beredar OK BANK mengalami perubahan dari 17.037.792.274 lembar saham menjadi 16.892.391.185 lembar saham dengan nilai nominal Rp1,69 triliun. Sementara itu, perubahan harga saham OK BANK yang terdapat di pasar dipengaruhi oleh mekanisme permintaan dan penawaran yang berlaku umum.

Sanctions on Stock Trading

Throughout 2025, OK BANK's shares were not subject to any sanctions nor did they experience any temporary trading suspensions that affected the Company's share trading activities on Indonesia Stock Exchange. OK BANK also did not carry out any delisting of its shares from Indonesia Stock Exchange.

Corporate Actions related to Shares

In December 12, 2025, OK BANK executed a corporate action in the form of a Transfer of Treasury Shares, by withdrawing them through a capital reduction pursuant to Article 21 of POJK Number 29/POJK.04/2023 on the Buyback of Shares Issued by Public Companies. This corporate action was undertaken as part of an effort to adjust OK BANK's capital structure to be more efficient and aligned with OK BANK's financial condition and future business needs.

Based on this corporate action, the number of OK BANK's outstanding shares changed from 17,037,792,274 shares to 16,892,391,185 shares with a nominal value of Rp1.69 trillion. Meanwhile, changes in OK BANK's share price in the market are influenced by generally accepted supply and demand mechanisms.

Penghargaan dan Sertifikasi
Awards and Certifications

Penghargaan

Sepanjang tahun 2025, OK BANK belum menerima penghargaan dari institusi eksternal. Kondisi ini tidak mengurangi fokus OK BANK dalam menjaga kualitas kinerja, memperkuat fundamental usaha, serta memastikan seluruh aktivitas operasional berjalan sesuai dengan prinsip kehati-hatian, tata kelola perusahaan yang baik, dan kepatuhan terhadap regulasi yang berlaku.

Awards

Throughout 2025, OK BANK had not received any awards from external institutions. This condition does not diminish OK BANK's focus on maintaining performance quality, strengthening business fundamentals, and ensuring that all operational activities are carried out in accordance with prudential principles, good corporate governance, and compliance with applicable regulations.

Sertifikasi / Certificate

ISO 27001:2013
tentang Sistem Manajemen Keamanan Informasi pada Layanan *Mobile Banking* dan *Internet Banking* (*Personal & Corporate*)
ISO 27001:2013 on Information Security Management System for Mobile Banking and Internet Banking Services (Personal & Corporate)

Penerima / Recipient:
PT Bank Oke Indonesia, Tbk.

Penyelenggara / Organizer:
PT Bureau Veritas Indonesia

Masa Berlaku / Validity Period:
Sampai 7 Desember 2025 / Until December 7, 2025

Sertifikasi / Certificate

ISO 27001:2022
tentang Sistem Manajemen Keamanan Informasi pada Layanan *Mobile Banking* dan *Internet Banking* (*Personal & Corporate*)
ISO 27001:2022 on Information Security Management System for Mobile Banking and Internet Banking Services (Personal & Corporate)

Penerima / Recipient:
PT Bank Oke Indonesia, Tbk.

Penyelenggara / Organizer:
PT Bureau Veritas Indonesia

Masa Berlaku / Validity Period:
Sampai 7 Desember 2028 / Until December 7, 2028



Peristiwa Penting 2025
2025 Event Highlights

Februari-Maret / February-March

OK *Lucky Program*

Pada bulan Februari hingga Maret 2025, OK BANK menyelenggarakan OK *Lucky Program* sebagai program undian berhadiah yang ditujukan untuk meningkatkan partisipasi dan loyalitas nasabah. Program ini diperuntukkan bagi 100 (seratus) orang nasabah yang melakukan penempatan dana minimal sebesar Rp500.000.000,- dengan tenor 6 (enam) bulan, sebagai bentuk apresiasi atas kepercayaan nasabah terhadap produk simpanan OK BANK. Melalui program ini, OK BANK menyediakan berbagai hadiah menarik, dengan 1 (satu) unit mobil BYD Atto 3 sebagai hadiah utama dan 30 (tiga puluh) hadiah hiburan lainnya.

From February to March 2025, OK BANK held OK Lucky Program, a prize draw program aimed at increasing customer participation and loyalty. This program was intended for 100 (one hundred) customers who deposited a minimum of Rp500,000,000 for a 6 (six) month term, as a token of appreciation for customer trust in OK BANK's savings products. Through this program, OK BANK offered various attractive prizes, including one BYD Atto 3 as the main prize and 30 (thirty) other consolation prizes.



Maret / March

7,14, & 21

OK Berbagi di Bulan Suci

OK Sharing in the Holy Month

OK BANK telah melaksanakan kegiatan *Corporate Social Responsibility* (CSR) dalam bentuk berbagi takjil gratis dengan tema "OK Berbagi di Bulan Suci". Kegiatan ini dilaksanakan sebanyak 3 (tiga) kali, yaitu pada tanggal 7, 14, dan 21 Maret 2025. Pembagian takjil dilakukan di depan kantor pusat OK BANK dan ditujukan bagi masyarakat umum di sekitar lokasi. Setiap harinya, OK BANK membagikan sebanyak 100 (seratus) kotak takjil kepada berbagai kalangan masyarakat, termasuk pedagang kecil, pengemis, pengemudi ojek *online*, dan warga yang membutuhkan.

OK BANK organized a Corporate Social Responsibility (CSR) activity in the form of free takjil with the theme "OK Sharing in the Holy Month". This activity was held 3 (three) times: on March 7, 14, and 21, 2025. The takjil distribution took place in front of OK BANK's head office and was intended for the general public in the surrounding area. Every day, OK BANK distributed 100 (one hundred) boxes of takjil to various groups in the community, including small traders, beggars, online motorcycle taxi drivers, and residents in need.



17

Juni/ June

Setetes Darah, Sejuta Harapan

A Drop of Blood, a Million Hopes



OK BANK mengadakan kegiatan donor darah dengan mengusung *tagline* "Setetes Darah, Sejuta Harapan". Kegiatan tersebut berlangsung atas kerja sama OK BANK dan Unit Transfusi Darah Rumah Sakit (UTDRS) Bayu Asih Purwakarta, yang diselenggarakan di kantor pusat OK BANK. Antusiasme masyarakat tercermin dari 82 (delapan puluh dua) orang pendaftar yang ingin mendonorkan darahnya. Namun, setelah melewati pemeriksaan darah dan pemeriksaan kesehatan, tidak semua pendaftar berkesempatan untuk mendonorkan darahnya. Kegiatan sosial ini berhasil mengumpulkan 53 (lima puluh tiga) kantong darah yang siap digunakan untuk menolong orang-orang yang membutuhkan.

OK BANK held a blood drive with the tagline "A Drop of Blood, a Million Hopes". The event, held in collaboration of OK BANK with Bayu Asih Purwakarta Hospital Blood Transfusion Unit (UTDRS), was held at OK BANK's headquarters. The community's enthusiasm was reflected in the 82 (eighty two) people who registered to donate blood. However, after undergoing blood tests and health screenings, not all registrants were able to donate. This social drive successfully collected 53 (fifty three) blood bags, ready to be used to help those in need.

19

September / September

Berbagi Kasih untuk Sesama Bersama Anak-Anak Balita di Jakarta Timur

Sharing Love and Care for the Community Together with Underprivileged Toddlers in East Jakarta



OK BANK kembali mewujudkan komitmen dalam memberikan kontribusi positif kepada masyarakat melalui kegiatan CSR. Pada kesempatan ini, kegiatan CSR bertajuk "Berbagi Kasih untuk Sesama" dilaksanakan di Panti Sosial Asuhan Anak Balita Tunas Bangsa, Jakarta Timur dengan melibatkan 67 (enam puluh tujuh) anak balita berusia 2 (dua) hingga 7 (tujuh) tahun. Dalam kegiatan tersebut, OK BANK menyalurkan berbagai bentuk bantuan yang disesuaikan dengan kebutuhan anak-anak, di antaranya pampers, susu formula, sembako, aneka *snack*, dan perlengkapan penunjang lainnya yang bermanfaat bagi tumbuh kembang serta keseharian mereka.

OK BANK once again demonstrated its commitment to making a positive contribution to the community through its CSR activities. On this occasion, a CSR activity titled "Sharing Love for Others" was held at Tunas Bangsa Toddler Orphanage in East Jakarta, involving 67 (sixty seven) toddlers aged 2 (two) to 7 (seven) years. During the activity, OK BANK distributed various forms of assistance tailored to the children's needs, including diapers, formula milk, basic necessities, various snacks, and other supporting equipment beneficial for their growth and development and daily life.

September-Oktober / September-October

OK *Lucky Program*



Melanjutkan kesuksesan program sebelumnya, pada bulan September hingga Oktober 2025, OK BANK kembali menyelenggarakan OK *Lucky Program*. Pada bulan ini, OK *Lucky Program* memberikan undian berhadiah yang ditujukan bagi 50 (lima puluh) orang nasabah yang melakukan penempatan dana sebesar Rp1.000.000.000,- dengan tenor 12 (dua belas) bulan. Melalui program ini, OK BANK menyediakan berbagai hadiah menarik, termasuk 1 (satu) unit mobil Denza D9 dan 1 (satu) unit BYD Atto 1 sebagai hadiah utama, serta 50 (lima puluh) hadiah hiburan lainnya.

Continuing the success of the previous program, from September to October 2025, OK BANK held another OK Lucky Program. This month, OK Lucky Program provided a prize draw for 50 (fifty) customers who deposited Rp1,000,000,000 with a 12 (twelve) month term. Through this program, OK BANK offered various attractive prizes, including 1 (one) Denza D9 and one BYD Atto 1 as the grand prize, along with 50 (fifty) other consolation prizes.

17 Desember / December

OK BANK Salurkan Bantuan Kemanusiaan untuk Korban Bencana Alam di Sumatra melalui Yayasan Kitabisa

OK BANK Distributed Humanitarian Aid to Victims of Natural Disasters in Sumatra through a Collaboration with Kitabisa Foundation



OK BANK menyalurkan bantuan kemanusiaan bagi para korban bencana alam di Sumatra melalui kolaborasi dengan Yayasan Kitabisa sebagai mitra penyalur. Inisiatif ini merupakan wujud kepedulian sosial dan tanggung jawab OK BANK dalam merespons kondisi darurat yang berdampak pada masyarakat terdampak bencana, baik dari sisi kebutuhan dasar maupun pemulihan pascabencana. Bantuan yang disalurkan difokuskan pada pemenuhan kebutuhan mendesak, seperti paket logistik, perlengkapan kesehatan, serta dukungan lainnya yang diperlukan untuk membantu meringankan beban para penyintas. Penyaluran melalui lembaga yang memiliki jaringan relawan dan sistem distribusi terverifikasi memastikan bantuan dapat diterima secara tepat sasaran, cepat, dan transparan.

OK BANK distributed humanitarian aid to victims of natural disasters in Sumatra through a collaboration with Kitabisa Foundation as a distribution partner. This initiative demonstrated OK BANK's social concern and responsibility in responding to emergencies that impact disaster-affected communities, both in terms of basic needs and post-disaster recovery. The distributed aid focused on meeting urgent needs, such as logistical packages, health supplies, and other necessary support to help ease the burden on survivors. Distribution through an institution with a network of volunteers and a verified distribution system ensured that aid reached its intended recipients promptly and transparently.

Laporan Manajemen
Management Report

II

Pertumbuhan yang dicapai sepanjang tahun 2025 mencerminkan arah strategi yang terukur dan disiplin eksekusi yang konsisten, di mana OK BANK tidak hanya memperkuat kinerja finansial, tetapi juga membangun fondasi bisnis yang lebih resilien, adaptif, dan berkelanjutan dalam menghadapi dinamika industri perbankan yang semakin kompleks.

The growth achieved throughout 2025 reflects a well-measured strategic direction and consistent execution discipline, where OK BANK not only strengthened its financial performance but also built a more resilient, adaptive, and sustainable business foundation in facing the increasingly complex dynamics of the banking industry.





Laporan Dewan Komisaris
Board of Commissioners' Report



Sang Ton Sim

Komisaris Utama
President Commissioner

Para Pemegang Saham dan Pemangku Kepentingan yang Terhormat,
Dear Shareholders and Stakeholders,

Dewan Komisaris menilai bahwa kinerja OK BANK pada tahun 2025 mencerminkan pertumbuhan yang solid yang diiringi dengan penguatan tata kelola, disiplin manajemen risiko, serta peningkatan integrasi prinsip keberlanjutan dalam pengambilan keputusan strategis, sebagai fondasi dalam membangun ketahanan dan nilai jangka panjang OK BANK.

The Board of Commissioners considers that OK BANK's performance in 2025 reflects solid growth accompanied by strengthened governance, disciplined risk management, and increased integration of sustainability principles in strategic decision-making, serving as the foundation for building OK BANK's resilience and long-term value.

Puji dan syukur kami panjatkan ke hadirat Tuhan Yang Maha Esa atas kinerja OK BANK sepanjang tahun 2025 yang tetap menunjukkan ketahanan dan pertumbuhan yang positif di tengah dinamika ekonomi global dan domestik yang kompleks. Lingkungan usaha yang diwarnai oleh ketidakpastian geopolitik serta penyesuaian kebijakan moneter di berbagai negara telah memberikan tantangan tersendiri bagi industri perbankan. Di tengah dinamika tersebut, Dewan Komisaris terus menjalankan fungsi pengawasan secara aktif, independen, dan berkesinambungan untuk memastikan bahwa pengelolaan OK BANK dilakukan secara selaras dengan prinsip kehati-hatian, tata kelola yang baik, serta arah strategis jangka panjang. Pengawasan yang dilakukan tidak hanya mencakup aspek kinerja keuangan, tetapi juga efektivitas implementasi strategi, kecukupan manajemen risiko, serta integrasi aspek keberlanjutan dalam pengambilan keputusan.

We extend our praise and gratitude to the Almighty God for OK BANK's performance throughout 2025, which continued to demonstrate resilience and positive growth amid complex global and domestic economic dynamics. A business environment marked by geopolitical uncertainty and monetary policy adjustments across various countries has posed distinct challenges for the banking industry. Amid these dynamics, the Board of Commissioners has continued to carry out its supervisory function actively, independently, and consistently to ensure that the management of OK BANK is conducted in line with prudential principles, good corporate governance, and long-term strategic direction. The oversight performed encompasses not only financial performance but also the effectiveness of strategy implementation, the adequacy of risk management, and the integration of sustainability aspects in decision-making.

Tinjauan Perekonomian dan Industri Perbankan

Dewan Komisaris memandang bahwa sepanjang tahun 2025, perekonomian global masih diwarnai oleh tingkat ketidakpastian yang tinggi akibat dinamika geopolitik dan kebijakan perdagangan yang semakin proteksionis. Fragmentasi perdagangan global serta meningkatnya volatilitas pasar keuangan memberikan tekanan terhadap stabilitas ekonomi dan arus investasi global. Meskipun demikian, pertumbuhan ekonomi global tetap berada pada kisaran 3,3% dengan inflasi yang mulai menurun menuju 4,1%, mencerminkan adanya proses penyesuaian yang relatif terkendali. Kondisi ini menuntut industri perbankan untuk semakin adaptif dalam mengelola risiko likuiditas, suku bunga, dan volatilitas pasar.

Di tengah kondisi tersebut, perekonomian Indonesia menunjukkan ketahanan yang solid dengan pertumbuhan sebesar 5,11%, didukung oleh konsumsi domestik yang kuat

Overview of Economic Condition and Banking Industry

The Board of Commissioners observes that throughout 2025, the global economy remained characterized by a high level of uncertainty driven by geopolitical dynamics and increasingly protectionist trade policies. The fragmentation of global trade and heightened financial market volatility had exerted pressure on economic stability and global investment flows. Nevertheless, global economic growth remained at approximately 3.3%, with inflation gradually declining to 4.1%, reflecting a relatively controlled adjustment process. These conditions require the banking industry to be increasingly adaptive in managing liquidity risk, interest rates, and market volatility.

Amid these conditions, Indonesia's economy demonstrated solid resilience, growing by 5.11%, supported by strong domestic consumption and increased investment activity.

serta peningkatan aktivitas investasi. Stabilitas makroekonomi yang tercermin dari inflasi yang terkendali dan kebijakan moneter yang akomodatif, termasuk penurunan *BI-Rate* menjadi 4,75%, memberikan ruang bagi sektor perbankan untuk tetap menjalankan fungsi intermediasi secara optimal. Struktur ekonomi yang relatif seimbang juga menjadi faktor pendukung dalam menjaga momentum pertumbuhan yang berkelanjutan.

Macroeconomic stability, as reflected in controlled inflation and accommodative monetary policy, including BI Rate cut to 4.75%, provided room for the banking sector to continue performing its intermediation function optimally. A relatively balanced economic structure had also supported the maintenance of sustainable growth momentum.

Sejalan dengan perkembangan tersebut, industri perbankan nasional tetap menunjukkan kinerja yang sehat dengan pertumbuhan kredit sekitar 9,63%, rasio likuiditas AL/DPK sebesar 28,57%, serta LDR sebesar 85,35%. Kualitas aset tetap terjaga dengan rasio NPL pada level yang terkendali, sementara permodalan industri yang kuat tercermin dari rasio CAR yang berada jauh di atas ketentuan minimum. Dewan Komisaris juga mencermati bahwa akselerasi digitalisasi, termasuk pertumbuhan transaksi QRIS dan BI-FAST, telah menjadi pendorong utama dalam meningkatkan efisiensi dan memperluas inklusi keuangan, sekaligus mendorong perubahan model bisnis perbankan ke arah yang lebih berbasis teknologi.

In line with these developments, the national banking industry continued to exhibit sound performance, with credit growth of around 9.63%, AL/DPK liquidity ratio of 28.57%, and an LDR of 85.35%. Asset quality remained well maintained, with the NPL ratio at a controlled level, while strong industry capitalization was reflected in a CAR ratio well above the minimum requirement. The Board of Commissioners also noted that the acceleration of digitalization, including the growth of QRIS and BI-FAST transactions, has become a key driver in improving efficiency and expanding financial inclusion, while also encouraging a shift in banking business models toward a more technology-based approach.

Pelaksanaan Fungsi Pengawasan dan Pemberian Nasihat Dewan Komisaris dalam Perumusan dan Implementasi Strategi Bank

Implementation of the Supervisory and Advisory Functions of the Board of Commissioners in the Formulation and Implementation of the Bank's Strategy

Dalam menjalankan fungsi pengawasan, Dewan Komisaris memastikan bahwa seluruh proses perumusan strategi yang dilakukan Direksi telah mempertimbangkan secara komprehensif kondisi makroekonomi, dinamika industri perbankan, serta profil risiko OK BANK. Dewan Komisaris secara aktif memberikan arahan strategis melalui forum rapat gabungan dan pembahasan berkala dengan Direksi, khususnya dalam memastikan bahwa arah kebijakan yang ditetapkan tidak hanya berorientasi pada pertumbuhan, tetapi juga memiliki landasan manajemen risiko yang kuat serta selaras dengan prinsip kehati-hatian. Fokus perhatian Dewan Komisaris dalam tahap perumusan strategi mencakup kualitas perencanaan ekspansi kredit, ketahanan struktur pendanaan, kesiapan infrastruktur digital, serta kemampuan dalam mengantisipasi perubahan regulasi dan ekspektasi pemangku kepentingan, termasuk terkait aspek keberlanjutan.

In carrying out its supervisory function, the Board of Commissioners ensures that all strategic formulation processes undertaken by the Board of Directors have comprehensively considered macroeconomic conditions, banking industry dynamics, and OK BANK's risk profile. The Board of Commissioners actively provides strategic direction through joint meetings and regular discussions with the Board of Directors, particularly to ensure that the policies established are not only growth-oriented but also grounded in strong risk management and aligned with prudential principles. The Board of Commissioners' focus during the strategy formulation stage includes the quality of credit expansion planning, the resilience of the funding structure, the readiness of digital infrastructure, and the ability to anticipate regulatory changes and stakeholder expectations, including those related to sustainability aspects.

Dalam pengawasan implementasi strategi, Dewan Komisaris melakukan pemantauan secara berkelanjutan melalui mekanisme evaluasi periodik terhadap pelaksanaan rencana kerja dan anggaran Perseroan. Pengawasan tersebut difokuskan pada konsistensi antara strategi yang dirumuskan dengan implementasi di tingkat operasional, termasuk efektivitas kebijakan yang diterapkan, kejelasan indikator kinerja, serta kualitas pengendalian internal dalam mendukung pelaksanaan strategi. Dewan Komisaris juga menaruh perhatian pada kecukupan sistem pelaporan manajemen yang

In overseeing the implementation of strategy, the Board of Commissioners conducts continuous monitoring through periodic evaluation mechanisms of the Company's work plan and budget execution. Such supervision focuses on the consistency between the formulated strategies and their implementation at the operational level, including the effectiveness of the policies applied, the clarity of performance indicators, and the quality of internal controls in supporting strategy execution. The Board of Commissioners also places attention on the adequacy of the management

digunakan Direksi, guna memastikan bahwa informasi yang disampaikan mencerminkan kondisi yang aktual dan dapat digunakan sebagai dasar pengambilan keputusan yang tepat.

Penilaian atas Kinerja Direksi

Dewan Komisaris menilai bahwa Direksi telah menunjukkan kinerja yang sangat baik sepanjang tahun 2025, yang tercermin dari pencapaian indikator keuangan utama yang melampaui target yang telah ditetapkan. Pertumbuhan kredit sebesar 15,43% menjadi Rp10,73 triliun, simpanan nasabah 19,89% menjadi Rp8,17 triliun, laba bersih 220,03% menjadi Rp159,98 miliar, menunjukkan efektivitas strategi yang dijalankan. Pencapaian tersebut mencerminkan kemampuan Direksi dalam mengelola momentum pertumbuhan secara optimal, khususnya dalam memanfaatkan peluang intermediasi di tengah kondisi likuiditas industri yang kompetitif serta dinamika suku bunga yang masih menantang.

Dari perspektif kualitas kinerja, Dewan Komisaris memandang bahwa Direksi telah mampu menjaga keseimbangan antara ekspansi bisnis dan pengelolaan risiko secara *prudent*. Hal ini tercermin dari stabilitas kualitas aset dengan rasio NPL yang tetap terjaga, serta peningkatan rasio profitabilitas seperti ROA menjadi 1,70% dan ROE menjadi 4,35%, yang menunjukkan adanya perbaikan kualitas aset produktif dan efisiensi penggunaan modal. Selain itu, peningkatan NIM menjadi 5,67% serta perbaikan efisiensi operasional menunjukkan bahwa Direksi tidak hanya berfokus pada pertumbuhan volume, tetapi juga pada peningkatan kualitas pendapatan dan pengelolaan biaya secara disiplin. Dewan Komisaris juga menilai bahwa penguatan struktur pendanaan dan permodalan telah memberikan ruang yang memadai bagi OK BANK untuk mendukung ekspansi yang berkelanjutan.

Secara keseluruhan, Dewan Komisaris memandang bahwa kinerja Direksi pada tahun 2025 telah menunjukkan kemajuan yang signifikan baik dari sisi pertumbuhan maupun kualitas kinerja. Namun demikian, Dewan Komisaris menekankan bahwa keberlanjutan kinerja tersebut akan sangat bergantung pada kemampuan Direksi dalam menjaga disiplin eksekusi strategi, memperkuat fondasi manajemen risiko, serta mengantisipasi perubahan lingkungan usaha secara lebih proaktif dan terstruktur. Dengan penguatan pada aspek-aspek tersebut, Dewan Komisaris meyakini bahwa Direksi akan mampu mempertahankan momentum pertumbuhan sekaligus meningkatkan ketahanan bisnis Perseroan di masa yang akan datang.

Pandangan atas Prospek Usaha yang Disusun Direksi

Dewan Komisaris memandang bahwa prospek usaha OK BANK pada tahun 2026 tetap menunjukkan potensi pertumbuhan

reporting system utilized by the Board of Directors to ensure that the information presented reflects actual conditions and can serve as a reliable basis for sound decision-making.

Assessment of the Board of Directors' Performance

The Board of Commissioners assesses that the Board of Directors delivered an excellent performance throughout 2025, as reflected in the achievement of key financial indicators that exceeded the established targets. Credit growth of 15.43% to Rp10.73 trillion, customer deposits increasing by 19.89% to Rp8.17 trillion, and net profit surging by 220.03% to Rp159.98 billion demonstrate the effectiveness of the strategies implemented. These achievements reflect the Board of Directors' ability to optimally manage growth momentum, particularly in capturing intermediation opportunities amid competitive industry liquidity conditions and still-challenging interest rate dynamics.

From a performance quality perspective, the Board of Commissioners views that the Board of Directors has been able to maintain a balance between business expansion and prudent risk management. This is reflected in the stability of asset quality, with the NPL ratio remaining well controlled, as well as improvements in profitability ratios such as ROA to 1.70% and ROE to 4.35%, indicating enhanced quality of earning assets and more efficient capital utilization. In addition, the increase in NIM to 5.67% and improvements in operational efficiency indicate that the Board of Directors is not only focused on volume growth but also on enhancing income quality and maintaining disciplined cost management. The Board of Commissioners also notes that the strengthening of the funding and capital structure has provided adequate room for OK BANK to support sustainable expansion.

Overall, the Board of Commissioners believes that the Board of Directors' performance in 2025 had shown significant progress in terms of both growth and performance quality. Nevertheless, the Board of Commissioners emphasizes that the sustainability of such performance will largely depend on the Board of Directors' ability to maintain disciplined execution of strategies, strengthen the foundations of risk management, and anticipate changes in the business environment in a more proactive and structured manner. By strengthening these areas, the Board of Commissioners is confident that the Board of Directors will be able to sustain growth momentum while enhancing the Company's business resilience in the future.

Overview on Business Prospects Prepared by the Board of Directors

The Board of Commissioners views that OK BANK's business prospects in 2026 continue to demonstrate positive growth

yang positif, seiring dengan proyeksi pertumbuhan ekonomi nasional yang didukung oleh permintaan domestik yang stabil serta peningkatan aktivitas ekonomi di berbagai sektor. Kondisi tersebut memberikan ruang bagi industri perbankan untuk terus menjalankan fungsi intermediasi secara optimal, khususnya dalam mendukung pembiayaan sektor-sektor produktif yang memiliki daya tahan terhadap dinamika ekonomi. Dalam konteks ini, Dewan Komisaris menilai bahwa peluang pertumbuhan bagi OK BANK masih terbuka, terutama melalui penguatan portofolio pembiayaan yang selektif, peningkatan kualitas aset produktif, serta pengelolaan struktur pendanaan yang lebih efisien dan berkelanjutan.

Namun demikian, Dewan Komisaris menekankan bahwa dinamika eksternal yang semakin kompleks memerlukan kesiapan Direksi dalam mengantisipasi berbagai risiko yang berpotensi memengaruhi kinerja OK BANK. Volatilitas nilai tukar, tekanan terhadap biaya, serta dinamika suku bunga yang belum sepenuhnya optimal dapat memberikan tekanan terhadap margin dan kualitas portofolio pembiayaan. Selain itu, potensi peningkatan risiko pada segmen konsumsi dan UMKM juga perlu menjadi perhatian, mengingat sensitivitas segmen tersebut terhadap perubahan kondisi ekonomi. Dalam menghadapi hal tersebut, Direksi perlu memperkuat pendekatan berbasis manajemen risiko secara lebih komprehensif, termasuk peningkatan kualitas analisis kredit, penguatan mekanisme *early warning system*, serta optimalisasi pengelolaan likuiditas dan struktur pendanaan agar tetap berada dalam koridor risiko yang terkendali.

Dewan Komisaris juga memandang bahwa ke depan Direksi perlu mempersiapkan organisasi untuk menghadapi perubahan struktural industri yang semakin menuntut keseimbangan antara pertumbuhan dan ketahanan. Penguatan kapasitas organisasi, peningkatan kualitas sumber daya manusia, serta penyempurnaan proses bisnis dan tata kelola menjadi faktor penting dalam menjaga daya saing OK BANK. Selain itu, integrasi aspek ESG ke dalam kerangka manajemen risiko dan pengambilan keputusan bisnis perlu terus dipercepat, termasuk dalam mengantisipasi risiko perubahan iklim yang dapat berdampak pada kualitas portofolio pembiayaan serta keberlanjutan usaha nasabah. Dengan penguatan pada aspek-aspek tersebut, Dewan Komisaris meyakini bahwa Perseroan memiliki kapasitas untuk mempertahankan momentum pertumbuhan sekaligus meningkatkan ketahanan bisnis secara berkelanjutan.

Pandangan atas Penerapan Tata Kelola Perusahaan yang Baik

Dewan Komisaris menilai bahwa penerapan Tata Kelola Perusahaan yang Baik (*Good Corporate Governance*/GCG) di OK BANK telah berjalan secara efektif dan konsisten, serta menjadi fondasi utama dalam menjaga keberlangsungan

potential, in line with projected national economic growth supported by stable domestic demand and increased economic activity across various sectors. These conditions provide room for the banking industry to continue performing its intermediation function optimally, particularly in supporting financing for productive sectors that are resilient to economic dynamics. In this context, the Board of Commissioners assesses that growth opportunities for OK BANK remain open, particularly through strengthening a selective financing portfolio, improving the quality of earning assets, and managing a more efficient and sustainable funding structure.

Nevertheless, the Board of Commissioners emphasizes that increasingly complex external dynamics require the Board of Directors to be well-prepared in anticipating various risks that may affect OK BANK's performance. Exchange rate volatility, cost pressures, and interest rate dynamics that remain less than optimal may put pressure on margins and the quality of the financing portfolio. In addition, the potential increase in risks within the consumer and MSME segments also requires attention, considering their sensitivity to changes in economic conditions. In addressing these challenges, the Board of Directors needs to strengthen a more comprehensive risk management-based approach, including improving the quality of credit analysis, enhancing early warning system mechanisms, and optimizing liquidity management and funding structure to remain within controlled risk parameters.

The Board of Commissioners also views that, in the future, the Board of Directors needs to prepare the organization to face structural changes in the industry that increasingly demand a balance between growth and resilience. Strengthening organizational capacity, improving the quality of human resources, and refining business processes and governance are key factors in maintaining OK BANK's competitiveness. Additionally, the integration of ESG aspects into the risk management framework and business decision-making needs to be further accelerated, including in anticipating climate change risks that may affect the quality of the financing portfolio and the sustainability of customers' businesses. With these enhancements, the Board of Commissioners believes that the Company has the capacity to sustain its growth momentum while strengthening its business resilience in a sustainable manner.

Overview on the Implementation of Good Corporate Governance

The Board of Commissioners assesses that the implementation of Good Corporate Governance (GCG) at OK BANK has been carried out effectively and consistently, serving as a main foundation in maintaining a sound and sustainable business.

usaha yang sehat dan berkelanjutan. Struktur tata kelola yang jelas, dengan pemisahan fungsi yang tegas antara Dewan Komisaris dan Direksi, serta didukung oleh peran aktif komite-komite di bawah Dewan Komisaris dan Direksi, telah memastikan bahwa proses pengambilan keputusan strategis dilakukan secara transparan, akuntabel, dan berbasis pada prinsip kehati-hatian. Dewan Komisaris juga mencermati bahwa mekanisme rapat dan pelaporan telah berjalan secara memadai, sehingga memungkinkan fungsi pengawasan dilakukan secara tepat waktu dan berbasis informasi yang relevan.

Dari sisi implementasi, Dewan Komisaris memandang bahwa integrasi antara tata kelola, manajemen risiko, dan sistem pengendalian internal telah berjalan dengan baik, khususnya melalui penerapan prinsip *three lines of defense* yang memberikan kejelasan peran antara fungsi operasional, fungsi pengendalian risiko dan kepatuhan, serta fungsi *assurance* independen. Kerangka ini dinilai telah mendukung pengelolaan risiko secara menyeluruh, termasuk dalam menjaga kualitas aset, stabilitas operasional, serta kepatuhan terhadap ketentuan regulator. Dalam konteks pelaporan keuangan, Dewan Komisaris menilai bahwa penerapan *Internal Control over Financial Reporting* (ICoFR) telah berjalan secara efektif dalam memastikan keandalan, akurasi, dan transparansi Laporan Keuangan OK BANK. Proses pengendalian yang dijalankan telah memberikan keyakinan bahwa potensi risiko kesalahan penyajian Laporan Keuangan dapat dimitigasi secara memadai. Selain itu, mekanisme pengendalian preventif serta pengawasan turut memperkuat integritas pelaporan keuangan.

Pandangan atas Penerapan Tata Kelola Teknologi Informasi

Dewan Komisaris memandang bahwa tata kelola teknologi informasi telah berkembang menjadi salah satu pilar strategis dalam mendukung transformasi bisnis OK BANK, khususnya dalam merespons perubahan model bisnis industri perbankan yang semakin berbasis digital. Penyusunan *roadmap* pengembangan teknologi informasi yang terintegrasi dengan strategi bisnis menunjukkan bahwa Direksi telah memiliki arah yang jelas dalam mengembangkan kapabilitas digital, baik dari sisi peningkatan layanan kepada nasabah maupun efisiensi operasional internal. Dewan Komisaris mencermati bahwa pengembangan sistem dan aplikasi, termasuk pada area layanan digital dan proses kredit, telah menjadi bagian penting dalam meningkatkan daya saing OK BANK di tengah dinamika industri yang semakin kompetitif. Dewan Komisaris menilai bahwa peningkatan ketergantungan pada sistem digital juga meningkatkan eksposur risiko operasional dan reputasi, sehingga memerlukan penguatan kontrol yang lebih ketat dan berkelanjutan.

A clear governance structure, with a well-defined separation of roles between the Board of Commissioners and the Board of Directors, supported by the active roles of committees under both the Board of Commissioners and the Board of Directors, has ensured that strategic decision-making processes are conducted in a transparent, accountable manner and based on prudential principles. The Board of Commissioners also observes that meeting and reporting mechanisms have been adequately implemented, enabling supervisory functions to be carried out in a timely manner and based on relevant information.

In terms of implementation, the Board of Commissioners views that the integration of governance, risk management, and internal control systems has been well established, particularly through the application of the three lines of defense principle, which provides clear delineation of roles among operational functions, risk management and compliance functions, and independent assurance functions. This framework is considered to have supported comprehensive risk management, including maintaining asset quality, operational stability, and compliance with regulatory requirements. In the context of financial reporting, the Board of Commissioners assesses that the implementation of Internal Control over Financial Reporting (ICoFR) has been effective in ensuring the reliability, accuracy, and transparency of OK BANK's Financial Statements. The control processes in place have provided assurance that the risk of material misstatement in the Financial Statements can be adequately mitigated. In addition, preventive control mechanisms and oversight have further strengthened the integrity of financial reporting.

Overview on the Implementation of Information Technology Governance

The Board of Commissioners observes that information technology governance has evolved into a strategic pillar in supporting OK BANK's business transformation, particularly in responding to the increasingly digital-based business model of the banking industry. The development of an information technology roadmap that is integrated with the Bank's business strategy indicates that the Board of Directors has established a clear direction in building digital capabilities, both in enhancing customer services and improving internal operational efficiency. The Board of Commissioners views that the development of systems and applications, including in digital services and credit processes, has become an important element in strengthening OK BANK's competitiveness amid an increasingly dynamic and competitive industry. The Board of Commissioners also notes that the growing reliance on digital systems increases exposure to operational and reputational risks, thereby requiring stronger and more sustainable control measures.

Dari perspektif pengelolaan risiko, Dewan Komisaris menilai bahwa langkah-langkah penguatan keamanan siber yang dilakukan OK BANK telah menunjukkan kemajuan dan berada di atas ekspektasi dalam kondisi pasar yang menantang. Implementasi berbagai inisiatif serta pengujian keamanan secara berkala telah meningkatkan kemampuan OK BANK dalam mendeteksi, merespons, dan memitigasi potensi ancaman siber yang semakin kompleks. Dewan Komisaris juga menekankan pentingnya penguatan aspek tata kelola data dan perlindungan privasi nasabah, mengingat meningkatnya eksposur risiko seiring dengan pertumbuhan transaksi digital dan integrasi sistem yang lebih luas. Dalam hal ini, kecukupan kebijakan, prosedur, serta pengawasan terhadap implementasi di tingkat operasional menjadi faktor yang terus menjadi perhatian.

From a risk management perspective, the Board of Commissioners assesses that the cybersecurity enhancement measures undertaken by OK BANK have shown progress and exceeded expectations amid challenging market conditions. The implementation of various initiatives and regular security testing has strengthened OK BANK's ability to detect, respond to, and mitigate increasingly complex cyber threats. The Board of Commissioners also emphasizes the importance of strengthening data governance and customer privacy protection, given the rising risk exposure alongside the growth of digital transactions and broader system integration. In this regard, the adequacy of policies, procedures, and oversight of implementation at the operational level remains a key area of focus.

Dewan Komisaris juga mendorong Direksi untuk memperkuat kerangka manajemen risiko teknologi informasi secara lebih komprehensif, termasuk dalam mengantisipasi risiko operasional akibat ketergantungan pada sistem digital serta potensi gangguan layanan. Dengan penguatan tersebut, OK BANK diharapkan tidak hanya mampu memanfaatkan peluang digitalisasi secara optimal, tetapi juga menjaga ketahanan operasional dan kepercayaan pemangku kepentingan secara berkelanjutan.

The Board of Commissioners also encourages the Board of Directors to further strengthen the information technology risk management framework in a more comprehensive manner, including in anticipating operational risks arising from reliance on digital systems as well as potential service disruptions. By strengthening these aspects, OK BANK is expected not only to optimally leverage digitalization opportunities but also to maintain operational resilience and sustain stakeholder trust over the long term.

Pandangan atas Penerapan Keuangan Berkelanjutan

Dewan Komisaris menilai bahwa OK BANK telah menunjukkan komitmen yang semakin terstruktur dalam penerapan keuangan berkelanjutan, khususnya melalui implementasi Rencana Aksi Keuangan Berkelanjutan (RAKB) sebagai kerangka strategis dan operasional. Komitmen tersebut tercermin dari realisasi penyaluran pembiayaan pada sektor-sektor yang mendukung keberlanjutan, termasuk pembiayaan UMKM serta sektor lingkungan seperti pengelolaan sumber daya alam hayati dan konservasi keanekaragaman hayati. Dewan Komisaris memandang bahwa langkah ini tidak hanya mencerminkan kepatuhan terhadap ketentuan regulator, tetapi juga merupakan upaya awal dalam mengarahkan portofolio pembiayaan ke sektor-sektor yang memiliki dampak ekonomi, sosial, dan lingkungan yang lebih positif. Dari sisi operasional, berbagai inisiatif efisiensi penggunaan sumber daya, seperti pengurangan konsumsi energi, optimalisasi penggunaan kertas, serta pengurangan plastik sekali pakai, menunjukkan komitmen OK BANK dalam menurunkan jejak lingkungan. Selain itu, pelaksanaan program literasi dan inklusi keuangan serta kegiatan tanggung jawab sosial perusahaan mencerminkan peran aktif OK BANK dalam memperluas akses keuangan dan meningkatkan kesejahteraan masyarakat.

Overview on the Implementation of Sustainable Finance

The Board of Commissioners assesses that OK BANK has demonstrated an increasingly structured commitment to the implementation of sustainable finance, particularly through the implementation of the Sustainable Finance Action Plan (RAKB) as a strategic and operational framework. This commitment is reflected in the realization of financing disbursements to sectors that support sustainability, including MSME financing as well as environmental sectors such as the management of biological natural resources and biodiversity conservation. The Board of Commissioners considers that this initiative not only reflects compliance with regulatory requirements but also represents an initial effort to steer the financing portfolio toward sectors that generate more positive economic, social, and environmental impacts. From an operational perspective, various resource efficiency initiatives, such as reducing energy consumption, optimizing paper usage, and minimizing single-use plastics, demonstrate OK BANK's commitment to lowering its environmental footprint. In addition, the implementation of financial literacy and inclusion programs, as well as corporate social responsibility activities, reflects OK BANK's active role in expanding financial access and improving community welfare.

Lebih lanjut, Dewan Komisaris memandang bahwa tantangan utama ke depan tidak hanya terletak pada peningkatan volume pembiayaan berkelanjutan, tetapi juga pada penguatan

Furthermore, the Board of Commissioners views that, in the future, the main challenge lies not only in increasing the volume of sustainable financing but also in strengthening

integrasi aspek ESG ke dalam kerangka manajemen risiko dan pengambilan keputusan bisnis. Direksi perlu mempercepat pengembangan metodologi untuk mengidentifikasi, mengukur, dan memantau risiko perubahan iklim, baik risiko fisik maupun transisi, yang berpotensi memengaruhi kualitas portofolio pembiayaan. Sejalan dengan perkembangan regulasi dan praktik global, Dewan Komisaris juga mendorong implementasi standar pelaporan keberlanjutan berbasis IFRS S1 dan IFRS S2. Dengan langkah-langkah tersebut, Dewan Komisaris meyakini bahwa OK BANK tidak hanya mampu memenuhi ekspektasi regulator dan pemangku kepentingan, tetapi juga memperkuat kualitas portofolio serta akses terhadap sumber pendanaan di masa depan sebagai bagian dari transisi menuju ekonomi yang lebih berkelanjutan.

the integration of ESG aspects into the risk management framework and business decision-making processes. The Board of Directors needs to accelerate the development of methodologies to identify, measure, and monitor climate-related risks, both physical and transition risks, which may affect the quality of the financing portfolio. In line with evolving regulations and global practices, the Board of Commissioners also encourages the implementation of sustainability reporting standards based on IFRS S1 and IFRS S2. Through these measures, the Board of Commissioners believes that OK BANK will not only be able to meet the expectations of regulators and stakeholders but also strengthen portfolio quality and access to funding sources in the future as part of the transition toward a more sustainable economy.

Penutup dan Apresiasi

Sebagai penutup, Dewan Komisaris menyampaikan apresiasi kepada Direksi atas kinerja yang telah dicapai sepanjang tahun 2025, khususnya dalam menjaga pertumbuhan yang sehat dan pengelolaan risiko yang *prudent*. Dewan Komisaris juga mengapresiasi seluruh karyawan atas kontribusi dan dedikasi yang telah diberikan. Ucapan terima kasih kami sampaikan kepada Pemegang Saham, regulator, nasabah, serta seluruh pemangku kepentingan atas kepercayaan yang diberikan kepada Perseroan. Dengan sinergi yang kuat dan komitmen terhadap tata kelola, inovasi, dan keberlanjutan, Dewan Komisaris optimis bahwa OK BANK akan terus memperkuat kinerja dan menciptakan nilai berkelanjutan di masa mendatang.

Closing and Appreciation

As a closing remark, the Board of Commissioners extends its appreciation to the Board of Directors for the performance achieved throughout 2025, particularly in maintaining healthy growth and prudent risk management. The Board of Commissioners also expresses its appreciation to all employees for their contributions and dedication. We would like to convey our gratitude to the Shareholders, regulators, customers, and all stakeholders for the trust placed in the Company. With strong synergy and a commitment to governance, innovation, and sustainability, the Board of Commissioners remains optimistic that OK BANK will continue to strengthen its performance and create sustainable value in the future.

Atas nama Dewan Komisarisi
On behalf of the Board of Commissioners
PT Bank Oke Indonesia, Tbk.



Sang Ton Sim

Komisaris Utama
President Commissioner

Laporan Direksi [POJK D.1]
Board of Directors' Report



Kang Bong Joo
Direktur Utama
President Director

Para Pemegang Saham dan Pemangku Kepentingan yang Terhormat,
Dear Shareholders and Stakeholders,

Sepanjang tahun 2025, OK BANK mengarahkan pertumbuhan secara terukur melalui penguatan fundamental bisnis, percepatan inovasi berbasis digital, serta integrasi prinsip keberlanjutan ke dalam strategi dan operasional, guna menciptakan kinerja yang berkualitas, resilien, dan berorientasi jangka panjang.

Throughout 2025, OK BANK directed its growth in a measured manner through strengthening business fundamentals, accelerating digital-based innovation, and integrating sustainability principles into its strategy and operations, in order to create high-quality, resilient, and long-term-oriented performance.

Puji dan syukur kami panjatkan ke hadirat Tuhan Yang Maha Esa atas limpahan rahmat dan karunia-Nya, sehingga OK BANK dapat menjalankan kegiatan usaha sepanjang tahun 2025 dengan baik di tengah dinamika ekonomi global dan domestik yang masih diwarnai ketidakpastian. Tekanan eksternal akibat fragmentasi perdagangan global serta kebijakan moneter yang adaptif di berbagai negara menjadi tantangan tersendiri bagi industri perbankan, namun di sisi lain juga membuka peluang bagi penguatan intermediasi dan transformasi digital yang semakin cepat. Dalam konteks tersebut, OK BANK mengarahkan strategi secara adaptif dengan tetap menjaga prinsip kehati-hatian, memperkuat fondasi bisnis, serta mengintegrasikan aspek keberlanjutan ke dalam pengelolaan kinerja. Pendekatan ini memastikan bahwa setiap strategi yang dijalankan tidak hanya menghasilkan kinerja jangka pendek, tetapi juga memperkuat ketahanan bisnis dalam jangka menengah serta menciptakan nilai berkelanjutan dalam jangka panjang melalui optimalisasi seluruh modal dan keunggulan OK BANK.

We extend our praise and gratitude to Almighty God for His blessings and grace, which have enabled OK BANK to carry out its business activities throughout 2025 effectively, amid global and domestic economic dynamics that continue to be marked by uncertainty. External pressures arising from global trade fragmentation and adaptive monetary policies across various countries became unique challenges for the banking industry; however, they also created opportunities for strengthening intermediation and accelerating digital transformation. In this context, OK BANK has directed its strategy in an adaptive manner while upholding prudential principles, strengthening its business foundations, and integrating sustainability aspects into performance management. This approach ensures that every strategy implemented not only delivers short-term performance but also reinforces business resilience in the medium term and creates long-term sustainable value through the optimization of all of OK BANK's capital and competitive advantages.

Tinjauan Makroekonomi dan Industri Perbankan Tahun 2025

Perekonomian global sepanjang tahun 2025 masih diwarnai tingkat ketidakpastian yang tinggi akibat dinamika geopolitik dan kebijakan perdagangan yang semakin proteksionis. Penerapan kebijakan tarif impor oleh Amerika Serikat yang dikenal sebagai "*Liberation Day*" memicu respons balasan dari sejumlah negara besar dan memperdalam fragmentasi perdagangan global, sehingga menekan kepercayaan pelaku usaha serta meningkatkan volatilitas pasar keuangan. Meskipun demikian, pertumbuhan ekonomi global tetap menunjukkan ketahanan dengan proyeksi sebesar 3,3%, didukung oleh investasi berbasis teknologi, kebijakan fiskal dan moneter yang relatif akomodatif, serta adaptasi sektor swasta. Di sisi lain, inflasi global mulai mereda menuju kisaran 4,1% meskipun proses normalisasi berlangsung tidak

Overview of Macroeconomic and Banking Industry in 2025

The global economy throughout 2025 continued to face high levels of uncertainty due to geopolitical dynamics and increasingly protectionist trade policies. The implementation of import tariff policies by the United States, known as "Liberation Day," triggered retaliatory responses from several major countries and deepened global trade fragmentation, thereby putting pressure on business confidence and increasing financial market volatility. Nevertheless, global economic growth remained resilient, with a projected growth of 3.3%, supported by technology-driven investments, relatively accommodative fiscal and monetary policies, and private sector adaptation. On the other hand, global inflation began to ease toward approximately 4.1%, although the normalization process remained uneven, prompting global central banks to

merata, sehingga mendorong bank sentral global untuk tetap berhati-hati dalam menentukan arah kebijakan suku bunga.

Di tengah dinamika global tersebut, perekonomian Indonesia mampu mempertahankan kinerja yang solid dengan pertumbuhan sebesar 5,11% pada tahun 2025, meningkat dibandingkan tahun sebelumnya sebesar 5,03%. Pertumbuhan ini ditopang oleh permintaan domestik yang kuat, khususnya konsumsi rumah tangga yang berkontribusi lebih dari separuh PDB, serta didukung oleh peningkatan investasi dan ekspor. Struktur ekonomi nasional relatif stabil dengan sektor industri pengolahan, perdagangan, dan pertanian sebagai kontributor utama. Stabilitas makroekonomi juga tetap terjaga, tercermin dari inflasi yang berada dalam kisaran sasaran, nilai tukar yang terkendali, serta kebijakan moneter yang akomodatif melalui penurunan *BI-Rate* menjadi 4,75% pada akhir tahun. Kondisi ini mencerminkan ketahanan fundamental ekonomi domestik dalam menjaga momentum pertumbuhan yang berkelanjutan.

Sejalan dengan kondisi tersebut, industri perbankan nasional menunjukkan kinerja yang tetap solid dengan pertumbuhan intermediasi yang positif serta tingkat stabilitas yang terjaga. Likuiditas industri berada pada level yang memadai dengan rasio AL/DPK sebesar 28,57% dan LDR sebesar 85,35%, sementara pertumbuhan kredit mencapai 9,63% yang didorong terutama oleh pembiayaan sektor korporasi dan investasi. Dari sisi kualitas aset, rasio NPL tetap terjaga pada level yang sehat, serta permodalan industri yang kuat tercermin dari rasio CAR yang berada di atas ketentuan minimum. Di sisi lain, transformasi digital menjadi pendorong utama perkembangan industri perbankan, ditandai dengan pertumbuhan transaksi pembayaran digital, termasuk peningkatan transaksi QRIS, BI-FAST, dan sistem pembayaran elektronik lainnya. Integrasi ekosistem keuangan digital yang semakin luas tidak hanya meningkatkan efisiensi dan inklusi keuangan, tetapi juga memperkuat daya saing industri perbankan dalam menghadapi perubahan perilaku nasabah dan perkembangan teknologi yang semakin pesat.

Tantangan dan Isu-Isu Eksternal yang Dihadapi

Seiring dengan dinamika makroekonomi global dan nasional serta transformasi industri perbankan yang semakin kompleks, OK BANK dihadapkan pada berbagai tantangan eksternal yang memerlukan respons strategis yang terintegrasi, khususnya dalam menjaga kualitas pertumbuhan dan ketahanan bisnis. Dari perspektif ekonomi dan tata kelola, tantangan utama berkaitan dengan meningkatnya kompleksitas risiko dalam pengelolaan portofolio kredit dan operasional perbankan. Integrasi faktor ESG dalam analisis kredit menjadi semakin krusial, mengingat penilaian yang belum mempertimbangkan risiko lingkungan dan sosial berpotensi menyebabkan ketidaktepatan dalam mengukur kemampuan bayar debitur. Selain itu, penguatan keamanan data dan privasi menjadi

remain cautious in determining the direction of interest rate policies.

Amid these global dynamics, Indonesia's economy managed to maintain solid performance by recording growth of 5.11% in 2025, an increase from 5.03% in the previous year. This growth was driven by strong domestic demand, particularly household consumption, which contributed more than half of GDP, and was further supported by increased investment and exports. The national economic structure remained relatively stable, with the manufacturing, trade, and agriculture sectors as the main contributors. Macroeconomic stability was also well maintained, as reflected in inflation within the target range, a stable exchange rate, and accommodative monetary policy through the reduction of the BI Rate to 4.75% at year-end. These conditions reflect the resilience of domestic economic fundamentals in sustaining growth momentum.

In line with these conditions, the national banking industry continued to demonstrate solid performance, marked by positive intermediation growth and maintained stability. Industry liquidity remained at an adequate level, with an AL/DPK ratio of 28.57% and an LDR of 85.35%, while credit growth reached 9.63%, driven primarily by corporate and investment financing. In terms of asset quality, the NPL ratio remained at a sound level, and strong industry capitalization was reflected in a CAR that stayed above the minimum regulatory requirement. On the other hand, digital transformation has become a key driver of growth in the banking industry, as evidenced by the increase in digital payment transactions, including the rising use of QRIS, BI-FAST, and other electronic payment systems. The expanding integration of the digital financial ecosystem had not only improved efficiency and financial inclusion but also strengthened the competitiveness of the banking industry in responding to changing customer behavior and rapid technological advancements.

Challenges and External Issues

In line with the dynamics of the global and national macroeconomy, as well as the increasingly complex transformation of the banking industry, OK BANK faces various external challenges that require an integrated strategic response, particularly in maintaining the quality of growth and business resilience. From an economic and governance perspective, the main challenge lies in the increasing complexity of risks in managing credit portfolios and banking operations. The integration of ESG factors into credit analysis has become increasingly crucial, as assessments that do not take environmental and social risks into account may lead to inaccuracies in measuring debtors' repayment capacity. In addition, strengthening data security and privacy has become

perhatian utama di tengah meningkatnya risiko serangan siber yang dapat berdampak langsung pada kepercayaan nasabah dan eksposur terhadap sanksi regulasi. Dalam jangka panjang, ketidaksiapan dalam mengintegrasikan prinsip ESG secara menyeluruh juga berpotensi memengaruhi daya tarik OK BANK di mata investor serta meningkatkan risiko reputasi dan kepatuhan.

a primary concern amid the rising risk of cyberattacks, which can directly affect customer trust and expose the Bank to regulatory sanctions. In the long term, unpreparedness to comprehensively integrate ESG principles also has the potential to impact OK BANK's attractiveness to investors and increase reputational and compliance risks.

Dari sisi lingkungan, OK BANK menghadapi tantangan yang semakin relevan seiring meningkatnya tekanan global terhadap isu perubahan iklim dan pembiayaan berkelanjutan. Keterbatasan ketersediaan data emisi dari portofolio pembiayaan (*financed emissions*) menjadi kendala dalam memenuhi ekspektasi transparansi dari pemangku kepentingan, sekaligus menjadi tantangan dalam pengukuran risiko iklim secara komprehensif. Di sisi lain, eksposur terhadap risiko iklim fisik, seperti banjir dan panas ekstrem, berpotensi menurunkan nilai agunan dan meningkatkan risiko kredit dalam jangka pendek. Dalam jangka panjang, perubahan iklim yang semakin intensif dapat memengaruhi stabilitas sektor-sektor yang menjadi basis portofolio pembiayaan, termasuk properti dan UMKM. Risiko perubahan iklim tersebut juga memiliki implikasi finansial terhadap kualitas portofolio pembiayaan, sehingga pengelolaannya menjadi bagian integral dalam kerangka manajemen risiko OK BANK. Selain itu, pengembangan pembiayaan hijau dan berkelanjutan memerlukan investasi yang tidak sedikit serta kesiapan metodologi yang memadai untuk menghindari risiko salah klasifikasi (*greenwashing*). Pada saat yang sama, efisiensi operasional dalam penggunaan energi dan sumber daya juga menjadi tantangan tersendiri, mengingat meningkatnya ekspektasi terhadap perbankan untuk menjalankan operasional yang lebih ramah lingkungan dan bertanggung jawab.

From an environmental perspective, OK BANK faces increasingly relevant challenges in line with growing global pressure on issues related to climate change and sustainable financing. Limited availability of emissions data from financing portfolios (financed emissions) poses a challenge in meeting stakeholders' transparency expectations, as well as becoming a challenge in measuring climate risk comprehensively. On the other hand, exposure to physical climate risks, such as floods and extreme heat, may reduce collateral value and increase credit risk in the short term. In the long term, intensifying climate change may affect the stability of sectors serving the basis of the financing portfolio, including property and MSMEs. These climate-related risks also have financial implications for the quality of the financing portfolio, making their management an integral part of OK BANK's risk management framework. In addition, the development of green and sustainable financing requires significant investment and adequate methodological readiness to avoid the risk of misclassification (greenwashing). At the same time, improving operational efficiency in energy and resource utilization remains a challenge, given the increasing expectations for banks to operate in a more environmentally responsible and sustainable manner.

Sementara itu, dari aspek sosial, tantangan utama berkaitan dengan peningkatan kualitas layanan, inklusi keuangan, serta kesiapan sumber daya manusia dalam menghadapi transformasi digital. Rendahnya literasi keuangan pada segmen tertentu, khususnya UMKM, dapat meningkatkan risiko gagal bayar akibat kurangnya pemahaman terhadap produk dan pengelolaan keuangan. Di sisi lain, kompleksitas produk dan layanan berpotensi menimbulkan risiko *mis-selling* yang dapat berdampak pada meningkatnya keluhan dan menurunnya kepercayaan nasabah. Transformasi digital yang semakin pesat juga menghadirkan tantangan dalam memastikan inklusi digital yang merata, mengingat masih terdapat sebagian masyarakat yang belum sepenuhnya siap mengadopsi layanan berbasis teknologi. Selain itu, kebutuhan akan talenta yang memiliki kompetensi di bidang digital dan ESG menjadi semakin penting, di mana keterbatasan dalam pengembangan SDM dapat memengaruhi kualitas layanan dan daya saing jangka panjang. Dalam konteks yang lebih luas, dampak sosial dari pembiayaan juga menjadi perhatian, mengingat eksposur terhadap sektor-sektor dengan dampak sosial negatif berpotensi menimbulkan risiko reputasi serta memengaruhi stabilitas portofolio OK BANK ke depan.

Moreover, from a social aspect, the main challenges relate to improving service quality, financial inclusion, and the readiness of human resources in facing digital transformation. Low financial literacy in certain segments, particularly MSMEs, may increase the risk of default due to a lack of understanding of financial products and financial management. On the other hand, the complexity of products and services may lead to mis-selling risks, potentially resulting in increased complaints and declining customer trust. Rapid digital transformation also presents challenges in ensuring inclusive digital access, as some segments of society are not yet fully prepared to adopt technology-based services. Furthermore, the need for talent with expertise in digital and ESG areas is becoming increasingly critical, where limitations in human capital development may affect service quality and long-term competitiveness. In a broader context, the social impact of financing also becomes a key consideration, as exposure to sectors with negative social impacts may create reputational risks and affect the future stability of OK BANK's portfolio.

Respons Bank melalui Penerapan Strategi dan Kebijakan Strategis

Menghadapi berbagai tantangan eksternal yang semakin kompleks, baik dari sisi ekonomi, lingkungan, maupun sosial, OK BANK secara proaktif merespons melalui penerapan strategi dan kebijakan strategis yang terarah dan terintegrasi. Pendekatan ini tidak hanya difokuskan pada mitigasi risiko yang muncul, tetapi juga diarahkan untuk mengoptimalkan peluang pertumbuhan yang tercipta dari dinamika industri perbankan dan akselerasi transformasi digital. Melalui penguatan fondasi bisnis dan peningkatan kapabilitas organisasi, OK BANK memastikan bahwa setiap langkah strategis yang diambil mampu menjaga keseimbangan antara pertumbuhan kinerja, pengelolaan risiko, serta penciptaan nilai jangka panjang bagi pemangku kepentingan.

Dari perspektif ekonomi, OK BANK mengarahkan strategi pada penguatan daya saing melalui pengembangan jaringan layanan yang luas dan terintegrasi, serta optimalisasi pemanfaatan teknologi perbankan. Jaringan layanan yang tersebar di berbagai wilayah strategis memungkinkan OK BANK untuk menjangkau potensi pasar secara lebih luas sekaligus mendukung peningkatan intermediasi secara berkelanjutan. Sejalan dengan itu, inovasi digital yang berkesinambungan menjadi pilar utama dalam meningkatkan efisiensi operasional dan kualitas layanan, termasuk melalui pengembangan platform digital, sistem kredit berbasis teknologi, serta peningkatan fitur layanan transaksi yang cepat dan aman. Pendekatan ini memungkinkan OK BANK untuk merespons perubahan perilaku nasabah secara lebih *agile* sekaligus memperkuat struktur bisnis dalam menghadapi tekanan kompetisi dan dinamika pasar.

Dari sisi lingkungan dan sosial, OK BANK mengintegrasikan strategi keberlanjutan melalui penguatan peran sumber daya manusia serta pendekatan berbasis nasabah yang inklusif dan berorientasi jangka panjang. Investasi berkelanjutan dalam pengembangan kompetensi karyawan, termasuk peningkatan kapasitas di bidang digital dan ESG, menjadi kunci dalam memastikan kesiapan organisasi dalam menghadapi perubahan industri yang semakin kompleks. Selain itu, pendekatan berbasis nasabah diterapkan secara konsisten untuk membangun hubungan yang lebih erat dan saling menguntungkan, melalui penyediaan solusi keuangan yang relevan, mudah diakses, serta sesuai dengan kebutuhan berbagai segmen, termasuk UMKM dan masyarakat yang belum terlayani secara optimal. Dengan strategi ini, OK BANK tidak hanya memperkuat kualitas layanan dan loyalitas nasabah, tetapi juga berkontribusi terhadap peningkatan inklusi keuangan dan penciptaan dampak sosial yang positif secara berkelanjutan.

Bank's Response through the Implementation of Strategic Initiatives and Policies

In addressing increasingly complex external challenges across economic, environmental, and social dimensions, OK BANK has proactively responded through the implementation of well-directed and integrated strategies and policies. This approach is not only focused on mitigating emerging risks but is also aimed at optimizing growth opportunities arising from the dynamics of the banking industry and the acceleration of digital transformation. By strengthening its business foundations and enhancing organizational capabilities, OK BANK ensures that every strategic initiative maintains a balance between performance growth, risk management, and the creation of long-term value for stakeholders.

From an economic perspective, OK BANK has directed its strategy toward strengthening competitiveness through the development of a broad and integrated service network, as well as optimizing the utilization of banking technology. A service network spread across various strategic regions enables OK BANK to reach broader market potential while supporting sustainable intermediation growth. In line with this, continuous digital innovation serves as a key pillar in improving operational efficiency and service quality, including through the development of digital platforms, technology-based credit systems, and enhanced fast and secure transaction features. This approach allows OK BANK to respond more agilely to changing customer behavior while strengthening its business structure in facing competitive pressures and market dynamics.

From environmental and social perspectives, OK BANK integrates its sustainability strategy by strengthening the role of human capital and adopting an inclusive, customer-centric, and long-term-oriented approach. Continuous investment in employee competency development, including enhancing capabilities in digital and ESG areas, is essential to ensure organizational readiness in navigating increasingly complex industry changes. Furthermore, a customer-based approach is consistently implemented to build closer and mutually beneficial relationships, through the provision of relevant, accessible financial solutions tailored to the needs of various segments, including MSMEs and underserved communities. Through this strategy, OK BANK not only enhances service quality and customer loyalty but also contributes to greater financial inclusion and the creation of sustainable positive social impact.

Komitmen dan Peran Direksi dalam Perumusan dan Implementasi Strategi Bank

Direksi OK BANK memegang peran sentral dalam memastikan bahwa perumusan dan implementasi strategi Bank berjalan secara terarah, adaptif, dan selaras dengan dinamika eksternal serta tujuan jangka panjang. Dalam proses perumusan strategi, Direksi secara aktif melakukan evaluasi terhadap kondisi makroekonomi, perkembangan industri, serta profil risiko yang dihadapi, termasuk integrasi faktor ESG ke dalam kebijakan bisnis dan rencana kerja OK BANK. Strategi yang telah ditetapkan kemudian diterjemahkan ke dalam rencana operasional yang terukur melalui penetapan target kinerja, penguatan kebijakan internal, serta penyelarasan fungsi organisasi agar setiap unit kerja memiliki peran yang jelas dalam mendukung pencapaian tujuan. Dalam implementasinya, Direksi memastikan pelaksanaan strategi dilakukan secara disiplin melalui mekanisme *monitoring* dan evaluasi berkala. Pendekatan ini memungkinkan Direksi untuk menjaga konsistensi antara perencanaan dan realisasi, sekaligus memastikan bahwa setiap inisiatif strategis mampu memberikan kontribusi nyata terhadap peningkatan kinerja, ketahanan bisnis, dan penciptaan nilai berkelanjutan bagi seluruh pemangku kepentingan.

Perbandingan antara Kinerja dengan Target

Implementasi strategi yang dijalankan secara konsisten sepanjang tahun 2025 tersebut tercermin dalam capaian kinerja OK BANK yang melampaui target yang telah ditetapkan. Dari sisi intermediasi, penyaluran kredit mencapai Rp10.734,81 miliar atau 105,24% dari target, tumbuh 15,43% dibandingkan tahun sebelumnya sebesar Rp9.300,15 miliar, dengan kontribusi utama berasal dari segmen komersial dan korporasi yang masing-masing menyumbang 22,58% dan 42,33% terhadap total portofolio. Pencapaian ini menunjukkan keberhasilan OK BANK dalam mengoptimalkan peluang pembiayaan secara selektif sekaligus menjaga kualitas aset. Di sisi pendanaan, simpanan nasabah mencapai Rp8.174,48 miliar atau 101,86% dari target, meningkat 19,89% secara tahunan, didorong oleh pertumbuhan giro, tabungan, serta deposito berjangka masing-masing sebesar 11,16%, 41,90%, dan 20,45%. Struktur pendanaan yang semakin kuat ini memberikan dukungan likuiditas yang memadai bagi ekspansi usaha OK BANK.

Sejalan dengan pertumbuhan intermediasi dan pendanaan, posisi keuangan OK BANK juga mengalami peningkatan yang solid. Total aset tercatat sebesar Rp13,42 triliun atau 106,90% dari target, meningkat 13,03% dibandingkan tahun sebelumnya, seiring dengan ekspansi kredit yang terkelola dengan baik. Liabilitas meningkat menjadi Rp9,62 triliun atau tumbuh 16,82%, sementara ekuitas mencapai Rp3,80 triliun

Board of Directors' Commitment and Role in the Formulation and Implementation of the Bank's Strategies

The Board of Directors of OK BANK plays a central role in ensuring that the formulation and implementation of the Bank's strategy are carried out in a well-directed, adaptive manner and aligned with external dynamics as well as long-term objectives. In the strategy formulation process, the Board of Directors actively evaluates macroeconomic conditions, industry developments, and the Bank's risk profile, including the integration of ESG factors into business policies and OK BANK's work plans. The established strategy is then translated into measurable operational plans through the setting of performance targets, strengthening of internal policies, and alignment of organizational functions to ensure that each work unit has a clear role in supporting the achievement of objectives. In its implementation, the Board of Directors ensures disciplined execution through periodic monitoring and evaluation mechanisms. This approach enables the Board of Directors to maintain consistency between planning and realization, while ensuring that every strategic initiative delivers tangible contributions to performance improvement, business resilience, and the creation of sustainable value for all stakeholders.

Comparison Between Performance and Targets

The consistent implementation of strategies throughout 2025 is reflected in OK BANK's performance achievements, which exceeded the established targets. From an intermediation perspective, loan disbursement reached Rp10,734.81 billion, or 105.24% of the target, growing by 15.43% compared to the previous year's Rp9,300.15 billion. The main contributions came from the commercial and corporate segments, which accounted for 22.58% and 42.33% of the total portfolio, respectively. This achievement demonstrates OK BANK's success in selectively optimizing financing opportunities while maintaining asset quality. In terms of funding, customer deposits reached Rp8,174.48 billion, or 101.86% of the target, increasing by 19.89% year-on-year, driven by growth in current accounts, savings, and time deposits of 11.16%, 41.90%, and 20.45%, respectively. This increasingly strong funding structure provides adequate liquidity support for OK BANK's business expansion.

In line with the growth in intermediation and funding, OK BANK's financial position also recorded solid improvement. Total assets amounted to Rp13.42 trillion, or 106.90% of the target, increasing by 13.03% compared to the previous year, in line with well-managed credit expansion. Liabilities rose to Rp9.62 trillion, growing by 16.82%, while equity reached Rp3.80 trillion, up 4.45%, reflecting a strengthened capital

atau meningkat 4,45%, mencerminkan penguatan struktur permodalan yang tetap terjaga. Kinerja operasional yang positif turut mendorong peningkatan pendapatan bunga menjadi Rp1,21 triliun atau tumbuh 16,33% secara tahunan. Hal ini berdampak langsung pada peningkatan laba bersih yang signifikan menjadi Rp159,98 miliar atau 154,01% dari target, melonjak 220,03% dibandingkan tahun sebelumnya. Pencapaian ini menunjukkan keberhasilan OK BANK dalam meningkatkan profitabilitas melalui kombinasi pertumbuhan bisnis dan efisiensi operasional.

Dari sisi rasio keuangan, perbaikan kinerja tercermin pada peningkatan indikator profitabilitas dan efisiensi yang seluruhnya melampaui target. NIM tercatat sebesar 5,67% atau 104,43% dari target, sementara ROA mencapai 1,70% atau 150,18% dari target, dan ROE sebesar 4,35% atau 153,96% dari target. Kualitas aset tetap terjaga dengan baik, ditunjukkan oleh penurunan rasio NPL neto serta peningkatan terbatas pada NPL bruto, yang mencerminkan stabilitas risiko kredit di tengah ekspansi yang dilakukan. Selain itu, penguatan permodalan juga tercermin dari peningkatan Modal Inti menjadi Rp3.763,62 miliar atau tumbuh 5,39% dibandingkan tahun sebelumnya, sehingga memberikan ruang yang lebih besar bagi OK BANK untuk mendukung pertumbuhan bisnis secara berkelanjutan. Secara keseluruhan, perbandingan antara target dan realisasi kinerja tahun 2025 menunjukkan bahwa OK BANK tidak hanya mampu mencapai target yang ditetapkan, tetapi juga berhasil menciptakan kinerja yang lebih optimal dengan tetap menjaga prinsip kehati-hatian dan keberlanjutan usaha.

Tinjauan atas Peluang dan Prospek Usaha

Prospek industri perbankan nasional pada tahun 2026 diperkirakan tetap berada dalam tren pertumbuhan yang positif, meskipun dihadapkan pada dinamika global yang semakin kompleks. *International Monetary Fund* (IMF) memproyeksikan pertumbuhan ekonomi global sebesar 3,3% dengan keseimbangan risiko yang cenderung menurun, dipengaruhi oleh ketidakpastian kebijakan perdagangan, tingginya valuasi aset keuangan, serta potensi koreksi terhadap investasi berbasis teknologi. Di sisi lain, meningkatnya ketegangan geopolitik, termasuk eskalasi konflik di Timur Tengah, turut mendorong penguatan Dolar AS dan meningkatkan volatilitas pasar keuangan global. Kondisi ini berdampak pada terbatasnya ruang pelonggaran kebijakan moneter dan menuntut industri perbankan untuk semakin adaptif dalam menjaga stabilitas dan mengelola risiko secara lebih *prudent*.

Dalam konteks tersebut, industri perbankan nasional dihadapkan pada kebutuhan untuk menjaga keseimbangan antara pertumbuhan dan kehati-hatian. Tantangan seperti transisi penurunan suku bunga yang belum optimal, potensi peningkatan risiko pada segmen konsumsi dan UMKM, serta tekanan terhadap nilai tukar dan biaya dana menjadi

structure. Positive operational performance also drove an increase in interest income to Rp1.21 trillion, growing by 16.33% year-on-year. This directly contributed to a significant rise in net profit to Rp159.98 billion, or 154.01% of the target, surging by 220.03% compared to the previous year. This achievement reflects OK BANK's success in enhancing profitability through a combination of business growth and operational efficiency.

In terms of financial ratios, performance improvement is reflected in increased profitability and efficiency indicators, all of which exceeded their targets. NIM stood at 5.67%, or 104.43% of the target, while ROA reached 1.70%, or 150.18% of the target, and ROE was recorded at 4.35%, or 153.96% of the target. Asset quality remained well maintained, as indicated by a decline in the net NPL ratio and only a limited increase in gross NPL, reflecting stable credit risk amid ongoing expansion. In addition, capital strengthening was reflected in the increase in Core Capital to Rp3,763.62 billion, growing by 5.39% compared to the previous year, thereby providing greater capacity for OK BANK to support sustainable business growth. Overall, the comparison between targets and actual performance in 2025 demonstrates that OK BANK not only achieved its targets but also delivered more optimal performance while maintaining prudential principles and business sustainability.

Overview of Business Opportunities and Prospects

The prospect for the national banking industry in 2026 is expected to remain on a positive growth trajectory, despite increasingly complex global dynamics. The International Monetary Fund (IMF) projects global economic growth at 3.3%, with a downside risk balance influenced by trade policy uncertainty, elevated financial asset valuations, and potential corrections in technology-driven investments. Meanwhile, rising geopolitical tensions, including escalating conflicts in the Middle East, have contributed to the strengthening of the US Dollar and increased volatility in global financial markets. These conditions limit the scope for monetary easing and require the banking industry to be more adaptive in maintaining stability and managing risks in a more prudent manner.

In this context, the national banking industry faces the need to balance growth with prudence. Challenges such as the not-yet-optimal transition toward lower interest rates, potential increases in risk within the consumer and MSME segments, as well as pressures on exchange rates and cost of funds, are key factors to monitor. Nevertheless, banking industry

faktor yang perlu dicermati. Namun demikian, fundamental industri perbankan tetap menunjukkan ketahanan yang kuat, tercermin dari rasio NPL gross sebesar 2,14%, NPL net sebesar 0,82%, *Loan at Risk* sebesar 9,01%, ROA sebesar 2,49%, serta CAR sebesar 25,87% pada awal tahun 2026. Dengan kondisi tersebut, prospek industri diperkirakan tetap tumbuh secara sehat dengan pendekatan ekspansi yang lebih selektif, berbasis manajemen risiko, serta difokuskan pada sektor-sektor produktif yang memiliki daya tahan tinggi terhadap fluktuasi ekonomi.

fundamentals remain resilient, as reflected in a gross NPL ratio of 2.14%, net NPL of 0.82%, Loan at Risk of 9.01%, ROA of 2.49%, and CAR of 25.87% at the beginning of 2026. Under these conditions, the industry outlook is expected to remain healthy, supported by a more selective expansion approach, risk-based management, and a focus on productive sectors with strong resilience to economic fluctuations.

Sejalan dengan proyeksi tersebut, OK BANK memandang peluang pertumbuhan tetap terbuka dan menetapkan target kinerja tahun 2026 dengan mengacu pada asumsi makroekonomi yang moderat. Berdasarkan asumsi tersebut, OK BANK menargetkan pertumbuhan aset menjadi Rp14.456,71 miliar, kredit Rp11.757,45 miliar, simpanan nasabah Rp9.066,47 miliar, pendapatan bunga bersih Rp835,58 miliar, serta laba bersih Rp187,13 miliar. Untuk mencapai target tersebut, OK BANK akan memperkuat strategi melalui peningkatan fitur dan layanan produk tabungan dan giro, pengembangan program pendanaan jangka menengah yang kompetitif, partisipasi sebagai sub-mitra distribusi Surat Berharga Negara ritel, serta penguatan layanan *payroll* guna memperluas basis nasabah dan meningkatkan volume transaksi. Strategi ini diharapkan mampu mendorong pertumbuhan yang berkelanjutan, meningkatkan daya saing, serta memperkuat posisi OK BANK dalam menghadapi dinamika industri perbankan ke depan.

In line with these projections, OK BANK sees continued growth opportunities and has set its 2026 performance targets based on moderate macroeconomic assumptions. Accordingly, OK BANK targets asset growth to Rp14,456.71 billion, loans to Rp11,757.45 billion, customer deposits to Rp9,066.47 billion, net interest income to Rp835.58 billion, and net profit to Rp187.13 billion. To achieve these targets, OK BANK will strengthen its strategy through the enhancement of savings and current accounts product features and services, the development of competitive medium-term funding programs, participation as a sub-distribution partner for retail government securities, and the strengthening of payroll services to expand the customer base and increase transaction volumes. These strategies are expected to drive sustainable growth, enhance competitiveness, and strengthen OK BANK's position in navigating future banking industry dynamics.

Penerapan Tata Kelola Perusahaan yang Baik

Penerapan GCG di OK BANK senantiasa menjadi fondasi utama dalam memastikan keberlangsungan usaha yang sehat, transparan, dan berintegritas. OK BANK menjalankan tata kelola melalui struktur organisasi yang jelas dengan pemisahan fungsi antara Dewan Komisaris dan Direksi, serta didukung oleh komite-komite yang menjalankan fungsi pengawasan dan pengambilan keputusan secara efektif. Dalam praktiknya, penerapan GCG terintegrasi dengan sistem manajemen risiko dan pengendalian internal yang komprehensif, mencakup proses identifikasi, pengukuran, pemantauan, dan pengendalian risiko secara berkelanjutan. Pendekatan ini diperkuat dengan penerapan prinsip kehati-hatian, budaya kepatuhan, serta standar etika yang tinggi, termasuk penguatan sistem pencegahan *fraud*, penerapan Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (AML-CTF), serta pengelolaan risiko operasional dan reputasi secara disiplin. Melalui kerangka *three lines of defense*, OK BANK memastikan adanya mekanisme *check and balance* yang efektif dalam seluruh aktivitas operasional, sehingga mampu menjaga kualitas pengambilan keputusan sekaligus meningkatkan kepercayaan pemangku kepentingan.

Implementation of Good Corporate Governance

The implementation of GCG at OK BANK consistently serves as the primary foundation in ensuring a sound, transparent, and integrity-driven business sustainability. OK BANK upholds governance through a clear organizational structure with a separation of functions between the Board of Commissioners and the Board of Directors, supported by committees that effectively carry out oversight and decision-making functions. In practice, GCG implementation is integrated with a comprehensive risk management and internal control system, encompassing continuous processes of risk identification, measurement, monitoring, and control. This approach is reinforced by the application of prudential principles, compliance culture, and high ethical standards, including the strengthening of fraud prevention systems, the implementation of Anti-Money Laundering and Counter-Terrorist Financing (AML-CTF), as well as disciplined management of operational and reputational risks. Through the three lines of defense framework, OK BANK ensures effective check-and-balance mechanisms across all operational activities, thereby maintaining the quality of decision-making while enhancing stakeholder trust.

Sejalan dengan penguatan tata kelola tersebut, OK BANK juga mengimplementasikan ICoFR. Penerapan ICoFR dilakukan secara menyeluruh dalam seluruh siklus pelaporan keuangan, mulai dari pencatatan transaksi hingga publikasi laporan, guna memastikan bahwa informasi keuangan disajikan secara akurat, lengkap, dan andal. OK BANK telah menetapkan kebijakan integritas pelaporan keuangan, melakukan pemetaan dan evaluasi pengendalian melalui *Risk Control Self Assessment* (RCSA), serta menyusun dokumentasi *Business Process Mapping* (BPM) dan *Risk Control Matrix* (RCM) untuk memastikan kecukupan desain dan efektivitas pengendalian. Selain itu, mekanisme pengendalian preventif diterapkan melalui pemisahan fungsi dan otorisasi berjenjang, didukung oleh peran *Anti-Fraud Unit* sebagai fungsi *oversight*. Keandalan laporan keuangan juga diperkuat melalui audit eksternal yang independen serta pemantauan tindak lanjut atas rekomendasi audit secara sistematis.

In line with strengthening governance, OK BANK has also implemented ICoFR. The implementation of ICoFR is carried out comprehensively across the entire financial reporting cycle, from transaction recording to report publication, to ensure that financial information is presented accurately, completely, and reliably. OK BANK has established financial reporting integrity policies, conducted control mapping and evaluation through Risk Control Self-Assessment (RCSA), and developed Business Process Mapping (BPM) and Risk Control Matrix (RCM) documentation to ensure the adequacy of control design and effectiveness. In addition, preventive control mechanisms are implemented through segregation of duties and tiered authorization, supported by the role of the Anti-Fraud Unit as an oversight function. The reliability of financial reporting is further strengthened through independent external audits and systematic monitoring of follow-ups on audit recommendations.

Penerapan Tata Kelola Teknologi Informasi

Sejalan dengan penguatan penerapan GCG, OK BANK juga terus memperkuat tata kelola teknologi informasi sebagai enabler utama dalam mendukung transformasi bisnis dan peningkatan kualitas layanan. Pengelolaan teknologi informasi dilakukan secara terstruktur melalui penyusunan *roadmap* pengembangan TI jangka menengah dan panjang yang terintegrasi dengan strategi bisnis Bank. *Roadmap* ini difokuskan pada optimalisasi sistem yang telah berjalan, peningkatan layanan digital kepada nasabah, serta penguatan kepatuhan terhadap ketentuan regulator. Dalam jangka menengah dan panjang, pengembangan diarahkan pada peningkatan skalabilitas dan integrasi sistem serta modernisasi platform utama guna memastikan kesiapan Bank dalam menghadapi kebutuhan bisnis yang semakin kompleks dan dinamis.

Dalam implementasinya, OK BANK menerapkan manajemen risiko teknologi informasi secara komprehensif untuk memastikan keandalan sistem, keamanan data, dan kesinambungan operasional. Pengelolaan risiko TI dilakukan melalui proses identifikasi, pengukuran, pemantauan, dan pengendalian secara berkelanjutan, mencakup risiko operasional, keamanan informasi, serta potensi gangguan sistem yang dapat memengaruhi layanan kepada nasabah. Untuk memperkuat ketahanan siber, OK BANK telah mengimplementasikan berbagai inisiatif strategis, antara lain *Security Operation Center* (SOC), *Security Information and Event Management* (SIEM), *Digital Rights Management* (DRM), serta *penetration testing tools* guna meningkatkan kemampuan deteksi dan respons terhadap ancaman siber. Selain itu, pengembangan aplikasi dan sistem digital seperti *credit scoring system*, *mobile banking*, serta fitur layanan transaksi terus dilakukan untuk meningkatkan efisiensi dan

Implementation of Information Technology Governance

In line with strengthening GCG implementation, OK BANK continues to enhance its information technology (IT) governance as a key enabler in supporting business transformation and improving service quality. IT management is carried out in a structured manner through the development of a medium- and long-term IT roadmap that is integrated with the Bank's business strategy. This roadmap focuses on optimizing existing systems, enhancing digital services for customers, and strengthening compliance with regulatory requirements. In the medium to long term, development efforts are directed toward improving system scalability and integration, as well as modernizing main platforms to ensure the Bank's readiness in addressing increasingly complex and dynamic business needs.

In its implementation, OK BANK applies comprehensive IT risk management to ensure system reliability, data security, and operational continuity. IT risk management is conducted through continuous processes of identification, measurement, monitoring, and control, covering operational risks, information security, and potential system disruptions that may affect customer services. To strengthen cyber resilience, OK BANK has implemented various strategic initiatives, including a Security Operations Center (SOC), Security Information and Event Management (SIEM), Digital Rights Management (DRM), and penetration testing tools to enhance detection and response capabilities against cyber threats. In addition, the development of applications and digital systems, such as credit scoring systems, mobile banking, and transaction service features, continues to improve efficiency and service quality. Overall, this integrated and adaptive IT governance implementation reflects OK BANK's commitment to maintaining security, reliability, and

kualitas layanan. Secara keseluruhan, penerapan tata kelola TI yang terintegrasi dan adaptif ini mencerminkan komitmen OK BANK dalam menjaga keamanan, keandalan, serta keberlanjutan operasional di tengah akselerasi transformasi digital di industri perbankan.

Penerapan Nilai-Nilai Keuangan Berkelanjutan

Penerapan nilai-nilai keuangan berkelanjutan di OK BANK dilaksanakan sebagai bagian integral dari strategi bisnis yang selaras dengan agenda pembangunan berkelanjutan global dan komitmen nasional dalam pencapaian Tujuan Pembangunan Berkelanjutan (*Sustainable Development Goals*/SDGs), khususnya SDG 8 (Pekerjaan Layak dan Pertumbuhan Ekonomi), SDG 10 (Berkurangnya Kesenjangan), SDG 12 (Konsumsi dan Produksi yang Bertanggung Jawab), serta SDG 13 (Penanganan Perubahan Iklim). Pendekatan ini mencerminkan peran OK BANK sebagai institusi keuangan yang tidak hanya berorientasi pada kinerja ekonomi, tetapi juga pada penciptaan nilai jangka panjang bagi masyarakat dan lingkungan. Implementasi keuangan berkelanjutan dilakukan melalui Rencana Aksi Keuangan Berkelanjutan (RAKB) yang menjadi kerangka strategis dan operasional dalam mengarahkan kebijakan, target, serta prioritas pengembangan bisnis yang berkelanjutan. Pada tahun 2025, RAKB memasuki tahap implementasi lanjutan dengan realisasi penghimpunan dana yang memenuhi kriteria kegiatan usaha berkelanjutan sebesar Rp205,94 miliar, serta penyaluran pembiayaan berkelanjutan antara lain pada sektor pengelolaan sumber daya alam hayati sebesar Rp396,31 miliar, konservasi keanekaragaman hayati sebesar Rp586,99 miliar, serta pembiayaan UMKM sebesar Rp699,43 miliar sebagai bagian dari upaya mendorong inklusi keuangan dan pertumbuhan ekonomi yang lebih merata.

Dari sisi lingkungan, OK BANK secara bertahap mengintegrasikan prinsip efisiensi sumber daya dan pengelolaan dampak lingkungan dalam operasional sehari-hari. Inisiatif yang dilakukan antara lain memprioritaskan pemanfaatan kertas bekas untuk mengurangi penggunaan bahan baru, serta membatasi penggunaan plastik sekali pakai melalui pengurangan air minum kemasan dan penggunaan alternatif yang lebih ramah lingkungan. Selain itu, OK BANK juga menjalankan berbagai program efisiensi energi, seperti penggunaan lampu LED, pengaturan penggunaan pendingin ruangan secara optimal, penerapan mode hemat energi pada perangkat elektronik, serta optimalisasi pemanfaatan cahaya alami. Upaya ini tidak hanya bertujuan menekan biaya operasional, tetapi juga mendukung pengurangan jejak karbon secara bertahap. Sejalan dengan komitmen terhadap transisi menuju ekonomi rendah karbon, OK BANK mulai mempersiapkan dukungan terhadap target *net zero emission* melalui penguatan analisis risiko dan peluang terkait perubahan iklim, termasuk pengembangan kerangka

operational sustainability amid the rapid acceleration of digital transformation in the banking industry.

Implementation of Sustainable Finance Principles

The implementation of sustainable finance principles at OK BANK is carried out as an integral part of its business strategy, aligned with the global sustainable development agenda and national commitments toward achieving the Sustainable Development Goals (SDGs), particularly SDG 8 (Decent Work and Economic Growth), SDG 10 (Reduced Inequalities), SDG 12 (Responsible Consumption and Production), and SDG 13 (Climate Action). This approach reflects OK BANK's role as a financial institution that is not only focused on economic performance but also on creating long-term value for society and the environment. The implementation of sustainable finance is conducted through the Sustainable Finance Action Plan (RAKB), which serves as a strategic and operational framework in guiding policies, targets, and priorities for sustainable business development. In 2025, the RAKB entered an advanced implementation phase, with the realization of fund mobilization meeting sustainable business criteria amounting to Rp205.94 billion, as well as sustainable financing disbursements, including Rp396.31 billion for the biological natural resources management sector, Rp586.99 billion for biodiversity conservation, and Rp699.43 billion for MSME financing as part of efforts to promote financial inclusion and more equitable economic growth.

From an environmental perspective, OK BANK has gradually integrated resource efficiency principles and environmental impact management into its daily operations. Initiatives include prioritizing the use of recycled paper to reduce the consumption of new materials, as well as limiting single-use plastics by reducing bottled drinking water and adopting more environmentally friendly alternatives. In addition, OK BANK has implemented various energy efficiency programs, such as the use of LED lighting, optimal air conditioning management, activation of energy-saving modes on electronic devices, and maximizing the use of natural lighting. These efforts aim not only to reduce operational costs but also to support the gradual reduction of the Bank's carbon footprint. In line with its commitment to the transition toward a low-carbon economy, OK BANK has begun preparing to support net zero emission targets by strengthening the analysis of climate-related risks and opportunities, including the development of frameworks aligned with IFRS

kerja yang selaras dengan standar IFRS S1 dan IFRS S2 dalam pengungkapan keberlanjutan dan risiko iklim ke depan.

Sementara itu, dari aspek sosial, OK BANK terus memperkuat kontribusi melalui berbagai program yang berfokus pada pemberdayaan masyarakat dan peningkatan kualitas hidup. Kegiatan tanggung jawab sosial yang dilaksanakan sepanjang tahun 2025 antara lain program pembagian takjil gratis pada bulan Ramadan, kegiatan donor darah, serta kunjungan ke panti asuhan sebagai bentuk kepedulian terhadap masyarakat. Selain itu, OK BANK juga aktif menjalankan program literasi dan inklusi keuangan guna meningkatkan pemahaman masyarakat terhadap produk dan layanan perbankan, sekaligus memperluas akses keuangan bagi segmen yang belum terlayani secara optimal. Melalui pendekatan yang terintegrasi antara aspek ekonomi, lingkungan, dan sosial, OK BANK berupaya memastikan bahwa seluruh aktivitas usaha tidak hanya memberikan nilai tambah secara finansial, tetapi juga memberikan dampak positif yang berkelanjutan bagi masyarakat dan lingkungan.

S1 and IFRS S2 standards for sustainability and climate risk disclosures in the future.

Meanwhile, in terms of social aspect, OK BANK continues to strengthen its contributions through various programs focused on community empowerment and improving quality of life. Corporate social responsibility initiatives carried out throughout 2025 include the distribution of free iftar meals during Ramadan, blood donation activities, and visits to orphanages as a form of social care. In addition, OK BANK actively implemented financial literacy and inclusion programs to enhance public understanding of banking products and services, while also expanding financial access for underserved segments. Through an integrated approach encompassing economic, environmental, and social aspects, OK BANK strives to ensure that all its business activities not only generate financial value but also create sustainable positive impacts for society and the environment.

Penutup dan Apresiasi

Sebagai penutup, Direksi memandang bahwa capaian kinerja dan implementasi strategi sepanjang tahun 2025 merupakan hasil dari sinergi yang kuat antara arah kebijakan yang terukur, pelaksanaan yang disiplin, serta dukungan penuh dari seluruh pemangku kepentingan. Oleh karena itu, kami menyampaikan apresiasi yang setinggi-tingginya kepada seluruh karyawan atas dedikasi, profesionalisme, dan kontribusi yang telah diberikan dalam mendukung pencapaian kinerja OK BANK. Ucapan terima kasih juga kami sampaikan kepada Dewan Komisaris atas arahan dan pengawasan yang konstruktif, serta kepada Pemegang Saham, nasabah, regulator, dan seluruh mitra usaha atas kepercayaan dan kerja sama yang terjalin dengan baik. Dukungan yang berkelanjutan dari seluruh pemangku kepentingan menjadi faktor penting dalam menjaga stabilitas dan mendorong pertumbuhan OK BANK secara berkesinambungan.

Closing and Appreciation

In conclusion, the Board of Directors views the performance achievements and strategic implementation throughout 2025 as the result of strong synergy between well-measured policy direction, disciplined execution, and the full support of all stakeholders. Therefore, we extend our highest appreciation to all employees for their dedication, professionalism, and contributions in supporting OK BANK's performance achievements. We also express our sincere gratitude to the Board of Commissioners for their constructive guidance and supervision, as well as to the Shareholders, customers, regulators, and all business partners for their trust and continued collaboration. The sustained support of all stakeholders remains a key factor in maintaining stability and driving the sustainable growth of OK BANK.

Atas nama Direksi
On behalf of the Board of Directors
PT Bank Oke Indonesia, Tbk.



Kang Bong Joo

Direktur Utama
President Director

Surat Pernyataan Anggota Dewan Komisaris dan Direksi tentang Tanggung Jawab atas Laporan Tahunan dan Laporan Keberlanjutan Tahun 2025 PT Bank Oke Indonesia, Tbk.

Statement Letter of Members of the Board of Commissioners and Members of the Board of Directors Regarding the Responsibility for the 2025 Annual Report and Sustainability Report of PT Bank Oke Indonesia, Tbk.

Kami, yang bertanda tangan di bawah ini, menyatakan bahwa semua informasi dalam Laporan Tahunan dan Laporan Keberlanjutan PT Bank Oke Indonesia, Tbk. ("Perseroan") Tahun 2025 telah dimuat secara lengkap dan bertanggung jawab penuh atas kebenaran isi Laporan Tahunan dan Laporan Keberlanjutan Perseroan

We, the undersigned, declare that all information in the 2025 Annual Report and Sustainability Report of PT Bank Oke Indonesia, Tbk. ("the Company") has been presented in its entirety and we are fully responsible for the accuracy of the contents of the Company's Annual Report and Sustainability Report.

Demikian pernyataan ini dibuat dengan sebenarnya.

This statement has been made truthfully.

Jakarta, 28 April 2026
Jakarta, April 28, 2026

Dewan Komisaris
Board of Commissioners

Sondang Martha Samosir
Komisaris Independen
Independent Commissioner

Sang Ton Sim
Komisaris Utama
President Commissioner

Chairudin
Komisaris Independen
Independent Commissioner

Direksi
Board of Directors

Kang Bong Joo
Direktur Utama
President Director

Hendra Lie
Wakil Direktur Utama
Vice President Director

Vincentia M. Djuniwati Wijaya
Direktur Bisnis
Director of Business

Jong Ha Lee
Direktur Kredit
Director of Credit

Efdinal Alamsyah
Direktur Kepatuhan
Director of Compliance

Profil Perusahaan
Company Profile

OK BANK merupakan institusi perbankan yang berfokus pada penyediaan solusi layanan keuangan yang unggul dan bernilai tambah bagi nasabah. Melalui penguatan inovasi produk, pemanfaatan teknologi digital, dan peningkatan kualitas layanan secara berkelanjutan, OK BANK menghadirkan pengalaman perbankan yang semakin efisien, aman, dan andal, sekaligus memperkuat posisi dalam menghadapi dinamika industri perbankan yang terus berkembang.

OK BANK is a banking institution focused on providing superior and value-added financial service solutions for its customers. Through strengthened product innovation, utilization of digital technology, and continuous improvements in service quality, OK BANK delivers a banking experience that is increasingly efficient, secure, and reliable, while also reinforcing its position in responding to the ever-evolving dynamics of the banking industry.




OK! BANK
Indonesia

Informasi Perusahaan
Company Information

NAMA PERUSAHAAN [GRI 2-1]
Company Name

PT Bank Oke Indonesia, Tbk.*

KEGIATAN USAHA [GRI 2-6]
Business Activities

Jasa Perbankan
Banking Services

TANGGAL PENDIRIAN
Date of Establishment

22 November 1991
November 22, 1991

JUMLAH KARYAWAN
Total Employee

331 Karyawan
331 Employees

STATUS PERUSAHAAN [GRI 2-1]
Company Status

Perusahaan Terbuka atas Penjualan Saham ke Publik
Public Company on the Sale of Shares to the Public

ALAMAT KANTOR [POJK C.2] [GRI 2-1]
Office Address

Jl. Ir. H. Juanda No. 12
Jakarta Pusat / Central Jakarta
021-2312633
021-2312604

SITUS WEB
Website

www.okbank.co.id

TANGGAL *GO PUBLIC*
Go Public Date

11 Juli 2014
July 11, 2014

KODE SAHAM
Stock Code

DNAR

ANGGARAN DASAR DAN PERUBAHAN TERAKHIR
Articles of Association and Latest Amendments

Perubahan akta terakhir Bank adalah Akta Nomor 2 tanggal 1 Oktober 2025, yang dibuat di hadapan Dr. Agung Iriantoro, S.H, M.H., Notaris di Jakarta, yang penerimaan pemberitahuan perubahan data Perseroannya telah diterima dan dicatat di dalam Sistem Administrasi Badan Hukum Kementerian Hukum Republik Indonesia Nomor AHU-AH.01.03-0239856 tanggal 1 Oktober 2025.

The Bank's latest deed amendment is Deed Number 2 dated October 1, 2025, drawn up before Dr. Agung Iriantoro, S.H., M.H., a Notary in Jakarta, where the notification of the Company's data changes had been received and recorded in the Legal Entity Administration System of the Ministry of Law of the Republic of Indonesia under Number AHU-AH.01.03-0239856 dated October 1, 2025.

* Pada tahun 2025, OK BANK tidak pernah melakukan perubahan nama. / In 2025, OK BANK did not make any changes to its name.

MODAL DASAR
Authorized Capital

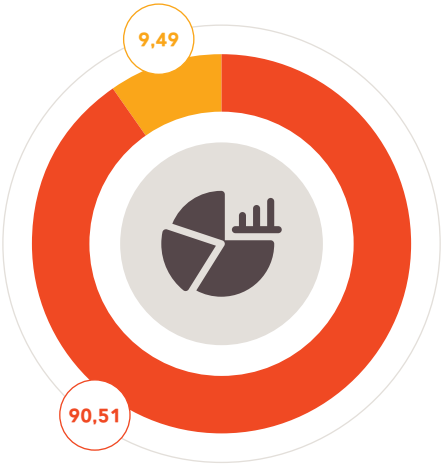
Rp3.000.000.000.000,-
Rp3,000,000,000,000

MODAL DITEMPATKAN DAN DISETOR PENUH
Issued and Paid-up Capital

Rp1.689.239.118.500,-
Rp1,689,239,118.500

KOMPOSISI PEMEGANG SAHAM [POJK C.3]
Shareholders Composition

Per Desember 2025 / As of December 2025
(dalam % / in %)



Keterangan / Description:

- OK Next (d/h.APRO Financial) Co. Ltd.
- Masyarakat / Public

DASAR HUKUM PENDIRIAN
Legal Basis of Establishment

OK BANK didirikan dari proses penggabungan PT Bank Oke Indonesia ke dalam PT Bank Dinar Indonesia Tbk berdasarkan Akta Penggabungan Nomor 5 tanggal 5 Juli 2019, dibuat di hadapan Dewi Kusumawati, S.H., Notaris di Jakarta, yang pemberitahuan penggabungannya telah diterima dan dicatat di dalam Sistem Administrasi Badan Hukum Kementerian Hukum dan Hak Asasi Manusia Republik Indonesia Nomor AHU-AH.01.10-0008817 tanggal 8 Juli 2019 dan Akta Pernyataan Keputusan Rapat Nomor 6 tanggal 5 Juli 2019, dibuat di hadapan Dewi Kusumawati, S.H., Notaris di Jakarta, yang telah memperoleh persetujuan dari Menteri Hukum dan Hak Asasi Manusia Republik Indonesia sebagaimana tercatat dalam Surat Keputusan Nomor AHU-0035514.AH.01.02.TAHUN 2019 tanggal 8 Juli 2019, yang penerimaan pemberitahuan perubahan anggaran dasar telah diterima dan dicatat di dalam Sistem Administrasi Badan Hukum Kementerian Hukum dan Hak Asasi Manusia Republik Indonesia Nomor AHU-AH.01.03-0295214 tanggal 8 Juli 2019 dan penerimaan pemberitahuan perubahan data telah diterima dan dicatat di dalam Sistem Administrasi Badan Hukum Kementerian Hukum dan Hak Asasi Manusia Republik Indonesia Nomor AHU-AH.01.03-0295215 tanggal 8 Juli 2019.

OK BANK was established through the merger of PT Bank Oke Indonesia into PT Bank Dinar Indonesia Tbk based on Merger Deed Number 5 dated July 5, 2019, drawn up before Dewi Kusumawati, S.H., a Notary in Jakarta. The merger notification was received and recorded in the Legal Entity Administration System of the Ministry of Law and Human Rights of the Republic of Indonesia under Number AHU-AH.01.10-0008817 dated July 8, 2019, and the Deed of Meeting Resolutions Number 6 dated July 5, 2019, drawn up before Dewi Kusumawati, S.H., a Notary in Jakarta, which had received approval from the Minister of Law and Human Rights of the Republic of Indonesia as recorded under Decree Number AHU-0035514.AH.01.02.TAHUN 2019 dated July 8, 2019, which the notification of amendments to the articles of association had been received and recorded in the Legal Entity Administration System of the Ministry of Law and Human Rights of the Republic of Indonesia under Number AHU-AH.01.03-0295214 dated July 8, 2019, and the notification of data changes had been received and recorded in the Legal Entity Administration System of the Ministry of Law and Human Rights of the Republic of Indonesia under Number AHU-AH.01.03-0295215 dated July 8, 2019.

Sekilas OK BANK
OK BANK at a Glance



Bank Dinar didirikan pada tahun 1990 dengan nama PT Liman International Bank dan memperoleh izin untuk beroperasi sebagai Bank Umum. Pada tahap awal pendiriannya, Bank Dinar memfokuskan kegiatan usaha pada pembangunan fondasi bisnis perbankan. Seiring dengan perkembangan industri keuangan nasional dan kebutuhan untuk memperkuat posisi strategis, dilakukan penyesuaian identitas korporasi sebagai bagian dari langkah transformasi. Perubahan tersebut secara resmi disahkan melalui Rapat Umum Pemegang Saham Luar Biasa (RUPSLB) pada 8 November 2012, yang menetapkan perubahan nama menjadi PT Bank Dinar Indonesia.

Bank Dinar was established in 1990 under the name PT Liman International Bank and obtained a license to operate as a Commercial Bank. In the initial stage of its establishment, Bank Dinar focused its business activities on building the foundation of its banking operations. Along with the development of national financial industry and the need to strengthen its strategic position, adjustments to the corporate identity were made as part of a transformation initiative. These changes were officially approved through an Extraordinary General Meeting of Shareholders (EGMS) on November 8, 2012, which resolved to change the name to PT Bank Dinar Indonesia.

Transformasi Bank Dinar berlanjut dengan langkah strategis memasuki pasar modal. Pada 11 Juli 2014, Bank Dinar secara resmi mencatatkan sahamnya di Bursa Efek Indonesia dengan kode saham DNAR. Pencatatan saham ini membuka akses pendanaan yang lebih luas sekaligus memperkuat penerapan tata kelola perusahaan yang baik. Perkembangan tersebut turut menarik minat investor asing, termasuk APRO Financial Co., Ltd., institusi keuangan asal Korea Selatan. Melalui transaksi yang diselesaikan pada 25 Oktober 2018, APRO Financial Co., Ltd. mengakuisisi 77,38% saham Bank Dinar, yang menjadi tonggak penting dalam mendorong percepatan pengembangan usaha serta penguatan daya saing Bank menuju institusi perbankan yang lebih modern dan kompetitif.

Bank Dinar's transformation continued with a strategic move into the capital market. On July 11, 2014, Bank Dinar officially listed its shares on Indonesia Stock Exchange under the ticker code DNAR. This share listing provided broader access to funding while also strengthening the implementation of good corporate governance. These developments attracted the interest of foreign investors, including APRO Financial Co., Ltd., a South Korean financial institution. Through a transaction completed on October 25, 2018, APRO Financial Co., Ltd. acquired 77.38% of Bank Dinar's shares, marking an important milestone in accelerating business development and enhancing the Bank's competitiveness toward becoming a more modern and competitive banking institution.

Momentum strategis berikutnya terjadi pada 8 Juli 2019, ketika PT Bank Dinar Indonesia, Tbk. melaksanakan penggabungan usaha (*merger*) dengan PT Bank Oke Indonesia, Tbk. (OK BANK), yang pada saat itu juga berada di bawah pengendalian APRO Financial Co., Ltd. dengan kepemilikan saham sebesar 99%. Merger ini menjadi langkah penting dalam proses konsolidasi usaha perbankan guna memperkuat struktur permodalan, meningkatkan skala operasional, serta mengoptimalkan sinergi bisnis dalam menghadapi persaingan industri yang semakin dinamis.

The next strategic milestone occurred on July 8, 2019, when PT Bank Dinar Indonesia, Tbk. carried out a business merger with PT Bank Oke Indonesia, Tbk. (OK BANK), which at that time was also under the control of APRO Financial Co., Ltd. with a 99% shareholding. This merger represented a key step in the banking business consolidation process to strengthen the capital structure, expand operational scale, and optimize business synergies in response to increasingly dynamic industry competition.

OK BANK sendiri memiliki sejarah panjang dalam industri perbankan nasional. OK BANK didirikan pada tahun 1980 dengan nama Maskapai Andil Indonesia Bank Pasar Seri Partha dan memperoleh izin sebagai Bank Umum pada tahun 1989. Seiring perkembangan usaha, dilakukan perubahan nama menjadi PT Bank Sri Partha pada tahun 1997 dengan fokus utama pada pembiayaan sektor usaha mikro, kecil, dan menengah (UMKM), khususnya di wilayah Bali. Setelah melalui sejumlah perubahan kepemilikan, PT Bank Sri Partha memperoleh persetujuan dari Bank Indonesia untuk berganti nama menjadi Bank Andara pada 20 April 2009 sebagai bagian dari upaya penguatan bisnis dan perluasan layanan.

OK BANK itself has a long history in the national banking industry. OK BANK was established in 1980 under the name Maskapai Andil Indonesia Bank Pasar Seri Partha and obtained a license as a Commercial Bank in 1989. Along with business development, its name was changed to PT Bank Sri Partha in 1997, with a primary focus on financing the micro, small, and medium enterprises (MSME) sector, particularly in Bali region. After undergoing several changes in ownership, PT Bank Sri Partha received approval from Bank Indonesia to change its name to Bank Andara on April 20, 2009, as part of efforts to strengthen its business and expand its services.

Perjalanan transformasi tersebut berlanjut dengan masuknya APRO Financial Co., Ltd. sebagai Pemegang Saham pengendali. Pada 18 November 2016, APRO secara resmi mengakuisisi Bank Andara melalui pembelian 40,00% saham baru, yang ditandai dengan penandatanganan akta akuisisi. Selanjutnya, pada Mei 2017, APRO meningkatkan kepemilikannya dengan mengakuisisi saham dari Pemegang Saham lain, sehingga total kepemilikan mencapai 99,00%. Sejalan dengan penguatan struktur kepemilikan tersebut, pada Agustus 2017 Bank Andara resmi berganti nama menjadi PT Bank Oke Indonesia, Tbk., setelah memperoleh persetujuan dari Otoritas Jasa Keuangan.

This transformation journey continued with the entry of APRO Financial Co., Ltd. as the controlling Shareholder. On November 18, 2016, APRO officially acquired Bank Andara through the purchase of 40.00% of newly issued shares, as evidenced by the signing of the acquisition deed. Subsequently, in May 2017, APRO increased its ownership by acquiring shares from other shareholders, bringing its total shareholding to 99.00%. In line with the strengthening of this ownership structure, in August 2017 Bank Andara officially changed its name to PT Bank Oke Indonesia, Tbk., after obtaining approval from the Financial Services Authority.

Proses penggabungan usaha antara Bank Dinar dan OK BANK menetapkan OK BANK sebagai bank yang menggabungkan diri, sementara Bank Dinar bertindak sebagai bank yang menerima penggabungan (*surviving bank*). Penggabungan ini menghasilkan entitas perbankan dengan struktur yang lebih solid, didukung oleh pengalaman yang terakumulasi, jaringan usaha yang lebih luas, serta pemanfaatan teknologi modern untuk memperkuat kapasitas operasional dan daya saing Bank.

The merger process between Bank Dinar and OK BANK designated OK BANK as the merging bank, while Bank Dinar acted as the receiving bank (surviving bank). This merger resulted in a banking entity with a more solid structure, supported by accumulated experience, a broader business network, and utilization of modern technology to strengthen the Bank's operational capacity and competitiveness.

Sejak 26 Agustus 2019, OK BANK resmi beroperasi dengan nama PT Bank Oke Indonesia, Tbk., dan terus mengembangkan posisinya sebagai institusi perbankan yang adaptif, inklusif, dan berbasis teknologi. Melalui penguatan inovasi dan kualitas layanan, OK BANK secara berkelanjutan menghadirkan solusi finansial yang relevan guna memenuhi kebutuhan masyarakat Indonesia.

Since August 26, 2019, OK BANK has officially operated under the name PT Bank Oke Indonesia, Tbk., and has continued to develop its position as an adaptive, inclusive, and technology-based banking institution. Through strengthened innovation and service quality, OK BANK consistently delivers relevant financial solutions to meet the needs of Indonesian people.

Jejak Langkah Perusahaan
Company Milestone

Bank Oke Indonesia

1980 – 2017

1980 – Berdiri dengan nama Maskapai Andil Indonesia Bank Pasar Seri Partha.
Established under the name Maskapai Andil Indonesia Bank Pasar Seri Partha.

1989 – Peningkatan status Maskapai Andil Indonesia Bank Pasar Seri Partha menjadi Bank Umum dengan nama PT Bank Seri Partha.
Status of Maskapai Andil Indonesia Bank Pasar Seri Partha was upgraded into a Commercial Bank under the name PT Bank Seri Partha.

1997 – Perubahan nama dari PT Bank Seri Partha menjadi PT Bank Sri Partha.
Change of name from PT Bank Seri Partha to PT Bank Sri Partha.

2008 – Mercy Corps, IFC, HTF, dan Catholic Organization for Relief and Development Aid (Cordaid) mengakuisisi PT Bank Sri Partha.
Mercy Corps, IFC, HTF, and Catholic Organization for Relief and Development Aid (Cordaid) acquired PT Bank Sri Partha.

2009 – Perubahan nama dari PT Bank Sri Partha menjadi PT Bank Andara.
Change of name from PT Bank Sri Partha to PT Bank Andara.

2016 – Diakuisisi oleh APRO Financial Co. Ltd.
Acquired by APRO Financial Co., Ltd.

2017 – Perubahan nama PT Bank Andara menjadi PT Bank Oke Indonesia, Tbk.
Change of name from PT Bank Andara to PT Bank Oke Indonesia, Tbk.

Bank Dinar Indonesia

1990 – 2018

1990 – Berdiri dengan nama PT Liman International Bank.
Established under the name PT Liman International Bank.

1991 – Memperoleh izin operasi dari Bank Indonesia sebagai Bank Umum.
Obtaining operating license from Bank Indonesia as a Commercial Bank.

2012 – Perubahan nama menjadi PT Bank Dinar Indonesia.
Change of name ot PT Bank Dinar Indonesia.

2014 – Pencatatan perdana saham di Bursa Efek Indonesia sehingga menjadi PT Bank Dinar Indonesia, Tbk. dengan kode saham DNAR.
Initial shares listing on Indonesia Stock Exchange resulting in the establishment of PT Bank Dinar Indonesia, Tbk. with a stock code DNAR.

2018 – Diakuisisi oleh APRO Financial Co., Ltd.
Acquired by APRO Financial Co., Ltd.

OK! BANK Indonesia

2019 - 2022

2019
- Penambahan modal melalui Penawaran Umum Terbatas (PUT) I dengan Hak Memesan Efek Terlebih Dahulu (HMETD).
- Penggabungan usaha antara Bank Dinar Indonesia dan Bank Oke Indonesia dengan nama PT Bank Dinar Indonesia, Tbk. di mana 91,33% saham dimiliki oleh APRO Financial Co. Ltd.
- Perubahan nama dari PT Bank Dinar Indonesia, Tbk. menjadi PT Bank Oke Indonesia, Tbk.
- Capital increase through Limited Public Offering (PUT) I with Pre-emptive Rights (HMETD).
- Merger between Bank Dinar Indonesia and Bank Oke Indonesia under the name PT Bank Dinar Indonesia, Tbk., with 91.33% of shares owned by APRO Financial Co., Ltd.
- Name change from PT Bank Dinar Indonesia, Tbk. to PT Bank Oke Indonesia, Tbk.

2020
- Penambahan modal melalui Penawaran Umum Terbatas (PUT) II dengan Hak Memesan Efek Terlebih Dahulu (HMETD).
- Capital increase through Limited Public Offering (PUT) II with Pre-emptive Rights (HMETD).

2021
- Penambahan modal melalui Penawaran Umum Terbatas (PUT) III dengan Hak Memesan Efek Terlebih Dahulu (HMETD).
- Capital increase through Limited Public Offering (PUT) III with Pre-emptive Rights (HMETD).

2022
- PT Bank Oke Indonesia, Tbk. (OK BANK) meningkatkan modal dasar perusahaan dari Rp2,50 triliun menjadi Rp3 triliun.
- Penambahan modal melalui Penawaran Umum Terbatas (PUT) IV dengan Hak Memesan Efek Terlebih Dahulu (HMETD).
- PT Bank Oke Indonesia, Tbk. (OK BANK) increased the Company's authorized capital from Rp2.50 trillion to Rp3 trillion.
- Capital increase through Limited Public Offering (PUT) IV with Pre-emptive Rights (HMETD).

2023 - 2024

2023
- Mendapatkan Sertifikat ISO 27001:2013 - Sistem Manajemen Keamanan Informasi.
- Membuka Kantor Cabang di Bandung.
- Obtaining ISO 27001:2013 - Information Security Management System.
- Opening a Branch Office in Bandung.

2024
- Melakukan relokasi Kantor Cabang Pembantu di area Cikarang, Jawa Barat.
- Melakukan relokasi Kantor Cabang Pembantu di area Pantai Indah Kapuk, Jakarta.
- Meningkatkan pelayanan 24 Jam melalui layanan *Call Center* 7/24.
- Mengadakan OK! Lucky Program atau program undian berhadiah untuk nasabah yang melakukan penempatan dana sebesar Rp500.000.000,- di mana nasabah mendapatkan kesempatan memenangkan *grand prize* mobil Hyundai Kona.
- Relocating the Sub-Branch Office in Cikarang area, West Java.
- Relocating the Sub-Branch Office in Pantai Indah Kapuk area, Jakarta.
- Enhancing 24-hour service through the 7/24 Call Center.
- Organizing OK! Lucky Program, a prize draw for customers who placed funds of Rp500,000,000, giving them a chance to win a Hyundai Kona as the grand prize.

Bidang Usaha
Line of Business

Sesuai dengan Pasal 3 Anggaran Dasar OK BANK yang terakhir, tujuan utama OK BANK adalah menjalankan usaha sebagai bank umum. Dalam mencapai maksud dan tujuan tersebut, OK BANK berwenang untuk mengelola berbagai kegiatan usaha perbankan, mulai dari penghimpunan dan penyaluran dana, penyediaan layanan jasa keuangan, hingga kegiatan pendukung lain yang diperbolehkan oleh ketentuan perundang-undangan di sektor perbankan. Informasi lebih lengkap mengenai kegiatan usaha OK BANK diuraikan sebagai berikut:

In accordance with the latest Article 3 of OK BANK's Articles of Association, the main objective of OK BANK is to conduct business as a commercial bank. In achieving these goals and objectives, OK BANK is authorized to manage various banking business activities, from the collection and distribution of funds, the provision of financial services, to other supporting activities permitted under the prevailing laws and regulations in the banking sector. More detailed information regarding OK BANK's business activities is described as follows:

Kegiatan Usaha berdasarkan Anggaran Dasar Terakhir Business Activities based on the Latest Articles of Association	Kegiatan Usaha yang Dijalankan di Tahun 2025 Business Activities Carried Out in 2025	
	Sudah Dijalankan Implemented	Belum Dijalankan Not Yet Implemented
Kegiatan Usaha Utama **Main Business Activities**		
1. Menghimpun dana dari masyarakat dalam bentuk simpanan berupa giro, deposito berjangka, sertifikat deposito, tabungan dan/atau bentuk lainnya yang dipersamakan dengan itu. Collecting funds from the public in the form of deposits, such as demand deposits, time deposits, certificates of deposits, savings, and/or other equivalent forms.	✓	–
2. Memberikan kredit, baik untuk jangka panjang, jangka menengah, dan jangka pendek. Providing credit for long-term, medium-term, and short-term periods.	✓	–
3. Menerbitkan surat pengakuan utang. Issuing debt acknowledgements.	–	✓
4. Membeli, menjual, atau menjamin atas risiko sendiri maupun untuk kepentingan dan/atau perintah nasabahnya: a. Surat-surat wesel termasuk wesel yang diakseptasi oleh bank yang masa berlakunya tidak lebih lama dari kebiasaan dalam perdagangan surat-surat dimaksud; b. Surat pengakuan utang dan kertas dagang lainnya yang masa berlakunya tidak lebih lama dari kebiasaan dalam perdagangan surat-surat dimaksud; c. Sertifikat Bank Indonesia (SBI); d. Obligasi; e. Surat dagang berjangka waktu; serta f. Instrumen surat berharga lainnya. Buying, selling, or guaranteeing at its own risk or on behalf of and/or at the request of its customers: a. Bills of exchange, including those accepted by banks, with a validity period no longer than customary in the trading of such instruments; b. Debt acknowledgments and other trading papers with a validity period no longer than customary in the trading of such instruments; c. Bank Indonesia Certificates (SBI); d. Bond; e. Term trade certificates; and f. Other securities instruments.	✓	–
5. Memindahkan uang, baik untuk kepentingan sendiri maupun untuk kepentingan nasabah. Transferring funds, either for its own interests or on behalf of customers.	✓	–
6. Menempatkan dana pada, meminjam dana dari, atau meminjamkan dana kepada bank lain, baik dengan menggunakan surat, sarana telekomunikasi maupun dengan wesel unjuk, cek atau sarana lainya. Placing funds with, borrowing funds from, or lending funds to other banks, using letters, telecommunication facilities or by money orders, checks or other means.	✓	–
7. Menerima pembayaran dari tagihan atas surat berharga dan melakukan perhitungan dengan atau antara pihak ketiga. Receiving payments from claims on securities and conducting settlements with or between third parties.	–	✓

Kegiatan Usaha berdasarkan Anggaran Dasar Terakhir Business Activities based on the Latest Articles of Association	Kegiatan Usaha yang Dijalankan di Tahun 2025 Business Activities Carried Out in 2025	
	Sudah Dijalankan Implemented	Belum Dijalankan Not Yet Implemented
8. Menyediakan tempat untuk menyimpan barang dan surat berharga. Providing storage facilities for goods and securities.	✓	–
9. Melakukan kegiatan penitipan untuk kepentingan pihak lain berdasarkan suatu kontrak. Performing custodial services for the benefit of other parties based on a contract.	–	✓
10. Melakukan penempatan dana dari nasabah kepada nasabah lainnya dalam surat berharga yang tidak tercatat di bursa efek. Facilitating the placement of funds from one customer to another in securities that are not listed on the stock exchange.	–	✓
11. Membeli melalui pelelangan agunan, baik semua maupun sebagian, dalam hal debitur tidak memenuhi kewajibannya kepada Bank, dengan ketentuan agunan yang dibeli tersebut wajib dicairkan secepatnya. Purchasing collateral through auction, in whole or in part, in cases where the debtor fails to fulfill obligations to the Bank, with the condition that the acquired collateral must be liquidated as soon as possible.	–	✓
12. Melakukan kegiatan anjak piutang, usaha kartu kredit, dan kegiatan wali amanat. Conducting factoring, credit card business, and trustee activities.	–	✓
13. Melakukan kegiatan dalam valuta asing dengan memenuhi ketentuan yang ditetapkan oleh Bank Indonesia serta peraturan perundang-undangan yang berlaku. Conducting foreign exchange transactions in compliance with the regulations set by Bank Indonesia and applicable laws and regulations.	–	✓
14. Melakukan kegiatan penyertaan modal pada bank atau perusahaan lain di bidang keuangan, seperti sewa guna usaha, modal ventura, perusahaan efek, asuransi serta lembaga kliring penyelesaian dan penyimpanan, dengan memenuhi ketentuan yang ditetapkan oleh Bank Indonesia. Conducting equity participation in banks or other financial sector companies, such as leasing, venture capital, securities companies, insurance, and clearing, settlement, and depository institutions, in accordance with Bank Indonesia regulations.	–	✓
15. Melakukan kegiatan penyertaan modal sementara untuk mengatasi akibat kegagalan kredit dengan syarat harus menarik kembali penyertaannya, dengan memenuhi ketentuan yang ditetapkan oleh Bank Indonesia. Conducting temporary equity participation activities to address the consequences of credit failures, provided that the investment must be withdrawn in compliance with Bank Indonesia regulations.	–	✓
16. Bertindak sebagai pendiri dana pensiun dan mengurus dana pensiun sesuai dengan ketentuan-ketentuan dalam peraturan perundang-undangan dana pensiun yang berlaku. Acting as a pension fund founder and managing pension funds in accordance with the applicable pension fund regulations.	–	✓
Kegiatan Usaha Penunjang **Supporting Business Activities**		
Melakukan kegiatan lain yang lazim dilakukan oleh bank sepanjang tidak bertentangan dengan peraturan perundang-undangan yang berlaku, termasuk antara lain tindakan dalam rangka restrukturisasi atau penyelamatan kredit antara lain membeli agunan, baik semua maupun sebagian, melalui lelang atau dengan cara lain, dalam hal debitur tidak memenuhi kewajibannya kepada bank, dengan ketentuan agunan yang dibeli wajib dicairkan secepatnya. Carrying out other activities commonly conducted by banks, as long as they do not conflict with applicable laws and regulations, including but not limited to actions related to restructuring or credit rescue, such as purchasing collateral, either in whole or in part, through auctions or other means, in cases where the debtor fails to fulfill their obligations to the Bank, provided that the purchased collateral must be liquidated as soon as possible.	✓	–

Produk dan Layanan [POJK C.4]

Products and Services

Beragam produk dan layanan keuangan disediakan OK BANK untuk menjawab kebutuhan nasabah, baik perorangan maupun pelaku usaha, yang mendukung aktivitas keuangan sehari-hari. Melalui rangkaian solusi yang dirancang agar mudah diakses dan relevan dengan perkembangan pasar, OK BANK berupaya memberikan pengalaman perbankan yang praktis, aman, dan dapat diandalkan bagi setiap segmen nasabah. Informasi lebih lanjut mengenai produk dan layanan yang ditawarkan OK BANK diuraikan sebagai berikut:

OK BANK provides a wide range of financial products and services to address the needs of customers, both individuals and business entities, in supporting their daily financial activities. Through various solutions designed to be easily accessible and relevant to market developments, OK BANK strives to deliver a banking experience that is practical, secure, and reliable for every customer segment. Further information regarding the products and services offered by OK BANK is described as follows:

Pinjaman	Loans
Pinjaman Retail Bisnis • Produk Program Kredit Potong Gaji (KPG), merupakan pembiayaan yang dikhususkan kepada karyawan perusahaan yang bekerja sama dengan OK BANK, dalam hal kebutuhan dana untuk apa saja, bagi karyawan dan keluarganya; • Produk Program Pembiayaan Multiguna dengan Jaminan adalah pembiayaan dengan target UMKM dan juga masyarakat umum. Pembiayaan ini menggunakan jaminan *fix asset*; serta • Produk Program *Merchant Loan*, yaitu merupakan program pembiayaan tanpa jaminan untuk kebutuhan multiguna dengan limit sampai dengan Rp200 juta.	**Business Retail Loans** • Salary Deduction Credit Program (SDC) product, a financing program specifically designed for employees of companies that collaborate with OK BANK to provide funds for any financial needs of employees and their families; • Multipurpose Financing Program product with Collateral, a financing program targeted at MSMEs and the general public. This financing requires fixed asset collateral; and • Merchant Loan Program Product, an unsecured financing program for multipurpose needs, with a loan limit of up to Rp200 million.
Pinjaman Bisnis Komersial • Pinjaman Rekening Koran; • Pinjaman Modal Kerja; serta • Pinjaman Investasi.	**Commercial Business Loans** • Current Account Loans; • Working Capital Loans; and • Investment Loans.

Simpanan	Savings
Dana Pihak Ketiga (DPK) Untuk menghimpun dana dari pihak ketiga, Bank mengeluarkan produk simpanannya sebagai berikut:	**Third Party Funds (TPF)** In order to raise funds from third parties, the Bank issues its deposits products, namely:
Deposito Berjangka Deposito ditawarkan dengan jangka waktu 1 (satu), 3 (tiga), 6 (enam), dan 12 (dua belas) bulan, serta dapat diperpanjang sesuai keinginan nasabah dan terbagi atas 3 segmen di antaranya adalah: • Deposito Berjangka LKM, yakni deposito berjangka untuk LKM agar nasabah dapat melakukan pengelolaan likuiditas yang lebih baik; • Deposito Berjangka Korporasi, yakni deposito berjangka yang ditujukan bagi korporasi; • Deposito Berjangka Individual, yakni deposito berjangka yang ditujukan bagi individu; • Deposito *Online,* yakni *E-Time* Deposit yang merupakan deposito berjangka yang ditujukan bagi individu melalui media *e-channel* (*mobile banking*); serta • OK TD *Breakable*, yakni deposito berjangka yang ditujukan bagi LKM, korporasi, dan individual di mana deposito dapat dicairkan setelah 1 (satu) bulan tanpa dikenakan biaya administrasi dan bunga dibayarkan sesuai kontrak awal pembukaan.	**Time Deposits** Deposits are offered with terms of 1 (one), 3 (three), 6 (six), and 12 (twelve) months, and can be extended according to the customer's preference and are divided into 3 segments, as follows: • MFI Time Deposits, time deposits for Microfinance Institutions (MFI) to help customers manage liquidity more effectively; • Corporate Time Deposits, time deposits designed for corporations; • Individual Time Deposits, time deposits designed for individual customers; • Online Deposits, E-Time Deposits which are time deposits designed for individuals, accessible via e-channel (mobile banking); and • OK TD Breakable, time deposits available for Microfinance Institutions (MFI), corporations, and individuals, which can be withdrawn after 1 (one) month without administrative fees and interest paid according to the initial contract.
Tabungan Merupakan produk dana simpanan yang menjangkau semua kalangan, aman, dan fleksibel. Saat ini produk tabungan yang sudah tersedia di antaranya: • OK Savings; • OK Taman Savings; • OK Savings Plan; • Tabungan Bisnis; serta • OK Banget Savings.	**Savings** A savings fund product that reaches all people, safe, and flexible. Currently, available savings products include: • OK Savings; • OK Taman Savings; • OK Savings Plan; • Business Savings; and • OK Banget Savings.



Simpanan

Giro
Merupakan produk dana simpanan yang relatif lebih fleksibel untuk pengaturan likuiditas dan transaksi. Saat ini, produk giro yang sudah tersedia di antaranya:
- OK Giro; serta
- OK Banget Giro.

Savings

Current Accounts
A savings fund product that offers greater flexibility for liquidity management and transactions. Currently, the available current accounts products include:
- OK Giro; and
- OK Banget Giro.

Layanan

Dalam rangka menunjang bisnis, OK BANK juga menyediakan berbagai layanan yang dapat memberikan nilai tambah positif bagi *customer* OK BANK, antara lain:
- Transfer dana melalui RTGS dan SKN;
- *E-Channel* (*Internet Banking/Mobile Banking*);
- Layanan ATM/Debit Bersama;
- Pembayaran Telepon;
- Sewa *Safe Deposit Box* (SDB);
- OK EDC;
- *Virtual Account*; serta
- OK! BPR (d/h Bank Oke Bersama BPR (OBB)) adalah suatu forum kebersamaan antara Bank Perkreditan Rakyat (BPR) anggota Perhimpunan Bank Perkreditan Rakyat Indonesia (PERBARINDO), dibentuk untuk melakukan kegiatan bersama mengembangkan usaha BPR dan sumber dayanya agar dapat berkembang lebih baik. Layanan OK! BPR di antaranya adalah penghimpunan dana (*fund pooling*), penyediaan likuiditas *mismatch*, dan beberapa bantuan teknis (*technical assistance*). Saat ini, OK! BPR masih aktif di Bali, dengan jumlah anggota OBB Bali 95 BPR.

Services

To support its business, OK BANK also provides various services that add positive value for its customers, including:

- Fund transfers via RTGS and SKN;
- E-Channel (Internet Banking/Mobile Banking);
- ATM/Debit Bersama services;
- Telephone bill payments;
- Safe Deposit Box (SDB) rental;
- OK EDC;
- Virtual Account; and
- OK! BPR (formerly known as Bank Oke Bersama BPR (OBB)) is a collaborative forum for Rural Banks (BPR) that are members of the Indonesian Rural Banks Association (PERBARINDO). It was established to facilitate joint activities in developing BPR businesses and resources for better growth. OK! BPR services include fund pooling, liquidity mismatch support, and various technical assistance programs. Currently, OK! BPR operates actively in Bali, with 95 BPR members under OBB Bali.

Wilayah Operasi OK BANK [POJK C.3]

OK BANK's Operational Area



BERDASARKAN JUMLAH PROVINSI
Based on Number of Provinces

Kantor Office(s)	Jakarta	Banten	Jawa Barat West Java	Jawa Tengah Central Java	Jawa Timur East Java	Bali
Kantor Pusat Head Office	1	-	-	-	-	-
Kantor Cabang Branch Office	1	-	1	1	1	1
Kantor Cabang Pembantu Sub-Branch Office	8	1	1	-	-	-

KANTOR PUSAT
Head Office

PT Bank Oke Indonesia, Tbk.

Jl. Ir. H. Juanda No. 12
Jakarta Pusat / Central Jakarta 10120, Indonesia
(021) 231 2633 (021) 231 2604 customercare@okbank.co.id 150-112

KANTOR CABANG
Branch Office

Juanda
Jl. Ir. H. Juanda No. 12
Jakarta Pusat / Central Jakarta
(021) 231 2633
(021) 231 2604
customercare@okbank.co.id

Semarang
Jl. Pemuda No. 45-51, Pandansari
Semarang, Jawa Tengah / Central Java
(024) 8604 1171
customercare@okbank.co.id

Surabaya
Jl. Manyar Kertoarjo No. 45
Surabaya, Jawa Timur / East Java
(031) 359 54001
customercare@okbank.co.id

Denpasar
Jl. Teuku Umar No. 173
Denpasar Barat / West Denpasar
Bali – 80114
(0361) 227 721
customercare@okbank.co.id

Bandung
Jl. Pasir Kaliki No. 161, Pamoyanan, Kec. Cicendo
Kota Bandung / Bandung City
Jawa Barat / West Java 40173
(022) 2059 7570
customercare@okbank.co.id

KANTOR CABANG PEMBANTU
Sub-Branch Office

Sudirman
Gedung Wisma Nugra Santana, Lt. Ground / Ground Floor
Jl. Jenderal Sudirman Kav. 7-8
Jakarta Pusat / Central Jakarta 10220
(021) 570 2600
customercare@okbank.co.id

Cikarang
Ruko Robson Square Lippo Cikarang
Jl. MH. Thamrin Blok B6, Kota Cikarang, Desa Cibatu
Kec. Cikarang Selatan
(021) 387 3505
customercare@okbank.co.id

Mangga Dua
Ruko Harco Mangga Dua Blok I No. 3
Jakarta Utara / North Jakarta
(021) 600 5588
customercare@okbank.co.id

Pantai Indah Kapuk (PIK)
Ruko Metro Broadway The Gallery
Jl. Pantai Indah Utara 2 No. DF Blok 8
Kapuk Muara, Penjaringan
Jakarta Utara / North Jakarta 14460
(021) 300 5100
customercare@okbank.co.id

Pondok Indah
Plaza V, Pondok Indah Blok B-03
Jl. Margaguna Raya, Kel. Gandaria Utara
Kec. Kebayoran Baru
Jakarta Selatan / South Jakarta 12140
(021) 739 4007
customercare@okbank.co.id

Kelapa Gading
Jl. Raya Boulevard Barat Blok LC. 7 No. 16
Jakarta Utara / North Jakarta
(021) 451 5367, 451 5368
customercare@okbank.co.id

Wahid Hasyim
Jl. KH. Wahid Hasyim No. 212, Kel. Kampung Bali
Kec. Tanah Abang
Jakarta Pusat / Central Jakarta 10250
(021) 310 5105, 310 5106
customercare@okbank.co.id

Taman Ratu
Jl. Komplek Perumahan Taman Ratu Indah Blok AA2 No. 31
(021) 2125 2815
customercare@okbank.co.id

Perniagaan
Jl. Pasar Pagi Raya No. 33, Roa Malaka
Jakarta Barat / West Jakarta
(021) 690 7170
customercare@okbank.co.id

Gading Serpong
Ruko Alexsandrite Blok ALX 03 No. 25
Jl. Boulevard Gading Serpong, Tangerang
(021) 2222 0029
customercare@okbank.co.id

Perubahan Signifikan [POJK C.6] [GRI 2-6]
Significant Changes

Sepanjang tahun 2025, tidak terdapat perubahan signifikan yang terjadi pada OK BANK. Selain itu, struktur rantai pasokan OK BANK juga tidak mengalami perubahan signifikan. Dengan demikian, Laporan Tahunan dan Laporan Keberlanjutan ini tidak menyajikan informasi mengenai penutupan atau pembukaan cabang baru, pembukaan atau penutupan unit usaha baru, maupun penggabungan usaha.

Throughout 2025, there were no significant changes at OK BANK. OK BANK's supply chain structure also did not undergo any significant changes. Accordingly, this Annual Report and Sustainability Report do not present information regarding the closure or opening of new branches, the establishment or closure of new business units, or any business merger.

Keanggotaan dalam Asosiasi [POJK C.5] [GRI 2-28]
Membership in Association

Dalam memperkuat posisi dan kontribusi di industri keuangan, OK BANK senantiasa menjalin keterlibatan aktif dalam berbagai asosiasi sektor keuangan yang relevan. Melalui keanggotaan ini, OK BANK dapat berpartisipasi dalam pengembangan standar, berbagi pengetahuan, dan mengikuti dinamika regulasi serta praktik terbaik yang mendorong pertumbuhan industri secara sehat dan berkelanjutan. Informasi mengenai keanggotaan asosiasi OK BANK diuraikan sebagai berikut:

In strengthening its position and contribution within the financial industry, OK BANK consistently maintains active participation in various relevant financial sector associations. Through such memberships, OK BANK is able to participate in the development of standards, share knowledge, and keep abreast of regulatory dynamics and best practices that support healthy and sustainable industry growth. Information regarding OK BANK's association memberships is outlined as follows:

No.	Nama Name	Posisi Position	Lingkup Scope
1.	Perhimpunan Bank Nasional (Perbanas) National Bank Association (Perbanas)	Anggota Member	Nasional National
2.	Forum Komunikasi Direktur Kepatuhan Perbankan (FKDKP) Communication Forum of Banking Compliance Directors (FKDKP)	Anggota Member	Nasional National
3.	Asosiasi Sistem Pembayaran Indonesia (ASPI) Indonesian Payment System Association (ASPI)	Anggota Member	Nasional National
4.	ATM Bersama	Anggota Member	Nasional National
5.	Ikatan Bankir Indonesia (IBI) Indonesian Bankers Association (IBI)	Anggota Member	Nasional National
6.	ALTO	Anggota Member	Nasional National
7.	Pefindo Biro Kredit Pefindo Credit Agency	Anggota Member	Nasional National
8.	Forum Komunikasi Direktur Operasional Perbankan (FKDOP) Communication Forum for Banking Operations Directors (FKDOP)	Anggota Member	Nasional National
9.	Indonesia Corporate Secretary Association (ICSA)	Anggota Member	Nasional National



Visi, Misi, dan Nilai OK BANK

● OK BANK's Vision, Mission, and Values

VISI
VISION

Untuk menjadi bank terbaik dalam memprioritaskan pelayanan prima.

To become the best bank in prioritizing service excellent.



OK! BANK
Indonesia



MISI
MISSION

Untuk memberikan kepercayaan kepada pelanggan serta memberikan kontribusi kepada masyarakat dengan layanan terbaik.

To give trust to customers and contribute to the society with the best service.

Tinjauan Visi dan Misi oleh Dewan Komisaris dan Direksi

Penelaahan terhadap Visi dan Misi dilakukan secara berkala oleh Dewan Komisaris dan Direksi sebagai bagian dari komitmen untuk memastikan arah strategis OK BANK tetap sejalan dengan perkembangan lingkungan usaha. Proses ini melibatkan evaluasi menyeluruh atas kondisi industri, dinamika regulasi, dan kebutuhan pemangku kepentingan agar landasan strategis OK BANK selalu mencerminkan tujuan jangka panjang yang ingin dicapai.

Hasil peninjauan yang dilakukan untuk tahun buku 2025, menunjukkan bahwa Visi dan Misi OK BANK masih relevan dengan karakteristik dan tuntutan industri perbankan saat ini. Hal ini menegaskan bahwa arah panduan strategis yang dimiliki OK BANK dinilai mampu mendukung pertumbuhan yang berkelanjutan dan memperkuat posisi dalam memberikan layanan dan nilai tambah bagi nasabah.

Review of Vision and Mission by the Board of Commissioners and Board of Directors

The Vision and Mission are periodically reviewed by the Board of Commissioners and Board of Directors as part of a commitment to ensuring that OK BANK's strategic direction remains aligned with the business environment developments. This process involves a comprehensive evaluation of industry conditions, regulatory dynamics, and stakeholder needs so that OK BANK's strategic foundation consistently reflects the long-term objectives to be achieved.

The review results for the 2025 financial year indicate that OK BANK's Vision and Mission remain relevant to the characteristics and demands of the current banking industry. This affirms that OK BANK's strategic guiding direction is considered capable of supporting sustainable growth and strengthening its position in delivering services and added value to customers.

Nilai-Nilai Perusahaan
Corporate Values

BUDAYA KERJA YANG BERORIENTASI PADA KEUNTUNGAN
Profit Oriented Work Culture

Berusaha keras untuk mengembangkan budaya kerja yang berorientasi pada keuntungan.

Strive to develop a profit-oriented work culture.

PRIORITAS DALAM LAYANAN PELANGGAN
Priority in Customer Services

Klien kami adalah alasan kehadiran kami hari ini. PT Bank Oke Indonesia, Tbk. akan selalu mengutamakan kepuasan pelanggan.

Our clients are the reason we are here today. PT Bank Oke Indonesia, Tbk. will always prioritize customer satisfaction.

KEHADIRAN DALAM KODE ETIK
Proficiency in the Code of Conduct

Kode etik menghayati nilai-nilai kita dan memenuhi janji merek kita dalam segala hal yang kita lakukan.

Our code of conduct lives up to our values and delivers on our brand promise in everything we do.

KERJA TIM YANG KUAT
Strong Teamwork

Pentingnya kerja tim di tempat kerja sangat penting untuk keberhasilan bank dan untuk pengembangan karyawan.

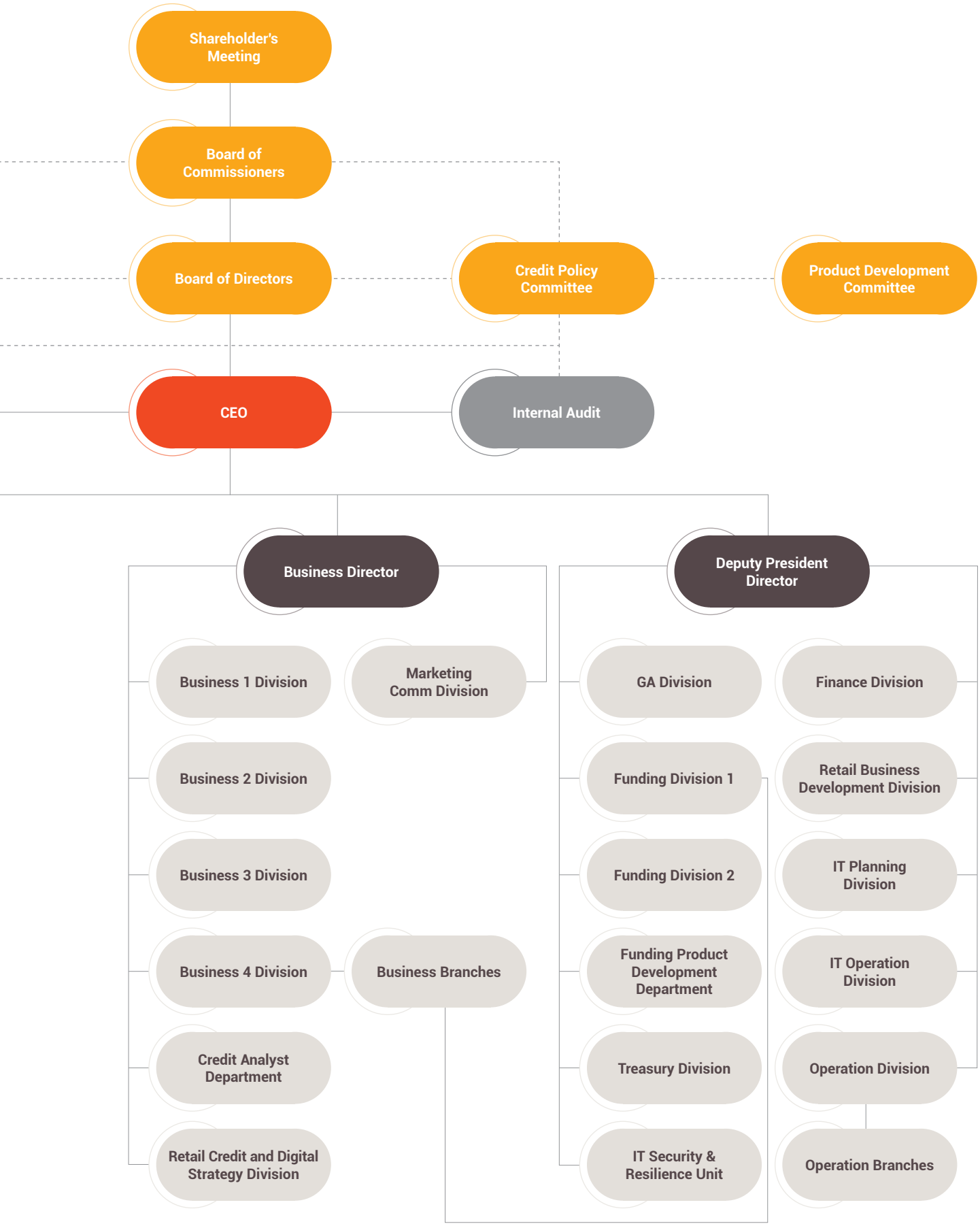
The importance of teamwork in the workplace is critical for the success of the bank and for employee development.

Struktur Organisasi [GRI 2-9]

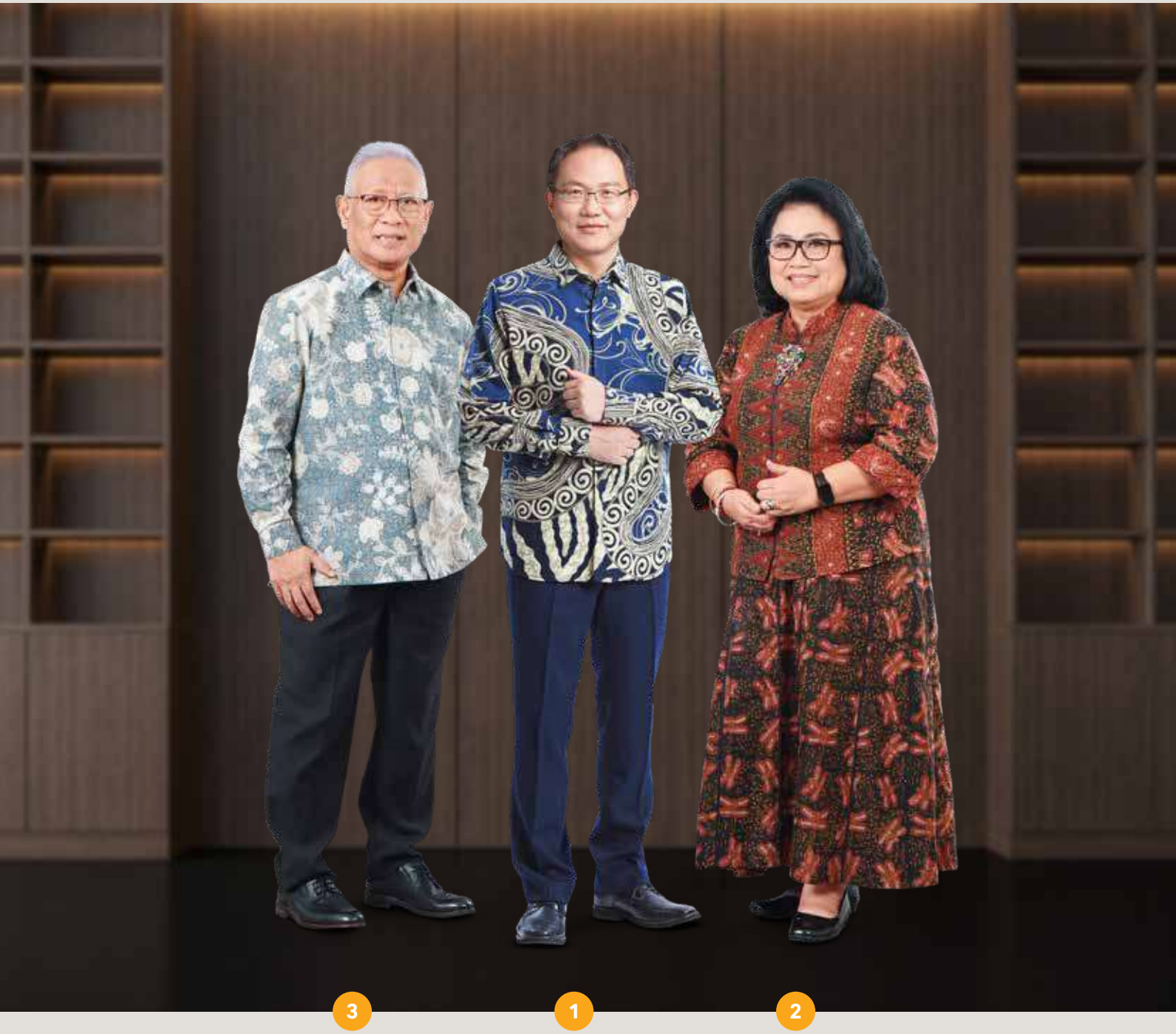
Organizational Structure



Informasi nama pejabat pada Struktur Organisasi disampaikan pada uraian Profil dan informasi Pejabat Eksekutif berikut:
Information on the names of officials in the Organizational Structure is presented in the following Profile and Executive Officer description:


Shareholder's Meeting
Board of Commissioners
Board of Directors
Credit Policy Committee
Product Development Committee
CEO
Internal Audit
Business Director
Deputy President Director
Business 1 Division
Marketing Comm Division
Business 2 Division
Business 3 Division
Business 4 Division
Business Branches
Credit Analyst Department
Retail Credit and Digital Strategy Division
GA Division
Finance Division
Funding Division 1
Retail Business Development Division
Funding Division 2
IT Planning Division
Funding Product Development Department
IT Operation Division
Treasury Division
Operation Division
IT Security & Resilience Unit
Operation Branches

Profil Dewan Komisaris
Board of Commissioners' Profile



Keterangan / Description:
1. **Sang Ton Sim** (Komisaris Utama / President Commissioner);
2. **Sondang Martha Samosir** (Komisaris Independen / Independent Commissioner); **dan / and**
3. **Chairudin** (Komisaris Independen / Independent Commissioner).



Sang Ton Sim

Komisaris Utama
President Commissioner

KEBANGSAAN
Nationality
Korea Selatan / Korean

DOMISILI
Domicile
Seoul

USIA
Age
56 Tahun / Years Old

Dasar Pengangkatan dan Persetujuan OJK

Diangkat sebagai Komisaris Utama berdasarkan Keputusan RUPSLB tanggal 15 Mei 2024 dan telah mendapatkan persetujuan OJK pada tanggal 16 Oktober 2024.

Legal Basis of Appointment and OJK Approval

Appointed as President Commissioner based on the EGMS Resolution dated May 15, 2024 and approved by OJK on October 16, 2024.

Riwayat Pendidikan

Sarjana *Business Administration* dari Korea University (1994).

Educational Background

Bachelor's degree in Business Administration from Korea University (1994).

Riwayat Jabatan

- *Director* Sun-Consulting (2001-2004);
- *Senior Manager* Woori Bank (1998-2001); serta
- *Manager* Sandong Accounting Firm (1994-1998).

Professional Background

- Director of Sun-Consulting (2001-2004);
- Senior Manager of Woori Bank (1998-2001); and
- Manager of Sandong Accounting Firm (1994-1998).

Rangkap Jabatan

- CEO OK Holdings Co., Ltd. (Korea) (sejak 2021);
- CEO APRO Financial Co., Ltd. (Korea) (sejak 2014); serta
- CEO OK NEXT Co., Ltd. (d/h APRO Financial) (sejak 2004).

Concurrent Position

- CEO of OK Holdings Co., Ltd. (Korea) (since 2021);
- CEO of APRO Financial Co., Ltd. (Korea) (since 2014); and
- CEO of OK NEXT Co., Ltd. (formerly APRO Financial) (since 2004).

Sertifikasi

- Sertifikasi Manajemen Risiko Jenjang 6 (2024);
- *Certificate of Competence* oleh Lembaga Sertifikasi Profesional Perbankan (LSPP) – Level 6 (2024); serta
- *Certificated Public Accountant* (CPA) oleh Financial Supervisiory Service in Korea – Level CPA (1995).

Certification

- Risk Management Certification Level 6 (2024);
- Certificate of Competence by the Banking Professional Certification Agency (LSPP) – Level 6 (2024); and
- Certified Public Accountant (CPA) by the Financial Supervisory Service in Korea – CPA Level (1995).

Hubungan Afiliasi

Tidak memiliki hubungan afiliasi dengan Anggota Dewan Komisaris lainnya, Anggota Direksi, dan Pemegang Saham Utama, baik langsung maupun tidak langsung sampai kepada pemilik individu.

Affiliated Relations

Has no affiliation with other members of the Board of Commissioners, members of the Board of Directors, or the Major Shareholder, either directly or indirectly, up to the individual ultimate beneficial owners.



Sondang Martha Samosir

Komisaris Independen
Independent Commissioner

KEBANGSAAN
Nationality
Indonesia / Indonesian

DOMISILI
Domicile
Jakarta

USIA
Age
63 Tahun / Years Old

Dasar Pengangkatan dan Persetujuan OJK

- Diangkat pertama kali sebagai Komisaris Independen berdasarkan Keputusan RUPSLB tanggal 11 Mei 2022 dan telah mendapatkan persetujuan OJK pada tanggal 8 Agustus 2022; serta
- Diangkat kembali sebagai Komisaris Independen berdasarkan Keputusan RUPSLB tanggal 22 Mei 2025.

Legal Basis of Appointment and OJK Approval

- Appointed for the first time as an Independent Commissioner based on the EGMS Resolution dated May 11, 2022, and obtained approval from OJK on August 8, 2022; and
- Reappointed as an Independent Commissioner based on the EGMS Resolution dated May 22, 2025.

Riwayat Pendidikan

- *Master of Management* dari STIE IPWI (1999); serta
- Sarjana Ekonomi dari Universitas Sumatera Utara (1985).

Educational Background

- Magister of Management of STIE IPWI (1999); and
- Bachelor's Degree in Economics of Universitas Sumatera Utara (1985).

Riwayat Jabatan

- *Advisor* Departemen Riset Jasa Keuangan pada Departemen Organisasi dan Sumber Daya Manusia OJK (2020-2022);
- Direktur Eksekutif/Kepala Departemen Literasi dan Inklusi Keuangan OJK (2018-2020);
- *Advisor* Departemen Pengendalian Kualitas Pengawasan Perbankan OJK (2017-2018);
- Direktur Direktorat Perlindungan Konsumen OJK (2013-2017); serta
- Bank Indonesia jabatan terakhir sebagai Direktur (April 1987-2013).

Professional Background

- Advisor at Financial Services Research Department under Organization and Human Resources Department of OJK (2020-2022);
- Executive Director/Head of Financial Literacy and Inclusion Department of OJK (2018-2020);
- Advisor at Banking Supervision Quality Control Department of OJK (2017-2018);
- Director of Consumer Protection Directorate of OJK (2013-2017); and
- Bank Indonesia with the last position as Director (April 1987-2013).

Rangkap Jabatan

Beliau tidak memiliki rangkap jabatan, baik di internal maupun eksternal OK BANK.

Concurrent Position

She does not hold any concurrent positions, either within or outside of OK BANK.

Sertifikasi

- Sertifikasi Manajemen Risiko Jenjang 6 (2024);
- Sertifikasi Manajemen Risiko Perbankan Level 6 oleh Lembaga Sertifikasi Profesi Lembaga Sertifikasi Profesional Perbankan (LSP LSPP) (2024);
- *Refreshment Risk Management for Top Level* (2023);
- Sertifikasi Manajemen Risiko Perbankan Level 2 oleh Lembaga Sertifikasi Profesi Perbankan (LSPP) (2022);
- *Certified Interviewer of Targeted Selection* (Sertifikasi Pewawancara) (2009);
- Sertifikasi Pengawas Bank (2006);
- Mediasi - Pusat Mediasi Nasional (2006); serta
- Mediasi - *Learning Center* DSDM (2006).

Certification

- Risk Management Certification Level 6 (2024);
- Banking Risk Management Certification Level 6 by the Professional Certification Institute of Banking Professional Certification Agency (LSP LSPP) (2024);
- Refreshment Risk Management for Top Level (2023);
- Banking Risk Management Certification Level 2 by the Banking Professional Certification Institute (LSPP) (2022);
- Certified Interviewer of Targeted Selection (Interviewer Certification) (2009);
- Bank Supervisor Certification (2006);
- Mediation - National Mediation Center (2006); and
- Mediation - DSDM Learning Center (2006).

Hubungan Afiliasi	Affiliated Relations
Tidak memiliki hubungan afiliasi dengan Anggota Dewan Komisaris lainnya, Anggota Direksi, dan Pemegang Saham Utama, baik langsung maupun tidak langsung sampai kepada pemilik individu.	Has no affiliation with other members of the Board of Commissioners, members of the Board of Directors, or the Major Shareholders, either directly or indirectly, up to the individual ultimate beneficial owners.
Pernyataan Independensi	**Statement of Independence**
Beliau diangkat sebagai Komisaris Independen untuk periode kedua sehingga tidak memiliki kewajiban untuk menandatangani surat pernyataan independensi dalam hal Komisaris Independen telah menjabat lebih dari 2 (dua) periode.	She was appointed as an Independent Commissioner for the second period and therefore is not required to sign a statement of independence, which applies to Independent Commissioners who have served more than 2 (two) periods.



Chairudin

Komisaris Independen
Independent Commissioner

KEBANGSAAN
Nationality
Indonesia / Indonesian

DOMISILI
Domicile
Jakarta

USIA
Age
65 Tahun / Years Old

Dasar Pengangkatan dan Persetujuan OJK

Diangkat pertama kali sebagai Komisaris Independen berdasarkan Keputusan RUPSLB tanggal 11 Mei 2023 dan telah mendapatkan persetujuan OJK pada tanggal 17 Juli 2023.

Legal Basis of Appointment and OJK Approval

Appointed for the first time as an Independent Commissioner based on the EGMS Resolution dated May 11, 2023, and obtained approval from OJK on July 17, 2023.

Riwayat Pendidikan

Sarjana Akuntansi dari Universitas Swadaya Gunung Jati, Cirebon (2001).

Educational Background

Bachelor's degree in Accounting from Universitas Swadaya Gunung Djati, Cirebon (2001).

Riwayat Jabatan

- *Head of Regulatory Compliance* DBS Bank of Indonesia (2020-2023);
- *Deputy Director* OJK (2014-2020);
- Bank Supervisor Bank Indonesia, Jakarta (2003-2006);
- Bank Indonesia, Jambi (1998-2003); serta
- Bank Indonesia, Jakarta (1984-1992).

Professional Background

- Head of Regulatory Compliance of DBS Bank Indonesia (2020-2023);
- Deputy Director of OJK (2014-2020);
- Bank Supervisor of Bank Indonesia, Jakarta (2003-2006);
- Bank Indonesia, Jambi (1998-2003); and
- Bank Indonesia, Jakarta (1984-1992).

Rangkap Jabatan

Beliau tidak memiliki rangkap jabatan, baik di internal maupun eksternal OK BANK.

Concurrent Position

He does not hold any concurrent positions, either within or outside of OK BANK.

Sertifikasi

- Sertifikasi Manajemen Risiko Jenjang 6 (2024);
- Sertifikasi Manajemen Risiko Perbankan Level 6 oleh Lembaga Sertifikasi Profesi Lembaga Sertifikasi Profesional Perbankan (LSP LSPP) (2024);
- Program Pembekalan Manajemen Risiko bagi Calon Anggota Komisaris oleh Lembaga Pengembangan Perbankan Indonesia (LPPI) (2023);
- Sertifikasi Manajemen Risiko Level 4 oleh Badan Sertifikasi Manajemen Risiko (BSMR) (2022);
- Program Pengembangan Kepemimpinan Berjenjang PPKB Level Madya oleh Otoritas Jasa Keuangan (2016);
- Sertifikasi Sektor Perbankan oleh Bank Indonesia (2011);
- *Risk Based Bank Supervision* oleh Bank Indonesia (2011);
- Program Kepemimpinan Indonesia I oleh Bank Indonesia (2010);
- Pedoman Akuntansi Perbankan Indonesia oleh Ikatan Akuntan Indonesia (2009);
- Sertifikasi Perbankan *Do or Delegate* oleh Lembaga Manajemen IMMI (2005);
- Bank - Pengawasan & Pemeriksaan Bank oleh Institut Bankir Indonesia (2001); serta
- Pendidikan Calon Pemeriksa/Analis Bank oleh Bank Indonesia (1992).

Certification

- Risk Management Certification Level 6 (2024);
- Banking Risk Management Certification Level 6 by the Professional Certification Institute of Banking Professional Certification Agency (LSP LSPP) (2024);
- Risk Management Training Program for Prospective Board of Commissioners Members by the Indonesian Banking Development Institute (LPPI) (2023);
- Risk Management Certification Level 4 by the Risk Management Certification Agency (BSMR) (2022);
- Tiered Leadership Development Program (PPKB) Intermediate Level by the Financial Services Authority (2016);
- Banking Sector Certification by Bank Indonesia (2011);
- Risk Based Bank Supervision by Bank Indonesia (2011);
- Indonesia Leadership Program I by Bank Indonesia (2010);
- Indonesian Banking Accounting Guidelines by the Institute of Indonesia Chartered Accountants (2009);
- Banking Do or Delegate Certification by IMMI Management Institute (2005);
- Bank - Supervision & Examination by the Indonesian Bankers Institute (2001); and
- Education of Prospective Bank Examiner/Analyst by Bank Indonesia (1992).

Hubungan Afiliasi

Tidak memiliki hubungan afiliasi dengan Anggota Dewan Komisaris lainnya, Anggota Direksi, dan Pemegang Saham Utama, baik langsung maupun tidak langsung sampai kepada pemilik individu.

Affiliated Relations

Has no affiliation with other members of the Board of Commissioners, members of the Board of Directors, or the Major Shareholders, either directly or indirectly, up to the individual ultimate beneficial owners.

Pernyataan Independensi

Beliau diangkat sebagai Komisaris Independen untuk periode kedua sehingga tidak memiliki kewajiban untuk menandatangani surat pernyataan independensi dalam hal Komisaris Independen telah menjabat lebih dari 2 (dua) periode.

Statement of Independence

He was appointed as an Independent Commissioner for his second period. Thus, he is not required to sign a statement of independence, which applies to Independent Commissioners serving more than 2 (two) terms.

Perubahan Komposisi Anggota Dewan Komisaris dan Alasan Perubahannya

Pada tahun 2025, tidak terdapat perubahan komposisi anggota Dewan Komisaris OK BANK. Komposisi Dewan Komisaris OK BANK saat ini telah memenuhi ketentuan dalam POJK Nomor 33/POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik.

Changes in the Board of Commissioners' Composition and Reasons for Changes

In 2025, there were no changes to the composition of OK BANK's Board of Commissioners. The current composition of OK BANK's Board of Commissioners complies with the provisions of POJK Number 33/POJK.04/2014 on the Board of Directors and Board of Commissioners of Issuers or Public Companies.

Profil Direksi
Board of Directors' Profile



Keterangan / Description:
1. **Kang Bong Joo** (Direktur Utama / President Director);
2. **Hendra Lie** (Wakil Direktur Utama / Vice President Director); **dan / and**
3. **Vincentia M. Djuniwati Wijaya** (Direktur Bisnis / Director of Business);
4. **Jong Ha Lee** (Direktur Kredit / Director of Credit); **dan / and**
5. **Efdinal Alamsyah** (Direktur Kepatuhan / Director of Compliance).



Kang Bong Joo[1)]

Direktur Utama
President Director

KEBANGSAAN
Nationality
Korea Selatan / Korean

DOMISILI
Domicile
Jakarta

USIA
Age
60 Tahun / Years Old

Dasar Pengangkatan dan Persetujuan OJK

Diangkat sebagai Direktur Utama berdasarkan Keputusan RUPSLB tanggal 19 Februari 2025 dan telah mendapatkan persetujuan OJK pada tanggal 20 Mei 2025.

Legal Basis of Appointment and OJK Approval

Appointed as President Director based on the EGMS Resolution dated February 19, 2025, and obtained approval from OJK on May 20, 2025.

Riwayat Pendidikan

- *Department of Public Administration* dari Korea University (1988); serta
- *College of Education High School* dari Korea University (1984).

Educational Background

- Department of Public Administration of Korea University (1988); and
- College of Education High School of Korea University (1984).

Riwayat Jabatan

- *Vice-President* (*Corporate Director*) PT Bank Woori Saudara Indonesia (2020–2024);
- *General Manager of SusongDong Finance (Banking) Center* Bank Woori (2018);
- *General Manager of Investment Finance (Banking) Department* Bank Woori (2015);
- *General Manager of Project Finance (Banking) Department* Bank Woori (2014);
- *Corporate Branch Manager of Samsung Corporate Finance (Banking) Department* Bank Woori (2013);
- *Team Leader of Project Finance Department* Bank Woori (2009);
- *Senior Manager of Hong Kong Branch* Bank Woori (2006); serta
- *Manager of IB Business Division* Bank Woori (2001).

Professional Background

- Vice-President (Corporate Director) of PT Bank Woori Saudara Indonesia (2020–2024);
- General Manager of SusongDong Finance (Banking) Center of Bank Woori (2018);
- General Manager of Investment Finance (Banking) Department of Bank Woori (2015);
- General Manager of Project Finance (Banking) Department of Bank Woori (2014);
- Corporate Branch Manager of Samsung Corporate Finance (Banking) Department of Bank Woori (2013);
- Team Leader of Project Finance Department of Bank Woori (2009);
- Senior Manager of Hong Kong Branch of Bank Woori (2006); and
- Manager of IB Business Division of Bank Woori (2001).

Rangkap Jabatan

Beliau tidak memiliki rangkap jabatan, baik di internal maupun eksternal OK BANK.

Concurrent Position

He does not hold any concurrent positions, either within or outside of OK BANK.

Sertifikasi

Sertifikasi Manajemen Risiko Jenjang 7 (2025).

Certification

Risk Management Certification Level 7 (2025).

Hubungan Afiliasi

Tidak memiliki hubungan afiliasi dengan Anggota Dewan Komisaris, Anggota Direksi lainnya, dan Pemegang Saham Utama, baik langsung maupun tidak langsung sampai kepada pemilik individu.

Affiliated Relations

Has no affiliation with members of the Board of Commissioners, other members of the Board of Directors, or the Major Shareholders, either directly or indirectly, up to the individual ultimate beneficial owners.

1) Diangkat sebagai Direktur Utama OK BANK berdasarkan keputusan RUPSLB yang diselenggarakan pada tanggal 19 Februari 2025 dan efektif menjabat sejak tanggal 9 Juli 2025. / Appointed as President Director of OK BANK based on EGMS resolution held on February 19, 2025, and effective as of July 9, 2025.



Hendra Lie

Wakil Direktur Utama
Vice President Director

KEBANGSAAN
Nationality
Indonesia / Indonesian

DOMISILI
Domicile
Jakarta

USIA
Age
59 Tahun / Years Old

Dasar Pengangkatan dan Persetujuan OJK

- Diangkat pertama kali sebagai Wakil Direktur Utama berdasarkan Keputusan RUPSLB tanggal 11 Maret 2019 dan telah mendapatkan persetujuan OJK pada tanggal 21 Juni 2019; serta
- Diangkat kembali sebagai Wakil Direktur Utama berdasarkan Keputusan RUPSLB tanggal 22 Mei 2025.

Legal Basis of Appointment and OJK Approval

- Appointed for the first time as Vice President Director based on the EGMS Resolution dated March 11, 2019, and obtained approval from OJK on June 21, 2019; and
- Reappointed as Vice President Director based on the EGMS Resolution dated May 22, 2025.

Riwayat Pendidikan

- Magister Hukum dari Universitas Trisakti (2017); serta
- Sarjana Ekonomi dari Universitas Krida Wacana (1990).

Educational Background

- Master's Degree in Law from Universitas Trisakti (2017); and
- Bachelor's Degree in Economics from Universitas Krida Wacana (1990).

Riwayat Jabatan

- Direktur Utama PT Bank Dinar Indonesia, Tbk. (2012-2019);
- *Division Head Network Development* Bank Mutiara (2011-2012);
- *Head of Regional Office* 3 Bank Mutiara (2010-2011);
- *Head of Regional Office* 2 Bank Mutiara (2009-2010);
- *Branch Manager* Bank Century dan Bank Mutiara (2008-2009);
- *Branch Manager* Bank Danpac (2000-2005);
- *Branch Manager* Bank Asia Pasific (Aspac) (1990-1999); serta
- Analisis Kredit Bank Windu Kentjana (1989).

Professional Background

- President Director of PT Bank Dinar Indonesia, Tbk. (2012-2019);
- Division Head of Network Development of Bank Mutiara (2011-2012);
- Head of Regional Office 3 of Bank Mutiara (2010-2011);
- Head of Regional Office 2 of Bank Mutiara (2009-2010);
- Branch Manager of Bank Century and Bank Mutiara (2008-2009);
- Branch Manager of Bank Danpac (2000-2005);
- Branch Manager of Bank Asia Pacific (Aspac) (1990-1999); and
- Credit Analyst of Bank Windu Kentjana (1989).

Rangkap Jabatan

Beliau tidak memiliki rangkap jabatan, baik di internal maupun eksternal OK BANK.

Concurrent Position

He does not hold any concurrent positions, either within or outside of OK BANK.

Sertifikasi

- Sertifikasi *Treasury* Jenjang 7 (2025);
- Sertifikasi Manajemen Risiko Jenjang 7 (2024);
- Sertifikasi *Treasury* Level 7 oleh ACI Financial Markets Association Indonesia (2024);
- Sertifikasi Manajemen Risiko Perbankan Level 7 oleh Lembaga Sertifikasi Profesi Lembaga Sertifikasi Profesional Perbankan (LSP LSPP) (2024);
- *Refreshment Risk Management for Top Level* (2023); serta
- *Risk Management Certification Refreshment Program "Control of Bank Operational Risk in the Digital Banking and Covid-19 Era"* (2021).

Certification

- Treasury Certification Level 7 (2025);
- Risk Management Certification Level 7 (2024);
- Treasury Certification Level 7 by ACI Financial Markets Association Indonesia (2024);
- Banking Risk Management Certification Level 7 by the Professional Certification Institute of Banking Professional Certification Agency (LSP LSPP) (2024);
- Refreshment Risk Management for Top Level (2023); and
- Risk Management Certification Refreshment Program "Control of Bank Operational Risk in the Digital Banking and Covid-19 Era" (2021).

Hubungan Afiliasi

Tidak memiliki hubungan afiliasi dengan Anggota Dewan Komisaris, Anggota Direksi lainnya, dan Pemegang Saham Utama, baik langsung maupun tidak langsung sampai kepada pemilik individu.

Affiliated Relations

Has no affiliation with members of the Board of Commissioners, other members of the Board of Directors, or the Major Shareholders, either directly or indirectly, up to the individual ultimate beneficial owners.



Vincentia M. Djuniwati Wijaya

Direktur Bisnis
Director of Business

KEBANGSAAN
Nationality
Indonesia / Indonesian

DOMISILI
Domicile
Jakarta

USIA
Age
58 Tahun / Years Old

Dasar Pengangkatan dan Persetujuan OJK

Diangkat pertama kali sebagai Direktur Bisnis berdasarkan Keputusan RUPSLB tanggal 11 Mei 2023 dan telah mendapatkan persetujuan OJK pada tanggal 25 Juli 2023.

Legal Basis of Appointment and OJK Approval

Appointed for the first time as Director of Business based on the EGMS Resolution dated May 11, 2023, and obtained approval from OJK on July 25, 2023.

Riwayat Pendidikan

Magister *Business* dari STIE IPWI (1992).

Educational Background

Master's Degree in Business from STIE IPWI (1992).

Riwayat Jabatan

- *Business* 1 (*Commercial* & *Corporate*) *Division Head* OK BANK (2019-2023);
- *Chief Commercial Officer SME* & *Wholesales Banking* Bank MNC (2015-2019);
- Bank UOB Indonesia (2011-2015);
- *Senior Business Manager* – Regional Jawa Barat Bank BNP (2009-2011);
- *Business Manager* – Regional Jakarta Bank Danamon (2007-2009); serta
- *Head of Asset Sales Management* & *Recovery* Bank Permata (1990-2005).

Professional Background

- Business 1 (Commercial & Corporate) Division Head of OK BANK (2019-2023);
- Chief Commercial Officer SME & Wholesale Banking of Bank MNC (2015-2019);
- Bank UOB Indonesia (2011-2015);
- Senior Business Manager – West Java Regional of Bank BNP (2009-2011);
- Business Manager – Jakarta Regional of Bank Danamon (2007-2009); and
- Head of Asset Sales Management & Recovery of Bank Permata (1990-2005).

Rangkap Jabatan

Beliau tidak memiliki rangkap jabatan, baik di internal maupun eksternal OK BANK.

Concurrent Position

She does not hold any concurrent positions, either within or outside of OK BANK.

Sertifikasi

- Sertifikasi Manajemen Risiko Jenjang 7 (2024);
- Sertifikasi Manajemen Risiko Perbankan Level 7 oleh Lembaga Sertifikasi Profesi Lembaga Sertifikasi Profesional Perbankan (LSP LSPP) (2024);
- Program Pembekalan Manajemen Risiko bagi Calon Anggota Direksi oleh Lembaga Pengembangan Perbankan Indonesia (LPPI) (2023); serta
- Pelatihan *Mandatory* POJK Nomor 8 Tahun 2023, APU PPT dan PPPSPM Tata Cara Penilaian Risiko, Termasuk Perhitungan *Individual Risk Assessment* (2023).

Certification

- Risk Management Certification Level 7 (2025);
- Level 7 Banking Risk Management Certification by the Professional Certification Institute of Banking Professional Certification Agency (LSP LSPP) (2024);
- Risk Management Preparation Program for Prospective Board of Directors Members by the Indonesian Banking Development Institute (LPPI) (2023); and
- Mandatory Training on POJK Number 8 of 2023, AML CFT, and PPPSPM Risk Assessment Procedures, Including Individual Risk Assessment Calculation (2023).

Hubungan Afiliasi

Tidak memiliki hubungan afiliasi dengan Anggota Dewan Komisaris, Anggota Direksi lainnya, dan Pemegang Saham Utama, baik langsung maupun tidak langsung sampai kepada pemilik individu.

Affiliated Relations

Has no affiliation with members of the Board of Commissioners, other members of the Board of Directors, or the Major Shareholders, either directly or indirectly, up to the individual ultimate beneficial owners.



Jong Ha Lee[2)]

Direktur Kredit
Director of Credit

KEBANGSAAN
Nationality
Korea Selatan / Korean

DOMISILI
Domicile
Jakarta

USIA
Age
55 Tahun / Years Old

Dasar Pengangkatan dan Persetujuan OJK

Diangkat pertama kali sebagai Direktur Kredit berdasarkan Keputusan RUPSLB tanggal 20 November 2024 dan telah mendapatkan persetujuan OJK pada tanggal 2 Mei 2025.

Legal Basis of Appointment and OJK Approval

Appointed for the first time as Director of Credit based on the EGMS Resolution dated November 20, 2024, and obtained approval from OJK on May 2, 2025.

Riwayat Pendidikan

Sarjana Ekonomi dari Hanyang University (1996).

Educational Background

Bachelor of Economics from Hanyang University (1996).

Riwayat Jabatan

- *Loan Asset Management Div. Head* OK BANK (2023);
- *Certified Loan Officer* OK Saving Bank (2023);
- *Deputy General Manager* Citibank Korea (2022);
- *Credit Officer* Citibank Korea (2014);
- *Relationship Manager* Citibank Korea (2009); serta
- *Associated Relation Manager* Koram Bank (*merged with Citibank*) (2003).

Professional Background

- Loan Asset Management Division Head of OK BANK (2023);
- Certified Loan Officer of OK Savings Bank (2023);
- Deputy General Manager of Citibank Korea (2022);
- Credit Officer of Citibank Korea (2014);
- Relationship Manager of Citibank Korea (2009); and
- Associated Relationship Manager of Koram Bank (merged with Citibank) (2003).

Rangkap Jabatan

Beliau tidak memiliki rangkap jabatan, baik di internal maupun eksternal OK BANK.

Concurrent Position

He does not hold any concurrent positions, either within or outside of OK BANK.

Sertifikasi

- Sertifikasi *Treasury* Jenjang 7 (2025); serta
- Sertifikasi Manajemen Risiko Jenjang 7 (2024).

Certification

- Treasury Certification Level 7 (2025); and
- Risk Management Certification Level 7 (2024).

Hubungan Afiliasi

Tidak memiliki hubungan afiliasi dengan Anggota Dewan Komisaris, Anggota Direksi lainnya, dan Pemegang Saham Utama, baik langsung maupun tidak langsung sampai kepada pemilik individu.

Affiliated Relations

Has no affiliation with members of the Board of Commissioners, other members of the Board of Directors, or the Major Shareholders, either directly or indirectly, up to the individual ultimate beneficial owners.

2) Diangkat sebagai Direktur Kredit OK BANK berdasarkan keputusan RUPSLB yang diselenggarakan pada tanggal 20 November 2024 dan efektif menjabat sejak tanggal 26 Juni 2025. / Appointed as Director of Credit of OK BANK based on EGMS resolution held on November 20, 2024, and effective as of June 26, 2025.



Efdinal Alamsyah

Direktur Kepatuhan
Director of Compliance

KEBANGSAAN
Nationality
Indonesia / Indonesian

DOMISILI
Domicile
Jakarta

USIA
Age
61 Tahun / Years Old

Dasar Pengangkatan dan Persetujuan OJK

- Diangkat pertama kali sebagai Direktur Kepatuhan berdasarkan Keputusan RUPSLB tanggal 11 Maret 2019 dan telah mendapatkan persetujuan OJK pada tanggal 21 Juni 2019; serta
- Diangkat kembali sebagai Direktur Kepatuhan berdasarkan Keputusan RUPSLB tanggal 22 Mei 2025.

Legal Basis of Appointment and OJK Approval

- Appointed for the first time as Director of Compliance based on the EGMS Resolution dated March 11, 2019, and obtained approval from OJK on June 21, 2019; and
- Reappointed as Director of Compliance based on the EGMS Resolution dated May 22, 2025.

Riwayat Pendidikan

- Magister Hukum dari Universitas Jayabaya (2013);
- Magister Manajemen dari Universitas Katolik Atmajaya (2003); serta
- Sarjana Hukum dari Universitas Padjadjaran (1992).

Educational Background

- Master's Degree in Law from Universitas Jayabaya (2013);
- Master's Degree in Management from Universitas Katolik Atmajaya (2003); and
- Bachelor's Degree in Law from Universitas Padjadjaran (1992).

Riwayat Jabatan

- *Director of Compliance* yang juga membawahi *Risk Management*, Legal dan HR PT Bank Oke Indonesia (d/h Bank Andara) (2016-2019);
- *Director of Compliance* yang juga membawahi *Risk Management* dan HR PT Bank KEB Indonesia (sekarang PT Bank KEB Hana) (2006-2016);
- *Assistant to the Chief Operating Officer* (COO) dan *Head of Human Resources* & *General Administration* PT Bank BNP Paribas Indonesia (2003-2006);
- *Manager* beberapa posisi antara lain *General Affairs*, *Compliance*, *Corporate Loan*, *Credit Restructuring* & *Review*, *Legal*, dan lain-lain PT Korea Exchange Bank Danamon (sekarang PT Bank KEB Hana) (1994-2003); serta
- *Staff of The* Bank of Tokyo, Ltd. (sekarang MUFG) (1990-1994).

Professional Background

- Director of Compliance overseeing Risk Management, Legal, and HR of PT Bank Oke Indonesia (formerly Bank Andara) (2016-2019);
- Director of Compliance overseeing Risk Management and HR of PT Bank KEB Indonesia (now PT Bank KEB Hana) (2006-2016);
- Assistant to the Chief Operating Officer (COO) and Head of Human Resources & General Administration of PT Bank BNP Paribas Indonesia (2003-2006);
- Manager in various positions, including General Affairs, Compliance, Corporate Loan, Credit Restructuring & Review, Legal, and others of PT Korea Exchange Bank Danamon (now PT Bank KEB Hana) (1994-2003); and
- Staff of The Bank of Tokyo, Ltd. (now MUFG) (1990-1994).

Rangkap Jabatan

Sekretaris Perusahaan OK BANK (sejak 2019).

Concurrent Position

Corporate Secretary of OK BANK (since 2019).

Sertifikasi

- Sertifikasi APU PPT Jenjang 7 (2025);
- Sertifikasi Kepatuhan Jenjang 7 (2025);
- Sertifikasi Manajemen Risiko Jenjang 7 (2024);
- Sertifikasi Manajemen Risiko Perbankan Level 7 oleh Lembaga Sertifikasi Profesi Lembaga Sertifikasi Profesional Perbankan (LSP LSPP) (2024);
- *Refreshment Risk Management for Top Level* (2023);
- Sertifikasi Kepatuhan Perbankan Level Executive oleh Lembaga Sertifikasi Profesi Perbankan (LSPP) (2022);
- *Refreshment Risk Management* "Risiko Operasional & *Fraud* pada sektor Perbankan" (2021);
- *Risk Management Certification Refreshment Program* "*Control of Bank Operational Risk in the Digital Banking and Covid*-19 *Era*" (2021);
- *Refreshment Risk Management* Budaya Internal Kontrol Landasan Manajemen Risiko Operasional (2019); serta
- Sertifikasi Pendidikan Khusus Profesi Advokat (PKPA) oleh Perhimpunan Advokat Indonesia (2006).

Certification

- AML CTF Certification Level 7 (2025);
- Compliance Certification Level 7 (2025);
- Risk Management Certification Level 7 (2024);
- Level 7 Banking Risk Management Certification by the Professional Certification Institute of Banking Professional Certification Agency (LSP LSPP) (2024);
- Refreshment Risk Management for Top Level (2023);
- Executive Level Banking Compliance Certification by the Banking Professional Certification Agency (LSPP) (2022);
- Refreshment Training on Risk Management "Operational Risk & Fraud in the Banking Sector" (2021);
- Risk Management Certification Refreshment Program "Control of Bank Operational Risk in the Digital Banking and Covid-19 Era" (2021);
- Refreshment Training on Risk Management Internal Control Culture as the Foundation of Operational Risk Management (2019); and
- Special Education Certification for the Advocate Profession (PKPA) by the Indonesian Advocates Association (2006).

Hubungan Afiliasi

Tidak memiliki hubungan afiliasi dengan Anggota Dewan Komisaris, Anggota Direksi lainnya, dan Pemegang Saham Utama, baik langsung maupun tidak langsung sampai kepada pemilik individu.

Affiliated Relations

Has no affiliation with members of the Board of Commissioners, other members of the Board of Directors, or the Major Shareholders, either directly or indirectly, up to the individual ultimate beneficial owners.



Park Young Man[3)]

Direktur Utama
President Director

KEBANGSAAN
Nationality
Korea Selatan / South Korea

DOMISILI
Domicile
Jakarta

USIA
Age
62 Tahun / Years Old

Dasar Pengangkatan dan Persetujuan OJK

Diangkat pertama kali sebagai Direktur Utama berdasarkan Keputusan RUPSLB tanggal 12 Januari 2021 dan telah mendapatkan persetujuan OJK pada tanggal 15 Maret 2021.

Legal Basis of Appointment and OJK Approval

Appointed for the first time as President Director based on the EGMS Resolution dated January 12, 2021, and obtained approval from OJK on March 15, 2021.

Riwayat Pendidikan

- *Executive Master of Business Administration* dari Helsinki School of Economics and Business Administration (2000); serta
- *Bachelor of Business Administration* dari Hankuk University of Foreign Studies (1990).

Educational Background

- Executive Master of Business Administration from Helsinki School of Economics and Business Administration (2000); and
- Bachelor of Business Administration from Hankuk University of Foreign Studies (1990).

Riwayat Jabatan

- Direktur Bank Woori Saudara Indonesia (2017-2020);
- *Senior General Manager* Woori Bank, Singapore (2012-2017);
- *General Manager* Woori Bank, Korea di Investment Banking Group dan *Branch Manager* (2004-2012);
- *Senior Manager* Woori Bank, Singapore (2001-2004); serta
- *Manager* Woori Bank, Korea (1990-2001).

Professional Background

- Director of Bank Woori Saudara Indonesia (2017-2020);
- Senior General Manager of Woori Bank, Singapore (2012-2017);
- General Manager of Woori Bank, Korea, in the Investment Banking Group and Branch Manager (2004-2012);
- Senior Manager of Woori Bank, Singapore (2001-2004); and
- Manager of Woori Bank, Korea (1990-2001).

Rangkap Jabatan

Beliau tidak memiliki rangkap jabatan, baik di internal maupun eksternal OK BANK.

Concurrent Position

He does not hold any concurrent positions, either within or outside of OK BANK.

Sertifikasi

- Sertifikasi Manajemen Risiko Perbankan Level 7 oleh Lembaga Sertifikasi Profesi Lembaga Sertifikasi Profesional Perbankan (LSP LSPP) (2024);
- *Refreshment Risk Management for Top Level* (2023); serta
- *Risk Management Certification Refreshment Program "Control of Bank Operational Risk in the Digital Banking and Covid-19 Era"* (2021).

Certification

- Banking Risk Management Certification Level 7 by the Professional Certification Institute of Banking Professional Certification Agency (LSP LSPP) (2024);
- Refreshment Risk Management for Top Level (2023); and
- Risk Management Certification Refreshment Program "Control of Bank Operational Risk in the Digital Banking and Covid-19 Era" (2021).

Hubungan Afiliasi

Tidak memiliki hubungan afiliasi dengan Anggota Dewan Komisaris, Anggota Direksi lainnya, dan Pemegang Saham Utama, baik langsung maupun tidak langsung sampai kepada pemilik individu.

Affiliated Relations

Has no affiliation with members of the Board of Commissioners, other members of the Board of Directors, or the Major Shareholders, either directly or indirectly, up to the individual ultimate beneficial owners.

3) Efektif berhenti menjabat sebagai Direktur Utama OK BANK berdasarkan keputusan RUPSLB yang diselenggarakan pada tanggal 19 Februari 2025. / Effectively resigned as President Director of OK BANK based on the EGMS resolution dated February 19, 2025.

Perubahan Komposisi Anggota Direksi dan Alasan Perubahannya

Pada tahun 2025, OK BANK menyelenggarakan RUPSLB pada tanggal 19 Februari 2025 sehingga terdapat perubahan komposisi anggota Direksi, yaitu OK BANK memberhentikan dengan hormat Park Young Man selaku Direktur Utama, yang akan berlaku efektif sejak pengangkatan Direktur Utama yang baru, Kang Bong Joo telah dinyatakan efektif dan memperoleh persetujuan dari OJK serta instansi lain yang terkait. Dengan demikian, komposisi Direksi OK BANK per tanggal 19 Februari 2025 sebagai berikut:

Changes in the Board of Directors' Composition and Reasons for Changes

In 2025, OK BANK held an EGMS on February 19, 2025, resulting in a change in the Board of Directors' composition. OK BANK respectfully dismissed Park Young Man as President Director, which will be effective after the appointment of the new President Director, Kang Bong Joo, be declared effective and approval from OJK as well as from other relevant authorities. Accordingly, the composition of OK BANK's Board of Directors as of February 19, 2025, is as follows:

Komposisi Direksi Sebelum RUPS Luar Biasa tanggal 19 Februari 2025 Composition of the Board of Directors Prior to the Extraordinary GMS dated February 19, 2025	Komposisi Direksi Setelah RUPS Luar Biasa tanggal 19 Februari 2025 Composition of the Board of Directors After the Extraordinary GMS dated February 19, 2025
Park Young Man (Direktur Utama / President Director)	**Kang Bong Joo** (Direktur Utama / President Director)
Hendra Lie (Wakil Direktur Utama / Vice President Director)	**Hendra Lie** (Wakil Direktur Utama / Vice President Director)
Vincentia M. Djuniwati Wijaya (Direktur Bisnis / Director of Business)	**Vincentia M. Djuniwati Wijaya** (Direktur Bisnis / Director of Business)
Jong Ha Lee (Direktur Kredit / Director of Credit)	**Jong Ha Lee** (Direktur Kredit / Director of Credit)
Efdinal Alamsyah (Direktur Kepatuhan / Director of Compliance)	**Efdinal Alamsyah** (Direktur Kepatuhan / Director of Compliance)

Komposisi Direksi OK BANK tersebut telah memenuhi ketentuan dalam POJK Nomor 33/POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik.

The composition of OK BANK's Board of Directors complies with the provisions of POJK Number 33/POJK.04/2014 on the Board of Directors and Board of Commissioners of Issuers or Public Companies.

Pejabat Eksekutif
Executive Officers

Nama Name	Jabatan Position
Nining Kieswati	Kepala Divisi Operasional Head of Operations Division
Jefitra	Kepala Divisi *Risk Management* Head of Risk Management Division
Hendy Setiawan	Kepala Divisi *General Affairs* Head of General Affairs Division
Murniasih	Kepala Divisi SKAI Head of Internal Audit Division
Park Dong Won	Kepala Divisi *IT Planning* Head of IT Planning Division

Nama Name	Jabatan Position
Silvya Suryadi	Kepala Divisi *Business* 2 Head of Business 2 Division
Natalia Janette Budiman	Kepala Divisi *Funding* 1 Head of Funding 1 Division
Yoon Junkang	Kepala Divisi *Retail Business Development* Head of Retail Business Development Division
Prayitno	*Branch Manager* Cabang Semarang Branch Manager of Semarang Branch
Moch. Maurice	Kepala Divisi *Legal* Head of Legal Division
Novita Dwi Kusumawardhani	Kepala Divisi *Human Capital & Corporate Secretary* Head of Human Capital & Corporate Secretary Division
I Gusti Agung Putu Sidhi Yasa	*Branch Manager* Cabang Denpasar Branch Manager of Denpasar Branch
Lim Siau Sien	Kepala Divisi *IT Operation* Head of IT Operations Division
Nonikha Indrajana Ie	*Branch Manager* Cabang Juanda Branch Manager of Juanda Branch
Oscar Suwarnadwipa	Kepala Divisi *Business* 4 Head of Business 4 Division
Hyosun Kwak	Kepala Divisi *Retail Credit & Digital Strategy* Head of Retail Credit & Digital Strategy Division
Fenny Martha Gunawan	*Branch Manager* Cabang Surabaya Branch Manager of Surabaya Branch
Dina Ageng Setiani	Kepala Divisi *Finance* Head of Finance Division
Barbara Reni Hankusuma D.	Kepala Departemen *Credit Analyst* Head of Credit Analyst Department
Haryadi Eko Trismianto	Kepala Divisi *Treasury* Head of Treasury Division
Amanda Dwi Permatasari	Kepala Departemen *Marketing Communication* Head of Marketing Communication Department
Seong Hyeon Baek	Kepala Divisi *Loan Asset Management* Head of Loan Asset Management Division
Okky Widhi Yunanto	Kepala Divisi *Business* 3 Head of Business 3 Division
Lee Chang Sup	Kepala Divisi *Corporate Planning* Head of Corporate Planning Division
Canti Widi Yudiastuti	Kepala Divisi *Funding* 2 Head of Funding 2 Division
Yulia Reka Pancariasih	Pejabat Sementara *Branch Manager* Bandung Acting Branch Manager of Bandung
Cindy Wuisang	Kepala Departemen *Funding Product* Head of Funding Product Department
Sistya Rachmawati	Kepala Divisi *Compliance* Head of Compliance Division
Rian Abdi Gunawan	Kepala Divisi *Credit Review* Head of Credit Review Division
Nadhya Atindriya	Kepala Divisi *Business* 1 Head of Business 1 Division
Mayosa	Kepala Unit AI *Strategy & Transformation* Head of AI Strategy & Transformation Unit

Demografi Karyawan [POJK C.3] [GRI 2-7]

Employee Demographics

Demografi karyawan OK BANK dibentuk melalui proses rekrutmen dan seleksi yang mempertimbangkan berbagai aspek penting, mulai dari rentang usia, latar belakang pendidikan, hingga pengalaman kerja. Pendekatan ini memungkinkan OK BANK memiliki SDM yang beragam dan berkualitas namun tetap sesuai kebutuhan, sehingga setiap karyawan dapat berkontribusi secara optimal sesuai kompetensi dan tahapan kariernya. Dengan kombinasi tersebut, OK BANK berupaya menciptakan lingkungan kerja yang dinamis, profesional, dan mampu mendukung pencapaian tujuan perusahaan. Informasi mengenai demografi karyawan OK BANK diuraikan sebagai berikut:

OK BANK's employee demographics are shaped through a recruitment and selection process that considers various important aspects, including age range, educational background, and work experience. This approach enables OK BANK to have diverse and high-quality HR that aligns with its needs, allowing each employee to contribute optimally according to the competencies and career stage. With this combination, OK BANK strives to create a dynamic and professional work environment that supports the achievement of the Company's objectives. Information on OK BANK's employee demographics is outlined as follows:

KOMPOSISI KARYAWAN BERDASARKAN JENIS KELAMIN
Employee Composition by Gender

Jenis Kelamin	2025		2024		2023		Gender
	Jumlah Total	Persentase Percentage (%)	Jumlah Total	Persentase Percentage (%)	Jumlah Total	Persentase Percentage (%)	
Pria	166	50,15	170	51,67	174	52,40	Male
Wanita	165	49,85	159	48,33	158	47,60	Female
Jumlah	**331**	**100,00**	**329**	**100,00**	**332**	**100,00**	**Total**

KOMPOSISI KARYAWAN BERDASARKAN LEVEL JABATAN [ESG S-01]
Employee Composition by Level of Position

Level Jabatan Level of Position	2025				2024				2023			
	Pria Male		Wanita Female		Pria Male		Wanita Female		Pria Male		Wanita Female	
	Jumlah Total	Persentase Percentage (%)	Jumlah Total	Persentase Percentage (%)	Jumlah Total	Persentase Percentage (%)	Jumlah Total	Persentase Percentage (%)	Jumlah Total	Persentase Percentage (%)	Jumlah Total	Persentase Percentage (%)
Executive Level	4	80,00	1	**20,00**	3	75,00	1	25,00	4	80,00	1	20,00
Senior Level	13	59,09	9	**40,91**	13	68,42	6	31,58	12	63,16	7	36,84
Mid Level	18	41,86	25	**58,14**	41	53,25	36	46,75	28	53,85	24	46,15
Entry Level	131	50,19	130	**49,81**	113	49,34	116	50,66	130	50,78	126	49,22
Jumlah Total	166	50,15	165	**49,85**	**170**	**51,67**	**159**	**48,33**	**174**	**52,41**	**158**	**47,59**

KOMPOSISI KARYAWAN BERDASARKAN USIA
Employee Composition by Age

Rentang Usia Age Range	2025				2024				2023			
	Pria Male		Wanita Female		Pria Male		Wanita Female		Pria Male		Wanita Female	
	Jumlah Total	Persentase Percentage (%)	Jumlah Total	Persentase Percentage (%)	Jumlah Total	Persentase Percentage (%)	Jumlah Total	Persentase Percentage (%)	Jumlah Total	Persentase Percentage (%)	Jumlah Total	Persentase Percentage (%)
>55 Tahun >55 Years Old	6	60,00	4	40,00	4	44,44	5	55,56	7	53,85	6	46,15
45-54 Tahun 45-54 Years Old	22	62,86	13	37,14	23	65,71	12	34,29	25	65,79	13	34,21
35-44 Tahun 35-44 Years Old	73	55,73	58	44,27	70	60,34	46	39,66	73	60,83	47	39,17
25-34 Tahun 25-34 Years Old	58	41,13	83	58,87	61	41,78	85	58,22	62	41,61	87	58,39
18-24 Tahun 18-24 Years Old	7	50,00	7	50,00	12	52,17	11	47,83	7	58,33	5	41,67
Jumlah Total	166	50,15	165	49,85	**170**	**51,67**	**159**	**48,33**	**174**	**52,41**	**158**	**47,59**

KOMPOSISI KARYAWAN BERDASARKAN TINGKAT PENDIDIKAN
Employee Composition by Education Level

Tingkat Pendidikan Education Level	2025				2024				2023			
	Pria Male		Wanita Female		Pria Male		Wanita Female		Pria Male		Wanita Female	
	Jumlah Total	Persentase Percentage (%)	Jumlah Total	Persentase Percentage (%)	Jumlah Total	Persentase Percentage (%)	Jumlah Total	Persentase Percentage (%)	Jumlah Total	Persentase Percentage (%)	Jumlah Total	Persentase Percentage (%)
Pasca Sarjana Postgraduate	17	58,62	12	41,38	17	62,96	10	37,04	19	73,08	7	26,92
Sarjana Bachelor	141	50,36	139	49,64	144	51,80	134	48,20	146	53,09	129	46,91
Akademi/ Diploma Academy/ Diploma	6	40,00	9	60,00	7	41,18	10	58,82	7	38,89	11	61,11
SMU atau Sederajat High School or Equivalent	2	28,57	5	71,43	2	28,57	5	71,43	2	15,38	11	84,62
Jumlah Total	166	50,15	165	49,85	**170**	**51,67**	**159**	**48,33**	**174**	**52,41**	**158**	**47,59**

KOMPOSISI KARYAWAN BERDASARKAN STATUS KETENAGAKERJAAN
Employee Composition by Employment Status

Status Ketenagakerjaan Employment Status	2025				2024				2023			
	Pria Male		Wanita Female		Pria Male		Wanita Female		Pria Male		Wanita Female	
	Jumlah Total	Persentase Percentage (%)	Jumlah Total	Persentase Percentage (%)	Jumlah Total	Persentase Percentage (%)	Jumlah Total	Persentase Percentage (%)	Jumlah Total	Persentase Percentage (%)	Jumlah Total	Persentase Percentage (%)
Karyawan Tetap Permanent Employee	151	49,51	154	**50,49**	156	53,24	137	46,76	161	53,31	141	46,69
Karyawan Kontrak Contract Employee	10	58,82	7	41,18	9	42,86	12	57,14	4	33,33	8	66,67
Probation Probation	5	55,56	4	**44,44**	5	33,33	10	66,67	9	50,00	9	50,00
Jumlah Total	166	50,15	165	**49,85**	**170**	**51,67**	**159**	**48,33**	**174**	**52,41**	**158**	**47,59**

JUMLAH LEVEL KARYAWAN YANG DIMILIKI OLEH PRIA DAN WANITA BERDASARKAN KELOMPOK USIA [ESG S-02]
Total Employee Levels Held by Male and Female by Group

Rentang Usia Age Range	Level Jabatan Position Level								Jumlah Karyawan Total Employee
	Entry Level		Mid Level		Senior Level		Executive Level		
	Pria Male	Wanita Female	Pria Male	Wanita Female	Pria Male	Wanita Female	Pria Male	Wanita Female	
>55 Tahun >55 Years Old	-	-	-	3	2	-	4	1	10
45-54 Tahun 45-54 Years Old	15	7	3	5	4	1	-	-	35
35-44 Tahun 35-44 Years Old	53	36	13	14	7	8	-	-	131
25-34 Tahun 25-34 Years Old	56	80	2	3	-	-	-	-	141
18-24 Tahun 18-24 Years Old	7	7	-	-	-	-	-	-	14

Struktur dan Komposisi Pemegang Saham [POJK C.3]

Structure and Composition of Shareholders



KOMPOSISI PEMEGANG SAHAM

Composition of Shareholders

No.	Nama Pemegang Saham	1 Januari 2025 January 1, 2025		31 Desember 2025 December 31, 2025		Shareholders Name
		Jumlah Saham (Lembar Saham) Total Shares (Shares)	Persentase Percentage (%)	Jumlah Saham (Lembar Saham) Total Shares (Shares)	Persentase Percentage (%)	
1	OK Next	15.288.673.243	89,73	15.288.673.243	90,51	OK Next
2.	Saham *Treasury*	145.401.089	0,85	-	-	Treasury Shares
3.	Masyarakat	1.603.717.942	9,42	1.603.717.942	9,49	Public
Jumlah		**17.037.792.274**	**100,00**	16.892.391.185	100,00	Total

Klasifikasi Pemegang Saham

Informasi mengenai klasifikasi Pemegang Saham OK BANK pada awal tahun 2025 diuraikan sebagai berikut:

Shareholders Classification

Information on the classification of OK BANK's Shareholders at the beginning of 2025 is outlined as follows:

No.	Status Pemilik Ownership Status	Pemilikan dalam Satuan Standar Perdagangan Ownership in Standard Trading Unit			Pemilikan Tidak dalam Satuan Standar Perdagangan Ownership Not in Standard Trading Unit			Jumlah Total		
		Jumlah Investor Total Investor	Jumlah Saham (Lembar Saham) Total Shares (Shares)	Persentase Percentage (%)	Jumlah Investor Total Investor	Jumlah Saham (Lembar Saham) Total Shares (Shares)	Persentase Percentage (%)	Jumlah Investor Total Investor	Jumlah Saham (Lembar Saham) Total Shares (Shares)	Persentase Percentage (%)
Pemodal Nasional National Investor										
1.	Perorangan Individual	5.027	953.581.997	5,60	278	11.646	0,00	5.305	953.593.643	5,60
2.	Perseroan Terbatas Limited Liability Companies	9	785.258.189	4,61	3	185	0,00	12	785.258.374	4,61

No.	Status Pemilik Ownership Status	Pemilikan dalam Satuan Standar Perdagangan Ownership in Standard Trading Unit			Pemilikan Tidak dalam Satuan Standar Perdagangan Ownership Not in Standard Trading Unit			Jumlah Total		
		Jumlah Investor Total Investor	Jumlah Saham (Lembar Saham) Total Shares (Shares)	Persentase Percentage (%)	Jumlah Investor Total Investor	Jumlah Saham (Lembar Saham) Total Shares (Shares)	Persentase Percentage (%)	Jumlah Investor Total Investor	Jumlah Saham (Lembar Saham) Total Shares (Shares)	Persentase Percentage (%)
3.	Yayasan Foundation	-	-	-	1	77	0,00	1	77	0,00
Sub-Jumlah Pemodal Nasional Sub-Total National Investor		**5.036**	**1.738.840.186**	**10,21**	**282**	**11.908**	**0,00**	5.318	1.738.852.094	10,21
Pemodal Asing Foreign Investor										
1.	Perorangan Individual	2	132.400	0,00	-	-	-	2	132.400	0,00
2.	Perseroan Terbatas Limited Liability Companies	7	15.298.807.725	89,79	1	55	0,00	8	15.298.807.780	89,79
Sub-Jumlah Pemodal Asing Sub-Total Foreign Investor		**9**	**15.298.940.125**	**89,79**	**1**	**55**	**0,00**	10	15.298.940.180	89,79
Jumlah Total		**5.045**	**17.037.780.311**	**100,00**	**283**	**11.963**	**0,00**	5.328	17.037.792.274	100,00

Sementara itu, informasi mengenai klasifikasi Pemegang Saham OK BANK pada akhir tahun 2025 diuraikan sebagai berikut:

Meanwhile, information on the classification of OK BANK's Shareholders at the end of 2025 is outlined as follows:

No.	Status Pemilik Ownership Status	Pemilikan dalam Satuan Standar Perdagangan Ownership in Standard Trading Unit			Pemilikan Tidak dalam Satuan Standar Perdagangan Ownership Not in Standard Trading Unit			Jumlah Total		
		Jumlah Investor Total Investor	Jumlah Saham (Lembar Saham) Total Shares (Shares)	Persentase Percentage (%)	Jumlah Investor Total Investor	Jumlah Saham (Lembar Saham) Total Shares (Shares)	Persentase Percentage (%)	Jumlah Investor Total Investor	Jumlah Saham (Lembar Saham) Total Shares (Shares)	Persentase Percentage (%)
Pemodal Nasional National Investor										
1.	Perorangan Individual	8.769	965.538.636	5,72	300	12.135	0,00	9.069	965.550.771	5,72
2.	Perseroan Terbatas Limited Liability Companies	10	627.485.370	3,71	2	119	0,00	12	627.485.489	3,71
3.	Yayasan Foundation	-	-	-	1	77	0,00	1	77	00,00
Sub-Jumlah Pemodal Nasional Sub-Total National Investor		8.779	1.593.024.006	9,43	303	12.331	0,00	9.082	1.593.036.337	9,43
Pemodal Asing Foreign Investor										
1.	Perorangan Individual	2	30.100	0,00	-	-	-	2	30.100	0.00
2.	Perseroan Terbatas Limited Liability Companies	9	15.299.324.748	90,57	-	-	-	9	15.299.324.748	90,57
Sub-Jumlah Pemodal Asing Sub-Total Foreign Investor		11	15.299.354.848	90,57	-	-	-	11	15.299.354.848	90,57
Jumlah Total		8.790	16.892.378.854	100,00	303	12.331	-	9.093	16.892.391.185	100,00

Kepemilikan Saham oleh Dewan Komisaris dan Direksi

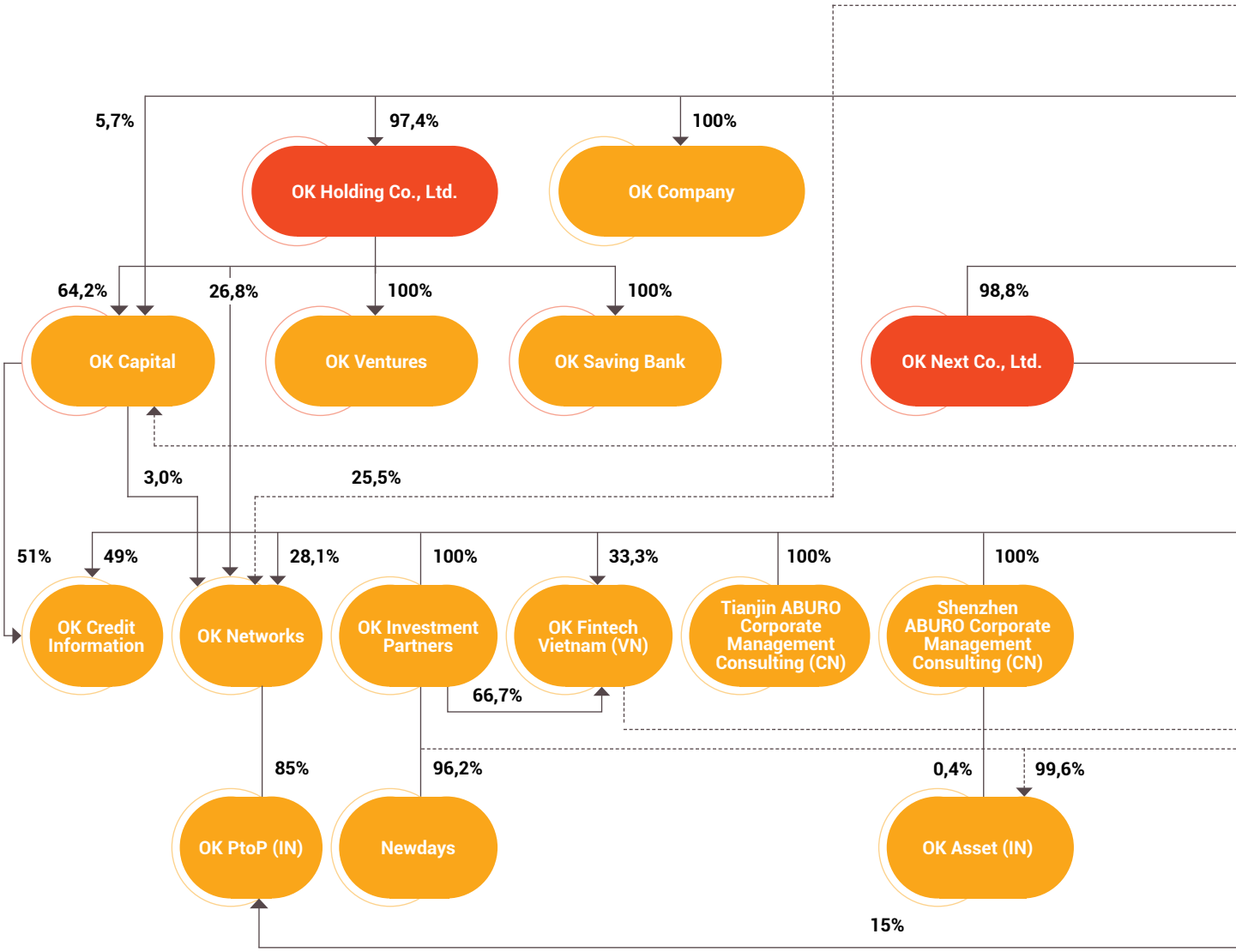
OK BANK menjalankan kepatuhan secara konsisten terhadap POJK Nomor 4 Tahun 2024 tentang Laporan Kepemilikan atau Setiap Perubahan Kepemilikan Saham Perusahaan Terbuka dan Laporan Aktivitas Menjaminkan Saham Perusahaan Terbuka. Sesuai ketentuan tersebut, setiap anggota Dewan Komisaris dan Direksi wajib menyampaikan laporan kepada OJK paling lambat 5 (lima) hari kerja sejak terjadi kepemilikan baru maupun perubahan atas kepemilikan saham OK BANK. Sepanjang tahun 2025, OK BANK telah memenuhi ketentuan ini dengan mengirimkan laporan bulanan terkait kepemilikan saham para anggota Dewan Komisaris dan Direksi melalui *e-reporting* kepada OJK dan BEI. Dalam laporan tersebut dinyatakan bahwa anggota Dewan Komisaris dan anggota Direksi OK BANK tidak memiliki saham, baik secara langsung maupun tidak langsung, pada OK BANK.

Share Ownership by the Board of Commissioners and the Board of Directors

OK BANK consistently complies with POJK Number 4 of 2024 on Share Ownership Reports or Any Changes in Share Ownership of Public Companies and Reports on Activities Pledging Shares of Public Companies. Under this regulation, every member of the Board of Commissioners and Board of Directors is required to submit a report to OJK no later than 5 (five) business days after acquiring new shares or any changes in share ownership of OK BANK. Throughout 2025, OK BANK had complied with this requirement by submitting monthly reports on the share ownership of members of the Board of Commissioners and Board of Directors through e-reporting to OJK and IDX. The reports stated that the members of OK BANK's Board of Commissioners and Board of Directors did not hold shares in OK BANK, either directly or indirectly.

Pemegang Saham Utama dan Pemegang Saham Pengendali

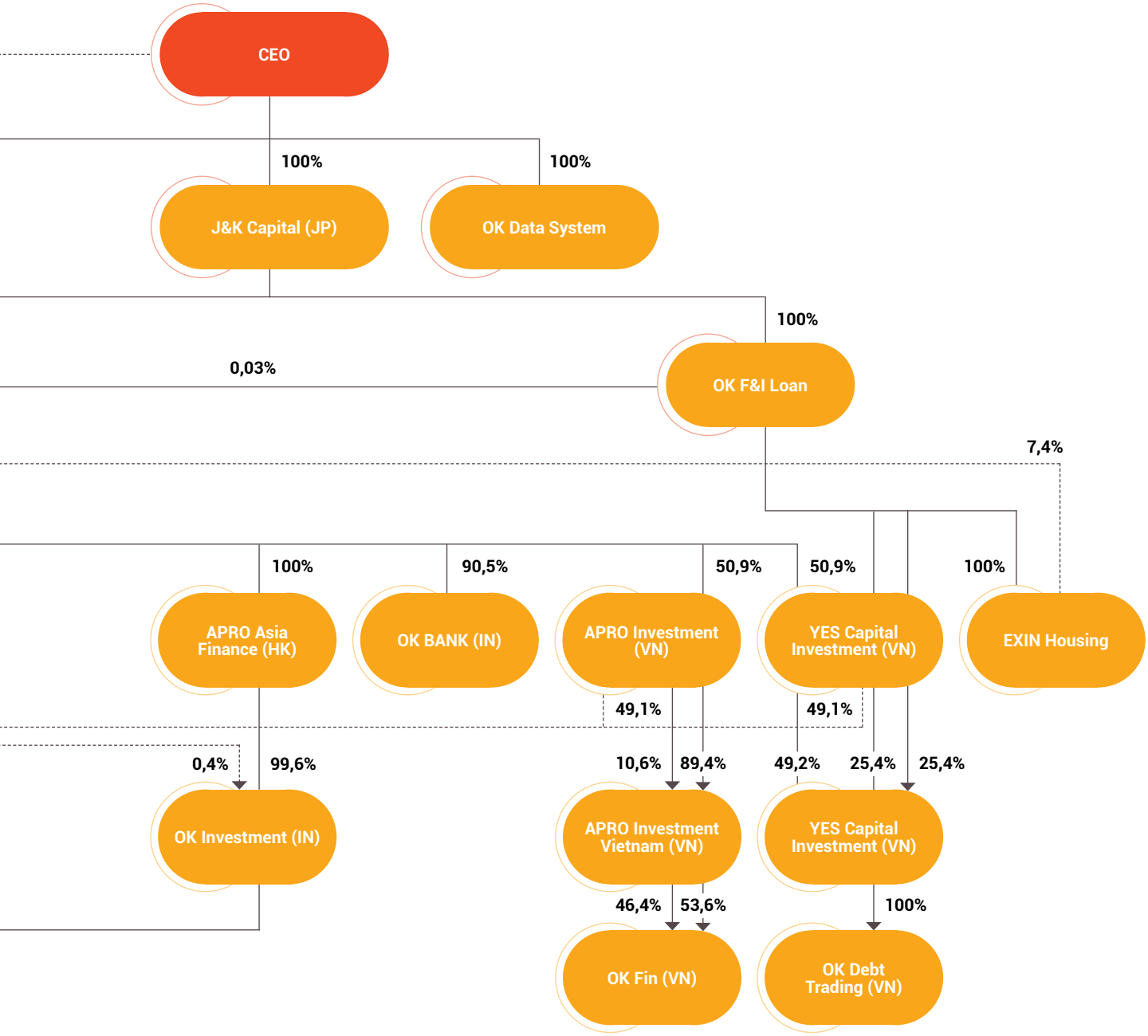
Major Shareholders and Controlling Shareholders



Pada 31 Desember 2025, OK Next (d/h APRO Financial) Co., Ltd. memiliki 15.288.673.243 lembar saham atau setara dengan 90,51% dari keseluruhan saham OK BANK, sehingga OK Next (d/h APRO Financial) Co., Ltd. merupakan Pemegang Saham Utama dan Pemegang Saham Pengendali OK BANK.

APRO Financial Co., Ltd. merupakan perusahaan pembiayaan sektor kredit swasta terbesar di Korea yang didirikan tahun 1999 dengan nama awal A&O Financial. Pada tahun 2014, melakukan ekspansi ke China dan Polandia dan mengubah nama menjadi APRO Financial Co., Ltd.

Pada tanggal 18 Oktober 2023 usaha APRO berubah dari *financial* menjadi *non-financial.* Pada tanggal 12 Desember 2023, APRO Financial Co., Ltd. berubah nama menjadi OK Next Co., Ltd.



As of December 31, 2025, OK Next (formerly APRO Financial) Co., Ltd. has 15,288,673,243 shares, equivalent to 90.51% of OK BANK's total shares, resulting in OK Next (formerly APRO Financial) Co., Ltd. as the Major Shareholder and Controlling Shareholder of OK BANK.

APRO Financial Co., Ltd. is the largest private-sector credit financing company in Korea, established in 1999 initially under the name A&O Financial. In 2014, it expanded into China and Poland and changed its name to APRO Financial Co., Ltd.

On October 18, 2023, APRO's business changed from financial to non-financial. Subsequently, on December 12, 2023, APRO Financial Co., Ltd. changed its name to OK Next Co., Ltd.

Entitas Anak dan Entitas Asosiasi
Subsidiaries and Associate Entities

Sampai dengan akhir tahun 2025, OK BANK tidak memiliki Entitas Anak maupun Entitas Asosiasi. Seluruh kegiatan usaha dan pengelolaan operasional dilakukan secara langsung oleh Bank tanpa keterlibatan perusahaan lain yang berada dalam pengendalian maupun kepemilikan signifikan.

Until the end of 2025, OK BANK did not have any Subsidiaries or Associate Entities. All business activities and operational management were carried out directly by the Bank without the involvement of any other company under its control or with significant ownership.

Kronologis Pencatatan Saham
Share Listing Chronology

Perjalanan OK BANK di pasar modal dimulai pada 11 Juli 2014, ketika Perseroan melaksanakan Penawaran Umum Perdana Saham (*Initial Public Offering*/IPO) dan secara resmi mencatatkan sahamnya di Bursa Efek Indonesia. Langkah ini menjadi tonggak penting dalam memperkuat struktur permodalan serta meningkatkan transparansi dan tata kelola sebagai perusahaan terbuka. Selanjutnya, OK BANK secara berkelanjutan melakukan penguatan permodalan melalui Penawaran Umum Terbatas (PUT). Pada 9 Desember 2019, Perseroan melaksanakan PUT I, diikuti dengan PUT II pada 15 Oktober 2020, PUT III pada 1 Oktober 2021, dan PUT IV pada 19 Oktober 2022. Rangkaian aksi korporasi tersebut mencerminkan upaya OK BANK dalam menjaga kecukupan permodalan, mendukung pengembangan usaha, serta memperkuat fondasi keuangan secara berkelanjutan sejalan dengan dinamika industri perbankan.

OK BANK's journey in the capital market began on July 11, 2014, when the Company conducted its Initial Public Offering (IPO) and officially listed its shares on Indonesia Stock Exchange. This step marked an important milestone in strengthening its capital structure as well as enhancing transparency and governance as a public company. Subsequently, OK BANK continuously strengthened its capital through Limited Public Offerings (PUT). On December 9, 2019, the Company conducted PUT I, followed by PUT II on October 15, 2020, PUT III on October 1, 2021, and PUT IV on October 19, 2022. This series of corporate actions reflects OK BANK's efforts to maintain adequate capital, support business development, and strengthen its financial foundation sustainably in line with the dynamics of the banking industry.

Informasi lebih lengkap mengenai kronologi pencatatan saham OK BANK diuraikan sebagai berikut:

More detailed information on the chronology of OK BANK's share listings is outlined as follows:

Tanggal Date	Pencatatan Saham Share Listing	Jumlah Saham Baru yang Diterbitkan (Lembar Saham) Total New Shares Issued (Shares)	Lembar Saham Setelah Aksi Korporasi (Lembar Saham) Shares After Corporate Action (Shares)	Nilai Nominal Nominal Value (Rp)	Jumlah Saham (Lembar Saham) Total Shares (Shares)
	Sebelum Penawaran Umum Perdana Saham Before the Initial Public Offering	-	-	100	**1.750.000.000**
11 Juli 2014 July 11, 2024	Penawaran Umum Perdana Saham Initial Public Offering	500.000.000	2.227.500.000	100	**2.227.500.000**
9 Desember 2019 December 9, 2019	Penawaran Umum Terbatas (PUT) I Limited Public Offering (PUT) I	2.534.789.887	8.787.562.275	100	**8.787.562.275**

Tanggal Date	Pencatatan Saham Share Listing	Jumlah Saham Baru yang Diterbitkan (Lembar Saham) Total New Shares Issued (Shares)	Lembar Saham Setelah Aksi Korporasi (Lembar Saham) Shares After Corporate Action (Shares)	Nilai Nominal Nominal Value (Rp)	Jumlah Saham (Lembar Saham) Total Shares (Shares)
15 Oktober 2020 October 15, 2020	Penawaran Umum Terbatas (PUT) II Limited Public Offering (PUT) II	2.686.443.983	11.562.788.016	100	**11.562.788.016**
1 Oktober 2021 October 1, 2021	Penawaran Umum Terbatas (PUT) III Limited Public Offering (PUT) III	2.537.197.095	14.099.985.111	100	**14.099.985.111**
19 Oktober 2022 October 19, 2022	Penawaran Umum Terbatas (PUT) IV Limited Public Offering (PUT) IV	2.937.807.163	17.037.792.274	100	**17.037.792.274**

OK BANK mencatatkan seluruh sahamnya di Bursa Efek Indonesia.

OK BANK has listed all of its shares on Indonesia Stock Exchange.

Kronologi Penerbitan dan Pencatatan Efek Lainnya
Chronology of Issuance and Other Securities Listing

Sampai dengan akhir tahun 2025, OK BANK tidak menerbitkan efek lainnya selain saham. Dengan demikian tidak terdapat informasi mengenai nama efek, tahun penerbitan, tingkat suku bunga atau imbal hasil, tanggal jatuh tempo, nilai penawaran, dan peringkat efek.

Until the end of 2025, OK BANK did not issue any securities other than shares. Therefore, there is no information regarding the name of the securities, issuance year, interest rate or yield, maturity date, offering value, and credit rating.

Struktur Grup Bank
The Bank's Group Structure

Struktur Grup menunjukkan hubungan antara OK BANK dengan Entitas Anak, Entitas Asosiasi, atau Perusahaan Ventura Bersama yang berada dalam satu kesatuan usaha. Namun demikian, OK Bank tidak memiliki bentuk struktur tersebut karena tidak memiliki entitas-entitas pendukung. Dengan kondisi ini, seluruh aktivitas usaha dan pengelolaan OK BANK berfokus pada entitas utamanya, sehingga memungkinkan OK BANK menjalankan operasional secara lebih terarah dan konsisten sesuai strategi yang ditetapkan.

The Group Structure illustrates the relationship between OK BANK and its Subsidiaries, Associate Entities, or Joint Venture Companies within a single business entity. However, OK BANK does not have such a structure as it does not have supporting entities. Under this condition, all of OK BANK's business activities and management are focused on its main entity, allowing OK BANK to operate in a more directed and consistent manner in line with its established strategy.

Lembaga dan Profesi Penunjang Pasar Modal
Capital Market Supporting Institutions and Professions

Lembaga dan profesi penunjang pasar modal berperan sebagai penghubung penting antara berbagai pihak yang terlibat dalam aktivitas pasar modal, seperti OK BANK, investor, dan regulator. Keberadaan lembaga tersebut memastikan bahwa setiap transaksi berjalan secara transparan, teratur, dan sesuai dengan ketentuan yang berlaku. Melalui keahlian dan fungsi masing-masing, lembaga dan profesi penunjang ini membantu menyediakan informasi yang akurat, menjaga keamanan transaksi, serta menegakkan kepatuhan, sehingga menciptakan ekosistem pasar modal yang sehat, efisien, dan dapat dipercaya oleh seluruh pelaku pasar. Informasi mengenai lembaga dan profesi penunjang pasar modal OK BANK diuraikan sebagai berikut:

Capital market supporting institutions and professions serve as important intermediaries among various parties involved in capital market activities, such as OK BANK, investors, and regulators. The presence of these institutions ensures that every transaction is conducted transparently, orderly, and in accordance with applicable regulations. Through their expertise and respective functions, these supporting institutions and professions help provide accurate information, maintain transaction security, and enforce compliance, thereby creating a healthy, efficient, and trustworthy capital market ecosystem for all market participants. Information regarding OK BANK's capital market supporting institutions and professions is outlined as follows:

Perdagangan dan Pencatatan Saham
Shares Trading and Listing

PT Bursa Efek Indonesia Gedung Bursa Efek Indonesia / Indonesia Stock Exchange Building Tower I, Jl. Jend. Sudirman Kav. 52-53 Jakarta Selatan / South Jakarta, DKI Jakarta 12910	**Jasa yang Diberikan / Services Provided** Jasa Pencatatan Tahunan Saham / Annual Share Listing Service
Periode Penugasan / Assignment Period 2025	**Biaya / Fee** Rp277.500.000,- (Termasuk PPN). Rp277,500,000 (Include PPN).

Kantor Akuntan Publik
Public Accounting Firm

Paul Hadiwinata, Hidajat, Arsono, Retno, Palilingan & Rekan UOB Plaza Lt. 30 & 42 UOB Plaza 30th & 42th Floor Jl. MH. Thamrin Lot 8 – 10 Jakarta Pusat / Central Jakarta, DKI Jakarta 10230	**Jasa yang Diberikan / Services Provided** Jasa Audit / Audit Service: Audit Laporan Keuangan PT Bank Oke Indonesia, Tbk. per 31 Desember 2025. Audit of Financial Statements of PT Bank Oke Indonesia, Tbk. as of December 31, 2025. Jasa Non-Audit / Non-Audit Service: Tidak ada. / None.
Periode Penugasan / Assignment Period 2025	**Biaya / Fee** Jasa Audit / Audit Service: Rp288.600.000,- (Termasuk PPN). Rp288,600,000 (Include PPN). Jasa Non-Audit / Non-Audit Service: -

Biro Administrasi Efek
Securities Administration Bureau

Ficomindo Buana Registrar Wisma Bumiputera Lt. M / M Floor Suite 209 Jl. Jend. Sudirman Kav. 75 Jakarta Selatan / South Jakarta, DKI Jakarta 12910	**Jasa yang Diberikan / Services Provided** Jasa Administrasi Saham Pasar Sekunder Secondary Market Stock Administration Service
Periode Penugasan / Assignment Period 2025	**Biaya / Fee** Rp31.750.000,-

Kustodian Custodian	
PT Kustodian Sentral Efek Indonesia (KSEI)	**Jasa yang Diberikan / Services Provided**
Gedung Bursa Efek Indonesia / Indonesia Stock Exchange Building Tower 1, Lt. 5 / Tower 1, 5th Floor Jl. Jend. Sudirman Kav. 52-53 Jakarta Selatan / South Jakarta, DKI Jakarta 12910	Pengelolaan Administrasi Efek / Securities Administration Management
Periode Penugasan / Assignment Period 2025	**Biaya / Fee** Rp62.715.000,-

Notaris Notary	
Dr. Agung Iriantoro, S.H., M.H	**Jasa yang Diberikan / Services Provided**
Jl. Jati Padang Raya No. 13/A Pasar Minggu Jakarta Selatan / South Jakarta, DKI Jakarta 12540	Rapat Umum Pemegang Saham dan Jasa Bidang Kenotariatan Lainnya / General Meeting of Shareholders and Other Notary Services
Periode Penugasan / Assignment Period 2025	**Biaya / Fee** Rp111.052.500,-

Situs Web Perusahaan
Company Website

OK BANK menyediakan akses informasi yang mudah dan transparan melalui situs web yang dapat diakses di **www.okbank.co.id**. Situs web ini dirancang untuk memberikan informasi terkini mengenai OK BANK, mencakup profil perusahaan, kinerja, dan berita serta kejadian terbaru yang relevan. Hal ini sejalan dengan prinsip keterbukaan dan transparansi informasi terhadap publik, yang menjadi bagian dari komitmen OK BANK terhadap praktik penerapan GCG.

OK BANK provides easy and transparent access to information through its website, accessible at **www.okbank.co.id**. The website is designed to provide up-to-date information about OK BANK, including the Company profile, performance, and the latest news and events. This aligns with the principles of openness and transparency of information to the public, which are part of OK BANK's commitment to implementing GCG practices.



Beranda

Tampilan muka web resmi Bank yang berisikan dan memuat berita terkini, pengumuman, informasi produk dan layanan, dan berbagai informasi lainnya bagi nasabah atau pemangku kepentingan.

Home

The main page of the Bank's official website, featuring the latest news, announcements, product and service information, and various other details for customers and stakeholders.

Simpanan

Informasi terkait produk simpanan yang ditawarkan OK BANK.

Saving

Information about the deposit products offered by OK BANK.

Pinjaman

Informasi terkait produk pinjaman yang ditawarkan OK BANK.

Loan

Information about the loan product offered by OK BANK.

Tentang OK BANK

Berisikan berbagai informasi penting tentang OK BANK, mulai dari profil perusahaan, tata kelola perusahaan hubungan investor, tanggung jawab sosial, dan berbagi informasi korporat lainnya.

About OK BANK

Containing key information about OK BANK, including the Company profile, corporate governance, investor relations, social responsibility, and other corporate information.

Karier

Berisikan tentang informasi kesediaan lowongan pekerjaan perusahaan diperuntukkan bagi seluruh masyarakat yang ingin berkarier di perbankan.

Career

Provided information on job vacancies available at the company for individuals interested in pursuing a career in banking.

FAQ/Tanya Jawab

Berisikan berbagai macam pertanyaan umum beserta jawabannya untuk berbagai macam produk Bank.

Selain melalui situs web resmi perusahaan, OK BANK juga menyediakan informasi terkait saham dan permodalan yang dapat diakses secara terbuka oleh publik. Informasi ini tersedia di situs web Bursa Efek Indonesia melalui laman www.idx.co.id, dengan kode saham **DNAR**. Selain itu, OK BANK melakukan keterbukaan informasi melalui berbagai media sosial yang dimiliki, seperti Youtube, Instagram, Facebook, dan Twitter/X.

FAQ/Questions and Answers

A collection of frequently asked questions and their answers regarding various products of the Bank.

In addition to the Company's official website, OK BANK also provides information related to its shares and capital that can be accessed publicly. This information is available on Indonesia Stock Exchange website at www.idx.co.id, under the ticker code **DNAR**. Furthermore, OK BANK discloses information through its various social media platforms, such as YouTube, Instagram, Facebook, and Twitter/X.

Fungsi Penunjang Bisnis

Business Support Functions

Keberhasilan operasional OK BANK sangat ditopang oleh sinergi antara pengelolaan SDM yang profesional dan pengembangan sistem TI yang andal. Di sisi SDM, fokus diarahkan pada peningkatan kompetensi melalui program pelatihan terstruktur, pengembangan karier yang berkesinambungan, dan pengelolaan talenta muda. Sementara itu, pengembangan TI menjadi tulang punggung transformasi digital, dengan rencana jangka pendek dan menengah yang mencakup optimalisasi sistem *existing*, penambahan fitur layanan, penguatan keamanan data, dan perluasan layanan *Core Banking* serta transaksi internasional. Sinergi antara pengembangan SDM dan TI ini memastikan bahwa OK BANK tidak hanya siap menghadapi tantangan bisnis saat ini, tetapi juga mampu berinovasi dan tumbuh secara berkelanjutan di masa depan.

OK BANK's operational success is strongly supported by the synergy between professional HR management and reliable IT system development. In terms of HR, the focus is on enhancing competencies through structured training programs, continuous career development, and young talent management. Meanwhile, IT development serves as the backbone of digital transformation, with short- and medium-term plans that include optimizing existing system, adding service features, strengthening data security, and expanding Core Banking services and international transactions. This synergy between HR and IT development ensures that OK BANK is not only prepared to face current business challenges but also capable of innovating and growing sustainably in the future.




SAFE DEPOSIT BOX

Pengelolaan Sumber Daya Manusia
Human Resources Management



Pengelolaan SDM OK BANK berfokus pada pengembangan karyawan sebagai aset utama dengan menekankan peningkatan kompetensi, budaya kerja yang adaptif, dan sistem manajemen kinerja yang berorientasi hasil. Upaya ini diwujudkan melalui pelatihan berkelanjutan, penempatan yang sesuai keahlian, dan pemanfaatan teknologi untuk mendukung proses rekrutmen serta evaluasi kinerja. Selain itu, OK BANK mendorong lingkungan kerja yang kolaboratif dan sehat guna menjaga motivasi serta retensi talenta, sehingga SDM mampu berkontribusi optimal terhadap pertumbuhan bisnis dan kualitas layanan kepada nasabah.

OK BANK's HR management focuses on developing employees as the organization's main asset by emphasizing competency enhancement, an adaptive work culture, and a result-oriented performance management system. These efforts are realized through continuous training, placement according to expertise, and utilization of technology to support recruitment process and performance evaluation. In addition, OK BANK promotes a collaborative and healthy work environment to maintain motivation and talent retention, enabling employees to contribute optimally to business growth and the quality of services provided to customers.

Strategi Pengelolaan SDM Tahun 2025

Tahun 2025 menjadi momentum penting bagi OK BANK dalam memperkuat arah pengelolaan SDM melalui pendekatan yang lebih terstruktur, adaptif, dan selaras dengan dinamika bisnis. Fokus utama diarahkan pada terciptanya landasan yang mampu mendukung kebutuhan organisasi yang terus berkembang, sekaligus memastikan kesiapan talenta dalam menghadapi perubahan. Dengan mempertimbangkan tantangan kompetitif dan tuntutan efisiensi, pengelolaan SDM pada tahun ini dirancang untuk mendorong produktivitas, ketangguhan, dan kesinambungan pengembangan karyawan secara menyeluruh agar OK BANK dapat terus bergerak maju secara berkelanjutan.

HR Management Strategy in 2025

The year 2025 becomes an important momentum for OK BANK to strengthen HR management direction through a more structured, adaptive approach, aligned with business dynamics. The main focus was on creating a foundation that supports the needs of a continuously evolving organization while ensuring talent readiness in facing change. Considering competitive challenges and efficiency demands, HR management this year was designed to promote productivity, resilience, and continuous development of employees so that OK BANK can continue to advance in a sustainable manner.

Strategi pengelolaan SDM yang diterapkan OK BANK pada tahun 2025 diuraikan sebagai berikut:
1. Program Pelatihan Berkelanjutan;
2. Pengembangan Kepemimpinan;
3. Keterlibatan Karyawan;
4. Meningkatkan Program Retensi Karyawan; serta
5. Meningkatkan Budaya Kerja.

Program Pelatihan dan Pengembangan Kompetensi

Strategi Pengembangan SDM [GRI 404-2]

Penerapan strategi pengembangan SDM diarahkan pada pemetaan kebutuhan kompetensi yang dilakukan secara menyeluruh melalui Kebutuhan Analisis Pelatihan. Pendekatan ini membantu OK BANK memahami kesenjangan kemampuan karyawan di berbagai unit dan menentukan bentuk pelatihan yang paling relevan. Dengan dasar tersebut, proses peningkatan kualitas SDM dapat berlangsung lebih terarah dan selaras dengan tujuan bisnis, sehingga setiap program pengembangan benar-benar memberikan dampak bagi peningkatan kinerja. [GRI 3-3]

Berbagai jenis pelatihan disediakan untuk memperkuat kemampuan *technical*, *soft skill,* maupun kapasitas kepemimpinan. Pembekalan *technical* ditujukan untuk memastikan karyawan mampu mengikuti perkembangan proses dan teknologi kerja, sementara penguatan *soft skill* membantu membangun komunikasi, kolaborasi, dan pola pikir yang adaptif. Di sisi lain, pengembangan kepemimpinan berfungsi menyiapkan kader pemimpin yang siap menghadapi tantangan organisasi di masa depan. Dengan rangkaian program yang berimbang, OK BANK berupaya menciptakan SDM yang kompeten, tangguh, dan mampu memberikan kontribusi optimal. [GRI 3-3]

1. **Pengembangan Kompetensi *Technical Skill***
   a Pelatihan yang diberikan kepada karyawan untuk posisi garda depan, seperti *Customer Service* dan *Teller* terkait dengan kecepatan dalam memberikan pelayanan kepada Nasabah dalam penggunaan *core banking system.*
   b. Pelatihan yang diberikan kepada karyawan untuk beberapa posisi tertentu yang memerlukan ketepatan dalam melakukan analisis data Laporan Keuangan.
2. **Pengembangan Kompetensi *Soft Skill***
   Pelatihan yang diberikan kepada karyawan terkait dengan kepemimpinan, kemampuan berkomunikasi dan kemampuan bernegosiasi untuk karyawan dengan *major field* sebagai *marketing*.

The HR management strategies implemented by OK BANK in 2025 are outlined as follows:
1. Continuous Training Programs;
2. Leadership Development;
3. Employee Engagement;
4. Enhancing Employee Retention Programs; and
5. Strengthening Work Culture.

Competency Training and Development Program

HR Development Strategy [GRI 404-2]

The HR development strategy is applied with directions towards mapping competency needs comprehensively through a Training Needs Analysis. This approach helps OK BANK understand employee skill gaps across various units and determine the most relevant forms of training. Based on this foundation, the process of enhancing HR quality can proceed in a more targeted manner and aligned with business objectives, ensuring that each development program truly impacts performance improvement. [GRI 3-3]

Various types of training are provided to strengthen technical skills, soft skills, and leadership capacity. Technical training is aimed at ensuring that employees can keep pace with evolving work process and technologies, while soft skill development helps build communication, collaboration, and adaptive thinking. On the other hand, leadership development serves to prepare future leaders to be ready to face organizational challenges. Through this balanced range of programs, OK BANK strives to create competent, resilient employees capable of making optimal contributions. [GRI 3-3]

1. **Development of Technical Skill Competency**
   a. Training provided to front-line employees, such as Customer Service and Tellers, focuses on speed and efficiency in serving customers using the core banking system.
   b. Training provided to employees in specific positions emphasizes accuracy in analyzing Financial Report data.
2. **Development of Soft Skill Competency**
   Trainings provided for employees focusing on leadership, communication, and negotiation skills for those with a major field in marketing.

3. **Pembekalan Sertifikasi**
   Pelatihan yang diberikan kepada karyawan yang akan melakukan pemenuhan ujian sertifikasi kompetensi yang telah ditetapkan oleh regulator.

3. **Certification Preparation**
   Training provided to employees preparing for competency certification exams as required by regulators.

Kesempatan Setara

Upaya menjaga kesempatan setara di lingkungan kerja menjadi perhatian penting dalam memastikan setiap individu memperoleh peluang yang sama untuk berkembang. Praktik ini diterapkan tanpa memandang latar belakang, jabatan, maupun perbedaan personal lainnya, sehingga seluruh karyawan memiliki ruang yang adil untuk berkontribusi dan menunjukkan kapabilitasnya. Pendekatan ini tidak hanya menciptakan suasana kerja yang inklusif, tetapi juga memperkuat kepercayaan dan rasa memiliki di antara karyawan.

Human Capital berperan krusial dalam memastikan kebijakan kesempatan setara berjalan konsisten di seluruh proses pengelolaan SDM. Mulai dari rekrutmen, pengembangan kompetensi, hingga penilaian kinerja, setiap tahapan dirancang agar bebas dari bias dan mengedepankan prinsip objektivitas. Dengan pengawasan yang berkelanjutan, OK BANK dapat memastikan bahwa seluruh karyawan mendapatkan akses yang seimbang terhadap peluang karier, sehingga tercipta lingkungan kerja yang adil, transparan, dan mendukung pertumbuhan bersama.

Biaya Pengembangan Kompetensi

Investasi OK BANK dalam pengembangan kompetensi karyawan pada tahun 2025 menunjukkan komitmen kuat terhadap peningkatan kualitas SDM. Anggaran yang dialokasikan mencapai Rp3,26 miliar, menggambarkan keseriusan OK BANK dalam memastikan bahwa karyawan terus memperoleh keterampilan yang relevan dan mampu mengikuti perkembangan kebutuhan organisasi. Pengeluaran ini mencerminkan pandangan bahwa peningkatan kompetensi bukan sekadar biaya, tetapi bagian dari strategi jangka panjang untuk memperkuat daya saing.

Jika dibandingkan dengan jumlah biaya tenaga kerja, alokasi tersebut setara dengan 3,59% dari keseluruhan pengeluaran terkait SDM. Proporsi ini menunjukkan bahwa OK BANK menempatkan pengembangan karyawan sebagai salah satu prioritas penting dalam pengelolaan SDM. Melalui investasi yang terukur, OK BANK berharap peningkatan kemampuan individu dapat memberikan dampak positif pada produktivitas, kualitas layanan, dan pencapaian tujuan bisnis secara keseluruhan.

Daftar Program Pengembangan Kompetensi 2025

Informasi mengenai program pelatihan dan pengembangan kompetensi yang diikuti karyawan pada tahun 2025 diuraikan sebagai berikut:

Equal Opportunity

Efforts to maintain equal opportunities in the workplace are an important focus to ensure that every individual has the same chance to grow. This practice is applied regardless of background, position, or other personal differences, allowing all employees a fair space to contribute and demonstrate their capabilities. This approach not only fosters an inclusive work environment but also strengthens trust and a sense of belonging among employees.

Human Capital plays a crucial role in ensuring that equal opportunity policies are consistently implemented across all HR processes. From recruitment and competency development to performance evaluation, each stage is designed to be free from bias and grounded in objectivity. Through ongoing oversight, OK BANK ensures that all employees have balanced access to career opportunities, thereby creating a fair, transparent work environment that supports collective growth.

Competency Development Cost

OK BANK's investment in employee competency development in 2025 demonstrates a strong commitment to enhancing HR quality. The allocated budget reached Rp3.26 billion, reflecting OK BANK's seriousness in ensuring that employees continuously acquire relevant skills and can keep pace with the evolving needs of the organization. This expenditure reflects the view that competency enhancement is not merely a cost but part of a long-term strategy to strengthen competitiveness.

Compared to total labor costs, this allocation represents 3.59% of overall HR-related expenditures. This proportion indicates that OK BANK places employee development as one of the key priorities in HR management. Through this measured investment, OK BANK expects that the improvement of individual capabilities will positively impact productivity, service quality, and the overall achievement of business objectives.

List of Competency Development Programs in 2025

Information on the training and competency development programs participated in by employees in 2025 is outlined as follows:

DAFTAR PELATIHAN JANUARI-DESEMBER 2025 [POJK F.22] [GRI 404-2]
List of Training in January-December 2025

No.	Pelatihan Training	Vendor	Metode Pelatihan Training Method	Periode Period	Divisi Division	Jumlah Peserta Total Participants
1.	Internal Audit.	Internal	Internal	2 Januari 2025 January 2, 2025	Human Capital & Corporate Secretary	9
2.	Introduction of OK BANK.	Internal	Internal	2 Januari 2025 January 2, 2025	Human Capital & Corporate Secretary	9
3.	Company Regulation & Career Path.	Internal	Internal	2 Januari 2025 January 2, 2025	Human Capital & Corporate Secretary	9
4.	Strategy & Corporate Planning.	Internal	Internal	3 Januari 2025 January 3, 2025	Human Capital & Corporate Secretary	9
5.	Who's Who in the the Organization.	Internal	Internal	3 Januari 2025 January 3, 2025	Human Capital & Corporate Secretary	9
6.	General Banking.	Internal	Internal	3 Januari 2025 January 3, 2025	Human Capital & Corporate Secretary	9
7.	Legal.	Internal	Internal	6 Januari 2025 January 6, 2025	Human Capital & Corporate Secretary	9
8.	Banking Operational.	Internal	Internal	6 Januari 2025 January 6, 2025	Human Capital & Corporate Secretary	9
9.	Risk Management.	Internal	Internal	7 Januari 2025 January 7, 2025	Human Capital & Corporate Secretary	9
10.	*Compliance & APU PPT.* Compliance & AML CTF	Internal	Internal	7 Januari 2025 January 7, 2025	Human Capital & Corporate Secretary	9
11.	Funding Product Knowledge.	Internal	Internal	8 Januari 2025 January 8, 2025	Human Capital & Corporate Secretary	9
12.	Retail Product Knowledge.	Internal	Internal	8 Januari 2025 January 8, 2025	Human Capital & Corporate Secretary	9
13.	Credit Review (Lending Product, Spreadsheet, etc).	Internal	Internal	9 Januari 2025 January 9, 2025	Human Capital & Corporate Secretary	9
14.	Finance and Accounting.	Internal	Internal	9 Januari 2025 January 9, 2025	Human Capital & Corporate Secretary	9
15.	Credit Administration.	Internal	Internal	10 Januari 2025 January 10, 2025	Human Capital & Corporate Secretary	9
16.	Appraisal.	Internal	Internal	10 Januari 2025 January 10, 2025	Human Capital & Corporate Secretary	9
17.	IT Security.	Internal	Internal	10 Januari 2025 January 10, 2025	Human Capital & Corporate Secretary	9
18.	IT Operation.	Internal	Internal	10 Januari 2025 January 10, 2025	Human Capital & Corporate Secretary	9
19.	Sosialisasi SBDK berdasarkan POJK Nomor 13 Tahun 2024. Dissemination of SBDK based on POJK Number 13 of 2024.	OJK	Hybrid	13 Januari 2025 January 13, 2025	Treasury Division	3
20.	Pelatihan PBK SPPUR J4 Sub Bidang Pengelolaan Uang Tunai (PUT). PBK SPPUR Level 4 Training for the Cash Management (PUT) Sub-Division.	LPK Praveena	Public	13,14, dan 15 Januari 2025 January 13, 14, and 15, 2025	KCP Cikarang Cikarang Sub-Branch Office	1
21.	Level Up Your Impact.	Jejak Pemimpin	Inhouse	13-14 Januari 2025 January 13-14, 2025	Human Capital & Corporate Secretary	27

No.	Pelatihan Training	Vendor	Metode Pelatihan Training Method	Periode Period	Divisi Division	Jumlah Peserta Total Participants
22.	Sosialisasi Tata Cara Pelaporan dan Publikasi Suku Bunga Dasar Kredit sesuai POJK Nomor 13 Tahun 2024. Dissemination of Procedures for Reporting and Publishing Prime Lending Rates in accordance with POJK Number 13 of 2024.	OJK	Hybrid	14 Januari 2025 January 14, 2025	Compliance Division	4
23.	Professional Presentation Skill.	Learning Resources	Inhouse	15-16 Januari 2025 January 15-16, 2025	Human Capital & Corporate Secretary	9
24.	Sosialisasi Aplikasi Pelaporan *Online* OJK APOLO "Modul Laporan Insidental Perbankan (BU, BUS & UUS)". Dissemination of OJK Online Reporting Application (APOLO) "Incidental Banking Report Module (BU, BUS & UUS)".	OJK	Public	16 Januari 2025 January 16, 2025	Human Capital & Corporate Secretary	7
25.	How to Achieve a Peak Performance in 2025.	OJK	Public	17 Januari 2025 January 17, 2025	Corporate Planning Division, Finance Division & Compliance Division	7
26.	Recovery Plan.	RMG	Hybrid	20 Januari 2025 January 20, 2025	Risk Management Division	3
27.	Pelatihan PBK SPPUR J4 Sub Bidang *Settlement* Transaksi *Treasury*. PBK SPPUR Level 4 Training for the Treasury Transaction Settlement Sub-Division.	LPK Praveena	Public	20-22 Januari 2025 January 20-22, 2025	KCP Cikarang Cikarang Sub-Branch Office	1
28.	Sosialisasi Ekspos *Draft* SPI 302 – Penilaian Properti Pengembangan. Dissemination of the Draft SPI 302 – Property Development Appraisal.	KPSPI_MAPPI	Hybrid	21 Januari 2025 January 21, 2025	Appraisal Department	7
29.	Banking Beyond Growth "Powering a Sustainable and Inclusive Economy for 2025 Onward (PERBANAS-IBI CEO FORUM 2025).	PERBANAS & IBI	Public	22 Januari 2025 January 22, 2025	Direktur Director	1
30.	Sosialisasi ESG *Reporting*. Dissemination of ESG Reporting.	IDX	Hybrid	22 Januari 2025 January 22, 2025	Compliance & Corporate Secretary	8
31.	Transformasi Digital: Tren Inovasi Teknologi di Sektor Keuangan. Digital Transformation: Technology Innovation Trends in the Financial Sector.	OJK	Hybrid	23 Januari 2025 January 23, 2025	SKAI Division & Operations Division	7
32.	Workshop on Internal Credam (LAM) Training.	Internal	Internal	23-24 Januari 2025 January 23-24, 2025	Loan Asset Management Division	14
33.	*Workshop* Pelaporan Rencana dan Realisasi Kegiatan Literasi dan Inklusi Keuangan Melalui Sistem Pelaporan Edukasi dan Pelindungan Konsumen (SIPEDULI). Workshop on Reporting the Plan and Realization of Financial Literacy and Inclusion Activities through the Consumer Education and Protection Reporting System (SIPEDULI).	OJK	Hybrid	30 Januari 2025 January 30, 2025	Compliance Division & Corporate Secretary	3

No.	Pelatihan Training	Vendor	Metode Pelatihan Training Method	Periode Period	Divisi Division	Jumlah Peserta Total Participants
34.	Diskusi Penyempurnaan Mekanisme Kerja IASC dan Sosialisasi KASPI *Fraud* dari OJK. Discussion on the Enhancement of IASC Working Mechanisms and Dissemination of KASPI Fraud from OJK.	OJK	Hybrid	30-31 Januari 2025 January 30-31, 2025	Human Capital, Operation, Compliance	14
35.	*Launching* Lembaga Sertifikasi Profesi (LSP) Sistem Pembayaran Indonesia (SPI). Launch of the Indonesian Payment System Professional Certification Agency (LSP SPI).	ASPI	Public	1 Februari 2025 February 1, 2025	Human Capital & Compliance Division	3
36.	*Refreshment* Sertifikasi *Treasury* J6. Treasury Level 6 Certification Refreshment.	ACI	Public	1 Februari 2025 February 1, 2025	Treasury Division	1
37.	Pelatihan SPPUR J6 a.n Ivan Rivaldi Sub Bidang Pemrosesan Transaksi Pembayaran (PTP). SPPUR Level 6 Training for Ivan Rivaldi from Payment Transaction Processing Sub-Division (PTP).	LSP SPI	Public	3 Februari 2025 February 3, 2025	Operations Division	1
38.	Evaluasi Implementasi Program KEJAR Tahun 2024 dan Rencana Implementasi KEJAR Tahun 2025. Evaluation of the 2024 KEJAR Program Implementation and the 2025 KEJAR Implementation Plan.	OJK	Hybrid	4 Februari 2025 February 4, 2025	Compliance	1
39.	Sosialisasi POJK Nomor 45 Tahun 2024 tentang Pengembangan dan Penguatan Emiten dan Perusahaan Publik. Dissemination of POJK Number 45 of 2024 on the Development and Strengthening of Issuers and Public Companies.	OJK	Hybrid	6 Februari 2025 February 6, 2025	Corporate Secretary & Compliance	7
40.	RPOJK Transparansi dan Publikasi Laporan Bank. RPOJK on Transparency and Publication of Bank Reports.	OJK	Hybrid	6 Februari 2025 February 6, 2025	Finance	2
41.	Pelatihan *Certified Professional Management Accountant* (CPMA). Certified Professional Management Accountant (CPMA) Training.	PPA Fakultas Ekonomi & Bisnis UI PPA, Faculty of Economics & Business, UI	Public	10 Februari-10 Mei 2025 February 10-May 10, 2025	Finance Division	1
42.	Online Training on Digital Rights Management (DRM).	Internal	Internal	11 Februari 2025 February 11, 2025	IT Operation	322
43.	PSPK 1 dan PSPK 2. PSPK 1 and PSPK 2.	IAI	Hybrid	11 Februari 2025 February 11, 2025	Finance	1
44.	Sosialisasi Kewajiban Penyampaian Laporan Penilaian Sendiri dan Pengkinian Data Pokok Bank. Dissemination of the Obligation to Submit Self-Assessment Reports and Update Core Bank Data.	LPS	Hybrid	12 Februari 2025 February 12, 2025	Corporate Secretary & Compliance	1

No.	Pelatihan Training	Vendor	Metode Pelatihan Training Method	Periode Period	Divisi Division	Jumlah Peserta Total Participants
45.	*Workshop* Penerapan *Climate Risk Management and Scenario Analysis* bagi Bank KBMI 1. Workshop on the Implementation of Climate Risk Management and Scenario Analysis for KBMI 1 Banks.	OJK	Hybrid	12-14 Februari 2025 February 12-14, 2025	Risk Management & Corporate Planning	3
46.	Waspada Modus Kejahatan *Account Take-Over* dan Cara Mitigasinya. Be Aware of Account Takeover Fraud Schemes and Their Mitigation Measures.	OJK	Hybrid	13 Februari 2025 February 13, 2025	Human Capital & Compliance	4
47.	*Resfreshment* Penggunaan *Guest Bank* SP & FMI. Refreshment on the Use of Guest Bank SP & FMI.	BI	Public	13 Februari 2025 February 13, 2025	Operation, Treasury & IT Operation	9
48.	Pembekalan Sertifikasi Manajemen Risiko Jenjang 4. Preparation of Risk Management Certification Level 4.	MAISA EDUKASI	Public	13 -14 Februari 2025 February 13-14, 2025	Treasury & Compliance Division	2
49.	Pembekalan Sertifikasi *Treasury* Jenjang 5. Preparation of Treasury Certification Level 5.	APUVINDO	Public	15-16 Februari 2025 February 15-16, 2025	Treasury Division	2
50.	Sosialisasi KPI 2025. Dissemination of KPI 2025.	Internal	Internal	17 Februari 2025 February 17, 2025	Human Capital Division	322
51.	CXO Expert Series Transforming Banking with Cloud Solutions, Cybersecurity, and Innovation.	PERBANAS	Public	18 Februari 2025 February 18, 2025	Risk Management	2
52.	ESG Disclosures: Why and How Should Companies Identify Nature-related Risks and Opportunities.	IDX	Public	18 Februari 2025 February 18, 2025	RIsk Management	1
53.	Unlocking The Ower of Generative AI with Cloudera Data Platform and Red Had Oppenshift.	MII	Hybrid	19 Februari 2025 February 19, 2025	IT Planning	2
54.	Uji Parsial Sistem SP & FMI (*Guest Bank*). Partial System Testing for SP & FMI (Guest Bank).	BI	Public	20 Februari 2025 February 20, 2025	Operation & Treasury Division	5
55.	*Webinar* "*Outlook* Ekonomi dan Keuangan di Tahun 2025". Webinar on "Economic and Financial Outlook for 2025".	OJK	Hybrid	20 Februari 2025 February 20, 2025	Corporate Planning, Corporate Secretary & Finance	8
56.	Web Application Firewall (WAF).	Cyberattack Nexus	Public	20-21 Februari 2025 February 20-21, 2025	IT Operation	1
57.	*Webinar* BI dengan Agenda: 1. *Refreshment* Cakupan Pelindungan Konsumen Bank Indonesia. 2. Rencana Penguatan Kapasitas Industri dalam Praktik Pelindungan Konsumen. BI Webinar with the following Agenda: 1. Refreshment on the Scope of Bank Indonesia Consumer Protection. 2. Plan to Strengthen Industry Capacity in Consumer Protection Practices.	BI	Public	21 Februari 2025 February 21, 2025	Human Capital Division	3
58.	Uji Sertifikasi *Treasury* Jenjang 5. Examination of Treasury Certification Level 5.	ACI FMA	Public	22 Februari 2025 February 22, 2025	Treasury Division	2

No.	Pelatihan Training	Vendor	Metode Pelatihan Training Method	Periode Period	Divisi Division	Jumlah Peserta Total Participants
59.	Pelatihan *Economy and Market Outlook 2025* serta Teknik Pengumpulan Data *Property Market Trend* dan Aplikasinya dalam Penilaian Properti Komersil. Training on Economic and Market Outlook 2025 and Techniques for Collecting Property Market Trend Data and Its Application in Commercial Property Valuation.	KPSPI_MAPPI	Public	24 Februari 2025 February 24, 2025	Loan Asset Management Division	1
60.	Cermati *Coretax System* Tahun 2025. Understanding the Coretax System for 2025.	Pratama Indomitra	Public	24 Februari 2025 February 24, 2025	Finance Division	1
61.	Sosialisasi POJK Nomor 28 Tahun 2024 tentang Pengelolaan Informasi Rekam Jejak Pelaku melalui Sistem Informasi Pelaku di Sektor Jasa Keuangan (SIPELAKU) dan Mekanisme Penggunaan SIPELAKU. Dissemination of POJK Number 28 of 2024 on the Management of Fraudulers Track Record Information through the Information System of Fraudulers in the Financial Service Sector (SIPELAKU) and the Mechanism for Using SIPELAKU.	OJK	Hybrid	24 Februari 2025 February 24, 2025	Compliance Division	5
62.	Seminar Infobank *Banking Connect* 2025. Infobank Banking Connect 2025 Seminar.	Infobank	Public	25 Februari 2025 February 25, 2025	Risk Management	1
63.	Peran GRC dalam Meningkatkan Kepercayaan Investor dan Stabilitas Sektor Keuangan. The Role of GRC in Enhancing Investor Confidence and Financial Sector Stability.	OJK	Hybrid	25 Februari 2025 February 25, 2025	Risk Management, Corporate Planning & Corporate Secretary	6
64.	Sosialisasi Produk OK *Lucky Program "Agent Call Center"*. Dissemination of OK Lucky Program Product "Agent Call Center".	Internal	Internal	25 Februari 2025 February 25, 2025	Call Center	5
65.	Pelatihan *General Affairs Professional*. General Affairs Professional Training.	Johnson Indonesia	Public	25-26 Februari 2025 February 25-26, 2025	General Affairs Division	1
66.	Induction Training Batch XXV.	Internal	Internal	26 Februari 2025 February 26, 2025	For New Employee	19
67.	Membongkar Mitos: Memahami CDP dan CEP untuk Pertumbuhan yang Lebih Cerdas. Debunking Myths: Understanding CDP and CEP for Smarter Growth.	Insider	Hybrid	27 Februari 2025 February 27, 2025	Marcom	4
68.	Sosialisasi Peran dan Dukungan Bank Indonesia dalam Implementasi PP Nomor 8 Tahun 2025. Dissemination of the Role and Support of Bank Indonesia in the Implementation of Government Regulation Number 8 of 2025.	BI	Hybrid	28 Februari 2025 February 28, 2025	Corporate Planning	3

No.	Pelatihan Training	Vendor	Metode Pelatihan Training Method	Periode Period	Divisi Division	Jumlah Peserta Total Participants
69.	Undangan Audiensi dan Persiapan Teknis PIC PK Penyelenggara d.r. Penanganan Pengaduan Konsumen BI ke *Web Portal*. Invitation for Hearing and Technical Preparation of PIC PK Organizers regarding the Handling of Consumer Complaints by Bank Indonesia via the Web Portal.	BI	Hybrid	3 Maret 2025 March 3, 2025	Human Capital Division	3
70.	Forum Penguatan Fungsi GRC: Penerapan *Internal Control Over Financial Reporting* (ICOFR) dalam Rangka Penguatan Sektor Jasa Keuangan. Forum on Strengthening GRC Functions: Implementation of Internal Control Over Financial Reporting (ICOFR) to Strengthen the Financial Services Sector.	OJK	Public	3 Maret 2025 March 3, 2025	Compliance Division	5
71.	Uji Sertifikasi Manajemen Risiko Jenjang 4. Examination of Risk Management Certification Level 4.	LSPP	Public	4 Maret 2025 March 4, 2025	Treasury & Compliance Division	2
72.	Sosialisasi KPI 2025 Divisi *Retail*. Dissemination of KPI 2025 for Retail Division.	Internal	Internal	4 Maret 2025 March 4, 2025	Retail Credit & Digital Strategy and Retail Business Development	18
73.	*Refreshment* Sosialisasi IASC *to Call Center Agent with Compliance*. Refreshment on IASC Dissemination for Call Center Agents with Compliance.	Internal	Internal	5 Maret 2025 March 5, 2025	Call Center & Compliance	8
74.	Peluncuran GEBER PK Ramadan 2025 "*Soft Launching Web Portal* Pengaduan Konsumen BI, Pengenalan Logo GEBER PK, dan Penguatan Forum Diskusi Reguler Pelindungan Konsumen untuk Indonesia (SIGUNA)". Launch of GEBER PK Ramadan 2025: "Soft Launching of Bank Indonesia Consumer Complaint Web Portal, Introduction of GEBER PK Logo, and Strengthening of the Regular Consumer Protection Discussion Forum for Indonesia (SIGUNA)".	BI	Public	5 Maret 2025 March 5, 2025	Human Capital Division	4
75.	Sustainability Accounting and Reporting in the Financial Services.	OJK	Public	6 Maret 2025 March 6, 2025	Corporate Planning, Compliance & Finance Division	9
76.	Peningkatan *Awareness* terhadap Risiko Tindak Pidana terkait *Investment Fraud* dan *Green Financial Crime*. Enhancing Awareness of Risks Related to Investment Fraud and Green Financial Crime.	OJK	Public	6 Maret 2025 March 6, 2025	Compliance Division	6
77.	FGD Likuiditas Ramadhan. Ramadan Liquidity FGD.	BI	Public	7 Maret 2025 March 7, 2025	Treasury Division	4
78.	Eliminate Blind Spots: Gain Full Visibility with Tenable Vulnerability Management.	PT Mitra Integrasi Informatika	Public	11 Maret 2025 March 11, 2025	Risk Management	2

No.	Pelatihan Training	Vendor	Metode Pelatihan Training Method	Periode Period	Divisi Division	Jumlah Peserta Total Participants
79.	Waspada SMS *Phishing* (*SMISHING*) Mengatasnamakan PJP. Beware of SMS Phishing (Smishing) Impersonating PJP.	BI	Public	12 Maret 2025 March 12, 2025	Human Capital & Compliance Division	8
80.	Inovasi Produk Keuangan Islam: Peran Etika Halal dalam Memperluas Penetrasi Pasar. Islamic Financial Product Innovation: The Role of Halal Ethics in Expanding Market Penetration.	OJK	Public	13 Maret 2025 March 13, 2025	Corporate Planning	1
81.	PMK 136 Tahun 2024 tentang Pengenaan Pajak Minimum Global Berdasarkan Kesepakatan Internasional. PMK 136 of 2024 on the Imposition of Global Minimum Tax Based on International Agreements.	PERBANAS	Public	17 Maret 2025 March 17, 2025	Finance Division	1
82.	Final Assessment TDP 2025.	Internal	Internal	17 Maret 2025 March 17, 2025	Human Capital Division	9
83.	PBK SPPUR J5 Sub-Bidang Pemrosesan Transaksi Pembayaran (PTP). PBK SPPUR Level 5 for the Payment Transaction Processing (PTP) Sub-Division.	Praveena	Public	17-19 Maret 2025 March 17-19, 2025	KCP Cikarang Cikarang Sub-Branch Office	1
84.	Koordinasi dalam Rangka Permintaan Data untuk Analisis Seleksi Jabatan. Coordination for Data Requests for Position Selection Analysis.	PPATK	Public	19 Maret 2025 March 19, 2025	Compliance Division	4
85.	Transparansi *Beneficial Ownership* di Indonesia. Transparency of Beneficial Ownership in Indonesia.	AEI	Public	19 Maret 2025 March 19, 2025	Compliance Division	4
86.	Undangan *Webinar Navigating Sustainability Reporting Standars* – IFRS. Invitation to Webinar on Navigating Sustainability Reporting Standards – IFRS.	AEI	Public	20 Maret 2025 March 20, 2025	Corporate Planning & Finance Division	3
87.	Pelatihan APU PPT a.n Runa Ramadanty Aisyi Putri "Pelatihan Penerapan & *Red Flag* Tata Cara Penerapan pada *Front-Liner* (Bisnis), *Business Support*, Kepatuhan, Manajemen Risiko". AML CTF Training for Runa Ramadanty Aisyi Putri: "Training on the Implementation & Red Flags on Procedures for Front-Liners (Business), Business Support, Compliance, and Risk Management".	Rintisan Manajemen Gagas	Public	20-21 Maret 2025 March 20-21, 2025	Compliance Division	1
88.	Analisa Kredit Korporasi. Corporate Credit Analysis.	Value Consult	Public	20-21 Maret 2025 March 20-21, 2025	SKAI Division	3
89.	PBK SPPUR J5 Sub-Bidang Pengelolaan Transfer Dana (PTD). PBK SPPUR Level 5 for the Fund Transfer Management (PTD) Sub-Division.	Praveena	Public	20-22 Maret 2025 March 20-22, 2025	KC Denpasar Denpasar Branch Office	1

No.	Pelatihan Training	Vendor	Metode Pelatihan Training Method	Periode Period	Divisi Division	Jumlah Peserta Total Participants
90.	Menakar Kebijakan Penghapusan Kredit Macet UMKM. Assessing Policies on the Write-Off of Non-Performing MSME Loans.	LPPI	Public	21 Maret 2025 March 21, 2025	SKAI Division, Credit Admin & Compliance	9
91.	Penjelasan Inisiatif mengenai Konsep IDX *Green Equity Designation*. Explanation of Initiatives regarding IDX Green Equity Designation Concept.	IDX	Public	21 Maret 2025 March 21, 2025	Compliance Division	3
92.	Undangan Sosialisasi Ketentuan mengenai Kebijakan Intensif Likuiditas Makroprudensial dan Ketentuan mengenai Giro Wajib Minimum. Invitation to Dissemination on Provisions regarding Macroprudential Liquidity Incentive Policy and Minimum Statutory Reserve.	BI	Public	25 Maret 2025 March 25, 2025	Risk Management, Finance Division & Operations Division	4
93.	Sosialisasi PADG Perubahan KLM. Dissemination of the Amendments to PADG on KLM.	BI	Public	25 Maret 2025 March 25, 2025	Treasury Division	4
94.	*Sharing Session Market* Properti *Until* Q4 2024 dan Properti *Outlook* 2025. Sharing Session: Property Market Until Q4 2024 and Property Outlook 2025.	Internal	Internal	26 Maret 2025 March 26, 2025	-	48
95.	Mitigasi dan Tindak Lanjut terhadap Keamanan BI-FAST terhadap Risiko *Fraud*. Mitigation and Follow-Up on BI-FAST Security against Fraud Risk.	BI	Public	29 Maret 2025 March 29, 2025	Human Capital & Operation Division	8
96.	Webinar "Sosialisasi Rancangan POJK tentang Pelaporan Bank Umum melalui Sistem Pelaporan OJK". Webinar on "Dissemination of the Draft POJK on Commercial Bank Reporting through the OJK Reporting System".	OJK	Public	10 April 2025 April 10, 2025	Credit Admin, Finance Division & Compliance	12
97.	Pelatihan Audit Intern Bank Kualifikasi V KKNI *Supervisor*. Bank Internal Audit Training Qualification V (KKNI – Supervisor).	Maisa Edukasi	Public	15 April 2025 April 15, 2025	SKAI Division	2
98.	Sosialisasi Aplikasi OK Portal. Dissemination of OK Portal Application.	Internal	Internal	16 April 2025 April 16, 2025	All Staff	330
99.	Perdagangan Karbon bagi Sektor Jasa Keuangan. Carbon Trading for the Financial Services Sector.	OJK	Public	16 April 2025 April 16, 2025	Risk Management	1
100.	*Webinar* "Meneropong Masa Depan Pasar Emas Peran Bullion Bank". Webinar on "Looking Ahead to the Future of the Gold Market: The Role of Bullion Banks".	OJK	Public	17 April 2025 April 17, 2025	Treasury Division, Corporate Planning & Finance	6
101.	Panduan Manajemen Risiko Iklim (*Climate Risk Management and Scenario Analysis* atau CRMS). Guidelines for Climate Risk Management and Scenario (CRMS) Analysis.	OJK	Public	17 April 2025 April 17, 2025	Compliance Division	3
102.	*Webinar Idea Talks* OJK *Institute Volume* 7 tahun 2025 "*Credit Scoring*". Webinar on Idea Talks OJK Institute Volume 7 of 2025 "Credit Scoring".	OJK	Public	21 April 2025 April 21, 2025	SKAI Division & Compliance Division	11

No.	Pelatihan Training	Vendor	Metode Pelatihan Training Method	Periode Period	Divisi Division	Jumlah Peserta Total Participants
103.	*Workshop* Tanggap Insiden Siber Sektor Keuangan, Perdagangan, dan Pariwisata *Workshop* TTIS BSSN. Workshop on Cyber Incident Response for the Financial, Trade, and Tourism Sectors (TTIS Workshop – BSSN).	BSSN	Public	21 April 2025 April 21, 2025	Risk Management	1
104.	PBK SPPUR J5 Sub-Bidang Pengelolaan Uang Tunai (PUT). PBK SPPUR Level 5 for the Cash Management (PUT) Sub-Division.	Praveena	Public	21-22 April 2025 April 21-22, 2025	KCP Cikarang Cikarang Sub-Branch Office	1
105.	Pembekalan Sertifikasi Manajemen Risiko Jenjang 4. Preparation for Risk Management Certification Level 4.	MAISA EDUKASI	Public	21-22 April 2025 April 21-22, 2025	Business 1	1
106.	*Refresher* Jenjang 4 - Pemenuhan 2 UK, *Credit Risk and Operational Risk* (Periode 22 April 2025). Level 4 Refresher – Fulfillment of 2 Units of Competency: Credit Risk and Operational Risk (Period: April 22, 2025).	Kovida	Public	22 April 2025 April 22, 2025	-	23
107.	*Webinar* "Sosialisasi Pedoman Akses Pelayanan Keuangan Inklusif untuk Disabilitas Berdaya (Pedoman SETARA). Webinar on "Dissemination of Guidelines for Access to Inclusive Financial Services for Empowered Persons with Disabilities (SETARA Guidelines)".	OJK	Public	22 April 2025 April 22, 2025	Funding Division	1
108.	Pelatihan Audit Intern Bank Kualifikasi IV KKNI Auditor. Internal Bank Audit Training Qualification IV (KKNI – Auditor).	Maisa Edukasi	Public	23 April 2025 April 23, 2025	SKAI Division	3
109.	Sosialisasi Pedoman Akses Pelayanan Keuangan untuk Disabilitas Berdaya (Pedoman SETARA). Dissemination of Guidelines for Access to Financial Services for Empowered Persons with Disabilities (SETARA Guidelines).	OJK	Public	23 April 2025 April 23, 2025	Compliance Division	2
110.	PBK SPPUR J5 Sub-Bidang Pengelolaan Transfer Dana (PTD). PBK SPPUR Level 5 for the Fund Transfer Management (PTD) Sub-Division.	Praveena	Public	24-26 April 2025 April 24-26, 2025	KCP Cikarang Cikarang Sub-Branch Office	1
111.	Efisiensi Anggaran, Dampak terhadap Pendidikan Tinggi, dan Peran Strategik Akuntansi Sektor Publik. Budget Efficiency, Its Impact on Higher Education, and the Strategic Role of Public Sector Accounting.	IAI	Public	28 April 2025 April 28, 2025	Finance Division	1
112.	Workshop on Climate Setting Target	OJK	Public	28-29 April 2025 April 28-29, 2025	Risk Management & Corporate Planning	3
113.	Sosialisasi SPRINT Modul Produk Bank Umum. Dissemination of SPRINT Module for Commercial Bank Products.	OJK	Public	29 April 2025 April 29, 2025	Corporate Planning & Compliance Division	6
114.	Seminar Digibank Summit 2025. Digibank Summit 2025 Seminar.	10DX	Public	29 April 2025 April 29, 2025	Finance Division	1

No.	Pelatihan Training	Vendor	Metode Pelatihan Training Method	Periode Period	Divisi Division	Jumlah Peserta Total Participants
115.	Peluncuran Tata Kelola Kecerdasan Artifisial Perbankan Indonesia. Launch of Artificial Intelligence Governance in Indonesian Banking.	OJK	Public	29 April 2025 April 29, 2025	Compliance Division	1
116.	*Webinar* "Sosialisasi Pendalaman POJK 45/2024 Penguatan Emiten dan Perusahaan Publik". Webinar on "In-Depth Dissemination of POJK 45/2024 on the Strengthening Issuers and Public Companies".	OJK	Public	30 April 2025 April 30, 2025	Corsec Division	2
117.	*Refreshment* SPPUR J4 Sub-Bidang Pengelolaan Uang Tunai (PUT). SPPUR Level 4 Refreshment for the Cash Management (PUT) Sub-Division.	Praveena	Public	2 Mei 2025 May 2, 2025	Branch	3
118.	Pelaksanaan Uji Sertifikasi Audit Intern Bank Kualifikasi V (SPV). Implementation of Internal Bank Audit Certification Examination Qualification V (SPV).	LSPP	Public	2 Mei 2025 May 2, 2025	SKAI Division	2
119.	Webinar on Financing Decarbonisation in the Commercial and Light Industry Supply Chain.	OJK	Public	6 Mei 2025 May 6, 2025	Risk Management Division	2
120.	*Webinar* Penyusunan TP DOC. Webinar on the Preparation of TP DOC.	PT Pratama Indomitra	Public	7 Mei 2025 May 7, 2025	Finance Division	1
121.	Pelatihan Sertifikasi Tresuri. Treasury Certification Training.	Internal	Internal	7-8 Mei 2025 May 7-8, 2025	Treasury Division	2
122.	*Refreshment* SPPUT J4 Sub-Bidang Pengelolaan Transfer Dana (PTD). SPPUT Level 4 Refreshment for the Fund Transfer Management (PTD) Sub-Division.	Praveena	Public	8 Mei 2025 May 8, 2025	KCP Perniagaan Perniagaan Sub-Branch Office	1
123.	Peran Strategis Industri Jasa Keuangan dalam Mendorong Pengembangan Ekonomi Daerah. The Strategic Role of the Financial Services Industry in Driving Regional Economic Development.	OJK	Public	8 Mei 2025 May 8, 2025	Compliance, Operations, Corporate Planning Division	9
124.	*Sharing* Informasi Mitigasi Risiko Operasional TI dan Siber kepada PJP/PIP. Information Sharing on IT Operational and Cyber Risk Mitigation for PJP/PIP.	OJK	Public	8 Mei 2025 May 8, 2025	Compliance & Risk Management Division	8
125.	Pelatihan dan Sertifikasi Perancang Kontrak. Contract Drafting Training and Certification.	Hukum Online	Public	14-17 Mei 2025 May 14-17, 2025	Legal Division	2
126.	Efek Domino Tarif Trump: "Ancaman atau Peluang bagi Ekonomi Indonesia?". The Domino Effect of Trump Tariffs: "A Threat or an Opportunity for Indonesia's Economy?".	OJK	Public	15 Mei 2025 May 15, 2025	Operations & Corporate Planning Division	5

No.	Pelatihan Training	Vendor	Metode Pelatihan Training Method	Periode Period	Divisi Division	Jumlah Peserta Total Participants
127.	Pembahasan Pengaturan Internal *Liquidity Adequacy Assessment Process* (ILAAP) serta Permohonan Uji Coba Laporan ILAAP. Discussion on the Internal Liquidity Adequacy Assessment Process (ILAAP) Framework and Request for ILAAP Reporting Trial.	OJK	Public	15 Mei 2025 May 15, 2025	Compliance Division	3
128.	Sosialisasi Pembahasan Pengaturan *Internal Liquidity Adequacy Assessment Process* (ILAAP). Dissemination on the Internal Liquidity Adequacy Assessment Process (ILAAP) Framework.	OJK	Public	15 Mei 2025 May 15, 2025	Risk Management Division	1
129.	Pembahasan Pengaturan Internal *Liquidity Adequacy Assessment Process* (ILAAP) serta Laporan ILAAP Discussion on the Internal Liquidity Adequacy Assessment Process (ILAAP) Framework and ILAAP Report.	OJK	Public	15 Mei 2025 May 15, 2025	Finance Division	4
130.	Undangan FGD Keamanan Sistem Informasi dan Ketahanan Siber. Invitation to FGD on Information System Security and Cyber Resilience.	Artarajasa	Public	15-16 Mei 2025 May 15-16, 2025	Risk Management Division	2
131.	Pelaksanaan Uji Sertifikasi Audit Intern Bank Kualifikasi IV. Implementation of Internal Bank Audit Certification Examination Qualification IV.	LSPP	Public	16 Mei 2025 May 16, 2025	SKAI Division	3
132.	*Coaching Clinic* dalam Rangka Penguatan Keamanan BI-*FAST*. Coaching Clinic for Strengthening BI-FAST Security.	BI	Public	16 Mei 2025 May 16, 2025	Compliance & Risk Management	2
133.	Uji *Certified Professional Management Accountant* (CPMA). Certified Professional Management Accountant (CPMA) Examination.	IAMI "Institut Akuntan Manajemen Indonesia" IAMI "Indonesian Institute of Management Accountants"	Public	17-18 Mei 2025 May 17-18, 2025	Finance Division	1
134.	Pembekalan Sertifikasi Manajemen Risiko Jenjang 4. Preparation for Risk Management Certification Level 4.	Maisa Edukasi	Public	19-20 Mei 2025 May 19-20, 2025	Loan Asset Management	1
135.	GRI Financial Services (Banking, Insurance and Capital Market) Sector Standard: Exposure Drafts.	IDX	Public	20 Mei 2025 May 20, 2025	Finance Division	2
136.	Training of "COBIT 2019 Foundation – an ISACA Accredited Course".	Andalan Teknologi Inovasi	Public	20-21 Mei 2025 May 20-21, 2025	SKAI Division	2
137.	PBK SPPUR J5 Sub-Bidang Pemrosesan Transaksi Pembayaran (PTP). PBK SPPUR Level 5 Training for the Payment Transaction Processing (PTP) Sub-Division.	IBI	Public	20-22 Mei 2025 May 20-22, 2025	KC Denpasar Denpasar Branch Office	1
138.	Level 4 Risk Management Refresher Program.	Kovida	Inhouse	21 Mei 2025 May 21, 2025	-	21

No.	Pelatihan Training	Vendor	Metode Pelatihan Training Method	Periode Period	Divisi Division	Jumlah Peserta Total Participants
139.	Pelatihan MAPPI "Penilaian Properti Resedensial dan Ruko dengan Luas Tanah yang Tidak Ideal". MAPPI Training on "Residential Property and Shop-houses (Ruko) Valuation with Non-Ideal Land Area".	MAPPI	Public	22 Mei 2025 May 22, 2025	Apprasial	8
140.	Customer Experience: Strategies for Success in Digital Era Confirmation.	OJK	Public	22 Mei 2025 May 22, 2025	Human Capital, Compliance, Operations & Corporate Planning Division	14
141.	*Webinar* IAI Strategik ICoFR untuk Pengungkapan & Mencegah Kecurangan Keuangan. IAI Webinar on Strategic ICoFR for Disclosure and Prevention of Financial Fraud.	IAI	Public	23 Mei 2025 May 23, 2025	Finance Division	1
142.	Pelaksanaan Uji Sertifikasi *Management* Risiko Kualifikasi 4. Implementation of Risk Management Certification Examination Level 4.	BSMR	Public	24 Mei 2025 May 24, 2025	Business 1 Division	1
143.	Urgensi Transparansi Keuangan Hijau pada Lembaga Jasa Keuangan. The Urgency of Green Finance Transparency in Financial Institutions.	OJK	Public	26 Mei 2025 May 26, 2025	Operations, Risk Management & Corporate Planning Division	12
144.	PBK SPPUT J5 Sub-Bidang Pengelolaan Uang Tunai (PUT). PBK SPPUT Level 5 for the Cash Management (PUT) Sub-Division.	Praveena	Public	26-27 Mei 2025 May 26-27, 2025	KC Denpasar Denpasar Branch Office	1
145.	PBK SPPUR J4 Sub-Bidang Pengelolaan Transfer Dana (PTD). PBK SPPUR Level 4 for the Fund Transfer Management (PTD) Sub-Division.	Praveena	Public	26-28 Mei 2025 May 26-28, 2025	KCP Cikarang Cikarang Sub-Branch Office	1
146.	Kemenkum: Undangan *Webinar* Layanan Fidusia tanggal 27 Mei 2025. Ministry of Law and Human Rights: Invitation to Fiduciary Services Webinar on May 27, 2025.	KEMENKUM Ministry of Law and Human Rights	Public	27 Mei 2025 May 27, 2025	Compliance Division	1
147.	*Focus Group Discussion*: Penyusunan *Individual Risk Assessment* (IRA) APU PPT PPSPM – FKDKP. Focus Group Discussion: Preparation of Individual Risk Assessment (IRA) AML CTF CPF – FKDKP.	FKDKP	Public	27 Mei 2025 May 27, 2025	Compliance Division	3
148.	Kegiatan *Sharing* Informasi Mitigasi Risiko Operasional Teknologi Informasi (TI) dan Siber pada Periode Libur HBKN Mei 2025. Information Sharing Activity on Mitigating Information Technology (IT) and Cyber Operational Risks during the May 2025 HBKN Holiday Period.	BI	Public	27 Mei 2025 May 27, 2025	Compliance & Risk Management Division	9
149.	Undangan *Capacity Building* serta Evaluasi Kegiatan Setoran dan Penarikan Perbankan Se-Jabar Tahun 2025. Invitation to Capacity Building and Evaluation of Banking Deposit and Withdrawal Activities across West Java in 2025.	BI	Public	29-31 Mei 2025 May 29-31, 2025	KC Bandung Bandung Branch Office	1

No.	Pelatihan Training	Vendor	Metode Pelatihan Training Method	Periode Period	Divisi Division	Jumlah Peserta Total Participants
150.	Kegiatan Bedah Buku "Diorama Keuangan Berkelanjutan Indonesia". Book Review Activity: "Diorama of Sustainable Finance in Indonesia."	OJK	Public	3 Juni 2025 June 3, 2025	Operations Division	2
151.	*Sharing* Informasi Mitigasi Risiko Operasional TI dan Siber pada Periode Libur HBKN Juni 2025. Information Sharing Activity on Mitigating IT and Cyber Operational Risks during the June 2025 HBKN Holiday Period.	BI	Public	4 Juni 2025 June 4, 2025	Risk Management & Compliance Division	4
152.	Basic Accounting IT Training.	Johnson Indonesia	Public	4-5 Juni 2025 June 4-5, 2025	IT Planning	4
153.	The Future of Cybersecurity: Threats, Challenges, and Innovations.	OJK	Public	5 Juni 2025 June 5, 2025	SKAI Division, Risk Management, Finance & Operations Division	8
154.	Evaluasi Implementasi SK SP. Evaluation of SK SP Implementation.	BI	Public	5 Juni 2025 June 5, 2025	Human Capital & Corporate Secretary Division	3
155.	Sosialisasi KEJAR *Awards* 2025. Dissemination of KEJAR Awards 2025.	OJK	Public	5 Juni 2025 June 5, 2025	Funding, Compliance	2
156.	Kegiatan Progres Reviu Implementasi Standardisasi Kompetensi di Bidang Sistem Pembayaran. Progress Review Activity on the Implementation of Competency Standardization in the Payment System Sector.	BI	Public	6 Juni 2025 June 6, 2025	Compliance Division	2
157.	*Refreshment* SPPUR J5 Sub-Bidang Pengelolaan Transfer Dana (PTD). SPPUR Level 5 Refreshment for the Fund Transfer Management (PTD) Sub-Division.	Praveena	Public	11 Juni 2025 June 11, 2025	Branch	3
158.	*Focus Group Discussion* (FGD) dan Sosialisasi Hasil Survei Orientasi Bisnis Perbankan OJK (SBPO) Triwulan II-2025. Focus Group Discussion (FGD) and Dissemination of the Results of the OJK Banking Business Orientation Survey (SBPO) for Q2 2025.	OJK	Public	11 Juni 2025 June 11, 2025	Treasury Division	1
160.	Induction Training Batch XXVI.	Internal	Internal	11 Juni 2025 June 11, 2025	-	14
161.	UU PDP Indonesia dalam Masa Transisi. Indonesia UU PDP in the Transition Period.	Anggraeni & Partners	Public	11 Juni 2025 June 11, 2025	Compliance Division	1
162.	*Webinar* Nasional Perpajakan AEI x DJP: Penerapan PMK 118 Tahun 2024. AEI x DJP National Tax Webinar: Implementation of PMK 118 of 2024.	Asosiasi Emiten Indonesia Indonesian Issuers Association	Public	11 Juni 2025 June 11, 2025	Finance Division	4
163.	Pelaksanaan Uji Sertifikasi Management Risiko Kualifikasi 4. Implementation of Risk Management Certification Examination Qualification Level 4.	BSMR	Public	11 Juni 2025 June 11, 2025	Loan Asset Management	1

No.	Pelatihan Training	Vendor	Metode Pelatihan Training Method	Periode Period	Divisi Division	Jumlah Peserta Total Participants
164.	*Workshop* AYDA dan Penerapannya "Ketika Debitur Dinyatakan Pailit berdasarkan UU Kepailitan Nomor 37". Workshop on AYDA and Its Implementation: "When a Debtor is Declared Bankrupt under Bankruptcy Law Number 37".	Kontan Academy	Public	12 Juni 2025 June 12, 2025	Legal Division	4
165.	Pelatihan "Tata Cara Penyusunan TP Doc sesuai PMK 172-2023". Training on "Procedures for Preparing TP Documentation in accordance with PMK 172-2023".	Pratama Indo Mitra	Public	12 Juni 2025 June 12, 2025	Finance Division	1
166.	Sosialisasi Ketentuan Keamanan Sistem Informasi dan Ketahanan Siber kepada Penyelenggara. Dissemination of Information System Security and Cyber Resilience Provisions to Operators.	BI	Public	12 Juni 2025 June 12, 2025	Risk Management & Compliance Division	4
167.	Penerapan ICoFR Untuk Meningkatkan Integritas Laporan Keuangan dan Kepercayaan Publik. Implementation of ICoFR to Enhance the Integrity of Financial Statements and Public Trust.	LPPI	Public	13 Juni 2025 June 13, 2025	Operations Division	1
168.	Training on Banking Skill Journey Program Training 2025.	Internal	Internal	14 Juni 2025 June 14, 2025	Branches (Frontliner Cs, Teller & Ka Ops)	45
169.	Pelatihan Perlindungan Konsumen & Layanan Pengaduan Nasabah Berdasarkan POJK Nomor 22 Tahun 2023. Consumer Protection & Customer Complaint Handling Training based on POJK Number 22 of 2023.	PUSAT STUDI PENGEMBANGAN EKONOMI DAERAH (PUSPERA) CENTER FOR REGIONAL ECONOMIC DEVELOPMENT STUDIES (PUSPERA)	Public	17 Juni 2025 June 17, 2025	Human Capital & Corporate Secretary Division	3
170.	Sertifikasi Ahli K3 Umum BNSP. BNSP General OHS Expert Certification.	Mutiara Mutu Sertifikasi	Public	17-20 Juni 2025 June 17-20, 2025	General Affairs	1
171.	Sosialisasi Pelaporan sesuai POJK Nomor 12 Tahun 2024 tentang Penerapan Strategi Anti-*Fraud*. Dissemination of Reporting in accordance with POJK Number 12 of 2024 on the Implementation of Anti-Fraud Strategy.	OJK	Public	17 Juni 2025 June 17, 2025	Compliance, Human Capital & Corporate Secretary Division	5
172.	Sosialisasi Pelaporan sesuai POJK Nomor 12 Tahun 2024 tentang Penerapan Strategi Anti-*Fraud* bagi Lembaga Jasa Keuangan kepada Bank Umum. Dissemination of Reporting in accordance with POJK Number 12 of 2024 on the Implementation of Anti-Fraud Strategy for Financial Services Institutions to Commercial Banks.	OJK	Public	17 Juni 2025 June 17, 2025	Risk Management	3
173.	Pelatihan Excel Internal. Internal Excel Training.	Internal	Internal	18 Juni 2025 June 18, 2025	-	19

No.	Pelatihan Training	Vendor	Metode Pelatihan Training Method	Periode Period	Divisi Division	Jumlah Peserta Total Participants
174.	Ujian Sertifikasi *Chartered Accountant*. Chartered Accountant Certification Examination.	IAI	Public	19 Juni 2025 June 19, 2025	Finance Division	1
175.	Sosialisasi SiPEDULI Semester 1 Tahun 2025. Dissemination of SiPEDULI in Semester 1 of 2025.	OJK	Public	19 Juni 2025 June 19, 2025	Compliance Division, Human Capital & Corporate Secretary Division	5
176.	Sosialisasi POJK Nomor 9 Tahun 2025 tentang Dematerialisasi Efek Bersifat Ekuitas dan Pengelolaan Aset yang Tidak Diklaim di Pasar Modal. Dissemination of POJK Number 9 of 2025 on the Dematerialization of Equity Securities and the Management of Unclaimed Assets in the Capital Market.	OJK	Public	19 Juni 2025 June 19, 2025	Compliance Division	1
177.	*Webinar* AEI POJK Nomor 9 2025. AEI Webinar on POJK Number 9 of 2025.	Asosiasi Emiten Indonesia Indonesian Issuers Association	Public	19 Juni 2025 June 19, 2025	Finance Division	1
178.	Strategi Aman Transaksi Aset Kripto dan Keuangan Digital: Perlindungan Data Pribadi dan Dampak Teknologi Biometrik di Indonesia. Secure Strategies for Crypto Asset and Digital Financial Transactions: Personal Data Protection and the Impact of Biometric Technology in Indonesia.	OJK	Public	19 Juni 2025 June 19, 2025	Compliance & Operations Division	6
179.	Sosialisasi Rancangan POJK tentang Akses Pembiayaan Usaha Mikro, Kecil dan Menengah (RPOJK UMKM) dan Panduan Tata Kelola Kecerdasan Artifisial Perbankan Indonesia. Dissemination of the Draft POJK on Access to Financing for Micro, Small, and Medium Enterprises (RPOJK UMKM) and Guidelines for Artificial Intelligence Governance in Indonesian Banking.	OJK	Public	19 Juni 2025 June 19, 2025	Compliance Division	2
180.	Datadog *Live* Jakarta 2025 "Membahas Peningkatan Keamanan dan Kolaborasi dalam Teknologi". Datadog Live Jakarta 2025: "Enhancing Security and Collaboration in Technology".	Datadog	Public	19 Juni 2025 June 19, 2025	IT Planning	3
181.	Pelaksanaan Uji Sertitifikasi *Treasury* Jenjang 5. Implementation of Treasury Certification Examination Level 5.	ACI FMA	Public	21 Juni 2025 June 21, 2025	Treasury Division	2
182.	*Trainer of Banking Skill Journey Program Training* 2025 (Pelaksanaan Ujian Mini *Banking Frontliner*). Trainer of Banking Skill Journey Program Training 2025 (Implementation of Mini Banking Frontliner Examination).	Internal	Internal	21 Juni 2025 June 21, 2025	Branches (Frontliner Cs, Teller & Ka Ops)	45

No.	Pelatihan Training	Vendor	Metode Pelatihan Training Method	Periode Period	Divisi Division	Jumlah Peserta Total Participants
183.	*Webinar* Implementasi (TKBI) serta Rencana Digitalisasi Laporan Keberlanjutan (SR) dan Rencana Aksi Keuangan Berkelanjutan (RAKB). Webinar on the Implementation of (TKBI), as well as the Plan for Digitalization of Sustainability Reports (SR) and Sustainable Finance Action Plans (RAKB).	OJK	Public	23 Juni 2025 June 23, 2025	Risk Management	2
184.	*Focus Group Discussion* (FGD) "Implementasi Taksonomi untuk Keuangan Berkelanjutan Indonesia (TKBI) serta Rencana Digitalisasi Laporan Keberlanjutan (SR) dan Rencana Aksi Keuangan Berkelanjutan (RAKB)". Focus Group Discussion (FGD): "Implementation of Indonesian Sustainable Finance Taxonomy (TKBI), as well as the Plan for Digitalization of Sustainability Reports (SR) and Sustainable Finance Action Plans (RAKB)".	OJK	Public	23 Juni 2025 June 23, 2025	Compliance Division	6
185.	Sosialisasi Implementasi Aplikasi SIPESAT versi 3.0. Dissemination of the Implementation of SIPESAT Application Version 3.0.	BI	Public	24 Juni 2025 June 24, 2025	Compliance Division	4
186.	Pemaparan Rencana Implementasi TKBI Versi 2 (*In Depth Interview*). Presentation of the Implementation Plan for TKBI Version 2 (In-Depth Interview).	OJK	Public	24 Juni 2025 June 24, 2025	Corporate Secretary Division	2
187.	*Sharing* Informasi Mitigasi Risiko Operasional TI dan Siber pada Periode Libur HBKN Akhir Juni 2025. Information Sharing on IT and Cyber Operational Risk Mitigation during the HBKN Holiday Period at the End of June 2025.	BI	Public	25 Juni 2025 June 25, 2025	Risk Management & Compliance Division	4
188.	*Resfreshment* SPPUR J5 Sub-Bidang Pengelolaan Uang Tunai (PUT). SPPUR Level 5 Refreshment for the Cash Management (PUT) Sub-Division.	Praveena	Public	25 Juni 2025 June 25, 2025	Branch	3
189.	*Resfreshment* SPPUR J4 Sub-bidang Pengelolaan Uang Tunai (PUT). SPPUR Level 4 Refreshment for the Cash Management (PUT) Sub Division.	Praveena	Public	26 Juni 2025 June 26, 2025	Branch	2
190.	Memutus Mata Rantai *Scam*: Sinergi dan Strategi Perlindungan Konsumen Sektor Keuangan. Breaking the Scam Chain: Synergy and Strategies for Consumer Protection in the Financial Sector.	OJK	Public	26 Juni 2025 June 26, 2025	Risk Management, Human Capital & Corporate Secretary Division, Finance Division, Compliance & Operation Division	18
191.	Refreshment SPPUR J5 Sub-Bidang Pengelolaan Transfer Dana (PTD). SPPUR Level 5 Refreshment for Funds Transfer Management (PTD) Sub Division.	Praveena	Public	2 Juli 2025 July 2, 2025	Branches	4
192.	Agentic AI in Finance : A New Era of Autonomous Decision Making.	OJK	Public	3 Juli 2025 July 3, 2025	SKAI Division	1

No.	Pelatihan Training	Vendor	Metode Pelatihan Training Method	Periode Period	Divisi Division	Jumlah Peserta Total Participants
193.	WTW Beyond Data Webinar – Thriving Through Uncertainty: Asia Pacific Salary Budgets, Benefit Strategies and Resilient Incentive Plans.	WTW	Public	9 Juli 2025 July 9, 2025	Human Capital & Corporate Secretary Division	2
194.	MUC BIJAK: Merespons Pembaruan Bentuk SPT Masa dan Tahunan Sesuai PER-11/2025 *Confirmation*. MUC BIJAK: Responding to Updates in Monthly and Annual Tax Return (SPT) Forms in accordance with PER-11/2025 Confirmation.	MUC	Public	9 Juli 2025 July 9, 2025	Human Capital & Corporate Secretary Division	2
195.	Prinsip Penerapan AI pada Bank di Indonesia. Principles for AI Implementation in Banks in Indonesia.	PERBANAS	Public	9 Juli 2025 July 9, 2025	Risk Management Division	1
196.	*Workshop* "Identifikasi Transaksi Keuangan Mencurigakan". Workshop on "Identification of Suspicious Financial Transactions".	FKDKP	Public	9-10 Juli 2025 July 9-10, 2025	*Compliance Division, KC Denpasar & KPO Juanda* Compliance Division, Denpasar Branch Office & KPO Juanda	3
197.	PBK SK SP Jenjang 4 (PUT) Sub-Bidang Pengelolaan Uang Tunai (PUT). PBK SK SP Level 4 (PUT) for Cash Management (PUT) Sub Division.	Praveena	Public	10-12 Juli 2025 July 10-12, 2025	KPO Juanda	1
198.	Pelatihan Kursus Bahasa Inggris LIA "*Class CVB Intermediate*". LIA English Course Training "Class CVB Intermediate".	LIA	Public	12 Juli 2025 July 12, 2025	*Finance Division*	1
199.	*Refreshment* SPPUR J4 Sub-Bidang Pengelolaan Transfer Dana (PTD). SPPUR Level 4 Refreshment for Funds Transfer Management (PTD) Sub Division.	Praveena	Public	14 Juli 2025 July 14, 2025	Branches	3
200.	Pembekalan Sertifikasi Manajemen Risiko Jenjang 4. Preparation of Level 4 Risk Management Certification.	EFEKTIF PRO	Public	14-15 Juli 2025 July 14-15, 2025	KCP PIK PIK Sub-Branch Office	1
201.	Pemeliharaan Sertifikasi Manajemen Risiko Jenjang 4. Maintenance of Level 4 Risk Management Certification.	EFEKTIF PRO	Public	15 Juli 2025 July 15, 2025	Business 2 Division	1
202.	Pelatihan Excel Internal. Internal Excel Training.	Internal	Internal	16 Juli 2025 July 16, 2025	-	5
203.	Sosialisasi Penilaian Sendiri (*Self-Assessment*) terhadap Pemenuhan Ketentuan Pelindungan Konsumen dan Masyarakat di Sektor Jasa Keuangan. Dissemination of Self-Assessment on Compliance with Consumer and Public Protection Regulations in the Financial Services Sector.	OJK	Public	16 Juli 2025 July 16, 2025	Human Capital & Corporate Secretary Division	1
204.	Implementasi dan Peran Industri Keuangan dalam Bisnis dan HAM. Implementation and Role of the Financial Industry in Business and Human Rights.	OJK	Public	17 Juli 2025 July 17, 2025	Human Capital & Corporate Secretary Division	2
205.	*Kick Off* Hari Indonesia Menabung. Kick-Off National Saving Day.	BI	Public	17 Juli 2025 July 17, 2025	Funding Division	2

No.	Pelatihan Training	Vendor	Metode Pelatihan Training Method	Periode Period	Divisi Division	Jumlah Peserta Total Participants
206.	Training Bloomberg ESG Data.	Blomberg	Public	28 Juli 2025 July 28, 2025	Treasury Division	4
207.	Peran Penting Penyusunan dan *Implementasi Contingency Plan* (*Recovery & Resolution Plan*) sebagai Langkah Mitigasi Risiko untuk Menghadapi Dampak Kondisi Ketidakpastian di Tengah Tingginya Dinamika Perekonomian dan Volatilitas Pasar Keuangan terhadap Kinerja Perusahaan, Khususnya Perbankan. The Importance of Preparing and Implementing a Contingency Plan (Recovery & Resolution Plan) as a Risk Mitigation Measure to Address Uncertainty amid High Economic Dynamics and Financial Market Volatility on Company Performance, Particularly in Banking.	BaRa	Public	23 Juli 2025 July 23, 2025	Risk Management Division	2
208.	Diskusi SIGUNA dengan Topik "Cerdas Komunikasi dan Edukasi, Strategis Bangun Reputasi". SIGUNA Discussion with the Topic "Smart Communication and Education, Strategic Reputation Building".	BI	Public	24 Juli 2025 July 24, 2025	Human Capital & Corporate Secretary Division	3
209.	PBK SK SP Jenjang 4 (PTD) Sub-Bidang Pengelolaan Transfer Dana. PBK SK SP Level 4 (PTD) for Funds Transfer Management Sub-Division.	Praveena	Public	28-30 Juli 2025 July 28-30, 2025	KPO Juanda	1
210.	Pelatihan Excel Internal. Internal Excel Training.	Internal	Internal	30 Juli 2025 July 30, 2025	-	16
211.	Kegiatan *Sharing* Informasi Mitigasi Risiko Operasional TI dan Siber. Information Sharing Activity on IT and Cyber Operational Risk Mitigation.	BI	Public	30 Juli 2025 July 30, 2025	Risk Management Division	2
212.	Sosialisasi, *Coaching Clinic,* dan *Industrial Test* Sistem Pelaporan *Online* Standarisasi Kompetensi di Bidang Sistem Pembayaran. Dissemination, Coaching Clinic, and Industrial Test of the Online Reporting System for Competency Standardization in the Payment Systems Sector.	BI	Public	31 Juli-1 Agustus 2025 July 31-August 1, 2025	Human Capital & Corporate Secretary Division	1
213.	Business Continuity Management Profesional (BCMP).	RAP	Online	4 Agustus 2025 August 4, 2025	Risk Management	1
214.	*Refreshment* SPPUR Jenjang 5 Sub-Bidang Pengelolaan Transfer Dana (PTD). SPPUR Level 5 Refreshment for Funds Transfer Management (PTD) Sub-Division.	Praveena	Public	6 Agustus 2025 August 6, 2025	Divisi *Operation* Operations Division	1
215.	Membedah PMK 54/2025 & Konsekuensi Perpajakannya di Era Coretax. Reviewing PMK 54/2025 & Its Tax Implications in the Coretax Era.	Pratama Indomitra Konsultan	Online	6 Agustus 2025 August 6, 2025	Finance	3
216.	Diskusi SIGUNA dengan Topik "Pentingnya Memahami '*Customer Journey*' di Era Digital". SIGUNA Discussion with the Topic "The Importance of Understanding the Customer Journey in the Digital Era".	PERBANAS	Online	6 Agustus 2025 August 6, 2025	Compliance	1

No.	Pelatihan Training	Vendor	Metode Pelatihan Training Method	Periode Period	Divisi Division	Jumlah Peserta Total Participants
217.	"*Fighting Digital Fraud*: Membangun Digital *Trust* Layanan Perbankan melalui Inovasi Identitas Digital" bersama Privy. "Fighting Digital Fraud: Building Digital Trust in Banking Services through Digital Identity Innovation" with Privy.	AFTECH	Online	6 Agustus 2025 August 6, 2025	Compliance	3
218.	*Refreshment* SPPUR Jenjang 4 (PUT) Sub-Bidang Pengelolaan Uang Tunai (PUT). SPPUR Level 4 (PUT) Refreshment for Cash Management (PUT) Sub-Division.	Praveena	Public	7 Agustus 2025 August 7, 2025	KPO Juanda	1
219.	*Refreshment* SPPUR Jenjang 4 (PTD) Sub-Bidang Pengelolaan Transfer Dana (PTD). SPPUR Level 4 (PTD) Refreshment Funds Transfer Management (PTD) Sub-Division.	LPPI	Public	7 Agustus 2025 August 7, 2025	Branches	5
220.	*Mid-Year Capital Market Review* 2025: Evaluasi Kinerja Pasar dan Strategi Investasi ke Depan. Mid-Year Capital Market Review 2025: Market Performance Evaluation and Future Investment Strategies.	OJK Institute	Zoom	7 Agustus 2025 August 7, 2025	Finance & Operation	7
221.	Team Work Training 2025 (Jabodetabek Participants).	Internal	Inhouse	9 Agustus 2025 August 9, 2025	Jobedatabek	278
222.	PBK SK SP Jenjang 4 (PUT) Sub-Bidang Pengelolaan Uang Tunai (PUT). PBK SK SP Level 4 (PUT) for Cash Management (PUT) Sub-Division.	Praveena	Public	11 Agustus 2025 August 11, 2025	KPO Juanda, KC Denpasar & KC Surabaya KPO Juanda, Denpasar Branch Office & Surabaya Branch Office	3
223.	Membedah PMK 51/2025 & Konsekuensi Perpajakannya di Era *Coretax*. Reviewing PMK 51/2025 & Its Tax Implications in the Coretax Era.	Pratama Indomitra Konsultan	Online	13 Agustus 2025 August 13, 2025	Finance	3
224.	*Refreshment* SPPUR J5 (PUT) Sub-Bidang Pengelolaan Uang Tunai (PUT). SPPUR Level 5 (PUT) Refreshment for Cash Management (PUT) Sub-Division.	Praveena	Public	14 Agustus 2025 August 14, 2025	KC Bandung, KCP Pondok Indah & KCP Gading Serpong Bandung Branch Office, Pondok Indah Denpasar Sub-Branch Office & Gading Serpong Sub-Branch Office	3
225.	PBK SK SP Jenjang 4 (PTP) Sub-Bidang Pemrosesan Transaksi Pembayaran (PTP). PBK SK SP Level 4 (PTP) for Payment Transaction Processing (PTP) Sub-Division.	Praveena	Public	14 Agustus 2025 August 14, 2025	KPO Juanda	1
226.	Dinamika Geopolitik dan Ketahanan Nasional: Strategi Memperkuat Perekonomian Indonesia. Geopolitical Dynamics and National Resilience: Strategies to Strengthen Indonesia's Economy.	OJK Institute	Zoom	14 Agustus 2025 August 14, 2025	Finance	2

No.	Pelatihan Training	Vendor	Metode Pelatihan Training Method	Periode Period	Divisi Division	Jumlah Peserta Total Participants
227.	Sosialisasi Peraturan Perbankan bagi Eksternal OJK. Dissemination of Banking Regulations for OJK Externals.	OJK	Online	14 Agustus 2025 August 14, 2025	Finance	2
228.	Sosialisasi Ketentuan Perbankan. Dissemination of Banking Regulations.	OJK	Online	14 Agustus 2025 August 14, 2025	Compliance	3
229.	Dinamika Geopolitik dan Ketahanan Nasional: Strategi Memperkuat Perekonomian Indonesia. Geopolitical Dynamics and National Resilience: Strategies to Strengthen Indonesia's Economy.	OJK	Zoom	14 Agustus 2025 August 14, 2025	Operation	5
230.	Amazon Q Developer Workshop.	AWS	Public	14 Agustus 2025 August 14, 2025	IT Planning	3
231.	Undangan Sosialisasi Ketentuan Perbankan. Invitation to the Dissemination Banking Regulations.	OJK	Public	14 Agustus 2025 August 14, 2025	Human Capital, Corporate Secretary & Risk Management	8
232.	Kegiatan *Sharing* Informasi Mitigasi Risiko Operasional TI dan Siber pada Periode Libur Panjang Hari Kemerdekaan Republik Indonesia. Information Sharing Activity on IT and Cyber Operational Risk Mitigation during the Long Holiday Period of Indonesia's Independence Day.	BI	Online	14 Agustus 2025 August 14, 2025	Risk Management	2
233.	Pembekalan Sertifikasi Manajemen Risiko Jenjang 4. Preparation for Level 4 Risk Management Certification.	Maisa Edukasi	Public	18-19 Agustus 2025 August 18-19, 2025	*Finance Division* & KC Bandung (BM) Finance Division & Bandung Branch Office (BM)	1
234.	Risk and Governance Summit.	OJK	Zoom	19 Agustus 2025 August 19, 2025	Finance, Compliance & Risk Management	6
235.	RSEOJK Transparansi BUK. RSEOJK on BUK Transparency.	OJK	Zoom	20 Agustus 2025 August 20, 2025	Finance	3
236.	Dengar Pendapat RPOJK TKA dan Permohonan Penerusan Surat kepada Perbankan. Hearing on RPOJK concerning TKA and Request for Forwarding Letter to Banks.	OJK	Online	20 Agustus 2025 August 20, 2025	Compliance	3
237.	Undangan Peluncuran FIR *on* ML/TF Tahun 2025 kepada Bank Umum. Invitation to the Launch of FIR on ML/TF 2025 for Commercial Banks.	PPATK	Online	20 Agustus 2025 August 20, 2025	Compliance	1
238.	Undangan Menghadiri Kegiatan *Final and Closing Ceremony* TrackAML Hackathon 2.0 Tahun 2025. Invitation to Attend the Final and Closing Ceremony of TrackAML Hackathon 2.0 in 2025.	PPATK	Onsite	20 Agustus 2025 August 20, 2025	Compliance	1
239.	Pembekalan Sertifikasi Kepatuhan Sub-Bidang Bank Umum J5. Preparation of Compliance Certification for Commercial Bank Sub-Division Level 5.	Maisa Edukasi	Public	21 Agustus 2025 August 21, 2025	Compliance Division	2

No.	Pelatihan Training	Vendor	Metode Pelatihan Training Method	Periode Period	Divisi Division	Jumlah Peserta Total Participants
240.	*Refreshment* SPPUR Jenjang 4 (PTD) Sub-Bidang Pengelolaan Transfer Dana (PTD). SPPUR Level 4 (PTD) Refreshment for Funds Transfer Management (PTD) Sub-Division.	Praveena	Public	21 Agustus 2025 August 21, 2025	Branches	9
241.	Pembekalan Sertifikasi Kepatuhan Jenjang 5. Preparation for Level 5 Compliance Certification.	LSPP	Online	21 Agustus 2025 August 21, 2025	Compliance	2
242.	Mewujudkan Hari Tua yang Sejahtera: Strategi Peningkatan Kepesertaan Dana Pensiun di Sektor Informal. Achieving a Prosperous Old Age: Strategies to Increase Pension Fund Participation in the Informal Sector.	OJK	Public	21 Agustus 2025 August 21, 2025	Human Capital & Corporate Secretary	2
243.	Dengar Pendapat RPOJK TKA dan Permohonan Penerusan Surat kepada Perbankan. Hearing on RPOJK concerning TKA and Request for Forwarding Letter to Banks.	OJK	Online	22 Agustus 2025 August 22, 2025	Compliance	2
244.	*Refreshment* SK SP Jenjang 4 (PTD) Sub-Bidang Pengelolaan Transfer Dana (PTD). SK SP Level 4 (PTD) Refreshment for Funds Transfer Management (PTD) Sub-Division.	Praveena	Public	25 Agustus 2025 August 25, 2025	KPO Juanda	1
245.	Bedah Buku: "Segitiga Keluarga". Book Review: "Segitiga Keluarga".	OJK	Online	26 Agustus 2025 August 26, 2025	Compliance	1
246.	RSEOJK LCR ILAAP.	OJK	Zoom	27 Agustus 2025 August 27, 2025	Finance	3
247.	Uji Sertifikasi Kepatuhan Jenjang 5. Level 5 Compliance Certification Examination.	LSPP	Public	27 Agustus 2025 August 27, 2025	Compliance	2
248.	Undangan *Go* Publik *Workshop* "*Asset Backed Securities in Focus Opportunities and Challenges in Indonesia's Market*". Invitation to the Go Public Workshop on "Asset Backed Securities in Focus: Opportunities and Challenges in Indonesia's Market".	BEI dan KSEI IDX and KSEI	Public	27 Agustus 2025 August 27, 2025	Human Capital & Corporate Secretary	1
249.	Dengar pendapat RSEOJK ILAAP. Hearing on RSEOJK ILAAP.	OJK	Online	27 Agustus 2025 August 27, 2025	Risk Management	1
250.	Sosialisasi SEOJK Nomor 10 Tahun 2025. Dissemination of SEOJK Number 10 of 2025.	OJK	Online	28 Agustus 2025 August 28, 2025	Compliance	2
251.	Sosialisasi POJK 14 2025 – RUPS, RUPO, dan RUPSu, Secara Elektronik. Dissemination of POJK 14/2025 – RUPS, RUPO, and RUPSu Electronically..	OJK	Online	28 Agustus 2025 August 28, 2025	Compliance	3
252.	Strategi Peningkatan Daya Saing serta Pendalaman Perbankan dan Pasar Modal Syariah *Confirmation*. Strategies to Enhance Competitiveness and Deepen Islamic Banking and Capital Markets Confirmation.	OJK	Zoom	28 Agustus 2025 August 28, 2025	Operation	5

No.	Pelatihan Training	Vendor	Metode Pelatihan Training Method	Periode Period	Divisi Division	Jumlah Peserta Total Participants
253.	Pelaksanaan Uji Sertifikasi Kepatuhan Sub-bidang Bank Umum J5. Implementation of Compliance Certification Examination for Commercial Bank Sub-division Level 5.	LSPP	Public	27 Agustus 2025 August 27, 2025	Compliance Division	2
254.	Pelaksanaan Uji Sertifikasi *Treasury* Jenjang 5. Implementation of Treasury Certification Examination Level 5.	ACI FMA	Public	30 Agustus 2025 August 30, 2025	Treasury Division	1
255.	Desk and Field Collection Retail Training.	Jonson Indonesia	Inhouse	30 Agustus 2025 August 30, 2025	Retail	48
256.	Diskusi Publikasi, Pelaporan, dan Penetapan Suku Bunga Dasar Kredit dan Suku Bunga Kredit pada Perbankan. Discussion on Publication, Reporting, and Determination of Prime Lending Rates and Lending Interest Rates in Banking.	OJK	Online	2 September 2025 September 2, 2025	Finance	7
257.	*Sharing* Informasi Mitigasi Risiko Operasional TI dan Siber pada Periode Libur HBKN Awal September. Information Sharing on IT and Cyber Operational Risk Mitigation during the HKBN Holidays Period in Early September.	BI	Online	2 September 2025 September 2, 2025	Compliance	2
258.	*Webinar* Undangan Seminar GRI 102 & GRI 103 *Climate Change and Energy Topic Standards* – 3 September 2025. Invitation to Webinar on GRI 102 & GRI 103 Climate Change and Energy Topic Standards – September 3, 2025.	IDX	Online	3 September 2025 September 3, 2025	Risk Management	2
259.	*Meeting* terkait Asistensi Pengisian Kuesioner FIR on ML/TF Tahun 2025. Meeting regarding Assistance in Completing the FIR on ML/TF 2025 Questionnaire.	PPATK	Online	3 September 2025 September 3, 2025	Compliance	2
260.	*Focus Group Discussion* terkait RPOJK Pengelolaan Rekening Bank. Focus Group Discussion on Draft POJK for Bank Account Management.	OJK	Online	4 September 2025 September 4, 2025	Compliance	4
261.	*Training* Akuntansi Perbankan. Banking Accounting Training.	IAI	Public	9 September 2025 September 9, 2025	Finance	1
262.	UMKM Mendunia: Strategi Peningkatan Skala Bisnis Menembus Pasar Nasional dan Internasional *Starts in* 1 *Hour*. MSMEs Go Global: Strategies to Scale Businesses to Penetrate National and International Markets – Starts in 1 Hour.	OJK	Public	9 September 2025 September 9, 2025	Operation	4
263.	Bloomber Money Morket 101.	Bloomberg	Offline	10 September 2025 September 10, 2025	Credit	1

No.	Pelatihan Training	Vendor	Metode Pelatihan Training Method	Periode Period	Divisi Division	Jumlah Peserta Total Participants
264.	Pelaksanaan Uji Sertifikasi Manajemen Risiko Jenjang 4. Implementation of Level 4 Risk Management Certification Examination.	BSMR	Public	10 September 2025 September 10, 2025	*Finance Division* & KC Bandung (BM) Finance Division & Bandung Branch Office (BM)	1
265.	RPOJK Gugatan oleh OJK untuk Pelindungan Konsumen di Sektor Jasa Keuangan. RPOJK on Lawsuits by OJK for Consumer Protection in the Financial Services Sector.	OJK	Online	11 September 2025 September 11, 2025	Compliance	1
266.	Dengar Pendapat Publik DE PSAK 338 (Revisi 2025). Public Hearing on Exposure Draft PSAK 338 (Revision 2025).	IAI	Online	12 September 2025 September 12, 2025	Finance	1
267.	Diskusi *Recovery Plan* dan *Integrated Stress Test*. Discussion on Recovery Plan and Integrated Stress Test.	RMG	Online	12 September 2025 September 12, 2025	Risk Management	3
268.	Rapat Dengar Pendapat atas Rancangan SEOJK tentang Pelaporan Bank Umum Konvensional Melalui Sistem Pelaporan Otoritas Jasa Keuangan. Hearing on the Draft SEOJK concerning Reporting by Conventional Commercial Banks through the OJK Reporting System.	OJK	Online	15 September 2025 September 15, 2025	Finance	4
269.	*Webinar* Rancangan SEOJK tentang Pelaporan Bank Umum APOLO – 15 September 2025. Webinar on Draft SEOJK concerning APOLO Commercial Banks Reporting – September 15, 2025.	OJK	Online	15 September 2025 September 15, 2025	Risk Management	3
270.	Permintaan Tanggapan dan Undangan Rapat Dengar Pendapat atas Rancangan SEOJK tentang Pelaporan Bank Umum Konvensional melalui Sistem Pelaporan Otoritas Jasa Keuangan. Request for Feedback and Invitation to Hearing on the Draft SEOJK concerning Conventional Commercial Banks Reporting through the OJK Reporting System.	OJK	Online	15 September 2025 September 15, 2025	Compliance	3
271.	PPh 21 A To Z *Coretax* Implementasi. Income Tax Article 21 A to Z: Coretax Implementation.	Satukelas Adhyapana Nusantara	Public	15 September 2025 September 15, 2025	Human Capital & Corporate Secretary	1
272.	Sosialisasi SPT Tahunan. Dissemination of Annual SPT.	AEI	Online	16 September 2025 September 16, 2025	Finance	2
273.	IAI Economic Briefing 2025.	IAI	Online	16 September 2025 September 16, 2025	Finance	1

No.	Pelatihan Training	Vendor	Metode Pelatihan Training Method	Periode Period	Divisi Division	Jumlah Peserta Total Participants
274.	Permohonan Tanggapan atas RPOJK tentang Gugatan oleh OJK untuk Pelindungan Konsumen di Sektor Jasa Keuangan. Request for Feedback on RPOJK regarding Lawsuits by OJK for Consumer Protection in the Financial Services Sector.	OJK	Online	16 September 2025 September 16, 2025	Compliance	1
275.	Bloomberg Bonds Trading.	Bloomberg	Online	17 September 2025 September 17, 2025	Credit	1
276.	Pelatihan dan Sertifikasi Pelindungan Data Pribadi. Personal Data Protection Training and Certification.	Justitia Training Center	Online and Offline	17 September 2025 September 17, 2025	Legal	2
277.	Undangan – Korea – Indonesia *Cybersecurity Partnership Day* (18 September 2025, Jakarta). Invitation – Korea – Indonesia Cybersecurity Partnership Day (September 18, 2025, Jakarta).	KISA	Offline	18 September 2025 September 18, 2025	Risk Management	1
278.	Tren Modus dan Skema Pencucian Uang Terbaru: Strategi Identifikasi, Mitigasi, dan Penegakan Hukum. Latest Trends in Money Laundering Methods and Schemes: Identification, Mitigation, and Law Enforcement Strategies.	OJK	Online	18 September 2025 September 18, 2025	Compliance, Operation, SKAI	17
279.	Uji Sertifikasi APU PPT Jenjang 5. AML CTF Certification Examination Level 5.	LSPP	Public	18 September 2025 September 18, 2025	Compliance	1
280.	ESG TALK SERIES #6: IFRS S2 Governance: The Strategic Role of ESG Committees.	Asosiasi Emiten Indonesia Indonesian Issuers Association	Online	19 September 2025 September 19, 2025	Finance	8
281.	Bulan Inklusi Keuangan. Financial Inclusion Month.	OJK	Online	22 September 2025 September 22, 2025	Compliance	1
282.	Standar Akuntan Keuangan. Financial Accounting Standards.	IAI	Book	22 September 2025 September 22, 2025	Finance	1
283.	Workshop on IFRS Sustainability Standards.	BEI IDX	Online	23 September 2025 September 23, 2025	Finance	3
284.	*Webinar Indonesia Stock Exchange Workshop on IFRS Sustainability Standards* – 23 September 2025. Indonesia Stock Exchange Webinar: Workshop on IFRS Sustainability Standards – September 23, 2025.	IDX	Online	23 September 2025 September 23, 2025	Risk Management	2

No.	Pelatihan Training	Vendor	Metode Pelatihan Training Method	Periode Period	Divisi Division	Jumlah Peserta Total Participants
285.	IDX - UN SSE: Workshop on IFRS Sustainability Standards.	IDX	Online	23 September 2025 September 23, 2025	Compliance	2
286.	Membedah Permasalahan SPT PPN di Era *Coretax*. Reviewing VAT (PPN) Tax Return Issues in the Coretax Era.	Pratama Indomitra	Online	24 September 2025 September 24, 2025	Finance	4
287.	Chief Risk Officer (CRO) Roundtable 2025.	PERBANAS	Offline	24 September 2025 September 24, 2025	Risk Management	1
288.	Excel Series: Business and Financial Modeling.	IAI	Public	24 September 2025 September 24, 2025	Finance	1
289.	Edukasi Pengisian SPT Tahunan *Coretax*. Education on Completing Annual Tax Returns in Coretax.	IKPI	Online	25 September 2025 September 25, 2025	Finance	1
290.	Transformasi *Generative* AI: Peluang *Generative Engine Optimization* (GEO) dalam Menggeser Dominasi *Search Engine Optimization* (SEO). Generative AI Transformation: Opportunities of Generative Engine Optimization (GEO) in Shifting the Dominance of Search Engine Optimization (SEO).	OJK	Online	25 September 2025 September 25, 2025	Compliance, SKAI, Operation	13
291.	Strengthening Cybersecurity in the Payment System Industry to Safeguard National Interests in the Digital Economy.	BI	Offline	26 September 2025 September 26, 2025	Risk Management	1
292.	*Webinar IDXCarbon Virtual Open House Webinar Road to COP* 30 – 29 September 2025. IDXCarbon Virtual Open House Webinar: Road to COP 30 – September 29, 2025.	IDX	Online	29 September 2025 September 29, 2025	Risk Management	2
293.	IDXCarbon Virtual Open House Webinar: Road to COP 30.	IDX	Online	29 September 2025 September 29, 2025	Compliance	2
294.	Data Strategy and AI Journey.	FKDOP	Public	30 September 2025 September 30, 2025	Operation	4
295.	*Sharing* Informasi Keamanan dan Keandalan Sistem Pembayaran. Information Sharing on Payment System Security and Reliability.	BI	Public	1 Oktober 2025 October 1, 2025	Compliance Division	3
296.	Evaluasi Layanan Bank Indonesia *Fast Payment* (BI-*FAST*) Tahun 2025. Evaluation of Bank Indonesia Fast Payment (BI-FAST) Services in 2025.	BI	Public	1 Oktober 2025 October 1, 2025	Compliance Division	1
297.	The Sustainable Financing Opportunities in the Indonesian Insurance Industry.	OJK	Public	2 Oktober 2025 October 2, 2025	Operations Division	4

No.	Pelatihan Training	Vendor	Metode Pelatihan Training Method	Periode Period	Divisi Division	Jumlah Peserta Total Participants
298.	*Webinar* Bijak Mengelola Risiko, Cerdas Mengambil Keputusan. Webinar on Managing Risks Wisely, Making Smart Decisions.	One Point	Public	3 Oktober 2025 October 3, 2025	Compliance	5
299.	Sosialisasi CCP APUVINDO. Dissemination of CCP APUVINDO.	BI	Public	3 Oktober 2025 October 3, 2025	Operations Division	3
300.	*Team Work Training* KC Bandung. Team Work Training for Bandung Branch Office.	Internal	Inhouse	4 Oktober 2025 October 4, 2025	KC Bandung Bandung Branch Office	10
301.	*Team Work Training* KC Semarang. Team Work Training for Semarang Branch Office.	Internal	Inhouse	4 Oktober 2025 October 4, 2025	KC Semarang Semarang Branch Office	12
302.	The 3rd OJK International Research Forum 2025 Advancing Financial Resilience in a Disrupted Global Landscape.	OJK	Public	6 Oktober 2025 October 6, 2025	Finance	1
303.	*Coaching Clinic* BI SKSP. Coaching Clinic on BI SKSP.	BI	Public	8 Oktober 2025 October 8, 2025	Compliance Division	1
304.	*Risk Appetite and Risk Culture*: Pilar Utama dalam Penguatan Manajemen Risiko di Sektor Keuangan *Confirmation*. Risk Appetite and Risk Culture: Key Pillars in Strengthening Risk Management in the Financial Sector Confirmation.	OJK	Public	9 Oktober 2025 October 9, 2025	Compliance Division	7
305.	*Refreshment* SPPUR J4 PUT. SPPUR Level 4 Refreshment for PUT.	Praveena	Public	9 Oktober 2025 October 9, 2025	KC Denpasar, KC Semarang, KCP Perniagaan Denpasar Branch Office, Semarang Branch Office, Perniagaan Sub-Branch Office	3
306.	*Risk Appetite and Risk Culture*: Pilar Utama dalam Penguatan Manajemen Risiko di Sektor Keuangan. Risk Appetite and Risk Culture: Key Pillars in Strengthening Risk Management in the Financial Sector.	OJK	Public	9 Oktober 2025 October 9, 2025	Operations Division	2
307.	Mendorong Pembiayaan Positif terhadap Hutan melalui Penguatan Kapasitas Bank di Indonesia. Promoting Positive Financing for Forests through Capacity Building of Banks in Indonesia.	PERBANAS	Public	14 Oktober 2025 October 14, 2025	Risk Management	1
308.	*Workshop* Lokakarya Perbanas. Perbanas Workshop.	PERBANAS	Public	14 Oktober 2025 October 14, 2025	Compliance	1
309.	*Refreshment* SPPUR J5 PUT. SPPUR Level 5 Refreshment for PUT.	LPPI	Public	15 Oktober 2025 October 15, 2025	Operation Branch	6
310.	Memahami Pentingnya Integritas dalam Pengelolaan Lembaga Keuangan. Understanding the Importance of Integrity in Managing Financial Institutions.	FKDKP	Public	16 Oktober 2025 October 16, 2025	Compliance Division	2

No.	Pelatihan Training	Vendor	Metode Pelatihan Training Method	Periode Period	Divisi Division	Jumlah Peserta Total Participants
311.	Peran Digital Forensik dalam Penanganan dan Pengungkapan Kejahatan Keuangan. The Role of Digital Forensics in Handling and Investigating Financial Crimes.	OJK	Public	16 Oktober 2025 October 16, 2025	Compliance, Operation, Finance	13
312.	Sosialisasi SLIK *Enhancement* 2025. Dissemination of SLIK Enhancement 2025.	OJK	Public	17 Oktober 2025 October 17, 2025	Loan Asset Management Division	4
313.	LTKM Training.	PPATK	Inhouse	18 Oktober 2025 October 18, 2025	-	100
314.	*Team Work Training* KC Denpasar. Team Work Training for Denpasar Branch Office.	Internal	Inhouse	19 Oktober 2025 October 19, 2025	KC Denpasar Denpasar Branch Office	15
315.	Kegiatan Tahunan *Workshop* ISO27001:2022 tahun 2025. Annual ISO 27001:2022 Workshop 2025.	Skypro	Public	20 Oktober 2025 October 20, 2025	Compliance	3
316.	PBK SPPUR J4 PTP. PBK SPPUR Level 4 for PTP.	IBI	Public	21 Oktober 2025 October 21, 2025	KC Bandung, KC Juanda	2
317.	*Workshop* Simulasi Penanganan Insiden Siber Sektor Keuangan, Perdagangan, dan Pariwisata (BSSN). Workshop on Cyber Incident Handling Simulation in the Financial, Trade, and Tourism Sectors (BSSN).	BSSN	Public	22 Oktober 2025 October 22, 2025	Risk Management, IT Operation	2
318.	Sosialisasi SPT Tahunan Badan dan Pribadi. Dissemination of Annual SPT for Corporate and Individual Taxpayers.	Kanwil Jakarta Khusus Special Jakarta Regional Office	Public	22 Oktober 2025 October 22, 2025	Finance	1
319.	IT Compliance Training.	Sinaran Training	Public	22 Oktober 2025 October 22, 2025	IT Operation	2
320.	Sosialisasi BI-FRN dan 4 Arah Kebijakan Operasi Moneter. Dissemination of BI-FRN and the 4 Directions of Monetary Operation Policy.	BI	Public	24 Oktober 2025 October 24, 2025	Treasury	1
321.	Team Work Training for GA Outsource.	Internal	Inhouse	25 Oktober 2025 October 25, 2025	General Affairs	45
322.	*Consultative Paper Country* dan *Transfer Risk*. Consultative Paper Country and Transfer Risk.	OJK	Public	27 Oktober 2025 October 27, 2025	Compliance	4
323.	Komunikasi Awal PBI dan PADG Kebijakan Insentif Likuiditas Makroprudensial (KLM). Initial Communication on PBI and PADG regarding Macroprudential Liquidity Incentive Policy (KLM).	BI	Public	29 Oktober 2025 October 29, 2025	Finance, Compliance	7
324.	*Webinar* Peraturan Bank Indonesia (PBI) dan Peraturan Anggota Dewan Gubernur (PADG) mengenai Kebijakan Insentif Likuiditas Makroprudensial (KLM). Webinar on Bank Indonesia Regulation (PBI) and Regulation of Members of the Board of Governors (PADG) concerning Macroprudential Liquidity Incentive Policy (KLM).	OJK	Public	29 Oktober 2025 October 29, 2025	Compliance	4

No.	Pelatihan Training	Vendor	Metode Pelatihan Training Method	Periode Period	Divisi Division	Jumlah Peserta Total Participants
325.	Secure Issuance, Unified: Strengthening Operational Resilience for Indonesia Banks.	FKDKP	Public	30 Oktober 2025 October 30, 2025	Operations Division	1
326.	Undangan Kegiatan *Refreshment* Pelaporan Pelindungan Konsumen terkait Rencana Kegiatan Literasi dan Inklusi Keuangan melalui SIPEDULI. Invitation to Refreshment Activity on Consumer Protection Reporting related to Financial Literacy and Inclusion Programs through SIPEDULI.	OJK	Public	30 Oktober 2025 October 30, 2025	Human Capital & Corporate Secretary Division	4
327.	Operations Banking Summit 2026.	FKDOP	Public	30 Oktober 2025 October 30, 2025	Operations Division	3
328.	Sosialisasi BI-FRN dan 4 Arah Kebijakan Operasi Moneter. Dissemination of BI-FRN and the 4 Directions of Monetary Operation Policy.	BI	Public	30 Oktober 2025 October 30, 2025	Treasury, Operation	2
329.	Aplikasi Layanan Bank Indonesia. Bank Indonesia Service Application.	BI	Public	30 Oktober 2025 October 30, 2025	Operations Division	1
330.	*Team Work Training* KC Surabaya. Team Work Training for Surabaya Branch Office.	Internal	Inhouse	31 Oktober 2025 October 31, 2025	KC Surabaya Surabaya Branch Office	16
331.	Team Work Training for Retail Outsource.	Internal	Inhouse	1 November 2025 November 1, 2025	Retail	87
332.	Team Work Training for Outsource (OK! Call Center).	Internal	Inhouse	1 November 2025 November 1, 2025	Human Capital & Corporate Secretary Division	5
333.	Undangan Kegiatan Komunikasi Awal Ketentuan mengenai Kebijakan Insentif Likuiditas Makroprudensial. Invitation to Initial Communication Activity on Regulations regarding Macroprudential Liquidity Incentive Policy.	BI	Public	4 November 2025 November 4, 2025	Treasury, Risk Management, Compliance	8
334.	Diseminasi "Penguatan Komite TPPU dalam Mencegah dan Memberantas Tindak Pidana Pencucian Uang terkait Perjudian *Online*". Dissemination: "Strengthening the AML Committee in Preventing and Combating Money Laundering Related to Online Gambling".	PPATK	Public	4 November 2025 November 4, 2025	Compliance	2
335.	Pemeliharaan Sertifikasi SPPUR J4 Sub-Bidang Pengelolaan Transfer Dana. Maintenance of SPPUR Level 4 Certification for Funds Transfer Management Sub-Division.	LPPI	Public	4 November 2025 November 4, 2025	KC Semarang Semarang Branch Office	1
336.	Her Uji Sertifikasi *Business Continuity Management Profesional* (BCMP). Re-examination for Business Continuity Management Professional (BCMP) Certification.	RAP	Public	5 November 2025 November 5, 2025	Risk Management	1
337.	Menumbuhkan Generasi Melek Finansial: Memahami Dinamika Ekonomi dan Stabilitas Keuangan sebagai Pilar Perekonomian Nasional *Starts in* 1 *Hour*. Fostering a Financially Literate Generation: Understanding Economic Dynamics and Financial Stability as Pillars of the National Economy Starts in 1 Hour.	OJK	Public	11 November 2025 November 11, 2025	Operation	5

No.	Pelatihan Training	Vendor	Metode Pelatihan Training Method	Periode Period	Divisi Division	Jumlah Peserta Total Participants
338.	Sosialisasi *Trade Finance Registry*. Dissemination of Trade Finance Registry.	OJK	Public	14 November 2025 November 14, 2025	Compliance	1
339.	Fraud Prevention and Document Forensics (Graphonomy) Training.	One Point	Inhouse	15 November 2025 November 15, 2025	SKAI, Compliance, Support Operation, Operation Branch	60
340.	Pembekalan Sertifikasi Manajemen Risiko Jenjang 4. Level 4 Risk Management Certification Preparation.	Maisa Edukasi	Public	18 November 2025 November 18, 2025	Business 1 Division	1
341.	*Joint Workshop* Pengembangan Pasar *Repurchase Agreement* (Repo) dengan tema *Strengthening Indonesia's Repo Market through Synergy and Global Best Practices*. Joint Workshop on Repurchase Agreement (Repo) Market Development with the theme Strengthening Indonesia's Repo Market through Synergy and Global Best Practices.	BI	Public	19 November 2025 November 19, 2025	IT Operation	3
342.	Seminar Peran *Corporate Secretary* dalam Era AI dan Reputasi Digital. Seminar on the Role of the Corporate Secretary in the AI Era and Digital Reputation.	ICSA	Public	20 November 2025 November 20, 2025	Human Capital & Corporate Secretary Division	2
343.	Undangan Seminar *When Security Becomes the Greatest Risk in Financial Industry*. Invitation to Seminar When Security Becomes the Greatest Risk in Financial Industry.	Infobank	Public	20 November 2025 November 20, 2025	Risk Managemnet	1
344.	Pelatihan ICOFR. ICOFR Training.	IAI	Public	20 November 2025 November 20, 2025	Compliance	1
345.	Uji Sertifikasi Manajemen Risiko Jenjang 4. Level 4 Risk Management Certification Examination.	BSMR	Public	22 November 2025 November 22, 2025	KCP PIK PIK Sub-Branch Office	1
346.	*Indonesia Banking Innovation Conclave* 24 November 2025. Indonesia Banking Innovation Conclave on November 24, 2025.	FKDOP	Public	24 November 2025 November 24, 2025	Operation	5
347.	Sosialisasi APOLO Modul Laporan Berkala Bank Umum Konvensional (BUK) serta Laporan Berkala Bank Umum Syariah (BUS) dan Unit Usaha Syariah (UUS). Dissemination of APOLO Module for Periodic Reports of Conventional Commercial Banks (BUK), as well as Periodic Reports of Islamic Commercial Banks (BUS) and Sharia Business Units (UUS).	OJK	Public	24 November 2025 November 24, 2025	Risk Managemnet	6
348.	Forum FSI: AI *Outlook* 2026. FSI Forum: AI Outlook 2026.	AWS	Public	25 November 2025 November 25, 2025	Risk Managemnet	1

No.	Pelatihan Training	Vendor	Metode Pelatihan Training Method	Periode Period	Divisi Division	Jumlah Peserta Total Participants
349.	Sosialisasi OK! *Tax Cove*. Dissemination of OK! Tax Cove.	Internal	Inhouse	26 November 2025 November 26, 2025	Finance, Human Capital & Corporate Secretary, Compliance, Operation, and Branch	44
350.	Shaping the Future of Work Through Innovation.	Rockbird Media	Public	26 November 2025 November 26, 2025	Human Capital & Corporate Secretary Division	2
351.	Undangan Menghadiri Diseminasi Hasil Penilaian *Financial Integrity Rating on Money Laundering and Terrorist Financing* (FIR on ML/TF) Tahun 2025. Invitation to Attend the Dissemination of Financial Integrity Rating on Money Laundering and Terrorist Financing (FIR on ML/TF) 2025 Assessment Results.	PPATK	Public	27 November 2025 November 27, 2025	Compliance	2
352.	Sosialisasi PADG tentang Penyelenggara Saranan Transaksi. Dissemination of PADG concerning Transaction Infrastructure Providers.	BI	Public	28 November 2025 November 28, 2025	Operation	5
353.	Sosialisasi POJK Nomor 24 Tahun 2025 – Rekening Bank Umum. Dissemination of POJK Number 24 of 2025 – Commercial Bank Accounts.	OJK	Public	28 November 2025 November 28, 2025	Compliance	4
354.	Premium CFI Course (Self Study).	CFI Institute	Public	1 Desember 2025 December 1, 2025	Corporate Planning	3
355.	The 2025 ASEAN-Korea Financial Cooperation Forum: The Future of Digital Innovation in Finance Starts in 1 day.	OJK	Public	2 Desember 2025 December 2, 2025	Operation	5
356.	Uji Sertifikasi Manajemen Risiko Jenjang 4. Level 4 Risk Management Certification Examination.	BSMR	Public	3 Desember 2025 December 3, 2025	Business 1 Division	1
357.	Greening Value Chain - Practical Approaches to Decarbonizing SMEs and Enhancing Climate Resilience.	OJK	Public	5 Desember 2025 December 5, 2025	Risk Management	1
358.	SK SP PBK Jenjang 4 Sub-Bidang PTD. SK SP PBK Level 4 for PTD Sub-Division.	Praveena	Public	8 Desember 2025 December 8, 2025	Branches	2
359.	Sosialisasi Pendalaman Peraturan Nomor I-A tentang Pencatatan Saham dan Efek Bersifat Ekuitas Selain Saham yang Diterbitkan oleh Perusahaan Tercatat. In-Depth Dissemination of Regulation Number I-A concerning the Listing of Shares and Equity Securities other than Shares Issued by Listed Companies.	ICSA	Public	9 Desember 2025 December 9, 2025	Human Capital & Corporate Secretary	1
360.	*Webinar* Proses Bisnis *Initial Public Offering* (IPO) dan Dampak Perpajakannya. Webinar on the Initial Public Offering (IPO) Business Process and Its Tax Implications.	AEI	Public	10 Desember 2025 December 10, 2025	Human Capital & Corporate Secretary	1

No.	Pelatihan Training	Vendor	Metode Pelatihan Training Method	Periode Period	Divisi Division	Jumlah Peserta Total Participants
361.	Kegiatan *Refreshment* Tanggap Darurat – *Floor Warden*. Emergency Response Refreshment Activity – Floor Warden.	Internal	Internal	12 Desember 2025 December 12, 2025	Head Office Participants	9
362.	Sosialisasi Kegiatan 2nd *Annual Indonesia Operations Banking Summit* (IOBS) 2026. Dissemination of the 2nd Annual Indonesia Operations Banking Summit (IOBS) 2026.	FKDOP	Public	12 Desember 2025 December 12, 2025	Operation	5
363.	Pembekalan Sertifikasi Manajemen Risiko Jenjang 4. Level 4 Risk Management Certification Preparation.	Maisa Edukasi	Public	15 Desember 2025 December 15, 2025	AI Stratefy, Funding Product	2
364.	SK SP PBK Jenjang 4 Sub-Bidang PUT. SK SP PBK Level 4 for PUT Sub-Division.	Praveena	Public	15 Desember 2025 December 15, 2025	Branches	2
365.	Sosialisasi Ketentuan Perbankan. Dissemination of Banking Regulations.	OJK	Public	15 Desember 2025 December 15, 2025	Compliance	1
366.	Sosialisasi Peraturan Bank Indonesia dan Peraturan Anggota Dewan Gubernur (PBI dan PADG). Dissemination of Bank Indonesia Regulations and Regulations of Members of the Board of Governors (PBI and PADG).	BI	Public	15 Desember 2025 December 15, 2025	Compliance	2
367.	Sosialisasi Perubahan Besaran KLM. Dissemination of Changes in the KLM Rate.	BI	Public	15 Desember 2025 December 15, 2025	Compliance	1
368.	SK SP Pemeliharaan Jenjang 4 Sub-Bidang PUT. SK SP Maintenance Level 4 for PUT Sub-Division.	Praveena	Public	17 Desember 2025 December 17, 2025	Branches	1
369.	*Focus Group Discussion* POJK Nomor 24 Tahun 2025 tentang Pengelolaan Rekening pada Bank Umum *Confirmation*. Focus Group Discussion on POJK Number 24 of 2025 concerning Bank Account Management Confirmation.	OJK	Public	17 Desember 2025 December 17, 2025	Operation	5
370.	Sosialisasi Apolo Modul TPPU TPPT PPSPM (*All Sector*). Dissemination of APOLO Module on AML/CTF and CPF (All Sectors).	OJK	Public	17 Desember 2025 December 17, 2025	Compliance	2
371.	SK SP PBK Jenjang 4 Sub-Bidang PTP. SK SP PBK Level 4 for PTP Sub-Division.	Praveena	Public	18 Desember 2025 December 18, 2025	Branches	3
372.	Undangan Sosialisasi Regulasi dan Sistem Pelaporan Perubahan Kepemilikan Saham. Invitation to Dissemination of Regulations and Reporting System for Changes in Share Ownership.	OJK	Public	19 Desember 2025 December 19, 2025	Human Capital & Corporate Secretary, Compliance	2

No.	Pelatihan Training	Vendor	Metode Pelatihan Training Method	Periode Period	Divisi Division	Jumlah Peserta Total Participants
373.	Kesiapan SP FMI BI NATARU 2025. Readiness of BI FMI Payment Systems for the 2025 NATARU Period.	BI	Public	19 Desember 2025 December 19, 2025	Operation, IT Operation	13
374.	Transforming Credit Quality: From Review to Strategic Action Training Program 2025.	Internal	Inhouse	20 Desember 2025 December 20, 2025	Credit Review and Business	25
375.	Sosialisasi Sistem dan SPO IASC. Dissemination of IASC Systems and SOPs.	OJK	Public	23 Desember 2025 December 23, 2025	Human Capital & Corporate Secretary, Operation, Compliance	10
376.	Undangan Sosialisasi Pengembangan Sistem Informasi Program Anti-Pencucian Uang dan Pencegahan Pendanaan Terorisme (SIGAP) Tahun 2025. Invitation to Dissemination on the Development of the Information System for Anti-Money Laundering and Counter-Terrorist Financing Programs (SIGAP) 2025.	OJK	Public	23 Desember 2025 December 23, 2025	Compliance	2
377.	SK SP Pemeliharaan Jenjang 6 Sub-Bidang PTD. SK SP Maintenance Level 6 for PTD Sub-Division.	LSP SPI	Public	29 Desember 2025 December 29, 2025	Operation	1

RATA-RATA JAM PELATIHAN KARYAWAN OK BANK [GRI 404-1]
Average Employee Training Hours at OK BANK

Uraian	Jumlah Karyawan yang Memperoleh Pelatihan Total Employees Receiving Training (Orang) (Persons)	Jam Pelatihan Training Hours	Rata-Rata Jam Pelatihan per Karyawan Average Training Hours per Employee (Jam/Orang) (Hours/Person)	Description
Jumlah	333	**15.522**	**5,83**	Total
Berdasarkan Gender **By Gender**				
Pria	167	7.948	5,95	Male
Wanita	166	7.574	5,70	Female
Berdasarkan Level Organisasi **By Organizational Level**				
Executive Level	8	376	5,87	Executive Level
Senior Level	65	3.081	5,92	Senior Level
Mid Level	38	2.043	6,72	Mid Level
Entry Level	222	10.022	5,64	Entry Level

OK BANK telah menyelenggarakan 436 program pengembangan kompetensi dengan jumlah peserta mencapai 333 orang atau 100,00% dari jumlah karyawan pada tahun 2025. Selain itu, jumlah jam pelatihan mencapai 15.522 jam dengan rata-rata jam pelatihan 5,83 jam pada setiap karyawan. [ESG S-05]

OK BANK organized 436 competency development programs with a total of 333 participants or 100.00% of the total employees in 2025. In addition, the total training hours reached 15,522 hours, with an average of 5.83 hours of training per employee. [ESG S-05]

Penilaian Kinerja [GRI 404-3]

Pelaksanaan penilaian kinerja pada tahun 2025 menjadi bagian penting dalam memastikan kualitas dan kontribusi setiap karyawan di OK BANK terus terpantau dan berkembang. Sebanyak 306 karyawan mengikuti proses penilaian yang dilakukan secara terstruktur untuk memperoleh gambaran objektif mengenai pencapaian karyawan sepanjang tahun. Hasil evaluasi ini tidak hanya memberikan umpan balik yang konstruktif bagi karyawan, tetapi juga membantu OK BANK memahami area yang perlu diperkuat, baik dari sisi kompetensi maupun dukungan yang diperlukan untuk meningkatkan performa.

Hasil dari penilaian kinerja tersebut kemudian digunakan sebagai dasar dalam pengembangan karier, pemberian penghargaan, hingga penentuan promosi jabatan. Dari keseluruhan peserta, sebanyak 14 karyawan berhasil memperoleh promosi berkat pencapaian yang menonjol dan konsistensi dalam menunjukkan kinerja optimal. Pencapaian ini mencerminkan komitmen OK BANK dalam menerapkan sistem yang adil, sekaligus memberikan motivasi bagi seluruh karyawan untuk terus meningkatkan kemampuan dan kontribusinya. Dengan demikian, proses penilaian kinerja berperan penting dalam mendukung pertumbuhan individu maupun kemajuan organisasi secara berkelanjutan.

Dasar penilaian kinerja yang diterapkan oleh OK BANK diuraikan sebagai berikut:
1. *Teamwork Behaviour*;
2. Komunikasi;
3. Kepemimpinan;
4. Disiplin; serta
5. Kepatuhan.

Performance Assessment [GRI 404-3]

The performance assessment, conducted in 2025, became an important part of ensuring that the quality and contribution of each employee at OK BANK are continuously monitored and developed. A total of 306 employees participated in the assessment process, which was conducted in a structured manner to obtain an objective overview of employees' achievements throughout the year. The evaluation results not only provide constructive feedback to employees but also help OK BANK identify areas that need strengthening, both in terms of competencies and the support required to improve performance.

The outcomes of this performance assessment are then used as a basis for career development, rewards, and promotion decisions. Of all participants, 14 employees successfully received promotions due to outstanding achievements and consistent demonstration of optimal performance. This accomplishment reflects OK BANK's commitment to implementing a fair system while also motivating all employees to continue improving their skills and contributions. Thus, the performance assessment process plays a crucial role in supporting both individual growth and the organization's continuous advancement.

The performance assessment criteria applied by OK BANK are as follows:
1. Teamwork Behaviour;
2. Communication;
3. Leadership;
4. Discipline; and
5. Compliance.

JUMLAH KARYAWAN OK BANK YANG MENERIMA TINJAUAN RUTIN TERHADAP KINERJA DAN PENGEMBANGAN KARIER
Total OK BANK's Employees Receiving Regular Performance and Career Development Reviews

Uraian	2025	2024	2023	Description
Karyawan yang Menerima Tinjauan Rutin berdasarkan Gender **Employee Receiving Regular Review by Gender**				
Pria	161	167	170	Male
Wanita	164	158	157	Female
Karyawan yang Menerima Tinjauan Rutin berdasarkan Level Organisasi **Employee Receiving Regular Review by Organizational Level**				
Executive Level	40	35	39	Executive Level
Senior Level	77	62	62	Senior Level
Mid Level	138	128	143	Mid Level
Entry Level	70	72	82	Entry Level

Rencana Pengembangan SDM ke Depan

Arah pengembangan SDM ke depan menuntut OK BANK untuk semakin responsif terhadap perubahan lingkungan bisnis yang bergerak cepat dan dinamika kebutuhan kompetensi yang terus berkembang. OK BANK perlu membangun fondasi pengelolaan talenta yang lebih kuat, terukur, dan berkelanjutan agar setiap individu memiliki kesempatan yang sama untuk bertumbuh dan memberikan kontribusi terbaik. Dalam konteks ini, fokus tidak hanya pada peningkatan keterampilan teknis, tetapi juga pada penguatan karakter, pola pikir, dan kemampuan adaptasi yang relevan dengan tuntutan masa depan. Dengan mempertimbangkan berbagai tantangan dan peluang yang muncul, rencana pengembangan SDM disusun sebagai panduan strategis untuk memastikan kesiapan OK BANK dalam menghadapi perubahan dan menjaga keberlangsungan operasional dengan kualitas SDM yang semakin unggul.

Rencana program pengembangan SDM yang akan dilakukan OK BANK di tahun mendatang meliputi:

1. Sertifikasi Kompetensi, seperti:
   a. Sertifikasi *Risk Management*;
   b. Sertifikasi *Appraisal*;
   c. Sertifikasi SPPUR;
   d. Dan lain-lain pelatihan sertifikasi yang merupakan sertifikasi kompetensi wajib dari regulator (OJK dan BI);
2. Sertifikasi Non-Kompetensi, seperti:
   a. Sertifikasi K3;
   b. Sertifikasi *General Banking*;
3. Peningkatan Kompetensi Lainnya, seperti:
   a. Pelatihan Excel;
   b. *Grafonomi*;
   c. Bagaimana melakukan analisis terhadap Laporan Keuangan perusahaan dan kelayakan pemberian persetujuan kredit;
   d. Dan lain-lain;
4. Kepemimpinan; serta
5. Pelatihan Non-Teknis Lainnya, seperti:
   a. *Presentation Skill*;
   b. *Service Ethics*;
   c. *Sales Ethics*;
   d. Dan lain-lain.

Future HR Development Plan

The future direction of HR development requires OK BANK to become increasingly responsive to the rapidly changing business environment and the evolving demands for competencies. OK BANK needs to build a stronger, measurable, and sustainable talent management foundation so that every individual has an equal opportunity to grow and contribute the best. In this context, the focus is not only on enhancing technical skills but also on strengthening character, mindset, and adaptability relevant to future requirements. By considering the various emerging challenges and opportunities, the HR development plan is designed as a strategic guide to ensure OK BANK's readiness to face changes and maintain operational continuity with increasingly superior HR quality.

The HR development programs planned by OK BANK for the coming year include:

1. Competency Certifications, such as:
   a. Risk Management Certification;
   b. Appraisal Certification;
   c. SPPUR Certification;
   d. Other certification trainings that constitute mandatory competency certifications required by regulators (OJK and BI);
2. Non-Competency Certifications, such as:
   a. OHS Certification;
   b. General Banking Certification;
3. Other Competency Development, such as:
   a. Excel Training;
   b. Graphonomy;
   c. How to conduct analysis of a company's Financial Statements and assess the feasibility of credit approval;
   d. And others;
4. Leadership; and
5. Other Non-Technical Training, such as:
   a. Presentation Skills;
   b. Service Ethics;
   c. Sales Ethics;
   d. And others.

Tata Kelola Teknologi Informasi
Information Technology Governance

OK BANK menerapkan tata kelola Teknologi Informasi (TI) yang baik sebagai landasan utama dalam penyelenggaraan dan pengelolaan sistem TI yang andal, aman, dan selaras dengan strategi bisnis Bank. Tata kelola ini dirancang untuk memastikan bahwa pemanfaatan TI tidak hanya mendukung kelancaran operasional, tetapi juga memberikan nilai tambah, meningkatkan efisiensi, serta menjaga keberlangsungan usaha di tengah dinamika industri perbankan yang semakin digital.

Penyelenggaraan TI dilakukan melalui kerangka kebijakan, struktur organisasi, serta mekanisme pengawasan yang jelas, termasuk pemisahan peran dan tanggung jawab antara fungsi perencanaan, pengembangan, pengoperasian, dan pengendalian. Pemisahan fungsi tersebut bertujuan untuk memperkuat pengendalian internal, meminimalkan potensi risiko, serta memastikan setiap inisiatif TI dikelola secara objektif, terukur, dan akuntabel sesuai dengan kebutuhan bisnis Bank.

Dalam rangka menjaga keandalan sistem dan keamanan informasi, OK BANK secara konsisten menerapkan pengendalian internal dan melakukan evaluasi berkala terhadap kebijakan, prosedur, serta kinerja sistem TI. Evaluasi ini dilakukan untuk memastikan efektivitas pengendalian, kesiapan menghadapi risiko teknologi, serta kemampuan sistem dalam mendukung layanan kepada nasabah secara berkelanjutan.

OK BANK applies good Information Technology (IT) governance as a main basis for the implementation and management of IT system which is reliable, secure, and aligns with the Bank's business strategy. This governance framework is designed to ensure that the utilization of IT not only supports smooth operations but also creates added value, enhances efficiency, and safeguards business continuity amid the increasingly digital dynamics of the banking industry.

IT implementation is carried out through a clear policy framework, organizational structure, and supervisory mechanisms, including the segregation of roles and responsibilities among planning, development, operations, and control functions. This segregation aims to strengthen internal controls, minimize potential risks, and ensure that each IT initiative is managed objectively, measurably, and accountably in accordance with the Bank's business needs.

In order to maintain system reliability and information security, OK BANK consistently implements internal controls and conducts periodic evaluations of IT policies, procedures, and system performance. These evaluations are undertaken to ensure the effectiveness of controls, readiness to address technology-related risks, and the capability of IT systems to sustainably support customer services.

Roadmap Pengembangan TI

Roadmap pengembangan TI OK BANK disusun sebagai panduan strategis jangka menengah dan panjang untuk memastikan kesiapan Bank dalam menghadapi perkembangan teknologi dan kebutuhan bisnis yang semakin kompleks. *Roadmap* ini mengintegrasikan inisiatif pengembangan secara bertahap, dengan mempertimbangkan skala prioritas, kesiapan sistem, serta prinsip kehati-hatian dalam pengelolaan risiko dan investasi.

Pada tahap awal, pengembangan TI difokuskan pada optimalisasi sistem yang telah berjalan, pemenuhan kebutuhan kepatuhan regulasi, serta peningkatan kualitas layanan digital kepada nasabah. Langkah ini menjadi fondasi bagi pengembangan lanjutan yang lebih kompleks, termasuk penguatan layanan perbankan elektronik, peningkatan sistem pembiayaan, serta penguatan keamanan dan infrastruktur TI.

Dalam jangka menengah hingga panjang, *roadmap* pengembangan diarahkan pada peningkatan skalabilitas integrasi sistem dan modernisasi platform utama Bank. Dengan *roadmap* yang terarah dan berkesinambungan, OK BANK memastikan bahwa setiap pengembangan TI dapat mendukung

IT Development Roadmap

OK BANK's IT development roadmap is formulated as a medium- to long-term strategic guide to ensure the Bank's readiness in addressing technological advancements and increasingly complex business needs. The roadmap integrates development initiatives in phases, by considering priority scales, system readiness, as well as prudential principles in risk and investment management.

In the initial phase, IT development is focused on optimizing existing systems, meeting regulatory compliance requirements, and enhancing the quality of digital services for customers. This step serves as the foundation for more advanced development, including the strengthening of electronic banking services, enhancement of financing systems, and reinforcement of IT security and infrastructure.

For the medium to long term, the development roadmap is directed towards improving system integration scalability and modernizing the Bank's main platforms. Through a structured and sustainable roadmap, OK BANK ensures that each IT development initiative supports sustainable business growth

pertumbuhan bisnis secara berkelanjutan dan meningkatkan daya saing Bank di industri perbankan.

Manajemen Risiko Penyelenggaraan TI

OK BANK menerapkan manajemen risiko penyelenggaraan TI secara terstruktur untuk memastikan keandalan sistem, keamanan data, dan kesinambungan operasional Bank. Pengelolaan risiko dilakukan melalui proses identifikasi, pengukuran, pemantauan, dan pengendalian risiko TI secara berkelanjutan, sejalan dengan kerangka manajemen risiko Bank secara keseluruhan.

Risiko yang dikelola mencakup risiko operasional, risiko keamanan informasi, serta risiko kegagalan sistem yang dapat memengaruhi layanan kepada nasabah. Penerapan manajemen risiko TI didukung oleh kebijakan dan prosedur yang selaras dengan strategi bisnis dan ketentuan regulator, sehingga setiap pengembangan dan pengoperasian sistem dilakukan secara terkendali.

Evaluasi risiko TI dilakukan secara berkala melalui pemantauan kinerja sistem, pengujian keamanan, serta peninjauan efektivitas pengendalian internal. Dengan pendekatan ini, OK BANK dapat merespons potensi gangguan secara lebih cepat dan tepat, serta memastikan bahwa pemanfaatan TI tetap berada dalam tingkat risiko yang dapat diterima.

Ketahanan dan Keamanan Siber

Ketahanan dan keamanan siber merupakan bagian integral dari penyelenggaraan TI di OK BANK. Bank menerapkan kebijakan keamanan informasi dan penguatan infrastruktur TI secara bertahap dan berkelanjutan guna melindungi data, sistem, serta layanan perbankan dari berbagai ancaman siber.

Sepanjang tahun 2025, OK BANK telah merealisasikan sejumlah inisiatif strategis untuk memperkuat keamanan siber, antara lain melalui implementasi *Security Operation Center* (SOC) dan *Security Information and Event Management* (SIEM) guna meningkatkan kemampuan pemantauan dan respons terhadap insiden keamanan. Selain itu, penerapan *Digital Rights Management* (DRM) dan penggunaan *penetration testing tools* dilakukan untuk melindungi aset digital Bank serta mengidentifikasi potensi kerentanan sistem secara proaktif.

Pengelolaan keamanan siber juga dilengkapi dengan mekanisme respons insiden dan pemulihan sistem untuk memastikan kesinambungan operasional apabila terjadi gangguan. Dengan pendekatan yang terintegrasi dan adaptif terhadap perkembangan ancaman digital, OK BANK berupaya menjaga kepercayaan nasabah dan memastikan stabilitas serta keandalan layanan perbankan.

and enhances the Bank's competitiveness within the banking industry.

Risk Management of Implementing IT

OK BANK implements structured IT operations risk management to ensure system reliability, data security, and the continuity of the Bank's operations. Risk management is carried out through continuous processes of identifying, measuring, monitoring, and controlling IT-related risks, in alignment with the Bank's overall risk management framework.

The risks managed include operational risk, information security risk, and system failure risk that may affect customer services. The implementation of IT risk management is supported by policies and procedures aligned with the Bank's business strategy and regulatory requirements, ensuring that every system development and operation is conducted in a controlled manner.

IT risk evaluations are conducted periodically through system performance monitoring, security testing, and reviews of the effectiveness of internal controls. Through this approach, OK BANK is able to respond more swiftly and appropriately to potential disruptions, while ensuring that the utilization of IT remains within an acceptable level of risk.

Cybersecurity and Resilience

Cyber resilience and security form an integral part of IT implementation at OK BANK. The Bank implements information security policies and progressively strengthens its IT infrastructure on an ongoing basis to protect data, systems, and banking services from various cyber threats.

Throughout 2025, OK BANK had realized several strategic initiatives to strengthen cyber security, including the implementation of a Security Operation Center (SOC) and Security Information and Event Management (SIEM) systems to enhance monitoring capabilities and incident response to security threats. In addition, the adoption of Digital Rights Management (DRM) and the use of penetration testing tools were undertaken to safeguard the Bank's digital assets and proactively identify potential system vulnerabilities.

Cyber security management is further supported by incident response and system recovery mechanisms to ensure operational continuity in the event of disruptions. Through an integrated and adaptive approach to evolving digital threats, OK BANK strives to maintain customer trust and ensure the stability and reliability of its banking services.

Realisasi Pengembangan TI di Tahun 2025

Sepanjang tahun 2025, OK BANK merealisasikan berbagai inisiatif pengembangan TI yang mencakup penguatan layanan digital, pemenuhan kewajiban pelaporan regulasi, peningkatan manajemen risiko, dan penguatan keamanan serta infrastruktur TI. Seluruh realisasi pengembangan dilakukan secara bertahap sesuai rencana implementasi dengan memperhatikan prinsip tata kelola, efektivitas biaya, serta kesiapan operasional Bank.

Pada aspek pengembangan aplikasi dan sistem bisnis, Bank telah menyelesaikan implementasi sejumlah inisiatif yang mendukung peningkatan efisiensi dan kualitas layanan. Fitur *Direct Debit* melalui *AyoConnect* pada *Loan Origination System* (LOS) telah direalisasikan untuk memberikan kemudahan pembayaran kewajiban pinjaman bagi nasabah. Selain itu, *Credit Scoring System* (CSS) untuk segmen ritel telah diimplementasikan guna meningkatkan kualitas analisis kredit dan pengukuran risiko secara lebih akurat. Bank juga telah menyelesaikan pengembangan *landing page* produk *funding* pada situs web OK BANK untuk mendukung aktivitas penghimpunan dana oleh *Relationship Manager*.

Sejalan dengan penguatan layanan digital, OK BANK telah menyelesaikan seluruh tahapan pengembangan aplikasi *New Mobile Banking* pada tahun 2025. Hingga akhir tahun, aplikasi tersebut berada dalam tahap proses persetujuan dan perizinan dari regulator, termasuk BI dan OJK. Tahapan ini dilakukan untuk memastikan bahwa implementasi layanan *Mobile Banking* dapat memenuhi seluruh ketentuan regulator sebelum dioperasikan secara penuh kepada nasabah.

Dalam rangka pemenuhan kebutuhan kepatuhan dan penguatan manajemen risiko, OK BANK merealisasikan pengembangan berbagai laporan regulasi, antara lain Kewajiban Penyediaan Modal Minimum (KPMM), Suku Bunga Dasar Kredit (SBDK), *Net Stable Funding Ratio* (NSFR), dan *Liquidity Coverage Ratio* (LCR), yang saat ini berada dalam tahap penyelesaian. Selain itu, Bank juga telah menyelesaikan pengembangan laporan *Interest Rate Risk in Banking Book* (IRRBB) sebagai bagian dari upaya memperkuat pengelolaan risiko suku bunga secara lebih terukur dan sistematis.

Dari sisi keamanan dan infrastruktur TI, OK BANK telah merealisasikan berbagai inisiatif strategis, antara lain implementasi *Digital Rights Management* (DRM), penggunaan *penetration testing tools* untuk meningkatkan keamanan sistem, dan penggantian perangkat jaringan serta *firewall* yang telah memasuki masa akhir dukungan. Bank juga telah menyelesaikan implementasi *Security Operation Center* (SOC) dan *Security Information and Event Management* (SIEM) guna memperkuat kemampuan pemantauan serta respons terhadap insiden keamanan siber secara terintegrasi.

Realization of IT Development in 2025

Throughout 2025, OK BANK had realized various IT development initiatives encompassing the strengthening of digital services, fulfilment of regulatory reporting obligations, enhancement of risk management, and reinforcement of IT security and infrastructure. All development initiatives were carried out in phases in accordance with the implementation plan, by considering governance principles, cost-effectiveness, and the Bank's operational readiness.

In terms of application and business system development, the Bank completed several initiatives aimed at improving efficiency and service quality. The Direct Debit feature through AyoConnect within the Loan Origination System (LOS) had been implemented to facilitate customers in meeting their loan repayment obligations. In addition, a Credit Scoring System (CSS) for the retail segment was introduced to enhance the quality of credit analysis and risk assessment with greater accuracy. The Bank also completed the development of a funding product landing page on the OK BANK website to support fund-raising activities by Relationship Managers.

In line with the strengthening of digital services, OK BANK completed all stages of development for its New Mobile Banking application in 2025. Until the end of the year, the application was undergoing the approval and licensing process with the regulators, including BI and OJK. This process was carried out to ensure that the implementation of the Mobile Banking service complies with all regulatory requirements prior to its full launch to customers.

In order to fulfil compliance requirements and strengthen risk management, OK BANK carried out the development of various regulatory reports, including the Capital Adequacy Ratio (CAR), Prime Lending Rate (SBDK), Net Stable Funding Ratio (NSFR), and Liquidity Coverage Ratio (LCR), which are currently in the finalization stage. In addition, the Bank also had completed the development of the Interest Rate Risk in the Banking Book (IRRBB) report as part of its efforts to strengthen interest rate risk management in a more measured and systematic manner.

From the perspective of IT security and infrastructure, OK BANK carried out various strategic initiatives, including the implementation of Digital Rights Management (DRM), the use of penetration testing tools to enhance system security, and the replacement of network devices and firewalls that had reached end-of-support. The Bank also completed the implementation of a Security Operation Center (SOC) and Security Information and Event Management (SIEM) to strengthen integrated monitoring capabilities and response to cyber security incidents.

Selain penguatan sistem dan keamanan, OK BANK juga telah mengimplementasikan *Groupware C-Lounge* sebagai sarana pendukung kolaborasi dan komunikasi internal antar-unit kerja. Implementasi ini bertujuan meningkatkan produktivitas, efektivitas koordinasi, serta mendukung budaya kerja yang lebih kolaboratif dalam menjalankan operasional Bank.

Secara keseluruhan, realisasi pengembangan TI sepanjang tahun 2025, mencerminkan komitmen OK BANK dalam membangun sistem TI yang andal, aman, dan terintegrasi. Inisiatif yang telah direalisasikan memberikan fondasi yang kuat bagi peningkatan kualitas layanan, kepatuhan terhadap ketentuan regulator, serta kesiapan Bank dalam melanjutkan transformasi digital secara berkelanjutan.

Tujuan Pengembangan Sistem Berbasis TI 2025

Pengembangan sistem berbasis TI pada tahun 2025 diarahkan untuk memperkuat kapabilitas operasional OK BANK agar mampu memberikan layanan yang lebih efisien, aman, dan responsif. Upaya ini bertujuan mendukung kelancaran proses bisnis, meningkatkan kualitas layanan kepada nasabah, serta memastikan kesiapan sistem dalam memenuhi kebutuhan kepatuhan dan pengelolaan risiko.

Selain peningkatan efisiensi operasional, pengembangan sistem TI juga ditujukan untuk membangun fondasi teknologi yang lebih terintegrasi dan adaptif terhadap perkembangan industri perbankan. Sistem yang dikembangkan diharapkan dapat mendukung pengambilan keputusan berbasis data, meningkatkan ketahanan operasional, serta membuka peluang pengembangan layanan di masa depan secara berkelanjutan.

Manfaat Pengembangan TI

Pengembangan TI memberikan manfaat nyata bagi OK BANK dalam meningkatkan efisiensi operasional dan kualitas layanan kepada nasabah. Sistem yang semakin terintegrasi membantu mempercepat proses, mengurangi potensi kesalahan, serta meningkatkan keandalan layanan perbankan melalui berbagai kanal yang tersedia.

Selain manfaat operasional, penguatan TI juga memberikan nilai strategis bagi manajemen dalam mendukung pengambilan keputusan. Ketersediaan data yang lebih akurat dan terukur membantu Bank dalam memantau kinerja, mengelola risiko, dan merumuskan strategi bisnis yang lebih tepat sasaran, sehingga memperkuat daya saing Bank di industri perbankan.

In addition to system and security enhancements, OK BANK had also implemented Groupware C-Lounge as a platform to support internal collaboration and communication across business units. This implementation aimed to improve productivity, enhance coordination effectiveness, and foster a more collaborative work culture in carrying out the Bank's operations.

Overall, the IT development initiatives realized throughout 2025 reflect OK BANK's commitment to building reliable, secure, and integrated IT systems. The initiatives implemented have established a strong foundation for improving service quality, ensuring compliance with regulatory requirements, and enhancing the Bank's readiness to continue its digital transformation on a sustainable basis.

Objectives of IT-Based System Development in 2025

The development of IT-based systems in 2025 was directed towards strengthening OK BANK's operational capabilities to deliver more efficient, secure, and responsive services. These efforts aim to support the smooth execution of business processes, enhance service quality for customers, and ensure system readiness in meeting compliance and risk management requirements.

In addition to improving operational efficiency, IT system development was also intended to build a more integrated and adaptive technological foundation in response to developments in the banking industry. The systems developed are expected to support data-driven decision-making, enhance operational resilience, and create opportunities for the sustainable development of future services.

Benefits of IT Development

IT development provides tangible benefits to OK BANK in enhancing operational efficiency and service quality for customers. Increasingly integrated systems help accelerate processes, reduce the potential for errors, and improve the reliability of banking services across various available channels.

Beyond operational benefits, IT strengthening also delivers strategic value to management in supporting decision-making. The availability of more accurate and measurable data enables the Bank to monitor performance, manage risks, and formulate more targeted business strategies, thereby strengthening the Bank's competitiveness within the banking industry.

Investasi TI Tahun 2025

Investasi di bidang TI pada tahun 2025 menjadi fokus utama OK BANK untuk memperkuat infrastruktur digital dan mendukung transformasi operasional secara menyeluruh. Upaya ini mencakup pengembangan sistem baru, penambahan fitur layanan, dan peningkatan keamanan serta efisiensi proses bisnis. Dengan pendekatan yang strategis, OK BANK berupaya memastikan bahwa setiap proyek TI tidak hanya meningkatkan kinerja internal, tetapi juga menghadirkan pengalaman yang lebih baik bagi nasabah serta mendukung daya saing jangka panjang.

Alokasi anggaran dana OK BANK untuk investasi TI pada tahun 2025 mencapai Rp27,77 miliar. Hingga saat ini, sebesar Rp16,39 miliar, atau 59,03% dari jumlah anggaran telah digunakan untuk berbagai proyek investasi TI yang sedang berjalan. Realisasi ini mencerminkan komitmen OK BANK dalam menjalankan strategi digital secara konsisten, sekaligus memastikan bahwa dana yang dialokasikan dapat dimanfaatkan secara efektif untuk mencapai tujuan pengembangan teknologi yang telah direncanakan.

Informasi mengenai investasi TI yang dilakukan OK BANK sepanjang tahun 2025 diuraikan sebagai berikut:

IT Investment in 2025

In 2025, IT investment became a key focus for OK BANK to strengthen its digital infrastructure and support comprehensive operational transformation. These efforts include the development of new systems, addition of service features, and improvements in security and business process efficiency. With a strategic approach, OK BANK aims to ensure that every IT project not only enhances internal performance but also delivers a better experience for customers and supports long-term competitiveness.

OK BANK's budget allocation for IT investment in 2025 amounted to Rp27.77 billion. Until now, Rp16.39 billion, or 59.03% of the total budget, has been utilized for various ongoing IT investment projects. This realization reflects OK BANK's commitment to consistently implementing its digital strategy while ensuring that allocated funds are effectively used to achieve the planned technology development objectives.

Information regarding IT investments undertaken by OK BANK throughout 2025 is outlined as follows:

INVESTASI TI TAHUN 2025
IT Investment in 2025

No.	Investasi	Biaya Investasi Investment Fee (Rp)	Investment
1.	*Hardware*	4.342.847.400	Hardware
2.	*Software*	23.279.435.600	Software
3.	*License*	150.000.000	License
Jumlah		27.772.283.000	**Total**

BIAYA INVESTASI TI
IT Investment Expenditure

No.	Investasi	Realisasi Biaya Fee Realization (Rp)	Anggaran Budget (Rp)	Penyerapan Absorption (Rp)	Investment
1.	Investasi TI OPEX	33.034.494.753	31.913.000.000	103,51	OPEX IT Investment
2.	Investasi TI CAPEX	16.395.041.750	27.772.283.000	59,03	CAPEX IT Investment

Rencana Pengembangan Sistem TI ke Depan

OK BANK menyusun rencana pengembangan sistem TI untuk periode 2026 hingga 2028 sebagai bagian dari strategi jangka menengah dan panjang dalam memperkuat transformasi digital, meningkatkan kapabilitas operasional, serta memperluas layanan perbankan secara berkelanjutan. Rencana ini dirancang secara bertahap dengan mempertimbangkan kebutuhan bisnis, kesiapan sistem, dan prinsip kehati-hatian dalam pengelolaan risiko serta investasi TI.

Future IT System Development Plans

OK BANK has formulated an IT system development plan for the 2026–2028 period as part of its medium- and long-term strategy to strengthen digital transformation, enhance operational capabilities, and sustainably expand banking services. The plan is designed to be implemented in phases, by considering business needs, system readiness, and prudential principles in managing IT-related risks and investments.

Pada tahun 2026, fokus utama pengembangan diarahkan pada penyelesaian dan penguatan layanan digital yang telah dibangun pada tahun sebelumnya, khususnya implementasi final aplikasi *New Mobile Banking* setelah memperoleh persetujuan regulator. Selain itu, Bank merencanakan peningkatan kapabilitas *Core Banking* melalui pengembangan layanan pendanaan dan pembiayaan valuta asing yang terintegrasi dengan jaringan SWIFT. Inisiatif ini mencakup peningkatan sistem inti, *middleware*, infrastruktur pendukung, dan pemenuhan kebutuhan lisensi guna mendukung transaksi internasional secara aman serta andal. Pada tahun yang sama, Bank juga merencanakan peningkatan sistem pelaporan Anti-Pencucian Uang (AML), pengembangan sistem operasional, dan pengembangan *Loan Origination System* (LOS) untuk segmen non-ritel sebagai upaya meningkatkan efisiensi serta kualitas proses pembiayaan.

Sejalan dengan peningkatan layanan dari sistem inti, OK BANK juga memprioritaskan penguatan keamanan TI pada tahun 2026 melalui penambahan berbagai *security tools*. Penguatan ini mencakup perlindungan terhadap serangan siber, pencegahan kebocoran data, dan peningkatan kemampuan deteksi serta respons terhadap ancaman keamanan. Selain itu, Bank merencanakan pemanfaatan teknologi berbasis kecerdasan buatan melalui inisiatif OK GPT AI yang dikembangkan bersama Kantor Pusat dengan tujuan mendukung efisiensi operasional dan peningkatan produktivitas kerja secara bertahap.

Memasuki tahun 2027, fokus pengembangan TI diarahkan pada peningkatan efisiensi sistem transaksi dan pengelolaan internal. Bank merencanakan peningkatan layanan BI-FAST untuk mendukung fitur *bulk transfer* secara lebih optimal dan pengembangan sistem *IT Asset Management* guna meningkatkan pengelolaan dan pengawasan aset TI secara terintegrasi. Pada periode ini, OK BANK juga merencanakan implementasi *Data Loss Prevention* (DLP) dan *Network Access Control* (NAC) sebagai bagian dari penguatan pengamanan data dan pengendalian akses jaringan guna mendukung tata kelola TI yang lebih baik.

Pada tahun 2028, rencana pengembangan difokuskan pada modernisasi sistem utama Bank melalui *Upgrade Core Banking System* dan penyesuaian sistem *legacy* yang terkait. Langkah ini ditujukan untuk meningkatkan skalabilitas, keandalan, dan fleksibilitas sistem dalam mendukung pertumbuhan bisnis jangka panjang. Selain itu, OK BANK juga merencanakan perluasan jaringan pembayaran dengan bergabung ke jaringan Visa, sehingga dapat memperluas cakupan layanan transaksi dan meningkatkan daya saing Bank di industri perbankan.

Secara keseluruhan, rencana pengembangan sistem TI ke depan mencerminkan komitmen OK BANK dalam membangun ekosistem TI yang modern, aman, dan terintegrasi. Pendekatan pengembangan yang bertahap dan terukur diharapkan dapat mendukung pertumbuhan bisnis yang berkelanjutan,

In 2026, the main focus of development will be directed to completing and strengthening digital services established in the previous year, particularly the final implementation of the New Mobile Banking application upon obtaining regulatory approval. Moreover, the Bank plans to enhance Core Banking capabilities through the development of foreign currency funding and financing services integrated with the SWIFT network. This initiative includes upgrades to the core system, middleware, supporting infrastructure, and fulfilment of licensing requirements to support secure and reliable international transactions. In the same year, the Bank also plans to upgrade its Anti-Money Laundering (AML) reporting system, enhance operational systems, and further develop the Loan Origination System (LOS) for the non-retail segment as part of efforts to improve efficiency and the quality of financing processes.

In line with enhancements to its core systems, OK BANK also prioritizes strengthening IT security in 2026 through the addition of various security tools. This reinforcement includes protection against cyberattacks, prevention of data breaches, and improved detection and response capabilities to security threats. In addition, the Bank plans to leverage artificial intelligence–based technology through the OK GPT AI initiative developed in collaboration with Head Office, with the objective of gradually improving operational efficiency and work productivity.

Entering 2027, IT development will focus on enhancing transaction system efficiency and internal management. The Bank plans to upgrade BI-FAST services to support bulk transfer features more optimally and to develop an IT Asset Management system to improve integrated management and oversight of IT assets. During this period, OK BANK also plans to implement Data Loss Prevention (DLP) and Network Access Control (NAC) as part of efforts to strengthen data security and network access controls in order to support of improved IT governance.

In 2028, the development plan will focus on modernizing the Bank's main systems through a Core Banking System upgrade and the alignment of related legacy systems. This initiative is aimed at enhancing system scalability, reliability, and flexibility to support long-term business growth. Furthermore, OK BANK plans to expand its payment network by joining the Visa network, thereby broadening transaction service coverage and strengthening the Bank's competitiveness within the banking industry.

Overall, the future IT system development plan reflects OK BANK's commitment to building a modern, secure, and integrated IT ecosystem. The phased and well-measured development approach is expected to support sustainable business growth, improve service quality for customers,

meningkatkan kualitas layanan kepada nasabah, serta memperkuat posisi Bank dalam menghadapi tantangan industri perbankan yang terus berkembang.

and reinforce the Bank's position in addressing the evolving challenges of the banking industry.

OK BANK juga telah menyusun rencana investasi pengembangan TI ke depan sebagaimana diuraikan berikut:

OK BANK has also prepared a plan for future IT development investment, as outlined below:

No.	Aplikasi/Infrastruktur Aplication/Infrastructure	Jenis Type	Rencana Waktu Implementasi Planned Implementation Timeline	Anggaran Biaya Budget (Rp)	
				CAPEX	OPEX
1.	Peningkatan Layanan Perbankan *Online* Enhancement of Online Banking Services	S/W	Q1-Q4 2026	2.000.000.000	-
2.	Pendanaan & Pinjaman Valuta Asing dengan SWIFT Alliance Foreign Currency Funding & Loans with SWIFT Alliance	H/W & S/W	Q4 2026	7.542.000.000	1.104.000.000
3.	Peningkatan Laporan AML Improvement of AML Reporting	S/W	Q4 2026	300.000.000	-
4.	Peningkatan Sistem Operasi Operating System Upgrade	S/W	Q4 2026	1.500.000.000	-
5.	Sistem Pembuatan Pinjaman (*Loan Origination System*/LOS) untuk Non-Ritel Loan Origination System (LOS) for Non-Retail	S/W	2026-2027	3.000.000.000	-
6.	Alat Keamanan Tambahan Additional Security Tools	H/W & S/W	Q3 2026	3.500.000.000	
7.	OK GPT AI	H/W & S/W	Q4 2026	250.000.000	550.000.000
Jumlah Total				18.092.000.000	1.654.000.000

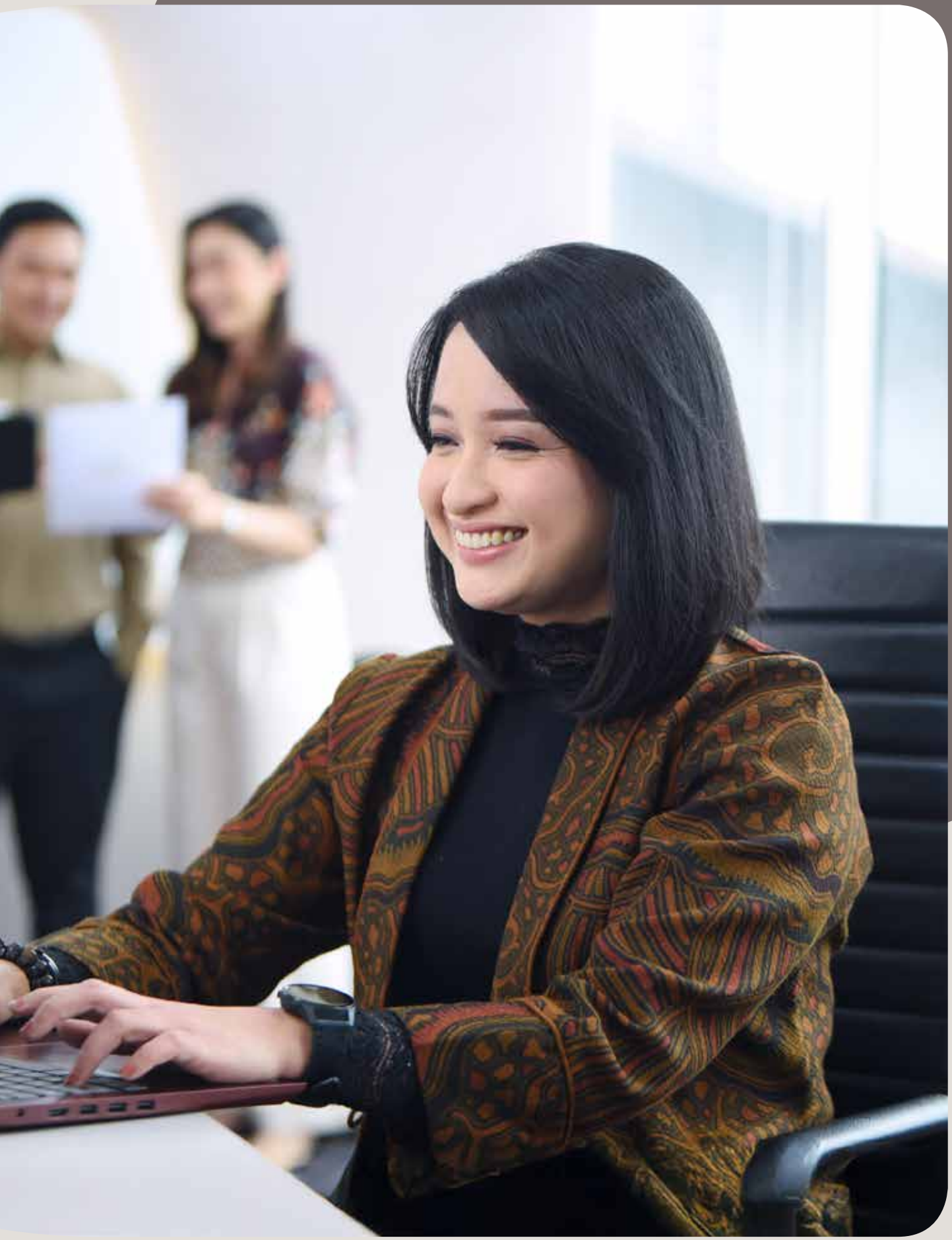
Analisis dan Pembahasan Manajemen

Management Discussion and Analysis

Pada tahun 2025, OK Bank menjalankan berbagai strategi usaha yang disusun dengan memperhatikan dinamika serta tantangan ekonomi yang berkembang sepanjang tahun. Langkah-langkah yang diambil diarahkan untuk menjaga keselarasan antara strategi OK BANK dan kondisi pasar, sekaligus memperkuat kesiapan dalam mengelola berbagai risiko yang berpotensi memengaruhi kinerja. Strategi tersebut dirancang dan dilaksanakan secara terukur dengan penekanan pada penguatan inovasi, peningkatan efisiensi operasional, serta pemeliharaan ketahanan finansial, guna mendukung stabilitas kinerja dan keberlanjutan usaha OK BANK.

In 2025, OK Bank carried out various business strategies that are formulated by considering the evolving economic dynamics and challenges throughout the year. The steps taken were aimed at maintaining alignment between OK BANK's strategies and market conditions, while also strengthening readiness to manage various risks that could potentially affect performance. These strategies were designed and executed in a measured manner, with an emphasis on strengthening innovation, improving operational efficiency, and maintaining financial resilience, in order to support performance stability and OK BANK's business sustainability.





Kondisi Perekonomian Global
Global Economic Condition



Pada tahun 2025, perekonomian global masih dibayangi tingkat ketidakpastian yang tinggi. Eskalasi kebijakan perdagangan yang semakin proteksionis, termasuk penerapan tarif impor sepihak oleh Amerika Serikat dalam kebijakan yang dikenal sebagai "*Liberation Day*", memicu gelombang tarif balasan dari sejumlah negara besar, seperti Tiongkok, Kanada, dan Uni Eropa. Tarif efektif yang dikenakan terhadap Tiongkok mencapai sekitar 54%, sementara Kanada dan Meksiko hingga 25%, serta sejumlah negara lain seperti Kamboja 49%, Vietnam 46%, dan Myanmar 44%. Ketegangan tersebut memperdalam fragmentasi perdagangan dan investasi global, menekan kepercayaan pelaku usaha, serta meningkatkan volatilitas pasar keuangan internasional.

Di tengah dinamika tersebut, prospek pertumbuhan ekonomi global tetap menunjukkan ketahanan meskipun cenderung moderat. *International Monetary Fund* (IMF) memproyeksikan pertumbuhan ekonomi dunia sebesar 3,3%. Proyeksi ini mencerminkan keseimbangan antara berbagai faktor penekan dan pendorong. Di satu sisi, perubahan kebijakan perdagangan dan ketegangan geopolitik menjadi *headwinds* yang membatasi ekspansi ekonomi. Di sisi lain, lonjakan investasi berbasis teknologi, termasuk Kecerdasan Buatan (*Artificial Intelligence*/AI)—khususnya di Amerika Utara dan Asia, dukungan fiskal dan moneter, kondisi keuangan global yang relatif akomodatif, serta kemampuan adaptasi sektor swasta menjadi *tailwinds* yang menopang pertumbuhan.

In 2025, the global economy was still overshadowed by a high degree of uncertainty. The escalation of increasingly protectionist trade policies, including the unilateral imposition of import tariffs by the United States under a policy known as "Liberation Day", triggered a wave of retaliatory tariffs from several major economies, such as China, Canada, and the European Union. The effective tariff imposed on China reached approximately 54%, while those on Canada and Mexico were as high as 25%, and on several other countries such as Cambodia 49%, Vietnam 46%, and Myanmar 44%. These tensions deepened global trade and investment fragmentation, dampened business confidence, and heightened volatility in international financial markets.

Amid these dynamics, the global economic growth outlook continued to demonstrate resilience, albeit at a moderate pace, the International Monetary Fund (IMF) projected global growth at 3.3%. This projection reflected a balance between various downside and upside factors. On the one hand, shifts in trade policy and geopolitical tensions served as headwinds constraining economic expansion. Meanwhile, a surge in technology-driven investment, including Artificial Intelligence (AI), particularly in North America and Asia, along with fiscal and monetary support, relatively accommodative global financial conditions, and the adaptability of the private sector, acted as tailwinds supporting growth.

Tekanan inflasi global juga diperkirakan mereda secara bertahap, menjadi 4,1% pada akhir tahun 2025. Namun, proses normalisasi inflasi berlangsung tidak merata, dengan Amerika Serikat diperkirakan mengalami penurunan inflasi yang lebih gradual dibandingkan sejumlah ekonomi besar lainnya. Kondisi ini menempatkan bank-bank sentral pada posisi kebijakan yang lebih kompleks. *Federal Reserve (The Fed)* menurunkan suku bunga acuannya secara bertahap hingga mencapai 3,75% pada akhir 2025, sementara *European Central Bank* (ECB) memangkas suku bunga menjadi 2,00% pada tahun 2025. Meskipun arah kebijakan moneter global cenderung akomodatif, ketidakpastian akibat perang dagang dan risiko geopolitik membuat bank sentral lebih berhati-hati dalam menentukan kecepatan pelonggaran lanjutan.

Dari sisi risiko, prospek ekonomi global tetap cenderung ke arah penurunan (*downside risks*). Revaluasi ekspektasi produktivitas dari pengembangan AI berpotensi memicu koreksi tajam di pasar keuangan apabila investasi melambat secara mendadak. Ketegangan perdagangan yang kembali memanas, membengkaknya defisit fiskal dan utang publik global, serta meningkatnya kerentanan pasar keuangan dapat mendorong kenaikan suku bunga jangka panjang dan memperketat kondisi likuiditas. Ketidakpastian politik domestik dan konflik geopolitik juga berpotensi mengganggu rantai pasok dan stabilitas harga komoditas. Di sisi lain, peluang pertumbuhan tetap terbuka apabila investasi teknologi berbasis AI mampu meningkatkan produktivitas secara berkelanjutan dan jika ketegangan perdagangan dapat diredakan melalui kerja sama internasional.

Sumber:
- *World Economic Outlook* Edisi Januari 2026 dari *International Monetery Fund*; serta
- Laporan Perekonomian Indonesia 2025 dari Bank Indonesia.

Global inflationary pressures were also projected to ease gradually, reaching 4.1% by the end of 2025. However, the normalization process was expected to be uneven, with the United States likely to experience a more gradual decline in inflation compared to several other major economies. This situation placed central banks in a more complex policy position. The Federal Reserve (the Fed) gradually lowered its benchmark interest rate to 3.75% by the end of 2025, while the European Central Bank (ECB) cut its policy rate to 2.00% in 2025. Although the overall direction of global monetary policy tended to be accommodative, uncertainty arising from the trade war and geopolitical risks prompted central banks to exercise greater caution in determining the pace of further easing.

In terms of risk, the global economic outlook remained tilted to the downside (downside risk). A revaluation of productivity expectations stemming from AI development could trigger sharp corrections in financial markets should investment slow abruptly. Heightened trade tensions, widening fiscal deficits and rising global public debt, as well as increasing financial market vulnerabilities, might drive up long-term interest rates and tightened liquidity conditions. Domestic political uncertainty and geopolitical conflicts could also disrupt supply chains and commodity price stability. On the other hand, growth opportunities remains if AI-driven technological investment is able to sustainably enhance productivity and if trade tensions can be alleviated through international cooperation.

Sources:
- World Economic Outlook, January 2026 Edition, published by the International Monetary Fund; and
- Indonesia Economic Report 2025, published by Bank Indonesia.

Kondisi Perekonomian Nasional
National Economic Condition

Perekonomian Indonesia sepanjang tahun 2025 menunjukkan kinerja yang tetap solid dengan peningkatan moderat dibandingkan tahun sebelumnya. Secara tahunan, ekonomi Indonesia tumbuh sebesar 5,11%, lebih tinggi dibandingkan pertumbuhan tahun 2024 yang sebesar 5,03%. Nilai Produk Domestik Bruto (PDB) atas dasar harga berlaku mencapai Rp23.821,1 triliun, dengan PDB per kapita sebesar Rp83,75 juta atau setara USD5.083,4. Peningkatan tersebut mencerminkan kesinambungan ekspansi ekonomi domestik di tengah dinamika global yang masih bergejolak.

Indonesia's economy throughout 2025 continued to demonstrate solid performance, with moderate improvement compared to the previous year. The economy grew by 5.11% on annual basis, higher than the 5.03% growth recorded in 2024. Gross Domestic Product (GDP) at current prices reached Rp23,821.1 trillion, with GDP per capita amounting to Rp83.75 million or equivalent to USD5,083.4. This increase reflects the sustained expansion of the domestic economy amid ongoing global volatility.

Dari sisi produksi, pertumbuhan terjadi pada hampir seluruh lapangan usaha, kecuali sektor Pertambangan dan Penggalian yang mengalami kontraksi sebesar 0,66%. Sektor dengan pertumbuhan tertinggi adalah Jasa Lainnya sebesar 9,93%, diikuti Jasa Perusahaan sebesar 9,10%, serta Transportasi dan Pergudangan sebesar 8,78%. Sementara itu, sektor yang memiliki kontribusi dominan terhadap struktur PDB tetap menunjukkan pertumbuhan yang stabil, yaitu Industri Pengolahan sebesar 5,30% dan Perdagangan Besar dan Eceran sebesar 5,49%. Struktur ekonomi nasional relatif tidak mengalami perubahan signifikan, dengan Industri Pengolahan berkontribusi 19,07%, Perdagangan 13,17%, serta Pertanian 13,10%, sehingga 5 (lima) sektor utama menyumbang 63,92% terhadap total PDB.

In terms of production, growth was recorded across almost all sectors, except for Mining and Quarrying, which contracted by 0.66%. The highest growth was recorded in Other Services at 9.93%, followed by Business Services at 9.10%, and Transportation and Warehousing at 8.78%. Meanwhile, sectors with dominant contributions to the GDP structure continued to post stable growth, namely Manufacturing Industry at 5.30% and Wholesale and Retail Trade at 5.49%. The national economic structure remained relatively unchanged, with Manufacturing Industry contributing 19.07%, Trade 13.17%, and Agriculture 13.10%, resulting in the 5 (five) main sectors accounting for 63.92% of total GDP.

Dari sisi pengeluaran, seluruh komponen utama tumbuh positif sepanjang 2025. Komponen Ekspor mencatat pertumbuhan tertinggi sebesar 7,03%, diikuti Pembentukan Modal Tetap Bruto (PMTB) sebesar 5,09%, serta Pengeluaran Konsumsi Rumah Tangga sebesar 4,98%. Konsumsi rumah tangga tetap menjadi penopang utama dengan kontribusi 53,88% terhadap PDB, sementara PMTB berkontribusi 28,77% dan ekspor sebesar 22,85%. Struktur tersebut menunjukkan bahwa permintaan domestik masih menjadi motor utama pertumbuhan, dengan dukungan investasi dan ekspor yang relatif menguat dibandingkan tahun sebelumnya.

From the expenditure side, all main components recorded positive growth throughout 2025. Exports posted the highest growth at 7.03%, followed by Gross Fixed Capital Formation (GFCF) at 5.09%, and Household Consumption Expenditure at 4.98%. Household consumption remained the main driver, contributing 53.88% to GDP, while GFCF accounted for 28.77% and exports for 22.85%. This structure indicates that domestic demand continued to serve as the main engine of growth, supported by relatively stronger investment and export performance compared to the previous year.

Stabilitas makroekonomi tetap terjaga sepanjang 2025. Inflasi berada dalam kisaran sasaran 2,5±1%, nilai tukar Rupiah terkendali, serta sistem perbankan tetap solid dengan permodalan yang kuat dan risiko kredit yang rendah. Untuk menjaga momentum pertumbuhan dan stabilitas, suku bunga kebijakan BI-*Rate* diturunkan hingga mencapai 4,75% pada Desember 2025, sejalan dengan bauran kebijakan moneter dan makroprudensial yang akomodatif.

Macroeconomic stability was maintained throughout 2025. Inflation remained within the target range of 2.5±1%, the Rupiah exchange rate was well managed, and the banking system stayed solid with strong capitalization and low credit risk. To preserve growth momentum and stability, the BI-Rate policy rate was lowered to 4.75% in December 2025, in line with an accommodative mix of monetary and macroprudential policies implemented by Bank Indonesia.

Secara keseluruhan, dibandingkan tahun 2024, perekonomian Indonesia pada 2025 menunjukkan peningkatan pertumbuhan yang terukur dengan struktur ekonomi yang tetap stabil dan fundamental makroekonomi yang terjaga. Pertumbuhan yang sedikit lebih tinggi, didukung konsumsi domestik,

Overall, compared to 2024, Indonesia's economy in 2025 demonstrated measured growth improvement, with a stable economic structure and well-maintained macroeconomic fundamentals. The slightly higher growth, supported by domestic consumption, strengthening investment, and positive

investasi yang menguat, serta ekspor yang tumbuh positif, menggambarkan keberlanjutan ekspansi ekonomi nasional sepanjang tahun pelaporan.

Sumber:
- Laporan Perekonomian Indonesia 2025 dari Bank Indonesia; serta
- Berita Resmi Statistik dari Badan Pusat Statistik.

Kondisi Industri Keuangan dan Perbankan

Industri keuangan dan perbankan nasional sepanjang tahun 2025 menunjukkan kinerja yang tetap solid dengan intermediasi yang tumbuh positif serta stabilitas sistem keuangan yang terjaga. Likuiditas perbankan berada pada level yang longgar, tercermin dari rasio Alat Likuid terhadap Dana Pihak Ketiga (AL/DPK) sebesar 28,57% dan *Loan-to-Deposit Ratio* (LDR) sebesar 85,35% per Desember 2025. Kondisi tersebut menunjukkan ruang likuiditas yang memadai untuk mendukung ekspansi pembiayaan ke sektor riil.

Penyaluran kredit perbankan pada 2025 tumbuh sebesar 9,63%, meningkat dibandingkan dinamika awal tahun seiring pelonggaran kebijakan moneter dan ekspansi likuiditas. Berdasarkan jenis penggunaan, pertumbuhan tertinggi terjadi pada kredit investasi yang meningkat signifikan sebesar 21,06%, mencerminkan penguatan aktivitas investasi. Sementara itu, kredit modal kerja dan kredit konsumsi masing-masing tumbuh 4,52% dan 6,58%. Dari sisi segmen, kredit korporasi tumbuh kuat sebesar 18,33%, sedangkan kredit UMKM mengalami kontraksi tipis sebesar 0,30%. Perkembangan tersebut menunjukkan bahwa ekspansi kredit pada 2025 lebih ditopang oleh sektor korporasi dan pembiayaan investasi.

Dari sisi pendanaan, Dana Pihak Ketiga (DPK) tumbuh sebesar 13,83% pada Desember 2025. Pertumbuhan DPK yang relatif tinggi tersebut memperkuat basis likuiditas industri perbankan dan mendukung kapasitas pembiayaan yang memadai. Sejalan dengan itu, pertumbuhan uang beredar dalam arti luas (M2) meningkat dari 5,46% pada Januari 2025 menjadi 8,3% pada November 2025, mencerminkan kondisi likuiditas perekonomian yang lebih ekspansif dibandingkan awal tahun. Kualitas kredit juga tetap terjaga pada level yang sehat, di mana rasio *Non-Performing Loan* (NPL) perbankan pada November 2025 tercatat sebesar 2,21% (bruto) dan 0,86% (neto). Risiko kredit juga tercermin dari *Loan at Risk* (LAR) yang terus menurun. Dari sisi permodalan, hasil *stress test* menunjukkan ketahanan perbankan yang kuat dengan rasio *Capital Adequacy Ratio* (CAR) industri tetap berada di atas 25% pada berbagai skenario. Profitabilitas perbankan yang terjaga turut menopang penguatan permodalan.

Sumber: Laporan Perekonomian Indonesia 2025 dari Bank Indonesia.

export performance, reflects the continued expansion of the national economy throughout the reporting year.

Sources:
- Indonesia Economic Report 2025, published by Bank Indonesia; and
- Official Statistics Release, published by Statistics Indonesia.

Financial and Banking Industry Condition

The national financial services and banking industry throughout 2025 continued to demonstrate solid performance, with positive intermediation growth and maintained financial system stability. Banking liquidity remained ample, as reflected in the Liquid Assets to Third-Party Funds (AL/DPK) ratio of 28.57% and a Loan-to-Deposit Ratio (LDR) of 85.35% as of December 2025. These conditions indicate sufficient liquidity buffers to support credit expansion to the real sector.

Bank lending in 2025 grew by 9.63%, increasing compared to the earlier part of the year in line with monetary policy easing and liquidity expansion. By type of use, the highest growth was recorded in investment loans, which increased significantly by 21.06%, reflecting stronger investment activity. Meanwhile, working capital loans and consumer loans grew by 4.52% and 6.58%, respectively. In terms of segments, corporate lending expanded strongly by 18.33%, while MSME lending experienced a slight contraction of 0.30%. These developments indicate that credit expansion in 2025 was primarily driven by the corporate sector and investment financing.

In terms of funding, Third-Party Funds (DPK) grew by 13.83% in December 2025. This relatively strong DPK growth strengthened the banking industry's liquidity base and supported adequate financing capacity. In line with this, the growth of currency in circulation (M2) increased from 5.46% in January 2025 to 8.3% in November 2025, reflecting more expansionary liquidity conditions in the economy compared to the beginning of the year. Asset quality also remained sound, with the banking sector's Non-Performing Loan (NPL) ratio recorded at 2.21% (gross) and 0.86% (net) as of November 2025. Credit risk was further reflected in the Loan at Risk (LAR) ratio, which continued to decline. In terms of capitalizations, stress test results indicated strong banking resilience, with the industry's Capital Adequacy Ratio (CAR) remaining above 25% under various scenarios. Sustained banking profitability also supported further capital strengthening.

Source: Indonesia Economic Report 2025, published by Bank Indonesia.

Perkembangan Ekonomi dan Perbankan Digital

Perkembangan ekonomi pada tahun 2025 semakin ditandai oleh menguatnya peran teknologi digital sebagai pendorong utama aktivitas bisnis dan konsumsi masyarakat. Digitalisasi berkontribusi signifikan dalam meningkatkan efisiensi proses usaha, memperluas akses pasar, serta mempercepat arus transaksi lintas sektor. Pelaku usaha, baik skala besar maupun Usaha Mikro, Kecil, dan Menengah (UMKM), semakin mengandalkan platform digital dalam kegiatan pemasaran, distribusi, serta pengelolaan keuangan, sehingga struktur perekonomian menjadi lebih inklusif, adaptif, dan responsif terhadap perubahan global.

Sejalan dengan perkembangan tersebut, industri perbankan digital terus menunjukkan pertumbuhan seiring meningkatnya kebutuhan masyarakat terhadap layanan keuangan yang cepat, mudah, dan aman. Pelaku usaha di industri perbankan secara aktif mengembangkan layanan berbasis digital untuk memberikan kemudahan bertransaksi tanpa ketergantungan pada kantor fisik. Berbagai layanan, seperti pembukaan rekening secara daring, pembayaran digital, penyaluran pembiayaan berbasis teknologi, hingga layanan investasi digital semakin terintegrasi dalam aktivitas keuangan masyarakat sepanjang tahun 2025.

Integrasi antara ekonomi digital dan perbankan digital juga semakin kuat melalui pengembangan sistem pembayaran non-tunai, penggunaan uang elektronik, pemanfaatan *QR Code Indonesian Standard* (QRIS). Ekosistem keuangan digital yang saling terhubung ini tidak hanya meningkatkan kenyamanan dan kecepatan layanan bagi nasabah, tetapi juga mendukung peningkatan transparansi, efisiensi, dan akuntabilitas dalam sistem keuangan nasional. Di sisi lain, peran pemerintah dan otoritas terkait tetap krusial dalam memastikan bahwa inovasi digital berjalan seiring dengan penerapan tata kelola perusahaan yang baik, perlindungan data, dan penguatan keamanan sistem.

Aktivitas transaksi perbankan dan sistem pembayaran digital sepanjang tahun 2025 menunjukkan kinerja yang sangat kuat dan terus meningkat. Kinerja transaksi ekonomi dan keuangan digital tetap terjaga solid, didukung oleh sistem pembayaran yang aman, lancar, dan andal serta infrastruktur yang semakin berdaya tahan. Dari sisi nilai besar (*high value payment*), transaksi melalui BI-RTGS pada triwulan IV 2025 meningkat 31,04% sehingga mencapai Rp65.069,78 triliun. Pada segmen ritel, volume transaksi BI-*FAST* tumbuh 30,44% dan mencapai 1.358,65 juta transaksi. Secara agregat, transaksi *digital payment* tercatat sebesar 14,26 miliar transaksi atau tumbuh 39,21%, mencerminkan akselerasi digitalisasi layanan perbankan dan pembayaran nasional.

Development of Digital Economy and Banking

Economic developments in 2025 were increasingly marked by the strengthening role of digital technology as a main driver of business activities and public consumption. Digitalization made a significant contribution to improving business process efficiency, expanding market access, and accelerating transaction flows across sectors. Business players, including large corporations and Micro, Small, and Medium Enterprises (MSMEs), increasingly relied on digital platforms for marketing, distribution, and financial management activities, thereby making the economic structure more inclusive, adaptive, and responsive to global changes.

In line with these developments, the digital banking industry continued to demonstrate growth as public demand for fast, convenient, and secure financial services increased. Players in the banking industry actively developed digital-based services to facilitate transactions without dependence on physical branches. Various services, such as online account opening, digital payments, technology-based financing disbursement, and digital investment services, became increasingly integrated into the financial activities of the public throughout 2025.

Digital economy and digital banking integration continued to strengthen through the development of cashless payment system, the use of electronic money, and the utilization of QR Code Indonesian Standard (QRIS). This interconnected digital financial ecosystem not only enhances convenience and service speed for customers, but also supports greater transparency, efficiency, and accountability within the national financial system. On the other hand, the role of the government and relevant authorities remains crucial in ensuring that digital innovation progresses in line with the implementation of good corporate governance, data protection, and strengthened system security.

Banking transaction activities and digital payment systems throughout 2025 recorded very strong and continuously improving performance. Digital economic and financial transactions remained solid, supported by payment systems that are secure, efficient, and reliable, as well as increasingly resilient infrastructure. In terms of high-value payments, transactions processed through BI-RTGS in the fourth quarter of 2025 increased by 31.04%, reaching Rp65,069.78 trillion. In the retail segment, BI-FAST transaction volume grew by 30.44% to 1,358.65 million transactions. In aggregate, digital payment transactions reached 14.26 billion transactions, representing growth of 39.21%, reflecting the acceleration of digitalization in national banking and payment services.

Transaksi QRIS mencatat pertumbuhan yang sangat tinggi sebesar 139,99%, dengan jumlah pengguna mencapai 59,53 juta dan jumlah *merchant* sebanyak 42,75 juta. Peningkatan tersebut menunjukkan perluasan ekosistem pembayaran digital yang semakin inklusif, termasuk penetrasi yang kuat pada segmen UMKM dan usaha mikro. Perkembangan ini juga didukung oleh peningkatan interkoneksi sistem pembayaran serta perluasan implementasi Standar Nasional Open API Pembayaran (SNAP). Sementara itu, transaksi pembayaran menggunakan instrumen kartu, baik kartu ATM/debit maupun kartu kredit, masih menjadi bagian penting dalam sistem pembayaran nasional. Namun, secara bertahap terjadi pergeseran preferensi masyarakat ke instrumen pembayaran digital berbasis QRIS dan transfer instan, seiring kemudahan, efisiensi, dan perluasan ekosistem digital.

Secara keseluruhan, perkembangan ekonomi dan perbankan digital sepanjang tahun 2025 mencerminkan proses transformasi menuju sistem ekonomi yang semakin modern dan berkelanjutan. Meskipun tantangan, seperti risiko keamanan siber, peningkatan literasi digital, serta kesenjangan akses teknologi masih menjadi perhatian, upaya kolaboratif antara pemerintah, industri jasa keuangan, dan masyarakat terus dilakukan untuk memperkuat fondasi ekonomi digital nasional. Transformasi ini menjadi bagian penting dalam mendukung stabilitas sistem keuangan serta memperluas akses layanan keuangan bagi seluruh lapisan masyarakat.

QRIS transactions recorded exceptionally high growth of 139.99%, with the number of users reaching 59.53 million and merchants totaling 42.75 million. This increase demonstrates the expansion of a more inclusive digital payment ecosystem, including strong penetration in the MSME and micro-enterprise segments. This development has also been supported by enhanced payment system interconnectivity and the broader implementation of the National Open API Payment Standard (SNAP). Meanwhile, card-based payment instruments, including ATM/debit cards and credit cards, continued to play an important role in the national payment system. However, there has been a gradual shift in public preference towards QRIS-based digital payments and instant transfers, driven by convenience, efficiency, and the expanding digital ecosystem.

Overall, the development of digital economy and digital banking throughout 2025 reflected a transformation process toward an increasingly modern and sustainable economic system. Although challenges, such as cybersecurity risks, the need to enhance digital literacy, and gaps in access to technology remained areas of concern, collaborative efforts among the government, the financial services industry, and the public continued to be undertaken to strengthen the foundation of national digital economy. This transformation plays an important role in supporting financial system stability and expanding access to financial services for all segments of society.

Tinjauan Operasional
Operational Review

Arah Kebijakan OK BANK

Arah kebijakan OK BANK pada periode pelaporan difokuskan pada penguatan kinerja secara berkelanjutan dengan tetap menjaga prinsip kehati-hatian. OK BANK terus berupaya memastikan seluruh kegiatan usaha berjalan selaras dengan visi dan misi, serta mampu merespons dinamika ekonomi dan industri perbankan. Kebijakan yang diterapkan diarahkan untuk menjaga stabilitas operasional dan meningkatkan nilai tambah bagi para pemangku kepentingan.

Dalam mendukung pertumbuhan bisnis, OK BANK menetapkan kebijakan yang menitikberatkan pada optimalisasi portofolio usaha dan peningkatan kualitas aset. Pengelolaan risiko dilakukan secara konsisten melalui penerapan tata kelola perusahaan yang baik dan pengawasan internal yang memadai. Langkah ini bertujuan untuk menjaga kesehatan OK BANK dan memperkuat fondasi keuangan dalam jangka panjang.

OK BANK Policy Direction

OK BANK's policy direction during the reporting period was focused on strengthening sustainable performance while continuing to uphold the principle of prudence. OK BANK consistently strives to ensure that all business activities are carried out in line with its vision and mission, and are able to respond to developments in the economic environment and the banking industry. The policies implemented are directed toward maintaining operational stability and enhancing value creation for stakeholders.

In supporting business growth, OK BANK has established policies that emphasize portfolio optimization and improvements in asset quality. Risk management is carried out consistently through the implementation of good corporate governance and adequate internal control. These measures are intended to safeguard OK BANK's soundness and strengthen its long-term financial foundation.

OK BANK memiliki strategi yang ditempuh untuk mencapai tujuan yang telah diterapkan, meliputi:

1. **Meningkatkan Daya Saing dan Mengembangkan Infrastruktur Penjualan**
   a. Meningkatkan efisiensi alur kredit dengan mengembangkan CREPASS, yaitu sistem kredit *scoring online*, melekatkan kebutuhan nasabah dalam proses penyaluran kredit yang sederhana dan cepat dan mengembangkan *collection system*.
   b. Tetap menggunakan Midtrans untuk penyaluran *retail loan* ke nasabah dan sebagai salah satu *channel* untuk pembayaran cicilan kredit melalui minimarket (seperti Indomaret & Alfamart).
   c. Meningkatkan proses seleksi untuk memperoleh *Relationship Manager* (RM) yang mumpuni.
   d. Melakukan relokasi cabang ke tempat yang memiliki potensi bisnis yang lebih tinggi.
2. **Mengembangkan Pembiayaan Ritel Konsumen dengan Stabilitas yang Kuat**
   a. Meningkatkan penjualan berbasis kemitraan bekerja sama dengan *loan agency, payroll loan & loan aggregator* (seperti Ayo Kenalin, dan lain-lain). Mengekspansi penyaluran kredit melalui P2P *Channeling* dan bermitra dengan perusahaan *Fintech* (sepeti Asetku, Shopee, dan lain-lain) dalam upaya percepatan inklusi keuangan.
   b. Mengelola dan menambah tenaga *call center*, organisasi penagihan, KYC Agen Internal berbasis *outsource* (PT Cahaya Research Indonesia, dan lain-lain).
   c. Menambah kerja sama dengan perusahaan-perusahaan dalam kredit *payroll loan* karyawan serta meningkatkan penjualan *payroll loan* melalui *cross-selling*.
3. **Meningkatkan Kapasitas Sistem dan Layanan**
   a. Menggunakan teknologi untuk menambah aplikasi (app), yaitu *loan* aplikasi berbasis *mobile, mobile web page,* dan meningkatkan kepuasan nasabah dengan menambahkan fungsi aplikasi kredit agar dapat melakukan *self-assessment*. Mengembangkan *web page* terpisah yang akan digunakan untuk mendukung *Sales Referral Program* dan memberikan layanan yang membuat kenyamanan nasabah.
   b. Menambah fitur-fitur di *internet banking* dan *mobile banking,* antara lain penambahan layanan pembayaran tagihan, transfer *e-wallet*, pembukaan rekening, dan pengembangan BI-Fast tahap II.

OK BANK juga mengarahkan kebijakannya pada penguatan layanan kepada nasabah melalui peningkatan kualitas produk dan proses operasional. Pemanfaatan teknologi dan pengembangan sistem dilakukan untuk mendukung efisiensi serta kenyamanan nasabah dalam bertransaksi. Dengan pendekatan ini, OK BANK berupaya membangun hubungan yang berkelanjutan dan saling menguntungkan dengan nasabah.

Secara keseluruhan, arah kebijakan OK BANK disusun untuk memastikan kesiapan dalam menghadapi tantangan industri perbankan yang terus berkembang. OK BANK berkomitmen untuk

OK BANK has formulated strategies to achieve its established objectives, which include:

1. **Enhancing Competitiveness and Developing Sales Infrastructure**
   a. Improving credit flow efficiency by developing CREPASS, an online credit scoring system, integrating customer needs into a simple and fast loan disbursement process, and advancing the collection system.
   b. Using Midtrans for retail loan disbursement to customers and as one of the channels for loan installment payments through minimarkets (such as Indomaret & Alfamart).
   c. Enhancing the selection process to recruit highly competent Relationship Managers (RM).
   d. Relocating branches to areas with higher business potential.
2. **Developing Consumer Retail Financing with Strong Stability**
   a. Expanding partnership-based sales by collaborating with loan agencies, payroll loan providers & loan aggregators (such as Ayo Kenalin, etc.). Expanding loan disbursement through P2P Channeling and partnering with Fintech companies (such as Asetku, Shopee, etc.) to accelerate financial inclusion.
   b. Managing and increasing the number of call center staff, collection organizations, and outsourced Internal KYC Agents (such as PT Cahaya Research Indonesia, etc.).
   c. Expanding collaborations with companies for payroll loan financing for employees and increasing payroll loan sales through cross-selling.
3. **Enhancing System Capacity and Services**
   a. Using technology to develop additional applications, including a mobile-based loan application which is a mobile web page, and enhancing customer satisfaction by adding credit application functions that allow for self-assessment. Developing a separate web page to support the Sales Referral Program and provide services that enhance customer convenience.
   b. Adding new features to internet banking and mobile banking, including bill payment services, e-wallet transfers, account opening, and the development of BI-Fast phase II.

OK BANK also directs its policies toward strengthening customer services through improvements in product quality and operational process. The utilization of technology and development of system are undertaken to support efficiency and enhance customer convenience in conducting transactions. Through this approach, OK BANK seeks to build sustainable and mutually beneficial relationships with its customers.

Overall, OK BANK's policy direction is formulated to ensure readiness in addressing the continuously evolving challenges of the banking industry. OK BANK is committed to implementing

menjalankan kebijakan secara konsisten dan bertanggung jawab, dengan tetap memerhatikan aspek kepatuhan terhadap peraturan yang berlaku. Melalui arah kebijakan tersebut, OK BANK diharapkan mampu menjaga kinerja yang stabil dan berkontribusi positif terhadap pertumbuhan usaha di masa mendatang.

its policies consistently and responsibly, while continuing to pay due attention to compliance with applicable regulations. Through this policy direction, OK BANK is expected to maintain stable performance and contribute positively to business growth in the future.

Langkah-Langkah Strategis OK BANK

Keberhasilan OK BANK dalam menjaga kinerja dan keberlanjutan usaha sangat ditentukan oleh ketepatan langkah strategis yang dijalankan. Di tengah dinamika industri perbankan dan perubahan kondisi ekonomi, diperlukan arah kebijakan yang terukur dan adaptif. Oleh karena itu, OK BANK merumuskan berbagai langkah strategis sebagai dasar dalam menghadapi tantangan sekaligus memanfaatkan peluang pertumbuhan secara berkelanjutan sebagaimana diuraikan berikut:

1. **Strategi OK BANK berdasarkan Jangka Waktu**
   a. **Jangka Pendek**
      Dalam menghadapi tantangan pasar yang dinamis, OK BANK menerapkan serangkaian langkah strategis yang dirancang untuk meningkatkan daya saing dan kinerja jangka pendek. Fokus utama dari strategi ini untuk memastikan pertumbuhan yang berkelanjutan dan pencapaian target operasional melalui pemanfaatan sumber daya yang ada secara lebih efisien.

OK BANK's Strategic Steps

OK BANK's success in maintaining performance and business sustainability is largely determined by the accuracy of the strategic measures implemented. Amid the dynamics of the banking industry and changing economic conditions, a measured and adaptive policy direction is required. Therefore, OK BANK has formulated various strategic initiatives as a foundation for addressing challenges while simultaneously capitalizing on sustainable growth opportunities, as outlined below:

1. **OK BANK Strategy based on Timeframe**
   a. **Short-Term**
      In response to the challenges of a dynamic market, OK BANK implements a series of strategic measures designed to enhance competitiveness and short-term performance. The primary focus of this strategy is to ensure sustainable growth and achieve operational targets by utilizing existing resources more efficiently.

Inovasi pada layanan *Retail Loan* ditunjukkan OK BANK melalui peluncuran aplikasi berbasis *mobile* yang dilengkapi fitur E-KYC. Kehadiran aplikasi ini memungkinkan nasabah mengajukan pinjaman secara praktis langsung melalui perangkat seluler, dengan proses verifikasi yang aman dan efisien. Melalui solusi digital tersebut, kebutuhan pembiayaan dapat dipenuhi tanpa keharusan datang ke kantor cabang, sehingga memberikan pengalaman layanan yang lebih cepat, mudah, dan sesuai dengan gaya hidup modern.

OK BANK demonstrated innovation in its Retail Loan services through the launch of a mobile-based application equipped with E-KYC features. This application enables customers to apply for loans conveniently directly via their mobile devices, with a secure and efficient verification process. Through this digital solution, financing needs can be fulfilled without the need to visit a branch office, thereby providing a service experience that is faster, more convenient, and aligned with a modern lifestyle.

- Sektor Ritel
  a) Tetap melakukan ekspansi bisnis yang disertai dengan prinsip kehati-hatian untuk portofolio yang lebih berkualitas;
  b) Menambah *partner* kerja sama dengan perusahaan *Fintech*, termasuk kredit *channeling* bekerja sama dengan P2P *lending* dan Multifinance;
  c) Meningkatkan pelayanan *call center* (*telemarketing, call center, management*);
  d) Penerapan CREPASS atau kredit *scoring online* sehingga calon nasabah bisa melakukan *self-assessment* terhadap aplikasi kreditnya;

- Retail Sector
  a) Conducting business expansion while adhering to prudent principles to ensure a higher-quality portfolio;
  b) Increasing partnerships with Fintech companies, including credit channeling in collaboration with P2P lending and Multifinance institutions;
  c) Enhancing call center services (telemarketing, call center, management);
  d) Implementing CREPASS or online credit scoring, allowing prospective customers to conduct self-assessment of their loan applications;

e) Mengembangkan dan menjalankan Retail *Loan Application* berbasis *mobile application* dengan menambahkan fitur E-KYC. Dengan adanya fitur E-KYC, nasabah dan calon nasabah OK BANK dapat mengajukan fasilitas kredit dengan proses yang singkat dan mudah;
f) Meningkatkan kehati-hatian terkait keabsahan dokumen debitur termasuk pengecekan kartu identitas secara *online* melalui Dukcapil;
g) Meningkatkan OK! *Brand Awareness* melalui iklan/*advertisement* di berbagai media termasuk *online* media;
h) Mengembangkan Aplikasi sistem BI-FAST untuk transaksi *online* nasabah 24 (dua puluh empat) jam dan 7 (tujuh) hari dalam seminggu terus menerus;
i) Mengembangkan QRIS, *password* sidik jari dan layanan IB/MB lainnya untuk mempermudah nasabah melakukan transaksi sehari-hari; serta
j) Memanfaatkan sistem data Dukcapil untuk mendapatkan informasi data nasabah yang lebih akurat dengan pengembangan menggunakan foto *biometric* analisa wajah calon nasabah.

- Sektor SME (UMKM), Korporasi, dan Komersial
  a) Tetap melakukan ekspansi bisnis yang disertai dengan prinsip kehati-hatian;
  b) Melakukan *cross-selling* melalui inovasi produk yang sesuai dengan kebutuhan debitur;
  c) Meningkatkan proses *monitoring* dan mempercepat proses normalisasi debitur-debitur restruktur;
  d) Mempercepat proses penyelesaian kredit kredit bermasalah melalui penjualan jaminan maupun *cessie*;
  e) Pembentukan CKPN yang memadai terutama untuk debitur-debitur dengan risiko tinggi;
  f) Memperluas pangsa pasar dengan merekrut *RM* dan Kepala Cabang dengan talenta terbaik;
  g) Fokus pada kegiatan *marketing* dan *branding*;
  h) Menyiapkan sistem *scoring* dan memperkuat sistem kontrol internal;
  i) Melakukan *update* pedoman kredit berdasarkan sektor industri dan juga skala bisnis;
  j) Melakukan kerja sama dengan perusahaan asuransi dalam bentuk penjaminan asuransi kredit; serta
  k) Menambah rekanan asuransi dalam produk referensi terkait produk OK BANK (*general, life, earthquake*).
- Sektor Lainnya (*Financial Institution* (BPR, MFC), dan Multiguna (KMG))
  a) Meningkatkan kapasitas operasional di bidang pemasaran;
  b) Memonitor kondisi kredit restruktur secara berkala;

e) Developing and implementing a Retail Loan Application based on a mobile application by adding an E-KYC feature. With E-KYC, OK BANK customers and prospective customers can apply for credit facilities through a fast and easy process;
f) Enhancing prudence in verifying debtor document authenticity, including online identity card checks through Dukcapil;
g) Increasing OK! Brand Awareness through advertisements in various media, including online platforms;
h) Developing BI-FAST system application for continuous online customer transactions, available 24 (twenty-four) hours a day, 7 (seven) days a week;
i) Expanding QRIS, fingerprint password authentication, and other IB/MB services to facilitate customers' daily transactions; and
j) Utilizing Dukcapil's data system to obtain more accurate customer information, incorporating biometric facial analysis for prospective customers.

- SME (MSMEs), Corporate, and Commercial Sectors
  a) Continuing business expansion while adhering to prudent principles;
  b) Conducting cross-selling through product innovations tailored to debtor needs;
  c) Enhancing monitoring processes and accelerating the normalization of restructured debtors;
  d) Speeding up the resolution of non-performing loans through collateral sales or cessie transactions;
  e) Establishing adequate CKPN, especially for high-risk debtors;
  f) Expanding market share by recruiting top-talented RMs and Branch Heads;
  g) Focusing on marketing and branding activities;
  h) Developing a scoring system and strengthening internal control systems;
  i) Updating credit guidelines based on industry sectors and business scales;
  j) Collaborating with insurance companies for credit guarantee schemes; and
  k) Adding insurance partners for reference products related to the OK BANK's products (general, life, earthquake).
- Other Sectors (Financial Institutions (BPR, MFC) and Multipurpose (KMG))
  a) Enhancing operational capacity in the marketing sector;
  b) Monitoring restructured credit conditions regularly;

c) Biaya CKPN dijaga sesuai dengan ketentuan POJK 48, PSAK 71 & 68 yang berlaku;
d) Melakukan *update* atas *rating* perusahaan Multifinance dalam otomatisasi sistem perhitungan pembentukan CKPN;
e) Memperbaharui kebijakan & prosedur untuk segmen *Financial Institutions* dan KMG sesuai dengan kondisi pasar; serta
f) Fokus pada target *market* BPR dan Multifinance berskala besar dengan *background* Pemegang Saham/afiliasi grup yang kuat.

b Jangka Menengah

- Sektor Ritel
  a) Menambah jumlah kantor cabang;
  b) Melakukan optimalisasi dan alokasi sumber daya cabang;
  c) Melakukan *cross-selling;*
  d) Menambah layanan *private banking (priority service)* kepada klien;
  e) Menyelenggarakan produk *bancassurance* dengan skema referensi dan/atau integrasi; serta
  f) Bekerja sama dengan *merchant* dan *e-commerce* dalam layanan pembayaran *referral* pembiayaan.
- Sektor SME - Usaha Kecil Menengah (UKM), Korporasi, dan Komersial
  a) Melakukan ekspansi bisnis dan memperluas jaringan ke wilayah berkembang;
  b) Menjajaki untuk berpartisipasi dalam kredit sindikasi;
  c) Melakukan proses pengajuan perizinan sebagai Bank Devisa; serta
  d) Menjajaki kredit valuta asing guna melengkapi kebutuhan nasabah *lending*.
- Sektor Lainnya
  a) Melakukan penambahan fitur-fitur *e-Channels* yang meliputi *Internet Banking*, *Mobile Banking*, dan ATM, seperti: QRIS, akses *Mobile Banking* menggunakan *Biometric*, dan pembukaan rekening tanpa datang ke cabang melalui *Mobile Banking*;
  b) Membuka produk simpanan (tabungan, giro, dan deposito) dalam bentuk valas; serta
  c) Meningkatkan keamanan siber terhadap jaringan OK BANK untuk melindungi data nasabah dan menjaga tingkat kepercayaan nasabah dalam penggunaan *internet banking* dan *mobile banking*.

2. Strategi OK BANK berdasarkan Segmen Produk

Pada saat ini, OK BANK akan mempertahankan segmen kredit menjadi 6 (enam), yaitu Retail, Multiguna (KMG), SME (UMKM), Korporasi, Komersial, serta *Financial Institution.*

c) Maintaining CKPN costs in accordance with applicable POJK 48, PSAK 71 & 68 regulations;
d) Updating the rating of Multifinance companies in the automated CKPN formation calculation system;
e) Updating policies & procedures for the Financial Institutions and KMG segments based on market conditions; and
f) Focusing on large-scale BPR and Multifinance target markets with strong Shareholder/group affiliation backgrounds.

b. Medium-Term

- Retail Sector
  a) Increasing the total branch offices;
  b) Optimizing and allocating branch resources;
  c) Conducting cross-selling;
  d) Expanding private banking services (priority service) for clients;
  e) Providing bancassurance products through referral and/or integration schemes; and
  f) Collaborating with merchants and e-commerce platforms for financing referral payment services.
- SME sector - Small and Medium Enterprises (SME), Corporate, and Commercial
  a) Expanding business and extending networks to developing regions;
  b) Exploring participation in syndicated loans;
  c) Processing licensing applications to become a Foreign Exchange Bank; and
  d) Exploring foreign exchange loans to meet customers' lending needs.
- Other Sectors
  a) Adding new features to e-Channels, including Internet Banking, Mobile Banking, and ATMs, such as QRIS, Mobile Banking access using Biometrics, and account opening via Mobile Banking without visiting a branch;
  b) Introducing savings products (savings accounts, current accounts, and deposits) in foreign currencies; and
  c) Enhancing cybersecurity measures to protect customer data and maintain customer trust in using internet banking and mobile banking.

2. OK BANK Strategy based on Product Segments

Currently, the OK BANK is maintaining 6 (six) credit segments Retail, Multipurpose (KMG), SME (MSMEs), Corporate, Commercial, and Financial Institution.

Pengembangan segmen pasar korporasi menjadi salah satu fokus OK BANK dengan menitikberatkan pada penguatan layanan *transactional banking*. Melalui pemanfaatan *Internet Banking Corporate* dan fasilitas *Virtual Account*, OK BANK menghadirkan solusi transaksi yang lebih terintegrasi dan efisien bagi nasabah korporasi. Langkah ini mendukung pengelolaan arus kas yang lebih optimal dan memperkuat peran OK BANK sebagai mitra perbankan yang andal dalam mendukung aktivitas bisnis perusahaan.

The corporate market segment development has become one of OK BANK's focuses, with an emphasis on strengthening transactional banking services. Through the utilization of Internet Banking Corporate and Virtual Account facilities, OK BANK provides more integrated and efficient transaction solutions for corporate customers. This initiative supports more optimal cash flow management and reinforces OK BANK's role as a reliable banking partner in supporting corporate business activities.

- Pendanaan
  Target: Meningkatkan portofolio dana pihak ketiga dengan target nasabah individual dengan segmen nasabah *affluent*, korporasi, dan institusi finansial dengan biaya *cost of fund* yang kompetitif dan terukur.
  a) Melakukan peningkatan pada fitur produk *existing* untuk segmen produk CASA;
  b) Membuat program pendanaan jangka menengah dengan berbagai *benefit* yang menarik bagi nasabah;
  c) Mengembangkan target segmen institusi finansial berbekal hasil *rating* dari perusahaan penilai *rating* independen;
  d) Mengembangkan segmen nasabah individual dan korporasi dengan melakukan rekrutmen pada tenaga pemasar yang sudah memiliki jaringan nasabah yang luas;
  e) Melakukan peningkatan motivasi dengan program *coaching* maupun *training* untuk menjaga produktivitas tenaga pemasar OK BANK;
  f) Mengembangkan segmen pasar korporasi untuk peningkatan pada aktivitas *transactional banking* dengan kemudahan layanan *Internet Banking Corporate* dan juga *Virtual Account*;
  g) Berpartisipasi dalam memasarkan produk Surat Berharga Negara ritel yang diterbitkan oleh pemerintah sebagai sub mitra distribusi; serta
  h) Pengembangan EDC *Merchant* & QR.
- Kredit kepada *Financial Institution* (BPR dan Perusahaan Pembiayaan)
  Target: Mempertahankan rasio pemberian kredit untuk segmen BPR dan Perusahaan Pembiayaan dengan tetap mengkaji risiko sektor tersebut.
  a) Fokus hanya pada penyaluran kredit skala besar;
  b) Menyasar perusahaan Multifinance dengan *background* Pemegang Saham/afiliasi dari konglomerasi grup besar, Bank BUMN/KBMI 4, dan perusahaan finansial Korea;

- Funding
  Target: Increasing the third-party fund portfolio by targeting individual affluent customers, corporate, and financial institutions with a competitive and measurable cost of funds.
  a) Enhancing features of existing products for the CASA product segment;
  b) Developing medium-term funding program by offering various attractive benefits to customers;
  c) Developing the target segment of financial institutions based on ratings from independent rating agencies;
  d) Expanding the individual and corporate customer segments by recruiting marketing personnel with extensive customer networks;
  e) Improving motivation through coaching and training programs to maintain the productivity of the OK BANK's marketing team;
  f) Developing the corporate market segment to enhance transactional banking activities by providing convenient Internet Banking Corporate and Virtual Account services;
  g) Participating in marketing retail Government Securities issued by the government as a sub-distribution partner; and
  h) Development of EDC Merchant & QR.
- Credit to Financial Institutions (BPR and Financing Companies)
  Target: Maintaining the credit disbursement ratio for BPR and Financing Company segments while continuously assessing the risks in these sectors.
  a) Focusing solely on large-scale credit disbursement;
  b) Targeting Multifinance companies with Shareholders/affiliates from major conglomerate groups, State-Owned Banks (BUMN)/KBMI 4, and Korean financial companies;

c) Menyasar BPR besar dan BPR milik pemerintah daerah; serta
d) Membuat acara-acara untuk memelihara dan memberikan layanan pendukung bagi nasabah.

- Kredit SME/UKM
  Target: Kolateral yang aman.
  a) Mewajibkan adanya kolateral berupa properti yang dipasang hak tanggungan;
  b) Fokus pada nilai dari kolateral;
  c) Memonitor pendapatan bisnis dari debitur;
  d) Menambah jumlah RM termasuk rotasi RM dari kantor pusat ke cabang;
  e) Memasarkan kredit untuk UKM melalui selebaran, brosur, dan beberapa media sosial lainnya; serta
  f) Menjadikan penyaluran kredit untuk UKM sebagai bagian dari *image* OK BANK.
- Kredit Komersial & Korporasi
  Target: Fokus terhadap kelompok debitur konglomerasi yang berpotensi dan memiliki reputasi baik.
  a) OK BANK memilah segmen kredit komersial & korporasi untuk debitur-debitur dengan plafon di atas Rp20 miliar dan di atas Rp150 miliar;
  b) OK BANK melakukan *update* pada kebijakan dan prosedur perkreditan terkait pembagian segmen kredit;
  c) Melakukan kerja sama kredit sindikasi dengan bank-bank lain; serta
  d) Mengembangkan produk dan skema kredit sesuai bisnis/proyek yang dibiayai (*project financing, supplier financing*, *distributor financing*, dan lain-lain).
- Kredit Ritel dan KMG (Multiguna)
  Target: Pengembangan untuk bisnis di masa depan.
  a) Melakukan perluasan wilayah pemasaran produk kredit KTA umum;
  b) Fokus pada kredit karyawan di kota-kota besar;
  c) Kerja sama kredit dengan pihak-pihak lain termasuk *fintech* melalui *channeling*;
  d) Menambah jumlah RM termasuk rotasi RM dari kantor pusat ke cabang;
  e) Implementasi registrasi secara *online*;
  f) Memasarkan kredit melalui iklan di Facebook, Instagram, *website*, dan Youtube; serta
  g) Menyiapkan aplikasi *credit scoring* dan aplikasi *loan* KTA dalam *mobile app*.

Pada tahun 2026, OK BANK menargetkan pertumbuhan usaha yang berfokus pada penyaluran kredit secara *prudent* dan berkesinambungan. Strategi ini diarahkan pada penguatan pembiayaan di segmen korporasi dan komersial sebagai portofolio utama, disertai dengan pengembangan penyaluran kredit ritel melalui mekanisme *channeling* guna memperluas jangkauan pembiayaan secara terukur.

c) Targeting large BPRs and regionally owned BPRs; and
d) Organizing events to maintain relationships and provide additional services for customers.

- SME Loans
  Target: Secure collateral.
  a) Requiring collateral in the form of property with a registered mortgage;
  b) Focusing on the value of the collateral;
  c) Monitoring the debtors' business income;
  d) Increasing the Total RMs, including rotating RMs from the head office to branches;
  e) Promoting SME loans through flyers, brochures, and various social media platforms; and
  f) Positioning SME loan disbursement as part of the OK BANK's image.
- Commercial & Corporate Loans
  Target: Focusing on potential conglomerate debtor groups with a good reputation.
  a) The OK BANK categorizes commercial & corporate loan segments for debtors with a ceiling above Rp20 billion and above Rp150 billion;
  b) The OK BANK updates credit policies and procedures related to loan segmentation;
  c) Collaborating on syndicated loans with other banks; and
  d) Developing loan products and schemes tailored to the financed business/project (project financing, supplier financing, distributor financing, etc.).
- Retail and KMG (Multipurpose) Loans
  Target: Development for future business.
  a) Expanding the marketing coverage for general unsecured loan (KTA) products;
  b) Focusing on employee loans in major cities;
  c) Collaborating on loans with third parties, including fintech, through channeling;
  d) Increasing the Total RMs, including rotating RMs from the head office to branches;
  e) Adopting online registration;
  f) Marketing loans through advertisements on Facebook, Instagram, websites, and YouTube; and
  g) Developing a credit scoring application and a KTA loan application within the mobile app.

In 2026, OK BANK targets business growth, which is focused on prudent and sustainable credit disbursement. This strategy is directed toward strengthening financing in the corporate and commercial segments as the main portfolio, accompanied by the development of retail lending through channeling mechanisms to expand financing outreach in a measured manner.

Kinerja Kredit

Kinerja kredit OK BANK menunjukkan perkembangan yang terjaga dengan baik seiring penerapan strategi penyaluran yang selektif dan berorientasi pada kualitas. Penyaluran kredit dilakukan dengan mempertimbangkan profil risiko debitur dan kondisi ekonomi, sehingga kualitas aset tetap terjaga. Fokus pada sektor dan segmen yang memiliki prospek positif turut mendukung stabilitas portofolio kredit, sekaligus mencerminkan komitmen OK BANK dalam menjaga pertumbuhan kredit yang sehat dan berkelanjutan.

Pada tahun 2025, jumlah kredit yang diberikan mencapai Rp10.734,81 miliar, meningkat 15,43% dibandingkan tahun sebelumnya Rp9.300,15 miliar. Pertumbuhan jumlah kredit yang diberikan OK BANK berada di kisaran rata-rata pertumbuhan kredit industri perbankan nasional tahun 2025 sebesar 9,69%.

Credit Performance

OK BANK's credit performance shows well-maintained progress in line with the implementation of a selective and quality-oriented lending strategy. Credit disbursement is carried out by considering debtors' risk profiles and economic conditions, thereby ensuring that asset quality remained well preserved. The focus on sectors and segments with positive prospects further supports the stability of the credit portfolio, while also reflecting OK BANK's commitment to maintaining healthy and sustainable credit growth.

In 2025, total loans disbursed amounted to Rp10,734.81 billion, increasing by 15.43% compared to the previous year's Rp9,300.15 billion. The growth in loans disbursed by OK BANK was within the average range of credit growth in the national banking industry in 2025, which stood at 9.69%.

SALDO DAN PORSI PORTOFOLIO SUB-SEGMEN BISNIS KREDIT
Balance and Portfolio Portion of Credit Business Sub-Segment

(dalam jutaan Rupiah, kecuali dinyatakan lain / in millions of Rupiah, unless otherwise stated)

Uraian	2025		2024		Pertumbuhan 2025 Growth 2025		Description
	Nominal	%	Nominal	%	Nominal	%	
Modal Kerja	6.071.773	56,56	5.278.951	56,76	792.822	15,02	Working Capital
Investasi	2.374.577	22,12	2.076.787	22,33	297.790	14,34	Investment
Konsumsi	989.048	9,21	930.623	10,01	58.425	6,28	Consumption
Sindikasi	1.282.379	11,95	1.000.713	10,76	281.666	28,15	Syndication
Karyawan	17.033	0,16	13.080	0,14	3.953	30,22	Employees
Jumlah Bruto	**10.734.810**	**100,00**	**9.300.154**	**100,00**	**1.434.656**	**15,43**	**Total Gross**
Penyisihan CKPN	(239.410)		(207.640)		(31.770)		Allowance CKPN
Jumlah Kredit – Bersih	**10.495.401**		**9.092.514**		**1.402.887**		**Total Credit – Net**

Berdasarkan jenis kredit, penyaluran pembiayaan OK BANK didominasi oleh kredit modal kerja dengan nilai mencapai Rp6.071,77 miliar, meningkat sebesar 15,02% dibandingkan tahun sebelumnya yang tercatat Rp5.278,95 miliar. Penyaluran kredit tersebut tetap difokuskan pada segmen pasar utama, terutama di wilayah Jakarta, Jawa Barat, Jawa Tengah, Jawa Timur, dan Bali. Selain itu, OK BANK mulai memperluas pangsa pasar dan melakukan diversifikasi produk pembiayaan melalui optimalisasi SDM di sejumlah cabang strategis, antara lain Jakarta, Bandung, Surabaya, Denpasar, dan Semarang, guna mendukung pertumbuhan yang lebih berkelanjutan.

Sejalan dengan itu, peningkatan aset juga menjadi salah satu prioritas utama OK BANK dengan mendorong ekspansi kredit pada segmen Korporasi dan *Financial Institution*. Fokus ini diarahkan untuk membangun portofolio pembiayaan yang lebih kuat dan berkualitas, sejalan dengan kebutuhan pembiayaan pelaku usaha dan institusi keuangan. Seiring dengan strategi tersebut, OK BANK terus mengembangkan aplikasi *Retail Loan* berbasis *mobile* dan memperkuat produk *funding* guna

Based on credit types, OK BANK's financing disbursement was dominated by working capital loans, amounting to Rp6,071.77 billion, representing an increase of 15.02% compared to the previous year's Rp5,278.95 billion. Such lending continued to be focused on the Bank's main market segments, particularly in the regions of Jakarta, West Java, Central Java, East Java, and Bali. In addition, OK BANK began expanding its market share and diversifying its financing products through the optimization of HR at several strategic branches, including Jakarta, Bandung, Surabaya, Denpasar, and Semarang, in order to support more sustainable growth.

In line with this, asset growth has also become one of OK BANK's main priorities by encouraging credit expansion in the Corporate and Financial Institution segments. This focus is aimed at building a stronger and higher-quality financing portfolio, in line with the financing needs of business players and financial institutions. In line with this strategy, OK BANK continues to develop its mobile-based Retail Loan application and strengthen its funding products to create a balance

menciptakan keseimbangan antara pertumbuhan kredit dan likuiditas. Untuk mendukung ekspansi ini, OK BANK terus menyempurnakan infrastruktur dan fasilitas yang ada, meliputi:

1. Pengembangan fitur dan layanan *e-Channel*, termasuk ATM, *Internet Banking*, dan *Mobile Banking* untuk meningkatkan kemudahan transaksi bagi nasabah;
2. Menjaga keamanan siber atas jaringan OK BANK untuk memberi rasa aman dan kepercayaan nasabah; serta
3. Melakukan relokasi kantor cabang ke daerah yang mempunyai potensi bisnis yang lebih tinggi.

Berbagai inisiatif tersebut mencerminkan komitmen OK BANK dalam menghadirkan solusi yang relevan dan berkelanjutan bagi nasabah. Dengan pendekatan yang terintegrasi antara ekspansi kredit, inovasi digital, dan penguatan *funding*, OK BANK optimistis dapat menjaga kinerja yang solid dan mendukung pertumbuhan jangka panjang.

between credit growth and liquidity. To support this expansion, OK BANK continues to enhance its existing infrastructure and facilities, which include:

1. Developing features and services for e-Channels, including ATMs, Internet Banking, and Mobile Banking, to enhance transaction convenience for customers;
2. Maintaining cybersecurity across OK BANK's network to ensure customer safety and trust; and
3. Relocating branch offices to areas with higher business potential.

These various initiatives reflect OK BANK's commitment to providing relevant and sustainable solutions for its customers. Through an integrated approach combining credit expansion, digital innovation, and the strengthening of funding, OK BANK is optimistic about maintaining solid performance and supporting long-term growth.

SALDO DAN PORSI PORTOFOLIO SUB-SEGMEN BISNIS KREDIT
Balance and Portfolio Portion of Credit Business Sub-Segment

(dalam jutaan Rupiah, kecuali dinyatakan lain / in millions of Rupiah, unless otherwise stated)

Loan Segment Balance	Desember 2025 December 2025		Loan Segment Balance
	Nominal	%	
Commercial	2.424.175	22,58	Commercial
Corporate	4.544.297	42,33	Corporate
Financial Institution	1.798.829	16,76	Financial Institution
a. BPR	205.224	1,91	a. BPR
b. MFC	1.438.675	13,40	b. MFC
Multipurpose	39.289	0,37	Multipurpose
Retail	971.849	9,05	Retail
SME	956.371	8,91	SME
Jumlah	10.734.810	100,00	**Total**

Pada tahun 2025, segmen Komersial dan Korporasi menjadi kontributor utama terhadap *outstanding* kredit OK BANK, dengan nilai masing-masing sebesar Rp2.424,18 miliar (22,58%) dan Rp4.544,30 miliar (42,33%). Pencapaian ini sejalan dengan strategi OK BANK yang menitikberatkan pada penguatan pembiayaan bagi sektor bisnis dan korporasi, yang dianggap memiliki prospek pertumbuhan yang tinggi. Dominasi kredit pada kedua segmen tersebut mencerminkan komitmen OK BANK untuk mendukung pengembangan usaha, sekaligus memperluas kehadiran dan kontribusinya dalam perekonomian yang lebih luas.

OK BANK juga menempatkan segmen ritel sebagai fokus utama untuk mendorong pertumbuhan profit, dengan mengembangkan sistem yang mendukung bisnis kredit retail konsumen. Strategi ini meliputi penyempurnaan layanan *Online Banking* agar nasabah dapat menikmati kemudahan dan kenyamanan dalam bertransaksi, serta perluasan jangkauan layanan melalui penambahan jaringan kantor di luar wilayah Jakarta.

In 2025, the Commercial and Corporate segments were the main contributors to OK BANK's outstanding loans, with values of Rp2,424.18 billion (22.58%) and Rp4,544.30 billion (42.33%), respectively. This achievement was in line with OK BANK's strategy, which emphasizes strengthening financing for the business and corporate sectors that are considered to have high growth prospects. The dominance of lending in these two segments reflects OK BANK's commitment to supporting business development, while also expanding its presence and contribution to the broader economy.

OK BANK also positions the retail segment the main focus to drive profit growth by developing systems that support the consumer retail lending business. This strategy includes enhancing Online Banking services so that customers can enjoy greater convenience and comfort in conducting transactions, as well as expanding service coverage through the addition of branch networks outside Jakarta area.

Dengan langkah-langkah tersebut, OK BANK bertujuan memperkuat posisi kompetitif di pasar ritel, memberikan akses yang lebih luas bagi nasabah di berbagai daerah, sekaligus menghadirkan layanan digital yang lebih efisien, responsif, dan berkualitas.

Through these measures, OK BANK aims to strengthen its competitive position in the retail market, provide wider access for customers across various regions, and deliver digital services that are more efficient, responsive, and of higher quality.

Suku Bunga Dasar Kredit

OK BANK secara rutin mempublikasikan Suku Bunga Dasar Kredit (SBDK) dalam mata uang Rupiah sebagai wujud kepatuhan terhadap ketentuan POJK Nomor 37/POJK.3/2019 tentang Transparansi dan Publikasi Laporan Bank. Informasi mengenai SBDK juga diatur lebih rinci dalam SEOJK Nomor 9/SEOJK.03/2020 tentang Transparansi dan Publikasi Laporan Bank Umum Konvensional. Publikasi ini bertujuan untuk memberikan keterbukaan informasi kepada masyarakat dan nasabah mengenai acuan suku bunga kredit yang diterapkan oleh OK BANK. Data terkait SBDK dapat diakses secara mudah melalui situs web resmi OK BANK, sehingga masyarakat dan nasabah dapat memperoleh informasi yang akurat dan terkini.

Sebagai bentuk respons terhadap perubahan kondisi ekonomi dan kebijakan moneter, OK BANK secara berkala meninjau dan memperbarui SBDK. Peninjauan ini mempertimbangkan pergerakan suku bunga acuan Bank Indonesia, yaitu BI 7-*day (Reverse) Repo Rate,* sehingga suku bunga kredit yang ditetapkan tetap kompetitif dan selaras dengan kondisi pasar. Dengan mekanisme ini, OK BANK dapat menyesuaikan penawaran kreditnya secara tepat waktu, memberikan fleksibilitas bagi nasabah, sekaligus menjaga kestabilan keuangan OK BANK dalam menghadapi dinamika ekonomi yang terus berkembang. Informasi mengenai SBDK OK BANK diuraikan sebagai berikut:

Prime Lending Rate

OK BANK regularly publishes its Prime Lending Rate (SBDK) in Rupiah as a form of compliance with POJK Number 37/POJK.3/2019 on Transparency and Publication of Bank Reports. Information on SBDK is further regulated in SEOJK Number 9/SEOJK.03/2020 on Transparency and Publication of Reports of Conventional Commercial Banks. This publication aims to provide information transparency to the public and customers on the benchmark lending rates applied by OK BANK. Data related to SBDK can be easily accessed through OK BANK's official website, enabling the public and customers to obtain accurate and up-to-date information.

As a response to changes in economic conditions and monetary policy, OK BANK periodically reviews and updates its SBDK. This review considers movements in Bank Indonesia's benchmark interest rate, the BI 7-day (Reverse) Repo Rate, so that the lending rates remain competitive and aligned with market conditions. Through this mechanism, OK BANK is able to adjust its credit offerings in a timely manner, provide flexibility to customers, and at the same time maintain the Bank's financial stability amid continuously evolving economic dynamics. Information on OK BANK's SBDK is outlined as follows:

(dalam % / in %)

Periode	Kredit Korporasi Corporate Loan	Kredit Ritel Retail Loan	Kredit Mikro Micro Loan	Kredit Loans		Period
				KPR Housing	Non-KPR Non-Housing	
Desember 2024	7,47	7,93	8,90	8,91	13,89	December 2024
Maret 2025	7,48	8,08	8,13	8,16	15,78	March 2025
Juni 2025	7,50	8,25	8,98	9,00	15,42	June 2025
September 2025	7,25	8,00	8,35	8,25	15,75	September 2025
Desember 2025	7,15	8,00	8,35	8,25	18,42	December 2025

Perbaikan Kualitas Aset

OK BANK terus melakukan perbaikan kualitas aset melalui pendekatan pengelolaan debitur yang lebih terstruktur dan berorientasi ke depan. OK BANK melakukan pemetaan

Asset Quality Improvement

OK BANK continues to improve asset quality through a more structured and forward-looking approach to debtor management. The Bank maps its debtors based on their

debitur berdasarkan potensi pengembangan usaha masing-masing, sehingga alokasi sumber daya dapat difokuskan pada debitur yang memiliki prospek pertumbuhan dan kemampuan pembayaran yang baik. Pendekatan ini membantu OK BANK dalam membangun portofolio kredit yang lebih solid dan berkelanjutan.

Sebagai bagian dari upaya pengendalian risiko, OK BANK melakukan pemantauan secara intensif terhadap debitur yang menunjukkan indikasi penurunan kinerja. Debitur dengan gejala awal kesulitan pembayaran ditempatkan dalam kelompok pemantauan khusus atau *watchlist* untuk mendapatkan perhatian dan pengelolaan yang lebih ketat. Langkah ini memungkinkan OK BANK melakukan tindakan mitigasi secara tepat waktu guna mencegah terjadinya penurunan kualitas kredit yang lebih lanjut.

Selain itu, OK BANK mengoptimalkan penerapan sistem peringatan dini atau *Early Warning System* (EWS) dalam proses pengelolaan kredit. Sistem ini digunakan untuk mengidentifikasi potensi permasalahan sejak tahap awal melalui pemantauan berbagai indikator risiko. Dengan dukungan EWS, OK BANK dapat mengambil langkah korektif secara proaktif, sehingga perbaikan kualitas aset dapat dilakukan secara konsisten dan berkesinambungan.

Special Asset Management

OK BANK membentuk Unit *Special Asset Management* (SAM) sebagai langkah strategis untuk mengelola, memantau, dan menyelesaikan kredit bermasalah secara lebih fokus dan terarah, sehingga proses penanganan dapat dilakukan secara efektif dan sesuai dengan kebijakan manajemen risiko. Informasi mengenai tugas dan tanggung jawab SAM diuraikan sebagai berikut:

1. Menerima pengalihan *account* bermasalah dari *Business Unit* dan secara bersama-sama melakukan *due diligence* terhadap *account* yang dialihkan;
2. Melakukan kunjungan ke lokasi usaha debitur dan membuat *call report* atas hasil kunjungan yang dilakukan; serta
3. Melakukan upaya penyelesaian terhadap pinjaman debitur berupa penagihan dan/atau upaya penyelesaian lainnya termasuk namun tidak terbatas pada usulan restrukturisasi, eksekusi jaminan melalui lelang, penjualan jaminan sukarela, Asset-for-Debt Settlement (AYDA), litigasi, dan lain-lain.

Kredit Bermasalah

Pengelolaan kredit bermasalah menjadi bagian penting dalam menjaga kualitas aset dan stabilitas kinerja OK BANK. Setiap potensi penurunan kualitas kredit memerlukan perhatian khusus agar risiko dapat dikendalikan sejak dini. Melalui pendekatan yang terstruktur, OK BANK berupaya memastikan bahwa penanganan kredit bermasalah dilakukan secara tepat dan konsisten.

respective business development potential, enabling resource allocation to be focused on debtors with strong growth prospects and good repayment capacity. This approach supports OK BANK in building a more solid and sustainable loan portfolio.

As part of its risk control efforts, OK BANK conducts intensive monitoring of debtors that show indications of declining performance. Debtors exhibiting early signs of repayment difficulties are placed on a special monitoring group or watchlist to receive closer attention and more stringent management. This step allows OK BANK to implement timely mitigation measures to prevent further deterioration in credit quality.

Furthermore, OK BANK optimizes the implementation of an Early Warning System (EWS) in its credit management process. This system is used to identify potential issues at an early stage through the monitoring of various risk indicators. With the support of EWS, OK BANK is able to take proactive corrective actions, thereby ensuring that asset quality improvements are carried out consistently and on a sustainable basis.

Special Asset Management

OK BANK has established a Special Asset Management (SAM) Unit as a strategic measure to manage, monitor, and resolve non-performing loans in a more focused and structured manner, enabling the handling process to be carried out effectively and in accordance with risk management policies. Information on SAM Unit's duties and responsibilities is outlined as follows:

1. Receiving the transfer of non-performing accounts from the Business Unit and jointly conducting due diligence on the transferred accounts;
2. Conducting site visits to debtors' business locations and preparing call reports based on the visit findings; and
3. Carrying out resolution efforts for debtor loans through collection and/or other settlement measures, including but not limited to restructuring proposals, collateral execution through auctions, voluntary collateral sales, Asset-for-Debt Settlement (AYDA), litigation, and other necessary actions.

Non-Performing Loans

Managing non-performing loans is an important part of maintaining OK BANK's asset quality and performance stability. Any potential deterioration in credit quality requires special attention so that risks can be controlled at an early stage. Through a structured approach, OK BANK seeks to ensure that non-performing loans are handled in an appropriate and consistent manner.

Penanganan kredit bermasalah dilaksanakan oleh tim SAM yang berada di bawah Divisi *Loan Asset Management*. Tim ini memiliki peran khusus dalam melakukan pemantauan, analisis, dan perumusan langkah penyelesaian atas kredit yang mengalami kendala. Dengan keahlian dan fokus yang terpusat, proses restrukturisasi dan penagihan dapat berjalan lebih efektif sesuai dengan ketentuan yang berlaku.

Upaya yang dilakukan oleh tim SAM diarahkan untuk meminimalkan potensi kerugian sekaligus meningkatkan peluang pemulihan kredit. Setiap tindakan disesuaikan dengan karakteristik debitur dan kondisi usaha yang dihadapi. Melalui pengelolaan kredit bermasalah yang disiplin dan berkelanjutan, OK BANK berupaya menjaga kualitas portofolio kredit serta mendukung kinerja yang lebih sehat ke depan.

Melalui penerapan sistem penanganan yang tepat, terukur, dan sistematis, OK BANK memiliki jumlah kredit bermasalah sebesar Rp263,11 miliar per 31 Desember 2025, meningkat 17,37% dibandingkan dengan tahun 2024 sebesar Rp224,18 miliar. Peningkatan ini mencerminkan meningkatnya jumlah kredit yang memiliki potensi gagal bayar yang lebih tinggi, akan tetapi hal ini diiringi dengan peningkatan jumlah kredit yang diberikan.

Informasi mengenai rasio kredit bermasalah/NPL selama 2 (dua) tahun terakhir diuraikan sebagai berikut:

The non-performing loans are handled by the SAM team under the Loan Asset Management Division. This team has a specific role in monitoring, analyzing, and formulating resolution measures for loans experiencing difficulties. With centralized expertise and focus, the process of restructuring and collection can be conducted more effectively in accordance with applicable regulations.

The efforts undertaken by the SAM team are directed toward minimizing potential losses while increasing the possibility of credit recovery. Each action is tailored to debtor's characteristics and the business conditions faced. Through disciplined and sustainable management of non-performing loans, OK BANK strives to maintain the quality of its loan portfolio and support healthier performance going forward.

Through the implementation of appropriate, measurable, and systematic handling mechanisms, OK BANK recorded non-performing loans amounting to Rp263.11 billion as of December 31, 2025, an increase of 17.37% compared to 2024, which stood at Rp224.18 billion. This increase reflects a higher number of loans with greater default risk potential; however, it is accompanied by an increase in total loans disbursed.

Information regarding the non-performing loan (NPL) ratio over the last 2 (two) years is presented as follows:

TABEL RASIO KREDIT BERMASALAH 2024-2025
Table of Non-Performing Loan Ratio in 2024-2025

(dalam jutaan Rupiah, kecuali dinyatakan lain / in millions of Rupiah, unless otherwise stated)

Uraian	2025		2024		Description
	Nominal	%	Nominal	%	
Pinjaman kepada Bank	205.224	1,91	290.722	3,13	Loan to Bank
Pinjaman kepada Non-Bank	10.529.586	98,09	9.009.432	96,87	Loan to Non-Bank
Jumlah Kredit	10.734.810	100,00	**9.300.154**	**100,00**	**Total Loan**
NPL Bruto Bank	-	-	-	-	Gross NPL of the Bank
CKPN (NPL) Bank	-	-	-	-	CKPN (NPL) of the Bank
NPL Neto Bank	-	-	-	-	Net NPL of the Bank
NPL Bruto Non-Bank	263.114	2,50	224.181	2,49	Gross NPL of Non-Bank
CKPN (NPL) Non-Bank	135.013		93.880		CKPN (NPL) of Non-Bank
NPL Neto Non-Bank	128.101	1,22	130.301	1,45	Net NPL Non-Bank

Kinerja Pendanaan

Kinerja pendanaan OK BANK ditopang oleh struktur produk simpanan yang beragam, meliputi Giro, Tabungan, dan Deposito. Kompos OK BANK dalam memenuhi kebutuhan pendanaan dan mendukung pengelolaan likuiditas yang lebih seimbang. Dengan basis pendanaan yang terdiversifikasi, OK BANK memiliki fondasi yang kuat untuk mendukung kegiatan usaha secara berkelanjutan.

Funding Performance

OK BANK's funding performance is supported by a diverse structure of deposit products, including Current Accounts, Savings Accounts, and Time Deposits. This composition enables OK BANK to meet its funding needs and support more balanced liquidity management. With a diversified funding base, OK BANK has a strong foundation to support its business activities on a sustainable basis.

Dalam upaya meningkatkan kualitas pendanaan, OK BANK mengarahkan strategi pada penguatan dana murah sebagai sumber pendanaan utama. Fokus pengembangan diarahkan pada produk *Current Account Saving Account* (CASA) yang dinilai mampu memberikan efisiensi biaya dana sekaligus memperkuat stabilitas likuiditas. Peningkatan porsi CASA menjadi salah satu prioritas OK BANK dalam menjaga kinerja pendanaan yang sehat dan kompetitif.

Sejalan dengan perkembangan teknologi, OK BANK terus melakukan inovasi layanan melalui pemanfaatan kanal digital. Pengembangan aplikasi *mobile banking* menjadi salah satu langkah strategis untuk memberikan kemudahan dan kenyamanan bagi nasabah dalam mengelola transaksi keuangan. Selain itu, OK BANK secara aktif memperluas kerja sama dengan berbagai *biller* guna memperkaya fitur dan layanan yang tersedia bagi nasabah.

Inisiatif digital tersebut diharapkan dapat meningkatkan keterikatan nasabah terhadap layanan OK BANK dalam jangka panjang. Kemudahan akses dan kelengkapan layanan menjadi daya tarik tersendiri, terutama bagi segmen nasabah generasi muda yang memiliki preferensi tinggi terhadap layanan berbasis teknologi. Dengan pendekatan ini, OK BANK berupaya memperkuat basis pendanaan sekaligus membangun hubungan yang lebih erat dengan nasabah.

OK BANK juga menerapkan inisiatif strategis untuk mencapai target yang telah ditentukan, meliputi:

1. Pengembangan produk baru pada Tabungan, Giro, dan Deposito yang memiliki fitur produk sesuai dengan kebutuhan nasabah;
2. Mengembangkan program *marketing* yang menarik terhadap produk tabungan dan deposito dengan memberikan *reward* dalam bentuk hadiah menarik ataupun *cashback* kepada setiap nasabah;
3. Promosi gabungan dengan nasabah debitur maupun deposan untuk melakukan *sponsorship* dalam bentuk *open booth* dan pameran sebagai bentuk perkenalan *corporate branding* OK BANK Indonesia;
4. Mengadakan *event* dengan tema keuangan untuk target nasabah tertentu sebagai bagian dari bentuk promosi dan literasi finansial kepada nasabah; serta
5. Pengembangan pada target *supply chain network* nasabah korporasi *existing*, khususnya yang memiliki koneksi dengan anak perusahaannya.

In an effort to enhance funding quality, OK BANK directs its strategy toward strengthening low-cost funds as the primary source of funding. Development efforts are focused on Current Account Savings Account (CASA) products, which are considered capable of improving cost-of-funds efficiency while reinforcing liquidity stability. Increasing the proportion of CASA has become one of OK BANK's priorities in maintaining healthy and competitive funding performance.

In line with technological developments, OK BANK continues to innovate its services through the utilization of digital channels. The development of mobile banking applications is one of the strategic initiatives undertaken to provide convenience and comfort for customers in managing their financial transactions. In addition, OK BANK actively expands cooperation with various billers to enrich the features and services available to customers.

These digital initiatives are expected to enhance long-term customer engagement with OK BANK's services. Ease of access and comprehensive service offerings serve as key attractions, particularly for younger customer segments with a strong preference for technology-based services. Through this approach, OK BANK seeks to strengthen its funding base while building closer relationships with its customers.

OK BANK also implements strategic initiatives to achieve its predetermined targets, which include:

1. Initiating the development of new Savings, Current Account, and Time Deposit products with features tailored to customer needs;
2. Launching attractive marketing programs for savings and time deposit products by offering rewards in the form of exciting prizes or cashback for customers;
3. Carrying out joint promotions with debtor and depositor customers through sponsorships, such as open booths and exhibitions, as part of OK BANK Indonesia's corporate branding efforts;
4. Hosting finance-themed events targeted at specific customer segments as a form of promotion and financial literacy education; and
5. Expanding the supply chain network of existing corporate customers, particularly those connected to their subsidiaries.

Informasi mengenai realisasi sumber pendanaan OK BANK selama 2 (dua) tahun terakhir diuraikan sebagai berikut:

Information regarding the realization of OK BANK's funding sources over the last 2 (two) years is outlined as follows:

TABEL SUMBER PENDANAAN 2024–2025
Table of Funding Sources in 2024–2025

(dalam jutaan Rupiah, kecuali dinyatakan lain / in millions of Rupiah, unless otherwise stated)

Uraian	2025	2024	Pertumbuhan 2025 Growth in 2025		Description
			Nominal	%	
Simpanan Pihak Ketiga	8.160.018	6.800.392	1.359.626	19,99	Deposit from Third Parties
Giro	1.387.258	1.247.986	139.272	11,16	Current Accounts
Tabungan	508.283	358.106	150.177	41,94	Savings
Deposito Non-Bank	6.264.477	5.194.300	1.070.177	20,60	Non-Bank Deposits
Simpanan Pihak Berelasi	14.464	17.759	(3.295)	(18,55)	Deposit from Related Parties
Simpanan dari Bank Lain	803.889	725.613	78.276	10,79	Deposit from Other Banks
Jumlah Dana Pihak Ketiga	8.978.371	7.543.763	1.434.608	19,02	Total Third-Party Funds
Jumlah Pinjaman Pihak Lain	500.000	550.000	(50.000)	(9,09)	Total Borrowing from Other Parties
Jumlah Sumber Pendanaan	9.478.371	**8.093.763**	**1.384.608**	**17,11**	**Total Funding Sources**

Dana Pihak Ketiga (DPK)

DPK per 31 Desember 2025 meningkat sebesar 19,02% atau bertumbuh sebesar Rp1.434,61 miliar dibandingkan posisi 31 Desember 2024. Peningkatan tertinggi secara persentase terjadi pada komponen Tabungan dengan peningkatan sebesar 41,90%, diikuti komponen Deposito Berjangka yang meningkat sebesar 20,45%.

Per 31 Desember 2025, jumlah DPK OK BANK, termasuk pihak berelasi sebesar Rp8.978,37 miliar, yang terdiri dari Giro Rp1.387,26 miliar, Tabungan Rp515,32 miliar, Deposito Rp6.271,91 miliar, dan Simpanan dari Bank Lain sebesar Rp803,89 miliar.

Pertumbuhan DPK juga didorong oleh rasio dana murah OK BANK, yang meningkat menjadi 23,27%. Dalam rangka memperkuat pendanaan melalui CASA, OK BANK terus memelihara hubungan yang harmonis dengan nasabah, dengan fokus pada pelayanan prima dan penyediaan produk perbankan yang tepat sasaran sesuai kebutuhan masing-masing nasabah.

Third-Party Funds (DPK)

DPK as of December 31, 2025 increased by 19.02%, or grew by Rp1,434.61 billion compared to the position as of December 31, 2024. The highest percentage increase occurred in the Savings component, which rose by 41.90%, followed by Time Deposits, which increased by 20.45%.

As of December 31, 2025, total DPK of OK BANK, including related parties, amounted to Rp8,978.37 billion, consisting of Current Accounts of Rp1,387.26 billion, Savings of Rp515.32 billion, Time Deposits of Rp6,271.91 billion, and Deposits from Other Banks amounting to Rp803.89 billion.

The growth in DPK was also driven by OK BANK's low-cost fund ratio, which increased to 23.27%. In order to strengthen funding through CASA, OK BANK continues to maintain harmonious relationships with its customers, with a focus on excellent service and the provision of well-targeted banking products tailored to the specific needs of each customer.

Informasi mengenai simpanan nasabah OK BANK selama 2 (dua) tahun terakhir diuraikan sebagai berikut:

Information regarding OK BANK's customer deposits over the last 2 (two) years is outlined as follows:

SIMPANAN NASABAH
Deposits from Customers

(dalam jutaan Rupiah, kecuali dinyatakan lain / in millions of Rupiah, unless otherwise stated)

Uraian	2025		2024		Pertumbuhan 2025 Growth in 2025		Description
	Nominal	%	Nominal	%	Nominal	%	
Giro	1.387.258	16,97	1.247.986	18,30	139.272	11,16	Current Accounts
Tabungan	515.318	6,30	363.167	5,33	152.151	41,90	Savings
Deposito Berjangka	6.271.906	76,73	5.206.997	76,37	1.064.909	20,45	Time Deposits
Jumlah Simpanan Nasabah	8.174.482	100,00	**6.818.150**	**100,00**	**1.356.332**	**19,89**	**Total Deposits from Customers**

Giro

Pada tahun 2025, jumlah Giro OK BANK mencapai Rp1.387,26 miliar, meningkat 11,16% dibandingkan tahun 2024 sebesar Rp1.247,99 miliar. Kondisi ini terutama dipengaruhi oleh peningkatan pada nasabah korporasi yang mempercayakan OK BANK sebagai bagian dari partner dalam melakukan transaksi keuangan atas kegiatan operasional.

Current Accounts

In 2025, OK BANK's Current Accounts amounted to Rp1,387.26 billion, representing an increase of 11.16% compared to Rp1,247.99 billion in 2024. This condition was primarily influenced by the growth in corporate customers who have entrusted OK BANK as a partner in conducting financial transactions related to their operational activities.

Tabungan

Pada tahun 2025, jumlah Tabungan OK BANK mencapai Rp515,32 miliar, meningkat 41,90% dibandingkan tahun 2024 sebesar Rp363,17 miliar. Kondisi ini terutama dipengaruhi oleh ketertarikan nasabah pada produk Bank.

Savings

In 2025, OK BANK's Savings amounted to Rp515.32 billion, increasing by 41.90% compared to Rp363.17 billion in 2024. This condition was also influenced by customers' interest in the Bank's products.

Deposito Berjangka

Pada tahun 2025, jumlah Deposito Berjangka OK BANK mencapai Rp6,27 triliun, meningkat 20,45% dibandingkan tahun 2024 sebesar Rp5,21 triliun. Kondisi ini dipengaruhi oleh strategi Bank dalam memberikan penawaran suku bunga yang menarik dan hubungan yang baik melalui pelayanan *excellence* yang diberikan sehingga dapat meningkatkan kepercayaan nasabah.

Time Deposits

In 2025, OK BANK's Time Deposits reached Rp6.27 trillion, increasing by 20.45% compared to Rp5.21 trillion in 2024. This condition was influenced by the Bank's strategy in offering competitive interest rates and maintaining strong relationships through excellent service, thereby increasing customer trust.

Tinjauan Keuangan
Financial Review

Analisis dan pembahasan terkait tinjauan keuangan dalam Laporan Tahunan dan Laporan Keberlanjutan ini disusun dengan mengacu pada Laporan Keuangan PT Bank Oke Indonesia, Tbk. untuk tahun buku yang berakhir pada 31 Desember 2025 dan 2024, yang telah diaudit oleh Kantor Akuntan Publik Paul Hadiwinata, Hidajat, Arsono, Retno, Palilingan & Rekan. Penyusunan laporan ini bertujuan memberikan gambaran yang akurat dan transparan mengenai kondisi keuangan OK BANK selama periode terkait.

Penyajian dan pengungkapan Laporan Keuangan PT Bank Oke Indonesia, Tbk. mengikuti ketentuan Standar Akuntansi Keuangan (SAK) di Indonesia, termasuk Pernyataan Standar Akuntansi Keuangan (PSAK) dan Interpretasi Standar Akuntansi Keuangan (ISAK) yang diterbitkan oleh Dewan Standar Akuntansi Keuangan Ikatan Akuntan Indonesia (DSAK-IAI). Pembahasan analisis tinjauan keuangan OK BANK disampaikan dengan merujuk pada penjelasan dalam Catatan Laporan Keuangan dari auditor eksternal, yang menjadi bagian integral dari Laporan Tahunan dan Laporan Keberlanjutan ini.

The analysis and discussion related to the financial review in this Annual Report and Sustainability Report are prepared by referring to the Financial Statements of PT Bank Oke Indonesia, Tbk. for the financial years ended December 31, 2025 and 2024, which were audited by Public Accounting Firm Paul Hadiwinata, Hidajat, Arsono, Retno, Palilingan & Partner. The preparation of this report aims to provide an accurate and transparent overview of OK BANK's financial condition during the relevant period.

The presentation and disclosure of the Financial Statements of PT Bank Oke Indonesia, Tbk. comply with the Indonesian Financial Accounting Standards (SAK), including Statements of Financial Accounting Standards (PSAK) and Interpretations of Financial Accounting Standards (ISAK) issued by the Financial Accounting Standards Board of the Institute of Indonesian Chartered Accountants (DSAK-IAI). The analysis and discussion of OK BANK's financial review are presented with reference to the explanations in the Notes to the Financial Statements from the external auditor, which form an integral part of this Annual Report and Sustainability Report.

Laporan Posisi Keuangan
Statement of Financial Position

ASET
Assets

(dalam jutaan Rupiah, kecuali dinyatakan lain / in millions of Rupiah, unless otherwise stated)

Uraian	2025	2024	Pertumbuhan 2025 Growth 2025		Description
			Nominal	%	
Kas	21.783	23.122	(1.339)	(5,79)	Cash
Giro pada Bank Indonesia	372.953	440.809	(67.856)	(15,39)	Current Accounts with Bank Indonesia
Giro pada Bank Lain – Bersih	297	427	(130)	(30,39)	Current Accounts with Other Banks – Net
Penempatan pada Bank Indonesia dan Bank Lain – Bersih	640.815	364.985	275.830	75,57	Placements with Bank Indonesia and Other Banks – Net
Efek-Efek yang Dibeli dengan Janji Dijual Kembali	21.747	123.630	(101.883)	(82,41)	Marketable Securities Purchased under Resale Agreement
Efek-Efek	1.574.460	1.628.912	(54.452)	(3,34)	Marketable Securities
Pinjaman yang Diberikan	10.734.810	9.300.154	1.434.656	15,43	Loans
Penyisihan Kerugian Penurunan Nilai	(239.410)	(207.640)	(31.770)	15,30	Allowance for Impairment Losses
Aset Tetap – Bersih	118.575	120.449	(1.874)	(1,56)	Fixed Assets – Net
Aset Tak Berwujud – Bersih	22.472	15.860	6.612	41,69	Intangible Assets – Net
Aset Hak Guna – Bersih	16.074	24.107	(8.033)	(33,32)	Right of Use Assets – Net
Aset Pajak Tangguhan – Bersih	10.718	6.887	3.831	55,63	Deferred Tax Assets – Net
Aset Lain-Lain	122.331	152.421	(30.090)	(19,74)	Other Assets
Jumlah Aset	**13.417.628**	**11.870.492**	**1.547.136**	**13,03**	**Total Assets**

Aset Keuangan

Kas
OK BANK mencatatkan kas sebesar Rp21,78 miliar pada tahun 2025, menurun sebesar 5,79% dari tahun 2024 sebesar Rp23,12 miliar. Kondisi ini terutama dipengaruhi oleh aktivitas operasional Bank dan optimalisasi likuiditas.

Giro pada Bank Indonesia
OK BANK mencatatkan giro pada Bank Indonesia sebesar Rp372,95 miliar pada tahun 2025, menurun sebesar 15,39% dari tahun 2024 sebesar Rp440,81 miliar. Kondisi ini terutama dipengaruhi oleh kebijakan moneter yang memengaruhi giro wajib minimum Bank.

Penempatan pada Bank Indonesia dan Bank Lain – Bersih
OK BANK mencatatkan penempatan pada Bank Indonesia dan Bank Lain – bersih sebesar Rp640,82 miliar pada tahun 2025, meningkat sebesar 75,57% dari tahun 2024 sebesar Rp364,99 miliar. Kondisi ini terutama dipengaruhi oleh kebijakan internal Bank dalam mengelola likuiditas optimal.

Efek-Efek
OK BANK mencatatkan efek-efek sebesar Rp1,57 triliun pada tahun 2025, menurun sebesar 3,34% dari tahun 2024 sebesar Rp1,63 triliun. Kondisi ini terutama dipengaruhi oleh kebijakan Bank dalam pengelolaan dana dan likuiditas dengan imbas hasil optimal.

Pinjaman yang Diberikan
OK BANK mencatatkan pinjaman yang diberikan sebesar Rp10,78 triliun pada tahun 2025, meningkat sebesar 15,43% dari tahun 2024 sebesar Rp9,30 triliun. Kondisi ini seiring dengan strategi ekspansi kredit Bank dalam meningkatkan portofolio pinjaman didukung dengan kondisi perekonomian yang mendukung pertumbuhan kredit.

Aset Non-Keuangan

Aset Tetap – Bersih
OK BANK mencatatkan aset tetap – bersih sebesar Rp118,58 miliar pada tahun 2025, menurun sebesar 1,56% dari tahun 2024 sebesar Rp120,45 miliar. Kondisi ini terutama dipengaruhi oleh optimalisasi investasi pada aset tetap dalam rangka menciptakan efisiensi operasional yang sehat.

Aset Lain-Lain
OK BANK mencatatkan aset lain-lain sebesar Rp122,33 miliar pada tahun 2025, menurun sebesar 19,74% dari tahun 2024 sebesar Rp152,42 miliar. Kondisi ini terutama dipengaruhi

Financial Assets

Cash
OK BANK recorded cash of Rp21.78 billion in 2025, representing a decrease of 5.79% from Rp23.12 billion in 2024. This condition was primarily influenced by the Bank's operational activities and liquidity optimization.

Current Accounts with Bank Indonesia
OK BANK recorded current accounts with Bank Indonesia amounting to Rp372.95 billion in 2025, decreasing by 15.39% from Rp440.81 billion in 2024. This condition was primarily influenced by monetary policies affecting the Bank's minimum statutory reserve.

Placement with Bank Indonesia and Other Banks – Net
OK BANK recorded placements with Bank Indonesia and other banks – net amounting to Rp640.82 billion in 2025, representing an increase of 75.57% from Rp364.99 billion in 2024. This condition was primarily influenced by the Bank's internal policies in managing optimal liquidity.

Marketable Securities
OK BANK recorded marketable securities amounting to Rp1.57 trillion in 2025, decreasing by 3.34% from Rp1.63 trillion in 2024. This condition was primarily influenced by the Bank's policies in fund and liquidity management, resulting in optimal returns.

Loans
OK BANK recorded loans amounting to Rp10.78 trillion in 2025, increasing by 15.43% from Rp9.30 trillion in 2024. This condition is in line with the Bank's credit expansion strategy in increasing the loan portfolio supported by economic conditions that support credit growth.

Non-Financial Assets

Fixed Assets – Net
OK BANK recorded fixed assets – net amounting to Rp118.58 billion in 2025, representing a decrease of 1.56% from Rp120.45 billion in 2024. This condition was primarily influenced by the optimization of investments in fixed assets to create sound operational efficiency.

Other Assets
OK BANK recorded other assets amounting to Rp122.33 billion in 2025, decreasing by 19.74% from Rp152.42 billion in 2024. This condition was mainly influenced by the Bank's policy

oleh kebijakan Bank dalam mengefisienkan aset non-produktif guna meningkatkan efisiensi keuangan.

to improve the efficiency of non-earning assets in order to enhance financial efficiency.

Jumlah Aset

OK BANK mencatatkan jumlah aset sebesar Rp13,42 triliun pada tahun 2025, meningkat sebesar 13,03% dari tahun 2024 sebesar Rp11,87 triliun. Kondisi ini terutama dipengaruhi oleh peningkatan nilai aset keuangan Bank, termasuk pertumbuhan portofolio kredit.

Total Assets

OK BANK recorded total assets amounting to Rp13.42 trillion in 2025, representing an increase of 13.03% from Rp11.87 trillion in 2024. This condition was primarily influenced by the increase in the Bank's financial assets, including the growth of the loan portfolio.

LIABILITAS
Liabilities

(dalam jutaan Rupiah, kecuali dinyatakan lain / in millions of Rupiah, unless otherwise stated)

Uraian	2025	2024	Pertumbuhan 2025 Growth in 2025		Description
			Nominal	%	
Liabilitas Segera	52.719	54.949	(2.230)	(4,06)	Liabilities Immediately Payable
Simpanan Nasabah	8.174.482	6.818.150	1.356.332	19,89	Deposits from Customers
Simpanan dari Bank Lain	803.889	725.613	78.276	10,79	Deposits from Other Banks
Pinjaman yang Diterima	500.000	550.000	(50.000)	(9,09)	Borrowings
Utang Pajak	29.037	33.772	(4.735)	(14,02)	Taxes Payable
Liabilitas Imbalan Pasca Kerja	20.882	15.853	5.029	31,73	Post-Employment Benefit Liabilities
Liabilitas Sewa	8.339	10.952	(2.553)	(23,31)	Lease Liabilities
Liabilitas Lain-Lain	30.789	25.520	5.269	20,65	Other Liabilities
Jumlah Liabilitas	9.620.197	**8.234.810**	**1.385.387**	**16,82**	**Total Liabilities**

Liabilitas Keuangan

Financial Liabilities

Liabilitas Segera

OK BANK mencatatkan liabilitas segera sebesar Rp52,72 miliar pada tahun 2025, menurun sebesar 4,06% dari tahun 2024 sebesar Rp54,95 miliar. Kondisi ini terutama dipengaruhi oleh penyelesaian kewajiban jangka pendek atas penghasilan ditangguhkan kredit restrukturisasi.

Liabilities Immediately Payable

OK BANK recorded liabilities immediately payable amounting to Rp52.72 billion in 2025, representing a decrease of 4.06% from Rp54.95 billion in 2024. This condition was primarily influenced by the settlement of current liabilities related to deferred income from restructured loans.

Simpanan Nasabah

OK BANK mencatatkan simpanan nasabah sebesar Rp8,17 triliun pada tahun 2025, meningkat sebesar 19,89% dari tahun 2024 sebesar Rp6,82 triliun. Kondisi ini seiring dengan meningkatnya kepercayaan nasabah terhadap layanan dan produk perbankan yang didukung strategi pemasaran pendanaan Bank.

Deposits from Customers

OK BANK recorded deposits from customers amounting to Rp8.17 trillion in 2025, increasing by 19.89% from Rp6.82 trillion in 2024. This condition is in line with the increasing customer trust in banking services and products, supported by the Bank's funding marketing strategy.

Simpanan dari Bank Lain

OK BANK mencatatkan simpanan dari bank Lain sebesar Rp803,89 miliar pada tahun 2025, meningkat sebesar 10,79% dari tahun 2024 sebesar Rp725,61 miliar. Kondisi ini terutama dipengaruhi oleh meningkatnya kepercayaan nasabah terhadap layanan dan produk perbankan yang didukung strategi pemasaran pendanaan Bank.

Deposits from Other Banks

OK BANK recorded deposits from other banks amounting to Rp803.89 billion in 2025, increasing by 10.79% from Rp725.61 billion in 2024. This condition was primarily influenced by the increasing customer trust in banking services and products, supported by the Bank's funding marketing strategy.

Pinjaman yang Diterima

OK BANK mencatatkan pinjaman yang diterima sebesar Rp500,00 miliar pada tahun 2024, menurun sebesar 9,09% dari tahun 2024 sebesar Rp550,00 miliar. Kondisi ini terutama dipengaruhi oleh kebijakan Bank dalam memastikan pengelolaan struktur pendanaan yang tetap stabil.

Borrowings

OK BANK recorded borrowings amounting to Rp500.00 billion in 2025, decreasing by 9.09% from Rp550.00 billion in 2024. This condition was mainly influenced by the Bank's policy to ensure a stable funding structure.

Liabilitas Non-Keuangan

Non-Financial Liabilities

Utang Pajak

OK BANK mencatatkan utang pajak sebesar Rp29,04 miliar pada tahun 2025, menurun sebesar 14,02% dari tahun 2024 sebesar Rp33,77 miliar. Kondisi ini terutama dipengaruhi oleh penurunan laba kena pajak yang berdampak pada penurunan kewajiban pajak.

Taxes Payables

OK BANK recorded taxes payables amounting to Rp29.04 billion in 2025, representing a decrease of 14.02% from Rp33.77 billion in 2024. This condition was primarily influenced by the decrease in taxable income, which resulted in a reduction in tax liabilities.

Liabilitas Imbalan Pasca Kerja

OK BANK mencatatkan liabilitas imbalan pasca kerja sebesar Rp20,88 miliar pada tahun 2025, meningkat sebesar 31,73% dari tahun 2024 sebesar Rp15,85 miliar. Kondisi ini terutama dipengaruhi oleh penyesuaian skema manfaat pasca kerja berdasarkan kebijakan Bank.

Post-Employment Benefit Liabilities

OK BANK recorded post-employment benefits liabilities amounting to Rp20.88 billion in 2025, increasing by 31.73% from Rp15.85 billion in 2024. This condition was primarily influenced by adjustments to post-employment benefit schemes in accordance with the Bank's policies.

Liabilitas Lain-Lain

OK BANK mencatatkan liabilitas lain-lain sebesar Rp30,79 miliar pada tahun 2025, meningkat sebesar 20,65% dari tahun 2024 sebesar Rp25,52 miliar. Kondisi ini terutama dipengaruhi oleh peningkatan beban operasional yang belum terselesaikan dalam periode pelaporan.

Other Liabilities

OK BANK recorded other liabilities amounting to Rp30.79 billion in 2025, increasing by 20.65% from Rp25.52 billion in 2024. This condition was mainly influenced by the increase in unresolved operational expenses in the reporting period.

Jumlah Liabilitas

OK BANK mencatatkan jumlah liabilitas sebesar Rp9,62 triliun pada tahun 2025, meningkat sebesar 16,82% dari tahun 2024 sebesar Rp8,23 triliun. Kondisi ini seiring dengan strategi pengelolaan keuangan Bank yang mempertahankan keseimbangan antara penghimpunan dan penyaluran dana.

Total Liabilities

OK BANK recorded total liabilities amounting to Rp9.62 trillion in 2025, representing an increase of 16.82% from Rp8.23 trillion in 2024. This condition is in line with the Bank's financial management strategy to maintain a balance between fund collection and disbursement.

EKUITAS
Equity

(dalam jutaan Rupiah, kecuali dinyatakan lain / in millions of Rupiah, unless otherwise stated)

Uraian	2025	2024	Pertumbuhan 2025 Growth in 2025		Description
			Nominal	%	
Modal Saham Ditempatkan dan Disetor Penuh	1.689.239	1.703.779	(14.540)	(0,85)	Issued and Fully Paid Share Capital
Saham Treasuri	-	(55.201)	55.201	(100,00)	Treasury Stock
Tambahan Modal Disetor	1.592.825	1.633.486	(40.661)	(2,49)	Additional Paid-in Capital
Surplus Revaluasi Aset Tetap – Neto	80.715	81.949	(1.234)	(1,51)	Revaliation Surplus of Fixed Asset – Net
Rugi yang Belum Direalisasi atas Efek yang Diukur pada Nilai Wajar melalui Penghasilan Komprehensif Lain	2.737	(136)	2.873	2.112,16	Unrealized Loss on Securities Measured at Fair Value through Other Comprehensive Income
Kerugian Pengukuran Kembali Program Manfaat Pasti	(2.750)	(1.651)	(1.099)	66,59	Losses Remeasurement of Defined Benefit Pension Plans

(dalam jutaan Rupiah, kecuali dinyatakan lain / in millions of Rupiah, unless otherwise stated)

Uraian	2025	2024	Pertumbuhan 2025 Growth in 2025		Description
			Nominal	%	
Saldo Laba					Retained Earnings
Telah Ditentukan Penggunaannya	47.484	37.486	9.998	26,67	Appropriated Retained Earnings
Belum Ditentukan Penggunaannya	387.181	235.971	151.210	64,08	Unappropriated Retained Earnings
Jumlah Ekuitas	3.797.430	**3.635.682**	**161.748**	**4,45**	**Total Equity**

Jumlah Ekuitas

OK BANK mencatatkan jumlah ekuitas sebesar Rp3,80 triliun pada tahun 2025, meningkat sebesar 4,45% dari tahun 2024 sebesar Rp3,64 triliun. Kondisi ini terutama dipengaruhi oleh peningkatan laba ditahan yang belum ditentukan penggunaannya sebagai bagian dari strategi penguatan modal.

Total Equity

OK BANK recorded total equity amounting to Rp3.80 trillion in 2025, representing an increase of 4.45% from Rp3.64 trillion in 2024. This condition was primarily influenced by the increase in unappropriated retained earnings as part of the Bank's capital strengthening strategy.

Laba Rugi dan Penghasilan Komprehensif Lain
Statement of Profit or Loss and Other Comprehensive Income

(dalam jutaan Rupiah, kecuali dinyatakan lain / in millions of Rupiah, unless otherwise stated)

Uraian	2025	2024	Pertumbuhan 2025 Growth in 2025		Description
			Nominal	%	
Pendapatan Bunga	1.206.747	1.037.329	169.418	16,33	Interest Income
Beban Bunga	(517.871)	(435.910)	(81.961)	18,80	Interest Expenses
Pendapatan Bunga – Bersih	688.876	601.419	87.457	14,54	Interest Income – Net
Pendapatan Operasional Lainnya	31.946	28.296	3.650	12,90	Other Operating Income
Beban Operasional Lainnya **Other Operating Expenses**					
Tenaga Kerja	(155.401)	(139.471)	(15.930)	11,42	Personnel
Umum dan Administrasi	(138.901)	(143.731)	4.830	(3,36)	General and Administrative
Penyisihan Kerugian Penurunan Nilai atas Aset Keuangan	(212.288)	(278.694)	66.406	(23,83)	Allowance for Impairment Losses on Financial Assets
Jumlah Beban Operasional Lainnya – Bersih	(506.590)	(561.896)	55.306	(9,84)	Total Other Operating Expenses – Net
Laba Operasional	214.233	67.820	146.413	215,88	Operating Income
Pendapatan (Beban) Non-Operasional **Non-Operating Income (Expenses)**					
Pendapatan Non-Operasional	33	368	(335)	(90,93)	Non-Operating Income
Beban Non-Operasional	(316)	(51)	(265)	519,84	Non-Operating Expenses
Jumlah (Beban) Pendapatan Non-Operasional – Bersih	(283)	318	(601)	(188,92)	Total Non-Operating Income (Expenses) – Net
Laba Sebelum Beban Pajak Penghasilan	213.950	68.138	145.812	214,00	Income Before Income Tax Expenses
Beban Pajak Penghasilan Badan	(53.976)	(18.150)	(35.826)	197,39	Income Tax Expense
Laba Bersih Tahun Berjalan	159.975	**49.988**	**109.987**	**220,03**	**Net Profit for the Year**
Jumlah Penghasilan Komprehensif – Bersih	1.774	1.208	566	46,84	Total Comprehensive Income – Net
Jumlah Laba Komprehensif	161.748	**51.196**	**110.552**	**215,94**	**Total Comprehensive Profit**
Laba per Saham Dasar (Rupiah penuh)	9,41	**2,93**	**6,48**	**221,15**	**Basic Earnings per Share (full Rupiah)**

Pendapatan Bunga

OK BANK mencatatkan pendapatan bunga sebesar Rp1,21 triliun pada tahun 2025, meningkat sebesar 16,33% dari tahun 2024 sebesar Rp1,04 triliun. Kondisi ini terutama dipengaruhi oleh peningkatan volume kredit yang disalurkan oleh Bank sepanjang tahun 2025.

Beban Bunga

OK BANK mencatatkan beban bunga sebesar Rp517,87 miliar pada tahun 2025, meningkat sebesar 18,80% dari tahun 2024 sebesar Rp435,91 miliar. Kondisi ini terutama dipengaruhi oleh kenaikan jumlah Dana Pihak Ketiga (DPK) yang dihimpun Bank dengan tingkat bunga kompetitif.

Pendapatan Bunga – Bersih

OK BANK mencatatkan pendapatan bunga bersih sebesar Rp688,88 miliar pada tahun 2025, meningkat sebesar 14,54% dari tahun 2024 sebesar Rp601,42 miliar. Kondisi ini terutama dipengaruhi oleh pertumbuhan pendapatan bunga yang lebih tinggi dibandingkan dengan peningkatan beban bunga.

Pendapatan Operasional Lainnya

OK BANK mencatatkan pendapatan operasional lainnya sebesar Rp31,95 miliar pada tahun 2025, meningkat sebesar 12,90% dari tahun 2024 sebesar Rp28,30 miliar. Kondisi ini terutama dipengaruhi oleh peningkatan pendapatan dari pemulihan kredit melalui penghapusan buku dan pertumbuhan pendapatan dari provisi serta komisi yang meningkat dibandingkan tahun sebelumnya.

Beban Operasional Lainnya

OK BANK mencatatkan beban operasional lainnya sebesar Rp506,59 miliar pada tahun 2025, menurun sebesar 9,84% dari tahun 2024 sebesar Rp561,90 miliar. Kondisi ini terutama dipengaruhi oleh efisiensi dalam beban umum dan administrasi Bank yang tetap sejalan dengan efektivitas operasional secara keseluruhan serta penurunan biaya penyisihan penurunan nilai.

Laba Operasional

OK BANK mencatatkan laba operasional sebesar Rp214,23 miliar pada tahun 2025, meningkat sebesar 215,88% dari tahun 2024 sebesar Rp67,82 miliar. Kondisi ini terutama dipengaruhi oleh kontribusi atas peningkatan pendapatan operasional lainnya dan efisiensi dalam pengelolaan beban operasional yang berhasil meningkatkan profitabilitas serta pendapatan bunga bersih yang meningkat.

Pendapatan (Beban) Non-Operasional – Bersih

OK BANK mencatatkan beban non-operasional – bersih sebesar Rp283 juta pada tahun 2025, menurun sebesar 188,92% dari tahun 2024 sebesar Rp318 juta. Kondisi ini terutama dipengaruhi oleh peningkatan beban non-operasional yang lebih tinggi dari pendapatan non-operasional.

Interest Income

OK BANK recorded interest income amounting to Rp1.21 trillion in 2025, representing an increase of 16.33% from Rp1.04 trillion in 2024. This condition was primarily influenced by the increase in the volume of loans disbursed by the Bank throughout 2025.

Interest Expenses

OK BANK recorded interest expense amounting to Rp517.87 billion in 2025, increasing by 18.80% from Rp435.91 billion in 2024. This condition was mainly influenced by the increase in Third-Party Funds (DPK) collected by the Bank at competitive interest rates.

Interest Income – Net

OK BANK recorded interest income – net amounting to Rp688.88 billion in 2025, representing an increase of 14.54% from Rp601.42 billion in 2024. This condition was primarily influenced by higher growth in interest income compared to the increase in interest expenses.

Other Operating Income

OK BANK recorded other operating income amounting to Rp31.95 billion in 2025, increasing by 12.90% from Rp28.30 billion in 2024. This condition was primarily influenced by increased income from loan recoveries through write-offs, as well as growth in fee and commission income compared to the previous year.

Other Operating Expenses

OK BANK recorded other operating expenses amounting to Rp506.59 billion in 2025, decreasing by 9.84% from Rp561.90 billion in 2024. This condition was primarily influenced by efficiency in the Bank's general and administrative expenses, which remained aligned with overall operational effectiveness, as well as a decrease in impairment losses.

Operating Income

OK BANK recorded operating income amounting to Rp214.23 billion in 2025, representing an increase of 215.88% from Rp67.82 billion in 2024. This condition was primarily influenced by the contribution from increased other operating income and efficiency in managing operating expenses, which improved profitability, along with higher net interest income.

Non-Operating Income (Expenses) – Net

OK BANK recorded non-operating income – net of Rp283 million in 2025, decreasing by 188.92% from Rp318 million in 2024. This condition was primarily influenced by an increase in non-operating expenses that exceeded non-operating income.

Laba Sebelum Pajak Penghasilan

OK BANK mencatatkan laba sebelum pajak penghasilan sebesar Rp213,95 miliar pada tahun 2025, meningkat sebesar 214,00% dari tahun 2024 sebesar Rp68,14 miliar. Kondisi ini terutama dipengaruhi oleh peningkatan laba atas aktivitas operasional yang didukung pendapatan aktivitas non-operasional yang memberikan kontribusi terhadap profitabilitas.

Laba Bersih Tahun Berjalan

OK BANK mencatatkan laba bersih tahun berjalan sebesar Rp159,98 miliar pada tahun 2025, meningkat sebesar 220,03% dari tahun 2024 sebesar Rp49,99 miliar. Kondisi ini terutama dipengaruhi oleh peningkatan laba operasional yang memberikan kontribusi signifikan terhadap laba bersih.

Penghasilan Komprehensif – Bersih

OK BANK mencatatkan penghasilan komprehensif bersih sebesar Rp1,77 miliar pada tahun 2025, meningkat sebesar 46,84% dari tahun 2024 sebesar Rp1,21 miliar. Kondisi ini terutama dipengaruhi oleh keuntungan/kerugian yang belum direalisasi atas efek yang diukur pada nilai wajar melalui penghasilan komprehensif lain lebih tinggi.

Laba Komprehensif

OK BANK mencatatkan laba komprehensif sebesar Rp161,75 miliar pada tahun 2025, meningkat sebesar 215,94% dari tahun 2024 sebesar Rp51,20 miliar. Kondisi ini terutama dipengaruhi oleh peningkatan laba bersih tahun berjalan yang secara langsung berdampak pada laba komprehensif.

Laba per Saham Dasar

OK BANK mencatatkan laba per saham dasar sebesar Rp9,41 pada tahun 2025, meningkat sebesar 221,15% dari tahun 2024 sebesar Rp2,93. Kondisi ini terutama dipengaruhi oleh peningkatan laba bersih yang memberikan dampak positif pada nilai laba per saham.

Income Before Income Tax

OK BANK recorded income before income tax amounting to Rp213.95 billion in 2025, representing an increase of 214.00% from Rp68.14 billion in 2024. This condition was primarily influenced by increased income from operating activities, supported by non-operating income that contributed to profitability.

Net Profit for the Year

OK BANK recorded net profit for the year amounting to Rp159.98 billion in 2025, representing an increase of 220.03% from Rp49.99 billion in 2024. This condition was mainly influenced by increased operating income, which made a significant contribution to net income.

Comprehensive Income – Net

OK BANK recorded comprehensive income – net amounting to Rp1.77 billion in 2025, increasing by 46.84% from Rp1.21 billion in 2024. This condition was primarily influenced by higher unrealized gains/losses on securities measured at fair value through other comprehensive income.

Comprehensive Income

OK BANK recorded comprehensive income amounting to Rp161.75 billion in 2025, representing an increase of 215.94% from Rp51.20 billion in 2024. This condition was primarily influenced by an increase in net income for the year, which directly impacted comprehensive income.

Basic Earnings per Share

OK BANK recorded basic earnings per share of Rp9.41 in 2025, increasing by 221.15% from Rp2.93 in 2024. This condition was primarily influenced by higher net income, which had a positive impact on earnings per share.

Laporan Arus Kas
Statement of Cash Flows

(dalam jutaan Rupiah, kecuali dinyatakan lain / in millions of Rupiah, unless otherwise stated)

Uraian	2025	2024	Pertumbuhan 2025 Growth in 2025		Description
			Nominal	%	
Arus Kas Diperoleh dari (Digunakan untuk) Aktivitas Operasi	(68.072)	55.512	(123.584)	(222,62)	Cash Flows Provided by (Used in) Operating Activities
Arus Kas Diperoleh dari (Digunakan untuk) Aktivitas Investasi	32.587	(244.204)	276.791	113,34	Cash Flows Provided by (Used in) Investing Activities
Arus Kas dari Aktivitas Pendanaan	(57.990)	(14.653)	43.337	295,75	Cash Flow from Financing Activities
Kenaikan (Penurunan) Bersih Kas dan Setara Kas	(93.474)	**(203.345)**	**(109.871)**	**(54,03)**	**Net Increase (Decrease) in Cash and Cash Equivalent**
Kas dan Setara Kas pada Awal Tahun	829.357	1.032.702	(203.345)	(19,69)	Cash and Cash Equivalents at the Beginning of the Year
Kas dan Setara Kas pada Akhir Tahun	735.883	**829.357**	**(93.474)**	**(11,27)**	**Cash and Cash Equivalents at the End of the Year**

Arus Kas Diperoleh dari (Digunakan untuk) Aktivitas Operasi

OK BANK mencatatkan arus kas yang digunakan untuk aktivitas operasi sebesar Rp68,07 miliar pada tahun 2025, menurun sebesar 222,62% dari arus kas yang diperoleh tahun 2024 sebesar Rp55,51 miliar. Kondisi ini terutama dipengaruhi oleh peningkatan penyaluran pinjaman yang diberikan (neto) yang mencapai Rp1,59 triliun dan penempatan pada Bank Indonesia sebesar Rp300,00 miliar.

Arus Kas Diperoleh dari (Digunakan untuk) Aktivitas Investasi

OK BANK mencatatkan arus kas yang diperoleh dari aktivitas investasi sebesar Rp32,59 miliar pada tahun 2025, meningkat sebesar 113,34% dari arus kas yang digunakan tahun 2024 sebesar Rp244,20 miliar. Kondisi ini terutama dipengaruhi oleh penerimaan dari surat berharga yang telah jatuh tempo yang jauh lebih besar dibandingkan dengan pengeluaran untuk pembelian surat berharga baru.

Arus Kas dari Aktivitas Pendanaan

OK BANK mencatatkan arus kas yang digunakan dari aktivitas pendanaan sebesar Rp57,99 miliar pada tahun 2025, meningkat sebesar 295,75% dari tahun 2024 sebesar Rp14,65 miliar. Kondisi ini terutama dipengaruhi oleh adanya pembayaran pinjaman sebesar Rp50,00 miliar.

Jumlah Kas dan Setara Kas

OK BANK mencatatkan jumlah kas dan setara kas sebesar Rp753,88 miliar pada tahun 2025, menurun sebesar 11,27% dari tahun 2024 sebesar Rp829,36 miliar. Kondisi ini terutama dipengaruhi oleh penurunan saldo penempatan dana pada Bank Indonesia dan Bank lain dengan jatuh tempo 3 (tiga) bulan yang disesuaikan dengan kebutuhan likuiditas Bank.

Cash Flows Provided by (Used in) Operating Activities

OK BANK recorded cash flows used in operating activities amounting to Rp68.07 billion in 2025, a decrease of 222.62% compared to cash flows provided in 2024 of Rp55.51 billion. This condition was primarily influenced by the increase in net loan disbursements, which reached Rp1.59 trillion, and placements with Bank Indonesia amounting to Rp300.00 billion.

Cash Flows Provided by (Used in) Investing Activities

OK BANK recorded cash flows provided by investing activities amounting to Rp32.59 billion in 2025, an increase of 113.34% compared to cash flows used in 2024 of Rp244.20 billion. This condition was primarily influenced by receipts from matured securities, which were significantly higher than expenditures for the purchase of new securities.

Cash Flow from Financing Activities

OK BANK recorded cash flows used from financing activities amounting to Rp57.99 billion in 2025, representing an increase of 295.75% from Rp14.65 billion in 2024. This condition was primarily influenced by loan repayments amounting to Rp50.00 billion.

Total Cash and Cash Equivalents

OK BANK recorded total cash and cash equivalents amounting to Rp753.88 billion in 2025, decreasing by 11.27% from Rp829.36 billion in 2024. This condition was primarily influenced by a decrease in the balance of placements with Bank Indonesia and other banks with maturities of 3 (three) months, adjusted to the Bank's liquidity needs.

Rasio Keuangan
Financial Ratio

(dalam % / in %)

Uraian	2025	2024	Pertumbuhan 2025 Growth in 2025 — Poin Persentase Percentage Points	Description
Permodalan Capital				
Rasio *Tier* 1	41,11	45,74	(4,63)	Tier 1 Ratio
Rasio *Tier* 2	1,10	1,09	0,01	Tier 2 Ratio
Aset Tetap terhadap Modal	3,12	3,31	(0,19)	Fixed Assets to Capital
Kualitas Aset Assets Quality				
Aset Produktif Bermasalah dan Aset Non-Produktif Bermasalah terhadap Total Aset Produktif dan Aset Non-Produktif	1,79	1,99	(0,20)	Non-Performing Earning Assets and Non-Performing Non-Earning Assets to Total Earning Assets and Non-Earning Assets

(dalam % / in %)

Uraian	2025	2024	Pertumbuhan 2025 Growth in 2025	Description
			Poin Persentase Percentage Points	
Aset Produktif Bermasalah terhadap Total Aset Produktif	1,97	1,91	0,06	Non-Performing Earning Assets to Total Earning Assets
Rasio Pinjaman Bermasalah (*Non-Performing Loan* – NPL *Ratio*) – Bruto	2,50	2,49	0,01	Non-Performing Loan (NPL) Ratio – Gross
Rasio Kredit Bermasalah (*Non-Performing Loan* – NPL *Ratio*) – Neto	1,22	1,45	(0,23)	Non-Performing Loan (NPL) Ratio – Net
Cadangan Kerugian Penurunan Nilai (CKPN) terhadap Aset Produktif	1,80	1,78	0,02	Allowance for Impairment Losses (CKPN) to Earning Assets
Rasio Penurunan Nilai Kredit (*Impairment Ratio*)	2,23	2,23	-	Impairment Ratio
Rentabilitas Profitability				
Return on Asset (ROA)	1,70	0,61	1,09	Return on Asset (ROA)
Return on Equity (ROE)	4,35	1,41	2,94	Return on Equity (ROE)
Margin Bunga Bersih (NIM)	5,67	5,58	0,09	Net Interest Margin (NIM)
Beban terhadap Pendapatan (CIR)	44,69	47,95	(3,26)	Cost to Income Ratio (CIR)
Biaya Operasional terhadap Pendapatan Operasional (BOPO)	82,71	93,64	(10,93)	Operating Expense to Operating Income (BOPO)
Kepatuhan Compliance				
Persentase Pelanggaran BMPK				LLL Violation Percentage
Pihak Terkait	-	-	-	Related Parties
Pihak Tidak Terkait	-	-	-	Non-Related Parties
Persentase Pelampauan BMPK				LLL Exceeding Percentage
Pihak Terkait	-	-	-	Related Parties
Pihak Tidak Terkait	-	-	-	Non-Related Parties
Giro Wajib Minimum (GWM)				Minimum Statutory Reserve (GMW)
GWM Utama Rupiah				Rupiah Main GWM
Primer	4,46	6,49	(2,03)	Primary
Penyangga Likuiditas Makroprudensial (PLM)	19,44	25,13	(5,69)	Macroprudential Liquidity Buffer (PLM)

Retun on Asset (ROA)

OK BANK mencatatkan rasio *return on asset sebesar* 1,70% pada tahun 2025, meningkat sebesar 1,09 poin persentase (pp) dari tahun 2024 sebesar 0,61%. Kondisi ini terutama dipengaruhi oleh peningkatan laba bersih yang mendorong pertumbuhan profitabilitas aset secara keseluruhan.

Return on Equity (ROE)

OK BANK mencatatkan rasio *return on equity* sebesar 4,35% pada tahun 2025, meningkat sebesar 2,94 pp dari tahun 2024 sebesar 1,41%. Kondisi ini terutama dipengaruhi oleh pertumbuhan laba bersih yang memperkuat rasio pengembalian terhadap ekuitas Pemegang Saham.

Return on Assets (ROA)

OK BANK recorded a return on assets (ROA) ratio of 1.70% in 2025, representing an increase of 1.09 percentage points (pp) from 0.61% in 2024. This condition was primarily influenced This condition was primarily influenced by an increase in net income, which drove overall asset profitability growth.

Return on Equity (ROE)

OK BANK recorded a return on equity ratio of 4.35% in 2025, increasing by 2.94 pp from 1.41% in 2024. This condition was primarily influenced by growth in net income, which strengthened the return on equity ratio for Shareholders.

Margin Bunga Bersih (NIM)

OK BANK mencatatkan rasio margin bunga bersih sebesar 5,67% pada tahun 2025, meningkat sebesar 0,09 pp dari tahun 2024 sebesar 5,58%. Kondisi ini terutama dipengaruhi oleh peningkatan pendapatan bunga bersih Bank.

Biaya Operasional terhadap Pendapatan Operasional (BOPO)

OK BANK mencatatkan rasio biaya operasional terhadap pendapatan operasional (BOPO) sebesar 82,71% pada tahun 2025, menurun sebesar 10,93 pp dari tahun 2024 sebesar 93,64%. Kondisi ini terutama dipengaruhi oleh peningkatan efisiensi operasional yang menurunkan biaya operasional Bank.

Rasio Kredit terhadap Pendanaan

OK BANK mencatatkan rasio kredit terhadap pendanaan sebesar 128,99% pada tahun 2025, menurun sebesar 3,31 pp dari tahun 2024 sebesar 132,30%. Kondisi ini terutama dipengaruhi oleh peningkatan Dana Pihak Ketiga (DPK) yang lebih tinggi secara proporsional dari pertumbuhan kredit dan upaya Bank dalam mengelola keseimbangan antara ekspansi kredit serta pertumbuhan pendanaan secara berkelanjutan.

Rasio NPL

OK BANK mencatatkan rasio NPL sebesar 2,50% pada tahun 2025, meningkat sebesar 0,01 pp dari tahun 2024 sebesar 2,49%. Kondisi ini terutama dipengaruhi oleh adanya sedikit penurunan kualitas kredit, akan tetapi Bank sudah melakukan pencadangan yang memadai sehingga NPL Neto berada pada kondisi yang baik.

Kemampuan Membayar Utang

Kemampuan membayar utang merupakan salah satu aspek penting dalam menilai kesehatan keuangan OK BANK. Penilaian ini umumnya dilakukan melalui pengukuran rasio likuiditas, yang menggambarkan kemampuan OK BANK dalam memenuhi kewajiban jangka pendek dengan menggunakan aset lancar yang dimiliki. Rasio likuiditas memberikan gambaran apakah OK BANK memiliki dana yang cukup dan mudah dicairkan untuk membayar utang yang segera jatuh tempo, sehingga mencerminkan tingkat keamanan dan kelancaran operasional dalam jangka pendek.

Selain rasio likuiditas, kemampuan membayar utang juga dianalisis menggunakan rasio solvabilitas. Rasio ini menunjukkan kemampuan OK BANK dalam memenuhi seluruh kewajibannya, baik jangka pendek maupun jangka panjang, dengan melihat perbandingan antara jumlah aset dan jumlah utang. Melalui rasio solvabilitas, dapat diketahui sejauh mana struktur permodalan OK BANK mampu menopang beban utang yang ada. Dengan mengombinasikan kedua rasio tersebut, penilaian terhadap kemampuan membayar utang menjadi lebih komprehensif dan menyeluruh.

Net Interest Margin (NIM)

OK BANK recorded a net interest margin ratio of 5.67% in 2025, increasing by 0.09 pp from 5.58% in 2024. This condition was primarily influenced by the increase in the Bank's net interest income.

Operating Expenses to Operating Income (BOPO)

OK BANK recorded its operating expenses to operating income (BOPO) ratio of 82.71% in 2025, decreasing by 10.93 pp from 93.64% in 2024. This condition was mainly influenced by improved operational efficiency, which reduced the Bank's operating expenses.

Loan-to-Funding Ratio

OK BANK recorded a loan to funding ratio of 128.99% in 2025, decreasing by 3.31 pp from 132.30% in 2024. This condition was primarily influenced by the higher growth in Third-Party Funds (DPK) compared to credit growth, as well as the Bank's efforts to maintain a sustainable balance between credit expansion and funding growth.

NPL Ratio

OK BANK recorded an NPL ratio of 2.50% in 2025, increasing by 0.01 pp from 2.49% in 2024. This condition was primarily influenced by a slight decline in credit quality, however, the Bank has made adequate reserves, resulting in a well-maintained Net NPL position.

Debt Service Ability

Debt service ability is one of the important aspects in assessing OK BANK's financial soundness. This assessment is generally conducted through the measurement of liquidity ratios, which illustrate OK BANK's ability to meet its short-term obligations using its current assets. Liquidity ratio provides an overview of whether OK BANK has sufficient and readily liquid funds to settle debts that are about to mature, thereby reflecting the level of security and smoothness of short-term operations.

In addition to liquidity ratio, debt service ability is also analyzed using solvency ratios. These ratios indicate OK BANK's ability to meet all of its obligations, both short-term and long-term, by comparing total assets with total liabilities. Through solvency ratios, it can be determined to what extent OK BANK's capital structure is able to support its existing debt burden. By combining these two ratios, the assessment of debt service ability becomes more comprehensive and thorough.

Informasi mengenai perhitungan rasio-rasio tersebut diuraikan sebagai berikut:

Information regarding the calculation of these ratios is outlined as follows:

TABEL RASIO LIKUIDITAS DAN RASIO SOLVABILITAS 2024-2025
Table of Liquidity Ratio and Solvency Ratio 2024-2025

(dalam % / in %)

Uraian	2025	2024	Description
Rasio Likuiditas **Liquidity Ratio**			
Pinjaman yang Diberikan terhadap Simpanan dari Nasabah (LDR)	**128,99**	132,30	Loan to Deposit Ratio (LDR)
Net Stable Funding Ratio (NSFR)	**131,42**	129,16	Net Stable Funding Ratio (NSFR)
Liquidity Coverage Ratio (LCR)	**345,71**	127,36	Liquidity Coverage Ratio (LCR)
Rasio Dana Murah (CASA)	**23,27**	23,63	Current Account Saving Account (CASA)
Rasio Solvabilitas **Solvency Ratio**			
Rasio Kecukupan Pemenuhan Modal Minimum (KPMM)	**42,21**	46,83	Capital Adequacy Ratio (CAR)
Liabilitas terhadap Aset	**71,70**	69,37	Debt to Assets
Liabilitas terhadap Ekuitas	**253,33**	226,50	Debt to Equity

Tingkat Kolektibilitas Piutang

Perkembangan tingkat kolektibilitas piutang OK BANK pada tahun ini menunjukkan kondisi yang relatif stabil. Hal ini terlihat dari menurunnya rasio NPL Neto dan sedikitnya peningkatan pada NPL Bruto dibandingkan tahun sebelumnya. NPL Bruto pada tahun 2025 sebesar 2,50% dan tahun 2024 sebesar 2,49%. Sementara, NPL Neto pada tahun 2025 sebesar 1,22% dan tahun 2024 sebesar 1,45%. Hasil NPL tersebut mencerminkan kualitas pengelolaan piutang yang tetap terjaga dengan baik, disertai peningkatan efektivitas dalam mitigasi risiko kredit, sehingga kemampuan penagihan dan pengendalian pembiayaan bermasalah semakin optimal.

Receivables Collectability Level

The development of OK BANK's receivables collectability level this year indicates a relatively stable condition. This is reflected in the decrease in the Net NPL ratio and the slight increase in the Gross NPL compared to the previous year. Gross NPL stood at 2.50% in 2025, compared to 2.49% in 2024. Meanwhile, Net NPL was 1.22% in 2025, down from 1.45% in 2024. These NPL results reflect well-maintained receivables management quality, along with increased effectiveness in credit risk mitigation, thereby optimizing the ability to collect and control problem financing.

Kebijakan Struktur Modal

Kebijakan struktur modal OK BANK disusun untuk memastikan ketersediaan modal yang memadai dalam mendukung kegiatan usaha dan menjaga tingkat kesehatan OK BANK secara berkelanjutan. Kebijakan ini dirancang dengan mempertimbangkan kebutuhan pengembangan bisnis, profil risiko, dan ketentuan regulator yang berlaku, sehingga struktur permodalan yang dimiliki tetap seimbang dan mampu menopang pertumbuhan usaha secara *prudent*.

Dalam pelaksanaannya, Direksi OK BANK menyusun rencana permodalan sebagai bagian yang tidak terpisahkan dari Rencana Bisnis Bank (RBB). Rencana tersebut memuat proyeksi kebutuhan modal dalam jangka waktu tertentu dan strategi pembiayaan yang akan ditempuh untuk memenuhi kebutuhan tersebut. Seluruh perencanaan dilakukan secara terukur dan disesuaikan dengan arah strategis OK BANK agar penggunaan modal dapat berjalan efektif dan efisien.

Capital Structure Policy

OK BANK's capital structure policy is formulated to ensure the availability of adequate capital to support business activities and maintain OK BANK's soundness on a sustainable basis. This policy is designed by considering business development needs, risk profile, and applicable regulatory requirements, so that the capital structure remains balanced and capable of supporting prudent business growth.

In its implementation, OK BANK's Board of Directors prepares a capital plan as an integral part of the Bank's Business Plan (RBB). The plan contains projections of capital requirements over a certain period and the financing strategies to be pursued to meet those requirements. All planning is carried out in a measured manner and aligned with OK BANK's strategic direction to ensure that capital utilization is effective and efficient.

Rencana permodalan yang telah disusun selanjutnya diajukan kepada Dewan Komisaris untuk memperoleh persetujuan dan pengawasan. Dengan posisi modal inti yang berada di bawah Rp6 triliun, OK BANK diklasifikasikan dalam Kelompok Bank berdasarkan Modal Inti (KBMI) 1. Klasifikasi ini menjadi salah satu dasar dalam penetapan kebijakan struktur modal, sehingga perencanaan dan pengelolaan permodalan tetap sejalan dengan skala usaha dan ketentuan yang berlaku.

Rincian Struktur Modal

Berdasarkan Peraturan Bank Indonesia, modal OK BANK terdiri dari:

1. **Modal Inti**

   Modal inti merupakan unsur utama permodalan OK BANK yang berperan sebagai penopang kekuatan keuangan dan terdiri atas Modal Inti Utama (*Common Equity Tier* 1/CET 1) dan Modal Inti Tambahan (*Additional Tier* 1). Modal inti utama mencakup modal disetor dan cadangan tambahan modal (*disclose reserve*) yang berasal dari unsur penambah, seperti agio saham, cadangan umum, laba tahun sebelumnya, laba tahun berjalan, dan opsi saham, setelah memperhitungkan unsur pengurang. Unsur pengurang tersebut antara lain kerugian komprehensif lainnya yang timbul dari transaksi aset keuangan yang diklasifikasikan sebagai tersedia untuk dijual, selisih kurang antara Penyisihan Penghapusan Aset (PPA) atas aset produktif dengan Cadangan Kerugian Penurunan Nilai, dan PPA atas aset non-produktif, sehingga secara keseluruhan modal inti mencerminkan kemampuan OK BANK dalam menyerap risiko dan menjaga stabilitas permodalan.

   Di akhir tahun 2025, Modal Inti yang dimiliki oleh OK BANK sebesar Rp3.763,62 miliar, meningkat 5,39% atau bertambah sebesar Rp192,51 miliar dibandingkan Modal Inti di tahun 2024 sebesar Rp3.571,11 miliar.

2. **Modal Pelengkap (Maksimum 100% dari Modal Inti)**

   Modal pelengkap merupakan bagian dari struktur permodalan yang berfungsi untuk memperkuat kemampuan OK BANK dalam menanggung risiko. Komponen modal ini mencakup cadangan umum PPA atas aset produktif yang diperhitungkan dengan batas maksimum sebesar 1,25% dari ATMR untuk Risiko Kredit dan Cadangan Tujuan yang dibentuk sesuai dengan ketentuan yang berlaku.

The prepared capital plan is subsequently submitted to the Board of Commissioners for approval and oversight. With core capital positioned below Rp6 trillion, OK BANK is classified under Core Capital Bank Group (KBMI) 1. This classification serves as one of the bases for determining the capital structure policy, ensuring that capital planning and management remain aligned with the Bank's scale of operations and applicable regulations.

Capital Structure Details

Based on Bank Indonesia regulations, OK BANK's capital consists of the following:

1. **Core Capital**

   Core capital is the main component of OK BANK's capital, serving as the foundation of its financial strength, and consists of Common Equity Tier 1 (CET 1) and Additional Tier 1 capital. Common Equity Tier 1 includes paid-in capital and additional capital reserves (disclosed reserves) derived from capital additions, such as agio, general reserves, retained earnings from previous years, profit for the year, and stock options, after calculating deduction items. These deductions include, among others, other comprehensive losses arising from financial asset transactions classified as available for sale, shortfall between Allowance for Asset Losses (PPA) on earning assets and Allowance for Impairment Losses, as well as PPA on non-earning assets. Overall, core capital reflects OK BANK's ability to absorb risks and maintain capital stability.

   At the end of 2025, OK BANK's Core Capital amounted to Rp3,763.62 billion, an increase of 5.39% or rising by Rp192.51 billion compared to Core Capital in 2024 of Rp3,571.11 billion.

2. **Supplementary Capital (Maximum 100% of Core Capital)**

   Supplementary capital is a part of the capital structure that functions to strengthen OK BANK's capacity to absorb risks. The components of this capital include general reserves for PPA on earning assets, which are recognized up to a maximum limit of 1.25% of RWA for Credit Risk, as well as Specific Purpose Reserves established in accordance with applicable regulations.

TABEL PERHITUNGAN KEWAJIBAN PENYEDIAAN MODAL MINIMUM 2024-2025

Table of the Calculation of Minimum Capital Adequacy Requirement 2024-2025

(dalam jutaan Rupiah, kecuali dinyatakan lain / in millions of Rupiah, unless otherwise stated)

Uraian	2025	2024	Pertumbuhan 2025 Growth in 2025		Description
			Nominal	%	
Modal Inti (*Tier* 1)	3.763.622	3.571.113	192.509	5,39	Core Capital (Tier 1)
Modal Pelengkap (*Tier* 2)	100.303	85.420	14.883	17,42	Supplementary Capital (Tier 2)
Jumlah Modal	**3.863.925**	**3.656.533**	**207.392**	**5,67**	**Total Capital**

(dalam jutaan Rupiah, kecuali dinyatakan lain / in millions of Rupiah, unless otherwise stated)

Uraian	2025	2024	Pertumbuhan 2025 Growth in 2025		Description
			Nominal	%	
Aset Tertimbang Rata menurut Risiko Kredit, Operasional, Pasar	9.155.699	7.807.873	1.347.826	17,26	Credit, Operational, Market Risk-Weighted Assets
Rasio KPMM (%)	42,21	46,83	(4,62)	(10,95)	CAR Ratio (%)

Ikatan Material untuk Investasi Barang Modal

Merujuk pada POJK Nomor 17/POJK.04/2020 tentang Transaksi Material dan Perubahan Kegiatan Usaha, Pasal 3 ayat (1) menjelaskan bahwa suatu transaksi dikategorikan sebagai material apabila nilai transaksinya mencapai atau melebihi 20% dari ekuitas Perusahaan Terbuka. Sepanjang tahun 2025, OK BANK tidak melakukan investasi barang modal yang termasuk dalam kategori material. Seluruh investasi barang modal yang dilakukan telah sesuai dengan anggaran yang telah ditetapkan oleh OK BANK. Dengan demikian, OK BANK tidak menyajikan informasi mengenai tujuan ikatan material terkait investasi barang modal sumber dana yang diharapkan untuk memenuhi ikatan tersebut, mata uang yang menjadi denominasi, serta langkah yang direncanakan untuk melindungi risiko dari posisi mata uang asing yang terkait.

Material Commitment for Capital Goods Investment

Referring to POJK Number 17/POJK.04/2020 on Material Transactions and Changes in Business Activities, Article 3 paragraph (1) stipulates that a transaction is categorized as material if its value reaches or exceeds 20% of the equity of a Public Company. Throughout 2025, OK BANK did not make any capital goods investments that fell within the category of material transactions. All capital goods investments undertaken were in accordance with the budget approved by OK BANK. Accordingly, OK BANK does not present information regarding the purpose of any material commitments related to capital goods investments, the expected sources of funds to fulfill such commitments, the currency denominations involved, or the measures planned to hedge foreign exchange risks arising from the related foreign currency positions.

Investasi Barang Modal yang Direalisasikan pada Tahun Buku 2025

Tujuan Investasi Barang Modal

OK BANK merealisasikan investasi barang modal secara berkesinambungan dengan tujuan untuk mendukung peningkatan kualitas layanan kepada nasabah sekaligus memperkuat efisiensi operasional dan daya saing OK BANK. Melalui pengelolaan aset yang bersifat strategis dan berkelanjutan, investasi ini diarahkan pada pengembangan infrastruktur teknologi, perluasan digitalisasi layanan, dan penyempurnaan serta optimalisasi sistem operasional. Dengan langkah tersebut, diharapkan kinerja operasional menjadi lebih efektif, proses bisnis semakin andal, dan kemampuan dalam memenuhi kebutuhan nasabah dapat terus ditingkatkan secara berkesinambungan.

Jenis dan Nilai Investasi

Pada tahun 2025, OK BANK merealisasikan investasi barang modal senilai Rp17,63 miliar, meningkat sebesar 268,68% dibandingkan tahun 2024 sebesar Rp4,78 miliar. Investasi barang modal ini sebagian besar dialokasikan untuk penambahan aset tetap serta pengembangan teknologi informasi guna meningkatkan layanan perbankan OK BANK. Informasi mengenai jenis dan nilai investasi barang modal

Capital Goods Investment Realized in the 2025 Financial Year

Purpose of Capital Goods Investment

OK BANK realized its capital goods investments on an ongoing basis to support improvements in service quality for customers while strengthening OK BANK's operational efficiency and competitiveness. Through strategic and sustainable asset management, these investments are directed toward technological infrastructure development, service digitalization expansion, and operational system enhancement and optimization. Through these initiatives, it is expected that operational performance be more effective, business process be more reliable, and the Bank's ability to continuously meet customer needs be further enhanced on a sustainable basis.

Types and Value of Investment

In 2025, OK BANK realized its capital goods investments amounting to Rp17.63 billion, representing an increase of 268.68% compared to that of 2024, which amounted to Rp4.78 billion. These capital goods investments were largely allocated to additional fixed assets and information technology development to enhance OK BANK's banking services. Information on the types and values of capital expenditure

yang dilakukan OK BANK selama 2 (dua) tahun terakhir diuraikan sebagai berikut:

investments made by OK BANK over the past 2 (two) years is presented as follows:

TABEL INVESTASI BARANG MODAL 2024-2025
Table of Capital Goods Investment in 2024-2025

(dalam jutaan Rupiah, kecuali dinyatakan lain / in millions of Rupiah, unless otherwise stated)

Uraian	2025	2024	Pertumbuhan 2025 Growth in 2025		Description
			Nominal	%	
Inventaris Kantor	537	983	(446)	(45,37)	Office Inventory
Peralatan Kantor	2.947	389	2.558	657,58	Office Equipment
Kendaraan	92	524	(432)	(82,44)	Vehicle
Aset dalam Penyelesaian	793	1.371	(578)	(42,16)	Asset under Progress
Aset Tak Berwujud	13.265	1.516	11.749	775,00	Intangible Assets
Jumlah Investasi Barang Modal	**17.634**	**4.783**	**12.851**	**268,68**	**Total Capital Goods Investment**

Perbandingan Target dan Realisasi
[POJK F.2]

Uraian mengenai perbandingan antara target dan realisasi disajikan untuk memberikan gambaran mengenai tingkat pencapaian kinerja yang telah ditetapkan. Melalui perbandingan ini, dapat diketahui sejauh mana rencana dan sasaran yang telah dirumuskan dapat diwujudkan dalam pelaksanaannya, sekaligus mengidentifikasi kesenjangan yang terjadi antara perencanaan dan hasil aktual sebagai dasar evaluasi dan perbaikan ke depan. Informasi mengenai perbandingan target dan realisasi kinerja operasional OK BANK diuraikan sebagai berikut:

Comparison of Target and Realization
[POJK F.2]

Details on comparison between targets and realization are presented to provide an overview of the established performance target's achievement level. Such comparison can determine to what extent the plans and objectives formulated have been realized, while also identifying any gaps between the plan and actual results as a basis for future evaluation and improvement. Information regarding the comparison between operational performance targets and realizations of OK BANK is presented as follows:

(dalam jutaan Rupiah, kecuali dinyatakan lain / in millions of Rupiah, unless otherwise stated)

Uraian	2025		Pencapaian Achievement (%)	Description
	Target	Realisasi Realization		
Keuangan Finance				
Aset	12.551.999	13.417.628	106,90	Assets
Kredit	10.200.184	10.734.810	105,24	Loans
DPK	8.025.000	8.174.482	101,86	Third-Party Funds
Giro	1.150.000	1.387.258	120,63	Current Account
Tabungan	450.000	515.318	114,52	Savings
Deposito	5.516.316	6.271.906	113,70	Time Deposits
Simpanan dari Bank Lain	908.684	803.889	88,47	Deposits from Other Banks
Pendapatan Bunga – Bersih	654.521	688.876	105,25	Interest Income – Net
Laba Setelah Pajak	103.872	159.975	154,01	Income After Tax
Dalam Persentase (%) In Percentage (%)				
CAR	44,39	42,21	95,09	CAR
NIM	5,43	5,67	104,43	NIM
ROE	2,83	4,35	153,96	ROE
ROA	1,13	1,70	150,18	ROA

(dalam jutaan Rupiah, kecuali dinyatakan lain / in millions of Rupiah, unless otherwise stated)

Uraian	2025		Pencapaian Achievement (%)	Description
	Target	Realisasi Realization		
LFR (LDR)	139,20	128,99	92,67	LFR (LDR)
BOPO	88,35	82,71	93,62	BOPO
NPL *Gross*	2,48	2,50	100,81	NPL Gross
NPL *Netto*	1,39	1,22	87,42	NPL Netto
Struktur Modal **Capital Structure**				
Rasio KPMM (%)	44,39	42,21	5,16	CAR Ratio (%)
Kebijakan Dividen **Dividend Policy**				
OK BANK tidak menetapkan target khusus mengenai nominal pembayaran dividen yang akan dibagikan untuk tahun 2024 dan 2025. Pembagian dividen akan ditentukan berdasarkan Anggaran Dasar OK BANK, keputusan Pemegang Saham melalui Rapat Umum Pemegang Saham, serta bergantung pada berbagai indikator keuangan dan permodalan OK BANK. OK BANK did not set a specific target on the dividend amount to be distributed for 2024 and 2025. Dividend distribution would be determined based on OK BANK's Articles of Association, Shareholders' resolutions through the General Meeting of Shareholders, and would depend on various financial and capital indicators of OK BANK.				

Proyeksi 2026

OK BANK telah menyusun RBB 2026 dan telah disampaikan kepada OJK. OK BANK menggunakan sejumlah asumsi dalam rangka menyusun RBB tersebut sebagaimana diuraikan berikut:

2026 Projection

OK BANK has prepared the 2026 RBB and has submitted it to OJK. In preparing the RBB, OK BANK applied several assumptions as outlined below:

TABEL ASUMSI DAN PROYEKSI 2026
Table of Assumption and Projection for 2026

(dalam %, kecuali dinyatakan lain / in %, unless otherwise stated)

Asumsi	Proyeksi 2026 2026 Projection	Assumption
Asumsi Makro **Macro-Assumption**		
Pertumbuhan PDB	5,10	GDP Growth
Inflasi	2,70	Inflation
Kurs USD (Rupiah per Dolar AS)	16.500	USD Exchange Rate (Rupiah per US Dollar)
BI 7D *Rate*	4,75	BI 7D Rate
Asumsi Mikro **Micro-Assumption**		
Pertumbuhan Kredit	9,50	Credit Growth
Pertumbuhan Dana Pihak Ketiga	10,00	Third-Party Fund Growth

Berdasarkan asumsi tersebut, OK BANK menetapkan target/proyeksi kinerja tahun 2026 sebagai berikut:

Based on the assumption, OK BANK has set targets/projection of performance for 2026 as follows:

TABEL PROYEKSI 2026
Table of Projection for 2026

(dalam jutaan Rupiah, kecuali dinyatakan lain / in millions of Rupiah, unless otherwise stated)

Uraian	Proyeksi 2026 2026 Projection	Description
Keuangan **Finance**		
Aset	**14.456.707**	Assets
Kredit	**11.757.446**	Credit
DPK	**9.066.470**	Third-Party Funds
Giro	**1.300.000**	Current Accounts
Tabungan	**520.000**	Savings
Deposito	**7.246.470**	Time Deposits
Simpanan dari Bank Lain	**808.530**	Deposits from Other Banks
Pendapatan Bunga – Bersih	**835.585**	Interest Income – Net
Laba Setelah Pajak	**187.128**	Profit After Tax
Dalam Persentase (%) **In Percentage (%)**		
CAR	**40,27**	CAR
NIM	**5,95**	NIM
ROE	**4,84**	ROE
ROA	**1,71**	ROA
LFR (LDR)	**127,35**	LFR (LDR)
BOPO	**82,78**	Operating Expenses to Operating Income
NPL *Gross*	**2,40**	NPL Gross
NPL *Netto*	**1,32**	NPL Netto
Struktur Modal **Capital Structure**		
Rasio KPMM (%)	**40,27**	CAR (%)
Kebijakan Dividen **Dividend Policy**		
OK BANK tidak menetapkan proyeksi khusus mengenai nominal pembayaran dividen yang akan dibagikan untuk tahun 2025 dan 2026. Pembagian dividen akan ditentukan berdasarkan Anggaran Dasar OK BANK, keputusan Pemegang Saham melalui Rapat Umum Pemegang Saham, serta bergantung pada berbagai indikator keuangan dan permodalan OK BANK. OK BANK does not set any specific projections on the dividend amount to be distributed for 2025 and 2026. Dividend distributions will be determined based on OK BANK's Articles of Association, Shareholders' resolution through the General Meeting of Shareholders, and will also depend on various financial and capital indicators of OK BANK.		

Kebijakan Dividen

Kebijakan dividen OK BANK ditetapkan dengan mempertimbangkan keseimbangan antara kepentingan Pemegang Saham dan kebutuhan penguatan permodalan. Penentuan pembagian dividen dilakukan dengan memperhatikan kinerja keuangan, tingkat profitabilitas, kondisi likuiditas, dan kecukupan modal OK BANK, sekaligus tetap mengacu pada ketentuan regulator yang berlaku. Melalui kebijakan ini, OK BANK berupaya memberikan imbal hasil yang wajar kepada Pemegang Saham tanpa mengurangi kemampuan OK BANK dalam mendukung pertumbuhan usaha dan menjaga stabilitas keuangan jangka panjang.

Dividend Policies

OK BANK's dividend policy is determined by considering a balance between the interests of shareholders and the need to strengthen capital. Decisions on dividend distribution consider the Bank's financial performance, profitability level, liquidity condition, and capital adequacy, while remaining in compliance with applicable regulations. Through this policy, OK BANK seeks to provide reasonable returns to shareholders without compromising its ability to support business growth and maintain long-term financial stability.

Pada tahun 2024 dan 2025, OK BANK tidak membagikan dividen kepada para Pemegang Saham. Dengan demikian, OK BANK tidak menyajikan informasi mengenai persentase jumlah dividen yang dibagikan terhadap laba bersih, tanggal pembayaran dividen kas dan distribusi dividen non-kas, jumlah dividen per saham, serta jumlah dividen per tahun yang dibayar.

Realisasi Penggunaan Dana Hasil Penawaran Umum

OK BANK telah menyampaikan laporan mengenai realisasi penggunaan dana yang diperoleh dari penawaran umum sesuai dengan ketentuan yang diatur dalam POJK Nomor 30/POJK.04/2015 tanggal 16 Desember 2015 tentang Laporan Realisasi Penggunaan Dana Hasil Penawaran Umum.

Penawaran Umum Perdana Saham (IPO)

Dana hasil Penawaran Umum Perdana (*Initial Public Offering*/IPO) telah terealisasi seluruhnya sebagaimana Laporan Realisasi Penggunaan Dana per Desember 2020 dan telah dilaporkan pada Rapat Umum Pemegang Saham tanggal 8 Mei 2020.

No.	Jenis Penawaran Umum Type of Public Offering	Tanggal Efektif Effective Date	Nilai Realisasi Hasil Penawaran Umum Realization Value of Public Offering Proceeds		
			Jumlah Hasil Penawaran Umum Total Proceeds	Biaya Penawaran Umum Public Offering Cost	Hasil Bersih Net Profit
1.	Penawaran Umum Saham Perdana Initial Public Offering	11 Juli 2014 July 11, 2014	55.000.000.000	4.828.000.000	50.172.000.000
Jumlah Total			55.000.000.000	4.828.000.000	50.172.000.000

Penawaran Umum Terbatas (PUT) I dengan Hak Memesan Efek Terlebih Dahulu (HMETD)

Dana hasil PUT I telah terealisasi seluruhnya sebagaimana Laporan Realisasi Penggunaan Dana per Desember 2020 dan telah dilaporkan pada Rapat Umum Pemegang Saham tanggal 5 Mei 2021.

No.	Jenis Penawaran Umum Type of Public Offering	Tanggal Efektif Effective Date	Nilai Realisasi Hasil Penawaran Umum Realization Value of Public Offering Proceeds		
			Jumlah Hasil Penawaran Umum Total Proceeds	Biaya Penawaran Umum Public Offering Cost	Hasil Bersih Net Profit
1.	Penawaran Umum dengan Memberikan HMETD Public Offering with Pre-Emptive Rights (HMETD)	19 Desember 2019 December 19, 2019	499.353.607.739	1.550.808.000	497.802.799.739
Jumlah Total			499.353.607.739	1.550.808.000	497.802.799.739

In 2024 and 2025, OK BANK did not distribute dividends to its shareholders. Accordingly, OK BANK does not present information on the percentage of dividends distributed relative to net profit, cash dividend payment dates and non-cash dividend distributions, dividends per share, or the total dividends paid per year.

Realization of the Use of Public Offering Proceeds

OK BANK has submitted reports on the realization of the use of proceeds obtained from the public offering in as per the provisions stipulated in POJK Number 30/POJK.04/2015 dated December 16, 2015, on the Report on the Realization of the Use of Proceeds from Public Offerings.

Initial Public Offering (IPO)

The proceeds from the Initial Public Offering (IPO) had been fully utilized as stated in the Report on the Realization of the Use of Proceeds as of December 2020 and had been reported at the General Meeting of Shareholders on May 8, 2020.

	Rencana Penggunaan Usage Plan			Realisasi Penggunaan Dana Realization of Fund Usage			Sisa Dana Hasil Penawaran Umum Outstanding Proceeds from Initial Public Offering
	Ekspansi Kredit Credit Expansion	Jaringan Kantor Office Network	Jumlah Total	Ekspansi Kredit Credit Expansion	Jaringan Kantor Office Network	Jumlah Total	
	37.629.000.000	12.543.000.000	50.172.000.000	37.629.000.000	12.543.000.000	50.172.000.000	-
	37.629.000.000	**12.543.000.000**	**50.172.000.000**	**37.629.000.000**	**12.543.000.000**	**50.172.000.000**	**-**

Limited Public Offering (PUT) I with Pre-Emptive Rights (HMETD)

The proceeds from PUT I had been fully utilized as stated in the Report on the Realization of the Use of Proceeds as of December 2020 and had been reported at the General Meeting of Shareholders on May 5, 2021.

	Rencana Penggunaan Usage Plan			Realisasi Penggunaan Dana Realization of Fund Usage			Sisa Dana Hasil Penawaran Umum Outstanding Proceeds from Initial Public Offering
	Ekspansi Kredit Credit Expansion	Jaringan Kantor Office Network	Jumlah Total	Ekspansi Kredit Credit Expansion	Jaringan Kantor Office Network	Jumlah Total	
	497.802.799.739	497.802.799.730	497.802.799.739	497.802.799.739	497.802.799.730	497.802.799.739	-
	497.802.799.739	**497.802.799.730**	**497.802.799.739**	**497.802.799.739**	**497.802.799.730**	**497.802.799.739**	**-**

Penawaran Umum Terbatas (PUT) II dengan Hak Memesan Efek Terlebih Dahulu (HMETD)

Dana hasil PUT II telah terealisasi seluruhnya sebagaimana Laporan Realisasi Penggunaan Dana per Juni 2021 dan telah dilaporkan pada Rapat Umum Pemegang Saham tanggal 11 Mei 2022.

No.	Jenis Penawaran Umum Type of Public Offering	Tanggal Efektif Effective Date	Nilai Realisasi Hasil Penawaran Umum Realization Value of Public Offering Proceeds		
			Jumlah Hasil Penawaran Umum Total Proceeds	Biaya Penawaran Umum Public Offering Cost	Hasil Bersih Net Profit
1.	Penawaran Umum dengan Memberikan HMETD Public Offering with Pre-Emptive Rights (HMETD)	2 November 2020 November 2, 2020	499.678.580.838	1.086.976.244	498.591.604.594
Jumlah Total			499.678.580.838	1.086.976.244	498.591.604.594

Penawaran Umum Terbatas (PUT) III dengan Hak Memesan Efek Terlebih Dahulu (HMETD)

Dana hasil PUT III telah terealisasi seluruhnya sebagaimana Laporan Realisasi Penggunaan Dana per April 2022 dan telah dilaporkan pada Rapat Umum Pemegang Saham tanggal 11 Mei 2022.

No.	Jenis Penawaran Umum Type of Public Offering	Tanggal Efektif Effective Date	Nilai Realisasi Hasil Penawaran Umum Realization Value of Public Offering Proceeds		
			Jumlah Hasil Penawaran Umum Total Proceeds	Biaya Penawaran Umum Public Offering Cost	Hasil Bersih Net Profit
1.	Penawaran Umum dengan Memberikan HMETD Public Offering with Pre-Emptive Rights (HMETD)	14 Oktober 2021 October 14, 2021	499.827.827.115	1.065.736.985	498.762.090.730
Jumlah Total			499.827.827.115	1.065.736.985	498.762.090.730

Penawaran Umum Terbatas (PUT) IV dengan Hak Memesan Efek Terlebih Dahulu (HMETD)

Dana hasil PUT IV telah terealisasi seluruhnya sebagaimana Laporan Realisasi Penggunaan Dana per Januari 2023 dan sudah dilaporkan pada Rapat Umum Pemegang saham tahun 2023.

No.	Jenis Penawaran Umum Type of Public Offering	Tanggal Efektif Effective Date	Nilai Realisasi Hasil Penawaran Umum Realization Value of Public Offering Proceeds		
			Jumlah Hasil Penawaran Umum Total Proceeds	Biaya Penawaran Umum Public Offering Cost	Hasil Bersih Net Profit
1.	Penawaran Umum dengan Memberikan HMETD Public Offering with Pre-Emptive Rights (HMETD)	19 Oktober 2021 October 19, 2021	499.427.217.710	1.169.086.330	498.258.131.380
Jumlah Total			499.427.217.710	1.169.086.330	498.258.131.380

Limited Public Offering (PUT) II with Pre-Emptive Rights (HMETD)

The proceeds from PUT II were fully realized as stated in the Report on the Realization of the Use of Proceeds as of June 2021 and had been reported at the General Meeting of Shareholders on May 11, 2022.

	Rencana Penggunaan Usage Plan			Realisasi Penggunaan Dana Realization of Fund Usage		Sisa Dana Hasil Penawaran Umum Outstanding Proceeds from Initial Public Offering
	Ekspansi Kredit Credit Expansion	Jaringan Kantor Office Network	Jumlah Total	Ekspansi Kredit Credit Expansion	Jumlah Total	
	498.591.604.594	498.591.604.594	498.591.604.594	498.591.604.594	498.591.604.594	-
	498.591.604.594	**498.591.604.594**	**498.591.604.594**	**498.591.604.594**	**498.591.604.594**	**-**

Limited Public Offering (PUT) III with Pre-Emptive Rights (HMETD)

The proceeds from PUT III had been fully realized as stated in the Report on the Realization of the Use of Proceeds as of April 2022 and had been reported at the General Meeting of Shareholders on May 11, 2022.

	Rencana Penggunaan Usage Plan			Realisasi Penggunaan Dana Realization of Fund Usage		Sisa Dana Hasil Penawaran Umum Outstanding Proceeds from Initial Public Offering
	Ekspansi Kredit Credit Expansion	Jaringan Kantor Office Network	Jumlah Total	Ekspansi Kredit Credit Expansion	Jumlah Total	
	498.762.090.730	498.762.090.730	498.762.090.730	498.762.090.730	498.762.090.730	-
	498.762.090.730	**498.762.090.730**	**498.762.090.730**	**498.762.090.730**	**498.762.090.730**	**-**

Limited Public Offering (PUT) IV with Pre-Emptive Rights (HMETD)

The proceeds from PUT IV had been fully realized as stated in the Report on the Realization of the Use of Proceeds as of January 2023 and had been reported at the General Meeting of Shareholders in 2023.

	Rencana Penggunaan Usage Plan			Realisasi Penggunaan Dana Realization of Fund Usage		Sisa Dana Hasil Penawaran Umum Outstanding Proceeds from Initial Public Offering
	Ekspansi Kredit Credit Expansion	Jaringan Kantor Office Network	Jumlah Total	Ekspansi Kredit Credit Expansion	Jumlah Total	
	498.258.131.380	498.258.131.380	498.258.131.380	498.258.131.380	498.258.131.380	-
	498.258.131.380	**498.258.131.380**	**498.258.131.380**	**498.258.131.380**	**498.258.131.380**	**-**

Informasi dan Fakta Material yang Terjadi Setelah Tanggal Laporan Akuntan

Tidak terdapat informasi dan fakta material yang terjadi setelah tanggal laporan akuntan.

Information and Material Facts that Occur After the Date of the Accountant Report

There was no material information or material fact occurring after the date of the acountant's report.

Informasi Material Mengenai Investasi, Ekspansi, Divestasi, Penggabungan/Peleburan Usaha, Akuisisi, Restrukturisasi Utang/Modal

Investasi

Jumlah investasi OK BANK dalam efek-efek sepanjang 2 (dua) tahun terakhir diuraikan sebagai berikut:

Material Information on Investment, Expansions, Divestments, Business Merger, Acquisitions, or Debt/Capital Restructuring

Investment

The amount of OK BANK's investments in securities over the last 2 (two) years is described as follows:

(dalam jutaan Rupiah, kecuali dinyatakan lain / in millions of Rupiah, unless otherwise stated)

Uraian	2025	2024	Description
Rupiah			
Nilai Wajar melalui Penghasilan Komprehensif Lain Fair Value through Other Comprehensive Income			
Surat Utang Negara	108.321	-	Government Bonds
Sekuritas Rupiah	-	131.314	Rupiah Securities
Bank Indonesia	-	-	Bank Indonesia
Sub-Jumlah	108.321	131.314	**Sub-Total**
Biaya Perolehan Diamortisasi Amortized Cost			
Surat Utang Negara	980.169	902.968	Government Bonds
Obligasi Korporasi	100.000	-	Corporate Bonds
Sukuk Ritel Negara	386.000	386.000	State Retail Sukuk
Sekuritas Rupiah Bank Indonesia	-	85.000	Bank Indonesia Rupiah Securities
Sub-Jumlah	1.466.169	1.373.968	**Sub-Total**
Dolar Amerika Serikat United States Dollar			
Wesel Tagih	-	-	Notes Receivables
Jumlah	-	-	**Total**
Cadangan Kerugian Penurunan Nilai	(30)	-	Allowance for Impairment Losses
Jumlah – Bersih	1.574.460	1.505.282	**Total – Net**

Selain melakukan kegiatan investasi, OK BANK tidak melakukan kegiatan lain, seperti ekspansi, divestasi, penggabungan/peleburan usaha, akuisisi, atau restrukturisasi utang/modal.

In addition to conducting investment activities, OK BANK does not engage in other activities, such as expansion, divestment, business mergers/consolidations, acquisitions, or debt/equity restructuring.

Program Kepemilikan Saham oleh Karyawan dan/atau Manajemen (ESOP/MSOP)

Sepanjang tahun 2025, OK BANK tidak menyelenggarakan program kepemilikan saham oleh karyawan dan/atau manajemen. Keputusan tersebut disesuaikan dengan kebijakan internal dan fokus strategis OK BANK, dengan tetap mengedepankan sistem penghargaan dan insentif lainnya yang mendukung kinerja serta keterlibatan SDM secara optimal.

Employee and/or Management Stock Option Programs (ESOP/MSOP)

Throughout 2025, OK BANK did not conduct an employee and/or management stock option program. This decision aligns with the Bank's internal policies and strategic focus, while still prioritizing other reward and incentive systems that support optimal HR performance and engagement.

Informasi Transaksi Material yang Mengandung Benturan Kepentingan dan/atau Transaksi dengan Pihak Afiliasi

Dalam menjalankan kegiatan usaha, OK BANK menyadari pentingnya menjaga integritas dan transparansi, terutama dalam transaksi yang mengandung benturan kepentingan, transaksi dengan afiliasi, dan transaksi dengan pihak berelasi. OK BANK memastikan bahwa setiap keputusan yang diambil bebas dari pengaruh kepentingan pribadi dan dilaksanakan berdasarkan prinsip kewajaran, kehati-hatian, serta sesuai dengan ketentuan regulator. Hubungan khusus yang dimiliki oleh pihak-pihak tertentu tidak menjadi alasan untuk memberikan perlakuan istimewa, karena OK BANK berkomitmen untuk menerapkan tata kelola perusahaan yang baik dan menjaga kepercayaan seluruh pemangku kepentingan.

Informasi Transaksi Material yang Mengandung Benturan Kepentingan

Sepanjang tahun 2025, OK BANK tidak melakukan transaksi yang mengandung benturan kepentingan.

Informasi Transaksi dengan Pihak Afiliasi

Sepanjang tahun 2025, OK BANK melaksanakan 5 (lima) transaksi dengan pihak afiliasi. Informasi lebih lengkap mengenai pelaksanaan transaksi tersebut diuraikan pada bab Tata Kelola Perusahaan dalam Laporan Tahunan dan Laporan Keberlanjutan ini.

Sementara itu, untuk transaksi material atau transaksi dengan pihak afiliasi yang merupakan kegiatan usaha yang dijalankan dalam rangka menghasilkan pendapatan usaha dan dijalankan secara rutin, berulang, dan/atau berkelanjutan, OK BANK telah mengungkapkannya sebagaimana penjelasan saldo dan transaksi dengan pihak berelasi yang tertuang dalam Catatan atas Laporan Keuangan sebagaimana diuraikan berikut:

Material Information that Contains Conflict of Interest and/or Transaction with Affiliated Parties

In conducting its business activities, OK BANK recognizes the importance of maintaining integrity and transparency, particularly in transactions involving conflicts of interest, transactions with affiliates, and transactions with related parties. OK BANK ensures that every decision is made free from personal interests and is executed based on principles of fairness, prudence, and in compliance with regulations. Special relationships held by certain parties do not justify preferential treatment, as OK BANK is committed to implementing good corporate governance and maintaining the trust of all stakeholders.

Information on Material Transactions Involving Conflicts of Interest

Throughout 2025, OK BANK did not engage in any transactions involving conflicts of interest.

Information on Transactions with Affiliates

Throughout 2025, OK BANK carried out 5 (five) transactions with affiliates. More detailed information regarding the implementation of this transaction is elaborated in the Corporate Governance chapter of this Annual Report and Sustainability Report.

Meanwhile, for material transactions or transactions with affiliates that are part of business activities carried out to generate operating income and are conducted routinely, repeatedly, and/or continuously, OK BANK has disclosed them as explained in the balances and transactions with related parties presented in the Notes to the Financial Statements, as described below:

Pihak Berelasi Related Parties	Sifat Hubungan Nature of Relationship	Sifat dari Transaksi Nature of Transaction
Dewan Komisaris, Direksi dan Pejabat Eksekutif **Board of Commissioners, Board of Directors, and Executive Officers**	Karyawan Kunci Key Employees	A. Kredit yang Diberikan / Loans B. Simpanan / Deposits C. Beban Bunga / Interest Expenses D. Pendapatan Bunga / Interest Income
Ok Next Co, Ltd. (dahulu APRO Financial Co, Ltd.)	Pemegang Saham Pengendali Controlling Shareholders	A. Simpanan / Deposits B. Beban Bunga / Interest Expenses
PT Oke Asset Indonesia	Dimiliki oleh Pemegang Saham Akhir yang Sama Owned by the Same Ultimate Shareholder	A. Kredit yang Diberikan / Loans B. Simpanan / Deposits
PT Oke Investment Indonesia	Dimiliki oleh Pemegang Saham Akhir yang Sama Owned by the Same Ultimate Shareholder	A. Simpanan / Deposits B. Beban Bunga / Interest Expenses
PT PTOP Indonesia	Dimiliki oleh Pemegang Saham Akhir yang Sama Owned by the Same Ultimate Shareholder	A. Simpanan / Deposits B. Beban Bunga / Interest Expenses

Rincian transaksi pihak berelasi terdapat dalam catatan 36 dalam Laporan Keuangan Tahun 2025 yang telah Diaudit yang terdapat dalam Laporan Tahunan dan Laporan Keberlanjutan ini.

The details of related party transactions are provided in Note 36 of the Audited Financial Statements for the Year 2025, which are included in this Annual Report and Sustainability Report.

Kewajaran Transaksi

Dalam melaksanakan transaksi dengan pihak afiliasi, OK BANK senantiasa menjunjung prinsip kewajaran dan tidak memiliki tujuan khusus yang dapat berpotensi melanggar ketentuan peraturan yang berlaku. Seluruh transaksi dilakukan secara independen dan setara, sebagaimana transaksi pada umumnya (*arm's length transaction*).

Pemenuhan Peraturan dan Ketentuan Terkait

Seluruh transaksi yang melibatkan pihak afiliasi dilaksanakan sesuai dengan ketentuan standar akuntansi yang berlaku, khususnya PSAK Nomor 7 (Revisi 2015) tentang "Pengungkapan Pihak-Pihak Berelasi". Penerapan standar ini memastikan transparansi dan kepatuhan dalam setiap transaksi yang dilakukan. Sepanjang tahun 2025, OK BANK tidak melakukan penyediaan dana kepada pihak berelasi yang melanggar maupun melebihi ketentuan BMPK.

Pernyataan Direksi dan Dewan Komisaris atas Transaksi dengan Pihak Afiliasi

Dewan Komisaris, Direksi, dan Komite Audit menyatakan bahwa transaksi antara OK BANK dengan pihak afiliasi telah dilakukan secara objektif dan profesional, tanpa adanya indikasi benturan kepentingan. Seluruh proses transaksi mengikuti standar praktik usaha yang umum diterapkan di industri perbankan dan mematuhi ketentuan hukum serta peraturan yang berlaku.

Transaksi Pihak Afiliasi yang Membutuhkan Persetujuan dari Pemegang Saham Independen

Sepanjang tahun 2025, tidak ada transaksi pihak afiliasi yang memerlukan persetujuan dari Pemegang Saham Independen.

Komitmen dan Kontinjensi

OK BANK memiliki berbagai komitmen dan kontinjensi yang mencerminkan tanggung jawab dan potensi kewajiban di masa depan. Komitmen ini meliputi kesepakatan yang telah dijanjikan tetapi belum terealisasi, sementara kontinjensi berkaitan dengan kemungkinan kewajiban yang belum pasti timbul tergantung pada kejadian tertentu. Pengelolaan kedua hal tersebut dilakukan secara hati-hati untuk memastikan bahwa dampaknya terhadap kondisi keuangan dan operasional dapat dikendalikan dan tidak mengganggu stabilitas OK BANK. Informasi mengenai komitmen dan kontinjensi OK BANK selama 2 (dua) tahun terakhir diuraikan sebagai berikut:

Fairness of Transactions

In conducting transactions with affiliates, OK BANK always upholds the principle of fairness and does not have any specific intent that could potentially violate applicable regulations. All transactions are conducted independently and on equal terms, as with general arm's-length transactions.

Compliance with Related Regulations and Provisions

All transactions involving affiliates are carried out in accordance with the applicable accounting standards, particularly PSAK Number 7 (Revised 2015) on "Related Party Disclosures". The implementation of this standard ensures transparency and compliance in every transaction. Throughout 2025, OK BANK did not provide funds to related parties in violation of or exceeding the LLL provisions.

Statement of the Board of Directors and Board of Commissioners on Affiliated Party Transactions

The Board of Commissioners, Board of Directors, and Audit Committee affirm that transactions between OK BANK and its affiliates have been conducted objectively and professionally, without any indication of conflicts of interest. All transaction processes follow standard business practices commonly applied in the banking industry and comply with applicable laws and provisions.

Affiliated Party Transactions Requiring Approval from Independent Shareholders

Throughout 2025, there were no affiliate transactions that required approval from Independent Shareholders.

Commitments and Contingencies

OK BANK has various commitments and contingencies that reflect responsibilities and potential future obligations. Commitments include agreements that have been promised but not yet realized, while contingencies relate to possible obligations that may arise depending on certain events. Both matters are managed carefully to ensure that their impact on financial and operational conditions can be controlled and does not compromise OK BANK's stability. Information regarding OK BANK's commitments and contingencies over the past 2 (two) years is described as follows:

(dalam jutaan Rupiah, kecuali dinyatakan lain / in millions of Rupiah, unless otherwise stated)

Uraian	2025	2024	Pertumbuhan 2025 Growth in 2025		Description
			Nominal	%	
Komitmen Commitment					
Liabilitas Komitmen Commitment Liabilities					
Fasilitas Kredit kepada Nasabah yang Belum Digunakan	1.952.789	1.539.443	413.346	26,85	Unused Loans Commitment Granted to Customers
Jumlah Komitmen – Bersih	1.952.789	**1.539.443**	**413.346**	**26,85**	**Total Commitment – Net**
Kontinjensi Contingencies					
Tagihan Kontinjensi Contingencies Receivables					
Pendapatan Bunga dalam Penyelesaian	61.528	58.070	3.458	5,95	Past Due Interest Receivables
Pendapatan Bunga Kredit Restrukturisasi	17.369	19.742	(2.373)	(12,02)	Interest Receivables on Restructure Loans
Kredit Hapus Buku	815.396	669.538	145.858	21,78	Loan Write-Off
Jumlah Tagihan Kontinjensi	894.293	**747.349**	**146.944**	**19,66**	**Total Contingent Receivables**
Liabilitas Kontinjensi Contingent Liabilities					
Bank Garansi	-	-	-	-	Bank Guarantees
Jumlah Liabilitas Kontinjensi	-	**-**	**-**	**-**	**Total Contingent Liabilities**
Jumlah Kontinjensi – Bersih	894.293	**747.349**	**146.944**	**19,66**	**Total Contingencies – Net**

Informasi Keuangan yang Mengandung Kejadian yang Sifatnya Luar Biasa dan Jarang Terjadi

Pada tahun 2025, tidak terdapat informasi keuangan yang mengandung kejadian yang sifatnya luar biasa atau peristiwa yang bersifat jarang terjadi. Hal ini menunjukkan bahwa aktivitas operasional dan kondisi keuangan OK BANK berjalan secara normal dan sesuai dengan pola bisnis yang rutin, tanpa adanya gangguan atau peristiwa signifikan yang berdampak secara material pada Laporan Keuangan.

Financial Information Containing Extraordinary and Rare Events

In 2025, there was no financial information involving extraordinary or rare events. This indicates that OK BANK's operational activities and financial condition proceeded normally and in line with routine business patterns, without any disruptions or significant events that materially affected the Financial Statements.

Dampak Perubahan Peraturan Perundang-Undangan

Perubahan peraturan perundang-undangan merupakan dinamika yang tidak terelakkan dalam sistem hukum nasional dan hal ini dapat memberikan dampak signifikan terhadap keberlangsungan dan operasional suatu perusahaan. Setiap penyesuaian regulasi, baik yang bersifat substantif maupun administratif, menuntut OK BANK untuk melakukan evaluasi menyeluruh terhadap strategi bisnis, kepatuhan hukum, dan tata kelola perusahaan.

Impact of the Amendments to Laws and Regulations

Amendment to laws and regulations are an unavoidable dynamic within the national legal system and can have a significant impact on a company's continuity and operations. Any regulatory adjustments, whether substantive or administrative, require OK BANK to conduct a thorough evaluation of its business strategy, legal compliance, and corporate governance.

Informasi mengenai perubahan peraturan perundang-undangan yang berdampak signifikan terhadap OK BANK di sepanjang tahun 2025 diuraikan sebagai berikut:

Information regarding amendments to laws and regulations that had a significant impact on OK BANK during 2025 is described as follows:

PERATURAN OTORITAS JASA KEUANGAN YANG BERDAMPAK SIGNIFIKAN BAGI OK BANK
Financial Services Authority Regulations with Significant Impact on OK BANK

Judul Title	Nomor Regulasi Regulation Number	Ringkasan Dampak terhadap Kewajiban OK BANK Summary of the Impact on OK BANK's Obligations
Penyediaan Informasi dan Penyampaian Informasi untuk Pemasaran Produk dan Layanan Jasa Keuangan	Peraturan Anggota Dewan Komisioner Otoritas Jasa Keuangan (PADK OJK) Nomor 37/PADK.08/2025	OK BANK wajib menyusun atau menyesuaikan ketentuan internal dan bentuk penyediaan informasi produk dan layanan sesuai format ringkasan informasi produk dan/atau layanan dan contoh iklan yang diatur dalam ketentuan ini.
Provision of Information and Delivery of Information for Marketing of Financial Services Products and Services	Regulation of Members of the Board of Commissioners of the Financial Services Authority (PADK OJK) Number 37/PADK.08/2025	OK BANK is required to prepare or adjust its internal policies and the format for providing product and service information in accordance with the product and/or service information summary format and sample advertisements as stipulated in this regulation.
Proses Asesmen Kecukupan Likuiditas secara Internal Bagi Bank Umum	SEOJK Nomor 26/SEOJK.03/2025	OK BANK wajib menyampaikan laporan-laporan kepada OJK terkait *Internal Liquidity Adequacy Assessment Process*.
Internal Liquidity Adequacy Assessment Process for Commercial Banks	SEOJK Number 26/SEOJK.03/2025	OK BANK is required to submit reports to OJK related to the Internal Liquidity Adequacy Assessment Process.
Pengelolaan Rekening Bank Umum	POJK Nomor 24 Tahun 2025	OK BANK wajib mengklasifikasikan rekening giro dan tabungan sebagai rekening aktif, tidak aktif, dan *dormant* sesuai dengan waktu yang diatur di POJK tersebut.
Management of Commercial Bank Accounts	POJK Number 24 of 2025	OK BANK is required to classify current accounts and savings accounts as active, inactive, and dormant accounts in accordance with the timeframes stipulated in the relevant POJK.
Pelaporan Bank Umum melalui Sistem Pelaporan OJK	POJK Nomor 22 Tahun 2025 dan SEOJK Nomor 31/SEOJK.03/2025	OK BANK wajib menyampaikan laporan-laporan pada ketentuan ini, yang dahulu disampaikan melalui SIPENA, untuk ke depannya melalui APOLO.
Commercial Bank Reporting through the OJK Reporting System	POJK Number 22 of 2025 and SEOJK Number 31/SEOJK.03/2025	OK BANK is required to submit the reports under this regulation, which were previously submitted through SIPENA, through APOLO in the future.
Kemudahan Akses Pembiayaan kepada Usaha Mikro, Kecil, dan Menengah (UMKM)	POJK Nomor 19 Tahun 2025	OK BANK wajib memberikan kemudahan akses pembiayaan UMKM.
Ease of Access to Financing for Micro, Small, and Medium Enterprises (MSMEs)	POJK Number 19 of 2025	OK BANK is required to provide ease of access to financing for MSMEs.
Transparansi dan Publikasi Laporan Bank Umum	POJK Nomor 18 Tahun 2025 dan SEOJK Nomor 29/SEOJK.03/2025	OK BANK wajib menyusun, mengumumkan, dan/atau menyampaikan laporan publikasi sesuai dengan ketentuan-ketentuan ini.
Transparency and Publication of Commercial Bank Reports	POJK Number 18 of 2025 and SEOJK Number 29/SEOJK.03/2025	OK BANK is required to prepare, announce, and/or submit publication reports in accordance with these regulations.
Penerapan Tata Kelola Bagi Bank Umum	SEOJK Nomor 14/SEOJK.03/2025	OK BANK wajib menyampaikan laporan penilaian sendiri atas penerapan tata kelola, sesuai dengan pedoman pada SEOJK ini.
Implementation of Corporate Governance for Commercial Banks	SEOJK Number 14/SEOJK.03/2025	OK BANK is required to submit a self-assessment report on the implementation of corporate governance, in accordance with the guidelines set out in this SEOJK.
Pengelolaan Informasi Rekam Jejak Pelaku melalui Sistem Informasi Pelaku (SIPELAKU)	POJK Nomor 28 Tahun 2024	OK BANK wajib mengajukan hak akses untuk menggunakan SIPELAKU.
Management of Track Record Information of the Fraudulers Information System (SIPELAKU)	POJK Number 28 of 2024	OK BANK is required to apply for access rights to use SIPELAKU.

PERATURAN BANK INDONESIA YANG BERDAMPAK SIGNIFIKAN BAGI OK BANK
Bank Indonesia Regulations with Significant Impact on OK BANK

Judul Title	Nomor Regulasi Regulation Number	Ringkasan Dampak terhadap Kewajiban OK BANK Summary of the Impact on OK BANK's Obligations
Kebijakan Insentif Likuiditas Makroprudensial (KLM)	PBI Nomor 9 Tahun 2025 dan PADG Nomor 27 Tahun 2025	OK BANK wajib memenuhi kriteria yang diatur di dalam ketentuan-ketentuan tersebut untuk bisa memperoleh KLM.
Macroprudential Liquidity Incentive Policy (KLM)	PBI Number 9 of 2025 and PADG Number 27 of 2025	OK BANK is required to meet the criteria stipulated in these regulations in order to obtain KLM.
Kriteria, Persyaratan, dan Penggunaan Surat Berharga dalam Operasi Moneter	PADG Nomor 18 Tahun 2025	OK BANK harus mengikuti kriteria, persyaratan, dan ketentuan penggunaan surat berharga dalam operasi moneter sesuai dengan ketentuan ini.
Criteria, Requirements, and Use of Securities in Monetary Operations	PADG Number 18 of 2025	OK BANK must comply with the criteria, requirements, and provisions on the use of securities in monetary operations in accordance with this regulation.
Perubahan Kedua atas PADG Nomor 17 Tahun 2023 tentang Penyelenggaraan Bank Indonesia-*Fast Payment* (BI-*FAST*)	PADG Nomor 14 Tahun 2025	OK BANK wajib memenuhi persyaratan teknis minimum proteksi infrastruktur teknologi informasi BI-*FAST*.
Second Amendment to PADG Number 17 of 2023 concerning the Implementation of Bank Indonesia-Fast Payment (BI-FAST)	PADG Number 14 of 2025	OK BANK is required to meet the minimum technical requirements for the protection of BI-FAST information technology infrastructure.
Perubahan atas PADG Nomor 17 Tahun 2023 tentang Penyelenggaraan BI-*FAST*	PADG Nomor 1 Tahun 2025	OK BANK wajib memiliki *fraud management system* yang minimal mencakup teknologi sistem deteksi pada level akun dan transaksi, yang merupakan bentuk *defense first line,* serta melaporkan *alert* dan penolakan *Customer Transaction Report* (CTR) kepada Bank Indonesia.
Amendment to PADG Number 17 of 2023 concerning the Implementation of BI-FAST	PADG Number 1 of 2025	OK BANK is required to have a fraud management system that at a minimum includes system detection technology at the account and transaction levels, as part of the first line of defense, and to report alerts and Customer Transaction Report (CTR) rejections to Bank Indonesia.

PERATURAN LEMBAGA PENJAMIN SIMPANAN YANG BERDAMPAK SIGNIFIKAN BAGI OK BANK
The Indonesia Deposit Insurance Corporation Regulations with Significant Impact on OK BANK

Judul Title	Nomor Regulasi Regulation Number	Ringkasan Dampak terhadap Kewajiban OK BANK Summary of the Impact on OK BANK's Obligations
Format dan Panduan Tata Cara Penempatan Bukti Kepesertaan dan Pengumuman Informasi Penjaminan Simpanan serta Laporan Penilaian Sendiri Bank Peserta Penjamin Simpanan	Surat Edaran Lembaga Penjamin Simpanan (SELPS) Nomor SE-3/ADK1/2025	OK BANK wajib mengikuti tata cara penempatan bukti kepesertaan dan pengumuman informasi penjaminan simpanan serta menyampaikan kepada LPS Laporan Penilaian Sendiri Bank Peserta Penjamin Simpanan.
Format and Guidelines for the Placement of Proof of Membership and Announcement of Deposit Insurance Information, as well as the Self-Assessment Report of Member Banks of the Deposit Insurance	Circular Letter of the Indonesia Deposit Insurance Corporation (SELPS) Number SE-3/ADK1/2025	OK BANK is required to comply with the procedures for the placement of proof of membership and the announcement of deposit insurance information, as well as to submit the Self-Assessment Report of Member Banks of the Deposit Insurance to LPS.
Pedoman dan Format Penyusunan Tata Cara Penyampaian Laporan Data Penjaminan Simpanan Berbasis Nasabah Bank Umum	SELPS Nomor SE-1/ADK1/2025 tentang Pedoman dan Format Penyusunan serta Tata Cara Penyampaian Laporan Data Penjaminan Simpanan Berbasis Nasabah Bank Umum	OK BANK wajib mengikuti pedoman dan format penyusunan serta tata cara penyampaian Laporan Data Penjaminan Simpanan Berbasis Nasabah Bank Umum berdasarkan ketentuan ini.
Guidelines and Format for the Preparation and Procedures for Submitting Customer-Based Deposit Insurance Data Reports for Commercial Banks	SELPS Number SE-1/ADK1/2025 on Guidelines and Format for Preparation and Procedures for Submitting Customer-Based Deposit Insurance Data Reports for Commercial Banks	OK BANK is required to comply with the guidelines and format for preparation and the procedures for submitting Customer-Based Deposit Insurance Data Reports for Commercial Banks in accordance with this regulation.

PERATURAN PUSAT PELAPORAN DAN ANALISIS TRANSAKSI KEUANGAN YANG BERDAMPAK SIGNIFIKAN BAGI OK BANK

Indonesian Financial Transaction Reports and Analysis Center Regulation with Significant Impact on OK BANK

Judul Title	Nomor Regulasi Regulation Number	Ringkasan Dampak terhadap Kewajiban OK BANK Summary of the Impact on OK BANK's Obligations
Indikator Transaksi Keuangan Mencurigakan terkait *Green Financial Crime* (GFC)	Surat Edaran Pusat Pelaporan dan Analisis Transaksi Keuangan (PPATK) Nomor 8 Tahun 2024	OK BANK wajib memahami, mengidentifikasi risiko TPPU dari hasil tindak pidana GFC, dan melaporkannya sebagai transaksi keuangan mencurigakan kepada PPATK.
Indicators of Suspicious Financial Transactions related to Green Financial Crime (GFC)	Circular Letter of the Indonesian Financial Transaction Reports and Analysis Center (PPATK) Number 8 of 2024	OK BANK is required to understand and identify the risk of TPPU arising from GFC predicate offenses, and to report such transactions as suspicious financial transactions to PPATK.

Perubahan Kebijakan Akuntansi

Perubahan kebijakan akuntansi dilakukan sebagai bagian dari upaya OK BANK untuk memastikan kesesuaian dengan perkembangan standar akuntansi yang berlaku. Langkah ini mencerminkan komitmen OK BANK dalam menjaga transparansi dan akuntabilitas pelaporan keuangan, serta memastikan bahwa informasi yang disajikan tetap relevan, andal, dan dapat dibandingkan. Informasi mengenai perubahan kebijakan akuntansi yang diimplementasi OK BANK dalam Laporan Keuangan tahun buku 2025 diuraikan sebagai berikut:

Changes in Accounting Policies

Changes in accounting policies are carried out as part of OK BANK's efforts to ensure alignment with developments in applicable accounting standards. This step reflects OK BANK's commitment to maintaining transparency and accountability in financial reporting, as well as ensuring that the information presented remains relevant, reliable, and comparable. Information regarding the changes in accounting policies implemented by OK BANK in the 2025 Financial Statements is described as follows:

ISAK/Amandemen PSAK Amendment to ISAK/PSAK	Dampak terhadap Laporan Keuangan Impact on Financial Statements
PSAK 117, "Kontrak Asuransi" yang diadopsi dari IFRS 17, penerapan dini diperkenankan untuk entitas yang juga telah menerapkan PSAK 109 dan PSAK 115. PSAK 117, "Insurance Contracts", adopted from IFRS 17, early adoption is permitted for entities that have also adopted PSAK 109 and PSAK 115.	Implementasi dari standar-standar tersebut tidak menghasilkan perubahan substansial terhadap kebijakan akuntansi Bank dan tidak memiliki dampak yang material terhadap Laporan Keuangan di periode berjalan atau tahun sebelumnya. The implementation of these standards did not result in any substantial changes to the Bank's accounting policies and had no material impact on the Financial Statements in the current or prior periods.
Amendemen PSAK 221, "Pengaruh Perubahan Kurs Valuta Asing tentang Kekurangan Ketertukaran". Penerapan dini diperkenankan. Amendments to PSAK 221, "The Effects of Changes in Foreign Exchange Rates regarding Lack of Exchangeability". Early adoption is permitted.	
Amendemen PSAK 109, "Instrumen Keuangan". Amendments to PSAK 109, "Financial Instruments".	Saat ini Bank sedang mengevaluasi dan belum menetapkan dampak dari penerapan standar tersebut serta pengaruhnya pada Laporan Keuangan Bank. The Bank is currently evaluating and has not yet determined the impact of the adoption of these standards and their effect on the Bank's Financial Statements.
Amendemen PSAK 107, "Instrumen Keuangan: Pengungkapan tentang Klasifikasi dan Pengukuran Instrumen Keuangan". Amendments to PSAK 107, "Financial Instruments: Disclosures on the Classification and Measurement of Financial Instruments".	

Alasan Perubahan Kebijakan Akuntansi

Perubahan kebijakan akuntansi dilakukan sebagai respons terhadap pembaruan standar akuntansi yang dikeluarkan oleh otoritas terkait dan untuk meningkatkan kualitas dan relevansi pelaporan keuangan OK BANK. Penyesuaian ini bertujuan agar informasi keuangan yang disajikan mencerminkan kondisi dan kinerja OK BANK secara lebih akurat, sekaligus memenuhi prinsip akuntansi yang berlaku umum.

Reason for Changes in Accounting Policy

Changes in accounting policies were made in response to updates to accounting standards issued by the relevant authorities and to enhance the quality and relevance of OK BANK's financial reporting. These adjustments aim to ensure that the financial information presented reflects OK BANK's condition and performance more accurately, while also complying with generally accepted accounting principles.

Aspek Pemasaran

Strategi pemasaran OK BANK diarahkan untuk memanfaatkan teknologi informasi sebagai fondasi utama dalam menjangkau, memahami, dan memenuhi kebutuhan nasabah secara lebih komprehensif. Seiring dengan perubahan perilaku masyarakat yang semakin mengutamakan kemudahan, kecepatan, dan aksesibilitas layanan, OK BANK memfokuskan pengembangan aplikasi perbankan berbasis *mobile* sebagai kanal utama interaksi dengan nasabah. Kehadiran layanan digital tersebut tidak hanya berperan dalam meningkatkan kualitas pengalaman nasabah, tetapi juga menjadi sarana yang efektif untuk memperluas jangkauan pemasaran secara berkelanjutan.

Dalam mendukung efektivitas strategi tersebut, OK BANK turut mengoptimalkan pemanfaatan *big data* dan kecerdasan buatan (*artificial intelligence*) untuk memperkuat proses analisis dan pengambilan keputusan pemasaran. Teknologi ini memungkinkan OK BANK memperoleh pemahaman yang lebih mendalam terhadap perilaku, preferensi, dan kebutuhan nasabah secara akurat dan berbasis data. Informasi yang dihasilkan kemudian dimanfaatkan untuk merancang penawaran produk dan layanan yang lebih relevan, tepat sasaran, serta bernilai tambah bagi nasabah. Melalui pendekatan pemasaran yang semakin terpersonalisasi dan berbasis teknologi, OK BANK berupaya meningkatkan efektivitas kegiatan pemasaran sekaligus membangun hubungan jangka panjang yang lebih kuat dengan nasabah.

Marketing Aspect

OK BANK's marketing strategy is focused on leveraging information technology as the primary foundation for reaching, understanding, and meeting customer needs more comprehensively. In line with changing customer behavior that increasingly prioritizes convenience, speed, and accessibility, OK BANK focuses on the development of mobile-based banking applications as the main channel for customer interaction. These digital services not only enhance the quality of the customer experience but also serve as an effective means of expanding marketing reach sustainably.

To support the effectiveness of this strategy, OK BANK also optimizes the use of big data and artificial intelligence to strengthen marketing analysis and decision-making processes. This technology enables OK BANK to gain deeper insights into customer behavior, preferences, and needs accurately and data-driven. The information obtained is then used to design product and service offerings that are more relevant, targeted, and value-added for customers. Through a marketing approach that is increasingly personalized and technology-based, OK BANK strives to enhance marketing effectiveness while building stronger long-term relationships with its customers.

Penguatan layanan digital menjadi langkah strategis OK BANK dalam menjawab kebutuhan nasabah yang semakin mengandalkan kemudahan akses perbankan. Melalui kehadiran OK *Personal Internet Banking*, OK *Corporate Banking*, dan OK *Mobile Banking*, OK BANK menyediakan solusi transaksi yang aman, cepat, dan dapat diakses kapan saja. Inisiatif ini mencerminkan komitmen OK BANK untuk menghadirkan layanan perbankan modern yang mendukung aktivitas individu maupun korporasi secara lebih efisien dan terintegrasi.

Strengthening digital services becomes OK BANK's strategic step in addressing customers' growing reliance on convenient banking access. Through the availability of OK Personal Internet Banking, OK Corporate Banking, and OK Mobile Banking,OK BANK provides secure, fast, and anytime-accessible transaction solutions. This initiative reflects OK BANK's commitment to delivering modern banking services that support both individual and corporate activities more efficiently and in an integrated manner.

Pada tahun 2025, OK BANK melakukan berbagai inisiatif terkait pemasaran produk, meliputi:

1. Menawarkan program tabungan undian berhadiah, yaitu OK *Lucky Program*;
2. Menawarkan program OK TD *Bundling* dengan hadiah *cashback* yang menarik;
3. Menawarkan program tabungan jangka menengah OK *Saving Rewards*;
4. Melakukan berbagai kegiatan *open booth* dalam rangka meningkatkan jumlah nasabah baru;

In 2025, OK BANK carried out various product marketing initiatives, including:

1. Offering a prize draw savings program, namely the OK Lucky Program;
2. Offering the OK TD Bundling program with attractive cashback rewards;
3. Offering a medium-term savings program, OK Saving Rewards;
4. Conducting various open booth activities to increase the number of new customers;

5. Melakukan berbagai kegiatan dalam rangka memberikan apresiasi serta meningkatkan loyalitas nasabah melalui program-program *sponsorship*; serta
6. Meningkatkan fitur dan layanan produk *existing* yang lebih tepat sasaran.

5. Carrying out various activities to provide appreciation and enhance customer loyalty through sponsorship programs; and
6. Enhancing features and services of existing products to better target customer needs.

PANGSA PASAR TAHUN 2025
Market Share in 2025

(dalam miliar Rupiah / in billions of Rupiah)

Uraian	OK BANK	Industri Perbankan (KBMI 1) Banking Industry (KBMI 1)	Pangsa Pasar Market Share	Description
Kredit	10.735	757.559	**1,42**	Loans
Dana Pihak Ketiga	8.174	930.499	**0,88**	Third-Party Fund
Jumlah Aset	13.418	1.309.081	**1,02**	Total Assets

Strategi Pendanaan

Pendanaan merupakan fondasi utama bagi OK BANK dalam menjaga keberlanjutan kinerja usaha serta mendukung realisasi strategi pertumbuhan jangka panjang. Strategi pendanaan OK BANK difokuskan pada penguatan dana pihak ketiga yang stabil dan berkelanjutan melalui peningkatan kepercayaan nasabah. Upaya tersebut ditempuh dengan memperluas basis nasabah ritel maupun korporasi, sekaligus membangun dan memelihara hubungan jangka panjang yang saling menguntungkan, sehingga struktur pendanaan OK BANK tetap sehat, berimbang, dan resilien terhadap dinamika pasar.

Dalam mendukung strategi tersebut, pengelolaan produk simpanan dirancang secara adaptif untuk menjawab kebutuhan pasar yang terus berkembang. OK BANK mengembangkan beragam produk pendanaan dengan fitur yang fleksibel, imbal hasil yang kompetitif, serta didukung oleh peningkatan kualitas layanan secara berkelanjutan. Pendekatan ini tidak hanya bertujuan untuk meningkatkan loyalitas nasabah, tetapi juga untuk mengoptimalkan komposisi dana dan menjaga biaya dana (*cost of fund*) pada tingkat yang efisien, sejalan dengan prinsip kehati-hatian dan profitabilitas OK BANK.

Penguatan pendanaan juga ditopang oleh penerapan tata kelola dan manajemen risiko yang *prudent*. Setiap sumber dana dikelola secara cermat dengan memperhatikan profil likuiditas, struktur jatuh tempo, serta keselarasan dengan rencana pertumbuhan dan kapasitas penyaluran kredit OK BANK. Melalui strategi pendanaan yang terarah, terukur, dan berkelanjutan, OK BANK berupaya memastikan kesiapan finansial yang kuat dalam menghadapi tantangan ekonomi, sekaligus memanfaatkan peluang pertumbuhan usaha secara optimal di masa mendatang.

Funding Strategy

Funding is the main foundation for OK BANK in maintaining sustainable business performance and supporting the realization of long-term growth strategies. OK BANK's funding strategy focuses on strengthening stable and sustainable third-party funds by enhancing customer trust. This is achieved by expanding both retail and corporate customer bases, while building and maintaining mutually beneficial long-term relationships, ensuring that OK BANK's funding structure remains healthy, balanced, and resilient to market dynamics.

To support this strategy, the management of deposit products is designed adaptively to meet the evolving needs of the market. OK BANK develops a variety of funding products with flexible features, competitive returns, and is supported by continuous service quality improvements. This approach aims not only to enhance customer loyalty but also to optimize the composition of funds and maintain the cost of funds at an efficient level, in line with OK BANK's prudential and profitability principles.

Funding reinforcement is also supported by the implementation of prudent governance and risk management. Each source of funds is carefully managed with attention to liquidity profiles, maturity structures, and alignment with OK BANK's growth plans and lending capacity. Through a targeted, measured, and sustainable funding strategy, OK BANK seeks to ensure strong financial readiness to face economic challenges while optimally leveraging business growth opportunities in the future.

Pada tahun 2025, OK BANK melakukan berbagai strategi inisiatif terkait strategi pendanaan di mana Bank menerapkan strategi produk dan pemasaran yang terpadu. Dari sisi produk, Bank menawarkan tabungan dengan skema pengembalian yang menarik.

In 2025, OK BANK implemented various strategic initiatives related to its funding strategy, whereby the Bank adopted an integrated product and marketing approach. From the product perspective, the Bank offered savings products with attractive return schemes.

Prospek dan Strategi 2026

Prospek industri perbankan nasional pada tahun 2026 diperkirakan tetap menunjukkan arah pertumbuhan yang positif, meskipun berada dalam dinamika lingkungan global yang semakin kompleks. IMF memproyeksikan pertumbuhan ekonomi global berada di kisaran 3,3%, namun dengan keseimbangan risiko yang cenderung menurun. Ketidakpastian kebijakan perdagangan, tingginya valuasi aset keuangan, potensi koreksi terhadap ekspektasi investasi berbasis teknologi, dan meningkatnya ketegangan geopolitik menjadi faktor yang perlu diwaspadai. Sejalan dengan itu, Bank Indonesia menyoroti bahwa eskalasi konflik di Timur Tengah telah memperkuat dolar AS, meningkatkan volatilitas pasar keuangan, dan mempersempit ruang pelonggaran kebijakan moneter global, sehingga menuntut industri perbankan untuk semakin adaptif dan berhati-hati dalam mengelola risiko.

Prospect and Strategy in 2026

The outlook for the national banking industry in 2026 is expected to remain on a positive growth trajectory, despite operating within an increasingly complex global environment. IMF projects global economic growth at around 3.3%, albeit with a downside risk balance. Uncertainty in trade policies, elevated financial asset valuations, potential corrections in technology-driven investment expectations, and rising geopolitical tensions are factors that warrant close attention. In this context, Bank Indonesia highlights that escalating conflicts in the Middle East have strengthened the US dollar, increased financial market volatility, and narrowed the room for global monetary policy easing, thereby requiring the banking industry to be more adaptive and prudent in managing risks.

Dalam kondisi tersebut, industri perbankan dihadapkan pada tantangan untuk menjaga keseimbangan antara pertumbuhan dan kehati-hatian. Transmisi penurunan suku bunga ke suku bunga kredit yang belum optimal, risiko pada segmen konsumsi dan UMKM, serta potensi tekanan lanjutan terhadap nilai tukar dan biaya dana menjadi faktor yang perlu dicermati. Namun, fundamental industri perbankan nasional masih menunjukkan ketahanan yang solid, tercermin dari rasio NPL *gross* Rp2,14%, NPL *net* 0,82%, *Loan at Risk* 9,01%, ROA 2,49%, dan CAR 25,87% pada Januari 2026. Kondisi ini mendukung prospek pertumbuhan yang tetap terjaga, namun dengan pola pendekatan ekspansi yang lebih selektif, berbasis manajemen risiko, serta diarahkan pada sektor-sektor produktif yang memiliki daya tahan lebih baik terhadap fluktuasi ekonomi.

Under these conditions, the banking industry faces the challenge of maintaining a balance between growth and prudence. The suboptimal transmission of lower interest rates to lending rates, risks in the consumer and MSME segments, as well as potential continued pressure on exchange rates and funding costs are key factors to monitor. Nevertheless, the fundamentals of the national banking industry remain solid, as reflected in a gross NPL ratio of 2.14%, net NPL of 0.82%, Loan at Risk of 9.01%, ROA of 2.49%, and CAR of 25.87% as of January 2026. This condition supports a sustained growth outlook, albeit with a more selective expansion approach, grounded in risk management and directed toward productive sectors that are more resilient to economic fluctuations.

Dengan mempertimbangkan dinamika global dan ketahanan industri perbankan nasional tersebut, OK BANK memandang prospek industri perbankan tetap memiliki peluang pertumbuhan yang positif, seiring dengan proyeksi pertubuhan ekonomi yang relatif stabil dan meningkatnya aktivitas usaha di berbagai sektor. Perkembangan teknologi, perubahan perilaku nasabah, dan dukungan kebijakan regulator menjadi faktor penting yang mendorong terciptanya peluang baru bagi OK BANK untuk memperluas layanan dan memperkuat perannya dalam sistem keuangan.

By considering these global dynamics and the resilience of the national banking industry, OK BANK views the industry's outlook as still offering positive growth opportunities, in line with relatively stable economic growth projections and increasing business activity across various sectors. Technological developments, changes in customer behavior, and regulatory policy support became important factors that drive the creation of new opportunities for OK BANK to expand its services and strengthen its role in the financial system.

Memasuki tahun 2026, OK BANK menunjukkan kesiapan yang matang untuk menghadapi berbagai peluang dan tantangan di sektor perbankan dengan optimisme tinggi. Dengan strategi yang terukur dan fondasi yang kuat, OK BANK optimis dapat mencapai kinerja yang positif sekaligus memberikan nilai tambah bagi nasabah, Pemegang Saham, dan pemangku kepentingan lainnya.

Entering 2026, OK BANK demonstrates strong readiness to face various opportunities and challenges in the banking sector with high optimism. With a measured strategy and solid foundation, OK BANK is confident in achieving positive performance while delivering added value to customers, Shareholders, and other stakeholders.

OK BANK bersikap optimis dan percaya diri dalam menatap tahun 2026 dengan landasan perencanaan yang matang. Optimisme ini didukung oleh komitmen OK BANK untuk terus memperkuat fundamental usaha, menjaga kualitas aset, dan meningkatkan efektivitas pengelolaan risiko. Dengan fondasi tersebut, OK BANK meyakini mampu beradaptasi terhadap perubahan lingkungan bisnis yang semakin kompetitif.

Strategi yang akan dijalankan pada tahun 2026 diarahkan pada penguatan segmen bisnis yang memiliki potensi pertumbuhan berkelanjutan, disertai dengan peningkatan kualitas layanan kepada nasabah. OK BANK juga akan melanjutkan upaya peningkatan efisiensi operasional melalui pemanfaatan teknologi dan penyempurnaan proses bisnis, sehingga kinerja dapat tumbuh secara sehat dan berimbang.

Selain itu, OK BANK akan terus menjaga kecukupan permodalan dan likuiditas sebagai bagian dari strategi jangka panjang. Dengan pengelolaan yang *prudent* dan penerapan tata kelola perusahaan yang baik, OK BANK optimis dapat menghadapi tantangan dan memanfaatkan peluang pada tahun 2026, sekaligus menciptakan nilai tambah yang berkelanjutan bagi seluruh pemangku kepentingan.

Pada tahun 2026, OK BANK juga akan menjalankan berbagai strategi yang diuraikan sebagai berikut:

1. Meningkatkan fitur dan layanan pada produk tabungan dan giro untuk memperkuat daya saing, meningkatkan kenyamanan bertransaksi, serta menyesuaikan penawaran produk dengan kebutuhan nasabah yang semakin dinamis;
2. Mengembangkan program pendanaan jangka menengah dengan berbagai manfaat yang kompetitif guna menjaga stabilitas dana pihak ketiga, meningkatkan loyalitas nasabah, dan mendukung pertumbuhan pendanaan yang berkelanjutan;
3. Berpartisipasi sebagai sub-mitra distribusi dalam pemasaran produk Surat Berharga Negara ritel yang diterbitkan oleh pemerintah sebagai upaya memperluas alternatif investasi bagi nasabah sekaligus mendukung pendalaman pasar keuangan nasional; serta
4. Memperkuat layanan *payroll* untuk meningkatkan volume transaksi, memperluas basis nasabah, dan membuka peluang pengembangan produk serta layanan perbankan lainnya secara berkelanjutan.

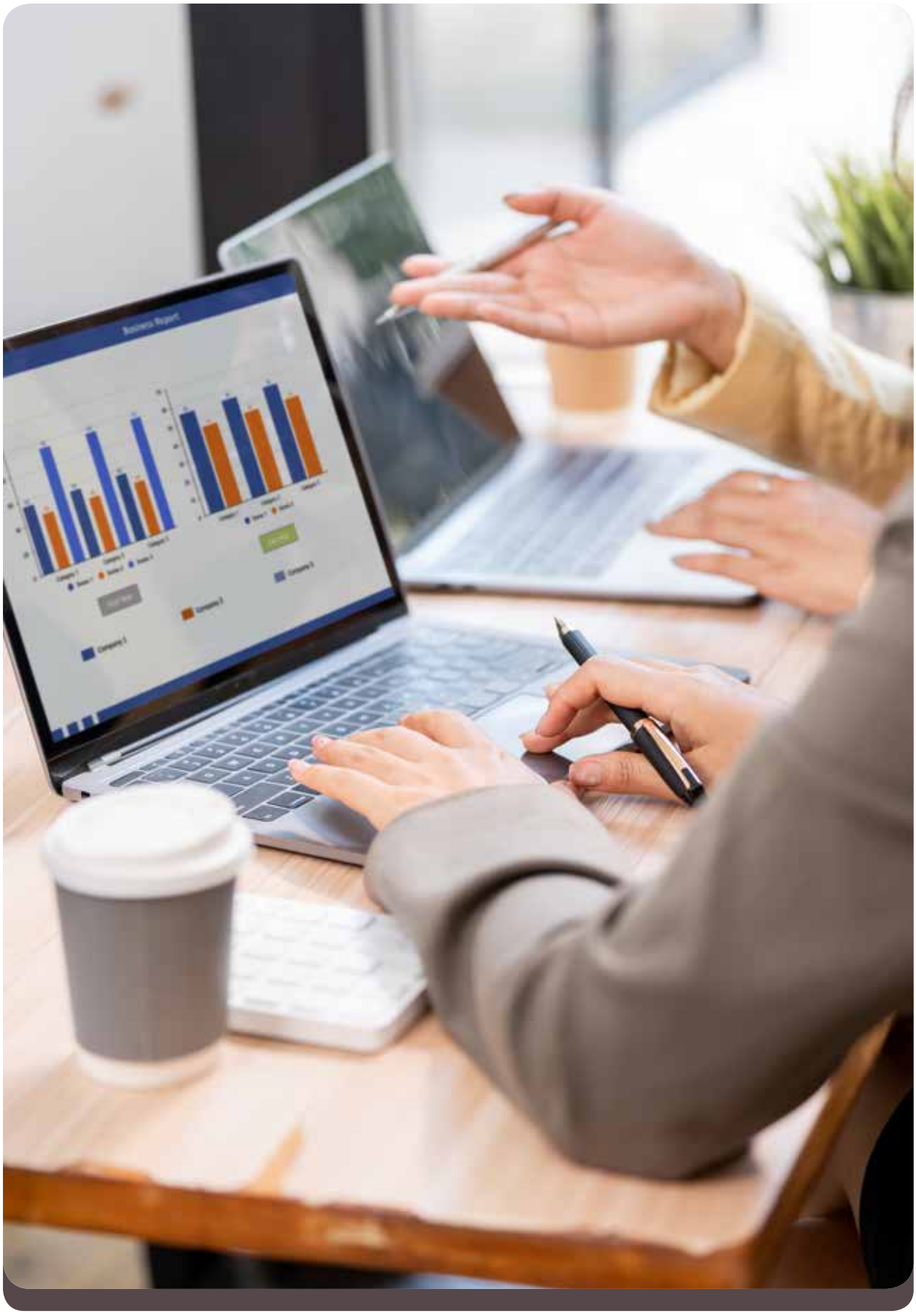
OK BANK remains optimistic and confident in approaching 2026, supported by a well-prepared planning foundation. This optimism is backed by OK BANK's commitment to continuously strengthen its business fundamentals, maintain asset quality, and enhance the effectiveness of risk management. With this foundation, OK BANK is confident in its ability to adapt to an increasingly competitive business environment.

The strategies to be implemented in 2026 are focused on strengthening business segments with sustainable growth potential, accompanied by improvements in customer service quality. OK BANK will also continue efforts to enhance operational efficiency through the use of technology and refinement of business processes, ensuring performance grows in a healthy and balanced manner.

Furthermore, OK BANK will continue to maintain adequate capital and liquidity as part of its long-term strategy. Through prudent management and good corporate governance practices, OK BANK is confident in its ability to face challenges and seize opportunities in 2026, while creating sustainable added value for all stakeholders.

In 2026, OK BANK will also implement various strategies, as described below:

1. Enhancing features and services of savings and current account products to strengthen competitiveness, improve transaction convenience, and align product offerings with increasingly dynamic customer needs;
2. Developing medium-term funding programs with competitive benefits to maintain third-party fund stability, increase customer loyalty, and support sustainable funding growth;
3. Participating as a sub-distribution partner in the marketing of retail Government Securities issued by the government, as part of efforts to broaden customers' investment alternatives while supporting the deepening of the national financial market; and
4. Strengthening payroll services to increase transaction volume, expand the customer base, and create opportunities for the sustainable development of other banking products and services.



Tata Kelola Perusahaan
Corporate Governance

OK BANK menerapkan tata kelola perusahaan yang baik secara konsisten sebagai landasan dalam menjalankan kegiatan usaha yang berkelanjutan, transparan, dan bertanggung jawab. Tata kelola dijalankan melalui *governance structure* yang jelas dengan pemisahan tugas, wewenang, dan tanggung jawab antara Dewan Komisaris dan Direksi, serta didukung oleh komite-komite di bawah Dewan Komisaris dan Direksi. Dalam aspek *governance process*, OK BANK memastikan pengelolaan manajemen risiko dan penerapan sistem pengendalian internal yang efektif untuk mengantisipasi berbagai risiko usaha. Seluruh mekanisme tersebut diarahkan untuk menghasilkan *governance outcome* yang optimal, yaitu terciptanya kinerja Bank yang sehat, kepatuhan terhadap peraturan perundang-undangan, dan peningkatan nilai bagi seluruh pemangku kepentingan.

OK BANK consistently implements good corporate governance as the foundation for conducting sustainable, transparent, and responsible business activities. Governance is carried out through a clear governance structure with a separation of duties, authorities, and responsibilities between the Board of Commissioners and the Board of Directors, supported by committees under both the Board of Commissioners and the Board of Directors. In terms of the governance process, OK BANK ensures effective risk management and the implementation of an internal control system to anticipate various business risks. All these mechanisms are aimed at achieving optimal governance outcomes, namely the establishment of a sound banking performance, compliance with laws and regulations, and the enhancement of value for all stakeholders.





Kebijakan Tata Kelola
Governance Policy

Kebijakan tata kelola OK BANK disusun sebagai kerangka acuan untuk memastikan seluruh kegiatan operasional berjalan secara terarah, konsisten, dan selaras dengan nilai serta prinsip yang dianut. Prinsip transparansi, integritas, dan akuntabilitas menjadi landasan dalam setiap proses pengambilan keputusan, sehingga kebijakan dan tindakan manajemen dapat dipertanggungjawabkan kepada pemangku kepentingan. Kerangka ini berperan penting dalam menjaga kepercayaan publik serta memperkuat daya saing OK BANK di tengah dinamika industri perbankan.

Penerapan tata kelola perusahaan dilakukan melalui struktur organisasi yang jelas, dengan pembagian peran, fungsi, dan tanggung jawab yang tegas. Direksi bertanggung jawab atas pengurusan OK BANK dan pelaksanaan strategi, sedangkan Dewan Komisaris menjalankan fungsi pengawasan secara independen dan berkesinambungan. Seluruh unit kerja menerapkan standar operasional yang konsisten untuk memastikan efektivitas pengendalian internal sekaligus mendukung kepatuhan terhadap peraturan perundang-undangan dan ketentuan regulator yang berlaku.

OK BANK juga memperkuat budaya kepatuhan dan etika melalui penerapan pedoman perilaku yang wajib dipahami dan ditaati oleh seluruh insan Bank. Pedoman tersebut menjadi rujukan dalam mencegah konflik kepentingan, menjaga keandalan pelaporan, serta memastikan integritas dalam setiap aktivitas bisnis. Dengan tata kelola yang kuat dan terintegrasi, OK BANK mengelola risiko secara disiplin serta mendukung pencapaian tujuan usaha secara berkelanjutan.

OK BANK's governance policies are established as a reference framework to ensure that all operational activities are conducted in a directed, consistent manner, and aligned with the values and principles upheld by the Bank. The principles of transparency, integrity, and accountability become the foundation of every decision-making process, so that management policies and actions can be justified to stakeholders. This framework plays a crucial role in maintaining public trust and strengthening OK BANK's competitiveness amid the dynamics of the banking industry.

The implementation of corporate governance is carried out through a clear organizational structure, with distinct roles, functions, and responsibilities. The Board of Directors is responsible for managing OK BANK and executing its strategies, while the Board of Commissioners performs independent and continuous oversight. All work units adhere to consistent operational standards to ensure the effectiveness of internal controls, while supporting compliance with applicable laws and regulations and regulatory provisions.

OK BANK also reinforces a culture of compliance and ethics through the implementation of a code of conduct that must be understood and followed by all Bank personnel. This code serves as a reference to prevent conflicts of interest, maintain the reliability of reporting, and ensure integrity in every business activity. With strong and integrated governance, OK BANK manages risks with discipline while supporting the sustainable achievement of business objectives.

Dasar Penerapan Tata Kelola

OK BANK menerapkan tata kelola sebagai fondasi utama dalam menjalankan kegiatan operasionalnya. Melalui tata kelola yang kuat, OK BANK berupaya memastikan bahwa seluruh kebijakan, pengambilan keputusan, dan pengelolaan risiko dilakukan secara bertanggung jawab, sehingga mampu memberikan nilai tambah yang berkelanjutan bagi nasabah, Pemegang Saham, dan seluruh pemangku kepentingan. Adapun penerapan tata kelola di OK BANK mengacu pada berbagai peraturan perundang-undangan yang berlaku, antara lain:

1. Undang-Undang Nomor 7 Tahun 1992 tentang Perbankan sebagaimana telah diubah beberapa kali terakhir dengan Undang-Undang Nomor 4 Tahun 2023 tentang Pengembangan dan Penguatan Sektor Keuangan;
2. Undang-Undang Nomor 27 Tahun 2022 tentang Pelindungan Data Pribadi;
3. Undang-Undang Republik Indonesia Nomor 40 tahun 2007 tentang Perseroan Terbatas;

Basis for Implementing Governance

OK BANK implements governance as the main foundation for conducting its operational activities. Through strong governance, OK BANK strives to ensure that all policies, decision-making, and risk management are carried out responsibly, thereby providing sustainable added value for customers, Shareholders, and all stakeholders. The implementation of governance at OK BANK refers to various applicable laws and regulations, including:

1. Law Number 7 of 1992 on Banking, as amended several times, most recently by Law Number 4 of 2023 on the Development and Strengthening of the Financial Sector;
2. Law Number 27 of 2022 on Personal Data Protection;
3. Law Number 40 of 2007 on Limited Liability Companies;

4. POJK Nomor 17 Tahun 2023 tentang Penerapan Tata Kelola Bagi Bank Umum;
5. POJK Nomor 21/POJK.04/2015 tentang Penerapan Pedoman Tata Kelola Perusahaan Terbuka;
6. SEOJK Nomor 14/SEOJK.03/2025 tentang Penerapan Tata Kelola Bagi Bank Umum; serta
7. SEOJK Nomor 32/SEOJK.04/2015 tentang Pedoman Tata Kelola Perusahaan Terbuka.

Tujuan Penerapan Tata Kelola

OK BANK menerapkan tata kelola perusahaan sebagai wujud komitmen untuk memastikan seluruh proses bisnis dijalankan secara sehat, transparan, dan berintegritas. Penerapan tata kelola yang efektif diarahkan untuk mendukung pencapaian kinerja yang berkelanjutan, sekaligus melindungi kepentingan nasabah dan seluruh pemangku kepentingan. Melalui penerapan prinsip-prinsip tata kelola perusahaan yang baik, OK BANK berupaya menciptakan lingkungan kerja yang profesional, memperkuat sistem pengendalian internal, serta meningkatkan kepercayaan publik terhadap operasional Bank.

Adapun tujuan utama penerapan tata kelola perusahaan yang baik di OK BANK meliputi:

1. Meningkatkan transparansi dan akuntabilitas dalam seluruh proses pengambilan keputusan;
2. Memastikan kepatuhan terhadap peraturan perundang-undangan dan standar industri perbankan;
3. Mengoptimalkan pengelolaan risiko agar kegiatan usaha berjalan aman dan terkendali;
4. Mendorong kinerja yang efektif dan efisien melalui struktur organisasi dan proses kerja yang jelas;
5. Melindungi kepentingan nasabah dan pemangku kepentingan dengan memastikan operasi OK BANK dikelola secara etis dan bertanggung jawab;
6. Membangun kepercayaan publik melalui praktik kerja yang profesional dan berintegritas; serta
7. Mewujudkan pertumbuhan bisnis yang berkelanjutan melalui pengelolaan sumber daya secara bijaksana dan berorientasi jangka panjang.

Prinsip Tata Kelola

OK BANK menjalankan prinsip tata kelola perusahaan yang baik dengan berpedoman pada SEOJK Nomor 14/SEOJK.03/2025 tentang Penerapan Tata Kelola Bagi Bank Umum sebagai panduan utama dalam seluruh aktivitas operasional dan pengelolaan manajemen. Prinsip ini menegaskan pentingnya transparansi, akuntabilitas, responsibilitas, independensi, dan kewajaran

4. POJK Number 17 of 2023 on the Implementation of Governance for Commercial Banks;
5. POJK Number 21/POJK.04/2015 on the Implementation of Corporate Governance Guidelines for Public Companies;
6. SEOJK Number 14/SEOJK.03/2025 on the Implementation of Governance for Commercial Banks; and
7. SEOJK Number 32/SEOJK.04/2015 on Corporate Governance Guidelines for Public Companies.

Objectives of Governance Implementation

OK BANK implements corporate governance as a demonstration of its commitment to ensuring that all business processes are conducted in a sound, transparent, and integrity-driven manner. The effective implementation of governance is aimed at supporting the achievement of sustainable performance while protecting the interests of customers and all stakeholders. By applying the principles of good corporate governance, OK BANK strives to create a professional work environment, strengthen internal control systems, and enhance public trust in the Bank's operations.

The main objectives of implementing good corporate governance at OK BANK include:

1. Enhancing transparency and accountability in all decision-making processes;
2. Ensuring compliance with laws and regulations, and banking industry standards;
3. Optimizing risk management to ensure business activities are conducted safely and under control;
4. Encouraging effective and efficient performance through a clear organizational structure and work processes;
5. Protecting the interests of customers and stakeholders by ensuring that OK BANK's operations are managed ethically and responsibly;
6. Building public trust through professional and integrity-driven practices; and
7. Achieving sustainable business growth through prudent and long-term resource management.

Governance Principles

OK BANK implements the principles of good corporate governance by referring to SEOJK Number 14/SEOJK.03/2025 concerning the Implementation of Governance for Commercial Banks as the main guideline for all operational activities and management. These principles emphasize the importance of transparency, accountability, responsibility, independency,

dalam pengambilan keputusan dan pelaporan keuangan. Dengan mengikuti ketentuan peraturan tersebut, OK BANK memastikan seluruh prosedur operasional sesuai standar, pengawasan berjalan secara efektif, serta hak dan kepentingan nasabah maupun pemangku kepentingan terlindungi.

Informasi mengenai prinsip-prinsip tata kelola perusahaan yang baik serta implementasinya di OK BANK diuraikan sebagai berikut:

and fairness in decision-making and financial reporting. By adhering to these provisions, OK BANK ensures that all operational procedures meet the required standards, oversight is conducted effectively, and the rights and interests of customers and stakeholders are protected.

Information regarding the principles of good corporate governance and their implementation at OK BANK is described as follows:

Transparansi **Transparency**	• Bank telah mengungkapkan informasi yang material dan relevan serta keterbukaan kondisi keuangan dan non-keuangan; • Bank mengungkapkan informasi secara tepat waktu, memadai, jelas, akurat, dan mudah diperbandingkan, serta mudah diakses oleh pemangku kepentingan sesuai dengan haknya; serta • Prinsip keterbukaan oleh Bank tidak mengurangi kewajiban untuk memenuhi ketentuan rahasia Bank sesuai Undang-Undang yang berlaku.	• The Bank has disclosed material and relevant information, including transparency regarding financial and non-financial conditions; • The Bank discloses information in a timely, adequate, clear, accurate, and comparable manner, and ensures that it is easily accessible to stakeholders in accordance with their rights; and • The Bank's transparency principle does not reduce its obligation to comply with banking secrecy provisions as regulated by applicable Laws and regulations.
Akuntabilitas **Accountability**	• Bank telah menetapkan kejelasan fungsi dan pelaksanaan pertanggungjawaban organ Bank sehingga pengelolaannya berjalan secara efektif; • Bank memiliki ukuran kinerja dari seluruh jajaran berdasarkan ukuran-ukuran konsisten dengan *corporate values*, sasaran dan usaha, serta strategi Bank sebagai pencerminan akuntabilitas Bank; • Bank telah menetapkan tanggung jawab yang jelas dari masing-masing organ organisasi yang selaras dengan visi, misi, sasaran usaha, dan strategi perusahaan; serta • Bank telah memastikan terdapatnya *check and balance* dalam pengelolaan Bank.	• The Bank has established clear functions and accountability for each of its organs to ensure effective management; • The Bank has set performance metrics for all levels of the organization based on consistent measures aligned with corporate values, goals, and business strategies as a reflection of the Bank's accountability; • The Bank has clearly defined the responsibilities of each organizational organ in line with the company's vision, mission, business objectives, and strategy; and • The Bank has ensured the presence of a check-and-balance mechanism in its management.
Responsibilitas **Responsibility**	• Kesesuaian pengelolaan Bank dengan peraturan perundang-undangan yang berlaku dan prinsip-prinsip pengelolaan Bank yang sehat sebagai wujud pertanggungjawaban untuk menjaga kelangsungan usahanya; • Bank harus berpegang pada prinsip-prinsip kehati-hatian (*prudential banking practices*) dan menaati peraturan perundang-undangan yang berlaku; serta • Bank telah bertindak sebagai *good corporate citizen* (warga negara perusahaan yang baik), termasuk peduli terhadap lingkungan dan melaksanakan tanggung jawab sosial.	• The Bank's management complies with applicable laws and regulations as well as sound banking management principles as a form of responsibility for maintaining business continuity; • The Bank adheres to the principles of prudential banking practices and complies with prevailing laws and regulations; and • The Bank acts as a good corporate citizen, including demonstrating environmental awareness and fulfilling social responsibilities.
Independensi **Independency**	• Pengelolaan Bank secara profesional tanpa pengaruh atau tekanan dari pihak mana pun; • Bank menghindari terjadinya dominasi yang tidak wajar oleh pemangku kepentingan mana pun dan tidak terpengaruh oleh kepentingan sepihak, serta bebas dari benturan kepentingan (*contflict of interest*); serta • Bank mengambil setiap keputusan berdasarkan objektivitas dan bebas dari tekanan yang berasal dari pihak mana pun.	• The Bank is managed professionally without influence or pressure from any party; • The Bank avoids undue domination by any stakeholder and is not influenced by personal interests, ensuring freedom from conflicts of interest; and • The Bank makes all decisions objectively and without pressure from any party.
Kewajaran **Fairness**	• Bank memberikan keadilan dan kesetaraan dalam memenuhi hak-hak para pemangku kepentingan yang timbul berdasarkan perjanjian dan peraturan perundang-undangan; serta • Bank memperhatikan kepentingan seluruh pemangku kepentingan berdasarkan asas kesetaraan dan kewajaran (*equal treatment*) serta memberikan atau menyampaikan pendapat bagi kepentingan Bank atau mempunyai akses terhadap informasi sesuai dengan prinsip keterbukaan.	• The Bank provides fairness and equality in fulfilling the rights of stakeholders as stipulated in agreements and applicable laws and regulations; and • The Bank considers the interests of all stakeholders based on the principles of equality and fairness (equal treatment) and ensures they can provide input in the interest of the Bank or have access to information in accordance with the principle of transparency.

Struktur Tata Kelola [GRI 2-11]

Governance Structure

Struktur tata kelola perusahaan yang baik OK BANK dibangun untuk memastikan proses pengawasan dan pengambilan keputusan dilaksanakan secara efektif, terarah, dan akuntabel. Kerangka tata kelola OK BANK terdiri dari Rapat Umum Pemegang Saham (RUPS), Dewan Komisaris, dan Direksi, yang masing-masing memiliki peran, fungsi, dan tanggung jawab yang jelas sesuai dengan ketentuan peraturan perundang-undangan. RUPS merupakan organ OK BANK dengan kewenangan tertinggi yang berperan dalam menetapkan arah strategis serta memberikan persetujuan atas keputusan-keputusan material yang memengaruhi keberlangsungan usaha Bank.

Dalam kerangka tersebut, Dewan Komisaris menjalankan fungsi pengawasan secara independen dan berkesinambungan untuk memastikan bahwa kebijakan, kegiatan operasional, serta pengelolaan risiko dilaksanakan sesuai dengan prinsip kehati-hatian, kepatuhan, dan tata kelola perusahaan yang baik. Peran pengawasan Dewan Komisaris menjadi elemen penting dalam menjaga kualitas penerapan tata kelola serta mendorong terciptanya pengelolaan OK BANK yang sehat dan berkelanjutan. Dalam pelaksanaan tugasnya, Dewan Komisaris dibantu oleh komite pendukung di bawah Dewan Komisaris yang terdiri dari:

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

Sementara itu, Direksi bertanggung jawab atas pengurusan dan pengelolaan kegiatan usaha OK BANK sehari-hari serta menerjemahkan strategi yang telah disetujui RUPS ke dalam pelaksanaan operasional. Melalui koordinasi yang efektif, Direksi memastikan bahwa seluruh proses bisnis dijalankan sesuai dengan kebijakan internal, ketentuan regulator, dan praktik manajemen risiko yang *prudent*. Sinergi dan hubungan kerja yang saling melengkapi antara RUPS, Dewan Komisaris, dan Direksi membentuk fondasi tata kelola yang kokoh, sehingga OK BANK mampu menjaga integritas, meningkatkan kinerja, serta memenuhi harapan seluruh pemangku kepentingan secara berkelanjutan. Direksi juga memiliki komite pendukung yang terdiri dari:

1. Komite Kredit;
2. Komite Manajemen Risiko;
3. Komite Pengarah TI;
4. *Assets and Liability Committee* (ALCO);
5. Komite Kebijakan Perkreditan; dan
6. Komite Pengembangan Produk.

OK BANK's corporate governance structure is built to ensure that oversight and decision-making processes are conducted effectively, purposefully, and accountably. The governance framework consists of the General Meeting of Shareholders (GMS), the Board of Commissioners, and the Board of Directors, each with clearly defined roles, functions, and responsibilities in accordance with applicable laws and regulations. The GMS serves as OK BANK's highest authority, responsible for setting strategic direction and approving material decisions that affect the Bank's business continuity.

Within this framework, the Board of Commissioners carries out independent and continuous oversight to ensure that policies, operational activities, and risk management are conducted in accordance with prudence, compliance, and good corporate governance principles. The Board of Commissioners' supervisory role is an important element in maintaining the quality of governance implementation and promoting the sound and sustainable management of OK BANK. In performing its duties, the Board of Commissioners is assisted by supporting committees under its supervision, consisting of:

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

Meanwhile, the Board of Directors is responsible for managing and overseeing OK BANK's day-to-day business activities and translating the strategies approved by the GMS into operational execution. Through effective coordination, the Board of Directors ensures that all business processes are conducted in accordance with internal policies, regulatory requirements, and prudent risk management practices. The synergy and complementary working relationship between the GMS, the Board of Commissioners, and the Board of Directors form a solid governance foundation, enabling OK BANK to maintain integrity, enhance performance, and meet the expectations of all stakeholders sustainably. The Board of Directors is also supported by committees consisting of:

1. Credit Committee;
2. Risk Management Committee;
3. IT Steering Committee;
4. Assets and Liability Committee (ALCO);
5. Credit Policy Committee; and
6. Product Development Committee.

OK BANK juga memiliki organ penunjang yang dapat membantu Direksi dalam melaksanakan tugas dan tanggung jawabnya yang terdiri dari:

1. *Corporate Planning Division*;
2. Satuan Kerja Audit Internal (SKAI);
3. *Compliance Division*;
4. *Risk Management Division*;
5. *Legal Division*;
6. *Human Capital and Corporate Secretary Division*;
7. *Credit Review Division*;
8. *Loan Asset Management Division*;
9. *Operation Division*;
10. *Finance Division*;
11. *IT Operation Division*;
12. *IT Planning Division*;
13. *IT Security & Resilience Unit*;
14. *Treasury Division*;
15. *General Affair Division*;
16. *Business Division*;
17. *Funding Division*;
18. *Marketing Communication Division*;
19. *Retail Business Development Division*;
20. *Retail Credit and Digital Strategy Division*; serta
21. *AI Strategy & Transformation Unit*.

Pemisahan Peran *Chairman of the Board* dan *Chief Executive Officer* (CEO)

[ESG G-03] [GRI 2-11]

OK BANK menerapkan pemisahan peran antara *Chairman of the Board* dan *Chief Executive Officer* (CEO) sebagai bagian dari komitmen Bank dalam menerapkan praktik tata kelola perusahaan yang baik. Struktur ini memastikan adanya pemisahan yang jelas antara fungsi pengawasan dan fungsi pengelolaan, sehingga mendukung terciptanya sistem pengendalian dan pengambilan keputusan yang seimbang.

Dalam struktur tata kelola OK BANK, *Chairman of the Board* bertanggung jawab dalam mengarahkan dan mengawasi kebijakan strategis, pelaksanaan manajemen risiko, serta efektivitas pengambilan keputusan eksekutif. Sementara itu, CEO berperan dalam menerjemahkan strategi yang telah ditetapkan ke dalam pelaksanaan operasional sehari-hari serta memastikan pencapaian kinerja Bank sesuai dengan arah dan target yang telah ditentukan. Pembagian peran tersebut memungkinkan masing-masing fungsi dijalankan secara fokus, independen, dan profesional.

Pemisahan peran ini memperkuat mekanisme *check and balance* di tingkat manajemen, meminimalkan potensi konflik kepentingan, serta memungkinkan Dewan Komisaris untuk melakukan evaluasi dan pembinaan kinerja Direksi secara objektif. Dengan struktur kepemimpinan yang seimbang dan transparan,

OK BANK also has supporting organs that assist the Board of Directors in carrying out its duties and responsibilities, which consist of:

1. Corporate Planning Division;
2. Internal Audit Unit (SKAI);
3. Compliance Division;
4. Risk Management Division;
5. Legal Division;
6. Human Capital and Corporate Secretary Division;
7. Credit Review Division;
8. Loan Asset Management Division;
9. Operation Division;
10. Finance Division;
11. IT Operation Division;
12. IT Planning Division;
13. IT Security & Resilience Unit;
14. Treasury Division;
15. General Affairs Division;
16. Business Division;
17. Funding Division;
18. Marketing Communication Division;
19. Retail Business Development Division;
20. Retail Credit and Digital Strategy Division; and
21. AI Strategy & Transformation Unit.

Separation of Roles between the Chairman of the Board and Chief Executive Officer (CEO)

[ESG G-03] [GRI 2-11]

OK BANK implements a separation of roles between the Chairman of the Board and the Chief Executive Officer (CEO) as part of the Bank's commitment to applying good corporate governance practices. This structure ensures a clear distinction between oversight and management functions, supporting a balanced system of control and decision-making.

Within OK BANK's governance structure, the Chairman of the Board is responsible for directing and overseeing strategic policies, risk management implementation, and the effectiveness of executive decision-making. Meanwhile, the CEO translates the established strategies into day-to-day operational execution and ensures that the Bank's performance aligns with the predetermined direction and targets. This division of roles allows each function to operate with focus, independence, and professionalism.

The separation of roles strengthens the check-and-balance mechanism at the management level, minimizes potential conflicts of interest, and enables the Board of Commissioners to objectively evaluate and guide the performance of the Board of Directors. With a balanced and transparent

OK BANK meningkatkan akuntabilitas, kualitas pengambilan keputusan, serta kepercayaan pemangku kepentingan, sekaligus menegaskan komitmen Bank terhadap penerapan tata kelola perusahaan yang berintegritas dan berkelanjutan.

Proses Tata Kelola

Penerapan tata kelola di OK BANK dilaksanakan melalui pendekatan yang mencakup 3 (tiga) aspek utama yang saling terintegrasi dan saling memperkuat. Pendekatan ini dirancang untuk memastikan bahwa seluruh kegiatan operasional, manajerial, dan pengawasan dijalankan secara selaras dengan prinsip transparansi, akuntabilitas, dan integritas. Untuk menjaga kualitas penerapan tata kelola, OK BANK melakukan evaluasi secara mandiri dan berkala setiap semester, yaitu pada bulan Juni dan Desember, sehingga efektivitas tata kelola dapat terus dipantau dan ditingkatkan secara berkelanjutan.

Aspek pertama adalah *governance structure*, yang menjadi fondasi dalam penerapan tata kelola perusahaan. Aspek ini menggambarkan pengaturan peran, fungsi, serta hubungan kerja antar organ utama OK BANK, yang meliputi RUPS, Dewan Komisaris, Direksi, komite-komite pendukung, serta satuan kerja terkait. Kejelasan struktur tata kelola memastikan setiap pihak memahami tanggung jawab dan kewenangannya, sehingga koordinasi, pengawasan, dan pengambilan keputusan dapat berjalan secara efektif dan selaras dengan tujuan OK BANK.

Aspek kedua adalah *governance process*, yang berfokus pada mekanisme pelaksanaan tata kelola dalam kegiatan operasional sehari-hari. Proses ini mencakup penerapan kebijakan dan prosedur kerja, manajemen risiko, sistem pengendalian internal, serta mekanisme pelaporan yang terstruktur. Melalui proses tata kelola yang konsisten dan terukur, seluruh aktivitas dan keputusan bisnis dijalankan sesuai dengan prinsip kehati-hatian (p*rudential banking*) serta ketentuan peraturan perundang-undangan yang berlaku.

Aspek ketiga adalah *governance outcome*, yang mencerminkan hasil dari penerapan struktur dan proses tata kelola yang efektif. *Outcome* tata kelola tercermin dalam terjaganya kinerja OK BANK yang sehat, meningkatnya kualitas layanan, serta terpeliharanya kepercayaan pemangku kepentingan terhadap keberlangsungan usaha Bank. Melalui evaluasi yang dilakukan secara berkala, OK BANK mampu menilai efektivitas penerapan tata kelola, mengidentifikasi area perbaikan, serta memastikan keberlanjutan praktik tata kelola yang mendukung pertumbuhan usaha jangka panjang.

Penilaian mengenai penerapan tata kelola dilakukan dengan mengacu pada POJK Nomor 17 Tahun 2023 tentang Penerapan Tata Kelola Bagi Bank Umum dan SEOJK

leadership structure, OK BANK enhances accountability, the quality of decision-making, and stakeholder trust, while reaffirming the Bank's commitment to implementing corporate governance with integrity and sustainability.

Governance Processes

The implementation of governance at OK BANK is carried out through an approach that consist of 3 (three) main aspects, which are integrated and mutually reinforcing. This approach is designed to ensure that all operational, managerial, and oversight activities are conducted in line with the principles of transparency, accountability, and integrity. To maintain the quality of governance implementation, OK BANK conducts independent evaluations periodically every semester, in June and December, so that the effectiveness of governance can be continuously monitored and improved.

The first aspect is the governance structure, which becomes the foundation for implementing corporate governance. This aspect defines the roles, functions, and working relationships among OK BANK's main organs, including the GMS, the Board of Commissioners, the Board of Directors, supporting committees, and related work units. A clear governance structure ensures that all parties understand their responsibilities and authorities, enabling coordination, oversight, and decision-making to operate effectively and in alignment with OK BANK's objectives.

The second aspect is the governance process, which focuses on the mechanisms for implementing governance in day-to-day operational activities. This process includes the implementation of policies and work procedures, risk management, internal control systems, and structured reporting mechanisms. Through a consistent and measurable governance process, all business activities and decisions are carried out in accordance with prudential banking principles and the applicable laws and regulations.

The third aspect is governance outcome, which reflects the results of implementing an effective governance structure and process. Governance outcomes are reflected through the maintenance of OK BANK's sound performance, improved service quality, and the preservation of stakeholder trust in the Bank's business continuity. Through regular evaluations, OK BANK is able to assess the effectiveness of governance implementation, identify areas for improvement, and ensure the sustainability of governance practices that support long-term business growth.

The assessment of governance implementation is carried out with reference to POJK Number 17 of 2023 on the Implementation of Governance for Commercial Banks and

Nomor 14/SEOJK.03/2025 tentang Penerapan Tata Kelola Bagi Bank Umum yang isinya mengukur pelaksanaan tata kelola dari 15 (lima belas) aspek yaitu:

1. Pelaksanaan tugas dan tanggung jawab Dewan Komisaris;
2. Pelaksanaan tugas dan tanggung jawab Direksi;
3. Kelengkapan dan pelaksanaan tugas Komite;
4. Penanganan benturan kepentingan;
5. Penerapan fungsi kepatuhan;
6. Penerapan fungsi audit intern;
7. Penerapan fungsi audit ekstern;
8. Penerapan manajemen risiko, termasuk sistem pengendalian intern;
9. Pemberian remunerasi;
10. Penyediaan dana kepada pihak terkait (*related parties*) dan penyediaan dana besar (*large exposure*);
11. Integritas pelaporan dan sistem teknologi informasi;
12. Aspek Pemegang Saham;
13. Rencana Strategis Bank;
14. Penerapan strategi anti-*fraud*, termasuk anti-penyuapan; serta
15. Penerapan keuangan berkelanjutan, termasuk penerapan tanggung jawab sosial dan lingkungan.

SEOJK Number 14/SEOJK.03/2025 on the Implementation of Governance for Commercial Banks, which measure governance implementation across 15 (fifteen) aspects, as follows:

1. Implementation of duties and responsibilities of the Board of Commissioners;
2. Implementation of duties and responsibilities of the Board of Directors;
3. Completeness and implementation of Committee duties;
4. Handling of conflicts of interest;
5. Implementation of the compliance function;
6. Implementation of the internal audit function;
7. Implementation of the external audit function;
8. Implementation of risk management, including the internal control system;
9. Provision of remuneration;
10. Provision of funds to related parties and large exposures;
11. Integrity of reporting and information technology systems;
12. Shareholder aspects;
13. Bank's Strategic Plan;
14. Implementation of anti-fraud strategies, including anti-bribery measures; and
15. Implementation of sustainable finance, including the application of social and environmental responsibility.

Rapat Umum Pemegang Saham
General Meeting of Shareholders

Rapat Umum Pemegang Saham (RUPS) menjadi forum penting bagi Pemegang Saham untuk menilai arah pengelolaan OK BANK dan memberikan persetujuan terhadap rencana strategis yang diusulkan manajemen. Dalam forum ini, transparansi menjadi perhatian utama agar setiap keputusan memiliki dasar yang jelas dan dapat dipahami seluruh Pemegang Saham. Melalui mekanisme tersebut, hubungan antara Pemegang Saham dan pengurus OK BANK dapat terjaga secara sehat.

RUPS Tahunan diselenggarakan untuk membahas laporan kinerja OK BANK selama 1 (satu) tahun penuh, termasuk Laporan Keuangan, distribusi laba, dan evaluasi terhadap efektivitas kebijakan manajemen. Agenda tahunan ini menjadi momen untuk menilai apakah strategi yang dijalankan sudah memberikan hasil sesuai harapan Pemegang Saham. Selain itu, penetapan auditor independen dan sejumlah keputusan penting lain juga dibahas dalam forum yang digelar secara rutin ini.

Sementara itu, RUPS Luar Biasa digelar saat OK BANK perlu mendapatkan persetujuan Pemegang Saham atas keputusan yang bersifat mendesak. Situasi tertentu, seperti perubahan modal, restrukturisasi organisasi, atau aksi korporasi lain

The General Meeting of Shareholders (GMS) serves as an important forum for Shareholders to assess OK BANK's management direction and to approve strategic plans proposed by management. In this forum, transparency is the main focus to ensure that every resolution has a clear basis and can be understood by all Shareholders. Through this mechanism, the relationship between Shareholders and OK BANK's management can be maintained in a healthy manner.

The Annual GMS is held to review OK BANK's performance over a full year, including the Financial Statements, profit distribution, and an evaluation of the effectiveness of management policies. This annual agenda provides an opportunity to assess whether the strategies implemented have delivered results in line with Shareholders expectations. In addition, the appointment of independent auditors and several other important resolutions are also discussed in this regularly held forum.

Meanwhile, an Extraordinary GMS is held when OK BANK needs to obtain Shareholders approval for urgent resolutions. Certain situations, such as changes in capital, organizational restructuring, or other corporate actions, require approval

memerlukan persetujuan yang tidak dapat menunggu rapat tahunan berikutnya. Dengan adanya forum luar biasa ini, OK BANK dapat bertindak responsif terhadap dinamika bisnis tanpa mengurangi akuntabilitas kepada Pemegang Saham.

Dasar Hukum Penyelenggaraan RUPS

Dalam melaksanakan RUPS, OK BANK mengacu pada beberapa peraturan perundang-undangan yang diuraikan sebagai berikut:

1. Undang-Undang Nomor 40 Tahun 2007 tentang Perseroan Terbatas;
2. POJK Nomor 15/POJK.04/2020 tentang Rencana dan Penyelenggaraan Rapat Umum Pemegang Saham Perusahaan Terbuka; serta
3. POJK Nomor 14 tahun 2025 tentang Pelaksanaan Rapat Umum Pemegang Saham, Rapat Umum Pemegang Obligasi, dan Rapat Umum Pemegang Sukuk Secara Elektronik.

Hak dan Wewenang Pemegang Saham dalam RUPS

Dalam penyelenggaraan RUPS, Pemegang Saham memiliki posisi yang menentukan arah dan keberlanjutan OK BANK melalui keterlibatan Pemegang Saham dalam proses pengambilan keputusan strategis. Kedudukan ini menempatkan Pemegang Saham sebagai pihak yang memiliki otoritas untuk menilai, mengarahkan, dan memberikan persetujuan terhadap berbagai kebijakan yang berdampak pada pengelolaan OK BANK. Melalui mekanisme RUPS yang transparan dan terstruktur, Pemegang Saham dapat menjalankan perannya secara optimal guna memastikan bahwa tata kelola perusahaan berjalan dengan baik, berintegritas, dan sejalan dengan kepentingan jangka panjang Bank.

RUPS memiliki kewenangan yang diatur dalam Anggaran Dasar sebagaimana diuraikan berikut:

1. Memberikan persetujuan atas Laporan Tahunan mengenai jalannya aktivitas usaha OK BANK serta Laporan Kegiatan Pengawasan Dewan Komisaris selama tahun buku tersebut yang dimuat dalam Laporan Tahunan Perseroan;
2. Menyetujui perubahan Anggaran Dasar;
3. Memberikan persetujuan atas usulan penggunaan laba OK BANK;
4. Melakukan penunjukan atau memberikan kewenangan kepada Dewan Komisaris untuk menunjuk Akuntan Publik untuk tahun berjalan;
5. Mengangkat dan/atau memberhentikan anggota Direksi dan Dewan Komisaris OK BANK;
6. Menentukan remunerasi untuk anggota Direksi dan Dewan Komisaris; serta
7. Menyetujui mata acara lain dalam RUPS yang diusulkan sesuai dengan ketentuan Anggaran Dasar dan peraturan perundang-undangan yang berlaku.

that cannot wait until the next annual meeting. Through this extraordinary forum, OK BANK can respond proactively to business dynamics without compromising accountability to its Shareholders.

Legal Basis for Organizing GMS

In conducting the GMS, OK BANK refers to several laws and regulations, which are outlined as follows:

1. Law Number 40 of 2007 on Limited Liability Companies;
2. POJK Number 15/POJK.04/2020 on the Planning and Implementation of General Meetings of Shareholders of Public Companies; and
3. POJK Number 14 of 2025 on the Electronic Implementation of General Meetings of Shareholders, General Meetings of Bondholders, and General Meetings of Sukuk Holders.

Rights and Authorities of Shareholders at the GMS

In convening the GMS, Shareholders hold a position that determines the direction and sustainability of OK BANK through their engagement in strategic resolution-adoption process. This position gives Shareholders the authority to assess, guide, and approve various policies that impact the management of OK BANK. Through a transparent and structured GMS mechanism, Shareholders can perform their role optimally to ensure that corporate governance is conducted properly, with integrity, and in alignment with the Bank's long-term interests.

The authority of the GMS is regulated in the Articles of Association, as outlined below:

1. Approving the Annual Report on OK BANK's business activities as well as the Supervisory Report of the Board of Commissioners for the relevant fiscal year, both of which are included in the Company's Annual Report;
2. Approving amendments to the Articles of Association;
3. Approving proposals for the appropriation of OK BANK's profits;
4. Appointing or granting authority to the Board of Commissioners to appoint a Public Accountant for the current year;
5. Appointing and/or dismissing members of OK BANK's Board of Directors and Board of Commissioners;
6. Determining remuneration for members of the Board of Directors and the Board of Commissioners; and
7. Approving other agenda items proposed in the GMS in accordance with the provisions of the Articles of Association and applicable laws and regulations.

Pemegang Saham juga memiliki hak yang diuraikan sebagai berikut:

1. Mengajukan usulan agenda RUPS sesuai ketentuan yang berlaku dalam Anggaran Dasar dan peraturan perundang-undangan yang berlaku;
2. Dalam setiap mata acara RUPS, Pemegang Saham diberi kesempatan untuk mengajukan pertanyaan dan/atau menyatakan pendapatnya terkait dengan materi agenda RUPS;
3. Menyetujui penambahan Modal Dasar dan/atau Modal Disetor dan Ditempatkan;
4. Menyetujui transaksi material berdasarkan batas kewenangan yang diatur dalam peraturan perundang-undangan dan/atau perubahan kegiatan usaha;
5. Menyetujui pengeluaran saham baru dalam simpanan (portepel);
6. Menyetujui rencana untuk memperoleh dan menggunakan hasil dari kegiatan-kegiatan pendanaan; serta
7. Khusus untuk transaksi yang mengandung benturan kepentingan, maka wajib disetujui oleh Pemegang Saham Independen atau wakilnya yang diberikan kewenangan dalam RUPS.

Perlakuan Setara kepada Pemegang Saham
[ESG G-08]

Perlakuan setara kepada Pemegang Saham menjadi prinsip penting yang memastikan setiap pihak memperoleh hak yang sama tanpa perbedaan perlakuan. Seluruh informasi terkait kondisi OK BANK disampaikan secara terbuka agar setiap Pemegang Saham dapat mengambil keputusan dengan dasar pengetahuan yang setara. Pendekatan ini membantu menciptakan suasana yang adil sehingga seluruh pemilik modal merasa memiliki kesempatan yang sama dalam mengikuti perkembangan OK BANK.

OK BANK menjaga mekanisme komunikasi yang konsisten agar Pemegang Saham dapat menerima informasi penting secara tepat waktu. Setiap keputusan strategis disampaikan melalui prosedur resmi sehingga tidak ada pihak yang merasa diabaikan. Dengan landasan tersebut, hubungan antara OK BANK dan Pemegang Saham dapat terjaga secara harmonis serta mendukung terciptanya tata kelola yang sehat.

Pelaksanaan RUPS Tahun 2025

Sepanjang tahun 2025, OK BANK menyelenggarakan RUPSLB pada tanggal 19 Februari 2025 dan 1 Oktober 2025, serta RUPST dan RUPSLB pada tanggal 22 Mei 2025. Seluruh RUPS tersebut diselenggarakan di Gedung PT Bank Oke Indonesia, Tbk. Lantai 1, Jl. Ir. H. Juanda No. 12, Jakarta Pusat 10120. Informasi lebih lengkap mengenai penyelenggaraan RUPS diuraikan sebagai berikut:

Shareholders also have the following rights:

1. Proposing GMS agenda items in accordance with the provisions stipulated in the Articles of Association and applicable laws and regulations;
2. Being given the opportunity in each GMS agenda item to ask questions and/or express opinions related to the matters discussed at the GMS;
3. Approving the increase of Authorized Capital and/or Issued and Paid-Up Capital;
4. Approving material transactions within the authority limits stipulated in the applicable laws and regulations and/or changing the company's business activities;
5. Approving the issuance of new shares in the portfolio;
6. Approving plans for obtaining and utilizing funds from financing activities; and
7. Specifically for transactions involving conflicts of interest, such transactions must be approved by Independent Shareholders or their authorized representatives appointed in the GMS.

Equal Treatment of Shareholders
[ESG G-08]

Equal treatment of Shareholders is an important principle that ensures every party receives the same rights without discrimination. All information related to OK BANK's condition is disclosed openly so that each Shareholders can make decisions based on equal knowledge. This approach helps create a fair environment, ensuring that all capital owners feel they have the same opportunity to follow the developments of OK BANK.

OK BANK maintains a consistent communication mechanism to ensure shareholders receive important information in a timely manner. Every strategic decision is communicated through official procedures so that no party feels neglected. On this foundation, the relationship between OK BANK and its Shareholders can be maintained harmoniously, supporting the establishment of sound corporate governance.

Implementation of the 2025 GMS

Throughout 2025, OK BANK held EGMS on February 19, 2025, and October 1, 2025, as well as the AGMS and EGMS on May 22, 2025. All GMS meetings were conducted at PT Bank Oke Indonesia, Tbk. Building, 1st Floor, Jl. Ir. H. Juanda No. 12, Central Jakarta 10120. More detailed information regarding the conduct of the GMS is outlined as follows:

Peserta RUPSLB
EGMS Participants

19 FEBRUARI 2025
February 19, 2025

Dewan Komisaris Board of Commissioners		
Sondang Martha Samosir Komisaris Independen Independent Commissioner **Hadir / Present**		**Chairudin** Komisaris Independen Independent Commissioner **Hadir / Present**

Direksi Board of Director		
Hendra Lie Wakil Direktur Utama Vice President Director **Hadir / Present**	**Vincentia M. Djuniwati Wijaya** Direktur Bisnis Director of Business **Hadir / Present**	**Efdinal Alamsyah** Direktur Kepatuhan Director of Compliance **Hadir / Present**

Peserta RUPST dan RUPSLB
AGMS and EGMS Participants

22 MEI 2025
May 22, 2025

Dewan Komisaris Board of Commissioners		
Sondang Martha Samosir Komisaris Independen Independent Commissioner **Hadir / Present**		**Chairudin** Komisaris Independen Independent Commissioner **Hadir / Present**

Direksi Board of Director		
Hendra Lie Wakil Direktur Utama Vice President Director **Hadir / Present**	**Vincentia M. Djuniwati Wijaya** Direktur Bisnis Director of Business **Hadir / Present**	**Efdinal Alamsyah** Direktur Kepatuhan Director of Compliance **Hadir / Present**

Peserta RUPSLB
EGMS Participants

1 OKTOBER 2025
October 1, 2025

Dewan Komisaris Board of Commissioners		
Sang Ton Sim Komisaris Utama President Commissioner **Hadir / Present**	**Sondang Martha Samosir** Komisaris Independen Independent Commissioner **Hadir / Present**	**Chairudin** Komisaris Independen Independent Commissioner **Hadir / Present**

Direksi Board of Director				
Kang Bong Joo Direktur Utama President Director **Hadir / Present**	**Hendra Lie** Wakil Direktur Utama Vice President Director **Hadir / Present**	**Vincentia M. Djuniwati Wijaya** Direktur Bisnis Director of Business **Hadir / Present**	**Jong Ha Lee** Direktur Kredit Director of Credit **Hadir / Present**	**Efdinal Alamsyah** Direktur Kepatuhan Director of Compliance **Hadir / Present**

Pemegang Saham
Shareholders

RUPSLB EGMS	
19 Februari 2025 **February 19, 2025**	
RUPSLB dihadiri oleh Pemegang Saham dan/atau kuasa Pemegang Saham yang seluruhnya mewakili 15.288.699.943 (lima belas miliar dua ratus delapan puluh delapan juta enam ratus sembilan puluh sembilan ribu sembilan ratus empat puluh tiga) lembar saham atau 90,593% (sembilan puluh koma lima sembilan tiga persen) dari jumlah saham yang dikeluarkan OK BANK sebanyak 17.037.792.274 (tujuh belas miliar tiga puluh tujuh juta tujuh ratus sembilan puluh dua ribu dua ratus tujuh puluh empat) lembar saham. Namun sebanyak 161.500.000 (seratus enam puluh satu juta lima ratus ribu) lembar saham tidak mempunyai hak suara, sehingga jumlah seluruh saham dengan hak suara sebesar 16.876.292.274 (enam belas miliar delapan ratus tujuh puluh enam juta dua ratus sembilan puluh dua ribu dua ratus tujuh puluh empat) lembar saham.	The EGMS was attended by Shareholders and/or their proxies representing a total of 15,288,699,943 (fifteen billion two hundred eighty-eight million six hundred ninety-nine thousand nine hundred forty-three) shares, or 90.593% (ninety point five nine three percent) of OK BANK's issued shares totaling 17,037,792,274 (seventeen billion thirty-seven million seven hundred ninety-two thousand two hundred seventy-four) shares. However, 161,500,000 (one hundred sixty-one million five hundred thousand) shares did not carry voting rights, bringing the total number of shares with voting rights to 16,876,292,274 (sixteen billion eight hundred seventy-six million two hundred ninety-two thousand two hundred seventy-four) shares.

RUPST dan RUPSLB AGMS and EGMS	
22 Mei 2025 **May 22, 2025**	
RUPST dihadiri oleh Pemegang Saham dan/atau kuasa Pemegang Saham yang seluruhnya mewakili 15.288.871.661 (lima belas miliar dua ratus delapan puluh delapan juta delapan ratus tujuh puluh satu ribu enam ratus enam puluh satu) lembar saham atau 90,593% (sembilan puluh koma lima sembilan tiga persen) dari jumlah saham yang dikeluarkan OK BANK sebanyak 17.037.792.274 (tujuh belas miliar tiga puluh tujuh juta tujuh ratus sembilan puluh dua ribu dua ratus tujuh puluh empat) lembar saham, namun sebanyak 161.500.000 (seratus enam puluh satu juta lima ratus ribu) lembar saham tidak mempunyai hak suara, sehingga jumlah seluruh saham dengan hak suara sebesar 16.876.292.274 (enam belas miliar delapan ratus tujuh puluh enam juta dua ratus sembilan puluh dua ribu dua ratus tujuh puluh empat) lembar saham.	The AGMS was attended by Shareholders and/or their proxies representing a total of 15,288,871,661 (fifteen billion two hundred eighty-eight million eight hundred seventy-one thousand six hundred sixty-one) shares, or 90.593% (ninety point five nine three percent) of OK BANK's issued shares totaling 17,037,792,274 (seventeen billion thirty-seven million seven hundred ninety-two thousand two hundred seventy-four) shares. However, 161,500,000 (one hundred sixty-one million five hundred thousand) shares did not carry voting rights, bringing the total number of shares with voting rights to 16,876,292,274 (sixteen billion eight hundred seventy-six million two hundred ninety-two thousand two hundred seventy-four) shares.
RUPSLB dihadiri oleh Pemegang Saham dan/atau kuasa Pemegang Saham yang seluruhnya mewakili 15.288.902.161 (lima belas miliar dua ratus delapan puluh delapan juta sembilan ratus dua ribu seratus enam puluh satu) lembar saham atau 90,593% (sembilan puluh koma lima sembilan tiga persen) dari jumlah saham yang dikeluarkan OK BANK sebanyak 17.037.792.274 (tujuh belas miliar tiga puluh tujuh juta tujuh ratus sembilan puluh dua ribu dua ratus tujuh puluh empat) lembar saham, namun sebanyak 161.500.000 (seratus enam puluh satu juta lima ratus ribu) lembar saham tidak mempunyai hak suara, sehingga jumlah seluruh saham dengan hak suara sebesar 16.876.292.274 (enam belas miliar delapan ratus tujuh puluh enam juta dua ratus sembilan puluh dua ribu dua ratus tujuh puluh empat) lembar saham.	The EGMS was attended by Shareholders and/or their proxies representing a total of 15,288,902,161 (fifteen billion two hundred eighty-eight million nine hundred two thousand one hundred sixty-one) shares, or 90.593% (ninety point five nine three percent) of OK BANK's issued shares totaling 17,037,792,274 (seventeen billion thirty-seven million seven hundred ninety-two thousand two hundred seventy-four) shares. However, 161,500,000 (one hundred sixty-one million five hundred thousand) shares did not carry voting rights, bringing the total number of shares with voting rights to 16,876,292,274 (sixteen billion eight hundred seventy-six million two hundred ninety-two thousand two hundred seventy-four) shares.

RUPSLB EGMS	
1 Oktober 2025 **October 1, 2025**	
RUPSLB dihadiri oleh Pemegang Saham dan/atau kuasa Pemegang Saham yang seluruhnya mewakili 15.288.785.543 (lima belas miliar dua ratus delapan puluh delapan juta tujuh ratus delapan puluh lima ribu lima ratus empat puluh tiga) lembar saham atau 90,593% (sembilan puluh koma lima sembilan tiga persen) dari jumlah saham yang dikeluarkan OK BANK sebanyak 17.037.792.274 (tujuh belas miliar tiga puluh tujuh juta tujuh ratus sembilan puluh dua ribu dua ratus tujuh puluh empat) lembar saham, namun sebanyak 161.500.000 (seratus enam puluh satu juta lima ratus ribu) lembar saham tidak mempunyai hak suara, sehingga jumlah seluruh saham dengan hak suara sebesar 16.876.292.274 (enam belas miliar delapan ratus tujuh puluh enam juta dua ratus sembilan puluh dua ribu dua ratus tujuh puluh empat) lembar saham.	The EGMS was attended by Shareholders and/or their proxies representing a total of 15,288,785,543 (fifteen billion two hundred eighty-eight million seven hundred eighty-five thousand five hundred forty-three) shares, or 90.593% (ninety point five nine three percent) of OK BANK's issued shares totaling 17,037,792,274 (seventeen billion thirty-seven million seven hundred ninety-two thousand two hundred seventy-four) shares. However, 161,500,000 (one hundred sixty-one million five hundred thousand) shares did not carry voting rights, bringing the total number of shares with voting rights to 16,876,292,274 (sixteen billion eight hundred seventy-six million two hundred ninety-two thousand two hundred seventy-four) shares.

Pihak Independen

Pihak Independen yang melakukan perhitungan suara untuk dasar pengambilan keputusan rapat dilakukan oleh PT Ficomindo Buana Registrar selaku Biro Administrasi Efek. Selanjutnya, suara divalidasi oleh Dr. Agung Iriantoro, S.H., M.H., Notaris di Jakarta.

Independent Party

The Independent Party responsible for counting the votes as the basis for the meeting's resolution was PT Ficomindo Buana Registrar as the Securities Administration Bureau. Furthermore, the votes were validated by Dr. Agung Iriantoro, S.H., M.H., a Notary in Jakarta.

Keputusan dan Realisasi RUPSLB 19 Februari 2025
Resolutions and Realization of the EGMS on February 19, 2025

Agenda Pertama
First Agenda

Perubahan susunan pengurus PT Bank Oke Indonesia, Tbk.	Changes in the composition of management of PT Bank Oke Indonesia, Tbk.
Keputusan:	**Resolution:**
1. Menyetujui untuk memberhentikan dengan hormat Sdr. Park Young Man, selaku Direktur Utama, yang akan berlaku efektif sejak pengangkatan Direktur Utama, Sdr. Kang Bong Joo telah dinyatakan efektif telah memperoleh persetujuan dari OJK dan instansi lain yang terkait. 2. Menyetujui untuk mengangkat Sdr. Kang Bong Joo, selaku Direktur Utama, dan akan berlaku efektif setelah mendapatkan persetujuan dari OJK, atau instansi berwenang lainnya. Dengan demikian susunan kepengurusan PT Bank Oke Indonesia, Tbk. menjadi: **Dewan Komisaris** Komisaris Utama : Sang Ton Sim Komisaris Independen : Sondang Martha Samosir Komisaris Independen : Chairudin **Direksi** Direktur Utama* : Kang Bong Joo* Wakil Direktur Utama : Hendra Lie Direktur Bisnis : Vincentia M. Djuniwati Wjiaya Direktur Kredit* : Jong Ha Lee* Direktur Kepatuhan : Efdinal Alamsyah * akan efektif setelah mendapatkan persetujuan dari OJK dan instansi berwenang lainnya.	1. Approving the honorable dismissal of Mr. Park Young Man as President Director, which would take effect upon the appointment of the new President Director, Mr. Kang Bong Joo, after obtaining approval from OJK and other relevant authorities. 2. Approving the appointment of Mr. Kang Bong Joo as President Director, which would take effect after receiving approval from OJK or other authorized institutions. Accordingly, the management structure of PT Bank Oke Indonesia, Tbk. is as follows: **Board of Commissioners** President Commissioner : Sang Ton Sim Independent Commissioner : Sondang Martha Samosir Independent Commissioner : Chairudin **Board of Directors** President Director* : Kang Bong Joo* Vice President Director : Hendra Lie Director of Business : Vincentia M. Djuniwati Wjiaya Director of Credit* : Jong Ha Lee* Director of Compliance : Efdinal Alamsyah * to take effect after obtaining approval from OJK and other relevant authorities.
Menyetujui pemberian kuasa kepada Direksi Perseroan untuk menyatakan segala keputusan dalam Agenda Rapat dalam suatu akta notaris tersendiri, mengenai keputusan dalam Agenda Rapat tersebut di atas termasuk untuk menegaskan kembali hasil keputusan Rapat tersebut di atas.	Approving the granting of authority to the Board of Directors of the Company to formalize all resolutions of the Meeting Agenda in a separate notarial deed, including reaffirming the outcomes of the above Meeting resolutions.
Realisasi:	**Realization:**
Telah direalisasikan sepenuhnya.	Had been fully realized.
Hasil Pemungutan Suara:	**Voting Results:**
Suara setuju sebanyak 15.288.699.943 (lima belas miliar dua ratus delapan puluh delapan juta enam ratus sembilan puluh sembilan ribu sembilan ratus empat puluh tiga) lembar saham atau 100% (seratus persen).	Votes in favor totaled 15,288,699,943 (fifteen billion two hundred eighty-eight million six hundred ninety-nine thousand nine hundred forty-three) shares, or 100% (one hundred percent).

Keputusan dan Realisasi RUPST 22 Mei 2025
Resolutions and Realization of the AGMS on May 22, 2025

Agenda Pertama First Agenda	
Persetujuan dan pengesahan Laporan Tahunan Perseroan tahun 2024 termasuk Laporan Direksi tentang kinerja Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2024, Laporan Pengawasan Komisaris, Laporan Posisi Keuangan dan Perhitungan Laba/Rugi untuk tahun buku yang berakhir tanggal 31 Desember 2024 dan pemberian pelunasan, serta pembebasan tanggung jawab (*acquit et de charge*) kepada anggota Direksi dan Dewan Komisaris atas tindakan pengurusan dan pengawasan dalam tahun buku yang berakhir pada tanggal 31 Desember 2024.	Approval and ratification of the Company's 2024 Annual Report, including the Board of Directors' Report on the Company's performance for the financial year ending on December 31, 2024, the Board of Commissioners' Supervisory Report, the Statement of Financial Position and Profit/Loss Calculation for the financial year ending December 31, 2024, and the granting of discharge, and release of liability (*acquit et de charge*) to the members of the Board of Directors and Board of Commissioners for their management and supervisory actions during the financial year ending December 31, 2024.
Keputusan:	**Resolution:**
Menyetujui dan mengesahkan Laporan Tahunan Perseroan tahun 2024 termasuk: 1. Laporan Direksi tentang kinerja Perseroan dan Laporan Pengawasan Komisaris. 2. Laporan Posisi Keuangan dan Perhitungan Laba/Rugi untuk tahun buku yang berakhir tanggal 31 Desember 2024 yang telah diaudit oleh Kantor Akuntan Publik Paul Hadiwinata, Hidajat, Arsono, Retno, Palilingan & Rekan sesuai dengan laporan Nomor 00514/2.1133/AU.1/07/1192-1/1/III/2025, serta memberikan pelunasan dan pembebasan tanggung jawab sepenuhnya (*acquit et de charge*) bagi seluruh anggota Direksi atas tindakan pengurusan dan anggota Dewan Komisaris Perseroan atas tindakan pengawasannya selama tahun buku 2024, sejauh tindakan tersebut tercermin dalam Laporan Tahunan dan Laporan Keuangan.	Approving and ratifying the Company's 2024 Annual Report, including: 1. The Board of Directors' Report on the Company's performance and the Board of Commissioners' Supervisory Report. 2. The Statement of Financial Position and Profit/Loss Calculation for the financial year ending December 31, 2024, which had been audited by the Public Accounting Firm Paul Hadiwinata, Hidajat, Arsono, Retno, Palilingan & Partners in accordance with report Number 00514/2.1133/AU.1/07/1192-1/1/III/2025, and granting full discharge and release of liability (acquit et de charge) to all members of the Board of Directors for their management actions and to the members of the Board of Commissioners for their supervisory actions during the 2024 financial year, insofar as such actions were reflected in the Annual Report and Financial Statements.
Realisasi:	**Realization:**
Telah direalisasikan sepenuhnya.	Had been fully realized.
Hasil Pemungutan Suara:	**Voting Results:**
Suara setuju sebanyak 15.288.871.661 (lima belas miliar dua ratus delapan puluh delapan juta delapan ratus tujuh puluh satu ribu enam ratus enam puluh satu) lembar saham atau 100% (seratus persen).	Votes in favor totaled 15,288,871,661 (fifteen billion two hundred eighty-eight million eight hundred seventy-one thousand six hundred sixty-one) shares, or 100% (one hundred percent).

Agenda Kedua Second Agenda	
Penetapan penggunaan laba Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2024.	Determination of the use of the Company's profits for the financial year ending on December 31, 2024.
Keputusan:	**Resolution:**
Menyetujui penetapan penggunaan laba Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2024, sebesar Rp49.987.999.943 (empat puluh sembilan miliar sembilan ratus delapan puluh tujuh juta sembilan ratus sembilan puluh sembilan ribu sembilan ratus empat puluh tiga Rupiah) serta pemberian kuasa kepada Direksi Perseroan untuk melakukan segala tindakan yang diperlukan, sebagaimana telah dikemukakan sebagai berikut: 1. Sampai dengan 20% (dua puluh persen) disisihkan sebagai cadangan. 2. Sisanya masuk ke saldo laba ditahan untuk memperkuat struktur permodalan Perseroan.	Approving the determination of the use of the Company's profits for the financial year ending December 31, 2024, amounting to Rp49,987,999,943 (forty-nine billion nine hundred eighty-seven million nine hundred ninety-nine thousand nine hundred forty-three Rupiah), and granting authority to the Company's Board of Directors to take all necessary actions, as outlined below: 1. Up to 20% (twenty percent) to be allocated as reserves. 2. The remaining amount to be added to retained earnings to strengthen the Company's capital structure.
Realisasi:	**Realization:**
Telah direalisasikan sepenuhnya.	Had been fully realized.
Hasil Pemungutan Suara:	**Voting Results:**
Suara setuju sebanyak 15.288.871.661 (lima belas miliar dua ratus delapan puluh delapan juta delapan ratus tujuh puluh satu ribu enam ratus enam puluh satu) lembar saham atau 100% (seratus persen).	Votes in favor totaled 15,288,871,661 (fifteen billion two hundred eighty-eight million eight hundred seventy-one thousand six hundred sixty-one) shares, or 100% (one hundred percent).

Agenda Ketiga Third Agenda	
Penunjukan Akuntan Publik yang akan memeriksa Laporan Keuangan Perseroan untuk tahun buku yang akan berakhir pada tanggal 31 Desember 2025.	Appointment of a Public Accountant to Audit the Company's Financial Statements for the financial year ending December 31, 2025.
Keputusan:	**Resolution:**
Menyetujui penunjukan Akuntan Publik dan Kantor Akuntan Publik yang akan memeriksa Laporan Keuangan yang akan berakhir pada tanggal 31 Desember 2025, yang penunjukannya dikuasakan kepada Dewan Komisaris termasuk namun tidak terbatas pada besaran honorariumnya. Penunjukan Akuntan Publik harus memperhatikan rekomendasi dari Komite Audit.	Approving the appointment of Public Accountant and Public Accounting Firm to audit the Financial Statements for the financial year ending December 31, 2025, with the appointment authority granted to the Board of Commissioners, including, but not limited to, determining the amount of fees. The appointment of Public Accountant must consider the recommendations of the Audit Committee.
Realisasi:	**Realization:**
Telah direalisasikan sepenuhnya.	Had been fully realized.
Hasil Pemungutan Suara:	**Voting Results:**
Suara setuju sebanyak 15.288.871.661 (lima belas miliar dua ratus delapan puluh delapan juta delapan ratus tujuh puluh satu ribu enam ratus enam puluh satu) lembar saham atau 100% (seratus persen).	Votes in favor totaled 15,288,871,661 (fifteen billion two hundred eighty-eight million eight hundred seventy-one thousand six hundred sixty-one) shares, or 100% (one hundred percent).

Agenda Keempat Fourth Agenda	
Penetapan gaji dan honorarium Direksi dan Dewan Komisaris PT Bank Oke Indonesia, Tbk.	Determination of salaries and honoraria for the Board of Directors and Board of Commissioners of PT Bank Oke Indonesia, Tbk.
Keputusan:	**Resolution:**
Menyetujui penetapan gaji dan honorarium Direksi dan Dewan Komisaris PT Bank Oke Indonesia, Tbk., dengan memberikan kuasa serta wewenang kepada Dewan Komisaris untuk melakukan peninjauan kembali besarnya gaji dan honorarium bagi anggota Direksi dan Dewan Komisaris Perseroan.	Approving the determination of salaries and honoraria for the Board of Directors and Board of Commissioners of PT Bank Oke Indonesia, Tbk. and granting authority to the Board of Commissioners to review and adjust the amount of salaries and honoraria for the members of the Board of Directors and Board of Commissioners of the Company.
Realisasi:	**Realization:**
Telah direalisasikan sepenuhnya.	Had been fully realized.
Hasil Pemungutan Suara:	**Voting Results:**
Suara setuju sebanyak 15.288.871.661 (lima belas miliar dua ratus delapan puluh delapan juta delapan ratus tujuh puluh satu ribu enam ratus enam puluh satu) lembar saham atau 100% (seratus persen).	Votes in favor totaled 15,288,871,661 (fifteen billion two hundred eighty-eight million eight hundred seventy-one thousand six hundred sixty-one) shares, or 100% (one hundred percent).

Keputusan dan Realisasi RUPSLB 22 Mei 2025
Resolutions and Realization of the EGMS on May 22, 2025

Agenda Pertama First Agenda	
Pengangkatan kembali anggota pengurus PT Bank Oke Indonesia, Tbk.	Reappointment of management members of PT Bank Oke Indonesia, Tbk.
Keputusan:	**Resolution:**
1. Menyetujui pengangkatan kembali: a. Sdri. Sondang Martha Samosir, sebagai Komisaris Independen Perseroan; b. Sdr. Hendra Lie, sebagai Wakil Direktur Utama Perseroan; c. Sdr. Efdinal Alamsyah, sebagai Direktur Kepatuhan Perseroan. Pengangkatan berlaku efektif sejak RUPSLB ini ditutup, tanpa mengurangi hak Pemegang Saham untuk memberhentikan sewaktu-waktu sesuai dengan ketentuan yang berlaku.	1. Approving the reappointment of: a. Ms. Sondang Martha Samosir as the Company's Independent Commissioner; b. Mr. Hendra Lie as the Company's Vice President Director; c. Mr. Efdinal Alamsyah as the Company's Director of Compliance. The appointments are effective since the closing of this EGMS, without prejudice to the Shareholders' rights to dismiss at any time in accordance with the applicable provisions.

Agenda Pertama
First Agenda

2. Dengan demikian susunan kepengurusan PT Bank Oke Indonesia, Tbk. menjadi:	2. Accordingly, the management structure of PT Bank Oke Indonesia, Tbk. is as follows:
Dewan Komisaris	**Board of Commissioners**
Komisaris Utama : Sang Ton Sim	President Commissioner : Sang Ton Sim
Komisaris Independen : Sondang Martha Samosir	Independent Commissioner : Sondang Martha Samosir
Komisaris Independen : Chairudin	Independent Commissioner : Chairudin
Direksi	**Board of Directors**
Direktur Utama* : Kang Bong Joo*	President Director* : Kang Bong Joo*
Wakil Direktur Utama : Hendra Lie	Vice President Director : Hendra Lie
Direktur Bisnis : Vincentia M. Djuniwati Wijaya	Director of Business : Vincentia M. Djuniwati Wijaya
Direktur Kredit* : Jong Ha Lee*	Director of Credit* : Jong Ha Lee*
Direktur Kepatuhan : Efdinal Alamsyah	Director of Compliance : Efdinal Alamsyah
* akan efektif setelah mendapatkan persetujuan dari OJK dan instansi berwenang lainnya.	* to take effect after obtaining approval from OJK and other relevant authorities.
Realisasi:	**Realization:**
Telah direalisasikan sepenuhnya.	Had been fully realized.
Hasil Pemungutan Suara:	**Voting Results:**
• Suara setuju sebanyak 15.288.877.161 (lima belas miliar dua ratus delapan puluh delapan juta delapan ratus tujuh puluh tujuh ribu seratus enam puluh satu) lembar saham atau 99,999% (sembilan puluh sembilan koma sembilan sembilan sembilan persen). • Suara tidak setuju sebanyak 25.000 (dua puluh lima ribu) lembar saham atau 0,0001% (nol koma nol nol nol satu persen).	• Votes in favor totaled 15,288,877,161 (fifteen billion two hundred eighty-eight million eight hundred seventy-seven thousand one hundred sixty-one) shares, or 99.999% (ninety-nine point nine nine nine percent). • Votes against totaled 25,000 (twenty-five thousand) shares, or 0.0001% (zero point zero zero zero one percent).

Agenda Kedua
Second Agenda

Penetapan rencana pengalihan Saham Treasuri (*Treasury Shares*).	Determination of the plan for the transfer of Treasury Shares.
Keputusan:	**Resolution:**
Menyetujui pemberian kuasa kepada Direksi Perseroan untuk melakukan pengalihan Saham Treasuri, termasuk tata cara dan segala hal terkait pengalihan saham tersebut.	Approving the granting of authority to the Company's Board of Directors to carry out the transfer of Treasury Shares, including the procedures and all matters related to the transfer of such shares.
Realisasi:	**Realization:**
Telah direalisasikan sepenuhnya.	Had been fully realized.
Hasil Pemungutan Suara:	**Voting Results:**
• Suara setuju sebanyak 15.288.901.661 (lima belas miliar dua ratus delapan puluh delapan juta sembilan ratus satu ribu enam ratus enam puluh satu) lembar saham atau 99,999% (sembilan puluh sembilan koma sembilan sembilan sembilan persen). • Suara abstain sebanyak 500 (lima ratus) lembar saham atau 0,000% (nol koma nol nol nol persen).	• Votes in favor totaled 15,288,901,661 (fifteen billion two hundred eighty-eight million nine hundred one thousand six hundred sixty-one) shares, or 99.999% (ninety-nine point nine nine nine nine percent). • Abstentions totaled 500 (five hundred) shares, or 0.000% (zero point zero zero zero percent).

Agenda Ketiga
Third Agenda

Persetujuan rencana Aksi Pemulihan (*Recovery Plan*).	Approval of the Recovery Plan.
Keputusan:	**Resolution:**
Menyetujui rencana Aksi Pemulihan (*Recovery Plan*) dan perubahannya (jika ada) yang telah disampaikan oleh Perseroan kepada OJK pada tanggal 12 November 2024.	Approving the Recovery Plan and any changes (if any) which had been submitted by the Company to OJK on November 12, 2024.
Realisasi:	**Realization:**
Telah direalisasikan sepenuhnya.	Had been fully realized.
Hasil Pemungutan Suara:	**Voting Results:**
• Suara setuju sebanyak 15.288.876.661 (lima belas miliar dua ratus delapan puluh delapan juta delapan ratus tujuh puluh enam ribu enam ratus enam puluh satu) lembar saham atau 99,999% (sembilan puluh sembilan koma sembilan sembilan sembilan persen). • Suara abstain sebanyak 25.500 (dua puluh lima ribu lima ratus) lembar saham atau 0,0001% (nol koma nol nol nol satu persen).	• Votes in favor totaled 15,288,876,661 (fifteen billion two hundred eighty-eight million eight hundred seventy-six thousand six hundred sixty-one) shares, or 99.999% (ninety-nine point nine nine nine percent) • Abstentions totaled 25,500 (twenty-five thousand five hundred) shares, or 0.0001% (zero point zero zero zero one percent).

Keputusan dan Realisasi RUPSLB 1 Oktober 2025
Resolutions and Realization of the EGMS on October 1, 2025

Agenda Pertama First Agenda	
Pengalihan Saham Treasuri PT Bank Oke Indonesia, Tbk. berdasarkan POJK Nomor 29/POJK.04/2023 tentang Pembelian Kembali Saham yang Dikeluarkan oleh Perusahaan Terbuka.	Transfer of Treasury Shares of PT Bank Oke Indonesia, Tbk. in accordance with POJK Number 29/POJK.04/2023 on the Buyback of Shares Issued by a Public Company.
Keputusan:	**Resolution:**
1. Menyetujui pengalihan Saham Treasuri dilakukan dengan ditarik kembali dengan cara pengurangan modal berdasarkan Pasal 21 POJK Nomor 29/POJK.04/2023 tentang Pembelian Kembali Saham yang Dikeluarkan oleh Perusahaan Terbuka serta memberikan kuasa kepada Direksi Perseroan untuk melakukan segala tindakan yang diperlukan sehubungan dengan tata cara dan segala hal terkait pengalihan saham tersebut. 2. Menyetujui perubahan Anggaran Dasar Perseroan termasuk tetapi tidak terbatas pada perubahan Pasal 4 ayat 2 Anggaran Dasar Perseroan sehubungan dengan pengurangan Modal Ditempatkan dan Disetor Perseroan sesuai dengan hasil pengalihan Saham Treasuri melalui mekanisme ditarik kembali dengan cara pengurangan modal. Sebelumnya, Modal Dasar Perseroan telah ditempatkan dan disetor penuh 56,79% (lima puluh enam koma tujuh sembilan persen) sejumlah 17.037.792.274 (tujuh belas miliar tiga puluh tujuh juta tujuh ratus sembilan puluh dua ribu dua ratus tujuh puluh empat) saham, atau dengan nilai nominal seluruhnya sebesar Rp1.703.779.227.400,00, (satu triliun tujuh ratus tiga miliar tujuh ratus tujuh puluh sembilan juta dua ratus dua puluh tujuh ribu empat ratus Rupiah) sehingga untuk selanjutnya bunyi Pasal 4 ayat 2 Anggaran Dasar Perseroan menjadi sebagai berikut: Dari Modal Dasar tersebut telah ditempatkan dan disetor penuh 56,307% (lima puluh enam koma tiga nol tujuh persen) sejumlah 16.892.391.185 saham (enam belas miliar delapan ratus sembilan puluh dua juta tiga ratus sembilan puluh satu ribu seratus delapan puluh lima), atau dengan nilai nominal seluruhnya sebesar Rp1.689.239.118.500,00 (satu triliun enam ratus delapan puluh sembilan miliar dua ratus tiga puluh sembilan juta seratus delapan belas ribu lima ratus Rupiah) oleh para Pemegang Saham dengan rincian serta nilai nominal saham yang disebutkan pada akhir Akta ini.	1. Approving the transfer of Treasury Shares to be carried out through a cancellation mechanism by reducing the capital in accordance with Article 21 of POJK Number 29/POJK.04/2023 on the Buyback of Shares Issued by a Public Company, and granting authority to the Company's Board of Directors to take all necessary actions regarding the procedures and all matters related to the transfer of such shares. 2. Approving amendments to the Company's Articles of Association, including but not limited to changes to Article 4, paragraph 2 of the Articles of Association in connection with the reduction of the Company's Issued and Paid-Up Capital pursuant to the results of the Treasury Shares transfer through the cancellation mechanism by reducing capital. Previously, the Company's Authorized Capital had been fully issued and paid-up at 56.79% (fifty-six point seven nine percent), totaling 17,037,792,274 (seventeen billion thirty-seven million seven hundred ninety-two thousand two hundred seventy-four) shares, with a total nominal value of Rp1,703,779,227,400.00 (one trillion seven hundred three billion seven hundred seventy-nine million two hundred twenty-seven thousand four hundred Rupiah). Henceforth, the wording of Article 4, paragraph 2 of the Company's Articles of Association should read as follows: From the Authorized Capital, 56.307% (fifty-six point three zero seven percent) totaling 16,892,391,185 (sixteen billion eight hundred ninety-two million three hundred ninety-one thousand one hundred eighty-five) shares had been fully issued and paid-up, with a total nominal value of Rp1,689,239,118,500.00 (one trillion six hundred eighty-nine billion two hundred thirty-nine million one hundred eighteen thousand five hundred Rupiah) by the shareholders, with details and the nominal value of the shares as specified at the end of this deed.
Realisasi:	**Realization:**
Telah direalisasikan sepenuhnya.	Had been fully realized.
Hasil Pemungutan Suara:	**Voting Results:**
Suara setuju sebanyak 15.288.785.543 (lima belas miliar dua ratus delapan puluh delapan juta tujuh ratus delapan puluh lima ribu lima ratus empat puluh tiga) lembar saham atau 100% (seratus persen).	Votes in favor totaled 15,288,785,543 (fifteen billion two hundred eighty-eight million seven hundred eighty-five thousand five hundred forty-three) shares, or 100% (one hundred percent).

Keputusan dan Realisasi atas Keputusan RUPS Tahun 2024
Resolutions and Realization of the 2024 GMS Resolutions

RUPST 15 Mei 2024
AGMS on May 15, 2024

Agenda Pertama First Agenda	
Persetujuan dan pengesahan Laporan Tahunan Perseroan tahun 2023 termasuk Laporan Direksi tentang kinerja Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2023, Laporan Pengawasan Komisaris, Laporan Posisi Keuangan dan Perhitungan Laba/Rugi untuk tahun buku yang berakhir tanggal 31 Desember 2023, dan pemberian pelunasan serta pembebasan tanggung jawab (*acquit et de charge*) kepada anggota Direksi dan Dewan Komisaris atas tindakan pengurusan dan pengawasan dalam tahun buku yang berakhir pada tanggal 31 Desember 2023.	Approval and ratification of the Company's Annual Report for the year 2023, including the Board of Directors' Report on the Company's performance for the fiscal year ended December 31, 2023, the Board of Commissioners' Supervisory Report, the Statement of Financial Position and Statement of Profit/Loss for the fiscal year ended December 31, 2023, and the granting of full release and discharge (*acquit et de charge*) to the members of the Board of Directors and the Board of Commissioners for the management and supervisory actions carried out during the financial year ended December 31, 2023.
Keputusan:	**Resolution:**
Menyetujui dan mengesahkan Laporan Tahunan Perseroan tahun 2023, termasuk: 1. Laporan Direksi tentang kinerja Perseroan dan Laporan Pengawasan Komisaris; serta 2. Laporan Posisi Keuangan dan Perhitungan Laba/Rugi untuk tahun buku yang berakhir tanggal 31 Desember 2023 yang telah diaudit oleh Kantor Akuntan Publik Paul Hadiwinata, Hidajat, Arsono, Retno, Palilingan & Rekan sesuai dengan laporan Nomor 00339/2.1133/AU.1/07/1244-3/1/III/2024 serta memberikan pelunasan dan pembebasan tanggung jawab sepenuhnya (*acquit et de charge*) bagi seluruh anggota Direksi atas tindakan pengurusan dan anggota Dewan Komisaris Perseroan atas tindakan pengawasannya selama tahun buku 2023, sejauh tindakan tersebut tercermin dalam Laporan Tahunan dan Laporan Keuangan.	Approving and ratifying the Company's Annual Report for the year 2023, including: 1. The Board of Directors' Report on the Company's performance and the Board of Commissioners' Supervisory Report; and 2. The Statement of Financial Position and Statement of Profit/Loss for the fiscal year ended December 31, 2023, which had been audited by the Public Accounting Firm Paul Hadiwinata, Hidajat, Arsono, Retno, Palilingan & Partners in accordance with report Number 00339/2.1133/AU.1/07/1244-3/1/III/2024, and granted full release and discharge (*acquit et de charge*) to all members of the Board of Directors for their management actions and to members of the Board of Commissioners for their supervisory actions during the 2023 fiscal year, to the extent that such actions were reflected in the Annual Report and Financial Statements.
Realisasi:	**Realization:**
Telah direalisasikan sepenuhnya.	Had been fully realized.
Hasil Pemungutan Suara:	**Voting Results:**
Suara setuju sebanyak 15.290.008.079 (lima belas miliar dua ratus sembilan puluh juta delapan ribu tujuh puluh sembilan) lembar saham atau 100% (seratus persen).	Votes in favor totaled 15,290,008,079 (fifteen billion two hundred ninety million eight thousand seventy-nine) shares or 100% (one hundred percent).

Agenda Kedua Second Agenda	
Penetapan penggunaan laba Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2023.	Determination of the appropriation of the Company's profit for the fiscal year ended December 31, 2023.
Keputusan:	**Resolution:**
Menyetujui penetapan penggunaan laba Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2023, sebesar Rp28.651.782.856,00 (dua puluh delapan miliar enam ratus lima puluh satu juta tujuh ratus delapan puluh dua ribu delapan ratus lima puluh enam rupiah) serta pemberian kuasa kepada Direksi Perseroan untuk melakukan segala tindakan yang diperlukan, sebagaimana telah dikemukakan sebagai berikut: 1. Sampai dengan 20% (dua puluh persen) disisihkan sebagai cadangan; serta 2. Sisanya masuk ke saldo laba ditahan untuk memperkuat struktur permodalan Perseroan.	Approving the determination of the appropriation of the Company's profit for the fiscal year ended December 31, 2023, amounting Rp28,651,782,856 (twenty-eight billion six hundred fifty-one million seven hundred eighty-two thousand eight hundred fifty-six rupiah), and granting authority to the Board of Directors of the Company to take all necessary actions, as presented below: 1. Up to 20% (twenty percent) to be allocated as reserves; and 2. The remaining balance to be recorded as retained earnings to strengthen the Company's capital structure.
Realisasi:	**Realization:**
Telah direalisasikan sepenuhnya.	Had been fully realized.
Hasil Pemungutan Suara:	**Voting Results:**
Suara setuju sebanyak 15.290.008.079 (lima belas miliar dua ratus sembilan puluh juta delapan ribu tujuh puluh sembilan) lembar saham atau 100% (seratus persen).	Votes in favor totaled 15,290,008,079 (fifteen billion two hundred ninety million eight thousand seventy-nine) shares or 100% (one hundred percent).

Agenda Ketiga Third Agenda	
Penunjukan Akuntan Publik yang akan memeriksa Laporan Keuangan Perseroan untuk tahun buku yang akan berakhir pada tanggal 31 Desember 2024.	Appointment of Public Accountant to audit the Company's Financial Statements for the fiscal year ending December 31, 2024.
Keputusan:	**Resolution:**
Menyetujui penunjukan Akuntan Publik dan Kantor Akuntan Publik yang akan memeriksa Laporan Keuangan yang akan berakhir pada tanggal 31 Desember 2024, yang penunjukannya dikuasakan kepada Dewan Komisaris termasuk namun tidak terbatas pada besaran honorariumnya. Penunjukan Akuntan Publik harus memperhatikan rekomendasi dari Komite Audit.	Approving the appointment of a Public Accountant and Public Accounting Firm to audit the Financial Statements for the fiscal year ending December 31, 2024, with the authority for such appointment, including but not limited to determining the amount of remuneration, delegated to the Board of Commissioners. The appointment of the Public Accountant should consider the recommendation from the Audit Committee.
Realisasi:	**Realization:**
Telah direalisasikan sepenuhnya.	Had been fully realized.
Hasil Pemungutan Suara:	**Voting Results:**
Suara setuju sebanyak 15.290.008.079 (lima belas miliar dua ratus sembilan puluh juta delapan ribu tujuh puluh sembilan) lembar saham atau 100% (seratus persen).	Votes in favor totaled 15,290,008,079 (fifteen billion two hundred ninety million eight thousand seventy-nine) shares or 100% (one hundred percent).

Agenda Keempat Fourth Agenda	
Penetapan gaji dan honorarium Direksi dan Dewan Komisaris PT Bank Oke Indonesia, Tbk.	Determination of salaries and honorarium for the Board of Directors and the Board of Commissioners of PT Bank Oke Indonesia, Tbk.
Keputusan:	**Resolution:**
Menyetujui penetapan gaji dan honorarium Direksi dan Dewan Komisaris PT Bank Oke Indonesia, Tbk., dengan memberikan kuasa serta wewenang kepada Dewan Komisaris untuk melakukan peninjauan kembali besarnya gaji dan honorarium bagi anggota Direksi dan Dewan Komisaris Perseroan.	Approving the determination of salaries and honorarium for the Board of Directors and the Board of Commissioners of PT Bank Oke Indonesia, Tbk., by granting the authority and power to the Board of Commissioners to review and adjust the amount of salaries and honorarium for members of the Board of Directors and the Board of Commissioners of the Company.
Realisasi:	**Realization:**
Telah direalisasikan sepenuhnya.	Had been fully realized.
Hasil Pemungutan Suara:	**Voting Results:**
Suara setuju sebanyak 15.290.008.079 (lima belas miliar dua ratus sembilan puluh juta delapan ribu tujuh puluh sembilan) lembar saham atau 100% (seratus persen).	Votes in favor totaled 15,290,008,079 (fifteen billion two hundred ninety million eight thousand seventy-nine) shares or 100% (one hundred percent).

RUPSLB 15 Mei 2024
EGMS on May 15, 2024

Agenda Pertama First Agenda	
Perubahan susunan Pengurus PT Bank Oke Indonesia, Tbk.	Changes in the Management Composition of PT Bank Oke Indonesia, Tbk.
Keputusan:	**Resolution:**
1. Menyetujui untuk memberhentikan dengan hormat Sdr. Lim Cheol Jin, selaku Komisaris Utama, dan berlaku efektif sejak RUPSLB ini ditutup. 2. Menyetujui pengunduran diri Sdr. Inhyo Wang selaku Direktur Kredit dan IT, dan berlaku efektif sejak RUPSLB ini ditutup. 3. Menyetujui untuk mengangkat Sdr. Sang Ton Sim selaku Komisaris Utama dan akan berlaku efektif setelah mendapatkan persetujuan dari dari Otoritas Jasa Keuangan (OJK), dan instansi berwenang lainnya. 4. Dengan demikian susunan kepengurusan PT Bank Oke Indonesia, Tbk. menjadi: **Dewan Komisaris** Komisaris Utama* : Sang Ton Sim* Komisaris Independen : Sondang Martha Samosir Komisaris Independen : Chairudin	1. Approving the honorable discharge of Mr. Lim Cheol Jin as President Commissioner, effective as of the closing of this EGMS. 2. Approving the resignation of Mr. Inhyo Wang as Director of Credit and IT, effective as of the closing of this EGMS. 3. Approving the appointment of Mr. Sang Ton Sim as President Commissioner, which would become effective upon obtaining approval from the Financial Services Authority (OJK), and other relevant authorities. 4. Accordingly, the composition of the management of PT Bank Oke Indonesia, Tbk. should be as follows: **Board of Commissioners** President Commissioner* : Sang Ton Sim* Independent Commissioner : Sondang Martha Samosir Independent Commissioner : Chairudin

Agenda Pertama First Agenda	
Direksi Direktur Utama : Park Young Man Wakil Direktur Utama : Hendra Lie Direktur Bisnis : Vincentia M. Djuniwati Wijaya Direktur Kepatuhan : Efdinal Alamsyah * akan efektif setelah mendapatkan persetujuan dari OJK dan instansi berwenang lainnya.	**Board of Directors** President Director : Park Young Man Vice President Director : Hendra Lie Director of Business : Vincentia M. Djuniwati Wijaya Director of Compliance : Efdinal Alamsyah * would become effective upon obtaining approval from OJK and other relevant authorities.
Menyetujui pemberian kuasa kepada Direksi Perseroan untuk menyatakan segala keputusan dalam agenda rapat dalam suatu akta notaris tersendiri, mengenai keputusan dalam agenda rapat tersebut di atas, termasuk untuk menegaskan kembali hasil keputusan rapat tersebut di atas.	Approving the granting of authority to the Company's Board of Directors to state all resolutions from this meeting agenda in a separate notarial deed, including to reaffirm the resolutions of the meeting as stated above.
Realisasi:	**Realization:**
Telah direalisasikan sepenuhnya.	Had been fully realized.
Hasil Pemungutan Suara:	**Voting Results:**
Suara setuju sebanyak 15.290.018.479 (lima belas miliar dua ratus sembilan puluh juta delapan belas ribu empat ratus tujuh puluh sembilan) lembar saham atau 100% (seratus persen).	Votes in favor totaled 15,290,018,479 (fifteen billion two hundred ninety million eighteen thousand four hundred seventy-nine) shares, representing 100% (one hundred percent).

Agenda Kedua Second Agenda	
Perubahan Anggaran Dasar PT Bank Oke Indonesia, Tbk.	Amendment to the Articles of Association of PT Bank Oke Indonesia, Tbk.
Keputusan:	**Resolution:**
Menyetujui perubahan Anggaran Dasar Perseroan guna penyesuaian dengan POJK Nomor 17 tahun 2023 tentang Penerapan Tata Kelola Bagi Bank Umum dan POJK Nomor 14/POJK.04/2022 tentang Penyampaian Laporan Keuangan Berkala Emiten atau Perusahaan Publik dan memberikan kewenangan kepada Direksi Perseroan untuk menyusun serta menyatakan kembali seluruh Anggaran Dasar Perseroan.	Approving the amendment to the Company's Articles of Association to align with POJK Number 17 of 2023 on the Implementation of Governance for Commercial Banks and POJK Number 14/POJK.04/2022 on the Submission of Periodic Financial Statements of Issuers or Public Companies, and granting authority to the Company's Board of Directors to prepare and restate the entire Articles of Association of the Company.
Realisasi:	**Realization:**
Telah direalisasikan sepenuhnya.	Had been fully realized.
Hasil Pemungutan Suara:	**Voting Results:**
Suara setuju sebanyak 15.290.018.479 (lima belas miliar dua ratus sembilan puluh juta delapan belas ribu empat ratus tujuh puluh sembilan) lembar saham atau 100% (seratus persen).	Votes in favor totaled 15,290,018,479 (fifteen billion two hundred ninety million eighteen thousand four hundred seventy-nine) shares, representing 100% (one hundred percent).

RUPSLB 20 November 2024
EGMS on November 20, 2024

Agenda Pertama First Agenda	
Perubahan susunan Pengurus PT Bank Oke Indonesia, Tbk.	Changes in the management composition of PT Bank Oke Indonesia, Tbk.
Keputusan:	**Resolution:**
Menyetujui untuk mengangkat Sdr. Jong Ha Lee selaku Direktur Kredit dan akan berlaku efektif setelah mendapatkan persetujuan dari Otoritas Jasa Keuangan (OJK), dan instansi berwenang lainnya. Untuk keputusan ini, terdapat suara tidak setuju sebanyak 200.036 (dua ratus ribu tiga puluh enam) lembar saham atau 0,001% (nol koma nol nol satu persen), sedangkan suara yang setuju sebanyak 15.288.675.861 (lima belas miliar dua ratus delapan puluh delapan juta enam ratus tujuh puluh lima ribu delapan ratus enam puluh satu) lembar saham atau 99,999% (sembilan puluh sembilan koma sembilan sembilan sembilan persen).	Approving the appointment of Mr. Jong Ha Lee as Director of Credit, which would be effective after obtaining approval from the Financial Services Authority (OJK) and other relevant authorities. For this resolution, there were 200,036 (two hundred thousand thirty-six) shares or 0.001% (zero point zero zero one percent) voting against, while 15,288,675,861 (fifteen billion two hundred eighty-eight million six hundred seventy-five thousand eight hundred sixty-one) shares or 99.999% (ninety-nine point nine nine nine percent) voted in favor.

Agenda Pertama
First Agenda

Dengan demikian susunan kepengurusan PT Bank Oke Indonesia, Tbk. menjadi:	Thus, the composition of the management of PT Bank Oke Indonesia, Tbk. should be as follows:
Dewan Komisaris	**Board of Commissioners**
Komisaris Utama : Sang Ton Sim	President Commissioner : Sang Ton Sim
Komisaris Independen : Sondang Martha Samosir	Independent Commissioner : Sondang Martha Samosir
Komisaris Independen : Chairudin	Independent Commissioner : Chairudin
Direksi	**Board of Directors**
Direktur Utama : Park Young Man	President Director : Park Young Man
Wakil Direktur Utama : Hendra Lie	Vice President Director : Hendra Lie
Direktur Bisnis : Vincentia M. Djuniwati Wijaya	Director of Business : Vincentia M. Djuniwati Wijaya
Direktur Kredit* : Jong Ha Lee *	Director of Credit* : Jong Ha Lee*
Direktur Kepatuhan : Efdinal Alamsyah	Director of Compliance : Efdinal Alamsyah
Menyetujui pemberian kuasa kepada Direksi Perseroan untuk menyatakan segala keputusan dalam agenda rapat dalam suatu akta notaris tersendiri, mengenai keputusan dalam agenda rapat tersebut di atas, termasuk untuk menegaskan kembali hasil keputusan rapat tersebut di atas.	Approving the granting of authority to the Company's Board of Directors to state all resolutions from this meeting agenda in a separate notarial deed, including to reaffirm the resolutions of this meeting.
Realisasi:	**Realization:**
Telah direalisasikan sepenuhnya.	Had been fully realized.
Hasil Pemungutan Suara:	**Voting Results:**
• Suara setuju sebanyak 15.288.675.861 (lima belas miliar dua ratus delapan puluh delapan juta enam ratus tujuh puluh lima ribu delapan ratus enam puluh satu) lembar saham atau 99,999% (sembilan puluh sembilan koma sembilan sembilan sembilan persen). • Suara tidak setuju sebanyak 200.036 (dua ratus ribu tiga puluh enam) lembar saham atau 0,001% (nol koma nol nol satu persen).	• Votes in favor totaled 15,288,675,861 (fifteen billion two hundred eighty-eight million six hundred seventy-five thousand eight hundred sixty-one) shares, representing 99.999% (ninety-nine point nine nine nine percent). • Votes against totaled 200,036 (two hundred thousand thirty-six) shares, or 0.001% (zero point zero zero one percent).

Dewan Komisaris
Board of Commissioners

Dewan Komisaris merupakan salah satu organ tata kelola OK BANK yang menjalankan fungsi pengawasan secara independen atas pengelolaan dan jalannya kegiatan usaha. Dewan Komisaris memastikan bahwa Direksi melaksanakan strategi, kebijakan, dan operasional OK BANK sesuai dengan prinsip tata kelola perusahaan yang baik, ketentuan peraturan perundang-undangan, serta kepentingan Pemegang Saham. Melalui pengawasan yang terstruktur dan berkesinambungan, Dewan Komisaris mengevaluasi kinerja manajemen, efektivitas pengendalian internal, serta penerapan manajemen risiko, sekaligus memberikan arahan dan rekomendasi yang diperlukan. Peran ini menjadi elemen penting dalam menjaga keseimbangan pengambilan keputusan, memperkuat akuntabilitas, dan mendukung keberlanjutan usaha OK BANK di tengah dinamika industri perbankan.

The Board of Commissioners is one of OK BANK's corporate governance organs that performs an independent supervisory function over the management and conduct of business activities. The Board of Commissioners ensures that the Board of Directors implements OK BANK's strategies, policies, and operations in accordance with good corporate governance principles, applicable laws and regulations, and the interests of Shareholders. Through structured and continuous supervision, the Board of Commissioners evaluates management performance, the effectiveness of internal controls, and the implementation of risk management, while also providing the necessary guidance and recommendations. This role becomes an important element in maintaining balanced decision-making, strengthening accountability, and supporting the sustainability of OK BANK's business amid the dynamics of the banking industry.

Dasar Hukum

Dalam melaksanakan tugas dan tanggung jawabnya, Dewan Komisaris mengacu pada berbagai peraturan perundang-undangan yang berlaku berikut:
1. Undang-Undang Nomor 40 tahun 2007 tentang Perseroan Terbatas;
2. POJK Nomor 33/POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik;
3. POJK Nomor 21/POJK.04/2015 tentang Penerapan Pedoman Tata Kelola Perusahaan Terbuka;
4. POJK Nomor 17 Tahun 2023 tentang Penerapan Tata Kelola Bagi Bank Umum; serta
5. SEOJK Nomor 14/SEOJK.03/2025 tentang Penerapan Tata Kelola Bagi Bank Umum.

Legal Basis

In carrying out its duties and responsibilities, the Board of Commissioners refers to the following applicable laws and regulations:
1. Law Number 40 of 2007 on Limited Liability Companies;
2. POJK Number 33/POJK.04/2014 on the Board of Directors and the Board of Commissioners of Issuers or Public Companies;
3. POJK Number 21/POJK.04/2015 on the Implementation of Corporate Governance Guidelines for Public Companies;
4. POJK Number 17 of 2023 on the Implementation of Governance for Commercial Banks; and
5. SEOJK Number 14/SEOJK.03/2025 on the Implementation of Governance for Commercial Banks.

Piagam Dewan Komisaris

OK BANK telah memiliki Piagam Dewan Komisaris yang menjadi panduan bagi Dewan Komisaris melaksanakan tugas dan tanggung jawabnya. Piagam Dewan Komisaris ini telah disahkan oleh Dewan Komisaris pada tanggal 10 Desember 2024.

Charter of the Board of Commissioners

OK BANK has established a Board of Commissioners Charter that serves as a guideline for the Board of Commissioners in carrying out its duties and responsibilities. This Board of Commissioners Charter was approved by the Board of Commissioners on December 10, 2024.

Kriteria dan Independensi Dewan Komisaris

Dalam memilih anggota Dewan Komisaris, OK BANK memiliki ketentuan yang diuraikan sebagai berikut:
1. Setiap pengangkatan dan/atau penggantian anggota Dewan Komisaris telah memperhatikan rekomendasi Komite

Criteria and Independency of the Board of Commissioners

In selecting members of the Board of Commissioners, OK BANK applies the following provisions:
1. Every appointment and/or replacement of members of the Board of Commissioners has considered

Remunerasi dan Nominasi dengan mempertimbangkan integritas, kompetensi dan reputasi keuangan yang memadai;
2. Bank memiliki 3 (tiga) orang Dewan Komisaris, 2 (dua) orang komisaris independen merupakan Warga Negara Indonesia dan berdomisili di Indonesia;
3. Komisaris Utama merupakan Komisaris non-independen dan telah lulus *fit and proper test*;
4. 2 (dua) Komisaris Independen tidak ada yang melakukan rangkap jabatan sebagai anggota Direksi, anggota Dewan Komisaris, atau Pejabat Eksekutif pada perusahaan lain baik Bank maupun bukan Bank baik yang berkedudukan di dalam maupun di luar negeri;
5. Anggota Dewan Komisaris tidak ada yang saling memiliki hubungan keluarga sampai derajat kedua dengan sesama anggota Dewan Komisaris dan/atau anggota Direksi;
6. Memiliki komitmen untuk mematuhi peraturan perundang-undangan; serta
7. Memiliki pengetahuan dan/atau keahlian di bidang yang dibutuhkan oleh PT Bank Oke Indonesia, Tbk.

the recommendation from the Remuneration and Nomination Committee by considering integrity, competence, and sound financial reputation;
2. The Bank has 3 (three) members of the Board of Commissioners, consisting of 2 (two) independent commissioners who are Indonesian Citizens and domiciled in Indonesia;
3. The President Commissioner is a non-independent Commissioner and has passed the fit and proper test;
4. The 2 (two) Independent Commissioners are not holding concurrent positions as members of the Board of Directors, members of the Board of Commissioners, or Executive Officers in other companies, whether Banks or non-Banks, both domestically or overseas;
5. No member of the Board of Commissioners has a family relationship up to the second degree with other members of the Board of Commissioners and/or members of the Board of Directors;
6. Having a commitment to comply with prevailing laws and regulations; and
7. Possessing knowledge and/or expertise in fields required by PT Bank Oke Indonesia, Tbk.

Komposisi Dewan Komisaris

Komposisi Dewan Komisaris OK BANK ditetapkan melalui Akta Nomor 13 tanggal 22 Mei 2025 yang dibuat oleh Notaris Dr. Agung Iriantoro, S.H., M.H. di Jakarta. Penetapan ini menggambarkan susunan Dewan Komisaris yang beranggotakan individu dengan pengalaman profesional yang beragam, sehingga masing-masing membawa perspektif dan keahlian yang saling melengkapi. Keberagaman latar belakang tersebut memperkuat fungsi pengawasan dan pembinaan strategis, sekaligus memastikan Dewan Komisaris mampu memberikan arahan yang relevan bagi pengembangan dan pengelolaan Bank secara berkelanjutan. Informasi mengenai komposisi Dewan Komisaris OK BANK diuraikan sebagai berikut:

Composition of the Board of Commissioners

The composition of OK BANK's Board of Commissioners was determined through Deed Number 13 dated May 22, 2025, drawn up by Notary Dr. Agung Iriantoro, S.H., M.H. in Jakarta. This determination reflects a Board of Commissioners comprising individuals with diverse professional experience, each bringing complementary perspectives and expertise. Such diversity of backgrounds strengthens the supervisory and strategic advisory functions, while ensuring that the Board of Commissioners is able to provide relevant guidance for the sustainable development and management of the Bank. Information regarding the composition of OK BANK's Board of Commissioners is as follows:

Nama Name	Jabatan Position	Dasar Pengangkatan Terakhir Basis for Last Appointment	Persetujuan OJK OJK Approval
Sang Ton Sim	Komisaris Utama President Commissioner	RUPSLB 15 Mei 2024 EGMS on May 15, 2024	Nomor KEPR-29/PB.02/2024 tanggal 16 Oktober 2024 Number KEPR-29/PB.02/2024 dated October 16, 2024
Sondang Martha Samosir	Komisaris Independen Independent Commissioner	RUPSLB 22 Mei 2025 EGMS on May 22, 2025	Nomor KEP-39/PB.1/2022 tanggal 8 Agustus 2022 Number KEP-39/PB.1/2022 dated August 8, 2022
Chairudin	Komisaris Independen Independent Commissioner	RUPSLB 11 Mei 2023 EGMS on May 11, 2023	Nomor KEPR-75/D.03/2023 tanggal 17 Juli 2023 Number KEPR-75/D.03/2023 dated July 17, 2023

Tugas dan Tanggung Jawab Dewan Komisaris

Dewan Komisaris OK BANK memiliki tugas dan tanggung jawab sebagai berikut:

1. Dalam menjalankan tugasnya, Dewan Komisaris telah memiliki pedoman, tata tertib kerja termasuk pengaturan etika kerja, waktu kerja dan rapat, serta piagam (*charter*);
2. Dewan Komisaris telah melaksanakan tugas dan tanggung jawabnya secara independen dan menyediakan waktu yang cukup untuk optimalkan tugasnya serta tidak terlibat dalam pengambilan keputusan kegiatan operasional Bank kecuali kredit kepada pihak terkait dan hal lain yang ditetapkan dalam Anggaran Dasar Bank dan/atau peraturan perundangan yang berlaku dalam rangka melaksanakan fungsi pengawasan;
3. Dewan Komisaris telah memastikan penerapan tata kelola yang baik terselenggara dalam setiap kegiatan usaha Bank pada seluruh tingkatan atau jenjang organisasi dengan senantiasa melakukan pengawasan terhadap pelaksanaan tugas dan tanggung jawab Direksi baik secara berkala maupun sewaktu-waktu, termasuk dalam pelaksanaan kebijakan strategis PT Bank Oke Indonesia, Tbk. Apabila terdapat pelanggaran terhadap ketentuan peraturan perundang-undangan dibidang keuangan, perbankan dan yang terkait dengan kegiatan usaha Bank dan/atau keadaan/perkiraan keadaan yang dapat membahayakan kelangsungan usaha Bank maka dilaporkan ke OJK paling lambat 5 (lima) hari kerja sejak ditemukan;
4. Sebagai bagian dari pelaksanaan tugasnya Dewan Komisaris telah memastikan bahwa Direksi menindaklanjuti temuan audit dan rekomendasi Satuan Kerja Audit Internal Bank (SKAI), auditor eksternal, hasil pengawasan OJK dan/atau hasil pengawasan otoritas lain;
5. Untuk mengoptimalkan tugas Dewan Komisaris telah dibentuk Komite Audit, Komite Pemantau Risiko, serta Komite Remunerasi dan Nominasi. Sedangkan Pengangkatan anggota Komite telah dilakukan Direksi berdasarkan keputusan rapat Dewan Komisaris namun untuk pelaksanaan tugas dari masing-masing komite tersebut agar efektif dipantau oleh Dewan Komisaris;
6. Dewan Komisaris telah melakukan penilaian terhadap komite di bawah Dewan Komisaris, yaitu Komite Audit, Komite Pemantau Risiko, dan Komite Nominasi dan Remunerasi;
7. Dewan Komisaris telah memiliki kebijakan penilaian terhadap kinerja anggota Direksi dan Dewan Komisaris yaitu Kinerja anggota Direksi dan Komisaris dilakukan melalui mekanisme penilaian sendiri (*self-assessment*) sebagai bentuk akuntabilitas Direksi dan Dewan Komisaris dalam melaksanakan tugas dan tanggung jawabnya mengacu pada RBB yang telah disetujui oleh Dewan Komisaris. Hasil penilaian sendiri (*self-assessment*) dievaluasi oleh Dewan Komisaris

Duties and Responsibilities of the Board of Commissioners

The Board of Commissioners of OK BANK has the following duties and responsibilities:

1. In performing its duties, the Board of Commissioners has established guidelines, code of conduct, including work ethics regulations, working hours and meetings, as well as a charter;
2. The Board of Commissioners has carried out its duties and responsibilities independently and allocated sufficient time to optimize its role. The Board does not engage in decision-making related to the Bank's operational activities, except for granting credit to related parties and other matters stipulated in the Bank's Articles of Association and/or applicable laws and regulations in the context of performing its supervisory function;
3. The Board of Commissioners has ensured the implementation of good corporate governance in every business activity of the Bank at all levels of the organization by continuously supervising the implementation of duties and responsibilities of the Board of Directors, both periodically and at any time, including in the implementation of PT Bank Oke Indonesia, Tbk's. strategic policies. If there's any violation of laws and regulations in the financial and banking sectors, or any condition or anticipated condition that may endanger the Bank's business continuity, such matter must be reported to the OJK no later than 5 (five) working days from the date of discovery;
4. As part of its duties, the Board of Commissioners has ensured that the Board of Directors follows up on audit findings and recommendations from the Bank's Internal Audit Unit (SKAI), external auditors, supervision results from OJK, and/or other supervisory authorities;
5. To optimize its duties, the Board of Commissioners has established the Audit Committee, Risk Monitoring Committee, as well as the Remuneration and Nomination Committee. The appointment of the Committee members has been carried out by the Board of Directors based on the decision of the Board of Commissioners' meeting, however, the performance of each committee is effectively monitored by the Board of Commissioners;
6. The Board of Commissioners has conducted an assessment of the committees under its supervision, namely the Audit Committee, the Risk Monitoring Committee, and the Remuneration and Nomination Committee;
7. The Board of Commissioners has established a performance assessment policy for members of the Board of Directors and the Board of Commissioners, namely the performance of members of the Board of Directors and the Board of Commissioners is assessed through a self-assessment mechanism as a form of accountability in carrying out their duties and responsibilities, with reference to the RBB approved by the Board of Commissioners. The results of the self-assessment are evaluated by

di dalam rapat berdasarkan rekomendasi dari Komite Remunerasi dan Nominasi;

8. Rapat Dewan Komisaris telah diselenggarakan secara berkala sebanyak 6 (enam) kali dalam setahun, rapat-rapat Dewan Komisaris dihadiri oleh seluruh anggota Dewan Komisaris yaitu Komisaris Independen dan Komisaris Utama. Untuk pengambilan keputusan rapat dilakukan secara musyawarah untuk mufakat dan apabila tidak mufakat maka dibatalkan;
9. Membuat risalah rapat Dewan Komisaris dan ditanda tangani oleh seluruh anggota Dewan Komisaris yang hadir dalam rapat Dewan Komisaris; serta
10. Dewan Komisaris melaksanakan tugas secara independen tanpa intervensi dari siapa pun termasuk dari Pemegang Saham yang dapat mengurangi keuntungan Perseroan, tidak memanfaatkan Perseroan untuk kepentingan siapa pun termasuk mengambil atau menerima keuntungan pribadi.

Selain tugas dan tanggung jawab yang telah diuraikan di atas, Dewan Komisaris memiliki pembagian tugas dan tanggung jawab masing-masing anggota yang diuraikan sebagai berikut:

the Board of Commissioners in a meeting based on recommendations from the Remuneration and Nomination Committee;

8. The Board of Commissioners' meetings have been held regularly 6 (six) times a year. These meetings are attended by all members of the Board of Commissioners, consisting of Independent Commissioners and the President Commissioner. Decisions in the meetings are made based on deliberation to reach a consensus if no consensus is reached, the decision will be cancelled;
9. The Board of Commissioners prepares minutes of meetings, which are signed by all members of the Board of Commissioners present at the meeting; and
10. The Board of Commissioners carries out its duties independently without any intervention from any party, including Shareholders, that can reduce the Company's benefits, and does not utilize the Company for the interests of any party, including taking or receiving personal benefits.

In addition to the duties and responsibilities described above, the Board of Commissioners has distributed duties and responsibilities for each of its members, which is outlined as follows:

Nama Name	Jabatan Position	Tanggung Jawab Responsibilities
Sang Ton Sim	Komisaris Utama	1. Melakukan pemanggilan Rapat Dewan Komisaris secara tertulis yang disampaikan kepada seluruh anggota Dewan Komisaris dengan mencantumkan acara, tanggal, waktu, dan tempat rapat; 2. Memimpin Rapat Dewan Komisaris; 3. Melakukan pengawasan untuk kepentingan Bank atas kebijakan dan jalannya pengurusan oleh Direksi, memberikan nasihat kepada Direksi, sesuai dengan maksud dan tujuan Bank yang ditetapkan dalam ketentuan peraturan perundang-undangan, anggaran dasar dan keputusan RUPS; 4. Mengarahkan, memantau, dan mengevaluasi pelaksanaan tata kelola, manajemen risiko, dan kepatuhan secara terintegrasi, serta kebijakan strategis Bank, sesuai dengan ketentuan peraturan perundang-undangan, anggaran dasar, dan/atau keputusan RUPS; 5. Mengawasi pelaksanaan Rencana Strategis Bank dan Realisasi Bisnis Bank; 6. Memastikan penerapan manajemen risiko telah mencakup *country risk* dan *transfer risk*; 7. Melakukan pengawasan terhadap pelaksanaan pengelolaan aset bermasalah, penyisihan, dan pencadangan yang dilakukan Bank dalam pengelolaan risiko kredit; serta 8. Membentuk komite sebagaimana disyaratkan oleh peraturan perundang-undangan.
	President Commissioner	1. Calling the Board of Commissioners' Meetings in writing, delivered to all members of the Board of Commissioners by stating the agenda, date, time, and venue of the meeting; 2. Chairing the Board of Commissioners' Meetings; 3. Supervising in the best interest of the Bank regarding the policies and management conducted by the Board of Directors, as well as providing advice to the Board of Directors in accordance with the Bank's vision and mission as stipulated in the applicable laws and regulations, articles of association, and resolutions of the GMS; 4. Directing, monitoring, and evaluating the implementation of governance, risk management, and compliance in an integrated manner, as well as the Bank's strategic policies, in accordance with the applicable laws and regulations, articles of association, and/or GMS resolutions; 5. Supervising the implementation of the Bank's Strategic Plan and Business Realization; 6. Ensuring the implementation of risk management covers country risk and transfer risk; 7. Supervising the implementation of managing non-performing assets, allowances, and reserves conducted by the Bank in managing credit risk; and 8. Establishing committees as required by the applicable laws and regulations.

Nama Name	Jabatan Position	Tanggung Jawab Responsibilities
Sondang Martha Samosir	Komisaris Independen	1. Melakukan pengawasan untuk kepentingan Bank atas kebijakan dan jalannya pengurusan oleh Direksi, memberikan nasihat kepada Direksi, sesuai dengan maksud dan tujuan Bank yang ditetapkan dalam ketentuan peraturan perundang-undangan, anggaran dasar, dan keputusan RUPS; 2. Mengarahkan, memantau, dan mengevaluasi pelaksanaan tata kelola, manajemen risiko, dan kepatuhan secara terintegrasi, serta kebijakan strategis Bank, sesuai dengan ketentuan peraturan perundang-undangan, anggaran dasar, dan/atau keputusan RUPS; 3. Mengawasi pelaksanaan Rencana Strategis Bank dan Realisasi Bisnis Bank; 4. Memastikan penerapan manajemen risiko telah mencakup country risk dan transfer risk; 5. Melakukan pengawasan terhadap pelaksanaan pengelolaan aset bermasalah, penyisihan, dan pencadangan yang dilakukan Bank dalam pengelolaan risiko kredit; serta 6. Membentuk komite sebagaimana disyaratkan oleh peraturan perundang-undangan.
	Independent Commissioner	1. Supervising for the best interest of the Bank regarding the policies and management conducted by the Board of Directors, as well as providing advice to the Board of Directors in accordance with the Bank's vision and mission as stipulated in the applicable laws and regulations, articles of association, and resolutions of the GMS; 2. Directing, monitoring, and evaluating the implementation of governance, risk management, and compliance in an integrated manner, as well as the Bank's strategic policies, in accordance with the applicable laws and regulations, articles of association, and/or GMS resolutions; 3. Supervising the implementation of the Bank's Strategic Plan and Business Realization; 4. Ensuring the implementation of risk management covers country risk and transfer risk; 5. Supervising the implementation of managing non-performing assets, allowances, and reserves conducted by the Bank in managing credit risk; and 6. Establishing committees as required by the applicable laws and regulations.
Chairudin	Komisaris Independen	1. Melakukan pengawasan untuk kepentingan Bank atas kebijakan dan jalannya pengurusan oleh Direksi, memberikan nasihat kepada Direksi, sesuai dengan maksud dan tujuan Bank yang ditetapkan dalam ketentuan peraturan perundang-undangan, anggaran dasar, dan keputusan RUPS; 2. Mengarahkan, memantau, dan mengevaluasi pelaksanaan tata kelola, manajemen risiko, dan kepatuhan secara terintegrasi, serta kebijakan strategis Bank, sesuai dengan ketentuan peraturan perundang-undangan, anggaran dasar, dan/atau keputusan RUPS; 3. Mengawasi pelaksanaan Rencana Strategis Bank dan Realisasi Bisnis Bank; 4. Memastikan penerapan manajemen risiko telah mencakup *country risk* dan *transfer risk*; 5. Melakukan pengawasan terhadap pelaksanaan pengelolaan aset bermasalah, penyisihan, dan pencadangan yang dilakukan Bank dalam pengelolaan risiko kredit; serta 6. Membentuk komite sebagaimana disyaratkan oleh peraturan perundang-undangan.
	Independent Commissioner	1. Supervising for the best interest of the Bank on the policies and management carried out by the Board of Directors, as well as providing advice to the Board of Directors in accordance with the Bank's objectives and purposes as stipulated in the applicable laws and regulations, articles of association, and resolutions of the GMS; 2. Directing, monitoring, and evaluating the implementation of governance, risk management, and compliance in an integrated manner, as well as the Bank's strategic policies, in accordance with the applicable laws and regulations, articles of association, and/or GMS resolutions; 3. Supervising the implementation of the Bank's Strategic Plan and Business Realization; 4. Ensuring the implementation of risk management covers country risk and transfer risk; 5. Supervising the implementation of managing non-performing assets, allowances, and reserves carried out by the Bank in managing credit risk; and 6. Establishing committees as required by the applicable laws and regulations.

Selain tugas dan tanggung jawab, Dewan Komisaris juga memiliki wewenang sebagai berikut:

1. Melaksanakan tugas dan tanggung jawab secara independen;
2. Meminta keterangan/penjelasan dari Direksi dan/atau pejabat lainnya mengenai segala persoalan yang menyangkut pengelolaan OK BANK;
3. Mengetahui segala kebijakan dan tindakan yang telah dan akan dijalankan oleh Direksi OK BANK;
4. Memberhentikan sementara anggota Direksi sesuai dengan ketentuan Anggaran Dasar;
5. Melakukan tindakan pengurus OK BANK dalam keadaan tertentu untuk jangka waktu tertentu sesuai dengan ketentuan Anggaran Dasar;

In addition to its duties and responsibilities, the Board of Commissioners also has the following authorities:

1. Performing duties and responsibilities independently;
2. Requesting information/explanations from the Board of Directors and/or other officers regarding all matters related to the management of OK BANK;
3. Being informed of all policies and actions that have been or will be undertaken by the Board of Directors of OK BANK;
4. Temporarily suspending members of the Board of Directors in accordance with the provisions of the Articles of Association;
5. Carrying out management actions of OK BANK under certain circumstances for a specified period in accordance with the Articles of Association;

6. Memasuki bangunan-bangunan dan halaman atau tempat-tempat lain yang dipergunakan atau dikuasai oleh OK BANK;
7. Menghadiri rapat Dewan Komisaris dan memberikan pandangan-pandangan terhadap hal-hal yang dibicarakan; serta
8. Melaksanakan kewenangan pengawasan lainnya sepanjang tidak bertentangan dengan peraturan perundang-undangan, Anggaran Dasar, dan/atau keputusan RUPS.

Keputusan yang Perlu Mendapat Persetujuan Dewan Komisaris

Keputusan yang memerlukan persetujuan Dewan Komisaris dijalankan dengan mengacu pada ketentuan POJK Nomor 17 Tahun 2023 tentang Penerapan Tata Kelola Bagi Bank Umum, yang menjadi pedoman dalam memastikan setiap langkah strategis Bank berada dalam koridor tata kelola yang sehat. Adapun keputusan-keputusan tersebut diuraikan sebagai berikut:

1. Dewan Komisaris dilarang untuk ikut serta dalam pengambilan keputusan untuk kegiatan operasional Bank, kecuali:
   a. Penyediaan dana kepada pihak terkait sebagaimana diatur dalam ketentuan mengenai batas maksimum pemberian kredit bank umum; serta
   b. Hal-hal lain yang ditetapkan dalam Anggaran Dasar Bank atau peraturan perundang-undangan yang berlaku.
2. Pengambilan keputusan kegiatan operasional Bank oleh Dewan Komisaris sebagaimana dimaksud di atas merupakan bagian dari tugas pengawasan oleh Dewan Komisaris sehingga tidak meniadakan tanggung jawab Direksi atas pelaksanaan kepengurusan Bank.

Pelaksanaan Tugas Pengawasan Dewan Komisaris

Sepanjang tahun 2025, Dewan Komisaris telah melaksanakan berbagai tugas pengawasan yang diuraikan sebagai berikut:

1. Melakukan penelaahan dan memberikan persetujuan atas RBB tahun 2026-2028 dan Rencana Aksi Keuangan Berkelanjutan (RAKB) tahun 2026;
2. Memastikan bahwa Direksi telah menindaklanjuti temuan audit dan rekomendasi dari Satuan Kerja Audit Internal, termasuk perbaikan terhadap hasil temuan pemeriksaan auditor eksternal, internal, dan regulator;
3. Melakukan *review* atas kinerja keuangan OK BANK secara berkala;
4. Dalam setiap rapat Dewan Komisaris, Dewan Komisaris menerima laporan dari masing-masing komite, yaitu Komite Audit, Komite Pemantau Risiko, serta Komite Nominasi dan Remunerasi;
5. Memantau efektivitas penerapan GCG pada OK BANK; serta

6. Entering buildings and yards or other premises used or controlled by OK BANK;
7. Attending meetings of the Board of Commissioners and provide views on matters discussed; and
8. Exercising other supervisory authorities insofar as they do not conflict with prevailing laws and regulations, the Articles of Association, and/or resolutions of the GMS.

Decisions Requiring the Approval from the Board of Commissioners

Decisions that require the Board of Commissioners' approval are made pursuant to the provisions of POJK Number 17 of 2023 on the Implementation of Governance for Commercial Banks, which serves as a guideline to ensure that every strategic step taken by the Bank remains within the framework of sound corporate governance. Such decisions are outlined as follows:

1. The Board of Commissioners is prohibited from participating in decision-making related to the Bank's operational activities, except for:
   a. The provision of funds to related parties as stipulated in the regulations regarding the legal lending limit for commercial banks; and
   b. Other matters specified in the Bank's Articles of Association or applicable laws and regulations.
2. The Board of Commissioners' involvement in decision-making related to the Bank's operational activities as referred to above is part of its supervisory duties and does not eliminate the responsibility of the Board of Directors for the management and operations of the Bank.

Implementation of the Supervisory Duties of the Board of Commissioners

Throughout 2025, the Board of Commissioners carried out various supervisory duties, which are outlined as follows:

1. Reviewing and approving the 2026-2028 RBB and the 2026 Sustainable Finance Action Plan (RAKB);
2. Ensuring that the Board of Directors is following up on audit findings and recommendations from the Internal Audit Unit, including addressing findings from external, internal, and regulatory audits;
3. Periodically reviewing OK BANK's financial performance;
4. In each Board of Commissioners meeting, the Board of Commissioners receives reports from each committee, namely the Audit Committee, Risk Monitoring Committee, and Nomination and Remuneration Committee;
5. Monitoring the effectiveness of GCG implementation at OK BANK; and

6. Melakukan pengawasan terhadap pengurusan OK BANK, termasuk pengawasan atas pelaksanaan RBB, serta melakukan penilaian kinerja Direksi.

6. Supervising the management of OK BANK, including overseeing the implementation of the RBB and evaluating the performance of the Board of Directors.

Komisaris Independen

Komisaris Independen merupakan elemen kunci dalam struktur tata kelola OK BANK yang berperan memastikan pelaksanaan fungsi pengawasan dilakukan secara objektif, independen, dan bebas dari konflik kepentingan. Keberadaan 2 (dua) orang Komisaris Independen dalam struktur Dewan Komisaris OK BANK memastikan bahwa fungsi pengawasan tersebut dijalankan secara efektif. Komposisi ini memperkuat mekanisme *check and balance* di tingkat Dewan Komisaris serta menjaga integritas proses pengambilan keputusan. Peran Komisaris Independen menjadi elemen penting dalam memastikan bahwa kebijakan dan pengelolaan OK BANK senantiasa selaras dengan prinsip kehati-hatian, akuntabilitas, serta kepentingan seluruh pemangku kepentingan.

OK BANK telah memenuhi ketentuan Pasal 38 ayat 2 POJK Nomor 17 Tahun 2023 tentang Penerapan Tata Kelola Bagi Bank Umum, yang mensyaratkan bahwa paling sedikit 50% (lima puluh persen) dari jumlah anggota Dewan Komisaris merupakan Komisaris Independen. Pemenuhan ketentuan tersebut mencerminkan kepatuhan OK BANK terhadap regulasi yang berlaku sekaligus menegaskan komitmen OK BANK dalam menerapkan tata kelola perusahaan yang transparan, independen, dan berpengawasan kuat.

Kriteria Komisaris Independen

Bank menetapkan kriteria Komisaris Independen dengan merujuk pada ketentuan yang diatur dalam POJK Nomor 33/POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik, sehingga proses penunjukan dilakukan berdasarkan standar yang jelas dan terukur. Acuan ini memastikan bahwa setiap Komisaris Independen memiliki integritas, kompetensi, dan kapasitas yang memadai untuk menjalankan fungsi pengawasan secara objektif dan bebas dari pengaruh pihak mana pun. Informasi mengenai pemenuhan aspek independensi dan kriteria Komisaris Independen OK BANK diuraikan sebagai berikut:

Independent Commissioner

Independent Commissioners are a key element in OK BANK's governance structure, playing a role in ensuring that the supervisory function is carried out objectively, independently, and free from conflicts of interest. Having 2 (two) Independent Commissioners within the structure of OK BANK's Board of Commissioners ensures that this supervisory function is performed effectively. This composition strengthens the check-and-balance mechanism at the Board of Commissioners level and safeguards the integrity of decision-making process. The role of Independent Commissioners is a crucial element in ensuring that OK BANK's policies and management are consistently aligned with the principles of prudence, accountability, and the interests of all stakeholders.

OK BANK has complied with the provisions of Article 38 paragraph 2 of POJK Number 17 of 2023 on the Implementation of Governance for Commercial Banks, which requires that at least 50% (fifty percent) of the total members of the Board of Commissioners be Independent Commissioners. Fulfillment of this requirement reflects OK BANK's compliance with applicable regulations while also reaffirming its commitment to implementing transparent, independent, and robust corporate governance.

Criteria for Independent Commissioners

The Bank determines the criteria for Independent Commissioners by referring to the provisions stipulated in POJK Number 33/POJK.04/2014 on the Board of Directors and Board of Commissioners of Issuers or Public Companies, so that the appointment process is carried out based on clear and measurable standards. This reference ensures that each Independent Commissioner possesses adequate integrity, competence, and capacity to perform the supervisory function objectively and free from any influence. Information on the fulfillment of independence aspects and the criteria of OK BANK's Independent Commissioners is outlined as follows:

Kriteria Criteria	Komisaris Independen Independent Commissioner	
	Sondang Martha Samosir	Chairudin
Tidak memiliki hubungan keuangan, kepengurusan, kepemilikan saham dan/atau hubungan keluarga dengan anggota Dewan Komisaris lainnya, anggota Direksi dan/atau Pemegang Saham atau hubungan dengan Bank yang dapat memengaruhi kemampuannya untuk bertindak independen. Not having any financial, management, share ownership, and/or family relationship with other members of the Board of Commissioners, members of the Board of Directors, and/or Shareholders, or any relationship with the Bank that may affect their ability to act independently.	✓	✓

Kriteria Criteria	Komisaris Independen Independent Commissioner	
	Sondang Martha Samosir	Chairudin
Tidak mempunyai saham, baik langsung maupun tidak langsung, pada Bank. Not owning shares, either directly or indirectly, in the Bank.	✓	✓
Tidak mempunyai hubungan usaha, baik langsung maupun tidak langsung, yang berkaitan dengan kegiatan usaha Bank. Not having any business relationship, either directly or indirectly, related to the Bank's business activities.	✓	✓
Merupakan pihak yang independen dan bersedia bertindak independen terhadap pemilik bank atau PSP. Being an independent party and willing to act independently from the Bank's owner or PSP.	✓	✓
Pengetahuan di bidang perbankan yang memadai dan relevan dengan jabatan sebagai Komisaris Independen. Having adequate knowledge in the banking sector that is relevant to the position as an Independent Commissioner.	✓	✓
Pengalaman di bidang perbankan dan/atau bidang keuangan. Having experience in the banking and/or financial sector.	✓	✓

Rapat Dewan Komisaris

Dalam pelaksanaan tugas pengawasannya, Dewan Komisaris OK BANK mengadakan rapat secara berkala untuk memastikan penerapan tata kelola berjalan sesuai ketentuan. Mengacu pada Pasal 31 POJK Nomor 17 Tahun 2023 tentang Penerapan Tata Kelola Bagi Bank Umum dan Piagam Dewan Komisaris OK BANK, rapat rutin diselenggarakan minimal 1 (satu) kali dalam setiap 2 (dua) bulan. Di luar jadwal tersebut, Dewan Komisaris juga dapat mengadakan rapat tambahan apabila terdapat permintaan dari anggotanya, sepanjang pelaksanaannya tetap mengikuti ketentuan dan prosedur yang berlaku.

Meetings of the Board of Commissioners

In carrying out its supervisory duties, OK BANK's Board of Commissioners holds regular meetings to ensure that the corporate governance is conducted in accordance with applicable provisions. Referring to Article 31 of POJK Number 17 of 2023 on the Implementation of Governance for Commercial Banks and OK BANK's Board of Commissioners Charter, regular meetings are convened at least once every 2 (two) months. Outside this schedule, the Board of Commissioners may also hold additional meetings upon request by its members, provided that such meetings are conducted in compliance with applicable rules and procedures.

Dewan Komisaris telah menyelenggarakan rapat sebanyak 6 (enam) kali sepanjang tahun 2025. Informasi mengenai tingkat kehadiran rapat diuraikan sebagai berikut:

The Board of Commissioners held a total of 6 (six) meetings throughout 2025. Information regarding the meeting attendance rate is outlined as follows:

Nama Name	Jabatan Position	Jumlah Rapat Total Meeting	Kehadiran Attendance	Persentase Percentage
Sang Ton Sim	Komisaris Utama President Commissioner	6	5	83,33
Sondang Martha Samosir	Komisaris Independen Independent Commissioner	6	6	100,00
Chairudin	Komisaris Independen Independent Commissioner	6	6	100,00
Rata-Rata Persentase Kehadiran Dewan Komisaris dalam Rapat [ESG G-02] **Average Percentage of Attendance of the Board of Commissioners at Meetings [ESG G-02]**				94,44

Rapat Bersama Dewan Komisaris dan Direksi

Rapat gabungan antara Dewan Komisaris dan Direksi dilaksanakan secara berkala sedikitnya 1 (satu) kali dalam 4 (empat) bulan. Melalui mekanisme rapat berkala tersebut,

Joint Meeting of the Board of Commissioners and the Board of Directors

Joint meetings between the Board of Commissioners and Board of Directors are held regularly at least once every 4 (four) months. Through this regular meeting mechanism, synergy

sinergi antara fungsi pengawasan dan fungsi pengelolaan dapat terjaga secara efektif dan berkelanjutan.

Dewan Komisaris dan Direksi telah menyelenggarakan rapat gabungan sebanyak 4 (empat) kali sepanjang tahun 2025. Informasi mengenai tingkat kehadiran rapat diuraikan sebagai berikut:

between supervisory function and management function can be effectively and sustainably maintained.

The Board of Commissioners and the Board of Directors held a total of 4 (four) joint meetings throughout 2025. Information regarding the meeting attendance rate is outlined as follows:

Nama Name	Jabatan Position	Jumlah Rapat Total Meeting	Kehadiran Attendance	Persentase Percentage
Sang Ton Sim	Komisaris Utama President Commissioner	4	3	75,00
Sondang Martha Samosir	Komisaris Independen Independent Commissioner	4	4	100,00
Chairudin	Komisaris Independen Independent Commissioner	4	4	100,00
Kang Bong Joo[1)]	Direktur Utama President Director	2	2	100,00
Hendra Lie	Wakil Direktur Utama Vice President Director	4	4	100,00
Vincentia M. Djuniwati Wijaya	Direktur Bisnis Director of Business	4	3	75,00
Efdinal Alamsyah	Direktur Kepatuhan Director of Compliance	4	4	100,00
Jong Ha Lee[2)]	Direktur Kredit Director of Credit	2	2	100,00
Park Young Man[3)]	Direktur Utama President Director	2	2	100,00

1) Diangkat sebagai Direktur Utama OK BANK berdasarkan keputusan RUPSLB yang diselenggarakan pada tanggal 19 Februari 2025 dan efektif menjabat sejak tanggal 9 Juli 2025./ Appointed as President Director of OK BANK based on the resolution of the EGMS held on February 19, 2025, and effective since July 9, 2025.
2) Diangkat sebagai Direktur Kredit OK BANK berdasarkan keputusan RUPSLB yang diselenggarakan pada tanggal 20 November 2024 dan efektif menjabat sejak tanggal 26 Juni 2025. / Appointed as President Director of OK BANK based on the resolution of the EGMS held on November 20, 2024, and effective since June 26, 2025.
3) Efektif berhenti menjabat sebagai Direktur Utama OK BANK berdasarkan keputusan RUPSLB yang diselenggarakan pada tanggal 19 Februari 2025. / Effectively resigned as President Director of OK BANK based on the resolution of EGMS held on February 19, 2025.

Program Orientasi bagi Dewan Komisaris Baru

OK BANK berkomitmen memberikan pembekalan yang memadai kepada setiap anggota Dewan Komisaris, termasuk melalui program orientasi yang disiapkan untuk memastikan pemahaman mendalam mengenai profil Bank, tata kelola, strategi bisnis, dan regulasi yang berlaku. Meskipun pada tahun 2025 tidak terdapat anggota Komisaris yang baru diangkat, Bank tetap menjaga kesiapan program orientasi tersebut sebagai bagian dari praktik tata kelola yang baik. Upaya ini memastikan bahwa setiap proses pengangkatan di masa mendatang dapat berjalan dengan lancar dan mendukung efektivitas peran pengawasan Dewan Komisaris.

Orientation Program for New Members of the Board of Commissioners

OK BANK is committed to providing adequate induction for each member of the Board of Commissioners, including through orientation programs designed to ensure a comprehensive understanding of the Bank's profile, governance, business strategy, and applicable regulations. Although there were no newly appointed Commissioners in 2025, the Bank continues to maintain the readiness of such orientation programs as part of good corporate governance practices. This effort ensures that any future appointment process can be carried out smoothly and supports the effectiveness of the Board of Commissioners' supervisory role.

Pelatihan Dewan Komisaris [ESG G-05] [GRI 2-17]

Pelatihan bagi Dewan Komisaris dirancang untuk meningkatkan wawasan dan kemampuan pengawasan agar setiap anggota mampu menjalankan perannya secara efektif. Kegiatan ini

Training of the Board of Commissioners [ESG G-05] [GRI 2-17]

Training for the Board of Commissioners is designed to enhance insight and supervisory capabilities so that each member is able to perform his or her role effectively. Such

dapat berbentuk *workshop*, seminar, sertifikasi kompetensi, maupun program pembelajaran berkelanjutan yang membahas perkembangan regulasi, manajemen risiko, dan dinamika industri keuangan. OK BANK menunjukkan komitmennya melalui penyediaan program pelatihan yang relevan dan terstruktur sehingga Dewan Komisaris selalu memiliki bekal pengetahuan yang memadai dalam mendukung kualitas tata kelola perusahaan.

Informasi mengenai pelatihan pengembangan kompetensi yang diikuti oleh Dewan Komisaris sepanjang tahun 2025 diuraikan sebagai berikut:

activities may take the form of workshops, seminars, competency certifications, or continuous learning programs that address regulatory developments, risk management, and dynamics of the financial industry. OK BANK demonstrates its commitment by providing relevant and structured training programs, ensuring that the Board of Commissioners is always equipped with adequate knowledge to support the quality of corporate governance.

Information regarding competency development training attended by the Board of Commissioners throughout 2025 is outlined as follows:

Nama Name	Jabatan Position	Program yang Diikuti Programs Attended	Penyelenggara Organizer	Waktu Date
Sang Ton Sim	Komisaris Utama President Commissioner	Pemeliharaan Sertifikasi Manajemen Risiko Jenjang 6 dan 7. Maintenance of Risk Management Certification Levels 6 and 7.	Kovida	26 Mei 2025 May 26, 2025
Sondang Martha Samosir	Komisaris Independen Independent Commissioner	Pemeliharaan Sertifikasi Manajemen Risiko Jenjang 6. Maintenance of Risk Management Certification Levels 6.	Maisa Edukasi	17 Februari 2025 February 17, 2025
		Outlook Ekonomi dan Keuangan di Tahun 2025. Economic and Financial Outlook for 2025.	OJK	20 Februari 2025 February 20, 2025
Chairudin	Komisaris Independen Independent Commissioner	Pemeliharaan Sertifikasi Manajemen Risiko Jenjang 6. Maintenance of Risk Management Certification Level 6.	Maisa Edukasi	17 Februari 2025 February 17, 2025
		Outlook Ekonomi dan Keuangan di Tahun 2025. Economic and Financial Outlook for 2025.	OJK	20 Februari 2025 February 20, 2025

Penilaian Kinerja Dewan Komisaris
[ESG G-04] [GRI 2-18]

1. Penilaian Kinerja Dewan Komisaris oleh RUPS

   RUPS melaksanakan penilaian kinerja Dewan Komisaris secara berkala. Penilaian ini bertujuan untuk mengevaluasi efektivitas pelaksanaan tugas dan tanggung jawab Dewan Komisaris dalam mengawasi pengelolaan OK BANK, serta dalam memberikan arahan, pengawasan, dan nasihat yang konstruktif kepada Direksi guna mendukung pencapaian tujuan usaha yang berkelanjutan. Proses penilaian mencakup evaluasi kinerja secara kolektif maupun individu, termasuk tingkat kepatuhan terhadap prinsip-prinsip tata kelola perusahaan yang baik.

   Hasil penilaian kinerja tersebut menjadi dasar bagi RUPS dalam memberikan umpan balik, arahan perbaikan, serta pengembangan fungsi pengawasan Dewan Komisaris ke depan. Melalui evaluasi yang objektif dan terstruktur, RUPS mendorong peningkatan kinerja Dewan Komisaris sekaligus memastikan bahwa Perseroan dikelola secara *prudent*, transparan, dan akuntabel sesuai dengan kepentingan

Board of Commissioners' Performance Assessment
[ESG G-04] [GRI 2-18]

1. Board of Commissioners Performance Assessment by the GMS

   The GMS conducts periodic performance assessment of the Board of Commissioners. This assessment aims to evaluate the effectiveness of the Board of Commissioners in carrying out its duties and responsibilities in supervising the management of OK BANK, as well as in providing constructive direction, oversight, and advice to the Board of Directors to support the achievement of sustainable business objectives. The assessment process covers both collective and individual performance, including the level of compliance with the principles of good corporate governance.

   The results of such performance assessment serve as the basis for the GMS in providing feedback, improvement directives, and the future development of the Board of Commissioners' supervisory function. Through objective and structured evaluations, the GMS encourages enhanced performance of the Board of Commissioners while ensuring that the Company is managed prudently, transparently, and

Pemegang Saham dan pemangku kepentingan lainnya. Penilaian ini juga berperan penting dalam menjaga integritas dan akuntabilitas OK BANK di hadapan publik serta otoritas yang berwenang.

2. Penilaian Kinerja Dewan Komisaris dilakukan secara *self-assessment* setiap tahun

   Penilaian kinerja Dewan Komisaris dilaksanakan melalui mekanisme *self-assessment* secara tahunan. Proses ini bertujuan untuk mengevaluasi efektivitas pelaksanaan tugas dan tanggung jawab Dewan Komisaris dalam menjalankan fungsi pengawasan atas pengelolaan OK BANK. Setiap anggota Dewan Komisaris melakukan penilaian secara mandiri terhadap kinerja masing-masing, baik secara individu maupun kolektif, termasuk dalam memberikan arahan strategis serta memastikan kepatuhan terhadap prinsip-prinsip tata kelola perusahaan yang baik.

   Hasil *self-assessment* tersebut dimanfaatkan sebagai dasar untuk mengidentifikasi area yang memerlukan perbaikan dan pengembangan, sekaligus sebagai sarana peningkatan efektivitas peran Dewan Komisaris. Melalui evaluasi yang terstruktur dan berkesinambungan, Dewan Komisaris berupaya memperkuat kualitas pengawasan dan kontribusinya dalam mendukung kemajuan serta keberlanjutan usaha OK BANK.

   Adapun kriteria untuk menilai Dewan Komisaris diuraikan sebagai berikut:
   1. Pelaksanaan tugas dan fungsi pengawas Dewan Komisaris;
   2. Kepatuhan terhadap peraturan yang berlaku;
   3. Tingkat kesehatan Bank;
   4. Tingkat kehadiran anggota Dewan Komisaris dalam Rapat Dewan Komisaris maupun rapat dalam komite-komite di bawah pengawasan Dewan Komisaris; serta
   5. Keterlibatan Dewan Komisaris dalam penugasan-penugasan tertentu.

accountably in accordance with the interests of Shareholders and other stakeholders. This evaluation also plays an important role in maintaining OK BANK's integrity and accountability in the eyes of the public and the relevant authorities.

2. Performance assessment of the Board of Commissioners conducted through annual self-assessment

   The performance evaluation of the Board of Commissioners is conducted through an annual self-assessment mechanism. This process aims to assess the effectiveness of the Board of Commissioners in carrying out its duties and responsibilities in exercising supervisory functions over the management of OK BANK. Each member of the Board of Commissioners independently evaluates his or her performance, both individually and collectively, including in providing strategic direction and ensuring compliance with the principles of good corporate governance.

   The self-assessment results are used as a basis for identifying areas requiring improvement and development, as well as a means of enhancing the effectiveness of the Board of Commissioners' role. Through structured and continuous evaluation, the Board of Commissioners seeks to strengthen the quality of its oversight and its contribution in supporting the progress and sustainability of OK BANK's business.

   The criteria for assessing the Board of Commissioners are outlined as follows:
   1. Implementation of the supervisory duties and functions of the Board of Commissioners;
   2. Compliance with applicable regulations;
   3. The Bank's soundness level;
   4. Attendance rate of the Board of Commissioners' members in Board of Commissioners meetings as well as in committee meetings under the supervision of the Board of Commissioners; and
   5. Involvement of the Board of Commissioners in specific assignments.

Dewan Komisaris OK BANK beranggotakan 3 (tiga) orang yang terdiri dari 1 (satu) orang Komisaris Utama dan 2 (dua) orang Komisaris Independen. Komposisi ini dirancang untuk memastikan fungsi pengawasan berjalan secara efektif dan objektif. Setiap tahunnya, Dewan Komisaris secara konsisten menyelenggarakan rapat dan mengikuti program pengembangan kompetensi untuk memperkuat pemahaman, keterampilan, dan kapasitas dalam menjalankan peran pengawasan serta memastikan penerapan tata kelola perusahaan yang semakin baik.

The Board of Commissioners of OK BANK consists of 3 (three) members, comprising 1 (one) President Commissioner and 2 (two) Independent Commissioners. This composition is designed to ensure that the supervisory function is carried out effectively and objectively. Each year, the Board of Commissioners consistently holds meetings and participates in competency development programs to strengthen its understanding, skills, and capacity in performing its supervisory role and to ensure the continuous improvement of corporate governance implementation.

Penilaian Kinerja Komite di Bawah Dewan Komisaris

Dewan Komisaris secara periodik melakukan penilaian terhadap kinerja komite-komite yang berada di bawahnya sebagai bagian dari upaya memastikan pelaksanaan fungsi pengawasan berjalan optimal. Proses evaluasi ini meliputi peninjauan atas efektivitas pelaksanaan tugas masing-masing komite, kepatuhan terhadap mandat yang diberikan, dan kontribusi mereka dalam mendukung tata kelola perusahaan yang baik.

Sepanjang tahun 2025, hasil evaluasi Dewan Komisaris menunjukkan bahwa seluruh komite telah menjalankan tugas dan tanggung jawabnya dengan baik serta memberikan dukungan yang efektif terhadap fungsi pengawasan OK BANK. Kinerja yang konsisten ini mencerminkan komitmen komite dalam menjaga kualitas tata kelola sekaligus memperkuat peran Dewan Komisaris dalam memastikan operasional Bank berjalan sesuai dengan prinsip dan ketentuan yang berlaku.

Informasi lebih lengkap mengenai proses penilaian masing-masing komite diuraikan sebagai berikut:

1. **Komite Audit**
   Penilaian terhadap Komite Audit dilakukan melalui evaluasi tahunan yang meninjau sejauh mana Komite Audit menjalankan fungsi pengawasan terhadap proses pelaporan keuangan, efektivitas pengendalian internal, dan kepatuhan terhadap regulasi. Melalui proses penilaian ini, Dewan Komisaris memastikan bahwa Komite Audit beroperasi secara independen, objektif, dan memberikan rekomendasi yang relevan guna menjaga kualitas tata kelola perusahaan.
2. **Komite Pemantau Risiko**
   Penilaian atas kinerja Komite Pemantau Risiko dilakukan secara berkala dengan fokus pada efektivitas komite dalam memantau manajemen risiko dan menilai kecukupan kebijakan serta prosedur pengelolaan risiko Bank. Evaluasi ini dilakukan untuk memastikan bahwa Komite Pemantau Risiko mampu memberikan masukan yang konstruktif terkait mitigasi risiko dan mendukung Dewan Komisaris dalam menjaga stabilitas operasional Bank.

3. **Komite Remunerasi dan Nominasi**
   Penilaian terhadap Komite Remunerasi dan Nominasi menitikberatkan pada perannya dalam memberikan rekomendasi terkait kebijakan remunerasi, pengembangan kompetensi, dan proses nominasi anggota organ OK BANK. Evaluasi tahunan ini memastikan bahwa Komite Remunerasi dan Nominasi menjalankan tugasnya secara transparan, objektif, dan selaras dengan prinsip tata kelola perusahaan yang baik sehingga dapat mendukung kinerja Bank secara berkelanjutan.

Performance Assessment of Committees Under the Board of Commissioners

The Board of Commissioners periodically conducts performance assessments of the committees under its supervision as part of efforts to ensure that the supervisory function is carried out optimally. This assessment process includes a review of the effectiveness of each committee in performing its duties, compliance with the mandates assigned to them, and their contributions in supporting good corporate governance.

Throughout 2025, the Board of Commissioners' evaluation results indicated that all committees had carried out their duties and responsibilities properly and had provided effective support to OK BANK's supervisory function. This consistent performance reflects the committees' commitment to maintaining the quality of governance while strengthening the Board of Commissioners' role in ensuring that the Bank's operations are conducted in accordance with applicable principles and provisions.

More detailed information regarding the assessment process of each committee is outlined as follows:

1. **Audit Committee**
   The Audit Committee is evaluated through an annual assessment that reviews the extent to which the Audit Committee carries out its supervisory function over the financial reporting process, the effectiveness of internal controls, and compliance with regulations. Through this assessment process, the Board of Commissioners ensures that the Audit Committee operates independently and objectively, and provides relevant recommendations to maintain the quality of corporate governance.
2. **Risk Monitoring Committee**
   The performance assessment of the Risk Monitoring Committee is conducted periodically, with a focus on the committee's effectiveness in overseeing risk management and assessing the adequacy of the Bank's risk management policies and procedures. This assessment is carried out to ensure that the Risk Monitoring Committee is able to provide constructive input on risk mitigation and to support the Board of Commissioners in maintaining the Bank's operational stability.
3. **Remuneration and Nomination Committee**
   The assessment of the Remuneration and Nomination Committee focuses on its role in providing recommendations related to remuneration policies, competency development, and the nomination process of OK BANK's governing organ members. This annual evaluation ensures that the Remuneration and Nomination Committee performs its duties transparently and objectively, and in alignment with the principles of good corporate governance, thereby supporting the Bank's sustainable performance.

Direksi
Board of Directors

Direksi merupakan organ tata kelola OK BANK yang memegang peran sentral dalam pengurusan dan pengelolaan kegiatan operasional serta bertanggung jawab memastikan bahwa setiap kebijakan dan keputusan bisnis selaras dengan strategi yang telah ditetapkan. Pelaksanaan peran tersebut dilakukan melalui fungsi perencanaan, pengorganisasian, pengendalian, dan pengambilan keputusan yang berorientasi pada pencapaian kinerja yang berkelanjutan. Dengan memperhatikan dinamika pasar dan pengelolaan risiko secara *prudent,* Direksi berupaya menjaga stabilitas usaha sekaligus mendukung pertumbuhan Bank yang sehat.

The Board of Directors is a governance organ of OK BANK that plays a central role in managing and administering operational activities and is responsible for ensuring that every policy and business decision is aligned with the established strategy. The this role is carried out through planning, organizing, controlling, and decision-making functions that are oriented toward achieving sustainable performance. By considering market dynamics and prudent risk management, the Board of Directors seeks to maintain business stability while supporting the Bank's healthy growth.

Dasar Hukum

Dalam melaksanakan tugas dan tanggung jawabnya, Direksi mengacu pada berbagai peraturan perundang-undangan yang berlaku berikut:

1. Undang-Undang Nomor 40 Tahun 2007 tentang Perseroan Terbatas;
2. POJK Nomor 33/POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik;
3. POJK Nomor 21/POJK.04/2015 tentang Penerapan Pedoman Tata Kelola Perusahaan Terbuka;
4. POJK Nomor 17 Tahun 2023 tentang Penerapan Tata Kelola Bagi Bank Umum; serta
5. SEOJK Nomor 14/SEOJK.03/2025 tentang Penerapan Tata Kelola Bagi Bank Umum.

Legal Basis

In carrying out its duties and responsibilities, the Board of Directors refers to the following applicable laws and regulations:

1. Law Number 40 of 2007 on Limited Liability Companies;
2. POJK Number 33/POJK.04/2014 on the Board of Directors and Board of Commissioners of Issuers or Public Companies;
3. POJK Number 21/POJK.04/2015 on the Implementation of Corporate Governance Guidelines for Public Companies;
4. POJK Number 17 of 2023 on Implementation of Governance for Commercial Banks; and
5. SEOJK Number 14/SEOJK.03/2025 on Implementation of Governance for Commercial Banks.

Piagam Direksi

OK BANK telah memiliki Piagam Direksi yang menjadi dasar bagi Direksi dalam melaksanakan tugas dan tanggung jawabnya. Piagam Direksi ini telah disahkan oleh Direksi pada tanggal 14 Juni 2024.

Board of Directors' Charter

OK BANK has established a Board of Directors Charter that serves as the basis for the Board of Directors in carrying out its duties and responsibilities. This Board of Directors Charter was approved by the Board of Directors on June 14, 2024.

Kriteria dan Independensi Direksi

Dalam memilih anggota Direksi, OK BANK memiliki ketentuan yang diuraikan sebagai berikut:

1. Seluruh anggota Direksi memiliki integritas tinggi dan mempunyai reputasi keuangan yang memadai;
2. Mayoritas Direksi memiliki pengalaman di bidang operasional sebagai pejabat eksekutif Bank paling sedikit 5 (lima) tahun;
3. Seluruh anggota Direksi berdomisili di Indonesia;

Criteria and Independency of the Board of Directors

In selecting members of the Board of Directors, OK BANK applies the following provisions:

1. All members of the Board of Directors possess high integrity and have a sound financial reputation;
2. The majority of the Board of Directors have at least 5 (five) years of experience in operational roles as the Bank executive officer;
3. All members of the Board of Directors reside in Indonesia;

4. Setiap usulan penggantian dan/atau pengangkatan anggota Direksi oleh Dewan Komisaris kepada RUPS telah memperhatikan rekomendasi dari Komite Remunerasi dan Nominasi;
5. Anggota Direksi baik sendiri-sendiri maupun bersama-sama tidak ada yang memiliki saham melebihi 25% (dua puluh lima persen) dari modal disetor pada perusahaan lain;
6. Direksi tidak memiliki hubungan keuangan, hubungan keluarga sampai derajat kedua dengan sesama anggota Direksi, anggota Dewan Komisaris dan/atau Pemegang Saham Pengendali yang dapat mempengaruhi kemampuannya untuk bertindak independen; serta
7. Anggota Direksi tidak memiliki jabatan rangkap sebagai anggota Direksi, anggota Dewan Komisaris, atau Pejabat Eksekutif pada bank maupun institusi lainnya.

4. Any proposal for the replacement and/or appointment of members of the Board of Directors by the Board of Commissioners to the GMS has considered the recommendations from the Remuneration and Nomination Committee;
5. Members of the Board of Directors, either individually or collectively, do not own more than 25% (twenty-five percent) of the paid-up capital in another company;
6. The Board of Directors does not have financial or family relationships up to the second degree with fellow members of the Board of Directors, members of the Board of Commissioners, and/or the Controlling Shareholders that could affect their ability to act independently; and
7. Members of the Board of Directors do not hold concurrent positions as members of the Board of Directors, members of the Board of Commissioners, or Executive Officers in other banks or institutions.

Komposisi Direksi

Komposisi Direksi OK BANK ditetapkan berdasarkan Akta Nomor 13 tanggal 22 Mei 2025 yang disusun oleh Notaris Dr. Agung Iriantoro, S.H., M.H. di Jakarta. Susunan Direksi tersebut mencerminkan individu-individu dengan keahlian dan pengalaman yang relevan di bidang perbankan dan manajemen, sehingga mampu memastikan pengelolaan bank berjalan secara profesional, efektif, dan berorientasi pada prinsip tata kelola yang baik. Informasi mengenai komposisi Direksi OK BANK diuraikan sebagai berikut:

Composition of the Board of Directors

The composition of OK BANK's Board of Directors was established under Deed Number 13 dated May 22, 2025, drawn up by Notary Dr. Agung Iriantoro, S.H., M.H., in Jakarta. The Board of Directors' composition reflects individuals with relevant expertise and experience in banking and management fields, enabling the Bank's management to be carried out professionally, effectively, and in line with good corporate governance principles. Information on the composition of OK BANK's Board of Directors is outlined as follows:

Nama Name	Jabatan Position	Dasar Pengangkatan Terakhir Basis for Last Appointment	Persetujuan OJK OJK Approval
Kang Bong Joo[1)]	Direktur Utama President Director	RUPSLB 19 Februari 2025 EGMS on February 19, 2025	Nomor KEPR-8/PB.02/2025 tanggal 20 Mei 2025 Number KEPR-8/PB.02/2025 dated May 20, 2025
Hendra Lie	Wakil Direktur Utama Vice President Director	RUPSLB 22 Mei 2025 EGMS on May 22, 2025	Nomor KEP-110/D.03/2019 tanggal 21 Juni 2019 Number KEP-110/D.03/2019 dated June 21, 2019
Vincentia M. Djuniwati Wijaya	Direktur Bisnis Director of Business	RUPSLB 11 Mei 2023 EGMS on May 11, 2023	Nomor KEPR-82/D.03/2023 tanggal 25 Juli 2023 Number KEPR-82/D.03/2023 dated July 25, 2023
Efdinal Alamsyah	Direktur Kepatuhan Director of Compliance	RUPSLB 22 Mei 2025 EGMS on May 22, 2025	Nomor KEP-113/D.03/2019 tanggal 21 Juni 2019 Number KEP-113/D.03/2019 dated June 21, 2019
Jong Ha Lee[2)]	Direktur Kredit Director of Credit	RUPSLB 20 November 2024 EGMS on November 20, 2024	Nomor KEPR-5/PB.02/2025 tanggal 2 Mei 2025 Number KEPR-5/PB.02/2025 dated May 2, 2025
Park Young Man[3)]	Direktur Utama President Director	RUPSLB 11 Mei 2022 EGMS on May 11, 2022	Nomor KEP-21/PB.1/2021 tanggal 15 Maret 2021 Number KEP-21/PB.1/2021 dated March 15, 2021

1) Diangkat sebagai Direktur Utama OK BANK berdasarkan keputusan RUPSLB yang diselenggarakan pada tanggal 19 Februari 2025 dan efektif menjabat sejak tanggal 9 Juli 2025. / Appointed as President Director of OK BANK based on the resolution of the EGMS held on February 19, 2025, and effective since July 9, 2025.
2) Diangkat sebagai Direktur Kredit OK BANK berdasarkan keputusan RUPSLB yang diselenggarakan pada tanggal 20 November 2024 dan efektif menjabat sejak tanggal 26 Juni 2025./ Appointed as Director of Credit of OK BANK based on the resolution of the EGMS held on November 20, 2024, and effective since June 26, 2025.
3) Efektif berhenti menjabat sebagai Direktur Utama OK BANK berdasarkan keputusan RUPSLB yang diselenggarakan pada tanggal 19 Februari 2025. / Effectively resigned as President Director of OK BANK based on the resolution of the EGMS held on February 19, 2025.

Tugas dan Tanggung Jawab Direksi

Direksi OK BANK memiliki tugas dan tanggung jawab yang diuraikan sebagai berikut:

1. Direksi bertugas menjalankan dan bertanggung jawab atas pengurusan Bank untuk kepentingan Bank sesuai dengan maksud dan tujuan Bank yang ditetapkan dalam ketentuan peraturan perundang-undangan, Anggaran Dasar, dan keputusan RUPS;
2. Direksi wajib melaksanakan tugas, wewenang, dan tanggung jawab dengan itikad baik dan dengan prinsip kehati-hatian;
3. Direksi mempertanggungjawabkan pelaksanaan tugasnya kepada Pemegang Saham melalui RUPS;
4. Direksi menerapkan pelaksanaan prinsip-prinsip tata kelola dalam setiap kegiatan usaha Bank pada seluruh tingkatan/jenjang organisasi PT Bank Oke Indonesia, Tbk.;
5. Direksi senantiasa menindaklanjuti temuan pemeriksaan dan rekomendasi dari audit internal Bank maupun eksternal, hasil pengawasan OJK dan/ atau hasil pengawasan otoritas lain;
6. Direksi wajib memiliki pedoman dan tata tertib kerja yang bersifat mengikat bagi setiap anggota Direksi;
7. Direksi membentuk Satuan Kerja Audit Internal, Satuan Kerja Kepatuhan, Satuan Kerja Manajemen Risiko, Komite Manajemen Risiko, Komite ALCO, Komite Kredit, dan Komite IT;
8. Direksi melakukan penilaian sesuai ketentuan yang berlaku terhadap komite-komite di bawah Direksi seperti Komite Kredit, ALCO, Komite *Steering* TI, Komite Manajemen Risiko, Komite Kebijakan Perkreditan, dan Komite Pengembangan Produk;
9. Direksi mengungkapkan secara terbuka kebijakan yang bersifat strategis di bidang kepegawaian kepada karyawan melalui pertemuan dengan seluruh karyawan, Surat Keputusan maupun Surat Edaran dan email;
10. Direksi menyediakan data dan informasi yang lengkap dan akurat kepada Komisaris secara tepat waktu;
11. Direksi melaksanakan pengelolaan data dan informasi sesuai dengan tata kelola yang baik pada Bank dan ketentuan peraturan perundang-undangan;
12. Keputusan-keputusan strategis senantiasa diputuskan melalui rapat Direksi yang pengambilan keputusannya dilakukan secara musyawarah mufakat, dibuat risalah rapatnya dan didokumentasikan dengan baik, serta diimplementasikan sesuai keputusan rapat, serta didasarkan pada pedoman dan tata tertib kerja yang berlaku. Keputusan diambil apabila seluruh Direksi yang hadir menyetujui dan dibatalkan jika terjadi *dissenting opinions*;
13. Direksi tidak memanfaatkan Bank untuk kepentingan pribadi keluarga, atau pihak lain serta tidak mengambil dan/atau menerima keuntungan pribadi selain remunerasi dan fasilitas lainnya yang ditetapkan dalam RUPS; serta

Duties and Responsibilities of the Board of Directors

The Board of Directors of OK BANK has the following duties and responsibilities:

1. The Board of Directors is responsible for managing the Bank in the best interest of the Bank in accordance with the Bank's objectives as stipulated in the applicable laws and regulations, the Articles of Association, and GMS resolutions;
2. The Board of Directors is required to carry out its duties, authorities, and responsibilities in good faith and with prudence;
3. The Board of Directors is accountable for the performance of its duties to the Shareholders through the GMS;
4. The Board of Directors implements governance principles in all banking operations at every level of the organization of PT Bank Oke Indonesia, Tbk;
5. The Board of Directors consistently follows up on audit findings and recommendations from both internal and external audits, the supervision results of the OJK, and/or other regulatory authorities;
6. The Board of Directors is required to have guidelines and a code of conduct that are binding for every member of the Board of Directors;
7. The Board of Directors has established the Internal Audit Unit, Compliance Unit, Risk Management Unit, Risk Management Committee, ALCO Committee, Credit Committee, and IT Committee;
8. The Board of Directors conducts assessments in accordance with applicable regulations on committees under its supervision, such as the Credit Committee, ALCO (Asset and Liability Committee), IT Steering Committee, Risk Management Committee, Credit Policy Committee, and Product Development Committee;
9. The Board of Directors discloses strategic policies related to human resources to employees openly through meetings with all employees, Decision Letter, Circular Letters, and emails;
10. The Board of Directors provides complete and accurate data and information to the Board of Commissioners in a timely manner;
11. The Board of Directors manage data and information in accordance with good governance practices within the Bank, as well as laws and regulations;
12. Strategic decisions are always made through Board of Directors meetings, with decisions taken based on deliberation and consensus, documented properly in meeting minutes, and implemented in accordance with the meeting's resolutions. Decisions are made if all attending members of the Board of Directors agree, and canceled in the event of dissenting opinions;
13. The Board of Directors does not use the Bank for personal interests, family interests, or the interests of other parties, and does not take and/or receive personal gains other than remuneration and other benefits determined by the GMS; and

14. Direksi melaksanakan tugas secara independen tanpa intervensi dari pihak mana pun yang dapat menyebabkan kegiatan operasional Bank terganggu sehingga berdampak pada berkurangnya keuntungan Bank dan/atau menyebabkan kerugian Bank.

14. The Board of Directors carries out its duties independently without interference from any party that may disrupt the Bank's operational activities, which could result in reduced profits and/or losses for the Bank.

Tugas dan Tanggung Jawab Masing-Masing Anggota Direksi

Selain tugas dan tanggung jawab secara kolegial, Direksi juga memiliki pembagian tugas dan tanggung jawab sesuai dengan pembidangannya. Informasi mengenai tugas dan tanggung jawab masing-masing anggota Direksi diuraikan sebagai berikut:

Duties and Responsibilities of Each Member of the Board of Directors

In addition to their collective duties and responsibilities, the Board of Directors also has distributed duties and responsibilities according to their respective areas of responsibility. Information on the duties and responsibilities of each Board of Directors' member is outlined as follows:

Nama Name	Jabatan Position	Tanggung Jawab Responsibilities
Kang Bong Joo[1)]	Direktur Utama	1. Direktur Utama bertanggung jawab atas perencanaan dan pengembangan taktis dan strategis Bank, membentuk tim manajemen yang efektif dan terpadu dan mengembangkan struktur serta budaya organisasi untuk mendorong pertumbuhan bisnis berdasarkan pada RBB. 2. Direktur Utama memiliki hak dan wewenang untuk bertindak untuk dan atas nama Direksi serta mewakili Bank sesuai dengan Anggaran Dasar Bank. 3. Direktur Utama bertanggung jawab terhadap pengendalian utama atas seluruh operasi Bank dan memimpin, membimbing, mengawasi semua unit organisasi Bank. 4. Menentukan dan menerapkan strategi Bank sesuai amanat Rapat Umum Pemegang Saham. 5. Memimpin dan mengkoordinasikan pelaksanaan pengurusan Perseroan sebagaimana ditetapkan dalam Anggaran Dasar dan keputusan RUPS dengan berdasarkan ketentuan yang berlaku. 6. Memimpin, mengkoordinasikan, mengarahkan, dan menyupervisi divisi-divisi di bawah lingkup supervisinya termasuk memastikan dilaksanakannya rencana strategis (Rencana Bisnis Bank) dan pencapaian target kinerja, pelaksanaan kepatuhan pada regulasi, peraturan perundangan-undangan, dan ketentuan internal Perseroan. 7. Mengawasi dan memastikan koordinasi berbagai komite, unit kerja dalam Bank yang bertanggung jawab kepada Direktur Utama. 8. Menilai/mengevaluasi dan menganalisis perkembangan Bank bersama-sama anggota Direksi yang lain, serta merumuskan langkah-langkah perbaikan yang diperlukan. 9. Menjaga Bank selalu dalam kondisi sehat dan bersama anggota Direksi menyelesaikan masalah-masalah lain yang berpotensi dapat menurunkan tingkat kesehatan Bank. 10. Menetapkan bahwa Bank berada dalam kondisi krisis likuiditas dan mengaktifkan fungsi *Business Continuity Plan* serta menyusun strategi penanganan yang segera, sistematis, pragmatis, dan terintegrasi. 11. Tugas-tugas lain, seperti yang diatur dalam ketentuan Bank IIndonesia/OJK dan peraturan perundang-undangan lain yang berlaku di Indonesia serta pedoman dari *Parent Company*.
	President Director	1. The President Director is responsible for the Bank's tactical and strategic planning and development, establishing an effective and integrated management team, and developing the organizational structure and culture to drive business growth based on the RBB. 2. The President Director has the right and authority to act for and on behalf of the Board of Directors and to represent the Bank in accordance with the Bank's Articles of Association. 3. The President Director is responsible for the overall control of the Bank's operations and for leading, guiding, and supervising all organizational units of the Bank. 4. Establishing and implementing the Bank's strategies in accordance with the mandates of the General Meeting of Shareholders. 5. Chairing and coordinating the management of the Company as stipulated in the Articles of Association and resolutions of the GMS, based on the prevailing regulations. 6. Leading, coordinating, directing, and supervising the divisions under his/her supervision, including ensuring the implementation of strategic plans (Bank Business Plan) and the achievement of performance targets, as well as compliance with applicable provisions, laws and regulations, and the Company's internal policies. 7. Overseeing and ensuring coordination among various committees and working units within the Bank that are accountable to the President Director. 8. Assessing/evaluating and analyzing the Bank's development together with other members of the Board of Directors, and formulating necessary improvement measures. 9. Ensuring that the Bank remains in a sound condition and, together with other Directors, resolving other issues that may potentially affect the Bank's soundness. 10. Determining whether the Bank is in a liquidity crisis condition, activating the Business Continuity Plan function, and formulating immediate, systematic, pragmatic, and integrated handling strategies. 11. Other duties as stipulated by the regulations of Bank Indonesia/OJK other prevailing laws and regulations in Indonesia, and guidelines from the Parent Company.

Nama Name	Jabatan Position	Tanggung Jawab Responsibilities
Hendra Lie	Wakil Direktur Utama	1. Wakil Direktur Utama bertanggung jawab mendukung pelaksanaan rencana strategis yang ditetapkan oleh Direktur Utama. 2. Wakil Direktur Utama bertanggung jawab dalam mengarahkan proses-proses perubahan yang diperlukan di semua bidang untuk mencapai tujuan perusahaan dan kelangsungan bisnis. 3. Bertanggung jawab mengembangkan dan memperkuat *image* perusahaan dan membangun *relationship* dengan nasabah, bank-bank koresponden, serta lembaga keuangan. 4. Bersama Direktur Kredit memonitor, mengevaluasi portofolio kredit dalam hubungannya dengan kualitas kredit dan pencapaian target sesuai dengan rencana kerja bank serta menetapkan langkah-langkah yang diperlukan dalam perbaikan kualitas dan penyelamatan kredit. 5. Mengembangkan bisnis *Treasury* melalui aliansi *strategic* dengan pihak lain dengan tujuan untuk mengembangkan bisnis Bank. 6. Memonitor sumber dan penggunaan dana baik yang terkait dengan pencapaian target yang telah ditetapkan maupun dalam menjaga keamanan likuiditas sehari-hari. 7. Memimpin, mengawasi, dan memonitor jalannya bisnis bank terkait segmen kredit retail, seperti kredit multi-guna, *payroll loan*, dan lain-lain. 8. Memimpin pengembangan inisiatif baru untuk produk-produk dan jasa perbankan yang belum ada di bank baik di bidang *lending*, *funding*, maupun *transactional base business* sesuai dengan tujuan Bank. 9. Menilai/mengevaluasi dan menganalisis perkembangan Bank bersama-sama Direksi yang lain, serta merumuskan langkah-langkah perbaikan yang diperlukan. 10. Memimpin dan mengarahkan serta menyupervisi penerapan kebijakan pada divisi yang langsung berada di bawah koordinasi Wakil Direktur Utama. 11. Tugas-tugas lain seperti yang diatur dalam ketentuan Bank Indonesia/OJK dan Peraturan Perundang-undangan lain, yang berlaku di Indonesia serta Pedoman dari *Parent Company*. 12. Bertanggung jawab mengatur, mengarahkan, dan memastikan kegiatan operasional Bank agar senantiasa mengikuti ketentuan yang berlaku serta berpegang pada prinsip-prinsip kehati-hatian termasuk memastikan dijalankannya penerapan Manajemen Risiko terkait dengan operasional Bank.
	Vice President Director	1. The Vice President Director is responsible for supporting the implementation of strategic plans established by the President Director. 2. The Vice President Director is responsible for directing the necessary change processes across all areas to achieve the Company's objectives and ensure business continuity. 3. Responsible for developing and strengthening the Company's image and building relationships with customers, correspondent banks, and financial institutions. 4. Together with the Director of Credit, monitoring and evaluating the credit portfolio in relation to credit quality and target achievement in accordance with the Bank's work plan, as well as determining necessary measures to improve credit quality and recovery. 5. Developing the Treasury business through strategic alliances with other parties with the aim of expanding the Bank's business. 6. Monitoring the sources and uses of funds, both in relation to achieving predetermined targets and maintaining daily liquidity security. 7. Leading, supervising, and monitoring the Bank's business operations related to the retail credit segment, such as multipurpose loans, payroll loans, and others. 8. Leading the development of new initiatives for banking products and services that do not yet exist in the Bank, in terms of lending, funding, and transactional-based businesses in line with the Bank's objectives. 9. Assessing/evaluating and analyzing the Bank's development together with other members of the Board of Directors, and formulating necessary improvement measures. 10. Leading, directing, and supervising the implementation of policies in divisions directly under the coordination of the Vice President Director. 11. Other duties as stipulated by the regulations of Bank Indonesia/OJK, other prevailing laws and regulations in Indonesia, and guidelines from the Parent Company. 12. Responsible for managing, directing, and ensuring the Bank's operational activities are always in compliance with applicable regulations and adhering to prudent principles, including ensuring the implementation of Risk Management related to the Bank's operations.
Vincentia M. Djuniwati Wijaya	Direktur Bisnis	1. Bertanggung jawab dalam mengembangkan portofolio bisnis Bank. 2. Memformulasikan serta mengimplementasikan strategi bisnis untuk menunjang pertumbuhan bisnis Bank, khususnya di bidang perkreditan. 3. Mengembangkan inisiatif baru untuk produk-produk dan jasa perbankan di bidang *lending*. 4. Bertanggung jawab melakukan analisis tentang bisnis *lending* dan pertumbuhannya agar sejalan dengan RBB. 5. Bertanggung jawab untuk memastikan penerapan serta perbaikan terhadap proses bisnis. 6. Memimpin, mengarahkan penyusunan, dan melakukan supervisi pelaksanaan rencana kerja Direktorat Bisnis.
	Director of Business	1. Responsible for developing the Bank's business portfolio. 2. Formulating and implementing business strategies to support the Bank's business growth, particularly in the lending sector. 3. Developing new initiatives for banking products and services in the lending area. 4. Being responsible for analyzing the lending business and its growth to ensure alignment with the RBB. 5. Responsible for ensuring the implementation and improvement of business processes. 6. Leading, directing the preparation, and supervising the implementation of the Business Directorate's work plan.

Nama Name	Jabatan Position	Tanggung Jawab Responsibilities
Vincentia M. Djuniwati Wijaya	Direktur Bisnis	7. Membangun dan membina efektivitas dan efisiensi pelaksanaan tugas dan tanggung jawab pada jajaran ruang lingkup Direktoratnya. 8. Melaksanakan tugas-tugas lain yang diberikan oleh Direktur Utama, Dewan Komisaris serta Pemegang Saham, sepanjang tidak bertentangan dengan Anggaran Dasar, ketentuan internal, regulasi dan peraturan perundang-undangan yang berlaku. 9. Memimpin, mengkoordinasikan, mengarahkan, dan menyupervisi divisi-divisi di bawah lingkup supervisinya termasuk memastikan dilaksanakannya rencana strategis (Rencana Bisnis Bank) dan pencapaian target kinerja, pelaksanaan kepatuhan pada regulasi, peraturan perundangan-undangan, dan ketentuan Bank. 10. Menilai/mengevaluasi dan menganalisis perkembangan Bank bersama-sama Direksi yang lain, serta merumuskan langkah-langkah perbaikan yang diperlukan. 11. Tugas-tugas lain seperti yang diatur dalam ketentuan Bank Indonesia/OJK dan peraturan perundang-undangan lain yang berlaku serta Pedoman dari *Parent Company*.
	Director of Business	7. Building and fostering the effectiveness and efficiency of task and responsibility execution within the scope of the Directorate. 8. Carrying out other duties assigned by the President Director, Board of Commissioners, and Shareholders, provided that such duties do not conflict with the Articles of Association, internal policies, prevailing regulations, and applicable laws and regulations. 9. Leading, coordinating, directing, and supervising the divisions under his/her supervision, including ensuring the implementation of strategic plans (Bank's Business Plan) and the achievement of performance targets, compliance with provision, laws and regulations, as well as the Bank's internal policies. 10. Assessing/evaluating and analyzing the Bank's development together with other members of the Board of Directors, and formulating necessary improvement measures. 11. Performing other duties as stipulated by the regulations of Bank Indonesia/Financial Services Authority, other prevailing laws and regulations, and guidelines from the Parent Company.
Efdinal Alamsyah	Direktur Kepatuhan	1. Membantu Direksi dalam memastikan bahwa kegiatan bisnis dan internal Bank dikelola dan dilaksanakan secara bertanggung jawab sesuai dengan ketentuan yang berlaku. 2. Memastikan Direksi membuat kebijakan dan/atau keputusan, yang sejalan dengan Bank Indonesia/ Otoritas Jasa Keuangan dan peraturan lain yang berlaku. 3. Bertanggung jawab menetapkan prosedur untuk memastikan kepatuhan bank terhadap semua peraturan (Bank Indonesia/Otoritas Jasa Keuangan/Peraturan lainnya) dalam rangka praktik perbankan yang sehat dan penuh kehati-hatian. 4. Bertanggung jawab untuk memantau dan menjaga kepatuhan bank terhadap semua perjanjian dan komitmen yang dibuat oleh Bank dengan Bank Indonesia/Otoritas Jasa Keuangan/Institusi lainnya. 5. Bertanggung jawab untuk memantau dan menjaga agar kegiatan/aktivitas Bank tidak melanggar peraturan yang berlaku. 6. Bertanggung jawab mengembangkan kebijakan dan strategi Manajemen Risiko secara tertulis. 7. Memastikan dan memantau penerapan Manajemen Risiko di dalam bank serta mengembangkan budaya manajemen risiko di semua tingkatan organisasi. 8. Bertanggung jawab untuk memberikan keputusan akhir atas transaksi yang mencurigakan. 9. Bersama-sama dengan anggota Direksi lain menetapkan sistem, sarana dan prasarana untuk penerapan Manajemen Risiko pada seluruh unit kegiatan Bank dengan menyusun kebijakan, prosedur dan strategi manajemen risiko secara tertulis dan komprehensif. 10. Bersama-sama anggota Direksi lain memastikan dijalankannya berbagai aspek ketentuan dalam Manajemen Risiko yang meliputi risiko operasional, kredit, pasar, likuiditas, dan kepatuhan termasuk mengelola risiko yang melekat pada aktivitas baru.
	Director of Compliance	1. Assisting the Board of Directors in ensuring that the Bank's business and internal activities are managed and carried out responsibly in accordance with applicable regulations. 2. Ensuring that the Board of Directors establishes policies and/or decisions in accordance with Bank Indonesia/the Financial Services Authority, and other applicable regulations. 3. Being responsible for establishing procedures to ensure the Bank's compliance with all regulations (Bank Indonesia/ Financial Services Authority/other regulations) in order to maintain sound and prudent banking practices. 4. Being responsible for monitoring and maintaining the Bank's compliance with all agreements and commitments entered into with Bank Indonesia/ Financial Services Authority/other institutions. 5. Responsible for monitoring and ensuring that the Bank's activities/operations do not violate applicable regulations. 6. Responsible for developing written Risk Management policies and strategies. 7. Ensuring and monitoring the implementation of Risk Management within the Bank as well as fostering a risk management culture at all levels of the organization. 8. Responsible for making final decisions on suspicious transactions. 9. Together with other members of the Board of Directors establishing systems, facilities, and infrastructure for the implementation of Risk Management across all Bank activity units by developing written and comprehensive risk management policies, procedures, and strategies. 10. Together with other members of the Board of Directors, ensuring the implementation of various aspects of risk management provisions covering operational, credit, market, liquidity, and compliance risks, including managing risks inherent in new activities.

Nama Name	Jabatan Position	Tanggung Jawab Responsibilities
Efdinal Alamsyah	Direktur Kepatuhan	11. Membuat Laporan Tahunan sebagai pertanggungjawaban Direksi kepada Pemegang Saham, serta mengatur penyelenggaraan RUPS/RUPSLB dan melaksanakan hasil keputusannya. 12. Memimpin, mengkoordinasikan, mengarahkan, dan menyupervisi divisi-divisi di bawah lingkup supervisinya termasuk memastikan dilaksanakannya rencana strategis (Rencana Bisnis Bank) dan pencapaian target kinerja, pelaksanaan kepatuhan pada regulasi, peraturan perundangan-undangan, dan ketentuan internal Perseroan. 13. Tugas-tugas lain seperti yang diatur dalam ketentuan Bank Indonesia/OJK dan peraturan perundangan-undangan lain yang berlaku serta pedoman dari *Parent Company*.
	Director of Compliance	11. Preparing the Annual Report as the Board of Directors' accountability to the Shareholders, organizing the GMS/EGMS, and implementing its resolutions. 12. Leading, coordinating, directing, and supervising the divisions under his/her supervision, including ensuring the implementation of strategic plans (Bank Business Plan) and the achievement of performance targets, compliance with provision, laws and regulations, as well as the Company's internal policies. 13. Performing other duties as stipulated by the regulations of Bank Indonesia/OJK, other prevailing laws and regulations, and guidelines from the Parent Company.
Jong Ha Lee[2)]	Direktur Kredit	1. Bertanggung jawab dalam merumuskan dan merencanakan kebijakan perkreditan yang akan ditempuh oleh Bank sesuai dengan perkembangan perekonomian dan kemampuan internal Bank serta mempertimbangkan faktor keamanan risiko kredit Bank. 2. Bersama Direktur Bisnis bertanggung jawab terhadap tercapainya target kredit baik kualitas maupun kuantitas sesuai RBB berdasarkan prinsip kehati-hatian. 3. Memastikan pelaksanaan prinsip kehati-hatian di bidang perkreditan dengan menjamin terlaksananya ketentuan dalam Pedoman Kebijaksanaan Perkreditan Bank (PKPB), Kualitas Aktiva Produksi (KAP), Pembentukan Penyisihan Aktiva Produktif (PPAP), Batas Maksimal Pemberian Kredit (BMPK), Rasio Kredit Bermasalah (*Non-Performing Loan*) dan ketentuan lainnya yang berlaku di bidang perkreditan. 4. Bertanggung jawab mengoptimalkan penerimaan pendapatan dari sektor perkreditan termasuk mengupayakan penjualan kembali Agunan Yang Diambil Alih (AYDA). 5. Memimpin Komite Kredit dalam membahas permohonan kredit nasabah dan memberikan keputusan dalam Komite Kredit. 6. Mengawasi dan bertanggung jawab atas penyelesaian kredit bermasalah termasuk melaksanakan usaha penyelesaian kredit bermasalah baik di Kantor Pusat maupun di Kantor Cabang sesuai dengan program kerja dan sasaran yang telah ditetapkan. 7. Tugas-tugas lain seperti yang diatur dalam ketentuan Bank Indonesia/OJK dan peraturan perundang-undangan lain yang berlaku.
	Director of Credit	1. Responsible for formulating and planning the credit policy to be pursued by the Bank in accordance with economic developments and the Bank's internal capabilities, as well as considering the security of the Bank's credit risks. 2. Together with the Director of Business, being responsible for achieving credit targets in both quality and quantity in accordance with the RBB based on prudential principles. 3. Ensuring the implementation of prudential principles in credit, guaranteeing compliance with the provisions in the Bank's Credit Policy Guidelines (PKPB), Earnings Asset Quality (KAP), Provision for Earning Assets (PPAP), Legal Lending Limit (LLL), Non-Performing Loan ratio, and other applicable provisions in the credit sector. 4. Responsible for optimizing income generation from the credit sector, including efforts to resell Foreclosed Collateral (AYDA). 5. Leading the Credit Committee in discussing customer credit applications and making decisions within the Credit Committee. 6. Supervising and being responsible for resolving non-performing loans, including efforts to resolve problematic loans both at the Head Office and Branch Offices according to the established work program and targets. 7. Other duties as stipulated in the regulations of Bank Indonesia/Financial Services Authority and other applicable laws and regulations.

1) Diangkat sebagai Direktur Utama OK BANK menggantikan posisi Bapak Park Young Man berdasarkan keputusan RUPSLB yang diselenggarakan pada tanggal 19 Februari 2025 dan efektif menjabat sejak tanggal 9 Juli 2025. / Appointed as President Director of OK BANK replacing Mr. Park Young Man based on EGMS resolution dated February 19, 2025, and effective since July 9, 2025.

2) Diangkat sebagai Direktur Kredit OK BANK berdasarkan keputusan RUPSLB yang diselenggarakan pada tanggal 20 November 2024 dan efektif menjabat sejak tanggal 26 Juni 2025 . / Appointed as Director of Credit of OK BANK based on EGMS resolution dated November 20, 2024, and effective since June 26, 2025.

Selain tugas dan tanggung jawab, Direksi juga memiliki wewenang yang diuraikan sebagai berikut:

1. Direksi berhak mewakili OK BANK di dalam dan di luar pengadilan tentang segala hal;
2. Direksi berhak dan berwenang mengikat OK BANK dengan pihak lain atau pihak lain dengan OK BANK, serta menjalankan segala tindakan baik yang mengenai

In addition to the duties and responsibilities, the Board of Directors also has the following authorities:

1. The Board of Directors has the right to represent OK BANK in and out of court on all matters;
2. The Board of Directors has the right and authority to bind OK BANK with other parties or vice versa, and to carry out all actions related to management and/or ownership,

kepengurusan dan/atau kepemilikan, akan tetapi tidak menghilangkan ketentuan yang berlaku pada Anggaran Dasar OK BANK dan peraturan perundang-undangan;
3. Direksi berhak mengatur sendiri pembagian pekerjaan di antara para anggota Direksi secara bersama-sama, secara musyawarah mufakat dan asas kekhususannya;
4. Direktur Utama berhak dan berwenang bertindak untuk dan atas nama Direksi serta mewakili OK BANK; serta
5. Direktur Utama berhak menunjuk salah satu Direktur bertindak untuk dan atas nama Direksi serta mewakili OK BANK, apabila Direktur Utama sakit, bepergian, atau berhalangan karena sebab lain, hal mana tidak perlu dibuktikan kepada pihak ketiga.

Pelaksanaan Tugas Direksi

Sepanjang tahun 2025, Direksi telah melaksanakan tugas dan tanggung jawabnya terkait pengelolaan OK BANK sesuai dengan peraturan perundang-undangan yang berlaku serta Anggaran Dasar OK BANK sesuai dengan fungsi dan tugas pokok masing-masing anggota.

Rapat Direksi

Dalam pelaksanaan tugas pengelolaannya, Direksi OK BANK mengadakan rapat secara berkala untuk memastikan penerapan tata kelola berjalan sesuai ketentuan. Mengacu pada Pasal 30 POJK Nomor 17 Tahun 2023 tentang Penerapan Tata Kelola Bagi Bank Umum dan Piagam Direksi OK BANK, rapat rutin diselenggarakan minimal 1 (satu) kali dalam 1 (satu) bulan. Di luar jadwal tersebut, Direksi juga dapat mengadakan rapat tambahan apabila terdapat permintaan dari anggotanya, sepanjang pelaksanaannya tetap mengikuti ketentuan dan prosedur yang berlaku.

Direksi telah menyelenggarakan rapat sebanyak 18 (delapan belas) kali sepanjang tahun 2025. Informasi mengenai tingkat kehadiran rapat diuraikan sebagai berikut:

without prejudice to the provisions of OK BANK's Articles of Association and prevailing laws and regulations;

3. The Board of Directors has the right to organize the division of work among its members jointly, based on consensus and the principle of specificity;
4. The President Director has the right and authority to act on behalf of the Board of Directors and represent OK BANK; and
5. The President Director has the right to appoint one of the Directors to act on behalf of the Board of Directors and represent OK BANK in the event the President Director is ill, traveling, or otherwise unavailable, without the need to provide proof of this to third parties.

Implementation of the Board of Directors' Duties

Throughout 2025, the Board of Directors had carried out its duties and responsibilities in managing OK BANK in accordance with applicable laws and regulations, as well as the Articles of Association of OK BANK, in line with the respective functions and main duties of each member.

Meeting of the Board of Directors

In carrying out its management duties, the Board of Directors of OK BANK holds regular meetings to ensure that the implementation of corporate governance is conducted in accordance with applicable provisions. Referring to Article 30 of POJK Number 17 of 2023 on the Implementation of Governance for Commercial Banks and the OK BANK Board of Directors' Charter, regular meetings are convened at least once a month. Outside this schedule, the Board of Directors may also hold additional meetings upon request by its members, provided that such meetings are conducted in compliance with applicable rules and procedures.

The Board of Directors held 18 (eighteen) meetings throughout 2025. Information on meeting attendance rate is described as follows:

Nama Nameh	Jabatan Position	Jumlah Rapat Total Meeting	Kehadiran Attendance	Persentase Percentage
Kang Bong Joo[1)]	Direktur Utama President Director	11	11	100,00
Hendra Lie	Wakil Direktur Utama Vice President Director	18	17	94,44
Vincentia M. Djuniwati Wijaya	Direktur Bisnis Director of Business	18	18	100,00
Efdinal Alamsyah	Direktur Kepatuhan Director of Compliance	18	17	94,44
Jong Ha Lee[2)]	Direktur Kredit Director of Credit	12	12	100,00

Nama Nameh	Jabatan Position	Jumlah Rapat Total Meeting	Kehadiran Attendance	Persentase Percentage
Park Young Man[3)]	Direktur Utama President Director	5	5	100,00
Rata-Rata Persentase Kehadiran Direksi dalam Rapat [ESG G-02] **Average Percentage of Attendance of the Board of Directors at Meetings [ESG G-02]**				98,15

1) Diangkat sebagai Direktur Utama OK BANK berdasarkan keputusan RUPSLB yang diselenggarakan pada tanggal 19 Februari 2025 dan efektif menjabat sejak tanggal 9 Juli 2025. / Appointed as President Director of OK BANK based on the resolution of the EGMS held on February 19, 2025, and effective since July 9, 2025.
2) Diangkat sebagai Direktur Kredit OK BANK berdasarkan keputusan RUPSLB yang diselenggarakan pada tanggal 20 November 2024 dan efektif menjabat sejak tanggal 26 Juni 2025./ Appointed as Director of Credit of OK BANK based on the resolution of the EGMS held on November 20, 2024, and effective since June 26, 2025.
3) Efektif berhenti menjabat sebagai Direktur Utama OK BANK berdasarkan keputusan RUPSLB yang diselenggarakan pada tanggal 19 Februari 2025. / Effectively resigned as President Director of OK BANK based on the resolution of the EGMS held on February 19, 2025.

Program Orientasi bagi Direksi Baru

Sebagai bagian dari komitmen OK BANK untuk memastikan kesinambungan tata kelola dan efektivitas kepemimpinan, setiap pergantian atau penambahan jajaran Direksi pada prinsipnya diiringi dengan upaya untuk memperkuat pemahaman mengenai visi, strategi, dan dinamika operasional Bank. Pada tahun 2025, terdapat anggota Direksi baru yaitu Kang Bong Joo selaku Direktur Utama dan Jong Ha Lee selaku Direktur Kredit. Sejalan dengan pengalaman dan kompetensi yang telah dimiliki, proses pemahaman terhadap peran dan tanggung jawab strategis dilakukan secara terintegrasi melalui berbagai mekanisme koordinasi dan komunikasi internal, sehingga tidak terdapat pelaksanaan program orientasi formal secara khusus pada periode tersebut.

Orientation Program for New Members of the Board of Directors

As part of OK BANK's commitment to ensuring governance continuity and leadership effectiveness, any changes or additions to the Board of Directors are, in principle, accompanied by efforts to strengthen understanding of the Bank's vision, strategy, and operational dynamics. In 2025, new members of the Board of Directors were appointed, namely Kang Bong Joo as President Director and Jong Ha Lee as Director of Credit. In line with their existing experience and competencies, the process of understanding their strategic roles and responsibilities was carried out in an integrated manner through various internal coordination and communication mechanisms. Therefore, no formal orientation program was specifically conducted during the period.

Pelatihan Direksi [ESG G-05] [GRI 2-17]

Pelatihan bagi Direksi dirancang untuk memperkuat pemahaman strategis dan kemampuan manajerial agar setiap anggota mampu menjalankan fungsi pengelolaan secara optimal. Kegiatan ini dapat berbentuk *workshop*, seminar, sertifikasi kompetensi, maupun program pembelajaran berkelanjutan yang membahas perkembangan regulasi, manajemen risiko, dan tren industri perbankan. OK BANK menunjukkan komitmennya melalui penyediaan program pelatihan yang relevan dan terstruktur sehingga Direksi selalu memiliki bekal pengetahuan yang memadai dalam mendukung kualitas tata kelola perusahaan.

Informasi mengenai pelatihan pengembangan kompetensi yang diikuti oleh Direksi sepanjang tahun 2025 diuraikan sebagai berikut:

Training for the Board of Directors [ESG G-05] [GRI 2-17]

Training for the Board of Directors is designed to strengthen strategic understanding and managerial capabilities so that each member is able to perform management functions optimally. Such activities may take the form of workshops, seminars, competency certifications, or continuous learning programs that address regulatory developments, risk management, and trends in the banking industry. OK BANK demonstrates its commitment by providing relevant and structured training programs, ensuring that the Board of Directors is always equipped with adequate knowledge to support the quality of corporate governance.

Information regarding competency development training attended by the Board of Directors throughout 2025 is outlined as follows:

Nama Name	Jabatan Position	Program yang Diikuti Programs Attended	Penyelenggara Organizer	Waktu dan Tempat Date and Place
Kang Bong Joo[1)]	Direktur Utama President Director	*In-House Company Training* Kursus Bahasa Indonesia. In-House Company Training: Bahasa Indonesia Course.	LBA FIBA UI	5 Agustus- 9 Oktober 2025 August 5- October 9, 2025

Nama Name	Jabatan Position	Program yang Diikuti Programs Attended	Penyelenggara Organizer	Waktu dan Tempat Date and Place
Hendra Lie	Wakil Direktur Utama Vice President Director	*Outlook* Ekonomi dan Keuangan di Tahun 2025. Economic and Financial Outlook in 2025	OJK	20 Februari 2025 February 20, 2025
		Digital Economic Forum. Digital Economic Forum.	CNBC, Artajasa	25 Februari 2025 February 25, 2025
		Pelatihan Pemeliharaan Sertifikat Manajemen Risiko Jenjang 7. Risk Management Certification Maintenance Training Level 7.	Kovida	26 Mei 2025 May 26, 2025
		When Security Becomes the Greatest Risk in Financial Industry. When Security Becomes the Greatest Risk in Financial Industry.	infobank	20 November 2025 November 20, 2025
		Indonesia Banking Innovation Conclave. Indonesia Banking Innovation Conclave.	FKDOP	24 November 2025 November 24, 2025
		Indonesia Banking Innovation Conclave. Indonesia Banking Innovation Conclave.	FKDOP	2 Desember 2025 December 2, 2025
		Perbanas CFO Forum 2025. Perbanas CFO Forum 2025.	Perbanas	3 Desember 2025 December 3, 2025
		Finansial Forum Penguatan Sistem Keuangan Indonesia. Financial Forum on Strengthening Indonesia's Financial System.	CNBC	3 Desember 2025 December 3, 2025
		Dialog Akhir Tahun antara Anggota Dewan Komisioner dan Industri Jasa Keuangan Tahun 2025. Year-End Dialogue between Members of the Board of Commissioners and the Financial Services Industry 2025.	OJK	4 Desember 2025 December 4, 2025
		Forum SERASI dan SIGUNA dalam Rangka Mitigasi Risiko Operasional Layanan SP, beserta TI dan Siber pada Periode Libur Panjang Nataru 2025/2026. SERASI and SIGUNA Forum as Operational Risk Mitigation in SP Services, including IT and Cybersecurity during the Nataru (Christmas and Year-End) Long Holiday Period 2025/2026.	BI	19 Desember 2025 December 19, 2025
Vincentia M. Djuniwati Wijaya	Direktur Bisnis Director of Business	*Outlook* Ekonomi dan Keuangan di Tahun 2025. Economic and Financial Outlook in 2025.	OJK	20 Februari 2025 February 20, 2025
		Pelatihan Pemeliharaan Sertifikat Manajemen Risiko Jenjang 7. Risk Management Certification Maintenance Training Level 7.	Kovida	26 Mei 2025 May 26, 2025
Efdinal Alamsyah	Direktur Kepatuhan Director of Compliance	CEO Forum – 2025. CEO Forum – 2025.	Perbanas	22 Januari 2025 January 22, 2025
		Launching Lembaga Sertifikasi Profesi (LSP) Sistem Pembayaran Indonesia (SPI). Launching of the Professional Certification Institution (LSP) for the Indonesian Payment System (SPI).	ASPI	4 Februari 2025 February 4, 2025
		Pertemuan Tahunan Industri Jasa Keuangan 2025. Annual Meeting of the Financial Services Industry 2025.	OJK	11 Februari 2025 February 11, 2025
		Outlook Ekonomi dan Keuangan di Tahun 2025. Economic and Financial Outlook in 2025.	OJK	20 Februari 2025 February 20, 2025
		Pertemuan Koordinasi PPATK Tahun 2025. Coordination Meeting of PPATK 2025.	PPATK	26 Februari 2025 February 26, 2025
		Banking Talent Future Readiness. Banking Talent Future Readiness.	FHCPI	26 Februari 2025 February 26, 2025
		Refreshment "Developing Strategy for Managing Bank Business & Risks In Current Global Situation". Refreshment "Developing Strategy for Managing Bank Business & Risks In Current Global Situation".	Bankers Association for Risk Management	24-25 April 2025 April 24-25, 2025

Nama Name	Jabatan Position	Program yang Diikuti Programs Attended	Penyelenggara Organizer	Waktu dan Tempat Date and Place
Efdinal Alamsyah	Direktur Kepatuhan Director of Compliance	*Re-Certification* Sertifikasi Kepatuhan Jenjang 7. Re-Certification of Compliance Certification Level 7.	LSPP	9 September 2025 September 9, 2025
		FKDKP *Batch* 2 Tahun 2025. FKDKP Batch 2 of 2025.	FKDKP	16 September 2025 September 16, 2025
		Festival FEKDI X IFSE. FEKDI X IFSE Festival.	BI	30 Oktober 2025 October 30, 2025
		Penguatan Komite TPPU dalam Mencegah dan Memberantas Tindak Pidana Pencucian Uang terkait Perjudian *Online*. Strengthening the TPPU Committee in Preventing and Combating Money Laundering related to Online Gambling.	PPATK	4 November 2025 November 4, 2025
		Sosialisasi POJK Nomor 24 tahun 2025 tentang Pengelolaan Rekening pada Bank Umum. Dissemination of POJK Number 24 of 2025 on Bank Account Management in Commercial Banks.	OJK	28 November 2025 November 28, 2025
Jong Ha Lee[2)]	Direktur Kredit Director of Credit	*Refresher* Program Jenjang 6 dan 7. Refresher Program Level 6 and 7.	KOVIDA	26 Mei 2025 May 26, 2025
		Pembekalan *Treasury Dealer* Jenjang 7. Preparation of Treasury Dealer Level 7.	Apuvindo	17-18 Oktober 2025 October 17-18, 2025
		Uji Sertifikasi *Treasury* Jenjang 7. Treasury Certification Test Level 7.	ACI	20 November 2025 November 20, 2025
Park Young Man[3)]	Direktur Utama President Director	-	-	-

1) Diangkat sebagai Direktur Utama OK BANK berdasarkan keputusan RUPSLB yang diselenggarakan pada tanggal 19 Februari 2025 dan efektif menjabat sejak tanggal 9 Juli 2025. / Appointed as President Director of OK BANK based on the resolution of the EGMS held on February 19, 2025, and effective since July 9, 2025.
2) Diangkat sebagai Direktur Kredit OK BANK berdasarkan keputusan RUPSLB yang diselenggarakan pada tanggal 20 November 2024 dan efektif menjabat sejak tanggal 26 Juni 2025./ Appointed as Director of Credit of OK BANK based on the resolution of the EGMS held on November 20, 2024, and effective since June 26, 2025.
3) Efektif berhenti menjabat sebagai Direktur Utama OK BANK berdasarkan keputusan RUPSLB yang diselenggarakan pada tanggal 19 Februari 2025 dan tidak ada program pelatihan yang diikuti. / Effectively resigning as President Director of OK BANK based on EGMS resolution dated February 19, 2025, and did not participate in any training programs.

Penilaian Kinerja Direksi [ESG G-04] [GRI 2-18]

Penilaian kinerja Direksi dilaksanakan melalui mekanisme yang terstruktur untuk memastikan pencapaian dan pelaksanaan tugas dapat diukur secara objektif dan akuntabel. Proses ini mengacu pada *Key Performance Indicators* (KPI) yang ditetapkan sebagai tolok ukur utama guna memastikan bahwa setiap anggota Direksi menjalankan perannya secara optimal dan selaras dengan strategi OK BANK. KPI disusun dengan mempertimbangkan aspek strategis dan operasional, sehingga hasil penilaian memberikan gambaran yang jelas mengenai kontribusi Direksi terhadap pengelolaan, kinerja, dan pengembangan Bank.

Dalam pelaksanaannya, Dewan Komisaris menjalankan peran utama dalam melakukan evaluasi kinerja Direksi berdasarkan indikator KPI tersebut. Penilaian dilakukan secara menyeluruh melalui penelaahan capaian kinerja, efektivitas pengambilan keputusan, serta konsistensi pelaksanaan tugas dan tanggung jawab selama periode penilaian. Melalui mekanisme evaluasi ini, Dewan Komisaris memastikan bahwa pengurusan Bank tetap berada pada koridor tujuan korporasi, prinsip kehati-hatian, dan penerapan tata kelola perusahaan yang baik.

Performance Assessment of the Board of Directors [ESG G-04] [GRI 2-18]

The Board of Directors' performance assessment is carried out through a structured mechanism to ensure that the achievement and execution of duties can be measured objectively and accountably. This process refers to the Key Performance Indicators (KPIs) established as the main benchmarks to ensure that each member of the Board of Directors performs his or her role optimally and in alignment with OK BANK's strategy. The KPIs are formulated by considering strategic and operational aspects, so that the assessment results provide a clear picture of the Board of Directors' contribution to the Bank's management, performance, and development.

In its implementation, the Board of Commissioners plays a main role in evaluating the Board of Directors' performance based on these KPI indicators. Comprehensive assessment is conducted through a review of performance achievements, effectiveness of decision-making, and consistency in performing duties and responsibilities during the evaluation period. Through this evaluation mechanism, the Board of Commissioners ensures that the Bank's management remains within the framework of corporate objectives, prudential principles, and good corporate governance.

Adapun prosedur dan tata cara penilaian kinerja Direksi diuraikan sebagai berikut:

1. Metode Penilaian *self-assessment* dilakukan oleh Direksi dengan menggunakan Formulir *Self-Assessment;*
2. Waktu pelaksanaan: wajib melakukan penilaian sendiri (*self-assessment*) minimal 1 (satu) kali dalam 1 (satu) tahun;
3. Kriteria atau tolok ukur yang digunakan mengacu pada RBB yang telah disetujui oleh Dewan Komisaris; serta
4. Pihak yang melakukan penilaian kinerja Direksi adalah Direksi itu sendiri, melalui metode *self-assessment*, yang kemudian hasilnya dievaluasi oleh Dewan Komisaris.

The procedures and methods for evaluating the performance of the Board of Directors are outlined as follows:

1. The self-assessment method is conducted by the Board of Directors using a Self-Assessment Form;
2. Implementation period: self-assessment must be conducted at least once a year;
3. The criteria or benchmarks used refer to the RBB that has been approved by the Board of Commissioners; and
4. The party conducting the performance evaluation of the Board of Directors is the Board of Directors it self, through the self-assessment method, with the results subsequently reviewed and evaluated by the Board of Commissioners.

Direksi OK BANK merupakan organ pengurus yang memegang peran strategis dalam mengarahkan, mengelola, dan memastikan seluruh kegiatan usaha Bank berjalan secara *prudent*, efektif, dan berkelanjutan. Dengan mengedepankan prinsip kehati-hatian, kepatuhan, serta tata kelola perusahaan yang baik, Direksi bertanggung jawab menerjemahkan visi dan strategi OK BANK ke dalam kebijakan dan keputusan operasional yang terukur. Melalui kepemimpinan yang profesional, adaptif, dan berbasis kinerja, Direksi berperan penting dalam menjaga stabilitas usaha, meningkatkan daya saing, serta menciptakan nilai jangka panjang bagi seluruh pemangku kepentingan.

The Board of Directors of OK BANK is the management organ that plays a strategic role in directing, managing, and ensuring that all of the Bank's business activities are conducted in a prudent, effective, and sustainable manner. By upholding the principles of prudence, compliance, and good corporate governance, the Board of Directors is responsible for translating OK BANK's vision and strategy into measurable policies and operational decisions. Through professional, adaptive, and performance-based leadership, the Board of Directors plays a vital role in maintaining business stability, enhancing competitiveness, and creating long-term value for all stakeholders.

Penilaian Kinerja Komite di Bawah Direksi

Direksi OK BANK menjalankan fungsi pengawasan dan pengendalian internal dengan dukungan sejumlah komite yang bertugas menangani area-area strategis dalam operasional Bank. Komite yang berada di bawah Direksi mencakup Komite Kredit, Komite Manajemen Risiko, Komite Pengarah TI, *Assets and Liability Committee* (ALCO), Komite Kebijakan Perkreditan, dan Komite Pengembangan Produk. Masing-masing komite memiliki mandat khusus yang berkontribusi pada ketepatan keputusan, manajemen risiko yang komprehensif, dan pengembangan layanan perbankan yang berkelanjutan.

Setiap tahun Direksi melakukan penilaian kinerja terhadap seluruh komite untuk memastikan efektivitas pelaksanaan tugas sesuai dengan mandat yang diberikan. Evaluasi dilakukan melalui peninjauan proses kerja, kualitas rekomendasi, dan kesesuaian tindakan komite dengan arah strategis Bank. Hasil penilaian tahun 2025 menunjukkan bahwa seluruh komite telah menjalankan tanggung jawabnya secara efektif, sehingga peran mereka dinilai mampu memberikan dukungan signifikan terhadap stabilitas operasional dan pencapaian tujuan bisnis OK BANK.

Performance Assessment of Committees Under the Board of Directors

The Board of Directors of OK BANK carries out internal control and supervisory functions with the support of several committees responsible for handling strategic areas of the Bank's operations. The committees under the Board of Directors include the Credit Committee, Risk Management Committee, IT Steering Committee, Assets and Liability Committee (ALCO), Credit Policy Committee, and Product Development Committee. Each committee has a specific mandate that contributes to sound decision-making, comprehensive risk management, and the sustainable development of banking services.

Each year, the Board of Directors conducts performance assessments of all committees to ensure the effective execution of their duties in accordance with the mandates granted. The evaluation is carried out through a review of work process, quality of recommendations, and alignment of committee actions with the Bank's strategic direction. The 2025 assessment results indicate that all committees had performed their responsibilities effectively, and their roles are therefore considered to have provided significant support to operational stability and the achievement of OK BANK's business objectives.

Nominasi dan Remunerasi Dewan Komisaris dan Direksi

Nomination and Remuneration of the Board of Commissioners and the Board of Directors

OK BANK menerapkan prinsip keadilan dalam proses nominasi dan remunerasi bagi Dewan Komisaris dan Direksi sebagai bagian dari komitmen terhadap tata kelola perusahaan yang baik. Setiap proses penunjukan serta penetapan remunerasi dilaksanakan secara objektif dan transparan, dengan mempertimbangkan kompetensi, tanggung jawab, kinerja, integritas, serta kontribusi masing-masing individu terhadap pencapaian tujuan OK BANK. Mekanisme tersebut disusun dan dijalankan sesuai dengan kebijakan tata kelola dan ketentuan peraturan perundang-undangan yang berlaku. Melalui penerapan proses nominasi dan remunerasi yang terstruktur dan berkeadilan, OK BANK memastikan tersedianya jajaran manajemen puncak yang kompeten dan berintegritas. Pendekatan ini menjadi fondasi penting dalam mendukung efektivitas pengelolaan Bank, memperkuat akuntabilitas, serta mendorong keberlanjutan dan pertumbuhan usaha secara bertanggung jawab.

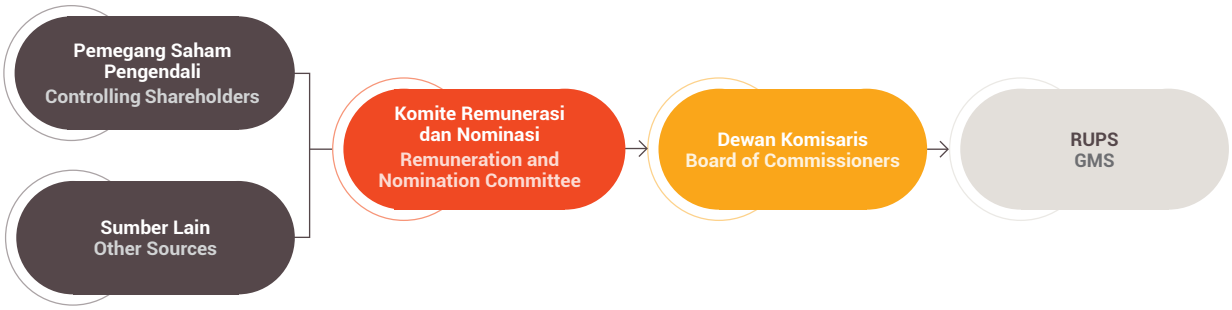
OK BANK applies the principle of fairness in the nomination and remuneration process for the Board of Commissioners and the Board of Directors as part of its commitment to good corporate governance. Each appointment and remuneration determination is carried out objectively and transparently, by considering competence, responsibilities, performance, integrity, and each individual's contribution to the achievement of OK BANK's objectives. These mechanisms are designed and implemented in accordance with the Bank's governance policies and applicable laws and regulations. Through the implementation of structured and equitable nomination and remuneration process, OK BANK ensures the availability of a competent and high-integrity top management team. This approach serves as an essential foundation for supporting effective Bank management, strengthening accountability, and promoting sustainable and responsible business growth.

Prosedur Nominasi Dewan Komisaris dan Direksi [GRI 2-10]

Prosedur nominasi anggota Dewan Komisaris dan Direksi OK BANK diawali dengan pengusulan calon oleh Pemegang Saham Pengendali, yang kemudian dibahas dan dievaluasi secara mendalam oleh Komite Remunerasi dan Nominasi untuk menilai kesesuaian kompetensi, integritas, dan rekam jejak calon tersebut. Setelah melalui proses penilaian yang cermat, keputusan terkait pengangkatan maupun pemberhentian anggota Dewan Komisaris dan Direksi ditetapkan melalui persetujuan dalam RUPS. Selain itu, OK BANK menerapkan kriteria khusus dalam memilih anggota baru guna memastikan bahwa setiap individu yang ditunjuk mampu mendukung efektivitas tata kelola dan keberlanjutan Bank. Secara umum, prosedur nominasi Dewan Komisaris dan Direksi OK BANK diuraikan sebagai berikut:

Nomination Procedure for the Board of Commissioners and the Board of Directors [GRI 2-10]

The nomination procedure for members of the Board of Commissioners and the Board of Directors of OK BANK begins with the proposal of candidates by the Controlling Shareholder, which is then discussed and thoroughly evaluated by the Remuneration and Nomination Committee to assess the candidates' competence, integrity, and track record. Following a careful assessment process, resolutions regarding the appointment or dismissal of members of the Board of Commissioners and the Board of Directors are adopted through approval at the GMS. In addition, OK BANK applies specific criteria in selecting new members to ensure that each appointed individual is able to support the effectiveness of governance and the sustainability of the Bank. In general, the nomination procedures for the Board of Commissioners and the Board of Directors of OK BANK are outlined as follows:



Setelah Komite Remunerasi dan Nominasi melakukan pembahasan, nama calon anggota Dewan Komisaris dan Direksi diajukan kepada Dewan Komisaris untuk diminta persetujuan saat diselenggarakannya RUPS.

OK BANK menggunakan kriteria-kriteria dalam melakukan proses nominasi anggota Dewan Komisaris dan Direksi meliputi: [ESG G-06] [GRI 2-10]

1. Tidak pernah memiliki kredit macet atau dinyatakan pailit atau ditemukan bersalah karena menyebabkan kebangkrutan di suatu perusahaan berdasarkan keputusan pengadilan dalam waktu 5 (lima) tahun sebelum pencalonan;
2. Terbukti memiliki rekam jejak yang baik selama kariernya dan tidak pernah dikenakan sanksi apa pun selama bekerja;
3. Riwayat pendidikan formal dan non-formal;
4. Pengalaman kerja; serta
5. Prestasi yang pernah diperoleh selama bekerja.

Kebijakan Remunerasi Dewan Komisaris dan Direksi [GRI 2-19, 2-20, 2-21]

Kebijakan remunerasi bagi Dewan Komisaris dan Direksi disusun dengan mengedepankan prinsip tata kelola yang baik, sehingga seluruh pengaturannya mengacu pada ketentuan resmi yang berlaku di industri perbankan. Landasan utama kebijakan tersebut adalah POJK Nomor 45/POJK.03/2015 tentang Penerapan Tata Kelola dalam Pemberian Remunerasi Bagi Bank Umum dan SEOJK Nomor 40/SEOJK.03/2016 tentang Penerapan Tata Kelola dalam Pemberian Remunerasi Bank Umum. Dengan berpegang pada kedua regulasi tersebut, OK BANK memastikan bahwa struktur remunerasi bersifat transparan, berkeadilan, dan selaras dengan tujuan keberlanjutan serta integritas pengelolaan Bank.

Berdasarkan ketentuan tersebut, OK BANK memberikan paket remunerasi terhadap Dewan Komisaris dan Direksi yang terdiri dari:

1. Remunerasi yang bersifat tetap, yaitu remunerasi yang tidak dikaitkan dengan kinerja dan risiko, antara lain honorarium dan tunjangan hari raya; serta
2. Remunerasi yang bersifat variabel, yaitu remunerasi yang dikaitkan dengan kinerja dan risiko, antara lain jasa produksi atau bentuk lainnya yang dipersamakan dengan itu.

After the Remuneration and Nomination Committee has completed its deliberations, the names of the prospective members of the Board of Commissioners and the Board of Directors are submitted to the Board of Commissioners to obtain approval at the GMS.

OK BANK applies the following criteria in the nomination process for members of the Board of Commissioners and the Board of Directors: [ESG G-06] [GRI 2-10]

1. Have never had non-performing loans, been declared bankrupt, or been found guilty of causing the bankruptcy of a company based on a court decision within 5 (five) years prior to the nomination;
2. Proven to have a good track record throughout their career and have never been subject to any sanctions during their employment;
3. Educational background, both formal and non-formal;
4. Work experience; and
5. Achievements obtained during their career.

Remuneration Policy for the Board of Commissioners and the Board of Directors [GRI 2-19, 2-20, 2-21]

The remuneration policy for the Board of Commissioners and the Board of Directors is formulated by upholding the principles of good corporate governance, such that all arrangements refer to the official regulations applicable in the banking industry. The main legal basis for this policy is POJK Number 45/POJK.03/2015 on the Implementation of Governance in Providing Remuneration for Commercial Banks and SEOJK Number 40/SEOJK.03/2016 on the Implementation of Governance in Providing Remuneration for Commercial Banks. By adhering to these two regulations, OK BANK ensures that its remuneration structure is transparent, fair, and aligned with the objectives of sustainability and integrity in bank management.

Based on these provisions, OK BANK provides remuneration packages to the Board of Commissioners and the Board of Directors, consisting of:

1. Fixed remuneration, which is remuneration not linked to performance and risk, including honorarium and holiday allowances; and
2. Variable remuneration, which is remuneration linked to performance and risk, including production service fees or other forms equivalent thereto.

Kebijakan remunerasi bagi Dewan Komisaris dan Direksi ditetapkan melalui proses yang terstruktur, dimulai dari penyusunan rekomendasi oleh Komite Remunerasi dan Nominasi yang menilai kebutuhan, kelayakan, dan kesesuaian dengan kinerja dan kondisi OK BANK. Rekomendasi tersebut kemudian diajukan dalam RUPS untuk memperoleh persetujuan, sehingga kebijakan remunerasi yang diterapkan tidak hanya mencerminkan prinsip kehati-hatian dan tata kelola yang baik, tetapi juga memiliki legitimasi dari para Pemegang Saham. Adapun besaran remunerasi yang diterima Dewan Komisaris dan Direksi OK BANK untuk tahun 2025 diuraikan sebagai berikut:

The remuneration policy for the Board of Commissioners and the Board of Directors is established through a structured process, beginning with the formulation of recommendations by the Remuneration and Nomination Committee, which assesses the needs, appropriateness, and alignment with OK BANK's performance and condition. These recommendations are then submitted to the GMS for approval, ensuring that the implemented remuneration policy not only reflects the principles of prudence and good corporate governance, but also carries legitimacy from the Shareholders. The remuneration amount received by the Board of Commissioners and the Board of Directors of OK BANK for the year 2025 is outlined as follows:

No.	Jenis Penghasilan/Fasilitas Type of Income/Facilities	Dewan Komisaris Board of Commissioners		Direksi Board of Directors	
		Orang Person	Rp	Orang Person	Rp
1.	Gaji, Bonus, Tunjangan Rutin, Tantiem, dan Fasilitas Lainnya dalam Bentuk Non-Natura Salaries, Bonuses, Regular Allowances, Tantiem, and Other Facilities in the form of Non-Natura	2	1.428.000.000	5	12.315.955.942
2.	Fasilitas Lain dalam Bentuk Natura yang: • Dapat Dimiliki • Tidak Dapat Dimiliki Other Facilities in the Form of Natura that: • Ownable • Non-Ownable	2	52.171.884	5	1.502.893.975
Jumlah Total		2	1.480.171.884	5	13.818.849.917

Jumlah Remunerasi dalam Setahun	Jumlah Dewan Komisaris Total Board of Commissioners	Jumlah Direksi Total Board of Directors	Total Remuneration in a Year
Di atas Rp2 miliar	-	3	Above Rp2 billion
Di antara Rp1 sampai Rp2 miliar	-	1	Between Rp1 and Rp2 billion
Di antara Rp500 juta-di bawah Rp1 miliar	2	1	Between Rp500 million-under Rp1 billion
Di bawah Rp500 juta	-	-	Below Rp500 million

Uraian	Rasio Ratio (%)	Description
Rasio Gaji Karyawan yang Tertinggi dan Terendah	1.820	Highest and Lowest Employee Salary Ratio
Rasio Gaji Direksi yang Tertinggi dan Terendah	156	Highest and Lowest Board of Director Salary Ratio
Rasio Gaji Komisaris yang Tertinggi dan Terendah	-	Highest and Lowest Board of Commissioner Salary Ratio
Rasio Gaji Tertinggi Direksi dan Karyawan	3.826	Highest Board of Director and Employee Salary Ratio

Kebijakan dan Keberagaman Dewan Komisaris dan Direksi

Kebijakan mengenai struktur dan komposisi Dewan Komisaris serta Direksi disusun untuk memastikan efektivitas kepemimpinan OK BANK dan keselarasan dengan prinsip tata kelola perusahaan yang baik. Dalam proses penetapan anggota, OK BANK mempertimbangkan aspek integritas, kompetensi, pengalaman, dan rekam jejak profesional guna memastikan setiap individu mampu memberikan kontribusi optimal, baik dalam menjalankan fungsi pengawasan maupun pengelolaan strategi bisnis. Kerangka kebijakan ini mendukung terciptanya proses pengambilan keputusan yang objektif, akuntabel, dan bertanggung jawab melalui pembagian peran yang jelas antara fungsi pengawasan dan fungsi pengurusan.

Keberagaman juga menjadi elemen penting dalam memperkuat kualitas kepemimpinan OK BANK. Perbedaan latar belakang pendidikan, keahlian, pengalaman industri, serta perspektif yang beragam mendorong terjadinya diskusi yang lebih komprehensif dan meningkatkan ketajaman analisis dalam pembahasan strategis. Komposisi yang inklusif tersebut memungkinkan Dewan Komisaris dan Direksi merespons dinamika industri secara lebih adaptif, sekaligus memastikan bahwa kebijakan dan keputusan yang diambil tetap relevan dan berorientasi pada keberlanjutan usaha OK BANK.

Informasi mengenai keberagaman anggota Dewan Komisaris dan Direksi OK BANK secara lebih lengkap diuraikan sebagai berikut:

Policies and Diversity of the Board of Commissioners and the Board of Directors

The policy on structure and composition of the Board of Commissioners and the Board of Directors is designed to ensure the effectiveness of OK BANK's leadership and alignment with the principles of good corporate governance. In the appointment process, OK BANK considers aspects of integrity, competence, experience, and professional track record to ensure that each individual is able to make an optimal contribution, both in carrying out supervisory functions and in managing business strategy. This policy framework supports the creation of an objective, accountable, and responsible decision-making process through a clear division of roles between the supervisory and management functions.

Diversity is also an important element in strengthening the quality of OK BANK's leadership. Differences in educational background, expertise, industry experience, and diverse perspectives encourage more comprehensive discussions and enhance the sharpness of analysis in strategic deliberations. Such an inclusive composition enables the Board of Commissioners and the Board of Directors to respond more adaptively to industry dynamics, while ensuring that the policies and decisions taken remain relevant and oriented toward the sustainability of OK BANK's business.

More detailed information regarding the diversity of members of the Board of Commissioners and the Board of Directors of OK BANK is outlined as follows:

Nama Name	Jabatan Position	Jenis Kelamin Gender	Pendidikan Education	Pengalaman Kerja Work Experience	Keahlian Expertise
Sang Ton Sim	Komisaris Utama President Commissioner	Laki-Laki Male	Sarjana *Business Administration* Bachelor of Business Administration	Memiliki pengalaman kerja terutama di bidang *Financial Industry.* Possessing work experience, particularly in the Financial Industry.	*Financial Industry* Financial Industry
Sondang Martha Samosir	Komisaris Independen Independent Commissioner	Perempuan Female	• Sarjana Ekonomi • *Master of Management* • Bachelor of Economics • Master of Management	Memiliki pengalaman kerja terutama di bidang pengawasan Industri Keuangan dan Perbankan (OJK). Possessing work experience, particularly in the supervision of the Financial and Banking Industry (OJK).	Pengawasan Industri Keuangan dan Perbankan Supervision of the Financial and Banking Industry
Chairudin	Komisaris Independen Independent Commissioner	Laki-Laki Male	Sarjana Akuntansi Bachelor of Accounting	Memiliki pengalaman kerja terutama di bidang pengawasan Industri Keuangan dan Perbankan (BI). Possessing work experience, particularly in the supervision of the Financial and Banking Industry (BI).	Pengawasan Industri Perbankan Supervision of the Banking Industry
Kang Bong Joo[1)]	Direktur Utama President Director	Laki-Laki Male	*Bachelor of Public Administration* Bachelor of Public Administration	Memiliki pengalaman kerja terutama di bidang perbankan. Having work experience, particularly in the banking sector.	Perbankan Banking
Hendra Lie	Wakil Direktur Utama Vice President Director	Laki-Laki Male	• Sarjana Ekonomi • Magister Hukum • Bachelor of Economics • Master of Law	Memiliki pengalaman kerja terutama di bidang Perbankan. Possessing work experience, particularly in Banking.	Perbankan Banking

Nama Name	Jabatan Position	Jenis Kelamin Gender	Pendidikan Education	Pengalaman Kerja Work Experience	Keahlian Expertise
Vincentia M. Djuniwati Wijaya	Direktur Bisnis	Perempuan	• Sarjana Ekonomi • *Magister of Finance*	Memiliki pengalaman kerja terutama di bidang *Sales* Perbankan, *Banking Commercial*, dan *Wholesale Banking*.	*Sales* Perbankan *Product, Commercial Banking, Wholesale Banking*
	Director of Business	Female	• Bachelor of Economics • Master of Finance	Possessing work experience, particularly in banking Sales, Banking Commercial, and Wholesale Banking.	Banking Product Sales, Commercial Banking, Wholesale Banking
Efdinal Alamsyah	Direktur Kepatuhan	Laki-Laki	• Sarjana Hukum • Magister Manajemen • Magister Hukum	Memiliki pengalaman kerja di perbankan terutama di bidang *Compliance, Risk Management*, HR, GA, *Corporate Loan, Legal,* dan *Corporate Secretary*.	*Compliance, Legal, Risk Management, Corporate Secretary*
	Director of Compliance	Male	• Bachelor of Law • Master of Management • Master of Law	Possessing work experience in banking, particularly in Compliance, Risk Management, HR, GA, Corporate Loan, Legal, and Corporate Secretary.	Compliance, Legal, Risk Management, Corporate Secretary
Jong Ha Lee[2)]	Direktur Kredit	Laki-Laki	Sarjana Ekonomi	Memiliki pengalaman kerja terutama di bidang Perbankan.	Perbankan
	Director of Credit	Male	Bachelor of Economics	Possessing work experience, particularly in Banking.	Banking
Park Young Man[3)]	Direktur Utama	Laki-Laki	• *Bachelor of Business Administration* • *Executive Master of Business Administration*	Memiliki pengalaman kerja terutama di bidang Perbankan.	Perbankan
	President Director	Male	• Bachelor of Business Administration • Executive Master of Business Administration	Possessing work experience, particularly in Banking.	Banking

1) Diangkat sebagai Direktur Utama OK BANK berdasarkan keputusan RUPSLB yang diselenggarakan pada tanggal 19 Februari 2025 dan efektif menjabat sejak tanggal 9 Juli 2025. / Appointed as President Director of OK BANK based on the resolution of the EGMS held on February 19, 2025, and effective since July 9, 2025.
2) Diangkat sebagai Direktur Kredit OK BANK berdasarkan keputusan RUPSLB yang diselenggarakan pada tanggal 20 November 2024 dan efektif menjabat sejak tanggal 26 Juni 2025. / Appointed as Director of Credit of OK BANK based on the resolution of the EGMS held on November 20, 2024, and effective since June 26, 2025.
3) Efektif berhenti menjabat sebagai Direktur Utama OK BANK berdasarkan keputusan RUPSLB yang diselenggarakan pada tanggal 19 Februari 2025. / Effectively resigned as President Director of OK BANK based on the resolution of the EGMS held on February 19, 2025.

Pengungkapan Hubungan Afiliasi Dewan Komisaris dengan Direksi dan dengan Pemegang Saham

Disclosure of Affiliations of the Board of Commissioners with Directors and with Shareholders

Nama Name	Jabatan Position	Hubungan Keuangan dengan Financial Relationship with			Hubungan Keluarga dengan Family Relationship with			Hubungan Management Relationship
		Dewan Komisaris Board of Commissioners	Direksi Board of Directors	Pemegang Saham Utama & Pengendali Major & Controlling Shareholders	Dewan Komisaris Board of Commissioners	Direksi Board of Directors	Pemegang Saham Utama & Pengendali Major & Controlling Shareholders	
Dewan Komisaris Board of Commissioners								
Sang Ton Sim	Komisaris Utama President Commissioner	X	X	X	X	X	X	X
Sondang Martha Samosir	Komisaris Independen Independent Commissioner	X	X	X	X	X	X	X
Chairudin	Komisaris Independen Independent Commissioner	X	X	X	X	X	X	X

Nama Name	Jabatan Position	Hubungan Keuangan dengan Financial Relationship with			Hubungan Keluarga dengan Family Relationship with			Hubungan Management Relationship
		Dewan Komisaris Board of Commissioners	Direksi Board of Directors	Pemegang Saham Utama & Pengendali Major & Controlling Shareholders	Dewan Komisaris Board of Commissioners	Direksi Board of Directors	Pemegang Saham Utama & Pengendali Major & Controlling Shareholders	
Direksi Board of Directors								
Kang Bong Joo[1)]	Direktur Utama President Director	X	X	X	X	X	X	X
Hendra Lie	Wakil Direktur Utama Vice President Director	X	X	X	X	X	X	X
Vincentia M. Djuniwati Wijaya	Direktur Bisnis Director of Business	X	X	X	X	X	X	X
Efdinal Alamsyah	Direktur Kepatuhan Director of Compliance	X	X	X	X	X	X	X
Jong Ha Lee[2)]	Direktur Kredit Director of Credit	X	X	X	X	X	X	X

1) Diangkat sebagai Direktur Utama OK BANK berdasarkan keputusan RUPSLB yang diselenggarakan pada tanggal 19 Februari 2025 dan efektif menjabat sejak tanggal 9 Juli 2025. / Appointed as President Director of OK BANK based on the resolution of the EGMS held on February 19, 2025, and effective since July 9, 2025.
2) Diangkat sebagai Direktur Kredit OK BANK berdasarkan keputusan RUPSLB yang diselenggarakan pada tanggal 20 November 2024 dan efektif menjabat sejak tanggal 26 Juni 2025. / Appointed as Director of Credit of OK BANK based on the resolution of the EGMS held on November 20, 2024, and effective since June 26, 2025.

Keberagaman Manajemen dan Independensi [ESG G-01]
Management Diversity and Independence

Uraian	Pria Male	Wanita Female	Jumlah Pihak Independen Total Independent Party	Description
Dewan Komisaris	2	1	**3**	Board of Commissioners
Direksi	4	1	**5**	Board of Directors

Kebijakan Pengunduran Diri Dewan Komisaris dan Direksi

Resignation Policy of the Board of Commissioners and the Board of Directors

OK BANK memiliki kebijakan yang mengatur pengunduran diri anggota Dewan Komisaris dan Direksi sebagai bagian dari penerapan tata kelola perusahaan yang baik. Kebijakan ini disusun untuk memastikan bahwa setiap proses pengunduran diri dilakukan secara tertib, transparan, dan sesuai dengan ketentuan peraturan perundang-undangan yang berlaku. Pengunduran diri dapat diajukan atas inisiatif pribadi yang bersangkutan dengan memperhatikan kepentingan Bank, kesinambungan pengelolaan, dan perlindungan terhadap pemangku kepentingan.

Dalam pelaksanaannya, kebijakan tersebut mengatur mekanisme penyampaian pengunduran diri secara tertulis, proses persetujuan oleh organ Bank yang berwenang, dan kewajiban pemenuhan ketentuan administratif serta kepatuhan. OK BANK memastikan bahwa setiap pengunduran diri tidak mengganggu stabilitas operasional dan manajemen Bank, serta diikuti dengan langkah-langkah pengelolaan transisi yang memadai. Dengan demikian, kebijakan ini mendukung kesinambungan kepemimpinan dan menjaga kepercayaan pemangku kepentingan terhadap Bank.

OK BANK has a policy governing the resignation of members of the Board of Commissioners and the Board of Directors as part of the implementation of good corporate governance. This policy is designed to ensure that every resignation process is conducted in an orderly and transparent manner and in compliance with applicable laws and regulations. Resignations may be submitted at the personal initiative of the respective individual, while considering the interests of the Bank, continuity of management, and protection of stakeholders.

In its implementation, the policy regulates the mechanism for submitting resignations in writing, the approval process by the authorized organs of the Bank, and the obligation to fulfill administrative and compliance requirements. OK BANK ensures that any resignation does not disrupt the Bank's operational and management stability and is accompanied by adequate transition management measures. Accordingly, this policy supports leadership continuity and maintains stakeholder confidence in the Bank.

Rangkap Jabatan Dewan Komisaris dan Direksi

Concurrent Positions of the Board of Commissioners and the Board of Directors

OK BANK memiliki kebijakan yang mengatur rangkap jabatan bagi anggota Dewan Komisaris dan Direksi untuk memastikan bahwa pelaksanaan tugas dan tanggung jawab Dewan Komisaris dan Direksi dapat dilakukan secara independen, profesional, dan bebas dari benturan kepentingan. Dengan adanya pengaturan yang jelas, OK BANK berupaya menjaga agar rangkap jabatan, apabila diperkenankan, tetap berada dalam batasan yang sesuai dengan ketentuan dan tidak mengurangi efektivitas pengawasan maupun pengelolaan Bank.

Melalui kebijakan tersebut, OK BANK menetapkan persyaratan, batasan, dan mekanisme pengungkapan terkait rangkap jabatan yang dimiliki oleh Dewan Komisaris dan Direksi. Setiap rangkap jabatan wajib dilaporkan dan dievaluasi untuk memastikan kepatuhan terhadap peraturan yang berlaku serta kepentingan Bank. Dengan demikian, kebijakan rangkap jabatan ini mendukung terciptanya tata kelola yang sehat, akuntabel, dan berorientasi pada keberlanjutan kinerja Bank.

OK BANK has a policy governing concurrent positions held by members of the Board of Commissioners and the Board of Directors to ensure that the performance of their duties and responsibilities can be carried out independently, professionally, and free from conflicts of interest. Through clear regulations, OK BANK seeks to ensure that concurrent positions, where permitted, remain within the limits set by applicable regulations and do not diminish the effectiveness of oversight or management of the Bank.

Through this policy, OK BANK establishes requirements, boundaries, and disclosure mechanisms related to concurrent positions held by members of the Board of Commissioners and the Board of Directors. Any concurrent positions must be reported and evaluated to ensure compliance with prevailing regulations and the interests of the Bank. Thus, this policy supports the creation of sound, accountable, and sustainability-oriented governance of the Bank's performance.

Komite di Bawah Dewan Komisaris
Committees Under the Board of Commissioners

Komite di bawah Dewan Komisaris dibentuk untuk memperkuat efektivitas fungsi pengawasan dan memastikan pelaksanaan tata kelola perusahaan yang lebih terarah dan transparan. Setiap komite menjalankan peran khusus dalam membantu Dewan Komisaris menelaah berbagai aspek strategis, operasional, maupun kepatuhan regulasi. Komite-komite tersebut terdiri dari:

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

Committees under the Board of Commissioners are established to strengthen the effectiveness of supervisory function and ensure more focused and transparent corporate governance. Each committee performs a specific role in assisting the Board of Commissioners in reviewing various strategic, operational, and regulatory compliance aspects. These committees consist of:

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

Komite Audit

Komite Audit merupakan organ pendukung Dewan Komisaris yang berperan penting dalam meningkatkan efektivitas fungsi pengawasan terhadap pengelolaan OK BANK. Komite Audit menjalankan tugasnya melalui penelaahan atas Laporan Keuangan, proses audit, serta kecukupan sistem pengendalian internal guna memastikan bahwa seluruh aktivitas OK BANK dilaksanakan sesuai dengan ketentuan peraturan perundang-undangan dan prinsip tata kelola perusahaan yang baik. Dalam pelaksanaannya, Komite Audit menilai kepatuhan OK BANK terhadap standar akuntansi dan regulasi yang berlaku, serta memastikan kualitas dan keandalan informasi keuangan yang disampaikan oleh manajemen. Melalui pemantauan yang konsisten dan objektif, Komite Audit berkontribusi dalam memperkuat integritas proses pelaporan keuangan, meningkatkan transparansi, serta mendukung terwujudnya tata kelola perusahaan yang akuntabel dan berkelanjutan.

Audit Committee

The Audit Committee is a supporting organ of the Board of Commissioners that plays an important role in enhancing the effectiveness of supervisory function over the management of OK BANK. The Audit Committee performs its duties through reviews of the Financial Statements, audit process, and adequacy of internal control system to ensure that all OK BANK's activities are carried out in compliance with applicable laws and regulations as well as the principles of good corporate governance. In carrying out its responsibilities, the Audit Committee assesses OK BANK's compliance with applicable accounting standards and regulations and ensures the quality and reliability of financial information presented by management. Through consistent and objective monitoring, the Audit Committee contributes to strengthening the integrity of financial reporting process, enhancing transparency, and supporting the realization of accountable and sustainable corporate governance.

Sepanjang tahun 2025, Komite Audit terus memperkuat perannya sebagai pengawas independen yang memastikan efektivitas tata kelola perusahaan yang dijalankan OK BANK. Dalam menjalankan fungsi pengawasan tersebut, Komite Audit telah melaksanakan beberapa kali rapat yang difokuskan pada peninjauan Laporan Keuangan, pemantauan kepatuhan terhadap regulasi, dan evaluasi atas efektivitas sistem pengendalian internal serta manajemen risiko. Melalui diskusi intensif dan koordinasi yang berkesinambungan dengan manajemen, auditor internal, dan auditor eksternal, Komite Audit berupaya memastikan bahwa proses bisnis OK BANK berjalan secara transparan, akuntabel, dan sesuai prinsip tata kelola yang baik.

Throughout 2025, the Audit Committee continued to strengthen its role as an independent supervisor, ensuring the effectiveness of corporate governance implemented by OK BANK. In carrying out this supervisory function, the Audit Committee held several meetings focused on reviewing the Financial Statements, monitoring regulatory compliance, and evaluating the effectiveness of internal control systems and risk management. Through intensive discussions and ongoing coordination with management, internal auditors, and external auditors, the Audit Committee strives to ensure that OK BANK's business processes are conducted transparently, accountably, and in accordance with the principles of good corporate governance.

Dasar Hukum

Dalam melaksanakan tugas dan tanggung jawabnya, Komite Audit mengacu pada berbagai peraturan perundang-undangan yang berlaku, antara lain:

1. POJK Nomor 17 Tahun 2023 tentang Penerapan Tata Kelola Bagi Bank Umum; serta
2. POJK Nomor 55/POJK.04/2015 tentang Pembentukan dan Pedoman Pelaksanaan Kerja Komite Audit.

Piagam Komite Audit

Komite Audit dalam menjalankan tugasnya senantiasa berpedoman pada Piagam Komite Audit. Piagam tersebut mengatur secara jelas tugas, tanggung jawab, dan wewenang Komite Audit, termasuk ketentuan lain yang relevan dalam mendukung peran dan operasionalnya.

Periode Jabatan Anggota Komite Audit

Periode jabatan anggota Komite Audit ditetapkan secara jelas, di mana masa tugasnya tidak lebih lama dari masa jabatan Dewan Komisaris dan hanya dapat dipilih kembali untuk 1 (satu) periode berikutnya. Dalam hal ini, periode jabatan Komite Audit OK BANK telah memenuhi seluruh ketentuan yang diatur dalam POJK Nomor 33/POJK.04/2014.

Komposisi Anggota Komite Audit

Komite Audit OK BANK terdiri dari 4 (empat) orang anggota yang terdiri dari pihak independen yang memiliki beragam keahlian dan kompetensi yang relevan. Susunan ini terdiri atas 2 (dua) orang Komisaris Independen dan 2 (dua) orang Pihak Independen yang memiliki kompetensi profesional di bidang akuntansi dan perbankan. Ketua Komite Audit dijabat oleh Komisaris Independen, sehingga memastikan kepemimpinan yang objektif. Selain itu, seluruh anggota Komite Audit dipastikan tidak memiliki hubungan keuangan maupun kepengurusan, tidak memiliki kepemilikan saham, dan tidak memiliki hubungan keluarga dengan Dewan Komisaris, Direksi, ataupun Pemegang Saham Pengendali. Mereka juga tidak memiliki hubungan lain dalam bentuk apa pun yang berpotensi memengaruhi independensi dalam menjalankan tugas dan tanggung jawabnya. Informasi mengenai komposisi Komite Audit per 31 Desember 2025 diuraikan sebagai berikut:

Legal Basis

In carrying out its duties and responsibilities, the Audit Committee refers to various applicable laws and regulations, including:

1. POJK Number 17 of 2023 on the Implementation of Governance for Commercial Banks; and
2. POJK Number 55/POJK.04/2015 on the Establishment and Guidelines for the Implementation of the Audit Committee's Work.

Audit Committee Charter

The Audit Committee, in carrying out its duties, always refers to the Audit Committee Charter. The Charter clearly defines the duties, responsibilities, and authority of the Audit Committee, including other relevant provisions that support its role and operations.

Term of Office of Audit Committee Members

The term of office for Audit Committee members is clearly defined, where the term does not exceed the term of office of the Board of Commissioners and members may only be re-elected for 1 (one) subsequent term. In this regard, the term of office of OK BANK's Audit Committee fully complies with all provisions stipulated in POJK Number 33/POJK.04/2014.

Composition of Audit Committee Members

OK BANK's Audit Committee consists of 4 (four) members, comprising independent parties with diverse relevant expertise and competencies. This composition consists of 2 (two) Independent Commissioners and 2 (two) Independent Parties who possess professional competence in accounting and banking. The Chairperson of the Audit Committee is held by an Independent Commissioner, ensuring objective leadership. In addition, all members of the Audit Committee are confirmed to have no financial or managerial relationships, no share ownership, and no family ties with the Board of Commissioners, the Board of Directors, or the Controlling Shareholder. They also have no other relationships in any form that could potentially affect their independence in carrying out their duties and responsibilities. Information on the composition of the Audit Committee as of December 31, 2025, is outlined as follows:

Nama Name	Jabatan Position	Pengangkatan Appointment	Jabatan di Bank Position at the Bank
Chairudin	Ketua Komite Audit Chairperson of the Audit Committee	380/KEP/DIR/BOI/VIII/2025	Komisaris Independen Independent Commissioner
Sondang Martha Samosir	Anggota Komite Audit Member of the Audit Committee		Komisaris Independen Independent Commissioner
Joyo	Anggota Komite Audit Member of the Audit Committee	380/KEP/DIR/BOI/VIII/2025	Pihak Independen Independent Party
Iwan Yuda Pramudhi[1)]	Anggota Komite Audit Member of the Audit Committee		Pihak Independen Independent Party
Heru Subroto[2)]	Anggota Komite Audit Member of the Audit Committee	565/KEP/DIR/BOI/XII/2024	Pihak Independen Independent Party

1) Efektif menjabat sebagai Anggota Komite Audit sejak 6 Agustus 2025. / Effectively serving as a Member of the Audit Committee since August 6, 2025.
2) Efektif tidak lagi menjabat sebagai Anggota Komite Audit sejak 31 Juli 2025. / No longer serving as a Member of the Audit Committee effective July 31, 2025.

PROFIL KOMITE AUDIT
Audit Committee Profile



Chairudin

Ketua Komite Audit
Chairperson of the Audit Committee

Profil Chairudin dapat dilihat pada bagian Profil Dewan Komisaris dalam Laporan Tahunan ini.

The profile of Chairudin can be seen in the Board of Commissioner Profile section of this Annual Report.



Sondang Martha Samosir

Anggota Komite Audit
Member of the Audit Committee

Profil Sondang Martha Samosir dapat dilihat pada bagian Profil Dewan Komisaris dalam Laporan Tahunan ini.

The profile of Sondang Martha Samosir can be seen in the Board of Commissioner Profile section of this Annual Report.



Joyo

Anggota Komite Audit
Member of the Audit Committee

KEBANGSAAN
Nationality
Indonesia / Indonesian

DOMISILI
Domicile
Jakarta

USIA
Age
62 Tahun / Years Old

Dasar Pengangkatan dan Persetujuan OJK

Diangkat sebagai Anggota Komite Audit berdasarkan Keputusan Direksi Nomor 380/KEP/DIR/BOI/VIII/2025 tentang Perubahan Ketua dan Anggota Komite.

Legal Basis of Appointment and OJK Approval

Appointed as a Member of the Audit Committee based on the Board of Directors' Decision Number 380/KEP/DIR/BOI/VIII/2025 on Changes to the Chairperson and Members of the Committee.

Riwayat Pendidikan

Sarjana Ekonomi dari Universitas Negeri Jember (1990).

Educational Background

Bachelor of Economics from Universitas Negeri Jember (1990).

Riwayat Jabatan

- Direktur Operasional PT Bank Oke Indonesia, Tbk. (2007-2023);
- Direktur Kepatuhan PT Bank Dinar Indonesia, Tbk. (2002-2007);
- Kepala Satuan Kerja Audit Internal (SKAI) PT Bank Dinar Indonesia, Tbk. (2000-2002); serta
- Satuan Kerja Audit Internal (SKAI) PT Bank Prasidha Utama (1996-2000).

Professional Background

- Director of Operations of PT Bank Oke Indonesia, Tbk. (2007-2023);
- Director of Compliance of PT Bank Dinar Indonesia, Tbk. (2002-2007);
- Head of Internal Audit Unit (SKAI) of PT Bank Dinar Indonesia, Tbk. (2000-2002); and
- Internal Audit Unit (SKAI) of PT Bank Prasidha Utama (1996-2000).

Rangkap Jabatan

Anggota Komite Pemantau Risiko PT Bank Oke Indonesia, Tbk. (sejak 2023).

Concurrent Position

Member of the Risk Monitoring Committee of PT Bank Oke Indonesia, Tbk. (since 2023).

Sertifikasi

- Sertifikasi Manajemen Risiko Level 5 IRPA; serta
- Pelatihan Akuntansi.

Certification

- Risk Management Certification Level 5 IRPA; and
- Accounting Training.

Hubungan Afiliasi

Tidak memiliki hubungan afiliasi dengan Anggota Dewan Komisaris, Anggota Direksi, dan Pemegang Saham Utama, baik langsung maupun tidak langsung sampai kepada pemilik individu.

Affiliated Relations

Has no affiliation with Members of the Board of Commissioners, Members of the Board of Directors, or Major Shareholders, either directly or indirectly up to the individual owners.



Iwan Yuda Pramudhi

Anggota Komite Audit
Member of the Audit Committee

KEBANGSAAN
Nationality
Indonesia / Indonesian

DOMISILI
Domicile
Jakarta

USIA
Age
61 Tahun / Years Old

Dasar Pengangkatan dan Persetujuan OJK

Diangkat sebagai Anggota Komite Audit berdasarkan Keputusan Direksi Nomor 380/KEP/DIR/BOI/VIII/2025 tentang Perubahan Ketua dan Anggota Komite.

Legal Basis of Appointment and OJK Approval

Appointed as a Member of the Audit Committee based on the Board of Directors' Decision Number 380/KEP/DIR/BOI/VIII/2025 on the Changes to the Chairperson and Members of the Committee.

Riwayat Pendidikan

Sarjana di bidang Akuntansi dari Universitas Persada Indonesia "YAI", Jakarta.

Educational Background

Bachelor's degree in Accounting from Universitas Persada Indonesia "YAI", Jakarta.

Riwayat Jabatan

- Direktur Kepatuhan PT Bank Multiarta Sentosa (Bank MAS) (2012-2024);
- Direktur Kepatuhan PT Bank Swadesi, Tbk. (2009-2011);
- Kepala SKMR PT Bank Swadesi, Tbk. (2005-2009); serta
- *Corporate Secretary Administration* (2004-2005).

Professional Background

- Director of Compliance of PT Bank Multiarta Sentosa (Bank MAS) (2012-2024);
- Director of Compliance of PT Bank Swadesi, Tbk. (2009-2011);
- Head of Risk Management Unit (SKMR) of PT Bank Swadesi, Tbk. (2005-2009); and
- Corporate Secretary Administration (2004-2005).

Rangkap Jabatan

Beliau tidak memiliki rangkap jabatan, baik di internal maupun eksternal OK BANK.

Concurrent Position

He does not hold any concurrent positions, either internally or externally at OK BANK.

Sertifikasi

Sertifikasi Manajemen Risiko Level 7.

Certification

Risk Management Certification Level 7.

Hubungan Afiliasi

Tidak memiliki hubungan afiliasi dengan Anggota Dewan Komisaris, Anggota Direksi, dan Pemegang Saham Utama, baik langsung maupun tidak langsung sampai kepada pemilik individu.

Affiliated Relations

Has no affiliation with Members of the Board of Commissioners, Members of the Board of Directors, or Major Shareholders, either directly or indirectly up to the individual owners.

Tugas dan Tanggung Jawab Komite Audit

Komite Audit memiliki tugas dan tanggung jawab untuk membantu Dewan Komisaris sebagaimana diuraikan berikut:

1. Melakukan pemantauan dan evaluasi atas perencanaan dan pelaksanaan audit serta pemantauan tindak lanjut hasil audit dalam rangka menilai kecukupan pengendalian intern dan proses pelaporan keuangan;
2. Melakukan *review* terhadap:
   a. Pelaksanaan tugas SKAI;
   b. Kesesuaian pelaksanaan audit oleh KAP dengan standar audit yang berlaku;

Duties and Responsibilities of the Audit Committee

The Audit Committee has the duties and responsibilities to assist the Board of Commissioners, as outlined below:

1. Monitoring and evaluating the planning and implementation of audits as well as monitoring the follow-up of audit results in order to assess the adequacy of internal control and the financial reporting process;
2. Conducting reviews of:
   a. The implementation of duties by the SKAI;
   b. The compliance of audits conducted by the KAP with applicable auditing standards;

c. Kesesuaian Laporan Keuangan dengan standar akuntansi yang berlaku; dan
d. Pelaksanaan tindak lanjut oleh Direksi atas hasil temuan SKAI, AP dan hasil OJK dan Bank Indonesia.

3. Memberikan rekomendasi penunjukan AP dan KAP sesuai ketentuan yang berlaku kepada RUPS melalui Dewan Komisaris.

c. The compliance of Financial Statements with applicable accounting standards; and
d. The follow-up actions taken by the Board of Directors on findings from the SKAI, AP, and the results of the OJK and Bank Indonesia examinations.

3. Providing recommendations for the appointment of the AP and KAP in accordance with applicable regulations to the GMS through the Board of Commissioners.

Independensi Komite Audit

Independensi Komite Audit tercermin melalui kewajiban setiap anggotanya untuk menyampaikan pernyataan independensi yang diperbarui setiap tahun sesuai ketentuan POJK Nomor 55/POJK.04/2015 tentang Pembentukan dan Pedoman Pelaksanaan Kerja Komite Audit. Mekanisme ini memastikan bahwa setiap anggota tetap bebas dari benturan kepentingan, menjaga objektivitas dalam menjalankan fungsi pengawasan, dan memperkuat integritas proses pengendalian internal serta tata kelola perusahaan. Dengan pembaruan yang dilakukan secara berkala, OK BANK dapat memastikan bahwa Komite Audit beroperasi secara profesional dan transparan dalam mendukung efektivitas pengawasan Dewan Komisaris. Informasi mengenai pemenuhan aspek independensi anggota Komite Audit OK BANK diuraikan sebagai berikut:

Independence of the Audit Committee

The Audit Committee's independence is reflected in the obligation of each member to submit an updated independence statement annually, in accordance with POJK Number 55/POJK.04/2015 on the Establishment and Guidelines for the Implementation of Audit Committee's Work. This mechanism ensures that each member remains free from conflict of interest, maintains objectivity in performing supervisory function, and strengthens the integrity of internal control process and corporate governance. With periodic updates, OK BANK can ensure that the Audit Committee operates professionally and transparently in supporting the effectiveness of the Board of Commissioners' oversight. Information on the fulfillment of independence aspects of OK BANK's Audit Committee members is outlined as follows:

Aspek Independensi Independence Aspect	Chairudin	Sondang Martha Samosir	Joyo	Iwan Yuda Pramudhi
Tidak memiliki memiliki hubungan afiliasi dengan Pemegang Saham, Dewan Komisaris, serta Direksi. Has no affiliation with the Shareholders, the Board of Commissioners, and the Board of Directors.	✓	✓	✓	✓
Tidak memiliki hubungan usaha secara langsung dan tidak langsung dengan OK BANK. Has no direct or indirect business relationship with OK BANK.	✓	✓	✓	✓
Tidak memiliki hubungan kepengurusan dengan OK BANK. Has no managerial relationship with OK BANK.	✓	✓	✓	✓
Tidak memiliki saham langsung maupun tidak langsung di OK BANK. Holds no direct or indirect shares in OK BANK.	✓	✓	✓	✓

Rapat Komite Audit

Rapat Komite Audit diselenggarakan sedikitnya 1 (satu) kali dalam 1 (satu) bulan. Dalam pelaksanaannya, Komite Audit dapat mengundang Dewan Komisaris, Direksi, atau auditor eksternal OK BANK apabila diperlukan untuk memberikan klarifikasi, penjelasan tambahan, atau masukan profesional terkait isu yang sedang dibahas.

Komite Audit telah menyelenggarakan rapat sebanyak 12 (dua belas) kali sepanjang tahun 2025. Informasi mengenai tingkat kehadiran rapat diuraikan sebagai berikut:

Audit Committee Meeting

The Audit Committee holds meetings at least once per month. In carrying out its duties, the Audit Committee may invite the Board of Commissioners, the Board of Directors, or OK BANK's external auditors if necessary to provide clarification, additional explanations, or professional input on the issues under discussion.

The Audit Committee held 12 (twelve) meetings throughout 2025. Information regarding meeting attendance is detailed as follows:

Nama Name	Jabatan Position	Jumlah Rapat Total Meeting	Kehadiran Attendance	Persentase Percentage
Chairudin	Ketua Komite Audit Chairperson of the Audit Committee	12	12	100,00
Sondang Martha Samosir	Anggota Komite Audit Member of the Audit Committee	12	12	100,00
Joyo	Anggota Komite Audit Member of the Audit Committee	12	12	100,00
Iwan Yuda Pramudhi[1)]	Anggota Komite Audit Member of the Audit Committee	5	5	100,00
Heru Subroto[2)]	Anggota Komite Audit Member of the Audit Committee	7	6	85,71

1) Efektif menjabat sebagai Anggota Komite Audit sejak 6 Agustus 2025. / Effectively serving as a Member of the Audit Committee since August 6, 2025.
2) Efektif tidak lagi menjabat sebagai Anggota Komite Audit sejak 31 Juli 2025. / No longer serving as a Member of the Audit Committee effective July 31, 2025.

Laporan Pelaksanaan Tugas Komite Audit

Sepanjang tahun 2025, Komite Audit melaksanakan tugas dan tanggung jawabnya secara konsisten dalam rangka mendukung efektivitas fungsi pengawasan Dewan Komisaris. Pelaksanaan tugas tersebut mencakup berbagai kegiatan yang berorientasi pada peningkatan kualitas pengendalian internal, proses audit, serta kinerja keuangan Bank. Adapun kegiatan yang telah dilaksanakan oleh Komite Audit selama tahun 2025 diuraikan sebagai berikut:

1. Memberikan rekomendasi kepada Dewan Komisaris terkait penyusunan Rencana Kerja SKAI tahun 2025;
2. Memberikan rekomendasi atas Laporan Pokok-Pokok Hasil Audit semester I dan semester II;
3. Memberikan rekomendasi penetapan AP dan KAP,, serta melakukan evaluasi atas kinerja AP dan KAP;
4. Menyusun dan menyampaikan Laporan Komite Audit sebagai bahan masukan bagi Dewan Komisaris;
5. Memantau pelaksanaan tindak lanjut yang dilakukan oleh manajemen atas temuan Audit Internal, Audit Eksternal, dan pemeriksaan Regulator;
6. Memberikan arahan dan masukan kepada SKAI atas hasil pemeriksaan dalam rangka meningkatkan kualitas dan efektivitas fungsi audit; serta
7. Melakukan evaluasi terhadap kinerja keuangan Bank.

Program Pengembangan Kompetensi Komite Audit

Program pengembangan kompetensi Komite Audit dilaksanakan secara berkelanjutan melalui berbagai kegiatan peningkatan kapasitas, seperti seminar, *workshop*, dan bentuk pelatihan profesional lainnya yang relevan dengan tugas pengawasan. Upaya ini bertujuan memperkuat wawasan, keterampilan, dan pemahaman anggota Komite Audit terhadap dinamika regulasi dan praktik tata kelola sehingga mereka dapat menjalankan peran pengawasan secara lebih efektif dan responsif terhadap perkembangan lingkungan bisnis. Informasi mengenai pengembangan kompetensi yang diikuti oleh Chairudin dan Sondang Martha Samosir selaku Ketua Komite Audit dan Anggota Komite Audit telah diungkapkan pada bagian Pelatihan Dewan Komisaris.

Report on the Implementation of Audit Committee's Duties

Throughout 2025, the Audit Committee consistently carried out its duties and responsibilities to support the effectiveness of the Board of Commissioners' supervisory function. The implementation of these duties included various activities aimed at enhancing the quality of internal control, audit process, and the Bank's financial performance. The activities carried out by the Audit Committee during 2025 are outlined as follows:

1. Providing recommendations to the Board of Commissioners regarding the preparation of the 2025 SKAI Work Plan;
2. Providing recommendations on the Key Findings Reports of the Audits for the first and second semesters;
3. Providing recommendations for the appointment of AP and KAP, as well as evaluating the performance of AP and KAP;
4. Preparing and submitting the Audit Committee Report as input for the Board of Commissioners;
5. Monitoring the follow-up actions taken by management on findings from Internal Audits, External Audits, and Regulatory audit;
6. Providing guidance and input to SKAI on audit results to improve the quality and effectiveness of the audit function; and
7. Conducting evaluations of the Bank's financial performance.

Competency Development Program of the Audit Committee

The competency development program for the Audit Committee is carried out continuously through various capacity-building activities, such as seminars, workshops, and other forms of professional training relevant to supervisory duties. This effort aims to strengthen the knowledge, skills, and understanding of Audit Committee members regarding regulatory dynamics and governance practices, enabling them to perform their oversight role more effectively and responsively to changes in the business environment. Information regarding the competency development attended by Chairudin and Sondang Martha Samosir, as the Chairperson and Member of the Audit Committee, has been disclosed in the Board of Commissioners' Training section.

Sementara itu, Anggota Komite Audit lainnya tidak mengikuti program pengembangan kompetensi yang secara spesifik membahas topik tertentu. Namun demikian, Anggota Komite Audit tetap menjaga dan meningkatkan kapasitas profesional secara mandiri.

Meanwhile, other members of the Audit Committee did not participate in a competency development program covering specific topics. Nevertheless, Audit Committee members continued to maintain and enhance their professional capacity independently.

Komite Pemantau Risiko

Komite Pemantau Risiko merupakan organ pendukung Dewan Komisaris yang berperan dalam mengawasi penerapan manajemen risiko agar seluruh aktivitas usaha OK BANK berada dalam tingkat risiko yang dapat diterima. Komite ini melaksanakan fungsi pengawasan melalui penelaahan atas profil risiko Bank, efektivitas langkah mitigasi, serta konsistensi penerapan kebijakan dan prosedur manajemen risiko pada seluruh unit kerja terkait. Melalui evaluasi yang dilakukan secara berkala dan terstruktur, Komite Pemantau Risiko memastikan bahwa setiap keputusan strategis telah mempertimbangkan potensi risiko secara menyeluruh. Peran tersebut menjadi bagian penting dalam menjaga stabilitas operasional, mendukung kesehatan Bank, serta memperkuat penerapan prinsip kehati-hatian dalam pengelolaan OK BANK secara berkelanjutan.

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Risk Monitoring Committee

The Risk Monitoring Committee is a supporting organ of the Board of Commissioners that plays a role in overseeing the implementation of risk management to ensure that all of OK BANK's business activities remain within risk tolerance level. The Committee performs its supervisory function by reviewing the Bank's risk profile, the effectiveness of mitigation measures, and the consistency of risk management policies and procedures across all relevant units. Through regular and structured evaluations, the Risk Monitoring Committee ensures that every strategic decision takes potential risks into full consideration. This role is an essential part of maintaining operational stability, supporting the Bank's soundness, and strengthening the application of prudential principles in the sustainable management of OK BANK.

Sepanjang tahun 2025, Komite Pemantau Risiko melaksanakan serangkaian rapat yang difokuskan pada pembahasan berbagai isu yang berkaitan dengan risiko, baik yang bersifat strategis maupun operasional. Rapat-rapat tersebut menjadi wadah bagi Komite Pemantau Risiko untuk meninjau kondisi risiko terkini, mengevaluasi efektivitas pengelolaan risiko, dan memberikan masukan yang diperlukan guna memperkuat ketahanan OK BANK. Melalui konsistensi dalam penyelenggaraan rapat, Komite Pemantau Risiko memastikan bahwa proses pemantauan risiko berlangsung menyeluruh dan responsif terhadap dinamika yang terjadi.

Throughout 2025, the Risk Monitoring Committee held a series of meetings focused on discussing various risk-related issues, both strategic and operational. These meetings served as a forum for the Risk Monitoring Committee to review current risk conditions, evaluate the effectiveness of risk management, and provide necessary input to strengthen OK BANK's resilience. Through consistent meeting practices, the Risk Monitoring Committee ensures that the risk monitoring process is comprehensive and responsive to evolving dynamics.

Dasar Hukum

Dalam melaksanakan tugas dan tanggung jawabnya, Komite Pemantau Risiko mengacu pada berbagai peraturan perundang-undangan yang berlaku, antara lain:

1. POJK Nomor 17 Tahun 2023 tentang Penerapan Tata Kelola Bagi Bank Umum;
2. SEOJK Nomor 14/SEOJK.03/2025 tentang Penerapan Tata Kelola Bagi Bank Umum;
3. POJK Nomor 18/POJK.03/2016 tentang Penerapan Manajemen Risiko Bagi Bank Umum; serta
4. POJK Nomor 11/POJK.03/2022 Tahun 2022 tentang Penyelenggaraan Teknologi Informasi oleh Bank Umum.

Legal Basis

In carrying out its duties and responsibilities, the Risk Monitoring Committee refers to various applicable laws and regulations, including:

1. POJK Number 17 of 2023 on the Implementation of Governance for Commercial Banks;
2. SEOJK Number 14/SEOJK.03/2025 on the Implementation of Governance for Commercial Banks;
3. POJK Number 18/POJK.03/2016 on the Implementation of Risk Management for Commercial Banks; and
4. POJK Number 11/POJK.03/2022 of 2022 on the Implementation of Information Technology by Commercial Banks.

Piagam Komite Pemantau Risiko

Komite Pemantau Risiko dalam menjalankan tugasnya senantiasa berpedoman pada Kebijakan Komite Pemantau Risiko yang telah diperbarui pada tanggal 5 Juni 2024. Kebijakan tersebut mengatur secara jelas tugas, tanggung jawab, dan wewenang Komite Pemantau Risiko, termasuk ketentuan lain yang relevan dalam mendukung peran dan operasionalnya.

Periode Jabatan Anggota Komite Pemantau Risiko

Periode jabatan anggota Komite Pemantau Risiko ditetapkan agar selaras dengan prinsip tata kelola yang baik, di mana masa tugasnya tidak lebih lama dari masa jabatan Dewan Komisaris dan hanya dapat dipilih kembali untuk 1 (satu) periode berikutnya. Dalam hal ini, periode jabatan Komite Pemantau Risiko OK BANK telah memenuhi seluruh ketentuan yang diatur dalam POJK Nomor 33/POJK.04/2014.

Komposisi Anggota Komite Pemantau Risiko

Komite Pemantau Risiko terdiri dari 4 (empat) orang anggota yang memiliki beragam keahlian dan independensi yang relevan. Susunan ini terdiri atas 2 (dua) orang Komisaris Independen dan 2 (dua) orang Pihak Independen yang memiliki kompetensi profesional di bidang perbankan. Ketua Komite Pemantau Risiko dijabat oleh Komisaris Independen, sehingga memastikan kepemimpinan yang objektif dan sesuai dengan prinsip tata kelola perusahaan yang baik.

Seluruh anggota Komite Pemantau Risiko dipastikan tidak memiliki hubungan keuangan maupun kepengurusan, tidak memiliki kepemilikan saham, dan tidak memiliki hubungan keluarga dengan Dewan Komisaris, Direksi, ataupun Pemegang Saham Pengendali. Mereka juga tidak memiliki hubungan lain dalam bentuk apa pun yang berpotensi memengaruhi independensi dalam menjalankan tugas dan tanggung jawabnya. Dengan terjaganya independensi tersebut, Komite Pemantau Risiko dapat menjalankan fungsi pengawasan secara objektif, transparan, dan bebas dari benturan kepentingan. Informasi mengenai komposisi Komite Pemantau Risiko per 31 Desember 2025 diuraikan sebagai berikut:

Risk Monitoring Committee Charter

The Risk Monitoring Committee, in carrying out its duties, always refers to the Risk Monitoring Committee Policy, which was updated on June 5, 2024. This policy clearly defines the duties, responsibilities, and authority of the Risk Monitoring Committee, including other relevant provisions that support its role and operations.

Term of Office of the Risk Monitoring Committee Members

The term of office of Risk Monitoring Committee members is set in alignment with the principles of good governance, where the term does not exceed the tenure of the Board of Commissioners and members may only be re-elected for 1 (one) subsequent term. In this regard, the term of office of OK BANK's Risk Monitoring Committee fully complies with all provisions stipulated in POJK Number 33/POJK.04/2014.

Composition of the Risk Monitoring Committee Members

The Risk Monitoring Committee consists of 4 (four) members with diverse relevant expertise and independence. This composition consists of 2 (two) Independent Commissioners and 2 (two) Independent Parties who possess professional competence in banking. The Chairperson of the Risk Monitoring Committee is held by an Independent Commissioner, ensuring objective leadership in accordance with good corporate governance principles.

All members of the Risk Monitoring Committee are confirmed to have no financial or managerial relationships, no share ownership, and no family ties with the Board of Commissioners, the Board of Directors, or the Controlling Shareholder. They also have no other relationships in any form that could potentially affect their independence in performing their duties and responsibilities. By maintaining this independence, the Risk Monitoring Committee is able to carry out its supervisory function objectively, transparently, and free from conflicts of interest. Information regarding the composition of the Risk Monitoring Committee as of December 31, 2025, is outlined as follows:

Nama Name	Jabatan Position	Pengangkatan Appointment	Jabatan di Bank Position at the Bank
Sondang Martha Samosir	Ketua Komite Pemantau Risiko Chairperson of the Risk Monitoring Committee	380/KEP/DIR/BOI/VIII/2025	Komisaris Independen Independent Commissioner
Chairudin	Anggota Komite Pemantau Risiko Member of the Risk Monitoring Committee	380/KEP/DIR/BOI/VIII/2025	Komisaris Independen Independent Commissioner
Joyo	Anggota Komite Pemantau Risiko Member of the Risk Monitoring Committee	380/KEP/DIR/BOI/VIII/2025	Pihak Independen Independent Party
Iwan Yuda Pramudhi[1)]	Anggota Komite Pemantau Risiko Member of the Risk Monitoring Committee	380/KEP/DIR/BOI/VIII/2025	Pihak Independen Independent Party
Heru Subroto[2)]	Anggota Komite Pemantau Risiko Member of the Risk Monitoring Committee	565/KEP/DIR/BOI/XII/2024	Pihak Independen Independent Party

1) Efektif menjabat sebagai Anggota Komite Pemantau Risiko sejak 6 Agustus 2025. / Effectively serving as a Member of the Risk Monitoring Committee since August 6, 2025.
2) Efektif tidak lagi menjabat sebagai Anggota Komite Pemantau Risiko sejak 31 Juli 2025. / No longer serving as a Member of the Risk Monitoring Committee effective July 31, 2025.

PROFIL KOMITE PEMANTAU RISIKO
Risk Monitoring Committee Profile



Sondang Martha Samosir

Ketua Komite Pemantau Risiko
Chairperson of the Risk Monitoring Committee

Profil Sondang Martha Samosir dapat dilihat pada bagian Profil Dewan Komisaris dalam Laporan Tahunan ini.
The profile of Sondang Martha Samosir can be found in the Board of Commissioners Profile section of this Annual Report.



Chairudin

Anggota Komite Pemantau Risiko
Member of the Risk Monitoring Committee

Profil Chairudin dapat dilihat pada bagian Profil Dewan Komisaris dalam Laporan Tahunan ini.
The profile of Chairudin can be found in the Board of Commissioners Profile section of this Annual Report.



Joyo

Anggota Komite Pemantau Risiko
Member of the Risk Monitoring Committee

Profil Joyo dapat dilihat pada bagian Profil Komite Audit dalam Laporan Tahunan ini.
The profile of Joyo can be found in the Audit Committee Profile section of this Annual Report.



Iwan Yuda Pramudhi

Anggota Komite Pemantau Risiko
Member of the Risk Monitoring Committee

Profil Iwan Yuda Pramudhi dapat dilihat pada bagian Profil Komite Audit dalam Laporan Tahunan ini.
The profile of Iwan Yuda Pramudhi can be found in the Audit Committee Profile section of this Annual Report.

Tugas dan Tanggung Jawab Komite Pemantau Risiko

Komite Pemantau Risiko memiliki tugas dan tanggung jawab untuk membantu Dewan Komisaris sebagaimana diuraikan berikut:

1. Memberikan rekomendasi kepada Dewan Komisaris terkait hasil evaluasi kebijakan dan pelaksanaan manajemen risiko; serta
2. Memberikan rekomendasi kepada Dewan Komisaris terkait hasil pantauan dan evaluasi pelaksanaan tugas Komite Manajemen Risiko dan Satuan Kerja Manajemen Risiko.

Duties and Responsibilities of the Risk Monitoring Committee

The Risk Monitoring Committee has the duties and responsibilities to assist the Board of Commissioners, as outlined below:

1. Providing recommendations to the Board of Commissioners regarding the evaluation results of risk management policies and the implementation; and
2. Providing recommendations to the Board of Commissioners regarding the monitoring and evaluation results of the duties performed by the Risk Management Committee and the Risk Management Work Unit.

Independensi Komite Pemantau Risiko

Independensi Komite Pemantau Risiko tercermin melalui pelaksanaan tugas yang bebas dari pengaruh pihak mana pun, sehingga setiap keputusan dan rekomendasi yang diberikan berlandaskan pada penilaian objektif terhadap profil dan pengelolaan risiko OK BANK. Komite Pemantau Risiko menjalankan perannya dengan menjaga integritas, menjauhi potensi benturan kepentingan, dan memastikan proses identifikasi, pemantauan, serta evaluasi risiko berlangsung secara transparan. Informasi mengenai pemenuhan aspek independensi anggota Komite Pemantau Risiko OK BANK diuraikan sebagai berikut:

Independence of the Risk Monitoring Committee

The independence of the Risk Monitoring Committee is reflected in the execution of its duties free from the influence of any party, ensuring that all decisions and recommendations are based on objective assessments of OK BANK's risk profile and management. The Risk Monitoring Committee performs its role by maintaining integrity, avoiding potential conflicts of interest, and ensuring that the processes of risk identification, monitoring, and evaluation are conducted transparently. Information regarding the fulfillment of independence aspects of OK BANK's Risk Monitoring Committee members is outlined as follows:

Aspek Independensi Independence Aspect	Sondang Martha Samosir	Chairudin	Joyo	Iwan Yuda Pramudhi
Tidak memiliki hubungan keuangan dengan sesama anggota Komite Pemantau Risiko, Komite Lainnya, Dewan Komisaris, Direksi dan Pemegang Saham Pengendali. Has no financial relationship with fellow members of the Risk Monitoring Committee, other committees, the Board of Commissioners, the Board of Directors, and Controlling Shareholders.	✓	✓	✓	✓
Tidak memiliki hubungan kepengurusan di OK BANK, Entitas Anak, maupun perusahaan afiliasi. Has no managerial relationship with OK BANK, its Subsidiaries, or affiliated companies.	✓	✓	✓	✓

Aspek Independensi Independence Aspect	Sondang Martha Samosir	Chairudin	Joyo	Iwan Yuda Pramudhi
Tidak memiliki hubungan kepemilikan saham di OK BANK. Holds no share ownership in OK BANK.	✓	✓	✓	✓
Tidak memiliki hubungan keluarga dengan Dewan Komisaris, Direksi, dan/atau sesama anggota Komite Pemantau Risiko. Has no family relationship with the Board of Commissioners, the Board of Directors, and/or other members of the Risk Monitoring Committee.	✓	✓	✓	✓
Tidak menjabat sebagai pengurus partai politik, pejabat, dan pemerintah. Holds no position as a political party official, government official, or state administrator.	✓	✓	✓	✓

Rapat Komite Pemantau Risiko

Rapat Komite Pemantau Risiko diselenggarakan sedikitnya 1 (satu) kali dalam 1 (satu) bulan. Dalam pelaksanaannya, Komite Pemantau Risiko dapat mengundang Dewan Komisaris dan Direksi apabila diperlukan untuk memberikan klarifikasi, penjelasan tambahan, atau masukan profesional terkait isu yang sedang dibahas. Sepanjang tahun 2025, Komite Pemantau Risiko telah menyelenggarakan rapat sebanyak 12 (dua belas) kali. Informasi mengenai tingkat kehadiran rapat tersebut diuraikan sebagai berikut:

Risk Monitoring Committee Meeting

The Risk Monitoring Committee holds meetings at least once per month. In carrying out its duties, the Committee may invite the Board of Commissioners and the Board of Directors if necessary to provide clarification, additional explanations, or professional input on the issues under discussion. Throughout 2025, the Risk Monitoring Committee held 12 (twelve) meetings. Information regarding the attendance rate at these meetings is outlined as follows:

Nama Name	Jabatan Position	Jumlah Rapat Total Meeting	Kehadiran Attendance	Persentase Percentage
Sondang Martha Samosir	Ketua Komite Pemantau Risiko Chairperson of the Risk Monitoring Committee	12	12	100,00
Chairudin	Anggota Komite Pemantau Risiko Member of the Risk Monitoring Committee	12	12	100,00
Joyo	Anggota Komite Pemantau Risiko Member of the Risk Monitoring Committee	12	12	100,00
Iwan Yuda Pramudhi[1)]	Anggota Komite Pemantau Risiko Member of the Risk Monitoring Committee	5	5	100,00
Heru Subroto[2)]	Anggota Komite Pemantau Risiko Member of the Risk Monitoring Committee	7	6	85,71

1) Efektif menjabat sebagai Anggota Komite Pemantau Risiko sejak 6 Agustus 2025. / Effectively serving as a Member of the Risk Monitoring Committee since August 6, 2025.
2) Efektif tidak lagi menjabat sebagai Anggota Komite Pemantau Risiko sejak 31 Juli 2025. / No longer serving as a Member of the Risk Monitoring Committee effective July 31, 2025.

Laporan Pelaksanaan Tugas Komite Pemantau Risiko

Sepanjang tahun 2025, Komite Pemantau Risiko melaksanakan tugas dan tanggung jawabnya secara konsisten dalam rangka memperkuat penerapan manajemen risiko di OK BANK. Pelaksanaan tugas tersebut difokuskan pada evaluasi kebijakan serta pemantauan efektivitas penerapan manajemen risiko yang dilaksanakan oleh Komite Manajemen Risiko dan Satuan Kerja Manajemen Risiko (SKMR). Adapun kegiatan yang dilakukan oleh Komite Pemantau Risiko selama tahun 2025 diuraikan sebagai berikut:

1. Mengevaluasi kebijakan dan pelaksanaan manajemen risiko yang dijalankan oleh Komite Manajemen Risiko dan SKMR; serta
2. Memantau dan mengevaluasi pelaksanaan tugas Komite Manajemen Risiko dan SKMR.

Program Pengembangan Kompetensi Komite Pemantau Risiko

Program pengembangan kompetensi Komite Pemantau Risiko dilaksanakan secara berkelanjutan melalui berbagai kegiatan peningkatan kapasitas, seperti seminar, *workshop*, dan bentuk pelatihan profesional lainnya yang relevan dengan tugas pengawasan. Upaya ini bertujuan memperkuat wawasan, keterampilan, dan pemahaman anggota Komite Pemantau Risiko terhadap dinamika regulasi dan praktik tata kelola sehingga mereka dapat menjalankan peran pengawasan secara lebih efektif dan responsif terhadap perkembangan lingkungan bisnis. Informasi mengenai pengembangan kompetensi yang diikuti oleh Sondang Martha Samosir dan Chairudin selaku Ketua Komite Pemantau Risiko dan Anggota Komite Pemantau Risiko telah diungkapkan pada bagian Pelatihan Dewan Komisaris. Sedangkan, informasi mengenai pengembangan kompetensi yang diikuti oleh Joyo dan Iwan Yuda Pramudhi selaku Anggota Komite Pemantau Risiko sepanjang tahun 2025 telah diungkapkan pada bagian Program Pengembangan Kompetensi Komite Audit.

Komite Remunerasi dan Nominasi

Komite Remunerasi dan Nominasi merupakan organ pendukung Dewan Komisaris yang bertugas memastikan proses penetapan remunerasi serta nominasi anggota Dewan Komisaris dan Direksi dilaksanakan secara objektif, transparan, dan selaras dengan prinsip tata kelola perusahaan yang baik. Dalam menjalankan fungsinya, Komite melakukan penilaian atas kualifikasi, kinerja, integritas, serta kebutuhan organisasi guna memastikan bahwa rekomendasi yang diberikan mendukung efektivitas kepemimpinan dan keberlanjutan pengelolaan OK BANK. Melalui mekanisme kerja yang terstruktur dan berkeadilan, Komite Remunerasi dan Nominasi berperan dalam menjaga keseimbangan antara kepentingan OK BANK dan pemangku kepentingan, sekaligus memastikan tersedianya jajaran manajemen yang kompeten dan berintegritas.

Report on the Implementation of Risk Monitoring Committee's Duties

Throughout 2025, the Risk Monitoring Committee consistently carried out its duties and responsibilities to strengthen the implementation of risk management at OK BANK. The execution of these duties focused on evaluating policies and monitoring the effectiveness of risk management practices carried out by the Risk Management Committee and the Risk Management Work Unit (SKMR). The activities undertaken by the Risk Monitoring Committee during 2025 are outlined as follows:

1. Evaluating the policies and implementation of risk management conducted by the Risk Management Committee and SKMR; and
2. Monitoring and evaluating the performance of the Risk Management Committee and SKMR.

Competency Development Program of the Risk Monitoring Committee

The competency development program for the Risk Monitoring Committee is carried out continuously through various capacity-building activities, such as seminars, workshops, and other forms of professional training relevant to supervisory duties. This effort aims to strengthen the knowledge, skills, and understanding of Risk Monitoring Committee members regarding regulatory dynamics and governance practices, enabling them to perform their oversight role more effectively and responsively to changes in the business environment. Information on the competency development attended by Sondang Martha Samosir and Chairudin, as the Chairperson and Member of the Risk Monitoring Committee, has been disclosed in the Board of Commissioners' Training section. Meanwhile, information on the competency development attended by Joyo and Iwan Yuda Pramudhi, as Members of the Risk Monitoring Committee throughout 2025, has been disclosed in the Audit Committee Competency Development Program section.

Remuneration and Nomination Committee

The Remuneration and Nomination Committee is a supporting organ of the Board of Commissioners tasked with ensuring that the process for determining remuneration and nominating members of the Board of Commissioners and the Board of Directors is carried out objectively, transparently, and in line with the principles of good corporate governance. In performing its functions, the Committee assesses qualifications, performance, integrity, and organizational needs to ensure that its recommendations support effective leadership and the sustainable management of OK BANK. Through a structured and equitable working mechanism, the Remuneration and Nomination Committee plays a role in maintaining a balance between the interests of OK BANK and its stakeholders, while also ensuring the availability of a competent and high-integrity management team.

Komite Remunerasi dan Nominasi terdiri dari 3 (tiga) anggota yang memiliki kompetensi dan keahlian yang relevan untuk mendukung pelaksanaan fungsi pengawasan serta pemberian rekomendasi kepada Dewan Komisaris. Sepanjang tahun 2025, Komite Remunerasi dan Nominasi secara aktif menyelenggarakan rapat-rapat untuk membahas kebijakan remunerasi, penilaian kinerja, dan proses nominasi, guna memastikan keselarasan antara kepentingan OK BANK, kinerja manajemen, dan prinsip tata kelola perusahaan yang baik. Melalui peran tersebut, Komite Remunerasi dan Nominasi berkontribusi dalam memperkuat transparansi, akuntabilitas, dan kualitas kepemimpinan OK BANK secara berkelanjutan.

The Remuneration and Nomination Committee consists of 3 (three) members with relevant competencies and expertise to support the supervisory function and provide recommendations to the Board of Commissioners. Throughout 2025, the Remuneration and Nomination Committee actively held meetings to discuss remuneration policies, performance assessments, and nomination process, ensuring alignment between the interests of OK BANK, management performance, and the principles of good corporate governance. Through this role, the Remuneration and Nomination Committee contributes to strengthening transparency, accountability, and the quality of OK BANK's leadership on a sustainable basis.

Dasar Hukum

Dalam melaksanakan tugas dan tanggung jawabnya, Komite Remunerasi dan Nominasi mengacu pada berbagai peraturan perundang-undangan yang berlaku, antara lain:

1. POJK Nomor 17 Tahun 2023 tentang Penerapan Tata Kelola Bagi Bank Umum;
2. POJK Nomor 45/POJK.03/2015 tentang Penerapan Tata Kelola dalam Pemberian Remunerasi Bagi Bank Umum; serta
3. POJK Nomor 34/POJK.04/2014 tentang Komite Nominasi dan Remunerasi Emiten atau Perusahaan Publik.

Piagam Komite Remunerasi dan Nominasi

Komite Remunerasi dan Nominasi dalam menjalankan tugasnya senantiasa berpedoman pada Kebijakan Komite Remunerasi dan Nominasi. Kebijakan tersebut mengatur secara jelas tugas, tanggung jawab, dan wewenang Komite Remunerasi dan Nominasi, termasuk ketentuan lain yang relevan dalam mendukung peran dan operasionalnya.

Periode Jabatan Anggota Komite Remunerasi dan Nominasi

Periode jabatan anggota Komite Remunerasi dan Nominasi ditetapkan secara jelas, di mana masa tugasnya tidak lebih lama dari masa jabatan Dewan Komisaris. Dalam hal ini, periode jabatan Komite Remunerasi dan Nominasi OK BANK telah memenuhi seluruh ketentuan yang diatur dalam POJK Nomor 34/POJK.04/2014.

Komposisi Anggota Komite Remunerasi dan Nominasi

Komite Remunerasi dan Nominasi terdiri dari 3 (tiga) orang anggota yang mencerminkan kombinasi keahlian dan independensi yang kuat. Susunan ini terdiri atas 2 (dua) orang anggota Komisaris dan 1 (satu) orang Kepala Divisi

Legal Basis

In carrying out its duties and responsibilities, the Remuneration and Nomination Committee refers to various applicable laws and regulations, including:

1. POJK Number 17 of 2023 on Implementation of Governance for Commercial Banks;
2. POJK Number 45/POJK.03/2015 on Implementation of Governance in Remuneration Provision for Commercial Banks; and
3. POJK Number 34/POJK.04/2014 on the Nomination and Remuneration Committee for Issuers or Public Companies.

Remuneration and Nomination Committee Charter

The Remuneration and Nomination Committee, in carrying out its duties, always refers to the Remuneration and Nomination Committee Policy. This policy clearly defines the duties, responsibilities, and authority of the Committee, including other relevant provisions that support its role and operations.

Term of Office of the Remuneration and Nomination Committee Members

The term of office of the Remuneration and Nomination Committee members is clearly defined, where the term does not exceed the term of office of the Board of Commissioners. In this regard, the term of office of OK BANK's Remuneration and Nomination Committee fully complies with all provisions stipulated in POJK Number 34/POJK.04/2014.

Composition of the Remuneration and Nomination Committee Members

The Remuneration and Nomination Committee consists of 3 (three) members which reflect a strong combination of expertise and independence. The composition includes 2 (two) members of the Board of Commissioners and 1 (one) Head of

HC & *Corsec* yang memiliki kompetensi profesional di bidang SDM. Ketua Komite Remunerasi dan Nominasi dijabat oleh Komisaris Independen, sehingga memastikan kepemimpinan yang objektif.

Seluruh anggota Komite Remunerasi dan Nominasi dipastikan tidak memiliki hubungan keuangan maupun kepengurusan, tidak memiliki kepemilikan saham, dan tidak memiliki hubungan keluarga dengan Dewan Komisaris, Direksi, ataupun Pemegang Saham Pengendali. Selain itu, anggota Komite Remunerasi dan Nominasi juga tidak memiliki hubungan lain dalam bentuk apa pun yang berpotensi memengaruhi independensi dalam menjalankan tugas dan tanggung jawabnya. Informasi mengenai komposisi Komite Remunerasi dan Nominasi per 31 Desember 2025 diuraikan sebagai berikut:

the HC & Corsec Division with professional competence in Human Resources. The Chairman of the Remuneration and Nomination Committee is held by an Independent Commissioner, ensuring objective leadership.

All members of the Remuneration and Nomination Committee are confirmed to have no financial or managerial relationships, no share ownership, and no family ties with the Board of Commissioners, the Board of Directors, or the Controlling Shareholder. In addition, the members of the Remuneration and Nomination Committee do not have any other relationships in any form that could potentially affect their independence in carrying out their duties and responsibilities. Information regarding the composition of the Remuneration and Nomination Committee as of December 31, 2025, is outlined as follows:

Nama Name	Jabatan Position	Pengangkatan Appointment	Jabatan di Bank Position at the Bank
Sondang Martha Samosir	Ketua Komite Remunerasi dan Nominasi Chairperson of the Remuneration and Nomination Committee	380/KEP/DIR/BOI/VIII/2025	Komisaris Independen Independent Commissioner
Sang Ton Sim	Anggota Komite Remunerasi dan Nominasi Member of the Remuneration and Nomination Committee	380/KEP/DIR/BOI/VIII/2025	Komisaris Utama President Commissioner
Novita Dwi Kusumawardhani	Anggota Komite Remunerasi dan Nominasi Member of the Remuneration and Nomination Committee	380/KEP/DIR/BOI/VIII/2025	Kepala Divisi HC & *Corsec* Head of HC & Corsec Division

PROFIL KOMITE REMUNERASI DAN NOMINASI
Remuneration and Nomination Committee Profile



Sondang Martha Samosir

Ketua Komite Remunerasi dan Nominasi
Chairperson of the Remuneration and Nomination Committee

Profil Sondang Martha Samosir dapat dilihat pada bagian Profil Dewan Komisaris dalam Laporan Tahunan ini.
The profile of Sondang Martha Samosir can be found in the Board of Commissioner Profile section of this Annual Report.



Sang Ton Sim

Anggota Komite Remunerasi dan Nominasi
Member of the Remuneration and Nomination Committee

Profil Sang Ton Sim dapat dilihat pada bagian Profil Dewan Komisaris dalam Laporan Tahunan ini.
The profile of Sang Ton Sim can be found in the Board of Commissioner Profile section of this Annual Report.



Novita Dwi Kusumawardhani

Anggota Komite Remunerasi dan Nominasi
Member of the Remuneration and Nomination Committee

KEBANGSAAN
Nationality
Indonesia / Indonesian

DOMISILI
Domicile
Jakarta

USIA
Age
44 Tahun / Years Old

Dasar Pengangkatan dan Persetujuan OJK

Diangkat sebagai Anggota Komite Remunerasi dan Nominasi berdasarkan Keputusan Direksi Nomor 380/KEP/DIR/BOI/VIII/2025 tentang Perubahan Ketua dan Anggota Komite.

Legal Basis of Appointment and OJK Approval

Appointed as a Member of the Remuneration and Nomination Committee based on the Board of Directors' Decision Number 380/KEP/DIR/BOI/VIII/2025 on Changes to the Chairperson and Members of the Committee.

Riwayat Pendidikan

- Magister Manajemen dari Universitas Mercubuana (2021); serta
- Sarjana Ekonomi dari Universitas Airlangga (2005).

Educational Background

- Master of Management from Universitas Mercubuana (2021); and
- Bachelor of Economics from Universitas Airlangga (2005).

Riwayat Jabatan

- *Recruitment, People Development, and Service Quality Head* (AVP) PT Bank Oke Indonesia, Tbk. (2019-2022);
- *Service Quality and Contact Center & People Development Head* (AVP) Bank Ganesha (2017-2019); serta
- *Service Quality & Contact Center Unit Head* (*Senior Manager*) HANA Bank (2013-2017).

Professional Background

- Recruitment, People Development, and Service Quality Head (AVP) of PT Bank Oke Indonesia, Tbk. (2019-2022);
- Service Quality and Contact Center & People Development Head (AVP) of Bank Ganesha (2017-2019); and
- Service Quality & Contact Center Unit Head (Senior Manager) of HANA Bank (2013-2017).

Rangkap Jabatan	Concurrent Position
Human Capital dan *Corporate Secretary Division Head* (VP) PT Bank Oke Indonesia, Tbk. (sejak 2022).	Human Capital and Corporate Secretary Division Head (VP) of PT Bank Oke Indonesia, Tbk. (since 2022).
Sertifikasi	**Certification**
Manajemen Risiko Jenjang 5 (2024).	Risk Management Level 5 (2024).
Hubungan Afiliasi	**Affiliated Relations**
Tidak memiliki hubungan afiliasi dengan Anggota Dewan Komisaris, Anggota Direksi, dan Pemegang Saham Utama, baik langsung maupun tidak langsung sampai kepada pemilik individu.	Has no affiliation with the Members of the Board of Commissioners, Members of the Board of Directors, or Major Shareholders, either directly or indirectly up to the individual owners.

Tugas dan Tanggung Jawab Komite Remunerasi dan Nominasi

Komite Remunerasi dan Nominasi memiliki tugas dan tanggung jawab untuk membantu Dewan Komisaris sebagaimana diuraikan berikut:

1. Komite Remunerasi telah mengevaluasi kebijakan remunerasi bagi:
   a. Dewan Komisaris dan Direksi untuk disampaikan kepada RUPS;
   b. Pejabat Eksekutif dan pegawai untuk disampaikan oleh Dewan Komisaris kepada Direksi.
2. Menyusun kebijakan dan sistem serta prosedur pemilihan dan/atau penggantian anggota Dewan Komisaris dan Direksi untuk disampaikan kepada RUPS;
3. Memberikan rekomendasi nama-nama calon anggota Dewan Komisaris dan/atau Direksi yang sesuai dengan ukuran dan kompleksitas usaha Perseroan untuk disampaikan kepada RUPS; serta
4. Memberikan rekomendasi Pihak Independen yang dapat menjadi anggota Komite kepada Dewan Komisaris.

Independensi Komite Remunerasi dan Nominasi

Independensi Komite Remunerasi dan Nominasi tercermin melalui pelaksanaan tugas yang didasarkan pada pertimbangan objektif dan profesional tanpa dipengaruhi kepentingan pribadi maupun tekanan dari pihak mana pun. Komite Remunerasi dan Nominasi menjaga integritas dalam memberikan rekomendasi terkait kebijakan remunerasi dan proses nominasi, sehingga keputusan yang dihasilkan selaras dengan prinsip tata kelola yang baik.

Duties and Responsibilities of the Remuneration and Nomination Committee

The Remuneration and Nomination Committee has the duties and responsibilities to assist the Board of Commissioners, as outlined below:

1. The Remuneration Committee has evaluated the remuneration policies for:
   a. The Board of Commissioners and the Board of Directors to be submitted to the GMS;
   b. Executive Officers and employees to be submitted by the Board of Commissioners to the Board of Directors.
2. Formulating policies, systems, and procedures for the selection and/or replacement of members of the Board of Commissioners and the Board of Directors to be submitted to the GMS;
3. Providing recommendations on the names of candidates for members of the Board of Commissioners and/or the Board of Directors in accordance with the Company's size and business complexity to be submitted to the GMS; and
4. Providing recommendations on Independent Parties who may become members of the Committee to the Board of Commissioners.

Independence of the Remuneration and Nomination Committee

The independence of the Remuneration and Nomination Committee is reflected in the execution of its duties based on objective and professional considerations, without being influenced by personal interests or pressure from any party. The Committee upholds integrity in providing recommendations regarding remuneration policies and the nomination process, ensuring that the resulting decisions are aligned with the principles of good corporate governance.

Rapat Komite Remunerasi dan Nominasi

Rapat Komite Remunerasi dan Nominasi diselenggarakan sedikitnya 1 (satu) kali dalam 3 (tiga) bulan. Dalam pelaksanaannya, Komite Remunerasi dan Nominasi dapat mengundang Dewan Komisaris dan Direksi apabila diperlukan untuk memberikan klarifikasi, penjelasan tambahan, atau masukan profesional terkait isu yang sedang dibahas. Sepanjang tahun 2025, Komite Remunerasi dan Nominasi telah menyelenggarakan rapat sebanyak 4 (empat) kali. Informasi mengenai tingkat kehadiran rapat tersebut diuraikan sebagai berikut:

Remuneration and Nomination Committee Meeting

The Remuneration and Nomination Committee holds meetings at least once every 3 (three) months. In carrying out its duties, the Remuneration and Nomination Committee may invite the Board of Commissioners and the Board of Directors if necessary to provide clarification, additional explanations, or professional input on the issues under discussion. Throughout 2025, the Remuneration and Nomination Committee held 4 (four) times meetings. Information regarding the attendance rate at these meetings is outlined as follows:

Nama Name	Jabatan Position	Jumlah Rapat Total Meeting	Kehadiran Attendance	Persentase Percentage
Sondang Martha Samosir	Ketua Komite Remunerasi dan Nominasi Chairperson of the Remuneration and Nomination Committee	4	4	100,00
Sang Ton Sim	Anggota Komite Remunerasi dan Nominasi Member of the Remuneration and Nomination Committee	4	4	100,00
Novita Dwi Kusumawardhani	Anggota Komite Remunerasi dan Nominasi Member of the Remuneration and Nomination Committee	4	4	100,00

Laporan Pelaksanaan Tugas Komite Remunerasi dan Nominasi

Sepanjang tahun 2025, Komite Remunerasi dan Nominasi melaksanakan tugas dan tanggung jawabnya secara aktif, khususnya terkait kebijakan remunerasi dan proses nominasi. Pelaksanaan tugas tersebut dilakukan melalui pembahasan dan pengambilan keputusan yang terstruktur, dengan mempertimbangkan kepentingan OK BANK, kinerja manajemen, serta ketentuan peraturan yang berlaku. Adapun kegiatan yang dilaksanakan oleh Komite Remunerasi dan Nominasi selama tahun 2025 diuraikan sebagai berikut:

1. Memberikan rekomendasi penyesuaian upah minimum karyawan untuk tahun 2025;
2. Memberikan persetujuan atas pembayaran kenaikan gaji karyawan;
3. Menetapkan kandidat Direktur Utama dan Direktur Kredit untuk diajukan kepada Dewan Komisaris dan/atau RUPS sesuai dengan kebutuhan organisasi dan persyaratan yang ditetapkan; serta
4. Memberikan rekomendasi penyesuaian upah minimum karyawan untuk tahun 2026.

Report on the Implementation of Duties of the Remuneration and Nomination Committee

Throughout 2025, the Remuneration and Nomination Committee actively carried out its duties and responsibilities, particularly regarding remuneration policies and nomination process. These duties were performed through structured discussions and decision-making, considering the interests of OK BANK, management performance, and applicable regulatory requirements. The activities undertaken by the Remuneration and Nomination Committee during 2025 are outlined as follows:

1. Providing recommendations for adjustments to the minimum employee wage for 2025;
2. Approving employee salary increases;
3. Determining candidates for the President Director and Director of Credit to be submitted to the Board of Commissioners and/or the GMS in accordance with organizational needs and established requirements; and
4. Providing recommendations for adjustments to the minimum employee wage for 2026.

Program Pengembangan Kompetensi Komite Remunerasi dan Nominasi

Program pengembangan kompetensi Komite Remunerasi dan Nominasi dilaksanakan secara berkelanjutan melalui berbagai kegiatan peningkatan kapasitas, seperti seminar, *workshop*, dan bentuk pelatihan profesional lainnya yang relevan dengan tugas pengawasan. Upaya ini bertujuan memperkuat wawasan, keterampilan, dan pemahaman anggota Komite Remunerasi dan Nominasi terhadap dinamika regulasi dan praktik tata kelola sehingga mereka dapat menjalankan peran pengawasan secara lebih efektif dan responsif terhadap perkembangan lingkungan bisnis. Informasi mengenai

Competency Development Program of the Remuneration and Nomination Committee

The competency development program for the Remuneration and Nomination Committee is carried out continuously through various capacity-building activities, such as seminars, workshops, and other forms of professional training relevant to supervisory duties. This effort aims to strengthen the knowledge, skills, and understanding of the Remuneration and Nomination Committee members regarding regulatory dynamics and governance practices, enabling them to perform their oversight role more effectively and responsively to changes in the business environment. Information regarding

pengembangan kompetensi yang diikuti oleh Sondang Martha Samosir dan Sang Ton Sim selaku Ketua Komite Remunerasi dan Nominasi serta Anggota Komite Remunerasi dan Nominasi telah diungkapkan pada bagian Pelatihan Dewan Komisaris. Sedangkan, informasi mengenai pengembangan kompetensi Anggota Komite Remunerasi dan Nominasi lainnya sepanjang tahun 2025 diuraikan sebagai berikut:

the competency development attended by Sondang Martha Samosir and Sang Ton Sim, as Chairperson and Members of the Remuneration and Nomination Committee, has been disclosed in the Board of Commissioners' Training section. Meanwhile, information regarding the competency development attended by other Members of the Remuneration and Nomination Committee throughout 2025 is outlined as follows:

TABEL PENGEMBANGAN KOMPETENSI KOMITE REMUNERASI DAN NOMINASI
Remuneration and Nomination Committee Competency Development Table

Nama Name	Jabatan Position	Program yang Diikuti Programs Attended	Penyelenggara Organizer	Waktu dan Tempat Date and Place
Novita Dwi Kusumawardhani	Anggota Komite Remunerasi dan Nominasi Member of the Remuneration and Nomination Committee	**Sosialisasi Aplikasi Pelaporan *Online* OJK APOLO "Modul Laporan Insidental Perbankan (BU, BUS, dan UUS)".** **Dissemination of OJK Online Reporting Application (APOLO) – "Banking Incidental Report Module (BU, BUS, and UUS)".**	OJK	16 Januari 2025 January 16, 2025
		Sosialisasi *Digital Right Management* (DRM). **Dissemination of *Digital Right Management* (DRM).**	Internal	11 Februari 2025 February 11, 2025
		***Soft-Launching Web Portal* Pengaduan Konsumen BI, Pengenalan Logo GEBER PK, dan Penguatan Forum Diskusi Reguler Pelindungan Konsumen untuk Indonesia (SIGUNA).** **Soft launch of BI Consumer Complaint Web Portal, Introduction of GEBER PK Logo, and Strengthening of Regular Consumer Protection Discussion Forum for Indonesia (SIGUNA).**	BI	5 Maret 2025 March 5, 2025
		Mitigasi dan Tindak Lanjut terhadap Keamanan BI-*FAST* terhadap Risiko *Fraud*. ***Mitigation and Follow-up on BI-FAST Security against Fraud Risk.***	BI	29 Maret 2025 March 29, 2025
		Sosialisasi Pendalaman POJK Nomor 45 Tahun 2024 tentang Penguatan Emiten dan Perusahaan Publik. **Dissemination of the deepening of POJK Number 45 of 2024 on Strengthening Issuers and Public Companies.**	OJK	30 April 2025 April 30, 2025
		***Team Work Training*.** **Team Work Training.**	Internal	9 Agustus 2025 August 9, 2025
		Sosialisasi Ketentuan Perbankan. **Dissemination of Banking Regulations.**	OJK	14 Agustus 2025 August 14, 2025
		Pemeliharaan Sertifikasi Manajemen Risiko Jenjang 5. **Maintenance of Risk Management Certification Level 5.**	Kovida	9 September 2025 September 9, 2025
		LTKM *Training*. **LTKM Training.**	PPATK	18 Oktober 2025 October 18, 2025
		Seminar Peran *Corporate Secretary* dalam Era AI dan Reputasi Digital. **Seminar on the Role of Corporate Secretary in the AI Era and Digital Reputation.**	ICSA	20 November 2025 November 20, 2025

Komite di Bawah Direksi
Committees Under the Board of Directors

OK BANK membentuk berbagai komite di bawah Direksi sebagai bagian dari komitmen untuk menerapkan tata kelola yang transparan, efektif, dan akuntabel. Keberadaan komite-komite ini berfungsi mendukung Direksi dalam pengambilan keputusan strategis, pengawasan operasional, dan memastikan penerapan kebijakan sesuai prinsip manajemen risiko serta kepatuhan. Adapun komite-komite di bawah Direksi meliputi:

1. Komite Kredit;
2. Komite Manajemen Risiko;
3. Komite Pengarah TI;
4. *Assets and Liability Committee* (ALCO);
5. Komite Kebijakan Perkreditan; serta
6. Komite Pengembangan Produk.

OK BANK has established several committees under the Board of Directors as part of its commitment to implementing transparent, effective, and accountable corporate governance. These committees are designed to support the Board of Directors in strategic decision-making, operational oversight, and ensuring that policies are implemented in accordance with risk management and compliance principles. The committees under the Board of Directors include:

1. Credit Committee;
2. Risk Management Committee;
3. IT Steering Committee;
4. Assets and Liability Committee (ALCO);
5. Credit Policy Committee; and
6. Product Development Committee.

Komite Kredit

Komite Kredit merupakan organ pendukung Direksi yang berperan dalam memastikan proses pemberian fasilitas kredit dilaksanakan secara *prudent* dan selaras dengan kebijakan internal serta prinsip manajemen risiko OK BANK. Komite Kredit menjalankan fungsi penilaian, pengkajian, dan pemberian rekomendasi atas permohonan kredit dengan mempertimbangkan aspek kelayakan usaha, kemampuan pembayaran, serta potensi risiko yang melekat pada nasabah. Melalui pengawasan dan evaluasi yang konsisten, Komite Kredit berkontribusi dalam menjaga kualitas portofolio kredit, meminimalkan risiko pembiayaan, serta mendukung stabilitas dan pertumbuhan usaha OK BANK secara berkelanjutan.

Piagam Komite Kredit

Komite Kredit dalam menjalankan tugasnya senantiasa berpedoman pada *Internal Memo* Nomor 016/IM-BOI/CR/X/2025 tanggal 22 Oktober 2025 yang mengatur secara jelas tugas, tanggung jawab, dan wewenang Komite Kredit, termasuk ketentuan lain yang relevan dalam mendukung peran dan operasionalnya.

Periode Jabatan Anggota Komite Kredit

Periode jabatan anggota Komite Kredit ditetapkan selaras dengan masa jabatan Direksi, sebagaimana ditentukan melalui keputusan RUPS.

Struktur dan Keanggotaan Komite Kredit

Struktur dan keanggotaan Komite Kredit tahun 2025 mengalami perubahan sebagaimana komposisi yang diatur dalam *Internal Memo* Nomor 016/IM-BOI/CR/X/2025 tanggal 22 Oktober 2025 tentang Perubahan Susunan Pemutus Kredit. Struktur dan keanggotaan Komite Kredit diuraikan sebagai berikut:

Credit Committee

The Credit Committee is a supporting organ of the Board of Directors that plays a role in ensuring that the credit facility granting process is conducted prudently and aligned with OK BANK's internal policies and risk management principles. The Credit Committee performs functions of assessment, review, and providing recommendations on credit applications by considering the feasibility of the business, repayment capacity, and the potential risks inherent in the customer. Through consistent supervision and evaluation, the Credit Committee contributes to maintaining the quality of the credit portfolio, minimizing financing risks, and supporting OK BANK's business stability and sustainable growth.

Credit Committee Charter

In carrying out its duties, the Credit Committee always refers to Internal Memo Number 016/IM-BOI/CR/X/2025 dated October 22, 2025 which clearly regulates the duties, responsibilities, and authorities of the Credit Committee, including other relevant provisions that support its role and operations.

Term of Office of the Credit Committee Members

The term of office for Credit Committee members is set in alignment with the term of office of the Board of Directors, as determined by the GMS resolution.

Structure and Membership of the Credit Committee

The structure and membership of the Credit Committee in 2025 underwent changes as stipulated in Internal Memo Number 016/IM-BOI/CR/X/2025 dated October 22, 2025 on Changes in the Composition of Credit Decision Makers. The structure and membership of the Credit Committee are as follows:

Ketua (Merangkap Anggota) Chairperson (Concurrently Member)	
Direktur Kredit atau penggantinya yang ditunjuk.	Director of Credit or a designated substitute.
Anggota Member	
• Wakil Direktur Utama; • Direktur Kredit; • Direktur Bisnis; • Kepala Divisi *Credit Review*; • Kepala Divisi Manajemen Risiko; • Kepala Divisi Perencanaan Perusahaan; • Kepala Divisi Bisnis; • Kepala Divisi *Loan Asset Management*; • Kepala Divisi Kepatuhan (untuk eksposur kredit mulai dari Rp20 miliar atas kredit baru, penambahan, perpanjangan, maupun restrukturisasi) dengan *output* berupa *Compliance Checklist*; dan • Kepala Departemen *Credit Review*.	• Vice President Director; • Director of Credit; • Director of Business; • Head of Credit Review Division; • Head of Risk Management Division; • Head of Corporate Planning Division; • Head of Business Division; • Head of Loan Asset Management Division; • Head of Compliance Division (for credit exposures starting from Rp20 billion for new credit, increases, extensions, or restructuring) with outputs in the form of a Compliance Checklist; and • Head of the Credit Review Department.
Sekretaris rapat Komite Kredit adalah *Credit Reviewer* yang kehadirannya tergantung pada proposal kredit dan *internal memo* terkait yang akan dibahas dalam setiap rapat Komite Kredit.	The secretary of the Credit Committee meetings is a Credit Reviewer, whose attendance depends on the credit proposals and related internal memos to be discussed in each Credit Committee meeting.

Independensi Komite Kredit

Komite Kredit senantiasa menjaga independensinya dalam menjalankan setiap tugas dan tanggung jawabnya. Setiap keputusan dan rekomendasi yang diberikan dilakukan secara objektif, bebas dari pengaruh kepentingan pribadi maupun pihak mana pun. Komitmen terhadap integritas ini menjadi dasar bagi Komite Kredit untuk berperan secara profesional dan memastikan bahwa pelaksanaan fungsinya selalu sejalan dengan prinsip tata kelola perusahaan yang baik.

Tugas Komite Kredit

Komite Kredit memiliki tugas untuk membantu Direksi yang diuraikan sebagai berikut:

1. Memutuskan pemberian kredit untuk kredit baru dan penambahan selain *Back-to-Back*; serta
2. Mengatur efisiensi, efektivitas, serta melakukan evaluasi terhadap pengelolaan portofolio kredit.

Tanggung Jawab dan Wewenang Komite Kredit

Selain memiliki tugas, Komite Kredit juga memiliki tanggung jawab dan wewenang yang diuraikan sebagai berikut:

1. Melakukan evaluasi dan memberikan persetujuan atas proposal kredit dan memo yang diajukan sesuai dengan batas kewenangan yang telah ditetapkan;
2. Menetapkan akselerasi penurunan kolektibilitas pinjaman untuk kolektibilitas 1 (satu) atau 2 (dua) menjadi *non-performing loan* dan/atau bersama Departemen *Special Asset Management* dan Divisi Bisnis untuk pinjaman kolektibilitas 1 (satu) atau 2 (dua); serta

Independence of the Credit Committee

The Credit Committee consistently maintains its independence in carrying out all its duties and responsibilities. Every decision and recommendation made is done objectively, free from personal interests or the influence of any party. This commitment to integrity becomes the foundation for the Credit Committee to act professionally and ensures that the execution of its functions always aligns with the principles of good corporate governance.

Duties of the Credit Committee

The Credit Committee has the duties of assisting the Board of Directors, which is outlined as follows:

1. Approving credit facilities for new loans and additional facilities other than Back-to-Back loans; and
2. Regulating efficiency and effectiveness, as well as to evaluate the management of the credit portfolio.

Responsibilities and Authorities of the Credit Committee

In addition to duties, the Credit Committee also has responsibilities and authorities as outlined below:

1. Conducting evaluations and providing approvals for credit proposals and memos submitted in accordance with the predetermined authority limits;
2. Determining the acceleration of loan collectability downgrade from collectability 1 (one) or 2 (two) to non-performing loans and/or jointly with the Special Asset Management Department and Business Division for loans with collectability 1 (one) or 2 (two); and

3. Melakukan evaluasi pengelolaan portofolio kredit yang diberikan, termasuk kredit bermasalah, pencadangannya dan kecukupan agunan/jaminan bagi setiap debitur, tetapi tidak terbatas terhadap hal-hal berikut:
   a. Pertumbuhan dan kualitas portofolio kredit yang diberikan secara keseluruhan maupun per jenis kredit dan target *market*;
   b. Efektivitas pelaksanaan kewenangan pemutus kredit sesuai jabatan;
   c. Implementasi kebijakan dan prosedur pemberian dan pengendalian risiko kredit; serta
   d. Kepatuhan pelaksanaan peraturan regulator dan/atau Undang-Undang yang berlaku, seperti peraturan Batas Maksimum Pemberian Kredit dan Penilaian Kualitas Aset Bank Umum.

Pelaksanaan Tugas Komite Kredit

Pelaksanaan tugas Komite Kredit pada tahun 2025 telah berjalan secara efektif dan sesuai dengan wewenang yang dimiliki.

Rapat Komite Kredit (RKK)

Komite Kredit dapat menyelenggarakan rapat sebanyak 2 (dua) kali dalam seminggu, setiap hari Selasa dan Kamis, atau di waktu lain yang telah ditentukan. Rapat-rapat tersebut membahas:

1. Pengambilan keputusan tentang proposal kredit baru, *rollover, top-up*, dan restrukturisasi; serta
2. Perubahan *internal memo* setelah penandatanganan perjanjian kredit dengan limit tertentu.

Program Pengembangan Kompetensi Komite Kredit

Program pengembangan kompetensi Komite Kredit dilaksanakan sebagai upaya berkelanjutan untuk memastikan setiap anggota memiliki pengetahuan, keterampilan, dan wawasan yang relevan dengan kebutuhan Bank. Melalui berbagai bentuk pelatihan, *workshop*, maupun kegiatan peningkatan kapasitas lainnya, program ini dirancang untuk memperkuat kemampuan analitis, pemahaman terhadap kebijakan internal, dan kompetensi profesional komite. Informasi mengenai program pengembangan kompetensi yang diikuti oleh Hendra Lie selaku Wakil Direktur Utama, Vincentia M. Djuniwati Wijaya selaku Direktur Bisnis, dan Jong Ha Lee selaku Direktur Kredit telah diungkapkan pada bagian Program Pengembangan Kompetensi Direksi. Selain itu, program pengembangan kompetensi yang diikuti oleh anggota Komite Kredit lainnya sepanjang tahun 2025 diuraikan sebagai berikut:

3. Conducting evaluations on managing the granted credit portfolio, including non-performing loans, provisioning, and adequacy of collateral/guarantee for each debtor, but not limited to the following aspects:
   a. Monitoring the growth and quality of the granted credit portfolio, both overall and by type of credit and target market;
   b. Evaluating the effectiveness of credit decision making authority implementation based on position;
   c. Monitoring the implementation of credit granting policies and risk control procedures; and
   d. Ensuring compliance with applicable regulatory provisions and/or prevailing laws, such as the Legal Lending Limit regulation and the Assessment of Asset Quality of Commercial Banks.

Implementation of Credit Committee's Duties

The implementation of the Credit Committee's duties in 2025 was carried out effectively and in accordance with its authorized powers.

Credit Committee's Meeting (RKK)

The Credit Committee may hold meetings twice a week, every Tuesday and Thursday, or at other designated times. These meetings cover:

1. Decision-making on new credit proposals, rollovers, top-ups, and restructuring; and
2. Amendments to internal memos after the signing of credit agreements with certain limits.

Competency Development Program of Credit Committee

The Credit Committee's competency development program is carried out as an ongoing effort to ensure that each member possesses knowledge, skills, and insights relevant to the Bank's needs. Through various forms of training, workshops, and other capacity-building activities, this program is designed to strengthen analytical abilities, understanding of internal policies, and the committee's professional competencies. Information regarding the competency development programs attended by Hendra Lie as Vice President Director, Vincentia M. Djuniwati Wijaya as Director of Business, and Jong Ha Lee as Director of Credit has been disclosed in the Competency Development Program of Board of Directors section. In addition, the competency development programs attended by other members of the Credit Committee throughout 2025 are outlined as follows:

Nama Name	Jabatan Position	Program yang Diikuti Programs Attended	Penyelenggara Organizer	Waktu Date	Metode Pelatihan Training Methods
Lee Chang Sup	Kepala Divisi *Corporate Planning* Head of Corporate Planning Division	Pelatihan Pembekalan Sertifikasi Risiko Manajemen Jenjang 4. Training for Risk Management Certification Level 4.	Kovida	20 Oktober 2025 October 20, 2025	Inhouse

Nama Name	Jabatan Position	Program yang Diikuti Programs Attended	Penyelenggara Organizer	Waktu Date	Metode Pelatihan Training Methods
Dina Ageng Setiani	Kepala Divisi *Finance* Head of Finance Division	Sosialisasi Ketentuan mengenai Kebijakan Intensif Likuiditas Makroprudensial dan Ketentuan mengenai Giro Wajib Minimum. Dissemination of Regulations on Macroprudential Liquidity Incentive Policy and Statutory Reserves.	BI	25 Maret 2025 March 25, 2025	Public
		Pembahasan Pengaturan *Internal Liquidity Adequacy Assessment Process* (ILAAP) dan Laporan ILAAP. Discussion on the Arrangement of Internal Liquidity Adequacy Assessment Process (ILAAP) and ILAAP Report.	OJK	15 Mei 2025 May 15, 2025	Public
		GRI Financial Services (Banking, Insurance, and Capital Market) Sector Standard: Exposure Drafts. GRI Financial Services (Banking, Insurance, and Capital Market) Sector Standard: Exposure Drafts.	BEI	20 Mei 2025 May 20, 2025	Public
		Memutus Mata Rantai *Scam*: Sinergi dan Strategi Perlindungan Konsumen Sektor Keuangan. Breaking the Scam Chain: Synergy and Consumer Protection Strategies in the Financial Sector.	OJK	26 Juni 2025 June 26, 2025	Online
		Mid Year Capital Market Review 2025: Evaluasi Kinerja Pasar dan Strategi Investasi ke Depan. Mid-Year Capital Market Review 2025: Evaluation of Market Performance and Future Investment Strategies.	OJK	7 Agustus 2025 August 7, 2025	Online
		Diskusi Publikasi, Pelaporan, dan Penetapan Suku Bunga Dasar Kredit dan Suku Bunga Kredit pada Perbankan. Discussion on Publication, Reporting, and Determination of the Prime Lending Rate and Credit Interest Rate in Banking.	OJK	2 September 2025 September 2, 2025	Online
Rian Abdi Gunawan	Kepala Divisi *Credit Review* Head of Credit Review Division	*Transforming Credit Quality: From Review to Strategic Action Training Program* 2025. Transforming Credit Quality: From Review to Strategic Action Training Program 2025.	Internal	20 Desember 2025 December 20, 2025	Inhouse
Sistya Rachmawati	Kepala Divisi Kepatuhan Head of Compliance Division	Sosialisasi Tata Cara Pelaporan dan Publikasi Suku Bunga Dasar Kredit sesuai POJK Nomor 13 Tahun 2024. Dissemination of Procedures for Reporting and Publication of the Prime Lending Rate in accordance with POJK Number 13 of 2024.	OJK	14 Januari 2025 January 14, 2025	Hybrid
		Sosialisasi Aplikasi Pelaporan *Online* OJK APOLO "Modul Laporan Isidental Perbankan (BU, BUS, & UUS)". Dissemination of OJK Online Reporting Application (APOLO) "Banking Incidental Report Module (BU, BUS, & UUS)".	OJK	16 Januari 2025 January 16, 2025	Public
		Sosialisasi ESG *Reporting*. Dissemination of ESG Reporting.	BEI	22 Januari 2025 January 22, 2025	Hybrid
		Diskusi Penyempurnaan Mekanisme Kerja IASC dan Sosialisasi KASPI *Fraud* dari OJK. Discussion on Improving IASC Work Mechanisms and Dissemination of OJK KASPI Fraud.	OJK	30 Januari 2025 January 30, 2025	Hybrid
		Sosialisasi POJK Nomor 45 Tahun 2024 tentang Pengembangan dan Penguatan Emiten dan Perusahaan Publik. Dissemination of POJK Number 45 of 2024 concerning Development and Strengthening of Issuers and Public Companies.	OJK	6 Februari 2025 February 6, 2025	Hybrid
		Pembekalan Sertifikasi Manajemen Risiko Jenjang 4. Preparation for Risk Management Certification Level 4.	Maisa Edukasi	13 Februari 2025 February 13, 2025	Public
		Sosialisasi POJK Nomor 28 Tahun 2024 tentang Pengelolaan Informasi Rekam Jejak Pelaku Melalui Sistem Informasi Pelaku di Sektor Jasa Keuangan (SIPELAKU) dan Mekanisme Penggunaan SIPELAKU. Dissemination of POJK Number 28 of 2024 on Managing Actor Track Record Information through the Financial Services Sector Actor Information System (SIPELAKU) and the Mechanism for Using SIPELAKU.	OJK	24 Februari 2025 February 24, 2025	Hybrid
		Peran GRC dalam Meningkatkan Kepercayaan Investor dan Stabilitas Sektor Keuangan. Role of GRC in Boosting Investor Confidence and Financial Sector Stability.	OJK	25 Februari 2025 February 25, 2025	Hybrid

Nama Name	Jabatan Position	Program yang Diikuti Programs Attended	Penyelenggara Organizer	Waktu Date	Metode Pelatihan Training Methods
Sistya Rachmawati	Kepala Divisi Kepatuhan Head of Compliance Division	Forum Penguatan Fungsi GRC: Penerapan *Internal Control Over Financial Reporting* (ICOFR) dalam rangka Penguatan Sektor Jasa Keuangan. GRC Function Strengthening Forum: Implementation of Internal Control Over Financial Reporting (ICOFR) to Strengthen the Financial Services Sector.	OJK	3 Maret 2025 March 3, 2025	Public
		Uji Sertifikasi Manajemen Risiko Jenjang 4. Risk Management Certification Test Level 4.	LSPP	4 Maret 2025 March 4, 2025	Public
		Sustainability Accounting and Reporting in the Financial Services. Sustainability Accounting and Reporting in the Financial Services.	OJK	6 Maret 2025 March 6, 2025	Public
		Penjelasan Inisiatif Mengenai Konsep IDX *Green Equity Designation*. Explanation of Initiatives Regarding the IDX Green Equity Designation Concept.	BEI	21 Maret 2025 March 21, 2025	Public
		Panduan Manajemen Risiko Iklim (*Climate Risk Management and Scenario Analysis* atau CRMS). Guidelines of Climate Risk Management and Scenario Analysis (CRMS).	OJK	17 April 2025 April 17, 2025	Public
		Sosialisasi Pedoman Akses Pelayanan Keuangan untuk Disabilitas Berdaya (Pedoman SETARA). Dissemination of the Accessible Financial Services Guidelines for Persons with Disabilities (SETARA Guidelines).	OJK	23 April 2025 April 23, 2025	Public
		Sosialisasi SPRINT Modul Produk Bank Umum. Dissemination of SPRINT Module for Commercial Bank Products.	OJK	29 April 2025 April 29, 2025	Public
		Peran Strategis Industri Jasa Keuangan dalam Mendorong Pengembangan Ekonomi Daerah. Strategic Role of the Financial Services Industry in Promoting Regional Economic Development.	OJK	8 Mei 2025 May 8, 2025	Public
		Sharing Informasi Mitigasi Risiko Operasional TI dan Siber kepada PJP/PIP. Sharing Information on IT and Cyber Operational Risk Mitigation with PJP/PIP.	OJK	8 Mei 2025 May 8, 2025	Public
		"*Fighting Digital Fraud*: Membangun *Digital Trust* Layanan Perbankan Melalui Inovasi Identitas *Digital*" bersama Privy. "Fighting Digital Fraud: Building Digital Trust in Banking Services through Digital Identity Innovation" with Privy.	AFTECH	6 Agustus 2025 August 6, 2025	Online
		Sosialisasi Ketentuan Perbankan. Dissemination of Banking Regulations.	OJK	14 Agustus 2025 August 14, 2025	Online
		Pembekalan Sertifikasi Manajemen Risiko Jenjang 5. Preparation of Risk Management Certification Level 5.	Efektif Pro	19 Agustus 2025 August 19, 2025	Public
		Dengar Pendapat RPOJK TKA dan Permohonan Penerusan Surat kepada Perbankan. Hearing on RPOJK TKA and Submission Request Letter to Banks.	OJK	20 Agustus 2025 August 20, 2025	Online
		Idea Talks OJK Institute Volume 7 Tahun 2025 "*Credit Scoring*". Idea Talks OJK Institute Volume 7, 2025 – "Credit Scoring".	OJK	21 Agustus 2025 August 21, 2025	Public
		Sosialisasi SEOJK Nomor 10 Tahun 2025. Dissemination of SEOJK Number 10 of 2025.	OJK	28 Agustus 2025 August 28, 2025	Online
		Sosialisasi POJK Nomor 14 Tahun 2025 – RUPS, RUPO, dan RUPSu Secara Elektronik. Dissemination of POJK Number 14 of 2025 – RUPS, RUPO, and RUPSu Electronically.	OJK	28 Agustus 2025 August 28, 2025	Online
		Sharing Informasi Mitigasi Risiko Operasional TI dan Siber pada Periode Libur HBKN Awal September. Sharing Information on IT and Cyber Operational Risk Mitigation during the HBKN Holiday Period in Early September.	BI	2 September 2025 September 2, 2025	Online

Nama Name	Jabatan Position	Program yang Diikuti Programs Attended	Penyelenggara Organizer	Waktu Date	Metode Pelatihan Training Methods
Sistya Rachmawati	Kepala Divisi Kepatuhan Head of Compliance Division	*Focus Group Discussion* terkait RPOJK Pengelolaan Rekening Bank. Focus Group Discussion on Draft OJK Regulation (RPOJK) on Bank Account Management.	OJK	4 September 2025 September 4, 2025	Online
		Permintaan Tanggapan dan Undangan Rapat Dengar Pendapat atas Rancangan SEOJK tentang Pelaporan Bank Umum Konvensional Melalui Sistem Pelaporan Otoritas Jasa Keuangan. Request for Feedback and Invitation to Hearing on Draft SEOJK Concerning Reporting of Conventional Commercial Banks through the Financial Services Authority Reporting System.	OJK	15 September 2025 September 15, 2025	Online
		Pelaksanaan Uji Sertifikasi Manajemen Risiko Jenjang 5. Implementation of Risk Management Certification Level 5 Exam.	BSMR	20 September 2025 September 20, 2025	Public
		IDX – UN SSE: *Workshop on IFRS Sustainability Standards*. IDX – UN SSE: Workshop on IFRS Sustainability Standards.	BEI	23 September 2025 September 23, 2025	Online
		Transformasi *Generative* AI: Peluang *Generative Engine Optimization* (GEO) dalam Menggeser Dominasi *Search Engine Optimization* (SEO). Generative AI Transformation: Opportunities for Generative Engine Optimization (GEO) in Shifting Search Engine Optimization (SEO) Dominance.	OJK	25 September 2025 September 25, 2025	Online
		IDXCarbon Virtual Open House Webinar: Road to COP 3. IDXCarbon Virtual Open House Webinar: Road to COP 3.	BEI	29 September 2025 September 29, 2025	Online
		Sharing Informasi Keamanan dan Keandalan Sistem Pembayaran. Sharing Information on Payment System Security and Reliability.	BI	1 Oktober 2025. October 1, 2025	Public
		Evaluasi Layanan Bank Indonesia *Fast Payment* (BI-*FAST*) Tahun 2025. Evaluation of Bank Indonesia Fast Payment (BI-Fast) Services in 2025.	BI	1 Oktober 2025 October 1, 2025	Public
		Peran Digital Forensik dalam Penanganan dan Pengungkapan Kejahatan Keuangan. Role of Digital Forensics in Handling and Disclosure of Financial Crimes.	OJK	16 Oktober 2025 October 16, 2025	Public
		LTKM *Training*. LTKM Training.	PPATK	18 Oktober 2025 October 18, 2025	Inhouse
		Komunikasi Awal PBI dan PADG Kebijakan Insentif Likuiditas Makroprudensial (KLM). Initial Communication on PBI and PADG on Macroprudential Liquidity Incentive (KLM) Policy.	BI	29 Oktober 2025 October 29, 2025	Public
		Komunikasi Awal Perubahan Peraturan KLM. Initial Communication on Changes in KLM Regulation.	BI	4 November 2025 November 4, 2025	Public
		Pembekalan Uji Sertifikasi Kepatuhan Jenjang 6. Preparation for Compliance Certification Level 6 Exam.	FKDKP	7 November 2025 November 7, 2025	Public
		Pelatihan ICOFR. ICOFR Training.	IAI	20 November 2025 November 20, 2025	Public
		Sosialisasi APOLO Modul Laporan Berkala Bank Umum Konvensional (BUK), Bank Umum Syariah (BUS), dan Unit Usaha Syariah (UUS). Dissemination of APOLO, Periodic Reporting Module for Conventional Commercial Banks (BUK), Sharia Commercial Banks (BUS), and Sharia Business Units (UUS).	OJK	24 November 2025 November 24, 2025	Public
		Sosialisasi POJK Nomor 24 Tahun 2025 – Rekening Bank Umum. Dissemination of POJK Number 24 of 2025 – Commercial Bank Accounts.	OJK	28 November 2025 November 28, 2025	Public
		Uji Sertifikasi Kepatuhan Jenjang 6. Compliance Certification Test Level 6.	LSPP	9 Desember 2025 December 9, 2025	Public

Nama Name	Jabatan Position	Program yang Diikuti Programs Attended	Penyelenggara Organizer	Waktu Date	Metode Pelatihan Training Methods
Sistya Rachmawati	Kepala Divisi Kepatuhan Head of Compliance Division	Sosialisasi Peraturan Bank Indonesia dan Peraturan Anggota Dewan Gubernur (PBI dan PADG). Dissemination of Bank Indonesia Regulations and Regulations of Board of Governors Members (PBI and PADG).	BI	15 Desember 2025 December 15, 2025	Public
		Sosialisasi Sistem dan SPO IASC. Dissemination of Systems and IASC SOP.	OJK	23 Desember 2025 December 23, 2025	Public
Nadhya Atindria	Kepala Divisi Bisnis 1 Head of Business Division 1	LTKM *Training*. LTKM Training.	PPATK	18 Oktober 2025 October 18, 2025	Inhouse
		Transforming Credit Quality: From Review to Strategic Action Training Program 2025. Transforming Credit Quality: From Review to Strategic Action Training Program 2025.	Internal	20 Desember 2025 December 20, 2025	Inhouse
Sylvia Suryadi	Kepala Divisi Bisnis 2 Head of Business Division 2	LTKM *Training*. LTKM Training.	PPATK	18 Oktober 2025 October 18, 2025	Inhouse
Okky Widhi Yunarto	Kepala Divisi Bisnis 3 Head of Business Division 3	Level 4 *Risk Management Refresher Program*. Level 4 Risk Management Refresher Program.	Kovida	21 Mei 2025 May 21, 2025	Online
		Pembekalan Sertifikasi Manajemen Risiko Jenjang 5. Preparation for Risk Management Certification Level 5.	Maisa Edukasi	20 Agustus 2025 August 20, 2025	Online
		LTKM *Training*. LTKM Training.	PPATK	18 Oktober 2025 October 18, 2025	Inhouse
		Uji Sertifikasi Manajemen Risiko Jenjang 5. Risk Management Certification Test Level 5.	BSMR	22 November 2025 November 22, 2025	Public
		Transforming Credit Quality: From Review to Strategic Action Training Program 2025. Transforming Credit Quality: From Review to Strategic Action Training Program 2025.	Internal	20 Desember 2025 December 20, 2025	Inhouse
Oscar Suwarnadwipa	Kepala Divisi Bisnis 4 Head of Business Division 4	LTKM *Training*. LTKM Training.	PPATK	18 Oktober 2025 October 18, 2025	Inhouse
		Transforming Credit Quality: From Review to Strategic Action Training Program 2025. Transforming Credit Quality: From Review to Strategic Action Training Program 2025.	Internal	20 Desember 2025 December 20, 2025	Inhouse
Seong Hyeon Baek	LAM *Division Head* LAM Division Head	Pembekalan *Risk Management* Risiko Jenjang 4. Preparation for Risk Management Certification Level 4.	Kovida	13-14 Maret 2025 March 13-14, 2025	Inhouse
		Uji Sertifikasi *Risk Management* Risiko Jenjang 4. Risk Management Certification Test Level 4.	BSMR	16 April 2025 April 16, 2025	Public
Yeni Liana	*Credit Review Department Head* Credit Review Department Head	*Refresher* Jenjang 4 – Pemenuhan 2 UK, *Credit Risk and Operational Risk* (Periode 22 April 2025). Refresher Level 4 – Fulfillment of 2 Units of Competency, Credit Risk and Operational Risk (Period: April 22, 2025).	Kovida	22 April 2025 April 22, 2025	Inhouse
Aria Pratomo Putra	*Credit Review Department Head* Credit Review Department Head	*Refresher* Jenjang 4 – Pemenuhan 2 UK, *Credit Risk and Operational Risk* (Periode 22 April 2025). Refresher Level 4 – Fulfillment of 2 Units of Competency, Credit Risk and Operational Risk (Period: April 22, 2025).	Kovida	23 Mei 2025 May 23, 2025	Inhouse
		Transforming Credit Quality: From Review to Strategic Action Training Program 2025. Transforming Credit Quality: From Review to Strategic Action Training Program 2025.	Internal	20 Desember 2025 December 20, 2025	Inhouse
Galih Pratama Putra	*Credit Review Department Head* Credit Review Department Head	*Transforming Credit Quality: From Review to Strategic Action Training Program 2025.* Transforming Credit Quality: From Review to Strategic Action Training Program 2025.	Internal	20 Desember 2025 December 20, 2025	Inhouse
Floren	*Credit Review Department Head* Credit Review Department Head	*Transforming Credit Quality: From Review to Strategic Action Training Program 2025.* Transforming Credit Quality: From Review to Strategic Action Training Program 2025.	Internal	20 Desember 2025 December 20, 2025	Inhouse

Komite Manajemen Risiko

Komite Manajemen Risiko merupakan organ pendukung Direksi yang berperan dalam mengidentifikasi, mengevaluasi, dan mengawasi berbagai risiko yang dihadapi OK BANK guna memastikan kegiatan operasional berjalan secara aman dan terkendali. Komite Manajemen Risiko bertugas dalam melakukan penelaahan terhadap efektivitas strategi mitigasi risiko serta memastikan penerapan kebijakan manajemen risiko dilaksanakan secara konsisten di seluruh unit kerja. Melalui pengawasan yang terstruktur dan berkelanjutan, Komite Manajemen Risiko berkontribusi dalam menjaga stabilitas keuangan, memperkuat ketahanan operasional, serta mendukung pengambilan keputusan manajemen yang *prudent* dan berorientasi pada keberlanjutan usaha OK BANK.

Piagam Komite Manajemen Risiko

Komite Manajemen Risiko dalam menjalankan tugasnya senantiasa berpedoman pada Kebijakan Komite Manajemen Risiko yang mengatur secara jelas tugas, tanggung jawab, dan wewenang Komite Manajemen Risiko, termasuk ketentuan lain yang relevan dalam mendukung peran dan operasionalnya.

Periode Jabatan Anggota Komite Manajemen Risiko

Periode jabatan anggota Komite Manajemen Risiko ditetapkan selaras dengan masa jabatan Direksi, sebagaimana ditentukan melalui keputusan RUPS.

Struktur dan Keanggotaan Komite Manajemen Risiko

Struktur dan keanggotaan Komite Manajemen Risiko tahun 2025 tidak mengalami perubahan sebagaimana komposisi yang diatur dalam *Internal Memo* Nomor 009/IM-BOI/RMA/VI/2024 tanggal 5 Juni 2024 tentang Komite Manajemen Risiko. Struktur dan keanggotaan Komite Manajemen Risiko diuraikan sebagai berikut:

Risk Management Committee

The Risk Management Committee is a supporting organ of the Board of Directors that plays a role in identifying, evaluating, and monitoring various risks faced by OK BANK to ensure that operational activities are carried out safely and under control. The Risk Management Committee is responsible for reviewing the effectiveness of risk mitigation strategies and ensuring that risk management policies are consistently implemented across all business units. Through structured and continuous oversight, the Risk Management Committee contributes to maintaining financial stability, strengthening operational resilience, and supporting prudent, sustainability-oriented management decision-making at OK BANK.

Risk Management Committee Charter

In carrying out its duties, the Risk Management Committee always refers to the Risk Management Committee Policy, which clearly regulates the duties, responsibilities, and authorities of the Risk Management Committee, including other relevant provisions that support its role and operations.

Term of Office of the Risk Management Committee Members

The term of office for Risk Management Committee members is set in alignment with the term of office of the Board of Directors, as determined by the GMS resolution.

Structure and Membership of the Risk Management Committee

The Risk Management Committee's structure and membership in 2025 remained unchanged, in line with the composition stipulated in Internal Memo Number 009/IM-BOI/RMA/VI/2024 dated June 5, 2024, on the Risk Management Committee. The structure and membership of the Risk Management Committee are described as follows:

Anggota Tetap Permanent Member	
• Direktur Utama; • Wakil Direktur Utama; • Direktur Kepatuhan; • Direktur Bisnis; • Direktur Kredit; • Kepala Divisi Manajemen Risiko; • Kepala Divisi SKAI; • Kepala Divisi Operasional; • Kepala Divisi Kepatuhan; serta • Kepala Divisi *Loan Asset Management.*	• President Director; • Vice President Director; • Director of Compliance; • Director of Business; • Director of Credit; • Risk Management Division Head; • SKAI Division Head; • Operations Division Head; • Compliance Division Head; and • Loan Asset Management Division Head.
Anggota Undangan Invited Member	
Kepala Divisi atau pejabat pengganti terkait materi rapat yang dibahas.	Head of Division or an appointed official relevant to the meeting materials being discussed.

Independensi Komite Manajemen Risiko

Komite Manajemen Risiko senantiasa menjaga independensinya dalam menjalankan setiap tugas dan tanggung jawabnya. Setiap keputusan dan rekomendasi yang diberikan dilakukan secara objektif, bebas dari pengaruh kepentingan pribadi maupun pihak mana pun. Komitmen terhadap integritas ini menjadi dasar bagi Komite Manajemen Risiko untuk berperan secara profesional dan memastikan bahwa pelaksanaan fungsinya selalu sejalan dengan prinsip tata kelola perusahaan yang baik.

Tugas dan Tanggung Jawab Komite Manajemen Risiko

Komite Manajemen Risiko memiliki tugas dan tanggung jawab untuk membantu Direksi sebagaimana diuraikan berikut:

1. Penyusunan kebijakan Manajemen Risiko serta perubahannya termasuk strategi Manajemen Risiko, tingkat risiko yang diambil (*risk appetite*) dan toleransi, toleransi risiko (*risk tolerance*), kerangka Manajemen Risiko serta rencana kontinjensi untuk mengantisipasi terjadinya kondisi tidak normal;
2. Penyempurnaan proses Manajemen Risiko secara berkala maupun bersifat insidentil sebagai akibat dari suatu perubahan kondisi eksternal dan internal Bank yang memengaruhi kecukupan permodalan, profil risiko Bank dan tidak efektifnya penerapan Manajemen Risiko berdasarkan hasil evaluasi;
3. Penetapan kebijakan dan/atau keputusan bisnis yang menyimpang dari prosedur normal, seperti pelampauan ekspansi usaha yang signifikan dibandingkan dengan RBB yang telah ditetapkan sebelumnya atau pengambilan posisi atau eksposur risiko yang melampaui limit yang telah ditetapkan; serta
4. Pengembangan infrastruktur dan budaya Manajemen Risiko.

Pelaksanaan Tugas Komite Manajemen Risiko

Sepanjang tahun 2025, Komite Manajemen Risiko telah melaksanakan berbagai tugas yang diuraikan sebagai berikut:

1. Komite Manajemen Risiko memberikan persetujuan laporan Profil Risiko;
2. Melakukan pemantauan limit-limit yang ditetapkan, juga melakukan kajian terhadap limit yang dibutuhkan perubahan;
3. Menjadi wadah diseminasi peraturan baru yang dilakukan oleh Divisi *Compliance*; serta
4. Pengembangan infrastruktur dan budaya manajemen risiko termasuk kesadaran risiko pada seluruh jenjang organisasi.

Rapat Komite Manajemen Risiko

Komite Manajemen Risiko dapat menyelenggarakan rapat setidaknya 1 (satu) kali dalam 1 (satu) bulan, atau di waktu lain yang telah ditentukan. Sepanjang tahun 2025, Komite Manajemen Risiko telah menyelenggarakan beberapa kali rapat yang diuraikan sebagai berikut:

Independence of the Risk Management Committee

The Risk Management Committee consistently maintains its independence in carrying out all its duties and responsibilities. Every decision and recommendation made is conducted objectively, free from personal interests or the influence of any party. This commitment to integrity forms the foundation for the Risk Management Committee to act professionally and ensures that the execution of its functions always aligns with the principles of good corporate governance.

Duties and Responsibilities of the Risk Management Committee

The Risk Management Committee has the duties and responsibilities to assist the Board of Directors, which are outlined as follows:

1. Formulating Risk Management policies and any amendments, including Risk Management strategies, risk appetite and tolerance levels, Risk Management framework, and contingency plans to anticipate abnormal conditions;
2. Improving the Risk Management process periodically or incidentally due to changes in the Bank's external and internal conditions that affect capital adequacy, the Bank's risk profile, or the ineffectiveness of Risk Management implementation based on evaluation results;
3. Determination of policies and/or business decisions that deviate from normal procedures, such as significant business expansion exceeding the previously determined RBB or taking positions or risk exposures exceeding the established limits; and
4. Developing Risk Management infrastructure and culture.

Implementation of the Risk Management Committee' Duties

Throughout 2025, the Risk Management Committee carried out various tasks, which are outlined as follows:

1. The Risk Management Committee approves the Risk Profile reports;
2. Monitoring the established limits and reviewing limits that may require adjustments;
3. Serving as a channel for disseminating new regulations issued by the Compliance Division; and
4. Developing risk management infrastructure and culture, including fostering risk awareness across all levels of the organization.

Risk Management Committee's Meeting

The Risk Management Committee may hold meetings at least once a month or at other designated times. Throughout 2025, the Risk Management Committee held several meetings, which are described as follows:

Rapat tanggal 24 Januari 2025 dengan agenda:
1. Laporan pemantauan risiko periode Desember 2024;
2. Laporan profil risiko triwulan IV/2024; serta
3. Limit dan *exposure* bulan Desember 2024.

Meetings on January 24, 2025, with the agenda:
1. Risk monitoring report for December 2024;
2. Risk profile report for quarter 4/2024; and
3. Limits and exposures for December 2024.

Rapat tanggal 26 Februari 2025 dengan agenda:
1. Laporan pemantauan risiko periode Januari 2025; serta
2. Limit dan *exposure* bulan Januari 2025.

Meetings on February 26, 2025, with the agenda:
1. Risk monitoring report for January 2025; and
2. Limits and exposures for January 2025.

Rapat tanggal 26 Maret 2025 dengan agenda:
1. Laporan pemantauan risiko periode bulan Februari 2025; serta
2. Limit dan *exposure* bulan Februari 2025.

Meetings on March 26, 2025, with the agenda:
1. Risk monitoring report for February 2025; and
2. Limits and exposures for February 2025.

Rapat tanggal 25 April 2025 dengan agenda:
1. Laporan pemantauan risiko periode bulan Maret 2025;
2. Laporan profil risiko triwulan I/2025; serta
3. Limit dan *exposure* bulan Maret 2025.

Meetings on April 25, 2025, with the agenda:
1. Risk monitoring report for March 2025;
2. Risk profile report for quarter 1/2025; and
3. Limits and exposures for March 2025.

Rapat tanggal 27 Mei 2025 dengan agenda:
1. Laporan pemantauan risiko periode April 2025; serta
2. Limit dan *exposure* bulan April 2025.

Meetings on May 27, 2025, with the agenda:
1. Risk monitoring report for April 2025; and
2. Limits and exposures for April 2025.

Rapat tanggal 30 Juni 2025 dengan agenda:
1. Laporan pemantauan risiko periode Mei 2025;
2. Limit dan *exposure* bulan Mei 2025; serta
3. Persetujuan penyesuaian limit distribusi segmen korporasi.

Meetings on June 30, 2025, with the agenda:
1. Risk monitoring report for May 2025;
2. Limits and exposures for May 2025; and
3. Approval of adjustments to corporate segment distribution limits.

Rapat tanggal 29 Juli 2025 dengan agenda:
1. Laporan pemantauan risiko periode Juni 2025;
2. Laporan profil risiko triwulan II/2025; serta
3. Limit dan *exposure* bulan Juni 2025.

Meetings on July 29, 2025, with the agenda:
1. Risk monitoring report for June 2025;
2. Risk profile report for quarter 2/2025; and
3. Limits and exposures for June 2025.

Rapat tanggal 22 Agustus 2025 dengan agenda:
1. Laporan pemantauan risiko periode Juli 2025; serta
2. Limit dan *exposure* bulan Juli 2025.

Meetings on August 22, 2025, with the agenda:
1. Risk monitoring report for July 2025; and
2. Limits and exposures for July 2025.

Rapat tanggal 24 September 2025 dengan agenda:
1. Laporan pemantauan risiko periode Agustus 2025; serta
2. Limit dan *exposure* bulan Agustus 2025.

Meetings on September 24, 2025, with the agenda:
1. Risk monitoring report for August 2025; and
2. Limits and exposures for August 2025.

Rapat tanggal 24 Oktober 2025 dengan agenda:
1. Laporan pemantauan risiko periode September 2025;
2. Laporan profil risiko triwulan III/2025; serta
3. Limit dan *exposure* bulan September 2025.

Meetings on October 24, 2025, with the agenda:
1. Risk monitoring report for September 2025;
2. Risk profile report for quarter 3/2025; and
3. Limits and exposures for September 2025.

Rapat tanggal 24 November 2025 dengan agenda:
1. Laporan pemantauan risiko periode Oktober 2025;
2. Limit dan *exposure* bulan Oktober 2025; serta
3. Penyesuaian pada sistem Bank dan *terms and conditions* pembukaan rekening.

Meetings on November 24, 2025, with the agenda:
1. Risk monitoring report for October 2025;
2. Limits and exposures for October 2025; and
3. Adjustments to the Bank's systems and terms and conditions for account opening.

Rapat tanggal 30 Desember 2025 dengan agenda:
1. Laporan pemantauan risiko periode November 2025;
2. Limit dan *exposure* bulan November 2025; serta
3. *Review* pada segmen kredit SME untuk kualitas kredit dan CKPN.

Program Pengembangan Kompetensi Komite Manajemen Risiko

Program pengembangan kompetensi Komite Manajemen Risiko dilaksanakan sebagai upaya berkelanjutan untuk memastikan setiap anggota memiliki pengetahuan, keterampilan, dan wawasan yang relevan dengan kebutuhan Bank. Melalui berbagai bentuk pelatihan, *workshop*, maupun kegiatan peningkatan kapasitas lainnya, program ini dirancang untuk memperkuat kemampuan analitis, pemahaman terhadap kebijakan internal, dan kompetensi profesional komite. Informasi mengenai program pengembangan kompetensi yang diikuti oleh Kang Bong Joo selaku Direktur Utama, Hendra Lie selaku Wakil Direktur Utama, Vincentia M. Djuniwati Wijaya selaku Direktur Bisnis, Efdinal Alamsyah selaku Direktur Kepatuhan, dan Jong Ha Lee selaku Direktur Kredit telah diungkapkan pada bagian Program Pengembangan Kompetensi Direksi. Sedangkan, program pengembangan kompetensi yang diikuti oleh Sistya Rachmawati selaku Kepala Divisi Kepatuhan, Seong Hyeon Baik selaku LAM *Division Head* telah diungkapkan pada bagian Program Pengembangan Kompetensi Komite Kredit, serta Murniasih selaku Kepala Divisi SKAI telah diungkapkan pada bagian Pelatihan Kepala Satuan Kerja Audit Internal. Selain itu, program pengembangan kompetensi yang diikuti oleh anggota Komite Manajemen Risiko lainnya sepanjang tahun 2025 diuraikan sebagai berikut:

Meetings on December 30, 2025, with the agenda:
1. Risk monitoring report for November 2025;
2. Limits and exposures for November 2025; and
3. Review of the SME credit segment for credit quality and CKPN.

Competency Development Program of the Risk Management Committee

The Risk Management Committee's competency development program is carried out as an ongoing effort to ensure that each member possesses knowledge, skills, and insights relevant to the Bank's needs. Through various forms of training, workshops, and other capacity-building activities, this program is designed to strengthen the committee's analytical skills, understanding of internal policies, and professional competencies. Information regarding the competency development programs attended by Kang Bong Joo as President Director, Hendra Lie as Vice President Director, Vincentia M. Djuniwati Wijaya as Director of Business, Efdinal Alamsyah as Director of Compliance, and Jong Ha Lee as Director of Credit has been disclosed in Competency Development Program of the Board of Directors section. Meanwhile, the competency development programs attended by Sistya Rachmawati as Head of Compliance Division and Seong Hyeon Baik as LAM Division Head have been disclosed in the Competency Development Program of Credit Committee section, and those attended by Murniasih as Head of SKAI Division have been disclosed in the Internal Audit Unit Heads Training section. In addition, the competency development programs attended by other members of the Risk Management Committee throughout 2025 are outlined as follows:

Nama Name	Jabatan Position	Program yang Diikuti Programs Attended	Penyelenggara Organizer	Waktu Date	Metode Pelatihan Training Methods
Jefitra	Kepala Divisi *Risk Management* Head of Risk Management Division	Seminar Infobank *Banking Connect* 2025. Seminar on Infobank Banking Connect 2025.	Infobank	25 Februari 2025 February 25, 2025	Online
		Peran Penting Penyusunan dan Implementasi *Contingency Plan (Recovery & Resolution Plan)* sebagai Langkah Mitigasi Risiko untuk Menghadapi Dampak Kondisi Ketidakpastian di Tengah Tingginya Dinamika Perekonomian dan Volatilitas Pasar Keuangan terhadap Kinerja Perusahaan. The Important Role of Preparing and Implementing a Contingency Plan (Recovery & Resolution Plan) as a Risk Mitigation Step to Address the Impact of Uncertainty Amid High Economic Dynamics and Financial Market Volatility on Corporate Performance.	BaRa	23 Juli 2025 July 23, 2025	Public
		Bijak Mengelola Risiko, Cerdas Mengambil Keputusan. Managing Risks Wisely, Making Decisions Smartly.	One Point	3 Oktober 2025 October 3, 2025	Public
Jefitra	Kepala Divisi *Risk Management* Head of Risk Management Division.	*Risk Appetite and Risk Culture*: Pilar Utama dalam Penguatan Manajemen Risiko di Sektor Keuangan *Confirmation*. Risk Appetite and Risk Culture: Main Pillars in Strengthening Risk Management in the Financial Sector Confirmation.	OJK	9 Oktober 2025 October 9, 2025	Online
		Kegiatan Tahunan *Workshop* ISO 27001:2022 Tahun 2025. Annual ISO 27001:2022 Workshop Activities, 2025.	Skypro	20 Oktober 2025 October 20, 2025	Public

Nama Name	Jabatan Position	Program yang Diikuti Programs Attended	Penyelenggara Organizer	Waktu Date	Metode Pelatihan Training Methods
Nining Kieswati	Kepala Divisi *Operation* Head of Operations Division	Diskusi Penyempurnaan Mekanisme Kerja IASC dan Sosialisasi KASPI *Fraud* dari OJK. Discussion on Refining the IASC Workflow and Dissemination of KASPI Fraud by OJK.	OJK	30-31 Januari 2025 January 30-31, 2025	Online
		Pelatihan SPPUR Jenjang 6 "Pembekalan" Sub-Bidang Pemrosesan Transaksi Pembayaran (PTP). Training of SPPUR Level 6 "Preparation" for Sub-Division of Payment Transaction Processing (PTP).	Praveena	13 Maret 2025 March 13, 2025	Public
		Mitigasi dan Tindak Lanjut terhadap Keamanan BI-*FAST* terhadap Risiko *Fraud*. Mitigation and Follow-up on BI-FAST Security Against Fraud Risks.	BI	29 Maret 2025 March 29, 2025	Public
		Refreshment SPPUR Jenjang 6 Sub-Bidang Pengelolaan Uang Tunai (PUT). Refreshment of SPPUR Level 6 for Sub-Division of Cash Management (PUT).	LSP SPI	11 Juni 2025 June 11, 2025	Public
		Pelaksanaan Uji Sertifikasi SPPUR J6 Sub-Bidang Pemrosesan Transaksi Pembayaran (PTP). Implementation of SPPUR J6 Certification Exam for Sub-Division of Payment Transaction Processing (PTP).	LSP SPI	11 Juni 2025 June 11, 2025	Public
		Pembekalan Sertifikasi Sistem Pembayaran Jenjang 6 Sub-Bidang *Settlement* Transaksi Treasuri (STT). Preparation of Payment System Certification Level 6 for Sub-Division of Treasury Transaction Settlement (STT).	Praveena	26 Agustus 2025 August 26, 2025	Public
		LTKM *Training*. LTKM *Training*.	PPATK	18 Oktober 2025 October 18, 2025	Inhouse
		Kesiapan SP FMI BI NATARU 2025. Readiness of SP FMI BI NATARU 2025.	BI	19 Desember 2025 December 19, 2025	Public
		SK SP Pemeliharaan Jenjang 6 Sub-Bidang PTD. SK SP Maintenance Level 6 for Sub-Division of PTD.	LSP SPI	22 Desember 2025 December 22, 2025	Public

Komite Pengarah TI

Komite Pengarah TI merupakan organ pendukung Direksi yang berperan dalam mengarahkan dan mengawasi strategi teknologi informasi agar selaras dengan tujuan bisnis serta kebutuhan operasional OK BANK. Komite Pengarah TI melakukan penelaahan terhadap berbagai inisiatif teknologi informasi, menilai efektivitas dan keandalan sistem, serta memastikan bahwa implementasi teknologi dilaksanakan secara aman, efisien, dan sesuai dengan kebijakan yang berlaku. Melalui pengawasan yang terstruktur dan berkelanjutan, Komite Pengarah TI berkontribusi dalam mengoptimalkan pemanfaatan teknologi, mendorong inovasi digital, serta memperkuat ketahanan sistem dan keamanan data.

Piagam Komite Pengarah TI

Komite Pengarah TI dalam menjalankan tugasnya senantiasa berpedoman pada Kebijakan Komite Pengarah TI yang mengatur secara jelas tugas, tanggung jawab, dan wewenang Komite Pengarah TI, termasuk ketentuan lain yang relevan dalam mendukung peran dan operasionalnya.

Periode Jabatan Anggota Komite Pengarah TI

Periode jabatan anggota Komite Pengarah TI ditetapkan selaras dengan masa jabatan Direksi, sebagaimana ditentukan melalui keputusan RUPS.

IT Steering Committee

The IT Steering Committee is a supporting organ of the Board of Directors that plays a role in directing and overseeing information technology strategies to ensure alignment with OK BANK's business objectives and operational needs. The IT Steering Committee reviews various information technology initiatives, evaluates the effectiveness and reliability of systems, and ensures that technology implementation is carried out securely, efficiently, and in accordance with applicable policies. Through structured and continuous oversight, the IT Steering Committee contributes to optimizing technology utilization, driving digital innovation, and strengthening system resilience and data security.

IT Steering Committee Charter

In carrying out its duties, the IT Steering Committee consistently refers to the IT Steering Committee Policy, which clearly regulates the Committee's tasks, responsibilities, and authorities of the IT Steering Committee, including other relevant provisions that support its role and operations.

Term of Office of IT Steering Committee Members

The term of office for members of the IT Steering Committee is set in alignment with the term of office of the Board of Directors, as determined by the resolution of the GMS.

Struktur dan Keanggotaan Komite Pengarah TI

Struktur dan keanggotaan Komite Pengarah TI tahun 2025 mengalami perubahan sebagaimana komposisi yang diatur dalam Surat Keputusan Direksi Nomor 537/DIR/BOI/XII/2025 tanggal 5 Desember 2025 tentang Penetapan Ketua dan Anggota Komite Pengarah Teknologi Informasi. Struktur dan keanggotaan Komite Pengarah TI diuraikan sebagai berikut:

Structure and Membership of the IT Steering Committee

The structure and membership of the IT Steering Committee in 2025 underwent changes as reflected in the composition outlined in the Board of Directors' Decision Letter Number 537/DIR/BOI/XII/2025 dated December 5, 2025, on the Appointment of the Chairman and Members of the IT Steering Committee. The structure and membership of the IT Steering Committee are as follows:

Ketua Chairperson	
Direktur yang membawahi satuan kerja Teknologi Informasi.	Director overseeing the Information Technology work unit.
Sekretaris Secretary	
Kepala Divisi *IT Operation*.	IT Operation Division Head.
Anggota Members	
• Direktur yang membawahi satuan kerja Teknologi Informasi; • Direktur yang membawahi satuan kerja Manajemen Risiko; • Kepala Divisi *IT Operation*; dan • Kepala Divisi *IT Planning*.	• Director overseeing the Information Technology work unit; • Director overseeing the Risk Management work unit; • IT Operation Division Head; and • IT Planning Division Head.
Undangan Invitation	
Sesuai materi rapat.	According to the meeting material.

Independensi Komite Pengarah TI

Komite Pengarah TI senantiasa menjaga independensinya dalam menjalankan setiap tugas dan tanggung jawabnya. Setiap keputusan dan rekomendasi yang diberikan dilakukan secara objektif, bebas dari pengaruh kepentingan pribadi maupun pihak mana pun. Komitmen terhadap integritas ini menjadi dasar bagi Komite Pengarah TI untuk berperan secara profesional dan memastikan bahwa pelaksanaan fungsinya selalu sejalan dengan prinsip tata kelola perusahaan yang baik.

Independence of the IT Steering Committee

The IT Steering Committee consistently maintains its independence in carrying out all of its duties and responsibilities. All decisions and recommendations are made objectively, free from personal or external interests. This commitment to integrity serves as the foundation for the IT Steering Committee to act professionally and to ensure that the execution of its functions is always aligned with the principles of good corporate governance.

Tugas, Wewenang, dan Tanggung Jawab Komite Pengarah TI

Komite Pengarah TI memiliki tugas, wewenang, dan tanggung jawab untuk membantu Direksi sebagaimana diuraikan berikut:

1. Menetapkan rencana strategis teknologi informasi yang sesuai dengan strategis kegiatan usaha Bank dengan memperhatikan faktor-faktor efisiensi dan efektivitas, serta hal-hal berikut:
   a. Peta jalan (*roadmap*) untuk mencapai kebutuhan TI yang mendukung strategi bisnis yang tertera pada visi dan misi Bank, di mana *roadmap* terdiri dari kondisi saat ini, kondisi yang ingin dicapai, serta langkah-langkah ke depan yang akan dilakukan untuk mencapai sasaran tersebut;
   b. Sumber daya yang dibutuhkan;
   c. Keuntungan/manfaat yang akan diperoleh saat rencana diterapkan; dan

Duties, Authorities, and Responsibilities of the IT Steering Committee

The IT Steering Committee has the duties, authorities, and responsibilities to assist the Board of Directors, as outlined below:

1. Establishing an information technology strategic plan that aligns with the Bank's business strategy by considering efficiency and effectiveness factors, as well as the following aspects:
   a. A roadmap to achieve IT needs that support the business strategy outlined in the Bank's vision and mission, where it consists of the current condition, the desired future condition, and the steps to be taken to achieve these goals;
   b. The resources required;
   c. The benefits to be gained upon implementation of the plan; and

d. Kendala yang mungkin timbul dalam penerapan rencana strategis Bank.
2. Merumuskan kebijakan, standar, dan prosedur TI;
3. Memastikan kesesuaian pelaksanaan proyek-proyek TI yang disetujui dengan rencana strategis TI. Komite juga menetapkan status prioritas proyek TI yang bersifat kritikal (berdampak signifikan terhadap kegiatan operasional Bank) misalnya: pergantian *core banking*, server *production,* dan topologi jaringan;
4. Memastikan kesesuaian pelaksanaan proyek-proyek TI dengan rencana proyek yang disepakati dalam *Service Level Agreement* (SLA);
5. Memastikan kesesuaian TI dengan kebutuhan sistem informasi manajemen yang mendukung pengelolaan kegiatan usaha Bank;
6. Menetapkan langkah-langkah meminimalkan risiko atas investasi Bank pada sektor TI dan bahwa investasi tersebut memberikan kontribusi terhadap tercapainya tujuan bisnis Bank;
7. Memantau kinerja TI dan upaya peningkatannya, misalnya dengan mendeteksi keuangan TI, keamanan informasi, serta mengukur efektivitas dan efisiensi penerapan kebijakan pengamanan TI;
8. Memutuskan penyelesaian berbagai masalah terkait TI, yang tidak dapat diselesaikan oleh satuan kerja pengguna dan satuan kerja penyelenggara;
9. Memastikan kecukupan dan alokasi sumber daya yang dimiliki Bank. Dalam hal sumber daya yang dimiliki tidak memadai dan Bank akan menggunakan jasa pihak lain dalam penyelenggaraan TI, Komite Pengarah TI harus memastikan Bank telah memiliki kebijakan dan prosedur yang dibutuhkan; serta
10. Memberikan rekomendasi kepada Direksi paling sedikit terkait dengan:
    a. Rencana strategis TI yang sejalan dengan rencana strategis kegiatan usaha Bank;
    b. Perumusan kebijakan, standar, dan prosedur Teknologi Informasi;
    c. Kesesuaian antara proyek TI yang disetujui dengan Rencana Strategis TI;
    d. Kesesuaian antara pelaksanaan proyek TI dengan rencana proyek yang disepakati (*project charter*);
    e. Kesesuaian antara TI dengan kebutuhan sistem informasi manajemen serta kebutuhan kegiatan usaha Bank;
    f. Efektivitas langkah-langkah dalam meminimalkan risiko atas investasi Bank sektor TI agar investasi Bank pada sektor TI memberikan kontribusi terhadap pencapaian tujuan bisnis Bank;
    g. Pemantauan atas kinerja TI dan upaya peningkatan kinerja TI;
    h. Upaya penyelesaian berbagai masalah terkait TI yang tidak dapat diselesaikan oleh satuan kerja pengguna dan penyelenggara TI secara efektif, efisien dan tepat waktu; serta
    i. Kecukupan dan alokasi sumber daya yang dimiliki Bank.

d. Potential challenges that may arise in the implementation of the Bank's strategic plan.
2. Formulating IT policies, standards, and procedures;
3. Ensuring the implementation of approved IT projects is aligned with the IT strategic plan. The Committee is also responsible for determining the priority status of critical IT projects (those having significant impact on the Bank's operational activities), such as replacing the core banking system, upgrading production servers, and redesigning network topology;
4. Ensuring the implementation of IT projects is in accordance with the project plans agreed upon in the Service Level Agreement (SLA);
5. Ensuring the alignment of IT with the management information system needs that support the Bank's business activities;
6. Establishing measures to minimize risks related to the Bank's IT investments and ensuring that such investments contribute to achieving the Bank's business objectives;
7. Monitoring IT performance and improvement efforts, including monitoring IT budgeting, ensuring information security, and measuring the effectiveness and efficiency of IT security policy implementation;
8. Deciding on the resolution of various IT-related issues that cannot be resolved by the user work units and IT service provider units;
9. Ensuring the adequacy and proper allocation of the Bank's resources. If there's insufficient internal resources, and the Bank engages third-party services for IT operations, the IT Steering Committee is responsible for ensuring that the Bank has established the necessary policies and procedures; and
10. Providing recommendations to the Board of Directors at least regarding:
    a. The IT strategic plan that is aligned with the Bank's business strategic plan;
    b. The formulation of information technology policies, standards, and procedures;
    c. The alignment between the approved IT projects and the IT Strategic Plan;
    d. The alignment between the implementation of IT projects and the agreed project plan (project charter);
    e. The alignment between IT and the management information system needs as well as the Bank's business needs;
    f. The effectiveness of measures to minimize risks related to the Bank's IT investments so that such investments contribute to the achievement of the Bank's business objectives;
    g. The monitoring of IT performance and efforts to improve IT performance;
    h. The resolution of various IT-related issues that cannot be effectively, efficiently, and timely resolved by the user work units and IT provider units; and
    i. The adequacy and allocation of the Bank's resources.

Pelaksanaan Tugas Komite Pengarah TI

Pelaksanaan tugas Komite Pengarah TI pada tahun 2025 telah berjalan secara efektif dan sesuai dengan wewenang yang dimiliki.

Rapat Komite Pengarah TI

Komite Pengarah TI dapat menyelenggarakan rapat setidaknya 1 (satu) kali dalam 1 (satu) tahun, atau di waktu lain yang telah ditentukan. Sepanjang tahun 2025, Komite Pengarah TI telah menyelenggarakan beberapa kali rapat yang diuraikan sebagai berikut:

Rapat tanggal 29 April 2025 dengan agenda:
1. *New Mobile Banking* dan *Internet Banking*;
2. Penunjukan OK Data System sebagai *provider* jasa IT *security*; serta
3. Penambahan personel IT *Operation* untuk mendukung operasional BI-*FAST* 24/7.

Rapat tanggal 17 Juni 2025 dengan agenda:
1. Penambahan personel IT *Operation* untuk mendukung operasional BI-*FAST* 24/7 (lanjutan dari rapat sebelumnya);
2. Evaluasi rencana pengembangan TI 2025 Semester 1; serta
3. Revisi rencana pengembangan TI periode Juni.

Rapat tanggal 21 November 2025 dengan agenda:
1. Realisasi rencana pengembangan TI 2025;
2. Rencana pengembangan TI 2026; serta
3. Informasi infrastruktur TI.

Program Pengembangan Kompetensi Komite Pengarah TI

Program pengembangan kompetensi Komite Pengarah TI dilaksanakan sebagai upaya berkelanjutan untuk memastikan setiap anggota memiliki pengetahuan, keterampilan, dan wawasan yang relevan dengan kebutuhan Bank. Melalui berbagai bentuk pelatihan, *workshop*, maupun kegiatan peningkatan kapasitas lainnya, program ini dirancang untuk memperkuat kemampuan analitis, pemahaman terhadap kebijakan internal, dan kompetensi profesional komite. Informasi mengenai program pengembangan kompetensi yang diikuti oleh Hendra Lie selaku Wakil Direktur Utama dan Efdinal Alamsyah selaku Direktur Kepatuhan telah diungkapkan pada bagian Program Pengembangan Kompetensi Direksi. Selain itu, program pengembangan kompetensi yang diikuti oleh anggota Komite Pengarah TI lainnya sepanjang tahun 2025 diuraikan sebagai berikut:

Implementation of the IT Steering Committee's Duties

The IT Steering Committee carried out its duties in 2025 effectively and in accordance with its granted authorities.

IT Steering Committee Meeting

The IT Steering Committee may hold meetings at least once a year, or at other times deemed necessary. Throughout 2025, the IT Steering Committee held several meetings, which are detailed as follows:

Meeting on April 29, 2025, with the agenda:
1. New Mobile Banking and Internet Banking;
2. Appointment of OK Data System as the IT security service provider; and
3. Addition of IT Operation personnel to support BI-FAST 24/7 operations.

Meeting on June 17, 2025, with the agenda:
1. Addition of IT Operation personnel to support BI-FAST 24/7 operations (follow-up from the previous meeting);
2. Evaluation of the IT development plan for Semester 1 of 2025; and
3. Revision of the IT development plan for June.

Meeting on November 21, 2025, with the agenda:
1. Realization of the IT development plan 2025;
2. IT development plan for 2026; and
3. IT infrastructure updates.

Competency Development of the IT Steering Committee

The competency development program for the IT Steering Committee is conducted as an ongoing effort to ensure that each member possesses the knowledge, skills, and insights relevant to the Bank's needs. Through various forms of training, workshops, and other capacity-building activities, the program is designed to strengthen analytical capabilities, understanding of internal policies, and the professional competence of the committee. Information regarding the competency development programs attended by Hendra Lie as Vice President Director and Efdinal Alamsyah as Director of Compliance has been disclosed in the Competency Development Program of Board of Directors section. Moreover, the competency development programs attended by other members of the IT Steering Committee throughout 2025 are outlined as follows:

Nama Name	Jabatan Position	Program yang Diikuti Programs Attended	Penyelenggara Organizer	Waktu Date	Metode Pelatihan Training Methods
Lim Siau Sien	Kepala Divisi IT *Operation* Head of IT Operation Division	Pemeliharaan Sertifikasi Manajemen Risiko Jenjang 5. Maintenance of Risk Management Certification Level 5.	Kovida	9 September 2025 September 9, 2025	Inhouse
		Kesiapan SP FMI BI NATARU 2025. Preparation for SP FMI BI NATARU 2025.	BI	19 Desember 2025 December 19, 2025	Public
Park Dong Won	Kepala Divisi IT *Planning* Head of IT Planning Division	Pemeliharaan Sertifikasi Manajemen Risiko Jenjang 5. Maintenance of Risk Management Certification Level 5.	Kovida	9 September 2025 September 9, 2025	Inhouse

Assets and Liability Committee (ALCO)

ALCO merupakan komite di bawah Direksi yang berperan dalam mengelola keseimbangan antara aset dan liabilitas Bank guna menjaga likuiditas, profitabilitas, dan stabilitas keuangan OK BANK. ALCO melakukan penelaahan atas strategi pendanaan, pengelolaan risiko suku bunga, serta kecukupan permodalan untuk memastikan bahwa keputusan investasi dan pembiayaan selaras dengan profil risiko dan tujuan jangka panjang OK BANK. Melalui pengawasan yang terstruktur dan berkesinambungan, ALCO mendukung optimalisasi kinerja keuangan serta menyediakan dasar pengambilan keputusan yang *prudent* dan terukur. Peran tersebut menjadi bagian penting dalam menjaga ketahanan keuangan Bank dan mendukung keberlanjutan usaha di tengah dinamika industri perbankan.

Piagam ALCO

ALCO dalam menjalankan tugasnya senantiasa berpedoman pada Surat Keputusan Direksi Nomor 408A/KEP/DIR/BOI/VIII/2023 yang mengatur secara jelas tugas, tanggung jawab, dan wewenang ALCO, termasuk ketentuan lain yang relevan dalam mendukung peran dan operasionalnya.

Periode Jabatan Anggota ALCO

Periode jabatan anggota ALCO ditetapkan selaras dengan masa jabatan Direksi, sebagaimana ditentukan melalui keputusan RUPS.

Struktur dan Keanggotaan ALCO

Struktur dan keanggotaan ALCO tahun 2025 tidak mengalami perubahan sebagaimana komposisi yang diatur dalam Surat Keputusan Direksi Nomor 408A/KEP/DIR/BOI/VIII/2023 tanggal 3 Agustus 2023 tentang Perubahan Susunan Direksi dan Penambahan Keanggotaan Komite ALCO. Struktur dan keanggotaan ALCO diuraikan sebagai berikut:

Assets and Liability Committee (ALCO)

ALCO is a committee under the Board of Directors that plays a role in managing the balance between the Bank's assets and liabilities to maintain OK BANK's liquidity, profitability, and financial stability. ALCO reviews funding strategies, interest rate risk management, and capital adequacy to ensure that investment and financing decisions are aligned with OK BANK's risk profile and long-term objectives. Through structured and continuous oversight, ALCO supports the optimization of financial performance and provides a basis for prudent and measured decision-making. This role is a key part of maintaining the Bank's financial resilience and supporting business sustainability amid the dynamics of the banking industry.

ALCO Charter

In carrying out its duties, ALCO always refers to Board of Directors' Decision Letter Number 408A/KEP/DIR/BOI/VIII/2023, which clearly regulates ALCO's duties, responsibilities, and authorities, including other relevant provisions that support its role and operations.

Term of Office of ALCO Members

The term of office for ALCO members is set in alignment with the term of office of the Board of Directors, as determined by the GMS resolution.

Structure and Membership of ALCO

ALCO's structure and membership in 2025 remained unchanged, in accordance with the composition stipulated in the Board of Directors' Decision Letter Number 408A/KEP/DIR/BOI/VIII/2023 dated August 3, 2023, on Changes to the Board of Directors and Addition of ALCO Committee Members. The structure and membership of ALCO are described as follows:

Ketua Chairperson	
Direktur Utama (merangkap anggota).	President Director (concurrently member).

Sekretaris Secretary	
Treasuri.	Treasury.
Anggota Members	
• Wakil Direktur Utama; • Direktur Kredit dan IT; • Direktur Bisnis; dan • Kepala Divisi *Finance*.	• Vice President Director; • Director of Credit and IT; • Director of Business; and • Finance Division Head.
Observer	
• Direktur Kepatuhan; • Kepala Divisi *Risk Management*; • Kepala Divisi Satuan Kerja Audit Internal;	• Director of Compliance; • Risk Management Division Head; • Internal Audit Unit Division Head;
• Kepala Divisi *Corporate Planning*; • Kepala Divisi *Funding*; dan • Kepala Divisi Bisnis.	• Corporate Planning Division Head; • Funding Division Head; and • Business Division.

Catatan / Note:
Observer tidak memiliki hak suara dalam Komite ALCO. / Observers do not have voting rights on the ALCO Committee.

Independensi ALCO

ALCO senantiasa menjaga independensinya dalam menjalankan setiap tugas dan tanggung jawabnya. Setiap keputusan dan rekomendasi yang diberikan dilakukan secara objektif, bebas dari pengaruh kepentingan pribadi maupun pihak mana pun. Komitmen terhadap integritas ini menjadi dasar bagi ALCO untuk berperan secara profesional dan memastikan bahwa pelaksanaan fungsinya selalu sejalan dengan prinsip tata kelola perusahaan yang baik.

Tugas dan Tanggung Jawab ALCO

ALCO memiliki tugas dan tanggung jawab untuk membantu Direksi sebagaimana diuraikan berikut:

1. Menetapkan kebijakan dan strategi pengelolaan likuiditas untuk mencukupi kebutuhan likuiditas Bank dan meminimalkan *idle funds*;
2. Menetapkan kebijakan dan strategi yang berkaitan dengan risiko pasar, strategi harga serta strategi dalam penataan portofolio investasi dan strategi penataan struktur neraca melalui antisipasi perubahan suku bunga sehingga dapat dicapai tingkat margin bunga bersih (*Net Interest Margin* - NIM) yang optimal; serta
3. Melaporkan realisasi kerjanya melalui rapat rutin dan rapat khusus yang diadakan untuk membahas hal tertentu.

Wewenang ALCO

Selain tugas dan tanggung jawab, ALCO juga memiliki wewenang yang diuraikan sebagai berikut:

1. Menetapkan suku bunga deposito, tabungan, dan giro;
2. Menetapkan suku bunga pinjaman;
3. Menetapkan strategi pendanaan dan investasi; serta
4. Menetapkan limit yang berkaitan dengan risiko likuiditas, risiko suku bunga dan sesuai kebijakan pengambilan risiko secara keseluruhan.

Independence of ALCO

ALCO consistently maintains its independence in carrying out all its duties and responsibilities. Every decision and recommendation made is conducted objectively, free from personal interests or the influence of any party. This commitment to integrity forms the foundation for ALCO to act professionally and ensures that the execution of its functions always aligns with the principles of good corporate governance.

Duties and Responsibilities of ALCO

ALCO has the duties and responsibilities to assist the Board of Directors, which are outlined as follows:

1. Establishing liquidity management policies and strategies to meet the Bank's liquidity needs and minimize idle funds;
2. Establishing policies and strategies related to market risk, pricing strategies, as well as strategies for managing the investment portfolio and structuring the balance sheet by anticipating interest rate changes in order to achieve an optimal Net Interest Margin (NIM); and
3. Reporting its work realization through regular meetings and special meetings held to discuss specific matters.

ALCO Authority

In addition to duties and responsibilities, ALCO also has authorities which outlined as follows:

1. Determining interest rates for deposits, savings, and current accounts;
2. Determining lending interest rates;
3. Determining funding and investment strategies; and
4. Determining limits related to liquidity risk, interest rate risk, and overall risk-taking policies.

Pelaksanaan Tugas ALCO

Sepanjang tahun 2025, ALCO melaksanakan tugas dan tanggung jawabnya secara konsisten dalam mendukung pengelolaan aset dan liabilitas Bank. Pelaksanaan tugas tersebut difokuskan pada penetapan dan evaluasi kebijakan suku bunga serta pengelolaan produk pendanaan guna menjaga keseimbangan antara likuiditas, profitabilitas, dan stabilitas keuangan OK BANK. Adapun kegiatan yang dilaksanakan oleh ALCO selama tahun 2025 meliputi:

1. Menetapkan dan mengevaluasi perubahan suku bunga deposito;
2. Menetapkan dan mengevaluasi perubahan Suku Bunga Dasar Kredit (SBDK);
3. Menetapkan dan mengevaluasi perubahan ketentuan untuk produk Rekening antar Kantor (RAK); serta
4. Menetapkan dan mengevaluasi perubahan suku bunga deposito melalui kanal elektronik (*e-channel*).

Rapat ALCO

ALCO dapat menyelenggarakan rapat setidaknya 1 (satu) kali dalam 1 (satu) bulan, atau di waktu lain yang telah ditentukan. Sepanjang tahun 2025, ALCO telah menyelenggarakan 12 (dua belas) kali rapat.

Pokok bahasan pada saat diselenggarakan rapat ALCO meliputi:

1. Kondisi pasar terakhir;
2. Pemantauan atas Keputusan ALCO sebelumnya;
3. Kaji ulang deviasi antara hasil aktual dengan proyeksi anggaran dan RBB; serta
4. Penyampaian informasi kepada Direksi mengenai setiap perkembangan ketentuan dan peraturan terkait yang memengaruhi strategi dan kebijakan ALMA.

Selain itu, dalam menjalankan tugasnya, ALCO juga diwajibkan untuk melakukan pembahasan dan pengambilan keputusan terkait:

1. Risiko Likuiditas
   a. Memastikan kegiatan usaha Bank sesuai dengan struktur neraca, termasuk besarnya modal;
   b. Memastikan bahwa risiko likuiditas yang melekat dalam sistem pembayaran dievaluasi, diukur, dan dikelola; serta
   c. Memastikan terpenuhinya aspek kepatuhan atas seluruh persyaratan yang ditetapkan oleh Bank Indonesia, regulator terkait lainnya, kebijakan Bank dan prosedur internal lainnya.
2. Risiko Pasar
   a. Meninjau dampak kondisi pasar terhadap kinerja Bank; serta
   b. Memastikan terpenuhinya aspek kepatuhan terhadap persyaratan yang ditetapkan oleh Bank Indonesia dan regulator terkait lainnya.

Program Pengembangan Kompetensi ALCO

Program pengembangan kompetensi ALCO dilaksanakan sebagai upaya berkelanjutan untuk memastikan setiap anggota memiliki pengetahuan, keterampilan, dan wawasan yang relevan dengan

Implementation of ALCO Duties

Throughout 2025, ALCO consistently carried out its duties and responsibilities in supporting the management of the Bank's assets and liabilities. These activities focused on establishing and evaluating interest rate policies and managing funding products to maintain a balance between liquidity, profitability, and OK BANK's financial stability. The activities carried out by ALCO during 2025 included:

1. Establishing and evaluating changes to deposit interest rates;
2. Establishing and evaluating changes to the Prime Lending Rate (SBDK);
3. Establishing and evaluating changes to the terms for Inter-Office Account (RAK) products; and
4. Establishing and evaluating changes to deposit interest rates through electronic channels (e-channel).

ALCO Meeting

ALCO may hold meetings at least once a month or at other designated times. Throughout 2025, ALCO held 12 (twelve) meetings.

The main topics discussed during ALCO meetings included:

1. Latest market conditions;
2. Monitoring of previous ALCO decisions;
3. Review of deviations between actual results and budget projections and the RBB; and
4. Providing the Board of Directors with updates on any regulatory developments and provisions affecting ALMA strategies and policies.

Moreover, in carrying out its duties, ALCO is also required to discuss and make decisions regarding:

1. Liquidity Risk
   a. Ensuring the Bank's business activities are aligned with its balance sheet structure, including the amount of capital;
   b. Ensuring that liquidity risks inherent in the payment system are evaluated, measured, and managed; and
   c. Ensuring compliance with all requirements set by Bank Indonesia, other relevant regulators, the Bank's policies, and other internal procedures.
2. Market Risk
   a. Reviewing the impact of market conditions on the Bank's performance; and
   b. Ensuring compliance with the requirements set by Bank Indonesia and other relevant regulators.

Competency Development Program of ALCO

The competency development program of ALCO is carried out as an ongoing effort to ensure that each member possesses knowledge, skills, and insights relevant to the Bank's needs.

kebutuhan Bank. Melalui berbagai bentuk pelatihan, *workshop*, maupun kegiatan peningkatan kapasitas lainnya, program ini dirancang untuk memperkuat kemampuan analitis, pemahaman terhadap kebijakan internal, dan kompetensi profesional komite. Informasi mengenai program pengembangan kompetensi yang diikuti oleh Kang Bong Joo selaku Direktur Utama, Hendra Lie selaku Wakil Direktur Utama, Vincentia M. Djuniwati Wijaya selaku Direktur Bisnis, dan Jong Ha Lee selaku Direktur Kredit telah diungkapkan pada bagian Program Pengembangan Kompetensi Direksi. Sedangkan, program pengembangan kompetensi yang diikuti oleh Dina Ageng Setiani selaku Kepala Divisi *Finance* telah diungkapkan pada bagian Program Pengembangan Kompetensi Komite Kredit. Selain itu, program pengembangan kompetensi yang diikuti oleh anggota ALCO lainnya sepanjang tahun 2025 diuraikan sebagai berikut:

Through various forms of training, workshops, and other capacity-building activities, this program is designed to enhance analytical abilities, understanding of internal policies, and the committee's professional competencies. Information regarding the competency development programs attended by Kang Bong Joo as President Director, Hendra Lie as Vice President Director, Vincentia M. Djuniwati Wijaya as Director of Business, and Jong Ha Lee as Director of Credit has been disclosed in the Competency Development Program of Board of Directors section. Meanwhile, the competency development program attended by Dina Ageng Setiani as Head of Finance Division has been disclosed in the Competency Development Program for the Credit Committee section. In addition, the competency development programs attended by other ALCO members throughout 2025 are outlined as follows:

Nama Name	Jabatan Position	Program yang Diikuti Programs Attended	Penyelenggara Organizer	Waktu Date	Metode Pelatihan Training Methods
Haryadi Eko Trismianto	Kepala Divisi Tresuri Head of Treasury Division	Pembekalan Sertifikasi Manajemen Risiko Jenjang 5. Preparation of Risk Management Certification Level 5.	Maisa Edukasi	17-18 Februari 2025 February 17-18, 2025	Public
		FGD Likuiditas Ramadhan. Ramadan Liquidity (FGD).	BI	7 Maret 2025 March 7, 2025	Public
		Uji Sertifikasi Manajemen Risiko Jenjang 5. Risk Management Certification Test Level 5.	LSPP	18 Maret 2025 March 18, 2025	Public
		Sosialisasi PADG Perubahan KLM. Dissemination of PADG Changes to KLM.	BI	25 Maret 2025 March 25, 2025	Public
		Meneropong Masa Depan Pasar Emas Peran Bullion Bank. Exploring the Future of the Gold Market: The Role of Bullion Banks.	OJK	17 April 2025 April 17, 2025	Public
		Focus Group Discussion (FGD) dan Sosialisasi Hasil Survei Orientasi Bisnis Perbankan OJK (SBPO) Triwulan II-2025. Focus Group Discussion (FGD) and Dissemination of OJK Banking Business Orientation Survey (SBPO) Results Quarter 2-2025.	OJK	11 Juni 2025 June 11, 2025	Public
		Training ESG Data Bloomberg. Training ESG Data Bloomberg.	Bloomberg	18 Juli 2025 July 18, 2025	Public
		Sosialisasi BI-FRN dan 4 Arah Kebijakan Operasi Moneter. Dissemination of BI-FRN and 4 Directions of Monetary Policy Operations.	BI	24 Oktober 2025 October 24, 2025	Public
		Kegiatan Komunikasi Awal Ketentuan mengenai Kebijakan Intensif Likuiditas Makroprudensial. Initial Communication Activity on Macroprudential Liquidity Intensive Policy Provisions.	BI	4 November 2025 November 4, 2025	Public

Komite Kebijakan Perkreditan

Komite Kebijakan Perkreditan merupakan komite yang berperan dalam menetapkan arah dan pedoman pemberian kredit agar selaras dengan strategi bisnis serta prinsip manajemen risiko OK BANK. Komite ini melakukan penelaahan terhadap kriteria kelayakan kredit, struktur pembiayaan, serta kebijakan mitigasi risiko guna memastikan bahwa kegiatan perkreditan dilaksanakan secara *prudent* dan terkendali. Melalui pengawasan dan evaluasi yang teratur, Komite Kebijakan Perkreditan mendukung konsistensi pengambilan keputusan kredit, menjaga kualitas aset, serta memperkuat stabilitas dan keberlanjutan kinerja keuangan Bank.

Credit Policy Committee

The Credit Policy Committee is a committee that plays a role in establishing the direction and guidelines for credit granting to ensure alignment with OK BANK's business strategy and risk management principles. The committee reviews credit eligibility criteria, financing structures, and risk mitigation policies to ensure that credit activities are carried out prudently and under control. Through regular oversight and evaluation, the Credit Policy Committee supports consistency in credit decision-making, maintains asset quality, and strengthens the stability and sustainability of the Bank's financial performance.

Piagam Komite Kebijakan Perkreditan

Komite Kebijakan Perkreditan dalam menjalankan tugasnya senantiasa berpedoman pada Surat Keputusan Direksi Nomor 577/KEP/DIR/BOI/XI/2023 yang mengatur secara jelas tugas, tanggung jawab, dan wewenang Komite Kebijakan Perkreditan, termasuk ketentuan lain yang relevan dalam mendukung peran dan operasionalnya.

Periode Jabatan Anggota Komite Kebijakan Perkreditan

Periode jabatan anggota Komite Kebijakan Perkreditan ditetapkan selaras dengan masa jabatan Direksi, sebagaimana ditentukan melalui keputusan RUPS.

Struktur dan Keanggotaan Komite Kebijakan Perkreditan

Struktur dan keanggotaan Komite Kebijakan Perkreditan tahun 2025 tidak mengalami perubahan sebagaimana komposisi yang diatur dalam Surat Keputusan Direksi Nomor 577/KEP/DIR/BOI/XI/2023 tanggal 20 November 2023 tentang Pembentukan Komite Kebijakan Perkreditan. Struktur dan keanggotaan Komite Kebijakan Perkreditan diuraikan sebagai berikut:

Credit Policy Committee Charter

The Credit Policy Committee carries out its duties by always referring to Board of Directors' Decision Letter Number 577/KEP/DIR/BOI/XI/2023, which clearly regulates the duties, responsibilities, and authorities of the Credit Policy Committee, including other relevant provisions that support its role and operations.

Term of Office of the Credit Policy Committee Members

The term of office for Credit Policy Committee members is set in alignment with the term of office of the Board of Directors, as determined by the GMS resolution.

Structure and Membership of the Credit Policy Committee

The structure and membership of the Credit Policy Committee in 2025 remained unchanged, in accordance with the composition stipulated in Board of Directors' Decision Number 577/KEP/DIR/BOI/XI/2023 dated November 20, 2023, on the Establishment of the Credit Policy Committee. The structure and membership of the Credit Policy Committee are described as follows:

Ketua Chairperson	
Direktur Utama (merangkap anggota).	**President Director (concurrently member).**
Anggota Members	
• Wakil Presiden Direktur; • Direktur Kredit*; • Direktur Bisnis*; • Direktur Kepatuhan; • Kepala Divisi SKAI; • Kepala Divisi *Credit Review**; • Kepala Divisi Kepatuhan; • Kepala Divisi *Risk Management* (Sekretaris)*; • Kepala Divisi Bisnis**; • Kepala Divisi *Finance***; • Kepala Divisi *Corporate Planning***; dan • Pejabat lain sesuai kebutuhan**.	• Vice President Director; • Director of Credit*; • Director of Business*; • Director of Compliance; • SKAI Division Head; • Credit Review Division Head*; • Compliance Division Head; • Risk Management Division Head (Secretary)*; • Business Division Head**; • Finance Division Head**; • Corporate Planning Division Head**; and • Other officials as needed**.

Catatan / Note:
* Mempunyai hak suara. / With voting rights.
** Berdasarkan undangan. / By invitation.

Independensi Komite Kebijakan Perkreditan

Komite Kebijakan Perkreditan senantiasa menjaga independensinya dalam menjalankan setiap tugas dan tanggung jawabnya. Setiap keputusan dan rekomendasi yang diberikan dilakukan secara objektif, bebas dari pengaruh kepentingan pribadi maupun pihak mana pun. Komitmen terhadap integritas ini menjadi dasar bagi Komite Kebijakan Perkreditan untuk berperan secara profesional dan memastikan bahwa pelaksanaan fungsinya selalu sejalan dengan prinsip tata kelola perusahaan yang baik.

Fungsi Komite Kebijakan Perkreditan

Komite Kebijakan Perkreditan memiliki fungsi untuk membantu Direksi sebagaimana diuraikan berikut:

Independence of the Credit Policy Committee

The Credit Policy Committee consistently maintains its independence in carrying out all its duties and responsibilities. Every decision and recommendation made is conducted objectively, free from personal interests or the influence of any party. This commitment to integrity becomes the foundation for the Credit Policy Committee to act professionally and ensures that the execution of its functions always aligns with the principles of good corporate governance.

Functions of the Credit Policy Committee

The Credit Policy Committee has the function of assisting the Board of Directors, which is outlined as follows:

1. Memberikan masukan kepada Direksi dalam penyusunan Kebijakan Perkreditan Bank, terutama yang berkaitan dengan perumusan prinsip kehati-hatian dalam perkreditan atau pembiayaan;
2. Mengawasi agar Kebijakan Perkreditan Bank dapat diterapkan dan dilaksanakan secara konsekuen dan konsisten serta merumuskan pemecahan dalam hal terdapat hambatan atau kendala dalam penerapan Kebijakan Perkreditan Bank;
3. Memantau dan mengevaluasi:
   a. Perkembangan dan kualitas portofolio perkreditan atau pembiayaan secara keseluruhan;
   b. Kebenaran pelaksanaan kewenangan memutus Kredit atau Pembiayaan;
   c. Kebenaran proses pemberian perkembangan dan kualitas Kredit atau Pembiayaan yang diberikan kepada pihak terkait dengan Bank dan debitur besar tertentu;
   d. Kebenaran pelaksanaan ketentuan BMPK;
   e. Ketaatan terhadap ketentuan peraturan perundang-undangan dan peraturan lain dalam pelaksanaan pemberian Kredit atau Pembiayaan;
   f. Penyelesaian Kredit atau Pembiayaan bermasalah sesuai dengan yang ditetapkan dalam Kebijakan Perkreditan Bank; dan
   g. Upaya Bank dalam memenuhi kecukupan jumlah penyisihan penghapusan Kredit atau Pembiayaan;
4. Melakukan kajian berkala terhadap Kebijakan Perkreditan Bank dan memberikan saran kepada Direksi dalam hal diperlukan perubahan atau perbaikan Kebijakan Perkreditan Bank.

Tugas dan Tanggung Jawab Komite Kebijakan Perkreditan

Selain fungsi, Komite Kebijakan Perkreditan juga memiliki tugas dan tanggung jawab yang diuraikan sebagai berikut:

1. Menyampaikan laporan tertulis secara berkala kepada Direksi dengan tembusan kepada Dewan Komisaris mengenai:
   a. Hasil pengawasan atas penerapan dan pelaksanaan Kebijakan Perkreditan Bank;
   b. Hasil pemantauan dan evaluasi.
2. Memberikan saran langkah-langkah perbaikan kepada Direksi dengan tembusan kepada Dewan Komisaris.

Pelaksanaan Tugas Komite Kebijakan Perkreditan

Pelaksanaan tugas Komite Kebijakan Perkreditan pada tahun 2025 telah berjalan secara efektif dan sesuai dengan wewenang yang dimiliki.

Rapat Komite Kebijakan Perkreditan

Komite Kebijakan Perkreditan dapat menyelenggarakan rapat setidaknya 1 (satu) kali dalam 1 (satu) tahun, atau di waktu lain yang telah ditentukan. Sepanjang tahun 2025, Komite Kebijakan Perkreditan telah menyelenggarakan 1 (satu) kali rapat, yaitu pada tanggal 30 Desember 2025 dengan agenda,

1. Providing recommendations to the Board of Directors in formulating the Bank's Credit Policy, particularly concerning the formulation of prudential principles in credit or financing activities;
2. Supervising the consistent and proper implementation of the Bank's Credit Policy and formulate solutions in the event of any obstacles or challenges in its application;
3. Monitoring and evaluating:
   a. The development and quality of the overall credit or financing portfolio;
   b. The accuracy of the exercise of Credit or Financing decision-making authority;
   c. The accuracy of the Credit or Financing disbursement process, including the development and quality of credit or financing provided to related parties and certain large debtors;
   d. The accuracy of the implementation of LLL provisions;
   e. Compliance with laws, regulations, and other applicable provisions in the implementation of Credit or Financing disbursement;
   f. The resolution of non-performing loans or financing in accordance with the Bank's Credit Policy; and
   g. The Bank's efforts to fulfill the adequacy of allowance for Credit or Financing losses;
4. Conducting periodic reviews of the Bank's Credit Policy and provide recommendations to the Board of Directors should any changes or improvements to the Credit Policy be necessary.

Duties and Responsibilities of the Credit Policy Committee

In addition to its functions, the Credit Policy Committee also has the following duties and responsibilities:

1. Submitting written reports periodically to the Board of Directors with a copy to the Board of Commissioners regarding:
   a. The results of supervision over the implementation and application of the Bank's Credit Policy;
   b. The results of monitoring and evaluation activities.
2. Providing recommendations for corrective actions to the Board of Directors with a copy to the Board of Commissioners.

Implementation of Credit Policy Committee's Duties

The implementation of the Credit Policy Committee's duties in 2025 was carried out effectively and in accordance with its authorized powers.

Credit Policy Committee's Meeting

The Credit Policy Committee may hold meetings at least once a year, or at other times deemed necessary. Throughout 2025, the Credit Policy Committee held 1 (one) meeting, on December 30, 2025, with the agenda concerning the addition of the latest regulations to the Bank's Credit Policy, namely POJK

yaitu terkait penambahan peraturan terbaru pada Kebijakan Perkreditan Bank, POJK Nomor 19 Tahun 2025 tentang Kemudahan Akses Pembiayaan pada UMKM.

Program Pengembangan Kompetensi Komite Kebijakan Perkreditan

Program pengembangan kompetensi Komite Kebijakan Perkreditan dilaksanakan sebagai upaya berkelanjutan untuk memastikan setiap anggota memiliki pengetahuan, keterampilan, dan wawasan yang relevan dengan kebutuhan Bank. Melalui berbagai bentuk pelatihan, *workshop*, maupun kegiatan peningkatan kapasitas lainnya, program ini dirancang untuk memperkuat kemampuan analitis, pemahaman terhadap kebijakan internal, dan kompetensi profesional komite. Informasi mengenai program pengembangan kompetensi yang diikuti oleh Kang Bong Joo selaku Direktur Utama, Hendra Lie selaku Wakil Direktur Utama, Vincentia M. Djuniwati Wijaya selaku Direktur Bisnis, Efdinal Alamsyah selaku Direktur Kepatuhan, dan Jong Ha Lee selaku Direktur Kredit telah diungkapkan pada bagian Program Pengembangan Kompetensi Direksi. Sedangkan, program pengembangan kompetensi yang diikuti oleh Jefitra selaku Kepala Divisi *Risk Management* telah diungkapkan pada bagian Program Pengembangan Kompetensi Komite Manajemen Risiko. Sementara itu, program pengembangan kompetensi yang diikuti oleh Lee Chang Sup selaku Kepala Divisi *Corporate Planning*, Dina Ageng Setiani selaku Kepala Divisi *Finance*, Rian Abdi Gunawan selaku Kepala Divisi *Credit Review*, Sistya Rachmawati selaku Kepala Divisi Kepatuhan, Nadhya Atindria selaku Kepala Divisi Bisnis 1, Sylvia Suryadi selaku Kepala Divisi Bisnis 2, Okky Widhi Yunarto selaku Kepala Divisi Bisnis 3, dan Oscar Suwarnadwipa selaku Kepala Divisi Bisnis 4 telah diungkapkan pada bagian Program Pengembangan Kompetensi Komite Kredit. Selain itu, program pengembangan kompetensi yang diikuti oleh anggota Komite Kebijakan Perkreditan lainnya sepanjang tahun 2025 diuraikan sebagai berikut:

Number 19 of 2025 regarding Ease of Access to Financing for MSMEs.

Competency Development Program for the Credit Policy Committee

The competency development program for the Credit Policy Committee is carried out as an ongoing effort to ensure that each member possesses knowledge, skills, and insights relevant to the Bank's needs. Through various forms of training, workshops, and other capacity-building activities, this program is designed to enhance analytical abilities, understanding of internal policies, and the committee's professional competencies. Information regarding the competency development programs attended by Kang Bong Joo as President Director, Hendra Lie as Vice President Director, Vincentia M. Djuniwati Wijaya as Director of Business, Efdinal Alamsyah as Director of Compliance, and Jong Ha Lee as Director of Credit has been disclosed in Competency Development Program of the Board of Directors section. Meanwhile, the competency development program attended by Jefitra as Head of the Risk Management Division has been disclosed in Competency Development Program for the Risk Management Committee section. Furthermore, the competency development programs attended by Lee Chang Sup as Head of the Corporate Planning Division, Dina Ageng Setiani as Head of the Finance Division, Rian Abdi Gunawan as Head of the Credit Review Division, Sistya Rachmawati as Head of the Compliance Division, Nadhya Atindria as Head of Business Division 1, Sylvia Suryadi as Head of Business Division 2, Okky Widhi Yunarto as Head of Business Division 3, and Oscar Suwarnadwipa as Head of Business Division 4 have been disclosed in Competency Development Program for the Credit Committee section. In addition, the competency development programs attended by other members of the Credit Policy Committee throughout 2025 are described as follows:

Nama Name	Jabatan Position	Program yang Diikuti Programs Attended	Penyelenggara Organizer	Waktu Date	Metode Pelatihan Training Methods
Moch. Maurice	Kepala Divisi Legal Head of Legal Division	*Workshop* AYDA dan Penerapannya "Ketika Debitur Dinyatakan Pailit berdasarkan UU Kepailitan Nomor 37". Workshop on AYDA and Its Application: "When a Debtor is Declared Bankrupt under Bankruptcy Law Number 37".	Kontan Academy	12 Juni 2025 June 12, 2025	Public

Komite Pengembangan Produk

Komite Pengembangan Produk merupakan komite yang berperan dalam merancang, menilai, dan mengevaluasi pengembangan produk dan layanan Bank agar selaras dengan kebutuhan nasabah serta strategi bisnis OK BANK. Komite Pengembangan Produk ini melakukan penelaahan atas potensi pasar, kelayakan finansial, serta risiko yang melekat pada setiap inisiatif produk untuk memastikan proses pengembangan dan peluncuran dilaksanakan secara *prudent* dan terukur. Melalui pengawasan yang sistematis dan terintegrasi, Komite

Product Development Committee

The Product Development Committee is a committee that plays a role in designing, assessing, and evaluating the Bank's product and service development to ensure alignment with customer needs and OK BANK's business strategy. This committee reviews market potential, financial feasibility, and the inherent risks of each product's initiative to ensure that the development and launch processes are carried out prudently and in a measured manner. Through systematic and integrated oversight, the Product

Pengembangan Produk mendukung terciptanya inovasi yang kompetitif, peningkatan nilai bagi nasabah, serta penguatan pertumbuhan usaha Bank secara berkelanjutan.

Piagam Komite Pengembangan Produk

Komite Pengembangan Produk dalam menjalankan tugasnya senantiasa berpedoman pada Surat Keputusan Direksi Nomor 474/KEP/DIR/BOI/X/2023 yang mengatur secara jelas tugas, tanggung jawab, dan wewenang Komite Pengembangan Produk, termasuk ketentuan lain yang relevan dalam mendukung peran dan operasionalnya.

Periode Jabatan Anggota Komite Pengembangan Produk

Periode jabatan anggota Komite Pengembangan Produk ditetapkan selaras dengan masa jabatan Direksi, sebagaimana ditentukan melalui keputusan RUPS.

Struktur dan Keanggotaan Komite Pengembangan Produk

Struktur dan keanggotaan Komite Pengembangan Produk tahun 2025 tidak mengalami perubahan sebagaimana komposisi yang diatur dalam Surat Keputusan Direksi Nomor 474/KEP/DIR/BOI/X/2023. Struktur dan keanggotaan Komite Pengembangan Produk diuraikan sebagai berikut:

Development Committee supports the creation of competitive innovations, enhances customer value, and strengthens the Bank's sustainable business growth.

Product Development Committee Charter

In carrying out its duties, the Product Development Committee always refers to Board of Directors' Decision Letter Number 474/KEP/DIR/BOI/X/2023, which clearly regulates the duties, responsibilities, and authorities of the Product Development Committee, including other relevant provisions that support its role and operations.

Term of Office of the Product Development Committee Members

The term of office for Product Development Committee members is set in alignment with the term of office of the Board of Directors, as determined by the GMS resolution.

Structure and Membership of the Product Development Committee

The structure and membership of the Product Development Committee in 2025 remained unchanged, as per the composition stipulated in the Board of Directors' Decision Letter Number 474/KEP/DIR/BOI/X/2023. The structure and membership of the Product Development Committee are described as follows:

Ketua (Merangkap Anggota) Chairperson (Concurrently Member)	
Presiden Direktur*.	President Director*.
Anggota Members	
• Wakil Presiden Direktur*; • Direktur Kredit dan IT*; • Direktur Kepatuhan*; • Direktur Bisnis*; • Kepala Divisi *Finance**; • Kepala Divisi *Corporate Planning**; • Kepala Divisi *Risk Management**; • Kepala Divisi *Credit Review***; • Kepala Divisi Kepatuhan**; • Kepala Divisi Legal**; • Kepala Divisi Bisnis**; dan • Pejabat lain sesuai kebutuhan**.	• Vice President Director*; • Director of Credit and IT*; • Director of Compliance*; • Director of Business*; • Finance Division Head**; • Corporate Planning Division Head*; • Risk Management Division Head*; • Credit Review Division Head**; • Compliance Division Head**; • Legal Division Head**; • Business Division Head**; and • Other officials as needed**.

Catatan / Note:
* Mempunyai hak suara. / With voting rights.
** Berdasarkan undangan. / By invitation.

Independensi Komite Pengembangan Produk

Komite Pengembangan Produk senantiasa menjaga independensinya dalam menjalankan setiap tugas dan tanggung jawabnya. Setiap keputusan dan rekomendasi yang diberikan dilakukan secara objektif, bebas dari pengaruh kepentingan pribadi maupun pihak mana pun. Komitmen terhadap integritas ini menjadi dasar bagi Komite

Independence of the Product Development Committee

The Product Development Committee consistently maintains its independence in carrying out all its duties and responsibilities. Every decision and recommendation made is conducted objectively, free from personal interests or the influence of any party. This commitment to integrity forms the foundation for the Product Development Committee to act professionally and

Pengembangan Produk untuk berperan secara profesional dan memastikan bahwa pelaksanaan fungsinya selalu sejalan dengan prinsip tata kelola perusahaan yang baik.

Fungsi Komite Pengembangan Produk

Komite Pengembangan Produk memiliki fungsi untuk membantu Direksi yang diuraikan sebagai berikut:

1. Memberikan masukan kepada Direksi dalam penyusunan produk Bank, terutama yang berkaitan dengan perencanaan, prospek bisnis, serta risiko produk;
2. Mengevaluasi produk Bank yang diajukan dapat diterapkan dan dilaksanakan secara konsekuen dan konsisten serta memberikan nilai tambah dan keuntungan bagi bisnis Bank; serta
3. Mengevaluasi ketaatan terhadap ketentuan peraturan perundang-undangan dan peraturan lain terkait produk Bank.

Tugas dan Tanggung Jawab Komite Pengembangan Produk

Selain fungsi, Komite Pengembangan Produk juga memiliki tugas dan tanggung jawab, yaitu melakukan evaluasi dan memberikan persetujuan terhadap proposal pengembangan produk dan/atau aktivitas baru.

Pelaksanaan Tugas Komite Pengembangan Produk

Setiap produk atau aktivitas Bank yang dikembangkan wajib dicantumkan di dalam RBB dan mendapatkan persetujuan dari Komite Pengembangan Produk. Pelaksanaan tugas Komite Pengembangan Produk pada tahun 2025 telah berjalan secara efektif.

Rapat Komite Pengembangan Produk

Sepanjang tahun 2025, Komite Pengembangan Produk tidak menyelenggarakan rapat dikarenakan tidak terdapat pengajuan produk baru.

Program Pengembangan Kompetensi Komite Pengembangan Produk

Program pengembangan kompetensi Komite Pengembangan Produk dilaksanakan sebagai upaya berkelanjutan untuk memastikan setiap anggota memiliki pengetahuan, keterampilan, dan wawasan yang relevan dengan kebutuhan Bank. Melalui berbagai bentuk pelatihan, *workshop*, maupun kegiatan peningkatan kapasitas lainnya, program ini dirancang untuk memperkuat kemampuan analitis, pemahaman terhadap kebijakan internal, dan kompetensi profesional komite. Informasi mengenai program pengembangan kompetensi yang diikuti oleh Kang Bong Joo selaku Direktur Utama, Hendra Lie selaku Wakil Direktur Utama, Vincentia M. Djuniwati Wijaya selaku Direktur Bisnis, Efdinal Alamsyah selaku Direktur Kepatuhan, dan Jong Ha Lee selaku Direktur Kredit telah diungkapkan pada bagian Program Pengembangan Kompetensi Direksi. Sedangkan, program pengembangan kompetensi yang diikuti oleh Jefitra selaku Kepala Divisi *Risk Management* telah diungkapkan

ensures that the execution of its functions always aligns with the principles of good corporate governance.

Functions of the Product Development Committee

The Product Development Committee has the function of assisting the Board of Directors, which is outlined as follows:

1. Providing recommendations to the Board of Directors in developing the Bank's products, particularly relating to planning, business prospects, and product risks;
2. Evaluating the proposed Bank products to ensure their applicability and consistent implementation, while providing added value and benefits for the Bank's business; and
3. Evaluating compliance with laws and regulations as well as other applicable provisions related to the Bank's products.

Duties and Responsibilities of the Product Development Committee

In addition to its functions, the Product Development Committee also has the duties and responsibilities of evaluating and providing approval for product development proposals and/or new activities.

Implementation of the Product Development Committee's Duties

Every product or activity developed by the Bank must be included in the RBB and obtain approval from the Product Development Committee. The implementation of the Product Development Committee's duties in 2025 had been carried out effectively.

Product Development Committee's Meeting

Throughout 2025, the Product Development Committee did not hold any meetings as there were no new product proposals submitted.

Competency Development Program for the Product Development Committee

The Product Development Committee's competency development program is carried out as an ongoing effort to ensure that each member possesses knowledge, skills, and insights relevant to the Bank's needs. Through various forms of training, workshops, and other capacity-building activities, this program is designed to enhance analytical abilities, understanding of internal policies, and the committee's professional competencies. Information regarding the competency development programs attended by Kang Bong Joo as President Director, Hendra Lie as Vice President Director, Vincentia M. Djuniwati Wijaya as Director of Business, Efdinal Alamsyah as Director of Compliance, and Jong Ha Lee as Director of Credit has been disclosed in Competency Development Program of the Board of Directors section. Meanwhile, the competency development program attended by Jefitra as Head of the Risk Management Division has been disclosed in Competency Development Program

pada bagian Program Pengembangan Kompetensi Komite Manajemen Risiko. Sementara itu, program pengembangan kompetensi yang diikuti oleh Lee Chang Sup selaku Kepala Divisi *Corporate Planning*, Dina Ageng Setiani selaku Kepala Divisi *Finance*, Rian Abdi Gunawan selaku Kepala Divisi *Credit Review*, Sistya Rachmawati selaku Kepala Divisi Kepatuhan, Nadhya Atindria selaku Kepala Divisi Bisnis 1, Sylvia Suryadi selaku Kepala Divisi Bisnis 2, Okky Widhi Yunarto selaku Kepala Divisi Bisnis 3, dan Oscar Suwarnadwipa selaku Kepala Divisi Bisnis 4 telah diungkapkan pada bagian Program Pengembangan Kompetensi Komite Kredit. Kemudian, program pengembangan kompetensi yang diikuti oleh Moch. Maurice selaku Kepala Divisi Legal telah diungkapkan pada bagian Program Pengembangan Kompetensi Komite Kebijakan Perkreditan.

for the Risk Management Committee section. Furthermore, the competency development programs attended by Lee Chang Sup as Head of the Corporate Planning Division, Dina Ageng Setiani as Head of the Finance Division, Rian Abdi Gunawan as Head of the Credit Review Division, Sistya Rachmawati as Head of the Compliance Division, Nadhya Atindria as Head of Business Division 1, Sylvia Suryadi as Head of Business Division 2, Okky Widhi Yunarto as Head of Business Division 3, and Oscar Suwarnadwipa as Head of Business Division 4 have been disclosed in Competency Development Program for the Credit Committee section. Additionally, the competency development program attended by Moch. Maurice as Head of the Legal Division has been disclosed in Competency Development Program for the Credit Policy Committee section.

Sekretaris Perusahaan
Corporate Secretary

Sekretaris Perusahaan merupakan organ tata kelola OK BANK yang memiliki peran strategis dalam memastikan keterbukaan informasi, kepatuhan terhadap regulasi, dan komunikasi yang efektif antara manajemen, Dewan Komisaris, serta pemangku kepentingan eksternal. Tugas ini mencakup penyusunan laporan korporasi, koordinasi pelaksanaan RUPS, dan pemantauan kepatuhan terhadap ketentuan perundang-undangan serta peraturan OJK. Sekretaris Perusahaan juga berfungsi sebagai penghubung informasi yang menjaga transparansi sehingga seluruh pemangku kepentingan memperoleh data yang akurat dan tepat waktu. Dengan peran yang terstruktur ini, Sekretaris Perusahaan mendukung terciptanya tata kelola perusahaan yang baik, memperkuat akuntabilitas manajemen, dan meningkatkan kepercayaan publik terhadap Bank.

The Corporate Secretary is a governance organ of OK BANK that plays a strategic role in ensuring information transparency, regulatory compliance, and effective communication between management, the Board of Commissioners, and external stakeholders. This role includes preparing corporate reports, coordinating the implementation of the GMS, and monitoring compliance with laws and regulations, as well as OJK provisions. The Corporate Secretary also serves as an information liaison, maintaining transparency so that all stakeholders receive accurate and timely data. Through this structured role, the Corporate Secretary supports the establishment of good corporate governance, strengthens management accountability, and enhances public trust in the Bank.

Sekretaris Perusahaan berperan penting dalam menjaga keterhubungan OK BANK dengan para pemangku kepentingan, sekaligus memastikan tersampaikannya informasi secara transparan dan akurat. Dalam menjalankan fungsi strategis tersebut, Sekretaris Perusahaan secara aktif mengikuti berbagai program pengembangan kompetensi untuk terus meningkatkan kualitas, profesionalisme, dan efektivitas perannya. Dengan kemampuan yang terus diperbarui, Sekretaris Perusahaan mampu menjadi jembatan komunikasi yang andal dan memberikan kontribusi signifikan bagi kelancaran tata kelola perusahaan.

The Corporate Secretary plays an important role in maintaining OK BANK's connection with stakeholders while ensuring that information is delivered transparently and accurately. In carrying out this strategic function, the Corporate Secretary actively participates in various competency development programs to continuously enhance the quality, professionalism, and effectiveness of the role. With continuously updated skills, the Corporate Secretary is able to serve as a reliable communication bridge and make a significant contribution to the smooth implementation of corporate governance.

Dasar Hukum Pembentukan

Dasar hukum pembentukan Sekretaris Perusahaan berlandaskan pada POJK Nomor 35/POJK.04/2014 tentang Sekretaris Perusahaan Emiten atau Perusahaan Publik, yang menetapkan kewajiban setiap emiten atau perusahaan publik untuk menunjuk seorang Sekretaris Perusahaan. Aturan ini dibuat untuk memastikan terselenggaranya fungsi komunikasi yang efektif antara OK BANK dengan para pemangku kepentingan, termasuk regulator, investor, dan masyarakat.

Legal Basis of Establishment

The legal basis of establishment of the Corporate Secretary refers to POJK Number 35/POJK.04/2014 on the Corporate Secretary of Issuers or Public Companies, which mandates that every issuer or public company appoint a Corporate Secretary. This regulation is designed to ensure the effective functioning of communication between OK BANK and its stakeholders, including regulators, investors, and the public.

Pihak yang Mengangkat dan Memberhentikan Sekretaris Perusahaan

Sekretaris Perusahaan diangkat dan diberhentikan oleh Direksi, yang memiliki kewenangan penuh untuk menentukan

The Party that Appoints and Dismiss the Corporate Secretary

The Corporate Secretary is appointed and dismissed by the Board of Directors, which holds full authority to select

figur yang dianggap mampu menjalankan fungsi strategis tersebut. Penunjukan ini mencerminkan kepercayaan Direksi kepada individu yang dinilai kompeten dalam mengelola komunikasi Bank, memastikan kepatuhan terhadap regulasi, dan menjaga keterbukaan informasi kepada publik. Demikian pula, pemberhentian Sekretaris Perusahaan dilakukan oleh Direksi apabila dipandang perlu untuk menjaga efektivitas fungsi tersebut atau menyesuaikan dengan kebutuhan organisasi.

an individual deemed capable of performing this strategic function. This appointment reflects the Board of Directors' trust in an individual considered competent in managing the Bank's communication, ensuring regulatory compliance, and maintaining transparency of information to the public. Similarly, the dismissal of the Corporate Secretary is carried out by the Board of Directors if deemed necessary to maintain the effectiveness of function or to align with organizational needs.

Profil Sekretaris Perusahaan

Sekretaris Perusahaan OK BANK dijabat oleh Efdinal Alamsyah, yang juga menjabat sebagai Direktur Kepatuhan, sehingga memperkuat peran strategisnya dalam memastikan kepatuhan dan transparansi Bank. Penunjukan Efdinal Alamsyah sebagai Sekretaris Perusahaan ditetapkan melalui Surat Keputusan Direksi Nomor 020/SK/DIR/VII/2019 tanggal 9 Juli 2019, yang menegaskan mandat dan tanggung jawabnya dalam mengelola komunikasi korporasi, keterbukaan informasi, dan penerapan tata kelola perusahaan yang baik di lingkungan OK BANK. Informasi lebih lengkap mengenai profil Sekretaris Perusahaan dapat dilihat pada bagian Profil Direksi dalam Bab Profil Perusahaan pada Laporan Tahunan ini.

Corporate Secretary's Profile

OK BANK's Corporate Secretary is held by Efdinal Alamsyah, who also serves as the Director of Compliance, thereby strengthening his strategic role in ensuring the Bank's compliance and transparency. The appointment of Efdinal Alamsyah as Corporate Secretary was formalized through Board of Directors' Decision Letter Number 020/SK/DIR/VII/2019 dated July 9, 2019, which affirms his mandate and responsibilities in managing corporate communication, information disclosure, and implementation of good corporate governance within OK BANK. More detailed information on the Corporate Secretary's profile can be found in the Board of Directors Profile section in the Company Profile Chapter of this Annual Report.

Tugas dan Tanggung Jawab Sekretaris Perusahaan

Sekretaris Perusahaan memiliki tugas dan tanggung jawab sebagaimana diuraikan berikut:

1. Mengikuti perkembangan pasar modal khususnya peraturan-peraturan yang berlaku di bidang pasar modal;
2. Memberikan pelayanan kepada masyarakat atas setiap informasi yang dibutuhkan pemberi modal yang berkaitan dengan kondisi OK BANK;
3. Memberikan masukan kepada Direksi OK BANK untuk mematuhi ketentuan Undang-Undang Nomor 8 Tahun 1995 tentang pasar modal dan peraturan pelaksanaannya;
4. Sebagai penghubung antara OK BANK dengan pihak-pihak berwenang (OJK, BEI, dan lainnya) serta publik;
5. Melaksanakan keterbukaan informasi, termasuk pelaporan-pelaporan kepada regulator sehubungan status Bank sebagai Perusahaan Terbuka;
6. Menyelenggarakan dan mendokumentasikan RUPS;
7. Melaksanakan pelaporan-pelaporan sesuai ketentuan perundangan lainnya yang menjadi kewenangan unit Kerja *Corporate Secretary*;
8. Mengelola administrasi Pemegang Saham OK BANK;
9. Menyelenggarakan kegiatan-kegiatan lainnya yang berkaitan dengan aksi korporasi dan/atau keterbukaan informasi lainnya;
10. Melaksanakan fungsi kepatuhan OK BANK terhadap peraturan-peraturan di bidang Pasar Modal;

Duties and Responsibilities of the Corporate Secretary

The Corporate Secretary has the following duties and responsibilities:

1. Monitoring the development of the capital market, particularly regulations applicable in the capital market sector;
2. Providing services to the public regarding any information required by investors related to OK BANK's condition;
3. Providing advice to the Board of Directors to ensure compliance with Law Number 8 of 1995 concerning capital market and its implementing regulations;
4. Acting as a liaison between OK BANK and the relevant authorities (OJK, IDX, and others) as well as the public;
5. Implementing information transparency, including reporting to regulators in relation to the Bank's status as a Public Company;
6. Organizing and documenting the GMS;
7. Conducting reporting activities in accordance with other applicable laws and regulations under the authority of the Corporate Secretary unit;
8. Managing OK BANK's Shareholder administration;
9. Organizing other activities related to corporate actions and/or other information disclosure;
10. Implementing OK BANK's compliance function with regulations in the Capital Market sector;

11. Melaksanakan kegiatan-kegiatan aktivitas CSR;
12. Melaksanakan kegiatan lainnya yang sejenis baik yang merupakan pelaksanaan program pemerintah maupun kerja sama dengan pihak ketiga, seperti Program Kemitraan dan Bina Lingkungan dan pemberian sumbangan atau donasi sehubungan dengan bencana alam; serta
13. Memastikan penyampaian laporan berkala kepada OJK serta BEI, baik melalui surat tercatat ataupun secara elektronik melalui laman www.spe.ojk.go.id.

Laporan Pelaksanaan Tugas

Sepanjang tahun 2025, Sekretaris Perusahaan melaksanakan tugas dan tanggung jawabnya secara konsisten dalam mendukung penerapan tata kelola perusahaan yang baik serta menjaga kepatuhan terhadap ketentuan yang berlaku. Pelaksanaan tugas tersebut mencakup fungsi komunikasi korporasi, koordinasi kegiatan OK BANK, serta pemenuhan kewajiban pelaporan kepada pemangku kepentingan dan regulator. Adapun kegiatan yang dilaksanakan oleh Sekretaris Perusahaan selama tahun 2025 meliputi:

1. Menghadiri dan mewakili OK BANK dalam berbagai kegiatan yang diselenggarakan oleh pihak eksternal;
2. Memastikan terselenggaranya agenda korporasi, termasuk RUPS dan agenda perusahaan lainnya;
3. Menghadiri dan mewakili OK BANK dalam pelaksanaan kegiatan CSR;serta
4. Menyampaikan laporan kepada regulator, antara lain laporan kegiatan pasar modal, laporan pelaksanaan CSR, serta laporan kegiatan literasi dan inklusi keuangan.

Pelatihan dan Pengembangan Kompetensi

Pelatihan dan pengembangan kompetensi bagi Sekretaris Perusahaan merupakan aspek penting untuk memastikan peran strategisnya dapat dijalankan secara optimal. Melalui program pelatihan yang berkelanjutan, Sekretaris Perusahaan diharapkan selalu memahami perkembangan regulasi, praktik terbaik tata kelola perusahaan, dan keterampilan komunikasi yang efektif. Pengembangan kompetensi ini juga mencakup peningkatan kemampuan analitis, manajemen risiko, dan pemahaman mendalam mengenai dinamika pasar, serta kebutuhan pemangku kepentingan. Dengan demikian, Sekretaris Perusahaan dapat memberikan kontribusi yang lebih maksimal dalam mendukung transparansi, kepatuhan, dan keberlanjutan operasional Bank. Informasi mengenai pengembangan kompetensi yang diikuti oleh Efdinal Alamsyah selaku Sekretaris Perusahaan sepanjang tahun 2025 telah diungkapkan pada bagian Program Pengembangan Kompetensi Direksi.

11. Carrying out CSR (CSR) activities;
12. Conducting other similar activities, both in the implementation of government programs or cooperation with third parties, such as the Partnership and Community Development Program as well as providing donations or assistance related to natural disasters; and
13. Ensuring the submission of periodic reports to OJK and IDX, either via registered mail or electronically through the website www.spe.ojk.go.id.

Report on Implementation of Duties

Throughout 2025, the Corporate Secretary consistently carried out its duties and responsibilities in supporting the implementation of good corporate governance and ensuring compliance with applicable regulations. These duties included corporate communication functions, coordination of OK BANK's activities, and fulfillment of reporting obligations to stakeholders and regulators. The activities carried out by the Corporate Secretary during 2025 included:

1. Attending and representing OK BANK in various events organized by external parties;
2. Ensuring the implementation of corporate agendas, including the GMS and other company agendas;
3. Attending and representing OK BANK in the implementation of CSR activities; and
4. Submitting reports to regulators, including capital market activity reports, CSR implementation reports, and financial literacy and inclusion activity reports.

Training and Competency Development

Training and competency development for the Corporate Secretary is a crucial aspect to ensure that the strategic role can be performed optimally. Through ongoing training programs, the Corporate Secretary is expected to continuously understand regulatory developments, best practices in corporate governance, and effective communication skills. Competency development also includes enhancing analytical abilities, risk management, and a deep understanding of market dynamic, and stakeholder needs. As a result, the Corporate Secretary can provide a more optimal contribution in supporting the Bank's transparency, compliance, and operational sustainability. Information regarding the competency development programs attended by Efdinal Alamsyah as Corporate Secretary throughout 2025 has been disclosed in Competency Development Program of the Board of Directors section.

Satuan Kerja Audit Internal
Internal Audit Unit

Satuan Kerja Audit Internal (SKAI) merupakan organ tata kelola OK BANK yang berperan dalam melakukan penilaian independen atas efektivitas pengendalian internal, manajemen risiko, dan proses tata kelola untuk memastikan seluruh aktivitas operasional berjalan sesuai kebijakan serta ketentuan yang berlaku. Melalui audit yang dilakukan secara berkala, SKAI membantu mengidentifikasi potensi perbaikan sekaligus memberikan rekomendasi yang dapat meningkatkan efisiensi dan keandalan proses kerja. Kehadiran SKAI juga memberikan dukungan penting bagi Direksi dalam menjaga integritas operasional serta membangun budaya kepatuhan di seluruh lingkungan OK BANK.

The Internal Audit Unit (SKAI) is OK BANK's governance organ that plays a role in conducting independent assessments of the effectiveness of internal control, risk management, and governance process to ensure that all operational activities are carried out in accordance with applicable policies and regulations. Through periodic audits, SKAI helps identify potential improvements and provides recommendations to enhance the efficiency and reliability of work process. The presence of SKAI also provides important support to the Board of Directors in maintaining operational integrity and fostering a culture of compliance throughout OK BANK.

SKAI merupakan unit independen di dalam OK BANK yang berperan penting dalam memastikan efektivitas pengendalian internal, manajemen risiko, dan penerapan tata kelola perusahaan yang baik. SKAI bertugas melakukan pemeriksaan dan evaluasi secara objektif terhadap seluruh kegiatan operasional Bank, guna memastikan bahwa proses bisnis berjalan sesuai kebijakan, prosedur, dan ketentuan yang berlaku. Selain itu, SKAI memberikan rekomendasi perbaikan kepada Direksi untuk meningkatkan efisiensi, mitigasi risiko, dan kepatuhan terhadap regulasi.

SKAI is an independent unit within OK BANK that plays a crucial role in ensuring the effectiveness of internal control, risk management, and the implementation of good corporate governance. SKAI is responsible for conducting objective audits and evaluations of all the Bank's operational activities to ensure that business processes are carried out in accordance with applicable policies, procedures, and regulations. In addition, SKAI provides improvement recommendations to the Board of Directors to enhance efficiency, risk mitigation, and regulatory compliance.

Dasar Hukum

Dalam melaksanakan tugas dan tanggung jawabnya, SKAI mengacu pada berbagai peraturan perundang-undangan yang berlaku, antara lain:

1. POJK Nomor 1/POJK.03/2019 tentang Penerapan Fungsi Audit Internal pada Bank Umum;
2. POJK Nomor 56/POJK.04/2015 tentang Pembentukan dan Pedoman Penyusunan Piagam Unit Audit Internal; serta
3. POJK Nomor 17 Tahun 2023 tentang Tata Kelola Bank Umum.

Legal Basis

In carrying out its duties and responsibilities, SKAI refers to several applicable laws and regulations, including:

1. POJK Number 1/POJK.03/2019 on the Implementation of Internal Audit Function in Commercial Banks;
2. POJK Number 56/POJK.04/2015 on the Establishment and Guidelines for the Preparation of Internal Audit Unit Charter; and
3. POJK Number 17 of 2023 on Governance of Commercial Banks.

Pihak yang Mengangkat dan Memberhentikan Kepala Satuan Kerja Audit Internal

Kepala SKAI diangkat dan diberhentikan oleh Direktur Utama setelah memperoleh persetujuan dari Dewan Komisaris dan mempertimbangkan rekomendasi dari Komite Audit, sehingga memastikan proses penetapannya dilakukan secara objektif dan

The Party that Appoints and Dismisses the Head of Internal Audit Unit

The Head of SKAI is appointed and dismissed by the President Director after obtaining approval from the Board of Commissioners and considering recommendations from the Audit Committee, and thus, ensuring that the appointment

memenuhi prinsip tata kelola yang baik. Mekanisme ini dirancang untuk menjaga independensi dan efektivitas peran Kepala SKAI dalam melaksanakan fungsi pengawasan internal. Selain itu, setiap keputusan pengangkatan maupun pemberhentian Kepala SKAI wajib dilaporkan kepada OJK sebagai bentuk transparansi dan pemenuhan ketentuan regulator.

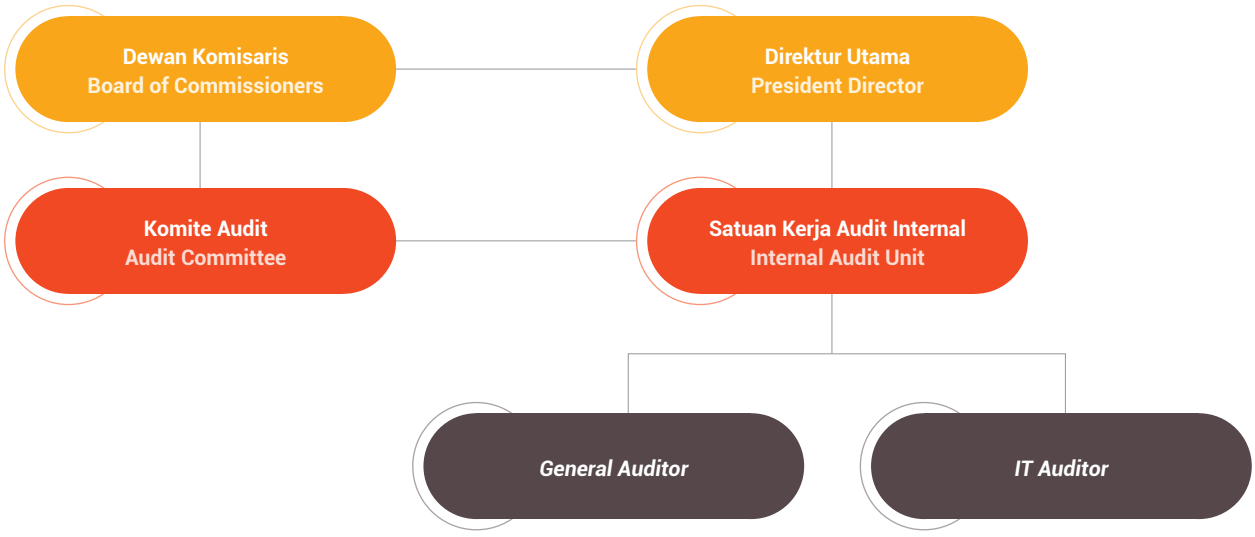
process is conducted objectively and in accordance with good governance principles. This mechanism is designed to maintain the independence and effectiveness of the Head of SKAI in performing internal oversight functions. In addition, every decision regarding the appointment or dismissal of the Head of SKAI must be reported to OJK as a form of transparency and compliance with regulatory requirements.

Struktur dan Kedudukan Satuan Kerja Audit Internal

Dalam struktur organisasi OK BANK, SKAI dipimpin oleh seorang Kepala SKAI yang bertanggung jawab langsung kepada Direktur Utama, sehingga garis pelaporannya jelas dan mendukung efektivitas pengawasan internal. Meskipun berada dalam lingkup organisasi, SKAI tetap menjaga independensinya agar dapat menjalankan fungsi audit secara objektif dan bebas dari tekanan pihak mana pun. Kepala SKAI memiliki peran penting untuk menyampaikan temuan hasil audit dan memberikan rekomendasi perbaikan kepada Direktur Utama, sehingga setiap potensi risiko atau kelemahan pengendalian dapat ditindaklanjuti secara tepat dan mendukung peningkatan tata kelola perusahaan.

Structure and Position of the Internal Audit Unit

Within OK BANK's organizational structure, SKAI is led by the Head of SKAI, who reports directly to the President Director, providing a clear reporting line that supports effective internal oversight. Although it operates within the organizational framework, SKAI maintains its independence to perform audit functions objectively and free from pressure from any party. The Head of SKAI plays an important role in presenting audit findings and providing improvement recommendations to the President Director, ensuring that potential risks or control weaknesses are appropriately addressed and supporting the enhancement of corporate governance.



Piagam Satuan Kerja Audit Internal

Pedoman kerja SKAI dituangkan dalam Piagam Audit Internal (*Internal Audit Charter*) yang menjadi landasan utama dalam pelaksanaan fungsi audit internal di Bank. Piagam tersebut ditetapkan melalui Keputusan Direksi

Internal Audit Unit Charter

SKAI's working guidelines are set out in the Internal Audit Charter, which serves as the primary foundation for the implementation of internal audit functions at the Bank. This charter was established through Board of Directors'

Nomor 019/IM-BOI/IA/VI/2022 tanggal 21 Juni 2022, dan untuk memastikan relevansi serta kesesuaiannya dengan perkembangan regulasi maupun kebutuhan organisasi, piagam ini telah melalui proses pengkajian ulang pada 16 November 2023 dan 18 Oktober 2024.

Decision Number 019/IM-BOI/IA/VI/2022 dated June 21, 2022, and to ensure its relevance and alignment with regulatory developments and organizational needs, the charter was reviewed on November 16, 2023, and October 18, 2024.

PROFIL KEPALA SATUAN KERJA AUDIT INTERNAL
Profile of the Head of the Internal Audit Unit



Murniasih

Kepala Satuan Kerja Audit Internal
Head of the Internal Audit Unit

KEBANGSAAN
Nationality
Indonesia / Indonesian

DOMISILI
Domicile
Jakarta

USIA
Age
48 Tahun / Years Old

Dasar Pengangkatan dan Persetujuan OJK

Diangkat sebagai Kepala Satuan Kerja Audit Internal berdasarkan Keputusan Direksi Nomor 106/INT-HRD/XI/2020 tanggal 2 November 2020 tentang Perubahan Kepala Satuan Kerja Audit Internal (SKAI) PT Bank Oke Indonesia, Tbk.

Legal Basis of Appointment and OJK Approval

Appointed as Head of the Internal Audit Unit based on the Board of Directors' Decision Letter Number 106/INT-HRD/XI/2020 dated November 2, 2020, on the Change of Head of Internal Audit Unit (SKAI) of PT Bank Oke Indonesia, Tbk.

Riwayat Pendidikan

Sarjana Ekonomi Akuntansi dari Universitas Jenderal Soedirman, Purwokerto, Jawa Tengah (2001).

Educational Background

Bachelor's Degree in Economics majoring in Accounting from Universitas Jenderal Soedirman, Purwokerto, Central Java (2001).

Riwayat Jabatan

- *Internal Audit Department Head* PT Bank Andara (2014-2019);
- *Internal Audit Staff* hingga *Internal Audit Unit Head* PT Bank of India Indonesia (2007-2014); serta
- *Accounting Staff* PT Bank Swadesi (2002-2007).

Professional Background

- Internal Audit Department Head of PT Bank Andara (2014-2019);
- Internal Audit Staff to Internal Audit Unit Head of PT Bank of India Indonesia (2007-2014); and
- Accounting Staff of PT Bank Swadesi (2002-2007).

Rangkap Jabatan

Beliau tidak memiliki rangkap jabatan, baik di internal maupun eksternal OK BANK.

Concurrent Position

Does not hold any concurrent positions either within OK BANK or externally.

Sertifikasi

- Sertifikasi Anti-*Fraud Manager* (*Refreshment* 2024);
- Sertifikasi Manajemen Risiko Jenjang 5 (2024); serta
- Sertifikasi Profesi Internal Audit (2018).

Certification

- Anti-Fraud Manager Certification (Refreshment 2024);
- Risk Management Certification Level 5 (2024); and
- Internal Audit Professional Certification (2018).

Hubungan Afiliasi

Tidak memiliki hubungan afiliasi dengan Anggota Dewan Komisaris, Anggota Direksi, dan Pemegang Saham Utama, baik langsung maupun tidak langsung sampai kepada pemilik individu.

Affiliated Relations

Has no affiliation with the Members of the Board of Commissioners, Members of the Board of Directors, or Major Shareholders, either directly or indirectly, up to the individual owners.

Pelatihan Kepala Satuan Kerja Audit Internal

Pelatihan bagi Kepala SKAI merupakan upaya penting untuk memastikan kemampuan pemimpin fungsi audit tetap selaras dengan perkembangan praktik pengawasan, manajemen risiko, dan regulasi yang berlaku. Melalui program pelatihan yang berkelanjutan, Kepala SKAI dapat memperdalam pengetahuan teknis, meningkatkan keterampilan analitis, dan memperkuat kompetensi dalam mengevaluasi efektivitas pengendalian internal. Selain itu, pelatihan juga mendukung pengembangan kemampuan kepemimpinan dan komunikasi, yang dibutuhkan untuk menyampaikan temuan audit secara efektif dan memberikan rekomendasi perbaikan yang bernilai bagi manajemen. Informasi mengenai pengembangan kompetensi yang diikuti oleh Kepala SKAI sepanjang tahun 2025 diuraikan sebagai berikut:

Training of the Head of Internal Audit Unit

Training for the Head of SKAI is an important effort to ensure that the leader of the audit function remains aligned with developments in oversight practices, risk management, and applicable regulations. Through ongoing training programs, the Head of SKAI can deepen technical knowledge, enhance analytical skills, and strengthen competencies in evaluating the effectiveness of internal controls. Moreover, training supports the development of leadership and communication skills, which are necessary to effectively present audit findings and provide improvement recommendations that add value to management. Information regarding the competency development programs attended by the Head of SKAI throughout 2025 is described as follows:

Program yang Diikuti Programs Attended	Penyelenggara Organizer	Waktu Date	Metode Pelatihan Training Method
Transformasi Digital: Tren Inovasi Teknologi di Sektor Keuangan. **Digital Transformation: Technology Innovation Trends in the Financial Sector.**	OJK	23 Januari 2025 January 23, 2025	Online
Menakar Kebijakan Penghapusan Kredit Macet UMKM. **Assessing Policies on the Write-Off of Non-Performing MSME Loans.**	LPPI	21 Maret 2025 March 21, 2025	Public
***Idea Talks* OJK Institute Volume 7 Tahun 2025 *"Credit Scoring"*.** **OJK Institute Idea Talks Volume 7, 2025: "Credit Scoring".**	OJK	21 April 2025 April 21, 2025	Public
COBIT 2019 *Foundation – an* ISACA *Accredited Course*. **COBIT 2019 Foundation – an ISACA Accredited Course.**	Andalan Teknologi Inovasi	20-21 Mei 2025 May 20-21, 2025	Online
Pembekalan Sertifikasi Audit Intern Bank Jenjang 6. **Preparation for Bank Internal Audit Certification Level 6.**	Maisa Edukasi	19-20 Agustus 2025 August 19-20, 2025	Public
Pelaksanaan Uji Sertifikasi Audit Intern Bank Jenjang 6. **Implementation of Bank Internal Audit Certification Test Level 6.**	LSPP	27 Agustus 2025 August 27, 2025	Public
Pemeliharaan Sertifikasi Manajemen Risiko Jenjang 5. **Maintenance of Risk Management Certification Level 5.**	Kovida	9 September 2025 September 9, 2025	Inhouse
Tren Modus dan Skema Pencucian Uang Terbaru: Strategi Identifikasi, Mitigasi, dan Penegakan Hukum. **Latest Money Laundering Methods and Schemes: Strategies for Identification, Mitigation, and Law Enforcement.**	OJK	18 September 2025 September 18, 2025	Online
Transformasi *Generative* AI: Peluang *Generative Engine Optimization* (GEO) dalam Menggeser Dominasi *Search Engine Optimization* (SEO). **Generative AI Transformation: Opportunities in Generative Engine Optimization (GEO) to Challenge the Dominance of Search Engine Optimization (SEO).**	OJK	25 September 2025 September 25, 2025	Public

Fungsi Satuan Kerja Audit Internal

Dalam menjalankan tugas dan tanggung jawabnya, SKAI memiliki fungsi sebagaimana diuraikan berikut:

1. Membantu memperbaiki dan memperkuat lingkungan pengendalian Intern di Bank;
2. Memberikan pandangan yang independen kepada Dewan Komisaris melalui Komite Audit dan Direksi terhadap kecukupan pengendalian intern dan kepatuhan terhadap kebijakan dan prosedur;
3. Menyediakan jasa konsultasi yang memberikan nilai tambah dan memperbaiki kegiatan operasional; serta

Internal Audit Unit Function

In carrying out its duties and responsibilities, SKAI has the following functions:

1. Assisting in improving and strengthening the Bank's internal control environment;
2. Providing an independent view to the Board of Commissioners through the Audit Committee and to the Board of Directors regarding the adequacy of internal controls and compliance with policies and procedures;
3. Providing consulting services that add value and improve operational activities; and

4. Membantu Manajemen untuk mencapai tujuannya dengan pendekatan yang sistematis dan disiplin untuk mengevaluasi dan memperbaiki efektivitas dari manajemen risiko, kontrol, dan proses tata kelola yang baik.

Ruang Lingkup Tugas Satuan Kerja Audit Internal

Ruang lingkup tugas SKAI mencakup:
1. Pemeriksaan dan evaluasi terhadap efektivitas, efisiensi dan kecukupan pengendalian intern, manajemen risiko serta tata kelola secara berkesinambungan;
2. Pemeriksaan dan evaluasi terhadap keandalan, efektivitas, integritas dari proses dan sistem informasi manajemen;
3. Pemeriksaan dan evaluasi kepatuhan terhadap ketentuan perundang-undangan;
4. Pemeriksaan dan evaluasi terhadap kinerja organisasi;
5. Memberikan rekomendasi kepada Direksi untuk meningkatkan efektivitas pengendalian intern dan sistem manajemen risiko;
6. Mengidentifikasi alternatif perbaikan dan peningkatan efisiensi serta efektivitas penggunaan sumber daya dan dana;
7. Melakukan investigasi atas kasus-kasus yang cukup signifikan yang terjadi di Bank atau berdasarkan permintaan Direksi, Dewan Komisaris, dan/atau Komite Audit; serta
8. Melakukan pemeriksaan yang meliputi kegiatan segenap area Unit Kerja Kantor Pusat dan Kantor Cabang/Cabang Pembantu.

Tanggung Jawab Satuan Kerja Audit Internal

SKAI memiliki tanggung jawab yang diuraikan sebagai berikut:
1. Membantu melakukan pengawasan dengan melakukan penjabaran operasional baik perencanaan, pelaksanaan, maupun pemantauan hasil audit;
2. Membuat analisis dan penilaian di bidang keuangan, akuntansi, operasional, dan kegiatan lain melalui audit;
3. Mengidentifikasikan kemungkinan pelaksanaan perbaikan dan peningkatan efisiensi sumber daya; serta
4. Memberikan saran/rekomendasi perbaikan dan informasi objektif terkait dengan objek yang diaudit.

Selain itu, Kepala SKAI dipandang memiliki kompetensi dan kemampuan yang memadai sehingga memiliki tanggung jawab untuk:
1. Memastikan pelaksanaan fungsi audit intern sesuai dengan Standar Profesional Audit Intern dan Kode Etik Audit Intern;
2. Memilih sumber daya manusia yang kompeten sesuai dengan kebutuhan dalam pelaksanaan tugas SKAI;

4. Assisting Management in achieving its objectives through a systematic and disciplined approach to evaluating and improving the effectiveness of risk management, control, and good governance processes.

Scope of Duties of the Internal Audit Unit

Scope of duties of SKAI include:
1. Audit and evaluation of the effectiveness, efficiency, and adequacy of internal controls, risk management, and governance on an ongoing basis;
2. Audit and evaluation of the reliability, effectiveness, and integrity of management processes and information systems;
3. Audit and evaluation of compliance with prevailing laws and regulations;
4. Audit and evaluation of organizational performance;
5. Providing recommendations to the Board of Directors to enhance the effectiveness of internal controls and risk management systems;
6. Identifying alternatives for improvement and enhancing the efficiency and effectiveness of resource and fund utilization;
7. Conducting investigations into significant cases occurring within the Bank or upon request from the Board of Directors, the Board of Commissioners, and/or the Audit Committee; and
8. Performing audits covering all activities within the Head Office Work Units as well as Branch Offices/Sub-Branch Offices.

Responsibilities of the Internal Audit Unit

SKAI has the following responsibilities:
1. Assisting in supervisory activities by elaborating operational procedures for audit planning, execution, and monitoring of audit results;
2. Conducting analysis and assessment in the areas of finance, accounting, operations, and other activities through audits;
3. Identifying opportunities for improvements and enhancing the efficiency of resource utilization; and
4. Providing suggestions/recommendations for improvements and objective information related to the audited objects.

Furthermore, the Head of SKAI is considered to have adequate competence and capability, and therefore has the responsibility for:
1. Ensuring the implementation of internal audit function in accordance with the Internal Audit Professional Standards and the Internal Audit Code of Conducts;
2. Selecting competent human resources as needed to carry out SKAI's duties;

3. Memastikan anggota SKAI mengikuti pengembangan profesional berkelanjutan serta pelatihan lain sesuai dengan perkembangan kompleksitas dan kegiatan usaha Bank;
4. Menyusun dan mengkaji piagam audit intern secara periodik;
5. Menyusun rencana audit tahunan dan alokasi anggaran untuk pelaksanaan fungsi audit internal;
6. Memastikan pelaksanaan audit intern sesuai dengan rencana audit internal;
7. Melaporkan temuan yang signifikan kepada Direksi untuk dilakukan tindakan perbaikan dalam waktu yang cepat;
8. Memantau tindakan perbaikan atas temuan yang signifikan; serta
9. Melaporkan hasil pemantauan tindak lanjut perbaikan atas temuan yang signifikan kepada Direksi dan Dewan Komisaris, dengan tembusan kepada Komite Audit dan Direktur yang membawahkan fungsi kepatuhan.

Kewenangan Satuan Kerja Audit Internal

Kepala SKAI juga memiliki wewenang dalam menjalankan tugas dan tanggung jawabnya sebagaimana diuraikan berikut:
1. SKAI diberi kebebasan dalam menetapkan metode, cara, teknik, dan pendekatan audit yang dilakukan sesuai dengan profesi dan standar internal audit;
2. SKAI dalam melaksanakan tugasnya diberikan wewenang penuh untuk mendapatkan akses terhadap seluruh informasi yang relevan tentang Bank terkait dengan tugas dan fungsi SKAI;
3. SKAI menyelenggarakan rapat secara berkala dan insidentil dengan Direksi, Dewan Komisaris, serta Komite Audit;
4. Melakukan komunikasi langsung dengan Direksi, Dewan Komisaris, dan Komite Audit;
5. Melakukan koordinasi dengan auditor eksternal;
6. Mengikuti rapat yang bersifat strategis;
7. SKAI mendapat dukungan sepenuhnya dari Direksi untuk dapat bekerja dengan bebas tanpa campur tangan dari pihak mana pun;
8. SKAI dalam melaksanakan tugasnya berwenang untuk mendapat bantuan personil dari unit-unit kerja di Bank di mana audit dilaksanakan, juga jasa khusus lainnya dari dalam maupun luar Bank;
9. SKAI tidak memiliki wewenang dan/atau tanggung jawab untuk melaksanakan kegiatan-kegiatan operasional Bank;
10. SKAI berwenang untuk memberikan tanggapan atas usulan kebijakan atau sistem dan prosedur untuk dapat memastikan bahwa dalam kebijakan ataupun sistem yang baru tersebut telah dimasukkan pula aspek-aspek pengendalian intern; serta
11. SKAI berwenang untuk memberikan Konfirmasi Hasil Audit (KHA) kepada *auditee*.

3. Ensuring that SKAI members participate in continuous professional development and other training in line with the increasing complexity and activities of the Bank's business operations;
4. Preparing and periodically reviewing the internal audit charter;
5. Preparing the annual audit plan and budget allocation for the implementation of the internal audit function;
6. Ensuring the implementation of internal audits in accordance with the internal audit plan;
7. Reporting significant findings to the Board of Directors for prompt corrective action;
8. Monitoring corrective actions on significant findings; and
9. Reporting the results of follow-up monitoring on significant findings to the Board of Directors and the Board of Commissioners, with copies sent to the Audit Committee and the Director in charge of the compliance function.

Authorities of the Internal Audit Unit

The Head of SKAI also has the authority to carry out the duties and responsibilities, as outlined below:
1. SKAI is granted the freedom to determine audit methods, procedures, techniques, and approaches in accordance with the internal audit profession and standards;
2. In performing its duties, SKAI is granted full authority to access all relevant information concerning the Bank related to its roles and functions;
3. SKAI holds regular and incidental meetings with the Board of Directors, Board of Commissioners, and the Audit Committee;
4. Communicate directly with the Board of Directors, Board of Commissioners, and the Audit Committee;
5. Coordinates with external auditors;
6. Participates in strategic meetings;
7. SKAI receives full support from the Board of Directors to operate independently without interference from any party;
8. In carrying out its duties, SKAI has the authority to request personnel assistance from relevant working units within the Bank where the audit is conducted, as well as to utilize other specialized services from within or outside the Bank;
9. SKAI does not have the authority and/or responsibility to carry out the Bank's operational activities;
10. SKAI is authorized to provide feedback on proposed policies or systems and procedures to ensure that internal control aspects are incorporated into new policies or systems; and
11. SKAI is authorized to issue an Audit Result Confirmation (KHA) to the auditee.

Independensi Satuan Kerja Audit Internal

Independensi SKAI dijaga melalui jalur komunikasi langsung dengan Direksi, Dewan Komisaris, dan Komite Audit, yang memungkinkan SKAI menyampaikan temuan dan penilaian secara objektif tanpa adanya intervensi dari unit operasional lain. Hasil komunikasi ini kemudian dilaporkan kepada Direktur Utama, dengan tembusan kepada Direktur Kepatuhan, sehingga seluruh pihak terkait memperoleh informasi yang akurat dan transparan. Mekanisme ini memperkuat posisi SKAI sebagai pengawas internal yang bebas dan profesional, sekaligus memastikan rekomendasi perbaikan dapat ditindaklanjuti secara efektif demi peningkatan tata kelola perusahaan.

Dalam upaya menegakkan independensinya, SKAI diwajibkan untuk:

1. Mampu mengungkapkan pandangan dan pemikirannya tanpa pengaruh ataupun tekanan dari pihak lain;
2. Memiliki kebebasan dalam menetapkan metode, cara, dan teknik pendekatan audit yang dilakukan;
3. Melaksanakan fungsinya dengan objektif, tercermin pada laporan yang lengkap, objektif serta berdasarkan analisis yang cermat dan tidak memihak; serta
4. Bebas dari pertentangan kepentingan (*conflict of interest*) atas objek atau kegiatan yang diperiksa.

Independence of the Internal Audit Unit

SKAI's independence is maintained through direct communication channels with the Board of Directors, the Board of Commissioners, and the Audit Committee, allowing SKAI to present findings and assessments objectively without any intervention from other operational units. The results of this communication are then reported to the President Director, with copies to the Director of Compliance, ensuring that all relevant parties receive accurate and transparent information. This mechanism strengthens SKAI's position as an independent and professional internal supervisor, while also ensuring that improvement recommendations can be effectively followed up to enhance corporate governance.

In its effort to uphold independence, SKAI is required to:

1. Be able to express its views and opinions without influence or pressure from any party;
2. Have the freedom to determine the methods, procedures, and audit approach techniques used;
3. Perform its function objectively, reflected in comprehensive, unbiased reports based on thorough and impartial analysis; and
4. Be free from any conflict of interest related to the objects or activities being audited.

Larangan Perangkapan Tugas Satuan Kerja Audit Internal

SKAI diwajibkan untuk menjalankan fungsinya secara fokus dan profesional, tanpa adanya percampuran atau perangkapan tugas dengan unit lain. Untuk mewujudkan hal tersebut, maka SKAI dilarang untuk:

1. Merangkap jabatan lain yang berkaitan dengan kegiatan operasional Bank; dan
2. Melaksanakan tugas-tugas yang berhubungan secara langsung atau tidak langsung dengan unit kerja yang merupakan objek audit.

Prohibition of Concurrent Positions for the Internal Audit Unit

SKAI is required to perform its functions with focus and professionalism, without any overlap or combination of duties with other units. To ensure this, SKAI is prohibited from:

1. Holding concurrent positions related to the Bank's operational activities; and
2. Carrying out tasks directly or indirectly related to the working units that are the objects of the audit.

Kualifikasi atau Sertifikasi Profesi Satuan Kerja Audit Internal

Kualifikasi dan sertifikasi profesi bagi anggota SKAI menjadi salah satu aspek penting dalam memastikan kompetensi dan profesionalisme pelaksanaan audit internal. Dengan latar belakang pendidikan, pengalaman, dan sertifikasi yang relevan, anggota SKAI mampu memahami standar audit, manajemen risiko, dan praktik tata kelola perusahaan yang baik. Sertifikasi profesional juga mendukung penguasaan metodologi audit, etika kerja, dan kemampuan analitis yang diperlukan untuk mengevaluasi efektivitas pengendalian internal. Informasi mengenai kualifikasi atau sertifikasi profesi yang dimiliki anggota SKAI diuraikan sebagai berikut:

Qualifications or Professional Certification for the Internal Audit Unit

Qualifications and professional certifications for SKAI members are an important aspect of ensuring the competence and professionalism of internal audit execution. With relevant educational backgrounds, experience, and certifications, SKAI members are able to understand audit standards, risk management, and good corporate governance practices. Professional certifications also support mastery of audit methodologies, work ethics, and analytical skills required to evaluate the effectiveness of internal controls. Information regarding the qualifications or professional certifications held by SKAI members is described as follows:

No.	Jenis Sertifikasi	Jumlah Personil Tersertifikasi Number of Certified Personnel	Type of Certification
1.	Sertifikasi Profesi Internal Audit (Auditor)	3	Internal Audit Professional Certification (Auditor)
2.	Sertifikasi Profesi Internal Audit (Supervisor)	2	Internal Audit Professional Certification (Supervisor)
3.	Sertifikasi Profesi Internal Audit (Manajer)	1	Internal Audit Professional Certification (Manager)
4.	Sertifikasi Manajemen Risiko Jenjang 5	1	Risk Management Certification Level 5
5.	Sertifikasi Manajemen Risiko Jenjang 4	5	Risk Management Certification Level 4
6.	Sertifikasi Manajemen Risiko Level 1	1	Risk Management Certification Level 1

Pelatihan dan/atau Peningkatan Kompetensi Satuan Kerja Audit Internal

Pelatihan dan peningkatan kompetensi bagi SKAI merupakan langkah strategis untuk memastikan kualitas dan efektivitas fungsi audit internal tetap terjaga. Melalui program pengembangan yang berkelanjutan, anggota SKAI dapat memperdalam pemahaman terkait standar audit, manajemen risiko, dan praktik tata kelola perusahaan yang baik. Selain itu, pelatihan ini membantu meningkatkan kemampuan analitis, komunikasi, dan pemecahan masalah, sehingga setiap temuan audit dapat dievaluasi dan direkomendasikan secara profesional. Informasi mengenai pengembangan kompetensi yang diikuti oleh anggota SKAI sepanjang tahun 2025 diuraikan sebagai berikut:

Training and/or Competency Development of the Internal Audit Unit

Training and competency development for SKAI is a strategic step to ensure that the quality and effectiveness of the internal audit function are maintained. Through ongoing development programs, SKAI members can deepen their understanding of audit standards, risk management, and good corporate governance practices. In addition, this training helps enhance analytical, communication, and problem-solving skills, enabling audit findings to be evaluated and recommended professionally. Information regarding the competency development programs attended by SKAI members throughout 2025 is described as follows:

Program yang Diikuti Programs Attended	Penyelenggara Organizer	Waktu Date	Metode Pelatihan Training Method
Analisa Kredit Korporasi. Corporate Credit Analysis.	Value Consult	20-21 Maret 2025 March 20-21, 2025	Online
Menakar Kebijakan Penghapusan Kredit Macet UMKM. Assessing Policies on the Write-Off of Non-Performing MSME Loans.	LPPI	21 Maret 2025 March 21, 2025	Online
Pelatihan Audit Intern Bank Kualifikasi IV KKNI *Supervisor*. Bank Internal Audit Training for KKNI Level IV Supervisor Qualification.	Maisa Edukasi	15 April 2025 April 15, 2025	Online
Pelatihan Audit Intern Bank Kualifikasi IV KKNI Auditor. Bank Internal Audit Training for KKNI Level IV Auditor Qualification.	Maisa Edukasi	23 April 2025 April 23, 2025	Online
Pelaksanaan Uji Sertifikasi Audit Intern Bank Kualifikasi IV. Implementation of Bank Internal Audit Certification Test Qualification IV.	LSPP	2 Mei 2025 May 2, 2025	Offline
Pelaksanaan Uji Sertifikasi Audit Intern Bank Kualifikasi IV. Implementation of Bank Internal Audit Certification Test Qualification IV.	LSPP	16 Mei 2025 May 16, 2025	Offline
COBIT 2019 *Foundation – an* ISACA *Accredited Course*. COBIT 2019 Foundation – an ISACA Accredited Course.	Andalan Teknologi Inovasi	20-21 Mei 2025 May 20-21, 2025	Offline
***The Future of Cybersecurity: Threats, Challenges, and Innovations*.** The Future of Cybersecurity: Threats, Challenges, and Innovations.	OJK Institute	5 Juni 2025 June 5, 2025	Online
***Agentic AI in Finance: A New Era of Autonomous Decision Making*.** Agentic AI in Finance: A New Era of Autonomous Decision Making.	OJK Institute	3 Juli 2025 July 3, 2025	Online
Tren Modus dan Skema Pencucian Uang Terbaru: Strategi Identifikasi, Mitigasi, dan Penegakan Hukum. Latest Money Laundering Methods and Schemes: Strategies for Identification, Mitigation, and Law Enforcement.	OJK Institute	18 September 2025 September 18, 2025	Online

Program yang Diikuti Programs Attended	Penyelenggara Organizer	Waktu Date	Metode Pelatihan Training Method
Transformasi *Generative* AI: Peluang *Generative Engine Optimization* (GEO) dalam Menggeser Dominasi *Search Engine Optimization* (SEO). Generative AI Transformation: Opportunities in Generative Engine Optimization (GEO) to Challenge the Dominance of Search Engine Optimization (SEO).	OJK Institute	25 September 2025 September 25, 2025	Online
Fraud Prevention and Document Forensics (Graphonomy) Training. Fraud Prevention and Document Forensics (Graphonomy) Training.	One Point	15 November 2025 November 15, 2025	Offline

Penilaian Lembaga Independen

Bank secara rutin melakukan penilaian terhadap fungsi SKAI khususnya terkait penggunaan TI, sebagai upaya memastikan kepatuhan terhadap POJK Nomor 1/POJK.03/2019 tentang Penerapan Fungsi Audit Intern pada Bank Umum dan POJK Nomor 11/POJK.03/2022 tentang Penyelenggaraan Teknologi Informasi oleh Bank Umum. Penilaian ini bertujuan untuk mengevaluasi efektivitas pengendalian internal, integritas sistem TI, dan kesesuaian proses audit internal dengan standar regulasi serta praktik terbaik di industri perbankan.

Sebagai bentuk pemenuhan kewajiban tersebut, Bank telah melaksanakan kaji ulang berkala setiap 3 (tiga) tahun yang dilakukan pada bulan Juli 2025 oleh Kantor Akuntan Publik (KAP) Syarif Wibawa dan Rekan. Hasil kaji ulang ini dituangkan dalam Laporan Nomor RPT/BTW/254/25005 tanggal 8 Agustus 2025, yang membahas Laporan Hasil Review Fungsi SKAI dan penggunaan TI untuk periode tahun 2022-2025. Dengan penilaian oleh lembaga independen ini, Bank dapat memastikan bahwa fungsi audit internal dan pemanfaatan TI berjalan secara efektif, transparan, dan sesuai dengan standar tata kelola yang berlaku.

Assessment by Independent Institution

The Bank routinely conducts assessments of SKAI function, particularly regarding the use of IT, as an effort to ensure compliance with POJK Number 1/POJK.03/2019 on the Implementation of Internal Audit Function in Commercial Banks and POJK Number 11/POJK.03/2022 on the Implementation of Information Technology by Commercial Banks. This assessment aims to evaluate the effectiveness of internal control, the integrity of IT system, and the alignment of internal audit process with regulatory standards and industry best practices.

As part of fulfilling this obligation, the Bank had conducted a periodic review every 3 (three) years, carried out in July 2025 by the Public Accounting Firm (KAP) Syarif Wibawa and Partners. The results of this review are documented in Report Number RPT/BTW/254/25005 dated August 8, 2025, which discussed the Review Report of the SKAI Function and the use of IT for the 2022–2025 period. With the assessment by this independent institution, the Bank can ensure that the internal audit function and IT utilization operate effectively, transparently, and in accordance with applicable governance standards.

Laporan Pelaksanaan Tugas Satuan Kerja Audit Internal

Sepanjang tahun 2025, SKAI telah melaksanakan berbagai tugas, baik terkait pelaksanaan pemeriksaan maupun dalam rangka fungsi konsultatif. Dalam pelaksanaan fungsi pemeriksaan SKAI melakukan pemeriksaan meliputi Cabang/ Capem dan Kantor Pusat terkait kegiatan perkreditan maupun operasional. SKAI juga melakukan pemeriksaan aktivitas Bank, antara lain Penerapan APU PPT PPSPM, Aspek Internal dan *Security* Sistem Pembayaran, Pemeriksaan Aspek TI dan *Security*.

Atas hasil pemeriksaan yang dilakukan, SKAI telah memberikan rekomendasi perbaikan untuk selanjutnya dilakukan tindak lanjut oleh Divisi/Unit terkait. Laporan atas hasil pemeriksaan telah disampaikan kepada Direktur Utama, Direktur terkait, serta Dewan Komisaris melalui Komite Audit.

Report on Implementation of Internal Audit Unit's Duties

Throughout 2025, SKAI carried out various tasks, both related to audit activities and its consultative function. In performing its audit function, SKAI conducted examinations covering Branches/Sub-Branches and the Head Office related to credit and operational activities. SKAI also audited the Bank's activities, including the Implementation of AML-CTF and CPF, Internal Controls and Payment System Security, and IT and Security Aspects.

Based on the audits conducted, SKAI provided recommendations for improvements, which were then followed up by the relevant Divisions/Units. Reports on the audit results were submitted to the President Director, the relevant Directors, and the Board of Commissioners through the Audit Committee.

Penerapan Fungsi Kepatuhan
Implementation of Compliance Function

Penerapan Fungsi Kepatuhan dilakukan untuk memastikan seluruh aktivitas usaha OK BANK mengikuti ketentuan hukum, regulasi perbankan, dan kebijakan internal yang berlaku. Fungsi ini memantau risiko kepatuhan, memberikan panduan kepada unit kerja, dan menyusun langkah mitigasi agar potensi pelanggaran dapat dicegah sejak awal. Melalui pengawasan yang konsisten, fungsi kepatuhan membantu menciptakan budaya disiplin dalam menaati dan melaksanakan regulasi, menjaga integritas operasional, dan memperkuat kepercayaan pemangku kepentingan terhadap OK BANK.

The Compliance Function is implemented to ensure that all business activities of OK BANK adhere to applicable laws, banking regulations, and internal policies. This function monitors compliance risks, provides guidance to work units, and develops mitigation measures to prevent potential violations from the outset. Through consistent oversight, the compliance function helps foster a culture of discipline in adhering to and implementing regulations, maintaining operational integrity, and strengthening stakeholder confidence in OK BANK.

Fungsi Kepatuhan OK BANK berada di bawah kepemimpinan seorang Direktur Kepatuhan yang ditunjuk secara khusus untuk memastikan seluruh kegiatan Bank mematuhi peraturan perundang-undangan dan kebijakan internal yang berlaku. Direktur Kepatuhan bekerja sama dengan Divisi *Compliance* dalam mengidentifikasi, memantau, dan mengelola risiko kepatuhan, sekaligus memberikan arahan dan rekomendasi untuk mencegah potensi pelanggaran. Kolaborasi ini memungkinkan penerapan praktik kepatuhan yang konsisten di seluruh lini operasional, sehingga mendukung tata kelola perusahaan yang baik dan memperkuat integritas Bank di mata regulator maupun pemangku kepentingan.

The Compliance Function of OK BANK is led by a Director of Compliance, specifically appointed to ensure that all Bank activities comply with applicable laws and regulations, and internal policies. The Director of Compliance works closely with the Compliance Division to identify, monitor, and manage compliance risks, while also providing guidance and recommendations to prevent potential violations. This collaboration enables the consistent implementation of compliance practices across all operational lines, supporting good corporate governance and strengthening the Bank's integrity in the eyes of regulators and stakeholders.

OK BANK membentuk Divisi *Compliance* yang bersifat independen sebagai dukungan langsung bagi Direktur Kepatuhan yang membawahi fungsi Kepatuhan. Keberadaan Divisi *Compliance* ini dirancang untuk memperkuat penerapan kebijakan kepatuhan secara konsisten di seluruh operasional Bank, sekaligus memastikan objektivitas dalam pengawasan tanpa terpengaruh oleh kepentingan unit bisnis lainnya. Struktur independen Divisi *Compliance* memungkinkan pemantauan dan evaluasi risiko kepatuhan dilakukan secara menyeluruh dan profesional.

OK BANK has established an independent Compliance Division to provide direct support to the Director of Compliance. The Compliance Division is designed to reinforce the consistent application of compliance policies across all Bank operations while ensuring objectivity in oversight, free from the influence of other business units' interests. The independent structure of the Compliance Division allows compliance risk monitoring and evaluation to be conducted comprehensively and professionally.

Selain itu, Divisi *Compliance* memiliki peran penting dalam mengawasi dan memastikan penerapan program APU PPT PPPSPM berjalan sesuai dengan peraturan yang berlaku. Divisi *Compliance* bertugas menilai efektivitas prosedur internal, melakukan pemantauan transaksi, dan memberikan arahan serta rekomendasi perbaikan jika diperlukan. Dengan peran tersebut, Divisi *Compliance* tidak hanya mendukung kepatuhan terhadap regulasi, tetapi juga memperkuat integritas, transparansi, dan tata kelola Bank secara keseluruhan.

Moreover, the Compliance Division plays a key role in supervising and ensuring that the AML-CTF and CPF program is implemented in accordance with applicable regulations. The division is responsible for assessing the effectiveness of internal procedures, monitoring transactions, and providing guidance and recommendations for improvements when necessary. Through this role, the Compliance Division not only supports regulatory compliance but also strengthens the Bank's overall integrity, transparency, and governance.

Satuan Kerja Kepatuhan melakukan fungsi kepatuhan Bank yang bertujuan untuk:

1. Mewujudkan terlaksananya budaya kepatuhan pada seluruh tingkatan organisasi dan kegiatan usaha Bank;
2. Mengelola risiko kepatuhan yang dihadapi oleh Bank;
3. Memastikan agar kebijakan, ketentuan, sistem, dan prosedur serta kegiatan usaha yang dilakukan oleh Bank telah sesuai dengan ketentuan OJK, Bank Indonesia, dan peraturan perundang-undangan yang berlaku;
4. Memastikan kepatuhan OK BANK terhadap komitmen yang dibuat oleh Bank kepada OJK, Bank Indonesia dan Otoritas Pengawas lain; serta
5. Memastikan seluruh permintaan data dan/atau informasi dari OJK atau regulator telah ditindaklanjuti dan disampaikan secara tepat waktu.

The Compliance Unit carries out the Bank's compliance functions, with the following objectives:

1. Fostering a culture of compliance at all levels of the organization and in all of the Bank's business activities;
2. Managing compliance risks faced by the Bank;
3. Ensuring that the Bank's policies, regulations, systems, and procedures, as well as business activities, comply with the regulations of the OJK, Bank Indonesia, and prevailing laws and regulations;
4. Ensuring OK BANK's compliance with the commitments made to the OJK, Bank Indonesia, and other Supervisory Authorities; and
5. Ensuring that all data and/or information requests from the OJK or regulators are responded to and submitted in a timely manner.

Aktivitas Kepatuhan Tahun 2025

1. Melakukan kaji ulang kebijakan dan prosedur yang diterbitkan Bank agar tidak bertentangan dengan ketentuan yang berlaku, sebagai berikut:
   - Kebijakan dan Prosedur *Watchlist* Ver. 2.1
   - Kebijakan dan Prosedur Rekening Giro Ver. 1.4
   - Kebijakan dan Prosedur Literasi dan Inklusi Keuangan Ver. 1.1
   - Kebijakan Produk Pinjaman Ritel Ver. 2.2
   - Kebijakan EDC *Merchant* Ver. 1.1
   - Kebijakan Tata Kelola Siber dan Digital Bank Ver. 1.0
   - Kebijakan *Business Continuity Management* (BCM) Ver. 1.3
   - Prosedur Risiko Likuiditas dan Risiko Pasar Ver. 1.2
   - Prosedur Produk Pinjaman Ritel Ver. 2.0
   - Prosedur Perkreditan Ver. 5.1
   - Prosedur *Fraud Handling* Ver. 2.0
   - Prosedur SIM ATK Ver. 2.1
   - Petunjuk Operasional ATM Ver. 1.1
   - Kebijakan dan Prosedur Administrasi Kredit Ver. 1.3
   - Kebijakan dan Prosedur Giro di Bank Lain Ver. 1.3
   - Kebijakan dan Prosedur Transparansi Produk Ver. 1.2
   - Kebijakan dan Prosedur Pengembangan Produk Ver. 1.2
   - Prosedur Manajemen Super *User* Ver. 1.1
   - Kebijakan dan Prosedur Antasena Ver. 1.3
   - Prosedur Perhitungan dan Pelaporan Suku Bunga Dasar Kredit Ver. 1.3
   - Kebijakan dan Prosedur *Chart of Account* Ver. 1.2
   - Kebijakan dan Prosedur *Cost of Fund* Ver. 1.2
   - Prosedur Penunjukan Advokat Eksternal Ver. 1.1
   - Kebijakan dan Prosedur *Corporate Internet Banking* Ver. 1.3
   - Kebijakan dan Prosedur Penunjukan AP dan KAP Ver. 1.2
   - Kebijakan dan Prosedur Pengelolaan Informasi Rekam Jejak Pelaku melalui Sistem Informasi Pelaku
   - Kebijakan Operasional Teknologi Informasi
   - Kebijakan Kredit Tanpa Agunan (KTA) dalam *Mobile Banking* Ver. 1.1

2025 Compliance Activities

1. Conducting a review of policies and procedures issued by the Bank to ensure they do not conflict with applicable regulations, as follows:
   - Watchlist Policy and Procedure Ver. 2.1
   - Current Account Policy and Procedure Ver. 1.4
   - Financial Literacy and Inclusion Policy and Procedure Ver. 1.1
   - Retail Loan Product Policy Ver. 2.2
   - EDC Merchant Policy Ver. 1.1
   - Bank Cyber and Digital Governance Policy Ver. 1.0
   - Business Continuity Management (BCM) Policy Ver. 1.3
   - Liquidity Risk and Market Risk Procedure Ver. 1.2
   - Retail Loan Product Procedure Ver. 2.0
   - Credit Procedure Ver. 5.1
   - Fraud Handling Procedure Ver. 2.0
   - SIM ATK Procedure Ver. 2.1
   - ATM Operational Guidelines Ver. 1.1
   - Credit Administration Policy and Procedure Ver. 1.3
   - Interbank Current Account Policy and Procedure Ver. 1.3
   - Product Transparency Policy and Procedure Ver. 1.2
   - Product Development Policy and Procedure Ver. 1.2
   - Super User Management Procedure Ver. 1.1
   - Antasena Policy and Procedure Ver. 1.3
   - Credit Interest Calculation and Reporting Procedure Ver. 1.3
   - Chart of Account Policy and Procedure Ver. 1.2
   - Cost of Fund Policy and Procedure Ver. 1.2
   - Appointment of External Counsel Procedure Ver. 1.1
   - Corporate Internet Banking Policy and Procedure Ver. 1.3
   - Appointment of AP and KAP Policy and Procedure Ver. 1.2
   - Policy and Procedure for Managing Actor Track Record Information through the Actor Information System
   - Information Technology Operational Policy
   - Unsecured Loan (KTA) Policy in Mobile Banking Ver. 1.1

- Prosedur KTA dalam *Mobile Banking* Ver. 1.0
- Kebijakan Perkreditan Ver. 1.5
- Petunjuk Teknis Pelaksanaan *Top Up*
- Kebijakan dan Prosedur Rekening Antar Kantor Ver. 1.2
- Prosedur Perhitungan dan Pelaporan Rasio Penggunaan Rasio Pengungkit (*Leverage Ratio*) Ver. 1.0
- Prosedur Perhitungan dan Pelaporan *Liquidity Coverage Ratio* Ver. 1.0
- Kebijakan dan Prosedur Deposito Berjangka Ver. 1.5
- Kebijakan Penempatan dan Penugasan Pegawai Ver. 1.2
- Kebijakan Penggunaan Alat Berbasis Kecerdasan Ver. 1.0
- Kebijakan dan Prosedur *Call Center* Ver. 1.3
- Kebijakan Kehadiran dan Cuti Pegawai Ver. 1.1
- Kebijakan Komite Pengarah Teknologi Informasi Ver. 1.2. dan Prosedur Komite Pengarah Teknologi Informasi Ver. 1.0
- Kebijakan ATM Operasional Ver. 1.2. dan Prosedur ATM Operasional Ver. 1.3
- Petunjuk Pelaksanaan Teknis Dokumen *To Be Obtained* (TBO) & Covenant Ver. 1.1
- Kebijakan dan Prosedur Sistem Layanan Informasi Keuangan Ver. 1.3
- Kebijakan dan Prosedur *Bancassurance* Ver. 1.6
- Kebijakan dan Prosedur Akhir Tahun Ver. 1.2
- Prosedur *Net Stable Funding Ratio* Ver. 1.0
- Kebijakan dan Prosedur Keamanan Teknologi Informasi Ver. 1.1

2. Memberikan opini/kajian kepatuhan (*Compliance Advisory*) untuk memastikan bahwa produk, layanan, dan aktivitas yang diterbitkan Bank tidak bertentangan dengan ketentuan yang berlaku. Selama tahun 2025, Divisi *Compliance* telah melakukan *review* dan saran sejumlah 150 (seratus lima puluh) *compliance review*, selain itu Divisi *Compliance* juga memberikan opini terkait penerapan CDD, EDD, dan AML *Checking* untuk calon debitur sebanyak 184 (seratus delapan puluh empat) *request* dan AML *Screening* pada proses *Know Your Employee* (KYE) sebanyak 55 (lima puluh lima) *request*.
3. Memantau dan memastikan pemenuhan atas komitmen tindak lanjut terkait dengan hasil pemeriksaan yang dilakukan oleh OJK posisi Juni 2025. Selama tahun 2025, seluruh komitmen hasil pemeriksaan yang disampaikan oleh pihak regulator dapat dipenuhi dan tidak melewati batas waktu yang telah disepakati.
4. Melaksanakan tugas untuk membangun budaya kepatuhan dengan melakukan diseminasi peraturan dari regulator terkait, khususnya yang berdampak kepada kegiatan usaha Bank, kepada seluruh karyawan, Direksi, dan Komisaris sebanyak 41 (empat puluh satu) diseminasi.
5. Melakukan fungsi *liaison* Bank dengan pihak regulator serta melakukan pendampingan khususnya yang berhubungan dengan pengajuan perizinan/persetujuan produk/aktivitas baru.

- KTA Procedure in Mobile Banking Ver. 1.0
- Credit Policy Ver. 1.5
- Top-Up Technical Implementation Guidelines
- Interoffice Account Policy and Procedure Ver. 1.2
- Leverage Ratio Calculation and Reporting Procedure Ver. 1.0
- Liquidity Coverage Ratio Calculation and Reporting Procedure Ver. 1.0
- Time Deposit Policy and Procedure Ver. 1.5
- Employee Placement and Assignment Policy Ver. 1.2
- Policy on the Use of AI-Based Tools Ver. 1.0
- Call Center Policy and Procedure Ver. 1.3
- Employee Attendance and Leave Policy Ver. 1.1
- IT Steering Committee Policy Ver. 1.2 and IT Steering Committee Procedure Ver. 1.0
- ATM Operations Policy Ver. 1.2 and ATM Operations Procedure Ver. 1.3
- To Be Obtained (TBO) & Covenant Technical Implementation Guidelines Ver. 1.1
- Financial Information Services System Policy and Procedure Ver. 1.3
- Bancassurance Policy and Procedure Ver. 1.6
- Year-End Policy and Procedure Ver. 1.2
- Net Stable Funding Ratio Procedure Ver. 1.0
- IT Security Policy and Procedure Ver. 1.1

2. Providing Compliance Advisory to ensure that products, services, and activities established by the Bank do not violate applicable regulations. During 2025, the Compliance Division conducted reviews and provided advice on a total of 150 (one hundred fifty) compliance reviews, moreover, the Compliance Division issued opinions regarding the implementation of CDD, EDD, and AML Checking for prospective debtors for 184 (one hundred eighty-four) requests, and AML Screening in the Know Your Employee (KYE) process for 55 (fifty-five) requests.
3. Monitoring and ensuring the fulfillment of follow-up commitments related to the results of examination conducted by OJK as of June 2025. Throughout 2025, all commitments resulting from regulator examinations were met within the agreed timelines.
4. Carrying out tasks to build a compliance culture by disseminating regulations from regulators, particularly those impacting the Bank's business activities, to all employees, the Board of Directors, and the Board of Commissioners, totaling 41 (forty-one) dissemination sessions.
5. Performing liaison functions between the Bank and regulators, as well as providing guidance particularly related to the submission of licensing/approval for new products or activities.

6. Pemenuhan permintaan data serta informasi dari regulator termasuk koordinasi dan komunikasi dengan regulator (OJK, BI, LPS, PPATK, dan instansi terkait lainnya) dalam rangka pengawasan maupun hal-hal bersifat *ad hoc* oleh regulator.
7. Bank telah memiliki Kebijakan Pelindungan Data Pribadi (PDP) untuk memastikan keselarasan dengan prinsip dan ketentuan dalam Undang-Undang PDP. Bank senantiasa berkoordinasi dengan unit kerja dan pihak ketiga yang bekerja sama dengan Bank terkait pemenuhan Pelindungan Data Pribadi dalam hal pertukaran data pribadi dan pemenuhan hak subyek data pribadi.
8. Melakukan analisa kajian, memberikan opini, dan pemeriksaan kelengkapan dokumen kredit (*Compliance Checklist*) terhadap Persetujuan kredit dengan nilai *threshold* dan kriteria tertentu, kajian dilakukan sebelum pengikatan kredit. Selain itu, melakukan penyediaan data AML *Checking* berupa *watchlist screening* dan penelusuran informasi negatif melalui media massa/media online untuk calon debitur dan/atau debitur.

Indikator Kepatuhan Tahun 2025

1. Rasio Kewajiban Penyediaan Modal Minimum (KPMM) mencakup risiko kredit, risiko pasar dan risiko operasional adalah 42,00% berada jauh di atas ketentuan OJK (KPMM berdasarkan profil risiko PT Bank Oke Indonesia, Tbk. yaitu peringkat 2 (dua).
2. Rasio NPL *Gross* posisi per 31 Desember 2025 adalah 2,50% dan NPL *Net* adalah 1,22%, berada dalam batas yang diperkenankan ketentuan Bank Indonesia maksimal sebesar 5%.
3. Tidak ada pelampauan maupun pelanggaran Batas Maksimum Pemberian Kredit (BMPK) dalam pemberian kredit di PT Bank Oke Indonesia, Tbk., baik baik kepada nasabah maupun kepada pihak terkait.
4. Pemenuhan Giro Wajib Minimum (GWM) serta pengelolaan Penyangga Likuiditas Makroprudensial (PLM) di atas ketentuan regulator.
5. Komitmen terhadap OJK, Bank Indonesia, dan regulator lainnya telah dipenuhi dengan baik.

Aktivitas Penerapan Program APU PPT PPPSPM yang Dilakukan Selama Tahun 2025

Penerapan program APU, PPT, dan PPPSPM merupakan bagian penting dari upaya Bank dalam menjaga integritas sistem keuangan dan memastikan kepatuhan regulasi nasional maupun standar internasional. OK BANK secara konsisten telah melaksanakan berbagai aktivitas terkait penerapan program APU, PPT, dan PPPSPM sebagai upaya berkelanjutan dari komitmen Bank dalam membangun sistem pengendalian yang efektif, mendukung tata kelola yang baik dan melindungi pemangku kepentingan dari praktik *illegal*.

6. Fulfilling requests for data and information from regulators, including coordination and communication with regulators (OJK, BI, LPS, PPATK, and other relevant agencies) in the context of supervision or ad hoc matters requested by regulators.
7. The Bank has a Personal Data Protection (PDP) Policy to ensure alignment with the principles and provisions of the PDP Law. The Bank continuously coordinates with internal work units and third parties cooperating with the Bank regarding Personal Data Protection, particularly in data exchange and the fulfillment of data subject rights.
8. Conducting analyses, providing opinions, and reviewing the completeness of credit documents (Compliance Checklist) for credit Approvals with certain threshold values and criteria. The review is conducted prior to credit binding. In addition, the Bank provides AML Checking data, including watchlist screening and searches for negative information through mass media/online media for prospective and/or existing debtors.

2025 Compliance Indicators

1. The Capital Adequacy Ratio (CAR), covering credit risk, market risk, and operational risk, was 42.00% well above OJK requirement (CAR based on PT Bank Oke Indonesia, Tbk.'s risk profile is rated 2 (two).
2. The Gross NPL ratio as of December 31, 2025 was 2.50% and the Net NPL was 1.22%, both within the maximum limit of 5% stipulated by Bank Indonesia.
3. There were no breaches or violations of the Legal Lending Limit (LLL) in the loan disbursement activities of PT Bank Oke Indonesia, Tbk., either to customers or related parties.
4. Compliance with the Minimum Statutory Reserve (GWM) and management of the Macroprudential Liquidity Buffer (PLM) above the regulatory requirements.
5. Commitments to OJK, Bank Indonesia, and other regulators had been properly fulfilled.

Activities of AML – CTF and CPF Implementation Carried out in 2025

The implementation of the AML, CTF, and CPF programs is an important part of the Bank's efforts to maintain the integrity of the financial system and ensure compliance with both national regulations and international standards. OK BANK has consistently carried out various activities related to the implementation of the AML, CTF, and CPF programs as a continuous effort to uphold the Bank's commitment to building an effective control system, supporting good governance, and protecting stakeholders from illegal practices.

Sepanjang tahun 2025, OK BANK telah menerapkan 5 (lima) pilar program APU, PPT, dan PPPSPM, antara lain sebagai berikut:

1. Pengawasan aktif Direksi dan Dewan Komisaris berupa pemberian persetujuan dan arahan-arahan strategis pelaksanaan program APU, PPT, dan PPPSPM yang sejalan dengan strategi bisnis dan kompleksitas usaha Bank;

2. Kepemilikan ketentuan internal Bank, berupa kebijakan, prosedur dan petunjuk teknis yang digunakan sebagai pedoman kerja dan sistem pengendalian internal untuk memastikan seluruh kegiatan operasional dan bisnis Bank berjalan secara konsisten, efektif, dan sesuai dengan prinsip kehati-hatian yang didasarkan pada regulasi APU, PPT, dan PPPSPM yang berlaku di Indonesia maupun yang berlaku pada skala internasional.

   Kebijakan dan prosedur tersebut juga digunakan sebagai sarana pengelolaan risiko, peningkatan kualitas layanan, serta dasar pengawasan dan evaluasi kinerja Bank, yang rutin dikaji dan dikinikan paling sedikit 1 (satu) kali dalam 1 (satu) tahun;
3. Pelaksanaan pengendalian intern secara memadai dan berkesinambungan. Pengendalian tersebut mencakup pemantauan kepatuhan, pengendalian risiko, dan peningkatan kompetensi pegawai melalui sosialisasi dan pelatihan guna memastikan efektivitas penerapan APU, PPT, dan PPPSPM sesuai dengan regulasi yang berlaku secara nasional dan internasional;
4. Kepemilikan sistem informasi manajemen yang secara konsisten dikaji dan dikembangkan dalam rangka mendukung penerapan program APU, PPT, dan PPPSPM melalui penyediaan data dan informasi yang akurat, terintegrasi, dan tepat waktu, antara lain digunakan dalam melakukan penilaian risiko, pelaksanaan *Customer Due Diligence* (CDD) dan *Enhanced Due Diligence* (EDD), pemantauan transaksi, serta pelaporan kepada regulator sesuai ketentuan yang berlaku; serta
5. Peningkatan kualitas sumber daya manusia yang berkelanjutan melalui penyaringan pegawai dan pelatihan yang bertujuan agar pegawai memiliki kompetensi dan pemahaman dalam menerapkan program APU, PPT, dan PPPSPM secara efektif, konsisten, dan sesuai dengan ketentuan peraturan perundang-undangan yang berlaku untuk mencegah potensi penyalahgunaan layanan Bank.

Penerapan 5 (lima) pilar di atas secara garis besar diuraikan melalui aktivitas penerapan program APU, PPT, dan PPPSPM sepanjang tahun 2025, antara lain sebagai berikut:

1. Pemenuhan pembaharuan data nasabah sampai dengan akhir Desember 2025 adalah 2.362 (dua ribu tiga ratus enam puluh dua) CIF dari total target 2.362 (dua ribu tiga ratus enam puluh dua) CIF (100%);
2. Pemberian persetujuan oleh Direksi dan/atau Dewan Komisaris pelaksanaan program APU, PPT, dan PPPSPM, antara lain pembuatan dan pengkinian kebijakan dan

Throughout 2025, OK BANK implemented the 5 (five) pillars of the AML, CTF, and CPF programs, as follows:

1. Active oversight by the Board of Directors and Board of Commissioners, including providing approvals and strategic guidance for the implementation of the AML, CTF, and CPF programs in line with the Bank's business strategy and operational complexity;
2. Possession of internal Bank regulations, in the form of policies, procedures, and technical guidelines used as work references and internal control systems to ensure that all Bank operational and business activities are carried out consistently, effectively, and in accordance with the principles of prudence based on applicable AML, CTF, and CPF regulations in Indonesia as well as international standards;

   These policies and procedures are also used as tools for risk management, service quality improvement, and as a basis for oversight and performance evaluation of the Bank, which are reviewed and updated at least once a year;
3. Implementation of adequate and continuous internal controls, covering compliance monitoring, risk management, and staff competency enhancement through socialization and training to ensure the effective implementation of AML, CTF, and CPF programs in accordance with applicable national and international regulations;
4. Possession of a management information system that is consistently reviewed and developed to support the implementation of AML, CTF, and CPF programs by providing accurate, integrated, and timely data and information, used for risk assessment, Customer Due Diligence (CDD) and Enhanced Due Diligence (EDD), transaction monitoring, and reporting to regulators in accordance with applicable regulations; and

5. Continuous improvement of human resources quality through employee selection and training, aimed at ensuring that employees have the competence and understanding to implement AML, CTF, and CPF programs effectively, consistently, and in compliance with applicable laws and regulations to prevent potential misuse of Bank services.

The implementation of the above 5 (five) pillars is broadly described through the activities related to the AML, CTF, and CPF programs throughout 2025, as follows:

1. Fulfillment of customer data updates as of the end of December 2025 which reached 2,362 CIFs (two thousand three hundred sixty-two) out of a total target of 2,362 CIFs (100%);
2. Approvals by the Board of Directors and/or Board of Commissioners for the implementation of the AML, CTF, and CPF programs, including the creation and updating

prosedur terkait APU, PPT, dan PPPSPM; pengembangan sistem; penunjukan Unit Kerja Khusus APU, PPT, dan PPPSPM; pemenuhan kewajiban laporan kepada Regulator dan Aparat Penegak Hukum; dan sebagainya;

3. Melakukan kaji ulang dan pengkinian kebijakan dan prosedur APU, PPT, dan PPPSPM;
4. Pembaruan *database watchlist* (OFAC *List*, UN *List*, PEP *List*, DTTOT *List*, DPPSPM, Judi *Online*, SIPENDAR, dan lainnya) pada sistem internal. Selain itu, telah dilakukan *monitoring* PEP secara berkala terhadap nasabah baru berdasarkan informasi pada aplikasi *Politically Exposed Persons* (PEP) milik PPATK;
5. Menyampaikan kewajiban-kewajiban pelaporan kepada OJK, antara lain laporan APU PPT, laporan target dan realisasi pengkinian data nasabah, laporan terkait DTTOT, dan laporan lain yang wajib disampaikan secara reguler kepada OJK;
6. Menyampaikan kewajiban laporan transaksi keuangan, laporan nasabah baru melalui SIPESAT, laporan terkait DPPSPM, dan laporan lainnya yang diminta oleh PPATK;
7. Menyampaikan data dan/atau informasi yang diminta oleh Bank Indonesia, regulator lain serta Aparat Penegak Hukum dalam rangka penerapan program APU, PPT, dan PPPSPM;
8. Pelaksanaan uji petik penerapan program APU, PPT, dan PPPSPM pada 5 (lima) kantor cabang PT Bank Oke Indonesia, Tbk., yaitu Mangga Dua, Juanda, Surabaya, Perniagaan, dan Bandung. Uji petik tersebut bertujuan untuk memastikan pembukaan rekening di kantor cabang telah sesuai dengan prosedur yang berlaku, sekaligus sebagai wadah diskusi antara karyawan cabang dengan Unit Kerja Khusus APU, PPT, dan PPPSPM terkait dengan penerapan program APU, PPT, dan PPPSPM;
9. Pelaksanaan audit internal penerapan program APU, PPT, dan PPPPSM, baik di kantor cabang maupun di kantor pusat pada Unit Kerja Khusus APU, PPT, dan PPPSPM;
10. Melakukan kaji ulang dan pengembangan sitem informasi manajemen, yaitu penambahan parameter *alert* transaksi judi *online* pada sistem *monitoring* transaksi keuangan mencurigakan, pengkinian *field* informasi *walk-in-customer,* dan pemilik manfaat, pengkinian parameter penilaian profil risiko nasabah sesuai dengan *sectoral risk assessment* dan *national risk assessment*, penambahan informasi lawan transaksi pada mutasi rekening nasabah, pengkinian *mandatory* data nasabah, dan sebagainya; serta
11. Mengikutsertakan pejabat dan staf dalam sosialisasi, pelatihan, seminar, forum, rapat koordinasi, dan kegiatan lain yang diselenggarakan secara internal oleh Bank maupun secara eksternal oleh PPATK, FKDKP, OJK, regulator lainnya dan pihak ketiga penyelenggara pelatihan, sebagaimana berikut ini:

of policies and procedures related to AML, CTF, and CPF, system development, appointment of the AML, CTF, and CPF Special Work Unit, fulfillment of reporting obligations to Regulators and Law Enforcement authority; and other related activities;

3. Reviewing and updating of AML, CTF, and CPF policies and procedures;
4. Updating watchlist database (OFAC List, UN List, PEP List, DTTOT List, DPPSPM, Online Gambling, SIPENDAR, and others) in the internal system. In addition, periodic PEP monitoring was conducted for new customers based on information from the Politically Exposed Persons (PEP) application maintained by PPATK;
5. Submitting reporting obligations to OJK, including AML/CTF reports, reports on targets and actual updates of customer data, reports related to DTTOT, and other reports that must be submitted regularly to OJK;
6. Submitting financial transaction reports, new customer reports via SIPESAT, reports related to DPPSPM, and other reports requested by PPATK;
7. Submitting data and/or information requested by Bank Indonesia, other regulators, and Law Enforcement Authorities in the implementation of AML, CTF, and CPF programs;
8. Implementation of sampling audits of AML, CTF, and CPF programs at 5 (five) PT Bank Oke Indonesia, Tbk. branch offices, namely Mangga Dua, Juanda, Surabaya, Perniagaan, and Bandung. These sampling audits aim to ensure that account openings at branch offices comply with applicable procedures and serve as a discussion forum between branch staff and the AML, CTF, and CPF Special Work Unit regarding program implementation;
9. Internal audits of AML, CTF, and CPF program implementation, conducted at both branch offices and the head office within the AML, CTF, and CPF Special Work Unit;
10. Reviewing and developing of the management information system, including the addition of online gambling transaction alert parameters in the suspicious transaction monitoring system, updating walk-in customer information fields and beneficial owners, updating customer risk profile assessment parameters according to sectoral and national risk assessments, adding counterparty information to customer account statements; updating mandatory customer data, and other improvements; and
11. Involving officers and staff in dissemination programs, training, seminars, forums, coordination meetings, and other activities organized internally by the Bank as well as externally by PPATK, FKDKP, OJK, other regulators, and third-party training providers, as follows:

Bulan	Internal Internal	Month
Januari	• AML *Awareness* – Ketentuan proses *CDD (Customer Due Diligence)* dan/atau *EDD (Enhanced Due Diligence)* calon debitur. • AML *Awareness* – Format laporan APU PPT dan PPPSPM bulanan cabang. • AML *Awareness* – *Monitoring* profil risiko dan status nasabah PEP. • AML Awareness – Provisions for the CDD (Customer Due Diligence) and/or EDD (Enhanced Due Diligence) process for prospective debtors. • AML Awareness – Format of the branch's monthly AML, CTF, and CPF reports. • AML Awareness – Monitoring of customer risk profiles and PEP status.	January
Februari	• *Induction training batch* XXV. • Induction training batch XXV.	February
Maret	• Pembahasan prosedur permintaan dan penyampaian data dan informasi untuk kepentingan analisis seleksi jabatan. • Discussion of procedures for requesting and providing data and information for position selection analysis.	March
Mei	• E-Learning APU, PPT, dan PPPSPM untuk karyawan *retail credit* & *digital strategy* dan *retail business development*. • E-Learning on AML, CTF, and CPF for employees in retail credit, digital strategy, and retail business development.	May
Juni	• AML Forum mengenai penghentian sementara transaksi rekening dorman. • *Induction training batch* XXVI. • AML CFT Info: *reminder* ketentuan kepatuhan APU, PPT, dan PPPSPM perusahaan rekanan/vendor dan/atau jasa profesi yang menunjang kegiatan PT Bank Oke Indonesia ,Tbk. • *Morning sharing* APU, PPT, dan PPPSPM cabang. • AML Forum on the temporary suspension of dormant account transactions. • Induction Training Batch XXVI. • AML CTF Info: reminder of compliance requirements for AML, CTF, and CPF for partner companies/vendors and/or professional services supporting PT Bank Oke Indonesia, Tbk. • Morning Sharing on AML, CTF, and CPF at branches.	June
Juli	• AML CFT Info – Panduan *name screening* terbaru. • AML CFT Info – Pengkinian penunjukan karyawan UKK & PIC APU PPT serta pemegang *User ID* sistem AML. • AML Forum – Sosialisasi IM kewajiban pengisian kuesioner penerapan program APU, PPT, dan PPPSPM. • AML CTF Info – Latest name screening guidelines. • AML CTF Info – Updating the appointment of UKK employees & AML CTF PICs, as well as holders of AML system User IDs. • AML Forum – Dissemination of IM obligations for completing the AML, CTF, and CPF program implementation questionnaire.	July
Agustus	• AML Forum - Ketentuan terbaru PPATK terkait penghentian sementara transaksi nasabah. • AML *Refreshment* terkait Penerapan Program APU, PPT, dan PPSPM Terkait CDD dan/atau EDD nasabah. • AML Forum - Latest PPATK provisions regarding the temporary suspension of customer transactions. • AML Refreshment on AML, CTF, CPF Program Implementation related to customer CDD and/or EDD.	August
Oktober	• *In house Training – Suspicious financial transaction report* (LTKM) . • In-House Training – Suspicious financial transaction reporting (LTKM).	October
Desember	• *Induction training batch* XXVII. • Induction training batch XXVII.	December

Bulan	Eksternal External	Month
Januari	• Sosialisasi aplikasi pelaporan *online* (APOLO) OJK modul laporan insidental perbankan (BUK, BUS, dan UUS). • Dissemination of OJK online reporting application (APOLO) module for incidental banking reports (BUK, BUS, and UUS).	January
Februari	• Rapat koordinasi dan sosialisasi mengenai dukungan dan partisipasi Gernas 23 Tahun APU PPT dan PPSPM bersama perwakilan pihak pelapor. • Pertemuan koordinasi PPATK Tahun 2025. • Coordination meetings and dissemination on support and participation of 23rd Gernas for AML, CTF, and CPF with reporting party representatives. • 2025 PPATK Coordination Meeting.	February
Maret	• *Webinar* "Peningkatan *Awareness* terhadap Risiko Tindak Pidana terkait *Investment Fraud* dan *Green Financial Crime*". • Webinar on: "Enhancing Awareness of Risks related to Investment Fraud and Green Financial Crime".	March

Bulan	Eksternal External	Month
April	• *Meeting* dengan PPATK terkait Koordinasi Lanjutan Kegiatan *Presidential Lecture* – Mitra Gernas. • Mengikuti perlombaan *Best Report Award* (BREW) PPATK dalam Gerakan Nasional 23 Tahun APU, PPT, dan PPPSPM. • Meeting with PPATK regarding further coordination for the Presidential Lecture activities – Gernas partners. • Participating in the Best Report Award (BREW) competition organized by PPATK as part of the 23rd National Movement for AML, CTF, and CPF.	April
Mei	• *Focus Group Discussion* bersama FKDKP. Penyusunan *Individual Risk Assessment* (IRA) APU PPT PPSPM. • Mengikuti program *mentoring* berbasis risiko tindak pidana pencucian uang dan tindak pidana pendanaan terorisme dari tindak pidana siber tahun 2025 secara tatap muka (*onsite*) yang diselenggarakan oleh PPATK. • Focus Group Discussion with FKDKP. Preparation of the Individual Risk Assessment (IRA) for AML, CTF, and CPF. • Participating in a risk-based mentoring program on money laundering and terrorism financing resulting from cybercrime in 2025, conducted onsite by PPATK.	May
Juni	• Penyampaian informasi penggunaan aplikasi SIPESAT Versi 3.0. • Sosialisasi implementasi aplikasi SIPESAT Versi 3.0. • Information dissemination on the use of SIPESAT application Version 3.0. • Dissemination of SIPESAT Version 3.0 implementation.	June
Juli	• *Workshop* Identifikasi Transaksi Keuangan Mencurigakan *Batch* 3 Tahun 2025. • *Complex proliferation financing and sanctions evasion schemes*. • Workshop on Suspicious Financial Transaction Identification Batch 3, 2025. • Complex proliferation financing and sanctions evasion schemes.	July
Agustus	• Pembekalan dan uji sertifikasi APU, PPT, dan PPPSPM jenjang 5 dan 6. • Peluncuran FIR on ML/TF tahun 2025 kepada bank umum. • Kegiatan *final and closing ceremony track* AML *Hackathon* 2.0 tahun 2025. • Training and certification for AML, CTF, and CPF levels 5 and 6. • Launch of FIR on ML/TF 2025 for commercial banks. • Final and closing ceremony activities for the AML Hackathon 2.0, 2025.	August
September	• Sosialisasi terkait pengisian kuesioner FIR *on* ML/TF Tahun 2025. • *Webinar "Trend*, Modus dan Skema Pencucian Uang Terbaru: Strategi Identifikasi, Mitigasi, dan Penegakan Hukum". • Pengisian *self-assessment* melalui survei *online* dan mengikuti *in depth interview* FIR *on* ML/TF. • Pengisian kuesioner penilaian risiko nasional terhadap Tindak Pidana Pencucian Uang, Tindak Pidana Pendanaan Terorisme, dan Pendanaan Proliferasi Senjata Pemusnah Massal (NRA TPPU, TPPT, dan PPPSPM) tahun 2025. • Dissemination on completing the FIR on ML/TF 2025 questionnaire. • Webinar on "Latest Trends, Methods, and Schemes of Money Laundering: Strategies for Identification, Mitigation, and Law Enforcement". • Completion of self-assessment via online survey and participation in an in-depth interview for FIR on ML/TF. • Completion of the national risk assessment questionnaire on Money Laundering, Terrorist Financing, and Funding for the Proliferation of Weapons of Mass Destruction (NRA TPPU, TPPT, and PPPSPM) for 2025.	September
Oktober	• Seminar FKDKP *Batch* 2 – Memahami pentingnya integritas dalam pengelolaan lembaga keuangan. • FKDKP Seminar Batch 2 – Understanding the importance of integrity in financial institution management.	October
November	• Diseminasi "Penguatan Komite TPPU dalam Mencegah dan Memberantas Tindak Pidana Pencucian Uang terkait Perjudian *Online*". • Diseminasi hasil penilaian *Financial Integrity Rating on Money Laundering and Terrorist Financing* (FIR *on* ML/TF) tahun 2025. • Dissemination: "Strengthening the TPPU Committee in Preventing and Combating Money Laundering Related to Online Gambling". • Dissemination of the 2025 Financial Integrity Rating on Money Laundering and Terrorist Financing (FIR on ML/TF) results.	November
Desember	• Menghadiri babak semifinal dan final *Anti-Money Laundering Debate Competition* 2025. • Menghadiri kegiatan Gernas – *AML Smart Competition* 2025. • Menghadiri undangan sosialisasi pengembangan sistem informasi Program Anti-Pencucian Uang dan Pencegahan Pendanaan Terorisme (SIGAP) tahun 2025. • Mengikuti sosialisasi pengembangan sistem informasi program Anti-Pencucian Uang dan Pencegahan Pendanaan Terorisme (SIGAP) tahun 2025. • Attending the semifinal and final rounds of the 2025 Anti-Money Laundering Debate Competition. • Participating in the 2025 Gernas – AML Smart Competition. • Attending the dissemination invitation for the development of the Anti-Money Laundering and Counter-Terrorist Financing Information System (SIGAP) 2025. • Participating in the dissemination for the development of the Anti-Money Laundering and Counter-Terrorist Financing Information System (SIGAP) 2025.	December

Audit Eksternal
External Audit

Audit eksternal merupakan proses penilaian independen yang dilakukan oleh auditor profesional guna memastikan Laporan Keuangan OK BANK disajikan secara wajar sesuai standar akuntansi yang berlaku. Melalui audit ini, Bank memperoleh evaluasi objektif mengenai keandalan informasi keuangan, efektivitas pengendalian internal, dan kepatuhan terhadap ketentuan yang relevan. Audit eksternal juga menjadi sarana penting untuk meningkatkan transparansi dan akuntabilitas Bank kepada para pemangku kepentingan. Dengan adanya pemeriksaan yang dilakukan secara menyeluruh, Bank dapat memperkuat kepercayaan publik sekaligus mendorong terciptanya praktik tata kelola yang lebih baik di seluruh tingkat organisasi.

OK BANK telah melaksanakan berbagai kegiatan yang berhubungan audit eksternal yang terdiri dari:

1. Laporan Keuangan Bank telah diaudit oleh Akuntan Publik yang independen, kompeten, profesional, dan objektif;

2. Akuntan Publik yang ditunjuk oleh Bank untuk melakukan audit sesuai dengan standar profesional, perjanjian kerja, dan ruang lingkup audit;
3. Sesuai keputusan RUPS Tahunan, penunjukan Kantor Akuntan Publik dilakukan oleh Dewan Komisaris dengan memperhatikan rekomendasi dari Komite Audit;

4. Penunjukan Kantor Akuntan Publik dilakukan sesuai dengan ketentuan yang berlaku antara lain:
   a. Merupakan KAP yang terdaftar di OJK;
   b. Akuntan Publik (AP) hanya bisa memberikan penggunaan jasa audit atas informasi keuangan historis tahunan dari AP yang sama untuk 7 (tujuh) tahun kumulatif yang diakumulasi sejak tahun buku 2017. Akuntan Publik hanya dapat digunakan kembali jasa audit atas informasi keuangan historis tahunan dari AP yang sama, setelah melewati masa jeda sesuai dengan jenis peran AP dalam perikatan:
      - AP bertindak sebagai rekan perikatan, masa jeda selama 5 (lima) tahun buku pelaporan secara berturut-turut;
      - AP bertindak sebagai penanggung jawab penelaahan pengendalian mutu perikatan, masa jeda selama 3 (tiga) tahun buku pelaporan secara berturut-turut; dan
      - Rekan perikatan audit lainnya, masa jeda selama 2 (dua) tahun buku pelaporan secara berturut-turut.

External audit is an independent assessment process conducted by professional auditors to ensure that OK BANK's Financial Statements are fairly presented in accordance with applicable accounting standards. Through this audit, the Bank obtains an objective evaluation of the reliability of financial information, the effectiveness of internal control, and compliance with relevant regulations. External audit also serves as an important means of enhancing the Bank's transparency and accountability to stakeholders. With a comprehensive examination in place, the Bank can strengthen public trust while promoting the implementation of better corporate governance practices across all levels of the organization.

OK BANK has carried out various activities related to external audit, which include:

1. The Bank's Financial Statements have been audited by an independent, competent, professional, and objective Public Accountant;
2. The Public Accountant appointed by the Bank conducts the audit in accordance with professional standards, work agreements, and the scope of the audit;
3. In accordance with the resolution of the Annual GMS, the appointment of the Public Accounting Firm is carried out by the Board of Commissioners, by considering the recommendations from the Audit Committee;
4. The appointment of the Public Accounting Firm is carried out in compliance with applicable regulations, including:
   a. The AP Firm must be registered with the OJK;
   b. A Public Accountant (PA) may only provide audit services for annual historical financial information from the same PA for a cumulative period of 7 (seven) years, starting from the 2017 financial year. The same PA may only be re-engaged to provide audit services for annual historical financial information after a cooling-off period based on the PA's role in the engagement, as follows:
      - If the PA acted as the engagement partner, a cooling-off period of 5 (five) consecutive reporting financial years is required;
      - If the PA acted as the person responsible for the engagement quality control review, a cooling off period of 3 (three) consecutive reporting financial years is required; and
      - For other audit engagement partners, a cooling off period of 2 (two) consecutive reporting financial years is required.

NAMA DAN TAHUN KANTOR AKUNTAN PUBLIK SERTA AKUNTAN PUBLIK 2021-2025
Name and Year of the Public Accounting Firm and Public Accountant 2021-2025

Tahun Year	Kantor Akuntan Publik Public Accountant Firm	Nama Akuntan (Partner Penanggung Jawab) Accountant's Name (Partner of the PIC)	Biaya Fee (Rp)	Opini Opinion
2021	Paul Hadiwinata, Hidajat, Arsono, Retno, Palilingan & Rekan Paul Hadiwinata,Hidajat, Arsono, Retno, Palilingan & Partners	Frendy Susanto	258.500.000 (Include PPN)	Wajar Unqualified
2022	Paul Hadiwinata, Hidajat, Arsono, Retno, Palilingan & Rekan Paul Hadiwinata, Hidajat, Arsono, Retno, Palilingan & Partners	Frendy Susanto	266.400.000 (Include PPN)	Wajar Unqualified
2023	Paul Hadiwinata, Hidajat, Arsono, Retno, Palilingan & Rekan Paul Hadiwinata, Hidajat, Arsono, Retno, Palilingan & Partners	Frendy Susanto	266.400.000 (Include PPN)	Wajar Unqualified
2024	Paul Hadiwinata, Hidajat, Arsono, Retno, Palilingan & Rekan Paul Hadiwinata, Hidajat, Arsono, Retno, Palilingan & Partners	Gideon	271.950.000 (Include PPN)	Wajar Unqualified
2025	Paul Hadiwinata, Hidajat, Arsono, Retno, Palilingan & Rekan Paul Hadiwinata, Hidajat, Arsono, Retno, Palilingan & Partners	Gideon	288.600.000 (Include PPN)	Wajar Unqualified

Jasa Audit Lain yang Diberikan

Selain mengaudit Laporan Keuangan, KAP Paul Hadiwinata, Hidajat, Arsono, Retno, Palilingan & Rekan tidak memberikan jasa audit lain pada tahun 2025.

Other Audit Services Provided

In addition to auditing the financial statements, the public accounting firm Paul Hadiwinata, Hidajat, Arsono, Retno, Palilingan & Partners did not provide any other audit services in 2025.

Sistem Pengendalian Internal
Internal Control System

Sistem pengendalian internal dirancang untuk memastikan seluruh proses dan kegiatan OK BANK berjalan secara efektif, aman, dan sesuai dengan kebijakan yang berlaku. Melalui mekanisme pengawasan yang terstruktur, sistem ini membantu mengurangi risiko kesalahan, kecurangan, dan ketidaksesuaian yang dapat memengaruhi operasional maupun pelaporan OK BANK. Selain mendukung efisiensi dan ketertiban kerja, pengendalian internal juga memperkuat akuntabilitas dan keandalan informasi yang dihasilkan oleh setiap unit. Dengan pengendalian yang berjalan secara konsisten, OK BANK mampu menjaga stabilitas operasional.

The internal control system is designed to ensure that all processes and activities at OK BANK are carried out effectively, securely, and in accordance with applicable policies. Through structured oversight mechanisms, this system helps mitigate the risks of errors, fraud, and non-compliance that may affect OK BANK's operations and reporting. In addition to supporting efficiency and orderly workflows, internal control also strengthens accountability and reliability of information generated by each unit. With controls implemented consistently, OK BANK is able to maintain operational stability.

OK BANK telah melakukan beberapa bentuk terkait pengendalian internal sebagaimana diuraikan berikut:
1. Penetapan limit dan kewenangan;
2. *Review* berjenjang;
3. Pemisahan fungsi (*Segregation of duties*);
4. *Compliance review*; dan
5. *Three line of defense*.

OK BANK has implemented several forms of internal control as outlined below:
1. Establishment of limits and authority;
2. Tiered review process;
3. Segregation of duties;
4. Compliance review; and
5. Three lines of defense.

Pada tahun 2025, SKAI menetapkan Rencana Kerja sebagai pedoman utama dalam pelaksanaan audit dan pengawasan internal. Rencana tersebut disusun untuk memastikan setiap kegiatan audit berjalan terarah, konsisten, dan sesuai dengan standar yang berlaku, sehingga mampu memberikan penilaian objektif terhadap efektivitas proses operasional maupun kepatuhan internal. Setiap hasil audit yang dilakukan kemudian disampaikan secara transparan melalui Laporan Pokok-Pokok Hasil Audit Intern yang diterbitkan setiap semester, yaitu pada semester I dan semester II, sebagai bentuk akuntabilitas SKAI kepada manajemen.

In 2025, SKAI established a Work Plan as the main guideline for the implementation of internal audit and supervision activities. The plan was prepared to ensure that each audit activity is conducted in a focused and consistent manner and in accordance with applicable standards, thereby enabling an objective assessment of the effectiveness of operational processes as well as internal compliance. The results of each audit are then transparently communicated through the Summary Report of Internal Audit Results, which is issued semiannually, in the first and second semesters, as a form of SKAI's accountability to management.

Selain itu, SKAI juga menjalankan *monitoring* berkala untuk memastikan tindak lanjut atas temuan audit sebelumnya telah diimplementasikan dengan baik oleh unit terkait. *Monitoring* dilakukan secara *random* melalui kunjungan langsung ke berbagai cabang, sehingga SKAI dapat memperoleh gambaran nyata mengenai progres perbaikan dan konsistensi penerapan rekomendasi audit. Upaya ini memperkuat efektivitas fungsi pengawasan internal dan mendukung peningkatan kualitas tata kelola perusahaan secara berkelanjutan.

Furthermore, SKAI also carries out periodic monitoring to ensure that follow-up actions on previous audit findings have been properly implemented by the relevant units. Monitoring is conducted randomly through direct visits to various branches, allowing SKAI to obtain a clear picture of the progress of improvements and the consistency of audit recommendation implementation. These efforts strengthen the effectiveness of the internal oversight function and support continuous improvements in the quality of corporate governance.

Tinjauan atas Efektivitas Sistem Pengendalian Internal

Bank menilai bahwa sistem pengendalian internal yang diterapkan telah berjalan dengan cukup memadai untuk mendukung kelancaran operasional dan kepatuhan terhadap regulasi yang berlaku. Peninjauan dilakukan secara berkala untuk memastikan setiap prosedur dan mekanisme pengendalian

Review of the Effectiveness of Internal Control System

The Bank considers that the internal control system implemented has been operating at a sufficiently adequate level to support smooth operations and compliance with applicable regulations. Reviews are conducted periodically to ensure that each control procedure and mechanism is able to identify,

mampu mengidentifikasi, mencegah, dan mengatasi risiko yang mungkin timbul dalam aktivitas bisnis. Hasil evaluasi menunjukkan bahwa pengendalian internal memberikan dasar yang kuat bagi manajemen dalam mengambil keputusan, menjaga integritas Laporan Keuangan, dan mendukung penerapan tata kelola perusahaan yang baik. Penerapan pengendalian internal secara umum dinilai masih memadai dan Bank berkomitmen akan terus melakukan pemantauan dan penyempurnaan pengendalian internal secara berkelanjutan sebagai bagian dari komitmen terhadap prinsip kehati-hatian dan kepatuhan terhadap ketentuan.

prevent, and address risks that may arise in business activities. The evaluation results indicate that internal controls provide a strong foundation for management in making decisions, safeguarding the integrity of the Financial Statements, and supporting the implementation of good corporate governance. The overall implementation of internal controls is considered adequate, and the Bank is committed to continuously monitoring and improving internal controls as part of its commitment to prudence and regulatory compliance.

Pernyataan Direksi dan/atau Dewan Komisaris atas Kecukupan Sistem Pengendalian Internal

Berdasarkan hasil evaluasi yang telah dilakukan, Dewan Komisaris dan Direksi menyatakan bahwa sistem pengendalian internal yang diterapkan saat ini telah menunjukkan tingkat efektivitas yang memadai. Pernyataan ini mencerminkan keyakinan manajemen dan pengawas bahwa mekanisme pengendalian, prosedur, dan kebijakan yang ada mampu mengelola risiko, menjaga kepatuhan terhadap peraturan, dan mendukung tercapainya tujuan operasional Bank. Dengan pengakuan tersebut, Bank menegaskan komitmennya dalam mempertahankan integritas, transparansi, dan kualitas tata kelola perusahaan secara berkelanjutan.

Statement of the Board of Directors and/or Board of Commissioners on the Adequacy of the Internal Control System

Based on the evaluations results, the Board of Commissioners and the Board of Directors state that the internal control system currently implemented has demonstrated an adequate level of effectiveness. This statement reflects the confidence of management and supervisory bodies that the existing control mechanisms, procedures, and policies are capable of managing risks, ensuring compliance with regulations, and supporting the achievement of the Bank's operational objectives. With this acknowledgment, the Bank reaffirms its commitment to maintaining integrity, transparency, and the quality of corporate governance on a sustainable basis.

Kesesuaian Sistem Pengendalian Internal dengan Kerangka COSO – *Internal Control Framework*

Penerapan sistem pengendalian internal Bank didasarkan pada salah satu standar internasional *Committee of Sponsoring Organizations of the Treadway Commission* (COSO) – *Internal Control Framework,* yang menjadi acuan dalam membangun mekanisme pengendalian yang efektif dan komprehensif. Sistem ini dirancang untuk memastikan tercapainya tujuan operasional, keandalan pelaporan keuangan, dan kepatuhan terhadap peraturan yang berlaku. Dengan mengacu pada kerangka COSO, Bank dapat mengidentifikasi, menilai, dan mengelola risiko secara sistematis, sekaligus memperkuat struktur pengendalian internal agar berjalan konsisten dan transparan.

Alignment of the Internal Control System with the COSO – Internal Control Framework

The implementation of the Bank's internal control system is based on an international standard, namely the Committee of Sponsoring Organizations of the Treadway Commission (COSO) – Internal Control Framework, which serves as a reference in establishing effective and comprehensive control mechanisms. This system is designed to ensure the achievement of operational objectives, the reliability of financial reporting, and compliance with applicable regulations. By referring to the COSO framework, the Bank is able to identify, assess, and manage risks systematically, while also strengthening the internal control structure to operate consistently and transparently.

Evaluasi yang Dilakukan atas Efektivitas Sistem Pengendalian Internal

OK BANK melakukan evaluasi terkait efektivitas pengendalian internal yang dilakukan melalui:

1. Penilaian terhadap efektivitas pengendalian internal dilakukan secara berkala oleh SKAI sesuai dengan Rencana Tahunan Audit yang telah ditetapkan. Berdasarkan hasil audit internal yang dilakukan sepanjang tahun 2025,

Evaluation Conducted on the Effectiveness of the Internal Control System

OK BANK conducts evaluations of the effectiveness of internal control through the following measures:

1. The effectiveness of internal control is assessed periodically by SKAI in accordance with the established Annual Audit Plan. Based on the results of internal audits conducted throughout 2025, internal controls were

secara umum pengendalian internal sudah berjalan cukup baik dengan tetap terus melakukan perbaikan sejalan dengan rekomendasi yang diberikan. Komitmen perbaikan akan senantiasa dipantau dan dilaporkan secara berkala kepada Direksi dan Komisaris.

2. Penilaian atas pengendalian internal juga dilakukan melalui pelaksanaan *penetration testing* dan audit oleh pihak independen atas ketahanan sistem pembayaran Bank dalam hal ini *Internet Banking* dan *Mobile Banking* sebagai bagian dari penguatan sistem pengendalian internal Bank.
3. Efektivitas pengendalian internal juga tercermin dari pelaksanaan fungsi supervisi, *four eyes principal* yang melekat pada setiap tahapan aktivitas operasional Bank, penetapan limitasi, serta wewenang dan tanggung jawab. Pelaksanaan *review* berjenjang oleh unit independen di lini kedua dilakukan atas setiap Kebijakan, Prosedur serta Ketentuan Internal lainnya untuk memastikan tercukupinya aspek keamanan, mitigasi risiko, serta kepatuhan Bank terhadap regulasi yang ada.
4. Pemantauan dan evaluasi atas RBB yang telah ditetapkan dan disetujui Direksi dan Komisaris.

5. Pengendalian Internal dilakukan pula melalui pemantauan terhadap pemenuhan ketentuan dari regulator baik OJK, BI, Lembaga Penjamin Simpanan (LPS), PPATK dan regulator lain. Hal ini dilakukan untuk memastikan tidak adanya pelanggaran signifikan serta ketepatan waktu penyampaian laporan ke regulator.

generally functioning well, with continuous improvements being made in line with the recommendations provided. The commitment to improvement will continue to be monitored and reported regularly to the Board of Directors and the Board of Commissioners.

2. Assessment of internal controls was also conducted through penetration testing and audits by independent parties on the Bank's payment system resilience, including Internet Banking and Mobile Banking, as part of strengthening the Bank's internal control system.
3. The effectiveness of internal control is also reflected in the implementation of supervision functions, the four eyes principle embedded in every stage of the Bank's operational activities, the establishment of limitations, as well as clear authority and responsibilities. Tiered reviews by independent second-line units were carried out on all Policies, Procedures, and other Internal Regulations to ensure adequate security, risk mitigation, and the Bank's compliance with applicable regulations.
4. Monitoring and evaluation were performed on the RBB as established and approved by the Board of Directors and Board of Commissioners.
5. Internal control was also exercised through monitoring compliance with requirements from regulators, including OJK, BI, the Indonesia Deposit Insurance Corporation (LPS), PPATK, and other regulators. This is done to ensure the absence of significant violations and the timely submission of reports to regulators.

Penyediaan Dana kepada Pihak Terkait dan Penyediaan Dana Besar

Provision of Funds to Related Parties and Large Exposure

OK BANK memiliki kebijakan internal yang mengatur penyediaan dana kepada pihak terkait dan penyediaan dana besar, yang disusun dengan mengacu pada regulasi yang berlaku, termasuk BPMK Agustus 2021 dan POJK Nomor 32/POJK.03/2018 yang telah diubah dengan POJK Nomor 38/POJK.03/2019 tentang Batas Maksimum Pemberian Kredit dan Penyediaan Dana Besar Bagi Bank Umum. Kebijakan ini bertujuan untuk memastikan bahwa setiap pemberian dana dilakukan secara *prudent*, transparan, dan sesuai dengan prinsip manajemen risiko yang sehat.

OK BANK has internal policies regulating the provision of funds to related parties and large exposures, which are formulated with reference to applicable regulations, including the August 2021 BMPK and POJK Number 32/POJK.03/2018 as amended by POJK Number 38/POJK.03/2019 on the Legal Lending Limit and Large Exposures for Commercial Banks. These policies aim to ensure that all fund disbursements are carried out in a prudent and transparent manner and in accordance with sound risk management principles.

Sepanjang tahun 2025, OK BANK telah mematuhi seluruh ketentuan terkait penyediaan dana kepada pihak terkait maupun penyediaan dana besar, tanpa tercatat adanya pelanggaran. Kepatuhan ini menunjukkan konsistensi Bank dalam menjalankan praktik pemberian kredit dan pengelolaan dana secara bertanggung jawab, sekaligus mendukung integritas dan stabilitas keuangan.

Throughout 2025, OK BANK complied with all provisions related to the provision of funds to related parties and large exposures, with no recorded violations. This compliance reflects the Bank's consistency in implementing responsible lending practices and fund management, while also supporting financial integrity and stability.

Informasi mengenai penyediaan dana kepada pihak terkait dan penyediaan dana besar OK BANK sepanjang tahun 2025 diuraikan sebagai berikut:

Information regarding OK BANK's provision of funds to related parties and large exposures throughout 2025 is outlined as follows:

No.	Penyediaan Dana	Debitur Debtor	Jumlah Total	Provision of Funds
1.	Terkait	2	**325.557**	Related
2.	Kepada Debitur Inti	25	**6.523.167**	To Main Debtor
Individu		**13**	**3.078.644**	**Individual**
Grup		**12**	**3.444.523**	**Group**

Sampai dengan akhir Desember 2025, Bank melakukan penyediaan dana besar kepada 4 (empat) grup debitur dan 2 (dua) debitur individu dengan penyediaan dana besar sebesar Rp3.151.402 juta.

As of the end of December 2025, the Bank provided large exposure to 4 (four) debtor groups and 2 (two) individual debtors, totaling Rp3,151,402 million.

Transparansi Kondisi Keuangan dan Non-Keuangan yang Belum Diungkap dalam Laporan Lainnya

Transparency of Financial and Non-Financial Conditions Not Disclosed in Other Reports

Transparansi mengenai kondisi keuangan dan non-keuangan yang belum diungkap dalam laporan lainnya menjadi langkah penting untuk memberikan gambaran menyeluruh tentang kesehatan dan kinerja OK BANK. Informasi tambahan ini mencakup aspek operasional, risiko, perkembangan strategis, maupun hal material lain yang dapat memengaruhi penilaian pemangku kepentingan. Dengan penyampaian yang jelas dan akurat, OK BANK dapat meningkatkan kepercayaan publik serta memastikan proses pengambilan keputusan oleh investor dan regulator berlangsung dengan dasar informasi yang lebih lengkap.

Transparency regarding financial and non-financial conditions that have not been disclosed in other reports is an important step in providing a comprehensive overview of OK BANK's financial health and performance. This additional information includes operational aspects, risks, strategic developments, as well as other material matters that may influence stakeholders' assessments. Through clear and accurate disclosure, OK BANK can enhance public trust and ensure that decision-making processes by investors and regulators are based on more complete information.

Transparansi Kondisi Keuangan

Transparansi kondisi keuangan merupakan prinsip penting dalam menjaga kepercayaan dan kredibilitas OK BANK, karena memungkinkan para pemangku kepentingan memahami bagaimana OK BANK dikelola. Dengan keterbukaan yang konsisten, OK BANK dapat menunjukkan akuntabilitasnya dalam mengelola sumber daya, mengambil keputusan, dan menghadapi perubahan lingkungan operasional. Upaya ini tidak hanya membantu menciptakan hubungan yang lebih sehat antara pengelola dan pihak eksternal, tetapi juga mendorong terciptanya iklim kerja yang profesional, etis, dan berorientasi pada keberlanjutan jangka panjang. Laporan yang diterbitkan oleh OK BANK dalam mendukung upaya transparansi kondisi keuangan diuraikan sebagai berikut:

1. Laporan Tahunan, antara lain mencakup:
   a. Ikhtisar data keuangan, informasi saham, laporan Dewan Komisaris, laporan Direksi, profil perusahaan, analisis dan pembahasan manajemen mengenai kinerja bisnis dan keuangan, tata kelola perusahaan, dan tanggung jawab sosial perusahaan.

   b. Laporan Keuangan Tahunan yang telah diaudit oleh AP dan KAP yang terdaftar di OJK. Laporan Keuangan Tahunan dibuat untuk 1 (satu) tahun buku dan disajikan dengan perbandingan 1 (satu) tahun buku sebelumnya.
   c. Pernyataan tanggung jawab Dewan Komisaris dan Direksi atas kebenaran isi Laporan Tahunan. Pernyataan tersebut dituangkan dalam lembar pernyataan yang ditanda tangani oleh seluruh anggota Dewan Komisaris dan Anggota Direksi.

Transparency of Financial Condition

Transparency in financial conditions is an important principle in maintaining OK BANK's trust and credibility, as it enables stakeholders to understand how the Bank is managed. Through consistent disclosure, OK BANK is able to demonstrate accountability in managing resources, making decisions, and responding to changes in the operating environment. These efforts not only help foster healthier relationships between management and external parties, but also encourage the creation of a professional, ethical, and long-term sustainability–oriented work environment. The reports published by OK BANK in support of financial transparency efforts are outlined as follows:

1. Annual Report, which covers:
   a. A summary of financial data, share information, reports from the Board of Commissioners, reports from the Board of Directors, company profile, management discussion and analysis on business and financial performance, corporate governance, and corporate social responsibility.
   b. Audited Annual Financial Statements prepared by a AP and KAPregistered with the OJK. The Annual Financial Statements are prepared for 1 (one) fiscal year and presented with a comparison to the previous fiscal year.
   c. A statement of responsibility from the Board of Commissioners and the Board of Directors regarding the accuracy of the Annual Report content. This statement is provided in a declaration form signed by all members of the Board of Commissioners and Board of Directors.

2. Laporan Keuangan Publikasi Triwulan
   Bank telah mengumumkan Laporan Keuangan Publikasi secara triwulan yang ditandatangani oleh 2 (dua) Direksi Bank untuk posisi bulan Maret, Juni, September, dan Desember pada situs web Bank dan BEI sesuai ketentuan yang berlaku.
3. Laporan Keuangan Publikasi Bulanan
   Bank menyampaikan Laporan Keuangan Publikasi Bulanan dalam sistem laporan OJK dan dalam *website* Bank (www.okbank.co.id).

Transparansi Kondisi Non-Keuangan

Transparansi kondisi non-keuangan menjadi bagian penting dalam memastikan nasabah dan masyarakat memperoleh pemahaman yang lengkap mengenai operasional OK BANK. Untuk mewujudkan hal tersebut, OK BANK menyediakan saluran informasi yang memadai sehingga berbagai pihak dapat mengakses penjelasan yang jelas dan akurat. Informasi disampaikan melalui beragam media komunikasi, termasuk materi cetak, seperti brosur dan *leaflet*, maupun bentuk penjelasan tertulis lainnya yang dirancang untuk memberikan gambaran yang mudah dipahami. Pendekatan ini membantu memastikan bahwa pihak yang membutuhkan dapat memperoleh informasi tanpa hambatan, baik untuk tujuan edukasi maupun sebagai pendukung pengambilan keputusan.

Selain media cetak, OK BANK juga memanfaatkan platform digital sebagai bagian dari komitmen keterbukaan informasi. Melalui situs web dan akun media sosial resmi, masyarakat dapat mengakses berbagai penjelasan terkait layanan, kebijakan, dan aspek non-keuangan lainnya secara lebih praktis dan cepat. Tidak hanya itu, setiap kantor cabang dilengkapi dengan layanan *customer service* yang siap memberikan penjelasan tambahan secara langsung, sehingga kebutuhan informasi dapat dipenuhi secara komprehensif. Kombinasi saluran informasi ini menunjukkan upaya OK BANK dalam membangun komunikasi yang transparan dan responsif terhadap kebutuhan publik.

2. Quarterly Published Financial Statements
   The Bank has announced the quarterly Published Financial Statements signed by 2 (two) Bank Directors for the months of March, June, September, and December on the Bank's website and IDX in accordance with applicable provisions.
3. Monthly Published Financial Statements
   The Bank submits its Monthly Published Financial Statements through the OJK reporting system and publishes them on the Bank's website (www.okbank.co.id).

Transparency of Non-Financial Condition

Transparency of non-financial conditions is an important element in ensuring that customers and the public obtain a comprehensive understanding of OK BANK's operations. To achieve this, OK BANK provides adequate information channels so that various parties can access clear and accurate explanations. Information is delivered through various communication media, including printed materials, such as brochures and leaflets, as well as other forms of written explanations designed to present information in an easy-to-understand manner. This approach helps ensure that those who need information can obtain it without obstacles, whether for educational purposes or to support decision-making.

Besides printed media, OK BANK also uses digital platforms as part of its commitment to information transparency. Through its official website and social media accounts, the public can access various explanations regarding services, policies, and other non-financial aspects in a more practical and timely manner. Furthermore, each branch office is equipped with customer service personnel ready to provide additional explanations directly, ensuring that information needs are met comprehensively. This combination of information channels demonstrates OK BANK's efforts to build transparent and responsive communication with the public.

Informasi Lain yang terkait Tata Kelola Bank
Other Information related to Bank Governance

Setiap periode pelaporan, OK BANK menyajikan gambaran menyeluruh mengenai penerapan tata kelola melalui Laporan Tata Kelola Bank yang diterbitkan secara berkala. Dokumen ini memuat penjelasan lengkap tentang bagaimana prinsip-prinsip tata kelola diterapkan pada seluruh tingkatan organisasi, mulai dari pengelolaan risiko, pemenuhan regulasi, hingga penguatan transparansi dan akuntabilitas dalam operasional sehari-hari. Di dalamnya juga tercantum struktur organisasi beserta peran dan tanggung jawab Dewan Komisaris, Direksi, serta komite-komite pendukung yang memiliki fungsi penting dalam memastikan proses pengawasan dan pengambilan keputusan berjalan secara efektif.

Laporan ini turut menguraikan kebijakan dan prosedur yang menjadi landasan pelaksanaan audit internal dan eksternal, pengelolaan SDM, serta pengelolaan dana dan aset Bank secara *prudent*. Selain aspek internal, OK BANK juga menampilkan komitmennya terhadap kinerja sosial dan lingkungan melalui berbagai inisiatif yang dijalankan, termasuk program tanggung jawab sosial perusahaan (CSR). Dengan penyampaian informasi yang luas dan terstruktur tersebut, laporan ini menjadi wujud penguatan tata kelola yang bertujuan menjaga kepercayaan pemangku kepentingan dan mendukung keberlanjutan operasional Bank.

In each reporting period, OK BANK presents a comprehensive overview of the implementation of good governance through the Bank's Governance Report, which is published on a regular basis. This document contains a complete explanation of how governance principles are applied across all levels of the organization, ranging from risk management and regulatory compliance to the strengthening of transparency and accountability in daily operations. It also outlines the organizational structure, including the roles and responsibilities of the Board of Commissioners, the Board of Directors, and supporting committees that play an important role in ensuring effective oversight and decision-making processes.

The report also describes the policies and procedures that form the basis for the implementation of internal and external audits, HR management, and the prudent management of the Bank's funds and assets. In addition to internal aspects, OK BANK highlights its commitment to social and environmental performance through various initiatives, including corporate social responsibility (CSR) programs. Through this broad and well-structured disclosure, the report serves as a manifestation of strengthened governance aimed at maintaining stakeholder trust and supporting the sustainability of the Bank's operations.

Kepemilikan Saham Anggota Dewan Komisaris dan Direksi yang Mencapai 5% (Lima Persen) atau Lebih dari Modal Disetor pada Bank atau Lembaga Lainnya
Share Ownership of Members of the Board of Commissioners and Board of Directors that Reach 5% (Five Percent) or More Than Paid-Up Capital in the Bank and Other Institutions

Sepanjang tahun 2025, Dewan Komisaris dan Direksi tidak memiliki kepemilikan saham PT Bank Oke Indonesia, Tbk.

Throughout 2025, the Board of Commissioners and the Board of Directors did not hold any shares in PT Bank Oke Indonesia, Tbk.

Jumlah Penyimpangan Internal (*Internal Fraud*) yang Terjadi dan Upaya Penyelesaian oleh Bank

Total Internal Fraud Incidents and Resolution Efforts by the Bank

Dalam menjaga integritas operasional, OK BANK menerapkan pemantauan dan evaluasi rutin terhadap setiap indikasi penyimpangan internal sehingga potensi internal *fraud* dapat segera diidentifikasi dan ditangani. Setiap temuan ditindaklanjuti melalui prosedur penyelesaian yang telah ditetapkan, mulai dari investigasi menyeluruh hingga penerapan langkah korektif yang diperlukan. Pendekatan ini tidak hanya difokuskan pada penanganan kasus yang muncul, tetapi juga pada pencegahan melalui penguatan pengawasan, peningkatan kepatuhan internal, dan perbaikan berkelanjutan atas sistem dan proses kerja. Dengan cara tersebut, OK BANK berupaya memastikan lingkungan kerja yang sehat, transparan, dan bebas dari praktik yang merugikan.

In maintaining operational integrity, OK BANK implements routine monitoring and evaluation of any indications of internal irregularities so that potential internal fraud can be promptly identified and addressed. Each finding is followed up through established resolution procedures, including comprehensive investigations and the implementation of necessary corrective measures. This approach is not only focused on handling cases that arise, but also on prevention through strengthened oversight, enhanced internal compliance, and continuous improvements to systems and work processes. Through these efforts, OK BANK seeks to ensure a healthy, transparent, and fraud-free working environment.

Informasi mengenai penyimpangan internal *fraud* sepanjang tahun 2025 baik yang dilakukan oleh anggota Direksi, anggota Dewan Komisaris, karyawan tetap, karyawan tidak tetap, dan tenaga kerja alih daya diuraikan sebagai berikut:

Information regarding internal fraud incidents throughout 2025, whether committed by members of the Board of Directors, members of the Board of Commissioners, permanent employees, non-permanent employees, or outsourced personnel, is described as follows:

TABEL JUMLAH PENYIMPANGAN (*INTERNAL FRAUD*)
Table of the Number of Internal Fraud Cases

Penyimpangan (*Internal Fraud*) dalam 1 Tahun	Jumlah Kasus yang Dilakukan oleh Number of Cases Committed by						Internal Fraud Cases within 1 Year
	Anggota Direksi dan Dewan Komisaris Members of the Board of Directors and Board of Commissioners		Karyawan Tetap Permanent Employees		Karyawan Tidak Tetap dan Tenaga Kerja Alih Daya Non-permanent Employees and Outsourced Personnel		
	Tahun Sebelumnya Previous Year	Tahun Berjalan Current Year	Tahun Sebelumnya Previous Year	Tahun Berjalan Current Year	Tahun Sebelumnya Previous Year	Tahun Berjalan Current Year	
Jumlah *Fraud*	-	-	-	-	-	-	Total Fraud
Diselesaikan	-	-	-	-	-	-	Settled
Dalam Proses Penyelesaian di Internal Bank	-	-	-	-	-	-	In the Process of Internal Settlement by the Bank
Belum Diupayakan Penyelesaiannya	-	-	-	-	-	-	Settlement Efforts Have Not Yet Been Attempted
Ditindaklanjuti melalui Proses Hukum	-	-	-	-	-	-	Followed up through Legal Process

Permasalahan Hukum [GRI 2-27]

Legal Issues

Permasalahan hukum umumnya berkaitan dengan adanya sengketa atau proses hukum yang muncul seiring dengan dinamika kegiatan operasional dan hubungan dengan berbagai pihak. Setiap kasus yang terjadi ditangani melalui mekanisme penyelesaian yang sesuai ketentuan, mulai dari koordinasi dengan unit terkait hingga pelibatan otoritas atau lembaga hukum yang berwenang. Dalam menindaklanjuti setiap permasalahan, OK BANK berupaya memastikan proses berjalan transparan, objektif, dan sesuai prosedur agar tidak menimbulkan dampak yang lebih luas terhadap operasional maupun kepercayaan pemangku kepentingan. Informasi mengenai permasalahan hukum yang dihadapi Bank sepanjang tahun 2025 diuraikan sebagai berikut:

Legal issues generally relate to disputes or legal proceedings that arise in line with the dynamics of operational activities and relationships with various parties. Each case is handled through resolution mechanisms in accordance with applicable provisions, starting from coordination with relevant units to the involvement of competent authorities or legal institutions. In following up on each issue, OK BANK strives to ensure that the process is carried out transparently, objectively, and in compliance with procedures so as not to cause broader impacts on operations or stakeholder trust. Information regarding legal issues faced by the Bank throughout 2025 is outlined as follows:

Kasus Hukum	Perdata Civil	Pidana Criminal	PKPU PKPU	Pailit Bankruptcy	Legal Cases
Telah Selesai (Putusan Berkekuatan Hukum Tetap/*Inkracht*)	10	-	1	-	Completed (Final and Binding Decisions/Inkracht)
Dalam Proses Penyelesaian	9	1	1	-	In Settlement Process
Jumlah	19	1	2	-	**Total**
Jumlah Kasus	**22 (dua puluh dua) kasus hukum / 22 (twenty-two) legal cases**				**Total Cases**

Beberapa perkara materil yang terjadi pada periode bulan Januari sampai dengan bulan Desember tahun 2025 dapat dilihat pada tabel berikut:

Several material cases that occurred from January to December 2025 are presented in the following table:

A. Perkara Perdata yang Telah Selesai
Settled Civil Cases

No.	Pihak yang Berperkara Litigant Parties	Pokok Perkara/Gugatan Subject of Case/Lawsuit	Pengaruhnya terhadap Kondisi OK BANK Impact on the Condition of OK BANK	Status Penyelesaian Perkara/Gugatan Status of Case/Lawsuit Settlement
1.	PENGGUGAT/ PT Prima Karya Global TERGUGAT/ PT Sarana Cipta Intinusa TURUT TERGUGAT I/ PT Bank Oke Indonesia, Tbk. d/h PT Bank Dinar Indonesia Tbk TURUT TERGUGAT I/ PT Putra Karya Cemerlang	Gugatan Perbuatan Melawan Hukum (663/Pdt.G/2018/PN.Jkt.Se. *jo.* 121/PDT/2021/PT DKI) terkait Pembatalan Kerja Sama antara Penggugat dan Tergugat.	Tidak ada pengaruhnya teradap Bank. Adapun Bank hanya ditarik sebagai Turut Tergugat untuk kelengkapan para pihak dalam perkara.	**Mahkamah Agung pada tingkat Peninjauan Kembali telah memutuskan untuk menolak Permohonan Peninjauan Kembali.**
	PLAINTIFF/ PT Prima Karya Global DEFENDANT I/ PT Sarana Cipta Intinusa CO-DEFENDANT I/ PT Bank Oke Indonesia, Tbk. d/h PT Bank Dinar Indonesia Tbk CO-DEFENDANT I/ PT Putra Karya Cemerlang	Lawsuit for Unlawful Acts (663/Pdt.G/2018/PN.Jkt.Se. jo. 121/PDT/2021/PT DKI) Regarding the termination of the cooperation between the Plaintiff and the Defendant.	There was no impact on the Bank. The Bank was only named as a Co-Defendant to complete the parties involved in the case.	**The Supreme Court, at the level of Judicial Review, decided to reject the Request for Judicial Review.**

No.	Pihak yang Berperkara Litigant Parties	Pokok Perkara/Gugatan Subject of Case/Lawsuit	Pengaruhnya terhadap Kondisi OK BANK Impact on the Condition of OK BANK	Status Penyelesaian Perkara/Gugatan Status of Case/Lawsuit Settlement
2.	PENGGUGAT I/ Ficky Zulfikar Zazoeli PENGGUGAT II/ Mathilda Petrina Zulfikar PENGGUGAT III/ Neysa Radmilla Zulfikar TERGUGAT/ PT Global Inspirasia Indonesia TURUT TERGUGAT I/ PT Bank Oke Indonesia, Tbk. TURUT TERGUGAT II/ PT Kompas Jaya Properti TURUT TERGUGAT III/ Kantor Pertanahan Kota Administrasi Jakarta Pusat	Gugatan Perbuatan Melawan Hukum (625/Pdt.G/2023/PN.Jkt.Pst) terkait Pelaksanaan Lelang Eksekusi Hak Tanggungan atas Jaminan PT Global Inspirasia Indonesia.	Tidak ada pengaruhnya terhadap Bank. Adapun Bank hanya ditarik sebagai pihak Turut Tergugat untuk kelengkapan para pihak dalam perkara.	**Majelis Hakim pada Tingkat Banding telah memutuskan untuk menguatkan Putusan Pengadilan Negeri Jakarta Pusat dan menyatakan Gugatan Tidak Dapat Diterima (*Niet Ontvankelijke Verklaard*). Putusan telah *inkracht* karena lewatnya masa tenggang waktu pengajuan upaya hukum kasasi.**
	PLAINTIFF I/ Ficky Zulfikar Zazoeli PLAINTIFF II/ Mathilda Petrina Zulfikar PLAINTIFF III/ Neysa Radmilla Zulfikar DEFENDANT/ PT Global Inspirasia Indonesia CO-DEFENDANT I/ PT Bank Oke Indonesia, Tbk. CO-DEFENDANT II/ PT Kompas Jaya Properti CO-DEFENDANT III/ Land Office of Central Jakarta Administrative City	Lawsuit for Unlawful Acts (625/Pdt.G/2023/PN.Jkt.Pst) Regarding the Execution Auction of Collateral Rights over the Guarantee of PT Global Inspirasia Indonesia.	There was no impact on the Bank. The Bank was only included as a Co-Defendant to complete the parties involved in the case.	**The Panel of Judges at the Appellate Level decided to uphold the Central Jakarta District Court ruling and declared the Lawsuit Inadmissible (Niet Ontvankelijke Verklaard). The decision had become final and binding (inkracht) as the time limit for filing a cassation appeal had passed.**

No.	Pihak yang Berperkara Litigant Parties	Pokok Perkara/Gugatan Subject of Case/Lawsuit	Pengaruhnya terhadap Kondisi OK BANK Impact on the Condition of OK BANK	Status Penyelesaian Perkara/Gugatan Status of Case/Lawsuit Settlement
3.	PENGGUGAT/ PT Diamond Citra Propertindo TERGUGAT I/ PT Bank Oke Indonesia, Tbk. TURUT TERGUGAT I/ Kantor Pertanahan Kota Depok TURUT TERGUGAT II/ Kantor Pelayanan Kekayaan Negara dan Lelang Bogor TURUT TERGUGAT III/ Otoritas Jasa Keuangan	Gugatan Perbuatan Melawan Hukum (242/Pdt.G/2024/PN.Jkt.Pst) terkait Adanya Klausula Baku mengenai Pelarangan Pengajuan Restrukturisasi Kredit dalam Perjanjian Kredit.	Tidak ada pengaruhnya terhadap Bank karena perkara telah ditolak oleh Pengadilan.	**Majelis Hakim pada Tingkat Banding telah memutuskan untuk menguatkan Putusan Pengadilan Negeri Jakarta Pusat dan menyatakan Gugatan Ditolak untuk seluruhnya. Putusan telah *inkracht* karena lewatnya masa tenggang waktu pengajuan upaya hukum kasasi.**
	PLAINTIFF/ PT Diamond Citra Propertindo DEFENDANT I/ PT Bank Oke Indonesia, Tbk. CO-DEFENDANT I/ Land Office of Depok City CO-DEFENDANT II/ State Property and Auction Service Office of Bogor CO-DEFENDANT III/ Financial Services Authority	Lawsuit for Unlawful Acts (242/Pdt.G/2024/PN.Jkt.Pst) Regarding the Existence of a Standard Clause on the Prohibition of the Submission of Credit Restructuring Requests in the Credit Agreement.	There was no impact on the Bank as the case was dismissed by the Court.	**The Panel of Judges at the Appellate Level decided to uphold the Central Jakarta District Court ruling and Rejected the Lawsuit in its entirety. The decision had become final and binding (inkracht) as the time limit for filing a cassation appeal had passed.**
4.	PEMBANTAH/ PT Diamond Citra Propertindo TERBANTAH I/ PT Bank Oke Indonesia, Tbk. TURUT TERBANTAH I/ Kantor Pertanahan Kota Depok TURUT TERBANTAH II/ Kantor Pelayanan Kekayaan Negara dan Lelang Bogor TURUT TERBANTAH III/ Otoritas Jasa Keuangan	Gugatan Bantahan (271/Pdt.Bth/2025/PN.Jkt.Sel) terkait dengan Pembatalan Lelang Eksekusi Hak Tanggungan karena Tidak Sahnya Perjanjian Kredit.	Tidak ada pengaruhnya terhadap Bank karena perkara telah dicabut.	**Gugatan telah dicabut oleh Penggugat.**
	OBJECTOR/ PT Diamond Citra Propertindo RESPONDENT I/ PT Bank Oke Indonesia, Tbk. CO-RESPONDENT I/ Land Office of Depok City CO-RESPONDENT II/ State Property and Auction Service Office of Bogor CO-RESPONDENT III/ Financial Services Authority	Objection Lawsuit (271/Pdt.Bth/2025/PN.Jkt.Sel) Regarding the Cancellation of the Execution Auction of Collateral Rights due to the Invalidity of the Credit Agreement.	There was no impact on the Bank as the case was withdrawn.	**The lawsuit was withdrawn by the Plaintiff.**

No.	Pihak yang Berperkara Litigant Parties	Pokok Perkara/Gugatan Subject of Case/Lawsuit	Pengaruhnya terhadap Kondisi OK BANK Impact on the Condition of OK BANK	Status Penyelesaian Perkara/Gugatan Status of Case/Lawsuit Settlement
5.	PEMBANTAH/ PT Diamond Citra Propertindo TERBANTAH I/ PT Bank Oke Indonesia, Tbk. TURUT TERBANTAH I/ Kantor Pertanahan Kota Depok TURUT TERBANTAH II/ Kantor Pelayanan Kekayaan Negara dan Lelang Bogor	Gugatan Bantahan (634/Pdt.BTH/2024/PN.Jkt.Pst) terkait Lelang Eksekusi Hak Tanggungan yang Dilakukan oleh Terbantah I dan Terbantah II terhadap Agunan Kredit Milik Pelawan.	Tidak ada pengaruhnya terhadap Bank karena perkara telah ditolak oleh Pengadilan.	**Majelis Hakim pada Tingkat Banding telah memutuskan untuk menguatkan Putusan Pengadilan Negeri Jakarta Pusat dan menyatakan Gugatan Ditolak untuk seluruhnya. Putusan telah *inkracht* karena lewatnya masa tenggang waktu pengajuan upaya hukum kasasi.**
	OBJECTOR/ PT Diamond Citra Propertindo RESPONDENT I/ PT Bank Oke Indonesia, Tbk. CO-RESPONDENT I/ Land Office of Depok City CO-RESPONDENT II State Property and Auction Service Office of Bogor	Objection Lawsuit (634/Pdt.BTH/2024/PN.Jkt.Pst) Regarding the Execution Auction of Collateral Rights Conducted by Respondent I and Respondent II over the Plaintiff's Credit Collateral.	There was no impact on the Bank as the case was dismissed by the Court.	**The Panel of Judges at the Appellate Level upheld the Central Jakarta District Court ruling and Rejected the Lawsuit in its entirety. The decision had become final and binding (inkracht) as the time limit for filing a cassation appeal had passed.**
6.	PELAWAN/ PT Diamond Citra Propertindo TERLAWAN I/ PT Bank Oke Indonesia, Tbk. TERLAWAN II/ Kantor Pelayanan Kekayaan Negara dan Lelang Bogor TURUT TERLAWAN I/ Kantor Pertanahan Kota Depok TURUT TERLAWAN II/ Otoritas Jasa Keuangan TURUT TERLAWAN III/ Direktorat Jenderal Kekayaan Negara (DJKN) Jawa Barat	Gugatan Perlawanan (717Pdt.Plw/2025/PN.JKT.Pst) terkait Lelang Eksekusi Hak Tanggungan yang Dilakukan oleh Bank.	Tidak ada pengaruhnya terhadap Bank karena perkara telah dicabut.	**Gugatan telah dicabut oleh Penggugat.**
	OPPONENT/ PT Diamond Citra Propertindo COUNTERPARTY I/ PT Bank Oke Indonesia, Tbk. COUNTERPARTY II/ State Property and Auction Service Office of Bogor CO-COUNTERPARTY I/ Land Office of Depok City CO-COUNTERPARTY II/ Financial Services Authority CO-COUNTERPARTY III/ Directorate General of State Assets (DJKN) of West Java	Opposition Lawsuit (717/Pdt.Plw/2025/PN.JKT.Pst) Regarding the Execution Auction of Collateral Rights Conducted by the Bank.	There was no impact on the Bank as the case was withdrawn.	**The lawsuit was withdrawn by the Plaintiff.**

No.	Pihak yang Berperkara Litigant Parties	Pokok Perkara/Gugatan Subject of Case/Lawsuit	Pengaruhnya terhadap Kondisi OK BANK Impact on the Condition of OK BANK	Status Penyelesaian Perkara/Gugatan Status of Case/Lawsuit Settlement
7.	PENGGUGAT/ Triana TERGUGAT I/ PT Indo Nufood Indonesia TERGUGAT II/ PT Bank OCBC NISP Tbk TURUT TERGUGAT I/ PT Bank Oke Indonesia, Tbk.	Gugatan Perbuatan Melawan Hukum (722/Pdt.G/2025/PN.Jkt.Pst) terkait Pemberian Jaminan Hak Tanggungan dalam Perjanjian Kredit antara Penggugat, Tergugat I, dan Tergugat II.	Tidak ada pengaruhnya terhadap Bank karena gugatan dicabut.	**Gugatan telah dicabut oleh Penggugat.**
	PLAINTIFF/ Triana DEFENDANT I/ PT Indo Nufood Indonesia DEFENDANT II/ PT Bank OCBC NISP Tbk CO-DEFENDANT I/ PT Bank Oke Indonesia, Tbk.	Lawsuit for Unlawful Acts (722/Pdt.G/2025/PN.Jkt.Pst) Regarding the Provision of Collateral Rights in the Credit Agreement between the Plaintiff, Defendant I, and Defendant II.	There was no impact on the Bank as the lawsuit was withdrawn.	**The lawsuit was withdrawn by the Plaintiff.**

No.	Pihak yang Berperkara Litigant Parties	Pokok Perkara/Gugatan Subject of Case/Lawsuit	Pengaruhnya terhadap Kondisi OK BANK Impact on the Condition of OK BANK	Status Penyelesaian Perkara/Gugatan Status of Case/Lawsuit Settlement
8.	PENGGUGAT/ Johan Dena TERGUGAT I/ PT Bank OCBC NISP Tbk TERGUGAT II/ Sim May Ling TERGUGAT III/ PT Bank Oke Indonesia, Tbk. TERGUGAT IV/ Kantor Pelayanan Kekayaan Negara dan Lelang (KPKNL) Denpasar TERGUGAT V/ PT Ramayana Global Pratama TERGUGAT VI/ Kantor Pertanahan Kabupaten Badung TURUT TERGUGAT I/ Notaris PPAT Muhamad Irsan TURUT TERGUGAT II/ Notaris PPAT Anriz Nazaruddin	Gugatan Perbuatan Melawan Hukum (1526/Pdt.G/2024/PN.Dps) terkait Upaya Pembatalan Lelang atas Aset SHM 7701/ Kel. Kuta.	Tidak ada pengaruhnya terhadap Bank karena gugatan telah dinyatakan tidak dapat diterima.	**Majelis Hakim telah memutuskan Gugatan Tidak Dapat Diterima (*Niet Ontvankelijke Verklaard*). Putusan telah *inkracht* karena telah lewatnya masa tenggang waktu pengajuan upaya hukum banding.**
	PLAINTIFF/ Johan Dena DEFENDANT I/ PT Bank OCBC NISP Tbk DEFENDANT II/ Sim May Ling DEFENDANT III/ PT Bank Oke Indonesia, Tbk. DEFENDANT IV/ State Property and Auction Service Office (KPKNL) of Denpasar DEFENDANT V/ PT Ramayana Global Pratama DEFENDANT VI/ Land Office of Badung Regency CO-DEFENDANT I/ Notaris PPAT Muhamad Irsan CO-DEFENDANT II/ Notaris PPAT Anriz Nazaruddin	Lawsuit for Unlawful Acts (1526/Pdt.G/2024/PN.Dps) Regarding Efforts to Cancel the Auction of Asset with SHM 7701/Kel. Kuta.	There was no impact on the Bank as the lawsuit was declared inadmissible.	**The Panel of Judges had declared the Lawsuit Inadmissible (Niet Ontvankelijke Verklaard). The decision had become final and binding (inkracht) as the time limit for filing an appeal had passed.**

No.	Pihak yang Berperkara Litigant Parties	Pokok Perkara/Gugatan Subject of Case/Lawsuit	Pengaruhnya terhadap Kondisi OK BANK Impact on the Condition of OK BANK	Status Penyelesaian Perkara/Gugatan Status of Case/Lawsuit Settlement
9.	PENGGUGAT/ PT Gunung Sugih Agung TERGUGAT I/ Ahli Waris Alm. Dewi Ariyani TERGUGAT II/ PT Bank Oke Indonesia, Tbk. PLAINTIFF/ PT Gunung Sugih Agung DEFENDANT I/ Ahli Waris Alm. Dewi Ariyani DEFENDANT II/ PT Bank Oke Indonesia, Tbk.	Gugatan Perbuatan Melawan Hukum (825/Pdt.G/2023/PN.Jkt.Pst) terkait Pemindahbukuan Bilyet Giro secara Melawan Hukum. Lawsuit for Unlawful Acts (825/Pdt.G/2023/PN.Jkt.Pst) Regarding the Illegal Transfer of Current Account Certificates.	Tidak ada pengaruhnya terhadap Bank karena gugatan telah dinyatakan tidak dapat diterima. There was no impact on the Bank as the lawsuit was declared inadmissible.	**Mahkamah Agung telah memutuskan untuk Menolak Permohonan Kasasi yang Diajukan oleh Pemohon Kasasi d/h Pembanding d/h Penggugat dan menyatakan Gugatan Tidak Dapat Diterima.** **The Supreme Court decided to Reject the Cassation Petition Filed by the Cassation Petitioner (formerly Appellant/Former Plaintiff) and declared the Lawsuit Inadmissible.**

No.	Pihak yang Berperkara Litigant Parties	Pokok Perkara/Gugatan Subject of Case/Lawsuit	Pengaruhnya terhadap Kondisi OK BANK Impact on the Condition of OK BANK	Status Penyelesaian Perkara/Gugatan Status of Case/Lawsuit Settlement
10.	PENGGUGAT/ PT Globalindo Mekar Abadi TERGUGAT I/ PT Bank Oke Indonesia, Tbk. TERGUGAT II/ Hendrinuk Rahmaningrum TERGUGAT III/ KPKNL Jakarta V TERGUGAT IV/ Kantor Pertanahan Nasional Kota Administratif Jakarta Selatan TERGUGAT V/ Sita Listiani, S.H., M.Kn, selaku Notaris TERGUGAT VI/ Ketua Pengadilan Negeri Jakarta Selatan TERGUGAT VII/ Otoritas Jasa Keuangan	Gugatan Perbuatan Melawan Hukum (677/Pdt.G/2025/PN.JKT.SEL) terkait Proses Pengosongan yang Dilakukan oleh Tergugat II selaku Pemenang Lelang berdasarkan Penetapan Pengadilan.	Tidak ada pengaruhnya terhadap Bank karena gugatan telah dinyatakan tidak dapat diterima.	**Majelis Hakim telah memutuskan Gugatan Tidak Dapat Diterima (*Niet Ontvankelijke Verklaard*). Putusan telah *inkracht* karena lewatnya masa tenggang waktu pengajuan upaya hukum.**
	PLAINTIFF/ PT Globalindo Mekar Abadi DEFENDANT I/ PT Bank Oke Indonesia, Tbk. DEFENDANT II/ Hendrinuk Rahmaningrum DEFENDANT III/ KPKNL Jakarta V DEFENDANT IV/ National Land Office of South Jakarta Administrative City DEFENDANT V/ Sita Listiani, S.H., M.Kn, as a Notary DEFENDANT VI/ Chief Judge of South Jakarta District Court DEFENDANT VII/ Financial Services Authority	Lawsuit for Unlawful Acts (677/Pdt.G/2025/PN.JKT.SEL) Regarding the Eviction Process Carried Out by Respondent II as the Winner of the Auction Based on the Court's Decision.	There was no impact on the Bank as the lawsuit was declared inadmissible.	**The Panel of Judges declared the Lawsuit Inadmissible (Niet Ontvankelijke Verklaard). The decision had become final and binding (inkracht) as the time limit for filing an appeal had passed.**

B. Perkara Perdata yang dalam Proses Penyelesaian
Civil Cases in Settlement Process

No.	Pihak yang Berperkara Litigant Parties	Pokok Perkara/Gugatan Subject of Case/Lawsuit	Pengaruhnya terhadap Kondisi OK BANK Impact on the Condition of OK BANK	Status Penyelesaian Perkara/Gugatan Status of Case/Lawsuit Settlement
1.	PENGGUGAT/ Tadjiman TERGUGAT I/ Adam TERGUGAT II/ PT Bank Oke Indonesia, Tbk. TURUT TERGUGAT I/ Kantor Pertanahan Depok TURUT TERGUGAT II/ KPKNL Bogor	Gugatan Perbuatan Melawan Hukum (164/Pdt.G/2024/PN.Jkt.Dpk) untuk Membatalkan Perjanjian Kredit antara PT Diamond Citra Propertindo dan PT Bank Oke Indonesia, Tbk.	Belum berpengaruh terhadap Bank karena perkara masih berjalan.	**Perkara masih berjalan pada Tingkat Kasasi di Mahkamah Agung Republik Indonesia.**
	PLAINTIFF/ Tadjiman DEFENDANT I/ Adam DEFENDANT II/ PT Diamond Citra Propertindo CO-DEFENDANT I/ Land Office of Depok CO-DEFENDANT II/ KPKNL Bogor	Lawsuit for Unlawful Acts (164/Pdt.G/2024/PN.Jkt.Dpk) To annul the Credit Agreement between PT Diamond Citra Propertindo and PT Bank Oke Indonesia, Tbk.	It has not affected the Bank as the case is still ongoing.	**The case is still under cassation review at the Supreme Court of the Republic of Indonesia.**
2.	PENGGUGAT/ Tjandra Tjokrodiponto TERGUGAT I/ Adam TERGUGAT II/ PT Bank Oke Indonesia, Tbk. TURUT TERGUGAT I/ Kantor Pertanahan Depok TURUT TERGUGAT II/ KPKNL Bogor	Gugatan Perbuatan Melawan Hukum (256/Pdt.G/2024/PN.Jkt.Pst) terkait Keabsahan Nilai Hutang PT Diamond kepada PT Bank Oke Indonesia, Tbk.	Belum berpengaruh terhadap Bank karena perkara masih berjalan.	**Perkara masih berjalan pada Tingkat Kasasi di Mahkamah Agung Republik Indonesia.**
	PLAINTIFF/ Tjandra Tjokrodiponto DEFENDANT I/ Adam DEFENDANT II/ PT Bank Oke Indonesia, Tbk. CO-DEFENDANT I/ Land Office of Depok CO-DEFENDANT II/ KPKNL Bogor	Lawsuit for Unlawful Acts (256/Pdt.G/2024/PN.Jkt.Pst) Regarding the Validity of PT Diamond's Payable to PT Bank Oke Indonesia, Tbk.	It has not affected the Bank as the case is still ongoing.	**The case is still ongoing at the cassation level in the Supreme Court of the Republic of Indonesia.**

No.	Pihak yang Berperkara Litigant Parties	Pokok Perkara/Gugatan Subject of Case/Lawsuit	Pengaruhnya terhadap Kondisi OK BANK Impact on the Condition of OK BANK	Status Penyelesaian Perkara/Gugatan Status of Case/Lawsuit Settlement
3.	PENGGUGAT I/ Rocky Christiano Menayang PENGGUGAT II/ Eliza Caroline N. Supit TERGUGAT / PT Bank Oke Indonesia, Tbk.	Gugatan Perbuatan Melawan Hukum (1271/Pdt.G/2024/PN.Jkt.Sel) terkait Adanya Klausula Baku dalam Perjanjian Kredit.	Belum berpengaruh terhadap Bank karena perkara masih berjalan.	**Perkara masih berjalan pada Tingkat Kasasi di Mahkamah Agung Republik Indonesia.**
	PLAINTIFF I/ Rocky Christiano Menayang PLAINTIFF III/ Eliza Caroline N. Supit DEFENDANT / PT Bank Oke Indonesia, Tbk.	Lawsuit for Unlawful Acts (1271/Pdt.G/2024/PN.Jkt.Sel) Regarding the Existence of a Standard Clause in the Credit Agreement.	It has not affected the Bank as the case is still ongoing.	**The case is still ongoing at the cassation level in the Supreme Court of the Republic of Indonesia.**
4.	PENGGUGAT/ Hardiansyah TERGUGAT I/ Ira Aryati TERGUGAT II/ Amir Ruslan Efendi TURUT TERGUGAT I/ PT Bank Oke Indonesia, Tbk. TURUT TERGUGAT II/ Notaris Erlien Wulandari TURUT TERGUGAT III/ Kantor Pertanahan Kota Tangerang Selatan	Gugatan Perbuatan Melawan Hukum (316/Pdt.G/2025/ PN.Tangerang) terkait Pengosongan Tanah dan Bangunan Debitur Hardiansyah yang Sebelumnya Mendapatkan Pembiayaan oleh PT Bank Oke Indonesia, Tbk.	Tidak ada pengaruhnya terhadap Bank. Adapun Bank hanya ditarik sebagai pihak Turut Tergugat untuk kelengkapan para pihak dalam perkara	**Perkara masih berjalan pada Tingkat Kasasi di Mahkamah Agung Republik Indonesia.**
	PLAINTIFF/ Hardiansyah DEFENDANT I/ Ira Aryati DEFENDANT II/ Amir Ruslan Efendi CO-DEFENDANT I/ PT Bank Oke Indonesia, Tbk. CO-DEFENDANT II/ Notary Erlien Wulandari CO-DEFENDANT III/ Land Office of South Tangerang City	Lawsuit for Unlawful Acts (316/Pdt.G/2025/ PN.Tangerang) Regarding the Eviction of Land and Buildings of the Debtor Hardiansyah, who Previously Received Financing from PT Bank Oke Indonesia, Tbk.	There was no impact on the Bank. The Bank was only named as a Co-Defendant to complete the parties involved in the case.	**The case is still ongoing at the cassation level in the Supreme Court of the Republic of Indonesia.**

No.	Pihak yang Berperkara Litigant Parties	Pokok Perkara/Gugatan Subject of Case/Lawsuit	Pengaruhnya terhadap Kondisi OK BANK Impact on the Condition of OK BANK	Status Penyelesaian Perkara/Gugatan Status of Case/Lawsuit Settlement
5.	PENGGUGAT/ PT Kharisma Mitratama Gemilang TERGUGAT I/ PT Bank Oke Indonesia, Tbk. TURUT TERGUGAT/ PT Inti Artha Multifinance	Gugatan Perbuatan Melawan Hukum (227/Pdt.G/2025/PN.Jkt.Pst) terkait Keberatan Pemberi Jaminan atas Kedatangan Tim OK BANK untuk Melihat Kondisi Jaminan Sehubungan dengan Proses Lelang Eksekusi Hak Tanggungan yang Berjalan.	Belum berpengaruh terhadap Bank karena perkara masih berjalan.	**Perkara masih berjalan pada Tingkat Kasasi di Mahkamah Agung Republik Indonesia.**
	PLAINTIFF/ PT Kharisma Mitratama Gemilang DEFENDANT I/ PT Bank Oke Indonesia, Tbk. CO-DEFENDANT/ PT Inti Artha Multifinance	Lawsuit for Unlawful Acts (227/Pdt.G/2025/PN.Jkt.Pst) Regarding the Objection of the Guarantor to the Arrival of the OK BANK Team to Inspect the Collateral in Connection with the Ongoing Execution Auction of Collateral Rights.	It has not affected the Bank as the case is still ongoing.	**The case is still ongoing at the cassation level in the Supreme Court of the Republic of Indonesia.**
6.	PENGGUGAT/ PT Gapura Raya TERGUGAT I/ PT Bank Oke Indonesia, Tbk. TERGUGAT II/ Zahir Ali TERGUGAT III/ Faqih El Muntazar TERGUGAT IV/ Kantor Jasa Penilai Publik Joko Suratno TERGUGAT V/ Pemerintah Republik Indonesia cq. Kementerian Keuangan Republik Indonesia cq. Kepala Kantor Wilayah DJKN DKI Jakarta cq. Kepala KPKNL	Gugatan Perbuatan Melawan Hukum (1105/Pdt.G/2022/PN.JKT.Sel) terkait Proses *Cessie* dan Lelang atas Hutang Debitur.	Belum berpengaruh terhadap Bank karena perkara masih berjalan.	**Masih dalam proses persidangan pada Tingkat Peninjauan Kembali di Mahkamah Agung Republik Indonesia.**
	PLAINTIFF/ PT Gapura Raya DEFENDANT I/ PT Bank Oke Indonesia, Tbk. DEFENDANT II/ Zahir Ali DEFENDANT III/ Faqih El Muntazar DEFENDANT IV/ Joko Suratno Public Appraisal Office DEFENDANT V/ Government of the Republic of Indonesia c.q. Ministry of Finance c.q. Head of DJKN Regional Office of DKI Jakarta c.q. Head of KPKNL	Lawsuit for Unlawful Acts (1105/Pdt.G/2022/PN.JKT.Sel) Regarding the Cessie Process and Auction of the Debtor's Debt.	It has not affected the Bank as the case is still ongoing.	**The case is still under trial at the Judicial Review level in the Supreme Court of the Republic of Indonesia.**

No.	Pihak yang Berperkara Litigant Parties	Pokok Perkara/Gugatan Subject of Case/Lawsuit	Pengaruhnya terhadap Kondisi OK BANK Impact on the Condition of OK BANK	Status Penyelesaian Perkara/Gugatan Status of Case/Lawsuit Settlement
7.	PENGGUGAT/ CV Amar Sarana Mandiri TERGUGAT I/ PT Diamond Citra Propertindo TERGUGAT II/ PT Bank Oke Indonesia, Tbk. TURUT TERGUGAT I/ Kantor Pertanahan Depok TURUT TERGUGAT II/ KPKNL Bogor TURUT TERGUGAT III/ DJKN	Gugatan Perbuatan Melawan Hukum (369/Pdt.G/2025/PN.Dpk) terkait Kepemilikan atas Beberapa Sertifikat yang Menjadi Agunan PT Diamond Citra Propertindo di OK BANK.	Belum berpengaruh terhadap Bank karena perkara masih berjalan.	**Perkara masih berjalan pada Tingkat Pertama di Pengadilan Negeri Depok.**
	PLAINTIFF/ CV Amar Sarana Mandiri DEFENDANT I/ PT Diamond Citra Propertindo DEFENDANT II/ PT Bank Oke Indonesia, Tbk. CO-DEFENDANT I/ Land Office of Depok CO-DEFENDANT II/ KPKNL Bogor CO-DEFENDANT III/ DJKN	Lawsuit for Unlawful Acts (369/Pdt.G/2025/PN.Dpk) Regarding Ownership pf Several Certificates Serving as Collateral of PT Diamond Citra Propertindo at OK BANK.	It has not affected the Bank as the case is still ongoing.	**The case is still ongoing at the First Instance in the Depok District Court.**
8.	PELAWAN/ PT Globalindo Mekar Abadi TERLAWAN I/ Hendrinuk Rahmaningrum TERLAWAN II/ PT Bank Oke Indonesia, Tbk. TERLAWAN III/ KPKNL Jakarta V TERLAWAN IV/ Kantor Pertanahan Kota Jakarta Selatan	Gugatan Perlawanan (454/Pdt.Bth/2025/PN.Jkt.Sel) terkait Penetapan Eksekusi Ketua PN Jaksel Nomor 45/Pdt.Eks.RL/2025/PN.Jkt.Selatan Aset Jaminan yang Sebelumnya telah Dibeli Terlawan I dari Lelang Terlawan III (Jaminan Hak Tanggungan OK BANK).	Belum berpengaruh terhadap Bank karena perkara masih berjalan.	**Perkara masih berjalan pada Tingkat Banding di Pengadilan Tinggi Jakarta.**
	OPPONENT/ PT Globalindo Mekar Abadi COUNTERPARTY I/ Hendrinuk Rahmaningrum COUNTERPARTY II/ PT Bank Oke Indonesia, Tbk. COUNTERPARTY III/ KPKNL Jakarta V COUNTERPARTY IV/ Land Office of South Jakarta City	Opposition Lawsuit (454/Pdt.Bth/2025/PN.Jkt.Sel) Concerning the Execution Decree of the Head of South Jakarta District Court Number 45/Pdt.Eks.RL/2025/PN.Jkt.Sel regarding collateral assets previously purchased by the Opponent I from the Opponent III's Auction (OK BANK Mortgage Collateral).	It has not affected the Bank as the case is still ongoing.	**The case is still ongoing at the appellate level in the Jakarta High Court.**

No.	Pihak yang Berperkara Litigant Parties	Pokok Perkara/Gugatan Subject of Case/Lawsuit	Pengaruhnya terhadap Kondisi OK BANK Impact on the Condition of OK BANK	Status Penyelesaian Perkara/Gugatan Status of Case/Lawsuit Settlement
9.	PENGGUGAT/ Lucia Margaretha TERGUGAT I/ A. Ayu Diah TERGUGAT II/ Kepala Cabang PT Bank Mandiri Kantor Cabang Pembantu (KCP) Denpasar Teuku Umar TERGUGAT III/ Kepala Cabang PT Bank Oke Indonesia, Tbk. Denpasar TURUT TERGUGAT I/ I Gusti Ayu Sri Wardhani TURUT TERGUGAT II/ Kepala Kantor Pertanahan Kota Denpasar	Gugatan Perbuatan Melawan Hukum (1421/Pdt.G/2025/PN.Dps) terkait Objek Waris antara Penggugat dan Tergugat I. OK BANK Ditarik dalam Perkara ini Sehubungan dengan Adanya Bilyet Deposito yang Menjadi Sengketa Objek Waris di OK BANK.	Belum berpengaruh terhadap Bank karena perkara masih berjalan.	**Perkara masih berjalan pada Tingkat Pertama di Pengadilan Negeri Denpasar.**
	PLAINTIFF/ Lucia Margaretha DEFENDANT I/ A. Ayu Diah DEFENDANT II/ Branch Head of PT Bank Mandiri of Teuku Umar Sub-Branch, Denpasar DEFENDANT III/ Branch Head of PT Bank Oke Indonesia, Tbk. Denpasar CO-DEFENDANT I/ I Gusti Ayu Sri Wardhani CO-DEFENDANT II/ Head of Land Office of Denpasar City	Civil Tort Lawsuit (1421/Pdt.G/2025/PN.Dps) Concerning Inheritance Assets Between the Plaintiff and the Defendant I. OK BANK was included in this case due to a Disputed Deposit Certificate as part of the Inheritance Assets at OK BANK.	It has not affected the Bank as the case is still ongoing.	**The case is still ongoing at the First Level in the Denpasar District Court.**

C. Perkara PKPU dan Pailit yang Masih Berjalan
Ongoing PKPU and Bankruptcy Cases

No.	Pihak yang Berperkara Litigant Parties	Pokok Perkara/Gugatan Subject of Case/Lawsuit	Pengaruhnya terhadap Kondisi OK BANK Impact on the Condition of OK BANK	Status Penyelesaian Perkara/Gugatan Status of Case/Lawsuit Settlement
1.	**PEMOHON/ PT Bank Oke Indonesia, Tbk. TERMOHON/ PT Inet Global Indo**	Permohonan Pembatalan Homologasi (60/Pdt.Sus-PKPU/2024/PN.Niaga.Jkt).	Tidak ada pengaruh secara signifikan karena masih dalam proses pengajuan kembali untuk pembatalan homologasi.	**Homologasi dalam PKPU.**
	APPLICANT/ PT Bank Oke Indonesia, Tbk. RESPONDENT/ PT Inet Global Indo	Application for Homologation Cancellation (60/Pdt.Sus-PKPU/2024/PN.Niaga.Jkt).	There is no significant impact on the Bank as the case is still in the process of resubmission for homologation cancellation.	**Homologation is in the PKPU process.**

D. Perkara PKPU dan Pailit yang Telah Selesai
PKPU and Bankcruptcy Cases that Have Been Settled

No.	Pihak yang Berperkara Litigant Parties	Pokok Perkara/Gugatan Subject of Case/Lawsuit	Pengaruhnya terhadap Kondisi OK BANK Impact on the Condition of OK BANK	Status Penyelesaian Perkara/Gugatan Status of Case/Lawsuit Settlement
1.	**PEMOHON/** **PT Bank Oke Indonesia, Tbk.** **TERMOHON/** **PT Inet Global Indo**	Permohonan Pembatalan Homologasi (60/Pdt.Sus-PKPU/2024/ PN.Niaga.Jkt).	Tidak ada pengaruh secara signifikan karena masih dalam proses pengajuan kembali untuk pembatalan homologasi.	**Homologasi dalam PKPU.**
	APPLICANT/ PT Bank Oke Indonesia, Tbk. RESPONDENT/ PT Inet Global Indo	Application for Homologation Cancellation (60/Pdt.Sus-PKPU/2024/ PN.Niaga.Jkt)	There is no significant impact on the Bank as the case is still in the process of resubmission for homologation cancellation.	**Homologation is in the PKPU process.**

E. Perkara Pidana dalam Proses Penyelesaian
Criminal Cases in Settlement Process

No.	Pihak yang Berperkara Litigant Parties	Pokok Perkara/Gugatan Subject of Case/Lawsuit	Pengaruhnya terhadap Kondisi OK BANK Impact on the Condition of OK BANK	Status Penyelesaian Perkara/Gugatan Status of Case/Lawsuit Settlement
1.	**PELAPOR/** **PT Bank Oke Indonesia, Tbk.** **TERLAPOR/** **Notaris berinisial A.A.H**	Penyelidik Polres Tabahan Bali melakukan Penyelidikan atas Dugaan Tindak Pidana Penipuan Sebagaimana Dimaksud dalam Pasal 378 KUHP yang Diduga Dilakukan Notaris berinisial A.A.H.	Tidak ada pengaruh terhadap kondisi Bank karena Bank adalah pihak pelapor yang melaporkan notaris debitur.	**Tahap Penyelidikan.**
	REPORTING/ PT Bank Oke Indonesia, Tbk. REPORTED/ Notary with Initials A.A.H.	Investigators from Tabahan Bali Police conducted an Investigation into Alleged Fraud under Article 378 of the Criminal Code, Allegedly Committed by a Notary with Initials A.A.H.	There is no impact on the Bank because the Bank is the reporting party that reported the debtor's notary.	**Investigation Stage.**

Sanksi Administrasi [GRI 2-27]

Administrative Sanctions

Selama periode tahun 2025, penerapan kepatuhan di lingkungan OK BANK menunjukkan bahwa seluruh anggota Dewan Komisaris dan Direksi tidak menerima sanksi administrasi dari otoritas terkait.

Namun, terdapat beberapa sanksi administrasi berupa denda kepada OK BANK di sepanjang tahun 2025 yang diuraikan sebagai berikut:

During the 2025 period, the implementation of compliance within OK BANK showed that all members of the Board of Commissioners and the Board of Directors were not imposed of any administrative sanctions from the relevant authorities.

However, there were several administrative sanctions in the form of fines imposed on OK BANK throughout 2025, which are described as follows:

No.	Tanggal Surat Letter Date	Uraian Description	Instansi Institution	Besaran Sanksi Amount of Sanction (Rp)
1.	20 Januari 2025 January 20, 2025	Pengenaan sanksi ketidakpatuhan penyampaian Laporan Bulanan Gangguan Sistem dan *Availability* (GSA) Infrastruktur Teknologi Informasi (TI) Layanan Sistem Pembayaran (SP). Imposition of sanctions for non-compliance in submitting the Monthly System Disruption and Availability (GSA) Report for the Information Technology (IT) Infrastructure of the Payment System (SP) services.	BI	-
2.	25 Maret 2025 March 25, 2025	Tagihan ke-1 atas Kewajiban Pembayaran Denda Laporan Rencana Aksi Pemulihan. First invoice for the obligation to pay fines related to the Recovery Action Plan Report.	LPS	3.000.000
3.	18 Juni 2025 June 18, 2025	Sanksi Laporan Bank Umum Terintegrasi (LBUT) PT Bank Oke Indonesia, Tbk. Sanctions related to the Integrated Commercial Bank Report (LBUT) of PT Bank Oke Indonesia, Tbk.	BI	300.000
4.	19 Juni 2025 June 19, 2025	Sanksi administratif dan instruksi tertulis atas pengaduan konsumen. Administrative sanctions and written instructions in response to consumer complaints.	OJK	-
5.	5 Desember 2025 December 5, 2025	Sanksi administratif denda berupa denda hasil pemeriksaan. Administrative fines resulting from audit findings.	OJK	200.000
6.	10 Desember 2025 December 10, 2025	Sanksi administratif atas kesalahan isian Laporan Anti-Pencucian Uang dan Pencegahan Pendanaan Terorisme. Administrative sanctions for errors in the Anti-Money Laundering and Counter-Terrorist Financing Report.	OJK	1.100.000
7.	12 Desember 2025 December 12, 2025	Sanksi administratif atas keterlambatan penyampaian koreksi Laporan SLIK bulan September 2025. Administrative sanctions for the late submission of corrections to the SLIK Report for September 2025.	OJK	50.000

Akses Informasi dan Data Perusahaan

Access to Company Information and Data

Akses informasi dan data OK BANK dijaga melalui penyampaian berbagai publikasi yang diterbitkan secara rutin agar pemangku kepentingan dapat mengikuti perkembangan kinerja dan aktivitas OK BANK. Informasi disebarkan melalui siaran pers, media sosial, buletin, Laporan Tahunan, dan Laporan Keberlanjutan sehingga publik memperoleh gambaran komprehensif mengenai kegiatan operasional dan langkah strategis yang dijalankan manajemen.

Untuk memperkuat keterbukaan, OK BANK menyediakan situs web yang dapat diakses melalui laman www.okbank.co.id sebagai pusat informasi resmi. Melalui platform tersebut, pemangku kepentingan dapat menemukan dokumen penting, pengumuman korporasi, dan materi komunikasi yang mendukung pemahaman mengenai kondisi OK BANK. Pendekatan ini memperlihatkan komitmen OK BANK dalam menghadirkan informasi yang mudah dijangkau dan relevan bagi seluruh pihak yang membutuhkan.

Access to OK BANK's information and data is maintained through the dissemination of various publications issued on a regular basis so that stakeholders can keep track with the Bank's performance and activities. Information is distributed through press releases, social media, bulletins, the Annual Report, and the Sustainability Report, providing the public with a comprehensive overview of operational activities and strategic initiatives undertaken by management.

To further strengthen transparency, OK BANK provides a website accessible at www.okbank.co.id as its official information hub. Through this platform, stakeholders can find important documents, corporate announcements, and communication materials that support a better understanding of OK BANK's condition. This approach demonstrates OK BANK's commitment to delivering information that is easily accessible and relevant to all interested parties.

Share Option yang Dimiliki Direksi, Dewan Komisaris, dan Pejabat Eksekutif

Share Options Owned by the Board of Directors, Board of Commissioners, and Executive Officers

Hingga saat ini, OK BANK belum menerapkan kebijakan terkait pemberian *share option* kepada Direksi, Dewan Komisaris, maupun Pejabat Eksekutif. Keputusan ini mencerminkan pendekatan konservatif Bank dalam hal insentif berbasis saham, sekaligus menjaga kesetaraan dan transparansi dalam struktur remunerasi. Kondisi ini memastikan bahwa pengambilan keputusan dan pengawasan di Bank dilakukan tanpa adanya pengaruh kepemilikan saham oleh pihak manajemen maupun pengawas.

Until now, OK BANK has not implemented any policy regarding the granting of share options to the Board of Directors, the Board of Commissioners, or Executive Officers. This decision reflects the Bank's conservative approach to equity-based incentives, while also maintaining fairness and transparency in its remuneration structure. This condition ensures that decision-making and oversight within the Bank are carried out without the influence of share ownership by management or supervisory parties.

Pembelian Kembali (*Buyback*) Saham dan/atau Obligasi Bank

Buyback of Bank Shares and/or Bond

Sepanjang tahun 2025, Bank tidak melakukan aktivitas pembelian kembali (*buyback*) saham maupun obligasi, sehingga tidak terdapat informasi terkait kebijakan *buyback*, jumlah lembar saham atau obligasi yang dibeli, harga pembelian per lembar, maupun dampaknya terhadap peningkatan laba per saham atau obligasi.

Throughout 2025, the Bank did not carry out any share or bond buyback activities. Accordingly, there is no information regarding buyback policies, the number of shares or bonds repurchased, the purchase price per share or bond, or their impact on earnings per share or bonds.

Transaksi Afiliasi dan Transaksi Benturan Kepentingan

Affiliate Transactions and Conflict of Interest Transactions

Transaksi Afiliasi

Sepanjang tahun 2025, seluruh transaksi afiliasi yang dilakukan OK BANK dijalankan melalui prosedur yang sesuai dengan ketentuan internal maupun regulasi yang berlaku, dan diawasi dengan penuh kehati-hatian untuk memastikan transparansi serta objektivitas. Pengawasan yang ketat ini menjadi bagian dari upaya Bank dalam menjaga integritas proses bisnis, menghindari potensi konflik kepentingan, dan memastikan bahwa setiap transaksi dilakukan berdasarkan prinsip kewajaran. Informasi mengenai transaksi afiliasi OK BANK Sepanjang tahun 2025 diuraikan sebagai berikut:

Affiliate Transactions

Throughout 2025, all affiliate transactions conducted by OK BANK were carried out in accordance with internal procedures and applicable regulations, and were subject to prudent oversight to ensure transparency and objectivity. This strict supervision becomes a part of the Bank's efforts to maintain the integrity of its business processes, avoid potential conflicts of interest, and ensure that each transaction is conducted based on the principle of fairness. Information regarding OK BANK's affiliated transactions throughout 2025 is outlined as follows:

Tanggal Date	Jenis Transaksi Type of Transaction	Pihak Terafiliasi Affiliated Parties	Nilai Transaksi Transaction Value (Rp)	Sifat Hubungan Nature of Relationship
4 September 2025 September 4, 2025	Penjualan piutang/*cessie* milik PT Bank Oke Indonesia, Tbk. kepada PT Oke Asset Indonesia Sale of receivables/cession owned by PT Bank Oke Indonesia, Tbk. to PT Oke Asset Indonesia	PT Oke Asset Indonesia	4.982.000.017	Hubungan afiliasi antara Bank dengan PT Oke Asset Indonesia didasarkan pada hubungan antara 2 (dua) perusahaan yang dikendalikan secara langsung oleh pihak yang sama, yaitu OK Next Co., Ltd. The affiliation between the Bank and PT Oke Asset Indonesia is based on the relationship between 2 (two) companies directly controlled by the same party, namely OK Next Co., Ltd.
1 Oktober 2025 October 1, 2025	Penunjukan OK Data System sebagai penyedia jasa IT *Security* PT Bank Oke Indonesia, Tbk. Appointment of OK Data System as the IT Security service provider for PT Bank Oke Indonesia, Tbk.	OK Data System	59.812.349	Hubungan afiliasi antara Bank dengan OK Data System didasarkan pada hubungan antara 2 (dua) perusahaan yang dikendalikan oleh pihak yang sama, yaitu OK Next Co., Ltd. The affiliation between the Bank and OK Data System is based on the relationship between 2 (two) companies controlled by the same party, namely OK Next Co., Ltd.

Tanggal Date	Jenis Transaksi Type of Transaction	Pihak Terafiliasi Affiliated Parties	Nilai Transaksi Transaction Value (Rp)	Sifat Hubungan Nature of Relationship
15 Oktober 2025 October 15, 2025	Penunjukan OK Data System sebagai penyedia jasa IT *Security* PT Bank Oke Indonesia, Tbk. Appointment of OK Data System as the IT Security service provider for PT Bank Oke Indonesia, Tbk.	OK Data System	58.863.140	Hubungan afiliasi antara Bank dengan OK Data System didasarkan pada hubungan antara 2 (dua) perusahaan yang dikendalikan oleh pihak yang sama, yaitu OK Next Co., Ltd. The affiliation between the Bank and OK Data System is based on the relationship between 2 (two) companies controlled by the same party, namely OK Next Co., Ltd.
20 November 2025 November 20, 2025	Penunjukan OK Data System sebagai penyedia jasa IT *Security* PT Bank Oke Indonesia, Tbk. Appointment of OK Data System as the IT Security service provider for PT Bank Oke Indonesia, Tbk.	OK Data System	57.550.655	Hubungan afiliasi antara Bank dengan OK Data System didasarkan pada hubungan antara 2 (dua) perusahaan yang dikendalikan oleh pihak yang sama, yaitu OK Next Co., Ltd. The affiliation between the Bank and OK Data System is based on the relationship between 2 (two) companies controlled by the same party, namely OK Next Co., Ltd.
19 Desember 2025 December 19, 2025	Penunjukan OK Data System sebagai penyedia jasa IT *Security* PT Bank Oke Indonesia, Tbk. Appointment of OK Data System as the IT Security service provider for PT Bank Oke Indonesia, Tbk.	OK Data System	59.102.790	Hubungan afiliasi antara Bank dengan OK Data System didasarkan pada hubungan antara 2 (dua) perusahaan yang dikendalikan oleh pihak yang sama, yaitu OK Next Co., Ltd. The affiliation between the Bank and OK Data System is based on the relationship between 2 (two) companies controlled by the same party, namely OK Next Co., Ltd.

Transaksi yang Mengandung Benturan Kepentingan

Sepanjang tahun 2025, OK BANK tidak melakukan transaksi yang mengandung benturan kepentingan, sehingga tidak terdapat informasi mengenai nama dan jabatan yang memiliki potensi benturan kepentingan, nama dan jabatan yang mengambil keputusan, jenis transaksi, maupun nilai transaksi yang terkait.

Transactions Containing Conflict of Interest

Throughout 2025, OK BANK did not carry out any transactions involving conflicts of interest. Accordingly, there is no information regarding the names and positions of parties with potential conflicts of interest, the names and positions of decision-makers, the types of transactions, or the related transaction values.

Pemberian Dana untuk Kegiatan Sosial Politik
Provision of Funds for Social Political Activities

Bank telah menjalankan berbagai kegiatan tanggung jawab sosial dan lingkungan secara konsisten sebagai bagian dari komitmen untuk memberikan kontribusi positif kepada masyarakat. Selain itu, Bank juga aktif melaksanakan program peningkatan literasi keuangan melalui kegiatan edukasi perbankan sesuai dengan POJK Nomor 3 Tahun 2023 tentang Peningkatan Literasi dan Inklusi Keuangan di Sektor Jasa Keuangan bagi Konsumen dan/atau Masyarakat, sebagaimana telah diubah sebagian dengan POJK Nomor 22 Tahun 2023 tentang Pelindungan Konsumen dan Masyarakat di Sektor Jasa Keuangan, serta SEOJK Nomor 31/SEOJK.07/2017 tentang Pelaksanaan Kegiatan dalam rangka Meningkatkan Inklusi Keuangan di Sektor Jasa Keuangan. Berbagai program tersebut dilakukan untuk memperluas pemahaman masyarakat mengenai layanan keuangan, mendukung pembangunan sosial, dan memperkuat peran Bank dalam mendorong kesejahteraan dan pemberdayaan komunitas.

Bank telah melaksanakan edukasi perbankan sebanyak 2 (dua) kali. Pada tahun 2025, Bank melaksanakan berbagai program edukasi keuangan, baik secara tatap muka maupun melalui media sosial yang dimiliki Bank, seperti Instagram, Facebook, dan Youtube. Adapun informasi yang diberikan kepada masyarakat meliputi:

1. Ayo Menabung; dan
2. Ayo Pintar Atur Uang Jajan.

Selain program yang telah diuraikan di atas, Bank tidak melakukan pendanaan kegiatan politik ataupun kegiatan yang terafiliasi dengan partai politik.

The Bank has consistently carried out various social and environmental responsibility activities as part of its commitment to making a positive contribution to society. In addition, the Bank has actively implemented financial literacy enhancement programs through banking education activities in accordance with POJK Number 3 of 2023 on the Improvement of Financial Literacy and Inclusion in the Financial Services Sector for Consumers and/or the Public, as partially amended by POJK Number 22 of 2023 on Consumer and Public Protection in the Financial Services Sector, as well as SEOJK Number 31/SEOJK.07/2017 on the Implementation of Activities to Increase Financial Inclusion in the Financial Services Sector. These programs are conducted to broaden public understanding of financial services, support social development, and strengthen the Bank's role in promoting community welfare and empowerment.

The Bank conducted banking education sessions twice. In 2025, the Bank carried out various financial education programs, both in-person and through the Bank's social media channels, such as Instagram, Facebook, and YouTube. The information provided to the public included:

1. Ayo Menabung (Let's Save); and
2. Ayo Pintar Atur Uang Jajan (Let's Smartly Manage Pocket Money).

Apart from the programs described above, the Bank did not provide funding for political activities or activities affiliated with political parties.

Kode Etik & Budaya Perusahaan [ESG G-07] [GRI 2-23, 2-24]

Code of Conducts & Corporate Culture

Dalam menjaga profesionalisme dan integritas organisasi, penerapan nilai dan pedoman perilaku menjadi fondasi penting bagi terciptanya lingkungan kerja yang sehat. OK BANK menempatkan Kode Etik sebagai acuan utama dalam membangun budaya yang konsisten dan bertanggung jawab di seluruh tingkatan organisasi. Untuk memastikan pemahaman yang merata, OK BANK melakukan sosialisasi Kode Etik kepada seluruh karyawan melalui berbagai saluran komunikasi, termasuk pengiriman email yang bersifat informatif hingga pertemuan tatap muka yang memungkinkan diskusi dan klarifikasi lebih mendalam.

Sebagai bentuk komitmen terhadap penerapan standar perilaku tersebut, seluruh karyawan, Dewan Komisaris, dan Direksi diwajibkan menandatangani Piagam Kode Etik. Tindakan ini bukan hanya bersifat administratif, tetapi juga menegaskan tanggung jawab moral setiap individu dalam menjalankan tugasnya. Dengan adanya komitmen tertulis ini, OK BANK memiliki dasar yang kuat untuk menegakkan etika kerja dan memastikan bahwa setiap keputusan maupun tindakan operasional selaras dengan prinsip-prinsip yang telah ditetapkan.

Untuk menjaga agar nilai-nilai tersebut tetap relevan dan terinternalisasi, OK BANK terus mengembangkan Budaya Perusahaan berbasis Kode Etik melalui pelatihan dan evaluasi yang dilakukan secara rutin. Kegiatan ini memungkinkan karyawan memahami penerapan etika dalam situasi nyata, sekaligus menjadi sarana untuk memperkuat sikap profesional, transparan, dan akuntabel. Dengan pendekatan berkelanjutan ini, Budaya Perusahaan dapat tumbuh secara konsisten dan memberikan dampak positif terhadap kualitas layanan serta reputasi institusi.

Isi Kode Etik OK BANK diuraikan sebagai berikut:

1. Pejabat dan karyawan harus setia menjalankan bisnis dengan prinsip kehati-hatian dan akan berupaya untuk mencegah insiden keuangan;
2. Pejabat dan karyawan harus menghindari implikasi yang tidak adil atau perlakuan istimewa yang akan diterima dari nasabah dalam melakukan transaksi atas nama Ok Bank Indonesia. Oleh karena itu, pejabat dan karyawan OK BANK tidak akan menerima uang atau jamuan dari nasabah atau pihak berkepentingan lainnya yang terkait dengan bisnis dan tidak akan secara pribadi terlibat dalam transaksi moneter apa pun;
3. Pejabat dan karyawan wajib bertindak jujur dan berintegritas, mematuhi peraturan dan perundang-undangan yang berlaku;

In maintaining organizational professionalism and integrity, the implementation of values and codes of conduct serves as an important foundation for creating a healthy working environment. OK BANK places its Code of Conducts as the primary reference in building a consistent and responsible culture across all levels of the organization. To ensure uniform understanding, OK BANK disseminates the Code of Conducts to all employees through various communication channels, including informative email distributions as well as face-to-face meetings that allow for more in-depth discussion and clarification.

As a manifestation of its commitment to upholding these standards of conduct, all employees, members of the Board of Commissioners, and members of the Board of Directors are required to sign the Code of Conducts Charter. This action is not merely administrative in nature, but also affirms the moral responsibility of each individual in carrying out their duties. With this written commitment in place, OK BANK has a strong foundation for enforcing work ethics and ensuring that every decision and operational action aligns with the established principles.

To ensure that these values remain relevant and well internalized, OK BANK continues to develop its Corporate Culture based on the Code of Conducts through regular training and evaluations. These activities enable employees to understand the application of ethics in real-life situations, while also serving as a means to reinforce professional, transparent, and accountable attitudes. Through this sustainable approach, the Corporate Culture can grow consistently and deliver a positive impact on service quality and the institution's reputation.

The contents of OK BANK's Code of Conducts are outlined as follows:

1. Officials and employees must faithfully conduct business with prudence and strive to prevent any financial incidents;
2. Officials and employees must avoid any unfair implications or preferential treatment from customers when conducting transactions on behalf of OK Bank Indonesia. Therefore, officials and employees of OK BANK are prohibited from accepting money or entertainment from customers or other interested parties related to the Bank's business and shall not personally engage in any monetary transactions;
3. Officials and employees are required to act honestly and with integrity, and comply with the applicable laws and regulations;

4. Pejabat dan karyawan harus bertindak dengan itikad baik, penuh tanggung jawab dan kehati-hatian, dengan kompetensi dan ketekunan, memperhatikan kesopanan di antara karyawan dan tidak akan melakukan diskriminasi pada karyawan secara tidak adil dalam keadaan apa pun. Atasan tidak boleh mengeluarkan instruksi yang tidak adil dan tidak pada tempatnya kepada bawahan, dan bawahan tidak boleh mengikuti instruksi yang melanggar hukum yang dikeluarkan oleh atasan;
5. Pejabat dan karyawan dilarang melakukan hal-hal yang merusak nilai dan reputasi Bank dan tidak merusak atau merendahkan reputasi setiap individu;

6. Pejabat dan karyawan wajib melindungi hak nasabah untuk memahami Bank dan tidak melakukan transaksi yang tidak wajar dengan nasabah;
7. Pejabat dan karyawan wajib menjamin kerahasiaan transaksi keuangan nasabah dan tidak mengejar keuntungan pribadi dengan menggunakan informasi rahasia yang diperoleh dalam pekerjaannya;
8. Pejabat dan karyawan dilarang memberikan perlakuan diskriminatif kepada nasabah;
9. Pejabat dan karyawan wajib mencegah dari perilaku:
    a. Memperkaya atau menguntungkan diri sendiri atau pihak lain; dan/atau
    b. Menyalahgunakan kewenangan, kesempatan, atau sarana yang ada padanya karena jabatan atau kedudukannya, yang berakibat merugikan nasabah;
10. Pejabat dan karyawan wajib bertanggung jawab atas kerugian nasabah yang dengan terbukti diakibatkan kesalahan, kelalaian, dan/atau perbuatan yang bertentangan dengan kebijakan, prosedur, dan ketentuan peraturan perundang-undangan di sektor jasa keuangan;
11. Pejabat dan karyawan wajib menyediakan informasi mengenai produk dan/atau jasa layanan yang jelas, akurat, dan benar, serta tidak berpotensi menyesatkan nasabah;

12. Pejabat dan karyawan dilarang memberikan produk dan/atau layanan yang merugikan atau berpotensi merugikan calon nasabah dengan menyalahgunakan keadaan atau kondisi calon nasabah;
13. Pejabat dan karyawan mempunyai tanggung jawab untuk mendukung penyediaan layanan khusus kepada nasabah penyandang disabilitas dan lanjut usia;
14. Pejabat dan karyawan tidak boleh mengalihkan aset dan anggaran Bank untuk keuntungan pribadi;
15. Pejabat dan karyawan harus menghormati kerahasiaan informasi yang diperoleh selama bekerja dan tidak akan mengungkapkan kepada pihak ketiga bahkan setelah pensiun dari Bank. Informasi rahasia yang diperoleh selama bekerja tidak boleh digunakan untuk keuntungan pribadi; serta

4. Officials and employees must act in good faith, with responsibility and prudence, exercising competence and diligence, maintaining courtesy among employees, and shall not unfairly discriminate against any employee under any circumstances. Supervisors must not give unfair or improper instructions to subordinates, and subordinates must not follow any unlawful instructions issued by supervisors;

5. Officials and employees are prohibited from engaging in actions that may damage the Bank's values and reputation, and must not harm or degrade the reputation of any individual;
6. Officials and employees must protect customers' rights to understand the Bank and must not conduct unreasonable transactions with customers;
7. Officials and employees are obliged to maintain the confidentiality of customers' financial transactions and are prohibited from pursuing personal gain by using confidential information obtained through their work;
8. Officials and employees are prohibited from providing discriminatory treatment to customers;
9. Officials and employees must prevent behavior that:
    a. Enriching or benefiting themselves or other parties; and/or
    b. Abusing authority, opportunities, or resources available to them due to their position or role, which may result in harm to customers;
10. Officials and employees are responsible for any losses incurred by customers that are proven to result from errors, negligence, and/or actions that violate policies, procedures, and applicable laws and regulations in the financial services sector;
11. Officials and employees are required to provide clear, accurate, and correct information regarding products and/or services, and must not provide information that may potentially mislead customers;
12. Officials and employees are prohibited from offering products and/or services that harm or have the potential to harm prospective customers by taking advantage of their conditions or circumstances;
13. Officials and employees have a responsibility to support the provision of special services for customers with disabilities and elderly customers;
14. Officials and employees must not divert the Bank's assets and budget for personal gain;
15. Officials and employees must respect the confidentiality of information obtained during their employment and must not disclose it to third parties even after retiring from the Bank. Confidential information obtained during employment must not be used for personal gain; and

16. Pejabat dan karyawan wajib menggunakan dan mengendalikan secara bertanggung jawab atas semua kekayaan dan sumber daya Bank yang digunakan atau dipercayakan kepadanya.

16. Officials and employees are required to use and manage responsibly all Bank assets and resources used or entrusted to them.

Pelanggaran Kode Etik dan Sanksi yang Diberikan

Sepanjang tahun 2025, tidak ditemukan adanya pelanggaran terhadap Kode Etik yang berlaku di lingkungan Bank, menunjukkan bahwa nilai-nilai profesionalisme dan integritas telah dijalankan secara konsisten oleh seluruh karyawan. Meskipun demikian, Bank tetap menjaga mekanisme penegakan disiplin yang tegas, di mana setiap pelanggaran yang mungkin terjadi akan ditindak sesuai kebijakan yang berlaku, termasuk pemberian teguran, pemutusan hubungan kerja, hingga tindakan hukum lebih lanjut apabila diperlukan.

Violation of Code of Conducts and Imposed Sanctions

Throughout 2025, no violations of the applicable Code of Conducts were identified within the Bank, indicating that the values of professionalism and integrity have been consistently upheld by all employees. Nevertheless, the Bank maintains a firm disciplinary enforcement mechanism, whereby any violations that may occur will be addressed in accordance with prevailing policies, including the issuance of warnings, termination of employment, and further legal action if deemed necessary.

Sistem Pelaporan Pelanggaran [GRI 2-16, 2-26]

Whistleblowing System

Sistem pelaporan pelanggaran (*whistleblowing system*/WBS) OK BANK disusun untuk memberikan saluran aman dan rahasia bagi karyawan maupun pihak eksternal dalam menyampaikan dugaan pelanggaran yang berpotensi merugikan OK BANK. Mekanisme ini mencakup penerimaan laporan, verifikasi awal, investigasi, dan tindak lanjut yang dilakukan secara objektif guna memastikan setiap aduan ditangani dengan adil. Melalui penerapan sistem yang jelas, OK BANK berupaya menciptakan lingkungan kerja yang berintegritas dan mendorong budaya keterbukaan dalam mencegah serta mendeteksi tindakan yang tidak sesuai dengan ketentuan.

OK BANK's whistleblowing system (WBS) is designed to provide a safe and confidential channel for employees and external parties to report alleged violations that may potentially harm OK BANK. This mechanism covers the receipt of reports, initial verification, investigation, and objective follow-up actions to ensure that each complaint is handled fairly. Through the implementation of a clear system, OK BANK seeks to foster an environment of integrity and encourage a culture of openness in preventing and detecting actions that are not in compliance with applicable regulations.

Cara Penyampaian Laporan Pelanggaran

Penyampaian laporan pelanggaran difasilitasi melalui saluran khusus yang telah disediakan Bank untuk memastikan setiap informasi dapat diterima dan ditindaklanjuti secara cepat dan rahasia. Pelapor dapat mengajukan laporan melalui email ok-wbs@okbank.co.id dan lapor_fraud@okbank.co.id, maupun melalui saluran telepon (021) 2312633 eks. 2222. Mekanisme ini dirancang agar karyawan maupun pihak terkait dapat menyampaikan dugaan pelanggaran dengan aman, sehingga proses pengawasan internal tetap berjalan efektif dan risiko penyimpangan dapat diminimalkan.

How to Submit Violation Reports

The submission of violation reports is facilitated through dedicated channels provided by the Bank to ensure that all information is received and followed up promptly and confidentially. Reporters may submit reports via email at ok-wbs@okbank.co.id and lapor_fraud@okbank.co.id, or through the telephone line at (021) 2312633 ext. 2222. This mechanism is designed to enable employees and related parties to safely report alleged violations, thereby ensuring the effectiveness of internal oversight and minimizing the risk of irregularities.

Perlindungan bagi Pelapor

Perlindungan bagi pelapor menjadi bagian penting dalam memastikan WBS berfungsi secara efektif dan bebas dari tekanan. OK BANK memberikan jaminan kerahasiaan identitas dan memastikan pelapor tidak mengalami tindakan yang bersifat mengintimidasi, menghambat, atau merugikan akibat laporan yang disampaikan dengan itikad baik. Melalui komitmen ini, lingkungan kerja yang aman dan berintegritas dapat tercipta sehingga karyawan merasa memiliki ruang untuk berkontribusi dalam menjaga kepatuhan dan etika Bank.

Penanganan Laporan Pelanggaran

Dalam menjaga integritas operasional, OK BANK menerapkan mekanisme penanganan laporan pelanggaran melalui WBS yang dirancang untuk memastikan setiap indikasi ketidaksesuaian dapat ditangani secara objektif dan terpercaya. Proses ini dikelola oleh Anti-*Fraud Unit* yang memiliki tanggung jawab penuh untuk melakukan verifikasi awal, menilai kelengkapan informasi, dan menindaklanjuti setiap laporan yang masuk sesuai prosedur yang berlaku. Dengan adanya sistem yang terstruktur ini, Bank dapat memberikan ruang bagi pelapor untuk menyampaikan informasi secara aman, sekaligus memperkuat upaya pencegahan dan penanganan pelanggaran demi terciptanya lingkungan kerja yang transparan dan akuntabel.

Jumlah Pengaduan Tahun 2025 dan Tindak Lanjutnya

Sepanjang tahun 2025, Bank telah menerima pengaduan mengenai indikasi pelanggaran, baik melalui saluran WBS maupun saluran lainnya (Aplikasi Portal Perlindungan Konsumen/APPK, Indonesia Anti-*Scam Center*/IASC, dan lainnya). Di mana dalam pengelolaannya, seluruh laporan pelanggaran tersebut telah ditindaklanjuti dan sebagian besar di antaranya merupakan laporan yang tidak terbukti.

Whistleblower Protection

Protection for whistleblowers becomes an important element in ensuring that the WBS functions effectively and free from pressure. OK BANK guarantees the confidentiality of the reporter's identity and ensures that whistleblowers do not experience intimidation, obstruction, or any detrimental actions as a result of reports submitted in good faith. Through this commitment, a safe and integrity-driven working environment can be fostered, enabling employees to feel empowered to contribute to upholding the Bank's compliance and ethical standards.

Handling of Violation Reports

In maintaining operational integrity, OK BANK implements a mechanism for handling violation reports through the WBS that is designed to ensure that any indications of non-compliance are addressed in an objective and reliable manner. This process is managed by the Anti-Fraud Unit, which bears full responsibility for conducting initial verification, assessing the completeness of information, and following up on each report received in accordance with applicable procedures. Through this structured system, the Bank provides a secure channel for whistleblowers to submit information, while also strengthening efforts to prevent and address violations in order to create a transparent and accountable working environment.

Number of Complaints in 2025 and Follow-Up Actions

Throughout 2025, the Bank received complaints regarding indications of violations, both through the WBS channel and other channels (Consumer Protection Portal Application/APPK, Indonesia Anti-Scam Center/IASC, and others). In handling these reports, all violation complaints were followed up, and the majority of them were found to be unsubstantiated.

Kebijakan Strategi Anti-*Fraud*

Anti-Fraud Strategy Policy

Dalam upaya menjaga keamanan dan integritas operasional, OK BANK menerapkan kebijakan strategi anti-*fraud* yang dirancang untuk mencegah, mendeteksi, dan menindak setiap potensi penyimpangan. Strategi ini tidak hanya mencakup prosedur internal, tetapi juga disertai dengan edukasi aktif kepada seluruh pihak terkait mengenai pentingnya pencegahan *fraud*. Selain itu, OK BANK menegakkan sanksi yang tegas bagi setiap pelanggar sebagai bentuk komitmen nyata dalam menegakkan disiplin, memperkuat budaya kepatuhan, dan memastikan lingkungan kerja yang aman.

As an effort to safeguard operational security and integrity, OK BANK implements an anti-fraud strategic policy designed to prevent, detect, and take action against any potential irregularities. This strategy not only covers internal procedures but is also accompanied by active education for all relevant parties on the importance of fraud prevention. In addition, OK BANK enforces strict sanctions against any violations as a tangible commitment to upholding discipline, strengthening a culture of compliance, and ensuring a safe working environment.

Program dan Prosedur yang Dilakukan dalam Mengatasi Praktik *Fraud* (Korupsi, Suap, Gratifikasi, *Kickbacks*, dan Hal Lain yang Menyebabkan Konflik Kepentingan) [ESG G-07]

OK BANK menerapkan prinsip *zero tolerance* terhadap segala bentuk praktik kecurangan (*fraud*), termasuk korupsi, penyuapan, gratifikasi, *kickbacks*, maupun tindakan lain yang berpotensi menimbulkan konflik kepentingan. Komitmen ini diwujudkan melalui penerapan sistem pengendalian internal yang komprehensif serta pengelolaan risiko yang terintegrasi dalam seluruh aktivitas operasional Bank. [GRI 3-3]

Sepanjang tahun pelaporan, OK BANK telah melakukan pengkajian risiko korupsi terhadap seluruh operasi utama Bank, yang mencakup aktivitas perbankan di kantor pusat dan unit operasional lainnya. Dengan demikian, 100% operasi Bank telah dinilai dalam kerangka manajemen risiko yang mencakup risiko korupsi sebagai bagian dari risiko operasional dan risiko kepatuhan. Proses pengkajian risiko tersebut dilakukan secara berkala dengan mengacu pada kebijakan manajemen risiko, hasil evaluasi pengendalian internal, serta pemantauan atas proses bisnis yang memiliki potensi eksposur risiko. [GRI 205-1]

Berdasarkan hasil pengkajian tersebut, Bank mengidentifikasi bahwa potensi risiko korupsi dapat muncul pada aktivitas tertentu, antara lain proses pengadaan barang dan jasa, pemberian fasilitas kredit, pengelolaan hubungan dengan pihak ketiga, serta aktivitas operasional yang melibatkan pengambilan keputusan dan kewenangan tertentu. Risiko-risiko tersebut bersifat potensial dan telah dimitigasi melalui penerapan kebijakan, prosedur, dan mekanisme pengendalian yang memadai. [GRI 205-1]

Selain itu, Bank menyediakan kanal pelaporan atau WBS yang memungkinkan karyawan maupun pihak eksternal melaporkan dugaan *fraud* secara aman dan terjamin kerahasiaannya. Di samping itu, Bank juga melakukan evaluasi berkala

Programs and Procedures Carried Out in Overcoming Fraud Practices (Corruption, Bribery, Gratification, Kickbacks, and Other Actions Causing Conflict of Interest) [ESG G-07]

OK BANK applies a zero-tolerance principle toward all forms of fraudulent practices, including corruption, bribery, gratification, kickbacks, and other actions that may give rise to conflicts of interest. This commitment is realized through the implementation of a comprehensive internal control system and integrated risk management across all of the Bank's operational activities. [GRI 3-3]

Throughout the reporting year, OK BANK conducted corruption risk assessments across all of its main operations, including banking activities at the head office and other operational units. Thus, 100% of the Bank's operations had been assessed within a risk management framework that includes corruption risk as part of operational and compliance risks. The risk assessment process is carried out periodically with reference to risk management policies, the results of internal control evaluations, and monitoring of business processes with potential risk exposure. [GRI 205-1]

Based on the assessment results, the Bank identifies that potential corruption risks may arise in certain activities, including the procurement of goods and services, the provision of credit facilities, the management of relationships with third parties, as well as operational activities involving specific decision-making processes and authorities. These risks are potential in nature and have been mitigated through the implementation of adequate policies, procedures, and control mechanisms. [GRI 205-1]

Moreover, the Bank provides reporting channels or a WBS that allow employees and external parties to report suspected fraud safely with guaranteed confidentiality. The Bank also conducts periodic evaluations of the effectiveness of its anti-fraud

terhadap efektivitas program anti-*fraud* dan meningkatkan kompetensi karyawan melalui pelatihan yang relevan. Dengan pendekatan yang menyeluruh ini, Bank berupaya menjaga integritas operasional, melindungi aset, dan memperkuat kepercayaan seluruh pemangku kepentingan.

Bank memiliki Anti-*Fraud Unit* (AFU) untuk mengoordinasikan Strategi Anti-*Fraud* dengan memastikan penerapan 4 (empat) pilar Strategi Anti-*Fraud* yang diuraikan sebagai berikut:
1. Pencegahan;
2. Deteksi;
3. Investigasi, pelaporan, dan sanksi; serta
4. Pemantauan, evaluasi, dan tindak lanjut.

Pelatihan/Sosialisasi Anti-*Fraud* kepada Karyawan [GRI 205-2]

Dalam rangka memperkuat budaya kepatuhan dan pencegahan penyimpangan, OK BANK secara rutin menyelenggarakan pelatihan dan sosialisasi anti-*fraud* bagi seluruh karyawan. Kegiatan ini dilakukan melalui sesi tatap muka berupa *sharing session*, yang memungkinkan karyawan untuk berdiskusi, memahami kasus nyata, dan mengajukan pertanyaan secara langsung. Selain itu, materi sosialisasi juga disebarkan melalui email agar informasi dapat diakses secara lebih luas dan berkelanjutan. Pendekatan ganda ini membantu memastikan bahwa setiap karyawan memiliki pemahaman yang jelas mengenai praktik anti-*fraud* dan peran mereka dalam menjaga integritas serta transparansi operasional Bank.

Insiden atau Laporan Dugaan *Fraud* [GRI 205-3]

Sepanjang tahun 2025, OK BANK tidak menerima laporan *fraud,* baik itu korupsi, suap, gratifikasi, *kickbacks*, dan hal lain yang menyebabkan konflik kepentingan, yang dilakukan oleh karyawan, Dewan Komisaris, dan/atau Direksi yang terjadi di lingkungan bisnis OK BANK. Namun, terdapat laporan *fraud* sehubungan dengan proses kredit menggunakan identitas palsu/milik orang lain dan penggunaan rekening OK BANK untuk penipuan yang seluruhnya dilakukan oleh pihak eksternal.

program and enhances employee competence through relevant training. Through this comprehensive approach, the Bank seeks to safeguard operational integrity, protect assets, and strengthen the trust of all stakeholders.

The Bank has established an Anti-Fraud Unit (AFU) to coordinate the Anti-Fraud Strategy by ensuring the implementation of the 4 (four) pillars of the Anti-Fraud Strategy, as outlined below:
1. Prevention;
2. Detection;
3. Investigation, reporting, and sanctions; and
4. Monitoring, evaluation, and follow-up.

Anti-Fraud Training/Dissemination for Employees [GRI 205-2]

In order to strengthen a culture of compliance and prevent irregularities, OK BANK routinely conducts anti-fraud training and dissemination programs for all employees. These activities are carried out through face-to-face sharing sessions, allowing employees to engage in discussions, understand real cases, and ask questions directly. In addition, dissemination materials are also distributed via email so that the information can be accessed more broadly and on an ongoing basis. This dual approach helps ensure that every employee has a clear understanding of anti-fraud practices and their role in safeguarding the Bank's operational integrity and transparency.

Incidents or Reports of Alleged Fraud [GRI 205-3]

Throughout 2025, OK BANK did not receive any fraud reports, including corruption, bribery, gratification, kickbacks, or other acts giving rise to conflicts of interest, committed by employees, members of the Board of Commissioners, and/or the Board of Directors within OK BANK's business environment. However, there were fraud reports related to the credit process involving the use of fake or someone else's identity and the use of OK BANK accounts for fraudulent purposes, all of which were carried out by external parties.

Pencegahan *Insider Trading*
Insider Trading Prevention

Upaya pencegahan *insider trading* menjadi bagian penting dalam menjaga integritas operasional Bank. Praktik ini tidak hanya merusak kepercayaan publik, tetapi juga berpotensi menimbulkan konsekuensi hukum yang serius bagi individu maupun institusi. Untuk meminimalkan risiko tersebut, OK BANK mengambil langkah proaktif melalui kebijakan internal yang ketat dan pengawasan berkelanjutan terhadap aktivitas yang berpotensi menimbulkan konflik kepentingan.

Salah satu langkah utama yang dijalankan adalah pemberian pelatihan kepada seluruh karyawan mengenai bahaya dan implikasi hukum dari *insider trading*. Melalui pelatihan ini, karyawan dibekali pemahaman yang jelas tentang jenis informasi yang tergolong material dan tidak boleh disebarluaskan, serta bagaimana menjaga kerahasiaan data yang mereka kelola. Dengan pendekatan edukatif yang konsisten, OK BANK tidak hanya memastikan bahwa setiap karyawan memahami tanggung jawab etisnya, tetapi juga menciptakan budaya kerja yang transparan, patuh aturan, dan berorientasi pada perlindungan kepentingan publik.

Efforts to prevent insider trading are an important part to maintain the Bank's operational integrity. Such practices not only undermine public trust but may also give rise to serious legal consequences for both individuals and institutions. To minimize these risks, OK BANK takes proactive measures through stringent internal policies and continuous oversight of activities that may potentially give rise to conflicts of interest.

One of the main measures implemented is the provision of training for all employees on the risks and legal implications of insider trading. Through this training, employees are equipped with a clear understanding of the types of information that are considered material and must not be disclosed, as well as how to maintain the confidentiality of the data under their management. Through this consistent educational approach, OK BANK not only ensures that every employee understands their ethical responsibilities, but also fosters a transparent, compliant, and public-interest-oriented work culture.

Perselisihan Internal
Internal Disputes

Sepanjang tahun 2025, lingkungan kerja OK BANK diisi oleh suasana kolaboratif yang stabil, tercermin dari tidak adanya perselisihan internal antar karyawan yang bersifat material maupun signifikan. Kondisi ini menunjukkan bahwa mekanisme komunikasi, pengelolaan pekerjaan, dan penyelesaian isu di tingkat internal berjalan dengan baik, sehingga potensi konflik dapat ditangani sejak dini atau bahkan tidak muncul sama sekali.

Throughout 2025, OK BANK's working environment was characterized by a stable and collaborative atmosphere, as reflected in the absence of any material or significant internal disputes among employees. This condition indicates that internal communication, work management, and issue resolution mechanisms have been functioning effectively, enabling potential conflicts to be addressed at an early stage or not arise at all.

Kebijakan Pencegahan Konflik Kepentingan bagi Dewan Komisaris dan Direksi [ESG G-09] [GRI 2-11, 2-15]

Conflict of Interest Prevention Policy for the Board of Commissioners and Board of Directors

Dalam menjalankan fungsi pengawasan dan pengelolaan strategis, Dewan Komisaris dan Direksi dituntut untuk selalu menempatkan kepentingan Bank dan para pemangku kepentingan sebagai prioritas utama. Untuk itu, mereka memiliki kewajiban yang jelas dalam mencegah, mengidentifikasi, dan mengelola setiap potensi konflik kepentingan yang dapat memengaruhi objektivitas pengambilan keputusan. Komitmen ini menjadi fondasi penting agar setiap kebijakan, rencana, dan langkah strategis yang dijalankan tetap berfokus pada keberlanjutan dan integritas Bank.

Sebagai bagian dari mekanisme pengendalian, setiap anggota Dewan Komisaris dan Direksi diwajibkan melaporkan potensi konflik kepentingan yang mungkin muncul, sekaligus mengundurkan diri dari proses pengambilan keputusan yang dapat menimbulkan bias atau kepentingan pribadi. Untuk memperkuat kesadaran etis tersebut, OK BANK juga menetapkan Kode Etik yang mengatur standar perilaku bagi jajaran pimpinan, termasuk adanya sistem pelaporan yang berfungsi mendeteksi secara dini berbagai indikasi konflik kepentingan. Dengan pendekatan ini, Bank memastikan bahwa seluruh proses tata kelola berjalan transparan, profesional, dan berorientasi pada prinsip-prinsip tata kelola yang baik.

In carrying out their oversight and strategic management functions, the Board of Commissioners and the Board of Directors are required to always place the interests of the Bank and its stakeholders as the top priority. Therefore, they have clear obligations to prevent, identify, and manage any potential conflicts of interest that may affect the objectivity of decision-making. This commitment serves as an essential foundation to ensure that every policy, plan, and strategic initiative remains focused on the Bank's sustainability and integrity.

As part of the control mechanism, each member of the Board of Commissioners and the Board of Directors is required to disclose any potential conflicts of interest that may arise and to recuse themselves from decision-making processes that could give rise to bias or personal interests. To further strengthen ethical awareness, OK BANK has also established a Code of Conducts that governs standards of conduct for senior management, including a reporting system designed to detect potential conflicts of interest at an early stage. Through this approach, the Bank ensures that all governance processes are carried out transparently, professionally, and in accordance with the principles of good corporate governance.

Pengadaan Barang dan Jasa

Procurement of Goods and Services

Pemenuhan kebutuhan operasional OK BANK dilaksanakan melalui proses pengadaan barang dan jasa yang mengedepankan prinsip kehati-hatian, kepatuhan terhadap peraturan yang berlaku, dan penerapan GCG. Seluruh proses pengadaan dilakukan secara terencana, terstruktur, dan terdokumentasi secara memadai sejak tahap perencanaan hingga penyelesaian.

Setelah kebutuhan diverifikasi, OK BANK melakukan seleksi vendor secara objektif dan transparan berdasarkan kriteria yang telah ditetapkan, meliputi pemenuhan spesifikasi teknis, standar kualitas, dan kewajaran serta daya saing harga. Dalam rangka memastikan kesamaan pemahaman atas ruang lingkup pekerjaan, dilakukan pemberian penjelasan pekerjaan (*aanwijzing*) kepada seluruh peserta pengadaan.

The operational needs of OK BANK are fulfilled through the procurement of goods and services, which prioritizes prudence, compliance with applicable regulations, and GCG implementation. All procurement processes are carried out in a planned, structured, and adequately documented manner from the planning stage through to completion.

Once needs are verified, OK BANK conducts vendor selection objectively and transparently based on established criteria, including compliance with technical specifications, quality standards, fairness, and price competitiveness. To ensure a shared understanding of the scope of work, a job briefing (aanwijzing) is provided to all procurement participants.

Penetapan pemenang dilakukan secara independen dan akuntabel, selanjutnya pelaksanaan kontrak diawasi secara ketat untuk memastikan kepatuhan terhadap ketentuan perjanjian. Proses pengadaan diakhiri dengan serah terima barang atau jasa sesuai kesepakatan dan penyelesaian kewajiban pembayaran yang dilakukan secara tertib, tepat waktu, dan transparan.

The winner is determined independently and accountably, and the contract execution is closely monitored to ensure compliance with the terms of the agreement. The procurement process concludes with the handover of goods or services as agreed and the orderly, timely, and transparent settlement of payment obligations.

Perilaku Anti-Persaingan, Praktik Anti-Pakat, dan Monopoli

Anti-Competitive Behavior, Anti-Collusion Practices, and Monopoly

OK BANK menjalankan seluruh kegiatan usahanya dengan mengedepankan prinsip persaingan usaha yang sehat serta kepatuhan terhadap peraturan perundang-undangan yang berlaku. OK BANK memastikan bahwa kebijakan, proses bisnis, dan hubungan dengan pihak ketiga tidak melibatkan praktik anti-persaingan, anti-pakat, maupun tindakan yang berpotensi mengarah pada monopoli. [GRI 3-3]

OK BANK conducts all of its business activities by prioritizing the principles of fair competition and compliance with applicable laws and regulations. OK BANK ensures that its policies, business processes, and relationships with third parties do not involve anti-competitive practices, collusion, or actions that may lead to monopolistic behavior. [GRI 3-3]

Sepanjang tahun pelaporan, OK BANK tidak memiliki tindakan hukum yang sedang berlangsung maupun yang telah diselesaikan terkait pelanggaran peraturan anti-persaingan, anti-pakat, dan monopoli, baik di tingkat nasional maupun internasional. Bank secara konsisten memperkuat pengendalian internal dan sosialisasi kepatuhan guna meminimalkan risiko hukum serta menjaga integritas dan keberlanjutan kegiatan usaha. [GRI 206-1]

Throughout the reporting year, OK BANK had no ongoing or resolved legal actions related to violations of anti-competition, anti-collusion, or monopoly regulations, either at the national or international level. The Bank consistently strengthens internal controls and compliance socialization to minimize legal risks and safeguard the integrity and sustainability of its business activities. [GRI 206-1]

Penerapan Tata Kelola pada Kantor Cabang Bank Luar Negeri (KCLBN)

Implementation of Governance in Overseas Branch Offices (KCLBN)

Sampai dengan akhir tahun 2025, Bank tidak memiliki Kantor KCLBN, sehingga tidak terdapat informasi terkait kebijakan, prosedur, maupun praktik tata kelola khusus yang terkait dengan operasional KCLBN. Kondisi ini membuat seluruh pengaturan tata kelola tetap berfokus pada kegiatan yang berlangsung di dalam negeri, tanpa adanya kewajiban tambahan untuk mengelola risiko, kepatuhan, dan pengawasan yang biasanya diberlakukan pada unit usaha di luar yurisdiksi nasional.

As of the end of 2025, the Bank did not have any KCLBN. Accordingly, there is no information regarding specific governance policies, procedures, or practices related to KCLBN operations. This condition results in all governance arrangements remaining focused on domestic activities, without any additional obligations to manage risks, compliance, and oversight that are typically applied to business units operating outside the national jurisdiction.

Internal Control over Financial Reporting (ICoFR)

Internal Control over Financial Reporting (ICoFR)

Sebagai bagian dari komitmen OK BANK dalam meningkatkan tata kelola perusahaan yang baik, Bank menerapkan Pengendalian Internal atas Pelaporan Keuangan (*Internal Control over Financial Reporting*/ICoFR) sebagaimana yang tertuang dalam POJK Nomor 15 Tahun 2024. Penerapan ICoFR merupakan bagian integral dari sistem tata kelola dan sistem pengendalian internal Bank untuk memastikan bahwa seluruh informasi keuangan disusun dan disajikan secara akurat, lengkap, dan mencerminkan kondisi Bank yang sebenarnya sekaligus mendukung pengambilan keputusan manajerial, pengawasan Dewan Komisaris, serta pemenuhan kewajiban transparansi kepada regulator dan pemangku kepentingan.

Dalam menjaga integritas Laporan Keuangan Bank, OK BANK telah menerapkan kerangka ICoFR yang terintegrasi dalam siklus proses bisnis, pengelolaan risiko, serta tata kelola perusahaan yang baik mulai dari pencatatan transaksi, pengolahan data akuntansi, hingga penyusunan dan publikasi Laporan Keuangan. Bank memastikan konsistensi pelaksanaan ICoFR melalui penetapan Anti-*Fraud Unit* sebagai Unit Kerja Khusus yang menjalankan fungsi *oversight* di Bank. Adapun tahapan kegiatan ICoFR, antara lain meliputi:

1. Penetapan materialitas dan ruang lingkup ICoFR tahun 2025;
2. Bank melakukan pemetaan pengendalian melalui RCSA yang ada untuk menilai kecukupan desain pengendalian ICoFR pada tingkat proses (*Process Level Control*/PLC) serta memitigasi risiko kesalahan maupun kecurangan yang berpotensi mengakibatkan salah saji dalam Laporan Keuangan;
3. Penyusunan dokumentasi *Business Process Mapping* (BPM) dan *Risk Control Metrics* (RCM);
4. Pelaksanaan evaluasi desain pengendalian (*Test of Design Effectiveness*/TOD) dan (*Test of Operational Effectiveness*/TOE).

Implementasi ICoFR pada OK BANK merujuk kepada hal-hal sebagai berikut:

1. Penetapan kebijakan integritas pelaporan keuangan di bulan Desember 2024, selain itu kerangka kebijakan dan prosedur tertulis telah tersedia dan diberlakukan secara konsisten untuk mengatur pencatatan transaksi keuangan dan penyusunan laporan keuangan sesuai dengan standar akuntansi dan ketentuan regulator. Bank secara berkelanjutan melakukan pemantauan dan penyesuaian atas kebijakan dan prosedur tersebut agar tetap selaras dengan perkembangan ketentuan.
2. Struktur pengendalian internal Bank telah memiliki kerangka *three line of defense* dengan penugasan peran dan tanggung jawab yang jelas pada masing-masing fungsi operasional, fungsi pengendalian, dan fungsi

As part of OK BANK's commitment to enhancing good corporate governance, the Bank implements Internal Control over Financial Reporting (ICoFR) as stipulated in POJK Number 15 of 2024. The implementation of ICoFR is an integral part of the Bank's governance and internal control system to ensure that all financial information is prepared and presented accurately, completely, and reflects the Bank's actual condition, while also supporting managerial decision-making, Board of Commissioners' oversight, and compliance with transparency obligations to regulators and stakeholders.

In order to maintain the integrity of the Bank's Financial Statements, OK BANK has implemented an ICoFR framework integrated into the business process cycle, risk management, and good corporate governance, starting from transaction recording, accounting data processing, and the preparation and publication of Financial Statements. The Bank ensures consistent ICoFR implementation through the establishment of the Anti-Fraud Special Work Unit performing oversight functions. The stages of ICoFR activities include:

1. Determination of materiality and the scope of ICoFR for 2025;
2. The Bank conducts mapping of controls through existing RCSA to assess the adequacy of ICoFR design at the process level (Process Level Control/PLC) and to mitigate the risk of errors or fraud that could result in misstatements in the Financial Statements;
3. Preparation of Business Process Mapping (BPM) and Risk Control Matrices (RCM) documentation;
4. Implementation of control design evaluation (Test of Design Effectiveness/TOD) and operational effectiveness testing (Test of Operational Effectiveness/TOE).

The implementation of ICoFR at OK BANK refers to the following:

1. The establishment of a financial reporting integrity policy in December 2024, in addition, the written policy and procedural framework is available and consistently applied to govern the recording of financial transactions and the preparation of financial statements in accordance with accounting standards and regulatory requirements. The Bank continuously monitors and adjusts these policies and procedures to ensure alignment with regulatory developments.
2. The Bank's internal control structure has adopted a three lines of defense framework with clearly assigned roles and responsibilities for each operational, control, and independent assurance function, so it can support

assurance independen, sehingga mendukung penerapan mekanisme *check and balance* dalam seluruh aktivitas yang berdampak pada pelaporan keuangan.

3. Mekanisme pengendalian preventif telah diterapkan melalui pemisahan fungsi dan jenjang otorisasi yang memadai, guna memastikan bahwa setiap transaksi dan proses pelaporan keuangan dilakukan melalui tahapan verifikasi dan persetujuan yang independen.
4. Keandalan dan kualitas Laporan Keuangan Bank dijaga melalui penerapan proses pelaporan yang tepat waktu dan akurat, serta kesesuaian dengan Standar Akuntansi Keuangan dan ketentuan OJK, diperkuat melalui penunjukan Kantor Akuntan Publik dan Akuntan Publik yang independen dan berintegritas, guna memberikan keyakinan yang memadai atas kewajaran penyajian Laporan Keuangan Bank.
5. Tindak lanjut atas hasil audit eksternal dimonitor secara sistematis, untuk memastikan bahwa rekomendasi perbaikan telah dilaksanakan secara tepat waktu dan terdokumentasi dengan baik.

Direksi OK BANK bertanggung jawab untuk menetapkan dan memelihara pengendalian internal yang memadai atas Laporan Keuangan. Berdasarkan hasil *assessment* terhadap efektivitas pengendalian internal atas Laporan Keuangan per 31 Desember 2025 dapat disimpulkan bahwa pengendalian internal atas Laporan Keuangan Bank adalah efektif untuk mendukung integritas, keandalan, dan kewajaran penyajian Laporan Keuangan Bank. OK BANK berkomitmen untuk senantiasa melakukan evaluasi dan penyempurnaan berkelanjutan sejalan dengan dinamika bisnis, perkembangan regulasi, dan kapasitas Bank agar efektivitas ICoFR dapat terjaga sesuai dengan operasional Bank.

the implementation of a check-and-balance mechanism in all activities affecting financial reporting.

3. Preventive control mechanisms have been implemented through proper segregation of duties and adequate authorization levels, ensuring that every transaction and financial reporting process undergoes independent verification and approval stages.
4. The reliability and quality of the Bank's Financial Statements are maintained through timely and accurate reporting processes, in compliance with Financial Accounting Standards and OJK regulations, further strengthened by the appointment of independent and reputable Public Accounting Firms and Public Accountants to provide sufficient assurance over the fairness of the Bank's Financial Statements.
5. Follow-up on external audit results is systematically monitored to ensure that recommended improvements are implemented promptly and properly documented.

The Board of Directors of OK BANK is responsible for establishing and maintaining adequate internal control over Financial Reporting. Based on the assessment of the effectiveness of internal controls over Financial Reporting as of December 31, 2025, it can be concluded that the Bank's internal controls over Financial Reporting are effective in supporting the integrity, reliability, and fairness of the Financial Statements. OK BANK is committed to continuous evaluation and improvement in line with business dynamics, regulatory developments, and the Bank's capacity to ensure that the effectiveness of ICoFR is maintained according to the Bank's operations.

Rencana Strategi Bank
Bank Strategic Plan

Bank menyusun rencana strategi sebagai pedoman dalam mencapai tujuan usaha dan meningkatkan kinerja secara berkelanjutan. Rencana strategi jangka pendek difokuskan pada penguatan fundamental operasional, peningkatan kualitas layanan, dan pemenuhan ketentuan regulasi yang berlaku. Pada tahap ini, Bank juga memprioritaskan optimalisasi proses bisnis, pengelolaan risiko yang *prudent*, dan peningkatan kompetensi SDM guna mendukung pencapaian target kinerja tahunan.

Dalam rencana strategi jangka menengah, Bank mengarahkan upaya pada pengembangan bisnis yang berkesinambungan melalui diversifikasi produk dan layanan, perluasan pangsa pasar, serta pemanfaatan teknologi informasi

The Bank formulates a strategic plan as a guideline to achieve its business objectives and to improve performance sustainably. The short-term strategic plan focuses on strengthening operational fundamentals, enhancing service quality, and ensuring compliance with applicable regulatory requirements. At this stage, the Bank also prioritizes the optimization of business processes, prudent risk management, and the enhancement of HR competencies to support the achievement of annual performance targets.

In its medium-term strategic plan, the Bank directs its efforts toward sustainable business development through the diversification of products and services, expansion of market share, and the utilization of information technology to improve

untuk meningkatkan efisiensi dan daya saing. Bank juga memperkuat struktur permodalan, tata kelola, dan manajemen risiko agar mampu menghadapi dinamika industri perbankan dan perubahan kondisi ekonomi. Strategi ini diharapkan dapat mendorong pertumbuhan yang sehat dan berimbang.

Sementara itu, rencana strategi jangka panjang disusun untuk memastikan keberlanjutan usaha Bank dalam jangka waktu yang lebih luas. Fokus utama meliputi penciptaan nilai jangka panjang bagi pemangku kepentingan, penguatan posisi Bank di industri perbankan, dan penerapan inovasi yang berorientasi pada kebutuhan nasabah. Dengan perencanaan strategis yang terarah dan berkesinambungan, Bank berupaya menjaga stabilitas, meningkatkan daya saing, dan mendukung pertumbuhan yang berkelanjutan.

efficiency and competitiveness. The Bank also strengthens its capital structure, governance, and risk management in order to respond effectively to the dynamics of the banking industry and changes in economic conditions. This strategy is expected to drive a sound and balanced growth.

Meanwhile, the long-term strategic plan is designed to ensure the sustainability of the Bank's business over a longer horizon. The main focus includes creating long-term value for stakeholders, strengthening the Bank's position within the banking industry, and implementing innovations that are oriented toward customer needs. Through focused and continuous strategic planning, the Bank seeks to maintain stability, enhance competitiveness, and support sustainable growth.

Praktik *Bad Governance*
Bad Governance Practices

OK BANK menyadari bahwa praktik *bad governance* dapat berdampak negatif terhadap kinerja, reputasi, dan keberlanjutan usaha Bank. Oleh karena itu, Bank berkomitmen untuk mencegah terjadinya praktik tata kelola yang tidak sehat, seperti benturan kepentingan, penyalahgunaan wewenang, kurangnya transparansi, dan ketidakpatuhan terhadap peraturan perundang-undangan. Komitmen ini diwujudkan melalui penerapan prinsip tata kelola perusahaan yang baik secara konsisten di seluruh tingkat organisasi.

Dalam rangka memitigasi risiko praktik *bad governance*, OK BANK menerapkan kebijakan, prosedur, dan sistem pengendalian internal yang memadai, termasuk mekanisme pengawasan oleh Dewan Komisaris dan Direksi. Bank juga mendorong budaya kepatuhan, integritas, dan akuntabilitas melalui peningkatan kesadaran seluruh insan Bank serta penerapan sanksi yang tegas atas setiap pelanggaran. Dengan langkah-langkah tersebut, OK BANK berupaya menjaga kepercayaan pemangku kepentingan dan memastikan kegiatan usaha dijalankan secara transparan, bertanggung jawab, dan berkelanjutan.

OK BANK recognizes that bad governance practices may have adverse impacts on the Bank's performance, reputation, and business sustainability. Therefore, the Bank is committed to preventing unhealthy governance practices, such as conflicts of interest, abuse of authority, lack of transparency, and non-compliance with prevailing laws and regulations. This commitment is realized through the consistent implementation of good corporate governance principles at all levels of the organization.

In order to mitigate the risk of bad governance practices, OK BANK implements adequate policies, procedures, and internal control systems, including oversight mechanisms by the Board of Commissioners and the Board of Directors. The Bank also promotes a culture of compliance, integrity, and accountability by enhancing awareness among all Bank personnel and enforcing strict sanctions for any violations. Through these measures, OK BANK seeks to maintain stakeholders' trust and ensure that its business activities are conducted in a transparent, responsible, and sustainable manner.

Penerapan atas Pedoman Tata Kelola Perusahaan
Implementation of Corporate Governance Guidelines

Sebagai entitas yang berstatus perusahaan terbuka, Bank telah menyesuaikan penerapan tata kelola perusahaan dengan Pedoman Tata Kelola Perusahaan Terbuka sebagaimana diatur dalam POJK Nomor 21/POJK.04/2015 tentang Penerapan Pedoman Tata Kelola Perusahaan Terbuka serta SEOJK Nomor 32/SEOJK.04/2015. Implementasi pedoman tersebut dijalankan secara konsisten untuk memastikan transparansi, akuntabilitas, dan pengelolaan Bank yang berintegritas.

As an entity with the status of a public company, the Bank has adjusted the implementation of its corporate governance with the Guidelines for Corporate Governance of Public Companies as stipulated in POJK Number 21/POJK.04/2015 on the Implementation of Corporate Governance Guidelines for Public Companies and SEOJK Number 32/SEOJK.04/2015. The implementation of these guidelines is carried out consistently to ensure transparency, accountability, and the management of the Bank with integrity.

Aspek 1: Hubungan Perusahaan Terbuka dengan Pemegang Saham dalam menjamin hak-hak Pemegang Saham.
Aspect 1: Relationship Between Public Company and Shareholders in guaranteeing Shareholders rights.

Prinsip 1 : Meningkatkan Nilai Penyelenggaraan RUPS. **Principle 1 : Increasing the Value of Convening the GMS.**		
Rekomendasi 1 Perusahaan Terbuka memiliki cara atau prosedur teknis pengumpulan suara (voting) baik secara terbuka maupun tertutup yang mengedepankan independensi dan kepentingan Pemegang Saham.	**Recommendation 1** The Public Company has technical procedures or methods for collecting votes, either openly or privately, which prioritize independence and the interests of Shareholders.	
Penjelasan Penerapan di OK BANK Teknis pengumpulan suara dalam RUPS diatur dalam Tata Tertib RUPS (dibacakan sebelum penyelenggaraan RUPS) dan dalam Anggaran Dasar untuk mengedepankan independensi dan kepentingan Pemegang Saham. Sebagai bentuk transparansi Perseroan, Pemegang Saham dan masyarakat luas dapat mengunduh hasil RUPS OK BANK pada situs web www.okbank.co.id. RUPSLB dilaksanakan pada tanggal 19 Februari 2025, 22 Mei 2025, dan 1 Oktober 2025 sedangkan RUPST dilaksanakan pada tanggal 22 Mei 2025. Pengambilan keputusan seluruh mata acara dilakukan berdasarkan musyawarah untuk mufakat, dalam hal musyawarah untuk mufakat tidak tercapai pengambilan keputusan dilakukan dengan pemungutan suara. Pemungutan suara mengenai usul yang diajukan dalam setiap mata acara Rapat dilakukan secara lisan dengan metode *pooling* suara yang dilakukan dengan cara para Pemegang Saham atau kuasa yang mewakilinya yang tidak setuju atau abstain terhadap usul yang diajukan mengangkat tangan untuk menyerahkan surat suara dan kemudian surat suara dihitung oleh Notaris. Suara abstain mengikuti suara terbanyak antara suara setuju dan suara tidak setuju untuk masing-masing agenda Rapat.	**Explanation of the Implementation at OK BANK** The technical procedures for collecting votes at the GMS are governed by the Rules of Conducts of the GMS (read out prior to the convening of the GMS) and the Articles of Association, with the aim of upholding independence and protecting the interests of Shareholders. As a form of the Company's transparency, Shareholders and the general public may download the results of OK BANK's GMS from the website www.okbank.co.id. The EGMS was held on February 19, 2025, May 22, 2025, and October 1, 2025, while the AGMS was held on May 22, 2025. Resolutions on all agenda items were adopted based on deliberation to reach consensus, if consensus could not be achieved, resolutions were adopted through voting. Voting on proposals for each agenda item of the Meeting was conducted verbally using a vote pooling method, whereby Shareholders or their authorized proxies who disagreed or abstained from the proposed resolution raised their hands to submit their ballots, which were then counted by a Notary. Abstention votes followed the majority vote between votes in favor and votes against for each agenda item of the Meeting.	**Status: Terpenuhi** **Status: Fulfilled**
Rekomendasi 2 Seluruh anggota Direksi dan anggota Dewan Komisaris Perusahaan Terbuka hadir dalam RUPS Tahunan.	**Recommendation 2** All members of the Board of Directors and the Board of Commissioners of the Public Company attend the Annual GMS.	
Penjelasan Penerapan di OK BANK Kehadiran anggota Direksi dan Dewan Komisaris pada saat RUPSLB pada tanggal 19 Februari 2025 dihadiri oleh 3 (tiga) anggota Direksi dan 2 (dua) anggota Dewan Komisaris yang seluruhnya hadir secara fisik. Pada saat RUPST dan RUPSLB tanggal 22 Mei 2025 dihadiri oleh 3 (tiga) anggota Direksi dan 2 (dua) anggota Dewan Komisaris yang seluruhnya hadir secara fisik. Sedangkan, pada saat RUPSLB tanggal 1 Oktober 2025 dihadiri oleh 5 (lima) anggota Direksi dan 3 (tiga) anggota Dewan Komisaris yang seluruhnya hadir secara fisik.	**Explanation of the Implementation at OK BANK** The attendance of the Board of Directors and Board of Commissioners at the EGMS on February 19, 2025 included 3 (three) members of the Board of Directors and 2 (two) members of the Board of Commissioners, all attending physically. At the AGMS and EGMS on May 22, 2025, attendance included 3 (three) members of the Board of Directors and 2 (two) members of the Board of Commissioners, all present physically. Meanwhile, at the EGMS on October 1, 2025, 5 (five) members of the Board of Directors and 3 (three) members of the Board of Commissioners attended, all physically present.	

Aspek 1: Hubungan Perusahaan Terbuka dengan Pemegang Saham dalam menjamin hak-hak Pemegang Saham. Aspect 1: Relationship Between Public Company and Shareholders in guaranteeing Shareholders rights.		
Rekomendasi 3 Ringkasan risalah RUPS tersedia dalam situs web Perusahaan Terbuka paling sedikit selama 1 (satu) tahun.	**Recommendation 3** The summary of the GMS minutes is available on the Public Company's website for at least 1 (one) year.	**Status: Terpenuhi** **Status: Fulfilled**
Penjelasan Penerapan di OK BANK Ringkasan risalah RUPS telah dipublikasikan dalam situs web OK BANK dan tersedia selama lebih dari 1 (satu) tahun.	**Explanation of the Implementation at OK BANK** A summary of the minutes of the GMS has been published on OK BANK website and remains available for more than 1 (one) year.	
Prinsip 2 : Meningkatkan Kualitas Komunikasi Perusahaan Terbuka dengan Pemegang Saham atau Investor. **Principle 2 : Improving the Quality of Public Company Communication with Shareholders or Investors.**		
Rekomendasi 4 Perusahaan Terbuka memiliki suatu kebijakan komunikasi dengan Pemegang Saham atau investor.	**Recommendation 4** The Public Company has a communication policy with Shareholders or investors.	
Penjelasan Penerapan di OK BANK Kebijakan komunikasi dengan Pemegang Saham atau investor melalui situs web OK BANK bagian hubungan investor dan dalam Laporan Tahunan yang dikirimkan kepada Pemegang Saham atau investor.	**Explanation of the Implementation at OK BANK** The communication policy with Shareholders or investors is implemented through OK BANK's website under the investor relations section, as well as in the Annual Report distributed to Shareholders or investors.	
Rekomendasi 5 Perusahaan Terbuka mengungkapkan kebijakan komunikasi Perusahaan Terbuka dengan Pemegang Saham atau investor dalam situs web.	**Recommendation 5** The Public Company discloses its communication policy with Shareholders or investors on the website.	
Penjelasan Penerapan di OK BANK OK BANK telah mengungkapkan kebijakan komunikasi dengan Pemegang Saham dalam situs web pada laman https://www.okbank.co.id.	**Explanation of the Implementation at OK BANK** OK BANK has disclosed its communication policy with Shareholders on its website at https://www.okbank.co.id.	

Aspek 2 : Fungsi dan Peran Dewan Komisaris. Aspect 2 : Board of Commissioners' Functions and Roles.		
Prinsip 3 : Memperkuat Keanggotaan dan Komposisi Dewan Komisaris. **Principle 3 : Strengthening the Board of Commissioners' Membership and Composition.**		**Status: Terpenuhi** **Status: Fulfilled**
Rekomendasi 6 Penentuan jumlah anggota Dewan Komisaris mempertimbangkan kondisi Perusahaan Terbuka.	**Recommendation 6** The number of Board of Commissioners' members is determined by considering the Public Company' condition.	
Penjelasan Penerapan di OK BANK Penentuan jumlah anggota Dewan Komisaris telah mempertimbangkan kondisi OK BANK. Posisi anggota Dewan Komisaris per 31 Desember 2025 adalah sebanyak 3 (tiga) orang anggota termasuk 2 (dua) anggota Komisaris Independen.	**Explanation of the Implementation at OK BANK** The number of Board of Commissioners' members has been determined by considering OK BANK's condition. As of December 31, 2025, the Board of Commissioners consists of 3 (three) members, including 2 (two) Independent Commissioners.	
Rekomendasi 7 Penentuan komposisi anggota Dewan Komisaris memperhatikan keberagaman keahlian, pengetahuan, dan pengalaman yang dibutuhkan.	**Recommendation 7** The number of Board of Commissioners' members is determined by considering the diversity of expertise, knowledge, and experience required.	
Penjelasan Penerapan di OK BANK Penentuan komposisi anggota Dewan Komisaris telah memperhatikan keberagaman, keahlian, pengetahuan, dan pengalaman yang dibutuhkan yang berdasarkan rekomendasi dari Komite Remunerasi dan Nominasi.	**Explanation of the Implementation at OK BANK** The number of Board of Commissioners' members has been determined by considering the required diversity, expertise, knowledge, and experience, based on the recommendation from the Remuneration and Nomination Committee.	
Prinsip 4 : Meningkatkan Kualitas Pelaksanaan Tugas dan Tanggung Jawab Dewan Komisaris. **Principle 4 : Improving the Quality of Implementation of Board of Commissioners' Duties and Responsibilities.**		
Rekomendasi 8 Dewan Komisaris mempunyai kebijakan penilaian sendiri (*self-assessment*) untuk menilai kinerja Dewan Komisaris.	**Recommendation 8** The Board of Commissioners has a self-assessment policy to evaluate the Board of Commissioners' performance.	
Penjelasan Penerapan di OK BANK Dewan Komisaris mempunyai kebijakan penilaian sendiri (*self-assessment*) untuk menilai kinerja Dewan Komisaris.	**Explanation of the Implementation at OK BANK** The Board of Commissioners has a self-assessment policy to evaluate the Board of Commissioners' performance.	

Aspek 2 : Fungsi dan Peran Dewan Komisaris. Aspect 2 : Board of Commissioners' Functions and Roles.		
Rekomendasi 9 Kebijakan penilaian sendiri (*self-assessment*) untuk menilai kinerja Dewan Komisaris, diungkapkan melalui Laporan Tahunan Perusahaan Terbuka.	**Recommendation 9** The self-assessment policy for evaluating the Board of Commissioners' performance is disclosed in the Public Company's Annual Report.	
Penjelasan Penerapan di OK BANK Kebijakan penilaian sendiri (*self-assessment*) untuk menilai kinerja Dewan Komisaris, telah diungkapkan melalui Laporan Tahunan OK BANK.	**Explanation of the Implementation at OK BANK** The self-assessment policy for assessing the performance of the Board of Commissioners has been disclosed through OK BANK's Annual Report.	
Prinsip 4 : Meningkatkan Kualitas Pelaksanaan Tugas dan Tanggung Jawab Dewan Komisaris. **Principle 4 : Improving the Quality of Implementation of Board of Commissioners' Duties and Responsibilities.**		
Rekomendasi 10 Dewan Komisaris mempunyai kebijakan terkait pengunduran diri anggota Dewan Komisaris apabila terlibat dalam kejahatan keuangan.	**Recommendation 10** The Board of Commissioners has a policy regarding the resignation of a member of the Board of Commissioners if involved in financial crimes.	**Status: Terpenuhi** **Status: Fulfilled**
Penjelasan Penerapan di OK BANK Dewan Komisaris mempunyai kebijakan terkait pengunduran diri anggota Dewan Komisaris apabila terlibat dalam kejahatan keuangan.	**Explanation of the Implementation at OK BANK** The Board of Commissioners has a policy regarding the resignation of a member of the Board of Commissioners if involved in financial crimes.	
Rekomendasi 11 Dewan Komisaris atau Komite yang menjalankan fungsi Nominasi dan Remunerasi menyusun kebijakan suksesi dalam proses Nominasi anggota Direksi.	**Recommendation 11** The Board of Commissioners or the Committee performing the Nomination and Remuneration function prepares a succession policy in the nomination process for members of the Board of Directors.	
Penjelasan Penerapan di OK BANK Komite Remunerasi dan Nominasi menyusun kebijakan suksesi dalam proses Nominasi anggota Direksi yaitu pemberian rekomendasi mengenai pemilihan dan/atau penggantian anggota Direksi kepada Dewan Komisaris untuk disampaikan dalam RUPS.	**Explanation of the Implementation at OK BANK** The Remuneration and Nomination Committee prepares a succession policy in the nomination process for members of the Board of Directors, by providing recommendations on the appointment and/or replacement of members of the Board of Directors to the Board of Commissioners to be submitted at the GMS.	

Aspek 3: Fungsi dan Peran Direksi. Aspect 3: Board of Directors' Functions and Roles.		
Prinsip 5 : Memperkuat Keanggotaan dan Komposisi Direksi. **Principle 5 : Strengthening the Board of Directors' Membership and Composition.**		
Rekomendasi 12 Penentuan jumlah anggota Direksi mempertimbangkan kondisi Perusahaan Terbuka serta efektivitas dalam pengambilan keputusan.	**Recommendation 12** The number of Board of Directors' members is determined by considering the Public Company's condition and decision-making effectiveness.	**Status: Terpenuhi** **Status: Fulfilled**
Penjelasan Penerapan di OK BANK Penentuan jumlah anggota Direksi telah mempertimbangkan Kondisi OK BANK dan efektivitas dalam pengambilan keputusan. Penentuan jumlah anggota Direksi diusulkan oleh Komite Remunerasi dan Nominasi kepada Dewan Komisaris untuk dimintakan persetujuan kepada RUPS. Posisi anggota Direksi per 31 Desember 2025 adalah sebanyak 5 (lima) orang. Terdapat 2 (dua) orang anggota Direksi yang baru efektif menjabat di tahun 2025, yaitu Direktur Utama dan Direktur Kredit.	**Explanation of the Implementation at OK BANK** The determination of the number of members of the Board of Directors has considered OK BANK's conditions and the effectiveness of decision-making. The proposed number of members of the Board of Directors is submitted by the Remuneration and Nomination Committee to the Board of Commissioners to be approved by the GMS. As of December 31, 2025, the Board of Directors consisted of 5 (five) members. There are 2 (two) members of the Board of Directors who become effective in their positions in 2025, namely the President Director and the Director of Credit.	
Rekomendasi 13 Penentuan komposisi anggota Direksi memperhatikan, keberagaman keahlian, pengetahuan, dan pengalaman yang dibutuhkan.	**Recommendation 13** The Board of Directors' composition is determined by considering the diversity of expertise, knowledge, and experience required.	
Penjelasan Penerapan di OK BANK Penentuan komposisi anggota Direksi berdasarkan usulan dari Komite Remunerasi dan Nominasi kepada Dewan Komisaris untuk dimintakan persetujuan RUPS telah memperhatikan, keberagaman keahlian, pengetahuan, dan pengalaman yang dibutuhkan.	**Explanation of the Implementation at OK BANK** The Board of Directors' composition, based on the proposal from the Remuneration and Nomination Committee to the Board of Commissioners for the GMS approval, has been determined by considering the diversity of expertise, knowledge, and experience required.	

Aspek 3: Fungsi dan Peran Direksi. Aspect 3: Board of Directors' Functions and Roles.		
Rekomendasi 14 Anggota Direksi yang membawahi bidang akuntansi atau keuangan memiliki keahlian dan/atau pengetahuan di bidang akuntansi.	**Recommendation 14** Members of the Board of Directors who oversee accounting or finance functions possess expertise and/or knowledge in the field of accounting.	
Penjelasan Penerapan di OK BANK Anggota Direksi yang membawahi bidang akuntansi atau keuangan memiliki keahlian dan/atau pengetahuan di bidang akuntansi.	**Explanation of the Implementation at OK BANK** Members of the Board of Directors who oversee the accounting or finance functions possess expertise and/or knowledge in the field of accounting.	
Prinsip 6 : Meningkatkan Kualitas Pelaksanaan Tugas dan Tanggung Jawab Direksi. **Principle 6 : Improving the Quality of Implementation of the Board of Directors' Duties and Responsibilities.**		
Rekomendasi 15 Direksi mempunyai kebijakan penilaian sendiri (*self-assessment*) untuk menilai kinerja Direksi.	**Recommendation 15** The Board of Directors has a self-assessment policy to evaluate the Board of Directors' performance.	
Penjelasan Penerapan di OK BANK Direksi mempunyai kebijakan penilaian sendiri (*self-assessment*) untuk menilai kinerja Direksi. *Self-assessment* dilakukan minimal 1 (satu) kali dalam 1 (satu) tahun. Kriteria atau tolak ukur yang digunakan mengacu pada Rencana Bisnis Bank yang telah disetujui oleh Dewan Komisaris.	**Explanation of the Implementation at OK BANK** The Board of Directors has a self-assessment policy to evaluate the Board of Directors' performance. The self-assessment is conducted at least once a year. The criteria or benchmarks used refer to the Bank's Business Plan as approved by the Board of Commissioners.	**Status: Terpenuhi** **Status: Fulfilled**
Rekomendasi 16 Kebijakan penilaian sendiri (*self-assessment*) untuk menilai kinerja Direksi diungkapkan melalui laporan tahunan Perusahaan Terbuka.	**Recommendation 16** The self-assessment policy to evaluate the Board of Directors' performance is disclosed in the Annual Report of the Public Company.	
Penjelasan Penerapan di OK BANK Penilaian kinerja Direksi telah diungkapkan pada Laporan Tahunan OK BANK.	**Explanation of the Implementation at OK BANK** The performance evaluation of the Board of Directors has been disclosed in OK BANK's Annual Report.	
Rekomendasi 17 Direksi mempunyai kebijakan terkait pengunduran diri anggota Direksi apabila terlibat dalam kejahatan keuangan.	**Recommendation 17** The Board of Directors has a policy regarding the resignation of members of the Board of Directors if they are involved in financial crimes.	
Penjelasan Penerapan di OK BANK Direksi mempunyai kebijakan terkait pengunduran diri anggota Direksi apabila terlibat dalam kejahatan keuangan.	**Explanation of the Implementation at OK BANK** The Board of Directors has a policy regarding the resignation of members of the Board of Directors if they are involved in financial crimes.	

Aspek 4 : Partisipasi Pemangku Kepentingan. Aspect 4 : Stakeholder Participation.		
Prinsip 7 : Meningkatkan Aspek Tata Kelola Perusahaan melalui Partisipasi Pemangku Kepentingan. **Principle 7 : Improving Corporate Governance Aspects through Stakeholder Participation.**		
Rekomendasi 18 Perusahaan Terbuka memiliki kebijakan untuk mencegah terjadinya *insider trading*.	**Recommendation 18** The Public Company has a policy to prevent insider trading.	**Status: Penjelasan** **Status: Explanation**
Penjelasan Penerapan di OK BANK OK BANK belum memiliki kebijakan untuk mencegah terjadinya *insider trading*. Dikarenakan transaksi saham masih memakai jasa pihak ketiga.	**Explanation of the Implementation at OK BANK** OK BANK does not yet have a policy to prevent insider trading, as share transactions are still conducted through third-party services.	
Rekomendasi 19 Perusahaan Terbuka memiliki kebijakan anti-korupsi dan anti-*fraud*.	**Recommendation 19** The Public Company has an anti-corruption and anti-fraud policy.	**Status: Terpenuhi** **Status: Fulfilled**
Penjelasan Penerapan di OK BANK Dalam rangka pelaksanaan anti-korupsi dan anti-*fraud*, Perseroan senantiasa mendukung penuh segala upaya untuk mengimplementasikan strategi anti-korupsi, anti-*fraud* dan anti-suap sebagaimana disampaikan dalam Pakta Integritas Anti-*Fraud*, Anti-Korupsi dan Anti-Suap serta Kebijakan Strategi Anti-*Fraud*.	**Explanation of the Implementation at OK BANK** In order to implement anti-corruption and anti-fraud, the Company fully supports all efforts to implement anti-corruption, anti-fraud, and anti-bribery strategies as outlined in the Anti-Fraud, Anti-Corruption, and Anti-Bribery Integrity Pact and Anti-Fraud Strategy Policy.	

Aspek 4 : Partisipasi Pemangku Kepentingan. Aspect 4 : Stakeholder Participation.		
Rekomendasi 20 Perusahaan Terbuka memiliki kebijakan tentang seleksi dan peningkatan kemampuan pemasok atau vendor.	**Recommendation 20** The Public Company has a policy regarding the selection and capacity building of suppliers or vendors.	**Status: Terpenuhi** **Status: Fulfilled**
Penjelasan Penerapan di OK BANK Perseroan telah memiliki kebijakan dalam melakukan seleksi pemasok atau vendor yang dilakukan secara objektif, transparan, dan berdasarkan kriteria yang ditetapkan. Selain itu, Perseroan juga mendorong peningkatan kemampuan pemasok atau vendor melalui evaluasi kinerja untuk mendukung kualitas dan keberlanjutan kerja sama.	**Explanation of the Implementation at OK BANK** The Company has established a policy for the selection of suppliers or vendors that is conducted objectively, transparently, and based on established criteria. In addition, the Company encourages the enhancement of supplier or vendor capabilities through performance evaluation to support quality and sustainable cooperation.	
Rekomendasi 21 Perusahaan Terbuka memiliki kebijakan tentang pemenuhan hak-hak kreditur.	**Recommendation 21** The Public Company has a policy regarding the fulfillment of creditors' rights.	**Status: Terpenuhi** **Status: Fulfilled**
Penjelasan Penerapan di OK BANK Perseroan menjamin pemenuhan hak-hak kreditur di antaranya hak untuk mendapatkan Laporan Tahunan dan dan Laporan Keuangan yang telah diaudit, hak untuk mendapatkan informasi dan kemudahan akses pengumuman, pemanggilan, dan hasil RUPS.	**Explanation of the Implementation at OK BANK** The Company guarantees the fulfillment of creditors' rights, including the right to receive the Annual Report and audited Financial Statements, as well as the right to obtain information and easy access to announcements, invitations, and results of the GMS.	
Rekomendasi 22 Perusahaan Terbuka memiliki kebijakan sistem *Whistleblowing*.	**Recommendation 22** The Public Company has established a Whistleblowing system policy.	
Penjelasan Penerapan di OK BANK Bank telah menetapkan saluran penyampaian pengaduan serta laporan dugaan *fraud* melalui *whistleblowing system* (WBS). Pengaturan lebih lanjut atas WBS tersebut menjadi bagian dari Kebijakan Penerapan Strategi Anti-*Fraud*. Saluran ini dikelola oleh Divisi Internal Audit sebagai Unit Anti-*Fraud*.	**Explanation of the Implementation at OK BANK** The Bank has established a communication channel for submitting complaints and reports of suspected fraud through the whistleblowing system (WBS). Further regulation of the WBS is part of the Anti-Fraud Strategy Implementation Policy. This channel is managed by the Internal Audit Division as the Anti-Fraud Unit.	
Rekomendasi 23 Perusahaan Terbuka memiliki kebijakan pemberian insentif jangka panjang kepada Direksi dan karyawan.	**Recommendation 23** The Public Company has a policy on granting long-term incentives to the Board of Directors and employees.	
Penjelasan Penerapan di OK BANK Perseroan telah mengungkapkan Kebijakan Pemberian Insentif kepada Direksi pada Laporan Tahunan ini. Kebijakan Pemberian Insentif kepada Karyawan telah dituangkan dalam Kebijakan Penilaian Kinerja Pegawai.	**Explanation of the Implementataion at OK BANK** The Company has disclosed the Incentive Policy for the Board of Directors in this Annual Report. The Incentive Policy for Employees has been stipulated in the Employee Performance Appraisal Policy.	

Aspek 5 : Keterbukaan Informasi. Aspect 5 : Information Disclosure.		
Prinsip 8 : Meningkatkan Pelaksanaan Keterbukaan Informasi. **Principle 8 : Improving the Implementation of Information Disclosure.**		
Rekomendasi 24 Perusahaan Terbuka memanfaatkan penggunaan teknologi informasi secara lebih luas selain situs web sebagai media keterbukaan informasi.	**Recommendation 24** The Public Company utilizes information technology more broadly, in addition to its website, as a medium for information disclosure.	**Status: Terpenuhi** **Status: Fulfilled**
Penjelasan Penerapan di OK BANK Perseroan memanfaatkan penggunaan teknologi informasi sebagai media keterbukaan informasi, yaitu situs web (www.okbank.co.id), Instagram, *Customer Care Call Center* 150112.	**Explanation of the Implementation at OK BANK** The Company utilizes information technology as a medium for information disclosure, namely through its website (www.okbank.co.id), Instagram, and Customer Care Call Center 150112.	

Aspek 5 : Keterbukaan Informasi. Aspect 5 : Information Disclosure.		
Rekomendasi 25 Laporan Tahunan Perusahaan Terbuka mengungkapkan pemilik manfaat akhir dalam kepemilikan saham Perusahaan Terbuka paling sedikit 5% (lima persen), selain pengungkapan pemilik manfaat akhir dalam kepemilikan saham Perusahaan Terbuka melalui Pemegang Saham Utama dan Pengendali.	**Recommendation 25** The Public Company's Annual Report discloses the ultimate beneficial owners of at least 5% (five percent) of the Public Company's shares, in addition to the disclosure of the ultimate beneficial owners of the Public Company's shares through the Major and Controlling Shareholders.	**Status: Terpenuhi** **Status: Fulfilled**
Penjelasan Penerapan di OK BANK Sesuai Laporan Tahunan Perseroan telah mengungkapkan daftar Pemegang Saham Perseroan yang memiliki saham 5% (lima persen), Pemegang Saham Utama/Pengendali Perseroan dan Pemilik manfaat akhir adalah Yoon Choi selaku *Ultimate Beneficial Owner* Perseroan.	**Explanation of the Implementation at OK BANK** In accordance with the Company's Annual Report, the Company has disclosed the Shareholders register holding 5% (five percent) of the Company's shares, the Company's Major/Controlling Shareholders, and the Ultimate Beneficial Owner, namely Yoon Choi as the Ultimate Beneficial Owner of the Company.	

Pelaksanaan Tata Kelola Tahun 2025

Pelaksanaan tata kelola OK BANK pada tahun 2025 berfokus pada penguatan prinsip transparansi, akuntabilitas, dan integritas dalam setiap aktivitas operasional. OK BANK terus memastikan bahwa seluruh kebijakan dan prosedur internal sejalan dengan ketentuan regulator serta standar industri perbankan yang berlaku. Upaya peningkatan kualitas manajemen risiko, kepatuhan, dan pengendalian internal dilakukan secara berkesinambungan untuk menjaga stabilitas kinerja serta melindungi kepentingan nasabah dan pemangku kepentingan lainnya.

Selain itu, OK BANK juga memperkuat peran organ tata kelola, seperti Dewan Komisaris, Direksi, dan komite-komite pendukung untuk memastikan pengambilan keputusan strategis berjalan secara efektif dan bertanggung jawab. Inovasi digital dan transformasi proses bisnis dilakukan dengan tetap memprioritaskan keamanan data dan perlindungan nasabah. Dengan pendekatan tata kelola yang lebih adaptif dan berorientasi masa depan, OK BANK berkomitmen untuk menciptakan pertumbuhan yang berkelanjutan serta memberikan nilai tambah bagi seluruh pemangku kepentingan pada tahun 2025.

Implementation of Governance in 2025

The implementation of OK BANK's corporate governance in 2025 focused on strengthening the principles of transparency, accountability, and integrity across all operational activities. OK BANK continuously ensures that all internal policies and procedures are in line with applicable regulatory provisions and banking industry standards. Efforts to enhance the quality of risk management, compliance, and internal control are carried out on an ongoing basis to maintain performance stability and safeguard the interests of customers and other stakeholders.

Furthermore, OK BANK strengthens the role of its governance organs, including the Board of Commissioners, the Board of Directors, and supporting committees, to ensure that strategic decision-making was conducted effectively and responsibly. Digital innovation and business process transformation are implemented while continuing to prioritize data security and customer protection. Through a more adaptive and forward-looking governance approach, OK BANK is committed to achieving sustainable growth and delivering added value to all stakeholders in 2025.

Pelaksanaan Penilaian

Pelaksanaan penilaian tata kelola dilakukan melalui evaluasi menyeluruh terhadap keseluruhan *governance system*, mencakup aspek *governance structure, governance process*, dan *governance outcomes*. Penilaian ini bertujuan untuk memastikan bahwa kerangka organisasi, mekanisme pengelolaan, dan hasil penerapan tata kelola berjalan secara efektif dan selaras dengan prinsip-prinsip tata kelola perusahaan yang baik. Melalui pendekatan yang komprehensif tersebut, Bank dapat mengidentifikasi area yang perlu diperkuat sekaligus memastikan kualitas tata kelola yang berkelanjutan.

Assessment Implementation

The corporate governance assessment is conducted through a comprehensive evaluation of the entire governance system, encompassing governance structure, governance process, and governance outcomes. This assessment aims to ensure that the organizational framework, management mechanisms, and the outcomes of governance implementation function effectively and are aligned with the principles of good corporate governance. Through this comprehensive approach, the Bank is able to identify areas requiring further strengthening while ensuring the sustained quality of corporate governance.

Uraian Description	Peringkat Rating	Definisi Peringkat Rank Definition
Individual Individual	2	Mencerminkan manajemen Bank telah melakukan penerapan tata kelola yang secara umum baik. Hal ini tercermin dari pemenuhan yang memadai atas prinsip tata kelola. Dalam hal terdapat kelemahan penerapan prinsip tata kelola, secara umum kelemahan tersebut kurang signifikan dan dapat diselesaikan dengan tindakan normal oleh manajemen Bank. Reflecting that the Bank's management has generally implemented good corporate governance. This is evident from the adequate fulfillment of governance principles. Where there are weaknesses in the implementation of governance principles, they are generally minor and can be addressed through normal management actions.
Konsolidasi Consolidation	-	-

Analisis Analysis	
Berdasarkan hasil penilaian penerapan tata kelola, Bank memiliki kecukupan struktur dan proses tata kelola yang memadai dalam mendukung efektivitas pelaksanaan prinsip-prinsip GCG. Terkait struktur, OK BANK memiliki jumlah struktur dan komposisi dari Direksi, Dewan Komisaris, dan keanggotaan komite telah sesuai dengan yang dipersyaratkan regulator. Terkait proses, telah dilaksanakan rapat Direksi dan Dewan Komisaris serta rapat komite berkala sebagai pelaksanaan tanggung jawab. RBB telah dibahas pada rapat Direksi dan Dewan Komisaris serta telah disampaikan kepada OJK sesuai dengan ketentuan yang berlaku. Implementasi tata kelola tersebut telah berjalan dengan kualitas yang memadai, sehingga mampu memenuhi ekspektasi pemangku kepentingan dan mendukung keberlanjutan kinerja serta pengelolaan risiko Bank.	Based on the corporate governance assessment, the Bank has an adequate governance structure and processes to support the effective implementation of GCG principles. Regarding structure, OK BANK has a sufficient number and composition of the Board of Directors, Board of Commissioners, and committee memberships as required by regulators. In terms of processes, regular meetings of the Board of Directors, Board of Commissioners, and committees have been conducted to fulfill their responsibilities. The RBB has been discussed in Board of Directors and Board of Commissioners meetings and submitted to OJK in accordance with applicable regulations. The implementation of governance has been carried out with adequate quality, thereby meeting stakeholder expectations and supporting the Bank's performance sustainability and risk management.

Penerapan Sistem Manajemen Risiko [GRI 2-25]

Implementation of Risk Management System

Penerapan sistem manajemen risiko OK BANK dibangun berdasarkan pedoman yang telah ditetapkan oleh regulator, termasuk POJK Nomor 18/POJK.03/2016 tentang Penerapan Manajemen Risiko Bagi Bank Umum yang berlaku sejak 16 Maret 2016. Landasan ini menjadi acuan dalam mengelola risiko secara terstruktur, mulai dari identifikasi, pengukuran, pemantauan, hingga pengendalian terhadap berbagai potensi risiko yang muncul dalam kegiatan operasional perbankan.

Dalam menjalankan praktik manajemen risiko, OK BANK juga memperkuat penerapannya melalui ketentuan yang tercantum dalam SEOJK Nomor 14/SEOJK.03/2017 tentang Penilaian Tingkat Kesehatan Bank Umum yang berlaku sejak 17 Maret 2017. Pedoman ini membantu Bank memastikan bahwa proses pengelolaan risiko selaras dengan penilaian kesehatan Bank secara keseluruhan sehingga pelaksanaan kegiatan usaha dapat berlangsung secara aman, sehat, dan berkelanjutan.

The implementation of OK BANK's risk management system is established based on guidelines set by the regulator, including POJK Number 18/POJK.03/2016 on the Implementation of Risk Management for Commercial Banks, which has been effective since March 16, 2016. This framework becomes a reference for managing risks in a structured manner, starting from identification, measurement, monitoring, to the control of various potential risks arising from banking operational activities.

In carrying out risk management practices, OK BANK has also strengthened its implementation through the provisions stipulated in SEOJK Number 14/SEOJK.03/2017 on the Assessment of the Soundness Level of Commercial Banks, which has been effective since March 17, 2017. This guideline assists the Bank in ensuring that its risk management processes are aligned with the overall assessment of the Bank's soundness, thereby enabling business activities to be conducted in a safe, sound, and sustainable manner.

Terdapat beberapa perkembangan penting yang dapat memengaruhi profil risiko OK BANK pada tahun 2025, meliputi:
1. Peningkatan debitur inti dan tingkat konsentrasi pada segmen kredit korporasi;
2. Posisi kredit bermasalah yang cenderung stabil dibandingkan tahun sebelumnya;
3. Peningkatan aset yang ditopang oleh perkembangan jumlah kredit; serta
4. Pengembangan aktivitas digital *mobile banking* yang masih berjalan guna menopang bisnis Bank.

Eksposur Risiko OK BANK

Pada tahun 2025, terdapat beberapa eksposur risiko utama pada OK BANK, meliputi:
1. Risiko kredit khususnya yang bersumber dari kualitas portofolio kredit akibat tunggakan pembayaran debitur dan perkembangan restrukturisasi kredit; serta
2. Risiko operasional dengan meningkatnya bisnis Bank maka sejalan juga meningkatnya risiko operasional yang berkaitan dengan aktivitas Bank.

Kerangka Manajemen Risiko

Kerangka manajemen risiko OK BANK disusun untuk memastikan seluruh kegiatan usaha berjalan secara terukur dan terkendali melalui tahapan identifikasi, pengukuran, pemantauan, dan pengendalian risiko yang konsisten. Pendekatan ini diterapkan pada setiap jenis risiko yang muncul dalam operasional perbankan. Penerapannya melibatkan peran aktif seluruh unit kerja, pengawasan berlapis, dan dukungan kebijakan serta prosedur internal yang diperbarui secara berkala agar selaras dengan perubahan kondisi industri dan ketentuan regulator. Kerangka ini menjadi fondasi bagi OK BANK dalam menjaga stabilitas kinerja dan meningkatkan ketahanan terhadap berbagai potensi gangguan.

Tujuan dan Strategi Manajemen Risiko

Pada tahun 2025, tujuan utama manajemen risiko OK BANK adalah untuk memastikan tingkat risiko yang dihadapi Bank senantiasa terjaga dengan:
1. Melakukan pemantauan terhadap kualitas aset dan meminimalkan risiko sehubungan dengan pertumbuhan kredit Bank;
2. Memastikan pengelolaan likuiditas Bank dapat menopang perkembangan bisnis dan operasional;
3. Menjaga kualitas produk dan layanan operasional Bank;
4. Memastikan Bank memiliki langkah-langkah untuk menjaga kelangsungan usaha, seperti *Recovery Plan* dan *Business Continuity Management*.

There were several important developments that affected OK BANK's risk profile in 2025, as follows:
1. An increase in core debtors and concentration levels in the corporate credit segment;
2. A non-performing loan position that tends to remain stable compared to the previous year;
3. Growth in assets supported by the increase in total loans; and
4. Ongoing development of mobile banking digital activities to support the Bank's business.

OK BANK Risk Exposure

In 2025, OK BANK faced several key risk exposures, including:

1. Credit risk, particularly arising from the quality of the credit portfolio due to overdue payments from debtors and the progress of credit restructuring; and
2. Operational risk, where the growth of the Bank's business was accompanied by an increase in operational risks related to the Bank's activities.

Risk Management Framework

OK BANK's risk management framework is prepared to ensure that all business activities are conducted in a measurable and well-controlled manner through consistent stages of risk identification, measurement, monitoring, and control. This approach is applied to every type of risk arising from banking operations. Its implementation involves the active participation of all work units, layered supervision, and the support of internal policies and procedures that are periodically updated to remain aligned with changes in industry conditions and regulatory requirements. This framework serves as the foundation for OK BANK in maintaining performance stability and enhancing resilience against various potential disruptions.

Risk Management Objectives and Strategies

In 2025, the primary objective of OK BANK's risk management was to ensure that the Bank's risk levels were consistently maintained by:
1. Monitoring asset quality and minimizing risks related to the Bank's credit growth;
2. Ensuring that the Bank's liquidity management could support business and operational development;
3. Maintaining the quality of the Bank's products and operational services; and
4. Ensuring that the Bank had measures in place to safeguard business continuity, such as a Recovery Plan and Business Continuity Management.

Adapun strategi yang ditempuh OK BANK dalam mengelola risiko kredit diuraikan sebagai berikut:

1. Mengoptimalkan *early warning system* yang telah disempurnakan sehingga Bank mampu secara efektif dan efisien menetapkan langkah-langkah dalam memitigasi kerugian karena risiko kredit;
2. Penerapan *stress test* dan *monitoring* atas profil risiko debitur yang dilandasi dengan skenario *global market crisis* dan *bank-specific crisis*;
3. Melakukan penyempurnaan dan pengkinian pada proses *review* kredit serta pengambilan keputusan kredit;
4. Pemantauan kualitas pada setiap segmen kredit yang ada pada Bank; serta
5. Upaya penyelesaian kredit bermasalah untuk meningkatkan kualitas aset produktif.

Untuk mengelola risiko likuiditas dan pasar di sepanjang tahun 2025, OK BANK menempuh berbagai strategi berikut:

1. Meningkatkan Dana Pihak Ketiga (DPK) dengan jangka waktu panjang dan mengoptimalkan peningkatan *Current Account Saving Account* (CASA) melalui produk-produk layanan;
2. Melakukan penyesuaian suku bunga DPK mengikuti perkembangan kebijakan suku bunga Bank Indonesia; serta
3. Terus meningkatkan kerja sama antar bank lain melalui pasar uang (*money market*) agar dapat memanfaatkan fasilitas *Call Money* maupun *Repo* Surat Berharga intern Bank.

Untuk mengelola risiko operasional dan lainnya di sepanjang tahun 2025, OK BANK menempuh berbagai strategi berikut:

1. Melakukan proses otomatisasi proses pelaporan guna mendukung operasional Bank;
2. Menyesuaikan dan menyempurnakan prosedur operasional agar sesuai dengan proses kerja pada *Core Banking System* maupun produk yang digunakan Bank;
3. Melakukan sosialisasi dan pelatihan terkait pengendalian internal atas proses kerja;
4. Melakukan *monitoring* terhadap seluruh kinerja bisnis terhadap RBB yang telah ditetapkan;
5. Meningkatkan strategi pemasaran dan *brand awareness* produk dan layanan Bank kepada masyarakat luas lewat berbagai media termasuk media sosial;
6. Meningkatkan pengendalian keamanan dan tata kelola pada sistem Teknologi Informasi Bank;
7. Melakukan *risk assessment* atas pengembangan produk Bank baik yang konvensional maupun *E-Channel*; serta
8. Melakukan *review* terhadap ketentuan internal (kebijakan dan prosedur) Bank.

Meanwhile, the strategies undertaken by OK BANK in managing credit risk are outlined as follows:

1. Optimizing the enhanced early warning system, enabling the Bank to effectively and efficiently determine mitigation actions to prevent losses arising from credit risk;
2. Implementing stress testing and monitoring the risk profile of debtors based on scenarios of a global market crisis and bank-specific crisis;
3. Improving and updating the credit review process and loan decision-making;
4. Monitoring the quality of each credit segment within the Bank; and
5. Taking necessary actions to resolve non-performing loans in order to improve the quality of earning assets.

In order to manage liquidity and market risks throughout 2025, OK BANK implemented the following strategies:

1. Increasing Third-Party Funds (DPK) with longer tenors and optimizing the growth of Current Account Savings Account (CASA) through service product offerings;
2. Adjusting deposit interest rates in line with the development of Bank Indonesia's interest rate policy; and
3. Continuously strengthening collaboration with other banks through the money market to utilize interbank Call Money and internal Bank Securities Repo facilities.

To manage operational and other risks throughout 2025, OK BANK implemented the following strategies:

1. Automating reporting processes to support the Bank's operations;
2. Adjusting and enhancing operational procedures to align with the work processes in the Core Banking System and the Bank's products;
3. Conducting dissemination and training related to internal controls over work processes;
4. Conduct monitoring of overall business performance against the established RBB.
5. Enhancing marketing strategies and increasing brand awareness of the Bank's products and services to the wider public through various media, including social media;
6. Strengthening security controls and governance over the Bank's Information Technology systems;
7. Conducting risk assessments on the development of both conventional and E-Channel Bank products; and
8. Reviewing the Bank's internal provisions (policies and procedures).

Tipe Risiko	PT Bank Oke Indonesia, Tbk.						Risk Type
	Triwulan IV/2025 Quarter IV/2025			Triwulan IV/2024 Quarter IV/2024			
	IR	KPMR	Composite	IR	KPMR	Composite	
Kredit	3	2	Peringkat 2 Rank 2	2	3	Peringkat 2 Rank 2	Credit

Tipe Risiko	PT Bank Oke Indonesia, Tbk.						Risk Type
	Triwulan IV/2025 Quarter IV/2025			Triwulan IV/2024 Quarter IV/2024			
	IR	KPMR	Composite	IR	KPMR	Composite	
Pasar	2	2	Peringkat 2 Rank 2	2	2	Peringkat 2 Rank 2	Market
Likuiditas	2	2	Peringkat 2 Rank 2	2	2	Peringkat 2 Rank 2	Liquidity
Operasional	2	2	Peringkat 2 Rank 2	2	3	Peringkat 2 Rank 2	Operational
Hukum	2	2	Peringkat 2 Rank 2	2	2	Peringkat 2 Rank 2	Legal
Stratejik	2	3	Peringkat 2 Rank 2	2	3	Peringkat 2 Rank 2	Strategic
Kepatuhan	2	2	Peringkat 2 Rank 2	2	2	Peringkat 2 Rank 2	Compliance
Reputasi	2	2	Peringkat 2 Rank 2	2	2	Peringkat 2 Rank 2	Reputational
			Peringkat 2 Rank 2			Peringkat 2 Rank 2	

Penerapan Manajemen Risiko OK BANK

Penerapan manajemen risiko OK BANK dijalankan mengacu pada POJK Nomor 18/POJK.03/2016 tentang Penerapan Manajemen Risiko Bagi Bank Umum dan SEOJK Nomor 34/POJK.03/2016 yang memberikan ketentuan lebih rinci mengenai praktik pengelolaan risiko. 4 (empat) pilar yang diterapkan OK BANK diuraikan sebagai berikut:

1. **Pengawasan Aktif Dewan Komisaris dan Direksi**

   Dijalankan melalui pemantauan yang konsisten terhadap pelaksanaan strategi, kebijakan, dan aktivitas pengelolaan risiko di seluruh unit kerja. Dewan Komisaris dan Direksi memastikan bahwa proses manajemen risiko selaras dengan tujuan bisnis, ketentuan regulator, dan prinsip kehati-hatian, sehingga risiko dapat dikelola secara efektif dan berkesinambungan.

2. **Kecukupan Kebijakan, Prosedur, dan Penetapan Limit**
   Diwujudkan melalui penyusunan pedoman yang jelas, terukur, dan dapat diterapkan oleh seluruh unit dalam menjalankan aktivitas operasional. Struktur kebijakan ini memastikan bahwa setiap jenis risiko memiliki batasan yang sesuai dengan profil risiko Bank, sehingga pengambilan keputusan dapat dilakukan secara terkendali dan bertanggung jawab.
3. **Kecukupan Proses Identifikasi, Pengukuran, Pemantauan, dan Pengendalian Risiko serta Sistem Informasi Manajemen Risiko**
   Tercermin dalam mekanisme yang dirancang untuk mendeteksi potensi risiko sejak dini dan mengelolanya secara sistematis. Dukungan sistem informasi yang andal memungkinkan penyediaan data yang akurat dan tepat

OK BANK's Risk Management Implementation

OK BANK's risk management is carried out in accordance with POJK Number 18/POJK.03/2016 on the Implementation of Risk Management for Commercial Banks and SEOJK Number 34/POJK.03/2016, which provides more detailed provisions regarding risk management practices. The 4 (four) pillars applied by OK BANK are described as follows:

1. **Active Supervision by the Board of Commissioners and Board of Directors**
   Carried out through consistent monitoring of the implementation of risk management strategies, policies, and activities across all work units. The Board of Commissioners and the Board of Directors ensure that risk management processes are aligned with business objectives, regulatory requirements, and the prudential principle, so that risks can be managed effectively and on a sustainable basis.
2. **Adequacy of Policies, Procedures, and Limit Setting**
   Realized through the formulation of clear, measurable, and implementable guidelines for all units in carrying out operational activities. This policy structure ensures that each type of risk has limits that are in line with the Bank's risk profile, enabling controlled and accountable decision-making.

3. **Adequacy of the Process for Risk Identification, Measurement, Monitoring, and Control, and Risk Management Information System**
   Reflected in mechanisms designed to detect potential risks at an early stage and manage them systematically. The support of reliable information systems enables the provision of accurate and timely data, allowing

waktu, sehingga proses evaluasi risiko dapat berlangsung efektif dan mendukung pengambilan keputusan yang tepat.

4. **Sistem Pengendalian Intern yang Menyeluruh**
   Diterapkan untuk memastikan bahwa seluruh aktivitas bank berjalan sesuai kebijakan, prosedur, dan standar yang telah ditetapkan. Melalui pengawasan berlapis dan mekanisme verifikasi berkala, sistem ini membantu menjaga integritas proses operasional, mencegah terjadinya penyimpangan, dan meningkatkan keandalan praktik manajemen risiko secara keseluruhan.

Infrastruktur Manajemen Risiko

Infrastruktur manajemen risiko OK BANK dibangun melalui struktur tata kelola yang kuat dan terkoordinasi, melibatkan Dewan Komisaris, Direksi, dan komite-komite pendukung yang memastikan praktik pengelolaan risiko berjalan efektif. Struktur ini berfungsi sebagai fondasi pengawasan dan pengambilan keputusan yang selaras dengan tujuan strategis Bank, sekaligus memastikan bahwa seluruh aktivitas operasional mengikuti prinsip kehati-hatian dan ketentuan regulator.

Komite Audit memiliki peran dalam memantau efektivitas pengendalian internal dan proses pelaporan keuangan, termasuk memastikan kepatuhan terhadap kebijakan dan regulasi. Komite Pemantau Risiko bertugas mengevaluasi kecukupan Kebijakan Manajemen Risiko dan mengawasi kinerja manajemen dalam mengelola risiko yang dihadapi bank. Komite Manajemen Risiko berperan dalam merumuskan strategi, kebijakan, dan kerangka kerja manajemen risiko, serta menilai eksposur risiko secara menyeluruh. Struktur komite ini menjadi elemen penting dalam memastikan risiko terkelola dengan baik di seluruh lini bisnis.

Komite Kredit mempunyai tanggung jawab dalam memberikan persetujuan kredit sesuai kewenangan, mengevaluasi kualitas portofolio kredit, dan memantau risiko kredit secara berkesinambungan. ALCO berfokus pada pengelolaan risiko pasar dan likuiditas, termasuk pengaturan struktur neraca agar tetap stabil dan seimbang. Komite Pengarah TI bertugas memastikan bahwa pengembangan dan pengelolaan sistem informasi mendukung efektivitas manajemen risiko, terutama melalui keandalan teknologi dan keamanan data. Divisi Manajemen Risiko berperan sebagai unit yang merancang, memantau, dan mengevaluasi penerapan kebijakan risiko secara menyeluruh.

Struktur tata kelola ini diperkuat dengan penerapan 3 (tiga) lini pertahanan yang berfungsi menjaga efektivitas manajemen risiko di seluruh level organisasi. Setiap lini memiliki tanggung jawab yang berbeda namun saling melengkapi, sehingga proses pengendalian risiko dapat berjalan berlapis dan menyeluruh. Model ini dirancang agar potensi risiko dapat diidentifikasi sejak dini dan ditangani melalui mekanisme yang jelas.

the risk evaluation process to be conducted effectively and to support sound decision-making.

4. **Comprehensive Internal Control System**
   Implemented to ensure that all Bank activities are conducted in accordance with established policies, procedures, and standards. Through layered supervision and periodic verification mechanisms, this system helps maintain the integrity of operational processes, prevent irregularities, and enhance the overall reliability of risk management practices.

Risk Management Infrastructure

OK BANK's risk management infrastructure is established through a strong and well-coordinated governance structure, involving the Board of Commissioners, the Board of Directors, and supporting committees to ensure that risk management practices are implemented effectively. This structure serves as the foundation for oversight and decision-making aligned with the Bank's strategic objectives, while also ensuring that all operational activities adhere to the prudential principle and regulatory requirements.

The Audit Committee plays a role in monitoring the effectiveness of internal controls and the financial reporting process, including ensuring compliance with applicable policies and regulations. The Risk Monitoring Committee is responsible for evaluating the adequacy of the Risk Management Policy and overseeing management's performance in managing the risks faced by the Bank. The Risk Management Committee plays a role in formulating risk management strategies, policies, and frameworks, as well as assessing overall risk exposure. This committee structure is a key element in ensuring that risks are properly managed across all lines of business.

The Credit Committee is responsible for granting credit approvals within its authority, evaluating the quality of the credit portfolio, and continuously monitoring credit risk. ALCO focuses on managing market and liquidity risks, including managing the balance sheet structure to remain stable and balanced. The IT Steering Committee is tasked with ensuring that the development and management of information systems support effective risk management, particularly through technology reliability and data security. The Risk Management Division serves as the unit responsible for designing, monitoring, and evaluating the overall implementation of risk policies.

This governance structure is strengthened through the implementation of the 3 (three) lines of defense, which function to maintain the effectiveness of risk management at all levels of the organization. Each line has distinct yet complementary responsibilities, enabling a layered and comprehensive risk control process. This model is designed to ensure that potential risks can be identified at an early stage and addressed through clear mechanisms.

Lini pertama, yaitu *Risk Owner*, mencakup seluruh unit bisnis dan operasional yang menjalankan aktivitas sehari-hari. Mereka bertanggung jawab langsung dalam mengelola risiko yang timbul dari proses yang mereka jalankan, termasuk memastikan kepatuhan terhadap prosedur dan kebijakan internal. Keberadaan lini pertama merupakan fondasi utama dalam menciptakan budaya sadar risiko di lingkungan Bank.

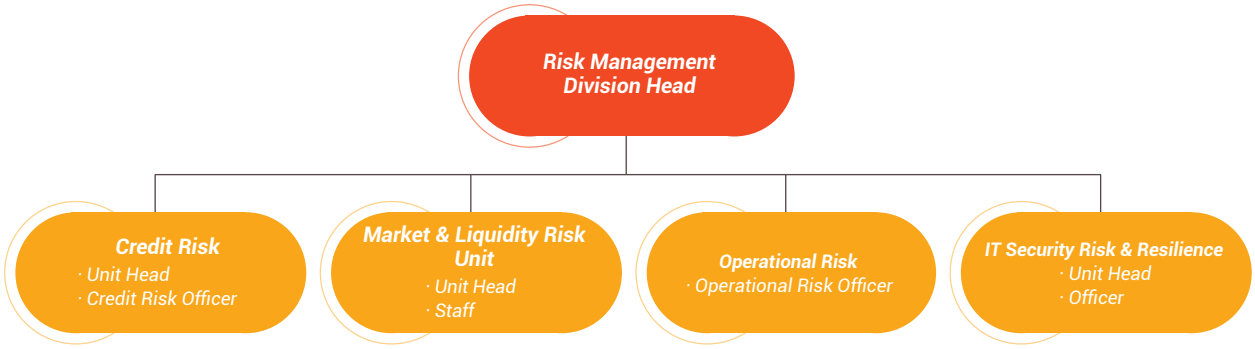
Lini kedua adalah fungsi pengendalian internal yang terdiri dari Divisi Operasional, Satuan Kerja Kepatuhan (SKK), dan Divisi Manajemen Risiko. Unit-unit ini memastikan bahwa pengendalian risiko dilakukan secara terstruktur melalui pemantauan, penyusunan kebijakan, penilaian kepatuhan, dan verifikasi kecukupan sistem pengendalian. Lini kedua berperan memastikan bahwa aktivitas yang dilakukan lini pertama tetap dalam batas risiko yang dapat diterima.

Lini ketiga merupakan fungsi audit internal yang dijalankan oleh SKAI. Fungsi ini melakukan penilaian independen terhadap efektivitas keseluruhan pengendalian risiko, termasuk kepatuhan terhadap kebijakan, prosedur, dan regulasi. Melalui audit berkala, SKAI memastikan bahwa proses manajemen risiko berjalan sesuai standar dan memberikan rekomendasi perbaikan bila diperlukan.

The first line of defense, namely the Risk Owners, comprises all business and operational units that carry out day-to-day activities. They are directly responsible for managing the risks arising from the processes they perform, including ensuring compliance with internal procedures and policies. The first line of defense serves as the primary foundation in fostering a risk-aware culture within the Bank.

The second line of defense consists of internal control functions, including the Operations Division, the Compliance Unit (SKK), and the Risk Management Division. These units ensure that risk controls are implemented in a structured manner through monitoring, policy formulation, compliance assessments, and verification of the adequacy of control systems. The second line plays a key role in ensuring that activities carried out by the first line remain within the Bank's risk tolerance level.

The third line of defense is the internal audit function carried out by SKAI. This function performs an independent assessment of the overall effectiveness of risk controls, including compliance with policies, procedures, and regulations. Through periodic audits, SKAI ensures that the risk management process is implemented in accordance with established standards and provides recommendations for improvement when necessary.



Per tanggal 1 Januari 2026, *IT Security Risk* & *Resilience* di bawah Direktorat *Deputy President Director* dan bukan merupakan bagian dari Divisi Manajemen Risiko.
As of January 1, 2026, IT Security Risk & Resilience falls under the Deputy President Director's Directorate and is no longer part of the Risk Management Division.

Seluruh infrastruktur ini membentuk sistem pengelolaan risiko yang komprehensif, terintegrasi, dan berlapis, sehingga OK BANK dapat menjaga stabilitas kinerja serta meningkatkan ketahanan terhadap dinamika lingkungan bisnis. Dengan dukungan struktur tata kelola, komite-komite pengarah, dan mekanisme 3 (tiga) lini pertahanan, Bank dapat memastikan bahwa setiap potensi risiko dikelola secara konsisten, transparan, dan berkelanjutan.

All of this infrastructure forms a comprehensive, integrated, and layered risk management system, enabling OK BANK to maintain performance stability and enhance resilience against the dynamics of the business environment. With the support of the governance structure, steering committees, and the 3 (three) lines of defense mechanism, the Bank can ensure that every potential risk is managed consistently, transparently, and sustainably.

Penerapan Manajemen Risiko

Pada tahun 2025, OK BANK memperkuat penerapan manajemen risiko melalui optimalisasi sistem yang telah

Risk Management Implementation

In 2025, OK BANK strengthened the implementation of risk management by optimizing existing systems to enhance

berjalan guna meningkatkan responsivitas terhadap dinamika industri perbankan. Penguatan dilakukan melalui peningkatan efektivitas pemantauan dan penyempurnaan proses penilaian risiko. Langkah tersebut ditujukan untuk memastikan risiko dapat diidentifikasi lebih dini dan dikelola secara memadai guna menjaga stabilitas operasional dan ketahanan Bank secara berkelanjutan.

Risiko Utama di Tahun 2025

Sepanjang tahun 2025, risiko utama yang dihadapi oleh OK BANK adalah risiko kredit yang timbul akibat dari perkembangan debitur inti dan tingkat konsentrasi serta risiko stratejik yang timbul dari pengembangan produk dan aktivitas baru *mobile banking* yang masih berjalan.

Tinjauan atas Efektivitas Sistem Manajemen Risiko Perusahaan

Tinjauan atas efektivitas sistem manajemen risiko menunjukkan bahwa penerapan yang dilakukan Bank telah berjalan dengan cukup memadai dan sejalan dengan prinsip pengelolaan risiko yang baik. Mekanisme identifikasi, pengukuran, pemantauan, dan pengendalian risiko telah diterapkan secara konsisten oleh seluruh unit terkait, sehingga proses pengelolaan risiko dapat mendukung stabilitas operasional dan tujuan strategis Bank. Hasil pemantauan internal juga menunjukkan bahwa struktur pengawasan dan prosedur yang ada mampu menjaga aktivitas usaha tetap berada dalam batas risiko yang dapat diterima.

Evaluasi berkala turut memperlihatkan bahwa sistem pengendalian internal dan kerangka kerja manajemen risiko mampu beradaptasi terhadap perubahan kondisi bisnis dan kebutuhan operasional. Pemanfaatan sistem informasi dan peningkatan kapasitas SDM semakin memperkuat efektivitas pelaksanaan manajemen risiko di seluruh lini. Dengan penerapan yang berjalan baik dan dukungan pengawasan yang berkesinambungan, Bank dapat mempertahankan proses usaha yang lebih terkendali dan meningkatkan kemampuan dalam menghadapi potensi risiko ke depan.

Kecukupan Infrastruktur Manajemen Risiko Bank

Sepanjang tahun 2025, Divisi Manajemen Risiko (SKMR) OK BANK secara rutin melakukan analisis dan evaluasi terhadap infrastruktur manajemen risiko untuk memastikan seluruh komponen pendukung berfungsi optimal. Berdasarkan hasil penilaian, infrastruktur yang dimiliki dinilai cukup memadai dalam mendukung penerapan manajemen risiko yang terukur, sehingga mampu menjaga ketahanan operasional dan memastikan aktivitas Bank tetap berjalan dalam batas risiko yang dapat diterima.

responsiveness to the dynamics of the banking industry. This strengthening was carried out through improving the effectiveness of monitoring and refining the risk assessment process. These measures aim to ensure that risks can be identified earlier and managed adequately to maintain operational stability and the Bank's resilience on an ongoing basis.

Key Risks in 2025

Throughout 2025, the key risks faced by OK BANK were credit risks arising from the development of core debtors and concentration levels, as well as strategic risks stemming from the ongoing development of new products and mobile banking activities.

Overview of the Effectiveness of the Company's Risk Management System

Overview of the effectiveness of the risk management system indicates that the Bank's implementation has been adequate and in line with sound risk management principles. The mechanisms for risk identification, measurement, monitoring, and control have been consistently applied by all relevant units, enabling the risk management process to support operational stability and the Bank's strategic objectives. Internal monitoring results also show that the existing oversight structure and procedures are capable of keeping business activities within acceptable risk limits.

Periodic evaluations further show that the internal control system and risk management framework can adapt to changes in business conditions and operational needs. The use of information systems and the enhancement of HR capacity further strengthen the effectiveness of risk management across all levels. With well-executed implementation and continuous oversight support, the Bank is able to maintain a more controlled business process and enhance its ability to address potential risks in the future.

Adequacy of Bank Risk Management Infrastructure

Throughout 2025, OK BANK's Risk Management Division (SKMR) routinely conducted analyses and evaluations of the risk management infrastructure to ensure that all supporting components functioned optimally. Based on the assessment results, the existing infrastructure is considered adequate in supporting the implementation of measured risk management, thereby maintaining operational resilience and ensuring that the Bank's activities remained within acceptable risk limits.

Penerapan Manajemen Risiko untuk Setiap Jenis Risiko

Risiko Kredit

Risiko kredit merupakan potensi kerugian yang timbul akibat ketidakmampuan pihak yang menerima fasilitas pembiayaan memenuhi kewajiban pembayaran sesuai perjanjian. Risiko ini dapat muncul dari berbagai aktivitas, seperti penyaluran kredit, penempatan dana, atau transaksi lain yang melibatkan eksposur terhadap pihak eksternal.

Infrastruktur/Organisasi

Unit bisnis bank berperan sebagai *risk owner* yang memegang tanggung jawab utama atas eksposur kredit yang timbul dari aktivitas pembiayaan. Peran ini menjadikan unit bisnis sebagai lini pertahanan pertama dalam mengelola risiko kredit.

Pemantauan risiko kredit dilakukan secara berkala dengan memanfaatkan laporan pemantauan yang disusun oleh Divisi Manajemen Risiko. Laporan ini memberikan gambaran mengenai perkembangan kualitas portofolio kredit, tren risiko, dan potensi permasalahan yang perlu mendapatkan perhatian.

Berdasarkan hasil laporan tersebut, OK BANK melalui Komite Kredit akan menetapkan arah kebijakan dan merumuskan langkah-langkah tindak lanjut yang diperlukan untuk menjaga kualitas kredit tetap terkendali.

Strategi dan Penerapan Manajemen Risiko Kredit

Selama tahun 2025, faktor utama yang memengaruhi hasil penilaian risiko komposit kredit, diuraikan sebagai berikut:

1. Masih adanya kredit kualitas rendah dan kredit bermasalah selama tahun 2025 meskipun pada tingkat yang masih terjaga;
2. Meningkatnya konsentrasi pada segmen komersial dan korporasi. Peningkatan konsentrasi ini juga disebabkan adanya penyaluran kredit berjumlah besar kepada korporasi. Namun, peningkatan segmentasi-segmentasi tersebut masih selaras dengan *business appetite* Bank; serta
3. Konsentrasi debitur inti pada Bank masih cukup tinggi.

Strategi yang ditempuh Bank dalam mengelola risiko kredit sepanjang tahun 2025 diuraikan sebagai berikut:

1. Pemantauan kualitas kredit dan pemberdayaan *early warning system*;
2. Penyempurnaan proses seleksi kredit;
3. Strategi penyaluran kredit melalui segmentasi; serta
4. Pengelolaan kredit bermasalah.

Kebijakan Pengelolaan Limit Risiko Kredit

Sepanjang tahun 2025, OK BANK secara rutin melakukan pemantauan kinerja portofolio kredit sebagai bagian dari kebijakan pengelolaan limit risiko kredit. Hasil evaluasi

Implementation of Risk Management for Each Type of Risks

Credit Risk

Credit risk is the potential loss arising from the inability of a counterparty to fulfill payment obligations in accordance with the agreement. This risk can emerge from various activities, such as the disbursement of loans, fund placements, or other transactions involving exposure to external parties.

Infrastructure/Organization

The Bank's business units act as the risk owners which is holding primary responsibility for credit exposures arising from financing activities. This role positions the business units as the first line of defense in managing credit risk.

Credit risk monitoring is conducted regularly using monitoring reports prepared by the Risk Management Division. These reports provide an overview of the development of the credit portfolio's quality, risk trends, and potential issues that require attention.

Based on the findings of these reports, OK BANK, through the Credit Committee, sets policy directions and formulates necessary follow-up measures to ensure that credit quality remains under control.

Credit Risk Management Strategy and Implementation

During 2025, the main factors influencing the composite credit risk assessment are outlined as follows:

1. The continued presence of low-quality and non-performing loans throughout 2025, although maintained at a controlled level;
2. An increase in loan concentration within the commercial and corporate segments. This increase was also driven by the disbursement of large loans to corporate debtors. However, this concentration growth remained aligned with the Bank's business appetite; and
3. A relatively high concentration of core debtors within the Bank.

The strategies adopted by the Bank to manage credit risk throughout 2025 are described as follows:

1. Monitoring credit quality and enhancing the early warning system;
2. Improving the credit selection process;
3. Implementing credit distribution strategies through segmentation; and
4. Managing non-performing loans.

Credit Risk Limit Management Policy

Throughout 2025, OK BANK routinely monitored the performance of its credit portfolio as part of its credit risk limit management policy. The evaluation results were used

digunakan sebagai dasar dalam penyesuaian limit kredit dan pengambilan langkah-langkah mitigasi, sehingga risiko kredit tetap terkendali dan portofolio kredit Bank dapat mendukung stabilitas operasional secara berkelanjutan.

Proses Pengukuran dan Pengendalian Risiko Kredit

Pendekatan OK BANK dalam mengukur dan mengendalikan risiko kredit dimulai jauh sebelum pinjaman diberikan. Tahapan ini memastikan bahwa setiap fasilitas kredit yang disetujui telah melalui proses penilaian risiko yang cermat, sehingga kemungkinan terjadinya kredit macet dapat diminimalkan.

Secara rutin, Bank menyusun laporan pemantauan posisi terhadap limit risiko kredit yang telah ditetapkan untuk setiap debitur maupun portofolio secara keseluruhan. Pemantauan berkala ini memungkinkan Bank melakukan tindakan korektif lebih awal jika terjadi penyimpangan dari batas risiko yang ditentukan, sehingga risiko dapat dikelola secara proaktif.

Hasil pemantauan risiko kredit kemudian dibahas dalam rapat Komite Manajemen Risiko untuk mendapatkan evaluasi menyeluruh mengenai kondisi eksposur Bank. Temuan dan rekomendasi dari pembahasan ini selanjutnya dibawa ke Komite Kredit untuk dilakukan pembahasan lebih detail dan pengambilan keputusan strategis.

Pendekatan untuk Pembentukan Cadangan Kerugian Penurunan Nilai (CKPN)

Pendekatan OK BANK dalam pembentukan Cadangan Kerugian Penurunan Nilai (CKPN) dilakukan sesuai ketentuan POJK dengan menetapkan penyisihan berdasarkan bukti penurunan nilai atas aset keuangan, baik secara individual maupun kolektif. Metode ini diterapkan untuk memastikan bahwa potensi kerugian akibat penurunan nilai aset dapat diantisipasi dengan tepat, sehingga Laporan Keuangan mencerminkan kondisi risiko kredit yang sebenarnya.

Evaluasi terhadap aset keuangan yang memenuhi kriteria signifikan dilakukan secara individual per nasabah. Proses ini melibatkan penilaian menyeluruh atas kemampuan debitur untuk memenuhi kewajiban dan proyeksi arus kas yang diharapkan dari aset tersebut. Penilaian secara individual memungkinkan Bank menentukan besaran cadangan yang lebih akurat sesuai risiko yang melekat pada masing-masing debitur.

Seluruh aset keuangan yang mengalami penurunan nilai tetapi tidak signifikan secara individual dievaluasi secara kolektif. Pendekatan kolektif ini dilakukan dengan mengelompokkan aset berdasarkan karakteristik risiko yang serupa, sehingga penentuan cadangan dapat mencerminkan eksposur risiko kelompok aset secara menyeluruh. Evaluasi ini membantu Bank mengidentifikasi risiko yang tersembunyi pada portofolio yang lebih besar dan menjaga kecukupan cadangan secara keseluruhan.

as a basis for adjusting credit limits and taking mitigation measures, ensuring that credit risk remained under control and the Bank's credit portfolio continued to support operational stability on a sustainable basis.

Credit Risk Measurement and Control Process

OK BANK's approach to measuring and controlling credit risk begins well before a loan is granted. This process ensures that every approved credit facility undergoes a thorough risk assessment, minimizing the likelihood of non-performing loans.

The Bank routinely prepares monitoring reports on credit risk limits established for each debtor as well as for the overall portfolio. Regular monitoring allows the Bank to take corrective action early if deviations from the prescribed risk limits occur, enabling proactive risk management.

The results of credit risk monitoring are then discussed in the Risk Management Committee meetings to obtain a comprehensive evaluation of the Bank's exposure. Findings and recommendations from these discussions are subsequently brought to the Credit Committee for more detailed review and strategic decision-making.

Approach to the Establishment of Allowance for Impairment Loss (CKPN)

OK BANK's approach to establishing Allowance for Impairment Loss (CKPN) is carried out in accordance with POJK requirements by setting aside provisions based on evidence of impairment of financial assets, both on an individual and collective basis. This method is applied to ensure that potential losses due to asset impairment can be anticipated accurately, so that the Financial Statements reflect the Bank's true credit risk condition.

Evaluation on financial assets that meet significant criteria is carried individually per customer. This process involves a comprehensive assessment of the debtor's ability to meet obligations and the expected cash flow projections from the asset. Individual assessment allows the Bank to determine a more accurate provision amount in line with the risk inherent in each debtor.

All financial assets that experience impairment but are not individually significant are evaluated collectively. The collective approach groups assets based on similar risk characteristics, ensuring that the provision reflects the overall risk exposure of the asset group. This evaluation helps the Bank identify hidden risks within the larger portfolio and maintain overall provision adequacy.

Perhitungan penurunan nilai secara individual dilakukan dengan membandingkan nilai sekarang (*present value*) dari proyeksi arus kas awal dengan proyeksi arus kas berdasarkan rencana restrukturisasi kredit. Konsep *asset impairment* ini menekankan bahwa penurunan nilai aset terjadi ketika nilai tercatat (*carrying amount*) melebihi nilai yang dapat dipulihkan (*recoverable amount*) melalui penggunaan atau penjualan aset. Dengan pendekatan ini, OK BANK mampu membentuk CKPN yang mencerminkan risiko kredit secara realistis dan menjaga stabilitas kinerja keuangan.

Perhitungan Aktiva Tertimbang Menurut Risiko (ATMR) dengan Pendekatan Standar

Kebijakan OK BANK dalam perhitungan Aktiva Tertimbang Menurut Risiko (ATMR) untuk risiko kredit menggunakan peringkat sebagai dasar penilaian untuk mengukur tingkat kecukupan modal. Bank menerapkan metode pendekatan standar sesuai ketentuan OJK, yang dilakukan secara individual untuk setiap eksposur kredit, sehingga perhitungan ATMR mencerminkan risiko masing-masing kredit secara akurat.

Selain pembobotan berdasarkan risiko, perhitungan ATMR juga memperhitungkan bagian kredit yang dijamin melalui teknik mitigasi risiko kredit. Dengan mempertimbangkan mitigasi ini, Bank memperoleh nilai ATMR setelah mitigasi risiko kredit yang digunakan sebagai dasar perhitungan kecukupan modal, sehingga manajemen modal dapat dijalankan secara tepat dan risiko kredit tetap terkendali.

Risiko Pasar

Risiko pasar merupakan potensi kerugian pada posisi neraca maupun rekening administratif, termasuk transaksi derivatif, yang timbul akibat perubahan kondisi pasar secara keseluruhan, termasuk fluktuasi harga opsi. Saat ini, OK BANK belum melakukan aktivitas *trading* dan tidak memiliki eksposur terhadap aset atau kewajiban dalam valuta asing, produk terstruktur, derivatif, maupun ekuitas, sehingga fokus pengelolaan risiko pasar hanya pada perubahan suku bunga.

Komponen utama kewajiban OK BANK yang sensitif terhadap perubahan suku bunga adalah simpanan nasabah, sedangkan aset yang terpengaruh antara lain obligasi pemerintah dan kredit yang disalurkan. Bank secara rutin memantau kondisi pasar dan menyesuaikan tingkat suku bunga simpanan maupun kredit agar tetap sejalan dengan dinamika pasar serta menjaga stabilitas kinerja keuangan.

Strategi dan Penerapan Manajemen Risiko Pasar

OK BANK menerapkan strategi manajemen risiko pasar untuk mengelola dampak pergerakan suku bunga terhadap pendapatan dan permodalan, yang dikenal sebagai *Interest Rate Risk in Banking Book* (IRRBB). Penerapan ini mengacu pada ketentuan OJK dalam SEOJK Nomor 12/SEOJK.03/2018 tentang Penerapan Manajemen Risiko dan Pengukuran Risiko Pendekatan Standar untuk Risiko Suku Bunga dalam *Banking Book*/IRRBB Bagi Bank Umum.

Individual impairment calculation is performed by comparing the present value of the original projected cash flows with the cash flow projections based on the credit restructuring plan. The asset impairment concept emphasizes that an asset is impaired when its carrying amount exceeds the recoverable amount through use or sale of the asset. With this approach, OK BANK is able to establish CKPN that realistically reflects credit risk and maintains financial performance stability.

Risk-Weighted Assets (RWA) Calculation Using the Standardized Approach

OK BANK's policy in calculating Risk-Weighted Assets (RWA) for credit risk uses ratings as the basis for assessment to measure capital adequacy. The Bank applies the standardized approach in accordance with OJK regulations, conducted individually for each credit exposure, so that the RWA calculation accurately reflects the risk of each loan.

In addition to risk-based weighting, the RWA calculation also considers the portion of credit covered by credit risk mitigation techniques. By considering this mitigation, the Bank obtains the RWA after credit risk mitigation, which serves as the basis for capital adequacy calculation, ensuring that capital management is carried out appropriately and credit risk remains under control.

Market Risk

Market risk is the potential loss on balance sheet positions or administrative accounts, including derivative transactions, arising from overall market condition changes, such as option price fluctuations. Currently, OK BANK does not engage in trading activities and has no exposure to foreign currency assets or liabilities, structured products, derivatives, or equities, therefore, market risk management focuses solely on interest rate changes.

The main component of OK BANK's liabilities sensitive to interest rate changes is customer deposits, while affected assets include government bonds and disbursed loans. The Bank routinely monitors market conditions and adjusts deposit and loan interest rates to remain aligned with market dynamics and maintain financial performance stability.

Market Risk Management Strategy and Implementation

OK BANK applies a market risk management strategy to manage the impact of interest rate movements on income and capital, known as Interest Rate Risk in the Banking Book (IRRBB). This implementation refers to OJK regulations in SEOJK Number 12/SEOJK.03/2018 on Risk Management Implementation and Standardized Approach Risk Measurement for Interest Rate Risk in the Banking Book/IRRBB for Commercial Banks.

Sebagai bagian dari pemantauan risiko, Bank menetapkan *stop-loss limit* pada instrumen surat berharga yang dimiliki, disertai penerapan *management action trigger* untuk memastikan tindakan korektif dilakukan bila terjadi pergerakan yang melebihi batas yang ditetapkan.

Divisi Manajemen Risiko bertanggung jawab untuk memantau penggunaan limit risiko pasar, memastikan seluruh aktivitas sesuai dengan kebijakan yang telah ditetapkan. Sementara itu, unit kerja bisnis berkewajiban mematuhi limit tersebut, dan setiap pelampauan harus dilaporkan serta mendapatkan persetujuan dari ALCO.

Hasil Pengukuran IRRBB Sesuai dengan Ketentuan Telah Dilaporkan Secara Triwulanan kepada OJK

Hasil pengukuran IRRBB telah disampaikan OK BANK kepada OJK secara triwulanan sebagai bagian dari kewajiban pelaporan dan pengawasan risiko pasar. Laporan tersebut mencakup evaluasi atas dampak fluktuasi suku bunga terhadap posisi keuangan Bank, termasuk potensi pengaruhnya terhadap pendapatan bunga dan permodalan. Melalui pelaporan ini, Bank dapat memastikan bahwa risiko yang timbul dari perubahan suku bunga tetap berada dalam batas yang dapat diterima dan tidak mengganggu stabilitas keuangan secara keseluruhan. Berdasarkan hasil perhitungan IRRBB dengan metode standar diperoleh hasil rasio ΔEVE terhadap modal bank triwulan IV/2025 masih jauh di bawah *threshold* internal maupun limit regulator.

Tata Kelola dan Organisasi

Tata kelola dan organisasi dalam pengelolaan risiko pasar di OK BANK dirancang untuk memastikan seluruh fungsi bekerja secara independen melalui penerapan prinsip *segregation of duties*. Prinsip ini menekankan pemisahan tugas dan tanggung jawab antar unit agar tidak terjadi benturan kepentingan, sekaligus memastikan proses pengawasan berjalan efektif.

Fungsi *Front Office* dijalankan oleh Divisi Tresuri yang bertanggung jawab melakukan aktivitas transaksi *treasury* dan pengelolaan posisi keuangan Bank sesuai kebijakan yang telah ditetapkan. *Front Office* berperan sebagai pelaksana utama transaksi pasar, sehingga keputusan yang diambil harus tetap berada dalam batas risiko yang dapat diterima dan sesuai limit yang berlaku.

Fungsi *Middle Office* merupakan satuan kerja yang melakukan pengawasan dan manajemen risiko dalam kegiatan *treasury*. Unit ini memastikan transaksi yang dilakukan *Front Office* sesuai dengan kebijakan risiko, memantau penggunaan limit, dan melakukan analisis serta pelaporan risiko pasar.

Back Office menjalankan fungsi pengendalian dan penyelesaian transaksi *treasury* yang dilaksanakan oleh Divisi Operasional. Unit ini menangani proses verifikasi, pencatatan,

As part of risk monitoring, the Bank sets stop-loss limits on held securities, accompanied by management action triggers to ensure corrective measures are taken if movements exceed established thresholds.

The Risk Management Division is responsible for monitoring market risk limit usage and ensuring all activities comply with established policies. Meanwhile, business units are required to adhere to these limits, and any breaches must be reported and approved by ALCO.

IRRBB Measurement Results Pursuant to the Provision are Reported to OJK Quarterly

The results of IRRBB measurements have been submitted by OK BANK to OJK on a quarterly basis as part of market risk reporting and supervision obligations. These reports include evaluations of the impact of interest rate fluctuations on the Bank's financial positions, including potential effects on interest income and capital. Through this reporting, the Bank can ensure that risks arising from interest rate changes remain within acceptable limits and do not disrupt overall financial stability. Based on the IRRBB calculation using the standard method, the ΔEVE-to-bank capital ratio for quarter 4 of 2025 remains well below both the internal threshold and the regulatory limit.

Governance and Organization

Governance and organizational structure for market risk management at OK BANK are designed to ensure that all functions operate independently through the application of the principle of segregation of duties. This principle emphasizes the separation of tasks and responsibilities between units to prevent conflicts of interest while ensuring effective oversight.

The Front Office function is carried out by the Treasury Division, which is responsible for executing treasury transactions and managing the Bank's financial positions in accordance with established policies. The Front Office serves as the primary executor of market transactions, so decisions made must remain within acceptable risk limits and comply with applicable limits.

The Middle Office function consists of units responsible for overseeing and managing risk in treasury activities. This unit ensures that Front Office transactions comply with risk policies, monitors limit usage, and conducts market risk analysis and reporting.

The Back Office performs control and settlement functions for treasury transactions and is handled by the Operations Division. This unit manages verification, recording, and

dan rekonsiliasi transaksi guna memastikan seluruh aktivitas dicatat dengan benar dan dilaksanakan sesuai prosedur. *Back Office* beroperasi terpisah dari *dealing room* sebagai wujud pemisahan tugas antara staf yang melakukan transaksi dan staf yang mengendalikan penyelesaiannya.

Pengelolaan dan Pengukuran Risiko Pasar – *Banking Book*

Risiko pasar pada *Banking Book* muncul akibat perubahan suku bunga dan nilai tukar yang dapat memengaruhi profitabilitas serta nilai ekonomis modal Bank. Untuk mengelola risiko tersebut, OK BANK mengoptimalkan struktur neraca agar tetap seimbang dan mampu merespons dinamika pasar. Bank juga telah menetapkan limit internal yang selaras dengan ketentuan regulator dan melakukan pemantauan secara berkala untuk memastikan batas tersebut dipatuhi. Divisi Manajemen Risiko berperan mengawasi kepatuhan terhadap limit risiko pasar, sementara setiap pelampauan limit wajib dikaji dan dibahas dalam rapat Komite ALCO. Apabila hasil pembahasan menghasilkan rekomendasi tertentu, maka rekomendasi tersebut akan diteruskan kepada Komite Manajemen Risiko untuk ditindaklanjuti.

reconciliation of transactions to ensure all activities are properly documented and executed according to procedures. The Back Office operates separately from the dealing room, reflecting the segregation of duties between staff executing transactions and staff controlling their settlement.

Management and Measurement of Market Risk – Banking Book

Market risk in the Banking Book arises from changes in interest rates and exchange rates that can affect the Bank's profitability and economic value of capital. To manage this risk, OK BANK optimizes the balance sheet structure to maintain stability and respond effectively to market dynamics. The Bank has also established internal limits in line with regulatory requirements and conducts regular monitoring to ensure compliance with these limits. The Risk Management Division oversees adherence to market risk limits, while any limit breaches must be reviewed and discussed in the ALCO Committee meeting. If the discussion results in specific recommendations, these are forwarded to the Risk Management Committee for follow-up action.

LAPORAN PERHITUNGAN IRRBB POSISI DESEMBER 2025
IRRBB Calculation Report for December 2025 Position

(dalam Rp Juta / in Rp Million)

Periode	ΔEVE		ΔNII		Period
	T	T-1	T-1	T-1	
Parallel Up	209.145	208.673	101.594	98.387	Parallel Up
Parallel Down	(298.832)	(296.054)	(112.164)	(106.293)	Parallel Down
Steepener	133.968	124.830			Steepener
Flattener	(108.317)	(95.506)			Flattener
Short Rate Up	41.779	46.762			Short Rate Up
Short Rate Down	(28.573)	(41.348)			Short Rate Down
Nilai Maksimum Negatif (Absolut)	298.832	296.054	112.164	106.293	Negative Maximum Value (Absolute)
Modal *Tier* 1 (untuk ΔEVE) atau *Projected Income* (untuk ΔNII)	3.778.519	3.732.798	1.210.146	488.812	Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)
Nilai Maksimum Dibagi Modal *Tier* 1 (untuk ΔEVE) atau *Projected Income* (untuk ΔNII) (%)	7,91	7,93	9,27	21,75	Maximum Value divided by Tier 1 Capital for (for ΔEVE) or Projected Income (for ΔNII) (%)

PENERAPAN LAPORAN MANAJEMEN RISIKO UNTUK RISIKO SUKU BUNGA DALAM *BANKING BOOK* (IRRBB)

Implementation of Risk Management Reporting for Interest Rate Risk in the Banking Book (IRRBB)

	Analisis Kuantitatif	Quantitative Analysis
1.	**Penjelasan mengenai bagaimana Bank mendefinisikan IRRBB untuk pengukuran dan pengendalian Risiko.**	**Explanation of how the Bank defines IRRBB for risk measurement and control.**
	Risiko suku bunga dalam *Banking Book* atau *Interest Rate Risk in The Banking Book*, yang selanjutnya disingkat IRRBB, merupakan risiko akibat pergerakan suku bunga di pasar yang berlawanan dengan posisi *Banking Book*, yang berpotensi memberikan dampak terhadap permodalan dan rentabilitas (*earnings*) Bank baik untuk saat ini maupun pada masa mendatang.	Interest Rate Risk in the Banking Book, hereinafter referred to as IRRBB, is the risk arising from movements in market interest rates that are contrary to the positions in the Banking Book, which may potentially impact the Bank's capital and earnings, both in the current period and in the future.
	Bank melakukan pengukuran IRRBB menggunakan 2 (dua) metode yakni pengukuran berdasarkan perubahan pada nilai ekonomis dari ekuitas (*economic value of equity*) atau disingkat ΔEVE dan pengukuran berdasarkan perubahan pada pendapatan bunga bersih (*net interest income*) atau disingkat ΔNII. Simulasi ΔEVE dan ΔNII dilakukan sesuai skenario kenaikan dan penurunan suku bunga (*rate shock*) dalam SEOJK Nomor 12/SEOJK.03/2018.	The Bank measures IRRBB using 2 (two) methods, namely measurement based on changes in the economic value of equity (ΔEVE) and measurement based on changes in net interest income (ΔNII). Simulations of ΔEVE and ΔNII are conducted based on interest rate increase and decrease scenarios (rate shock) as stipulated in SEOJK Number 12/SEOJK.03/2018.
2.	**Penjelasan mengenai strategi Manajemen Risiko dan mitigasi Risiko untuk IRRBB.**	**Explanation of risk management strategy and risk mitigation for IRRBB.**
	Bank mengelola eksposur IRRBB menggunakan pendekatan nilai ekonomis (*economic value*) serta pendekatan rentabilitas (*earning based approach*). Sebagai penerapan *segregation of duties*, Divisi Tresuri bertindak sebagai unit yang berfungsi mengelola risiko suku bunga dan Divisi Manajemen Risiko bertindak sebagai unit yang dalam memonitoring risiko suku bunga yang timbul.	The Bank manages IRRBB exposure using an economic value approach as well as an earnings-based approach. In implementing the segregation of duties principle, the Treasury Division acts as the unit responsible for managing interest rate risk, while the Risk Management Division acts as the unit responsible for monitoring the interest rate risk arising.
	Untuk tujuan pengendalian dan mitigasi risiko suku bunga dalam *Banking Book*, Bank menetapkan pengendalian berupa penerapan limit dan *risk appetite*.	For the purpose of controlling and mitigating interest rate risk in the Banking Book, the Bank establishes control measures through the implementation of limits and risk appetite.
3.	**Periodisasi perhitungan IRRBB Bank dan penjelasan mengenai pengukuran spesifik yang digunakan Bank untuk mengukur sensitivitas terhadap IRRBB.**	**Bank's IRRBB calculation periodicity and explanation of specific measurements used by the Bank to measure sensitivity to IRRBB.**
	Perhitungan IRRBB dilakukan secara triwulanan yang selanjutnya akan menjadi bagian dari Profil Risiko, bagian dari *Self-Assessment* Tingkat Kesehatan Bank, bagian dari Informasi Kuantitatif Eksposur Risiko, dan bagian dari Pengungkapan Praktik Manajemen Risiko.	The calculation of IRRBB is conducted on a quarterly basis, which subsequently becomes part of the Risk Profile, a component of the Bank's Self-Assessment of Soundness Level, a component of Quantitative Risk Exposure Information, and a component of Risk Management Practice Disclosure.
	Dalam rangka pengukuran atas eksposur IRRBB, Bank menggunakan nilai ekonomis (*economic value*) serta rentabilitas (*earning*) sebagai dasar metode pengukuran. Pengukuran nilai ekonomis dari ekuitas (*economic value of equity*) yang selanjutnya disebut EVE mengukur perubahan nilai ekonomis atas aset, liabilitas, dan rekening administratif (*off-balance sheet*) Bank yang disebabkan pergerakan suku bunga.	In measuring IRRBB exposure, the Bank uses both economic value and earnings as the basis for its measurement methods. The measurement of the economic value of equity, known as EVE, assesses changes in the economic value of the Bank's assets, liabilities, and off-balance sheet accounts that are caused by interest rate movements.
	Untuk saat ini, Bank mengukur perubahan EVE sebagai penurunan maksimum dari nilai ekonomis *Banking Book* dalam 6 (enam) standar skenario bunga yang didefinisikan oleh *Basel Committee on Banking Supervision* (BCBS) dan OJK sebagaimana tercantum dalam SEOJK IRRBB Nomor SEOJK/12/2018.	Currently, the Bank measures changes in EVE as the maximum decline in the economic value of the Banking Book under 6 (six) standard interest rate shock scenarios as defined by the Basel Committee on Banking Supervision (BCBS) and OJK, as stipulated in SEOJK on IRRBB Number SEOJK/12/2018.

	Analisis Kuantitatif	Quantitative Analysis
4.	**Penjelasan mengenai skenario *shock* suku bunga dan skenario *stress* yang digunakan Bank dalam perhitungan IRRBB dengan menggunakan metode EVE dan NII.**	**Explanation of the interest rate shock scenario and stress scenario used by the Bank in calculating IRRBB using the EVE and NII methods.**
	Pengukuran eksposur IRRBB dilakukan berdasarkan 6 (enam) skenario suku *shock* suku bunga sebagai berikut:	IRRBB exposure measurement is carried out based on 6 (six) interest rate shock scenarios as follows:

Skenario Scenario	Penjelasan Explanation	Estimasi Perubahan Change Estimation	
		Economic Value	Earning
Parallel Up	*Shock* suku bunga yang paralel ke atas Parallel upward interest rate shock	✓	✓
Parallel Down	*Shock* suku bunga yang paralel ke bawah Parallel downward interest rate shock	✓	✓
Steepener	*Shock* suku bunga yang melandai suku bunga jangka pendek menurun dan suku bunga jangka panjang meningkat (*short rates down and long rates up*) Interest rate shock where short-term interest rates decrease and long term interest rates increase (short rates down and long rates up)	✓	
Flattener	*Shock* suku bunga yang mendatar dengan perpaduan suku bunga jangka pendek meningkat dan suku bunga jangka panjang menurun Interest rate shock with a combination of increasing short-term interest rates and decreasing long-term interest rates	✓	
Short Up	*Shock* suku bunga jangka pendek yang meningkat Upward short-term interest rate shock	✓	
Short Down	*Shock* suku bunga jangka pendek yang menurun Downward short-term interest rate shock	✓	

5.	**Asumsi permodelan yang digunakan secara signifikan dalam *Internal Measurement System* (IMS) – apabila ada.**	**Modelling assumptions used significantly in the Internal Measurement System (IMS) – if any.**
	Tidak terdapat perbedaan metodologi maupun asumsi-asumsi permodelan dalam rangka perhitungan yang digunakan dalam *Internal Measurement System* (IMS). Dengan kata lain, Bank menggunakan *Standardized Approach* sebagai acuan dalam perhitungan IRRBB sebagai untuk keperluan pengelolaan internal.	There is no difference in the methodology or modelling assumptions used in the Internal Measurement System (IMS). In other words, the Bank applies the Standardized Approach as the basis for IRRBB calculations for internal management purposes.
6.	**Penjelasan mengenai bagaimana Bank melakukan lindung nilai (*hedging*) terhadap IRRBB (apabila ada) dan perlakuan akuntansi terkait.**	**Explanation of how the Bank hedges the IRRBB (if any) and the related accounting treatment.**
	Saat ini Bank belum menerapkan melakukan lindung nilai (*hedging*) terhadap IRRBB.	Currently, the Bank has not implemented any hedging activities against IRRBB.
7.	**Penjelasan komprehensif mengenai asumsi utama pemodelan dan parametrik yang digunakan dalam menghitung ΔEVE dan ΔNII.**	**Comprehensive explanation of the key modelling assumptions and parameters used in calculating ΔEVE and ΔNII.**
a.	Untuk metode EVE, bank menghitung seluruh arus kas di mana tidak termasuk margin yang di diskonto dengan *risk free rate* pada saat tanggal pelaporan.	For the EVE method, the Bank calculates all cash flows excluding margins, which are discounted using the risk-free rate as of the reporting date.
b.	Bank mempunyai eksposur suku bunga dari posisi *Non-Maturity Deposits* (NMDs). Bank melakukan permodelan 2 (dua) tahap sesuai dengan ketentuan SEOJK IRRBB. Di tahap pertama Bank melakukan analisa perubahan volume untuk menentukan porsi NMD yang stabil dalam arti mempunyai kemungkinan kecil untuk ditarik nasabah. Di tahap kedua Bank mengukur proporsi simpanan inti dari NMD stabil yang tidak akan ditarik nasabah berdasarkan sensitivitasnya terhadap perubahan suku bunga.	The Bank has interest rate exposure from Non-Maturity Deposits (NMDs) positions. The Bank applies a 2 (two) stage modelling approach in accordance with the provisions of SEOJK on IRRBB. In the first stage, the Bank analyses volume changes to determine the portion of NMD considered stable, meaning those with a low probability of being withdrawn by customers. In the second stage, the Bank measures the core deposit portion of the stable NMDs, which are unlikely to be withdrawn by customers based on their sensitivity to interest rate changes.
c.	Dalam mengestimasi *prepayment rate* dari pinjaman, Bank menggunakan metode statistik dengan berdasarkan data historis dalam menganalisis tingkat pelunasan kredit yang dipercepat. Sedangkan dalam mengestimasi *early withdrawal rate* untuk deposito berjangka, Bank menggunakan metode *Exponential Weighted Moving Average* (EWMA). Model ini mengasumsikan bahwa hasil proyeksi esok hari dipengaruhi oleh data aktual hari ini dan data lampau. Beberapa dimensi utama yang mempengaruhi tingkat penarikan nasabah, antara lain: suku bunga deposito, nominal deposito, dan beberapa faktor lainnya.	In estimating the prepayment rate of loans, the Bank uses a statistical method based on historical data to analyse the accelerated loan repayment rate. Meanwhile, in estimating the early withdrawal rate for time deposits, the Bank applies the Exponential Weighted Moving Average (EWMA) method. This model assumes that the next day's projection is influenced by today's actual data and past data. Several key factors that influence the withdrawal rate, include: deposit interest rates, deposit nominal amounts, and several other factors.

	Analisis Kuantitatif	Quantitative Analysis
d.	Tidak terdapat asumsi lain yang digunakan oleh Bank di luar asumsi-asumsi yang ditetapkan oleh SEOJK IRRBB.	There are no other assumptions used by the Bank beyond those stipulated in SEOJK on IRRBB.
e.	Bank belum tergolong Bank Devisa, sehingga hanya memperhitungkan IRRBB untuk mata uang Rupiah saja.	As the Bank is not classified as a Foreign Exchange Bank, the IRRBB calculation only applies to Rupiah currency.

	Analisis Kuantitatif	Quantitative Analysis
1.	**Rata-rata jangka waktu penyesuaian suku bunga (*repricing maturity*) yang diterapkan untuk NMD.**	**The average period of interest rate adjustment (repricing maturity) applied to NMD.**
	Rata-rata *Repricing Maturity* untuk Rupiah adalah 1,75 (satu koma tujuh lima) tahun.	The average repricing maturity for Rupiah is 1.75 (one point seven five) years.
2.	**Jangka waktu penyesuaian suku bunga (*repricing maturity*) terlama yang diterapkan untuk NMD.**	**The longest interest rate adjustment period (repricing maturity) applied to NMD.**
	Repricing Maturity terpanjang untuk Rupiah adalah 5,5 (lima koma lima) tahun.	The longest repricing maturity for Rupiah is 5.5 (five point five) years.

Risiko Likuiditas

Risiko likuiditas merupakan potensi ketidakmampuan Bank dalam memenuhi kewajiban yang jatuh tempo dengan memanfaatkan sumber pendanaan arus kas atau aset likuid berkualitas tinggi yang dapat diagunkan, tanpa menimbulkan gangguan terhadap aktivitas operasional maupun stabilitas keuangannya.

Strategi Penerapan dan Manajemen Risiko Likuiditas

Pengelolaan risiko likuiditas dilakukan untuk meminimalkan potensi ketidakmampuan Bank dalam memenuhi kebutuhan pendanaan arus kas, sekaligus memperkuat struktur likuiditas neraca guna mendukung pertumbuhan jangka panjang yang berkelanjutan. Dalam pelaksanaannya, Bank secara proaktif melakukan evaluasi terhadap tingkat suku bunga dana deposito yang kompetitif dan selaras dengan kondisi likuiditas, sehingga dapat menjaga stabilitas serta kecukupan posisi dana pihak ketiga secara keseluruhan.

Strategi yang ditempuh Bank dalam mengelola risiko likuiditas sepanjang tahun 2025 diuraikan sebagai berikut:

1. Peningkatan jumlah dana pihak ketiga dalam bentuk tabungan dan giro;
2. Penambahan kerja sama fasilitas *credit line* pendanaan dari bank lain;
3. Penambahan kerja sama *counterparty* pinjaman antar bank (*money market*);
4. Strategi pengelolaan likuiditas dilakukan melalui penetapan limit likuiditas yang selaras dengan bisnis bank. Limit tersebut antara lain mencakup limit *Liquidity Coverage Ratio* (LCR), *Net Stable Funding Ratio* (NSFR), limit konsetrasi pendanaan, dan limit aset likuid;
5. Pengelolaan Aset Likuid Berkualitas Tinggi (HQLA), bank menjaga kecukupan Aset Likuid Berkualitas Tinggi (HQLA) yang dapat segera dicairkan guna memenuhi kebutuhan likuiditas jangka pendek;
6. Pemantauan arus kas dan struktur jatuh tempo aset dan liabilitas dilakukan secara berkala dan berkelanjutan melalui analisis *maturity profile* dan *maturity gap*; serta

Liquidity Risk

Liquidity risk is the potential inability of the Bank to meet its maturing obligations by utilizing cash funding sources or high-quality liquid assets that can be pledged, without causing disruptions to operational activities or financial stability.

Strategy and Implementation of Liquidity Risk Management

Liquidity risk management is carried out to minimize the potential inability of the Bank to meet cash funding needs, while also strengthening the balance sheet liquidity structure to support sustainable long-term growth. In practice, the Bank proactively evaluates deposit interest rates to ensure they are competitive and aligned with liquidity conditions, thereby maintaining the overall stability and adequacy of third-party funds.

The strategies implemented by the Bank to manage liquidity risk throughout 2025 are as follows:

1. Increase in third-party funds in the form of savings and current accounts;
2. Expansion of credit line funding cooperation with other banks;
3. Increasing of interbank loan counterparty cooperation (money market);
4. Liquidity management strategy is carried out through the establishment of liquidity limits aligned with the Bank's business. These limits include the Liquidity Coverage Ratio (LCR), Net Stable Funding Ratio (NSFR), funding concentration limits, and liquid asset limits;
5. Management of High-Quality Liquid Assets (HQLA), the Bank maintains sufficient High-Quality Liquid Assets (HQLA) that can be readily converted to cash to meet short-term liquidity needs;
6. Regular and continuous monitoring of cash flows and the maturity structure of assets and liabilities through maturity profile and maturity gap analysis; and

7. Secara berkala melakukan *stress testing* likuiditas untuk menilai ketahanan Bank terhadap berbagai skenario kondisi ekstrem.

Tata Kelola dan Organisasi

Divisi Manajemen Risiko secara rutin melakukan analisis terhadap posisi likuiditas Bank dan menyiapkan laporan yang menggambarkan kondisi likuiditas terkini. Hasil analisis tersebut kemudian disampaikan kepada manajemen pada basis mingguan dan bulanan, sehingga manajemen dapat memantau kecukupan likuiditas secara berkelanjutan dan mengambil tindakan yang diperlukan untuk menjaga stabilitas pendanaan Bank.

OK BANK juga memiliki ketentuan yang mengatur kepatuhan terhadap limit, yang dilakukan oleh:

1. Divisi Tresuri dan dipantau oleh Divisi Manajemen Risiko melalui laporan pemantauan posisi Bank terhadap limit Risiko likuiditas mingguan dan bulanan; serta
2. Hasil pantauan akan dibahas dalam Komite Manajemen Risiko dan Komite ALCO bila diperlukan.

Hasil dari pembahasan ALCO kemudian diajukan kepada Komite Manajemen Risiko apabila terdapat rekomendasi yang perlu dibahas dan diputuskan.

Risiko Operasional

Risiko operasional merupakan potensi kerugian yang timbul akibat ketidakcukupan atau kegagalan proses internal, kesalahan manusia, gangguan atau tidak berfungsinya sistem, maupun peristiwa eksternal yang berdampak pada kelancaran operasional Bank. Risiko ini dapat muncul dalam berbagai bentuk dan tingkatan, sehingga pengelolaannya memerlukan sistem pengendalian yang kuat untuk memastikan aktivitas Bank tetap berjalan secara aman dan efisien.

Strategi dan Penerapan Manajemen Risiko Operasional

Tingkat risiko operasional Bank sepanjang tahun 2025 dipengaruhi oleh implementasi produk dan aktivitas baru, serta efektivitas pelaksanaan strategi *contingency plan* dalam mengantisipasi dan menangani berbagai kondisi yang berpotensi mengganggu kelangsungan operasional Bank. Faktor penting yang dapat memengaruhi risiko operasional Bank diuraikan sebagai berikut:

1. Pelaksanaan produk dan aktivitas baru;
2. Faktor eksternal, seperti adanya bencana alam, kerusuhan, *pandemic*, dan lain-lain yang berdampak pada penutupan sementara operasional pada kantor pusat maupun di kantor cabang;
3. Peningkatan jumlah dan komposisi karyawan alih daya untuk mendukung operasional Bank; serta
4. Perkembangan kerentanan risiko terkait teknologi informasi, seperti serangan siber.

7. Periodic liquidity stress testing to assess the Bank's resilience under various extreme scenarios.

Governance and Organization

The Risk Management Division routinely analyzes the Bank's liquidity position and prepares reports reflecting the current liquidity conditions. The results of these analyses are then submitted to management on a weekly and monthly basis, enabling management to continuously monitor liquidity adequacy and take necessary actions to maintain the Bank's funding stability.

OK BANK also has provisions regulating compliance with limits, which are carried out by:

1. The Treasury Division, monitored by the Risk Management Division through weekly and monthly monitoring reports on the Bank's position against the liquidity risk limits; and
2. The monitoring results will be discussed in the Risk Management Committee and the ALCO Committee if necessary.

The results of ALCO discussions are then submitted to the Risk Management Committee if there are recommendations that need to be reviewed and decided upon.

Operational Risk

Operational risk is the potential loss arising from inadequate or failed internal processes, human error, system malfunctions or failures, or external events that impact the Bank's operational continuity. This risk can occur in various forms and levels, requiring a strong control system to ensure that the Bank's activities continue safely and efficiently.

Operational Risk Management Strategy and Implementation

The level of the Bank's operational risk throughout 2025 was influenced by the implementation of new products and activities, as well as the effectiveness of contingency plan strategies in anticipating and addressing conditions that could disrupt the Bank's operational continuity. Important factors that may affect the Bank's operational risk are described as follows:

1. Implementation of new products and activities;
2. External factors, such as natural disasters, riots, pandemics, and other events that may result in the temporary closure of operations at the head office or branch offices;
3. Increase in the number and composition of outsourced employees to support the Bank's operations; and
4. Development of risk vulnerabilities related to information technology, such as cyberattacks.

Strategi yang ditempuh Bank dalam mengelola risiko likuiditas sepanjang tahun 2025 diuraikan sebagai berikut:

1. Peningkatan pemahaman terkait pengendalian risiko operasional pada *risk owner* masing-masing;
2. Peningkatan standar mutu layanan operasional, seperti sertifikasi ISO 27001 untuk produk mobil dan *internet banking*;
3. Pengkinian dan sosialisasi terhadap ketentuan internal guna mendukung operasional Bank;
4. Penguatan fungsi ketahanan siber yang diperkuat dengan keanggotaan Bank pada Badan Siber dan Sandi Negara guna mendukung penanggulangan dan pencegahan insiden siber; serta
5. Pengujian *contingency plan* secara berkala, seperti *Business Contingency Plan* dan *Disaster Recovery Plan*.

Risiko Hukum

Risiko hukum merupakan potensi kerugian yang timbul akibat tuntutan hukum atau kelemahan pada aspek yuridis yang memengaruhi kegiatan Bank. Sepanjang tahun 2025, terdapat beberapa kasus litigasi dan permasalahan hukum yang muncul, terutama terkait gugatan dari debitur yang mengalami gagal bayar. Meskipun demikian, sebagian besar tuntutan tersebut dinilai tidak memiliki potensi signifikan untuk menimbulkan kerugian bagi Bank, sehingga dampaknya terhadap stabilitas keuangan tetap dapat dikendalikan.

Strategi dan Penerapan Manajemen Risiko Hukum

Melalui Divisi Hukum, Bank secara konsisten melakukan pemantauan dan pendokumentasian atas dokumen hukum yang masih tertunda, khususnya yang berkaitan dengan nasabah penerima fasilitas kredit. Penelaahan terhadap perjanjian dengan pihak lain, terutama terkait pemberian kredit dan bentuk jaminan yang diterima Bank, dilakukan secara berkala guna memastikan kepentingan dan posisi hukum Bank tetap terlindungi. Secara keseluruhan, penerapan manajemen risiko hukum telah berjalan dengan efektif dan berada pada kualitas yang baik.

Risiko Stratejik

Risiko stratejik merupakan potensi kerugian yang muncul akibat ketidaktepatan dalam pengambilan atau pelaksanaan keputusan stratejik, serta kegagalan dalam merespons perubahan lingkungan bisnis. Untuk mengelola risiko ini, Bank melakukan identifikasi secara berkala dengan mempertimbangkan pengalaman kerugian masa lalu yang berkaitan dengan faktor-faktor stratejik. Pendekatan ini membantu Bank memahami sumber risiko dan menyesuaikan arah kebijakan agar tetap selaras dengan dinamika industri.

Pada tahun 2025, Bank membukukan laba sebesar Rp164,15 miliar dengan jumlah aset yang meningkat menjadi Rp13,45 triliun. Selain itu, Bank masih didukung dengan nilai Capital Adequacy Ratio (CAR) sebesar 42,00%.

The strategies adopted by the Bank to manage liquidity risk throughout 2025 are described as follows:

1. Increased understanding regarding operational risk control for each risk owner;
2. Improvement of operational service quality standards, such as ISO 27001 certification for mobile and internet banking products;
3. Updating and dissemination of internal regulations to support Bank operations;
4. Strengthening of cyber resilience functions, reinforced by the Bank's membership in the National Cyber and Crypto Agency to support incident prevention and mitigation; and
5. Periodic testing of contingency plans, such as the Business Contingency Plan and Disaster Recovery Plan.

Legal Risk

Legal risk is the potential loss arising from lawsuits or weaknesses in the legal aspects that affect the Bank's activities. Throughout 2025, several litigation cases and legal issues emerged, primarily related to lawsuit from debtors who defaulted on their obligations. Nevertheless, most of these lawsuits were assessed as having no significant potential to cause losses to the Bank, so their impact on financial stability remained controllable.

Strategy and Implementation of Legal Risk Management

Through the Legal Division, the Bank consistently monitors and documents pending legal matters, particularly those related to customers receiving credit facilities. Reviews of agreements with other parties, especially regarding credit provision and collateral received by the Bank, are conducted regularly to ensure that the Bank's legal interests and positions remain protected. Overall, the implementation of legal risk management has been effective and maintained at a high standard.

Strategic Risk

Strategic risk is the potential loss that arises from inaccuracies in making or implementing strategic decisions, as well as from failures to respond to changes in the business environment. To manage this risk, the Bank periodically conducts identification by taking into account past loss experiences related to strategic factors. This approach helps the Bank understand the sources of risk and adjust policy directions to remain aligned with industry dynamics.

In 2025, the Bank recorded a profit of Rp164.15 billion with total assets increasing to Rp13.45 trillion. In addition, the Bank was supported by a Capital Adequacy Ratio (CAR) of 42.00%.

Dalam pengukuran rasio, Bank mengalami sedikit peningkatan kualitas kredit terhadap rasio NPL bruto yang dibandingkan dengan tahun sebelumnya. Pada tahun 2025, rasio bruto NPL (termasuk pembiayaan ke BPR) sebesar 2,45% dan rasio bruto (non BPR) sebesar 2,50%. Sedangkan, rasio NPL bersih (net) juga mengalami peningkatan dibandingkan dengan tahun sebelumnya di mana rasio net (termasuk BPR) sebesar 1,22% dan rasio net (non BPR) sebesar 1,24%.

Strategi dan Penerapan Manajemen Risiko Stratejik

Pencapaian kinerja Bank, khususnya terkait rasio keuangan utama, seperti pertumbuhan aset, perkembangan portofolio pinjaman, dan tingkat gagal bayar, secara rutin dibahas melalui koordinasi antara Kepala Divisi dan Direksi. Sejalan dengan hal tersebut, Divisi Manajemen Risiko secara berkelanjutan melakukan pemantauan dan pengukuran indikator risiko strategis, yang hasilnya disampaikan secara berkala kepada seluruh unit kerja guna memastikan keselarasan pengelolaan risiko dengan arah dan tujuan Bank.

Risiko Kepatuhan

Risiko kepatuhan merupakan potensi kerugian yang timbul ketika Bank tidak mematuhi atau gagal melaksanakan peraturan perundang-undangan maupun ketentuan lain yang berlaku. Dalam konteks pengelolaan risiko, risiko inheren kepatuhan dibedakan ke dalam 2 (dua) kelompok, yaitu risiko yang bersifat kuantitatif dan risiko yang bersifat kualitatif.

Risiko inheren yang bersifat kuantitatif tercermin melalui indikator, seperti rasio BMPK, Giro Wajib Minimum (GWM) dan tingkat kecukupan modal berbasis risiko. Sementara itu, risiko inheren yang bersifat kualitatif terlihat dari pelaksanaan tata kelola yang baik, yang mencakup struktur, proses, dan efektivitas penerapan *governance* dalam operasional Bank. Pendekatan ini memastikan bahwa aspek kepatuhan dinilai secara menyeluruh, baik dari sisi angka maupun kualitas pengelolaan.

Strategi dan Penerapan Manajemen Risiko Kepatuhan

Bank secara aktif dan berkesinambungan melakukan sosialisasi atas ketentuan baru yang ditetapkan oleh regulator maupun instansi terkait lainnya, baik melalui media elektronik, seperti *e-mail* maupun melalui pertemuan koordinatif antar unit kerja. Seiring dengan hal tersebut, penerapan program APU-PPT menunjukkan peningkatan yang signifikan, didukung oleh koordinasi yang efektif dan sinergis antara Unit Kerja Kepatuhan (UKK) di setiap kantor cabang dengan tim bisnis Bank.

Bank juga berkomitmen untuk menjaga aspek *governance process* melalui:

1. Bank berupaya mulai dari Dewan Komisaris, komite-komite, Direksi, dan seluruh karyawan Bank untuk melaksanakan kebijakan dan prosedur yang berlaku serta melakukan

In ratio measurements, the Bank experienced a slight improvement in credit quality as reflected in the gross NPL ratio compared to the previous year. In 2025, the gross NPL ratio (including financing to BPR) was 2.45%, and the gross NPL ratio (excluding BPR) was 2.50%. Meanwhile, the net NPL ratio also improved compared to the previous year, with the net ratio (including BPR) at 1.22% and the net ratio (excluding BPR) at 1.24%.

Strategy and Implementation of Strategic Risk Management

The Bank's performance achievements, particularly related to key financial ratios, such as asset growth, loan portfolio development, and non-performing loan levels, are routinely discussed through coordination between Division Heads and the Board of Directors. In line with this, the Risk Management Division continuously monitors and measures strategic risk indicators, with the results regularly communicated to all work units to ensure alignment of risk management with the Bank's direction and objectives.

Compliance Risk

Compliance risk is the potential loss that arises when the Bank fails to comply with or implement applicable laws and regulations or other relevant provisions. In the context of risk management, inherent compliance risk is categorized into 2 (two) groups: quantitative risk and qualitative risk.

Inherent quantitative risk is reflected through indicators, such as the LLL ratio, the Statutory Reserves (GWM), and risk-based capital adequacy levels. Meanwhile, inherent qualitative risk is evident in the implementation of good governance, which includes the structure, processes, and effectiveness of governance application in the Bank's operations. This approach ensures that compliance aspects are assessed comprehensively, both in terms of numerical indicators and management quality.

Strategy and Implementation of Compliance Risk Management

The Bank actively and continuously disseminates new regulations issued by regulators and other relevant authorities, both through electronic media, such as e-mail and through coordinated meetings between work units. In line with this, the implementation of the AML-CTF program has shown significant improvement, supported by effective and synergistic coordination between the Compliance Work Unit (UKK) at each branch office and the Bank's business teams.

The Bank is also committed to maintaining governance process through:

1. The Bank strives, starting from the Board of Commissioners, committees, Board of Directors, and all employees, to implement applicable policies and procedures, as well

proses pengkinian dan kaji ulang secara berkelanjutan sesuai perkembangan kegiatan usaha dan kompleksitas kegiatan operasional Bank; serta
2. Bank melaksanakan diseminasi dan sosialisasi peraturan baru, melaksanakan beberapa pelatihan internal, mengikuti pelatihan dan sosialisasi yang diadakan oleh regulator.

Pada akhir tahun 2025, Bank berhasil mencapai target pemenuhan pengkinian data sesuai dengan ketentuan yang berlaku, didukung oleh penerapan metode pengkinian data yang efektif dan memadai. Sejalan dengan pencapaian tersebut, Bank terus melakukan penyempurnaan di aspek operasional, khususnya dalam memenuhi komitmen penyelesaian temuan dari OJK sesuai dengan tenggat dan komitmen yang telah disepakati.

Risiko Reputasi

Risiko reputasi muncul ketika tingkat kepercayaan *stakeholder* menurun akibat persepsi negatif terhadap Bank. Untuk mengelola risiko ini, Bank didukung oleh permodalan yang kuat dan terus mendorong pengembangan usaha melalui perluasan segmentasi penyaluran kredit. Selain itu, Bank menawarkan produk-produk ritel yang dapat diakses oleh masyarakat luas, sehingga pelayanan dan kontribusi Bank semakin terasa. Dengan upaya pengembangan usaha yang berkelanjutan dan promosi yang luas, Bank bertujuan memperkuat kinerja sekaligus menjaga dan meningkatkan reputasi di mata publik dan *stakeholder*.

Strategi dan Penerapan Manajemen Risiko Reputasi

Bank secara berkelanjutan melakukan pemantauan terhadap seluruh pemberitaan yang berkaitan dengan reputasi Bank. Upaya mitigasi risiko reputasi, termasuk potensi munculnya pemberitaan negatif, dilakukan melalui penerapan kebijakan dan prosedur penanganan pengaduan nasabah, serta penyusunan laporan pemantauan pemberitaan dan publikasi Bank di media massa. Di samping itu, Bank terus memperkuat dan memperluas citra merek Bank melalui aktivitas pemasaran dan sosialisasi yang memanfaatkan berbagai kanal media sosial.

Bank secara berkala melakukan pemantauan dan penanganan keluhan serta pengaduan nasabah melalui forum manajemen risiko, disertai penerapan strategi yang terstruktur guna menjaga dan meningkatkan citra Bank. Untuk memastikan respons yang cepat dan tepat, Bank memanfaatkan saluran *customer care* dan *customer service* sebagai media utama penerimaan keluhan nasabah. Setiap pengaduan yang diterima dicatat dan dikelola melalui aplikasi khusus berbasis *ticketing* yang memungkinkan pemantauan status pengaduan secara *real-time*, sehingga setiap permasalahan dapat ditindaklanjuti secara efisien dan sesuai dengan standar pelayanan yang telah ditetapkan.

as continuously update and review them in line with the development of business activities and the complexity of the Bank's operations; and
2. The Bank conducts dissemination and outreach of new regulations, organizes several internal training programs, and participates in training and dissemination activities held by regulators.

At the end of 2025, the Bank successfully achieved its data update targets in accordance with applicable regulations, supported by the implementation of effective and adequate data updating methods. In line with this achievement, the Bank continues to improve its operational aspects, particularly in fulfilling commitments to resolve findings from OJK in accordance with the agreed timelines and commitments.

Reputational Risk

Reputation risk arises when stakeholder trust declines due to negative perceptions of the Bank. To manage this risk, the Bank is supported by strong capital and continues to drive business development through the expansion of credit distribution segments. In addition, the Bank offers retail products accessible to the broader public, enhancing both its services and contributions. Through sustainable business development efforts and extensive promotion, the Bank aims to strengthen performance while maintaining and enhancing its reputation in the eyes of the public and stakeholders.

Reputational Risk Management Strategy and Implementation

The Bank continuously monitors all news related to its reputation. Mitigation of reputation risk, including the potential emergence of negative news, is carried out through the implementation of policies and procedures for handling customer complaints, as well as the preparation of reports monitoring the Bank's news and publications in the mass media. Moreover, the Bank continues to strengthen and expand its brand image through marketing and outreach activities utilizing various social media channels.

The Bank periodically monitors and addresses customer complaints through risk management forums, accompanied by the implementation of structured strategies to maintain and enhance the Bank's image. To ensure fast and accurate responses, the Bank utilizes customer care and customer service channels as the primary media for receiving customer complaints. Each complaint received is recorded and managed through a dedicated ticketing application that allows real-time monitoring of complaint status, ensuring that every issue can be followed up efficiently and in accordance with established service standards.

Aplikasi *ticketing* yang digunakan Bank juga berfungsi sebagai basis data yang menyimpan riwayat setiap pengaduan beserta proses penyelesaiannya, sehingga memungkinkan dilakukannya evaluasi dan perbaikan berkelanjutan apabila diperlukan. Melalui sistem yang terstruktur tersebut, OK BANK dapat mengidentifikasi pola dan tren keluhan nasabah serta mengambil langkah-langkah proaktif untuk mencegah terulangnya permasalahan serupa di masa mendatang. Pendekatan ini mendukung upaya Bank dalam menjaga tingkat kepuasan nasabah, memperkuat hubungan jangka panjang, serta meminimalkan potensi dampak negatif terhadap reputasi Bank akibat penanganan keluhan yang kurang optimal.

The ticketing application used by the Bank also serves as a database that stores the history of each complaint along with its resolution process, enabling continuous evaluation and improvement when needed. Through this structured system, OK BANK can identify patterns and trends in customer complaints and take proactive steps to prevent similar issues from recurring in the future. This approach supports the Bank's efforts to maintain customer satisfaction, strengthen long-term relationships, and minimize potential negative impacts on the Bank's reputation due to suboptimal complaint handling.

Pengungkapan Permodalan dan Manajemen Risiko
Disclosure of Capital and Risk Management

PENGUNGKAPAN TAGIHAN BERSIH BERDASARKAN WILAYAH - BANK SECARA INDIVIDUAL
Disclosure of Net Receivables by Region - Bank Only

No.	Kategori Portofolio	31 Desember 2025 December 31, 2025					
		Tagihan Bersih berdasarkan Wilayah Net Receivables by Region					
		Jawa Java	Kalimantan	Sumatera	Sulawesi dan Sekitarnya Sulawesi and Surroundings	Jumlah Total	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	
1.	Tagihan kepada Pemerintah	2.239.716	-	-	-	2.239.716	
2.	Tagihan kepada Entitas Sektor Publik	-	-	-	-	-	
3.	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	
4.	Tagihan kepada Bank	496.403	37.658	-	78.180	612.241	
5.	Kredit Beragun Rumah Tinggal	221.046	-	-	6.736	227.782	
6.	Kredit Beragun Properti Komersial	518.301	-	-	18.645	536.946	
7.	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya	1.677.331	-	-	-	1.677.331	
8.	Kredit Pegawai/Pensiunan	-	-	-	-	-	
9.	Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel	852.318	45.173	110.434	66.245	1.074.170	
10.	Tagihan kepada Korporasi	5.780.406	173.316	59.848	919.521	6.933.091	
11.	Tagihan yang Telah Jatuh Tempo	110.642	-	-	17.459	128.101	
12.	Aset Lainnya	213.237	-	-	1.551	214.788	
Jumlah		**12.109.400**	**256.147**	**170.282**	**1.108.337**	**13.644.166**	

(dalam Rp Juta / in Rp Million)

	31 Desember 2024 December 31, 2024					Portfolio Category
	Tagihan Bersih berdasarkan Wilayah Net Receivables by Region					
	Jawa Java	Kalimantan	Sumatera	Sulawesi dan Sekitarnya Sulawesi and Surroundings	Jumlah Total	
	(8)	(9)	(10)	(11)	(12)	(2)
	2.196.209	-	-	-	2.196.209	Receivables on Sovereigns
	-	-	-	-	-	Receivables on Public Sector Entities
	-	-	-	-	-	Receivables on Multilateral Development Banks and International Institutions
	434.897	42.535	-	116.318	593.750	Receivables on Banks
	299.298	-	-	21.441	320.739	Loans Secured by Residential Property
	352.204	-	-	30.419	382.623	Loans Secured by Commercial Real Estate
	1.842.083	-	-	-	1.842.083	Receivables from Securities Companies and Other Financial Services Institutions
	-	-	-	-	-	Employee/Retired Loans
	887.574	36.278	81.809	39.249	1.044.910	Receivables on Micro, Small Business, and Retail Portfolio
	5.322.329	75.450	85.083	1.218.415	6.701.277	Receivables on Corporate
	130.301	-	-	-	130.301	Past Due Receivables
	254.296	-	-	2.833	257.129	Other Assets
	11.719.191	**154.263**	**166.892**	**1.428.675**	**13.469.021**	**Total**

PENGUNGKAPAN TAGIHAN BERSIH BERDASARKAN SISA JANGKA WAKTU KONTRAK - BANK SECARA INDIVIDUAL

Disclosure of Net Receivables by Contractual Maturity - Bank Only

No.	Kategori Portofolio	31 Desember 2025 / December 31, 2025					
		Tagihan Bersih berdasarkan Sisa Jangka Waktu Kontrak / Net Invoice by Remaining Contract Term					
		<1 Tahun <1 Years	>1 Tahun s.d. 3 Tahun >1 Year to 3 Years	>3 Tahun s.d. 5 Tahun >3 Years to 5 Years	>5 Tahun >5 Years	Non-Kontraktual Non-Contractual	Jumlah Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1.	Tagihan kepada Pemerintah	735.515	-	-	1.504.201	-	2.239.716
2.	Tagihan kepada Entitas Sektor Publik	-	-	-	-	-	-
3.	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-
4.	Tagihan kepada Bank	305.926	59.339	145.816	101.160	-	612.241
5.	Kredit Beragun Rumah Tinggal	108.445	25.999	3.130	90.207	-	227.781
6.	Kredit Beragun Properti Komersial	78.100	91.761	23.365	343.720	-	536.946
7.	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya	445.695	221.655	1.000.709	9.271	-	1.677.330
8.	Kredit Pegawai/Pensiunan	-	-	-	-	-	-
9.	Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel	729.884	163.230	105.258	75.797	-	1.074.169
10.	Tagihan kepada Korporasi	1.926.380	1.356.190	750.572	2.899.951	-	6.933.093
11.	Tagihan yang Telah Jatuh Tempo	14.787	32.779	21.830	58.706	-	128.102
12.	Aset Lainnya	-	-	-	-	214.788	214.788
Jumlah		**4.344.732**	**1.950.953**	**2.050.680**	**5.083.013**	**214.788**	**13.644.166**

(dalam Rp Juta / in Rp Million)

31 Desember 2024 / December 31, 2024						Portfolio Category
Tagihan Bersih berdasarkan Sisa Jangka Waktu Kontrak / Net Invoice by Remaining Contract Term						
<1 Tahun / <1 Years	>1 Tahun s.d. 3 Tahun / >1 Year to 3 Years	>3 Tahun s.d. 5 Tahun / >3 Years to 5 Years	>5 Tahun / >5 Years	Non-Kontraktual / Non-Contractual	Jumlah / Total	
(9)	(10)	(11)	(12)	(13)	(14)	(2)
878.309	-	-	1.317.900	-	2.196.209	Receivables on Sovereigns
-	-	-	-	-	-	Receivables on Public Sector Entities
-	-	-	-	-	-	Receivables on Multilateral Development Banks and International Institutions
310.967	45.601	102.733	134.449	-	593.750	Receivables on Banks
47.731	102.224	2.791	167.993	-	320.739	Loans Secured by Residential Property
170.288	134.866	12.968	64.501	-	382.623	Loans Secured by Commercial Real Estate
206.896	407.099	1.204.924	23.164	-	1.842.083	Receivables from Securities Companies and Other Financial Services Institutions
-	-	-	-	-	-	Employee/Retired Loans
632.641	152.782	150.830	108.657	-	1.044.910	Receivables on Micro, Small Business, and Retail Portfolio
977.742	1.786.341	725.973	3.211.221	-	6.701.277	Receivables on Corporate
22.597	14.926	33.881	58.897	-	130.301	Past Due Receivables
-	-	-	-	257.129	257.129	Other Assets
3.247.171	**2.643.839**	**2.234.100**	**5.086.782**	**257.129**	**13.469.021**	**Total**

PENGUNGKAPAN TAGIHAN BERSIH BERDASARKAN SEKTOR EKONOMI - BANK SECARA INDIVIDUAL

Disclosure of Net Receivables by Economic Sectors - Bank Only

No.	Sektor Ekonomi Economy Sector	Tagihan kepada Pemerintah Receivables on Sovereigns	Tagihan kepada Entitas Sektor Publik Receivables on Public Sector Entities	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables on Multilateral Development Banks and International Institutions	Tagihan kepada Bank Receivables on Banks	Kredit Beragun Rumah Tinggal Loans Secured by Residential Property	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	
31 Desember 2025 December 31, 2025							
1.	Aktivitas Jasa Lainnya Other Service Activities	-	-	-	-	1.093	
2.	Aktivitas Kesehatan Manusia dan Aktivitas Sosial Public Health Activities and Social Activities	-	-	-	-	-	
3.	Aktivitas Keuangan dan Asuransi Financial and Insurance Activities	2.239.716	-	-	612.241	-	
4.	Aktivitas Penyewaan dan Sewa Guna Usaha tanpa Hak Opsi, Ketenagakerjaan, Agen Perjalanan, dan Penunjang Usaha Lainnya Rights, Employment, Travel Agencies, and Other Business Support	-	-	-	-	27.023	
5.	Aktivitas Profesional, Ilmiah, dan Teknis Professional, Scientific, and Technical Activities	-	-	-	-	58.450	
6.	Industri Pengolahan Processing Industry	-	-	-	-	7.609	
7.	Informasi dan Komunikasi Information and Communication	-	-	-	-	-	
8.	Kesenian, Hiburan, dan Rekreasi Arts, Entertainment, and Recreation	-	-	-	-	-	
9.	Konstruksi Construction	-	-	-	-	6.079	
10.	Pendidikan Education Services	-	-	-	-	-	

(dalam Rp Juta / in Rp Million)

	Kredit Beragun Properti Komersial Loan Secured by Commercial Real Estate	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya Receivables from Securities Companies and Other Financial Services Institutions	Kredit Pegawai/ Pensiunan Employee/ Retired Loans	Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel Receivables on Micro, Small Business, and Retail Portfolio	Tagihan kepada Korporasi Receivables on Corporate	Tagihan yang Telah Jatuh Tempo Past Due Receivables	Aset Lainnya Other Assets
	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	31 Desember 2025 December 31, 2025						
	24.074	-	-	6.840	267.567	-	214.788
	-	-	-	72	4.069	3.608	-
	-	1.677.331	-	-	-	-	-
	12.467	-	-	-	441.025	-	-
	5.026	-	-	-	638.997	-	-
	31.808	-	-	21.224	2.095.780	41.728	-
	-	-	-	-	32.901	-	-
	11.841	-	-	-	37.203	-	-
	20.066	-	-	32.609	105.089	2.752	-
	-	-	-	-	285.715	-	-

No.	Sektor Ekonomi Economy Sector	Tagihan kepada Pemerintah Receivables on Sovereigns	Tagihan kepada Entitas Sektor Publik Receivables on Public Sector Entities	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables on Multilateral Development Banks and International Institutions	Tagihan kepada Bank Receivables on Banks	Kredit Beragun Rumah Tinggal Loans Secured by Residential Property	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	
	31 Desember 2025 December 31, 2025						
11.	Pengadaan Listrik, Gas, Uap/Air Panas dan Udara Dingin Procurement of Electricity, Gas, Steam/Hot Water and Cold Air	-	-	-	-	-	
12.	Pengangkutan dan Pergudangan Transportation and Warehousing	-	-	-	-	9.022	
13.	Penyediaan Akomodasi dan Penyediaan Makan Minum Provision of Accommodation, Food, and Beverages	-	-	-	-	6.608	
14.	Perdagangan Besar dan Eceran; Reparasi dan Perawatan Mobil dan Sepeda Motor Retail and Trade; Repair and Maintenance of Cars and Motorcycle	-	-	-	-	24.023	
15.	Pertambangan dan Penggalian Mining and Quarrying	-	-	-	-	7.333	
16.	Pertanian, Kehutanan, dan Perikanan Agriculture, Forestry, and Fishing	-	-	-	-	30.701	
17.	Real Estat Real Estate	-	-	-	-	21.066	
18.	Rumah Tangga Household	-	-	-	-	28.775	
Jumlah Total		**2.239.716**	**-**	**-**	**612.241**	**227.782**	

(dalam Rp Juta / in Rp Million)

	Kredit Beragun Properti Komersial Loan Secured by Commercial Real Estate	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya Receivables from Securities Companies and Other Financial Services Institutions	Kredit Pegawai/ Pensiunan Employee/ Retired Loans	Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel Receivables on Micro, Small Business, and Retail Portfolio	Tagihan kepada Korporasi Receivables on Corporate	Tagihan yang Telah Jatuh Tempo Past Due Receivables	Aset Lainnya Other Assets
	(8)	(9)	(10)	(11)	(12)	(13)	(14)
31 Desember 2025 December 31, 2025							
	-	-	-	1.132	-	-	-
	-	-	-	-	56.518	-	-
	303.627	-	-	6.013	1.103.491	23.862	-
	99.807	-	-	54.617	355.996	22.173	-
	-	-	-	-	426.393	13.610	-
	17.150	-	-	-	-	-	-
	11.080	-	-	8.149	1.082.347	16.494	-
	-	-	-	943.514	-	3.874	-
	536.946	1.677.331	-	1.074.170	6.933.091	128.101	214.788

No.	Sektor Ekonomi Economy Sector	Tagihan kepada Pemerintah Receivables on Sovereigns	Tagihan kepada Entitas Sektor Publik Receivables on Public Sector Entities	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables on Multilateral Development Banks and International Institutions	Tagihan kepada Bank Receivables on Banks	Kredit Beragun Rumah Tinggal Loans Secured by Residential Property	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	
	31 Desember 2024 December 31, 2024						
1.	Aktivitas Jasa Lainnya Other Service Activities	-	-	-	-	-	
2.	Aktivitas Kesehatan Manusia dan Aktivitas Sosial Public Health Activities and Social Activities	-	-	-	-	-	
3.	Aktivitas Keuangan dan Asuransi Financial and Insurance Activities	2.196.209	-	-	593.750	-	
4.	Aktivitas Penyewaan dan Sewa Guna Usaha tanpa Hak Opsi, Ketenagakerjaan, Agen Perjalanan, dan Penunjang Usaha Lainnya Rights, Employment, Travel Agencies, and Other Business Support	-	-	-	-	12.866	
5.	Aktivitas Profesional, Ilmiah, dan Teknis Professional, Scientific, and Technical Activities	-	-	-	-	69.632	
6.	Industri Pengolahan Processing Industry	-	-	-	-	17.934	
7.	Informasi dan Komunikasi Information and Communication	-	-	-	-	-	
8.	Kesenian, Hiburan, dan Rekreasi Arts, Entertainment, and Recreation	-	-	-	-	-	
9.	Konstruksi Construction	-	-	-	-	-	
10.	Pendidikan Education Services	-	-	-	-	-	
11.	Pengadaan Listrik, Gas, Uap/Air Panas dan Udara Dingin Procurement of Electricity, Gas, Steam/Hot Water and Cold Air	-	-	-	-	-	

(dalam Rp Juta / in Rp Million)

	Kredit Beragun Properti Komersial Loan Secured by Commercial Real Estate	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya Receivables from Securities Companies and Other Financial Services Institutions	Kredit Pegawai/ Pensiunan Employee/ Retired Loans	Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel Receivables on Micro, Small Business, and Retail Portfolio	Tagihan kepada Korporasi Receivables on Corporate	Tagihan yang Telah Jatuh Tempo Past Due Receivables	Aset Lainnya Other Assets
	(8)	(9)	(10)	(11)	(12)	(13)	(14)
				31 Desember 2024 December 31, 2024			
	29.351	-	-	6.257	312.996	1.219	257.129
	5.341	-	-	201	-	-	-
	-	1.842.083	-	-	-	-	-
	60.023	-	-	-	142.741	-	-
	5.266	-	-	-	298.160	-	-
	42.013	-	-	25.776	2.090.008	50.182	-
	-	-	-	-	41.513	-	-
	12.093	-	-	-	70.000	-	-
	36.628	-	-	18.907	246.565	4.080	-
	2.440	-	-	1.076	309.500	-	-
	-	-	-	-	-	-	-

No.	Sektor Ekonomi Economy Sector	Tagihan kepada Pemerintah Receivables on Sovereigns	Tagihan kepada Entitas Sektor Publik Receivables on Public Sector Entities	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables on Multilateral Development Banks and International Institutions	Tagihan kepada Bank Receivables on Banks	Kredit Beragun Rumah Tinggal Loans Secured by Residential Property	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	
	31 Desember 2024 December 31, 2024						
12.	Pengangkutan dan Pergudangan Transportation and Warehousing	-	-	-	-	9.059	
13.	Penyediaan Akomodasi dan Penyediaan Makan Minum Provision of Accommodation, Food, and Beverages	-	-	-	-	33.944	
14.	Perdagangan Besar dan Eceran; Reparasi dan Perawatan Mobil dan Sepeda Motor Retail and Trade; Repair and Maintenance of Cars and Motorcycle	-	-	-	-	19.668	
15.	Pertambangan dan Penggalian Mining and Quarrying	-	-	-	-	31.097	
16.	Pertanian, Kehutanan, dan Perikanan Agriculture, Forestry, and Fishing	-	-	-	-	50.073	
17.	Real Estat Real Estate	-	-	-	-	25.954	
18.	Rumah Tangga Household	-	-	-	-	50.512	
Jumlah **Total**		**2.196.209**	**-**	**-**	**593.750**	**320.739**	

(dalam Rp Juta / in Rp Million)

	Kredit Beragun Properti Komersial Loan Secured by Commercial Real Estate	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya Receivables from Securities Companies and Other Financial Services Institutions	Kredit Pegawai/ Pensiunan Employee/ Retired Loans	Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel Receivables on Micro, Small Business, and Retail Portfolio	Tagihan kepada Korporasi Receivables on Corporate	Tagihan yang Telah Jatuh Tempo Past Due Receivables	Aset Lainnya Other Assets
	(8)	(9)	(10)	(11)	(12)	(13)	(14)
				31 Desember 2024 December 31, 2024			
	-	-	-	-	67.260	-	-
	60.353	-	-	5.593	1.132.332	4.080	-
	118.114	-	-	118.502	520.584	37.319	-
	-	-	-	-	337.179	-	-
	-	-	-	1.129	-	-	-
	9.498	-	-	12.150	1.132.439	28.018	-
	1.503	-	-	855.319	-	5.403	-
	382.623	**1.842.083**	**-**	**1.044.910**	**6.701.277**	**130.301**	**257.129**

PENGUNGKAPAN TAGIHAN DAN PENCADANGAN BERDASARKAN WILAYAH - BANK SECARA INDIVIDUAL

Disclosure of Receivables and Provisioning by Region - Bank Only

No.	Keterangan	31 Desember 2025 December 31, 2025				
		Wilayah Region				
		Jawa Java	Kalimantan	Sumatera	Sulawesi dan Sekitarnya Sulawesi and Surroundings	Jumlah Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1.	Tagihan	12.286.256	258.497	176.547	1.116.600	13.837.900
2.	Tagihan yang Mengalami Peningkatan dan Pemburukan Risiko Kredit (*Stage 2* dan *Stage 3*)	-	-	-	-	-
	a. Belum Jatuh Tempo	196.570	1.691	2.450	4.494	205.205
	b. Telah Jatuh Tempo	230.073	2.096	25.354	5.591	263.114
3.	CKPN - *Stage* 1	35.322	1.442	3.237	5.675	45.676
4.	CKPN - *Stage* 2	57.409	254	674	368	58.705
5.	CKPN - *Stage* 3	119.447	2.096	5.591	7.895	135.029
6.	Tagihan yang Dihapus Buku	698.396	-	-	1.723	700.119
Jumlah		13.623.473	266.076	213.853	1.142.346	15.245.748

PENGUNGKAPAN TAGIHAN DAN PENCADANGAN BERDASARKAN SEKTOR EKONOMI - BANK SECARA INDIVIDUAL

Disclosure of Receivables and Provisioning by Economic Sectors - Bank Only

No.	Sektor Ekonomi Economy Sector	Tagihan Receivables	Tagihan yang Mengalami Penurunan Nilai Impaired Receivables	
			Belum Jatuh Tempo Not Past Due	Telah Jatuh Tempo Past Due
(1)	(2)	(3)	(4)	(5)
	31 Desember 2025 December 31, 2025			
1.	Aktivitas Lainnya Other Service Activities	514.363	-	-
2.	Aktivitas Kesehatan Manusia dan Aktivitas Sosial Public Health Activities and Social Activities	17.124	-	12.983
3.	Aktivitas Keuangan dan Asuransi Financial and Insurance Activities	4.529.287	-	-
4.	Aktivitas Penyewaan dan Sewa Guna Usaha tanpa Hak Opsi, Ketenagakerjaan, Agen Perjalanan, dan Penunjang Usaha Lainnya Rights, Employment, Travel Agencies, and Other Business Support	480.514	-	-

(dalam Rp Juta / in Rp Million)

	31 Desember 2024 December 31, 2024					Description
	Wilayah Region					
	Jawa Java	Kalimantan	Sumatera	Sulawesi dan Sekitarnya Sulawesi and Surroundings	Jumlah Total	
	(8)	(9)	(10)	(11)	(12)	(2)
	11.846.809	165.074	160.221	1.429.642	13.601.746	Gross Financial Assets
	-	-	-	-	-	Impaired Receivables (Stage 2 and Stage 3)
	361.387	1.490	3.666	1.171	367.714	a. Not Past Due
	219.728	1.024	2.583	846	224.181	b. Past Due
	63.827	1.216	2.499	7.373	74.915	CKPN - Stage 1
	38.192	153	379	121	38.845	CKPN - Stage 2
	89.427	1.024	2.583	846	93.880	CKPN - Stage 3
	584.988	-	-	5.688	590.676	Written-off Receivables
	13.204.358	**169.981**	**171.931**	**1.445.687**	**14.991.957**	**Total**

(dalam Rp Juta / in Rp Million)

	Cadangan Kerugian Penurunan Nilai (CKPN) - *Stage* 1 Allowance for Impairment Losses (CKPN) - Stage 1	Cadangan Kerugian Penurunan Nilai (CKPN) - *Stage* 2 Allowance for Impairment Losses (CKPN) - Stage 2	Cadangan Kerugian Penurunan Nilai (CKPN) - *Stage* 3 Allowance for Impairment Losses (CKPN) - Stage 3	Tagihan yang Dihapus Buku Written-off Claims
	(6)	(7)	(8)	(9)
	31 Desember 2025 December 31, 2025			
	215	-	-	124.721
	-	-	9.375	-
	10.234	-	-	50.107
	205	-	-	-

No.	Sektor Ekonomi Economy Sector	Tagihan Receivables	Tagihan yang Mengalami Penurunan Nilai Impaired Receivables		
			Belum Jatuh Tempo Not Past Due	Telah Jatuh Tempo Past Due	
(1)	(2)	(3)	(4)	(5)	
	31 Desember 2025 December 31, 2025				
5.	Aktivitas Profesional, Ilmiah, dan Teknis Professional, Scientific, and Technical Activities	702.474	-	-	
6.	Industri Pengolahan Processing Industry	2.222.663	2.629	66.243	
7.	Informasi dan Komunikasi Information and Communication	33.501	5.981	-	
8.	Kesenian, Hiburan, dan Rekreasi Arts, Entertainment, and Recreation	49.045	-	-	
9.	Konstruksi Construction	181.575	15.787	2.862	
10.	Pendidikan Education	285.715	-	-	
11.	Pengadaan Listrik, Gas, Uap/Air Panas dan Udara Dingin Procurement of Electricity, Gas, Steam/Hot Water and Cold Air	1.132	-	-	
12.	Pengangkutan dan Pergudangan Transportation and Warehousing	67.147	9.818	-	
13.	Penyediaan Akomodasi dan Penyediaan Makan Minum Provision of Accommodation, Food, and Beverages	1.455.866	-	36.126	
14.	Perdagangan Besar dan Eceran; Reparasi dan Perawatan Mobil dan Sepeda Motor Retail and Trade; Repair and Maintenance of Cars and Motorcycle	624.186	100.371	56.376	
15.	Pertambangan dan Penggalian Mining and Quarrying	456.600	5.268	21.919	
16.	Pertanian, Kehutanan, dan Perikanan Agriculture, Forestry, and Fishing	47.852	-	-	
17.	Real Estat Real Estate	1.146.374	25.864	21.995	
18.	Rumah Tangga Household	1.022.482	39.487	44.610	
Jumlah Total		13.837.900	205.205	263.114	

(dalam Rp Juta / in Rp Million)

	Cadangan Kerugian Penurunan Nilai (CKPN) - *Stage* 1 Allowance for Impairment Losses (CKPN) - Stage 1	Cadangan Kerugian Penurunan Nilai (CKPN) - *Stage* 2 Allowance for Impairment Losses (CKPN) - Stage 2	Cadangan Kerugian Penurunan Nilai (CKPN) - *Stage* 3 Allowance for Impairment Losses (CKPN) - Stage 3	Tagihan yang Dihapus Buku Written-off Claims
	(6)	(7)	(8)	(9)
	31 Desember 2025 December 31, 2025			
	251	-	-	-
	1.429	-	24.514	-
	1.211	600	-	-
	12	-	-	-
	145	14.870	110	-
	234	-	-	-
	-	-	-	-
	343	1.608	-	-
	2.892	-	12.265	-
	128	33.367	34.203	-
	823	956	8.310	-
	6	-	-	-
	724	1.737	5.500	-
	26.824	5.567	40.752	525.291
	45.676	**58.705**	**135.029**	**700.119**

No.	Sektor Ekonomi Economy Sector	Tagihan Receivables	Tagihan yang Mengalami Penurunan Nilai Impaired Receivables		
			Belum Jatuh Tempo Not Past Due	Telah Jatuh Tempo Past Due	
(1)	(2)	(3)	(4)	(5)	
	31 Desember 2024 December 31, 2024				
1.	Aktivitas Lainnya Other Service Activities	607.590	-	1.854	
2.	Aktivitas Kesehatan Manusia dan Aktivitas Sosial Public Health Activities and Social Activities	13.417	13.217	-	
3.	Aktivitas Keuangan dan Asuransi Financial and Insurance Activities	4.632.042	-	-	
4.	Aktivitas Penyewaan dan Sewa Guna Usaha tanpa Hak Opsi, Ketenagakerjaan, Agen Perjalanan, dan Penunjang Usaha Lainnya Rights, Employment, Travel Agencies, and Other Business Support	215.629	-	-	
5.	Aktivitas Profesional, Ilmiah, dan Teknis Professional, Scientific, and Technical Activities	373.058	-	-	
6.	Industri Pengolahan Processing Industry	2.245.059	1.995	69.317	
7.	Informasi dan Komunikasi Information and Communication	41.513	6.088	-	
8.	Kesenian, Hiburan, dan Rekreasi Arts, Entertainment, and Recreation	82.093	-	-	
9.	Konstruksi Construction	310.507	27.462	5.138	
10.	Pendidikan Education	313.017	-	-	
11.	Pengadaan Listrik, Gas, Uap/Air Panas dan Udara Dingin Procurement of Electricity, Gas, Steam/Hot Water and Cold Air	-	-	-	
12.	Pengangkutan dan Pergudangan Transportation and Warehousing	76.630	11.040	-	
13.	Penyediaan Akomodasi dan Penyediaan Makan Minum Provision of Accommodation, Food, and Beverages	1.241.939	18.432	8.218	
14.	Perdagangan Besar dan Eceran; Reparasi dan Perawatan Mobil dan Sepeda Motor Retail and Trade; Repair and Maintenance of Cars and Motorcycle	867.293	133.861	70.073	
15.	Pertambangan dan Penggalian Mining and Quarrying	368.276	-	-	
16.	Pertanian, Kehutanan, dan Perikanan Agriculture, Forestry, and Fishing	51.202	-	-	
17.	Real Estat Real Estate	1.208.590	102.904	28.017	
18.	Rumah Tangga Household	953.891	52.715	41.564	
Jumlah Total		**13.601.746**	**367.714**	**224.181**	

(dalam Rp Juta / in Rp Million)

	Cadangan Kerugian Penurunan Nilai (CKPN) - *Stage* 1 Allowance for Impairment Losses (CKPN) - Stage 1	Cadangan Kerugian Penurunan Nilai (CKPN) - *Stage* 2 Allowance for Impairment Losses (CKPN) - Stage 2	Cadangan Kerugian Penurunan Nilai (CKPN) - *Stage* 3 Allowance for Impairment Losses (CKPN) - Stage 3	Tagihan yang Dihapus Buku Written-off Claims
	(6)	(7)	(8)	(9)
	31 Desember 2024 December 31, 2024			
	701	-	634	67.594
	-	7.875	-	-
	16.292	-	-	-
	204	-	-	-
	3	-	-	-
	3.523	11	19.135	-
	25	-	-	-
	-	-	-	-
	8.599	3.270	1.057	-
	509	-	-	-
	-	-	-	-
	113	311	-	-
	4.080	1.500	4.138	-
	14.851	20.352	32.754	-
	606	-	-	-
	-	-	-	-
	1.569	533	-	-
	23.840	4.993	36.162	523.082
	74.915	**38.845**	**93.880**	**590.676**

PENGUNGKAPAN RINCIAN MUTASI CADANGAN KERUGIAN PENURUNAN NILAI - BANK SECARA INDIVIDUAL

Disclosure of Movements of Allowance for Impairment Losses - Bank Only

No.	Keterangan	31 Desember 2025 December 31, 2025		
		Stage 1	*Stage* 2	*Stage* 3
(1)	(2)	(3)	(4)	(5)
1.	Saldo Awal CKPN	74.915	38.846	93.879
2.	Pembentukan (Pemulihan) CKPN pada Periode Berjalan (*Net*)	29.239	19.860	41.149
	2.a Pembentukan CKPN pada Periode Berjalan	-	19.860	41.149
	2.b Pemulihan CKPN pada Periode Berjalan	29.239	-	-
3.	CKPN yang Digunakan untuk Melakukan Hapus Buku atas Tagihan pada Periode Berjalan	-	-	-
4.	Pembentukan (Pemulihan) Lainnya pada Periode Berjalan	-	-	-
Saldo Akhir CKPN		45.676	58.706	135.028

PENGUNGKAPAN TAGIHAN BERSIH BERDASARKAN KATEGORI PORTOFOLIO DAN SKALA PERINGKAT - BANK SECARA INDIVIDUAL

Disclosure of Net Receivables by Portfolio and Rating Category - Bank Only

No.	Kategori Portofolio Portfolio Category	31 Desember 2025 December 31, 2025				
		Lembaga Pemeringkat Rating Company	Tagihan Bersih Net Receivable			
			Peringkat Jangka Panjang Long-Term Ratings			
		Standard and Poor's	AAA	AA+ - AA-	A+ - A-	BBB+ - BBB-
		Fitch Ratings	AAA	AA+ - AA-	A+ - A-	BBB+ BBB-
		Moody's	Aaa	Aa1 - Aa3	A1 - A3	Baa1 - Baa3
		PT Fitch Ratings Indonesia	AAA(idn)	AA+(idn) - AA-(idn)	A+(idn) - A-(idn)	BBB+(idn) - BBB-(idn)
		PT Pemeringkat Efek Indonesia	idAAA	idAA+ - idAA-	idBBB+ - idBBB-	idBBB+ - idBBB-
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1.	Tagihan kepada Pemerintah Receivables on Sovereigns	-	-	-	-	-
2.	Tagihan kepada Entitas Sektor Publik Receivables on Public Sector Entities	-	-	-	-	-

(dalam Rp Juta / in Rp Million)

	31 Desember 2024 December 31, 2024			Description
	Stage 1	*Stage* 2	*Stage* 3	
	(6)	(7)	(8)	(2)
	83.577	9.137	124.607	Beginning Balance - CKPN
	8.662	29.709	30.728	Additional/Reversal CKPN during the Year (Net)
	-	29.709	-	2.a Additional CKPN during the Year
	8.662	-	30.728	2.b Reversal CKPN during the Year
	-	-	-	CKPN Used for Written-off Receivables during the Year
	-	-	-	Other Additional (Reversal) of Allowance during the Year
	74.915	**38.846**	**93.879**	**Ending Balance - Allowance for Impairment Loss**

(dalam Rp Juta / in Rp Million)

	31 Desember 2025 December 31, 2025								
	Tagihan Bersih Net Receivable								
	Peringkat Jangka Panjang Long-Term Ratings			Peringkat Jangka Pendek Short-Term Ratings				Tanpa Peringkat Unrated	Jumlah Total
	BB+ - BB-	B+ - B-	Kurang dari B- Below B-	A-1	A-2	A-3	Kurang dari A-3 Below A-3		
	BB+ - BB-	B+ - B-	Kurang dari B- Below B-	F1+F1	F2	F3	Kurang dari F3 Below F3		
	Ba1 - Ba3	B1 - B3	Kurang dari B3 Below B3	P-1	P-2	P-3	Kurang dari P-3 Below P-3		
	BB+(idn) - BB-(idn)	B+(idn) - B-(idn)	Kurang dari B-(idn) Below B-(idn)	F1+(idn) - F1(idn)	F2(idn)	F3(idn)	Kurang dari F3(idn) Below B F3(idn)		
	idBB+ - idBB-	idB+ - idB-	Kurang dari B-(idn) Below B-(idn)	idA1	idA2	idA3 - idA4	Kurang dari idA3 - idA4 Below B idA3 - idA4		
	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
	-	-	-	-	-	-	-	2.239.716	2.239.716
	-	-	-	-	-	-	-	-	-

No.	Kategori Portofolio Portfolio Category	31 Desember 2025 December 31, 2025					
		Lembaga Pemeringkat Rating Company	Tagihan Bersih Net Receivable				
			Peringkat Jangka Panjang Long-Term Ratings				
		Standard and Poor's	AAA	AA+ - AA-	A+ - A-	BBB+ - BBB-	
		Fitch Ratings	AAA	AA+ - AA-	A+ - A-	BBB+ BBB-	
		Moody's	Aaa	Aa1 - Aa3	A1 - A3	Baa1 - Baa3	
		PT Fitch Ratings Indonesia	AAA(idn)	AA+(idn) - AA-(idn)	A+(idn) - A-(idn)	BBB+(idn) - BBB-(idn)	
		PT Pemeringkat Efek Indonesia	idAAA	idAA+ - idAA-	idBBB+ - idBBB-	idBBB+ - idBBB-	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	
3.	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	
4.	Tagihan kepada Bank Receivables on Banks	-	400.960	-	-	-	
5.	Kredit Beragun Rumah Tinggal Loans Secured by Residential Property	-	-	-	-	-	
6.	Kredit Beragun Properti Komersial Loans Secured by Commercial Real Estate	-	-	-	-	-	
7.	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya Receivables from Securities Companies and Other Financial Services Institutions	-	528.690	75.389	249.858	17.640	
8.	Kredit Pegawai/Pensiunan Employee/Retired Loans	-	-	-	-	-	
9.	Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel Receivables on Micro, Small Business, and Retail Portfolio	-	-	-	-	-	
10.	Tagihan kepada Korporasi Receivables on Corporate	-	-	-	-	-	
11.	Tagihan yang Telah Jatuh Tempo Past Due Receivables	-	-	-	-	-	
12.	Aset Lainnya Other Assets	-	-	-	-	-	
Jumlah **Total**		-	929.650	75.389	249.858	17.640	

(dalam Rp Juta / in Rp Million)

31 Desember 2025 December 31, 2025								
Tagihan Bersih Net Receivable								
Peringkat Jangka Panjang Long-Term Ratings			Peringkat Jangka Pendek Short-Term Ratings				Tanpa Peringkat Unrated	Jumlah Total
BB+ - BB-	B+ - B-	Kurang dari B- Below B-	A-1	A-2	A-3	Kurang dari A-3 Below A-3		
BB+ - BB-	B+ - B-	Kurang dari B- Below B-	F1+F1	F2	F3	Kurang dari F3 Below F3		
Ba1 - Ba3	B1 - B3	Kurang dari B3 Below B3	P-1	P-2	P-3	Kurang dari P-3 Below P-3		
BB+(idn) - BB-(idn)	B+(idn) - B-(idn)	Kurang dari B-(idn) Below B-(idn)	F1+(idn) - F1(idn)	F2(idn)	F3(idn)	Kurang dari F3(idn) Below B F3(idn)		
idBB+ - idBB-	idB+ - idB-	Kurang dari B-(idn) Below B-(idn)	idA1	idA2	idA3 - idA4	Kurang dari idA3 - idA4 Below B idA3 - idA4		
(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	211.281	612.241
-	-	-	-	-	-	-	227.782	227.782
-	-	-	-	-	-	-	536.946	536.946
-	-	-	-	-	-	-	805.754	1.677.331
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	1.074.170	1.074.170
-	-	-	-	-	-	-	6.933.091	6.933.091
-	-	-	-	-	-	-	128.101	128.101
-	-	-	-	-	-	-	214.788	214.788
-	-	-	-	-	-	-	12.371.629	13.644.166

No.	Kategori Portofolio Portfolio Category	31 Desember 2024 December 31, 2024					
		Lembaga Pemeringkat Rating Company	Tagihan Bersih Net Receivable				
			Peringkat Jangka Panjang Long-Term Ratings				
		Standard and Poor's	AAA	AA+ - AA-	A+ - A-	BBB+ - BBB-	
		Fitch Ratings	AAA	AA+ - AA-	A+ - A-	BBB+ BBB-	
		Moody's	Aaa	Aa1 - Aa3	A1 - A3	Baa1 - Baa3	
		PT Fitch Ratings Indonesia	AAA(idn)	AA+(idn) - AA-(idn)	A+(idn) - A-(idn)	BBB+(idn) - BBB-(idn)	
		PT Pemeringkat Efek Indonesia	idAAA	idAA+ - idAA-	idBBB+ - idBBB-	idBBB+ - idBBB-	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	
1.	Tagihan kepada Pemerintah Receivables on Sovereigns	-	-	-	-	-	
2.	Tagihan kepada Entitas Sektor Publik Receivables on Public Sector Entities	-	-	-	-	-	
3.	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	
4.	Tagihan kepada Bank Receivables on Banks	-	190.370	75.018	-	108	
5.	Kredit Beragun Rumah Tinggal Loans Secured by Residential Property	-	-	-	-	-	
6.	Kredit Beragun Properti Komersial Loans Secured by Commercial Real Estate	-	-	-	-	-	
7.	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya Receivables from Securities Companies and Other Financial Services Institutions	-	667.418	226.629	525.512	-	
8.	Kredit Pegawai/Pensiunan Employee/Retired Loans	-	-	-	-	-	
9.	Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel Receivables on Micro, Small Business, and Retail Portfolio	-	-	-	-	-	

(dalam Rp Juta / in Rp Million)

	31 Desember 2024 December 31, 2024								
	Tagihan Bersih Net Receivable								
	Peringkat Jangka Panjang Long-Term Ratings			Peringkat Jangka Pendek Short-Term Ratings				Tanpa Peringkat Unrated	Jumlah Total
	BB+ - BB-	B+ - B-	Kurang dari B- Below B-	A-1	A-2	A-3	Kurang dari A-3 Below A-3		
	BB+ - BB-	B+ - B-	Kurang dari B- Below B-	F1+F1	F2	F3	Kurang dari F3 Below F3		
	Ba1 - Ba3	B1 - B3	Kurang dari B3 Below B3	P-1	P-2	P-3	Kurang dari P-3 Below P-3		
	BB+(idn) - BB-(idn)	B+(idn) - B-(idn)	Kurang dari B-(idn) Below B-(idn)	F1+(idn) - F1(idn)	F2(idn)	F3(idn)	Kurang dari F3(idn) Below B F3(idn)		
	idBB+ - idBB-	idB+ - idB-	Kurang dari B-(idn) Below B-(idn)	idA1	idA2	idA3 - idA4	Kurang dari idA3 - idA4 Below B idA3 - idA4		
	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
	-	-	-	-	-	-	-	2.196.209	2.196.209
	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	328.254	593.750
	-	-	-	-	-	-	-	320.739	320.739
	-	-	-	-	-	-	-	382.623	382.623
	-	-	-	-	-	-	-	422.524	1.842.083
	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	1.044.910	1.044.910

No.	Kategori Portofolio Portfolio Category	31 Desember 2024 December 31, 2024					
		Lembaga Pemeringkat Rating Company	Tagihan Bersih Net Receivable				
			Peringkat Jangka Panjang Long-Term Ratings				
		Standard and Poor's	AAA	AA+ - AA-	A+ - A-	BBB+ - BBB-	
		Fitch Ratings	AAA	AA+ - AA-	A+ - A-	BBB+ BBB-	
		Moody's	Aaa	Aa1 - Aa3	A1 - A3	Baa1 - Baa3	
		PT Fitch Ratings Indonesia	AAA(idn)	AA+(idn) - AA-(idn)	A+(idn) - A-(idn)	BBB+(idn) - BBB-(idn)	
		PT Pemeringkat Efek Indonesia	idAAA	idAA+ - idAA-	idBBB+ - idBBB-	idBBB+ - idBBB-	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	
10.	Tagihan kepada Korporasi Receivables on Corporate	-	-	-	-	-	
11.	Tagihan yang Telah Jatuh Tempo Past Due Receivables	-	-	-	-	-	
12.	Aset Lainnya Other Assets	-	-	-	-	-	
Jumlah **Total**		**-**	**857.788**	**301.647**	**525.512**	**108**	

(dalam Rp Juta / in Rp Million)

	31 Desember 2024 December 31, 2024								
	Tagihan Bersih Net Receivable								
	Peringkat Jangka Panjang Long-Term Ratings			Peringkat Jangka Pendek Short-Term Ratings				Tanpa Peringkat Unrated	Jumlah Total
	BB+ - BB-	B+ - B-	Kurang dari B- Below B-	A-1	A-2	A-3	Kurang dari A-3 Below A-3		
	BB+ - BB-	B+ - B-	Kurang dari B- Below B-	F1+F1	F2	F3	Kurang dari F3 Below F3		
	Ba1 - Ba3	B1 - B3	Kurang dari B3 Below B3	P-1	P-2	P-3	Kurang dari P-3 Below P-3		
	BB+(idn) - BB-(idn)	B+(idn) - B-(idn)	Kurang dari B-(idn) Below B-(idn)	F1+(idn) - F1(idn)	F2(idn)	F3(idn)	Kurang dari F3(idn) Below B F3(idn)		
	idBB+ - idBB-	idB+ - idB-	Kurang dari B-(idn) Below B-(idn)	idA1	idA2	idA3 - idA4	Kurang dari idA3 - idA4 Below B idA3 - idA4		
	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
	-	-	-	-	-	-	-	6.701.277	6.701.277
	-	-	-	-	-	-	-	130.301	130.301
	-	-	-	-	-	-	-	257.129	257.129
	-	**-**	**-**	**-**	**-**	**-**	**-**	**11.783.966**	**13.469.021**

PENGUNGKAPAN TAGIHAN BERSIH BERDASARKAN BOBOT RISIKO SETELAH MEMPERHITUNGKAN DAMPAK MITIGASI RISIKO KREDIT - BANK SECARA INDIVIDUAL

Disclosure of Net Receivables by Risk Weight After Taking into Account the Impact of Credit Risk Mitigation - Bank Only

No.	Kategori Portofolio Portfolio Category	31 Desember 2025 December 31, 2025											
		Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit Net Receivables After Taking into Account the Impact of Credit Risk Mitigation											
		0%	10%	20%	30%	40%	45%	50%	75%	90%	100%	150%	Lainnya Other
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
A.	**Eksposur Laporan Posisi Keuangan** Balance Sheet Exposures												
1.	Tagihan kepada Pemerintah Receivables on Sovereigns	2.217.969	-	-	-	-	-	-	-	-	-	-	-
2.	Tagihan kepada Entitas Sektor Publik Receivables on Public Sector Entities	-	-	-	-	-	-	-	-	-	-	-	-
3.	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-	-	-	-
4.	Tagihan kepada Bank Receivables on Banks	25	-	400.960	-	181.131	-	-	-	-	-	-	-
5.	Kredit Beragun Rumah Tinggal Loans Secured by Residential Property	-	-	-	220.393	-	-	-	-	-	-	-	-
6.	Kredit Beragun Properti Komersial Loans Secured by Commercial Real Estate	-	-	-	-	-	-	-	344.426	185.310	-	-	-
7.	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya Receivables from Securities Companies and Other Financial Services Institutions	-	-	604.079	249.857	726.911	-	17.640	-	-	-	-	-
8.	Kredit Pegawai/ Pensiunan Employee/Retired Loans	-	-	-	-	-	-	-	-	-	-	-	-
9.	Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel Receivables on Micro, Small Business, and Retail Portfolio	62	-	-	-	-	-	-	1.008.162	-	-	-	-
10.	Tagihan kepada Korporasi Receivables on Corporate	440	-	-	-	-	-	-	-	-	6.399.886	-	-
11.	Tagihan yang Telah Jatuh Tempo Past Due Receivables	-	-	-	-	-	-	9.441	-	-	105.824	12.836	-
12.	Aset Lainnya Other Assets	21.783	-	-	-	-	-	-	-	-	181.610	11.396	-
	Jumlah Eksposur Laporan Posisi Keuangan Total Exposure - Balance Sheet	2.240.279	-	1.005.039	470.250	908.042	-	27.081	1.352.588	185.310	6.687.320	24.232	-

(dalam Rp Juta / in Rp Million)

	ATMR RWA	Beban Modal Capital Expenses	31 December 2024 December 31, 2024												ATMR RWA	Beban Modal Capital Expenses
			Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit Net Receivables After Taking into Account the Impact of Credit Risk Mitigation													
			0%	10%	20%	30%	40%	45%	50%	75%	90%	100%	150%	Lainnya Other		
	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)
	-	-	2.072.578	-	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	152.644	13.738	34.144	-	265.496	-	257.575	-	-	-	-	-	-	-	156.129	14.255
	65.217	5.870	-	-	-	278.119	-	-	-	-	-	-	-	-	83.436	7.618
	407.877	36.709	-	-	-	-	-	-	-	-	309.948	-	-	-	278.953	25.468
	495.357	44.582	-	-	845.569	536.444	234.546	-	-	-	-	-	-	-	423.865	38.699
	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	756.122	68.051	50.828	-	-	-	-	-	-	925.948	-	-	-	-	694.461	63.404
	6.399.886	575.990	330.634	-	-	-	-	-	-	-	-	5.276.688	-	-	5.276.688	481.762
	129.798	11.682	-	-	-	-	-	-	7.434	-	-	108.657	14.210	-	133.689	12.206
	198.704	17.883	-	-	-	-	-	-	-	-	-	190.503	43.504	-	255.759	23.351
	8.605.605	**774.505**	**2.488.184**	**-**	**1.111.065**	**814.563**	**492.121**	**-**	**7.434**	**925.948**	**309.948**	**5.575.848**	**57.714**	**-**	7.302.980	666.763

No.	Kategori Portofolio Portfolio Category	31 Desember 2025 December 31, 2025											
		Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit Net Receivables After Taking into Account the Impact of Credit Risk Mitigation											
		0%	10%	20%	30%	40%	45%	50%	75%	90%	100%	150%	Lainnya Other
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
B.	Eksposur Kewajiban Komitmen/Kontinjensi pada Transaksi Rekening Administratif Contingent/Commitment Liability Exposure on Administrative Account Transactions												
1.	Tagihan kepada Pemerintah Receivables on Sovereigns	-	-	-	-	-	-	-	-	-	-	-	-
2.	Tagihan kepada Entitas Sektor Publik Receivables on Public Sector Entities	-	-	-	-	-	-	-	-	-	-	-	-
3.	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-	-	-	-
4.	Tagihan kepada Bank Receivables on Banks	-	-	-	-	5.358	-	-	-	-	-	-	-
5.	Kredit Beragun Rumah Tinggal Loans Secured by Residential Property	-	-	-	7.388	-	-	-	-	-	-	-	-
6.	Kredit Beragun Properti Komersial Loans Secured by Commercial Real Estate	-	-	-	-	-	-	-	2.632	4.578	-	-	-
7.	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya Receivables from Securities Companies and Other Financial Services Institutions	-	-	-	-	78.844	-	-	-	-	-	-	-
8.	Kredit Pegawai/ Pensiunan Employee/Retired Loans	-	-	-	-	-	-	-	-	-	-	-	-
9.	Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel Receivables on Micro, Small Business, and Retail Portfolio	-	-	-	-	-	-	-	3.600	-	-	-	-
10.	Tagihan kepada Korporasi Receivables on Corporate	-	-	-	-	-	-	-	-	-	92.878	-	-
11.	Tagihan yang Telah Jatuh Tempo Past Due Receivables	-	-	-	-	-	-	-	-	-	-	-	-
Jumlah Eksposur Transaksi Rekening Administratif **Total Exposures - Administrative Account Transactions**		-	-	-	7.388	84.202	-	-	6.232	4.578	92.878	-	-

(dalam Rp Juta / in Rp Million)

	ATMR RWA	Beban Modal Capital Expenses	31 December 2024 December 31, 2024												ATMR RWA	Beban Modal Capital Expenses
			Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit Net Receivables After Taking into Account the Impact of Credit Risk Mitigation													
			0%	10%	20%	30%	40%	45%	50%	75%	90%	100%	150%	Lainnya Other		
	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)
	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	2.143	193	-	-	-	-	3.654	-	-	-	-	-	-	-	1.461	131
	2.184	197	-	-	-	4.262	-	-	-	-	-	-	-	-	1.279	115
	5.964	537	-	-	-	-	-	-	-	-	7.268	-	-	-	6.541	589
	31.539	-	-	-	5.000	-	17.552	-	-	-	-	-	-	-	8.021	-
	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	2.700	243	-	-	-	-	-	-	-	6.813	-	-	-	-	5.110	460
	92.878	8.359	-	-	-	-	-	-	-	-	-	109.396	-	-	109.396	9.846
	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	137.408	9.529	-	-	5.000	4.262	21.206	-	-	6.813	7.268	109.396	-	-	131.808	11.141

No.	Kategori Portofolio Portfolio Category	31 Desember 2025 December 31, 2025											
		Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit Net Receivables After Taking into Account the Impact of Credit Risk Mitigation											
		0%	10%	20%	30%	40%	45%	50%	75%	90%	100%	150%	Lainnya Other
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
C.	**Eksposur Risiko Kredit Akibat Kegagalan Pihak Lawan (*Counterparty Credit Risk*)** Counterparty Credit Risk Exposures												
1.	Tagihan kepada Pemerintah Receivables on Sovereigns	21.747	-	-	-	-	-	-	-	-	-	-	-
2.	Tagihan kepada Entitas Sektor Publik Receivables on Public Sector Entities	-	-	-	-	-	-	-	-	-	-	-	-
3.	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-	-	-	-
4.	Tagihan kepada Bank Receivables on Banks	-	-	-	-	-	-	-	-	-	-	-	-
5.	Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel Receivables on Micro, Small Business, and Retail Portfolio	-	-	-	-	-	-	-	-	-	-	-	-
6.	Tagihan kepada Korporasi Receivables on Corporate	-	-	-	-	-	-	-	-	-	-	-	-
7.	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya Receivables from Securities Companies and Other Financial Services Institutions	-	-	-	-	-	-	-	-	-	-	-	-
	Jumlah Eksposur Risiko Kredit Akibat Kegagalan Pihak Lawan (*Counterparty Credit Risk*) Total Exposures Counterparty Credit Risk	21.747	-	-	-	-	-	-	-	-	-	-	-

(dalam Rp Juta / in Rp Million)

	ATMR RWA	Beban Modal Capital Expenses	31 December 2024 December 31, 2024												ATMR RWA	Beban Modal Capital Expenses
			Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit Net Receivables After Taking into Account the Impact of Credit Risk Mitigation													
			0%	10%	20%	30%	40%	45%	50%	75%	90%	100%	150%	Lainnya Other		
	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)
	-	-	123.630	-	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	**123.630**	-	-	-	-	-	-	-	-	-	-	-	-	-

PENGUNGKAPAN TAGIHAN BERSIH DAN TEKNIK MITIGASI RISIKO KREDIT - BANK SECARA INDIVIDUAL

Disclosure of Net Receivables and Credit Risk Mitigation Techniques - Bank Only

No.	Kategori Portofolio	31 Desember 2025 31 Desember 2025						
		Tagihan Bersih Net Receivables	Bagian yang Dijamin dengan Secured Portion with				Bagian yang Tidak Dijamin Unsecured Portion	
			Agunan Collateral	Garansi Guarantee	Asuransi Kredit Credit Insurance	Lainnya Others		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8) = (3) - [(4) + (5) + (6) + (7)]	
A.	Eksposur Laporan Posisi Keuangan Balance Sheet Exposures							
1.	Tagihan kepada Pemerintah	2.217.969	-	-	-	-	2.217.969	
2.	Tagihan kepada Entitas Sektor Publik	-	-	-	-	-	-	
3.	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	
4.	Tagihan kepada Bank	606.883	24.792	-	-	-	582.091	
5.	Kredit Beragun Rumah Tinggal	220.393	-	-	-	-	220.393	
6.	Kredit Beragun Properti Komersial	529.736	-	-	-	-	529.736	
7.	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya	1.598.487	-	-	-	-	1.598.487	
8.	Kredit Pegawai/ Pensiunan	-	-	-	-	-	-	
9.	Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel	1.070.569	62.407	-	-	-	1.008.162	
10.	Tagihan kepada Korporasi	6.840.213	440.327	-	-	-	6.399.886	
11.	Tagihan yang Telah Jatuh Tempo	128.101	-	-	-	-	128.101	
12.	Aset Lainnya	214.789	-	-	-	-	214.789	
Jumlah Eksposur Laporan Posisi Keuangan		13.427.140	527.526	-	-	-	12.899.614	

(dalam Rp Juta / in Rp Million)

31 Desember 2024 December 31, 2024						Portfolio Category
Tagihan Bersih Net Receivables	Bagian yang Dijamin dengan Secured Portion with				Bagian yang Tidak Dijamin Unsecured Portion	
	Agunan Collateral	Garansi Guarantee	Asuransi Kredit Credit Insurance	Lainnya Others		
(9)	(10)	(11)	(12)	(13)	(14) = (9) - [(10) + (11) + (12) + (13)]	(2)
2.072.578	-	-	-	-	2.072.578	Receivables on Sovereigns
-	-	-	-	-	-	Receivables on Public Sector Entities
-	-	-	-	-	-	Receivables on Multilateral Development Banks and International Institutions
557.215	-	-	-	-	557.215	Receivables on Banks
278.119	-	-	-	-	278.119	Loans Secured by Residential Property
309.947	-	-	-	-	309.947	Loans Secured by Commercial Real Estate
1.616.559	-	-	-	-	1.616.559	Receivables from Securities Companies and Other Financial Services Institutions
-	-	-	-	-	-	Employee/Retired Loans
976.776	50.828	-	-	-	925.948	Receivables on Micro, Small Business, and Retail Portfolio
5.607.322	330.634		-	-	5.276.688	Receivables on Corporate
130.301	-	-	-	-	130.301	Past Due Receivables
257.129	-	-	-	-	257.129	Other Assets
11.805.946	**381.462**	**-**	**-**	**-**	**11.424.484**	**Total Exposure - Balance Sheet**

No.	Kategori Portofolio	31 Desember 2025 31 Desember 2025					
		Tagihan Bersih Net Receivables	Bagian yang Dijamin dengan Secured Portion with				Bagian yang Tidak Dijamin Unsecured Portion
			Agunan Collateral	Garansi Guarantee	Asuransi Kredit Credit Insurance	Lainnya Others	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8) = (3) – [(4) + (5) + (6) + (7)]
B.	**Eksposur Transaksi Rekening Administratif** Administrative Account Transaction Exposure						
1.	Tagihan kepada Pemerintah	-	-	-	-	-	-
2.	Tagihan kepada Entitas Sektor Publik	-	-	-	-	-	-
3.	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-
4.	Tagihan kepada Bank	5.358	-	-	-	-	5.358
5.	Kredit Beragun Rumah Tinggal	7.389	-	-	-	-	7.389
6.	Kredit Beragun Properti Komersial	7.210	-	-	-	-	7.210
7.	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya	78.844	-	-	-	-	78.844
8.	Kredit Pegawai/ Pensiunan	-	-	-	-	-	-
9.	Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel	3.600	-	-	-	-	3.600
10.	Tagihan kepada Korporasi	92.878	-	-	-	-	92.878
11.	Tagihan yang Telah Jatuh Tempo	-	-	-	-	-	-
Jumlah Eksposur Transaksi Rekening Administratif		195.279	-	-	-	-	195.279

(dalam Rp Juta / in Rp Million)

31 Desember 2024 December 31, 2024						Portfolio Category
Tagihan Bersih Net Receivables	Bagian yang Dijamin dengan Secured Portion with				Bagian yang Tidak Dijamin Unsecured Portion	
	Agunan Collateral	Garansi Guarantee	Asuransi Kredit Credit Insurance	Lainnya Others		
(9)	(10)	(11)	(12)	(13)	(14) = (9) - [(10) + (11) + (12) + (13)]	(2)
-	-	-	-	-	-	Receivables on Sovereigns
-	-	-	-	-	-	Receivables on Public Sector Entities
-	-	-	-	-	-	Receivables on Multilateral Development Banks and International Institutions
3.654	-	-	-	-	3.654	Receivables on Banks
4.262	-	-	-	-	4.262	Loans Secured by Residential Property
7.268	-	-	-	-	7.268	Loans Secured by Commercial Real Estate
22.552	-	-	-	-	22.552	Receivables from Securities Companies and Other Financial Services Institutions
-	-	-	-	-	-	Employee/Retired Loans
6.813	-	-	-	-	6.813	Receivables on Micro, Small Business, and Retail Portfolio
109.396	-	-	-	-	109.396	Receivables on Corporate
-	-	-	-	-	-	Past Due Receivables
153.945	**-**	**-**	**-**	**-**	**153.945**	**Total Exposures - Administrative Account Transactions**

No.	Kategori Portofolio	31 Desember 2025 31 Desember 2025						
		Tagihan Bersih Net Receivables	Bagian yang Dijamin dengan Secured Portion with				Bagian yang Tidak Dijamin Unsecured Portion	
			Agunan Collateral	Garansi Guarantee	Asuransi Kredit Credit Insurance	Lainnya Others		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8) = (3) – [(4) + (5) + (6) + (7)]	
C.	**Eksposur Risiko Kredit Akibat Kegagalan Pihak Lawan (*Counterparty Credit Risk*)** Counterparty Credit Risk Exposures							
1.	Tagihan kepada Pemerintah	21.747	-	-	-	-	21.747	
2.	Tagihan kepada Entitas Sektor Publik	-	-	-	-	-	-	
3.	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	
4.	Tagihan kepada Bank	-	-	-	-	-	-	
5.	Tagihan kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel	-	-	-	-	-	-	
6.	Tagihan kepada Korporasi	-	-	-	-	-	-	
7.	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya	-	-	-	-	-	-	
Jumlah Eksposur Risiko Kredit Akibat Kegagalan Pihak Lawan (*Counterparty Credit Risk*)		21.747	-	-	-	-	21.747	
Jumlah (A+B+C)		13.644.166	527.526	-	-	-	13.116.640	

(dalam Rp Juta / in Rp Million)

31 Desember 2024 December 31, 2024						Portfolio Category
Tagihan Bersih Net Receivables	Bagian yang Dijamin dengan Secured Portion with				Bagian yang Tidak Dijamin Unsecured Portion	
	Agunan Collateral	Garansi Guarantee	Asuransi Kredit Credit Insurance	Lainnya Others		
(9)	(10)	(11)	(12)	(13)	(14) = (9) - [(10) + (11) + (12) + (13)]	(2)
123.630	-	-	-	-	123.630	Receivables on Sovereigns
-	-	-	-	-	-	Receivables on Public Sector Entities
-	-	-	-	-	-	Receivables on Multilateral Development Banks and International Institutions
-	-	-	-	-	-	Receivables on Banks
-	-	-	-	-	-	Receivables to Micro, Small, and Retail Portfolios
-	-	-	-	-	-	Receivables to Corporations
-	-	-	-	-	-	Receivables from Securities Companies and Other Financial Services Institutions
123.630	**-**	**-**	**-**	**-**	**123.630**	**Total Exposures Counterparty Credit Risk**
12.083.521	**381.462**	**-**	**-**	**-**	**11.702.059**	**Total (A+B+C)**

PENGUNGKAPAN PERHITUNGAN ATMR RISIKO KREDIT DENGAN MENGGUNAKAN PENDEKATAN STANDAR - BANK SECARA KONSOLIDASI DENGAN PERUSAHAAN ANAK*

Disclosure of Credit Risk RWA Calculation Using Standardized Approach - Bank on a Consolidated Basis with Subsidiaries*

EKSPOSUR ASET DI LAPORAN POSISI KEUANGAN, KECUALI EKSPOSUR SEKURITISASI

Disclosure of Balance Sheets, Except Securitization Exposure

No.	Kategori Portofolio	31 Desember 2025 December 31, 2025		
		Tagihan Bersih Net Receivables	ATMR Sebelum MRK RWA Before CRM	ATMR Setelah MRK RWA After CRM
1.	Tagihan kepada Pemerintah	-	-	-
	a. Tagihan kepada Pemerintah Indonesia	2.217.969	-	-
	b. Tagihan kepada Pemerintah Negara Lain	-	-	-
2.	Tagihan kepada Entitas Sektor Publik	-	-	-
3.	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-
4.	Tagihan kepada Bank	-	-	-
	a. Tagihan Jangka Pendek	297	59	59
	b. Tagihan Jangka Panjang	606.586	162.502	152.585
5.	Kredit Beragun Rumah Tinggal	220.393	65.217	65.217
6.	Kredit Beragun Properti Komersial	529.736	407.877	407.877
7.	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya	1.598.487	495.357	495.357
8.	Kredit Pegawai/Pensiunan	-	-	-
9.	Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel	1.070.569	802.927	756.122
10.	Tagihan kepada Korporasi	6.840.213	6.840.213	6.399.886
11.	Tagihan yang Telah Jatuh Tempo	-	-	-
	a. Kredit Beragun Properti Rumah Tinggal yang Tidak Bergantung dari Arus Kas Properti	37.253	90.848	90.848
	b. Eksposur Lainnya	90.848	38.951	38.951
12.	Aset Lainnya	-	-	-
	a. Uang Tunai, Emas, dan *Commemorative Coin*	21.783	-	-
	b. Penyertaan (Selain yang Menjadi Faktor Pengurang Modal)	-	-	-
	1) Penyertaan Modal Sementara dalam Rangka Restrukturisasi Kredit	-	-	-
	2) Penyertaan kepada Perusahaan Keuangan yang Tidak Terdaftar di Bursa	-	-	-
	3) Penyertaan kepada Perusahaan Keuangan yang Terdaftar di Bursa	-	-	-
	c. Aset Tetap dan Inventaris Neto	134.173	-	134.173
	d. Agunan yang Diambil Alih (AYDA)	11.396	-	17.094
	e. Antar Kantor Neto	-	-	-
	f. Lainnya	47.437	-	47.437
Jumlah		13.427.140	8.903.951	8.605.606

* OK BANK tidak memiliki perusahaan anak, sehingga data yang disajikan adalah data individual bank. / OK Bank does not have subsidiaries, so the data presented is individual bank data.

(dalam Rp Juta / in Rp Million)

31 Desember 2024 December 31, 2024			Portfolio Category
Tagihan Bersih Net Receivables	ATMR Sebelum MRK RWA Before CRM	ATMR Setelah MRK RWA After CRM	
-	-	-	Receivables on Sovereigns
2.072.579	-	-	a. Receivables on the Governance of Indonesia
-	-	-	b. Receivables on Government of Other Countries
-	-	-	Receivables on Public Sector Entities
-	-	-	Receivables on Multilateral Development Banks and International Institutions
-	-	-	Receivables on Banks
265.496	53.099	53.099	a. Short-Term Receivables
291.719	116.688	103.030	b. Long-Term Receivables
278.119	83.436	83.436	Loans Secured by Residential Property
309.947	278.952	278.952	Loans Secured by Commercial Real Estate
1.616.559	423.865	423.865	Receivables from Securities Companies and Other Financial Services Institutions
-	-	-	Employee/Retired Loans
976.776	732.582	694.462	Receivables on Micro, Small Business, and Retail Portfolio
5.607.322	5.607.322	5.276.688	Receivables on Corporate
-	-	-	Past Due Receivables
50.220	80.081	80.081	Residential Property-Backed Loans That Do Not Depend on Property Cash Flow
80.081	53.608	53.608	Other Exposures
-	-	-	Other Assets
23.122	-	-	a. Cash, Gold, and Commemorative Coins
-	-	-	b. Investments (Other Than Those Reduced by Capital)
-	-	-	1) Temporary Capital Investment in the Context of Credit Restructuring
-	-	-	2) Investments in Financial Companies Not Listed on Exchanges
-	-	-	3) Investments in Exchange-Listed Financial Companies
143.894	-	143.894	c. Fixed Assets and Inventory
43.504	-	65.256	d. Foreclosed Collateral
-	-	-	e. Inter-Office Net
46.609	-	46.609	f. Others
11.805.947	**7.429.633**	**7.302.980**	**Total**

Laporan Keberlanjutan
Sustainability Report

OK BANK menunjukkan komitmen yang berkelanjutan terhadap penerapan prinsip tanggung jawab sosial dan lingkungan melalui berbagai inisiatif strategis. Sepanjang periode pelaporan, OK BANK telah melaksanakan kegiatan CSR yang berfokus pada pemberdayaan masyarakat serta mengimplementasikan program literasi dan inklusi keuangan guna meningkatkan pemahaman dan akses layanan perbankan bagi berbagai lapisan masyarakat. Di sisi operasional, OK BANK juga secara konsisten menerapkan upaya penghematan energi dan air, pengelolaan limbah dan efluen, serta penghematan penggunaan kertas melalui optimalisasi proses kerja yang lebih efisien dan berkelanjutan. Seluruh inisiatif tersebut mencerminkan komitmen OK BANK dalam mendukung pembangunan berkelanjutan yang seimbang antara aspek ekonomi, sosial, dan lingkungan.

OK BANK demonstrates a continuous commitment to the implementation of social and environmental responsibility principles through various strategic initiatives. During the reporting period, OK BANK had carried out CSR activities focused on community empowerment and implemented financial literacy and inclusion programs to enhance understanding of and access to banking services across diverse segments of society. In terms of operation, OK BANK consistently implemented energy and water conservation efforts, managed waste and effluents, and reduced paper usage by optimizing work process to be more efficient and sustainable. All these initiatives reflect OK BANK's commitment to supporting sustainable development that balances economic, social, and environmental aspects.

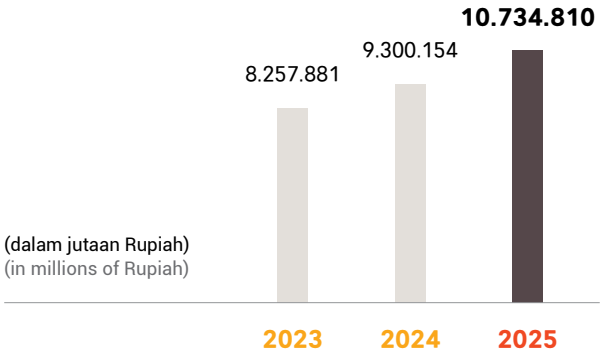




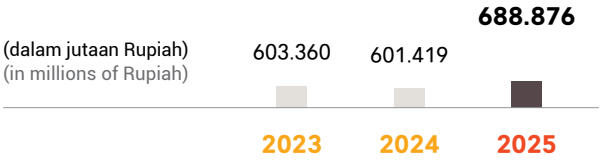
Ikhtisar Kinerja Keberlanjutan
Sustainability Performance Highlights

Kinerja Ekonomi [POJK B.1]
Economic Performance

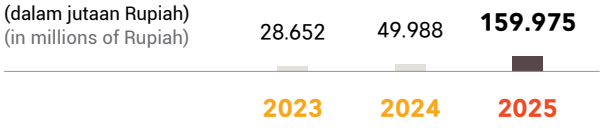
PINJAMAN YANG DIBERIKAN
Loans



PENDAPATAN BUNGA - BERSIH
Net Interest Income



LABA BERSIH TAHUN BERLAJAN
Net Profit for the Year



EKSPOSUR KREDIT RAMAH LINGKUNGAN
Eco-Credit Exposure

(dalam jutaan Rupiah / in millions of Rupiah)

Uraian	2025	2024	2023	Description
Pengelolaan Sumber Daya Alam Hayati dan Penggunaan Lahan yang Berkelanjutan	396.308	459.156	524.765	Sustainable Management of Biological Natural Resources and Land Use
Konservasi Keanekaragaman Hayati Darat dan Air	586.995	506.167	564.725	Conservation of Terrestrial and Aquatic Biodiversity
Kegiatan Usaha yang Berwawasan Lingkungan Lainnya	431	1.266	2.396	Other Environmentally Friendly Business Activities
Jumlah Pembiayaan Ramah Lingkungan	**983.734**	**966.590**	**1.091.885**	**Total Eco-Financing**

PORTOFOLIO KREDIT UMKM
MSME Loans Portfolio

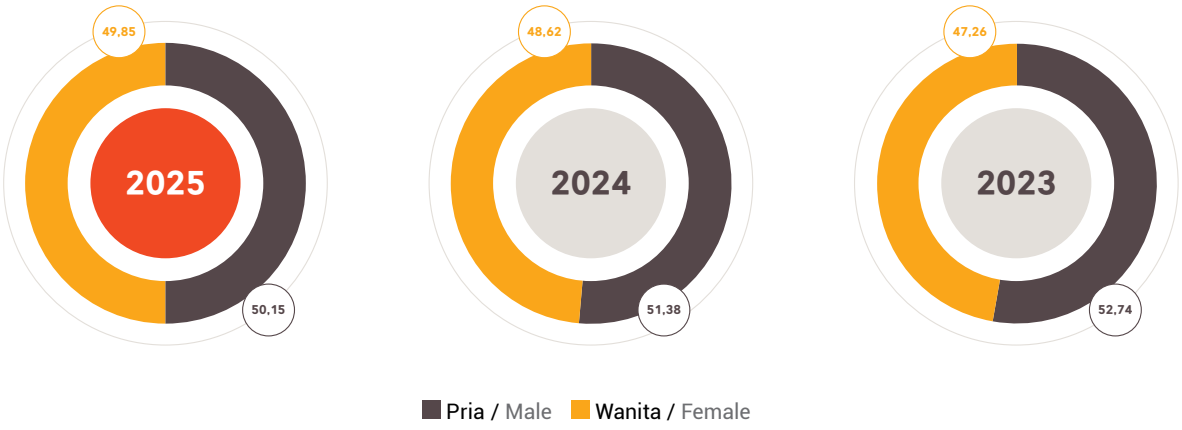
(dalam jutaan Rupiah / in million Rupiah)

Uraian	2025	2024	2023	Description
Portofolio Kredit UMKM	699.426	663.351	739.026	MSME Loan Portfolio
Persentase Portofolio UMKM terhadap Jumlah Kredit	6,52	7,13	8,67	Percentage MSME Portfolio to Total Loans

Kinerja Sosial [POJK B.3]
Social Performance

KOMPOSISI KARYAWAN MENURUT GENDER
Employee Composition by Gender

(dalam %)
(in %)



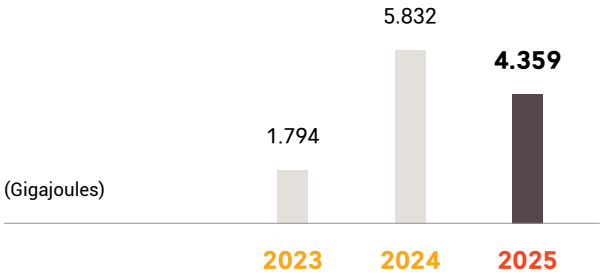
REALISASI INVESTASI SOSIAL KEMASYARAKATAN
Realization of Social Community Investment

(dalam jutaan Rupiah / in millions of Rupiah)

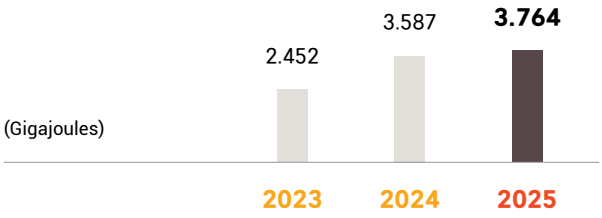
Uraian	2025	2024	2023	Description
Bantuan Sosial/Kesehatan	125,38	17,68	21,65	Social/Health Assistance
Pembangunan Sarana/Prasarana	-	-	-	Construction of Facilities/Infrastructure
Pendidikan/Beasiswa	-	220,00	220,00	Education/Scholarship
Bantuan untuk Korban Bencana	-	-	-	Assistance for Disaster Victims

Kinerja Lingkungan [POJK B.2]
Environmental Performance

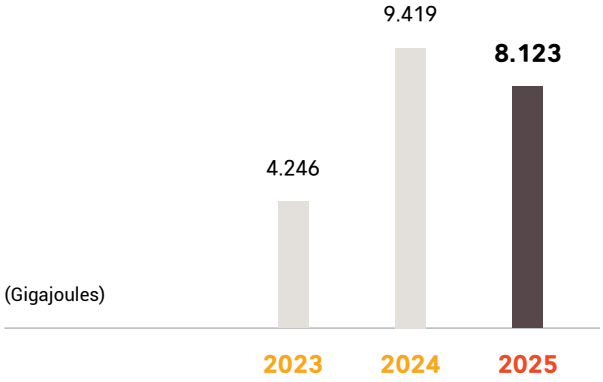
KONSUMSI BAHAN BAKAR
Fuel Consumption



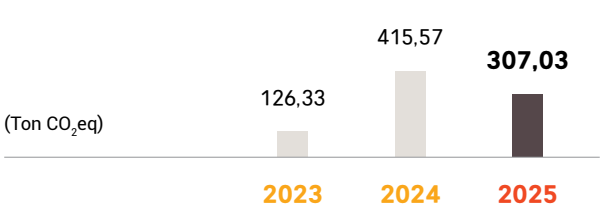
PEMAKAIAN LISTRIK
Electricity Usage



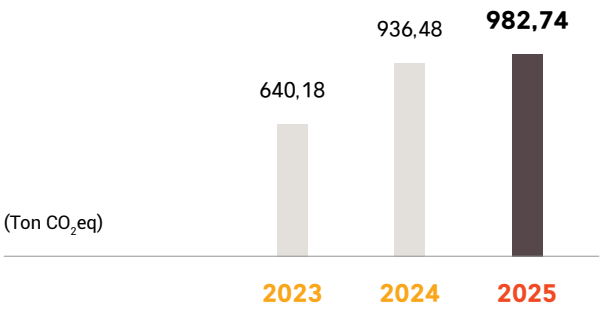
JUMLAH KONSUMSI ENERGI
Total Energy Consumption



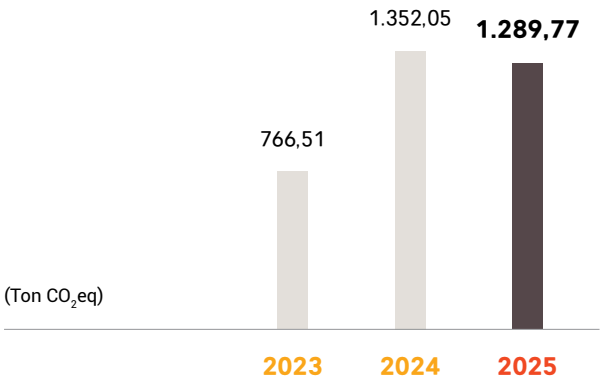
CAKUPAN 1 - EMISI
Scope 1 - Emissions



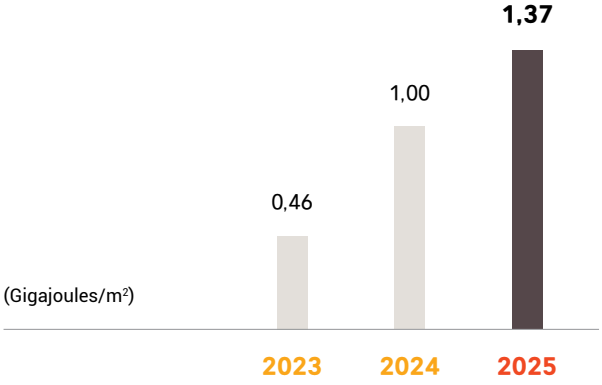
CAKUPAN 2 - EMISI
Scope 2 - Emissions



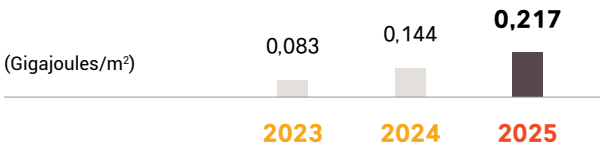
JUMLAH EMISI
Total Emissions



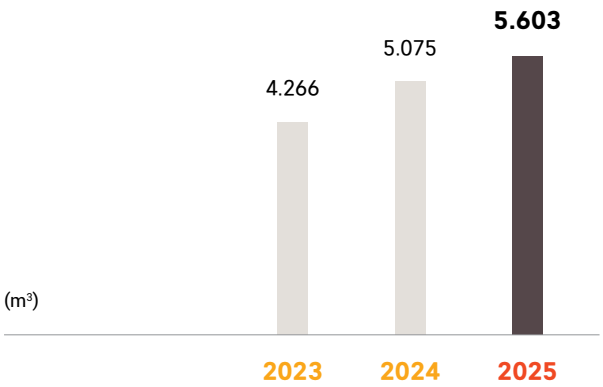
INTENSITAS KONSUMSI ENERGI
Energy Consumption Intensity



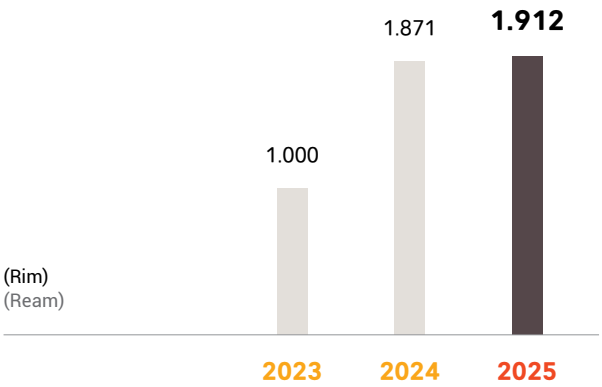
INTENSITAS EMISI
Emissions Intensity



PEMAKAIAN AIR
Water Usage



PENGGUNAAN KERTAS
Paper Usage



Strategi Pencapaian Tujuan Keberlanjutan
Strategy to Achieve Sustainability Goals

Sasaran Pembangunan Berkelanjutan Skala Global

Seluruh negara di dunia telah menyepakati komitmen bersama untuk mewujudkan pembangunan yang adil, inklusif, dan berkelanjutan melalui *Sustainable Development Goals* (SDGs). Kesepakatan global ini lahir dari kesadaran bahwa tantangan pembangunan, mulai dari kemiskinan, ketimpangan sosial, hingga degradasi lingkungan, bersifat multidimensional dan saling terkait, sehingga tidak dapat diselesaikan secara parsial. Oleh karena itu, SDGs dirancang sebagai kerangka pembangunan global yang menempatkan keberlanjutan sebagai fondasi utama dalam menjaga keseimbangan antara pertumbuhan ekonomi, kesejahteraan sosial, dan kelestarian lingkungan.

Global-Scale Sustainable Development Goals

All countries in the world have agreed on a joint commitment to achieve fair, inclusive, and sustainable development through the Sustainable Development Goals (SDGs). This global agreement stems from the recognition that development challenges, starting from poverty and social inequality to environmental degradation, are multidimensional and interconnected, and therefore cannot be addressed in isolation. Therefore, the SDGs are designed as a global development framework that places sustainability at the core, ensuring a balance between economic growth, social well-being, and environmental preservation.



SDGs mencakup 17 (tujuh belas) tujuan global yang merepresentasikan berbagai dimensi pembangunan, termasuk pengentasan kemiskinan, peningkatan kualitas pendidikan dan kesehatan, kesetaraan gender, penciptaan pertumbuhan ekonomi yang inklusif, serta perlindungan lingkungan hidup. Implementasi tujuan-tujuan tersebut dilaksanakan dalam kerangka waktu 2016 hingga 2030, sehingga memberikan arah strategis dan target yang terukur bagi negara-negara dalam menyusun kebijakan dan rencana pembangunan nasional. Kerangka waktu ini juga memungkinkan penyesuaian kebijakan terhadap dinamika sosial, ekonomi, dan lingkungan yang terus berkembang.

The SDGs consist of 17 (seventeen) global goals representing various dimensions of development, including poverty alleviation, improvements in education and health quality, gender equality, inclusive economic growth, and environmental protection. The implementation of these goals is carried out within the 2016–2030 timeframe, providing strategic direction and measurable targets for countries in formulating national policies and development plans. This timeframe also allows for policy adjustments in response to evolving social, economic, and environmental dynamics.

Salah satu isu yang berkembang terkait SDGs adalah penanganan dampak perubahan iklim. Dalam konteks ini, pencapaian target terkait dengan iklim juga memerlukan kerja sama internasional, seperti *Conference of the Parties* (COP) yang diselenggarakan di bawah koordinasi *United Nations Framework Convention on Climate Change*. Forum ini menjadi wadah strategis bagi negara-negara untuk merumuskan langkah kolektif, mengevaluasi capaian, serta memperkuat komitmen dalam upaya mitigasi dan adaptasi perubahan iklim. Melalui forum tersebut, kolaborasi lintas negara didorong agar pencapaian target SDGs, khususnya yang berkaitan dengan aksi iklim, dapat dilakukan secara lebih terarah dan efektif.

One emerging issue related to the SDGs is addressing the impacts of climate change. In this context, achieving climate-related targets also requires international cooperation, such as the Conference of the Parties (COP) organized under the United Nations Framework Convention on Climate Change. This forum serves as a strategic platform for countries to formulate collective actions, evaluate achievements, and strengthen commitments to climate change mitigation and adaptation. Through this forum, cross-country collaboration is encouraged to ensure that SDG targets, particularly those related to climate action, are achieved in a more focused and effective manner.

Sebagai bagian dari komunitas global, Indonesia turut menunjukkan komitmennya dalam mendukung pencapaian SDGs melalui berbagai kebijakan nasional, termasuk pengendalian dan penurunan emisi Gas Rumah Kaca (GRK). Pemerintah Indonesia menyusun Rencana Aksi Nasional (RAN) yang dikoordinasikan oleh Badan Perencanaan Pembangunan Nasional sebagai instrumen utama dalam pengelolaan dan pengendalian emisi. Melalui RAN tersebut, Indonesia menargetkan penurunan emisi GRK sebesar 29% dengan upaya mandiri dan hingga 41% dengan dukungan kerja sama internasional pada tahun 2030, sebagai wujud kontribusi nyata dalam mendukung agenda pembangunan berkelanjutan sekaligus menjaga kelestarian lingkungan bagi generasi mendatang.

Strategi Pencapaian Tujuan Keberlanjutan
[POJK A.1]

Sejalan dengan agenda pembangunan berkelanjutan global dan komitmen nasional dalam pencapaian SDGs, OK BANK mengintegrasikan prinsip keberlanjutan ke dalam strategi dan pengelolaan bisnis. Pendekatan ini mencerminkan peran OK BANK sebagai bagian dari sistem keuangan nasional yang tidak hanya berorientasi pada kinerja ekonomi, tetapi juga pada penciptaan nilai jangka panjang bagi masyarakat dan lingkungan.

Dalam mewujudkan komitmen tersebut, OK BANK merancang dan mengimplementasikan strategi pencapaian tujuan keberlanjutan secara terstruktur dan terintegrasi melalui perencanaan bisnis jangka menengah dan jangka pendek, yang dituangkan dalam Rencana Aksi Keuangan Berkelanjutan (RAKB) 5 (lima) tahunan dan RAKB tahunan. RAKB 5 (lima) tahunan berfungsi sebagai kerangka strategis yang menetapkan arah kebijakan, sasaran jangka menengah, serta prioritas pengembangan keuangan berkelanjutan OK BANK, sementara RAKB tahunan menjadi pedoman operasional yang memastikan pelaksanaan strategi dilakukan secara terukur, konsisten, dan berkesinambungan.

Melalui penerapan RAKB tersebut, OK BANK memastikan bahwa seluruh kebijakan, program, dan kegiatan operasional OK BANK selaras dengan prinsip keberlanjutan yang mencakup aspek ekonomi, sosial, dan lingkungan. Integrasi keberlanjutan dalam perencanaan bisnis ini menjadi fondasi bagi OK BANK dalam mengelola risiko dan peluang, mendukung pertumbuhan usaha yang bertanggung jawab, serta memberikan kontribusi nyata terhadap pencapaian agenda pembangunan berkelanjutan di tingkat nasional maupun global.

As part of the global community, Indonesia has also demonstrated its commitment to supporting the achievement of the SDGs through various national policies, including controlling and reducing Greenhouse Gas (GHG) emissions. The Indonesian government has developed a National Action Plan (RAN) coordinated by the National Development Planning Agency as the primary instrument for managing and controlling emissions. Through this RAN, Indonesia targets a 29% reduction in GHG emissions through independent efforts and up to 41% with international cooperation support by 2030, representing a tangible contribution to sustainable development while preserving the environment for future generations.

Strategy to Achieve Sustainability Goals
[POJK A.1]

In line with the global sustainable development agenda and the national commitment to achieving the SDGs, OK BANK integrates sustainability principles into its business strategy and management. This approach reflects OK BANK's role as part of the national financial system, which is not only oriented toward economic performance but also toward creating long-term value for society and the environment.

To realize this commitment, OK BANK designs and implements a structured and integrated strategy for achieving sustainability goals through medium- and short-term business planning, articulated in a 5 (five)-year Sustainable Finance Action Plan (RAKB) and an annual RAKB. The 5 (five)-year RAKB serves as a strategic framework that sets policy direction, medium-term targets, and priorities for OK BANK's sustainable finance development, while the annual RAKB functions as an operational guideline ensuring that the strategy is implemented in a measured, consistent, and continuous manner.

Through the implementation of these RAKBs, OK BANK ensures that all policies, programs, and operational activities are aligned with sustainability principles encompassing economic, social, and environmental aspects. Integrating sustainability into business planning forms the foundation for OK BANK to manage risks and opportunities, support responsible business growth, and contribute meaningfully to the achievement of sustainable development agendas at both national and global levels.

Visi dan Misi Keberlanjutan OK BANK
[POJK C.1]

Visi dan Misi Keberlanjutan OK BANK diarahkan untuk mewujudkan pertumbuhan usaha yang sehat, bertanggung jawab, dan berkelanjutan dengan mengintegrasikan prinsip keberlanjutan ke dalam seluruh aktivitas bisnis. Melalui Visi Keberlanjutan tersebut, OK BANK berkomitmen untuk menciptakan nilai jangka panjang bagi pemangku kepentingan dengan menyeimbangkan kinerja ekonomi, kepedulian sosial, dan tanggung jawab terhadap lingkungan. Sementara itu, Misi Keberlanjutan OK BANK diwujudkan melalui penerapan praktik perbankan yang *prudent*, pengembangan produk dan layanan yang mendukung pembiayaan berkelanjutan, penguatan GCG, serta peningkatan kontribusi positif terhadap masyarakat dan lingkungan, sejalan dengan regulasi dan arah pembangunan berkelanjutan nasional.

Sustainability Vision and Mission of OK BANK
[POJK C.1]

OK BANK's Sustainability Vision and Mission are targeted to achieve sound, responsible, and sustainable business growth by integrating sustainability principles into all business activities. Through this Sustainability Vision, OK BANK is committed to creating long-term value for stakeholders by balancing economic performance, social responsibility, and environmental stewardship. Meanwhile, OK BANK's Sustainability Mission is realized through the implementation of prudent banking practices, the development of products and services that support sustainable financing, the strengthening of GCG, and the enhancement of positive contributions to society and the environment, in line with regulations and the direction of national sustainable development.

Visi
Vision

"Menjadi Bank pilihan utama dalam keunggulan pelayanan dalam keuangan berkelanjutan".
"To become the preferred Bank in delivering excellent services in sustainable finance".

Misi
Mission

- **Memberikan manfaat yang besar bagi para pelaku usaha Mikro, Kecil, dan Menengah (UMKM).**
- **Meningkatkan efisiensi aktivitas operasional serta mendukung pemberdayaan lingkungan.**
- **Menciptakan produk dan/atau jasa perbankan dalam keuangan berkelanjutan.**
- **Providing significant benefits for Micro, Small, and Medium Enterprises (MSMEs).**
- **Enhancing operational efficiency and supporting environmental empowerment.**
- **Creating banking products and/or services in sustainable finance.**

Roadmap Rencana Aksi Keuangan Berkelanjutan

Penerapan Aksi Keuangan Berkelanjutan OK BANK dibagi ke dalam 4 (empat) tahap sebagaimana diuraikan berikut:

Roadmap of the Sustainable Finance Action Plan

The implementation of OK BANK's Sustainable Finance Actions is divided into 4 (four) stages, as outlined below:



TAHAPAN IMPLEMENTASI KEUANGAN BERKELANJUTAN 2025-2029

Implementation Stage of Sustainable Finance in 2025-2029

No.	Tahun Year	Target Kegiatan Prioritas Priority Activity Target	Indikator Keberhasilan Success Indicator
1.	2025	Peningkatan portofolio UMKM sebagai dukungan kepada pemulihan ekonomi rakyat. Increasing MSME portfolio as a form of support for people's economic recovery.	Portofolio UMKM memenuhi ketentuan minimal regulator seiring pertumbuhan kredit OK BANK. The MSME portfolio complies with the minimum regulatory requirements in line with the OK BANK's credit growth.
		Mempertahankan dan meningkatkan penyaluran dana kepada perusahaan yang memiliki sertifikat dalam pengolahan maupun konservasi lingkungan. Maintaining and increasing fund distribution to companies that hold certifications in environmental management and conservation.	Pertumbuhan portofolio penyaluran dan pada perusahaan yang memiliki kategori kegiatan usaha berkelanjutan. Growth in the portfolio of fund distribution to companies categorized under sustainable business activities.
		Meningkatkan portofolio penyimpanan dana yang memiliki kriteria kegiatan usaha berkelanjutan. Expanding the portfolio of fund placement in business activities that meet sustainable business criteria.	Pertumbuhan portofolio penghimpunan dana. Growth in the fund-raising portfolio.
		Penyesuaian klasifikasi kegiatan usaha OK BANK. Adjusting the classification of the OK BANK's business activities.	Disesuaikannya klasifikasi kegiatan usaha OK BANK sesuai keuangan berkelanjutan. Adjustment of the OK BANK's business activity classification in accordance with sustainable finance principles.
		Desain, pengembangan, dan inovasi produk dan/atau jasa keuangan berkelanjutan. Designing, developing, and innovating sustainable finance products and/or services.	Diluncurkannya 1 (satu) produk dan/atau jasa keuangan berkelanjutan. Launching of 1 (one) sustainable finance product and/or service.
		Pelaksanaan edukasi internal dan bekerja sama dengan berbagai pihak eksternal, seperti regulator dan lembaga/instansi terkait lainnya. Conducting internal education and collaborating with various external parties, such as regulators and other related institutions/agencies.	• Sebanyak minimal 25% (dua puluh lima persen) dari total pengurus dan pejabat eksekutif OK BANK telah mengikuti *training* lingkungan hidup tingkat dasar atau pelatihan sejenis lainnya. • Peningkatan kompetensi karyawan Satuan Kerja Aksi Keuangan Berkelanjutan. • At least 25% (twenty-five percent) of the OK BANK's management and executive officers have attended basic environmental training or other similar training programs. • Enhancement of the competencies of employees of the Sustainable Finance Action Work Unit.

No.	Tahun Year	Target Kegiatan Prioritas Priority Activity Target	Indikator Keberhasilan Success Indicator
1.	2025	Pelaksanaan edukasi internal dan bekerja sama dengan berbagai pihak eksternal, seperti regulator dan lembaga/instansi terkait lainnya. Conducting internal education and collaborating with various external parties, such as regulators and other related institutions/agencies.	• Melakukan pelatihan kepada minimal 20% (dua puluh persen) dari total karyawan analis kredit dan tim bisnis tentang penyaluran kredit berkelanjutan. • Pelatihan penyusunan Laporan Keberlanjutan kepada Divisi *Corporate Planning, Compliance, Risk Management,* dan *Corporate Secretary* masing-masing 1 (satu) orang. • Pelatihan taksonomi hijau kepada Divisi *Corporate Planning, Compliance, Corporate Secretary,* dan *Risk Management.* • Terlaksananya kampanye efisiensi dan peduli lingkungan kepada karyawan. • Terbitnya 1 (satu) *newsletter* kepada seluruh karyawan tentang aksi keuangan keberlanjutan. • Conducting training for at least 20% (twenty percent) of total credit analysts and business team employees on sustainable lending. • Providing Sustainability Report preparation training to 1 (one) employee each from the Corporate Planning, Compliance, Risk Management, and Corporate Secretary Divisions. • Providing Green taxonomy training to the Corporate Planning, Compliance, Corporate Secretary, and Risk Management Divisions. • Implementation of efficiency and environmental awareness campaigns for employees. • Publication of 1 (one) newsletter on sustainable finance actions for all employees.
		Implementasi target dan lokasi dana TJSL Implementation of targets and allocation of funds for CSR programs.	Realisasi TJSL kepada kategori usaha keuangan berkelanjutan sebanyak 20% (dua puluh persen) dari total realisasi dana CSR OK BANK. Realization of CSR to sustainable finance business categories amounting to 20% (twenty percent) of the total CSR fund realization of the OK BANK.
		Pengembangan SDM untuk mengelola fungsi keuangan berkelanjutan. HR development to manage the sustainable finance function.	• Peningkatan kompetensi (lanjutan) karyawan Satuan Kerja Keuangan Berkelanjutan. • Melakukan pelatihan kepada minimal 40% (empat puluh persen) dari total karyawan analis kredit dan tim bisnis tentang penyaluran kredit berkelanjutan. • Competency development (advanced) for employees of the Sustainable Finance Work Unit. • Conducting training for at least 40% (forty percent) of total credit analyst employees and business teams on sustainable lending.
		Pelaksanaan *review* dan penyesuaian PP terkait. Implementation of policy review and adjustment of related PP.	• *Review* dan penyesuaian PP *Risk Management*. • *Review* dan penyesuaian PP unit lainnya. • Review and adjustment of the Government Regulation (PP) on Risk Management. • Review and adjustment of the Government Regulation (PP) on other units.
		Implementasi pilot *project* TKBI dan pengembangan sistem MIS. Implementation of a pilot project for TKBI and MIS system development.	• Pemantauan dan Pembaruan lanjutan kolom kategori hijau pada MIS. • Seluruh debitur dapat diklasifikasi menurut kategori (hijau, kuning, dan merah). • Advanced monitoring and updating of the green category column in the MIS. • All debtors are classified according to category (green, yellow, and red).
		Peningkatan kerja sama dengan UMKM dalam kegiatan operasional OK BANK. Strengthening cooperation with MSMEs in the OK BANK's operational activities.	Terdapat minimal 1 (satu) vendor kategori UMKM yang bekerja sama dalam bentuk kegiatan operasional maupun kegiatan bisnis OK BANK lainnya. At least 1 (one) MSME vendor engaged in operational activities or other OK BANK business activities.
		Persiapan pedoman internal yang mendukung praktik ramah lingkungan dalam seluruh kegiatan operasional OK BANK. Preparation of internal guidelines to support environmentally friendly practices in all of the OK BANK's operational activities.	Terbentuknya kerangka pedoman. Establishment of a guideline framework.

No.	Tahun Year	Target Kegiatan Prioritas Priority Activity Target	Indikator Keberhasilan Success Indicator
2.	2026	Penyusunan pedoman internal yang mendukung praktik ramah lingkungan dalam kegiatan operasional OK BANK. Preparation of internal guidelines to support environmentally friendly practices in the OK BANK's operational activities.	Disusunya 1 (satu) pedoman internal terkait praktik ramah lingkungan dalam kegiatan operasional OK BANK. Preparation of 1 (one) internal guideline related to environmentally friendly practices in the OK BANK's operational activities.
		Penyesuaian klasifikasi kegiatan usaha OK BANK. Adjustment of the OK BANK's business activity classifications.	Disesuaikannya klasifikasi kegiatan usaha OK BANK sesuai keuangan berkelanjutan. Adjustment of the OK BANK's business activity classifications in accordance with sustainable finance.
		Desain, pengembangan, dan inovasi produk dan/atau jasa keuangan berkelanjutan. Design, development, and innovation of sustainable financial products and/or services.	Diluncurkannya 1 (satu) sampai 2 (dua) produk dan/atau jasa keuangan berkelanjutan. Launching of 1 (one) to 2 (two) sustainable financial products and/or services.
		Insisiasi portofolio produk dan/atau jasa keuangan berkelanjutan. Initiation of a portfolio of sustainable financial products and/or services.	Pertumbuhan kinerja produk keuangan berkelanjutan 10% (sepuluh persen). 10% (ten percent) growth in the performance of sustainable financial products.
		Pengembangan SDM tingkat lanjutan. Advanced HR development.	• Peningkatan kompetensi (lanjutan) karyawan Satuan Kerja Keuangan Berkelanjutan. • Melakukan pelatihan kepada minimal 20% (dua puluh persen) dari total karyawan analis kredit dan tim bisnis tentang penyaluran kredit berkelanjutan. • Competency development (advanced) for employees in the Sustainable Finance Working Unit. • Conducting training for at least 20% (twenty percent) of the total credit analyst employees and business team on sustainable lending.
3.	2027	Desain, pengembangan, dan inovasi produk dan/atau jasa keuangan berkelanjutan. Design, development, and innovation of sustainable financial products and/or services.	Diluncurkannya 1 (satu) sampai 2 (dua) produk dan/atau jasa keuangan berkelanjutan. Launching of 1 (one) to 2 (two) sustainable financial products and/or services.
		Inisiasi portofolio produk dan/atau jasa keuangan berkelanjutan. Initiation of a portfolio of sustainable financial products and/or services.	Pertumbuhan kinerja produk keuangan berkelanjutan sebesar 20% (dua puluh persen). 20% (twenty percent) growth in the performance of sustainable financial products.
		Pengembangan SDM tingkat lanjutan. Advanced HR development.	• Peningkatan kompetensi (lanjutan) karyawan Satuan Kerja Keuangan Berkelanjutan. • Melakukan pelatihan kepada minimal 60% (enam puluh persen) dari total karyawan analis kredit dan tim bisnis tentang penyaluran kredit berkelanjutan. • Competency development (advanced) for employees in the Sustainable Finance Working Unit. • Conducting training for at least 60% (sixty percent) of the total credit analyst employees and business team on sustainable lending.
		Pelaksanaan edukasi nasabah terkait produk dan/atau jasa keuangan berkelanjutan. Implementation of customer education on sustainable financial products and/or services.	Pembuatan media komunikasi produk dan/atau jasa keuangan berkelanjutan. Development of communication media for sustainable financial products and/or services.
		Menumbuhkan portofolio kategori keberlanjutan. Developing the sustainability category portfolio.	Portofolio keberlanjutan meningkat. Growth in sustainability portfolio.
4.	2028	Pengembangan portofolio produk dan/atau jasa keuangan berkelanjutan. Development of sustainable finance product and/ or service portfolio.	Dilakukannya pengembangan produk dan/atau jasa keuangan berkelanjutan. Developing sustainable finance products and/or services.
		Penyusunan sistem pengawasan dan pelaporan penerapan keuangan berkelanjutan. Formulation of a monitoring and reporting system for the implementation of sustainable finance.	Diluncurkannya sistem pengawasan dan pelaporan penerapan keuangan berkelanjutan. Launching of a monitoring and reporting system for sustainable finance implementation.

No.	Tahun Year	Target Kegiatan Prioritas Priority Activity Target	Indikator Keberhasilan Success Indicator
4.	2028	Penyusunan sistem pengelolaan bisnis yang terintegrasi antara komponen lingkungan hidup, sosial, dan tata kelola dalam pengelolaan risiko. Development of a business management system integrated with environmental, social, and governance components in risk management.	Diluncurkannya sistem pengelolaan bisnis yang terintegrasi antara komponen lingkungan hidup, sosial, dan tata kelola dalam pengelolaan risiko. Launching of a business management system integrated with environmental, social, and governance components in risk management.
		Pengembangan SDM tingkat lanjutan. Advanced HR development.	• Peningkatan kompetensi (lanjutan) karyawan Satuan Kerja Keuangan Berkelanjutan. • Melakukan pelatihan kepada minimal 70% (tujuh puluh persen) dari total karyawan analis kredit dan tim bisnis tentang penyaluran kredit berkelanjutan. • Competency development (advanced) for employees in the Sustainable Finance Work Unit. • Conducting training for at least 70% (seventy percent) of total credit analysts and business team employees on sustainable lending practices.
5.	2029	Melanjutkan dan mengembangkan pelaksanaan dan kegiatan keuangan berkelanjutan. Continuing and enhancing the implementation and activities of sustainable finance.	Seluruh kegiatan bisnis dan operasional OK BANK telah memenuhi prinsip keberlanjutan. All of the OK BANK's business and operational activities have complied with sustainability principles.

Realisasi RAKB 2025

Pada tahun 2025, OK BANK memprioritaskan pelaksanaan berbagai inisiatif keuangan berkelanjutan yang telah ditetapkan dalam RAKB sebagai bagian dari komitmen terhadap pembangunan yang bertanggung jawab dan berkelanjutan. Realisasi RAKB 2025 mencerminkan upaya OK BANK dalam mengimplementasikan kebijakan dan perencanaan strategis ke dalam langkah-langkah operasional yang konkret, terukur, dan selaras dengan aktivitas bisnis sehari-hari.

Melalui pelaksanaan program dan kegiatan tersebut, OK BANK secara konsisten mengintegrasikan prinsip keberlanjutan ke dalam proses bisnis dan pengambilan keputusan, serta mendorong terciptanya nilai tambah yang berimbang pada aspek ekonomi, sosial, dan lingkungan. Pendekatan ini menegaskan peran OK BANK dalam mendukung pertumbuhan usaha yang berkelanjutan sekaligus memberikan kontribusi positif bagi pemangku kepentingan dan masyarakat secara luas.

2025 RAKB Realization

In 2025, OK BANK prioritized the implementation of various sustainable finance initiatives outlined in the RAKB as part of its commitment to responsible and sustainable development. The realization of the 2025 RAKB reflects OK BANK's efforts to implement policies and strategic plans into concrete, measurable operational steps that are aligned with daily business activities.

Through the execution of these programs and activities, OK BANK consistently integrates sustainability principles into business processes and decision-making, while fostering the creation of balanced value across economic, social, and environmental dimensions. This approach underscores OK BANK's role in supporting sustainable business growth while making a positive contribution to stakeholders and the wider community.

No.	Uraian Description	Kategori Kegiatan Usaha Berkelanjutan Category of Sustainable Business Activities	Realisasi Realization Desember 2025 jutaan Rupiah December 2025 million Rupiah	Keterangan Description
1.	Penghimpunan Dana yang Memenuhi Kriteria Kegiatan Usaha Berkelanjutan Fund Raising that Meets the Criteria of Sustainable Business Activities		205.942	Rencana tabungan dan tabungan bisnis yang diperuntukkan bagi pelaku UMKM serta perorangan untuk pengelolaan keuangan yang lebih baik. Savings plans and business savings intended for MSMEs and individuals to support better financial management.

No.	Uraian Description	Kategori Kegiatan Usaha Berkelanjutan Category of Sustainable Business Activities	Realisasi Realization Desember 2025 jutaan Rupiah December 2025 million Rupiah	Keterangan Description
2.	Penyaluran Dana: Kredit/Pembiayaan Kegiatan Usaha Berkelanjutan Fund Disbursement: Loans/Financing of Sustainable Business Activities	Energi Terbarukan Renewable Energy		
		Efisiensi Energi Energy Efficiency		
		Pencegahan dan Pengendalian Polusi Pollution Prevention and Control		
2.	Penyaluran Dana: Kredit/Pembiayaan Kegiatan Usaha Berkelanjutan Fund Disbursement: Loans/Financing of Sustainable Business Activities	Pengelolaan Sumber Daya Alam Hayati dan Penggunaan Lahan yang Berkelanjutan Sustainable Management of Biological Natural Resources and Land Use	396.308	Penyaluran kredit kepada perusahaan yang memiliki penghargaan dan/atau sertifikasi pengelolaan lahan berkelanjutan. Lending to companies that have received awards and/or certifications for sustainable land management.
		Konservasi Keanekaragaman Hayati Darat dan Air Conservation of Terrestrial and Aquatic Biodiversity	586.995	Penyaluran kredit kepada perusahaan yang memiliki penghargaan dan/atau sertifikasi konservasi lingkungan. Lending to companies that have received awards and/or certifications for environmental conservation.
		Transportasi Ramah Lingkungan Environmentally Friendly Transportation		
		Pengelolaan Air dan Air Limbah yang Berkelanjutan Sustainable Water and Wastewater Management		
		Adaptasi Perubahan Iklim Climate Change Adaptation		
		Produk yang Dapat Mengurangi Penggunaan Sumber Daya dan Menghasilkan Lebih Sedikit Polusi (*Eco-efficient*) Products that Reduce Resource Use and Generate Less Pollution (Eco-efficient)		
		Bangunan Berwawasan Lingkungan yang Memenuhi Standar atau Sertifikasi yang Diakui secara Nasional, Regional, atau Internasional Environmentally Friendly Buildings that Meet National, Regional, or Internationally Recognized Standards, or Certifications		
		Kegiatan Usaha dan/atau Kegiatan Lain yang Berwawasan Lingkungan Lainnya Other Environmentally Friendly Business Activities and/or Initiatives	431	Pembiayaan retail terhadap *merchant* yang mendukung kegiatan berwawasan lingkungan. Retail financing for merchants that support environmentally sustainable activities.
		Kegiatan UMKM MSME Activities	699.426	Penyaluran kredit kepada pelaku bisnis UMKM. Lending to MSME business actors.
3.	Penyaluran Dana: Non-Kredit/Non-Pembiayaan Kegiatan Usaha Berkelanjutan Fund Disbursement: Non-Credit/Financing of Sustainable Business Activities			
4.	Total Kredit/Pembiayaan OK BANK Total OK BANK Loans/ Financing		9.983.344	Keseluruhan total penyaluran kredit Bank. The Bank's total overall loan disbursement.

OK BANK mengimplementasikan prinsip keberlanjutan melalui pelaksanaan RAKB yang menitikberatkan pada peningkatan penyaluran kredit ke sektor pengelolaan Sumber Daya Alam dan Konservasi Lingkungan. Selain itu, OK BANK juga secara konsisten mendukung pembiayaan kepada UMKM sebagai bagian dari komitmen untuk mendorong pertumbuhan ekonomi yang inklusif dan memberikan dampak positif yang berkelanjutan bagi lingkungan serta perekonomian. Pada tahun 2026, OK BANK menargetkan pertumbuhan penyaluran kredit kepada UMKM naik sebesar 4%-5% dibandingkan dengan target Desember 2025 dan realisasi September 2025.

OK BANK implements sustainability principles through the implementation of the RAKB, focusing on increasing credit distribution to the Natural Resource Management and Environmental Conservation sectors. In addition, OK BANK consistently supports financing for MSMEs as part of its commitment to promote inclusive economic growth and to generate sustainable positive impacts on both the environment and the economy. In 2026, OK BANK targets a 4%-5% increase in MSME lending disbursement compared to the December 2025 target and the September 2025 realization.

Kegiatan Membangun Budaya Keberlanjutan [POJK E.2, F.1]

Upaya membangun budaya keberlanjutan di OK BANK dilakukan secara bertahap dan menyeluruh dengan menanamkan nilai-nilai tanggung jawab dan kepedulian dalam lingkungan kerja sehari-hari. Melalui berbagai kegiatan internal, OK BANK mendorong peningkatan kesadaran dan pemahaman insan OK BANK terhadap pentingnya penerapan prinsip keberlanjutan dalam setiap peran dan fungsi. Pendekatan ini diwujudkan melalui penguatan kebijakan internal, komunikasi yang berkesinambungan, dan keterlibatan aktif karyawan dalam mendukung praktik kerja yang efisien, etis, dan ramah lingkungan, sehingga budaya keberlanjutan dapat tumbuh secara alami dan menjadi bagian dari identitas organisasi.

Pelaksanaan Pelatihan dan Pengembangan Kompetensi Berkelanjutan

Pelaksanaan pelatihan dan pengembangan kompetensi berkelanjutan diarahkan untuk memastikan kesiapan dan kapabilitas SDM dalam mendukung penerapan prinsip keberlanjutan secara konsisten. Melalui berbagai program pembelajaran, OK BANK berupaya meningkatkan pengetahuan, keterampilan, dan pemahaman karyawan terhadap aspek keberlanjutan yang relevan dengan fungsi dan tanggung jawab masing-masing. Inisiatif ini dilaksanakan secara berkesinambungan sebagai bagian dari strategi penguatan kualitas insan OK BANK, sehingga mampu berkontribusi secara optimal dalam mendorong kinerja OK BANK yang bertanggung jawab, adaptif, dan berorientasi jangka panjang. Informasi mengenai pelatihan dan pengembangan kompetensi berkelanjutan yang diikuti oleh karyawan OK BANK sepanjang tahun 2025 diuraikan sebagai berikut:

Building a Sustainability Culture [POJK E.2, F.1]

Efforts to build a sustainability culture at OK BANK are carried out gradually and comprehensively by instilling values of responsibility and care within the daily work environment. Through various internal activities, OK BANK encourages increased awareness and understanding among its employees regarding the importance of applying sustainability principles in every role and function. This approach is realized through strengthening internal policies, continuous communication, and active employee engagement in supporting efficient, ethical, and environmentally friendly work practices, allowing a sustainability culture to grow naturally and become an integral part of the organization's identity.

Implementation of Sustainable Competency Training and Development

The implementation of sustainable training and competency development is aimed at ensuring the readiness and capabilities of HR in consistently supporting the application of sustainability principles. Through various learning programs, OK BANK attempts to enhance employees' knowledge, skills, and understanding of sustainability aspects relevant to their respective functions and responsibilities. This initiative is carried out continuously as part of the strategy to strengthen the quality of OK BANK personnel, enabling them to contribute optimally in driving responsible, adaptive, and long-term–oriented performance. Information on the sustainable training and competency development programs attended by OK BANK employees throughout 2025 is outlined as follows:

Judul Pelatihan Training Title	Penyelenggara Organizer	Lokasi Location	Tanggal Date	Peserta OK BANK (Orang) Participant of OK BANK (People)
ESG Disclosures: Why and How Should Companies Identify Nature-related Risks and Opportunities.	IDX	Jakarta	18 Februari 2025 February 18, 2025	1

Judul Pelatihan Training Title	Penyelenggara Organizer	Lokasi Location	Tanggal Date	Peserta OK BANK (Orang) Participant of OK BANK (People)
Sustainability Accounting and Reporting in the Financial Services.	OJK	Jakarta	6 Maret 2025 March 6, 2025	9
Penjelasan Inisiatif mengenai Konsep IDX *Green Equity Designation*. Explanation of Initiatives on IDX Green Equity Designation Concept.	IDX	Jakarta	21 Maret 2025 March 21, 2025	3
Urgensi Transparansi Keuangan Hijau pada Lembaga Jasa Keuangan. The Urgency of Green Financial Transparency in Financial Services Institutions.	OJK	Jakarta	26 Mei 2025 May 26, 2025	12
Webinar Implementasi TKBI serta Rencana Digitalisasi Laporan Keberlanjutan (SR) dan Rencana Aksi Keuangan Berkelanjutan (RAKB). Webinar on the Implementation of TKBI and the Digitalization Plan for Sustainability Reports (SR) and Sustainable Finance Action Plans (RAKB).	OJK	Jakarta	23 Juni 2025 June 23, 2025	2
Focus Group Discussion (FGD) Implementasi Taksonomi untuk Keuangan Berkelanjutan Indonesia (TKBI) serta Rencana Digitalisasi Laporan Keberlanjutan (SR) dan Rencana Aksi Keuangan Berkelanjutan (RAKB). Focus Group Discussion (FGD) on the Implementation of the Indonesian Sustainable Finance Taxonomy (TKBI) and the Digitalization Plan for Sustainability Reports (SR) and Sustainable Finance Action Plans (RAKB).	OJK	Jakarta	23 Juni 2025 June 23, 2025	6

Aktivitas Implementasi Keuangan Berkelanjutan

Sepanjang tahun 2025, OK BANK telah melaksanakan berbagai kegiatan terkait implementasi Program-Program Keuangan Berkelanjutan sebagaimana diuraikan berikut:

1. Pelaksanaan edukasi internal bekerja sama dengan pihak eksternal, seperti regulator dan lembaga/instansi lainnya;
2. Penyusunan Pedoman Perusahaan Keuangan Berkelanjutan;
3. Pelaksanaan tanggung jawab sosial dan lingkungan;
4. Pelaksanaan program literasi dan inklusi keuangan;
5. Pembentukan program *productive financing* untuk mempermudah akses pembiayaan UMKM; serta
6. Realisasi keuangan berkelanjutan Bank tahun 2025 dan target tahun 2026.

Sustainable Finance Activities

Throughout 2025, OK BANK had carried out various activities related to the implementation of Sustainable Finance Programs, as outlined below:

1. Implementation of internal education in collaboration with external parties, such as regulators and other institutions/agencies;
2. Preparation of the Company's Sustainable Finance Guidelines;
3. Implementation of social and environmental responsibility;
4. Implementation of financial literacy and inclusion programs;
5. Establishment of a productive financing program to facilitate MSMEs' access to financing; and
6. Realization of the Bank's sustainable finance in 2025 and targets for 2026.

Tata Kelola Keberlanjutan
Governance of Sustainability

Tata kelola keberlanjutan di OK BANK dibangun melalui struktur dan mekanisme yang jelas guna memastikan penerapan prinsip keuangan berkelanjutan berjalan secara terarah, terkoordinasi, dan akuntabel. Pendekatan ini dirancang untuk mengintegrasikan aspek keberlanjutan ke dalam proses perencanaan, pengendalian, dan pengambilan keputusan bisnis, sehingga setiap inisiatif yang dijalankan selaras dengan tujuan jangka panjang OK BANK dan ketentuan yang berlaku.

Dalam pelaksanaannya, OK BANK menugaskan *Corporate Planning* sebagai unit yang bertanggung jawab dalam pengelolaan Program Aksi Keuangan Berkelanjutan, dengan dukungan Divisi *Finance* dan *Risk Management* sebagai mitra strategis dalam memantau realisasi penyaluran kredit kepada Kegiatan Usaha Berkelanjutan. Untuk memperkuat implementasi program dan aktivitas keuangan berkelanjutan, OK BANK membentuk tim pengelola aksi keuangan berkelanjutan yang bersifat lintas divisi, melibatkan *Corporate Planning, Finance, Risk Management, Compliance, Human Capital & Corporate Secretary, General Affairs, and Marketing Communication* (Marcomm), sehingga koordinasi, pengawasan, dan pelaksanaan program dapat dilakukan secara menyeluruh serta berkesinambungan.

Sustainability governance at OK BANK is built through a clear structure and mechanisms to ensure that the application of sustainable finance principles is conducted in a focused, coordinated, and accountable manner. This approach is designed to integrate sustainability aspects into business planning, control, and decision-making processes, ensuring that every initiative undertaken aligns with OK BANK's long-term objectives and applicable provisions.

In its implementation, OK BANK assigns the Corporate Planning as the unit responsible for managing the Sustainable Finance Action Program, supported by the Finance and Risk Management Divisions as strategic partners in monitoring the realization of credit distribution to Sustainable Business Activities. To strengthen the implementation of sustainable finance programs and activities, OK BANK has established a cross-divisional Sustainable Finance Action Management Team, involving Corporate Planning, Finance, Risk Management, Compliance, Human Capital & Corporate Secretary, General Affairs, and Marketing Communication (Marcomm), ensuring that coordination, supervision, and program execution are carried out comprehensively and continuously.

Penanggung Jawab Pelaksanaan Program Keuangan Berkelanjutan [POJK E.1]
[GRI 2-9, 2-12, 2-13]

Untuk memastikan pelaksanaan program keuangan berkelanjutan berjalan secara efektif dan terkoordinasi, OK BANK membentuk Tim *Sustainability* yang memiliki tanggung jawab dalam mengelola dan mengawasi implementasi Aksi Keuangan Berkelanjutan. Tim ini dipimpin oleh *Corporate Planning* sebagai unit utama yang berperan dalam perencanaan dan pengendalian program, dengan dukungan dari berbagai divisi terkait, meliputi Divisi *Finance, Risk Management, Compliance, Human Capital & Corporate Secretary, General Affairs, and Marketing Communication* (Marcomm). Melalui kolaborasi lintas fungsi tersebut, OK BANK memastikan bahwa setiap inisiatif keberlanjutan dapat dijalankan secara terintegrasi, terukur, dan selaras dengan kebijakan serta tujuan strategis OK BANK. Informasi lebih lengkap mengenai unit kerja dan pejabat yang bertanggung jawab atas penerapan Aksi Keuangan Berkelanjutan diuraikan sebagai berikut:

Responsible Party for the Implementation of Sustainable Finance Program [POJK E.1]
[GRI 2-9, 2-12, 2-13]

In order to ensure that the sustainable finance program is implemented effectively and in a coordinated manner, OK BANK has established a Sustainability Team responsible for managing and overseeing the implementation of Sustainable Finance Actions. This team is led by Corporate Planning as the main unit responsible for program planning and control, supported by various relevant divisions, including Finance, Risk Management, Compliance, Human Capital & Corporate Secretary, General Affairs, and Marketing Communication (Marcomm). Through this cross-functional collaboration, OK BANK ensures that every sustainability initiative is implemented in an integrated, measurable manner and aligned with OK BANK's policies and strategic objectives. More detailed information regarding the work units and officers responsible for implementing Sustainable Finance Actions is outlined as follows:

Pejabat Directorate	Tugas dan Wewenang Duties and Authorities
Direksi **Board of Directors** [GRI 2-14]	Bertanggung jawab terhadap Pengelolaan Program Aksi Keuangan Berkelanjutan OK BANK secara keseluruhan. Selain itu, Direksi juga melakukan peninjauan dan persetujuan atas informasi yang disajikan dalam Laporan keberlanjutan OK BANK. Being responsible for the overall management of OK BANK's Sustainable Finance Action Program. In addition, the Board of Directors also reviews and approves the information presented in OK BANK's Sustainability Report.
Corporate Planning [GRI 2-14]	1. Bertanggung jawab terhadap Direksi terhadap Pengelolaan Program Aksi Keuangan Berkelanjutan OK BANK secara keseluruhan. 2. Mengelola Program Aksi Keuangan Berkelanjutan di OK BANK. 3. Menyusun Rencana Aksi Keuangan Berkelanjutan OK BANK. 4. Memproyeksikan Pertumbuhan Penyaluran Kredit kepada Kegiatan Usaha Berkelanjutan. 5. Menyusun Laporan Keberlanjutan OK BANK. 1. Responsible to the Board of Directors for the overall management of the OK BANK's Sustainable Finance Action Program. 2. Managing the Sustainable Finance Action Program at the OK BANK. 3. Preparing the OK BANK's Sustainable Finance Action Plan. 4. Projecting the Growth of Credit Distribution to Sustainable Business Activities. 5. Preparing the OK BANK's Sustainability Report.
Finance	1. Support Penyusunan Rencana Aksi Keuangan Berkelanjutan OK BANK. 2. Memonitor Pelaksanaan Aksi Keuangan Berkelanjutan di OK BANK. 3. Pelaporan Bulanan Realisasi Penyaluran Kredit kepada Kegiatan Usaha Kategori Berkelanjutan. 1. Supporting the preparation of the OK BANK's Sustainable Finance Action Plan. 2. Monitoring the implementation of the Sustainable Finance Actions at the OK BANK. 3. Preparing monthly reports on the realization of credit distribution to Sustainable Business Category Activities.
Compliance	1. Menyusun Pedoman Perusahaan Aksi Keuangan Berkelanjutan OK BANK. 2. Melakukan review dan rekomendasi terkait aspek kepatuhan terhadap Program Aksi Keuangan Berkelanjutan OK BANK. 1. Preparing the Corporate Guidelines for the OK BANK's Sustainable Finance Action. 2. Conducting reviews and providing recommendations related to compliance aspects of the OK BANK's Sustainable Finance Action Program.
Risk Management	1. Menyusun Pedoman Perusahaan Aksi Keuangan Berkelanjutan OK BANK. 2. Melakukan monitoring risiko kredit dan risiko lainnya terkait penerapan Aksi Keuangan Berkelanjutan OK BANK. 1. Preparing the Corporate Guidelines for the OK BANK's Sustainable Finance Action. 2. Monitoring credit risk and other risks related to the implementation of the OK BANK's Sustainable Finance Action.
Human Capital & Corporate Secretary	1. Melakukan rekrutmen untuk unit khusus pengelola keuangan berkelanjutan (apabila diperlukan). 2. Melakukan pelatihan peningkatan kompetensi terkait Program Aksi Keuangan Berkelanjutan OK BANK. 3. Memastikan semua aktivitas terinformasikan kepada semua jajaran Pemegang Saham, Dewan Komisaris, Direksi dan karyawan OK BANK, serta masyarakat (aspek keterbukaan). 1. Conducting recruitment for a dedicated unit managing sustainable finance (if required). 2. Conducting competency development training related to the OK BANK's Sustainable Finance Action Program. 3. Ensuring that all activities are communicated to all Shareholders, Board of Commissioners, Board of Directors, employees of the OK BANK, and the public (in line with the transparency aspect).
Bisnis **Business**	1. Penyaluran kredit kepada Kegiatan Usaha Berkelanjutan. 2. Penerbitan produk/jasa keuangan berkelanjutan. 1. Distributing credit to Sustainable Business Activities. 2. Issuing sustainable financial products/services.
Marketing Communication	1. Melakukan Publikasi via email, banner, social media. 2. Mengadakan program terkait CSR. 3. Koordinasi penyusunan SR (Sustainable Report). 1. Conducting publications via email, banners, and social media. 2. Organizing CSR-related programs. 3. Coordinating the preparation of the Sustainable Report (SR).
General Affairs	1. Mengoptimalkan kerja sama dengan Vendor UMKM dalam pelaksanaan kegiatan operasional. 2. Menyediakan kebutuhan kegiatan bisnis dan operasional sesuai berdasarkan prinsip ramah lingkungan. 1. Optimizing collaboration with MSME vendors in the implementation of operational activities. 2. Providing business and operational activity needs in accordance with environmentally friendly principles.

Monitoring, Evaluasi dan Mitigasi Program Keberlanjutan [POJK E.3] [GRI 2-25]

Sistem *Monitoring*

OK BANK memiliki sejumlah mekanisme *monitoring* dalam melaksanakan program kerja di seluruh unit kerja yang diuraikan sebagai berikut:

1. Rapat Dewan Komisaris dan Rapat Dewan Direksi

   Dalam rangka *memonitoring* perkembangan terkini terhadap berbagai program kerja dari seluruh unit kerja serta memonitor kinerja keuangan dan non-keuangan, OK BANK menyelenggarakan Rapat Dewan Komisaris dan Direksi serta Rapat Direksi.
2. *Performance Management System*
   Dalam memastikan target bisnis maupun program kerja selaras dengan visi dan misi OK BANK, telah terdapat unit *Performance* dan *Management* untuk mengukur dan memonitor kinerja bisnis serta memberikan evaluasi yang lebih objektif dan terukur sebagai dasar pemberian *reward* dan *punishment* sehingga karyawan lebih termotivasi dalam bekerja.
3. *Business Meeting*
   OK BANK melaksanakan pertemuan bisnis secara rutin dalam rangka memonitor kinerja unit bisnis dan juga cabang.
4. *Division Meeting*
   OK BANK melaksanakan pertemuan antar divisi secara rutin dalam rangka memonitor kinerja seluruh unit kerja OK BANK dan juga membahas permasalahan terkait bisnis dan juga operasional.

Mitigasi

OK BANK melakukan mitigasi sebagai berikut:

1. *Three Lines of Defense*
   OK BANK telah menerapkan sistem pengendalian internal yang merujuk kepada konsep *Three Lines of Defense* yang sesuai dengan *Internal Control Framework* yang melibatkan seluruh satuan kerja.
   a. *First Line of Defense*
      First Line of Defense dikelola oleh masing-masing unit atau satuan kerja sesuai dengan fungsi dan tugas masing-masing, sebagai berikut:
      - Meningkatkan kompetensi keuangan Berkelanjutan dengan edukasi terkait *Sustainability*;
      - Melakukan identifikasi dan pengukuran kembali terhadap risiko operasional utama yang berkaitan dengan tugas dan tanggung jawab sehari-hari; serta
      - Peningkatan kontrol dan pelaksanaan tindakan preventif yang diperlukan agar dampak dan frekuensi risiko dapat diminimalisir.

   b. *Second Line of Defense*
      Second Line of Defense dikelola oleh *Risk Management* dan *Compliance* sebagai berikut:
      - Peningkatan fungsi *check & balance* guna mendukung operasi bisnis yang *prudent*;

Monitoring, Evaluation, and Mitigation of Sustainability Program [POJK E.3] [GRI 2-25]

Monitoring System

OK BANK has several monitoring mechanisms to carry out work programs across all units, as outlined below:

1. Board of Commissioners Meeting and Board of Directors Meeting
   To monitor the latest developments in various work programs from all work units as well as to oversee financial and non-financial performance, the OK BANK holds Board of Commissioners and Board of Directors Meetings, as well as Board of Directors Meetings.
2. Performance Management System
   To ensure that business targets and work programs align with the OK BANK's vision and mission, a dedicated Performance and Management unit is established to measure and monitor business performance. This unit provides more objective and measurable evaluations as the basis for implementing reward and punishment systems, thereby motivating employees to perform better.
3. Business Meeting
   The OK BANK routinely conducts business meetings to monitor the performance of business units and branch offices.
4. Division Meeting
   The OK BANK routinely holds inter-division meetings to monitor the performance of all work units within the OK BANK and to discuss issues related to both business and operations.

Mitigation

OK BANK undertakes the following mitigations:

1. Three Lines of Defense
   The OK BANK has implemented an internal control system that refers to the Three Lines of Defense concept in accordance with the Internal Control Framework, involving all work units.
   a. First Line of Defense
      The First Line of Defense is managed by each unit or work division according to their respective functions and responsibilities, as follows:
      - Enhancing Sustainable Finance competencies through education on Sustainability;
      - Identifying and reassessing key operational risks related to daily tasks and responsibilities; and
      - Strengthening controls and implementing necessary preventive actions to minimize the impact and frequency of risks.

   b. Second Line of Defense
      The Second Line of Defense is managed by Risk Management and Compliance, as follows:
      - Enhancing the check & balance function to support prudent business operations;

- Sosialisasi program pengembangan budaya risiko dan kepatuhan kepada semua jenjang/tingkatan organisasi;
- Implementasi *Enterprise Risk Management* untuk mengelola risiko secara menyeluruh dan terintegrasi; serta
- Penyempurnaan kebijakan, pedoman, prosedur, dan kerangka manajemen risiko yang komprehensif.

c. *Third Line of Defense*

Third Line of Defense dikelola oleh Internal Audit sebagai berikut:

- Pelaksanaan mekanisme *Whistleblowing System* serta kebijakannya;
- Pelaksanaan *review* dan sosialisasi/*refreshment/ role play* secara berkala untuk meningkatkan budaya sadar risiko (*Risk Awareness)* dan budaya anti-*fraud* (*Zero Fraud & Tolerance*); serta
- Pelaksanaan *surprise* audit secara berkala terhadap *auditee* yang tidak termasuk dalam Rencana Kerja Audit Tahunan.

2. Manajemen Risiko

OK BANK secara konsisten menerapkan manajemen risiko dalam setiap aktivitas usaha termasuk pada aktivitas operasional dan non operasional.

Pengelolaan risiko OK BANK mencakup 8 (delapan) jenis risiko sesuai dengan ketentuan Otoritas Jasa Keuangan sebagai berikut:

- Disseminating the development of risk and compliance culture programs at all organizational levels;
- Implementing Enterprise Risk Management to manage risks comprehensively and in an integrated manner; and
- Improving comprehensive risk management policies, guidelines, procedures, and frameworks.

c. Third Line of Defense

The Third Line of Defense is managed by Internal Audit, as follows:

- Implementing the Whistleblowing System mechanism and its policies;
- Conducting regular reviews and dissemination/ refreshment/role plays to enhance risk awareness culture and anti-fraud culture (Zero Fraud & Tolerance); and
- Conducting periodic surprise audits on auditees not included in the Annual Audit Work Plan.

2. Risk Management

The OK BANK consistently applies risk management in every business activity, including operational and non-operational activities.

The risk management of the OK BANK includes 8 (eight) types of risks in accordance with the Financial Services Authority provisions as follows:

PERKEMBANGAN PROFIL RISIKO BERDASARKAN JENIS RISIKO OK BANK
Development of Risk Profile by OK BANK Risk Type

Profil Risiko	2025	2024	2023	Risk Profile
Risiko Kredit	**Low to Moderate**	Low to Moderate	Moderate	Credit Risk
Risiko Pasar	**Low to Moderate**	Low to Moderate	Low to Moderate	Market Risk
Risiko Likuiditas	**Low to Moderate**	Low to Moderate	Low to Moderate	Liquidity Risk
Risiko Operasional	**Low to Moderate**	Low to Moderate	Low to Moderate	Operational Risk
Risiko Hukum	**Low to Moderate**	Low to Moderate	Low to Moderate	Legal Risk
Risiko Stratejik	**Low to Moderate**	Low to Moderate	Low to Moderate	Strategic Risk
Risiko Kepatuhan	**Low to Moderate**	Low to Moderate	Low to Moderate	Compliance Risk
Risiko Reputasi	**Low to Moderate**	Low to Moderate	Low to Moderate	Reputational Risk

3. Mitigasi Risiko

a. Pemetaan Risiko

Tidak berjalannya Aksi Keuangan Berkelanjutan dapat berdampak pada sejumlah risiko yang dikelola OK BANK. Adapun pemetaan risiko terhadap penerapan Aksi Keuangan Berkelanjutan sebagai berikut:

3. Risk Mitigation

a. Risk Mapping

The failure to implement Sustainable Finance Action may lead to a total risks managed by the OK BANK. The risk mapping related to the implementation of Sustainable Finance Action is as follows:

Jenis Risiko Risk Type	Potensi Risiko Risk Potential
Risiko Kredit Credit Risk	**Potensi Kegagalan Portofolio Keuangan Berkelanjutan dalam memenuhi kewajibannya pada OK BANK.** **Potential failure of Sustainable Finance Portfolio to fulfill its obligations to the OK BANK.**

Jenis Risiko Risk Type	Potensi Risiko Risk Potential
Risiko Kepatuhan	1. Sanksi administratif berupa teguran atau peringatan tertulis bagi OK BANK yang tidak menerapkan Aksi Keuangan Berkelanjutan. 2. Berpotensi memengaruhi nilai Tingkat Kesehatan Bank.
Compliance Risk	1. Administrative sanctions in the form of reprimands or written warnings for OK BANKs that fail to implement Sustainable Finance Action. 2. Potential impact on the Bank's Soundness Level Rating.
Risiko Stratejik	1. Pencapaian kinerja Rencana Aksi Keuangan Berkelanjutan. 2. Pencapaian kinerja penyaluran kredit kepada kegiatan Usaha Kategori Berkelanjutan.
Strategic Risk	1. Achievement of performance targets in the Bank's Sustainable Finance Action Plan. 2. Achievement of credit distribution performance targets for Sustainable Business Activities.
Risiko Reputasi	1. Opini tidak memiliki kepedulian terhadap isu ekonomi berkelanjutan dan isu lingkungan hidup jika OK BANK tidak menerapkan Aksi Keuangan Berkelanjutan. 2. Reputasi yang menurun di mata Otoritas dikarenakan OK BANK yang tidak menerapkan Aksi Keuangan Berkelanjutan akan diberikan sanksi administratif berupa teguran dan peringatan tertulis.
Reputational Risk	1. Public perception of the OK BANK as lacking concern for sustainable economic issues and environmental issues if the OK BANK fails to implement Sustainable Finance Action. 2. Decline in reputation in the eyes of the Authorities, as OK BANKs that do not implement Sustainable Finance Action will be subject to administrative sanctions in the form of reprimands and written warnings.

b. Manajemen Risiko atas Program Aksi Keuangan Berkelanjutan

Untuk memitigasi potensi risiko Keuangan Berkelanjutan tersebut, OK BANK melakukan:

- Pembentukan Unit Kerja Pengelola Keuangan Berkelanjutan.
- Mengidentifikasi dan memonitor portofolio pembiayaan OK BANK yang menunjang keuangan berkelanjutan.
- Meningkatkan *awareness* mengenai keuangan berkelanjutan (untuk karyawan dan nasabah), implementasi keuangan berkelanjutan pada sektor-sektor industri yang menjadi fokus OK BANK.
- Penyusunan Kebijakan berupa Pedoman Pengelolaan Keuangan Berkelanjutan.
- Penerapan *risk appetite* dan *risk tolerance* penyaluran kredit kepada Kegiatan Usaha Kategori Berkelanjutan.
- Pengawasan aktif Dewan Komisaris dan Direksi terhadap penerapan Aksi Keuangan Berkelanjutan termasuk penyaluran kredit kepada Kegiatan Usaha Kategori Berkelanjutan.

  a) Pemberian kredit harus disetujui oleh komite kredit; serta
  b) Pemberian kredit kepada pihak terkait harus disetujui oleh Komisaris.
     - Dewan Komisaris dan Direksi memiliki *awareness* dan pemahaman yang baik mengenai manajemen Risiko Reputasi. Pengurus melakukan peran dan tanggung jawab menjadi *role model* dalam rangka meningkatkan citra OK BANK di hadapan *stakeholder*.

b. Risk Management for the Sustainable Finance Action Program

To mitigate potential risks related to Sustainable Finance, the OK BANK implements the following measures:

- Establishing of a Dedicated Sustainable Finance Management Unit.
- Identifying and monitoring of the OK BANK's financing portfolio that supports sustainable finance.
- Increasing awareness of sustainable finance (for employees and customers), and implementing sustainable finance in the industry sectors targeted by the OK BANK.
- Developing Policies in the form of Sustainable Finance Management Guidelines.
- Implementing risk appetite and risk tolerance in the distribution of credit to Sustainable Business Activities.
- Active supervision by the Board of Commissioners and the Board of Directors over the implementation of the Sustainable Finance Action, including credit distribution to Sustainable Business Activities, with provisions as follows:

  a) Credit approval must be approved by the credit committee; and
  b) Credit disbursement to related parties must be approved by the Board of Commissioners.
     - The Board of Commissioners and the Board of Directors have a strong awareness and understanding of Reputation Risk Management. The management performs the roles and responsibilities as role models to enhance the OK BANK's image in the eyes of stakeholders.

- Penanganan setiap berita yang terkait dengan OK BANK dan selalu dilakukan klarifikasi agar berita (yang bersifat negatif) tidak membahayakan bisnis OK BANK.
- Penetapan RKA dan RBB untuk mencapai target yang telah ditentukan.
- Penerapan konsistensi dalam menerapkan strategi bisnis, program bisnis, dan produk bisnis yang lebih komprehensif untuk mewujudkan kinerja yang baik.

- Handling of any news related to the OK BANK and always providing clarification to ensure that any negative news does not endanger the OK BANK's business.
- Determining the OK BANK's RKA and RBB to achieve the predetermined targets.
- Consistently implementing business strategies, business programs, and business products in a more comprehensive manner to achieve good performance.

Permasalahan Penerapan Program-Program Keberlanjutan [POJK E.5] [GRI 2-17]

Dalam pelaksanaan program-program keberlanjutan, OK BANK menghadapi berbagai tantangan yang berasal dari faktor internal maupun eksternal. Berbagai tantangan tersebut menjadi perhatian OK BANK dalam rangka memperkuat perencanaan dan pelaksanaan program keberlanjutan agar dapat berjalan secara optimal dan berkesinambungan. Secara umum, tantangan penerapan program keuangan berkelanjutan dan strategi untuk mitigasi yang direalisasikan OK BANK diuraikan sebagai berikut:

Issues in the Implementation of Sustainability Programs [POJK E.5] [GRI 2-17]

In the implementation of sustainability programs, OK BANK faces various challenges arising from both internal and external factors. These challenges are addressed by OK BANK to strengthen the planning and implementation of sustainability programs, ensuring they operate optimally and continuously. In general, the challenges in implementing sustainable finance programs and the mitigation strategies carried out by OK BANK are outlined as follows:

Tantangan Penerapan Prinsip Keberlanjutan Challenges in the Implementation of Sustainability Principles	Strategi untuk Mengatasi Strategies to Overcome
Internal Internal	
Karyawan belum sepenuhnya memahami pentingnya keberlanjutan dalam operasi OK BANK. Employees have not fully understood the importance of sustainability in the OK BANK's operations.	**Mengadakan pelatihan dan sosialisasi rutin mengenai keberlanjutan bagi seluruh karyawan.** **Conducting regular training and awareness programs on sustainability for all employees.**
Proses operasional yang mengarah pada penggunaan sumber daya yang tidak efisien dan menghasilkan limbah. Operational processes that lead to inefficient use of resources and generate waste.	**Menerapkan teknologi ramah lingkungan dan efisiensi energi dalam operasional sehari-hari.** **Implementing environmentally friendly technology and energy efficiency in daily operations.**
Sistem internal yang kurang mendukung pemantauan dan pelaporan indikator keberlanjutan. Internal systems that are inadequate in supporting the monitoring and reporting of sustainability indicators.	**Membangun sistem pemantauan berbasis teknologi untuk mengukur dan melaporkan pencapaian keberlanjutan secara teratur.** **Developing a technology-based monitoring system to measure and regularly report sustainability achievements.**
Eksternal External	
Peraturan yang tidak stabil atau kurang mendukung inisiatif keberlanjutan di sektor perbankan. Unstable or less supportive regulations to sustainability initiatives in the banking sector.	**Menjalin hubungan baik dengan regulator dan berpartisipasi dalam pengembangan kebijakan yang mendukung keberlanjutan.** **Establishing good relationships with regulators and participating in the development of policies that support sustainability.**
Bank pesaing yang mungkin belum sepenuhnya berkomitmen pada keberlanjutan, sehingga sulit untuk membedakan diri. Competing banks that may not be fully committed to sustainability, making it difficult to differentiate.	**Menjalin hubungan baik dengan regulator dan berpartisipasi dalam pengembangan kebijakan yang mendukung keberlanjutan.** **Establishing good relationships with regulators and participating in the development of policies that support sustainability.**
Belum ada kesadaran yang cukup tinggi di kalangan nasabah akan pentingnya produk dan layanan yang berkelanjutan. Lack of sufficient awareness among customers regarding the importance of sustainable products and services.	**Meningkatkan edukasi kepada nasabah tentang pentingnya produk dan layanan berbasis keberlanjutan dan dampaknya bagi lingkungan serta masyarakat.** **Enhancing customer education on the importance of sustainability based products and services and their impact on the environment and society.**

Kinerja Aspek Ekonomi dan Inklusi Keuangan
Economic Aspect Performance and Financial Inclusion

Kinerja aspek ekonomi OK BANK mencerminkan upaya berkelanjutan dalam menjaga stabilitas usaha dan mendukung pertumbuhan yang sehat di tengah dinamika perekonomian. Melalui penerapan tata kelola berkelanjutan serta prinsip kehati-hatian, OK BANK secara konsisten mengarahkan strategi bisnis pada penguatan kinerja keuangan, peningkatan kualitas aset, dan optimalisasi efisiensi operasional. Pendekatan ini bertujuan untuk menciptakan nilai tambah yang berkesinambungan bagi seluruh pemangku kepentingan, sekaligus mendukung kontribusi OK BANK terhadap pertumbuhan ekonomi nasional dan keberlanjutan usaha jangka panjang. [GRI 3-3]

OK BANK's economic performance reflects its continuous efforts to maintain business stability and support healthy growth amid economic dynamics. Through the implementation of sustainable governance and prudential principles, OK BANK consistently directs its business strategy toward strengthening financial performance, improving asset quality, and optimizing operational efficiency. This approach aims to create sustainable added value for all stakeholders while supporting OK BANK's contribution to national economic growth and long-term business sustainability. [GRI 3-3]

Sejalan dengan pencapaian kinerja ekonomi tersebut, OK BANK menjalankan peran strategisnya dalam mendorong inklusi keuangan sebagai bagian dari komitmen terhadap pembangunan yang inklusif. OK BANK memperluas akses layanan keuangan melalui pengembangan produk dan layanan yang mudah diakses, relevan, dan sesuai dengan kebutuhan berbagai lapisan masyarakat. Upaya ini diperkuat dengan pelaksanaan program literasi keuangan yang berkesinambungan untuk meningkatkan pemahaman masyarakat mengenai pengelolaan keuangan yang sehat dan bertanggung jawab. Melalui pendekatan tersebut, OK BANK berupaya mendorong partisipasi yang lebih luas dalam sistem keuangan formal serta berkontribusi terhadap pertumbuhan ekonomi yang inklusif dan berkelanjutan. [GRI 3-3]

In line with these economic performance achievements, OK BANK plays a strategic role in promoting financial inclusion as part of its commitment to inclusive development. OK BANK expands access to financial services through the development of products and services that are easily accessible, relevant, and aligned with the needs of diverse segments of society. These efforts are reinforced by the continuous implementation of financial literacy programs to enhance public understanding of healthy and responsible financial management. Through this approach, OK BANK attempts to encourage broader participation in the formal financial system and contribute to inclusive and sustainable economic growth. [GRI 3-3]

Pada tahun 2025, OK BANK membukukan penyaluran kredit Rp10.734,81 miliar, meningkat 15,43% dibandingkan tahun 2024 sebesar Rp9.300,15 miliar. Jumlah aset OK BANK pada tahun 2025 tercatat sebesar Rp13,42 triliun, meningkat 13,03% dari tahun sebelumnya sebesar Rp11,87 triliun. Adapun untuk Dana Pihak Ketiga (DPK), OK BANK mampu menghimpun dana nasabah mencapai nilai sebesar Rp8.174,48 miliar, meningkat 19,89% dari Rp6.818,15 miliar di tahun 2024. OK BANK juga mampu mencatatkan laba bersih tahun berjalan sebesar Rp159,98 miliar pada tahun 2025, meningkat 220,03% dibandingkan tahun sebelumnya sebesar Rp49,99 miliar.

In 2025, OK BANK recorded credit distribution of Rp10,734.81 billion, an increase of 15.43% compared to that of 2024, which amounted to Rp9,300.15 billion. OK BANK's total assets in 2025 were recorded at Rp13.42 trillion, an increase of 13.03% from the previous year's Rp11.87 trillion. As for Third-Party Funds (DPK), OK BANK was able to collect customer funds amounting to Rp8,174.48 billion, an increase of 19.89% from Rp6,818.15 billion in 2024. OK BANK also recorded net profit of Rp159.98 billion for 2025, an increase of 220.03% compared to the previous year's Rp49.99 billion.

OK BANK akan tetap berkomitmen untuk berupaya meningkatkan profitabilitas ke depannya dan juga berkontribusi terhadap program keuangan berkelanjutan. Rasio Kecukupan Modal (CAR) OK BANK mengalami sedikit penurunan di tahun 2025 sebesar 42,21% dibandingkan rasio CAR di tahun 2024 sebesar 46,83%. Kondisi ini terutama dipengaruhi oleh pertumbuhan ATMR risiko kredit lebih tinggi dibandingkan peningkatan total modal, sehingga menyebabkan CAR mengalami penurunan.

OK BANK remains committed to improving profitability in the future while also contributing to sustainable finance programs. OK BANK's Capital Adequacy Ratio (CAR) experienced a slight decrease in 2025, reaching 42.21% compared to the 2024 CAR of 46.83%. This condition is primarily driven by the growth of RWA in risk credit, which has outpaced the increase in total capital, resulting in a decline in the CAR.

Nilai Ekonomi yang Dihasilkan dan Didistribusikan [GRI 201-1]

Nilai ekonomi yang dihasilkan dan didistribusikan mencerminkan kontribusi OK BANK dalam menciptakan dan menyalurkan manfaat ekonomi kepada berbagai pihak terkait. Nilai ekonomi yang dihasilkan umumnya berasal dari aktivitas operasional utama OK BANK, yang kemudian menjadi dasar dalam mendukung keberlangsungan usaha dan penciptaan nilai jangka panjang. Pengelolaan nilai ekonomi ini dilakukan secara bertanggung jawab dengan memperhatikan keseimbangan antara kinerja keuangan dan keberlanjutan. [GRI 3-3]

Distribusi nilai ekonomi dilakukan kepada para pemangku kepentingan, termasuk karyawan, pemerintah, Pemegang Saham, dan masyarakat, sebagai bentuk komitmen OK BANK dalam menjalankan peran ekonomi dan sosialnya. Penyaluran nilai ekonomi tersebut mencakup pemenuhan kewajiban operasional, pembayaran pajak dan kontribusi lainnya, serta dukungan terhadap pengembangan SDM dan aktivitas bisnis. Melalui distribusi yang berimbang, OK BANK berupaya mendorong pertumbuhan ekonomi yang inklusif. [GRI 3-3]

Secara keseluruhan, pengelolaan nilai ekonomi yang dihasilkan dan didistribusikan menjadi bagian penting dalam mendukung stabilitas dan keberlanjutan OK BANK. Pendekatan ini tidak hanya bertujuan untuk menciptakan keuntungan, tetapi juga memastikan bahwa manfaat ekonomi dapat dirasakan oleh para pemangku kepentingan secara berkelanjutan. Dengan demikian, OK BANK berkontribusi dalam menciptakan dampak positif bagi perekonomian secara luas. [GRI 3-3]

Informasi nilai ekonomi yang dihasilkan dan didistribusikan OK BANK selama 3 (tiga) tahun terakhir diuraikan sebagai berikut:

Economic Value Generated and Distributed [GRI 201-1]

The economic value generated and distributed reflects OK BANK's contribution to creating and delivering economic benefits to various related parties. The economic value generated generally comes from OK BANK's core operational activities, which serve as the basis for supporting business continuity and creating long-term value. The management of economic value is conducted responsibly, with attention to balancing financial performance and sustainability. [GRI 3-3]

The distribution of economic value is directed to stakeholders, including employees, the government, Shareholders, and the community, as a demonstration of OK BANK's commitment to fulfilling its economic and social roles. This distribution includes meeting operational obligations, paying taxes and other contributions, and supporting human capital development and business activities. Through balanced distribution, OK BANK seeks to promote inclusive economic growth. [GRI 3-3]

Overall, the management of generated and distributed economic value is an important part of supporting OK BANK's stability and sustainability. This approach not only aims to create profits but also ensures that economic benefits are felt by stakeholders in a sustainable manner. Thus, OK BANK contributes to generating a positive impact on the broader economy. [GRI 3-3]

Information on OK BANK's economic value generated and distributed over the last 3 (three) years is outlined as follows:

TABEL PEROLEHAN NILAI EKONOMI DAN DISTRIBUSI NILAI EKONOMI
Table of Economic Value Received and Economic Value Distributed

(dalam jutaan Rupiah / in millions of Rupiah)

Uraian	2025	2024	2023	Description
I. Nilai Ekonomi Langsung yang Dihasilkan **Direct Economic Value Generated**				
Pendapatan Bunga	**1.206.747**	1.037.329	1.000.383	Interest Income
Pendapatan Operasional Lainnya	**31.946**	28.296	16.948	Other Operating Income
Jumlah Nilai Ekonomi yang Diterima	**1.238.693**	1.065.625	1.017.331	Total Economic Value Received
II. Nilai Ekonomi yang Didistribusikan **Economic Value Distributed**				
Beban Bunga	**(517.871)**	(435.910)	(397.023)	Interest Expense
Beban Operasional Lainnya	**(506.590)**	(561.896)	(583.140)	Other Operating Expenses

(dalam jutaan Rupiah / in millions of Rupiah)

Uraian	2025	2024	2023	Description
Pembayaran kepada Pemerintah (Pajak, Retribusi, dan Lain-Lain)	(53.976)	(18.150)	(8.420)	Payment to the Government (Tax, Retribution, and Others)
Jumlah Nilai Ekonomi yang Didistribusikan	(1.078.436)	(1.015.955)	(988.583)	Total Distributed Economic Value
III. Nilai Ekonomi yang Ditahan **Retained Economic Value**				
Jumlah Nilai Ekonomi yang Ditahan	160.257	**49.670**	**28.748**	**Total Retained Economic Value**

Bantuan Finansial yang Diterima dari Pemerintah [GRI 201-4]

Sepanjang tahun 2025, tidak terdapat bantuan finansial yang diterima oleh OK BANK dalam bentuk apa pun dari pemerintah untuk operasi apa pun. Selain itu, tidak ada keterlibatan pemerintah dalam bentuk apa pun dalam struktur kepemilikan saham OK BANK.

Financial Assistance Received from the Government [GRI 201-4]

Throughout 2025, OK BANK did not receive any form of financial assistance from the government for any of its operations. In addition, there was no government involvement in any form in OK BANK's shareholding structure.

Kepatuhan terhadap Perpajakan

OK BANK memandang pemenuhan kewajiban perpajakan sebagai bagian integral dari tanggung jawab perusahaan dan kontribusi nyata terhadap pembangunan nasional. Pendekatan perpajakan Bank dilandaskan pada prinsip kepatuhan, transparansi, dan kehati-hatian, dengan memastikan bahwa seluruh kewajiban pajak dipenuhi sesuai dengan ketentuan peraturan perundang-undangan yang berlaku. [GRI 3-3]

Pendekatan terhadap Pajak [GRI 207-1]

Dalam mendukung komitmen perpajakan, OK BANK memiliki kebijakan dan pedoman internal yang mengatur pengelolaan perpajakan secara terstruktur dan terintegrasi dengan kegiatan usaha Bank. Strategi perpajakan yang diterapkan difokuskan pada kepatuhan penuh (*tax compliance*) dan tidak diarahkan pada praktik penghindaran pajak. Setiap kebijakan dan posisi perpajakan ditetapkan dengan mempertimbangkan substansi transaksi bisnis yang sebenarnya serta prinsip kewajaran. Peninjauan dan persetujuan atas kebijakan serta strategi perpajakan dilakukan oleh manajemen tingkat eksekutif sesuai dengan kewenangan yang berlaku, serta diawasi melalui fungsi pengendalian internal dan kepatuhan. Evaluasi atas penerapan strategi perpajakan dilakukan secara berkala untuk memastikan kesesuaian dengan perubahan regulasi serta risiko perpajakan yang mungkin timbul.

Tata Kelola Perpajakan [GRI 207-2]

OK BANK menerapkan kerangka tata kelola dan pengendalian pajak yang terintegrasi dalam sistem tata kelola perusahaan dan manajemen risiko. Tanggung jawab atas kepatuhan perpajakan berada pada manajemen tingkat eksekutif sesuai kewenangan yang ditetapkan, dengan pengawasan melalui fungsi kepatuhan dan pengendalian internal. Pendekatan

Tax Compliance

OK BANK views the fulfillment of tax obligations as an integral part of corporate responsibility and a tangible contribution to national development. The Bank's tax approach is based on the principles of compliance, transparency, and prudence, ensuring that all tax obligations are met in accordance with the prevailing laws and regulations. [GRI 3-3]

Approach to Tax [GRI 207-1]

To support its tax commitment, OK BANK has internal policies and guidelines that regulate tax management in a structured manner and are fully integrated with the Bank's business activities. The tax strategies implemented focus on full tax compliance and are not directed toward tax avoidance practices. Each tax policy and position is determined by considering the actual substance of business transactions as well as the principle of fairness. Review and approval of tax policies and strategies are carried out by executive management according to the applicable authority and are monitored through the internal control and compliance functions. Evaluation of the implementation of tax strategies is conducted periodically to ensure alignment with regulatory changes and potential tax risks.

Tax Governance [GRI 207-2]

OK BANK implements a tax governance and control framework which is integrated within the corporate governance and risk management system. Responsibility for tax compliance rests with executive management in accordance with the authority granted, with oversight provided through the compliance and internal control functions. The Bank's

perpajakan Bank dijalankan secara *prudent*, berlandaskan kepatuhan terhadap peraturan perundang-undangan, serta ditanamkan dalam kebijakan, prosedur, dan proses bisnis yang berlaku di seluruh organisasi.

Manajemen risiko terkait pajak dilaksanakan melalui proses identifikasi, penilaian, pengelolaan, dan pemantauan risiko yang dilakukan secara berkala sebagai bagian dari risiko kepatuhan. OK BANK menyediakan mekanisme pelaporan untuk menyampaikan isu atau dugaan pelanggaran terkait integritas dan perilaku bisnis, termasuk yang berkaitan dengan perpajakan, dengan menjamin kerahasiaan pelapor. Melalui penerapan tata kelola pajak yang transparan dan akuntabel, OK BANK memastikan pemenuhan kewajiban perpajakan secara bertanggung jawab serta mendukung keberlanjutan usaha jangka panjang.

Keterlibatan Pemangku Kepentingan terkait Perpajakan [GRI 207-3]

OK BANK menerapkan pendekatan keterlibatan pemangku kepentingan yang konstruktif dan transparan dalam pengelolaan isu-isu yang berkaitan dengan perpajakan. Bank menjalin komunikasi yang terbuka dan kooperatif dengan otoritas perpajakan melalui pemenuhan kewajiban pelaporan, penyampaian informasi yang akurat, serta partisipasi dalam proses klarifikasi dan pemeriksaan sesuai ketentuan yang berlaku. Pendekatan ini mencerminkan komitmen Bank untuk membangun hubungan yang profesional, patuh, dan saling menghormati dengan regulator sebagai bagian dari tata kelola perpajakan yang bertanggung jawab.

Laporan Perpajakan [GRI 207-4]

Kegiatan operasional OK BANK berada seluruhnya di wilayah Republik Indonesia. Dengan demikian, ketentuan perpajakan yang berlaku bagi OK BANK adalah peraturan perpajakan Republik Indonesia. Adapun besaran pajak yang dikontribusikan OK BANK selama 3 (tiga) tahun terakhir diuraikan sebagai berikut:

tax approach is conducted prudently, based on compliance with applicable laws and regulations, and is embedded in the policies, procedures, and business processes across the organization.

Tax-related risk management is carried out through processes of identification, assessment, management, and monitoring of risks conducted periodically as part of compliance risk. OK BANK provides reporting mechanisms to raise issues or suspected violations related to integrity and business conduct, including those concerning taxation, while ensuring the confidentiality of the reporter. Through the implementation of transparent and accountable tax governance, OK BANK ensures responsible fulfillment of tax obligations and supports long-term business sustainability.

Stakeholder Engagement Related to Tax [GRI 207-3]

OK BANK adopts a constructive and transparent stakeholder engagement approach in managing tax-related issues. The Bank maintains open and cooperative communication with tax authorities through the fulfillment of reporting obligations, submission of accurate information, and participation in clarification and audit processes in accordance with applicable regulations. This approach reflects the Bank's commitment to building professional, compliant, and mutually respectful relationships with regulators as part of responsible tax governance.

Tax Reporting [GRI 207-4]

All of OK BANK's operational activities are conducted within the territory of the Republic of Indonesia. Therefore, the tax regulations applicable to OK BANK are those of the Republic of Indonesia. The amount of taxes contributed by OK BANK over the last 3 (three) years is described as follows:

(dalam jutaan Rupiah / in millions of Rupiah)

Jenis Pajak yang Dibayarkan	2025	2024	2023	Types of Taxes Paid
PPN (DN & JLN)	612	349	93	VAT (domestic & foreign)
PPh Pemotongan/Pemungutan*)	105.520	83.089	77.214	Income Tax withholding/collection*)
PPh Badan**)	56.144	36.350	7.449	Corporate Income Tax**)
Pajak Daerah dan Pajak Lainnya***)	822	798	327	Regional and other taxes***)
Jumlah Pajak yang Dibayarkan	**163.098**	**120.586**	**85.084**	**Amount of Taxes Paid**

*) PPh Pemotongan/Pemungutan terdiri dari PPh Pasal 21/26, PPh Pasal 23/26, dan PPh Pasal 4 Ayat 2. / Withholding/Collection Income Tax consists of Income Tax Article 21/26, Income Tax Article 23/26, and Income Tax Article 4 Paragraph 2.
**) PPh Badan terdiri dari PPh 25 dan PPh 29. / Corporate Income Tax consists of Income Tax Article 25 and Income Tax Article 29.
***) Pajak Lainnya terdiri dari Pajak Reklame dan Bea Materai. / Other Taxes consist of Advertising Tax and Stamp Duty.

Portofolio Kredit dan Kualitas Pinjaman

Portofolio kredit dan kualitas pinjaman merupakan aspek penting dalam menjaga kinerja dan keberlanjutan usaha OK BANK. Pengelolaan portofolio kredit dilakukan secara *prudent* dengan memperhatikan keseimbangan antara pertumbuhan bisnis dan pengendalian risiko, sehingga kualitas pinjaman tetap terjaga. Melalui penerapan kebijakan perkreditan yang konsisten, pemantauan berkala, dan manajemen risiko yang memadai, OK BANK berupaya memastikan bahwa penyaluran kredit dilakukan kepada debitur yang memiliki kemampuan dan komitmen untuk memenuhi kewajibannya, sekaligus mendukung stabilitas keuangan dan keberlanjutan jangka panjang OK BANK.

Credit Portfolio and Loan Quality

The credit portfolio and loan quality are essential aspects of maintaining OK BANK's performance and business sustainability. Credit portfolio management is conducted prudently by considering the balance of business growth with risk control to ensure loan quality is maintained. Through the consistent implementation of credit policies, regular monitoring, and adequate risk management, OK BANK strives to ensure that credit is extended to borrowers who have the capacity and commitment to meet their obligations, while also supporting the financial stability and long-term sustainability of the Bank.

Pemberian Kredit berdasarkan Sektor Ekonomi [POJK E.3] [GRI 203-2]

Portofolio Kredit berdasarkan Sektor dan Kategori

Portofolio kredit berdasarkan sektor dan kategori mencerminkan strategi penyaluran pembiayaan yang disesuaikan dengan karakteristik dan kebutuhan berbagai segmen ekonomi. Pengelolaan portofolio ini dilakukan secara terdiversifikasi untuk menjaga keseimbangan antara pertumbuhan bisnis dan pengelolaan risiko, sekaligus mendukung sektor-sektor produktif yang berkontribusi terhadap perekonomian. Melalui pengelompokan kredit berdasarkan sektor usaha dan kategori debitur, OK BANK dapat memantau kinerja penyaluran pembiayaan secara lebih efektif serta memastikan keselarasan dengan kebijakan internal dan prinsip kehati-hatian. [GRI 3-3]

Informasi mengenai pemberian kredit berdasarkan sektor ekonomi OK BANK selama 3 (tiga) tahun terakhir diuraikan sebagai berikut:

Loan Distribution by Economic Sector [POJK E.3] [GRI 203-2]

Credit Portfolio by Sector and Category

The credit portfolio by sector and category reflects a financing allocation strategy adjusted to the characteristics and needs of various economic segments. This portfolio is managed in a diversified manner to maintain a balance between business growth and risk management, while also supporting productive sectors that contribute to the economy. By grouping credit according to business sectors and borrower categories, OK BANK can more effectively monitor financing performance and ensure alignment with internal policies and the principle of prudence. [GRI 3-3]

Information regarding OK BANK's credit allocation by economic sector over the last 3 (three) years is described as follows:

TABEL PEMBERIAN KREDIT BERDASARKAN SEKTOR EKONOMI [POJK F.3]
Table of Loan by Economic Sector

(dalam jutaan Rupiah / in millions of Rupiah)

Uraian	2025	2024	2023	Pertumbuhan 2025 Growth 2025		Description
				Juta Million (Rp)	%	
Perdagangan Besar dan Eceran, Reparasi dan Perawatan Mobil, dan Sepeda Motor	610.136	714.904	1.948.510	(104.768)	(14,65)	Wholesale and Retail Trade, Repair and Maintenance of Cars, and Motorcycles
Rumah Tangga	1.006.081	943.703	974.342	62.378	6,61	Households
Industri Pengolahan	2.192.774	1.977.201	1.582.777	215.573	10,90	Manufacturing Industry
Pengangkutan dan Pergudangan	66.670	74.151	86.611	(7.481)	(10,09)	Transportation and Warehousing
Konstruksi	168.608	287.868	277.644	(119.260)	(41,43)	Construction

(dalam jutaan Rupiah / in millions of Rupiah)

Uraian	2025	2024	2023	Pertumbuhan 2025 Growth 2025		Description
				Juta Million (Rp)	%	
Aktivitas Penyewaan dan Sewa Guna Usaha tanpa Hak Opsi, Ketenagakerjaan, Agen Perjalanan, dan Penunjang Usaha Lainnya	474.229	166.669	176.634	307.560	184,53	Rental and Leasing Activities without Option Rights, Employment, Travel Agencies, and Other Business Support Services
Real Estate	1.127.213	988.460	272.069	138.753	14,04	Real Estate
Aktivitas Keuangan dan Asuransi	1.800.528	1.903.590	1.482.846	(103.062)	(5,41)	Financial and Insurance Activities
Aktivitas Kesehatan Manusia dan Aktivitas Sosial	17.053	13.220	214.008	3.833	28,99	Human Health and Social Activities
Pendidikan	285.085	229.574	13.440	55.511	24,18	Education
Aktivitas Profesional, Ilmiah, dan Teknis	699.832	369.175	254.636	330.657	89,57	Professional, Scientific, and Technical Activities
Pertambangan dan Penggalian	453.124	353.929	28.368	99.195	28,03	Mining and Quarrying
Penyediaan Akomodasi dan Penyediaan Makan Minum	1.412.797	857.675	747.301	555.122	64,72	Accommodation and Food and Beverage Service Activities
Informasi dan Komunikasi	32.809	36.454	113.624	(3.645)	(10,00)	Information and Communication
Aktivitas Jasa Lainnya	297.390	344.194	321.979	(46.804)	(13,60)	Other Service Activities
Pertanian, Kehutanan, dan Perikanan	45.090	27.764	17.508	17.326	62,40	Agriculture, Forestry, and Fisheries
Kesenian, Hiburan, dan Rekreasi	44.263	11.624	13.586	32.639	280,79	Arts, Entertainment, and Recreation
Pengadaan Listrik, Gas, Uap/Air Panas dan Udara Dingin	1.126	-	-	1.126	100,00	Electricity, Gas, Steam/Hot Water and Air Conditioning Supply
Jumlah *Outstanding* Kredit	**10.734.810**	**9.300.154**	**8.527.883**	**1.434.656**	**15,43**	**Total Outstanding Loans**

TABEL PEMBERIAN KREDIT BERDASARKAN SEGMEN PENGGUNAAN
Table of Loan by Usage Segment

(dalam jutaan Rupiah / in millions of Rupiah)

Uraian	2025	2024	2023	Pertumbuhan 2025 Growth 2025		Description
				Juta Million (Rp)	%	
Modal Kerja	6.071.773	5.278.951	5.422.468	792.822	15,02	Working Capital
Investasi	2.374.577	2.076.787	1.785.956	297.790	14,34	Investment
Konsumsi	989.048	930.623	1.099.042	58.425	6,28	Consumption
Sindikasi	1.282.379	1.000.713	207.537	281.666	28,15	Syndication
Karyawan	17.033	13.080	12.878	3.953	30,22	Employee
Jumlah *Outstanding* Kredit	**10.734.810**	**9.300.154**	**8.527.881**	**1.434.656**	**15,43**	**Total Outstanding Loans**

Non-Performing Loan (NPL)

Per 31 Desember 2025, OK BANK mencatat rasio *Non-Performing Loan* (NPL) menjadi sebesar 2,50% secara bruto dan 1,22% secara neto. NPL bruto mengalami sedikit peningkatan dibandingkan tahun sebelumnya yang tercatat sebesar 2,49%, sementara NPL neto menunjukkan perbaikan dengan penurunan dari 1,45% pada tahun sebelumnya. Penurunan rasio NPL neto dan sedikitnya kenaikan NPL bruto ini mencerminkan bahwa kualitas pengelolaan kredit Bank tetap terjaga dan didukung oleh upaya pengendalian risiko serta penguatan pencadangan yang memadai. Di sisi lain, kondisi permodalan Bank tercermin dari rasio *Capital Adequacy Ratio* (CAR) tetap berada pada tingkat yang kuat sehingga mampu mendukung keberlanjutan kinerja dan ekspansi usaha Bank.

Non-Performing Loan (NPL)

As of December 31, 2025, OK BANK recorded a Non-Performing Loan (NPL) ratio of 2.50% gross and 1.22% net. The gross NPL showed a slight increase compared to the previous year, which was 2.49%, while the net NPL improved, decreasing from 1.45% in the previous year. The decline in the net NPL ratio and the slight increase in the gross NPL reflects that the Bank's credit management quality remains well-maintained, supported by risk control efforts and adequate provisioning. On the other hand, the Bank's capital condition, as reflected in the Capital Adequacy Ratio (CAR), remains strong, enabling the Bank to sustain its performance and support business expansion.

Rantai Pasokan dan Praktik Pengadaan
[GRI 204-1]

Rantai pasokan dan praktik pengadaan OK BANK dijalankan dengan mengedepankan prinsip kehati-hatian, transparansi, dan akuntabilitas dalam setiap prosesnya. Pengadaan barang dan jasa dilakukan untuk mendukung kegiatan operasional OK BANK secara efektif, mulai dari penyediaan teknologi informasi, layanan pendukung operasional, hingga kebutuhan sarana dan prasarana kantor. Dalam pelaksanaannya, OK BANK bekerja sama dengan mitra usaha yang memiliki reputasi baik, kompetensi yang memadai, dan mampu memenuhi standar kualitas, biaya, serta waktu yang telah ditetapkan. [GRI 3-3]

Proses pengadaan dilaksanakan melalui mekanisme yang terstruktur dan terdokumentasi dengan baik, guna meminimalkan risiko serta memastikan kesesuaian dengan ketentuan internal dan peraturan yang berlaku. Evaluasi terhadap kinerja pemasok dilakukan secara berkala untuk menjaga konsistensi mutu layanan dan keandalan pasokan. Dengan pengelolaan rantai pasokan yang tertata, OK BANK berupaya memastikan kelancaran operasional, mendukung efisiensi biaya, dan memperkuat tata kelola OK BANK secara menyeluruh. [GRI 3-3]

Informasi mengenai jumlah pemasok dan nilai kontrak pekerjaan OK BANK selama 3 (tiga) tahun terakhir diuraikan sebagai berikut:

Supply Chain and Procurement Practices
[GRI 204-1]

Supply chain and procurement practices of OK BANK are carried out based on the principles of prudence, transparency, and accountability in every process. The procurement of goods and services is conducted to effectively support OK BANK's operational activities, starting from the provision of information technology, operational support services, to office facilities and infrastructure needs. In its implementation, OK BANK collaborates with business partners who have a good reputation, adequate competence, and the ability to meet established standards of quality, cost, and time. [GRI 3-3]

Procurement processes are carried out through a well-structured and documented mechanism to minimize risks and ensure compliance with internal regulations and applicable laws. Supplier performance is evaluated periodically to maintain consistent service quality and supply reliability. Through well-managed supply chain practices, OK BANK attempts to ensure smooth operations, support cost efficiency, and strengthen overall governance. [GRI 3-3]

Information regarding the total suppliers and the value of OK BANK's contracts over the last 3 (three) years is described as follows:

JUMLAH PEMASOK DAN NILAI PASOKAN MENURUT LOKASI GEOGRAFIS [GRI 204-1]
Total Suppliers and Value of Supply by Geographic Location

Lokasi Geografis Pemasok	Jumlah Pemasok Barang dan Jasa Total Suppliers of Goods and Services			Nilai Kontrak Pekerjaan Work Contract Value			Supplier Geographic Location
	2025	2024	2023	2025	2024	2023	
Nasional	26	20	16	890.389.787	3.558.295.293	767.169.635	National
Internasional	-	-	-	-	-	-	International
Jumlah	**26**	**20**	**16**	**890.389.787**	**3.558.295.293**	**767.169.635**	**Total**

JUMLAH PEMASOK BARANG DAN NILAI PASOKAN BARANG [GRI 204-1]
Total Goods Suppliers and Value of Goods Supply

Lokasi Geografis Pemasok	Jumlah Pemasok Barang Total Suppliers of Goods			Nilai Kontrak Pekerjaan Work Contract Value			Supplier Geographic Location
	2025	2024	2023	2025	2024	2023	
Nasional	46	32	17	2.175.744.550	2.749.924.009	1.279.483.744	National
Internasional	-	-	-	-	-	-	International
Jumlah	**46**	**32**	**17**	**2.175.744.550**	**2.749.924.009**	**1.279.483.744**	**Total**

JUMLAH PEMASOK JASA DAN NILAI PASOKAN JASA [GRI 204-1]
Total Service Suppliers and Value of Service Supply

Lokasi Geografis Pemasok	Jumlah Pemasok Jasa Total Suppliers of Services			Nilai Kontrak Pekerjaan Work Contract Value			Supplier Geographic Location
	2025	2024	2023	2025	2024	2023	
Nasional	62	46	22	9.862.232.145	10.152.616.384	9.808.792.649	National
Internasional	-	-	-	-	-	-	International
Jumlah	**62**	**46**	**22**	**9.862.232.145**	**10.152.616.384**	**9.808.792.649**	**Total**

Pengadaan Berkelanjutan

OK BANK menerapkan prinsip pengadaan berkelanjutan dengan mengintegrasikan kriteria lingkungan dan sosial dalam proses pemilihan serta pengelolaan pemasok. Dalam proses seleksi pemasok baru, Bank secara bertahap menerapkan uji tuntas yang mempertimbangkan aspek lingkungan, seperti kepatuhan terhadap peraturan yang berlaku dan potensi dampak terhadap lingkungan, serta aspek sosial yang mencakup ketenagakerjaan, keselamatan dan kesehatan kerja, serta praktik kerja yang beretika. Pendekatan ini bertujuan untuk meminimalkan risiko keberlanjutan sejak awal hubungan kerja sama dan memastikan bahwa pemasok memiliki keselarasan dengan nilai serta prinsip keberlanjutan Bank. [GRI 3-3]

Selain pada tahap seleksi, OK BANK juga melakukan pemantauan terhadap dampak lingkungan dan sosial dalam rantai pasokan selama masa kerja sama. Evaluasi dilakukan berdasarkan kepatuhan pemasok terhadap ketentuan yang telah disepakati, termasuk identifikasi potensi dampak negatif aktual maupun potensial. Dalam hal ditemukan risiko atau dampak yang signifikan, Bank mengedepankan langkah perbaikan melalui komunikasi, klarifikasi, dan peningkatan kapasitas pemasok. Apabila pemasok tidak menunjukkan komitmen terhadap perbaikan yang diperlukan, Bank dapat melakukan peninjauan ulang atas kelanjutan hubungan kerja sama. Melalui penerapan pengadaan berkelanjutan ini, OK BANK berupaya memperkuat pengelolaan risiko rantai pasokan sekaligus mendukung praktik bisnis yang bertanggung jawab dan berkelanjutan. [GRI 3-3]

Sampai dengan akhir tahun 2025, OK BANK belum menerapkan kebijakan formal yang secara khusus mengatur proses seleksi pemasok berdasarkan kriteria lingkungan dan sosial. Dengan demikian, belum terdapat pemasok yang diseleksi

Sustainable Procurement

OK BANK implements the sustainable procurement principle by integrating environmental and social criteria into the supplier selection and management process. In the process of selecting new suppliers, the Bank gradually applies due diligence that considers environmental aspects, such as compliance with applicable regulations and potential environmental impacts, as well as social aspects, including labor practices, occupational health and safety, and ethical work practices. This approach aims to minimize sustainability risks from the outset of the business relationship and ensure that suppliers align with the Bank's values and sustainability principles. [GRI 3-3]

In addition to the selection stage, OK BANK also monitors the environmental and social impacts within the supply chain throughout the partnership. Evaluations are conducted based on suppliers' compliance with the agreed-upon requirements, including the identification of actual or potential negative impacts. When significant risks or impacts are identified, the Bank prioritizes corrective actions through communication, clarification, and capacity-building with suppliers. If a supplier does not demonstrate commitment to the required improvements, the Bank may review the continuation of the partnership. Through the implementation of sustainable procurement, OK BANK strives to strengthen supply chain risk management while supporting responsible and sustainable business practices. [GRI 3-3]

Until the end of 2025, OK BANK had not yet implemented a formal policy specifically governing the supplier selection process based on environmental and social criteria. Therefore, no suppliers have been selected using such criteria in

menggunakan kriteria tersebut dalam proses pengadaan barang dan jasa. Meskipun demikian, OK BANK tetap memastikan bahwa seluruh pemasok memenuhi persyaratan umum yang berlaku, termasuk kepatuhan terhadap ketentuan hukum dan standar operasional yang ditetapkan. Ke depan, OK BANK berupaya untuk mengembangkan kebijakan dan mekanisme seleksi pemasok yang mengintegrasikan aspek lingkungan dan sosial sebagai bagian dari upaya memperkuat praktik pengadaan berkelanjutan. [GRI 308-1, 414-1]

the procurement of goods and services. Nevertheless, OK BANK ensures that all suppliers comply with applicable general requirements, including adherence to legal provisions and established operational standards. In the future, OK BANK aims to develop policies and supplier selection mechanisms that integrate environmental and social aspects as part of efforts to strengthen sustainable procurement practices. [GRI 308-1, 414-1]

Dampak Ekonomi Tidak Langsung [GRI 203-2]

OK BANK berperan dalam menciptakan dampak ekonomi tidak langsung melalui berbagai inisiatif yang mendorong inklusi dan literasi keuangan di masyarakat. Upaya ini difokuskan pada perluasan akses terhadap layanan perbankan, khususnya bagi segmen masyarakat yang belum sepenuhnya terjangkau oleh sistem keuangan formal. Dengan semakin terbukanya akses terhadap produk dan layanan keuangan, masyarakat memiliki peluang yang lebih besar untuk mengelola keuangan secara aman, terencana, dan produktif.

Melalui kegiatan literasi keuangan, OK BANK turut membangun pemahaman masyarakat mengenai pengelolaan keuangan, pemanfaatan produk perbankan, dan pentingnya perencanaan keuangan jangka panjang. Peningkatan pemahaman ini mendorong perubahan perilaku keuangan yang lebih bertanggung jawab, sehingga masyarakat mampu mengambil keputusan ekonomi yang lebih tepat. Dampak dari peningkatan literasi tersebut tidak hanya dirasakan secara individu, tetapi juga berkontribusi pada penguatan aktivitas ekonomi di tingkat keluarga dan komunitas.

Secara tidak langsung, program inklusi dan literasi keuangan yang dijalankan OK BANK memberikan efek berganda terhadap perekonomian. Akses ke layanan keuangan yang lebih luas mendorong tumbuhnya aktivitas usaha, meningkatkan daya beli, dan memperkuat perputaran ekonomi lokal. Dalam jangka panjang, kontribusi ini mendukung terciptanya struktur ekonomi yang lebih inklusif dan berdaya tahan, sejalan dengan peran OK BANK sebagai lembaga intermediasi yang mendukung pertumbuhan ekonomi nasional.

Program Inklusi dan Literasi Keuangan

OK BANK aktif melaksanakan program inklusi dan literasi keuangan sebagai bagian dari upaya meningkatkan akses masyarakat terhadap layanan perbankan dan pemahaman terhadap pengelolaan keuangan yang sehat.

Indirect Economic Impact [GRI 203-2]

OK BANK plays a role in creating indirect economic impacts through various initiatives that promote financial inclusion and literacy in the community. These efforts are focused on expanding access to banking services, particularly for segments of society that are not yet fully reached by the formal financial system. With increasing access to financial products and services, people have greater opportunities to manage their finances safely, systematically, and productively.

Through financial literacy activities, OK BANK also helps build public understanding of financial management, the use of banking products, and the importance of long-term financial planning. This increased understanding encourages more responsible financial behavior, enabling individuals to make better economic decisions. The impact of improved literacy is felt not only at the individual level but also contributes to strengthening economic activity at the family and community levels.

Indirectly, OK BANK's financial inclusion and literacy programs generate a multiplier effect on the economy. Broader access to financial services stimulates business activity, increases purchasing power, and strengthens local economic circulation. In the long term, these contributions support the creation of a more inclusive and resilient economic structure, in line with OK BANK's role as an intermediary institution supporting national economic growth.

Financial Inclusion and Literacy Program

OK BANK actively implements financial inclusion and literacy programs as part of efforts to increase public access to banking services and understanding of healthy financial management.

Program Inklusi Keuangan

Sepanjang tahun 2025, OK BANK telah menyelenggarakan program inklusi keuangan sebanyak 2 (dua) kali dengan tema "Nge-Gas Bareng, Nabung Bareng OK BANK" dan "Solusi Cerdas Pembiayaan Karyawan: OK KTA *Payroll Loan*". Informasi lebih lengkap mengenai program inklusi keuangan yang dilaksanakan OK BANK diuraikan sebagai berikut:

Financial Inclusion Program

Throughout 2025, OK BANK conducted financial inclusion programs twice under the themes "Accelerating Together, Saving Together with OK BANK" and "Smart Solution for Employee Financing: OK KTA Payroll Loan".

Nge-Gas Bareng, Nabung Bareng OK BANK
Accelerating Together, Saving Together with OK BANK



Untuk memperluas jangkauan produk dan layanan OK BANK kepada komunitas yang potensial, sekaligus membangun hubungan emosional dan kepercayaan antara OK BANK dan komunitas lokal.

This initiative aims to expand the coverage of OK BANK's products and services to potential communities, while also building emotional connections and trust between OK BANK and local communities.

Solusi Cerdas Pembiayaan Karyawan: OK KTA *Payroll Loan*
Smart Solution for Employee Financing: OK KTA Payroll Loan



Kegiatan ini bertujuan untuk meningkatkan akses layanan keuangan kepada karyawan melalui penyediaan produk pembiayaan yang mudah, cepat, dan terjangkau. Selain itu, Bank juga berupaya mendorong peningkatan literasi keuangan agar karyawan memahami manfaat serta penggunaan produk keuangan secara bijak.

This initiative is intended to enhance access to financial services for employees through the provision of financing products that are easy, fast, and affordable. In addition, the Bank seeks to promote financial literacy so that employees understand the benefits and prudent use of financial products.

Literasi Keuangan

Selain program inklusi keuangan, OK BANK juga merealisasikan program literasi keuangan yang diselenggarakan sebanyak 2 (dua) kali sepanjang tahun 2025 dengan tema "Ayo Menabung"

Financial Literacy

In addition to financial inclusion programs, OK BANK also implemented financial literacy programs twice throughout 2025 under the themes "Let's Save" and "Be Smart in Managing

dan "Ayo Pintar Atur Uang Jajan". Informasi lebih lengkap mengenai program literasi keuangan yang dilaksanakan OK BANK diuraikan sebagai berikut:

Your Allowance". More detailed information regarding the financial literacy programs implemented by OK BANK is described as follows:

Ayo Menabung
Let's Save



Kegiatan literasi keuangan melalui program edukasi "Ayo Menabung" ini bertujuan untuk menanamkan pemahaman sejak dini kepada pelajar khususnya mengenai pentingnya pengelolaan keuangan yang bijak, khususnya kebiasaan menabung. Melalui kegiatan ini, Bank berupaya meningkatkan literasi keuangan di kalangan generasi muda sekaligus memperluas akses terhadap layanan perbankan.

This financial literacy initiative, delivered through the "Let's Save" educational program, aims to instill early awareness among students, particularly regarding the importance of prudent financial management, especially the habit of saving. Through this activity, the Bank attempts to enhance financial literacy among the younger generation while expanding access to banking services.

Ayo Pintar Atur Uang Jajan
Be Smart in Managing Your Allowance



Kegiatan edukasi keuangan melalui program "Ayo Pintar Atur Uang Jajan" bertujuan untuk meningkatkan pemahaman pelajar Sekolah Dasar mengenai pentingnya pengelolaan keuangan sejak dini. Melalui program ini, Bank mendorong terbentuknya kebiasaan mengatur uang secara bijak, termasuk menabung dan membedakan antara kebutuhan dan keinginan.

The financial education through "Be Smart in Managing Your Allowance" program aims to improve Elementary School students' understanding of the importance of financial management from an early age. Through this program, the Bank encourages the development of responsible financial habits, including saving and distinguishing between needs and wants.

Kinerja Lingkungan Hidup Berkelanjutan
Sustainable Environmental Performance

OK BANK berkomitmen dalam mendukung praktik bisnis yang ramah lingkungan sebagai bagian dari tanggung jawab terhadap keberlanjutan. OK BANK mendorong penerapan kebijakan dan kegiatan operasional yang meminimalkan dampak lingkungan, termasuk efisiensi penggunaan sumber daya, pengelolaan limbah, dan adopsi teknologi serta proses yang lebih bersih.

OK BANK is committed to supporting environmentally friendly business practices as part of its responsibility for sustainability. The Bank encourages the implementation of policies and operational activities that minimize environmental impact, including efficient resource usage, waste management, and the adoption of cleaner technologies and processes.

Kebijakan Umum Aspek Lingkungan

Kesadaran terhadap pentingnya perlindungan lingkungan hidup semakin menjadi bagian yang tidak terpisahkan dari praktik bisnis di sektor jasa keuangan. Aktivitas perbankan, meskipun tidak bersentuhan langsung dengan eksploitasi sumber daya alam, tetap memiliki peran strategis dalam memengaruhi arah pembangunan melalui pembiayaan, kebijakan internal, dan pengambilan keputusan bisnis. Oleh karena itu, integrasi aspek lingkungan dalam tata kelola OK BANK menjadi fondasi penting untuk mendukung pertumbuhan ekonomi yang bertanggung jawab.

Dalam menjalankan kegiatan usahanya, OK BANK menetapkan kebijakan umum aspek lingkungan sebagai pedoman untuk memastikan kepatuhan terhadap ketentuan peraturan perundang-undangan yang berlaku. Kebijakan tersebut disusun dengan mengacu pada Undang-Undang Nomor 32 Tahun 2009 tentang Perlindungan dan Pengelolaan Lingkungan Hidup, yang menekankan pentingnya pencegahan, pengendalian, dan pengelolaan dampak lingkungan. Landasan hukum ini menjadi acuan OK BANK dalam membangun kesadaran internal dan mendorong praktik usaha yang memperhatikan risiko serta dampak lingkungan.

Selain itu, OK BANK juga mengikuti ketentuan OJK melalui POJK Nomor 51/POJK.03/2017 yang mewajibkan seluruh emiten dan pelaku industri jasa keuangan untuk menyusun dan menyampaikan RAKB. RAKB ini menjadi instrumen perencanaan yang digunakan OK BANK untuk mengintegrasikan aspek lingkungan ke dalam strategi bisnis dan operasional secara bertahap, sekaligus sebagai bentuk komitmen terhadap pengelolaan risiko jangka panjang.

Sebagai bagian dari akuntabilitas dan transparansi, OK BANK secara berkala melaporkan pelaksanaan program dan capaian yang telah dilakukan melalui Laporan Keberlanjutan. Pelaporan ini mencerminkan upaya OK BANK dalam memastikan bahwa kebijakan dan inisiatif yang dijalankan sejalan dengan rencana yang telah ditetapkan. Dengan pendekatan tersebut, OK BANK berupaya menjalankan peran aktif dalam mendukung perlindungan lingkungan hidup sekaligus menjaga keseimbangan antara kinerja usaha dan tanggung jawab terhadap lingkungan.

General Policy on Environmental Aspects

Awareness of the importance of environmental protection has increasingly become an integral part of business practices in the financial services sector. Although banking activities do not directly involve the exploitation of natural resources, they still play a strategic role in influencing development directions through financing, internal policies, and business decision-making. Therefore, the integration of environmental aspects into OK BANK's governance serves as an important foundation to support responsible economic growth.

In conducting its business activities, OK BANK establishes general environmental policies as guidelines to ensure compliance with applicable laws and regulations. These policies are formulated with reference to Law Number 32 of 2009 on Environmental Protection and Management, which emphasizes the importance of prevention, control, and management of environmental impacts. This legal foundation serves as a reference for OK BANK in building internal awareness and promoting business practices that consider environmental risks and impacts.

Furthermore, OK BANK follows OJK regulations through POJK Number 51/POJK.03/2017, which requires all issuers and financial service industry participants to prepare and submit the RAKB. This RKAB serves as a planning instrument used by OK BANK to gradually integrate environmental aspects into its business and operational strategies, while also demonstrating its commitment to long-term risk management.

As part of accountability and transparency, OK BANK periodically reports on program implementation and achievements through the Sustainability Report. This reporting reflects OK BANK's efforts to ensure that the policies and initiatives carried out are aligned with the established plans. Through this approach, OK BANK seeks to play an active role in supporting environmental protection while maintaining a balance between business performance and environmental responsibility.

Kebijakan Aspek Perlindungan Lingkungan

Saat ini, OK BANK belum memiliki kebijakan internal yang secara khusus mengatur pencapaian tujuan keberlanjutan pada aspek lingkungan. Meski demikian, hal ini tidak menutup kemungkinan bagi OK BANK untuk merancang dan mengimplementasikan kebijakan lingkungan di masa depan, seiring dengan meningkatnya kesadaran akan pentingnya perlindungan lingkungan dan kontribusi institusi keuangan dalam mendorong praktik bisnis yang berkelanjutan. Langkah ini diharapkan dapat menjadi fondasi bagi OK BANK untuk mengintegrasikan prinsip keberlanjutan dalam operasionalnya, sekaligus memberikan dampak positif bagi lingkungan dan masyarakat.

Target Kegiatan terkait Aspek Lingkungan

Penetapan target kegiatan terkait aspek lingkungan merupakan bagian penting dalam upaya OK BANK untuk mengelola dampak lingkungan secara terarah dan terukur. Melalui penentuan target, OK BANK memiliki panduan yang jelas dalam merencanakan, melaksanakan, dan mengevaluasi berbagai inisiatif lingkungan yang terintegrasi dengan kegiatan operasional. Adapun target yang ingin dicapai OK BANK meliputi:

1. Pengurangan penggunaan kertas dan plastik;
2. Penggantian kendaraan operasional OK BANK menjadi kendaraan listrik secara bertahap sebagai bagian dari inisiatif efisiensi energi dan pengurangan emisi dalam kegiatan operasional;
3. Penggantian penggunaan lampu biasa menjadi LED sebagai bentuk penghematan energi; serta
4. Membatasi penggunaan pendingin ruangan untuk lembur maksimal 2 (dua) jam setelah pulang kantor.

Program-Program Pengelolaan Lingkungan yang Dijalankan

Penggunaan Materi dan Produk Ramah Lingkungan [POJK F.5]

Dalam upaya mendukung pengelolaan lingkungan, OK BANK mengambil langkah-langkah konkret untuk meminimalkan penggunaan materi dan produk yang berdampak negatif terhadap alam. Salah satu inisiatif yang dijalankan adalah memprioritaskan pemanfaatan kertas bekas dalam berbagai kegiatan operasional, sekaligus mengurangi ketergantungan pada bahan baru. Langkah ini tidak hanya membantu menghemat sumber daya, tetapi juga mendorong budaya kerja yang lebih efisien dan bertanggung jawab terhadap lingkungan.

Selain itu, penggunaan plastik dalam kegiatan sehari-hari juga diminimalkan. OK BANK secara aktif mengurangi pemakaian air minum kemasan sekali pakai dan menggantinya dengan alternatif yang lebih ramah lingkungan. Upaya ini sejalan dengan langkah global untuk menekan produksi sampah plastik dan mengurangi beban terhadap sistem pengelolaan limbah. Dengan mengurangi konsumsi produk sekali pakai, OK BANK berkontribusi pada pengurangan limbah yang sulit terurai di lingkungan.

Policy on Environmental Protection Aspects

Currently, OK BANK does not have an internal policy specifically governing the achievement of sustainability objectives in the environmental aspect. Nevertheless, this does not preclude OK BANK from designing and implementing an environmental policy in the future, in line with growing awareness of the importance of environmental protection and the role of financial institutions in promoting sustainable business practices. This step is expected to serve as a foundation for OK BANK to integrate sustainability principles into its operations while delivering positive impacts for the environment and society.

Target Activities related to Environmental Aspects

Determining targets for environmental activities is an important part of OK BANK's efforts to manage environmental impacts in a focused and measurable manner. By establishing these targets, OK BANK has clear guidance in planning, implementing, and evaluating various environmental initiatives integrated with operational activities. The targets OK BANK aims to achieve include:

1. Reduction in the use of paper and plastic;
2. Gradual replacement of OK BANK's operational vehicles with electric vehicles as part of energy efficiency and emissions reduction initiatives in operational activities;
3. Replacement of conventional lighting with LED lights as a form of energy saving; and
4. Limiting the use of air conditioning during overtime to a maximum of 2 (two) hours after office hours.

Environmental Management Programs

Use of Environmentally Friendly Materials and Products [POJK F.5]

As an effort to support environmental management, OK BANK has taken concrete steps to minimize the use of materials and products that have a negative impact on nature. One initiative implemented is prioritizing the use of recycled paper in various operational activities, thereby reducing dependence on new materials. This step not only helps conserve resources but also promotes a work culture that is more efficient and environmentally responsible.

Moreover, the use of plastic in daily activities is also minimized. OK BANK actively reduces the consumption of single-use bottled water and replaces it with more environmentally friendly alternatives. This effort aligns with global initiatives to curb plastic waste production and reduce the burden on waste management systems. By reducing the consumption of single-use products, OK BANK contributes to the reduction of non-biodegradable waste in the environment.

OK BANK juga mengedukasi karyawan dan mitra terkait pentingnya penggunaan produk yang dapat digunakan ulang. Melalui kampanye internal dan sosialisasi, OK BANK mendorong praktik penggunaan botol, wadah, dan perlengkapan lain yang bersifat *reusable*. Pendekatan ini tidak hanya menanamkan kesadaran akan pengelolaan sumber daya yang lebih bijak, tetapi juga membangun budaya kerja yang selaras dengan prinsip tanggung jawab lingkungan secara berkelanjutan.

OK BANK also educates employees and partners on the importance of using reusable products. Through internal campaigns and socialization efforts, OK BANK encourages the practice of using reusable bottles, containers, and other equipment. This approach not only instills awareness of more prudent resource management but also fosters a work culture aligned with the principles of sustainable environmental responsibility.

Informasi mengenai penggunaan kertas OK BANK selama 3 (tiga) tahun terakhir diuraikan sebagai berikut:

Information regarding OK BANK's paper usage over the last 3 (three) years is described as follows:

Volume Penggunaan Kertas OK BANK
OK BANK Paper Usage Volume

2025*	2024*	2023**
1.912 Rim Ream	1.871 Rim Ream	1.000 Rim Ream

* Penggunaan kertas kantor pusat dan kantor cabang. / Paper usage at head office and branch offices.
** Penggunaan kertas kantor pusat. / Paper usage at head office.

Pengelolaan Konsumsi Energi dan Intensitas Energi [POJK F.6, F.7]

Pengelolaan konsumsi energi menjadi salah satu perhatian dalam kegiatan operasional OK BANK, seiring dengan kebutuhan untuk menjaga efektivitas operasional dan mengendalikan intensitas energi. Dalam menjalankan aktivitas sehari-hari, OK BANK memanfaatkan sumber energi utama berupa listrik dan Bahan Bakar Minyak (BBM) untuk mendukung operasional kantor serta mobilitas kegiatan usaha. Pengelolaan yang terencana terhadap kedua sumber energi tersebut dilakukan agar penggunaan energi tetap selaras dengan kebutuhan operasional dan perkembangan aktivitas OK BANK. [GRI 3-3]

Sejalan dengan dinamika operasional, OK BANK terus menyesuaikan strategi pengelolaan energi, termasuk melalui pemanfaatan teknologi dan sarana pendukung yang lebih efisien. Salah satu langkah yang dilakukan adalah peningkatan penggunaan unit kendaraan listrik untuk keperluan operasional dari tahun ke tahun. Inisiatif ini diharapkan dapat mendukung pengelolaan intensitas energi secara lebih baik, sekaligus menyesuaikan dengan perkembangan teknologi transportasi yang semakin ramah lingkungan.

OK BANK juga telah merealisasikan berbagai program penghematan konsumsi energi listrik yang diuraikan sebagai berikut: [GRI 302-4]

1. Mematikan alat elektronik maupun peralatan listrik pendukung saat tidak digunakan;
2. Mematikan lampu dan pendingin ruangan ketika jam istirahat dan pada waktu pulang;

Management of Energy Consumption and Energy Intensity [POJK F.6, F.7]

Energy consumption management is one of focuses of OK BANK's operational activities, in line with the need to maintain operational efficiency and control energy intensity. In carrying out daily operations, OK BANK utilizes primary energy sources, namely Electricity and Fuel (BBM), to support office operations and business mobility. Planned management of these energy sources is conducted to ensure energy use remains aligned with operational needs and the development of OK BANK's activities. [GRI 3-3]

In line with operational dynamics, OK BANK continuously adjusts its energy management strategy, including through the use of more efficient technologies and supporting facilities. One measure implemented is the gradual increase in the use of electric vehicles for operational purposes year by year. This initiative is expected to support better management of energy intensity while keeping pace with the development of environmentally friendly transportation technologies.

OK BANK has also implemented various programs to reduce electricity consumption, which are described as follows: [GRI 302-4]

1. Turning off electronic devices and supporting electrical equipment when not in use;
2. Switching off lights and air conditioning during break times and after office hours;

3. Menggunakan lampu-lampu penerangan jenis LED yang lebih hemat listrik;
4. Mematikan *lift* di kantor pusat;
5. Tidak menyalakan lampu apabila cahaya dari luar mencukupi;
6. Membatasi penggunaan pendingin ruangan untuk lembur (maksimal 2 (dua) jam setelah pulang kantor);
7. Menyalakan pendingin ruangan mulai pukul 07.30 WIB; serta
8. Mengatur seluruh alat elektronik dengan program *saving mode*.

3. Using energy-efficient LED lighting;
4. Turning off elevators at the head office;
5. Not turning on lights when there is sufficient natural light from outside;
6. Limiting the use of air conditioning during overtime (maximum of 2 (two) hours after office hours);
7. Turning on air conditioning starting from 07:30 AM; and
8. Setting all electronic devices to saving mode.

Terkait penggunaan BBM, OK BANK menerapkan sejumlah langkah pengelolaan untuk menekan konsumsi secara lebih optimal. OK BANK mengutamakan penggunaan kendaraan yang hemat bahan bakar dan melakukan perawatan kendaraan secara rutin serta berkala guna menjaga kinerja mesin tetap optimal. Selain itu, pengendalian perjalanan dinas juga dilakukan untuk memastikan mobilitas dilakukan secara efektif dan sesuai kebutuhan, sehingga konsumsi BBM dapat dikelola dengan lebih efisien dan terukur. [GRI 302-4]

Regarding fuel usage, OK BANK implements several management measures to optimize consumption. OK BANK prioritizes the use of fuel-efficient vehicles and conducts regular and periodic maintenance to ensure engine performance remains optimal. In addition, business travel is controlled to ensure mobility is conducted effectively and as needed, allowing fuel consumption to be managed more efficiently and measurably. [GRI 302-4]

Informasi mengenai penggunaan energi OK BANK selama 3 (tiga) tahun terakhir diuraikan sebagai berikut:

Information regarding OK BANK's energy usage over the last 3 (three) years is described as follows:

TABEL KONSUMSI DAN INTENSITAS ENERGI OK BANK [POJK F.6, F.7] [GRI 302-1, 302-3, 302-4]
Table of OK BANK Energy Consumption and Intensity

No.	Uraian Description	Satuan Unit	2025	2024	2023	Perubahan Changes (%) 2025
1.	Listrik [ESG E-03] Electricity	KwH	1.045.471	996.259	681.045	4,94
		GigaJoules	3.764	3.587	2.452	4,93
2.	BBM Transportasi/Operasional Transportation/Operational Fuel	Kiloliter	124,30	173,06	43,89	(28,18)
		GigaJoules	4.094	5.626	1.454	(27,24)
3.	BBM Genset Generator Fuel	Kiloliter	7,26	5,63	9,31	28,95
		GigaJoules	266	206	341	29,11
Jumlah Konsumsi Energi Total Energy Consumption		**GigaJoules**	8.123	**9.419**	**4.246**	**(13,76)**
Jumlah Luas Bangunan Total Area of Buildings		**m²**	5.943	**9.415**	**9.221**	**(36,88)**
Intensitas Konsumsi Energi Energy Consumption Intensity		**GigaJoules/m²**	1,37	**1,00**	**0,46**	**36,63**
Efisiensi Konsumsi Energi Energy Consumption Efficiency		**GigaJoules/m²**	(0,37)	**(0,54)**	**0,04**	**32,12**

TABEL INFORMASI GEDUNG OK BANK
Table of OK BANK Building Information

No.	Lokasi Location	Luas Area (m²) Area (m²)
1.	Wahid Hasyim	462
2.	Bandung	174
3.	Taman Ratu	279

No.	Lokasi Location	Luas Area (m^2) Area (m^2)
4.	Pondok Indah	280
5.	Batu Ceper	551
6.	Gading Serpong	200
7.	Perniagaan	146
8.	Denpasar	500
9.	Mangga Dua	348
10.	Sudirman	203
11.	Kelapa Gading	342
12.	Cikarang	112
13.	PIK	263
14.	Semarang	250
15.	Surabaya	600
16.	Juanda	1.233
Jumlah Total		**5.943**

Pada tahun 2025, OK BANK mencatatkan penggunaan energi sebesar 8.123 GJ, menurun 13,76% dibandingkan tahun 2024 sebesar 9.419 GJ. Penurunan konsumsi energi ini dipengaruhi oleh inisiatif OK BANK yang secara bertahap mulai beralih menggunakan kendaraan operasional listrik, sehingga mendukung efisiensi penggunaan energi serta pengurangan emisi dalam kegiatan operasional.

In 2025, OK BANK recorded total energy consumption of 8,123 GJ, a decrease of 13.76% compared to 9,419 GJ in 2024. The decrease in energy consumption is influenced by OK BANK's initiative to gradually transition to electric operational vehicles, thereby supporting energy efficiency and reducing emissions in operational activities.

Pengelolaan Emisi Gas Rumah Kaca
[POJK F.11, F.12]

OK BANK menyadari pentingnya peran sektor jasa keuangan dalam mendukung upaya pengendalian perubahan iklim, termasuk melalui pengelolaan emisi GRK. Sebagai bagian dari komitmen terhadap keberlanjutan, OK BANK secara bertahap mengintegrasikan aspek lingkungan dalam kegiatan operasional dengan mendorong praktik kerja yang lebih ramah lingkungan. Upaya ini dilakukan sebagai bentuk tanggung jawab OK BANK dalam meminimalkan dampak lingkungan yang timbul dari aktivitas operasional sehari-hari. [GRI 3-3]

Dalam pengelolaan emisi GRK, OK BANK berfokus pada pengurangan sumber emisi tidak langsung yang berasal dari penggunaan energi, transportasi, dan aktivitas pendukung operasional lainnya. OK BANK mendorong efisiensi energi di lingkungan kerja, optimalisasi penggunaan teknologi, dan penerapan kebijakan internal yang mendukung pengurangan jejak karbon. Pendekatan ini dilakukan secara berkelanjutan dengan menyesuaikan kapasitas dan kebutuhan operasional OK BANK. [GRI 3-3]

OK BANK berkomitmen untuk terus meningkatkan kesadaran dan partisipasi seluruh insan Bank dalam pengelolaan emisi GRK. Melalui evaluasi berkala dan perbaikan berkelanjutan, OK BANK berupaya memperkuat kontribusinya terhadap upaya mitigasi perubahan iklim, sejalan dengan tujuan pembangunan

Greenhouse Gas Emission Management
[POJK F.11, F.12]

OK BANK recognizes the important role of the financial services sector in supporting efforts to control climate change, including through the management of GHG emissions. As part of its commitment to sustainability, OK BANK is gradually integrating environmental aspects into its operational activities by promoting more environmentally friendly work practices. This effort is a manifestation of OK BANK's responsibility to minimize environmental impacts arising from daily operational activities. [GRI 3-3]

In managing GHG emissions, OK BANK focuses on reducing indirect emission sources originating from energy use, transportation, and other operational support activities. OK BANK encourages energy efficiency in the workplace, optimization of technology use, and the implementation of internal policies that support carbon footprint reduction. This approach is carried out sustainably, in line with OK BANK's operational capacity and needs. [GRI 3-3]

OK BANK is committed to continuously raising awareness and encouraging participation among all Bank personnel in managing GHG emissions. Through periodic evaluation and continuous improvement, OK BANK attempts to strengthen its contribution to climate change mitigation efforts, in line

berkelanjutan dan komitmen terhadap pelestarian lingkungan hidup. Terkait dengan evaluasi, OK BANK secara berkesinambungan melakukan pengukuran jumlah emisi yang dihasilkan dengan menggunakan metode pengukuran yang berlaku secara internasional, yaitu *Intergovernmental Panel on Climate Change* (IPCC). Secara metode, pengukuran tersebut menggunakan pendekatan sebagai berikut: [GRI 3-3]

with sustainable development goals and its commitment to environmental preservation. Regarding evaluation, OK BANK continuously measures the amount of emissions generated using internationally recognized measurement methods, namely those of the Intergovernmental Panel on Climate Change (IPCC). Methodologically, these measurements are conducted using the following approach: [GRI 3-3]

Emisi GRK Cakupan 1
Scope 1 GHG Emissions

ΣEmisi = Konsumsi Bahan Bakar (liter) x Faktor Emisi (Kg/Tj)^2 x NCV (Tj/liter)
ΣEmissions = Fuel Consumption (liters) x Emission Factor (Kg/Tj)^2 x NCV (Tj/liter)

Emisi GRK Cakupan 2
Scope 2 GHG Emissions

ΣEmisi = Konsumsi Listrik (kWh) x Faktor Emisi ($kgCO_2$/kWh)
ΣEmissions = Electricity Consumption (kWh) x Emission Factor ($kgCO_2$/kWh)

Selain itu, OK BANK juga melakukan pengelompokan jumlah emisi GRK yang dihasilkan berdasarkan pedoman GHG *Protocol*. Sampai dengan akhir tahun 2025, OK BANK baru melakukan pengukuran emisi GRK Cakupan 1 yang dihasilkan dari pembakaran stasioner dan bergerak. Sedangkan emisi GRK Cakupan 2 tidak langsung dihasilkan dari penggunaan listrik PLN. Ke depan, OK BANK akan terus mengupayakan pengukuran yang lebih komprehensif.

Moreover, OK BANK also classifies the amount of GHG emissions generated based on the GHG Protocol guidelines. Until the end of 2025, OK BANK had conducted measurements only for Scope 1 GHG emissions, which resulted from stationery and mobile combustion. Meanwhile, Scope 2 GHG emissions were indirectly generated from the use of PLN electricity. In the future, OK BANK will continue to pursue more comprehensive measurements.

Informasi jumlah emisi GRK yang dihasilkan OK BANK selama 3 (tiga) tahun terakhir diuraikan sebagai berikut:

Information regarding the amount of GHG emissions generated by OK BANK over the last 3 (three) years is described as follows:

TABEL EMISI GRK DAN INTENSITAS EMISI GRK OK BANK [ESG E-01] [GRI 305-1, 305-2, 305-4, 305-5]
Table of OK BANK GHG Emissions and Its Intensity

Uraian Description	Satuan Unit	2025	2024	2023	Perubahan Changes (%) 2025
Emisi GRK Cakupan 1 Scope 1 GHG Emissions					
Emisi Langsung dari Pembakaran Stasioner Direct Emissions from Stationary Combustion	$TonCO_2e$	19,28	14,94	24,72	29,04
Emisi Langsung dari Pembakaran Bergerak Direct Emissions from Mobile Combustion	$TonCO_2e$	287,75	400,63	101,61	(28,17)
Jumlah Emisi Cakupan 1 Total Scope 1 Emissions	**$TonCO_2e$**	307,03	**415,57**	**126,33**	**(26,12)**

Uraian Description	Satuan Unit	2025	2024	2023	Perubahan Changes (%) 2025
Emisi GRK Cakupan 2 Tidak Langsung **Indirect Scope 2 GHG Emissions**					
Emisi Tidak Langsung dari Konsumsi Listrik yang Dibeli dari PLN Indirect Emissions from Electricity Consumption Purchased from PLN	$TonCO_2e$	982,74	936,48	640,18	4,94
Jumlah Emisi Cakupan 2 **Total Scope 2 Emissions**	**$TonCO_2e$**	982,74	**936,48**	**640,18**	**4,94**
Jumlah Emisi Cakupan 1 dan 2 **Total Scope 1 and 2 Emissions**	**$TonCO_2e$**	1.289,77	**1.352,05**	**766,51**	**(4,61)**

Intensitas Emisi GRK
GHG Emission Intensity

2025	2024	2023
0,217	0,0144	0,083
Ton CO_2eq/m^2	Ton CO_2eq/m^2	Ton CO_2eq/m^2

Efisiensi Emisi GRK
GHG Emission Efficiency

2025	2024	2023
(0,073)	(0,060)	0,007
Ton CO_2eq/m^2	Ton CO_2eq/m^2	Ton CO_2eq/m^2

Intensitas Emisi GRK Dibandingkan dengan Pendapatan Bunga - Bersih [ESG E-02]
GHG Emission Intensity Compared to Net Interest Income

2025	2024	2023
0,0019	0,0022	0,0013
Ton CO_2eq/Juta Rupiah Ton CO_2eq/Million Rupiah	Ton CO_2eq/Juta Rupiah Ton CO_2eq/Million Rupiah	Ton CO_2eq/Juta Rupiah Ton CO_2eq/Million Rupiah

Sepanjang tahun 2025, OK BANK menghasilkan emisi GRK langsung (Cakupan 1) dari penggunaan bahan bakar minyak sebesar 307,03 Ton CO_2eq. Hasil tersebut menurun 26,12% dibandingkan tahun sebelumnya sebesar 415,57 Ton CO_2eq. Sementara itu, emisi GRK tidak langsung (Cakupan 2) dari penggunaan listrik juga meningkat 4,94% dibandingkan tahun sebelumnya menjadi 982,74 Ton CO_2eq. Kondisi ini terutama dipengaruhi oleh peralihan kendaraan operasional dari kendaraan berbahan bakar minyak menjadi kendaraan listrik, yang lebih ramah lingkungan dan mendukung efisiensi energi dalam kegiatan operasional OK BANK.

Throughout 2025, OK BANK generated direct GHG emissions (Scope 1) from fuel use of 307.03 Tons CO_2eq. This represents a decrease of 26.12% compared to the previous year of 415.57 Tons CO_2eq. Meanwhile, indirect GHG emissions (Scope 2) from electricity consumption also increased by 4.94% compared to the previous year, reaching 982.74 Tons CO_2eq. This condition is mainly influenced by the shift from fuel-based operational vehicles to electric vehicles, which are more environmentally friendly and support energy efficiency in OK BANK's operations.

Komitmen terhadap Pencapaian *Net Zero Emission* dan Efisiensi Emisi Gas Rumah Kaca [ESG E-06, 07] [GRI 305-5]

OK BANK menunjukkan komitmen yang kuat terhadap upaya mitigasi perubahan iklim melalui dukungan terhadap target pencapaian *Net Zero Emission* yang ditetapkan Pemerintah Indonesia pada tahun 2060. Komitmen dukungan ini merupakan bagian dari strategi keberlanjutan OK BANK yang terintegrasi dengan kebijakan operasional dan tata kelola OK BANK, serta mencerminkan tanggung jawab OK BANK dalam mendukung agenda global dan nasional terkait pengendalian emisi GRK. Sebagai langkah konkret, OK BANK melakukan pengawasan dan *monitoring* secara berkala terhadap konsumsi energi, penggunaan bahan bakar, serta aktivitas operasional yang berkontribusi terhadap emisi GRK.

Sejalan dengan dukungan terhadap pencapaian *Net Zero Emission*, OK BANK melakukan pengawasan dan *monitoring* terhadap berbagai inisiatif untuk meningkatkan efisiensi energi, mengoptimalkan proses kerja, dan mengurangi dampak lingkungan. Penerapan praktik operasional yang ramah lingkungan, pemantauan emisi secara berkala, dan pengelolaan sumber daya secara efisien menjadi bagian dari upaya OK BANK dalam menurunkan jejak karbon. Dengan langkah-langkah tersebut, OK BANK berupaya memperkuat kontribusinya dalam pembangunan berkelanjutan dan mendukung masa depan yang lebih rendah karbon. Ke depan, OK BANK akan terus memperkuat pengelolaan emisi melalui peningkatan sistem pengukuran, pelaporan, dan kebijakan internal guna mendukung kontribusi terhadap pencapaian target *Net Zero Emission* nasional.

Commitment to Achieving Net Zero Emission and Greenhouse Gas Emission Efficiency [ESG E-06, 07] [GRI 305-5]

OK BANK demonstrates a strong commitment to climate change mitigation efforts by supporting the Net Zero Emission target set by the Government of Indonesia for 2060. This commitment forms part of OK BANK's sustainability strategy, which is integrated into its operational policies and governance, and reflects OK BANK responsibility in supporting both global and national agendas related to GHG emission control. As a concrete step, OK BANK conducts regular supervision and monitoring of energy consumption, fuel usage, and operational activities that contribute to GHG emissions.

In line with its support for achieving Net Zero Emission, OK BANK monitors and supervises various initiatives to improve energy efficiency, optimize work processes, and reduce environmental impacts. The adoption of environmentally friendly operational practices, regular monitoring of emissions, and efficient resource management are all part of OK BANK's efforts to lower its carbon footprint. Through these measures, OK BANK aims to strengthen its contribution to sustainable development and support a lower-carbon future. In the future, OK BANK will continue to strengthen emissions management through enhanced measurement systems, reporting, and internal policies to support contributions toward achieving the national Net Zero Emission target.

Upaya dan Pencapaian Pengurangan Emisi Zat Perusak Ozon [GRI 305-6]

Perhatian terhadap perlindungan lapisan ozon menjadi bagian dari upaya OK BANK dalam mengelola dampak lingkungan yang timbul dari kegiatan operasional. Meskipun aktivitas perbankan tidak berkaitan langsung dengan penggunaan bahan kimia berbahaya dalam skala besar, pengelolaan fasilitas gedung dan peralatan penunjang tetap memerlukan perhatian khusus agar tidak menimbulkan dampak negatif terhadap lingkungan, termasuk terhadap lapisan ozon.

Dalam pengelolaan sistem pendingin ruangan, OK BANK saat ini menggunakan kombinasi antara AC sentral dan AC *split* untuk mendukung kenyamanan aktivitas kerja. Seluruh unit pendingin yang digunakan telah dipastikan bebas dari kandungan CFC, sehingga tidak berkontribusi terhadap kerusakan lapisan ozon. Pemilihan dan penggunaan perangkat ini dilakukan dengan mempertimbangkan aspek keselamatan lingkungan dan kepatuhan terhadap ketentuan yang berlaku.

Selain sistem pendingin, OK BANK juga memperhatikan penggunaan peralatan keselamatan gedung. Seluruh APAR yang digunakan dipastikan tidak mengandung halon, yaitu zat yang diketahui memiliki dampak merusak terhadap lapisan

Efforts and Achievements of Ozone-Depleting Substances Emission Reduction [GRI 305-6]

Attention to ozone layer protection becomes a part of OK BANK's efforts to manage environmental impacts arising from its operational activities. Although banking activities are not directly related to the large-scale use of hazardous chemicals, the management of building facilities and supporting equipment still requires special attention to avoid negative environmental impacts, including on the ozone layer.

In managing air conditioning systems, OK BANK currently uses a combination of central and split AC units to support workplace comfort. All cooling units in use have been ensured to be free of CFCs, so they do not contribute to ozone layer depletion. The selection and use of this equipment are carried out by considering environmental safety and compliance with applicable regulations.

In addition to cooling systems, OK BANK also pays attention to the use of building safety equipment. All APAR used are ensured to be halon-free, a substance known to have ozone-depleting effects. By implementing these standards, OK BANK demonstrates

ozon. Melalui penerapan standar ini, OK BANK menunjukkan upaya nyata dalam mengurangi potensi emisi zat perusak ozon sekaligus menjaga keamanan dan kenyamanan lingkungan kerja secara bertanggung jawab.

Pengelolaan Konsumsi Air [POJK F.8]

Air merupakan sumber daya penting yang mendukung kelancaran aktivitas operasional sehari-hari, khususnya dalam menjaga kenyamanan dan kebersihan lingkungan kerja. Oleh karena itu, pengelolaan konsumsi air menjadi bagian dari perhatian perusahaan dalam menjalankan kegiatan operasional yang bertanggung jawab. Penggunaan air yang terkelola dengan baik diharapkan dapat mendukung efisiensi pemanfaatan sumber daya sekaligus menjaga ketersediaannya dalam jangka panjang. [GRI 3-3]

Dalam kegiatan operasionalnya, OK BANK memanfaatkan pasokan air yang berasal dari PDAM dan sumber air tanah untuk memenuhi kebutuhan di kantor pusat dan kantor cabang. Untuk mengendalikan konsumsi air, OK BANK menerapkan penggunaan kran otomatis di berbagai titik fasilitas, sehingga pemakaian air dapat lebih terkontrol dan mengurangi potensi pemborosan. Penerapan langkah ini mendukung upaya pengelolaan air yang lebih efektif sejalan dengan kebutuhan operasional OK BANK. [GRI 3-3]

Informasi mengenai konsumsi air OK BANK selama 3 (tiga) tahun terakhir diuraikan sebagai berikut:

tangible efforts to reduce potential emissions of ozone-depleting substances while maintaining a safe and comfortable working environment responsibly.

Water Consumption Management [POJK F.8]

Water is an essential resource that supports the smooth running of daily operational activities, particularly in maintaining workplace comfort and cleanliness. Therefore, water consumption management is an important aspect of the Company's efforts to conduct responsible operations. Properly managed water use is expected to support resource efficiency while ensuring its long-term availability. [GRI 3-3]

In its operations, OK BANK utilizes water supply from PDAM and groundwater sources to meet the needs of the head office and branch offices. To control water consumption, OK BANK implements the use of automatic faucets at various facility points, allowing water use to be more controlled and reducing potential waste. This measure supports more effective water management in line with OK BANK's operational requirements. [GRI 3-3]

Information regarding OK BANK's water consumption over the last 3 (three) years is described as follows:

TABEL KONSUMSI AIR OK BANK [ESG E-04] [GRI 303-5]
Table of OK BANK Water Consumption

No.	Uraian	Satuan Unit	2025	2024	2023	Perubahan Changes (%) 2025	Description
1.	Air PDAM	m^3	4.338	3.647	4.266	18,95	PDAM Water
	Kantor Pusat	m^3	227	241	345	(5,81)	Head Office
	Kantor Cabang	m^3	4.111	3.406	3.921	20,70	Branch Office
2.	Air Tanah	m^3	1.265	1.428	-	(11,41)	Groundwater
	Kantor Pusat	m^3	1.241	1.404	-	(11,61)	Head Office
	Kantor Cabang	m^3	24	24	-	-	Branch Office
Jumlah Konsumsi Air		**m^3**	5.603	**5.075**	**4.266**	**10,40**	**Total Water Consumption**

Pada tahun 2025, OK BANK menggunakan air sebanyak 5.603 m^3, meningkat 10,40% dibandingkan tahun sebelumnya sebesar 5.075 m^3. Kondisi ini terutama dipengaruhi oleh peningkatan aktivitas operasional dan kebutuhan pemeliharaan fasilitas.

Pengelolaan Limbah dan Efluen [POJK F.13, F.14, F.15]

Pengelolaan limbah dan efluen merupakan bagian penting dalam menjaga kebersihan lingkungan kerja dan meminimalkan dampak operasional terhadap lingkungan sekitar. Meskipun kegiatan perbankan tidak menghasilkan limbah dalam jumlah besar, pengelolaan yang tertib dan terencana

In 2025, OK BANK used 5,603 m^3 of water, an increase of 10.40% compared to the previous year of 5,075 m^3. This condition is primarily driven by increased operational activities and facility maintenance requirements.

Waste and Effluent Management [POJK F.13, F.14, F.15]

Waste and effluent management is an important part of maintaining a clean working environment and minimizing operational impacts on the surrounding environment. Although banking activities do not generate large amounts of waste, orderly and planned management is still necessary to ensure

tetap diperlukan untuk memastikan bahwa sisa aktivitas operasional dapat ditangani secara bertanggung jawab dan sesuai dengan ketentuan yang berlaku. [GRI 3-3, 306-1]

Dalam pelaksanaannya, OK BANK menerapkan sistem pemilahan sampah secara bertahap di lingkungan kerja. Pemilahan dilakukan dengan memisahkan limbah organik dan anorganik, serta membedakan antara limbah yang dapat didaur ulang dan yang tidak dapat didaur ulang. Langkah ini bertujuan untuk memudahkan proses pengelolaan lanjutan sekaligus meningkatkan kesadaran internal terhadap pentingnya pengelolaan limbah yang lebih terstruktur. [GRI 306-1]

Untuk pengelolaan limbah domestik, OK BANK bekerja sama dengan pihak ketiga yang memiliki izin resmi dalam pengelolaan limbah rumah tangga. Melalui kerja sama tersebut, OK BANK berupaya memastikan bahwa limbah dikelola secara tepat, aman, dan memberikan nilai tambah melalui proses pemanfaatan kembali. [GRI 306-2]

Sepanjang tahun 2025, OK BANK menghasilkan limbah cair domestik sebanyak 1.374 m^3 dengan rata-rata volume sekitar 4,7 m^3 per hari. Seluruh limbah cair tersebut dikelola melalui kerja sama dengan pihak ketiga yang merupakan vendor pengelolaan limbah berizin resmi, sehingga proses pengolahannya telah sesuai dengan kebijakan internal dan ketentuan peraturan yang berlaku. OK BANK dalam menerapkan praktik pengelolaan limbah yang bertanggung jawab dan mendukung prinsip keberlanjutan lingkungan. [ESG E-05] [GRI 306-3]

Selain itu, sepanjang tahun 2025, tidak terdapat insiden tumpahan yang terjadi. Hal ini mencerminkan penerapan operasional OK BANK yang efisien, bertanggung jawab, serta berlandaskan pada standar lingkungan yang berlaku.

Keanekaragaman Hayati [POJK F.9, F.10]

OK BANK menempatkan keanekaragaman hayati sebagai salah satu pertimbangan penting dalam kegiatan operasionalnya. Kredit yang diberikan selalu dipastikan tidak disalurkan kepada industri dengan kegiatan usaha yang berpotensi merusak atau membahayakan lingkungan, melalui proses evaluasi ketat terhadap calon debitur. Selain itu, lokasi kantor operasional OK BANK tidak berdekatan dengan kawasan konservasi keanekaragaman hayati, sehingga aktivitas OK BANK tetap aman bagi ekosistem sekitar.

Upaya perlindungan keanekaragaman hayati juga diwujudkan melalui berbagai program yang telah dijalankan. Program-program ini mencakup inisiatif yang mendukung pelestarian lingkungan, edukasi masyarakat, dan kerja sama dengan pihak terkait untuk menjaga keberlanjutan ekosistem. Langkah-langkah tersebut menegaskan komitmen OK BANK dalam menjalankan kegiatan usaha yang bertanggung jawab dan ramah lingkungan, sekaligus mendorong kesadaran kolektif terhadap pentingnya keanekaragaman hayati.

that residual operational activities are handled responsibly and in accordance with applicable regulations. [GRI 3-3, 306-1]

In practice, OK BANK implements a gradual waste sorting system in the workplace. Sorting is conducted by separating organic and inorganic waste, as well as distinguishing between recyclable and non-recyclable materials. This measure aims to facilitate subsequent waste management processes while increasing internal awareness of the importance of structured waste management. [GRI 306-1]

For domestic waste management, OK BANK collaborates with third parties that hold official licenses for household waste management. Through this partnership, OK BANK attempts to ensure that waste is managed properly, safely, and provides added value through reuse processes. [GRI 306-2]

Throughout 2025, OK BANK generated 1,374 m^3 of domestic wastewater, with an average volume of approximately 4.7 m^3 per day. All wastewater is managed through cooperation with third-party vendors that are officially licensed in waste management, ensuring that the treatment process complies with internal policies and applicable regulations. OK BANK implements responsible waste management practices and supports environmental sustainability principles. [ESG E-05] [GRI 306-3]

Furthermore, throughout 2025, no spill incidents occurred. This reflects OK BANK's operational practices, which are efficient, responsible, and based on applicable environmental standards.

Biodiversity [POJK F.9, F.10]

The Bank considers biodiversity as one of the important factors in its operational activities. All credit disbursements are ensured not to be extended to industries whose business activities have the potential to damage or endanger the environment, through a tight evaluation process of prospective debtors. In addition, the locations of OK BANK's operational offices are not situated near biodiversity conservation areas, thereby ensuring that OK BANK's activities remain safe for the surrounding ecosystems.

Efforts to protect biodiversity are also realized through various programs that have been implemented. These programs include initiatives that support environmental conservation, community education, and collaboration with relevant stakeholders to maintain ecosystem sustainability. These measures underscore OK BANK's commitment to conducting responsible and environmentally friendly business activities, while also promoting collective awareness of the importance of biodiversity.

Usaha Konservasi Keanekaragaman Hayati

Meskipun kegiatan operasional OK BANK tidak berada di wilayah yang memiliki nilai keanekaragaman hayati yang tinggi, namun demikian OK BANK turut berperan dalam upaya konservasi keanekaragaman hayati melalui penerapan kebijakan yang selektif dalam proses pemberian kredit kepada calon nasabah. Dalam setiap proses penilaian, OK BANK melakukan *screening* dengan memperhatikan kelengkapan dokumen dan tingkat kepatuhan calon nasabah terhadap regulasi lingkungan yang berlaku. Pendekatan ini bertujuan untuk meminimalkan potensi pembiayaan terhadap kegiatan usaha yang berisiko merusak lingkungan dan ekosistem, sekaligus mendorong praktik usaha yang lebih bertanggung jawab terhadap kelestarian keanekaragaman hayati.

Selain itu, OK BANK telah melaksanakan upaya konservasi keanekaragaman hayati melalui kegiatan reboisasi dan penghijauan di sejumlah wilayah. Kegiatan ini dilakukan dengan penanaman pohon di area terbuka dan lingkungan sekitar masyarakat guna mendukung pemulihan ekosistem, meningkatkan kualitas lingkungan, dan membantu penyerapan emisi karbon. OK BANK juga mendukung pelestarian lingkungan melalui partisipasi dalam kegiatan bersih lingkungan dan kampanye kepedulian terhadap alam, yang melibatkan karyawan dan masyarakat setempat.

Pengaduan terkait Lingkungan Hidup [POJK F.16] [GRI 2-16, 2-26]

Selama 3 (tiga) tahun terakhir, OK BANK tidak menerima atau mencatat adanya pengaduan terkait isu lingkungan hidup. Hal ini menunjukkan bahwa operasional dan layanan OK BANK berjalan sesuai dengan standar perlindungan lingkungan yang berlaku. Meski demikian, OK BANK tetap menjaga mekanisme pengaduan yang terbuka dan siap menindaklanjuti setiap laporan terkait lingkungan, sebagai bagian dari komitmen berkelanjutan untuk menjaga kelestarian alam dan memastikan praktik bisnis yang bertanggung jawab.

Biaya Lingkungan Hidup [POJK F.4]

Pengelolaan lingkungan hidup memerlukan dukungan tidak hanya dari sisi kebijakan dan operasional, tetapi juga dari aspek pembiayaan yang memadai. Investasi dalam perlindungan lingkungan menjadi bagian penting dari tanggung jawab OK BANK untuk memastikan bahwa setiap aktivitas yang dijalankan tidak menimbulkan dampak negatif jangka panjang terhadap ekosistem. OK BANK baru melakukan perhitungan terkait biaya lingkungan hidup pada tahun 2025 dan biaya yang dikeluarkan sebesar Rp1,00 juta per bulan untuk pengelolaan sampah dan lingkungan di kantor pusat.

Biodiversity Conservation Efforts

Although OK BANK's operational activities are not located in areas with high biodiversity value, but OK BANK still plays a role in biodiversity conservation through the implementation of selective policies in the credit approval process for prospective customers. In each assessment process, OK BANK conducts screening by paying close attention to the completeness of documentation and the level of compliance of prospective customers with applicable environmental regulations. This approach aims to minimize the potential financing of business activities that pose risks to the environment and ecosystems, while at the same time encouraging more responsible business practices toward the preservation of biodiversity.

Moreover, OK BANK has carried out biodiversity conservation efforts through reforestation and greening activities in several areas. These activities are conducted through tree planting in open areas and within surrounding communities to support ecosystem restoration, improve environmental quality, and help absorb carbon emissions. OK BANK also supports environmental preservation through participation in environmental clean-up activities and nature awareness campaigns involving employees and local communities.

Complaints related to the Environment [POJK F.16] [GRI 2-16, 2-26]

Over the past 3 (three) years, OK BANK has not received or recorded any complaints related to environmental issues. This indicates that OK BANK's operations and services have been conducted in accordance with applicable environmental protection standards. Nevertheless, OK BANK continues to maintain an open complaint-handling mechanism and remains ready to follow up on any environmental-related reports, as part of its ongoing commitment to preserving nature and ensuring responsible business practices.

Environmental Cost [POJK F.4]

Environmental management requires support not only from policy and operational aspects, but also from adequate financial resources. Investment in environmental protection becomes an important part of OK BANK's responsibility to ensure that all activities carried out do not result in long-term negative impacts on ecosystems. OK BANK just began calculating environmental costs in 2025, with expenses amounting to Rp1.00 million per month for waste management and environmental maintenance at the head office.

Pengembangan Sosial dan Kemasyarakatan
Social and Community Development

Dampak Operasional terhadap Masyarakat Sekitar [POJK F.23] [GRI 413-2]

Kegiatan operasional OK BANK memberikan dampak positif bagi masyarakat di sekitar wilayah operasional, khususnya melalui kontribusi terhadap penciptaan kesempatan kerja. Dengan membuka peluang kerja bagi masyarakat setempat, OK BANK berperan dalam meningkatkan kesejahteraan, sekaligus mendukung pengembangan kapasitas SDM melalui peningkatan keterampilan dan pengalaman kerja yang relevan. [GRI 3-3]

Selain kontribusi terhadap ketenagakerjaan, OK BANK turut mendukung penguatan perekonomian daerah melalui kemitraan dengan pemasok lokal dan pelaku usaha setempat. Keterlibatan ini mendorong perputaran ekonomi lokal, memperkuat rantai pasok regional, serta membuka peluang bagi UMKM untuk tumbuh dan berkembang seiring dengan aktivitas operasional OK BANK. Dukungan tersebut juga diwujudkan melalui program pembinaan dan fasilitasi yang bertujuan meningkatkan daya saing dan keberlanjutan usaha pelaku UMKM di sekitar wilayah operasional. [GRI 3-3]

Di luar aspek ekonomi, OK BANK secara konsisten melaksanakan berbagai program CSR yang berfokus pada peningkatan kualitas hidup masyarakat. Program-program tersebut mencakup bidang pendidikan, kesehatan, serta kegiatan sosial lainnya yang disesuaikan dengan kebutuhan masyarakat setempat. Melalui pendekatan yang terintegrasi dan berkelanjutan, OK BANK berupaya membangun hubungan yang harmonis dengan masyarakat sekitar sekaligus berkontribusi terhadap pembangunan sosial dan ekonomi yang inklusif dan berkelanjutan.

Impact of the Operation on the Surrounding Community [POJK F.23] [GRI 413-2]

OK BANK's operational activities have positive impacts on communities surrounding its operational areas, particularly through contributions to job creation. By providing employment opportunities for local communities, OK BANK plays a role in improving welfare while also supporting the development of HR capacity through the enhancement of relevant skills and work experience. [GRI 3-3]

In addition to its contribution to employment, OK BANK also supports the strengthening of regional economies through partnerships with local suppliers and local business actors. This involvement encourages local economic circulation, strengthens regional supply chains, and creates opportunities for MSMEs to grow and develop alongside OK BANK's operational activities. This support is also realized through coaching and facilitation programs aimed at enhancing the competitiveness and business sustainability of MSME actors in areas surrounding OK BANK's operations. [GRI 3-3]

Beyond economic aspects, OK BANK consistently implements various CSR programs focused on improving the quality of life of communities. These programs cover education, health, and other social activities tailored to the needs of local communities. Through an integrated and sustainable approach, OK BANK strives to build harmonious relationships with surrounding communities while contributing to inclusive and sustainable social and economic development.

Kegiatan CSR OK BANK [POJK F.25] [GRI 413-1]

Kegiatan CSR dilaksanakan dan dikoordinasikan oleh Divisi *Corporate Secretary* dengan berpedoman pada ketentuan yang berlaku. Pelaksanaan CSR tersebut mengacu pada POJK Nomor 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik, sehingga setiap program yang dijalankan selaras dengan prinsip keberlanjutan dan tata kelola yang baik. Melalui kerangka regulasi ini, OK BANK berupaya memastikan bahwa aktivitas CSR tidak hanya memenuhi kewajiban kepatuhan, tetapi juga memberikan nilai tambah bagi masyarakat, lingkungan, dan pemangku kepentingan secara berkelanjutan.

OK BANK's CSR Activities [POJK F.25] [GRI 413-1]

CSR activities are implemented and coordinated by the Corporate Secretary Division by referring to the applicable regulations. The implementation of these CSR activities refers to POJK Number 51/POJK.03/2017 concerning the Implementation of Sustainable Finance for Financial Services Institutions, Issuers, and Public Companies, ensuring that each program carried out is aligned with the principles of sustainability and good corporate governance. Through this regulatory framework, OK BANK strives to ensure that its CSR activities not only fulfill compliance obligations but also deliver sustainable added value to the community, the environment, and stakeholders.

Informasi mengenai kegiatan CSR yang dilakukan OK BANK sepanjang tahun 2025 diuraikan sebagai berikut:

Information regarding the CSR activities carried out by OK BANK throughout 2025 is outlined as follows:

Kunjungan ke Panti Asuhan
Visit to an Orphanage



Tujuan Pembangunan Berkelanjutan
Sustainable Development Goals



Penjelasan

Kegiatan kunjungan sosial ke panti asuhan melalui program Berbagi Kasih untuk Sesama berupa pemberian donasi dan bantuan kebutuhan kepada anak-anak panti asuhan.

Explanation

A social visit to an orphanage through the Sharing Care for Others program, involving donations and the provision of essential needs to orphaned children.

Capaian

Melalui program ini, OK BANK turut membantu anak-anak panti asuhan berupa donasi dan kebutuhan dasar sebagai bentuk kepedulian sosial dan dukungan terhadap peningkatan kesejahteraan kelompok rentan.

Achievement

Through this program, OK BANK helps orphanage children by providing donations and basic necessities as a form of social concern and support for improving the welfare of vulnerable groups.

Pembagian Takjil Gratis (Bulan Ramadhan Tahun 2025)
Free Takjil Distribution (Month of Ramadhan 2025)



Tujuan Pembangunan Berkelanjutan
Sustainable Development Goals



Penjelasan

Program pembagian takjil gratis kepada masyarakat sekitar selama bulan Ramadhan 2025 yang dilaksanakan setiap hari Jumat (7, 14, dan 21 Maret 2025).

Explanation

A program to distribute free takjil to the surrounding community during the month of Ramadan 2025, conducted every Friday (March 7, 14, and 21, 2025).

Capaian

Program pembagian takjil gratis telah terlaksana dengan baik selama bulan Ramadhan tahun 2025 yang dilaksanakan sebanyak 3 (tiga) kali dengan total 300 (tiga ratus) paket takjil sebagai bentuk kepedulian sosial dan dukungan terhadap pemenuhan kebutuhan pangan kepada masyarakat sekitar.

Achievement

The free takjil distribution program was successfully implemented during Ramadan 2025, which was carried out 3 (three) times with a total of 300 (three hundred) takjil packages, as a form of social care and support in meeting the food needs of the surrounding community.

Donor Darah
Blood Donation



Tujuan Pembangunan Berkelanjutan
Sustainable Development Goals



Penjelasan	Explanation
Kegiatan donor darah yang melibatkan karyawan dan masyarakat yang diikuti oleh 82 (delapan puluh dua) pendonor.	A blood donation activity involving employees and the public, participated in by 82 (eighty-two) donors.
Capaian	**Achievement**
Dalam kegiatan donor darah ini, OK BANK berhasil mengumpulkan 53 (lima puluh tiga) kantong darah yang disalurkan melalui pihak terkait untuk mendukung ketersediaan stok darah bagi masyarakat yang membutuhkan.	Through this blood donation activity, OK BANK successfully collected 53 (fifty-three) bags of blood, which were distributed through the relevant parties to support the availability of blood supplies for those in need.

Bantuan Kemanusiaan untuk Korban Bencana Alam
Humanitarian Assistance for Natural Disaster Victims



Tujuan Pembangunan Berkelanjutan
Sustainable Development Goals



Penjelasan	Explanation
Menyalurkan bantuan kemanusiaan bagi para korban bencana alam.	Distributing humanitarian assistance to victims of natural disasters.
Capaian	**Achievement**
Dalam kegiatan bantuan ini, OK BANK membangun kerja sama dengan Yayasan Kitabisa untuk menyalurkan bantuan terhadap masyarakat terdampak bencana alam di Sumatra.	Through this assistance initiative, OK BANK collaborated with the Kitabisa Foundation to distribute aid to communities affected by natural disasters in Sumatra.

Pada tahun 2025, OK BANK melaksanakan kegiatan CSR melalui pemberian sumbangan kepada panti asuhan sebagai bentuk investasi sosial kepada komunitas nirlaba. Bantuan yang diberikan berupa donasi dan pemenuhan kebutuhan dasar bagi anak-anak panti sebagai wujud komitmen Bank dalam mendukung kesejahteraan sosial dan meningkatkan kualitas hidup masyarakat yang membutuhkan. [ESG S-12]

In 2025, OK BANK carried out CSR activities through donations to an orphanage as a form of social investment in non-profit communities. The assistance provided included donations and the fulfillment of basic needs for orphaned children, as a manifestation of the Bank's commitment to supporting social welfare and improving the quality of life of those in need. [ESG S-12]

Pengaduan Masyarakat [POJK F.24] [GRI 2-16, 2-26] [GRI 413-1]

Sebagai bentuk komitmen terhadap transparansi dan akuntabilitas, OK BANK menyediakan layanan pengaduan masyarakat yang dapat dimanfaatkan untuk menyampaikan keluhan, masukan, maupun informasi terkait kegiatan dan layanan OK BANK. Mekanisme ini dirancang agar mudah diakses dan dikelola secara bertanggung jawab, sehingga setiap pengaduan dapat ditindaklanjuti secara tepat. Melalui penyediaan layanan tersebut, OK BANK berupaya membangun hubungan yang terbuka dengan masyarakat dan meningkatkan kualitas layanan serta kepercayaan publik. Adapun, pelaporan tersebut dapat disampaikan melalui:

- customercare@okbank.co.id
- 150112
- okbank Indonesia

Selama 3 (tiga) tahun terakhir, OK BANK tidak menerima pengaduan dari masyarakat.

Public Complaints [POJK F.24] [GRI 2-16, 2-26] [GRI 413-1]

As part of its commitment to transparency and accountability, OK BANK provides a community complaint service that can be used to submit complaints, feedback, or information related to OK BANK's activities and services. This mechanism is designed to be easily accessible and responsibly managed, ensuring that each complaint can be properly followed up. Through the provision of this service, OK BANK attempts to build open relationships with the community and enhance service quality as well as public trust. Reports may be submitted through the following channels:

- customercare@okbank.co.id
- 150112
- okbank Indonesia

Over the past 3 (three) years, OK BANK has not received any complaints from the public.

Aspek Ketenagakerjaan
Employment Aspects

OK BANK menempatkan aspek ketenagakerjaan sebagai salah satu pilar utama dalam mendukung keberlanjutan operasional dan pencapaian kinerja jangka panjang. OK BANK berkomitmen menciptakan lingkungan kerja yang adil, aman, dan kondusif, dengan memastikan pemenuhan hak-hak tenaga kerja sesuai dengan ketentuan peraturan perundang-undangan yang berlaku. Pendekatan ini diwujudkan melalui penerapan kebijakan ketenagakerjaan yang transparan, penerapan prinsip kesetaraan dan non-diskriminasi, serta pengelolaan hubungan kerja yang profesional dan beretika.

Sejalan dengan komitmen tersebut, OK BANK secara berkelanjutan mendorong pengembangan kompetensi karyawan melalui penyediaan program pelatihan dan peningkatan kapasitas yang disesuaikan dengan kebutuhan organisasi dan perkembangan industri perbankan. OK BANK juga senantiasa memperhatikan keseimbangan antara kehidupan kerja dan kehidupan pribadi karyawan dengan menyediakan pengaturan kerja yang mendukung kesehatan, keselamatan, dan kesejahteraan karyawan. Melalui pengelolaan SDM yang terintegrasi dan berorientasi pada pengembangan berkelanjutan, OK BANK berupaya meningkatkan produktivitas, loyalitas, serta membangun budaya kerja yang inklusif, transparan, dan berkelanjutan.

OK BANK places employment aspects as one of the main pillars in supporting operational sustainability and the achievement of long-term performance. OK BANK is committed to creating a fair, safe, and conducive work environment by ensuring the fulfillment of employees' rights in accordance with applicable laws and regulations. This approach is realized through the implementation of transparent employment policies, the application of principles of equality and non-discrimination, and the professional and ethical management of employment relations.

In line with this commitment, OK BANK continuously encourages employee competency development through the provision of training and capacity-building programs tailored to organizational needs and developments in the banking industry. OK BANK also consistently pays attention to the balance between employees' work and personal lives by providing work arrangements that support health, safety, and employee well-being. Through integrated HR management oriented toward sustainable development, OK BANK tries to enhance productivity and loyalty, while building an inclusive, transparent, and sustainable work culture.

Kebijakan Umum Ketenagakerjaan

OK BANK memandang SDM sebagai aset strategis yang berperan penting dalam mendukung pencapaian kinerja dan keberlanjutan usaha. Oleh karena itu, kebijakan ketenagakerjaan disusun secara komprehensif untuk mengatur hubungan kerja yang adil dan berimbang, mulai dari perencanaan kebutuhan tenaga kerja, proses rekrutmen, pengembangan kompetensi, hingga pengelolaan kinerja, dengan senantiasa mengedepankan kepatuhan terhadap peraturan perundang-undangan yang berlaku.

Melalui penerapan kebijakan tersebut, OK BANK memastikan terpenuhinya hak dan kewajiban karyawan secara proporsional, serta menyediakan kesempatan yang setara bagi seluruh individu tanpa diskriminasi. OK BANK juga menaruh perhatian pada penciptaan lingkungan kerja yang menjunjung tinggi profesionalisme, etika, serta keselamatan dan kesehatan kerja. Dengan pendekatan pengelolaan sumber daya manusia yang terintegrasi dan berkelanjutan, OK BANK mendorong terciptanya hubungan kerja yang harmonis dan produktif, sehingga karyawan dapat berkembang secara optimal seiring dengan pertumbuhan dan transformasi OK BANK.

Employment General Policy

OK BANK views HR as a strategic asset that plays an important role in supporting performance achievement and business sustainability. Therefore, its employment policies are formulated comprehensively to regulate fair and balanced employment relations, covering workforce planning, recruitment processes, competency development, and performance management, while consistently prioritizing compliance with applicable laws and regulations.

Through the implementation of these policies, OK BANK ensures the proportional fulfillment of employees' rights and obligations, as well as providing equal opportunities for all individuals without discrimination. OK BANK also places strong emphasis on creating a work environment that upholds professionalism, ethics, and occupational health and safety. With an integrated and sustainable human resource management approach, OK BANK encourages the establishment of harmonious and productive employment relationships, enabling employees to develop optimally alongside OK BANK's growth and transformation.

Prinsip Kesetaraan [POJK F.18]

OK BANK menempatkan prinsip kesetaraan sebagai landasan penting dalam setiap aspek operasional dan pengelolaan SDM. OK BANK memastikan bahwa setiap karyawan, tanpa memandang jenis kelamin, usia, latar belakang pendidikan, atau faktor lainnya, memiliki akses yang setara terhadap kesempatan kerja, pengembangan karier, dan penghargaan atas prestasi. Pendekatan ini menciptakan lingkungan kerja yang inklusif, di mana setiap individu merasa dihargai dan termotivasi untuk memberikan kontribusi terbaiknya, sekaligus mendorong terciptanya budaya organisasi yang adil dan harmonis. [GRI 3-3]

Selain penerapan di internal OK BANK, prinsip kesetaraan juga tercermin dalam hubungan OK BANK dengan mitra, nasabah, dan masyarakat sekitar. OK BANK berkomitmen untuk menjalankan praktik bisnis yang tidak diskriminatif, memberikan kesempatan yang sama bagi seluruh pihak yang terlibat dalam ekosistemnya. Upaya ini memperkuat kepercayaan publik, mendukung keberlanjutan sosial, dan menegaskan posisi OK BANK sebagai institusi yang mengedepankan nilai keadilan dan kesetaraan dalam setiap tindakannya.

Tenaga Kerja Anak dan Kerja Paksa [POJK F.19] [ESG S-10] [GRI 408-1, 409-1]

OK BANK menegaskan komitmennya untuk menolak penggunaan tenaga kerja anak dalam seluruh proses rekrutmen dan operasional Bank. OK BANK hanya membuka peluang kerja bagi individu yang memenuhi persyaratan pendidikan minimal Sarjana (S1), sehingga memastikan bahwa seluruh karyawan yang direkrut memiliki kompetensi dan kualifikasi yang sesuai dengan tanggung jawab pekerjaan. Kebijakan ini sejalan dengan prinsip perlindungan hak anak dan standar etika ketenagakerjaan yang berlaku secara nasional. [GRI 3-3]

Selain itu, OK BANK menerapkan jam kerja karyawan sebanyak 40 jam per minggu, sesuai dengan ketentuan yang diatur dalam Pasal 77 Undang-Undang Nomor 13 Tahun 2003 tentang Ketenagakerjaan. Penerapan jam kerja ini bertujuan untuk menjaga keseimbangan antara produktivitas kerja dan kesejahteraan karyawan, sekaligus menegakkan prinsip bahwa seluruh tenaga kerja bekerja secara sukarela dan tanpa paksaan. Dengan demikian, OK BANK memastikan bahwa praktik ketenagakerjaan yang dijalankan menghormati hak-hak karyawan dan mendukung lingkungan kerja yang adil serta aman. [GRI 3-3]

Atas komitmen tersebut, OK BANK tidak menerima laporan pengaduan dari pemangku kepentingan terkait dengan insiden kasus pelibatan tenaga kerja anak atau tenaga kerja paksa dalam lingkungan bisnis OK BANK maupun di sepanjang rantai nilai bisnis OK BANK.

Principle of Equality [POJK F.18]

OK BANK considers the principle of equality as an essential foundation in all aspects of its operations and HR management. OK BANK ensures that every employee, regardless of gender, age, educational background, or other factors, has equal access to employment opportunities, career development, and recognition of achievements. This approach creates an inclusive work environment in which every individual feels valued and motivated to contribute their best, while also encouraging a fair and harmonious organizational culture. [GRI 3-3]

Beyond its internal implementation, the principle of equality is also reflected in OK BANK's relationships with partners, customers, and surrounding communities. OK BANK is committed to conducting non-discriminatory business practices and providing equal opportunities to all parties involved in its ecosystem. These efforts strengthen public trust, support social sustainability, and affirm OK BANK's position as an institution that upholds the values of fairness and equality in all of its actions.

Child Labor and Forced Labor [POJK F.19] [ESG S-10] [GRI 408-1, 409-1]

OK BANK emphasizes its commitment to rejecting the use of child labor in all recruitment and operational processes of the Bank. OK BANK only offers employment opportunities to individuals who meet the minimum educational requirement of a Bachelor's degree (S1), thereby ensuring that all recruited employees possess the competencies and qualifications appropriate to their job responsibilities. This policy is aligned with the principles of child rights protection and nationally applicable labor ethics standards. [GRI 3-3]

Moreover, OK BANK implements a 40-hour workweek in accordance with the provisions set out in Article 77 of Law Number 13 of 2003 on Manpower. The implementation of these working hours aims to maintain a balance between work productivity and employee well-being, while also upholding the principle that all employees work voluntarily and without coercion. Accordingly, OK BANK ensures that its employment practices respect employees' rights and support a fair and safe working environment. [GRI 3-3]

In line with this commitment, OK BANK has not received any complaints or reports from stakeholders related to incidents involving child labor or forced labor within OK BANK's business environment or throughout its business value chain.

Dukungan terhadap Hak Asasi Manusia [ESG S-05, S-09]

OK BANK menempatkan dukungan terhadap Hak Asasi Manusia (HAM) sebagai salah satu prinsip dasar dalam operasional dan pengelolaan bisnis, dengan memastikan bahwa seluruh kegiatan OK BANK menghormati hak setiap individu, baik karyawan, nasabah, maupun masyarakat sekitar. OK BANK menerapkan kebijakan dan prosedur yang mendukung lingkungan kerja yang aman, bebas dari diskriminasi, dan menghargai martabat setiap orang. Sepanjang tahun 2025, tidak terdapat laporan atau pengaduan terkait pelanggaran HAM, yang menunjukkan bahwa praktik operasional OK BANK berjalan sesuai dengan standar HAM yang berlaku. [ESG S-09]

Pencegahan Pelecehan Seksual dan Non-Diskriminasi [ESG S-08] [GRI 406-1]

OK BANK menegaskan komitmennya untuk menciptakan lingkungan kerja yang aman dan menghormati hak setiap individu dengan menerapkan kebijakan yang jelas terkait pencegahan pelecehan seksual dan praktik non-diskriminasi. Seluruh karyawan diwajibkan memahami dan mematuhi aturan ini, sementara mekanisme pelaporan yang terbuka tersedia bagi siapa saja yang menghadapi atau menyaksikan pelanggaran. Pendekatan ini tidak hanya melindungi karyawan dari perlakuan yang tidak pantas, tetapi juga membangun budaya kerja yang adil, menghargai perbedaan, dan mendorong terciptanya atmosfer profesional di mana setiap orang dapat bekerja dengan rasa aman dan dihormati. [GRI 3-3]

Atas komitmen tersebut, OK BANK tidak menerima pengaduan dari pemangku kepentingan terkait dengan adanya insiden kasus pelecehan seksual maupun tindakan diskriminasi yang terjadi di lingkungan kerja OK BANK.

Rekrutmen Karyawan [GRI 401-1]

OK BANK melaksanakan proses rekrutmen karyawan secara profesional dan transparan, dengan mengedepankan prinsip kesetaraan, kompetensi, dan integritas. Proses ini dirancang untuk memastikan setiap kandidat memiliki kesempatan yang sama, tanpa diskriminasi, dan sesuai dengan kebutuhan serta standar kualitas Bank. Selain itu, OK BANK juga menekankan pentingnya pengembangan potensi karyawan sejak tahap perekrutan, sehingga dapat membangun tim yang kompeten, berdedikasi, dan mendukung pencapaian tujuan strategis OK BANK secara berkelanjutan. [GRI 3-3]

Support for Human Rights [ESG S-05, S-09]

OK BANK places support for Human Rights as one of the fundamental principles in its operations and business management, ensuring that all OK BANK activities respect the rights of every individual, including employees, customers, and surrounding communities. OK BANK implements policies and procedures that support a safe work environment, free from discrimination, and that respect the dignity of every person. Throughout 2025, there were no reports or complaints related to human rights violations, indicating that OK BANK's operational practices were conducted in accordance with applicable human rights standards. [ESG S-09]

Prevention of Sexual Harassment and Non-Discrimination [ESG S-08] [GRI 406-1]

OK BANK affirms its commitment to creating a safe work environment and respecting the rights of every individual by implementing clear policies on the prevention of sexual harassment and non-discriminatory practices. All employees are required to understand and comply with these rules, while open reporting mechanisms are available to anyone who experiences or witness violations. This approach not only protects employees from inappropriate treatment, but also builds a fair work culture that values diversity and fosters a professional atmosphere in which everyone can work safely and with dignity. [GRI 3-3]

In line with this commitment, OK BANK has not received any complaints from stakeholders regarding incidents of sexual harassment or discriminatory actions occurring within OK BANK's work environment.

Employee Recruitment [GRI 401-1]

OK BANK conducts its employee recruitment process in a professional and transparent manner, prioritizing the principles of equality, competence, and integrity. This process is designed to ensure that every candidate has equal opportunity, without discrimination, and in accordance with the Bank's needs and quality standards. In addition, OK BANK emphasizes the importance of developing employee potential from the recruitment stage, thereby building a competent and dedicated team that supports the sustainable achievement of OK BANK's strategic objectives. [GRI 3-3]

Informasi mengenai rekrutmen karyawan OK BANK selama 3 (tiga) tahun terakhir diuraikan sebagai berikut:

Information regarding OK BANK's employee recruitment over the past 3 (three) years is outlined as follows:

Uraian	2025			2024			2023			Description
	Pria Male	Wanita Female	Jumlah Total	Pria Male	Wanita Female	Jumlah Total	Pria Male	Wanita Female	Jumlah Total	
Perputaran Karyawan berdasarkan Usia **Employee Recruitment by Age**										
<30 Tahun	4	9	13	11	14	25	19	26	45	<30 Years Old
30-50 Tahun	20	22	42	19	9	28	21	16	37	30-50 Years Old
>50 Tahun	1	2	3	2	2	4	2	-	2	>50 Years Old
Jumlah	25	33	58	**32**	**25**	**57**	**42**	**42**	**84**	**Total**
Perputaran Karyawan berdasarkan Wilayah **Employee Recruitment by Region**										
Jakarta	23	26	49	27	20	47	37	32	69	Jakarta
Jawa Tengah	-	1	1	-	2	2	-	1	1	Central Java
Jawa Timur	-	2	2	2	-	2	1	3	4	East Java
Bali	1	2	3	2	2	4	1	2	3	Bali
Jawa Barat	1	2	3	1	1	2	3	4	7	West Java
Jumlah	25	33	58	**32**	**25**	**57**	**42**	**42**	**84**	**Total**

Tingkat Perputaran Karyawan

Tingkat perputaran karyawan merupakan salah satu indikator penting dalam menilai stabilitas OK BANK dan efektivitas pengelolaan SDM. Perputaran karyawan dapat dipengaruhi oleh berbagai faktor, seperti peluang pengembangan karier, kondisi lingkungan kerja, dan dinamika kebutuhan organisasi. Dengan memantau dan mengelola tingkat perputaran karyawan secara berkelanjutan, OK BANK dapat menjaga kesinambungan kompetensi, meningkatkan produktivitas, dan menciptakan lingkungan kerja yang mendukung pertumbuhan jangka panjang. Informasi mengenai tingkat perputaran karyawan OK BANK selama 3 (tiga) tahun terakhir diuraikan sebagai berikut:

Employee Turnover Rate

Employee turnover rate is one of the important indicators used to assess OK BANK's stability and the effectiveness of its HR management. Employee turnover may be influenced by various factors, such as career development opportunities, working environment conditions, and the dynamics of organizational needs. By continuously monitoring and managing employee turnover rates, OK BANK can maintain competency continuity, enhance productivity, and create a work environment that supports long-term growth. Information regarding OK BANK's employee turnover rates over the past 3 (three) years is outlined as follows:

Uraian	2025			2024			2023			Description
	Pria Male	Wanita Female	Jumlah Total	Pria Male	Wanita Female	Jumlah Total	Pria Male	Wanita Female	Jumlah Total	
Perputaran Karyawan berdasarkan Usia **Employee Recruitment by Age**										
<30 Tahun	17	14	31	5	9	14	14	16	30	<30 Years Old
30-50 Tahun	28	19	47	13	5	18	20	8	28	30-50 Years Old
>50 Tahun	-	-	-	-	-	-	-	2	2	>50 Years Old
Jumlah	45	33	78	**18**	**14**	**32**	**34**	**26**	**60**	**Total**
Perputaran Karyawan berdasarkan Wilayah **Employee Recruitment by Region**										
Jakarta	43	30	76	18	14	32	34	26	60	Jakarta
Jawa Tengah	-	-	-	-	-	-	-	-	-	Central Java
Jawa Timur	1	1	2	-	-	-	-	-	-	East Java
Bali	-	1	1	-	-	-	-	-	-	Bali
Jawa Barat	1	1	2	-	-	-	-	-	-	West Java
Jumlah	45	33	78	**18**	**14**	**32**	**34**	**26**	**60**	**Total**

Uraian	2025		2024*		2023*		Description
	Pria Male	Wanita Female	Pria Male	Wanita Female	Pria Male	Wanita Female	
Jumlah Karyawan Masuk	25	33	32	25	42	42	Total New Employees
Jumlah Karyawan Keluar	45	33	18	14	34	26	Total Employees Resigned
Jumlah Karyawan	161	164	167	158	170	157	Total Employees
Tingkat Perputaran Karyawan	**23,64%**		**9,68%**		**18,35%**		**Employee Turnover Rate**

* Disajikan kembali. / Restated.

Pada tahun 2025, jumlah karyawan baru mencapai 58 orang atau 17,52% dari jumlah karyawan. Sementara itu, jumlah karyawan yang keluar mencapai 78 orang atau 23,56% dari jumlah karyawan. [ESG S-03]

In 2025, the total new employees reached 58 people, or 17.52% of the total workforce. Meanwhile, the total employees who left the Company amounted to 78 people, or 23.56% of the total workforce. [ESG S-03]

Karyawan Sementara [ESG S-04] [GRI 2-8]

OK BANK melibatkan juga karyawan sementara sebagai pendukung kebutuhan operasional tertentu, terutama saat adanya peningkatan beban kerja atau periode tertentu yang memerlukan tambahan tenaga kerja. Karyawan sementara ditempatkan sesuai dengan kebutuhan bisnis OK BANK, baik pada fungsi pelayanan nasabah maupun unit operasional lainnya, guna memastikan kelancaran aktivitas operasional. Meskipun memiliki masa kerja yang terbatas, OK BANK memastikan bahwa karyawan sementara memperoleh pembekalan dan pelatihan yang memadai agar dapat menjalankan tugas dan tanggung jawabnya secara optimal. Pendekatan ini dilakukan untuk menjaga kualitas layanan dan efektivitas operasional, sekaligus mendukung pencapaian kinerja OK BANK secara keseluruhan. Informasi mengenai jumlah karyawan sementara OK BANK diuraikan sebagai berikut:

Temporary Employees [ESG S-04] [GRI 2-8]

OK BANK also engages temporary employees to support certain operational needs, particularly during periods of increased workload or at specific times requiring additional manpower. Temporary employees are assigned in accordance with OK BANK's business needs, both in customer service functions and other operational units, to ensure the smooth execution of operational activities. Although their employment period is limited, OK BANK ensures that temporary employees receive adequate orientation and training so that they can perform their duties and responsibilities optimally. This approach is implemented to maintain service quality and operational effectiveness, while also supporting OK BANK's overall performance. Information regarding the total OK BANK's temporary employees is outlined as follows:

Uraian	Jumlah Karyawan Total Employees	Persentase Karyawan Employee Percentage (%)	Description
Karyawan OK BANK yang Dipegang oleh Kontraktor dan/atau Konsultan	146	44,11	OK BANK Employees Managed by Contractors and/or Consultants

Cuti Melahirkan [GRI 401-3]

OK BANK memberikan perhatian yang serius terhadap kesejahteraan karyawan melalui penerapan kebijakan cuti melahirkan yang mendukung keseimbangan antara kehidupan kerja dan keluarga. Setiap karyawan perempuan yang melahirkan berhak memperoleh cuti melahirkan selama 3 (tiga) bulan, sehingga memiliki waktu yang memadai untuk mempersiapkan persalinan serta menjalani masa pemulihan dan perawatan bayi secara optimal.

Selain itu, OK BANK juga memberikan dukungan terhadap peran karyawan laki-laki dalam mendampingi pasangan pada masa persalinan dengan menyediakan cuti bagi karyawan pria selama 2 (dua) hari, sesuai dengan ketentuan yang berlaku. Kebijakan ini mencerminkan komitmen OK BANK

Maternity Leave [GRI 401-3]

OK BANK gives serious attention to employee welfare through the implementation of maternity leave policies that support a balance between work and family life. Every female employee who gives birth is entitled to 3 (three) months of maternity leave, providing sufficient time to prepare for childbirth as well as to undergo recovery and care for the newborn optimally.

Moreover, OK BANK also supports the role of male employees in accompanying their partners during childbirth by providing paternity leave for male employees for 2 (two) days, in accordance with applicable regulations. This policy reflects OK BANK's commitment to creating an inclusive and family-

dalam menciptakan lingkungan kerja yang inklusif dan ramah keluarga, sekaligus menegaskan kepedulian OK BANK terhadap pemenuhan hak dan kesejahteraan seluruh karyawan.

friendly work environment, while also affirming its concern for the fulfillment of the rights and well-being of all employees.

Informasi lebih lengkap mengenai jumlah karyawan yang mengambil cuti melahirkan diuraikan sebagai berikut:

More detailed information regarding the total employees who took maternity leave is outlined as follows:

Uraian Description	2025		2024		2023	
	Pria Male	Wanita Female	Pria Male	Wanita Female	Pria Male	Wanita Female
Karyawan yang berhak mendapat dispensasi/cuti melahirkan Employees entitled to maternity leave/dispensation	125	104	122	89	122	82
Karyawan yang mengambil dispensasi/cuti melahirkan Employees who took maternity leave/dispensation	6	9	5	12	5	9
Karyawan yang kembali bekerja pada periode pelaporan setelah dispensasi/cuti melahirkan berakhir Employees who returned to work during the reporting period after the maternity leave/dispensation ended	6	9	5	12	5	9
Karyawan yang kembali bekerja setelah dispensasi cuti melahirkan berakhir, yang masih dipekerjakan 12 (dua belas) bulan setelah kembali bekerja Employees who returned to work after the maternity leave/dispensation ended and were still employed 12 (twelve) months after returning to work	6	9	5	12	5	9
Return to work and retention rate karyawan yang mengambil cuti melahirkan (%) Return-to-work and retention rate of employees who took maternity leave (%)	100,00	100,00	100,00	100,00	100,00	100,00

Pada tahun 2025, jumlah karyawan wanita yang mengambil cuti melahirkan sebanyak 6 (enam) orang. Dari jumlah tersebut, tingkat karyawan yang kembali bekerja mencapai 100,00% dan tingkat karyawan yang dipertahankan hingga 12 (dua belas) bulan setelah cuti melahirkan berakhir mencapai 100,00%.

In 2025, the total female employees who took maternity leave amounted to 6 (six) people. Of this number, the return-to-work rate reached 100.00%, while the retention rate of employees who remained employed up to 12 (twelve) months after the end of maternity leave reached 100.00%.

Program Pensiun [GRI 201-3]

OK BANK menyediakan program pensiun bagi karyawan sebagai bagian dari upaya untuk memastikan kesejahteraan jangka panjang mereka. Dalam program ini, kontribusi disalurkan baik dari pihak OK BANK maupun dari karyawan ke dalam dana pensiun yang dikelola secara profesional. Skema ini memberikan kepastian finansial bagi karyawan setelah masa kerja berakhir, sekaligus menunjukkan perhatian OK BANK terhadap perlindungan dan perencanaan masa depan tenaga kerjanya. OK BANK menyediakan program pensiun karyawan yang dikelola oleh BPJS Ketenagakerjaan, di mana karyawan mengontribusikan sebanyak 1% dan OK BANK 2% dari gaji pokok karyawan.

Pension Program [GRI 201-3]

OK BANK provides a pension program for employees as part of its efforts to ensure their long-term welfare. Under this program, contributions are made by both OK BANK and employees into a professionally managed pension fund. This scheme provides financial security for employees after the end of their working period, while also demonstrating OK BANK's commitment to employee protection and future planning. OK BANK provides an employee pension program managed by BPJS Employment, under which employees contribute 1% and OK BANK contributes 2% of the employee's basic salary.

Pada tahun 2025, jumlah kontribusi yang dibayar ke dana pensiun BPJS Ketenagakerjaan mencapai Rp6,28 miliar, meningkat 13,08% dibandingkan tahun sebelumnya sebesar Rp5,55 miliar.

In 2025, the total contribution paid to the BPJS Ketenagakerjaan pension fund reached Rp6.28 billion, an increase of 13.08% compared to the previous year of Rp5.55 billion.

Kesejahteraan Karyawan

Kesejahteraan karyawan menjadi salah satu fokus utama dalam manajemen SDM di OK BANK. Pemberian upah kepada karyawan dilakukan dengan mengacu pada ketentuan Undang-Undang Nomor 13 Tahun 2003 tentang Ketenagakerjaan serta Ketentuan Upah Minimum Provinsi/Kabupaten/Kota yang berlaku. Selain itu, dalam penyusunan paket remunerasi, OK BANK juga mengikuti ketentuan POJK Nomor 45/POJK.03/2015 tentang Penerapan Tata Kelola dalam Pemberian Remunerasi Bagi Bank Umum, sehingga kebijakan kompensasi yang diterapkan mencerminkan prinsip keadilan, transparansi, dan profesionalisme.

Selain kompensasi finansial, OK BANK menyediakan berbagai fasilitas yang mendukung kesejahteraan karyawan secara menyeluruh. Fasilitas kesehatan dan asuransi menjadi bagian dari perlindungan karyawan, sehingga mereka dapat bekerja dengan rasa aman dan terlindungi dari risiko kesehatan yang mungkin timbul. Penyediaan fasilitas ini tidak hanya meningkatkan kenyamanan kerja, tetapi juga mencerminkan kepedulian OK BANK terhadap kualitas hidup karyawan.

Tidak hanya dari sisi perlindungan dan kompensasi, OK BANK juga mendorong pengembangan kompetensi dan karier karyawan melalui program pelatihan yang terstruktur. OK BANK menyediakan kesempatan bagi karyawan untuk meningkatkan kemampuan teknis maupun *soft skills* yang relevan dengan peran karyawan. Pendekatan ini membantu karyawan mencapai potensi maksimalnya sekaligus mendukung pertumbuhan profesional yang berkelanjutan di lingkungan kerja.

Dengan kombinasi kompensasi yang adil, fasilitas pendukung, dan program pengembangan karier, OK BANK berupaya menciptakan lingkungan kerja yang harmonis dan produktif. Kebijakan kesejahteraan ini tidak hanya meningkatkan motivasi dan loyalitas karyawan, tetapi juga mendukung kinerja keseluruhan OK BANK dalam mencapai tujuan bisnis secara berkelanjutan.

Upah Minimum Regional [POJK F.20]

OK BANK memberikan perhatian khusus terhadap penerapan Upah Minimum Regional (UMR) sebagai bagian dari komitmen terhadap kesejahteraan karyawan dan kepatuhan terhadap peraturan ketenagakerjaan yang berlaku. Besaran upah yang diberikan disesuaikan dengan standar Upah Minimum Provinsi, Kabupaten, atau Kota, sehingga setiap karyawan menerima kompensasi yang adil sesuai dengan wilayah tempat mereka bekerja. Pendekatan ini mencerminkan prinsip keadilan dan profesionalisme dalam pengelolaan SDM, sekaligus mendukung stabilitas finansial dan motivasi kerja karyawan. [GRI 3-3]

Employee Welfare

Employee welfare is one of the main focuses of HR management at OK BANK. Employee remuneration is provided in accordance with the provisions of Law Number 13 of 2003 on Manpower as well as the applicable Provincial/Regency/City Minimum Wage regulations. In addition, in structuring remuneration packages, OK BANK also adheres to POJK Number 45/POJK.03/2015 on the Implementation of Good Corporate Governance in Remuneration for Commercial Banks, ensuring that the compensation policies applied reflect the principles of fairness, transparency, and professionalism.

Beyond financial compensation, OK BANK provides various facilities that support employees' overall well-being. Health and insurance benefits form part of employee protection, enabling employees to work with a sense of security and protection against potential health risks. The provision of these facilities not only enhances workplace comfort but also reflects OK BANK's concern for employees' quality of life.

In addition to protection and compensation, OK BANK also encourages employee competency and career development through structured training programs. OK BANK provides opportunities for employees to enhance both technical skills and soft skills relevant to their roles. This approach helps employees achieve their maximum potential while supporting sustainable professional growth within the workplace.

Through a combination of fair compensation, supporting facilities, and career development programs, OK BANK strives to create a harmonious and productive work environment. These welfare policies not only increase employee motivation and loyalty, but also support OK BANK's overall performance in achieving its business objectives sustainably.

Regional Minimum Wage [POJK F.20]

OK BANK gives special attention to the implementation of the Regional Minimum Wage (UMR) as part of its commitment to employee welfare and compliance with applicable labor regulations. The level of wages provided is adjusted to the applicable Provincial, Regency, or City Minimum Wage standards, ensuring that each employee receives fair compensation in accordance with the region in which they work. This approach reflects the principles of fairness and professionalism in HR management, while also supporting employees' financial stability and work motivation. [GRI 3-3]

Informasi mengenai perbandingan upah minimum OK BANK dengan UMR pada tahun 2025 diuraikan sebagai berikut:

Information regarding the comparison between OK BANK's minimum wages and the UMR in 2025 is outlined as follows:

TABEL PERBANDINGAN UPAH MINIMUM OK BANK VS UMR 2025 [GRI 202-1]

Table of the Comparison of the OK BANK's Minimum Wage vs UMR in 2025

No.	Wilayah Operasi	Upah Minimum Setempat Regional Minimum Wage (Rp)	Upah Karyawan Baru Golongan Terendah New Employee Wage for the Lowest Group (Rp)		Rasio Perbandingan antara Upah Minimum OK BANK dengan UMR Ratio Comparison between OK BANK's Minimum Wage and the UMR (%)		Operating Region
			Pria Male	Wanita Female	Pria Male	Wanita Female	
1.	Jakarta	5.396.761	5.400.000	5.400.000	**100,06**	**100,06**	Jakarta
2.	Jawa Tengah	2.169.348	5.400.000	5.400.000	**248,92**	**248,92**	Central Java
3.	Jawa Timur	2.305.985	5.400.000	5.400.000	**234,17**	**234,17**	East Java
4.	Bali	3.298.117	5.400.000	5.400.000	**163,73**	**163,73**	Bali
5.	Jawa Barat	2.191.238	5.400.000	5.400.000	**246,44**	**246,44**	West Java

PERBANDINGAN RASIO UPAH YANG DITERIMA KARYAWAN WANITA DAN PRIA BERDASARKAN LEVEL JABATAN [GRI 405-2]

Comparison of Wage Ratios Received by Female and Male Employees by Job Level

Uraian Description	Wanita Female	Pria Male
Executive Level	1,00	1,00
Senior Level	1,00	1,00
Mid Level	1,00	1,00
Entry Level	1,00	1,00

Selain gaji pokok, OK BANK juga menyediakan beragam fasilitas dan *benefit* bagi karyawan, yang jenis dan nilainya disesuaikan dengan tingkat jabatan masing-masing. Berbagai jenis fasilitas dan *benefit* yang diberikan OK BANK kepada karyawan selain dari gaji diuraikan sebagai berikut:

1. Manfaat Kesehatan Rawat Jalan;
2. Manfaat Kesehatan Rawat Inap dengan Asuransi;
3. Tunjangan-tunjangan, seperti Tunjangan Jabatan, Tunjangan Transportasi, Tunjangan Komunikasi, dan lain-lain;
4. Fasilitas Pinjaman Karyawan; serta
5. Tunjangan Hari Raya dan Tunjangan Akhir Tahun.

In addition to basic salary, OK BANK also provides various facilities and benefits for employees, the types and values of which are adjusted according to each employee's job level. The various types of facilities and benefits provided by OK BANK to employees aside from salary are outlined as follows:

1. Outpatient Healthcare Benefits;
2. Inpatient Healthcare Benefits with Insurance Coverage;
3. Allowances, such as Position Allowance, Transportation Allowance, Communication Allowance, and others;
4. Employee Loan Facilities; and
5. Religious Holiday Allowance and Year-End Allowance.

Informasi lebih lanjut mengenai fasilitas yang diterima karyawan OK BANK diuraikan sebagai berikut:

Further information regarding the facilities received by OK BANK employees is outlined as follows:

FASILITAS YANG DITERIMA KARYAWAN [GRI 401-2]
Facilities Received by Employees

Fasilitas	Karyawan Tetap Permanent Employees	Karyawan Kontrak Contract Employees	Facilities
Gaji Pokok	✓	✓	Basic Salary
Tunjangan Hari Raya	✓	✓	Religious Holiday Allowance
Tunjangan Pajak Penghasilan	✓	✓	Income Tax Allowance
BPJS Kesehatan	✓	✓	BPJS Health
BPJS Ketenagakerjaan	✓	✓	BPJS Employment
Bantuan Perusahaan Fasilitas Kendaraan Jabatan	✓	✗	Company Assistance for Official Vehicle Facilities
Dana Pensiun Lembaga Keuangan	✓	✗	Financial Institution Pension Fund
Tunjangan Transportasi	✓	✗	Transportation Allowance
Bonus Kinerja	✓	✗	Performance Bonus
Asuransi	✓	✗	Insurance

Rasio Gaji Tertinggi dan Terendah

Dalam rangka mendukung transparansi dan keadilan kompensasi, OK BANK meninjau rasio gaji antara posisi dengan imbalan tertinggi dan terendah di lingkungan Bank. Selain gaji pokok, OK BANK memberikan berbagai tunjangan dan fasilitas tambahan, termasuk bonus kinerja, asuransi kesehatan, dan program pengembangan karier. Hal ini bertujuan untuk memastikan setiap karyawan, mulai dari tingkat pelaksana hingga Kepala Divisi, mendapatkan penghargaan yang proporsional terhadap tanggung jawab dan kontribusi mereka dalam menjalankan operasional OK BANK.

Perbandingan gaji yang dianalisis dalam rasio ini mencakup imbalan yang diterima oleh anggota Dewan Komisaris, Direksi, dan karyawan tetap OK BANK setiap bulan. Dengan melakukan evaluasi ini, OK BANK dapat menilai keselarasan struktur gaji internal, menjaga motivasi kerja, dan mendukung prinsip keadilan dalam manajemen SDM.

Highest and Lowest Salary Ratios

In order to support transparency and fairness in compensation, OK BANK reviews the salary ratio between positions with the highest and lowest remuneration within the Bank. In addition to basic salary, OK BANK provides various allowances and additional benefits, including performance bonuses, health insurance, and career development programs. This approach aims to ensure that every employee, from staff level to Division Heads, receives compensation that is proportional to their responsibilities and contributions in carrying out OK BANK's operations.

The salary comparison analyzed in this ratio includes the remuneration received by members of the Board of Commissioners, the Board of Directors, and permanent employees of OK BANK on a monthly basis. By conducting this evaluation, OK BANK is able to assess the alignment of its internal salary structure, maintain work motivation, and uphold the principle of fairness in HR management.

Uraian	2025	2024	2023	Description
Rasio Gaji Karyawan yang Tertinggi dan Terendah	18,20	1,02	0,95	Ratio of Highest and Lowest Employee Salary
Rasio Gaji Direksi yang Tertinggi dan Terendah	1,56	0,65	0,63	Ratio of Highest and Lowest Salary of the Board of Directors
Rasio Gaji Komisaris yang Tertinggi dan Terendah	-	0,21	0,21	Ratio of the Highest and Lowest Salary of the Board of Commissioners
Rasio Gaji Tertinggi Direksi dan Karyawan	38,26	0,65	0,66	Ratio of the Highest Salary of the Board of Directors and Employees

Hubungan Industrial [GRI 2-30]

Hubungan industrial di OK BANK dibangun atas dasar kerja sama yang harmonis antara manajemen dan karyawan, dengan menjunjung tinggi prinsip saling menghormati, keterbukaan, dan kepatuhan terhadap peraturan ketenagakerjaan yang berlaku. Melalui komunikasi yang konstruktif dan dialog yang berkesinambungan, OK BANK berupaya menciptakan lingkungan kerja yang kondusif, adil, dan produktif. Hubungan industrial yang baik ini menjadi landasan penting dalam mendukung stabilitas operasional dan mendorong peningkatan kinerja serta kesejahteraan seluruh insan OK BANK.

Sepanjang tahun 2025, jumlah biaya tenaga kerja yang dikeluarkan OK BANK mencapai Rp63 miliar meningkat 22% dibandingkan tahun sebelumnya sebesar Rp55 miliar. Sementara itu, seluruh karyawan OK BANK tidak tergabung dalam serikat pekerja dan tidak terdapat Perjanjian Kerja Bersama (PKB) yang berlaku. Sebagai alternatif, hubungan kerja antara OK BANK dan karyawan diatur melalui Peraturan Perusahaan yang disusun sesuai dengan ketentuan perundang-undangan yang berlaku. Dalam kondisi tersebut, OK BANK tetap memastikan bahwa hak-hak karyawan terlindungi secara adil dan bahwa setiap perubahan kebijakan yang berdampak signifikan terhadap karyawan dikomunikasikan secara transparan dan tepat waktu.

Industrial Relations [GRI 2-30]

Industrial relations at OK BANK are built on harmonious cooperation between management and employees, upholding the principles of mutual respect, openness, and compliance with applicable labor regulations. Through constructive communication and continuous dialogue, OK BANK strives to create a conducive, fair, and productive work environment. Healthy industrial relations become an important foundation in supporting operational stability and encouraging improved performance and the welfare of all members of OK BANK.

Throughout 2025, total employee expenses incurred by OK BANK reached Rp63 billion, an increase of 22% compared to Rp55 billion in the previous year. Meanwhile, none of OK BANK's employees are members of a labor union, and there is no Collective Labor Agreement (PKB) in place. As an alternative, the employment relationship between OK BANK and its employees is governed by Company Regulations which are prepared in accordance with applicable laws and regulations. Under these conditions, OK BANK continues to ensure that employee rights are fairly protected and that any policy changes with significant impact on employees are communicated transparently and in a timely manner.

Pengelolaan Keselamatan dan Kesehatan Kerja [POJK F.21] [ESG S-11]

Keselamatan dan Kesehatan Kerja (K3) menjadi aspek penting dalam menciptakan lingkungan kerja yang aman, nyaman, dan produktif di OK BANK. Untuk memastikan penerapan prinsip-prinsip tersebut secara konsisten, OK BANK secara tegas mencantumkan kebijakan K3 dalam Perjanjian Kerja Bersama (PKB). Hal ini menegaskan komitmen OK BANK dalam melindungi seluruh karyawan dari risiko kerja dan meminimalkan potensi kecelakaan atau gangguan kesehatan di lingkungan kerja.

Penyertaan kebijakan K3 dalam PKB juga menjadi landasan bagi pengelolaan program keselamatan kerja yang terstruktur, mulai dari identifikasi risiko, penerapan prosedur keselamatan, hingga pelatihan dan sosialisasi bagi seluruh karyawan. Dengan pendekatan ini, OK BANK tidak hanya memastikan

Management of Occupational Safety and Health [POJK F.21] [ESG S-11]

Occupational Health and Safety (OHS) is an important aspect in creating a safe, comfortable, and productive work environment at OK BANK. To ensure the consistent implementation of these principles, OK BANK firmly incorporates OHS policies into the Collective Labor Agreement (CLA). This inclusion affirms OK BANK's commitment to protecting all employees from occupational risks and minimizing the potential for occupational accidents or diseases.

The inclusion of OHS policies in the CLA also serves as the foundation for managing structured occupational safety programs, ranging from risk identification and the implementation of safety procedures to training and socialization for all employees. Through this approach, OK BANK not only ensures

kepatuhan terhadap peraturan ketenagakerjaan, tetapi juga membangun budaya kerja yang peduli terhadap keselamatan dan kesehatan, sehingga mendukung produktivitas dan kesejahteraan karyawan secara menyeluruh.

OK BANK telah menerapkan kebijakan dan sarana K3 di lingkungan Bank yang diuraikan sebagai berikut:

1. Karyawan mengetahui prosedur menyelamatkan diri dalam keadaan darurat;
2. Adanya informasi nomor telepon penting, seperti pemadam kebakaran dan kepolisian;
3. Kewajiban untuk menggunakan kartu identitas selama di lingkungan kerja;
4. Kewajiban identifikasi tamu tidak dikenal yang berada dalam lokasi OK BANK;
5. Penyediaan fasilitas kesehatan asuransi jiwa dan fasilitas pendukung kerja karyawan;
6. Pemeriksaan kesehatan badan dan kemampuan fisik karyawan, salah satunya melalui *medical check-up* secara rutin;
7. Kewajiban pengecekan APAR secara rutin;
8. Penyediaan ruang P3K;
9. Penandaan jalur evakuasi dan penyediaan titik kumpul di area terbuka halaman depan dan belakang kantor;
10. Terdapat sistem alarm dan *smoke detector* yang berfungsi dengan baik; serta
11. Terdapat tangga darurat di area belakang gedung.

Pelatihan Kondisi Darurat

OK BANK secara proaktif menyiapkan berbagai fasilitas dan prosedur untuk menghadapi kondisi darurat, termasuk tersedianya perlengkapan P3K, APAR, dan petunjuk evakuasi yang jelas serta mudah diakses oleh seluruh karyawan dan nasabah. OK BANK juga menetapkan lokasi titik kumpul yang aman sebagai bagian dari rencana tanggap darurat, sehingga setiap orang dapat berkumpul dengan teratur saat terjadi situasi kritis. Selain fasilitas fisik, OK BANK menyelenggarakan pelatihan secara berkala untuk memastikan karyawan memahami prosedur darurat, mampu bertindak cepat dan tepat, serta meningkatkan kesiapsiagaan seluruh pihak dalam menghadapi potensi risiko.

Kinerja K3 Tahun 2025

Sebagai wujud komitmen terhadap K3, OK BANK menempatkan pencapaian nihil kecelakaan atau *zero accident* sebagai target utama dalam seluruh aktivitas operasionalnya. Komitmen ini diwujudkan melalui penerapan prosedur kerja yang aman, peningkatan kesadaran karyawan terhadap risiko kerja, dan pengawasan yang berkelanjutan untuk meminimalkan potensi kecelakaan di lingkungan kerja. Dengan menjadikan aspek K3 sebagai prioritas, OK BANK berupaya menciptakan lingkungan kerja yang aman,

compliance with labor regulations but also builds a work culture that prioritizes safety and health, thereby supporting employee productivity and overall well-being.

OK BANK has implemented OHS policies and facilities within the Bank, which are outlined as follows:

1. Employees are aware of emergency evacuation procedures;
2. Availability of important contact numbers, such as fire department and police;
3. Obligation to wear an identification card within the workplace;
4. Obligation to identify unknown visitors within the OK BANK's premises;
5. Provision of health insurance and employee work support facilities;
6. Health checks and physical ability assessments for employees, including regular medical check-ups;
7. Mandatory regular inspection of APAR;
8. Provision of a P3K room;
9. Marking of evacuation routes and provision of assembly points in the front and back open areas of the office;
10. Availability of a functioning alarm system and smoke detectors; and
11. Provision of an emergency staircase located at the back of the building.

Emergency Condition Training

OK BANK proactively prepares various facilities and procedures to address emergency situations, including the availability of P3K kits, APAR and clear evacuation instructions that are easily accessible to all employees and customers. OK BANK has also designated safe assembly points as part of its emergency response plan, enabling everyone to gather in an orderly manner in the event of a critical situation. In addition to physical facilities, OK BANK conducts regular training to ensure that employees understand emergency procedures, are able to respond quickly and appropriately, and enhance overall preparedness in dealing with potential risks.

OHS Performance in 2025

As a manifestation of its commitment to OHS, OK BANK sets the achievement of zero accidents as a primary target across all operational activities. This commitment is implemented through the application of safe work procedures, increased employee awareness of occupational risks, and continuous supervision to minimize the potential for occupational accidents. By prioritizing OHS aspects, OK BANK strives to create a safe and healthy work environment that sustainably supports productivity.

sehat, dan mendukung produktivitas secara berkelanjutan. Informasi mengenai kinerja K3 OK BANK selama 3 (tiga) tahun terakhir diuraikan sebagai berikut:

Information regarding OK BANK's OHS performance over the past 3 (three) years is outlined as follows:

TABEL KINERJA K3 TAHUN 2023-2025 [ESG S-06]
Table of OHS Performance in 2023-2025

No.	Tahun Year	Tingkat Kecelakaan Kerja Occupational Accident Rate				Jumlah Hari Kerja Hilang Total Lost Workdays	Ketidakhadiran Karyawan Employee Absenteeism
		Ringan Mild	Sedang Moderate	Berat Severe	Fatal/ Kematian Fatal		
1.	2025	Nihil None	Nihil None	Nihil None	Nihil None	-	-
2.	2024	Nihil None	Nihil None	Nihil None	Nihil None	-	-
3.	2023	Nihil None	Nihil None	Nihil None	Nihil None	-	-

Frekuensi Kecelakaan Kerja dari Total Pegawai
Frequency of Occupational Accidents from Total Employees

0,00

Persentase Kecelakaan Kerja Serius yang Berakibat Cedera Serius dan Fatal dari Total Pegawai
Percentage of Serious Occupational Accidents Resulting in Serious Injury and Fatalities from Total Employees

0,00%

Komitmen terhadap Nasabah
Commitment to Customers

OK BANK menempatkan kepuasan dan perlindungan nasabah sebagai fokus utama dalam setiap layanan. OK BANK berkomitmen menyediakan produk dan layanan yang transparan, aman, dan mudah diakses, sambil memastikan hak-hak nasabah dihormati dan dilindungi. Hal ini mencakup pelayanan yang responsif terhadap keluhan atau pertanyaan, penerapan praktik bisnis yang adil, dan edukasi bagi nasabah agar dapat mengambil keputusan keuangan dengan tepat.

OK BANK places customer satisfaction and protection as a main focus in every service it provides. OK BANK is committed to delivering products and services that are transparent, secure, and easily accessible, while ensuring that customers' rights are respected and protected. This includes responsive handling of complaints or inquiries, the application of fair business practices, and customer education to enable informed financial decision-making.

Menjaga Kepuasan dan Loyalitas Nasabah [POJK F.17]

Menjaga kepuasan dan loyalitas nasabah menjadi fokus utama dalam operasional OK BANK, karena keberhasilan layanan perbankan sangat bergantung pada kepercayaan dan kepuasan nasabah. OK BANK menyadari bahwa setiap interaksi dengan nasabah, baik melalui layanan langsung maupun digital, merupakan kesempatan untuk membangun hubungan yang kuat dan berkelanjutan. Upaya ini mencakup pemahaman terhadap kebutuhan nasabah, penyediaan produk dan layanan yang relevan, serta respons yang cepat terhadap masukan atau keluhan.

Salah satu aspek penting dalam menjaga kepercayaan nasabah adalah pengelolaan data pribadi dan informasi finansial mereka dengan sangat serius. OK BANK menerapkan standar keamanan yang tinggi dan prosedur proteksi data yang ketat, sehingga informasi nasabah tetap terlindungi dari risiko kebocoran atau penyalahgunaan. Pendekatan ini tidak hanya mematuhi regulasi yang berlaku, tetapi juga menjadi bentuk penghargaan terhadap privasi dan hak nasabah.

Selain proteksi data, OK BANK juga fokus pada peningkatan kualitas layanan melalui berbagai program pelatihan karyawan, inovasi produk, dan penyederhanaan proses transaksi. Dengan menjaga layanan yang konsisten, aman, dan responsif, OK BANK berupaya meningkatkan kepuasan nasabah sekaligus membangun loyalitas jangka panjang. Strategi ini membantu memastikan bahwa nasabah merasa dihargai dan percaya untuk terus menggunakan layanan OK BANK dalam berbagai kebutuhan perbankan mereka. OK BANK mengamankan data sensitif nasabah mengacu pada berbagai ketentuan yang diuraikan sebagai berikut:

1. Undang-Undang Republik Indonesia Nomor 27 Tahun 2022 tentang Perlindungan Data Pribadi;
2. Undang-Undang Republik Indonesia Nomor 8 Tahun 1999 tentang Perlindungan Konsumen;
3. POJK Nomor 6/POJK.07/2022 tentang Perlindungan Konsumen Sektor Jasa Keuangan;

Maintaining Customer Satisfaction and Loyalty [POJK F.17]

Maintaining customer satisfaction and loyalty is a key focus of OK BANK's operations, as the success of banking services is highly dependent on customer trust and satisfaction. OK BANK recognizes that every interaction with customers, whether through in-person or digital services, is an opportunity to build strong and sustainable relationships. These efforts include understanding customer needs, providing relevant products and services, and responding promptly to feedback or complaints.

One important aspect of maintaining customer trust is the serious management of customers' personal data and financial information. OK BANK implements high security standards and strict data protection procedures to ensure that customer information remains protected from the risk of data breaches or misuse. This approach not only complies with applicable regulations, but also serves as a form of respect for customer privacy and rights.

In addition to data protection, OK BANK also focuses on improving service quality through various employee training programs, product innovation, and the simplification of transaction processes. By maintaining consistent, secure, and responsive services, OK BANK strives to enhance customer satisfaction while building long-term loyalty. This strategy helps ensure that customers feel valued and confident in continuing to use OK BANK's services for their various banking needs. OK BANK secures sensitive customer data in accordance with the following provisions:

1. Law of the Republic of Indonesia Number 27 of 2022 on Personal Data Protection;
2. Law of the Republic of Indonesia Number 8 of 1999 on Consumer Protection;
3. POJK Number 6/POJK.07/2022 on Consumer Protection in the Financial Services Sector;

4. POJK Nomor 18/POJK.07/2018 tentang Layanan Pengaduan Konsumen di Sektor Jasa Keuangan; serta
5. POJK Nomor 31/POJK.07/2020 tanggal 22 April 2020 perihal Penyelenggaraan Layanan Konsumen dan Masyarakat di Sektor Jasa Keuangan oleh Otoritas Jasa Keuangan.

Inovasi dan Pengembangan Produk/Jasa Keuangan Berkelanjutan [POJK F.26]

OK BANK senantiasa melakukan upaya inovasi dan pengembangan terhadap produk serta jasa keuangan yang ditawarkan guna memastikan kesesuaiannya dengan kebutuhan nasabah dan perkembangan industri perbankan. Melalui evaluasi dan penyempurnaan berkelanjutan, OK BANK berfokus pada peningkatan kualitas layanan, efektivitas proses, dan penguatan tata kelola produk yang ada. Namun demikian, sepanjang tahun 2025 OK BANK belum meluncurkan inovasi produk keuangan berkelanjutan yang baru, seiring dengan fokus OK BANK pada optimalisasi dan pemantapan implementasi produk dan layanan yang telah berjalan.

Produk/Jasa yang Sudah Dievaluasi Keamanannya [POJK F.27] [GRI 416-1]

Perkembangan layanan digital menjadi salah satu fokus utama OK BANK dalam menghadirkan pengalaman perbankan yang lebih cepat, mudah, dan efisien bagi nasabah. Seiring dengan peningkatan penggunaan platform digital, OK BANK menempatkan keamanan sebagai prioritas utama untuk melindungi nasabah dari potensi ancaman siber dan risiko kebocoran data. Pendekatan ini memastikan bahwa setiap produk dan layanan yang disediakan tidak hanya praktis, tetapi juga aman dan dapat dipercaya. [GRI 3-3]

Untuk menjamin keamanan layanan, OK BANK secara berkala melakukan evaluasi menyeluruh terhadap infrastruktur teknologi yang diterapkan. Proses evaluasi ini mencakup pemeriksaan sistem, perangkat lunak, dan prosedur operasional untuk memastikan bahwa seluruh komponen digital bekerja secara optimal dan aman. Dengan pemantauan rutin, OK BANK dapat mendeteksi potensi kerentanan sejak dini dan mengambil langkah perbaikan yang diperlukan sebelum berdampak pada nasabah. [GRI 3-3]

Selain evaluasi internal, OK BANK juga mengadopsi prosedur standar keamanan informasi sesuai dengan sertifikasi ISO 27001:2013. Standar ini menjadi acuan dalam pengelolaan risiko informasi, pengendalian akses, dan perlindungan data

4. POJK Number 18/POJK.07/2018 on Consumer Complaint Services in the Financial Services Sector; and
5. POJK Number 31/POJK.07/2020 dated April 22, 2020 on the Provision of Consumer and Public Services in the Financial Services Sector by the Financial Services Authority.

Innovation and Sustainable Finance Product/Service Development [POJK F.26]

OK BANK consistently undertakes innovation and development efforts for its financial products and services to ensure their alignment with customer needs and developments in the banking industry. Through continuous evaluation and refinement, OK BANK focuses on improving service quality, process effectiveness, and strengthening the governance of existing products. However, throughout 2025, OK BANK did not launch any new sustainable financial product innovations, as the Bank concentrated on optimizing and strengthening the implementation of its existing products and services.

Products/Services with Evaluated Security [POJK F.27] [GRI 416-1]

The development of digital services has become one of OK BANK's main focuses in delivering a faster, easier, and more efficient banking experience for customers. Along with the increased use of digital platforms, OK BANK places security as a top priority to protect customers from potential cyber threats and data leakage risks. This approach ensures that every product and service provided is not only practical, but also secure and reliable. [GRI 3-3]

In order to ensure service security, OK BANK regularly conducts comprehensive evaluations of its technology infrastructure. This evaluation process includes reviews of systems, software, and operational procedures to ensure that all digital components operate optimally and securely. Through routine monitoring, OK BANK is able to detect potential vulnerabilities at an early stage and take the necessary corrective actions before they have an impact on customers. [GRI 3-3]

In addition to internal evaluations, OK BANK also adopts information security standard procedures in accordance with ISO 27001:2013 certification. This standard serves as a reference for information risk management, access

nasabah. Dengan penerapan prosedur yang sistematis dan berbasis standar internasional, OK BANK memastikan bahwa setiap produk dan layanan digital telah dievaluasi keamanannya, sehingga mendukung kepercayaan dan kenyamanan nasabah dalam menggunakan layanan perbankan. [GRI 3-3]

Dampak Produk dan Jasa yang Diberikan [POJK F.28]

Produk dan jasa yang disediakan oleh OK BANK memberikan dampak positif bagi nasabah dalam memenuhi berbagai kebutuhan keuangan, baik untuk keperluan pribadi maupun pengembangan usaha. Melalui ragam layanan perbankan yang aman dan mudah diakses, nasabah memperoleh kemudahan dalam melakukan transaksi, pengelolaan dana, dan perencanaan keuangan yang lebih terstruktur. Keberadaan produk-produk tersebut membantu meningkatkan kenyamanan dan kepercayaan nasabah dalam berinteraksi dengan layanan perbankan.

Selain itu, manfaat yang dihasilkan dari produk dan jasa OK BANK turut berkontribusi pada peningkatan kesejahteraan finansial nasabah. Dengan dukungan layanan yang andal dan sesuai dengan kebutuhan, nasabah dapat mengoptimalkan pengelolaan keuangannya, meningkatkan efisiensi aktivitas ekonomi, dan mendukung pertumbuhan usaha secara berkelanjutan. Dampak ini mencerminkan peran OK BANK sebagai mitra keuangan yang memberikan nilai tambah dan solusi yang relevan bagi nasabah.

Privasi Nasabah

OK BANK berkomitmen penuh dalam melindungi privasi dan kerahasiaan data nasabah melalui penerapan kebijakan privasi yang ketat dan sesuai dengan peraturan perundang-undangan yang berlaku. Kebijakan tersebut mengatur pengelolaan, penggunaan, penyimpanan, dan pengamanan data nasabah agar hanya digunakan untuk kepentingan layanan perbankan dan tidak disalahgunakan. OK BANK juga menerapkan sistem pengendalian internal dan langkah-langkah keamanan teknologi informasi untuk mencegah akses, pengungkapan, atau penggunaan data secara tidak sah, sebagai bagian dari upaya menjaga kepercayaan nasabah dan memastikan integritas layanan perbankan.

Jumlah Produk yang Ditarik Kembali [POJK F.29]

Sepanjang tahun 2025, OK BANK menjalankan kegiatan operasional tanpa adanya penarikan kembali terhadap produk maupun layanan keuangan yang telah ditawarkan kepada nasabah. Hal ini mencerminkan komitmen OK BANK dalam memastikan setiap produk dan layanan yang diluncurkan telah melalui proses perencanaan, pengawasan, dan pengendalian risiko yang memadai, sehingga tetap sesuai dengan ketentuan yang berlaku dan kebutuhan nasabah.

control, and the protection of customer data. By implementing systematic procedures based on international standards, OK BANK ensures that all digital products and services have undergone security evaluations, thereby supporting customer trust and convenience in using banking services. [GRI 3-3]

Impact of Products and Services Provided [POJK F.28]

The products and services provided by OK BANK have a positive impact on customers in meeting various financial needs, both for personal purposes and business development. Through various secure and easily accessible banking services, customers gain convenience in conducting transactions, managing funds, and carrying out more structured financial planning. The availability of these products helps enhance customer comfort and confidence in engaging with banking services.

Moreover, the benefits generated from OK BANK's products and services also contribute to improving customers' financial well-being. With the support of reliable and needs-based services, customers are able to optimize their financial management, increase the efficiency of economic activities, and support sustainable business growth. This impact reflects OK BANK's role as a financial partner that delivers added value and relevant solutions for its customers.

Customer Privacy

OK BANK is fully committed to protecting customer privacy and the confidentiality of customer data through the implementation of strict privacy policies in accordance with applicable laws and regulations. These policies regulate the management, use, storage, and protection of customer data so that it is used solely for banking service purposes and not misused. OK BANK also implements internal control systems and information technology security measures to prevent unauthorized access, disclosure, or use of data, as part of its efforts to maintain customer trust and ensure the integrity of banking services.

Total Products Withdrawn [POJK F.29]

Throughout 2025, OK BANK conducted its operational activities without any recalls of the financial products or services that had been offered to customers. This reflects OK BANK's commitment to ensuring that every product and service launched has undergone adequate planning, supervision, and risk control processes, thereby remaining in compliance with applicable regulations and customer needs.

Pengaduan Nasabah [GRI 2-16, 2-26]

OK BANK menempatkan pengelolaan pengaduan nasabah sebagai bagian penting dalam menjaga kualitas layanan dan membangun kepercayaan nasabah. Dalam menjalankan proses ini, OK BANK mengacu pada Peraturan Bank Indonesia Nomor 10/10/PBI/2008 tanggal 28 Februari 2008, yang merupakan perubahan atas PBI Nomor 7/7/PBI/2005 tentang Penyelesaian Pengaduan Nasabah. Selain itu, OK BANK juga senantiasa mematuhi ketentuan SEOJK Nomor 2/SEOJK.07/2014 tanggal 14 Februari 2014, yang mengatur pelayanan dan penyelesaian pengaduan konsumen bagi pelaku usaha jasa keuangan.

Nasabah dapat menyampaikan pengaduan melalui berbagai kanal yang tersedia, termasuk *email, call center*, layanan *mobile banking*, dan platform digital lainnya. Selain itu, nasabah juga memiliki opsi untuk datang langsung ke kantor cabang untuk menyampaikan keluhan secara tatap muka. Dengan menyediakan berbagai jalur pengaduan, OK BANK memastikan akses yang mudah dan nyaman bagi nasabah dalam menyampaikan masukan maupun keluhan.

Proses pengelolaan pengaduan dilakukan secara sistematis dan terdokumentasi dengan baik, sehingga setiap laporan dapat ditindaklanjuti secara tepat waktu. OK BANK berkomitmen untuk memberikan respons yang cepat dan solusi yang memuaskan bagi nasabah, sambil tetap mematuhi ketentuan peraturan yang berlaku. Pendekatan ini mendukung peningkatan kualitas layanan, menjaga hubungan baik dengan nasabah, dan memperkuat kepercayaan masyarakat terhadap OK BANK.

Untuk memperoleh gambaran lengkap mengenai tata cara pengajuan pengaduan nasabah, berikut hal-hal yang perlu diketahui:

1. **Pihak yang Berhak untuk Menyampaikan Pengaduan**
   Seluruh nasabah termasuk pemangku kepentingan lainnya berhak untuk melaporkan pengaduan. Pengaduan dapat disampaikan langsung oleh nasabah atau perwakilannya.

   Apabila pengaduan nasabah disampaikan oleh perwakilan nasabah harus disertai dengan dokumen sebagai berikut:
   a. Fotokopi bukti identitas nasabah dan perwakilan nasabah; serta
   b. Surat kuasa dari nasabah kepada perwakilan nasabah yang menyatakan bahwa nasabah memberikan kewenangan bertindak untuk dan atas nama nasabah. Jika perwakilan nasabah adalah lembaga atau badan hukum maka harus dilampiri dengan dokumen yang menyatakan dari pihak berwenang untuk mewakili lembaga dan/atau badan hukum tersebut.

2. **Tata Cara Pengaduan Lisan**
   Pengaduan lisan yaitu pengaduan melalui telepon ke *Customer Care* di Nomor 150-112 atau telepon ke

Customer Complaints [GRI 2-16, 2-26]

OK BANK considers the management of customer complaints as an important part of maintaining service quality and building customer trust. In carrying out this process, OK BANK refers to Bank Indonesia Regulation Number 10/10/PBI/2008 dated February 28, 2008, which is an amendment to PBI Number 7/7/PBI/2005 concerning Customer Complaint Resolution. In addition, OK BANK consistently complies with SEOJK Number 2/SEOJK.07/2014 dated February 14, 2014, which regulates consumer complaint services and resolution for financial services business actors.

Customers may submit complaints through various available channels, including email, call center, mobile banking services, and other digital platforms. In addition, customers also have the option to visit branch offices directly to submit complaints in person. By providing multiple complaint channels, OK BANK ensures easy and convenient access for customers to convey feedback or complaints.

The complaint management process is carried out in a systematic and well-documented manner, ensuring that each report can be followed up in a timely manner. OK BANK is committed to providing prompt responses and satisfactory solutions for customers, while continuing to comply with applicable regulatory requirements. This approach supports improvements in service quality, maintains good relationships with customers, and strengthens public trust in OK BANK.

To provide a comprehensive overview of the customer complaint submission procedures, the following key points should be noted:

1. **Parties Entitled to Submit Complaints**
   All customers, including other stakeholders, have the right to submit complaints. Complaints may be submitted directly by the customer or their representative.

   If a customer complaint is submitted by a representative, it must be accompanied by the following documents:
   a. A copy of the identity document of both the customer and the customer's representative; and
   b. A power of attorney from the customer authorizing the representative to act on behalf of the customer. If the representative is an institution or legal entity, supporting documents authorizing the representative to act on behalf of the institution and/or legal entity must also be provided.

2. **Verbal Complaint Procedures**
   Verbal complaints can be submitted via telephone to Customer Care at 150-112 or by contacting a branch's

Customer Service cabang. Pengaduan secara tertulis, yaitu pengaduan yang disampaikan oleh nasabah atau perwakilan nasabah dengan mengunjungi kantor OK BANK, atau melalui sarana/media tertulis, seperti surat yang dikirim ke kantor OK BANK melalui pos, situs web OK BANK, media sosial, surat kabar, majalah atau melalui *email* ke customercare@okbank. co.id.

3. Jenis Pengaduan

Pengaduan transaksional, yaitu pengaduan yang berdampak pada kerugian secara finansial. Pengaduan non-transaksional, yaitu pengaduan yang tidak berdampak pada kerugian secara finansial.

4. Informasi dan Dokumen Pendukung

Menyampaikan secara lengkap identitas nasabah, yaitu: nama, alamat, nomor rekening (apabila ada), telepon yang dapat dihubungi dan deskripsi singkat pengaduan serta melampirkan dokumen pendukung, yaitu dokumen yang sesuai dengan jenis pengaduannya atau yang terkait dengan permasalahan yang diadukan, seperti:

a. Fotokopi (sesuai asli) bukti identitas yang masih berlaku (wajib);
b. Fotokopi (sesuai asli) buku tabungan/rekening koran, atau;
c. Fotokopi (sesuai asli) bukti transaksi keuangan terkait permasalahan yang diadukan, atau;
d. Fotokopi (sesuai asli) dokumen pendukung lainnya;
e. Surat Kuasa dari Nasabah yang diwakili (dokumen tambahan untuk perwakilan nasabah); serta
f. Dan bukti lain yang dibutuhkan untuk penyelidikan.

5. Penyelesaian Pengaduan

OK BANK akan menindaklanjuti pengaduan yang diajukan oleh nasabah dan akan diselesaikan dalam jangka waktu 20 (dua puluh) hari kerja dan dapat diperpanjang sampai dengan 20 (dua puluh) hari kerja berikutnya dalam hal terdapat kondisi tertentu. Apabila OK BANK akan memperpanjang jangka waktu penyelesaian pengaduan, maka OK BANK akan menginformasikan hal tersebut terlebih dahulu kepada nasabah dengan memperhatikan ketentuan yang berlaku, sebelum jangka waktu 20 (dua puluh) hari kerja pertama berakhir.

6. Hal-hal yang Harus Diperhatikan

Agar pengaduan dapat segera diselesaikan oleh OK BANK, maka perlu diperhatikan beberapa hal sebagai berikut:

a. Tentukan inti permasalahan yang akan diadukan;
b. Siapkan dokumen pendukung yang terkait dengan permasalahan yang akan diadukan;
c. Simpan dengan baik dokumen-dokumen asli yang Anda miliki dan sampaikan kepada OK BANK *photocopy* dokumen tersebut bersamaan dengan pengajuan pengaduan tertulis;

Customer Service. Written complaints may be submitted directly by the customer or their representative by visiting an OK BANK office, or through written media, such as a letter sent to the OK BANK office by post, OK BANK's website, social media, newspaper, magazine, or via email to customercare@okbank.co.id.

3. Types of Complaints

Transactional complaints refer to complaints that have a financial loss impact. Meanwhile, non-transactional complaints refer to complaints that do not have a financial loss impact.

4. Information and Supporting Documents

Customers must provide complete identification details, including: name, address, account number (if applicable), contactable telephone number, and a brief description of the complaint. Customers must also provide supporting documents relevant to the complaint, such as:

a. A copy (matching the original) of a valid identity document (mandatory);
b. A copy (matching the original) of a passbook/account statement (if applicable), or;
c. A copy (matching the original) of transaction evidence related to the complaint (if applicable), or;
d. A copy (matching the original) of other relevant supporting documents;
e. A power of attorney from the customer being represented (additional document for customer representatives); and
f. Any other evidence required for investigation.

5. Resolution of Complaints

OK BANK will follow up on the customer's complaint and resolve it within 20 (twenty) working days, which may be extended for another 20 (twenty) working days under certain conditions. If OK BANK needs to extend the complaint resolution period, OK BANK will notify the customer in advance, in accordance with applicable regulations, before the initial 20 (twenty) working days lapse.

6. Consideration for Swift Resolution

To facilitate faster resolution of complaints by OK BANK, customers should pay attention to the following:

a. Identifying the core issue of the complaint;
b. Preparing supporting documents related to the issue;
c. Keeping original documents safe and submit copies of those documents along with the written complaint;

d. Catat nomor registrasi yang diberikan OK BANK. Nomor registrasi tersebut digunakan untuk mengetahui status penyelesaian pengaduan nasabah;
e. Simpan bukti email jika pengaduan dilakukan melalui *email* customercare@okbank.co.id;
f. Simpan dengan baik dokumen surat menyurat dengan OK BANK, termasuk surat hasil penyelesaian pengaduan yang disampaikan OK BANK kepada nasabah; serta
g. Pastikan nasabah membaca syarat dan ketentuan yang berlaku dari setiap produk dan/atau layanan yang akan digunakan oleh nasabah. Pelayanan penyelesaian pengaduan tidak dikenakan biaya apa pun.

Sepanjang tahun 2025, OK BANK telah menerima beberapa pengaduan dari nasabah, baik berupa transaksional maupun non-transaksional yang seluruhnya telah diselesaikan dengan baik.

Survei Kepuasan Nasabah [POJK F.30]

Kepuasan nasabah merupakan salah satu aspek penting dalam mendukung keberlangsungan dan pertumbuhan usaha perbankan. Melalui pemahaman yang baik terhadap pengalaman dan kebutuhan nasabah, OK BANK dapat meningkatkan kualitas layanan serta memperkuat hubungan jangka panjang dengan para pemangku kepentingan. Oleh karena itu, pengelolaan umpan balik nasabah menjadi bagian yang tidak terpisahkan dari upaya peningkatan kinerja dan reputasi OK BANK. Pada tahun 2025, OK BANK belum melaksanakan survei kepuasan nasabah.

d. Recording the registration number provided by OK BANK, which can be used to track the status of the complaint resolution;
e. Keeping email evidence if the complaint is submitted via customercare@okbank.co.id;
f. Safely storing all correspondence with OK BANK, including the complaint resolution letter provided by OK BANK; and
g. Ensuring that the customer reads and understands the applicable terms and conditions of any product and/or service to be used. Complaint resolution services are free of charge.

Throughout 2025, OK BANK received several customer complaints, both transactional and non-transactional in nature, all of which were resolved satisfactorily.

Customer Satisfaction Survey [POJK F.30]

Customer satisfaction is one of important aspects in supporting the sustainability and growth of the banking business. Through a strong understanding of customer experiences and needs, OK BANK can enhance service quality and strengthen long-term relationships with stakeholders. Therefore, the management of customer feedback is an integral part of efforts to improve OK BANK's performance and reputation. In 2025, OK BANK has not yet conducted a customer satisfaction survey.

Verifikasi Pihak Independen [POJK G.1] [GRI 2-5]

Independent Party Verification

Laporan Keberlanjutan OK BANK untuk tahun buku 2025 tidak melalui proses verifikasi independen oleh pihak penyedia *assurance*. Meskipun demikian, OK BANK memastikan bahwa seluruh informasi yang disajikan dalam laporan ini disusun secara benar, akurat, dan berdasarkan fakta yang dapat dipertanggungjawabkan.

OK BANK's Sustainability Report for the 2025 financial year was not subject to independent verification by an assurance provider. Nevertheless, OK BANK ensures that all information presented in this report has been prepared properly, accurately, and based on verifiable facts.

Lembar Umpan Balik [POJK G.2]

Feedback Sheet

Terima kasih atas kesediaan Bapak/Ibu/Saudara untuk membaca Laporan Keberlanjutan 2025 ini. Guna meningkatkan Laporan Keberlanjutan pada tahun-tahun mendatang kami berharap kesediaan Bapak/Ibu/Saudara untuk mengisi Lembar Umpan Balik yang telah disiapkan, dan mengirimkannya kembali kepada kami.

Thank you for your willingness to read this 2025 Sustainability Report. In order to improve the Sustainability Report in the coming years we hope for your willingness to fill in the Feedback Sheet that has been prepared, and send it back to us.

1. Laporan Keberlanjutan ini telah memberikan informasi mengenai berbagai hal yang telah dilaksanakan PT Bank Oke Indonesia, Tbk. dalam pemenuhan tanggung jawab sosial perusahaan.
   This Sustainability Report has provided information on various topics that have been implemented by PT Bank Oke Indonesia, Tbk. in fulfilling corporate social responsibility.
   a. Setuju / Agree b. Tidak Setuju / Disagree c. Tidak Tahu / Don't Know

2. Materi dalam Laporan Keberlanjutan ini termasuk data dan informasi yang disajikan mudah dimengerti dan dipahami.
   Material in this Sustainability Report includes data and information presented that is easy to understand.
   a. Setuju / Agree b. Tidak Setuju / Disagree c. Tidak Tahu / Don't Know

3. Dalam Laporan Keberlanjutan ini, termasuk data dan informasi yang disajikan sudah cukup lengkap.
   Data and information presented in this Sustainability Report is quite comprehensive.
   a. Setuju / Agree b. Tidak Setuju / Disagree c. Tidak Tahu / Don't Know

4. Materi dalam Laporan Keberlanjutan ini, termasuk data dan informasi yang disajikan dapat dipertanggungjawabkan kebenarannya.
   Material in this Sustainability Report, including the data and information presented, can be accounted for.
   a. Setuju / Agree b. Tidak Setuju / Disagree c. Tidak Tahu / Don't Know

5. Tampilan Laporan Keberlanjutan ini menarik, baik dari isi, desain dan tata letak, serta foto-fotonya.
   The appearance of this Sustainability Report is attractive in terms of content, design and layout, as well as its photographs.
   a. Setuju / Agree b. Tidak Setuju / Disagree c. Tidak Tahu / Don't Know

6. Informasi apa saja yang dirasakan bermanfaat dari Laporan Keberlanjutan ini?
   What information do you find useful from this Sustainability Report?

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7. Informasi apa saja yang dirasakan kurang bermanfaat dari Laporan Keberlanjutan ini?
   What information do you feel is not useful from this Sustainability Report?

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8. Informasi apa saja yang dirasakan kurang dan harus dilengkapi dalam Laporan Keberlanjutan mendatang?
   What information is felt lacking and must be completed in the future Sustainability Report?

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Profil Anda / Your Profile

Nama Lengkap / Full Name : .....

Institusi/Perusahaan / Institution/Company : .....

E-mail : .....

Identifikasi Pemangku Kepentingan* / Identification of Stakeholders* :

☐ Pemerintah
Government

☐ LSM
NGOs

☐ Masyarakat
Communities

☐ Lain-lain
Others

* Pilih salah satu. / Select one.

Tanggapan terhadap Umpan Balik Laporan Keberlanjutan Tahun Sebelumnya [POJK G.3]

Response to Previous Year's Sustainability Report Feedback

Selama tahun 2025, OK BANK belum menerima tanggapan dari para pembaca mengenai informasi dan konten dari Laporan Keberlanjutan yang diterbitkan di tahun sebelumnya, sehingga tidak ada tanggapan dari OK BANK yang harus disampaikan dalam Laporan ini.

Namun demikian, OK BANK senantiasa melakukan perbaikan sebagai penyempurnaan agar Laporan ini dapat memenuhi ketentuan POJK Nomor 51/POJK.03/2017 dan SEOJK Nomor 16/SEOJK.04/2021 yang menjadi acuan dalam penyusunan Laporan. OK BANK berharap Laporan ini dapat memberi manfaat bagi pemangku kepentingan.

Throughout 2025, OK BANK did not receive any feedback from readers regarding the information and content of the Sustainability Report published in the previous year. Therefore, there are no responses from OK BANK that need to be disclosed in this Report.

Nevertheless, OK BANK continuously strives to make improvements to ensure that this Report complies with the provisions of POJK Number 51/POJK.03/2017 and SEOJK Number 16/SEOJK.04/2021, which serve as references in the preparation of the Report. OK BANK hopes that this Report will provide value and benefits for stakeholders.

Indeks Pemenuhan SEOJK 16/2021 tentang Bentuk dan Isi Laporan Tahunan Emiten atau Perusahaan Publik

Compliance Index for SEOJK 16/2021 on the Form and Content of Annual Reports of Issuers or Public Companies

Kriteria Criteria	Penjelasan Explanation	Halaman Page
Umum **General**		
Laporan tahunan disajikan dalam bahasa Indonesia yang baik dan benar dan dianjurkan menyajikan juga dalam bahasa Inggris. The annual report is presented in proper and correct Indonesian language and it is recommended to also present it in English.	• Dicetak dengan kualitas yang baik. • Memuat Nama Perusahaan di sampul muka, belakang, samping, dan setiap halaman. • Disajikan secara elektronik dalam format PDF. • Printed in good quality. • Contains the Company Name on the front, back, side covers, and every page. • Presented electronically in PDF format.	✓
Ikhtisar Data Keuangan Penting **Overview of Key Financial Data**		
Ikhtisar Data Keuangan Penting memuat informasi keuangan yang disajikan dalam bentuk perbandingan selama 3 (tiga) tahun buku atau sejak memulai usahanya jika Emiten atau Perusahaan Publik tersebut menjalankan kegiatan usahanya kurang dari 3 (tiga) tahun, paling sedikit memuat: The Important Financial Data Summary contains financial information presented in a comparative format for 3 (three) fiscal years or since the commencement of business if the Issuer or Public Company has been conducting its business for less than 3 (three) years, at least including:	Informasi paling sedikit memuat antara lain: Information at least contains, among others:	
	1. Pendapatan/penjualan. Revenue/sales.	28
	2. Laba bruto. Gross profit.	28
	3. Laba (rugi). Profit (loss).	28
	4. Jumlah laba (rugi) yang dapat diatribusikan kepada pemilik entitas induk dan kepentingan non-pengendali. Total profit (loss) attributable to owners of the parent entity and non-controlling interests.	28
	5. Total laba (rugi) komprehensif. Total comprehensive profit (loss).	28

Kriteria Criteria	Penjelasan Explanation	Halaman Page
Ikhtisar Data Keuangan Penting memuat informasi keuangan yang disajikan dalam bentuk perbandingan selama 3 (tiga) tahun buku atau sejak memulai usahanya jika Emiten atau Perusahaan Publik tersebut menjalankan kegiatan usahanya kurang dari 3 (tiga) tahun, paling sedikit memuat: The Important Financial Data Summary contains financial information presented in a comparative format for 3 (three) fiscal years or since the commencement of business if the Issuer or Public Company has been conducting its business for less than 3 (three) years, at least including:	6. Jumlah laba (rugi) komprehensif yang dapat diatribusikan kepada pemilik entitas induk dan kepentingan non-pengendali. Total comprehensive profit (loss) attributable to owners of the parent entity and non-controlling interests.	28
	7. Laba (rugi) per saham. Earnings (loss) per share.	28
	8. Jumlah aset. Total assets.	26
	9. Jumlah liabilitas. Total liabilities.	26
	10. Jumlah ekuitas. Total equity.	26
	11. Rasio laba (rugi) terhadap jumlah aset. Ratio of profit (loss) to total assets.	30
	12. Rasio laba (rugi) terhadap ekuitas. Ratio of profit (loss) to equity.	30
	13. Rasio laba (rugi) terhadap pendapatan/penjualan. Ratio of profit (loss) to revenue/sales.	30
	14. Rasio lancar. Current ratio.	30
	15. Rasio liabilitas terhadap ekuitas. Ratio of liabilities to equity.	30
	16. Rasio liabilitas terhadap jumlah aset. Ratio of liabilities to total assets.	30
	17. Informasi dan rasio keuangan lainnya yang relevan dengan Emiten atau Perusahaan Publik dan jenis industrinya. Other financial information and ratios relevant to the Issuer or Public Company and its industry.	30
Informasi Saham **Share Information**		
	Informasi saham Perusahaan dengan lengkap sesuai ketentuan: Share information for Company should at least contain:	
	1. Saham yang telah diterbitkan untuk setiap masa triwulan yang disajikan dalam bentuk perbandingan selama 2 (dua) tahun buku terakhir. Shares issued for each quarterly period presented in comparative form for the last 2 (two) financial years.	32
	2. Aksi korporasi yang menyebabkan terjadinya perubahan pada saham. Corporate actions that cause changes in shares.	33
	3. Suspensi saham dan alasan suspensi. Suspension of shares and reasons for suspension.	33
	4. Penjelasan suspensi telah dicabut atau belum. Explanation of whether the suspension has been lifted or not.	33
Informasi mengenai obligasi, sukuk atau obligasi konversi yang masih beredar dalam 2 (dua) tahun buku terakhir. Information on bonds, sukuk or convertible bonds that were still outstanding in the last 2 (two) financial years.	Catatan: Apabila perusahaan tidak memiliki obligasi/sukuk/obligasi konversi, agar diungkapkan. Note: If the company did not have bonds/sukuk/convertible bonds, it had to be disclosed.	105
Laporan Dewan Komisaris dan Direksi **Board of Commissioners and Board of Directors Report**		
Laporan Dewan Komisaris. Board of Commissioners Report.	Laporan Dewan Komisaris paling sedikit memuat uraian singkat mengenai: The Board of Commissioners' report should at least contain a brief description about:	
	1. Penilaian terhadap kinerja Direksi. Assessment of the performance of the Board of Directors.	43
	2. Pandangan atas prospek usaha. Views on the business prospects.	43-44

Kriteria Criteria	Penjelasan Explanation	Halaman Page
Laporan Dewan Komisaris. Board of Commissioners Report.	3. Pandangan atas penerapan tata kelola. Views on the implementation of the governance.	44-45
	4. Perubahan komposisi Dewan Komisaris (jika ada). Changes in the composition of the Board of Commissioners (if any).	85
Laporan Direksi. Board of Directors' Report.	Laporan Direksi paling sedikit memuat uraian singkat mengenai: The Board of Directors' report should at least contain a brief description of:	
	1. Kinerja Perusahaan, paling sedikit memuat: Performance of Companies, at least containing:	
	a. Strategi. Strategy.	52
	b. Peranan Direksi dalam perumusan strategi. The role of the Board of Directors in formulating strategies.	53
	c. Implementasi strategi. The implementation of the strategy.	53
	d. Perbandingan antara hasil dengan target. Comparison between the results achieved with targeted.	53-54
	e. Kendala yang dihadapi. Constraints faced.	50-51
	f. Perkembangan perekonomian dan target pasar. Economic development and target market.	53-54
	g. Sumber daya manusia. Human resources.	53
	2. Prospek usaha. Business prospects.	54-55
	3. Penerapan tata kelola. Implementation of the governance.	55-56
	4. Perubahan komposisi anggota Direksi (jika ada). Changes in the composition of the Board of Directors (if any).	94
Tanda tangan anggota Direksi dan Dewan Komisaris. Signatures of members of the Board of Directors and Board of Commissioners.	Dibuat terpisah dan disajikan sesuai ketentuan. Separately prepared and presented as required.	47; 58
Profil Perusahaan **Company Profile**		
Nama dan alamat lengkap perusahaan. Company name and full address.	Disajikan dengan lengkap. Presented in full.	62
Riwayat singkat perusahaan publik. Brief history of the company.	Disajikan dengan lengkap, termasuk keterangan jika ada perubahan nama perusahaan. Presented in full, including information if there is a change in company name.	64-65
Visi, Misi, dan Budaya Perusahaan. Vision, Mission, and Corporate Culture.	Disajikan dengan lengkap, termasuk persetujuan Dewan Komisaris. Presented in full, including Board of Commissioners approval.	76
Bidang usaha. Business fields.	Uraian kegiatan usaha yang dijalankan. Description of business activities carried out.	68-69
Wilayah operasional. Operational area.	Disajikan dalam bentuk peta. Presented in map form.	72
Struktur organisasi. Organizational structure.	Struktur organisasi sampai Kepala Divisi. Organizational structure up to the Head of Division.	78-79
Keanggotaan Asosiasi. Association Member.	Daftar keanggotaan asosiasi industri, baik dalam skala nasional maupun internasional. List of industry association memberships, both national and international.	74
Profil Dewan Komisaris. Board of Commissioners Profile.	Profil Dewan Komisaris, disampaikan lengkap sesuai ketentuan. Profile of the Board of Commissioners, submitted in full in accordance with the provisions.	80-85
Profil Direksi. Board of Directors Profile.	Profil Direksi, disampaikan lengkap sesuai ketentuan. Profile of the Board of Directors, submitted in full in accordance with the provisions.	86-94

Kriteria Criteria	Penjelasan Explanation	Halaman Page
Jumlah karyawan dan data pengembangan kompetensi karyawan. Total employees and data on employee competency development.	Jumlah karyawan menurut jenis kelamin, jabatan, usia, tingkat pendidikan, dan status ketenagakerjaan (tetap/kontrak) dalam tahun buku. Total employees by gender, position, age, education level, and employment status (permanent/contracted) in the financial year.	96-98; 115-146
Komposisi pemegang saham. Composition of shareholders.	Nama pemegang saham dan persentase kepemilikan pada awal dan akhir tahun buku, disampaikan lengkap sesuai ketentuan. Name of shareholders and percentage of ownership at the beginning and end of the financial year, submitted in full in accordance with the provisions.	99-100
Pemegang saham utama dan pengendali. Major and controlling shareholders.	Informasi mengenai pemegang saham utama dan pengendali. Information regarding the main and controlling shareholders.	102-103
Daftar entitas anak dan/atau entitas asosiasi. List of subsidiaries and/or associated entities.	Nama entitas anak, perusahaan asosiasi, perusahaan ventura bersama. The name of the subsidiary, associated company, joint venture company.	104
Nama dan alamat entitas anak dan/atau kantor cabang atau kantor perwakilan (jika ada). Name and address of the subsidiary and/or branch office or representative office (if any).	Disampaikan sesuai ketentuan. Disclosed as required.	104
Struktur grup perusahaan. Company group structure.	Struktur grup perusahaan dalam bentuk bagan. Company group structure in the form of a chart.	105
Kronologi pencatatan saham. Share listing chronology.	Kronologis pencatatan saham, jumlah saham, nilai nominal, dan harga penawaran dari awal pencatatan hingga akhir tahun buku. Chronology of share listing, total shares, nominal value, and offering price from the beginning of listing to the end of the financial year.	104-105
Kronologis penerbitan efek lainnya. Chronology of securities issuance.	Disampaikan sesuai ketentuan (jika ada). Disclosed as required (if any).	105
Informasi penggunaan jasa Akuntan Publik (AP) dan Kantor Akuntan Publik (KAP). Information on the use of Public Accountants (AP) and Public Accounting Firms (KAP).	Disampaikan lengkap sesuai ketentuan. Disclosed in full as required.	106
Nama dan alamat lembaga dan/atau profesi penunjang. Name and address of supporting institutions and/ or professions.	Disampaikan lengkap sesuai ketentuan. Disclosed in full as required.	106-107
Penghargaan yang diterima dalam tahun buku terakhir dan/atau sertifikasi yang masih berlaku. Awards received in the last financial year and/or certifications that are still valid in the last financial year.	Disampaikan lengkap sesuai ketentuan. Disclosed in full as required.	34
Analisis dan Pembahasan Manajemen atas Kinerja Perusahaan **Management Discussion and Analysis on Company Performance**		
Tinjauan operasi per segmen usaha. Operational review by business segment.	Tinjauan operasi per segmen usaha sesuai dengan jenis industri Emiten atau Perusahaan Publik. Operational review per business segment according to the type of industry.	163
Uraian atas kinerja keuangan perusahaan. Description of the company's financial performance.	Disampaikan sesuai lengkap, meliputi pembahasan: Aset, Liabilitas, Ekuitas, Rugi/Laba, Arus Kas. Disclosed in full, including discussion of: Assets, Liabilities, Equity, Loss/Profit, Cash Flow.	178-185
Bahasan kemampuan membayar utang dan tingkat kolektibilitas piutang perusahaan. Discussion and analysis of abilities to pay debts and the collectability level of the company's receivables.	Disampaikan lengkap sesuai ketentuan. Disclosed in full as required.	187-188

Kriteria Criteria	Penjelasan Explanation	Halaman Page
Bahasan tentang struktur modal. Discussion on capital structure.	Disampaikan lengkap sesuai ketentuan. Disclosed in full as required.	188-190
Bahasan mengenai ikatan yang material untuk investasi barang modal. Discussion on material commitments for capital goods investment.	Jika tidak ada ikatan, disampaikan. If there is no commitment, disclosed.	190
Investasi barang modal. Investment in capital goods realized.	Jika tidak ada realisasi, disampaikan. If there is no realization, disclosed.	190-191
Bahasan target vs realisasi dan proyeksi. The target with the results achieved and projection.	Meliputi: Pendapatan, Laba (Rugi), Struktur modal, Pemasaran, dan lainnya. Includes: Revenue, Profit (Loss), Capital structure, Marketing, etc.	191-192
Informasi dan fakta material yang terjadi setelah tanggal laporan akuntan. Material information and facts occurring after the date of the accountant's report.	Jika tidak ada, disampaikan. If there is not any, disclosed.	198
Prospek usaha perusahaan. Description of the company's business prospects.	Disampaikan lengkap sesuai ketentuan. Disclosed in full as required.	207-208
Uraian aspek pemasaran. Description of the marketing aspect.	Disampaikan lengkap sesuai ketentuan. Disclosed in full as required.	205-206
Uraian mengenai dividen selama 2 (dua) tahun buku terakhir. Description of dividends for the last 2 (two) financial years.	Jika tidak membagikan dividen, jelaskan. If no dividend is paid, explained.	193-194
Realisasi penggunaan dana hasil penawaran umum. Realization of the use of proceeds from the public offering.	Hanya jika masih diwajibkan di tahun buku. Only if still required in the financial year.	194
Informasi material mengenai investasi, ekspansi, divestasi, penggabungan/ peleburan usaha, akuisisi, restrukturisasi utang/modal, transaksi material, transaksi afiliasi, dan transaksi benturan kepentingan, yang terjadi pada tahun buku. Material information regarding investment, expansion, divestment, business merger/ consolidation, acquisition, debt/capital restructuring, material transactions, affiliated transactions, and conflict of interest transactions, which occurred in the financial year.	Disampaikan lengkap sesuai ketentuan, jika tidak ada informasi dimaksud, diungkapkan. Disclosed in full as required, if there is no such information, disclosed.	198
Uraian mengenai perubahan peraturan perundang-undangan terhadap perusahaan pada tahun buku terakhir. A description of changes in the laws and regulations of the company in the last financial year.	Disampaikan lengkap sesuai ketentuan, jika tidak ada informasi dimaksud, diungkapkan. Disclosed in full as required, if there is no such information, disclosed.	201-204
Uraian mengenai perubahan kebijakan akuntansi yang diterapkan perusahaan pada tahun buku terakhir. A description of the changes in accounting policies adopted by the company in the last financial year.	Disampaikan lengkap sesuai ketentuan. Disclosed in full as required.	204
Tata Kelola Perusahaan **Corporate Governance**		
Rapat Umum Pemegang Saham (RUPS). General Meeting of Shareholders (GMS).	Disampaikan lengkap sesuai ketentuan. Disclosed in full as required.	218

Kriteria Criteria	Penjelasan Explanation	Halaman Page
Direksi. Board of Directors.	Disampaikan lengkap sesuai ketentuan, meliputi: Tugas & Tanggung Jawab; Piagam Direksi; Rapat, Frekuensi Rapat & Agenda Rapat; Kehadiran Rapat; Pelatihan; Penilaian Kinerja. Disclosed in full as required, including: Duties & Responsibilities; Board of Directors Charter; Meetings, Meeting Frequency & Meeting Agenda; Meeting Attendance; Training; Performance Appraisal.	244-255
Dewan Komisaris. Board of Commissioners.	Disampaikan lengkap sesuai ketentuan, meliputi: Tugas & Tanggung Jawab; Piagam Dewan Komisaris; Rapat, Frekuensi Rapat & Agenda Rapat; Kehadiran Rapat; Pelatihan; Penilaian Kinerja; Penilaian Kinerja Komite. Disclosed in full as required, including: Duties & Responsibilities; Board of Commissioners Charter; Meetings, Meeting Frequency & Meeting Agenda; Meeting Attendance; Training; Performance Appraisal; Committee Performance Appraisal.	232-243
Nominasi dan remunerasi Direksi dan Dewan Komisaris. Nomination and remuneration of the Board of Directors and the Board of Commissioners.	Disampaikan lengkap sesuai ketentuan. Disclosed in full as required.	256-258
Komite Audit. Audit Committee.	Disampaikan lengkap sesuai ketentuan, meliputi: CV Anggota Komite; Tugas & Tanggung Jawab; Piagam Komite Audit; Rapat, Frekuensi Rapat & Agenda Rapat; Kehadiran Rapat; Pelatihan; Realisasi Pelaksanaan Tugas Komite Audit. Disclosed in full as required, including: CV of Committee Members; Duties & Responsibilities; Audit Committee Charter; Meetings, Meeting Frequency & Meeting Agenda; Meeting Attendance; Training; Realization of Audit Committee Duties.	263-270
Fungsi Nominasi dan Remunerasi. Nomination and Remuneration Function.	Disampaikan lengkap sesuai ketentuan, meliputi: Tugas & Tanggung Jawab; Realisasi Pelaksanaan Fungsi Nominasi & Remunerasi. Disclosed in full as required, including: Duties & Responsibilities; Realization of Nomination & Remuneration Function Implementation.	275-281
Komite Manajemen Risiko. Risk Management Committee.	Disampaikan lengkap sesuai ketentuan, meliputi: CV Anggota Komite; Tugas & Tanggung Jawab; Piagam Komite Audit; Rapat, Frekuensi Rapat & Agenda Rapat; Kehadiran Rapat; Pelatihan; Realisasi Pelaksanaan Tugas Komite Manajemen Risiko. Disclosed in full as required, including: CV of Committee Members; Duties & Responsibilities; Audit Committee Charter; Meetings, Meeting Frequency & Meeting Agenda; Meeting Attendance; Training; Realization of Audit Committee Duties.	289-293
Sekretaris Perusahaan. Company Secretary.	Disampaikan lengkap sesuai ketentuan, meliputi: CV Sekretaris Perusahaan; Tugas & Tanggung Jawab; Pelatihan; Realisasi Pelaksanaan Tugas Sekretaris Perusahaan. Disclosed in full as required, including: CV of Corporate Secretary; Duties & Responsibilities; Training; Realization of Corporate Secretary's Duties.	307-309
Unit Audit Internal. Internal Audit Unit.	Disampaikan lengkap sesuai ketentuan, meliputi: CV Unit Audit Internal; Piagam Internal Audit; Tugas & Tanggung Jawab; Kualifikasi Audit Internal; Struktur & Kedudukan; Pelatihan; Realisasi Pelaksanaan Tugas Internal Audit. Disclosed in full as required, including: CV Internal Audit Unit; Internal Audit Charter; Duties & Responsibilities; Internal Audit Qualifications; Structure & Position; Training; Internal Audit Task Implementation Realization.	310-318
Penerapan Fungsi Kepatuhan. Implementation of Compliance Function.	Disampaikan lengkap sesuai ketentuan. Disclosed in full as required.	319-326
Sistem Pengendalian Internal (*Internal Control*). Internal Control System.	Disampaikan lengkap sesuai ketentuan. Disclosed in full as required.	329-331

Kriteria Criteria	Penjelasan Explanation	Halaman Page
Akuntan Publik. Public Accountant.	Disampaikan lengkap sesuai ketentuan. Disclosed in full as required.	327-328
Sistem manajemen risiko yang diterapkan oleh Emiten atau Perusahaan Publik. The risk management system implemented by the Issuer or Public Company.	Disampaikan lengkap sesuai ketentuan, meliputi: Sistem Manajemen Risiko; Jenis Risiko & Mitigasi; Evaluasi Efektivitas Manajemen Risiko; Kecukupan Sistem Manajemen Risiko. Disclosed in full as required, including: Risk Management System; Types of Risk & Mitigation; Evaluation of Risk Management Effectiveness; Adequacy of Risk Management System.	374-393
Perkara hukum yang berdampak material yang dihadapi oleh emiten atau perusahaan publik, entitas anak, Anggota Direksi dan anggota Dewan Komisaris (jika ada). Legal cases that have a material impact faced by the issuer or public company, subsidiaries, members of the Board of Directors and members of the Board of Commissioners (if any).	Disampaikan lengkap sesuai ketentuan. Disclosed in full as required.	337-350
Informasi tentang sanksi administratif/sanksi terhadap emiten atau perusahaan publik, Anggota Dewan Komisaris dan anggota Direksi (jika ada). Information on administrative sanctions/sanctions imposed on public companies, members of the Board of Commissioners and members of the Board of Directors (if any).	Disampaikan lengkap sesuai ketentuan. Jika tidak ada sanksi, nyatakan. Disclosed in full as required. If there is no sanction, disclose.	351
Akses informasi dan data perusahaan. Access on Information and Corporate Data.	Disampaikan lengkap sesuai ketentuan. Disclosed in full as required.	352
Informasi mengenai kode etik Emiten atau Perusahaan Publik. Information regarding the code of conduct of the Issuer or Public Company.	Disampaikan lengkap sesuai ketentuan, meliputi: Pokok-pokok Kode Etik; Pemberlakuan Kode Etik; Sosialisasi Kode Etik; Sanksi Pelanggaran Kode Etik; Jumlah Pelanggaran & Sanksi Diberikan. Jika tidak ada pelanggaran, nyatakan. Disclosed in full as required, including: Principles of the Code of Ethics; Enforcement of the Code of Ethics; Socialization of the Code of Ethics; Sanctions for Violation of the Code of Ethics; Total Violations & Sanctions Given. If there is no violation, state.	356-358
Uraian singkat mengenai kebijakan pemberian kompensasi jangka panjang berbasis kinerja kepada manajemen dan/atau karyawan yang dimiliki oleh emiten atau perusahaan publik (jika ada), antara lain berupa program kepemilikan saham oleh manajemen (*management stock ownership program*/MSOP) dan/atau program kepemilikan saham oleh karyawan (*employee stock ownership program*/ESOP). A brief description of the policy for providing long-term performance-based compensation to management and/or employees owned by the issuer or public company (if any), including in the form of a management stock ownership program (MSOP) and/or employee stock ownership program (ESOP).	Disampaikan lengkap sesuai ketentuan. Jika tidak ada, nyatakan. Disclosed in full as required. If there is not any, disclose.	198
Uraian singkat mengenai kebijakan pengungkapan Informasi. Brief description of Information disclosure policy.	Disampaikan lengkap sesuai ketentuan. Disclosed in full as required.	352

Kriteria Criteria	Penjelasan Explanation	Halaman Page
Uraian mengenai sistem pelaporan pelanggaran (*whistleblowing system*/WBS) di Emiten atau Perusahaan Publik. Description of the whistleblowing system/ WBS at the Issuer or Public Company.	Disampaikan lengkap sesuai ketentuan, meliputi: Cara Pelaporan; Perlindungan Pelapor; Penanganan Pengaduan; Pengelola WBS; Hasil Penanganan Pengaduan. Jika tidak ada pelaporan dan WBS, nyatakan. Disclosed in full as required, including: How to Report; Whistleblower Protection; Complaint Handling; WBS Manager; Complaint Handling Results. If there is no Reporting and WBS, disclose.	358-359
Uraian mengenai kebijakan anti-korupsi Emiten atau Perusahaan Publik. Description of the Issuer's or Public Company's anti-corruption policy.	Disampaikan lengkap sesuai ketentuan, meliputi: Cara Pencegahan dan Penanganan; Pelatihan/Sosialisasi Anti-Korupsi. Jika tidak ada kebijakan Anti-Korupsi, nyatakan. Disclosed in full as required, including: Ways of Prevention and Handling; Anti-Corruption Training/Socialization. If there is no Anti-Corruption Policy, disclose.	360-361
Penerapan atas pedoman tata kelola Perusahaan Terbuka bagi Emiten yang menerbitkan efek bersifat ekuitas atau Perusahaan Publik. Implementation of Public Company governance guidelines for Issuers issuing equity securities or Public Companies.	Disampaikan lengkap sesuai ketentuan. Disclosed in full as required.	368-373
Penilaian Penerapan GCG untuk tahun buku 2025 yang meliputi paling kurang aspek Dewan Komisaris dan Direksi. GCG Implementation Assessment for the financial year 2025 which included at least aspects of the Board of Commissioners and the Board of Directors.	Disampaikan lengkap sesuai ketentuan, meliputi: Kriteria Penilaian; Pelaksana Penilaian; Skor Penilaian; Rekomendasi Penilai; dan Alasan Belum Dilaksanakannya Rekomendasi. Disclosed in full as required, including: Assessment Criteria; Assessment Implementation; Assessment Score; Assessment Recommendation; and Reasons for Not Implementing the Recommendation.	373-374
Tanggung Jawab Sosial dan Lingkungan Perusahaan **Corporate Social and Environmental Responsibility**		
	1. Informasi yang diungkapkan sesuai POJK Nomor 51/POJK.03/2017. Information disclosed in accordance with POJK Number 51/POJK.03/2017.	✓
	2. Laporan Keberlanjutan sesuai ketentuan Lampiran II SEOJK 16/2021. Sustainability Report in accordance with the provisions of Appendix II SEOJK 16/2021.	✓
	3. Laporan Keberlanjutan (Sustainability Report) dapat disajikan terpisah. Sustainability Report can be presented separately.	✓
	4. Laporan Keberlanjutan Terpisah harus mengikuti format Lampiran II SEOJK 16/2021 dan POJK 51/POJK.03/2017. Disampaikan bersamaan dengan Laporan Tahunan. Separate Sustainability Report must follow the format of Appendix II SEOJK 16/2021 and POJK 51/POJK.03/2017. Submitted together with the Annual Report.	✓
Informasi Keuangan **Financial Information**		
Disampaikan lengkap sesuai ketentuan, meliputi: Opini Auditor; Pernyataan Direksi; Laporan Keuangan Lengkap, yakni: Neraca, Rugi Laba, Ekuitas, Arus Kas, dan Catatan Laporan Keuangan. Delivered completely in accordance with the provisions, including: Auditor's Opinion; Board of Directors' Statement; Complete Financial Statements, namely: Balance Sheet, Profit Loss, Equity, Cash Flow, and Notes to Financial Statements.		✓

Daftar Indeks Referensi - POJK 51/2017 tentang Penerapan Keuangan Berkelanjutan Bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik [POJK G.4]

List of Reference Indexes - POJK 51/2017 on the Implementation of Sustainable Finance for Financial Services Institutions, Issuers, and Public Companies

No.	Keterangan Description			Halaman Page
A	**Strategi Keberlanjutan** **Sustainability Strategy**			
	A.1	Penjelasan Strategi Keberlanjutan.	Explanation of Sustainability Strategy.	441
B	**Ikhtisar Kinerja Keberlanjutan** **Sustainability Performance Overview**			
	B.1	Aspek Ekonomi.	Economic Aspect.	436
		a) Kuantitas produksi atau jasa yang dijual.	a) Quantity of production or services sold.	436
		b) Pendapatan atau penjualan.	b) Revenue or sales.	436
		c) Laba atau rugi bersih.	c) Net profit or loss.	436
		d) Produk ramah lingkungan.	d) Environmentally friendly products.	436
		e) Pelibatan pihak lokal yang berkaitan dengan proses bisnis keuangan berkelanjutan.	e) Involvement of local parties related to the sustainable finance business process.	478
	B.2	Aspek Lingkungan Hidup.	Environmental Aspects.	438
		a) Penggunaan energi (antara lain listrik dan air).	a) Energy use (including electricity and water).	438
		b) Pengurangan emisi yang dihasilkan.	b) Reduction of emissions generated.	438
		c) Pengurangan limbah dan efluen.	c) Reduction of waste and effluents.	475-476
		d) Pelestarian keanekaragaman hayati.	d) Preservation of biodiversity.	476
	B.3	Aspek Sosial.	Social Aspects.	437
		Uraian mengenai dampak positif dan negatif dari penerapan Keuangan Berkelanjutan bagi masyarakat dan lingkungan.	Description of the positive and negative impacts of implementing Sustainable Finance on society and the environment.	437
C	**Profil Singkat** **Brief Profile**			
	C.1	Visi, Misi, dan Nilai Keberlanjutan.	Vision, Mission, and Sustainability Values.	442
	C.2	Nama, Alamat, Nomor Telepon, Nomor Faksimili, Alamat Surat Elektronik (*E-Mail*), dan Situs Web Ljk, Emiten, dan Perusahaan Publik, Serta Kantor Cabang dan/atau Kantor Perwakilan.	Name, Address, Telephone Number, Facsimile Number, E-Mail Address, and Website of the Financial Institution, Issuer and Public Company, As Well As Branch and/or Representative Offices.	62
	C.3	Skala Perusahaan.	Scale of the Company.	26
		a) Jumlah Aset atau Kapitalisasi Aset, dan Total Kewajiban.	a) Total Assets or Capitalized Assets, and Total Liabilities.	26
		b) Jumlah Karyawan.	b) Total Employees.	96-98
		c) Persentase Kepemilikan Saham.	c) Percentage of Share Ownership.	63
		d) Wilayah Operasional.	d) Operational Area.	72
	C.4	Penjelasan singkat mengenai produk, layanan, dan kegiatan usaha yang dijalankan.	Brief description of products, services, and business activities.	70-71
	C.5	Keanggotaan pada asosiasi.	Membership in associations.	74
	C.6	Perubahan signifikan, antara lain terkait dengan penutupan atau pembukaan cabang, dan struktur kepemilikan.	Significant changes, among others related to the closure or opening of branches, and ownership structure.	74

No.	Keterangan Description		Halaman Page
D	**Penjelasan Direksi** **The explanation of the Board of Directors**		
D.1	a) Kebijakan untuk merespons tantangan dalam pemenuhan strategi keberlanjutan, paling sedikit meliputi:	a) Policies to respond to challenges in fulfilling the sustainability strategy, at least including:	
	1) Penjelasan nilai keberlanjutan bagi perusahaan.	1) Explanation of the value of sustainability to the company.	57-58
	2) Penjelasan respons perusahaan terhadap isu terkait penerapan keuangan berkelanjutan.	2) Explanation of the company's response to issues related to the implementation of sustainable finance.	50-51
	3) Penjelasan komitmen pimpinan LJK, Emiten, dan Perusahaan Publik dalam pencapaian penerapan keuangan berkelanjutan.	3) Explanation of the commitment of the leadership of FSIs, Issuer's, and Public Company in achieving the implementation of sustainable finance.	57-58
	4) Pencapaian kinerja penerapan keuangan berkelanjutan.	4) Achievement of performance in the implementation of sustainable finance.	53-54
	5) Tantangan pencapaian kinerja penerapan keuangan berkelanjutan.	5) Challenges in achieving performance in the implementation of sustainable finance.	50-51
	b) Penerapan Keuangan Berkelanjutan, paling sedikit meliputi:	b) Implementation of Sustainable Finance, at least including:	
	1) Pencapaian kinerja penerapan keuangan berkelanjutan (ekonomi, sosial, dan lingkungan hidup) dibandingkan dengan target.	1) Performance achievement of the implementation of sustainable finance (economic, social, and environmental) compared to the target.	53-54
	2) Penjelasan prestasi dan tantangan termasuk peristiwa penting selama periode pelaporan (bagi LJK yang diwajibkan membuat rencana aksi keuangan berkelanjutan).	2) Explanation of achievements and challenges including significant events during the reporting period (for FSIs required to prepare a sustainable finance action plan).	50-51
	c) Strategi pencapaian target, paling sedikit meliputi:	c) The strategy for achieving the target includes, at least include:	
	1) Pengelolaan risiko atas penerapan keuangan berkelanjutan terkait aspek ekonomi, sosial, dan lingkungan hidup.	1) Risk management on the implementation of sustainable finance related to economic, social, and environmental aspects.	57-58
	2) Pemanfaatan peluang dan prospek usaha.	2) Utilization of business opportunities and prospects.	54-55
	3) Penjelasan situasi eksternal ekonomi, sosial, dan lingkungan hidup yang berpotensi mempengaruhi keberlanjutan LJK, emiten, dan perusahaan publik.	3) Explanation of the external economic, social, and environmental situation that has the potential to affect the sustainability of FSIs, issuers and public companies.	50-51
E	**Tata Kelola Keberlanjutan** **Sustainability Governance**		
E.1	Uraian mengenai tugas bagi Direksi dan Dewan Komisaris, pegawai, pejabat dan/atau unit kerja yang menjadi penanggung jawab penerapan Keuangan Berkelanjutan.	Description of duties for members of the Board of Directors and Board of Commissioners, employees, officials and/or work units that are responsible for implementing Sustainable Finance.	450-451
E.2	Penjelasan mengenai pengembangan kompetensi yang dilaksanakan terhadap anggota Direksi, anggota Dewan Komisaris, pegawai, pejabat dan/atau unit kerja yang menjadi penanggung jawab penerapan Keuangan Berkelanjutan.	An explanation of the competency development carried out for members of the Board of Directors, members of the Board of Commissioners, employees, officials and/or work units responsible for implementing Sustainable Finance.	448-449
E.3	Penjelasan mengenai prosedur LJK, Emiten, dan Perusahaan Publik dalam mengidentifikasi, mengukur, memantau, dan mengendalikan risiko atas penerapan Keuangan Berkelanjutan terkait aspek ekonomi, sosial, dan lingkungan hidup, termasuk peran Direksi dan Dewan Komisaris dalam mengelola, melakukan telaah berkala, dan meninjau efektivitas proses manajemen risiko LJK, Emiten, dan Perusahaan Publik.	An explanation of the FSI's, Issuer's, and Public Company's procedures for identifying, measuring, monitoring and controlling risks to the implementation of Sustainable Finance related to economic, social, and environmental aspects, including the role of the Board of Directors and Board of Commissioners in managing, conducting periodic reviews and reviewing the effectiveness of the FSI's, Issuer's, and Public Company's risk management processes.	452-455

No.	Keterangan Description			Halaman Page
	E.4	Penjelasan mengenai hubungan dengan pemangku kepentingan yang meliputi:	An explanation of the relationship with stakeholders which includes:	12
		a) Keterlibatan pemangku kepentingan berdasarkan hasil penilaian (*assessment*) manajemen, RUPS, surat keputusan atau lainnya.	a) Stakeholder engagement based on management assessment, GMS, decree or otherwise.	12-13
		b) Pendekatan yang digunakan LJK, Emiten, dan Perusahaan Publik dalam melibatkan pemangku kepentingan dalam penerapan Keuangan Berkelanjutan, antara lain dalam bentuk dialog, survei, dan seminar.	b) Approaches used by FSIs, Issuers and Public Companies in engaging stakeholders in the implementation of Sustainable Finance, including dialog, surveys, and seminars.	12-13
	E.5	Permasalahan yang dihadapi, perkembangan, dan pengaruh terhadap penerapan Keuangan Berkelanjutan.	Problems encountered, developments, and influences on the implementation of Sustainable Finance.	455
F	**Kinerja Keberlanjutan** **Sustainability Performance**			
	F.1	Kegiatan Membangun Budaya Keberlanjutan.	Building a Sustainability Culture.	448
	Kinerja Ekonomi **Economic Performance**			
	F.2	Perbandingan target dan kinerja produksi, portofolio, target pembiayaan, atau investasi, pendapatan dan laba rugi dalam hal Laporan Keberlanjutan disusun secara terpisah dengan Laporan Tahunan.	Comparison of targets and performance of production, portfolio, financing targets, or investment, revenue and profit or loss in the event that the Sustainability Report is prepared separately from the Annual Report.	191-192
	F.3	Perbandingan target dan kinerja portofolio, target pembiayaan, atau investasi pada instrumen keuangan atau proyek yang sejalan dengan penerapan Keuangan Berkelanjutan.	Comparison of targets and performance of portfolios, financing targets, or investments in financial instruments or projects that are in line with the implementation of Sustainable Finance.	460-461
	Kinerja Lingkungan **Environmental Performance**			
	F.4	Biaya Lingkungan Hidup.	Environmental Costs.	477
	F.5	Penggunaan Material yang Ramah Lingkungan.	Use of Environmentally Friendly Materials.	468-469
	F.6	Jumlah dan Intensitas Energi yang Digunakan.	Amount and Intensity of Energy Used.	469-470
	F.7	Upaya dan Pencapaian Efisiensi Energi dan Penggunaan Energi Terbarukan.	Efforts and Achievements in Energy Efficiency and Use of Renewable Energy.	469-470
	F.8	Penggunaan Air.	Water Use.	475
	F.9	Dampak Positif dan Negatif terhadap Lingkungan Hidup.	Positive and Negative Impacts on the Environment.	476
	F.10	Keanekaragaman Hayati.	Biodiversity.	476
		a) Dampak operasional terhadap area dekat wilayah konservasi atau di dalam area konservasi.	a) Operational impacts on areas near conservation areas or within conservation areas.	476
		b) Usaha konservasi yang dilakukan, perlindungan flora maupun fauna.	b) Conservation efforts made, protection of flora and fauna.	477
	F.11	Jumlah dan Intensitas Emisi yang dihasilkan berdasarkan sumber emisi.	Amount and Intensity of Emissions generated based on emission sources.	472-473
		a) Scope 1.	a) Scope 1.	472
		b) Scope 2.	b) Scope 2.	473
		c) Scope 3.	c) Scope 3.	-
		d) Intensitas Emisi.	d) Emission Intensity.	473
	F.12	Upaya dan Pencapaian Pengurangan Emisi yang Dilakukan.	Emission Reduction Efforts and Achievements Made.	471-472
	F.13	Jumlah Limbah dan Efluen yang Dihasilkan Menurut Jenis.	Amount of Waste and Effluent Produced by Type.	475-476
	F.14	Mekanisme Pengelolaan Limbah dan Efluen.	Waste and Effluent Management Mechanism.	475-476
	F.15	Tumpahan yang Terjadi.	Spills.	476
	F.16	Pengaduan Lingkungan Hidup yang Diterima dan Diselesaikan.	Environmental Complaints Received and Resolved.	477

No.	Keterangan Description			Halaman Page
	Kinerja Sosial **Social Performance**			
	F.17	Komitmen untuk memberikan layanan atas produk dan/atau jasa yang setara kepada konsumen.	Commitment to provide services for products and/or services that are equal to consumers.	494-495
	F.18	Kesetaraan dan Kesamaan Kesempatan dalam Bekerja, pada aspek: rekrutmen, pelatihan, promosi, dan pemberian remunerasi.	Equality and Equal Opportunities in Employment, in the aspects of: recruitment, training, promotion, and remuneration.	483
	F.19	Tenaga Kerja Anak dan Kerja Paksa.	Child Labor and Forced Labor.	483
	F.20	Upah Minimum Regional.	Regional Minimum Wage.	488-489
	F.21	Lingkungan Bekerja yang Layak.	Appropriate Working Environment.	491-492
	F.22	Pelatihan dan Pengembangan Kompetensi.	Training and Competency Development.	115-146
	Aspek Masyarakat **Community Aspect**			
	F.23	Dampak Operasi terhadap Masyarakat Sekitar.	Impact of Operations on Surrounding Communities.	478
	F.24	Pengaduan Masyarakat.	Public Complaints.	481
	F.25	Kegiatan Tanggung Jawab Sosial dan Lingkungan.	Social and Environmental Responsibility Activities.	478-480
	Tanggung Jawab Pengembangan Produk/Jasa **Product/Service Development Responsibility**			
	F.26	Inovasi dan Pengembangan Produk/Jasa Keuangan Berkelanjutan.	Innovation and Development of Sustainable Financial Products/Services.	495
	F.27	Produk/Jasa yang Sudah Dievaluasi Keamanannya bagi Pelanggan.	Products/Services that have been Evaluated for Customer Safety.	495-496
	F.28	Dampak Produk/Jasa.	Product/Service Impact.	496
	F.29	Jumlah Produk yang Ditarik Kembali.	Total Recalled Products.	496
	F.30	Survei Kepuasan Pelanggan.	Customer Satisfaction Survey.	499
G	**Lain-lain** **Others**			
	G.1	Verifikasi Tertulis dari Pihak Independen.	Written Verification and Independent Party.	500
	G.2	Lembar Umpan Balik.	Feedback Sheet.	501-502
	G.3	Tanggapan Terhadap Umpan Balik Laporan Keberlanjutan Tahun Sebelumnya.	Response to Feedback on Previous Year's Sustainability Report.	503
	G.4	Daftar Pengungkapan Sesuai POJK 51/2017.	List of Disclosures in Accordance with POJK 51/2017.	511-514

Daftar Indeks Referensi - Metrik ESG

List of Reference Indexes - ESG Metrics

Kinerja Performance	Kode Code	Nama Metrik Metric Name		Halaman Page
Lingkungan Environment	E-01	Laporan Emisi Gas Rumah Kaca.	Greenhouse Gas Emissions Report.	472-473
	E-02	Intensitas Emisi Gas Rumah Kaca.	Greenhouse Gas Emissions Intensity.	473
	E-03	Konsumsi Energi Listrik.	Electricity Usage.	470
	E-04	Konsumsi Air.	Water Consumption.	475
	E-05	Limbah yang Dihasilkan.	Waste Generated.	476
	E-06	Komitmen Perusahaan untuk Mencapai Target *Net Zero Emission.*	Company's Commitment to Achieving Net Zero Emissions Targets.	474
	E-07	Komitmen Perusahaan untuk Mengurangi Emisi Gas Rumah Kaca.	Company's Commitment to Reducing Greenhouse Gas Emissions.	471
Sosial Social	S-01	Kesetaraan Gender.	Gender Equality.	96
	S-02	Pegawai berdasarkan Gender dan Kelompok Umur.	Employees by Gender and Age Group.	98
	S-03	Tingkat Pergantian Pegawai.	Employee Turnover Rate.	486
	S-04	Jumlah Pegawai Sementara.	Total Temporary Employees.	486
	S-05	Pelatihan dan Pengembangan Pegawai.	Employee Training and Development.	146
	S-06	Jumlah Kecelakaan Kerja.	Total Occupational Accidents.	493
	S-07	Kejadian Pelanggaran Hak Asasi Manusia.	Incidents of Human Rights Violations.	484
	S-08	Kebijakan Pelecehan Seksual dan/atau Non-Diskriminasi.	Sexual Harassment and/or Non-Discrimination Policy.	484
	S-09	Kebijakan Mengenai Hak Asasi Manusia.	Human Rights Policy.	484
	S-10	Kebijakan Pekerja Anak dan/atau Pekerja Paksa.	Child Labor and/or Forced Labor Policy.	483
	S-11	Kebijakan Mengenai Kesehatan dan Keselamatan Kerja serta Lingkungan Kerja yang Aman dan Layak Diberikan kepada Seluruh Karyawan.	Occupational Health and Safety Policy and the Provision of a Safe and Decent Working Environment for All Employees.	491-493
	S-12	*Corporate Social Responsibility.*	Corporate Social Responsibility.	480
Tata Kelola Governance	G-01	Keberagaman Manajemen dan Independensi.	Management Diversity and Independence.	261
	G-02	Total Kehadiran Direksi dan Komisaris ke Rapat Dewan.	Total Attendance of the Board of Directors and Board of Commissioners at Board Meetings.	239; 252
	G-03	Kebijakan Pemisahan *Chairman of the Board* dan CEO.	Policy on the Separation of the Chairman of the Board and the CEO.	216-217
	G-04	Kebijakan Penilaian Dewan Direksi dan Komisaris.	Board of Directors and Board of Commissioners' Evaluation Policy.	241-242; 254-255
	G-05	Kebijakan Pelatihan Dewan Direksi dan Komisaris.	Board of Directors and Board of Commissioners' Training Policy.	240-241; 252-254
	G-06	Kriteria Khusus Pemilihan Dewan.	Specific Criteria for Selection of the Board.	257
	G-07	Kode Etik dan/atau Anti-Korupsi.	Code of Conduct and/or Anti-Corruption Policy.	356-358; 360-361
	G-08	Kebijakan Perlakuan Adil terhadap Pemegang Saham.	Fair Treatment of Shareholders Policy.	220
	G-09	Pencegahan Konflik Kepentingan.	Conflict of Interest Prevention.	363

Daftar Indeks Referensi - GRI *Standards* 2021

List of Reference Indexes - GRI Standards 2021

Pernyataan Penggunaan **Statement of Use**	**PT Bank Oke Indonesia, Tbk. melaporkan informasi dalam indeks isi Standar GRI ini untuk periode 1 Januari 2025-31 Desember 2025 dengan referensi Standar GRI.** **PT Bank Oke Indonesia, Tbk. reports the information in this GRI Standards content index for the period from January 1, 2025-December 31, 2025 with reference to the GRI Standards.**
GRI 1 yang Digunakan **GRI 1 Used**	GRI 1: Foundation 2021 opsi "*with reference*". GRI 1: Foundation 2021, "with reference" option.

GRI - Standard	Keterbukaan Disclosure		Halaman Page
	No. Indeks Index No.	Judul Title	
Pengungkapan Umum General Disclosure			
GRI 2: Pengungkapan Umum 2021 GRI 2: General Disclosure 2021	**Organisasi dan Praktik Pelaporannya** Organization and Reporting Practice		
	2-1	Detail Organisasi. Organization Details.	7
	2-2	Entitas yang Termasuk dalam Pelaporan Keberlanjutan. Entities Included in the Sustainability Report.	7
	2-3	Periode Pelaporan, Frekuensi, dan Kontak. Reporting Period, Frequency, and Contact.	7
	2-4	Pernyataan Ulang Informasi. Restatement of Information.	7
	2-5	Jaminan Eksternal. External Guarantee.	500
	Aktivitas dan Pekerja Activities and Worker		
	2-6	Aktivitas, Rantai Nilai, dan Hubungan Bisnis Lainnya. Activities, Value Chains, and Other Business Relationship.	62; 74
	2-7	Karyawan. Workforce.	96-98
	2-8	Pekerja yang Bukan Karyawan. Workers Who are Not Direct Workers.	486
	Tata Kelola Governance		
	2-9	Struktur dan Komposisi Tata Kelola. Governance Structure and Composition.	78-79
	2-10	Nominasi dan Seleksi untuk Badan Tata Kelola Tertinggi. Nomination and Selection of the Highest Governance Body.	256-257
	2-11	Ketua Badan Tata Kelola Tertinggi. Chair of the Highest Governance Body.	215; 216; 363
	2-12	Peran Badan Tata Kelola Tertinggi dalam Mengawasi Pengelolaan Dampak. The Role of the Highest Governance Body in Overseeing Impact Management.	450-451
	2-13	Pendelegasian Tanggung Jawab untuk Mengelola Dampak. Delegation of Responsibilities for Managing Impacts.	450-451
	2-14	Peran Badan Tata Kelola Tertinggi dalam Pelaporan Keberlanjutan. The Role of the Highest Governance Body in Sustainability Reporting.	451
	2-15	Konflik Kepentingan. Conflict of Interest.	363

GRI - Standard	Keterbukaan Disclosure		Halaman Page
	No. Indeks Index No.	Judul Title	
	2-16	Komunikasi Keprihatinan Krisis. Communication of Crisis Concern.	358; 477; 481; 497
	2-17	Pengetahuan Kolektif dari Badan Tata Kelola Tertinggi. Collective Knowledge of the Highest Governance Body.	240-241; 252-254; 455
	2-18	Evaluasi Kinerja Badan Tata Kelola Tertinggi. Evaluation of the Performance of the Highest Governance Body.	241-242; 254-255
	2-19	Kebijakan Remunerasi. Remuneration Policy.	257-258
	2-20	Proses untuk Menentukan Remunerasi. Process for Determining Remuneration.	257-258
	2-21	Rasio Kompensasi Total Tahunan. Annual Total Compensation Ratio.	258
	Strategi, Kebijakan, dan Praktik **Strategy, Policy, and Practice**		
GRI 2: Pengungkapan Umum 2021 GRI 2: General Disclosure 2021	2-22	Pernyataan tentang Strategi Pembangunan Berkelanjutan. Statement on Sustainable Development Strategy.	441
	2-23	Komitmen Kebijakan. Policy Commitment.	356-358
	2-24	Menanamkan Komitmen Kebijakan. Embedding Policy Commitments.	356-358
	2-25	Proses untuk Memulihkan Dampak Negatif. Process for Correcting Negative Impacts.	374; 452-455
	2-26	Mekanisme untuk Mencari Nasihat dan Menyampaikan Kekhawatiran. Mechanisms for Seeking Advice and Raising Concerns.	358-359; 477; 481; 497
	2-27	Kepatuhan terhadap Hukum dan Peraturan. Compliance with Laws and Regulations.	337-350; 351
	2-28	Keanggotaan Asosiasi. Association Memberships.	74
	Keterlibatan Pemangku Kepentingan **Stakeholders Engagement**		
	2-29	Pendekatan Keterlibatan Pemangku Kepentingan. Stakeholder Engagement Approach.	12-13
	2-30	Perjanjian Kerja Bersama. Collective Labor Agreement.	491
Topik Material Material Topics			
GRI 3: Topik Material 2021	3-1	Proses untuk Menentukan Topik Material. Process for Determining Material Topics.	10-11
GRI 3: Material Topics 2021	3-2	Daftar Topik Material. List of Material Topics.	18-20
Topik Ekonomi Economic Topics			
GRI 3: Topik Material 2021	**201 Kinerja Ekonomi** 201 Economic Performance		
GRI 3: Material Topics 2021	3-3	Manajemen Topik Material. Material Topic Management.	456

GRI - Standard	Keterbukaan Disclosure		Halaman Page
	No. Indeks Index No.	Judul Title	
GRI 201: Kinerja Ekonomi 2016 GRI 201: Economic Performance 2016	201-1	Nilai Ekonomi Langsung yang Dihasilkan dan Didistribusikan. Direct Economic Value Generated and Distributed.	457-458
	201-3	Kewajiban Program Pensiun Manfaat Pasti dan Program Pensiun Lainnya. Defined Benefit Pension Plan Obligations and Other Pension Plans.	487
	201-4	Bantuan Finansial yang Diterima dari Pemerintah. Financial Assistance Received from the Government.	458
GRI 3: Topik Material 2021 GRI 3: Material Topics 2021	**202 Keberadaan Pasar** 202 Market Presence		
	3-3	Manajemen Topik Material. Material Topic Management.	488
GRI 202: Keberadaan Pasar 2016 GRI 202: Market Presence 2016	202-1	Rasio Standar Upah Karyawan Pemula berdasarkan Jenis Kelamin terhadap Upah Minimum Regional. Ratio of Standard Entry-Level Wage by Gender to the Regional Minimum Wage.	489
GRI 3: Topik Material 2021 GRI 3: Material Topics 2021	**203 Dampak Ekonomi Tidak Langsung** 203 Indirect Economic Impact		
	3-3	Manajemen Topik Material. Material Topic Management.	460
GRI 203: Dampak Ekonomi Tidak Langsung 2016 GRI 203: Indirect Economic Impact 2016	203-2	Dampak Ekonomi Tidak Langsung yang Signifikan. Significant Indirect Economic Impact.	460
GRI 3: Topik Material 2021 GRI 3: Material Topics 2021	**204 Praktik Pengadaan** 204 Procurement Practices		
	3-3	Manajemen Topik Material. Material Topic Management.	462
GRI 204: Praktik Pengadaan 2016 GRI 204: Procurement Practices 2016	204-1	Proporsi Pengeluaran untuk Pemasok Lokal. Proportion of Spending on Local Suppliers.	462-463
GRI 3: Topik Material 2021 GRI 3: Material Topics 2021	**205 Anti-Korupsi** 205 Anti-Corruption		
	3-3	Manajemen Topik Material. Material Topic Management.	360
GRI 205: Anti-Korupsi 2016 GRI 205: Anti-Corruption 2016	205-1	Operasi-Operasi yang Dinilai Memiliki Risiko terkait Korupsi. Operations Assessed for Corruption-Related Risks.	360
GRI 205: Anti-Korupsi 2016 GRI 205: Anti-Corruption 2016	205-2	Komunikasi dan Pelatihan tentang Kebijakan dan Prosedur Anti-Korupsi. Communication and Training on Anti-Corruption Policies and Procedures.	361
	205-3	Insiden Korupsi yang Terbukti dan Tindakan yang Diambil. Confirmed Incidents of Corruption and Actions Taken.	361
GRI 3: Topik Material 2021 GRI 3: Material Topics 2021	**206 Perilaku Anti-Persaingan** 206 Anti-Competitive Behavior		
	3-3	Manajemen Topik Material. Material Topic Management.	364

GRI - Standard	Keterbukaan Disclosure		Halaman Page
	No. Indeks Index No.	Judul Title	
GRI 205: Perilaku Anti-Persaingan 2016 GRI 205: Anti-Competitive Behavior 2016	206-1	Langkah-Langkah Hukum untuk Perilaku Anti-Persaingan, Praktik Anti-Pakat, dan Monopoli. Legal Actions for Anti-Competitive Behavior, Anti-Trust, and Monopoly Practices.	364
GRI 3: Topik Material 2021 GRI 3: Material Topics 2021	**207 Pajak** 207 Tax		
	3-3	Manajemen Topik Material. Material Topic Management.	458
GRI 207: Pajak 2019 GRI 207: Tax 2019	207-1	Pendekatan terhadap Pajak. Approach to Tax.	458
	207-2	Tata Kelola, Pengontrolan, dan Manajemen Risiko Pajak. Tax Governance, Control, and Risk Management.	458-459
	207-3	Keterlibatan Pemangku Kepentingan dan Pengelolaan Kepedulian yang Berkaitan dengan Pajak. Stakeholder Engagement and Management of Tax-Related Concerns.	459
	207-4	Laporan per Negara. Country-by-Country Reporting.	459
Topik Lingkungan Environmental Topics			
GRI 3: Topik Material 2021 GRI 3: Material Topics 2021	**302 Energi** 302 Energy		
	3-3	Manajemen Topik Material. Material Topic Management.	469
GRI 302: Energi 2016 GRI 302: Energy 2016	302-1	Konsumsi Energi dalam Organisasi. Energy Consumption within the Organization.	470
	302-3	Intensitas Energi. Energy Intensity.	470
	302-4	Pengurangan Konsumsi Energi. Reduction of Energy Consumption.	470
GRI 3: Topik Material 2021 GRI 3: Material Topics 2021	**303 Air dan Efluen** 303 Water and Effluents		
	3-3	Manajemen Topik Material. Material Topic Management.	475
	303-5	Konsumsi Air. Water Consumption.	475
GRI 3: Topik Material 2021 GRI 3: Material Topics 2021	**305 Emisi** 305 Emissions		
	3-3	Manajemen Topik Material. Material Topic Management.	472
GRI 305: Emisi 2016 GRI 305: Emissions 2016	305-1	Emisi GRK (Cakupan 1) Langsung. Direct GHG Emissions (Scope 1).	472
GRI 305: Emisi 2016 GRI 305: Emissions 2016	305-2	Emisi GRK (Cakupan 2) Tidak Langsung. Indirect GHG Emissions (Scope 2).	473
	305-4	Intensitas Emisi GRK. GHG Emissions Intensity.	473
	305-5	Pengurangan Emisi GRK. Reduction of GHG Emissions.	473
	305-6	Emisi Zat Perusak Ozon (ODS). Ozone-Depleting Substances (ODS) Emissions.	474-475

GRI - Standard	Keterbukaan Disclosure		Halaman Page
	No. Indeks Index No.	Judul Title	
GRI 3: Topik Material 2021 GRI 3: Material Topics 2021	**306 Limbah** 306 Waste		
	3-3	Manajemen Topik Material. Material Topic Management.	475
GRI 306: Limbah 2020 GRI 306: Waste 2020	306-1	Timbulan Limbah dan Dampak-Dampak yang Signifikan terkait Limbah. Waste Generation and Significant Waste-Related Impacts.	475-476
	306-2	Manajemen Dampak yang Signifikan terkait Limbah. Management of Significant Waste-Related Impacts.	476
	306-3	Timbulan Limbah. Waste Generated.	476
GRI 3: Topik Material 2021 GRI 3: Material Topics 2021	**308 Penilaian Lingkungan Pemasok** 308 Supplier Environmental Assessment		
	3-3	Manajemen Topik Material. Material Topic Management.	463
GRI 308: Penilaian Lingkungan Pemasok 2016 GRI 308: Supplier Environmental Assessment 2016	308-1	Seleksi Pemasok Baru dengan Menggunakan Kriteria Lingkungan. Screening of New Suppliers Using Environmental Criteria.	463-464
Topik Sosial Social Topics			
GRI 3: Topik Material 2021 GRI 3: Material Topics 2021	**401 Kepegawaian** 401 Employment		
	3-3	Manajemen Topik Material. Material Topic Management.	484
GRI 401: Kepegawaian 2016 GRI 401: Employment 2016	401-1	Perekrutan Karyawan Baru dan Pergantian Karyawan. New Employee Hires and Employee Turnover.	484-486
	401-2	Tunjangan yang Diberikan kepada Karyawan Purnawaktu yang Tidak Diberikan kepada Karyawan pada Kurun Waktu Tertentu atau Paruh Waktu. Benefits Provided to Full-Time Employees that are Not Provided to Temporary or Part-Time Employees.	490
	401-3	Cuti Melahirkan. Maternity Leave.	486-487
GRI 3: Topik Material 2021 GRI 3: Material Topics 2021	**404 Pelatihan dan Pendidikan** 404 Training and Education		
	3-3	Manajemen Topik Material. Material Topic Management.	113
GRI 404: Pelatihan dan Pendidikan 2016 GRI 404: Training and Education 2016	404-1	Rata-Rata Jam Pelatihan per Tahun per Karyawan. Average Hours of Training per Year per Employee.	146
	404-2	Program untuk Meningkatkan Keterampilan Karyawan dan Program Bantuan Peralihan. Programs for Upgrading Employee Skills and Transition Assistance Programs.	113
	404-3	Persentase Karyawan yang Menerima Tinjauan Rutin terhadap Kinerja dan Pengembangan Karier. Percentage of Employees Receiving Regular Performance and Career Development Reviews.	147
GRI 3: Topik Material 2021 GRI 3: Material Topics 2021	**405 Keanekaragaman dan Peluang Setara** 405 Diversity and Equal Opportunity		
	3-3	Manajemen Topik Material. Material Topic Management.	488
	405-2	Rasio Gaji Pokok dan Remunerasi Perempuan Dibandingkan Laki-Laki. Ratio of Basic Salary and Remuneration of Women to Men.	489
GRI 3: Topik Material 2021 GRI 3: Material Topics 2021	**406 Non-Diskriminasi** 406 Non-Discrimination		
	3-3	Manajemen Topik Material. Material Topic Management.	484

GRI - Standard	Keterbukaan Disclosure		Halaman Page
	No. Indeks Index No.	Judul Title	
GRI 406: Non-Diskriminasi 2016 GRI 406: Non-Discrimination 2016	406-1	Insiden Diskriminasi dan Tindakan Perbaikan yang Dilakukan. Incidents of Discrimination and Corrective Actions Taken.	484
GRI 3: Topik Material 2021 GRI 3: Material Topics 2021	**408 Pekerja Anak** 408 Child Labor		
	3-3	Manajemen Topik Material. Material Topic Management.	483
GRI 408: Pekerja anak 2016 GRI 408: Child Labor 2016	408-1	Operasi dan Pemasok yang Berisiko Signifikan terhadap Insiden Pekerja Anak. Operations and Suppliers at Significant Risk for Incidents of Child Labor.	483
GRI 3: Topik Material 2021 GRI 3: Material Topics 2021	**409 Kerja Paksa atau Wajib Kerja** 409 Forced or Compulsory Labor		
	3-3	Manajemen Topik Material. Material Topic Management.	483
GRI 409: Kerja Paksa atau Wajib Kerja 2016 GRI 409: Forced or Compulsory Labor 2016	409-1	Operasi dan Pemasok yang Berisiko Signifikan terhadap Insiden Kerja Paksa atau Wajib Kerja. Operations and Suppliers at Significant Risk for Incidents of Forced or Compulsory Labor.	483
GRI 3: Topik Material 2021 GRI 3: Material Topics 2021	**413 Masyarakat Lokal** 413 Local Communities		
	3-3	Manajemen Topik Material. Material Topic Management.	478
GRI 413: Masyarakat Lokal 2016 GRI 413: Local Communities 2016	413-1	Operasi dengan Keterlibatan Masyarakat Lokal, Penilaian Dampak, dan Program Pengembangan. Operations with Local Community Engagement, Impact Assessments, and Development Programs.	478-480
	413-2	Operasi yang secara Aktual dan yang Berpotensi Memiliki Dampak Negatif Signifikan terhadap Masyarakat Setempat. Operations with Significant Actual and Potential Negative Impacts on Local Communities.	478
GRI 3: Topik Material 2021 GRI 3: Material Topics 2021	**414 Penilaian Sosial Pemasok** 414 Supplier Social Assessment		
	3-3	Manajemen Topik Material. Material Topic Management.	463
GRI 414: Penilaian Sosial Pemasok 2016 GRI 414: Supplier Social Assessment 2016	414-1	Seleksi Pemasok Baru dengan Menggunakan Kriteria Sosial. Screening of New Suppliers Using Social Criteria.	464
GRI 3: Topik Material 2021 GRI 3: Material Topics 2021	**416 Kesehatan dan Keselamatan Pelanggan** 416 Customer Health and Safety		
	3-3	Manajemen Topik Material. Material Topic Management.	495-496
GRI 416: Kesehatan dan Keselamatan Pelanggan 2016 GRI 416: Customer Health and Safety 2016	416-1	Penilaian Dampak Kesehatan dan Keselamatan dari Berbagai Kategori Produk dan Jasa. Assessment of the Health and Safety Impacts of Product and Service Categories.	495

Laporan Keuangan
Financial Report

II

Laporan Keuangan tahun 2025 mencerminkan kinerja OK BANK yang semakin solid, ditopang oleh pertumbuhan intermediasi yang berkualitas, struktur pendanaan yang semakin kuat, serta peningkatan profitabilitas, dengan tetap menjaga prinsip kehati-hatian dan disiplin pengelolaan risiko sebagai fondasi keberlanjutan kinerja jangka panjang.

The 2025 Financial Statements reflect OK BANK's increasingly solid performance, supported by quality intermediation growth, a stronger funding structure, and a improvement in profitability, while maintaining prudential principles and disciplined risk management as the foundation for long-term sustainable performance.





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PT BANK OKE INDONESIA Tbk

Laporan Keuangan
tanggal 31 Desember 2025 dan 2024
dan untuk tahun yang berakhir
pada tanggal-tanggal tersebut
beserta laporan auditor independen/

Financial Statements
as of December 31, 2025 and 2024
and for the years then ended
with independent auditors' report

DAFTAR ISI / *TABLE OF CONTENTS*

	Halaman / *Pages*	
SURAT PERNYATAAN DIREKSI		***BOARD OF DIRECTORS' STATEMENT***
LAPORAN AUDITOR INDEPENDEN		***INDEPENDENT AUDITORS' REPORT***
LAPORAN KEUANGAN		***FINANCIAL STATEMENTS***
LAPORAN POSISI KEUANGAN	1 - 2	*STATEMENTS OF FINANCIAL POSITION*
LAPORAN LABA RUGI DAN PENGHASILAN KOMPREHENSIF LAIN	3	*STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME*
LAPORAN PERUBAHAN EKUITAS	4	*STATEMENTS OF CHANGES IN EQUITY*
LAPORAN ARUS KAS	5 - 6	*STATEMENTS OF CASHFLOWS*
CATATAN ATAS LAPORAN KEUANGAN	7 - 111	*NOTES TO THE FINANCIAL STATEMENTS*

SURAT PERNYATAAN DIREKSI
TENTANG
TANGGUNG JAWAB ATAS
LAPORAN KEUANGAN
TANGGAL 31 DESEMBER 2025
DAN UNTUK TAHUN YANG BERAKHIR PADA
TANGGAL TERSEBUT

PT BANK OKE INDONESIA TBK

Kami yang bertanda tangan di bawah ini:

1. Nama : Kang Bong Joo
   Alamat kantor : Jl. Ir. H. Juanda No. 12 Jakarta Pusat
   Alamat domisili : Gedung The Ritz - Carlton, Jl. Dr. Ide Anak Agung Gde Agung Kav.E.11 No. 01 RT.005 RW.002, Kuningan Timur, Setiabudi, Jakarta Selatan
   Nomor telepon : (021) 2312633
   Jabatan : Direktur Utama

2. Nama : Hendra Lie
   Alamat kantor : Jl. Ir. H. Juanda No. 12 Jakarta Pusat
   Alamat domisili : Jl. Satria II/8 RT 008 RW 001, Pademangan Barat, Jakarta Utara
   Nomor telepon : (021) 2312633
   Jabatan : Wakil Direktur Utama

menyatakan bahwa:

1. Kami bertanggung jawab atas penyusunan dan penyajian laporan keuangan PT Bank Oke Indonesia Tbk;

2. Laporan keuangan PT Bank Oke Indonesia Tbk telah disusun dan disajikan sesuai dengan Standar Akuntansi Keuangan di Indonesia;

BOARD OF DIRECTORS' STATEMENT
REGARDING
THE RESPONSIBILITY FOR
THE FINANCIAL STATEMENTS
AS OF DECEMBER 31, 2025
AND FOR THE YEAR ENDED

PT BANK OKE INDONESIA TBK

We, the undersigned:

1. *Name* : *Kang Bong Joo*
   Office address : *Jl. Ir. H. Juanda No. 12 Central Jakarta*
   Residential address : *The Ritz - Carlton Building, Jl. Dr. Ide Anak Agung Gde Agung Kav.E.11 No. 01 RT 005 RW.002, Kuningan Timur, Setiabudi, Jakarta Selatan*
   Telephone : *(021) 2312633*
   Title : *Vice President Director*

2. *Name* : Hendra Lie
   Office address : *Jl. Ir. H. Juanda No. 12 Central Jakarta*
   Residential address : *Jl. Satria II/8 RT 008 RW 001, Pademangan Barat, Jakarta Utara*
   Telephone : *(021) 2312633*
   Title : *Vice President Director*

declare that:

1. *We are responsible for the preparation and presentation of financial statements of PT Bank Oke Indonesia Tbk;*

2. *The financial statements of PT Bank Oke Indonesia Tbk have been prepared and presented in accordance with Indonesian Financial Accounting Standards;*

3. a. Semua informasi dalam laporan keuangan PT Bank Oke Indonesia Tbk telah dimuat secara lengkap dan benar;
   b. Laporan keuangan PT Bank Oke Indonesia Tbk tidak mengandung informasi atau fakta material yang tidak benar, dan tidak menghilangkan informasi atau fakta material;

4. Kami bertanggung jawab atas sistem pengendalian internal dalam PT Bank Oke Indonesia Tbk.

Demikian pernyataan ini dibuat dengan sebenarnya.

3. a. *All information in the financial statements of PT Bank Oke Indonesia Tbk have been disclosed in a complete and truthful manner;*
   b. *The financial statements of PT Bank Oke Indonesia Tbk do not contain any incorrect information or material facts, nor do they omit any information or material facts;*

4. *We are responsible for PT Bank Oke Indonesia Tbk internal control system.*

This statement has been made truthfully

Atas nama dan mewakili Direksi / *For and on behalf of the Board of Directors*
Jakarta, 26 Maret 2026/*March 26, 2026*



Kang Bong Joo
Direktur Utama/
President Director

Hendra Lie
Wakil Direktur Utama/
Vice President Director

PKF
Paul Hadiwinata, Hidajat, Arsono, Retno, Palilingan & Rekan

REGISTERED PUBLIC ACCOUNTANTS
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Laporan Auditor Independen

Laporan No : 00629/2.1133/AU.1/07/1192-2/1/III/2026

Pemegang Saham, Dewan Komisaris dan Direksi
PT Bank Oke Indonesia Tbk

Opini

Kami telah mengaudit laporan keuangan PT Bank Oke Indonesia Tbk ("Bank"), yang terdiri dari laporan posisi keuangan tanggal 31 Desember 2025, serta laporan laba rugi dan penghasilan komprehensif lain, laporan perubahan ekuitas, dan laporan arus kas untuk tahun yang berakhir pada tanggal tersebut serta catatan atas laporan keuangan, termasuk informasi kebijakan akuntansi material.

Menurut opini kami, laporan keuangan terlampir menyajikan secara wajar, dalam semua hal yang material, posisi keuangan PT Bank Oke Indonesia Tbk tanggal 31 Desember 2025, serta kinerja keuangan dan arus kasnya untuk tahun yang berakhir pada tanggal tersebut, sesuai dengan Standar Akuntansi Keuangan di Indonesia.

Independent Auditors' Report

Report No : 00629/2.1133/AU.1/07/1192-2/1/III/2026

The Shareholders, Boards of Commissioners and Directors
PT Bank Oke Indonesia Tbk

Opinion

We have audited the financial statements of PT Bank Oke Indonesia Tbk (the "Bank"), which comprise the statement of financial position as at December 31, 2025 and the statements of profit or loss and other comprehensive income, changes in equity and cash flows for the year then ended and notes to the financial statements, including material accounting policy information.

In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of PT Bank Oke Indonesia Tbk as at December 31, 2025, and its financial performance and cash flows for the year then ended, in accordance with Indonesian Financial Accounting Standards.

PAUL HADIWINATA, HIDAJAT, ARSONO, RETNO, PALILINGAN & REKAN is a member of PKF Global, the network of member firms of PKF International Limited, each of which is a separate and independent legal entity and does not accept any responsibility or liability for the actions or inactions of any individual member or correspondent firm(s).

Laporan Auditor Independen (lanjutan)

Laporan No : 00629/2.1133/AU.1/07/1192-2/1/III/2026 (lanjutan)

Basis opini

Kami melaksanakan audit kami berdasarkan Standar Audit yang ditetapkan oleh Institut Akuntan Publik Indonesia. Tanggung jawab kami menurut standar tersebut diuraikan lebih lanjut dalam paragraf Tanggung Jawab Auditor terhadap Audit atas Laporan Keuangan pada laporan kami. Kami independen terhadap Bank berdasarkan ketentuan etika yang relevan dalam audit kami atas laporan keuangan di Indonesia, dan kami telah memenuhi tanggung jawab etika lainnya berdasarkan ketentuan tersebut. Kami yakin bahwa bukti audit yang telah kami peroleh adalah cukup dan tepat untuk menyediakan suatu basis bagi opini audit kami.

Hal audit utama

Hal audit utama adalah hal-hal yang, menurut pertimbangan profesional kami, merupakan hal yang paling signifikan dalam audit kami atas laporan keuangan periode kini. Hal-hal tersebut disampaikan dalam konteks audit kami atas laporan keuangan secara keseluruhan, dan dalam merumuskan opini kami atas laporan keuangan terkait, kami tidak menyatakan suatu opini terpisah atas hal audit utama tersebut.

Hal audit utama yang dapat teridentifikasi dalam audit kami dijabarkan dibawah ini.

Independent Auditors' Report (continued)

Report No : 00629/2.1133/AU.1/07/1192-2/1/III/2026 (continued)

Basis for opinion

We conducted our audit in accordance with Standards on Auditing established by the Indonesian Institute of Certified Public Accountants. Our responsibilities under those standards are further described in the Auditors' Responsibilities for the Audit of the Financial Statements paragraph of our report. We are independent of the Bank in accordance with the ethical requirements that are relevant to our audit of the financial statements in Indonesia, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Key audit matters

Key audit matters are those matters that, in our professional judgment, were of most significance in our audit of the financial statements of the current period. These matters were addressed in the context of our audit of the financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters.

The key audit matter identified in our audit is outlined below.

Laporan Auditor Independen (lanjutan)

Laporan No : 00629/2.1133/AU.1/07/1192-2/1/III/2026 (lanjutan)

Hal audit utama (lanjutan)

Kerugian kredit ekspektasian ("KKE") – cadangan kerugian penurunan nilai atas kredit yang diberikan

Seperti yang dijelaskan dalam Catatan 2d (informasi kebijakan akuntansi material - identifikasi dan pengukuran penurunan nilai aset keuangan) dan Catatan 10 (pinjaman yang diberikan) atas laporan keuangan, pada tanggal 31 Desember 2025, cadangan kerugian penurunan nilai atas kredit yang diberikan Bank adalah sebesar Rp239.409.685.306. Cadangan kerugian penurunan nilai atas kredit yang diberikan yang diukur pada biaya perolehan diamortisasi ditentukan oleh Bank berdasarkan Kerugian Kredit Ekspektasian ("KKE") berdasarkan PSAK 109, "Instrumen Keuangan" ("PSAK 109").

Kami fokus pada area ini karena besarnya nilai tercatat atas kredit yang diberikan, yang mewakili 80,01% dari total aset Bank, dan besarnya nilai cadangan kerugian penurunan nilai yang dibentuk atas kredit tersebut yang diukur pada biaya perolehan diamortisasi, yang nilainya signifikan terhadap laporan keuangan Bank. Lebih lanjut penentukan KKE membutuhkan pertimbangan manajemen yang subyektif dan melibatkan penggunaan estimasi dengan tingkat ketidakpastian yang tinggi.

Independent Auditors' Report (continued)

Report No : 00629/2.1133/AU.1/07/1192-2/1/III/2026 (continued)

Key audit matters (continued)

Expected credit losses ("ECL") – allowance for impairment losses of loans

As described in Note 2d (information of material accounting policies - identification and measurement of impairment on financial assets) and Note 10 (loans) to the financial statements, as at December 31, 2025, the allowance for impairment losses for loans of the Bank was Rp239,409,685,306. These allowance for impairment losses for loans measured at amortised cost are determined by the Bank based on the Expected Credit Losses ("ECL") framework under PSAK 109, "Financial Instruments" ("PSAK 109").

We focused on this area due to the size of the carrying value of loans, which represented 80.01% of total assets of the Bank, and the respective allowance for impairment losses provided against the loans measured at amortised cost, which are significant to the Bank's financial statements. In addition, determining ECL involves subjective management judgement and is subject to high degree of estimation uncertainty.

Laporan Auditor Independen (lanjutan)

Laporan No : 00629/2.1133/AU.1/07/1192-2/1/III/2026 (lanjutan)

Hal audit utama (lanjutan)

Bank menghitung KKE untuk kredit yang diberikan yang tidak memburuk dan kredit yang diberikan yang memburuk. Untuk kredit yang diberikan tidak memburuk dan kredit yang diberikan yang memburuk, yang secara individual tidak dianggap signifikan, Bank menghitung KKE secara kolektif menggunakan parameter risiko yang menggunakan model parameter risiko yang menggunakan beberapa parameter utama, antara lain, *probability of default, loss given default, exposure at default* dan tingkat diskonto, setelah memperhitungkan faktor masa depan dan data eksternal lainnya.

Untuk kredit yang memburuk, yang secara individual dianggap signifikan, Bank menghitung KKE secara individual dengan mengestimasi arus kas ekspektasian dari kredit yang diberikan. Bank menggunakan pendekatan yang konsisten dalam menghitung KKE untuk aset keuangan lainnya yang diukur pada biaya perolehan diamortisasi.

Pertimbangan-pertimbangan siginifikan yang digunakan dalam menentukan KKE meliputi:

- Mengembangkan model penilaian kolektif yang tepat untuk menghitung KKE. Model yang dikembangkan secara inheren kompleks dan melibatkan pertimbangan manajemen dalam menyusun model tersebut;

Independent Auditors' Report (continued)

Report No : 00629/2.1133/AU.1/07/1192-2/1/III/2026 (continued)

Key audit matters (continued)

The Bank calculates ECL for both non-credit-impaired and credit-impaired loans. For non-credit-impaired loans and or credit-impaired loans which ae not considered individually significant, the Bank assesses collective ECL using the risk parameter modeling approach that incorporates key parameters, including probability of default, loss given default, exposure at default and discount rate, after considering forward looking factors and other external information.

For credit-impaired loans, which are considered individually significant, the Bank assesses individual ECL by estimating the expected cash flows obtained from the loans. The Bank uses a consistent approach in calculating ECL for other financial assets measured at amortised cost.

The significant judgements involved in determining the ECL include the following:

- *Developing appropriate collective assessment models used to calculate ECL. The models are inherently complex, and management's judgement is applied in determining the models;*

Laporan Auditor Independen (lanjutan)

Laporan No : 00629/2.1133/AU.1/07/1192-2/1/III/2026 (lanjutan)

Hal audit utama (lanjutan)

- Mengidentifikasi kredit yang diberikan yang diukur pada biaya perolehan diamortisasi yang telah mengalami peningkatan risiko kredit secara signifikan; dan

- Asumsi-asumsi yang digunakan dalam model KKE seperti proyeksi arus kas masa depan yang diharapkan, perkiraan faktor ekonomi makro masa depan, beberapa skenario probabilitas tertimbang dan penyesuaian *overlay* KKE yang dibuat.

Bagaimana audit kami merespons Hal Audit Utama

Kami melakukan prosedur-prosedur audit berikut untuk merespons hal audit utama ini:

- Kami memahami dan menguji pengendalian yang relevan atas identifikasi aset keuangan yang mengalami peningkatan risiko kredit secara signifikan atau bukti obyektif penurunan nilai, melalui pengujian atas pengendalian penetapan *rating* internal dan melakukan pemeriksaan secara *sampling* atas dokumen perjanjian. Kami memeriksa sampel atas aset keuangan yang diidentifikasi oleh Bank memiliki kualitas kredit yang lebih rendah dan direstrukturisasi, dan membuat penilaian independen kami terhadap peningkatan risiko kredit secara signifikan atau terdapat bukti obyektif penurunan nilai.

Independent Auditors' Report (continued)

Report No : 00629/2.1133/AU.1/07/1192-2/1/III/2026 (continued)

Key audit matters (continued)

- *Identification of loans measured at amortised cost that have experienced a significant increase in credit risk; and*

- *Assumptions used in the ECL models such as expected future cash flows, forward-looking macroeconomic factors, probability weighted multiple scenarios and ECL overlay adjustments made.*

How our audit addressed the Key Audit Matters

We have performed the following audit procedures to address this key audit matter:

- *We understood and tested the relevant controls over the identification of financial assets that have experienced a significant increase in credit risk or objective evidence of impairment by performing control testing over internal rating process and examining the credit files on sampling basis. We examined samples of financial assets identified by the Bank as having lower credit quality and restructured, and formed our own independent judgement as to whether there was a significant increase in credit risk or any objective evidence of impairment.*

Laporan Auditor Independen (lanjutan)

Laporan No : 00629/2.1133/AU.1/07/1192-2/1/III/2026 (lanjutan)

Hal audit utama (lanjutan)

- Ketika bukti obyektif penurunan nilai diidentifikasi oleh Bank dan kerugian penurunan nilai dihitung secara individual, kami menilai kecukupan penyisihan penurunan nilai dengan memeriksa baik jumlah dan waktu arus kas masa depan yang digunakan oleh Bank dalam perhitungan kerugian penurunan nilai, menguji rata-rata probabilitas tertimbang yang digunakan dalam menyusun arus kas, termasuk membandingkan rencana waktu pembayaran dan penggunakan faktor diskonto dengan perjanjian kredit.

- Kami menilai dan menguji metodologi dan asumsi pemodelan signifikan yang digunakan dalam model KKE, termasuk penentuan *probability of default, loss given default* dan *exposure at default,* yang diterapkan terhadap persyaratan PSAK 109, yang melibatkan (i) evaluasi model dan metodologi yang digunakan dalam perhitungan kuantitatif; (ii) evaluasi kewajaran prakiraan ekonomi makro Indonesia dengan membandingkan prakiraan dengan informasi yang tersedia untuk umum; dan (iii) menguji kelengkapan dan keakuratan data yang digunakan dalam estimasi untuk memastikan *input* data yang digunakan dalam perhitungan KKE adalah sesuai dengan data aktual yang tersedia di Bank.

Independent Auditors' Report (continued)

Report No : 00629/2.1133/AU.1/07/1192-2/1/III/2026 (continued)

Key audit matters (continued)

- *Where objective evidence of impairment was identified by the Bank and impairment loss was individually calculated, we assessed the adequacy of impairment allowance by examining both the quantum and timing of future cash flows used by the Bank in the impairment loss calculation, challenging the probability-weighted outcome used in preparing the cash flows, including comparing the schedule of repayment and the discount factor used to the loan agreement.*

- *We assessed and tested the methodologies and significant modeling assumptions inherent within the ECL models, which include determination of probability of default, loss given default and exposure at default, which applied against the requirements of PSAK 109, which involved (i) evaluating the models and methodologies used in quantitative calculations; (ii) evaluating the forecasts of Indonesia macroeconomics by comparing forecasts with publicly available information; and (iii) testing the completeness and accuracy of data used in the estimate in ensuring the data input used in the ECL calculation is consistent with the actual data available within the Bank.*

Laporan Auditor Independen (lanjutan)

Laporan No : 00629/2.1133/AU.1/07/1192-2/1/III/2026 (lanjutan)

Hal audit utama (lanjutan)

- Kami menilai dan mempertimbangkan penentuan asumsi prakiraan masa depan.

Informasi lain

Manajemen bertanggung jawab atas informasi lain. Informasi lain terdiri dari informasi yang tercantum dalam laporan tahunan, tetapi tidak termasuk laporan keuangan dan laporan auditor kami. Laporan tahunan diharapkan akan tersedia bagi kami setelah tanggal laporan auditor ini.

Opini kami atas laporan keuangan tidak mencakup informasi lain, dan oleh karena itu, kami tidak menyatakan bentuk keyakinan apapun atas informasi lain tersebut.

Sehubungan dengan audit kami atas laporan keuangan, tanggung jawab kami adalah untuk membaca informasi lain yang teridentifikasi di atas, jika tersedia dan, dalam melaksanakannya, mempertimbangkan apakah informasi lain mengandung ketidakkonsistensian material dengan laporan keuangan atau pemahaman yang kami peroleh selama audit, atau mengandung kesalahan penyajian material.

Independent Auditors' Report (continued)

Report No : 00629/2.1133/AU.1/07/1192-2/1/III/2026 (continued)

Key audit matters (continued)

- *We assessed and considered the determination of forward-looking forecasts assumptions.*

Other information

Management is responsible for the other information. The other information comprises the information included in the annual report, but does not include the financial statements and our auditors' report thereon. The annual report is expected to be made available to us after the date of this auditors' report.

Our opinion on the financial statements does not cover the other information and we will not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information identified above when it becomes available and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit, or otherwise appears to be materially misstated.

Laporan Auditor Independen (lanjutan)

Laporan No : 00629/2.1133/AU.1/07/1192-2/1/III/2026 (lanjutan)

Informasi lain (lanjutan)

Ketika kami membaca laporan tahunan, jika kami menyimpulkan bahwa terdapat suatu kesalahan penyajian material di dalamnya, kami diharuskan untuk mengomunikasikan hal tersebut kepada pihak yang bertanggung jawab atas tata kelola dan mengambil tindakan tepat berdasarkan Standar Audit yang ditetapkan oleh Institut Akuntan Publik Indonesia.

Tanggung jawab manajemen dan pihak yang bertanggung jawab atas tata kelola terhadap laporan keuangan

Manajemen bertanggung jawab atas penyusunan dan penyajian wajar laporan keuangan tersebut sesuai dengan Standar Akuntansi Keuangan di Indonesia, dan atas pengendalian internal yang dianggap perlu oleh manajemen untuk memungkinkan penyusunan laporan keuangan yang bebas dari kesalahan penyajian material, baik yang disebabkan oleh kecurangan maupun kesalahan.

Independent Auditors' Report (continued)

Report No : 00629/2.1133/AU.1/07/1192-2/1/III/2026 (continued)

Other information (continued)

When we read the annual report, if we conclude that there is a material misstatement therein, we are required to communicate the matter to those charged with governance and take appropriate actions in accordance with Standards on Auditing established by the Indonesian Institute of Certified Public Accountants.

Responsibilities of management and those charged with governance for the financial statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with Indonesian Financial Accounting Standards, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

Laporan Auditor Independen (lanjutan)

Laporan No : 00629/2.1133/AU.1/07/1192-2/1/III/2026 (lanjutan)

Tanggung jawab manajemen dan pihak yang bertanggung jawab atas tata kelola terhadap laporan keuangan (lanjutan)

Dalam penyusunan laporan keuangan, manajemen bertanggung jawab untuk menilai kemampuan Bank dalam mempertahankan kelangsungan usahanya, mengungkapkan, sesuai dengan kondisinya, hal-hal yang berkaitan dengan kelangsungan usaha, dan menggunakan basis akuntansi kelangsungan usaha, kecuali manajemen memiliki intensi untuk melikuidasi Bank atau menghentikan operasi, atau tidak memiliki alternatif yang realistis selain melaksanakannya.

Pihak yang bertanggung jawab atas tata kelola bertanggung jawab untuk mengawasi proses pelaporan keuangan Bank.

Independent Auditors' Report (continued)

Report No : 00629/2.1133/AU.1/07/1192-2/1/III/2026 (continued)

Responsibilities of management and those charged with governance for the financial statements (lanjutan)

In preparing the financial statements, management is responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Bank's financial reporting process.

Laporan Auditor Independen (lanjutan)

Laporan No : 00629/2.1133/AU.1/07/1192-2/1/III/2026 (lanjutan)

Tanggung jawab auditor terhadap audit atas laporan keuangan

Tujuan kami adalah untuk memperoleh keyakinan memadai tentang apakah laporan keuangan secara keseluruhan bebas dari kesalahan penyajian material, baik yang disebabkan oleh kecurangan maupun kesalahan, dan untuk menerbitkan laporan auditor yang mencakup opini kami. Keyakinan memadai merupakan suatu tingkat keyakinan tinggi, namun bukan merupakan suatu jaminan bahwa audit yang dilaksanakan berdasarkan Standar Audit akan selalu mendeteksi kesalahan penyajian material ketika hal tersebut ada. Kesalahan penyajian dapat disebabkan oleh kecurangan maupun kesalahan dan dianggap material jika, baik secara individual maupun secara agregat, dapat diekspektasikan secara wajar akan memengaruhi keputusan ekonomi yang diambil oleh pengguna berdasarkan laporan keuangan tersebut.

Sebagai bagian dari suatu audit berdasarkan Standar Audit, kami menerapkan pertimbangan profesional dan mempertahankan skeptisisme profesional selama audit. Kami juga:

Independent Auditors' Report (continued)

Report No : 00629/2.1133/AU.1/07/1192-2/1/III/2026 (continued)

Auditors' responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditors' report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with Standards on Auditing will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with Standards on Auditing, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

Laporan Auditor Independen (lanjutan)

Laporan No : 00629/2.1133/AU.1/07/1192-2/1/III/2026 (lanjutan)

Tanggung jawab auditor terhadap audit atas laporan keuangan (lanjutan)

- Mengidentifikasi dan menilai risiko kesalahan penyajian material dalam laporan keuangan, baik yang disebabkan oleh kecurangan maupun kesalahan, mendesain dan melaksanakan prosedur audit yang responsif terhadap risiko tersebut, serta memperoleh bukti audit yang cukup dan tepat untuk menyediakan basis bagi opini kami. Risiko tidak terdeteksinya kesalahan penyajian material yang disebabkan oleh kecurangan lebih tinggi dari yang disebabkan oleh kesalahan, karena kecurangan dapat melibatkan kolusi, pemalsuan, penghilangan secara sengaja, pernyataan salah, atau pengabaian pengendalian internal.

- Memperoleh suatu pemahaman tentang pengendalian internal yang relevan dengan audit untuk mendesain prosedur audit yang tepat sesuai dengan kondisinya, tetapi bukan untuk tujuan menyatakan opini atas keefektivitasan pengendalian internal Bank.

- Mengevaluasi ketepatan kebijakan akuntansi yang digunakan serta kewajaran estimasi akuntansi dan pengungkapan terkait yang dibuat oleh manajemen.

Independent Auditors' Report (continued)

Report No : 00629/2.1133/AU.1/07/1192-2/1/III/2026 (continued)

Auditors' responsibilities for the audit of the financial statements (continued)

- *Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.*

- *Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Bank's internal control.*

- *Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.*

Laporan Auditor Independen (lanjutan)

Laporan No : 00629/2.1133/AU.1/07/1192-2/1/III/2026 (lanjutan)

Tanggung jawab auditor terhadap audit atas laporan keuangan (lanjutan)

- Menyimpulkan ketepatan penggunaan basis akuntansi kelangsungan usaha oleh manajemen dan, berdasarkan bukti audit yang diperoleh, apakah terdapat suatu ketidakpastian material yang terkait dengan peristiwa atau kondisi yang dapat menyebabkan keraguan signifikan atas kemampuan Bank untuk mempertahankan kelangsungan usahanya. Ketika kami menyimpulkan bahwa terdapat suatu ketidakpastian material, kami diharuskan untuk menarik perhatian dalam laporan auditor kami ke pengungkapan terkait dalam laporan keuangan atau, jika pengungkapan tersebut tidak memadai, harus menentukan apakah perlu untuk memodifikasi opini kami. Kesimpulan kami didasarkan pada bukti audit yang diperoleh hingga tanggal laporan auditor kami. Namun, peristiwa atau kondisi masa depan dapat menyebabkan Bank tidak dapat mempertahankan kelangsungan usaha.

- Mengevaluasi penyajian, struktur dan isi laporan keuangan secara keseluruhan, termasuk pengungkapannya, dan apakah laporan keuangan mencerminkan transaksi dan peristiwa yang mendasarinya dengan suatu cara yang mencapai penyajian wajar.

Independent Auditors' Report (continued)

Report No : 00629/2.1133/AU.1/07/1192-2/1/III/2026 (continued)

Auditors' responsibilities for the audit of the financial statements (continued)

- *Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditors' report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditors' report. However, future events or conditions may cause the Bank to cease to continue as a going concern.*

- *Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.*

Laporan Auditor Independen (lanjutan)

Laporan No : 00629/2.1133/AU.1/07/1192-2/1/III/2026 (lanjutan)

Tanggung jawab auditor terhadap audit atas laporan keuangan (lanjutan)

Kami mengomunikasikan kepada pihak yang bertanggung jawab atas tata kelola mengenai, antara lain, ruang lingkup dan saat yang direncanakan atas audit, serta temuan audit signifikan, termasuk setiap defisiensi signifikan dalam pengendalian internal yang teridentifikasi oleh kami selama audit.

Kami juga memberikan suatu pernyataan kepada pihak yang bertanggung jawab atas tata kelola bahwa kami telah mematuhi ketentuan etika yang relevan mengenai independensi, dan mengomunikasikan seluruh hubungan, serta hal-hal lain yang dianggap secara wajar berpengaruh terhadap independensi kami, dan, jika relevan, pengamanan terkait.

Independent Auditors' Report (continued)

Report No : 00629/2.1133/AU.1/07/1192-2/1/III/2026 (continued)

Auditors' responsibilities for the audit of the financial statements (continued)

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

PKF
Paul Hadiwinata, Hidajat, Arsono,
Retno, Palilingan & Rekan

Laporan Auditor Independen (lanjutan)

Laporan No : 00629/2.1133/AU.1/07/1192-2/1/III/2026 (lanjutan)

Tanggung jawab auditor terhadap audit atas laporan keuangan (lanjutan)

Dari hal-hal yang dikomunikasikan kepada pihak yang bertanggung jawab atas tata kelola, kami menentukan hal-hal tersebut yang paling signifikan dalam audit atas laporan keuangan periode kini dan oleh karenanya menjadi hal audit utama. Kami menguraikan hal audit utama dalam laporan auditor kami, kecuali peraturan perundang-undangan melarang pengungkapan publik tentang hal tersebut atau ketika, dalam kondisi yang sangat jarang terjadi, kami menentukan bahwa suatu hal tidak boleh dikomunikasikan dalam laporan kami karena konsekuensi merugikan dari mengomunikasikan hal tersebut akan diekspektasikan secara wajar melebihi manfaat kepentingan publik atas komunikasi tersebut.

Independent Auditors' Report (continued)

Report No : 00629/2.1133/AU.1/07/1192-2/1/III/2026 (continued)

Auditors' responsibilities for the audit of the financial statements (continued)

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the financial statements of the current period and are therefore the key audit matters. We describe these matters in our auditors' report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

Paul Hadiwinata, Hidajat, Arsono, Retno, Palilingan & Rekan

00629

Gideon, CPA
Registrasi Akuntan Publik / *Public Accountant Registration* No.AP. 1192
26 Maret 2026 / *March 26, 2026*

PT BANK OKE INDONESIA Tbk
LAPORAN POSISI KEUANGAN
31 Desember 2025 dan 2024
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT BANK OKE INDONESIA Tbk
STATEMENTS OF FINANCIAL POSITION
December 31, 2025 and 2024
(Expressed in Rupiah, unless otherwise stated)

	Catatan/ *Notes*	2025	2024	
ASET				***ASSETS***
Kas	2e, 4	21.782.860.800	23.121.695.800	*Cash*
Giro pada Bank Indonesia	2c, 2d, 2f, 5	372.953.366.477	440.808.802.006	*Current accounts with Bank Indonesia*
Giro pada bank lain	2c, 2d, 2f, 6	297.228.168	426.815.698	*Current accounts with other banks*
Penempatan pada Bank Indonesia dan bank lain	2c, 2d, 2g, 7	640.814.502.187	364.985.420.919	*Placements with Bank Indonesia and other banks*
Efek-efek yang dibeli dengan janji dijual kembali	2c, 2d, 2h, 8	21.747.472.376	123.630.364.127	*Marketable securities purchased under resale agreement*
Efek-efek	2c, 2d, 2i, 9	1.574.490.179.441	1.505.281.623.244	*Marketable securities*
Penyisihan kerugian penurunan nilai		(30.000.000)	-	*Allowance for impairment losses*
		1.574.460.179.441	1.505.281.623.244	
Pinjaman yang diberikan	2c, 2d, 2j, 2z, 10, 36			*Loans*
Pihak berelasi		330.185.260.264	173.988.591.177	*Related parties*
Pihak ketiga		10.404.625.071.060	9.126.165.198.295	*Third parties*
Penyisihan kerugian penurunan nilai		(239.409.685.306)	(207.640.091.189)	*Allowance for impairment losses*
		10.495.400.646.018	9.092.513.698.283	
Aset tetap	2k, 11, 27, 41			*Fixed assets*
Biaya perolehan		206.615.175.316	203.777.147.402	*Cost*
Akumulasi penyusutan		(88.039.850.470)	(83.328.268.546)	*Accumulated depreciation*
		118.575.324.846	120.448.878.856	
Aset takberwujud	2l, 12			*Intangible assets*
Biaya perolehan		190.052.853.850	176.850.987.505	*Cost*
Akumulasi amortisasi		(167.580.784.905)	(160.990.991.938)	*Accumulated amortization*
		22.472.068.945	15.859.995.567	
Aset hak guna				*Right of use assets*
Biaya perolehan	2m, 13	56.540.613.146	53.948.207.691	*Cost*
Akumulasi penyusutan		(40.466.343.537)	(29.841.603.367)	*Accumulated depreciation*
		16.074.269.609	24.106.604.324	
Aset pajak tangguhan - bersih	2x, 19e	10.718.398.092	6.887.158.437	*Deferred tax assets - net*
Aset lain-lain	2c, 2o, 14	122.331.415.827	152.421.008.381	*Other assets*
JUMLAH ASET		**13.417.627.732.786**	**11.870.492.065.642**	***TOTAL ASSETS***

PT BANK OKE INDONESIA Tbk
LAPORAN POSISI KEUANGAN
31 Desember 2025 dan 2024
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT BANK OKE INDONESIA Tbk
STATEMENTS OF FINANCIAL POSITION
December 31, 2025 and 2024
(Expressed in Rupiah, unless otherwise stated)

	Catatan/ *Notes*	2025	2024	
LIABILITAS DAN EKUITAS				***LIABILITIES AND EQUITY***
LIABILITAS				***LIABILITIES***
Liabilitas segera	2c, 2p, 15	52.718.913.740	54.949.374.343	*Liabilities immediately payable*
Simpanan dari nasabah	2c, 2q, 2z, 16, 37			*Deposits from customers*
Pihak berelasi		14.464.248.944	17.758.619.362	*Related parties*
Pihak ketiga		8.160.017.884.143	6.800.391.728.903	*Third parties*
		8.174.482.133.087	6.818.150.348.265	
Simpanan dari bank lain	2c, 2r, 17, 37	803.889.141.551	725.612.748.572	*Deposits from other banks*
Pinjaman yang diterima	2c, 2s, 18	500.000.000.000	550.000.000.000	*Borrowings*
Utang pajak	2x, 19a	29.037.071.103	33.772.145.838	*Taxes payable*
Liabilitas imbalan pasca kerja	2y, 20	20.882.403.911	15.853.111.726	*Post-employment benefit liabilities*
Liabilitas sewa	2m, 21	8.398.887.804	10.952.219.892	*Lease liabilities*
Liabilitas lain-lain	22	30.788.823.581	25.520.150.284	*Other liabilities*
JUMLAH LIABILITAS		**9.620.197.374.777**	**8.234.810.098.920**	***TOTAL LIABILITIES***
EKUITAS				***EQUITY***
Modal saham				*Share capital*
Modal dasar terdiri dari 30.000.000.000 saham dengan nilai nominal Rp100 per lembar saham				*Authorised capital consist of 30,000,000,000 shares with par value of Rp100 per share*
Modal ditempatkan dan disetor penuh 16.892.391.185 dan 17.037.792.274 saham dengan nilai nominal Rp100 per lembar saham	2t, 23	1.689.239.118.500	1.703.779.227.400	*Issued and fully paid capital 16,892,391,185 dan 17,037,792,274 shares with par value of Rp100 per share*
Saham treasuri	2t, 24	-	(55.201.439.696)	*Treasury stock*
Tambahan modal disetor	25	1.592.824.553.749	1.633.485.884.545	*Additional paid in capital*
Surplus revaluasi aset tetap	27	80.715.123.214	81.948.903.998	*Revaluation surplus of fixed asset*
Rugi yang belum direalisasi atas efek yang diukur pada nilai wajar melalui penghasilan komprehensif lain	9e	2.736.540.489	(136.467.063)	*Unrealized losses on marketable securities at fair value through other comprehensive income*
Kerugian pengukuran kembali program manfaat pasti	2y, 20	(2.750.398.386)	(1.651.210.828)	*Losses remeasurement of defined benefit pension plans*
Saldo laba	2u, 26			*Retained earnings*
Telah ditentukan penggunaannya		47.484.054.393	37.486.454.404	*Appropriated retained earnings*
Belum ditentukan penggunaannya		387.181.366.050	235.970.613.962	*Unappropriated retained earnings*
JUMLAH EKUITAS		**3.797.430.358.009**	**3.635.681.966.722**	***TOTAL EQUITY***
JUMLAH LIABILITAS DAN EKUITAS		**13.417.627.732.786**	**11.870.492.065.642**	***TOTAL LIABILITIES AND EQUITY***

Catatan atas laporan keuangan merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan

The accompanying notes to the financial statements form an integral part of these financial statements as a whole

PT BANK OKE INDONESIA Tbk
LAPORAN LABA RUGI DAN PENGHASILAN KOMPREHENSIF LAIN
Untuk tahun yang berakhir pada tanggal-tanggal 31 Desember 2025 dan 2024
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT BANK OKE INDONESIA Tbk
STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
For the years ended December 31, 2025 and 2024
(Expressed in Rupiah, unless otherwise stated)

	Catatan/ *Notes*	2025	2024	
PENDAPATAN DAN BEBAN OPERASIONAL				***OPERATING INCOME AND EXPENSES***
Pendapatan bunga	2v, 2w, 2z, 28, 36	1.206.746.944.971	1.037.328.963.418	*Interest income*
Beban bunga	2v, 2w, 2z, 29, 36	(517.870.519.700)	(435.909.638.150)	*Interest expense*
Pendapatan bunga - bersih		**688.876.425.271**	**601.419.325.268**	***Interest income - net***
Pendapatan operasional lainnya	30	**31.946.267.484**	**28.296.309.240**	***Other operating income***
Beban operasional lainnya				***Other operating expenses***
Tenaga kerja	2y, 20, 31, 36	(155.400.571.728)	(139.470.827.592)	*Personnel*
Umum dan administrasi	32	(138.901.220.353)	(143.730.954.293)	*General and administrative*
Penyisihan kerugian penurunan nilai atas aset keuangan	2d, 33	(212.287.990.664)	(278.693.830.679)	*Allowance for impairment losses on financial assets*
Jumlah beban operasional lainnya		**(506.589.782.745)**	**(561.895.612.564)**	***Total other operating expenses***
LABA OPERASIONAL		**214.232.910.010**	**67.820.021.944**	***OPERATING INCOME***
PENDAPATAN (BEBAN) NON-OPERASIONAL	34			***NON-OPERATING INCOME (EXPENSES)***
Pendapatan non-operasional		33.360.650	368.129.447	*Non-operating income*
Beban non-operasional		(316.116.365)	(50.616.320)	*Non-operating expenses*
JUMLAH BEBAN NON-OPERASIONAL - BERSIH		**(282.755.715)**	**317.513.127**	***TOTAL NON-OPERATING EXPENSES - NET***
LABA SEBELUM BEBAN PAJAK PENGHASILAN		**213.950.154.295**	**68.137.535.071**	***INCOME BEFORE INCOME TAX EXPENSE***
BEBAN PAJAK PENGHASILAN	2x, 19b	**(53.975.583.002)**	**(18.149.535.128)**	***INCOME TAX EXPENSE***
LABA BERSIH		**159.974.571.293**	**49.987.999.943**	***NET PROFIT***
PENGHASILAN KOMPREHENSIF LAIN				***OTHER COMPREHENSIVE INCOME***
Pos-pos yang tidak akan direklasifikasi ke laba rugi:				***Items that will not be reclassified subsequently to profit or loss:***
Pengukuran kembali atas program imbalan pasti	2y, 20	(1.409.214.818)	1.724.250.659	*Remeasurements of defined benefit plans*
Pajak penghasilan terkait		310.027.260	(379.335.145)	*Related income taxes*
		(1.099.187.558)	1.344.915.514	
Pos-pos yang akan direklasifikasi ke laba rugi:				***Items that will be reclassified subsequently to profit or loss:***
Kerugian yang belum direalisasi atas efek yang diukur pada nilai wajar melalui penghasilan komprehensif lain	9e	3.683.343.015	(174.957.773)	*Unrealised loss on marketable securities at fair value through other comprehensive income*
Pajak penghasilan terkait		(810.335.463)	38.490.710	*Related income taxes*
		2.873.007.552	(136.467.063)	
PENGHASILAN KOMPREHENSIF LAIN - BERSIH		**1.773.819.994**	**1.208.448.451**	***OTHER COMPREHENSIVE INCOME - NET***
JUMLAH LABA KOMPREHENSIF		**161.748.391.287**	**51.196.448.394**	***TOTAL COMPREHENSIVE INCOME***
LABA PER SAHAM DASAR	2aa, 42	**9,41**	**2,93**	***BASIC EARNINGS PER SHARE***

Catatan atas laporan keuangan merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan

The accompanying notes to the financial statements form an integral part of these financial statements as a whole

PT BANK OKE INDONESIA Tbk
LAPORAN PERUBAHAN EKUITAS
Untuk tahun yang berakhir pada tanggal-tanggal 31 Desember 2025 dan 2024
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT BANK OKE INDONESIA Tbk
STATEMENTS OF CHANGES IN EQUITY
For the years ended December 31, 2025 and 2024
(Expressed in Rupiah, unless otherwise stated)

	Catatan/ *Notes*	Modal saham/ *Share capital*	Tambahan modal disetor/ *Additional paid-in capital*	Surplus revaluasi aset tetap/ *Revaluation surplus of fixed assets*	Rugi yang belum direalisasi atas efek yang diukur pada nilai wajar melalui penghasilan komprehensif lain/ *Unrealized losses on marketable securities at fair value through other comprehensive income*	Kerugian pengukuran kembali program manfaat pasti/ *Losses remeasurement of defined benefit pension plans*	Saldo laba/*Retained earnings*		Saham treasuri/ *Treasury stock*	Jumlah ekuitas/ *Total equity*	
							Telah ditentukan penggunaannya/ *Appropriated*	Belum ditentukan penggunaannya/ *Unappropriated*			
Saldo 31 Desember 2023		**1.703.779.227.400**	**1.633.485.884.545**	**85.480.061.335**	**-**	**(2.996.126.342)**	**31.756.097.833**	**188.181.813.253**	**(55.201.439.696)**	**3.584.485.518.328**	***Balance as of December 31, 2023***
Laba bersih tahun berjalan		-	-	-	-	-	-	49.987.999.943	-	49.987.999.943	*Net income for the year*
Penambahan cadangan	26	-	-	-	-	-	5.730.356.571	(5.730.356.571)	-	-	*Additions of reserves*
Dipindahkan ke saldo laba	27	-	-	(3.531.157.337)	-	-	-	3.531.157.337	-	-	*Transferred to retained earnings*
Penghasilan komprehensif lain, neto		-	-	-	(136.467.063)	1.344.915.514	-	-	-	1.208.448.451	*Other comprehensive income, net*
Saldo 31 Desember 2024		**1.703.779.227.400**	**1.633.485.884.545**	**81.948.903.998**	**(136.467.063)**	**(1.651.210.828)**	**37.486.454.404**	**235.970.613.962**	**(55.201.439.696)**	**3.635.681.966.722**	***Balance as of December 31, 2024***
Laba bersih tahun berjalan		-	-	-	-	-	-	159.974.571.293	-	159.974.571.293	*Net income for the year*
Saham *treasury*	24	(14.540.108.900)	(40.661.330.796)	-	-	-	-	-	55.201.439.696	-	*Treasury stocks*
Penambahan cadangan	26	-	-	-	-	-	9.997.599.989	(9.997.599.989)	-	-	*Additions of reserves*
Dipindahkan ke saldo laba	27	-	-	(1.233.780.784)	-	-	-	1.233.780.784	-	-	*Transferred to retained earnings*
Penghasilan komprehensif lain, neto		-	-	-	2.873.007.552	(1.099.187.558)	-	-	-	1.773.819.994	*Other comprehensive income, net*
Saldo 31 Desember 2025		**1.689.239.118.500**	**1.592.824.553.749**	**80.715.123.214**	**2.736.540.489**	**(2.750.398.386)**	**47.484.054.393**	**387.181.366.050**	**-**	**3.797.430.358.009**	***Balance as of December 31, 2025***

Catatan atas laporan keuangan merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan

The accompanying notes to the financial statements form an integral part of these financial statements as a whole

PT BANK OKE INDONESIA Tbk
LAPORAN ARUS KAS
Untuk tahun yang berakhir pada tanggal-tanggal
31 Desember 2025 dan 2024
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT BANK OKE INDONESIA Tbk
STATEMENTS OF CASH FLOWS
For the years ended
December 31, 2025 and 2024
(Expressed in Rupiah, unless otherwise stated)

	Catatan/ *Notes*	2025	2024	
ARUS KAS DARI AKTIVITAS OPERASI				***CASH FLOWS FROM OPERATING ACTIVITIES***
Penerimaan bunga, provisi dan komisi		1.180.086.584.789	1.030.205.604.108	*Interest, fees and commissions received*
Pembayaran bunga, provisi dan komisi		(510.053.676.731)	(434.281.866.511)	*Interest, fees and commissions paid*
Penerimaan dari pendapatan operasional lainnya		27.412.671.416	28.296.309.240	*Other operating income received*
Pembayaran gaji dan imbalan kerja		(149.594.741.366)	(136.787.976.072)	*Salary and employee benefits paid*
Pembayaran beban umum dan administrasi		(107.087.278.696)	(108.756.616.795)	*General and administrative expenses paid*
Pembayaran pajak penghasilan		(63.253.485.462)	(14.478.891.152)	*Income taxes paid*
Penerimaan lainnya		(297.305)	756.088.232	*Other received*
Penerimaan kas sebelum perubahan dalam aset dan liabilitas operasi		377.509.776.645	364.952.651.050	*Cash received before changes in operating assets and liabilities*
Penurunan (kenaikan) dalam aset operasi:				***Decrease (increase) in operating assets:***
Penempatan pada Bank Indonesia dan bank lain		(300.000.000.000)	-	*Placements with Bank Indonesia and other banks*
Pinjaman yang diberikan		(1.597.157.583.550)	(1.048.814.513.173)	*Loans*
Aset hak guna		934.972.859	307.570.423	*Right of use assets*
Agunan yang diambil alih		13.470.558.911	10.980.803.931	*Foreclosed assets*
Aset lain-lain		(322.844.825)	(3.920.649.080)	*Other assets*
Kenaikan (penurunan) dalam liabilitas operasi:				***Increase (decrease) in operating liabilities:***
Liabilitas segera		95.700.673	86.358.199	*Liabilities immediately payable*
Simpanan dari nasabah:				*Deposits from customers:*
Giro		139.272.305.302	420.001.619.638	*Current accounts*
Tabungan		152.151.125.924	(61.693.860.366)	*Savings deposits*
Deposito		1.064.908.353.596	390.097.989.745	*Time deposits*
Simpanan dari bank lain		78.276.392.979	(18.649.802.944)	*Deposits from other banks*
Liabilitas lain-lain		2.789.725.945	2.163.684.926	*Other liabilities*
Arus kas bersih diperoleh dari (digunakan untuk) aktivitas operasi		**(68.071.515.541)**	**55.511.852.349**	***Net cash provided by (used in) operating activities***
ARUS KAS DARI AKTIVITAS INVESTASI				***CASH FLOWS FROM INVESTING ACTIVITIES***
Pembelian aset tetap	11	(4.415.137.949)	(3.266.375.657)	*Acquisitions of fixed assets*
Penerimaan atas penjualan aset tetap	11	62.741.560	259.525.000	*Proceeds from sale of fixed assets*
Pembelian aset takberwujud	12	(13.265.160.925)	(1.516.314.600)	*Acquisitions of intangible assets*
Pembelian surat berharga		(273.692.000.000)	(370.216.324.817)	*Acquisitions of marketable securities*
Penerimaan dari surat berharga yang telah jatuh tempo		323.896.891.751	130.535.510.500	*Proceeds from matured marketable securities*
Arus kas bersih diperoleh dari (digunakan untuk) aktivitas investasi		**32.587.334.437**	**(244.203.979.574)**	***Net cash provided by (used in) investing activities***
ARUS KAS DARI AKTIVITAS PENDANAAN				***CASH FLOWS FROM FINANCING ACTIVITIES***
Penerimaan pinjaman	18	500.000.000.000	100.000.000.000	*Proceeds of borrowings*
Pembayaran pinjaman	18	(550.000.000.000)	(100.000.000.000)	*Payment of borrowings*
Pembayaran liabilitas sewa	21	(7.989.676.955)	(14.652.858.695)	*Payment of lease liabilities*
Arus kas bersih digunakan untuk aktivitas investasi		**(57.989.676.955)**	**(14.652.858.695)**	***Net cash used in investing activities***

Catatan atas laporan keuangan merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan

The accompanying notes to the financial statements form an integral part of these financial statements as a whole

PT BANK OKE INDONESIA Tbk
LAPORAN ARUS KAS
Untuk tahun yang berakhir pada tanggal-tanggal 31 Desember 2025 dan 2024
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT BANK OKE INDONESIA Tbk
STATEMENTS OF CASH FLOWS
For the years ended December 31, 2025 and 2024
(Expressed in Rupiah, unless otherwise stated)

	Catatan/ *Notes*	2025	2024	
Penurunan bersih kas dan setara kas		**(93.473.858.059)**	**(203.344.985.920)**	***Net decrease in cash and cash equivalents***
Kas dan setara kas pada awal tahun		829.357.313.504	1.032.702.299.424	*Cash and cash equivalent at beginning of year*
Kas dan setara kas pada akhir tahun		**735.883.455.445**	**829.357.313.504**	***Cash and cash equivalents at end of year***
Kas dan setara kas pada akhir tahun terdiri dari:				***Cash and cash equivalents at end of the year consisted of:***
Kas	4	21.782.860.800	23.121.695.800	*Cash*
Giro pada Bank Indonesia	5	372.953.366.477	440.808.802.006	*Current accounts with Bank Indonesia*
Giro pada bank lain	6	297.228.168	426.815.698	*Current accounts with other banks*
Penempatan pada Bank Indonesia dan bank lain (dengan jatuh tempo kurang dari 3 bulan sejak tanggal perolehan)	7	340.850.000.000	365.000.000.000	*Placements with Bank Indonesia and other banks (with maturities of less than 3 months from acquisition date)*
Jumlah kas dan setara kas		**735.883.455.445**	**829.357.313.504**	***Total cash and cash equivalents***

1. INFORMASI UMUM

a. Pendirian dan informasi umum

PT Bank Oke Indonesia Tbk (dahulu PT Bank Liman International) ("Bank") berkedudukan di Jakarta Pusat didirikan pada tanggal 15 Agustus 1990 berdasarkan akta notaris James Herman Rahardjo, S.H., No.99 tanggal 15 Agustus 1990. Bank memperoleh izin usaha untuk beroperasi sebagai bank umum berdasarkan Surat Keputusan Menteri Keuangan Republik Indonesia No.1098/KMK.013/1991 tanggal 9 November 1991. Bank memulai operasi komersilnya pada tahun 1991. Untuk memenuhi ketentuan Undang-undang No.40 Tahun 2007 tentang Perseroan Terbatas, telah dilakukan penyesuaian terhadap Anggaran Dasar Bank. Penyesuaian tersebut dinyatakan dalam Akta Notaris James Herman Rahardjo, S.H., No.56 tanggal 17 September 2008 dan telah mendapat persetujuan dari Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dalam Surat Keputusan No.AHU-89275.AH.01.02 Tahun 2008 tanggal 24 November 2008.

Anggaran Dasar Bank telah mengalami beberapa kali perubahan, berdasarkan akta notaris No.22 tanggal 9 Februari 2012 dari Notaris Hizmelina, S.H., mengenai perubahan modal dasar dari Rp50.000.000.000 menjadi Rp200.000.000.000 dan telah mendapat persertujuan dari Menteri Hukum dan Hak Asasi Manusia Republik Indonesia No.AHU-07717.AH.01.02 Tahun 2012 tanggal 14 Februari 2012 dan dicatat dalam database Sisminbakum Departemen Hukum dan Hak Asasi Manusia Republik Indonesia berdasarkan surat No.AHU-AH.01.10-05949 tanggal 21 Februari 2012.

Berdasarkan akta notaris Dewi Kusumawati, S.H., No.27 tanggal 23 Mei 2012 tentang perubahan Anggaran Dasar mengenai penerbitan saham dalam portepel guna penambahan modal disetor Bank, perubahan susunan Direksi dan Komisaris Bank, serta pengajuan dan persetujuan nama Bank yang baru yaitu PT Bank Dinar Indonesia. Perubahan Anggaran Dasar tersebut telah mendapat persetujuan dari Menteri Hukum dan Hak Asasi Manusia Republik Indonesia No.AHU-33753.AH.01.02 Tahun 2012 tanggal 20 Juni 2012 dan dicatat dalam database Sisminbakum Departemen Hukum dan Hak Asasi Manusia Republik Indonesia berdasarkan surat No.AHU-AH.01.10-24622 dan No.AHU-AH.01.10-24621 tanggal 5 Juli 2012. Pergantian nama Bank tersebut telah mendapat persetujuan dari Bank Indonesia berdasarkan Keputusan Gubernur Bank Indonesia No.14/75/KEP.GBI/2012, tanggal 25 Oktober 2012.

1. GENERAL INFORMATION

a. Establishment and general information

PT Bank Oke Indonesia Tbk (formerly PT Bank Liman International) (the "Bank") domiciled in Central Jakarta was established on August 15, 1990 based on notarial deed No.99 dated August 15, 1990 of James Herman Rahardjo, S.H. The Bank obtained a business license to operate as a commercial bank under the Decision Letter of the Minister of Finance of the Republic of Indonesia No.1098/KMK.013/1991 dated November 9, 1991. The Bank started commercial operations in 1991. In order to meet the provisions of Law No.40 Year 2007 regarding Limited Liability Company, the Bank has made amendments to its Articles of Association. The amendments is stated in the notarial deed No.56 dated September 17, 2008 of James Herman Rahardjo, S.H., and was approved by the Minister of Law and Human Rights of the Republic of Indonesia in its Decision Letter No.AHU-89275.AH.01.02 Year 2008 dated November 24, 2008.

The Bank's Articles of Association have been amended several times, based on notarial deed No.22 dated February 9, 2012 of Notary Hizmelina, S.H., regarding the change in the authorized share capital from the Rp50,000,000,000 to Rp200,000,000,000, and has received approval from Minister of Law and Human Rights of the Republic of Indonesia No.AHU-07717.AH.01.02 Year 2012 dated February 14, 2012 and recorded in the Sisminbakum database of the Ministry of Law and Human Rights of the Republic of Indonesia based on letter No.AHU-AH.01.10-05949 dated February 21, 2012.

Based on notarial deed No.27 dated May 23, 2012 of Dewi Kusumawati, S.H., on amendments to the Articles of Association regarding the issuance of shares in portepel for increase paid-in capital, changes in composition of the Board of Directors and Commissioners of the Bank, as well as the submission and approval new corporate name of the Bank, PT Bank Dinar Indonesia. This amendment has been approved by the Minister of Law and Human Rights of the Republic of Indonesia No.AHU-33753.AH.01.02 Year 2012 dated June 20, 2012 and recorded in the Sisminbakum database Ministry of Justice and Human Rights of the Republic of Indonesia based on letter No.AHU-AH.01.10-24622 and No.AHU-AH.01.10-24621 dated July 5, 2012. The change in corporate Bank name was approved from Bank Indonesia based on Decree of the Governor of Bank Indonesia No.14/75/KEP.GBI/2012, dated October 25, 2012.

1. INFORMASI UMUM (lanjutan)

a. Pendirian dan informasi umum (lanjutan)

Berdasarkan akta notaris Tjhong Sendrawan, S.H., No.2 tanggal 9 Desember 2013 mengenai peningkatan modal dasar menjadi Rp500.000.000.000, peningkatan modal disetor menjadi Rp175.000.000.000 dan perubahan status bank dari tertutup menjadi terbuka dan telah mendapat persetujuan dari Menteri Hukum dan Hak Asasi Manusia Republik Indonesia No.AHU-66790.AH.01.02 Tahun 2013, tanggal 19 Desember 2013, terakhir berdasarkan akta notaris Tjhong Sendrawan, S.H., No.15 tanggal 17 Oktober 2014 mengenai peningkatan modal disetor menjadi Rp225.000.000.000 dan telah mendapat persetujuan dari Menteri Hukum dan Hak Asasi Manusia Republik Indonesia No.AHU-07586.40.21.2014 tanggal 21 Oktober 2014.

Pada tanggal 8 Juli 2019, Bank melakukan penggabungan usaha (merger) dengan PT Bank Oke Indonesia yang berkedudukan di Jakarta. Keputusan Merger ini dituangkan dalam akta No.5 tanggal 5 Juli 2019 yang dibuat dihadapan Dewi Kusumawati, S.H., notaris di Jakarta.

Selain itu, terdapat perubahan anggaran dasar Bank sesuai akta No.6 tanggal 5 Juli 2019 yang dibuat dihadapan Dewi Kusumawati, S.H., notaris di Jakarta, mengenai persetujuan:

1. Rencana penggabungan usaha PT Bank Dinar Indonesia Tbk dan PT Bank Oke Indonesia,
2. Pembelian saham kembali dari pemegang saham yang tidak menyetujui Rencana Penggabungan,
3. Perubahan anggaran dasar Bank,
4. Peningkatan modal dasar Bank,
5. Tanggal efektif penggabungan direncanakan dua Mei dua ribu sembilan belas (2-5-2019) atau tanggal lain yang disetujui oleh PT Bank Dinar Indonesia Tbk dan PT Bank Oke Indonesia yang merupakan tanggal pertama dari bulan sebagaimana disetujui tersebut,
6. Penunjukkan anggota Direksi dan Dewan Komisaris Bank hasil penggabungan dan pemberhentian anggota Direksi dan Dewan Komisaris Bank peserta penggabungan,
7. Nama Bank hasil penggabungan,
8. Jangka waktu masa jabatan pengurus peseroan,
9. Gaji dan honorarium bagi Direksi dan Komisaris serta fasilitas pengurus,
10. Peninjauan kembali batasan rekomendasi Dewan Komisaris atas nominal kredit yang diputuskan oleh Direksi.

Akta perubahan ini telah mendapat persetujuan dari Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dengan Surat Keputusan No.AHU-0035514.AH.01.02 tahun 2019 tanggal 8 Juli 2019.

1. GENERAL INFORMATION (continued)

a. Establishment and general information (continued)

Based on notarial deed No.2 dated December 9, 2013 of Tjhong Sendrawan, S.H., increase of capital to Rp500,000,000,000, the increase in paid-up capital to Rp175,000,000,000, and change for the status from private to listed bank which has been approved by the Ministry of Justice and Human Rights of the Republic of Indonesia No.AHU-66790.AH.01.02 Year 2013, dated December 19, 2013. The most recent amendment was based on notarial deed No.15 dated October 17, 2014 of Tjhong Sendrawan, S.H., regarding the increase in paid-up capital to Rp225,000,000,000 which has been approved by the Ministry of Justice and Human Rights of the Republic of Indonesia No.AHU-07586.40.21.2014 dated October 21, 2014.

On July 8, 2019, the Bank entered into a merger with PT Bank Oke Indonesia domiciled in Jakarta. The decision of the Merger was stated in deed No.5 dated July 5, 2019, which was made by Dewi Kusumawati, S.H., notary in Jakarta.

In addition, there was a change in the Bank's articles of association in accordance with deed No.6 dated July 5, 2019, which was made by Dewi Kusumawati, S.H., notary in Jakarta, regarding approval:

1. *The planned merger of PT Bank Dinar Indonesia Tbk and PT Bank Oke Indonesia,*
2. *Buy back shares from shareholders who do not approve the Merger Plan,*
3. *Changes in the Bank's articles of association,*
4. *Increase in Bank authorized capital,*
5. *The effective date of the merger is planned for May second, two thousand and nineteen (2-5-2019) or other date agreed by PT Bank Dinar Indonesia Tbk and PT Bank Oke Indonesia which is the first date of the month as agreed,*
6. *Appointment of members of the Board of Directors and Board of Commissioners of the Bank resulting from the merger and dismissal of members Board of Directors and Board of Commissioners of the merger Bank,*
7. *The name of the merged bank ,*
8. *The term of office of the Bank management,*
9. *Salary and honorarium for Directors and Commissioners and management facilities,*
10. *Review the limits of the Board of Commissioners recommendations for the nominal credit decided by the Directors.*

This deed of amendment was approved by the Minister of Law and Human Rights of the Republic of Indonesia with Decree No.AHU-0035514.AH.01.02. year 2019 dated July 8, 2019.

1. INFORMASI UMUM (lanjutan)

a. Pendirian dan informasi umum (lanjutan)

Berdasarkan akta notaris Dewi Kusumawati, S.H. No.23 tanggal 22 Juli 2019, mengenai perubahan nama Perusahaan dari PT Bank Dinar Indonesia Tbk menjadi PT Bank Oke Indonesia Tbk. Perubahan ini telah mendapatkan persetujuan dari Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dengan Surat Keputusan No.AHU-0040123.AH.01.02 Tahun 2019 tanggal 22 Juli 2019.

Berdasarkan akta notaris Dr. Agung Irianto, S.H., M.H. No.8 tanggal 19 Mei 2022, mengenai peningkatan modal dasar Bank, perubahan Pasal 3 untuk disesuaikan dengan Klasifikasi Baku Lapangan Usaha Indonesia (KBLI) 2020. Perubahan ini telah mendapatkan persetujuan dari Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dengan Surat Keputusan No.AHU-0033894.AH.01.02.Tahun 2022 tanggal 19 Mei 2022.

Perubahan terakhir Anggaran Dasar Bank berdasarkan akta notaris Dr. Agung Irianto, S.H., M.H. No. 2 tanggal 1 Oktober 2025, mengenai pengalihan saham treasuri dengan ditarik kembali dengan cara pengurangan modal, perubahan pada Pasal 4 ayat 2. Perubahan telah mendapatkan persetujuan Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dengan Surat Keputusan No.AHU-AH.01.03-0239856 tanggal 1 Oktober 2025.

Sesuai dengan Anggaran Dasar Bank, maksud dan tujuan Bank adalah berusaha dalam bidang usaha bank umum dengan melaksanakan kegiatan-kegiatan usaha perbankan antara lain seperti:

- Menghimpun dana dari masyarakat dalam bentuk simpanan berupa giro, deposito berjangka, sertifikat deposito, tabungan dan/atau bentuk lainnya yang dipersamakan dengan itu.
- Memberikan kredit, baik untuk jangka panjang, jangka menengah dan jangka pendek.
- Menerbitkan surat pengakuan hutang.
- Membeli, menjual, atau menjamin atas resiko sendiri maupun untuk kepentingan dan atau perintah nasabahnya

Entitas pemegang saham pengendali dari Bank adalah Ok Next Co, Ltd. (dahulu APRO Financial Co, Ltd.).

Yoon Choi adalah pemilik manfaat *(beneficial owner)* dari Bank.

Kantor Pusat Bank berlokasi di Jl. Ir. H. Juanda No.12, Jakarta Pusat 10120. Jumlah kantor pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut:

Kantor pusat	1	*Head office*
Kantor cabang	5	*Branch offices*
Kantor cabang pembantu	10	*Sub-branch offices*

1. GENERAL INFORMATION (continued)

a. Establishment and general information (continued)

Based on notarial deed No.23 dated July 22, 2019 of Dewi Kusumawati, S.H., regarding the change of the Company's name from PT Bank Dinar Indonesia Tbk to PT Bank Oke Indonesia Tbk. This amendment has been approved by the Minister of Law and Human Rights of the Republic of Indonesia with Decree No.AHU-0040123.AH.01.02 Year 2019 dated July 22, 2019.

Based on notarial deed No.8 dated May 19, 2022 of Dr. Agung Irianto, S.H., M.H., regarding the increase in the authorized capital of the Bank, amendment to Article 3 to be adjusted to the Indonesian Standard Classification of Business Fields (KBLI) 2020. This amendment has been approved by the Minister of Law and Human Rights of the Republic of Indonesia with Decree No.AHU-0033894.AH.01.02.Tahun 2022 dated May 19, 2022.

The latest amandement Bank's Article of Association deed No.2 dated October 1, 2025 of Dr. Agung Irianto, S.H., M.H., regarding transfer of treasury shares to be withdrawn by way of reduction of capital based, the change of the Article 4 verse 2. The amendment has been approved by the Minister of Law and Human Rights of the Republic of Indonesia with Decree No.AHU-AH.01.03-0239856 dated October 1, 2025.

In accordance with the Articles of Association of the Bank, the intent and purpose of the Bank is to engage in the business of commercial banks and to carry out banking business activities such as:

- *Raise funds from the public in the form of deposits such as demand deposits, time deposits, certificates of deposit, savings and/or other equivalent forms with it.*
- *Providing credit, both for the long term, medium term and short term.*
- *To publish letter of credit.*
- *Buy, sellor guarantee at your own risk or for the benefit and/or order of your customers*

The controlling shareholder entity of the Bank is Ok Next Co, Ltd. (formerly APRO Financial Co, Ltd.).

Yoon Choi is the beneficial owner of the Bank.

The Bank's head office is located at Jl. Ir. H. Juanda No.12, Jakarta Pusat 10120. The total number of offices as of December 31, 2025 and 2024 are as follows:

1. INFORMASI UMUM (lanjutan)

b. Penawaran umum saham

Penawaran umum perdana

Berdasarkan surat Otoritas Jasa Keuangan (OJK) No.S-334/D.04/2014 tanggal 30 Juni 2014, pernyataan pendaftaran yang diajukan Bank dalam rangka penawaran umum perdana saham kepada masyarakat sejumlah 500.000.000 saham dengan nilai nominal sebesar Rp100 (seratus Rupiah) setiap saham dengan harga penawaran sebesar Rp110 (seratus sepuluh Rupiah) per saham telah menjadi efektif pada tanggal 30 Juni 2014. Saham yang ditawarkan tersebut dicatatkan dan mulai diperdagangkan di Bursa Efek Indonesia pada tanggal 11 Juli 2014.

Selisih lebih antara harga penawaran per saham dengan nilai nominal persaham dicatat sebagai "Tambahan modal disetor, setelah dikurangi dengan biaya emisi saham", yang disajikan pada bagian Ekuitas pada Laporan Posisi Keuangan.

Penawaran umum terbatas I

Pada tahun 2019, Bank melakukan Penawaran Umum Terbatas (PUT) kepada para pemegang saham dalam rangka Hak Memesan Efek Terlebih Dahulu (HMETD) sebesar 2.534.789.887 (dua miliar lima ratus tiga puluh empat juta tujuh ratus delapan puluh sembilan ribu delapan ratus delapan puluh tujuh) saham baru atas nama dengan nilai nominal Rp100 (seratus Rupiah) setiap saham, yang ditawarkan dengan Harga Pelaksanaan Rp197 (seratus sembilan puluh tujuh Rupiah) setiap saham sehingga seluruhnya berjumlah sebesar Rp499.353.607.739 (empat ratus sembilan puluh sembilan miliar tiga ratus lima puluh tiga juta enam ratus tujuh ribu tujuh ratus tiga puluh sembilan Rupiah). PUT yang dilakukan Bank telah dinyatakan efektif berdasarkan Surat Otoritas Jasa Keuangan No.S-188/D.04/2019 tanggal 5 Desember 2019 perihal Pemberitahuan Efektifnya Pernyataan Pendaftaran.

Penawaran umum terbatas II

Pada tahun 2020, Bank melakukan Penawaran Umum Terbatas II (PUT II) kepada para pemegang saham dalam rangka Hak Memesan Efek Terlebih Dahulu (HMETD) sebesar 2.686.443.983 (dua miliar enam ratus delapan puluh enam juta empat ratus empat puluh tiga ribu sembilan ratus delapan puluh tiga) saham baru atas nama dengan nilai nominal Rp100 (seratus Rupiah) setiap saham, yang ditawarkan dengan Harga Pelaksanaan Rp186 (seratus delapan puluh enam Rupiah) setiap saham sehingga seluruhnya berjumlah sebesar Rp499.678.580.838 (empat ratus sembilan puluh sembilan miliar enam ratus tujuh puluh delapan juta lima ratus delapan puluh ribu delapan ratus tiga puluh delapan Rupiah). PUT II yang dilakukan Bank telah dinyatakan efektif berdasarkan Surat Otoritas Jasa Keuangan No.S-258/D.04/2020 tanggal 14 Oktober 2020 perihal Pemberitahuan Efektifnya Pernyataan Pendaftaran.

1. GENERAL INFORMATION (continued)

b. Public offering of shares

Initial public offering

As stated in the letter of the Financial Services Authority (OJK) No.S-334/D.04/2014 dated June 30, 2014, the registration statement submitted by the Bank relating to the Initial Public Offering of 500,000,000 shares with a nominal value of Rp100 (a hundred Rupiah) per share at the offering price of Rp110 per share (a hundred and ten Rupiah) became effective on June 30, 2014. The offered shares were listed and began trading in the Indonesian Stock Exchange on July 11, 2014.

The excess of the share offer price over the par value per share was recognized as "Additional paid-in capital, net of share issuance cost", which is presented under the Equity section of the Statement of Financial Position.

Limited public offering I

In 2019, the Bank conducted a Limited Public Offering (PUT) to shareholders in the context of Pre-emptive Rights (HMETD) totaling 2,534,789,887 (two billion five hundred thirty four million seven hundred eighty nine thousand eight hundred eighty seven) new shares in the name with a nominal value of Rp100 (one hundred Rupiah) per share, which are offered at an Exercise Price of Rp197 (one hundred ninety-seven Rupiah) per share so that the total amount is Rp499,353,607,739 (four hundred ninety-nine billion three hundred and fifty three million six hundred seven thousand seven hundred thirty nine Rupiah). The PUT conducted by the Bank has been declared effective based on the Financial Services Authority Letter No.S-188/D.04/2019 dated December 5, 2019 regarding Notification of the Effectiveness of the Registration Statement.

Limited public offering II

In 2020, the Bank conducted a Limited Public Offering II (PUT II) to shareholders in the context of Pre-emptive Rights (HMETD) totaling 2,686,443,983 (two billion six hundred eighty six million four hundred forty three thousand nine hundred eight thirty-three) new shares with a nominal value of Rp100 (one hundred Rupiah) per share, which are offered at an Exercise Price of Rp186 (one hundred and eighty-six Rupiah) per share so that a total of Rp499,678,580,838 (four hundred ninety-nine billion six hundred seventy eight million five hundred eighty thousand eight hundred thirty eight Rupiah). The PUT II carried out by the Bank has been declared effective based on the Financial Services Authority Letter No.S-258/D.04/2020 dated October 14, 2020 regarding Notification of the Effectiveness of the Registration Statement.

1. INFORMASI UMUM (lanjutan)

b. Penawaran umum saham (lanjutan)

Penawaran umum terbatas III

Pada tahun 2021, Bank melakukan Penawaran Umum Terbatas III (PUT III) kepada para pemegang saham dalam rangka Hak Memesan Efek Terlebih Dahulu (HMETD) sebesar 2.537.197.095 (dua miliar lima ratus tiga puluh tujuh juta seratus sembilan puluh tujuh ribu sembilan puluh lima) saham baru atas nama dengan nilai nominal Rp100 (seratus Rupiah) setiap saham, yang ditawarkan dengan Harga Pelaksanaan Rp197 (seratus sembilan puluh tujuh Rupiah) setiap saham sehingga seluruhnya berjumlah sebesar Rp499.827.827.715 (empat ratus sembilan puluh sembilan miliar delapan ratus dua puluh tujuh juta delapan ratus dua puluh tujuh ribu tujuh ratus lima belas Rupiah).

PUT III yang dilakukan Bank telah dinyatakan efektif berdasarkan Surat Otoritas Jasa Keuangan No.S-178/D.04/2021 tanggal 30 September 2021 perihal Pemberitahuan Efektifnya Pernyataan Pendaftaran.

Penawaran umum terbatas IV

Pada tahun 2022, Bank melakukan Penawaran Umum Terbatas IV (PUT IV) kepada para pemegang saham dalam rangka Hak Memesan Efek Terlebih Dahulu (HMETD) sebesar 2.937.807.163 (dua miliar sembilan ratus tiga puluh tujuh juta delapan ratus tujuh ribu seratus enam puluh tiga) saham baru atas nama dengan nilai nominal Rp100 (seratus Rupiah) setiap saham, yang ditawarkan dengan Harga Pelaksanaan Rp170 (seratus tujuh puluh Rupiah) setiap saham sehingga seluruhnya berjumlah sebesar Rp499.427.217.710 (empat ratus sembilan puluh sembilan miliar empat ratus dua puluh tujuh juta dua ratus tujuh belas ribu tujuh ratus sepuluh Rupiah). PUT IV yang dilakukan Bank telah dinyatakan efektif berdasarkan Surat Otoritas Jasa Keuangan No.S-198/D.04/2022 tanggal 5 Oktober 2022 perihal Pemberitahuan Efektifnya Pernyataan Pendaftaran.

c. Dewan Komisaris dan Direksi

Susunan Dewan Komisaris dan Direksi Bank pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut:

1. GENERAL INFORMATION (continued)

b. Public offering of shares (continued)

Limited public offering III

In 2021, the Bank conducted a Limited Public Offering III (PUT III) to shareholders in the context of Pre-emptive Rights (HMETD) totaling 2,537,197,095 (two billion five hundred thirty seven million one hundred ninety seven thousand ninety-five) new shares with a nominal value of Rp100 (one hundred Rupiah) per share, which are offered at an Exercise Price of Rp197 (one hundred and ninety-seven Rupiah) per share so that a total of Rp499,827,827,715 (four hundred ninety-nine billion eight hundred twenty seven million eight hundred twenty seven thousand seven hundred and fifteen Rupiah).

The PUT III carried out by the Bank has been declared effective based on the Financial Services Authority Letter No.S-178/D.04/2021 dated September 30, 2021 regarding Notification of the Effectiveness of the Registration Statement.

Limited public offering IV

In 2022, the Bank conducted a Limited Public Offering IV (PUT IV) to shareholders in the context of Pre-emptive Rights (HMETD) totaling 2,937,807,163 (two billion nine hundred thirty seven million eight hundred seven thousand one hundred sixty three) new shares with a nominal value of Rp100 (one hundred Rupiah) per share, which are offered at an Exercise Price of Rp170 (one hundred seventy Rupiah) per share so that a total of Rp499,427,217,710 (four hundred ninety-nine billion four hundred twenty seven million two hundred and seventeen thousand seven hundred and ten Rupiah). The PUT IV carried out by the Bank has been declared effective based on the Financial Services Authority Letter No.S-198/D.04/2022 dated October 5, 2022 regarding Notification of the Effectiveness of the Registration Statement.

c. Board of Commissioners and Directors

The composition of the Bank's Boards of Commissioners and Directors as of December 31, 2025 and 2024, are as follows:

Dewan Komisaris			***Board of Commissioners***
Komisaris Utama	Sang Ton Sim		*President Commissioner*
Komisaris Independen	Sondang Martha Samosir		*Independent Commissioner*
Komisaris Independen	Chairudin		*Independent Commissioner*
	2025	**2024**	
Direksi			***Board of Directors***
Direktur Utama	Kang Bong Joo	Park Young Man	*President Director*
Wakil Direktur Utama	Hendra Lie	Hendra Lie	*Vice President Director*
Direktur Kredit dan IT	Jong Ha Lee	-	*Loan and TI Director*
Direktur Bisnis	Vincentia Magdalena Djuniwati	Vincentia Magdalena Djuniwati Wijaya	*Business Director*
Direktur Kepatuhan	Efdinal Alamsyah	Efdinal Alamsyah	*Compliance Director*

1. INFORMASI UMUM (lanjutan)

c. Dewan Komisaris dan Direksi (lanjutan)

Susunan Dewan Komisaris dan Direksi pada tanggal 31 Desember 2025 sesuai dengan akta No 7 tanggal 9 Juli 2025 yang dibuat dihadapan Dr. Agung Iriantoro, S.H., M.H., notaris di Jakarta, mengenai perubahan Direksi dan Komisaris PT Bank Oke Indonesia Tbk, perubahan ini telah mendapatkan persetujuan dari Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dengan Surat Keputusan No AHU-AH.01.09-0309099 tanggal 10 Juli 2025.

Susunan Dewan Komisaris dan Direksi pada tanggal 31 Desember 2024 sesuai dengan akta No 3 tanggal 6 November 2024 yang dibuat dihadapan Dr. Agung Iriantoro, S.H., M.H., notaris di Jakarta, mengenai perubahan Direksi dan Komisaris PT Bank Oke Indonesia Tbk, perubahan ini telah mendapatkan persetujuan dari Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dengan Surat Keputusan No AHU-AH.01.09-0272706 tanggal 6 November 2024.

1. GENERAL INFORMATION (continued)

c. Board of Commissioners and Directors (continued)

The composition of the Board of Commissioners and the Board of Directors as of December 31, 2025 in accordance with deed No 7 dated July 9, 2025, which made by Dr. Agung Iriantoro, S.H., M.H., notary in Jakarta, regarding the changes to the Board of Directors and Commissioners of PT Bank Oke Indonesia Tbk, this amendment has been approved by the Minister of Law and Human Rights of the Republic of Indonesia with the Decree No AHU-AH.01.09-0309099 dated July 10, 2025.

The composition of the Board of Commissioners and the Board of Directors as of December 31, 2024 in accordance with deed No 3 dated November 6, 2024, which made by Dr. Agung Iriantoro, S.H., M.H., notary in Jakarta, regarding the changes to the Board of Directors and Commissioners of PT Bank Oke Indonesia Tbk, this amendment has been approved by the Minister of Law and Human Rights of the Republic of Indonesia with the Decree No AHU-AH.01.09-0272706 dated November 6, 2024.

d. Komite Audit

Pada tanggal 31 Desember 2025 dan 2024, susunan Komite Audit Bank adalah sebagai berikut:

d. Audit Committee

As of December 31, 2025 and 2024 the members of the Audit Committee are as follows:

	2025	**2024**	
Ketua	Chairudin	Chairudin	*Chairman*
Anggota	Sondang Martha Samosir	Sondang Martha Samosir	*Member*
Anggota	Joyo	Joyo	*Member*
Anggota	Iwan Yudha Pramudhi	Heru Subroto	*Member*
Sekretaris	Kepala SKAI/ *The Head of Internal Audit Unit*	Kepala SKAI/ *The Head of Internal Audit Unit*	*Secretary*

e. Komite Remunerasi dan Nominasi

Pada tanggal 31 Desember 2025 dan 2024, susunan Komite Nominasi dan Remunerasi Bank adalah sebagai berikut:

e. Nomination and Remuneration Committee

As of December 31, 2025 and 2024 the members of the Bank's Nomination and Remuneration Committee are as follows:

Ketua	Sondang Martha Samosir	*Chairman*
Anggota	Sang Ton Sim	*Member*
Anggota merangkap sekretaris	Kepala Divisi SDM/ *Division Head of HR*	*Member concurrently of secretary*

f. Komite Pemantau Risiko

Pada tanggal 31 Desember 2025 dan 2024 susunan Komite Pemantau Risiko Bank adalah sebagai berikut:

f. Risk Monitoring Committee

As of December 31, 2025 and 2024 the members of the Bank's Risk Monitoring Committee are as follows:

	2025	**2024**	
Ketua	Sondang Martha Samosir	Sondang Martha Samosir	*Chairman*
Anggota	Chairudin	Chairudin	*Member*
Anggota	Joyo	Joyo	*Member*
Anggota	Iwan Yudha Pramudhi	Heru Subroto	*Member*
Sekretaris	Kepala Divisi MR/ *Division Head of RM*	Kepala Divisi MR/ *Division Head of RM*	*Secretary*

1. INFORMASI UMUM (lanjutan)

g. Sekretaris Perusahaan

Sekretaris Perusahaan pada tanggal 31 Desember 2025 dan 2024 berdasarkan Surat Keputusan Direksi Bank No.020/SK/DIR/VII/2019 tanggal 9 Juli 2019, adalah Efdinal Alamsyah.

h. Satuan Kerja Audit Internal

Kepala Satuan Kerja Audit Internal (SKAI) pada tanggal 31 Desember 2025 dan 2024 adalah Murniasih.

i. Penggabungan usaha PT Bank Dinar Indonesia Tbk (BDI) dengan PT Bank Oke Indonesia (BOI)

Berdasarkan Surat Keputusan Otoritas Jasa Keuangan (OJK) No.KEP-171/D.03/2018 tanggal 2 Oktober 2018 tentang Izin Rencana Akuisisi 77,38% saham PT Bank Dinar Indonesia Tbk oleh APRO Financial Co., Ltd. sehingga pada tanggal 31 Oktober 2018 pemegang saham pengendali adalah APRO Financial Co., Ltd. sebanyak 1.741.070.435 lembar saham (77,38%) atau sebesar Rp174.107.043.500.

Dalam rangka mengedepankan pemenuhan prinsip tata kelola perusahaan yang baik dan rencana strategis usaha, manajemen kedua bank mengajukan permohonan penggabungan usaha. Pada tanggal 21 Juni 2019, OJK telah memberikan izin penggabungan usaha (merger) kepada BOI ke dalam BDI, berdasarkan Surat Keputusan Dewan Komisaris OJK No.KEP-104/D.03/2019.

Dalam penggabungan usaha, pemegang saham kedua bank, APRO Financial Co., Ltd. melakukan pembelian dan konversi 100% saham BOI sehingga APRO Financial Co., Ltd. memiliki 91,33% saham dari bank hasil penggabungan. Akibat dari penggabungan ini, BOI akan berakhir demi hukum tanpa dilakukan likuidasi sebelumnya dan seluruhnya aset dan kewajiban BOI akan beralih demi hukum kepada BDI sebagai Bank yang menerima penggabungan. Penggabungan usaha ini dilakukan dengan metode penyatuan kepentingan *(polling of interest)*.

Pengesahan penggabungan badan hukum PT Bank Dinar Indonesia Tbk disetujui oleh Menteri Hukum dan Hak Asasi Manusia Republik Indonesia No.AHU-AH.01.10-0008817 tanggal 8 Juli 2019.

j. Jumlah karyawan

Pada tanggal 31 Desember 2025 dan 2024, Bank memiliki karyawan sebanyak 325.

1. GENERAL INFORMATION (continued)

g. Corporate Secretary

The Corporate Secretary as of December 31, 2025 and 2024 based on the Decision Letter of Board of Directors of the Bank No.020/SK/DIR/VII/2019 dated July 9, 2019, are Efdinal Alamsyah.

h. Internal Audit

The Head of Internal Audit Unit as of December 31, 2025 and 2024 are Murniasih.

i. Merger of PT Bank Dinar Indonesia Tbk (BDI) with PT Bank Oke Indonesia (BOI)

Based on the Decree of the Financial Services Authority (OJK) No.KEP-171/D.03/2018 dated October 2, 2018 regarding the Permitt of Acquisition Plan of 77.38% shares of PT Bank Dinar Indonesia Tbk by APRO Financial Co., Ltd. therefore on October 31, 2018 the controlling shareholder was APRO Financial Co., Ltd. as many as 1,741,070,435 shares (77.38%) or amounted of Rp174,107,043,500.

In order to prioritize the fulfillment of the principles of good corporate governance and business strategic plans, the management of the two banks submitted a request for a business combination. On June 21, 2019, OJK has given permission for merger of BOI into BDI, based on OJK Board of Commissioners Decree No.KEP-104/D.03/2019.

In the business combination, the shareholders of both banks, APRO Financial Co., Ltd. bought and converted 100% of BOI's shares so that APRO Financial Co., Ltd. owns 91.33% shares of the merged bank. As a result of this merger, BOI will be dissolved by law without prior liquidation and all its assets and obligations will be transferred by law to BDI as the surviving entity in the merger. This business combination transactions is accounted for polling of interest method using book value.

The merger legalization of the legal entity of PT Bank Dinar Indonesia Tbk was approved by the Minister of Law and Human Rights of the Republic of Indonesia No.AHU-AH.01.10-0008817 dated July 8, 2019.

j. Number of employees

As of December 31, 2025 dan 2024 the Bank had 325 employees.

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL

Kebijakan akuntansi yang penting yang diterapkan secara konsisten dalam penyusunan laporan keuangan adalah sebagai berikut:

a. Dasar penyusunan laporan keuangan dan pernyataan kepatuhan

Laporan keuangan telah disusun dan disajikan sesuai dengan Standar Akuntansi Keuangan di Indonesia (SAK), yang mencakup Pernyataan Standar Akuntansi Keuangan (PSAK) dan Interpretasi Standar Akuntansi Keuangan (ISAK) yang dikeluarkan oleh Dewan Standar Akuntansi Keuangan Ikatan Akuntan Indonesia (DSAK–IAI). Laporan keuangan juga disusun sesuai dengan Peraturan No.VIII.G.7 tentang ”Penyajian dan Pengungkapan Laporan Keuangan Emiten atau Perusahaan Publik”.

Laporan keuangan telah disajikan berdasarkan nilai historis dan disusun dengan dasar akrual, kecuali untuk yang berikut ini:

- Aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain.
- Aset tetap menggunakan model revaluasi.
- Liabilitas untuk imbalan pasti dihitung dengan menggunakan metode penilaian aktuarial *projected unit credit.*
- Laporan arus kas.

Laporan arus kas disusun dengan menggunakan metode langsung dengan mengelompokkan arus kas atas dasar aktivitas operasi, investasi dan pendanaan. Untuk tujuan laporan arus kas, kas dan setara kas mencakup kas, giro pada Bank Indonesia, giro pada bank lain dan investasi jangka pendek likuid lainnya dengan jangka waktu jatuh tempo tiga bulan atau kurang sepanjang tidak digunakan sebagai jaminan atas pinjaman atau dibatasi penggunaannya.

Laporan keuangan ini disajikan dalam bahasa Indonesia dan Inggris. Dalam hal terdapat perbedaan penafsiran akibat penerjemahan bahasa, maka yang digunakan sebagai acuan adalah laporan keuangan dalam bahasa Indonesia.

Mata uang fungsional dan penyajian

Laporan keuangan disajikan dalam mata uang Rupiah, yang merupakan mata uang fungsional Bank. Angka-angka yang disajikan dalam laporan keuangan menggunakan Rupiah penuh, kecuali bila dinyatakan secara khusus.

Transaksi dan saldo dalam mata uang asing

Transaksi dalam mata uang asing dijabarkan ke Rupiah dengan menggunakan kurs yang berlaku pada tanggal transaksi. Pada tanggal pelaporan, aset dan liabilitas moneter dalam mata uang asing dijabarkan ke dalam Rupiah dengan kurs yang berlaku pada tanggal tersebut.

Keuntungan dan kerugian selisih kurs yang timbul dari transaksi dalam mata uang asing dan dari penjabaran aset dan liabilitas moneter dalam mata uang asing, diakui pada laporan laba rugi tahun berjalan.

2. INFORMATION OF MATERIAL ACCOUNTING POLICIES

The significant accounting policies that are consistently applied in the preparation of the financial statements are as follows:

a. Basis of preparation of the financial statements and statement of compliance

The Bank's financial statements were prepared in accordance with Indonesian Financial Accounting Standards, which comprise the Statements of Financial Accounting Standards ("PSAK") and Interpretations of Financial Accounting Standards ("ISAK") issued by the Financial Accounting Standards Board of the Indonesian Institute of Accountants (DSAK-IAI). The financial statements have also been prepared in accordance with Regulation No.VIII.G.7 regarding "Financial Statements Presentation and Disclosure of Publicly Listed Companies".

The financial statements have been prepared on a historical cost basis and under the accrual basis of accounting, except for the following:

- *Financial assets are measured at fair value through other comprehensive income.*
- *Property and equipment using revaluation model.*
- *Liabilities for defined benefit obligations calculated using the projected unit credit method.*
- *Statement of cash flows.*

The statements of cash flows are prepared using the direct method and are classified into cash flows on the basis of operating, investing and financing activities. For the purpose of the statements of cash flows, cash and cash equivalents include cash, current accounts with Bank Indonesia, current accounts with other banks and other short-term highly liquid investments with original maturities of three months or less, as long as they are not being pledged as collateral for borrowings or restricted.

The financial statements are presented in Indonesian and English. In the event that there are differences in interpretation due to the language translation, then used as a reference are the financial statements in Indonesian.

Functional and presentation currency

The Bank's financial statements are presented in Indonesian Rupiah, which is also the Bank's functional currency amounts presented in the financial statements are expressed in Rupiah, unless otherwise stated.

Transaction and balances in foreign currency

Transactions in foreign currencies are translated into Rupiah using the exchange rates prevailing at the transaction date. At the reporting date, monetary assets and liabilities denominated in foreign currencies are translated into Rupiah at the exchange rate prevailing at that date.

Gains and losses arising from foreign currency transactions and from the translation of monetary assets and liabilities denominated in foreign currencies are recognized in the statement of profit or loss for the year.

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

b. Perubahan pada pernyataan standar akuntansi keuangan dan interpretasi atas Pernyataan Standar Akuntansi Keuangan

Berikut ini adalah standar, perubahan dan interpretasi yang berlaku efektif sejak tanggal 1 Januari 2025:

a. PSAK 117, “Kontrak Asuransi”, yang diadopsi dari IFRS 17, penerapan dini diperkenankan untuk entitas yang juga telah menerapkan PSAK 109 dan PSAK 115.
b. Amandemen PSAK 221, "Pengaruh Perubahan Kurs Valuta Asing tentang Kekurangan Ketertukaran". Penerapan lebih dini diperkenankan.

Implementasi dari standar-standar tersebut tidak menghasilkan perubahan substansial terhadap kebijakan akuntansi Bank dan tidak memiliki dampak yang material terhadap laporan keuangan di periode berjalan atau tahun sebelumnya.

c. Aset dan liabilitas keuangan

Aset keuangan terdiri dari kas, giro pada Bank Indonesia, giro pada bank lain, penempatan pada Bank Indonesia dan bank lain, efek-efek yang dibeli dengan janji dijual kembali, efek-efek, pinjaman yang diberikan, aset pajak tangguhan dan aset lain-lain.

Liabilitas keuangan terdiri dari liabilitas segera, simpanan dari nasabah, simpanan dari bank lain, pinjaman yang diterima dan liabilitas lain-lain.

(i) Klasifikasi

Sesuai dengan PSAK 109, terdapat tiga klasifikasi pengukuran aset keuangan:

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

Aset keuangan diklasifikasikan menjadi kategori tersebut di atas berdasarkan model bisnis dimana aset keuangan tersebut dimiliki dan karakteristik arus kas kontraktualnya. Model bisnis merefleksikan bagaimana kelompok aset keuangan dikelola untuk mencapai tujuan bisnis tertentu.

Aset keuangan dapat diukur dengan biaya perolehan diamortisasi hanya jika memenuhi kedua kondisi berikut dan tidak ditetapkan sebagai FVTPL:

- Aset keuangan dikelola dalam model bisnis yang bertujuan untuk memiliki aset keuangan untuk tujuan mendapatkan arus kas kontraktual *(held to collect)* ; dan
- Kriteria kontraktual dari aset keuangan yang pada tanggal tertentu menghasilkan arus kas yang merupakan pembayaran pokok dan bunga semata (SPPI) dari jumlah pokok terutang.

2. INFORMATION OF MATERIAL ACCOUNTING POLICIES (continued)

b. Changes to the statements of financial accounting standard and interpretations of the Statements of Financial Accounting Standard

The following standards, amendments and interpretations became effective since January 1, 2025:

a. PSAK 117, “Insurance Contracts”, adopted from IFRS 17, early application is permitted for entities that have also applied PSAK 109 and PSAK 115.
b. Amendment to PSAK 221, “The Effect of Changes in Foreign Exchange Rates on the Lack of Convertibility”. Early application is permitted.

The implementation of the above standards did not result in substantial changes to the Bank's accounting policies and had no material impact to the financial statements for current period or prior financial years.

c. Financial assets and liabilities

Financial assets consist of cash, current account with Bank Indonesia, current account with other banks, placement with Bank Indonesia and other banks, marketable securities purchased under resale agreement, marketable securities, loans, deferred tax asssets and other assets.

Financial liabilities consist of liabilities immediately payable, depostits from customers, deposits from other banks, borrowings and other liabilities.

(i) Classification

In accordance with PSAK 109, there are three measurement classifications for financial assets:

- *Amortised cost;*
- *Fair value through profit or loss (FVTPL);*
- *Fair value through other comprehensive income (FVOCI).*

Financial assets are classified into these categories based on the business model within which they are held and their contractual cash flow characteristics. The business model reflects how groups of financial assets are managed to achieve a particular business objective.

A financial asset is measured at amortised cost only if it meets both of the following conditions and it is not designated as at FVTPL:

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

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

c. Aset dan liabilitas keuangan (lanjutan)

(i) Klasifikasi (lanjutan)

Suatu instrumen utang diukur pada FVOCI, hanya jika memenuhi kedua kondisi berikut dan tidak ditetapkan sebagai FVTPL:

- Aset keuangan dikelola dalam model bisnis yang tujuan tercapai dengan mendapatkan arus kas kontraktual dan menjual aset keuangan *(held to collect and sell)* ; dan
- Kriteria kontraktual dari aset keuangan yang pada tanggal tertentu menghasilkan arus kas yang merupakan pembayaran pokok dan bunga semata dari jumlah pokok terutang.

Seluruh aset keuangan yang tidak diklasifikasikan sebagai diukur dengan biaya perolehan diamortisasi atau FVOCI sebagaimana ketentuan di atas diukur dengan FVTPL.

Aset dapat dijual dari portofolio *hold to collect* ketika terdapat peningkatan risiko kredit. Penghentian untuk alasan lain diperbolehkan namun jumlah penjualan tersebut harus tidak signifikan jumlahnya atau tidak sering.

Laba rugi yang belum direalisasi atas aset keuangan yang diklasifikasikan sebagai FVOCI ditangguhkan di pendapatan komprehensif lain sampai aset tersebut dihentikan.

Aset keuangan dapat ditetapkan sebagai FVTPL hanya jika ini dapat mengeliminasi atau mengurangi *accounting mismatch* .

Penilaian apakah arus kas kontraktual hanya merupakan pembayaran pokok dan bunga semata

Untuk tujuan penilaian ini, 'pokok' didefinisikan sebagai nilai wajar dari aset keuangan pada pengakuan awal. 'Bunga' didefinisikan sebagai imbalan untuk nilai waktu atas uang dan untuk risiko kredit yang terkait dengan jumlah pokok yang terutang selama periode waktu tertentu dan untuk risiko dan biaya pinjaman dasar lainnya (misalnya risiko likuiditas dan biaya administrasi), serta marjin keuntungan.

Dalam menilai apakah arus kas kontraktual adalah SPPI, Bank mempertimbangkan ketentuan kontraktual instrumen tersebut. Hal ini termasuk menilai apakah aset keuangan mengandung ketentuan kontraktual yang dapat mengubah waktu atau jumlah arus kas kontraktual sehingga tidak memenuhi kondisi ini. Dalam melakukan penilaian, Bank mempertimbangkan:

- Kejadian kontinjensi yang akan mengubah jumlah dan waktu arus kas;
- Fitur *leverege* ;
- Persyaratan pelunasan dipercepat dan perpanjangan fasilitas;
- Ketentuan yang membatasi klaim Bank atas arus kas dari aset tertentu (seperti pinjaman *non-recourse*); dan
- Fitur yang memodifikasi imbalan dari nilai waktu atas uang (seperti penetapan ulang suku bunga berkala).

2. INFORMATION OF MATERIAL ACCOUNTING POLICIES (continued)

c. Financial assets and liabilities (continued)

(i) Classification (continued)

A debt instruments measured at FVOCI only if it meets both of the following conditions and is not designated as at FVTPL:

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

All financial assets not classified as measured at amortized cost or FVOCI as described above are measured at FVTPL.

Assets may be sold out of hold to collect portfolios where there is an increase in credit risk. Disposals for other reasons are permitted but such sales should be insignificant in value or infrequent in nature.

Unrealized gains or losses of financial assets held at FVOCI deferred in other comprehensive income until the asset is derecognised.

Financial assets may be designated at FVTPL only if doing so eliminates or reduces accounting mismatch.

Assessment of whether contractual cash flows are solely payments of principal and interest

For the purposes of this assessment, 'principal' is defined as the fair value of the financial asset on initial recognition. 'Interest' is defined as consideration for the time value of money and for the credit risk associated with the principal amount outstanding during a particular period of time and for other basic lending risks and costs (e.g. liquidity risk and administrative costs), as well as profit margin.

In assessing whether the contractual cash flows are SPPI, the Bank considers the contractual terms of the instrument. This includes assessing whether the financial asset contains a contractual term that could change the timing or amount of contractual cash flows such that it would not meet this condition. In making the assessment, the Bank considers:

- *Contingent events that would change the amount and timing of cash flows;*
- *Leverage features;*
- *Prepayment and extention terms;*
- *Terms that limit the Bank's claim to cash flows from specified assets (e.g. non-recourse loans); and*
- *Features that modify consideration of the time value of money (e.g. periodical reset of interest rates).*

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

c. Aset dan liabilitas keuangan (lanjutan)

(i) Klasifikasi (lanjutan)

Penilaian model bisnis

Model bisnis mengacu pada bagaimana aset keuangan dikelola bersama untuk menghasilkan arus kas untuk Bank. Arus kas mungkin dihasilkan dengan menerima arus kas kontraktual, menjual aset keuangan atau keduanya. Model bisnis ditentukan pada tingkat agregasi di mana kelompok aset dikelola bersama untuk mencapai tujuan tertentu dan tidak bergantung pada niat manajemen pada instrumen individual.

Bank menilai model bisnis pada aset keuangan setidaknya pada tingkat lini bisnis atau pada di mana terdapat variasi mandat/tujuan dalam lini bisnis, pada lini bisnis produk atau pada tingkat *desk* yang lebih granular (misalnya sub-portofolio atau sub-lini bisnis).

Penentuan model bisnis dilakukan dengan mempertimbangkan semua bukti relevan yang tersedia pada tanggal penilaian. Ini termasuk, tetapi tidak terbatas pada:

- bagaimana kinerja bisnis dan aset keuangan yang ada di dalam unit bisnis itu dievaluasi dan dilaporkan kepada manajemen. Tingkat pemisahan yang diidentifikasi untuk klasifikasi PSAK 109 harus konsisten dengan bagaimana portofolio aset dipisahkan dan dilaporkan kepada manajemen;

- risiko yang mempengaruhi kinerja unit bisnis dan aset keuangan yang dimiliki dalam unit bisnis itu dan khususnya bagaimana risiko itu dikelola; dan

- bagaimana manajer unit bisnis dikompensasi (misalnya, apakah kompensasi didasarkan pada nilai wajar dari aset yang dikelola atau pada arus kas kontraktual yang dikumpulkan).

Penentuan model bisnis dilakukan berdasarkan skenario yang diperkirakan akan terjadi oleh Bank dan tidak dalam kondisi sangat tertekan atau 'kondisi terburuk'. Jika aset dijual dalam kondisi yang tidak diharapkan oleh Bank untuk berlaku ketika aset diakui, klasifikasi aset keuangan yang ada dalam portofolio tidak disajikan secara tidak akurat, tetapi kondisi tersebut harus dipertimbangkan untuk aset yang diperoleh di masa mendatang.

Pemilihan model operasi dalam PSAK 109 dirancang sedemikian rupa sehingga akuntansi untuk instrumen di FVTPL adalah pilihan yang tepat/*conscious* .

2. INFORMATION OF MATERIAL ACCOUNTING POLICIES (continued)

c. Financial assets and liabilities (continued)

(i) Classification (continued)

Business model assessment

Business model refers to how financial assets are managed together to generate cash flows for the Bank. This may be collecting contractual cash flows, selling financial assets or both. Business models are determined at a level of aggregation where groups of assets are managed together to achieve a particular objective and do not depend on management's intentions for individual instruments.

The Bank assesses the business model of financial assets at least at business line level or where there are varying mandates or objectives within a business line, at a more granular product business line or desk level (i.e. subportfolios or sub-business lines).

Business model determinations are made considering all relevant evidence that is available at the date of the assessment. This includes, but is not limited to:

- *how the performance of the business and the financial assets held within that business unit are evaluated and reported to management. The level of segregation identified for PSAK 109 classification should be consistent with how asset portfolios are segregated and reported to senior management;*
- *the risks that affect the performance of the business unit and the financial assets held within that business unit and in particular the way those risks are managed; and*
- *how managers of the business unit are compensated (for example, whether the compensation is based on the fair value of the assets managed or on the contractual cash flows collected).*

Business model determinations are made on the basis of scenarios that the Bank reasonably expects to occur and not under highly stressed or 'worst case' conditions. Where assets are disposed of under conditions that the Bank did not reasonably expect to prevail when the assets were recognised, the classification of existing financial assets in the portfolio are not rendered inaccurate but the conditions in question should be considered for any assets acquired going forward.

The targeting operating model for PSAK 109 is designed such that accounting for instruments at FVTPL is a conscious choice.

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

c. Aset dan liabilitas keuangan (lanjutan)

(i) Klasifikasi (lanjutan)

Perubahan pada model bisnis atau pengenalan model bisnis baru ditentukan melalui proses persetujuan unit bisnis baru.

Bank dapat mereklasifikasi seluruh aset keuangan yang terpengaruh jika dan hanya jika, model bisnis untuk pengelolaan aset keuangan berubah.

(ii) Pengakuan awal

Bank pada awalnya mengakui pinjaman yang diberikan dan simpanan pada tanggal perolehan.

Semua aset dan liabilitas keuangan lainnya pada awalnya diakui pada tanggal perdagangan dimana Bank menjadi suatu pihak dalam ketentuan kontraktual instrumen tersebut.

Pembelian dan penjualan aset keuangan yang lazim (reguler) diakui pada tanggal perdagangan dimana Bank memiliki komitmen untuk membeli atau menjual aset tersebut.

Pada saat pengakuan awal, aset keuangan atau liabilitas keuangan diukur pada nilai wajar ditambah/dikurangi (untuk *item* yang tidak diukur pada nilai wajar melalui laba rugi setelah pengakuan awal) biaya transaksi yang dapat diatribusikan secara langsung atas perolehan aset keuangan atau penerbitan liabilitas keuangan. Pengukuran aset keuangan dan liabilitas keuangan setelah pengakuan awal tergantung pada klasifikasi aset keuangan dan liabilitas keuangan tersebut.

Biaya transaksi hanya meliputi biaya-biaya yang dapat diatribusikan secara langsung untuk perolehan suatu aset keuangan atau penerbitan suatu liabilitas keuangan dan merupakan biaya tambahan yang tidak akan terjadi apabila instrumen keuangan tersebut tidak diperoleh atau diterbitkan.

Aset keuangan yang diukur pada nilai wajar melalui laporan laba rugi pada awalnya dicatat sebesar nilai wajar dan biaya transaksinya dibebankan pada laporan laba rugi. Aset keuangan tersedia untuk dijual, FVOCI dan aset keuangan yang diukur pada nilai wajar melalui laporan laba rugi selanjutnya dicatat sebagai nilai wajar. Pinjaman yang diberikan dan piutang dan aset keuangan dimiliki hingga jatuh tempo dicatat sebesar biaya perolehan diamortisasi dengan menggunakan metode suku bunga efektif.

Untuk liabilitas keuangan, biaya transaksi dikurangkan dari jumlah utang yang diakui pada pengakuan awal liabilitas. Biaya transaksi tersebut diamortisasi selama umur instrumen berdasarkan metode suku bunga efektif dan dicatat sebagai bagian dari beban bunga.

2. INFORMATION OF MATERIAL ACCOUNTING POLICIES (continued)

c. Financial assets and liabilities (continued)

(i) Classification (continued)

Changes to business models or the introduction of new business models are determined through the new business unit approval process.

The Bank can reclassified all of its financial assets when and only, its business model for managing those financial assets changes.

(ii) Initial recognition

The Bank initially recognises loans and deposits on the date of origination.

All other financial assets and liabilities are initially recognised on the trade date at which the Bank becomes a party to the contractual provisions of the instruments.

Regular way purchases and sales of financial assets are recognised on the trade date at which the Bank commits to purchase or sell those assets.

A financial asset or financial liability is initially measured at fair value plus/less (for an item not subsequently measured at fair value through profit or loss) transaction costs that are directly attributable to the acquisition of a financial asset or issuance of a financial liability. The subsequent measurement of financial assets and financial liabilities depends on their classification.

Transaction costs include only those costs that are directly attributable to the acquisition of a financial asset or issuance of a financial liability and are incremental costs that would not have been incurred if the instrument had not been acquired or issued.

Financial assets carried at fair value through profit or loss are initially recognised at fair value and transaction costs are expensed in the profit or loss. Available-for-sale financial assets, FVOCI and financial assets at fair value through profit or loss are subsequently carried at fair value. Loans and receivables and financial asset held to maturity are carried at amortised cost using the effective interest rate method.

For financial liabilities, transaction costs are deducted from the amount of debt initially recognised. Such transactions costs are amortised over the terms of the instruments based on the effective interest rate method and are recorded as part of interest expense.

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

c. Aset dan liabilitas keuangan (lanjutan)

(iii) Pengukuran biaya perolehan diamortisasi

Biaya perolehan diamortisasi dari aset keuangan atau liabilitas keuangan adalah jumlah aset atau liabilitas keuangan yang diukur pada saat pengakuan awal, dikurangi pembayaran pokok, ditambah atau dikurangi dengan amortisasi kumulatif dengan menggunakan metode suku bunga efektif yang dihitung dari selisih antara nilai awal dan nilai jatuh temponya dan dikurangi cadangan kerugian penurunan nilai.

Kerugian penurunan nilai dilaporkan sebagai pengurang dari nilai tercatat dari aset keuangan dalam kelompok biaya perolehan diamortisasi, dan diakui di dalam laporan laba rugi sebagai kerugian penurunan nilai aset keuangan.

Tingkat suku bunga efektif adalah suku bunga yang secara tepat mendiskontokan estimasi arus kas di masa datang selama perkiraan umur dari aset keuangan atau liabilitas keuangan (atau jika lebih tepat, digunakan periode yang lebih singkat) untuk memperoleh nilai tercatat bersih pada saat pengakuan awal. Pada saat menghitung tingkat suku bunga efektif, Bank mengestimasi arus kas di masa datang dengan mempertimbangkan seluruh persyaratan kontraktual dalam instrumen keuangan tersebut, namun tidak mempertimbangkan kerugian kredit di masa mendatang.

Perhitungan suku bunga efektif mencakup biaya transaksi dan seluruh imbalan/provisi dan bentuk lain yang dibayarkan atau diterima yang merupakan bagian tak terpisahkan dari suku bunga efektif.

(iv) Pengukuran nilai wajar

Nilai wajar adalah harga yang akan diterima untuk menjual suatu aset atau harga yang akan dibayar untuk mengalihkan suatu liabilitas dalam transaksi teratur *(orderly transaction)* antara pelaku pasar *(market participants)* pada tanggal pengukuran di pasar utama atau, jika tidak terdapat pasar utama, di pasar yang paling menguntungkan dimana Bank memiliki akses pada tanggal tersebut. Nilai wajar liabilitas mencerminkan risiko wanprestasinya.

Jika tersedia, Bank mengukur nilai wajar instrumen keuangan dengan menggunakan harga kuotasian di pasar aktif untuk instrumen tersebut. Suatu pasar dianggap aktif jika transaksi atas aset dan liabilitas terjadi dengan frekuensi dan volume yang memadai untuk menyediakan informasi penentuan harga secara berkelanjutan.

Jika harga kuotasian tidak tersedia di pasar aktif, Bank menggunakan teknik penilaian dengan memaksimalkan penggunaan *input* yang dapat diobservasi dan relevan dan meminimalkan penggunaan *input* yang tidak dapat diobservasi. Teknik penilaian yang dipilih menggabungkan semua faktor yang diperhitungkan oleh pelaku pasar dalam penentuan harga transaksi.

2. INFORMATION OF MATERIAL ACCOUNTING POLICIES (continued)

c. Financial assets and liabilities (continued)

(iii) Amortised cost measurement

The amortised cost of a financial asset or financial liability is the amount at which the financial asset or liability is measured at initial recognition, less principal repayments, plus or less the cumulative amortisation using the effective interest method of any difference between the initial amount recognised and the maturity amount and minus any allowance for impairment losses.

The impairment loss is reported as a deduction from the carrying value of the financial assets classified as amortised cost and recognised in the statement of profit or loss as impairment losses on financial assets.

The effective interest rate is the rate that exactly discounts the estimated future cash flows through the expected life of the financial asset or financial liability (or, where appropriate, a shorter period) to the net carrying amount at initial recognition. When calculating the effective interest rate, the Bank estimates future cash flows considering all contractual terms of the financial instrument, but does not consider any future credit losses.

The calculation of the effective interest rate includes transaction costs and all fees and provisions paid or received that are an integral part of the effective interest rate.

(iv) Fair value measurement

Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date in the principal market or, in its absence, the most advantageous market to which the Bank has access at that date. The fair value of a liability reflects its non-performance risk.

When available, the Bank measures the fair value of a financial instrument using the quoted price in an active market for that instrument. A market is regarded as active if transactions for the asset or liability take place with sufficient frequency and volume to provide pricing information on an ongoing basis.

If there is no quoted price in an active market, then the Bank uses valuation techniques that maximise the use of relevant observable inputs and minimise the use of unobservable inputs. The chosen valuation technique incorporates all of the factors that market participants would take into account in pricing a transaction.

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

c. Aset dan liabilitas keuangan (lanjutan)

(iv) Pengukuran nilai wajar (lanjutan)

Bukti terbaik atas nilai wajar instrumen keuangan pada saat pengakuan awal adalah harga transaksi, yaitu nilai wajar dari pembayaran yang diberikan atau diterima. Jika Bank menetapkan bahwa nilai wajar pada pengakuan awal berbeda dengan harga transaksi dan nilai wajar tidak dapat dibuktikan dengan harga kuotasian di pasar aktif untuk aset atau liabilitas yang identik atau berdasarkan teknik penilaian yang hanya menggunakan data dari pasar yang dapat diobservasi, maka nilai wajar instrumen keuangan pada saat pengakuan awal disesuaikan untuk menangguhkan perbedaan antara nilai wajar pada saat pengakuan awal dan harga transaksi.

Setelah pengakuan awal, perbedaan tersebut diakui dalam laba rugi berdasarkan umur dari instrumen tersebut namun tidak lebih lambat dari saat penilaian tersebut didukung sepenuhnya oleh data pasar yang dapat diobservasi atau saat transaksi ditutup.

Jika aset atau liabilitas yang diukur pada nilai wajar memiliki harga penawaran dan harga permintaan, maka Bank mengukur aset dan posisi *long* berdasarkan harga penawaran dan mengukur liabilitas dan posisi *short* berdasarkan harga permintaan.

Kelompok aset keuangan dan liabilitas keuangan yang diukur pada nilai wajar, yang terekspos risiko pasar dan risiko kredit yang dikelola oleh Bank berdasarkan eksposur netonya baik terhadap risiko pasar ataupun risiko kredit, diukur berdasarkan harga yang akan diterima untuk menjual posisi *net long* (atau dibayar untuk mengalihkan posisi *net short*) untuk eksposur risiko tertentu. Penyesuaian pada *level* kelompok tersebut dialokasikan pada aset dan liabilitas individual berdasarkan penyesuaian risiko relatif dari masing-masing instrumen individual di dalam kelompok.

(v) Penghentian pengakuan

Bank menghentikan pengakuan aset keuangan pada saat hak kontraktual atas arus kas yang berasal dari aset keuangan tersebut kadaluwarsa, atau Bank mentransfer seluruh hak untuk menerima arus kas kontraktual dari aset keuangan dalam transaksi dimana Bank secara substansial telah mentransfer seluruh risiko dan manfaat atas kepemilikan aset keuangan yang ditransfer. Setiap hak atau liabilitas atas aset keuangan yang ditransfer yang timbul atau yang masih dimiliki oleh Bank diakui sebagai aset atau liabilitas secara terpisah.

2. INFORMATION OF MATERIAL ACCOUNTING POLICIES (continued)

c. Financial assets and liabilities (continued)

(iv) Fair value measurement (continued)

The best evidence of the fair value of a financial instrument at initial recognition is normally the transaction price, i.e., the fair value of the consideration given or received. If the Bank determines that the fair value at initial recognition differs from the transaction price and the fair value is evidenced neither by a quoted price in an active market for an identical asset or liability nor based on a valuation technique that uses only data from observable markets, then the financial instrument is initially measured at fair value, adjusted to defer the difference between the fair value at initial recognition and the transaction price.

Subsequently, that difference is recognised in profit or loss on an appropriate basis over the life of the instrument but no later than when the valuation is wholly supported by observable market data or the transaction is closed out.

If an asset or a liability measured at fair value has a bid price and an ask price, then the Bank measures assets and long positions at a bid price and liabilities and short positions at an ask price.

Portfolios of financial assets and financial liabilities measured at fair value, that are exposed to market risk and credit risk that are managed by the Bank on the basis of the net exposure to either market or credit risk, are measured on the basis of a price that would be received to sell a net long position (or paid to transfer a net short position) for a particular risk exposure. Those portfolio-level adjustments are allocated to the individual assets and liabilities on the basis of the relative risk adjustment of each of the individual instruments in the portfolio.

(v) Derecognition

The Bank derecognises a financial asset when the contractual rights to the cash flows from the financial asset expire, or when it transfers the rights to receive the contractual cash flows on the financial asset in a transaction in which substantially all the risks and rewards of ownership of the financial asset are transferred. Any interest in transferred financial assets that is created or retained by the Bank is recognised as a separate asset or liability.

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

c. Aset dan liabilitas keuangan (lanjutan)

(v) Penghentian pengakuan (lanjutan)

Dalam transaksi dimana Bank secara substansial tidak memiliki atau tidak mentransfer seluruh risiko dan manfaat atas kepemilikan aset keuangan, Bank menghentikan pengakuan aset tersebut jika Bank tidak lagi memiliki pengendalian atas aset tersebut. Hak dan kewajiban yang masih dimiliki dalam transfer tersebut diakui secara terpisah sebagai aset atau liabilitas. Dalam transfer dimana pengendalian atas aset masih dimiliki, Bank tetap mengakui aset yang ditransfer tersebut sebesar keterlibatan berkelanjutan, dimana tingkat keberlanjutan Bank dalam aset yang ditransfer adalah sebesar perubahan nilai aset yang ditransfer.

Bank menghapusbukukan aset keuangan dan cadangan kerugian penurunan nilai terkait, pada saat Bank menentukan bahwa aset keuangan tersebut tidak dapat ditagih seluruhnya. Keputusan ini diambil setelah mempertimbangkan informasi seperti telah terjadinya perubahan signifikan pada posisi keuangan debitur/penerbit aset keuangan sehingga debitur/penerbit aset keuangan tidak lagi dapat melunasi kewajibannya, atau hasil penjualan agunan tidak akan cukup untuk melunasi seluruh eksposur pinjaman yang diberikan.

(vi) Saling hapus

Aset keuangan dan liabilitas keuangan disalinghapuskan dan jumlah netonya dilaporkan pada laporan posisi keuangan ketika terdapat hak yang berkekuatan hukum untuk melakukan saling hapus atas jumlah yang telah diakui tersebut dan adanya niat untuk menyelesaikan liabilitas secara bersamaan. Hak saling hapus tidak kontinjen atas peristiwa di masa depan dan dapat dipaksakan secara hukum dalam situasi bisnis yang normal dan dalam peristiwa gagal bayar, atau peristiwa kepailitan atau kebangkrutan Bank atau pihak lawan.

Pendapatan dan beban disajikan dalam jumlah bersih hanya jika diperkenankan oleh standar akuntansi.

d. Identifikasi dan pengukuran penurunan nilai aset keuangan

PSAK 109 mengharuskan cadangan kerugian diakui sebesar kerugian kredit ekspektasian 12 bulan *(12-month ECL)* atau kerugian kredit ekspektasian sepanjang umur aset keuangan *(lifetime ECL)*. *Lifetime* ECL adalah kerugian kredit ekspektasian yang berasal dari semua kemungkinan kejadian gagal bayar sepanjang umur ekspektasian suatu instrumen keuangan, sedangkan ECL 12 bulan adalah porsi dari kerugian kredit ekspektasian yang berasal dari kemungkinan kejadian gagal bayar dalam 12 bulan setelah tanggal pelaporan.

2. INFORMATION OF MATERIAL ACCOUNTING POLICIES (continued)

c. Financial assets and liabilities (continued)

(v) Derecognition (continued)

In transactions in which the Bank neither retains nor transfers substantially all the risks and rewards of ownership of a financial asset, the Bank derecognises the asset if it does not retain control over the asset. The rights and obligations retained in the transfer are recognised separately as assets and liabilities as appropriate. In transfers in which control over the asset is retained, the Bank continues to recognise the asset to the extent of its continuing involvement, determined by the extent to which it is exposed to changes in the value of the transferred asset.

The Bank writes off a financial asset and any related allowance for impairment losses, when the Bank determines that the financial asset is completely uncollectible. This determination is reached after considering information such as the occurrence of significant changes in the financial position of borrower/financial asset's issuer such that the borrower/financial asset's issuer can no longer pay the obligation, or that proceeds from collateral will not be sufficient to pay back the entire exposure.

(vi) Offsetting

Financial assets and liabilities are offset and the net amount is reported in the statement of financial position when there is a legally enforceable right to offset the recognised amounts and there is an intention to settle on a net basis, or realise the asset and settle the liability simultaneously. The legally enforceable right must not be contingent on future events and must be enforceable in the normal course of business and in the event of default in solvency or bankcruptcy or the Bank or the counterparty.

Income and expenses are presented on a net basis only when permitted by accounting standards.

d. Identification and measurement of impairment on financial assets

PSAK 109 requires a loss allowance to be recognised at an amount equal to either 12-month expected credit losses (ECL) or lifetime ECLs. Lifetime ECLs are the ECLs that result from all possible default events over the expected life of a financial instrument, whereas 12-month ECLs are the portion of ECLs that result from default events that are possible within the 12 months after reporting date.

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

d. Identifikasi dan pengukuran penurunan nilai aset keuangan (lanjutan)

Kerugian kredit ekspektasian atau *Expected Credit Losses* (ECL) diakui untuk seluruh instrumen utang keuangan, komitmen pinjaman dan jaminan keuangan yang diklasifikasikan sebagai *hold to collect/ hold to collect and sell* dan memiliki arus kas SPPI. Kerugian kredit ekspektasian tidak diakui untuk instrumen ekuitas yang ditetapkan sebagai FVOCI.

Bank menggunakan model yang kompleks yang menggunakan matriks *probability of default* (PD), *loss given default* (LGD) dan *exposure at default* (EAD), yang didiskontokan menggunakan suku bunga efektif.

- *Probability of Default* (PD)
  Probabilitas yang timbul di suatu waktu dimana debitur mengalami gagal bayar, dikalibrasikan sampai dengan periode 12 bulan dari tanggal laporan (*Stage* 1) atau sepanjang umur (*Stage* 2 dan 3) dan digabungkan pada dampak asumsi ekonomi masa depan yang memiliki risiko kredit. PD diestimasikan pada *point in time* dimana hal ini berfluktuasi sejalan dengan siklus ekonomi.

- *Loss Given Default* (LGD)
  Kerugian yang diperkirakan akan timbul dari debitur yang mengalami gagal bayar dengan menggabungkan dampak dari asumsi ekonomi masa depan yang relevan (jika ada) dimana hal ini mewakili perbedaan antara arus kas kontraktual yang akan jatuh tempo dengan arus kas yang diharapkan untuk diterima. Bank mengestimasikan LGD berdasarkan data historis dari tingkat pemulihan dan memperhitungkan pemulihan yang berasal dari jaminan terhadap aset keuangan dengan mempertimbangkan asumsi ekonomi di masa depan jika relevan.

- *Exposure at Default* (EAD)
  Perkiraan nilai eksposur neraca pada saat gagal bayar dengan mempertimbangkan bahwa perubahan ekspektasi yang diharapkan selama masa eksposur. Hal ini menggabungkan dampak penarikan fasilitas yang *committed* pembayaran pokok dan bunga, amortisasi dan pembayaran dipercepat, bersama dengan dampak asumsi ekonomi masa depan jika relevan.

Kerugian kredit ekspektasian 12 bulan (*Stage* 1)
ECL diakui pada saat pengakuan awal instrumen keuangan dan merepresentasikan kekurangan kas sepanjang umur aset yang timbul dari kemungkinan gagal bayar di masa yang akan datang dalam kurun waktu dua belas bulan sejak tanggal pelaporan. ECL terus ditentukan oleh dasar ini sampai timbul peningkatan risiko kredit yang signifikan pada instrumen tersebut atau instrumen tersebut telah mengalami penurunan nilai kredit. Jika suatu instrumen tidak lagi dianggap menunjukkan peningkatan risiko kredit yang signifikan, maka ECL dihitung kembali berdasarkan basis dua belas bulan.

2. INFORMATION OF MATERIAL ACCOUNTING POLICIES (continued)

d. Identification and measurement of impairment on financial assets (continued)

Expected Credit Losses (ECL) are recognized for all financial debt instruments, loan commitments and financial guarantees that are classified as hold to collect/hold to collect and sell and have cash flows that are solely payments of principal and interest. Expected credit losses are not recognized for equity instruments designated at FVOCI.

The Bank primarily uses sophisticated models that utilize the probability of default (PD), loss given default (LGD) and exposureat default (EAD) metrics, discounted using the effective interest rate.

- *Probability of Default (PD)*
  The probability at a point in time that a counterparty will default, calibrated over up to 12 months from the reporting date (Stage 1) or over the lifetime of the product (Stage 2 and 3) and incorporating the impact of forward-looking economic assumptions that have an effect on credit risk. PD is estimated at a point in time that means it will fluctuate in line with the economic cycle.

- *Loss Given Default (LGD)*
  The loss that is expected to arise on default, incorporating the impact of relevant forward looking economic assumptions (if any), which represents the difference between the contractual cash flows due and those that the Bank expects to receive. The Bank estimates LGD based on the historical recovery rates and considers the recovery of any collateral that is integral to the financial assets, taking into account forward looking economic assumptions if relevant.

- *Exposure at Default (EAD)*
  The expected balance sheet exposure at the time of default, taking into account that expected change in exposure over the lifetime of the exposure. This incorporates the impact of drawdowns of committed facilities, repayments of principal and interest, amortization and prepayments, together with the impact of forward looking economic assumptions where relevant.

12-month expected credit losses (Stage 1)
ECL are recognised at the time of initial recognition of a financial instrument and represent the lifetime cash shortfalls arising from possible default events up to twelve months into the future from the reporting date. ECL continue to be determined on this basis until there is either a significant increase in the credit risk of an instrument or the instrument becomes credit-impaired. If an instrument is no longer considered to exhibit a significant increase in credit risk, ECL will revert to being determined on a 12-month basis.

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

d. Identifikasi dan pengukuran penurunan nilai aset keuangan (lanjutan)

Peningkatan risiko kredit yang signifikan (*Stage* 2)

Jika aset keuangan mengalami peningkatan risiko kredit yang signifikan (SICR) sejak pengakuan awal, kerugian kredit ekspektasian diakui atas kejadian gagal bayar yang mungkin terjadi sepanjang umur aset. Peningkatan signifikan dalam risiko kredit dinilai dengan membandingkan risiko gagal bayar atas eksposur pada tanggal pelaporan dengan risiko gagal bayar saat pengakuan awal (setelah memperhitungkan perjalanan waktu dari akun tersebut). Signifikan tidak berarti signifikan secara statistik, juga tidak dinilai dalam konteks perubahan dalam ECL. Perubahan atas risiko gagal bayar dinilai signifikan atau tidak, dinilai menggunakan faktor kuantitatif. Aset keuangan dengan tunggakan 30 hari atau lebih dan tidak mengalami penurunan nilai akan selalu dianggap telah mengalami peningkatan risiko kredit yang signifikan.

Khusus untuk debitur yang terkena dampak COVID-19 dan dalam program restrukturisasi COVID-19, maka untuk perhitungan ECL tidak secara otomatis memicu peningkatan risiko kredit yang signifikan.

Eksposur yang mengalami penurunan nilai kredit atau gagal bayar (*Stage* 3)

Aset keuangan yang mengalami penurunan nilai (atau gagal bayar) merupakan aset yang setidaknya telah memiliki tunggakan lebih dari 90 hari atas pokok dan/atau bunga. Aset keuangan juga dianggap mengalami penurunan nilai kredit dimana debitur kemungkinan besar tidak akan membayar dengan terjadinya satu atau lebih kejadian yang teramati yang memiliki dampak menurunkan jumlah estimasi arus kas masa depan dari aset keuangan tersebut. Cadangan kerugian penurunan nilai terhadap aset keuangan yang mengalami penurunan nilai ditentukan berdasarkan penilaian terhadap arus kas yang dapat dipulihkan berdasarkan sejumlah skenario, termasuk realisasi jaminan yang dimiliki jika memungkinkan. ECL akan mencerminkan rata-rata tertimbang dari skenario berdasarkan probabilitas dari skenario yang relevan untuk terjadi. Cadangan kerugian penurunan nilai merupakan selisih antara nilai sekarang dari arus kas yang diperkirakan akan dipulihkan, didiskontokan pada suku bunga efektif awal, dan nilai tercatat bruto instrumen sebelum penurunan nilai kredit.

Periode yang diperhitungkan ketika mengukur kerugian kredit ekspektasian adalah periode yang lebih pendek antara umur ekspektasian dan periode kontrak aset keuangan. Umur ekspektasian dapat dipengaruhi oleh pembayaran dimuka dan periode kontrak maksimum melalui opsi perpanjangan kontrak. Untuk portofolio revolving tertentu, umur ekspektasian dinilai sepanjang periode dimana Bank terekspos dengan risiko kredit (berdasarkan durasi waktu yang dibutuhkan untuk fasilitas kredit ditarik), bukan sepanjang periode kontrak.

2. INFORMATION OF MATERIAL ACCOUNTING POLICIES (continued)

d. Identification and measurement of impairment on financial assets (continued)

Significant increase in credit risk (Stage 2)

If a financial asset experiences a significant increase in credit risk (SICR) since initial recognition, an expected credit loss provision is recognised for default events that may occur over the lifetime of the asset. Significant increase in credit risk is assessed by comparing the risk of default of an exposure at the reporting date to the risk of default at origination (after taking into account the passage of time). Significant does not mean statistically significant nor is it assessed in the context of changes in ECL. Whether a change in the risk of default is significant or not is assessed using quantitative factors. Financial assets that are 30 or more days past due and not creditimpaired will always be considered to have experienced a significant increase in credit risk.

Specifically for debtors impacted by COVID-19 and under COVID-19 restructuring program, in term of the ECL calculation, it may not automatically trigger a significant increase in credit risk.

Credit impaired (or defaulted) exposures (Stage 3)

Financial assets that are credit impaired (or in default) represent those that are at least 90 days past due in respect of principal and/or interest. Financial assets are also considered to be credit impaired where the debtors are unlikely to pay on the occurrence of one or more observable events that have a detrimental impact on the estimated future cash flows of the financial asset. Loss provisions against credit impaired financial assets are determined based on an assessment of the recoverable cash flows under a range of scenarios, including the realisation of any collateral held where appropriate. The ECL will reflect weighted average of the scenarios based on the probability of the relevant scenario to occur. The loss provisions held represent the difference between the present value of the cash flows expected to be recovered, discounted at the instrument's original effective interest rate, and the gross carrying value of the instrument prior to any credit impairment.

The period considered when measuring expected credit loss is the shorter of the expected life and the contractual term of the financial asset. The expected life may be impacted by prepayments and the maximum contractual term by extension options. For certain revolving portfolios, including credit cards, the expected life is assessed over the period that the Bank is exposed to credit risk (which is based on the length of time it takes for credit facilities to be withdrawn) rather than the contractual term.

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

d. Identifikasi dan pengukuran penurunan nilai aset keuangan (lanjutan)

Eksposur yang mengalami penurunan nilai kredit atau gagal bayar (*Stage* 3) (lanjutan)

Untuk aset yang diukur pada biaya perolehan diamortisasi, saldo di neraca mencerminkan aset bruto dikurangi kerugian kredit ekspektasian. Untuk instrumen utang dalam kategori FVOCI, saldo di neraca mencerminkan nilai wajar dari instrumen, dengan cadangan kerugian kredit ekspektasian dibukukan terpisah sebagai cadangan pada pendapatan komprehensif lain.

Untuk menentukan kerugian kredit ekspektasian komponen-komponen ini akan diperhitungkan secara bersama-sama dan didiskontokan ke tanggal laporan keuangan menggunakan diskonto berdasarkan suku bunga efektif.

Ketika ada sejumlah kewajiban debitur yang dianggap tidak bisa diselesaikan, maka cadangan kerugian penurunan nilai kredit *Stage* 3 akan dibuat. Cadangan kerugian penurunan nilai *Stage* 3 ini adalah selisih antara jumlah pinjaman yang tercatat dan probabilitas tertimbang nilai sekarang dari estimasi arus kas masa depan yang telah dihitung menggunakan tiga skenario (antara lain dari hasil penyelesaian terbaik, terburuk atau yang paling mungkin) dimana Bank akan memberikan bobot probabilitas individu untuk setiap skenario pemulihan yang diidentifikasi berdasarkan rencana *workout* untuk masing-masing debitur individu. Proyeksi arus kas juga mencakup jaminan yang dapat direalisasi, nilai-nilai yang digunakan akan memperhitungkan dampak dari informasi ekonomi di masa mendatang *(forward looking)* . Keadaan dari masing-masing debitur secara individu dipertimbangkan ketika memperkirakan arus kas masa depan dan kapan penyelesaian kewajiban diterima dengan memasukan unsur pertimbangan yang signifikan.

Kerugian kredit ekspektasian atas komitmen pinjaman yang diberikan dan jaminan keuangan diakui pada liabilitas lain-lain. Jika instrumen keuangan mencakup komponen aset keuangan dan komitmen yang belum ditarik dan tidak dapat dipisahkan atas kerugian kredit ekspektasian pada komponen ini, jumlah kerugian kredit atas komitmen tersebut diakui bersamaan dengan kerugian kredit atas aset keuangan. Dalam kondisi jumlah kerugian kredit ekspektasian gabungan melebihi jumlah tercatat bruto dari aset keuangan, maka kerugian kredit ekspektasian diakui sebagai liabilitas lain-lain.

2. INFORMATION OF MATERIAL ACCOUNTING POLICIES (continued)

d. Identification and measurement of impairment on financial assets (continued)

Credit impaired (or defaulted) exposures (Stage 3) (continued)

For assets measured at amortised cost, the balance sheet amount reflects the gross asset less the expected credit losses. For debt instruments held at FVOCI, the balance sheet amount reflects the instrument's fair value, with the expected credit loss allowance held as a separate reserve within other comprehensive income.

To determine the expected credit loss, these components are multiplied together and discounted to the balance sheet date using the effective interest rate as the discount rate.

Where any amount is considered irrecoverable, a Stage 3 credit impairment provision is raised. This Stage 3 provision is the difference between the loan carrying amount and the probability weighted present value of estimated future cash flows, reflecting minimum 3 scenarios (among others typically the best, worst or most likely recovery outcomes) where the Bank assigns individual probability weighting for each recovery scenario that has been identified based on the workout plan for each individual debtors. The cash flows projection include realisable collateral, the values used will incorporate the impact of forward looking economic information. The individual circumstances of each debtor are considered when estimates future cash flows and timing of future recoveries which involve significant judgment.

Expected credit loss on loan commitments and financial guarantees is recognised as other liabilities. Where a financial instrument includes both financial asset and an undrawn commitment and it is not possible to separately identify the expected credit loss on these components, expected credit loss amounts on the loan commitment are recognised together with expected credit loss amounts on the financial asset. To the extent the combined expected credit loss exceeds the gross carrying amount of the financial asset, the expected credit loss is recognised as other liabilities.

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

d. Identifikasi dan pengukuran penurunan nilai aset keuangan (lanjutan)

Penerimaan kembali atas aset keuangan yang telah dihapusbukukan

Ketika pinjaman yang diberikan tidak tertagih, pinjaman yang diberikan tersebut dihapusbuku dengan menjurnal balik cadangan kerugian penurunan nilai. Pinjaman yang diberikan tersebut dapat dihapus buku setelah semua prosedur yang diperlukan telah dilakukan dan jumlah kerugian telah ditentukan.

Penerimaan kembali atas aset keuangan yang telah dihapusbukukan pada tahun berjalan dikreditkan dengan menyesuaikan akun cadangan kerugian penurunan nilai. Penerimaan kembali atas aset keuangan yang telah dihapusbukukan pada tahun sebelumnya dicatat sebagai pendapatan operasional selain pendapatan bunga.

e. Kas dan setara kas

Komponen kas dan setara kas meliputi kas, giro pada Bank Indonesia, giro pada bank lain, simpanan yang sewaktu-waktu bisa dicairkan dan investasi jangka pendek likuid lainnya dengan jangka waktu jatuh tempo tiga bulan atau kurang sejak tanggal perolehan.

f. Giro pada Bank Indonesia dan bank lain

Giro pada Bank Indonesia dan bank lain dinyatakan sebesar biaya perolehan diamortisasi menggunakan metode suku bunga efektif dikurangi penyisihan kerugian penurunan nilai.

g. Penempatan pada Bank Indonesia dan bank lain

Penempatan pada Bank Indonesia dan bank lain terdiri dari *deposit facility, interbank call money* dan deposito berjangka.

Penempatan pada Bank Indonesia dinyatakan sebesar saldo penempatan dikurangi dengan pendapatan bunga yang ditangguhkan.

Penempatan pada bank lain dinyatakan sebesar biaya perolehan diamortisasi menggunakan metode suku bunga efektif dikurangi penyisihan kerugian penurunan nilai.

h. Efek-efek yang dibeli dengan janji dijual kembali

Efek-efek yang dibeli dengan janji dijual kembali *(reverse repo)* disajikan sebagai sebagai aset dalam laporan posisi keuangan sebesar harga beli ditambah dengan pendapatan bunga yang sudah diakui tapi belum diterima.

Efek-efek yang dibeli dengan janji dijual kembali pada awalnya diukur pada nilai wajar ditambah biaya transaksi yang dapat diatribusikan secara langsung, jika ada, dan selanjutnya diukur sebesar biaya perolehan diamortisasi dengan menggunakan metode suku bunga efektif dikurangi penyisihan kerugian penurunan nilai.

2. INFORMATION OF MATERIAL ACCOUNTING POLICIES (continued)

d. Identification and measurement of impairment on financial assets (continued)

Recoveries of written-off financial assets

When a loan is uncollectible, it is written off against the related allowance for impairment loss. Such loans are written off after all the necessary procedures have been completed and the amount of the loss has been determined.

The recoveries of written-off financial assets in the current year are credited by adjusting the allowance for impairment losses accounts. Recoveries of written-off financial assets from previous years are recorded as operational income other than interest income.

e. Cash and cash equivalent

Components of cash and cash equivalents include cash, current accounts with Bank Indonesia, current accounts with other banks, deposits which can be withdrawn at any time and other short term highly liquid investments with original maturities of three months or less from the date of acquisition.

f. Current accounts with Bank Indonesia and other banks

Current accounts with Bank Indonesia and other banks are stated at amortised cost using the effective interest method less allowance for impairment losses.

g. Placements with Bank Indonesia and other banks

Placement with Bank Indonesia and other banks consists of deposit facility, interbank call money and time deposits.

Placements with Bank Indonesia are stated at the outstanding balances net of unearned interest income.

Placements with other banks are stated at amortised cost using the effective interest method less allowance for impairment losses.

h. Securities purchased under resale agreements

Securities purchased under resale agreements (reverse repo) are presented as an asset in the statement of financial position at the purchase price added with interest income recognised but not yet received.

Securities purchased under resale agreements are initially measured at fair value plus directly attributable transaction costs, if any, and subsequently measured at their amortised cost using the effective interest method less allowance for impairment losses.

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

i. Efek-efek

Efek-efek yang dimiliki terdiri dari Obligasi Pemerintah dan instrumen utang lainnya yang diperdagangkan di pasar uang dan pasar modal.

Obligasi Pemerintah terdiri dari Obligasi Rekapitalisasi Pemerintah yang diterbitkan kepada Bank dan bank lainnya berkaitan dengan program rekapitalisasi Pemerintah dan obligasi lainnya yang diterbitkan oleh Pemerintah Indonesia dan negara lainnya yang tidak berkaitan dengan program rekapitalisasi yang diperoleh melalui pasar perdana dan sekunder.

Setelah pengakuan awal, efek-efek untuk tujuan investasi diukur sesuai dengan klasifikasinya masing-masing, sebagai diukur pada biaya perolehan diamortisasi atau diukur pada nilai wajar melalui pendapatan komprehensif lain (FVOCI).

- Diukur pada biaya perolehan diamortisasi
  Setelah pengakuan awal, investasi diukur pada biasa perolehan diamortisasi dengan menggunakan metode suku bunga efektif.

- Diukur pada FVOCI
  Setelah pengakuan awal, diukur pada nilai wajar dimana keuntungan dan kerugian yang belum direalisasi atas perubahan nilai wajar akan diakui sebagai penghasilan komprehensif lain. Perubahan pada kerugian kredit ekspektasian diakui laba rugi dan diakumulasi pada ekuitas. Pada saat penghentian pengakuan, akumulasi keuntungan atau kerugian nilai wajar bersih, setelah akumulasi cadangan kerugian penurunan nilai, ditransfer ke laba rugi.

j. Pinjaman yang diberikan

Setelah pengakuan awal, pinjaman yang diberikan diukur pada biaya perolehan diamortisasi atau nilai wajar sesuai dengan klasifikasinya masing-masing. Untuk pinjaman yang diberikan yang diklasifikasikan sebagai biaya perolehan diamortisasi, setelah pengakuan awal diukur menggunakan suku bunga efektif. Sedangkan untuk pinjaman yang diberikan yang diklasifikasikan sebagai FVTPL, setelah pengakuan awal diukur pada nilai wajar dimana keuntungan atau kerugian atas perubahan nilai wajar dicatat pada pendapatan transaksi perdagangan-bersih.

Bank mencatat restrukturisasi kredit bermasalah berdasarkan jenis restrukturisasi.

Dalam restrukturisasi kredit bermasalah yang dilakukan dengan penerimaan aset (termasuk kepentingan ekuitas debitur), Bank mencatat aset tersebut (termasuk kepentingan ekuitas) sebesar nilai wajarnya pada saat restrukturisasi. Kelebihan nilai tercatat pinjaman yang diberikan di atas nilai wajar aset yang diterima setelah dikurangi estimasi biaya untuk menjual aset tersebut, diakui sebagai kerugian dalam laba rugi tahun berjalan.

2. INFORMATION OF MATERIAL ACCOUNTING POLICIES (continued)

i. Marketable securities

Marketable securities consist of Government Bonds and other debt instruments traded in the money market and stock exchanges.

Government Bonds consist of Government Recapitalization Bonds issued to Bank and other banks with respect to the recapitalization program of the Government and other bonds issued by the Government of Indonesia and other countries, that are not related to the recapitalization program, acquired through the primary and secondary markets.

Subsequently accounted for, depending on their respective classifications, as either measured at amortised cost or measured at fair value through other comprehensive income (FVOCI).

- *Measured at amortised cost*
  Subsequently, investment measured at amortised cost using effective interest rate method.

- *Measured at FVOCI*
  Subsequently, investment carried at fair value with all unrealized gains and losses arising from changes in fair value recognised in other comprehensive income. Changing in expected credit losses recognised in the profit or loss and are accumulated in equity. On derecognition, the cumulative fair value gains or losses, net of cumulative allowance for impairmen losses, are transferred to the profit or loss.

j. Loans

Subsequent to initial recognition, loans are measured at amortised cost or fair value depending on the respective classification. For loan which classified as amortised cost is subsequently measured using the effective interest method. While for loans which classified as fair value through profit or loss are subsequently carried at fair value, with gains or losses arising from changes in fair value are recorded in net trading income.

The Bank accounts for troubled debtrestructuring in accordance with the type of restructuring.

In troubled debt restructuring which involves a repossesion of assets (including an equity interest of the debtor), the Bank records those assets (including an equity interest) at their fair values at the time of restructuring. The excess of the carrying amount of the loans over the fair value of assets received less estimated costs to sell, is recognised as a loss in the current year profit or loss.

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

j. Pinjaman yang diberikan (lanjutan)

Saat arus kas kontraktual atas aset keuangan direnegosiasi atau dimodifikasi dan renegosiasi atau modifikasi tersebut tidak menghasilkan penghentian pengakuan aset keuangan, Bank menghitung ulang jumlah tercatat bruto aset keuangan dan mengakui keuntungan atau kerugian yang timbul dari modifikasi dalam laporan laba rugi. Jumlah tercatat bruto aset keuangan dihitung ulang sebagai nilai kini dari arus kas kontraktual yang telah direnegosiasi atau dimodifikasi yang didiskontokan dengan suku bunga efektif awal aset keuangan. Biaya atau pendapatan jasa yang terjadi mengubah jumlah tercatat aset keuangan yang telah dimodifikasi dan diamortisasi selama sisa jangka waktu aset keuangan modifikasian tersebut.

Pinjaman yang diberikan dihapusbukukan ketika tidak terdapat prospek yang realistis mengenai pengembalian kredit atau hubungan normal antara Bank dan debitur telah berakhir. Kredit yang tidak dapat dilunasi dihapusbukukan dengan mendebet penyisihan kerugian penurunan nilai. Penerimaan kembali atas kredit yang telah dihapusbukukan, pada periode berjalan dikreditkan dengan menyesuaikan akun penyisihan kerugian penurunan nilai. Penerimaan kembali atas pinjaman yang diberikan yang telah dihapusbukukan pada periode sebelumnya dicatat sebagai pendapatan operasional selain bunga.

k. Aset tetap

Bank menerapkan kebijakan akuntansi model revaluasi untuk aset tetap. Aset tetap disajikan sebesar nilai wajar, dikurangi akumulasi penyusutan, kecuali untuk tanah tidak ada penyusutan. Penilaian terhadap aset tetap dilakukan oleh penilai independen eksternal yang telah memiliki sertifikasi. Penilaian atas aset tersebut dilakukan secara berkala untuk memastikan bahwa nilai wajar aset yang direvaluasi tidak berbeda secara material dengan nilai tercatatnya. Akumulasi penyusutan pada tanggal revaluasi dieliminasi terhadap nilai tercatat bruto aset, dan nilai netonya disajikan kembali sebesar nilai revaluasian aset tetap.

Jika nilai wajar dari aset yang direvaluasi mengalami perubahan yang signifikan dan fluktuatif, maka perlu direvaluasi secara tahunan, sedangkan jika nilai wajar dari aset yang direvaluasi tidak mengalami perubahan yang signifikan dan fluktuatif, maka perlu dilakukan revaluasi paling kurang tiga tahun sekali.

Kenaikan nilai tercatat yang timbul dari revaluasi tanah dan bangunan dicatat sebagai "Surplus Revaluasi" dan disajikan sebagai "Pendapatan Komprehensif Lain". Penurunan nilai tercatat yang timbul dari revaluasi dicatat sebagai beban pada tahun berjalan. Apabila aset tersebut memilki saldo "Surplus Revaluasi" yang disajikan sebagai "Pendapatan Komprehensif Lain", maka selisih penurunan nilai tercatat tersebut dibebankan terhadap "Surplus Revaluasi" dan sisanya diakui sebagai beban tahun berjalan.

2. INFORMATION OF MATERIAL ACCOUNTING POLICIES (continued)

j. Loans (continued)

When the contractual cash flows of a financial asset are renegotiated or otherwise modified and the renegotiation or modification does not result in the derecognition of that financial asset, the Bank shall recalculate the gross carrying amount of the financial asset and shall recognise a modification gain or loss in profit or loss. The gross carrying amount of the financial asset shall be recalculated as the present value of the renegotiated or modified contractual cash flows that are discounted at the financial asset's original effective interest rate. Any costs or fees incurred adjust the carrying amount of the modified financial asset and are amortised over the remaining term of the modified financial asset.

Loans are written-off when there is no realistic prospect of collection or when the Bank's normal relationship with the borrowers has ceased to exist. When loans are deemed uncollectible, they are written-off against the related allowance for impairment losses. The recoveries of written-off loans, in current period is credited by adjusting the allowance for impairment losses accounts. Recoveries of written-off loans from previous period are recorded as operational incomes other than interest income.

k. Fixed assets

The Bank applies revaluation model as accounting policy for fixed assets. Fixed assets are shown at fair value, less subsequent depreciation except for land which is non-depreciable. Valuation of fixed assets are performed by external independent valuers with certain qualification. Valuations are performed with sufficient regularity to ensure that the fair value of a revalued asset does not differ materially from its carrying amount. Any accumulated depreciation at the date of revaluation is eliminated against the gross carrying amount of the asset, and the net amount is restated to the revalued amount of fixed assets.

If the fair value of the revalued asset change significantly, it is necessary to revaluate on an annual basis, where as if the fair value of the revaluated asset does not change significantly, it is necessary to revalue at a minimum every three years.

Increases in the carrying amount arising on revaluation of land and bulidings are recorded in "Revaluation Surplus" and presented as "Other Comprehensive Income". Decreasing in carrying amount as the result of revaluation is recorded as expense in the current year. If the asset has a balance on its "Revaluation Surplus", loss from revaluation of fixed asset is charged to "Revaluation Surplus" which is presented as "Other Comprehensive Income" and the rest of the amount is charged to current year's expenses.

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

k. Aset tetap (lanjutan)

Surplus revaluasi aset tetap yang telah disajikan dalam ekuitas dipindahkan langsung ke saldo laba pada saat aset tersebut dihentikan pengakuannya. Hal ini meliputi pemindahan sekaligus surplus revaluasi pada saat penghentian atau pelepasan aset tersebut. Namun, sebagian surplus revaluasi tersebut dapat dipindahkan sejalan dengan penggunaan aset oleh Bank. Dalam hal ini surplus revaluasi yang dipindahkan ke saldo laba adalah sebesar perbedaan antara jumlah penyusutan berdasarkan nilai revaluasian aset dengan jumlah penyusutan berdasarkan biaya perolehan aset tersebut. Pemindahan surplus revaluasi ke saldo laba tidak dilakukan melalui laporan laba rugi.

Biaya perolehan termasuk biaya penggantian bagian aset tetap saat biaya tersebut terjadi, jika memenuhi kriteria pengakuan.

Semua biaya pemeliharaan dan perbaikan yang tidak memenuhi kriteria untuk dikapitalisasi diakui dalam laporan laba rugi pada saat terjadinya. Pada setiap akhir tahun buku, nilai residu, umur manfaat, dan metode penyusutan ditelaah kembali dan jika sesuai dengan keadaan, disesuaikan secara prospektif.

PSAK 236, "Penurunan Nilai Aset" mensyaratkan bahwa nilai tercatat aset tetap dikaji ulang setiap tanggal pelaporan, untuk menilai apakah aset tetap tersebut nilai tercatatnya lebih tinggi dari jumlah yang dapat diperoleh kembali *(recoverable amount)* dari aset tetap tersebut.

Jika nilai tercatat dari aset tetap melebihi taksiran jumlah yang dapat diperoleh kembali dari aset tetap tersebut, nilai tercatat aset tetap harus diturunkan menjadi nilai yang dapat diperoleh kembali dari aset tetap tersebut.

Seluruh aset tetap kecuali tanah, disusutkan dengan menggunakan metode garis lurus *(straight-line method).*

Hak atas tanah, termasuk biaya pengurusan legal hak yang timbul pada awal perolehan hak atas tanah, dinyatakan sebesar biaya perolehan dan tidak diamortisasi. Biaya-biaya yang terjadi sehubungan dengan pembaharuan atau perpanjangan hak atas tanah ditangguhkan dan diamortisasi selama periode hak atas tanah atau taksiran masa manfaat ekonomis tanah, mana yang lebih pendek. Biaya yang ditangguhkan tersebut disajikan sebagai "Aset Takberwujud".

Aset dalam penyelesaian dinyatakan sebesar biaya perolehan dan disajikan sebagai bagian dari “Aset Tetap”. Akumulasi biaya perolehan meliputi biaya konstruksi dan biaya langsung lainnya. Aset dalam penyelesaian tidak disusutkan dan hanya akan direklasifikasi ke masing-masing aset tetap yang bersangkutan pada saat aset tersebut selesai dikerjakan dan siap digunakan sesuai dengan tujuannya.

2. INFORMATION OF MATERIAL ACCOUNTING POLICIES (continued)

k. Fixed assets (continued)

Revaluation surplus of fixed assets that has been presented in equity was transferred directly to retained earnings when the asset is derecognized. This includes the transfer of revaluation surplus at a time when the retirement or disposal of the asset. However, most of the revaluation surplus may be transferred in accordance with the use of the asset by the Bank. In this case the revaluation surplus is transferred to retained earnings is equal to the difference between the amount of depreciation based on the asset value revaluation depreciation amount based on the cost of that asset. The transfer of revaluation surplus to retained earnings is not made through the income statement.

Cost includes the replacement cost of a part of the fixed assets when the expenditure meets the criteria for recognition.

All maintenance and repair costs which do not fulfill the capitalization criteria, are recognized in profit or loss upon occurrence. At each financial year end, the assets residual values, useful lives and methods of depreciation are reviewed, and adjusted prospectively as appropriate.

PSAK 236, "Impairment of Assets" requires that the carrying value of fixed assets is reviewed every reporting date to assess whether the carrying value of fixed assets is higher than the recoverable amount of the items.

If the carrying vaue of fixed assets exceeds the estimated recoverable amount of the fixed assets, the carrying value of fixed assets should be lowered to the recoverable amount of fixed assets.

Fixed assets are depreciated using the straight-line method, except land.

Land rights, including the legal costs incurred at initial acquisition of land rights, are stated at cost and not amortised. Specific costs associated with the renewal or extension of land titles are deferred and amortised over the legal term of the land rights or the estimated economic life of the land, whichever is shorter. The deferred cost are presented as "Intangible Assets".

Assets under construction are stated at cost and are presented as part of “Fixed Assets”. The accumulated costs include cost of construction and other direct costs. Assets under construction are not depreciated and they will only be reclassified to the appropriate fixed assets account when the construction is completed and the constructed asset is ready for its intended use.

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

k. Aset tetap (lanjutan)

Pengakuan penyusutan dimulai ketika aset tersebut ada di lokasi dan kondisinya dan dapat dioperasikan sebagaimana yang dimaksud oleh manajemen. Penyusutan aset tetap selain tanah dihitung dengan menggunakan metode saldo menurun kecuali bangunan menggunakan garis lurus untuk mengalokasikan harga perolehan hingga mencapai nilai sisa sepanjang estimasi masa manfaatnya sebagai berikut:

	Tarif penyusutan/ *Depreciaton rates*	**Masa manfaat/ *Useful life***	
Bangunan	5%	20 tahun/*years*	*Buildings*
Peralatan kantor	25% atau/*or* 12,5%	4 atau/*or* 8 tahun/*years*	*Office equipment*
Inventaris kantor	25%	4 tahun/*years*	*Office inventory*
Kendaraan	25%	4 tahun/*years*	*Vehicles*

Peralatan kantor dan inventaris kantor terdiri dari perabotan dan perlengkapan, instalasi, perangkat keras komputer, peralatan komunikasi dan peralatan kantor lainnya.

Semua biaya yang terjadi sehubungan dengan perolehan hak atas tanah, diakui sebagai biaya perolehan hak atas tanah. Biaya pengurusan legal hak atas tanah ketika tanah diperoleh pertama kali diakui sebagai bagian dari biaya perolehan aset tanah. Biaya pengurusan perpanjangan atau pembaruan legal hak atas tanah diakui sebagai aset tak berwujud dan diamortisasi sepanjang umur hukum hak atau umur ekonomis tanah, mana yang lebih pendek.

Hak atas tanah tidak disusutkan kecuali terdapat bukti sebaliknya yang mengindikasikan bahwa perpanjangan atau pembaruan hak atas tanah kemungkinan besar atau pasti tidak diperoleh.

Apabila nilai tercatat aset lebih besar dari nilai yang dapat diperoleh kembali, nilai tercatat aset diturunkan menjadi sebesar nilai yang dapat diperoleh kembali, yang ditentukan sebagai nilai tertinggi antara harga jual neto dan nilai yang dipakai.

Apabila aset tetap tidak digunakan lagi atau dijual, maka nilai perolehan dan akumulasi penyusutannya dihapuskan dari akun tersebut. Keuntungan atau kerugian yang terjadi diakui dalam laporan laba rugi.

Akumulasi biaya konstruksi aset tetap dikapitalisasi dan dicatat sebagai “Aset dalam Penyelesaian”. Biaya tersebut direklasifikasi ke akun aset tetap yang terkait pada saat proses konstruksi atau pemasangan telah selesai.

Pada saat inspeksi yang signifikan dilakukan, biaya inspeksi itu diakui ke dalam jumlah tercatat *(carrying amount)* aset tetap sebagai suatu penggantian jika memenuhi kriteria pengakuan. Semua biaya pemeliharaan dan perbaikan yang tidak memenuhi kriteria pengakuan diakui dalam laporan laba rugi pada saat terjadinya. Pada setiap akhir tahun buku, nilai residu, umur manfaat, dan metode penyusutan ditelaah kembali dan jika sesuai dengan keadaan, disesuaikan secara prospektif.

2. INFORMATION OF MATERIAL ACCOUNTING POLICIES (continued)

k. Fixed assets (continued)

Recognition of depreciation commences when an asset is in its location and condition and capable of being operated in the manner intended by management. Depreciation of fixed assets, other than land, is calculated using the double declining balance method except for buildings using the straight line to allocate the purchase price up to the residual value over the expected useful lives as follows:

Office equipment and office inventory consists of furniture and fixtures, installation, computer hardware, communication and other office equipment.

All costs incurred in connection with the acquisition of land right are recognized as the acquisition cost of land right. The legal cost incurred when the land was first acquired is recognized as part of the acquisition cost of land right. Extension or renewal of the maintenance cost of legal rights over land is recognized as an intangible asset and amortized over the life of legal rights or economic life of the land, whichever is shorter.

Land right is not depreciated unless there is contrary evidence indicating that the extension or renewal of land right is likely or definitely not obtainable.

When the carrying amount of an asset is greater than its estimated recoverable amount, it is written down to its recoverable amount, which is determined as the higher of the net selling price or value in use.

When fixed assets are retired or disposed of, their costs and the related accumulated depreciation are derecognized from the accounts. Any resulting gain or loss is recognized in profit or loss.

The accumulated costs of construction of fixed assets are capitalized and recognized as “Assets under construction”. These costs are reclassified to the related fixed asset account when the construction or installation is completed.

When a significant inspection of the asset is performed, the cost of inspection is capitalised as part of the replacement cost of the asset’s carrying amount, if the criteria for recognition are met. All maintenance and repair costs which do not fulfil the capitalisation criteria, are recognised in profit or loss upon occurrence. At each financial year end, the assets’ residual values, useful lives and methods of depreciation are reviewed, and adjusted prospectively as appropriate.

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

k. Aset tetap (lanjutan)

Jumlah tercatat aset tetap dihentikan pengakuannya pada saat dilepaskan atau saat tidak ada manfaat ekonomis masa depan yang diharapkan dari penggunaan atau pelepasannya. Laba atau rugi yang timbul dari penghentian pengakuan aset (dihitung dari selisih antara jumlah neto hasil pelepasan dan jumlah tercatat dari aset) diakui dalam laporan laba rugi pada tahun yang sama ketika aset tersebut dihentikan pengakuannya.

l. Aset takberwujud

Aset takberwujud terdiri dari perangkat lunak. Aset takberwujud diakui jika, dan hanya jika, biaya perolehan aset tersebut dapat diukur secara andal dan kemungkinan besar Bank akan memperoleh manfaat ekonomis masa depan dari aset tersebut.

Perangkat lunak yang bukan merupakan bagian integral dari perangkat keras yang terkait dicatat sebagai aset takberwujud dan dinyatakan sebesar nilai tercatat, yaitu sebesar harga perolehan dikurangi dengan akumulasi amortisasi.

Biaya perolehan perangkat lunak terdiri dari seluruh pengeluaran yang dapat dikaitkan langsung dalam persiapan perangkat lunak tersebut sehingga siap digunakan sesuai dengan tujuannya.

Pengeluaran setelah perolehan perangkat lunak dapat ditambahkan pada biaya perolehan perangkat lunak atau dikapitalisasi sebagai perangkat lunak hanya jika pengeluaran tersebut menambah manfaat ekonomis masa depan dari perangkat lunak yang bersangkutan sehingga menjadi lebih besar dari standar kinerja yang diperkirakan semula. Pengeluaran yang tidak menambah manfaat ekonomis masa depan dari perangkat lunak diakui sebagai beban pada saat terjadinya.

Perangkat lunak diamortisasi dengan menggunakan metode garis lurus selama estimasi umur manfaatnya, yaitu 4-8 tahun.

Amortisasi perangkat lunak diakui dalam laporan laba rugi dan penghasilan komprehensif lain, sejak tanggal perangkat lunak tersebut tersedia untuk dipakai sampai berakhirnya masa manfaat dari perangkat lunak tersebut.

Aset takberwujud dihentikan pengakuannya jika dilepas atau ketika tidak terdapat lagi manfaat ekonomi masa depan yang diperkirakan dari penggunaan atau pelepasannya.

2. INFORMATION OF MATERIAL ACCOUNTING POLICIES (continued)

k. Fixed assets (continued)

An item of fixed assets is derecognised upon disposal or when no future economic benefits are expected from its use or disposal. Any gain or loss arising from the derecognition of the asset (calculated as the difference between the net disposal proceeds and the carrying amount of the asset) is recognised in profit or loss in the year the asset is derecognised.

l. Intangible assets

Intangible assets consist of software. Intangible assets is recognised only when its cost can be measured reliably and it is probable that expected future benefits that are attributable to it will flow to the Bank.

Software which is not an integral part of a related hardware is recorded as intangible asset and stated at carrying amount, which is cost less accumulated amortization.

Cost of software consists of all expenses directly attributable to the preparation of such software cost, into ready to be used for their intended purpose.

Subsequent expenditure on software is capitalized only when it increases the future economic benefits of the software, so that it becomes larger than originally expected performance standards. Expenditure with no addition of future economic benefits from the software is directly recognised as expenses when incurred.

Software is amortized by using straight-line method over the estimated useful life of software, which is 4-8 years.

Amortization is recognised in the statements of profit or loss and other comprehensive income from the date that is available for use until the economic benefits of software is ended.

An intangible asset is derecognised on disposal or when no future economic benefits are expected from its use or disposal.

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

m. Aset hak guna dan liabilitas sewa

Pada tanggal permulaan kontrak, Bank menilai apakah kontrak merupakan atau mengandung sewa. Suatu kontrak merupakan atau mengandung sewa jika kontrak tersebut memberikan hak untuk mengendalikan penggunaan aset identifikasian selama suatu jangka waktu untuk dipertukarkan dengan imbalan. Bank dapat memilih untuk tidak mengakui aset hak-guna dan liabilitas sewa untuk:

- Sewa jangka-pendek; dan
- Sewa yang aset pendasarnya bernilai rendah.

Untuk menilai apakah kontrak memberikan hak untuk mengendalikan penggunaan aset identifikasian, Bank harus menilai apakah:

- Bank memiliki hak untuk mendapatkan secara substansial seluruh manfaat ekonomi dari penggunaan aset identifikasian; dan
- Bank memiliki hak untuk mengarahkan penggunaan aset identifikasian. Bank memiliki hak ini ketika Bank memiliki hak untuk pengambilan keputusan yang relevan tentang bagaimana dan untuk tujuan apa aset digunakan telah ditentukan sebelumnya:
  1. Bank memiliki hak untuk mengoperasikan aset;
  2. Bank telah mendesain aset dengan cara menetapkan sebelumnya bagaimana dan untuk tujuan apa aset akan digunakan selama periode penggunaan.

Pada tanggal permulaan sewa, Bank mengakui aset hak-guna dan liabilitas sewa. Aset hak-guna diukur pada biaya perolehan, dimana meliputi jumlah pengukuran awal liabilitas sewa yang disesuaikan dengan pembayaran sewa yang dilakukan pada atau sebelum tanggal permulaan, ditambah dengan biaya langsung awal yang dikeluarkan. Untuk pengukuran selanjutnya, aset hak guna dikurangi dengan akumulasi penyusutan dan kerugian penurunan nilai, serta disesuaikan untuk setiap pengukuran kembali liabilitas sewa. Aset hak-guna diamortisasi dengan menggunakan metode garis lurus sepanjang jangka waktu sewa.

Liabilitas sewa diukur pada nilai kini pembayaran sewa yang belum dibayar pada tanggal permulaan, didiskontokan dengan menggunakan suku bunga implisit dalam sewa atau jika suku bunga tersebut tidak dapat ditentukan, maka menggunakan suku bunga pinjaman inkremental. Pada umumnya, Bank menggunakan suku bunga pinjaman inkremental sebagai tingkat bunga diskonto. Untuk pengukuran selanjutnya, jumlah liabilitas sewa ditingkatkan untuk mencerminkan pertambahan bunga dan dikurangi pembayaran sewa yang dilakukan. Selain itu, jumlah tercatat liabilitas sewa diukur kembali jika terdapat modifikasi, perubahan jangka waktu sewa, perubahan pembayaran sewa, atau perubahan dalam penilaian opsi untuk membeli aset pendasar.

2. INFORMATION OF MATERIAL ACCOUNTING POLICIES (continued)

m. Right of use assets and lease liabilities

At the inception of a contract, the Bank assesses whether the contract is or contains a leases. A contract is or contains a leases if the contract conveys the right to control the use of an identified assets for a period of time in exchange for consideration. The Bank can choose not to recognise the right-of-use asset and lease liabilities for:

- *Short term lease; and*
- *Low value asset.*

To assess whether a contract conveys the right to control the use of an identified asset, the Bank shall assess whether:

- *The Bank has the right to obtain substantially all the economic benefit from use of the asset throughout the period of use; and*
- *The Bank has the right to direct the use of the asset. The Bank has described when it has a decision-making rights that are the most relevant to changing how and for what purpose the asset is used are predetermined:*
  1. *The Bank has the right to operate the asset;*
  2. *The Bank has designed the asset in a way that predetermine how and for what purpose it will be used.*

The Bank recognises a right-of-use asset and a leases liability at the leases commencement date. The right-of-use asset is initially measured at cost, which comprises the initial amount of the leases liability adjusted for any leases payment made at or before the commencement date, plus any initial direct cost incurred. For the subsequent measurements, the right of use assets less the accumulated depreciation, any accumulated impairment losses, and adjusted for any remeasurement of lease liabilities. The right-of-use asset is amortised over the straight-line method throughout the lease term.

The lease liability is initially measured at the present value of the lease payments that are not paid at the commencement date, discounted using the interest rate implicit in the lease or, if that right cannot be readily determined, using incremental borrowing rate. Generally, the Bank uses its incremental borrowing rate as a discount rate. For the subsequent measurement, amount of lease liabilities increased to reflect the increasing of interest and reduced by the lease payments. In addition, the carrying amount of lease liabilities remeasured if there is a modification, change in lease term, change of lease payment, or changes in assessment of purchase option of the underlying asset.

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

m. Aset hak guna dan liabilitas sewa (lanjutan)

Pembayaran sewa dialokasikan menjadi bagian pokok dan biaya keuangan. Biaya keuangan dibebankan pada laba rugi selama periode sewa sehingga menghasilkan tingkat suku bunga periodik yang konstan atas saldo liabilitas untuk setiap periode.

Jika sewa mengalihkan kepemilikan aset pendasar kepada Bank pada akhir masa sewa atau jika biaya perolehan aset hak-guna merefleksikan Bank akan mengeksekusi opsi beli, maka Bank menyusutkan aset hak-guna dari tanggal permulaan hingga akhir umur manfaat aset pendasar. Jika tidak, maka Bank menyusutkan aset hak-guna dari tanggal permulaan hingga tanggal yang lebih awal antara akhir umur manfaat aset hak-guna atau akhir masa sewa.

Modifikasi sewa

Bank mencatat modifikasi sewa sebagai sewa terpisah jika:

- modifikasi meningkatkan ruang lingkup sewa dengan menambahkan hak untuk menggunakan satu aset pendasar atau lebih;
- imbalan sewa meningkat sebesar jumlah yang setara dengan harga tersendiri untuk peningkatan dalam ruang lingkup dan penyesuaian yang tepat pada harga tersendiri tersebut untuk merefleksikan kondisi kontrak tertentu.

n. Penurunan nilai aset non-keuangan

Bank menerapkan PSAK 236, "Penurunan Nilai Aset". Penerapan PSAK ini tidak menimbulkan perubahan yang besar terhadap laporan keuangan.

Pada setiap akhir periode pelaporan, Bank menilai apakah terdapat indikasi suatu aset mengalami penurunan nilai. Jika terdapat indikasi tersebut, maka Bank akan membuat estimasi atas jumlah terpulihkan aset tersebut.

Nilai tercatat aset non-keuangan ditelaah untuk penurunan nilai apabila terdapat kejadian atau perubahan keadaan yang mengindikasikan bahwa nilai tercatat suatu aset tidak dapat dipulihkan. Jika ada indikasi seperti itu dan nilai tercatat suatu aset melebihi taksiran jumlah terpulihkan, aset atau unit penghasil kas diturunkan nilainya ke jumlah terpulihkan. Taksiran jumlah terpulihkan aset adalah yang lebih tinggi dari nilai wajar aset dan nilai pakai.

Nilai wajar adalah nilai yang diperoleh dari penjualan aset dalam transaksi yang wajar dikurangi biaya penjualan sedangkan nilai pakai adalah nilai kini dari estimasi arus kas masa mendatang yang diharapkan muncul dari penggunaan aset secara terus menerus dan dari penjualannya pada akhir masa pakainya. Untuk aset yang tidak menghasilkan arus kas masuk independen yang besar, jumlah terpulihkan ditentukan untuk unit penghasil kas terkait aset tersebut. Rugi penurunan nilai diakui dalam laporan laba rugi.

2. INFORMATION OF MATERIAL ACCOUNTING POLICIES (continued)

m. Right of use assets and lease liabilities (continued)

Each leases payment is allocated between the liability and finance cost. The finance cost is charged to profit or loss over the leases period so as to produce a constant periodic rate of interest on the remaining balance of the liability for each period.

If the leases transfers ownership of the underlying asset to the Bank by the end of the leases term or if the cost of the right-of-use asset reflects that the Bank will exercise a purchase option, the Bank depreciates the right-of-use asset from the commencement date to the end of the useful life of the underlying asset. Otherwise, the Bank depreciates the right-of-use asset from the commencement date to the earlier of the end of the useful life of the right-of-use asset or the end of the leases term.

Leases modification

The Bank account for a leases modification as a separate leases if both:

- *the modification increases the scope of the leases by adding the right to use one or more underlying assets;*
- *the consideration for the leases increases by an amount commensurate with the standalone price for the increase in scope and any appropriate adjustments to that standalone price to reflect the circumstances of the particular contract.*

n. Impairment of non-financial assets

Bank implemented PSAK 236, "Impairment of Assets". The adoption of the PSAK has no significant impact on the financial reporting and disclosures in the financial statements.

The Bank assesses at each annual reporting period whether there is an indication that an asset may impaired. If any such indication exists, Bank makes an estimate of the asset's recoverable amount.

The carrying values of non-financial assets are reviewed for impairment whenever events or changes in circumstances indicate that the carrying amount of an asset may not be recoverable. If such indication exists and where the carrying amount of an asset exceeds the estimated recoverable amount, the assets or cash-generating units are written down to their recoverable amount. The estimated recoverable amount of an asset is the higher of an asset's fair value and value-in-use.

The fair value is the amount obtainable from the sale of an asset in an arm's length transaction less costs of disposal while value-in-use is the present value of estimated future cash flows expected to arise from the continuing use of an asset and from its disposal at the end of its useful life. For an asset that does not generate largely independent cash inflows, the recoverable amount is determined for the cash-generating unit to which the asset belongs. Impairment losses are recognised in profit or loss.

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

n. Penurunan nilai aset non-keuangan (lanjutan)

Dalam membuat taksiran nilai pakai, estimasi arus kas masa mendatang didiskontokan ke nilai sekarang dengan menggunakan tingkat diskonto sebelum pajak yang mencerminkan penilaian pasar saat ini dari nilai waktu dari uang dan risiko spesifik untuk aset.

Untuk aset non-keuangan tidak termasuk aset takberwujud dengan masa manfaat tidak terbatas, penilaian dilakukan pada setiap tanggal pelaporan, apakah ada indikasi bahwa kerugian penurunan nilai yang sebelumnya diakui mungkin tidak lagi ada atau mungkin telah menurun. Jika indikasi tersebut terjadi, jumlah terpulihkan diperkirakan. Rugi penurunan nilai yang diakui sebelumnya dibalik hanya jika telah terjadi perubahan dalam estimasi yang digunakan untuk menentukan jumlah terpulihkan aset sejak rugi penurunan nilai terakhir diakui. Jika ini kasusnya, jumlah tercatat aset meningkat menjadi jumlah terpulihkan tersebut. Jumlah peningkatan tersebut tidak dapat melebihi nilai tercatat yang telah ditentukan, setelah dikurangi penyusutan atau amortisasi, sehingga seolah-olah kerugian penurunan nilai yang diakui untuk aset tahun-tahun sebelumnya tidak pernah terjadi.

Pembalikan tersebut diakui dalam laporan laba rugi kecuali aset dicatat pada nilai revaluasi, yang mana pembalikan diperlakukan sebagai peningkatan revaluasi. Setelah pembalikan itu, beban penyusutan atau amortisasi disesuaikan dalam tahun-tahun mendatang untuk mengalokasikan jumlah revisi nilai tercatat aset, dikurangi nilai sisa, secara sistematis atas sisa manfaatnya.

Aset takberwujud dengan masa manfaat tidak terbatas diuji untuk penurunan nilai setiap tahun baik secara individu maupun di tingkat unit penghasil kas mana yang sesuai dan ketika keadaan mengindikasikan bahwa nilai tercatat mungkin mengalami penurunan nilai.

o. Aset lain-lain

Aset lain-lain terdiri dari piutang bunga, biaya dibayar di muka, tagihan lainnya, agunan yang diambil alih (AYDA), setoran jaminan, persediaan barang cetakan dan lain-lain.

Beban dibayar di muka diamortisasi selama masa manfaat masing-masing biaya dengan menggunakan metode garis lurus *(straight-line method).*

Agunan yang diambil alih (AYDA) adalah aset yang diperoleh Bank, baik melalui pelelangan maupun diluar pelelangan berdasarkan penyerahan secara sukarela oleh pemilik agunan atau berdasarkan kuasa untuk menjual diluar lelang dari pemilik agunan dalam hal debitur tidak memenuhi kewajibannya kepada Bank. AYDA merupakan jaminan pinjaman yang diberikan yang telah diambil alih sebagai bagian dari penyelesaian pinjaman yang diberikan dan disajikan pada “Aset lain-lain“.

2. INFORMATION OF MATERIAL ACCOUNTING POLICIES (continued)

n. Impairment of non-financial assets (continued)

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 non-financial assets excluding intangible assets with indefinite useful life, an assessment is made at each reporting date as to whether there is any indication that previously recognised impairment losses may no longer exist or may have decreased. If such indication exists, the recoverable amount is estimated. A previously recognised impairment loss is reversed only if there has been a change in the estimates used to determine the asset's recoverable amount since the last impairment loss was recognised. If that is the case, the carrying amount of the asset is increased to its recoverable amount. That increased amount cannot exceed the carrying amount that would have been determined, net of depreciation or amortisation, had no impairment loss been recognised for the asset in prior years.

Such reversal is recognised in profit or loss unless the asset is carried at revalued amount, in which case the reversal is treated as a revaluation increase. After such a reversal, the depreciation or amortisation expense is adjusted in future years to allocate the asset's revised carrying amount, less any residual value, on a systematic basis over its remaining useful life.

Intangible assets with indefinite useful lives are tested for impairment annually either individually or at the cash generating unit level as appropriate and when circumstances indicate that the carrying value may be impaired.

o. Other assets

Other assets consist of interest receivables, prepaid expenses, other receivables, foreclosed assets, security deposits, inventories, stationery and printed form and others.

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

Foreclosed assets is the Bank's assets acquired, either through auction or outside the auction based on voluntary submission by the owner or on the power scheme to sell outside the auction of the scheme owner in the event the debtor does not fulfil its obligations to the Bank. Foreclosed assets is given credit guarantees have been taken over as part of the solution given and presented in "Other assets".

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

o. Aset lain-lain (lanjutan)

AYDA diakui sebesar nilai neto yang dapat direalisasi atau sebesar nilai *outstanding* pinjaman yang diberikan, mana yang lebih rendah. Nilai neto yang dapat direalisasi adalah nilai wajar agunan yang diambil alih dikurangi dengan estimasi biaya untuk menjual agunan tersebut. Selisih lebih saldo kredit diatas nilai neto yang dapat direalisasi dari agunan yang diambil alih dibebankan ke dalam akun cadangan kerugian penurunan nilai aset. Selisih antara nilai agunan yang diambil alih dengan hasil penjualan diakui sebagai keuntungan atau kerugian pada saat penjualan.

Beban-beban yang berkaitan dengan pemeliharaan AYDA dibebankan ke laporan laba rugi tahun berjalan pada saat terjadinya.

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

p. Liabilitas segera

Liabilitas segera merupakan liabilitas Bank yang harus segera dibayarkan kepada pihak lain berdasarkan kontrak atau perintah dari pihak yang mempunyai kewenangan untuk itu. Liabilitas segera diukur sebesar biaya perolehan diamortisasi dengan menggunakan metode suku bunga efektif.

q. Simpanan nasabah

Simpanan nasabah adalah dana yang ditempatkan oleh masyarakat kepada Bank berdasarkan perjanjian penyimpanan dana. Termasuk dalam akun ini adalah giro, tabungan, deposito berjangka dan bentuk lain yang dipersamakan dengan itu.

Giro merupakan simpanan nasabah yang dapat digunakan sebagai alat pembayaran, yang penarikannya dapat dilakukan setiap saat melalui cek, atau dengan cara pemindahbukuan dengan bilyet giro atau sarana perintah pembayaran lainnya.

Tabungan merupakan simpanan nasabah yang penarikannya hanya dapat dilakukan menurut syarat tertentu yang disepakati.

Deposito berjangka merupakan simpanan nasabah yang penarikannya hanya dapat dilakukan pada waktu tertentu sesuai dengan perjanjian antara nasabah dengan Bank.

Simpanan nasabah diklasifikasikan sebagai liabilitas yang diukur pada biaya perolehan diamortisasi, yang diakui pada nilai wajar pada pengakuan awal dan selanjutnya diukur pada biaya perolehan diamortisasi dengan menggunakan metode suku bunga efektif. Biaya perolehan diamortisasi dihitung dengan memperhitungkan adanya diskonto atau premi terkait dengan pengakuan awal simpanan nasabah dan biaya transaksi yang merupakan bagian yang tak terpisahkan dari suku bunga efektif.

2. INFORMATION OF MATERIAL ACCOUNTING POLICIES (continued)

o. Other assets (continued)

Foreclosed collaterals are stated at net realizable value or stated at loan outstanding amount, whichever is lower. Net realizable value is the fair value of the foreclosed collaterals less the estimated costs to sell the assets. The excess of loan receivable over the net realizable value of the foreclosed collateral is charged to allowance for impairment losses. The difference between the recorded amount of the foreclosed collateral and the proceeds from the sale of such collateral is recorded as a gain or loss at the time of sale.

Maintenance and repair costs are charged as an expense in the profit or loss when incurred.

If there is permanent decline in value, the carrying amount of foreclosed collaterals is written down to recognise such permanent decline in value. Any such write-down is recognised in the profit or loss.

p. Liabilities immediately payable

Liabilities immediately payable represent obligations to third parties based on contract or order by those having authority that have to be settled immediately. Liabilities immediately payable are measured at their amortised cost using effective interest method.

q. Deposits from customers

Deposits from customers are the funds placed by customers (excluding banks) with the Bank based on fund deposit agreements. Included in this account are current accounts, saving accounts, time deposits and other forms which are similar.

Current accounts represent customers' funds which can be used as payment instruments, and which can be withdrawn by the depositors at any time through check writing, or transfers between accounts using bilyet giro and other orders of payment or transfer.

Saving accounts represent customers' funds, which can only be withdrawn by the depositors under certain conditions.

Time deposits represent customers' funds, which can only be withdrawn by the depositors at specific maturities.

Deposits from customers are classified as liabilities measured at amortised cost, which are initially recognised at fair value and subsequently measured at amortised cost using the effective interest method. Amortised cost is calculated by taking into account any discount or premium related to the initial recognition of the deposits from customers and transaction costs that are an integral part of the effective interest rate.

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

r. Simpanan dari bank lain

Simpanan dari bank lain terdiri dari liabilitas terhadap bank lain dalam bentuk tabungan, giro dan deposito berjangka.

Simpanan dari bank lain diklasifikasikan sebagai liabilitas yang diukur pada biaya perolehan diamortisasi, yang pada awalnya diakui pada nilai wajar pada pengakuan awal dan selanjutnya diukur pada biaya perolehan diamortisasi dengan menggunakan metode suku bunga efektif. Biaya perolehan diamortisasi dihitung dengan memperhitungkan adanya diskonto atau premi terkait dengan pengakuan awal simpanan dari bank lain dan biaya transaksi yang merupakan bagian yang tidak terpisahkan dari suku bunga efektif.

s. Pinjaman yang diterima

Pinjaman yang diterima merupakan dana yang diterima dari bank lain dengan kewajiban pembayaran kembali sesuai dengan persyaratan perjanjian pinjaman.

Pinjaman diterima diklasifikasikan sebagai liabilitas yang diukur pada biaya perolehan diamortisasi, yang pada awalnya dinyatakan sebesar nilai wajar dan kemudian dinyatakan sebesar biaya perolehan diamortisasi dengan menggunakan metode suku bunga efektif. Biaya perolehan diamortisasi dihitung dengan memperhitungkan adanya diskonto atau premi terkait dengan pengakuan awal pinjaman diterima dan biaya transaksi yang merupakan bagian yang tidak terpisahkan dari suku bunga efektif.

t. Modal saham

Modal saham diukur dengan nilai nominal untuk seluruh saham yang diterbitkan dan diklasifikasikan sebagai bagian dari "Ekuitas". Biaya tambahan yang terkait langsung dengan penerbitan saham baru dikurangkan terhadap modal saham.

Saham treasuri

Ketika Bank membeli modal saham ekuitas (saham treasuri), imbalan yang dibayar, termasuk biaya tambahan yang secara langsung dapat diatribusikan (dikurangi pajak penghasilan) dikurangkan dari ekuitas yang diatribusikan kepada pemilik ekuitas Bank sampai saham tersebut dibatalkan atau diterbitkan kembali. Ketika saham biasa tersebut selanjutnya diterbitkan kembali, imbalan yang diterima, dikurangi biaya tambahan transaksi yang terkait dan dampak pajak penghasilan yang terkait dimasukkan kepada ekuitas yang dapat diatribusikan kepada pemilik ekuitas Bank.

u. Saldo laba

Saldo laba merupakan saldo kumulatif laba atau rugi bersih, distribusi dividen, penyesuaian periode sebelumnya, efek dari perubahan kebijakan akuntansi dan penyesuaian modal lainnya.

2. INFORMATION OF MATERIAL ACCOUNTING POLICIES (continued)

r. Deposits from other banks

Deposits from other banks represent liabilities to other banks, in the form of saving deposits, current accounts and time deposits.

Deposits from other banks are classified as liabilities measured at amortised cost, which are initially recognised at fair value and are subsequently measured at amortised cost using the effective interest method. Amortised cost is calculated by taking into account any discount or premium related to the initial recognition of deposits from other banks and transaction costs that are an integral part of the effective interest rate.

s. Borrowings

Borrowings are funds received from other bank with payment obligation based on borrowings agreements.

Borrowings are classified as liabilities measured at amortized cost which are initially recognized at fair value and subsequently measured at amortized cost using the effective interest rate method. Amortized cost is calculated by taking into account any discount or premium related to the initial recognition of borrowings and transaction costs that are an integral part of the effective interest rate.

t. Share capital

Share capital is measured at par value for all shares issued and is classified as part of "Equity". Incremental costs directly attributable to the issuance of new shares are deducted against share capital.

Treasury stock

When Bank purchases the equity share capital (treasury shares), the consideration paid, including any directly attributable incremental costs (net of income taxes) is deducted from equity attributable to the Bank's equity holders until the shares are cancelled or reissued. Where such ordinary shares are subsequently reissued, any consideration received, net of any directly attributable incremental transaction costs and the related income tax effects, is included in equity attributable to the Bank's equity holders.

u. Retained earnings

Retained earnings represent the cumulative balance of net income or loss, dividend distributions, prior period adjustments, effects of changes in accounting policy and other capital adjustments.

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

v. Pengakuan pendapatan dan beban bunga

Pendapatan bunga atas aset keuangan baik yang diukur dengan nilai wajar melalui penghasilan komprehensif lain atau biaya perolehan diamortisasi dan beban bunga atas seluruh liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi, diakui pada laba rugi berdasarkan suku bunga efektif.

Pendapatan bunga atas aset keuangan yang diukur dengan nilai wajar melalui penghasilan komprehensif lain atau biaya diamortisasi yang mengalami penurunan nilai setelah pengakuan awal *(Stage 3)* diakui berdasarkan suku bunga efektif kredit yang disesuaikan. Tingkat bunga ini dihitung dengan cara yang sama dalam perhitungan suku bunga efektif kecuali bahwa cadangan kerugian kredit ekspektasian dimasukkan dalam arus kas ekspektasian. Oleh karenanya, pendapatan bunga diakui atas aset keuangan dalam klasifikasi biaya perolehan diamortisasi termasuk kerugian kredit ekspektasian. Dalam kondisi risiko kredit atas aset keuangan *Stage 3* mengalami perbaikan sehingga aset keuangan tidak lagi dipertimbangkan mengalami penurunan nilai, pengakuan pendapatan bunga dihitung berdasarkan nilai tercatat bruto aset keuangan.

w. Pendapatan dan beban provisi dan komisi

Pendapatan dan beban provisi dan komisi atas aset dan liabilitas keuangan yang merupakan bagian dari suku bunga efektif, dimasukkan dalam perhitungan suku bunga efektif. Pendapatan dan beban ini diamortisasi sepanjang umur aset atau liabilitas keuangan, atau selama periode risiko.

Provisi dan komisi yang tidak berkaitan dengan kegiatan perkreditan dan atau jangka waktu perkreditan, atau jumlahnya tidak material diakui sebagai pendapatan atau beban pada saat terjadinya transaksi.

Pendapatan provisi dan komisi yang berkaitan dengan kredit diakui sebagai bagian dari pendapatan bunga.

x. Perpajakan

Perlakuan akuntansi atas pajak penghasilan sesuai dengan PSAK 212 “Pajak Penghasilan”.

Beban pajak kini ditentukan berdasarkan laba kena pajak dalam periode yang bersangkutan yang dihitung berdasarkan tarif pajak yang berlaku atau yang secara substansial telah berlaku pada tanggal pelaporan.

Aset dan liabilitas pajak tangguhan diakui atas konsekuensi pajak periode mendatang yang timbul dari perbedaan jumlah tercatat aset dan liabilitas menurut laporan keuangan dengan dasar pengenaan pajak aset dan liabilitas. Liabilitas pajak tangguhan diakui untuk semua perbedaan temporer kena pajak dan aset pajak tangguhan diakui untuk perbedaan temporer yang boleh dikurangkan dan rugi fiskal yang belum dikompensasikan, sepanjang besar kemungkinan dapat dimanfaatkan untuk mengurangi laba kena pajak pada masa datang.

2. INFORMATION OF MATERIAL ACCOUNTING POLICIES (continued)

v. Interest income and expense recognition

Interest income for financial assets held at either fair value through other comprehensive income or amortised cost and interest expense on all financial liabilities held at amortised cost are recognised in profit or loss using the effective interest method.

Interest income for financial assets that are either held at fair value through other comprehensive income or amortised cost that have become credit impaired subsequent to initial recognition (Stage 3) is recognised using the credit adjusted effective interest rate. This rate is calculated in the same manner as the effective interest rate except that expected credit losses are included in the expected cash flows. Interest income is therefore recognised on the amortised cost of the financial asset including expected credit losses. Should the credit risk on a Stage 3 financial asset improve such that the financial asset is no longer considered credit impaired, interest income recognition reverts to a computation based on the rehabilitated the carrying value of the financial asset gross.

w. Fees and commission income and expense

Fees and commissions income and expense of financial assets and liabilities, which are an integral part of the effective interest rate are being taken into account in calculating the effective interest rate. These income and expense are amortised during the life of financial assets or liabilities or during the period of the risk.

Commissions and fees not related to lending activities or loan periods, or not material are recognised as revenues and expenses at the time the transactions occur.

Fees and commission income related to lending activities are recognised as part of interest income.

x. Taxation

Accounting treatment for income tax is in accordance with PSAK 212 “Income Tax”.

Current tax expense is determined based on the taxable income for the year computed using the prevailing tax rates or substantively enacted at the reporting date.

Deferred tax assets and liabilities are recognised for the future tax consequences attributable to the differences between the financial statement carrying amounts of existing assets and liabilities and their respective tax bases. Deferred tax liabilities are recognised for all taxable temporary differences and deferred tax assets are recognised for deductible temporary differences and carry forward tax benefit of unused fiscal losses as long as the probable taxable income will be available in future periods against the deductible and carry forward tax benefit.

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

x. Perpajakan (lanjutan)

Pajak tangguhan diukur dengan menggunakan tarif pajak yang berlaku atau secara substansial telah berlaku pada tanggal laporan posisi keuangan. Pajak tangguhan dibebankan atau dikreditkan dalam laporan laba rugi dan penghasilan komprehensif lain kecuali pajak tangguhan yang dibebankan atau dikreditkan langsung ke ekuitas.

Aset dan liabilitas pajak tangguhan disajikan di laporan posisi keuangan, atas dasar kompensasi sesuai dengan penyajian aset dan liabilitas pajak kini.

Perubahan terhadap kewajiban perpajakan dicatat ketika surat ketetapan diterima atau, jika Bank mengajukan banding, ketika hasil banding telah ditetapkan.

y. Imbalan kerja

Bank memberikan imbalan pasca kerja imbalan pasti untuk karyawan sesuai dengan Peraturan Perusahaan dan Undang-Undang No.6 Tahun 2023 pengganti Undang-Undang No.11 Tahun 2020 tentang Cipta Kerja dan Peraturan Pemerintah No.35 Tahun 2021.

Beban atas pemberian imbalan dalam program imbalan manfaat pasti ditentukan dengan metode *Projected Unit Credit.*

Liabilitas neto imbalan kerja yang diakui dalam laporan posisi keuangan berkaitan dengan program imbalan pasti dihitung sebesar nilai kini dari estimasi imbalan yang akan diperoleh karyawan di masa depan sehubungan dengan jasa di masa sekarang dan masa lalu, dikurangi dengan nilai wajar dari aset program.

Nilai kini kewajiban imbalan pasti ditentukan dengan mendiskontokan estimasi arus kas keluar di masa depan dengan menggunakan tingkat bunga obligasi pemerintah, yang didenominasi dalam mata uang dimana manfaat akan dibayarkan dan yang mempunyai jangka waktu sampai dengan jatuh tempo mendekati jangka waktu kewajiban imbalan pasca kerja terkait. Obligasi pemerintah digunakan karena tidak ada pasar aktif untuk obligasi korporat berkualitas tinggi.

Aset program adalah aset yang dimiliki oleh program pensiun. Aset ini diukur pada nilai wajar pada akhir periode pelaporan.

Pengukuran kembali, terdiri dari keuntungan dan kerugian aktuarial, dampak batas atas aset, tidak termasuk jumlah yang dimasukkan dalam bunga neto atas liabilitas imbalan pasti neto dan imbal hasil aset program (tidak termasuk jumlah yang dimasukkan dalam bunga neto atas liabilitas imbalan pasti neto), diakui pada ekuitas melalui penghasilan komprehensif lain pada periode terjadinya. Pengukuran kembali tidak diklasifikasikan ke laba rugi di periode selanjutnya.

2. INFORMATION OF MATERIAL ACCOUNTING POLICIES (continued)

x. Taxation (continued)

Deferred tax is calculated at the tax rates that have been enacted or substantively enacted at statement of financial position date. Deferred tax is charged to or credited in the statements of profit or loss and other comprehensive income, except when it relates to items charged to or credited directly in equity, the deferred tax is also charged to or credited directly in equity.

Deferred tax assets and liabilities are presented in the statements of financial position in the same manner the current tax assets and liabilities are presented.

Amendments to tax obligations are recorded when an assessment is received or, if appealed against by the Bank, when the result of the appeal is determined.

y. Employee benefits

The Bank provides defined benefit post-employment benefits for employees in accordance with Company Regulations and Law No.6 of 2023 replacing Law No.11 of 2020 on Job Creation and Government Regulation No.35 of 2021.

The cost of providing benefits under the defined benefits plan is determined using the Projected Unit Credit method.

The net liability for post-employment benefits recognized in the statement of financial position related to defined benefit plans, are carried at the present value of estimated employee benefit in the future related to the services in the present and the past, less the fair value of plan assets.

The present value of the defined benefit obligation is determined by discounting the estimated cash outflows in future using interest rates of government bonds, which are denominated in the currency in which the benefits will be paid and that have a term to maturity nearest the period of related post-employment benefit obligations. Government bonds are used because there is no active market for high quality corporate bonds.

Plan assets are assets held by the pension plan. These assets are measured at fair value at the end of the reporting period.

Remeasurement, consisting of actuarial gains and losses, the impact of limitation of assets, excluding the amounts in net interest on the net defined benefit obligation and the yield of the plan assets (excluding amounts in net interest on the net defined benefit liability), are recognized in equity through other comprehensive income in the period incurred. Remeasurement is not classified to profit or loss in subsequent periods.

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

y. Imbalan kerja (lanjutan)

Biaya jasa lalu diakui di laba rugi pada tanggal yang lebih awal antara:

a. ketika amandemen atau kurtailmen program terjadi; dan

b. ketika Bank mengakui biaya restrukturisasi terkait atau manfaat penghentian.

Bunga neto dihitung dengan mengalikan liabilitas (aset) imbalan pasti neto dengan tingkat diskonto. Laba atau rugi kurtailmen diakui apabila terdapat komitmen untuk melakukan pengurangan jumlah karyawan dalam jumlah yang material yang ditanggung oleh suatu program atau apabila terdapat perubahan ketentuan-ketentuan pada suatu program imbalan pasti, dimana bagian yang material dari jasa yang diberikan karyawan pada masa depan tidak lagi memberikan imbalan, atau memberikan imbalan yang lebih rendah.

Laba atau rugi penyelesaian diakui apabila terdapat transaksi yang menghapuskan semua kewajiban hukum atau konstruktif atas sebagian atau seluruh imbalan dalam program manfaat pasti.

Berdasarkan Siaran Pers Dewan Standar Akuntansi Keuangan (DSAK) Ikatan Akuntan Indonesia (IAI) pada April 2022, menyebutkan bahwa PSAK 219: Imbalan Kerja paragraf 70 – 74 mensyaratkan entitas untuk mengatribusikan imbalan ke periode jasa berdasarkan formula imbalan program dari tanggal ketika jasa pekerja pertama kali menghasilkan imbalan menurut program sampai tanggal ketika jasa pekerja selanjutnya tidak akan menghasilkan jumlah imbalan selanjutnya yang material berdasarkan program, selain dari kenaikan gaji berikutnya.

z. Transaksi dengan pihak berelasi

Bank melakukan transaksi dengan pihak-pihak berelasi. Dalam laporan keuangan ini, istilah pihak berelasi sesuai dengan PSAK 224 tentang "Pengungkapan Pihak-pihak Berelasi".

Suatu pihak dianggap berelasi dengan Bank jika:

(i) Suatu pihak yang secara langsung, atau tidak langsung yang melalui satu atau lebih perantara, suatu pihak (a) mengendalikan, atau dikendalikan oleh, atau berada di bawah pengendalian bersama, dengan Bank; (b) memiliki pengaruh signifikan atas Bank; atau (c) memiliki pengendalian bersama atas Bank;

(ii) suatu pihak yang berada dalam kelompok usaha yang sama dengan Bank;

(iii) suatu pihak yang merupakan ventura bersama di mana Bank sebagai *venturer;*

(iv) suatu pihak adalah anggota dari personil manajemen kunci Bank;

(v) suatu pihak adalah anggota keluarga dekat dari individu yang diuraikan dalam butir (i) atau (iv);

2. INFORMATION OF MATERIAL ACCOUNTING POLICIES (continued)

y. Employee benefits (continued)

Past service costs are recognized in profit or loss on an earlier date between:

a. *when the amendments or curtailment program occurs; and*

b. *when the Bank recognized a related restructuring charges or termination benefits.*

Net interest is calculated by multiplying the net liability (asset) of defined benefit by the discount rate used to measure the employee benefit obligation, each as at the beginning of the annual period. Gain or loss of curtailment is recognized when there is a commitment to reduce the number of employees significantly covered by a program or when there are changes in regulation in a defined benefit plan, in which the material part of the services provided by the employee in the future no longer give employee benefits, or lower employee benefits.

Profit or loss of settlement is recognized whenever there is a transaction which abolishes all legal or constructive obligations on part or all of the benefits in a defined benefit program.

Based on the Press Release issued by Dewan Standar Akuntansi Keuangan (DSAK) of Ikatan Akuntan Indonesia (IAI) in April 2022, states that PSAK 219: Employee Benefits paragraphs 70 – 74 requires an entity to attribute benefits to the period of service based on the plan benefit formula from the date when employee service first leads to benefits under the plan until the date when further service by the employee will lead to no material amount of further benefits under the plan, other then from further salary increases.

z. Transactions with related parties

The Bank enters into transactions with related parties. In these financial statements, the term related parties are defined under PSAK 224 on "Related Party Disclosures".

The Bank considers the following as its related parties:

(i) a person who, directly or indirectly through one or more intermediaries, (a) controls, or is controlled by, or under common control with the Bank, (b) has significant influence over the Bank or (c) has joint control over the Bank;

(ii) an entity which is a member of the same group as the Bank;

(iii) an entity which is a joint venture of a third party in which the Bank has ventured in;

(iv) a member of key management personnel of the Bank;

(v) a close family member of the person described in clause (i) or (iv);

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

z. Transaksi dengan pihak berelasi (lanjutan)

Suatu pihak dianggap berelasi dengan Bank jika: (lanjutan)

(vi) suatu pihak adalah entitas yang dikendalikan, dikendalikan bersama atau dipengaruhi signifikan oleh beberapa entitas, langsung maupun tidak langsung, individu seperti diuraikan dalam butir (iv) atau (v);

(vii) suatu pihak adalah suatu program imbalan pasca-kerja untuk imbalan kerja dari Bank atau entitas terkait Bank.

Transaksi ini dilakukan berdasarkan persyaratan yang disetujui oleh kedua belah pihak, dimana persyaratan tersebut mungkin tidak sama dengan transaksi lain yang dilakukan dengan pihak-pihak yang tidak berelasi.

Seluruh transaksi dan saldo yang material dengan pihak-pihak berelasi diungkapkan dalam catatan atas laporan keuangan yang relevan dan rinciannya telah disajikan dalam catatan atas laporan keuangan (Catatan 36).

aa. Laba per saham

Laba per saham dasar dihitung dengan membagi laba bersih dengan jumlah rata-rata tertimbang jumlah saham yang beredar pada tahun berjalan.

Laba per lembar saham dilusian dihitung setelah melakukan penyesuaian yang diperlukan terhadap jumlah rata-rata tertimbang saham biasa yang beredar dengan asumsi bahwa semua opsi saham dilaksanakan pada saat penerbitan.

ab. Dividen

Pembagian dividen kepada para pemegang saham Bank diakui sebagai sebuah liabilitas dalam laporan keuangan Bank pada tahun ketika dividen tersebut disetujui oleh para pemegang saham Bank.

ac. Provisi

Provisi diakui jika Bank memiliki kewajiban kini (baik bersifat hukum maupun bersifat konstruktif) yang akibat peristiwa masa lalu, besar kemungkinannya penyelesaian kewajiban tersebut mengakibatkan arus keluar sumber daya yang mengandung manfaat ekonomi dan estimasi yang andal mengenai jumlah kewajiban tersebut dapat dibuat.

Provisi ditelaah pada setiap tanggal pelaporan dan disesuaikan untuk mencerminkan estimasi terbaik yang paling kini. Jika arus keluar sumber daya untuk menyelesaikan kewajiban kemungkinan besar tidak terjadi, maka provisi dibatalkan.

ad. Liabilitas dan aset kontinjensi

Liabilitas kontinjensi tidak diakui dalam laporan keuangan tetapi diungkapkan kecuali jika kemungkinan terjadi kecil. Aset kontinjensi tidak diakui namun diungkapkan dalam laporan keuangan ketika adanya kemungkinan untuk mendapatkan manfaat ekonomi.

2. INFORMATION OF MATERIAL ACCOUNTING POLICIES (continued)

z. Transactions with related parties (continued)

The Bank considers the following as its related parties: (continued)

(vi) an entity that is controlled, jointly controlled or significantly influenced, directly or indirectly by the person described in clause (iv) or (v);

(vii) an entity which is a post-employment benefit plan for the benefit of employees of either the Bank or an entity related to the Bank.

Transactions with related parties are made on terms agreed by both parties, where such requirements may not be the same as other transactions undertaken with third parties.

All material transactions and balances with related parties are disclosed in the notes to the financial statements and the relevant details have been presented in note of the financial statements (Note 36).

aa. Earning per share

Basic earning per share is computed by dividing net income with the weighted average number of outstanding shares during the year.

Diluted earnings per share is computed after making the necessary adjustments to the weighted average number of common shares outstanding, assuming that all stock options held at the time of publication.

ab. Dividend

Dividend distribution to the Bank's Shareholders is recognised as a liability in the Bank financial statements in the year in which the dividends are approved by the Bank's shareholders.

ac. Provisions

Provisions are recognised when the Bank has a present obligation (legal or constructive) where, as a result of a past event, it is probable that an outflow of resources embodying economic benefits will be required to settle the obligation and reliable estimate can be made of the amount of obligation.

Provisions are reviewed at each reporting date and adjusted to reflect the current best estimate. If it is no longer probable that an outflow of resources embodying economic benefits will be required to settle the obligation, the provision is reversed.

ad. Contingent liabilities and assets

Contingent liabilities are not recognised in the financial statements but are disclosed unless the possibility of an outflow of resources embodying economic benefits is remote. Contingent assets are not recognised but are disclosed in the financial statement when an inflow of economic benefits are probable.

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

ae. Akuntansi aset dan liabilitas pengampunan pajak

Bank menerapkan PSAK 370 mengenai Aset dan liabilitas pengampunan pajak. Aset (liabilitas) pengampunan pajak adalah Aset (liabilitas) yang timbul dari pengampunan pajak berdasarkan Surat keterangan Pengampunan Pajak. Aset pengampunan pajak diakui sebesar biaya perolehan aset Pengampunan Pajak. Liabilitas pengampunan pajak diakui sebesar kewajiban kontraktual untuk menyerahkan kas atau setara kas untuk menyelesaikan kewajiban yang berkaitan langsung dengan perolehan aset pengampunan pajak. Bank mengakui selisih antara aset pengampunan pajak dan liabilitas pengampunan pajak sebagai bagian dari tambahan modal disetor pada ekuitas. Uang tebusan yang dibayarkan diakui dalam laporan laba rugi pada periode disampaikan surat pernyataan. Pengukuran setelah pengukuran awal atas aset dan liabilitas pengampunan pajak mengacu pada Standar Akuntansi Keuangan yang relevan. Aset pengampunan pajak dicatat pada akun aset tetap dan tambahan modal disetor (Catatan 25).

af. Informasi segmen

Segmen adalah bagian yang dapat dibedakan dari Bank yang terlibat baik dalam menyediakan produk tertentu (segmen usaha), maupun dalam menyediakan produk dalam lingkungan ekonomi tertentu (segmen geografis), yang memiliki risiko dan imbalan yang berbeda dengan segmen lainnya.

Pendapatan, beban, hasil, aset dan liabilitas segmen mencakup *item-item* yang dapat diatribusikan langsung kepada suatu segmen serta hal-hal yang dapat dialokasikan dengan dasar yang sesuai kepada segmen tersebut.

Bank menyajikan segmen operasi berdasarkan laporan internal yang disajikan kepada pengambil keputusan operasional yaitu Direksi.

Bank telah mengidentifikasi dan mengungkapkan informasi keuangan berdasarkan kegiatan bisnis utama (segmen usaha) berdasarkan segmen geografis.

Segmen geografis meliputi penyediaan jasa di dalam lingkungan ekonomi tertentu yang memiliki risiko serta tingkat pengembalian yang berbeda dengan segmen operasi lainnya yang berada dalam lingkungan ekonomi lain.

ag. Peristiwa setelah periode pelaporan

Setiap peristiwa setelah periode pelaporan yang menyebabkan tambahan informasi mengenai posisi keuangan Bank *(adjusting event)* akan disesuaikan dalam laporan keuangan. Peristiwa setelah periode pelaporan yang bukan merupakan *adjusting events*, jika ada, akan diungkapkan ketika memiliki dampak material terhadap laporan keuangan.

2. INFORMATION OF MATERIAL ACCOUNTING POLICIES (continued)

ae. Accounting for asset and liabilities arising from tax amnesty

The Bank adopted PSAK 370 tax amnesty of assets and liabilities. Assets (liabilities) are tax amnesty assets (liabilities) arising from tax amnesty based on the Certificate of Tax Amnesty. Assets of tax amnesty recognized at cost of the tax amnesty assets. Liabilities of tax amnesty are recognized at the contractual obligation to deliver cash or cash equivalents to settle the obligations directly related to the acquisition of tax amnesty assets. The Bank recognizes the difference between assets and liabilities of tax amnesty as part of additional paid in capital in the equity. Redemption money paid is recognized in the statement of profit or loss in the period the certificate of tax amnesty is approved. The subsequent measurement of assets and liabilities of tax amnesty refers to the relevant accounting standards. Assets from the tax amnesty were recorded in fixed assets and additional paid-in capital account (Note 25).

af. Segment information

A segment is a distinguishable part of the Bank that is engaged either in providing certain products (business segment), or in providing products within a particular economic environment (geographical segment), which is subject to risks and rewards that are different from other segments.

Revenues, expenses, results, assets and liabilities of the segment include items directly attributable to a segment as well as those that can be allocated on a reasonable basis to that segment.

The Bank presents operating segments based on internal reports that are presented to the chief operating decision maker that is Board of Directors.

The Bank has identified and disclosed financial information by major business activities (business segment) based on geographical segments.

A geographical segment includes the provision of services within a particular economic environment that is subject to risks and returns that are different from other operating segments that are in other economic environments.

ag. Events after the reporting period

Any after the reporting period event that provides additional information about the Bank's financial position (adjusting event) is reflected in the financial statements. After the reporting period events that are not adjusting events, if any, are disclosed when material to the financial statements.

3. PENGGUNAAN ESTIMASI DAN PERTIMBANGAN AKUNTANSI YANG PENTING

Dalam penyusunan laporan keuangan sesuai dengan Standar Akuntansi Keuangan di Indonesia dibutuhkan estimasi dan asumsi yang mempengaruhi:

- nilai aset dan liabilitas dilaporkan, dan pengungkapan atas aset dan liabilitas kontinjensi pada tanggal laporan keuangan,
- jumlah pendapatan dan beban selama periode pelaporan.

Walaupun estimasi ini dibuat berdasarkan pengetahuan terbaik manajemen atas kejadian dan tindakan saat ini, hasil yang timbul mungkin berbeda dengan jumlah yang diestimasi semula.

Pertimbangan profesional dan estimasi signifikan dalam menentukan jumlah yang diakui dalam laporan keuangan adalah sebagai berikut:

Usaha yang berkelanjutan

Manajemen Bank telah melakukan penilaian atas kemampuan Bank untuk melanjutkan kelangsungan usahanya dan berkeyakinan bahwa Bank memiliki sumber daya untuk melanjutkan usahanya di masa mendatang. Selain itu, manajemen tidak mengetahui adanya ketidakpastian material yang dapat menimbulkan keraguan yang signifikan terhadap kemampuan Bank untuk mempertahankan kelangsungan hidupnya. Oleh karena itu, laporan keuangan telah disusun atas dasar usaha yang berkelanjutan.

Klasifikasi aset dan liabillitas keuangan

Bank menetapkan klasifikasi atas aset dan liabilitas tertentu sebagai aset keuangan dan liabilitas keuangan dengan mempertimbangkan apakah definisi yang ditetapkan dalam PSAK 109 terkait telah dipenuhi. Dengan demikian, aset keuangan dan liabilitas keuangan diakui sesuai dengan kebijakan akuntansi seperti diungkapkan pada Catatan 2c.

Nilai wajar atas instrumen keuangan

Bila nilai wajar aset keuangan dan liabilitas keuangan yang tercatat pada laporan posisi keuangan tidak tersedia di pasar aktif, ditentukan dengan menggunakan berbagai teknik penilaian termasuk penggunaan model matematika. Masukan *(input)* untuk model ini berasal dari data pasar yang bisa diamati sepanjang data tersebut tersedia. Bila data pasar yang bisa diamati tersebut tidak tersedia, pertimbangan manajemen diperlukan untuk menentukan nilai wajar. Pertimbangan tersebut mencakup pertimbangan likuiditas dan masukan model seperti tingkat pelunasan dipercepat dan asumsi tingkat gagal bayar.

Bank menampilkan nilai wajar atas instrumen keuangan berdasarkan hirarki nilai wajar sebagai berikut:

- Tingkat 1 - nilai wajar berdasarkan harga kuotasian (tidak disesuaikan) dalam pasar aktif;
- Tingkat 2 - nilai wajar yang menggunakan *input* selain harga kuotasian yang termasuk dalam Tingkat 1 yang dapat diobservasi, baik secara langsung (misalnya harga) atau secara tidak langsung (misalnya diperoleh dari harga); dan
- Tingkat 3 - nilai wajar yang menggunakan *input* yang bukan berdasarkan data pasar yang dapat diobservasi (*input* yang tidak dapat diobservasi).

3. USE OF SIGNIFICANT ACCOUNTING ESTIMATES AND JUDGEMENTS

The preparation of financial statements in conformity with Financial Accounting Standards in Indonesia requires the use of estimates and assumptions that effects:

- *the reported amounts of assets and liabilities, and disclosure of contingent assets and liabilities at the date of the financial statements,*
- *the reported amounts of revenues and expenses during the reporting period.*

Although these estimates are based on management's best knowledge of current events and activities, actual results may differ from those estimates.

The most significant uses of the judgement and estimates in determining the amounts recognised in the financial statements are follows:

Going concern

The Bank's management has made an assessment of the Bank's ability to continue as a going concern and is satisfied that the Bank has the resources to continue in business for the foreseeable future. Furthermore, the management is not aware of any material uncertainties that may cast significant doubt upon the Bank's ability to continue as a going concern. Therefore, the financial statements continue to be prepared on the going concern basis.

Classification financial asset and liabilities

The Bank determine the classifications of certain assets and liabilities as financial assets and financial liabilities by judging if they meet the definition set forth in relevant PSAK 109 has been fulfill. Accordingly, the financial assets and financial liabilities are accounted for in accordance with the accounting policies disclosed in Note 2c.

Fair value of financial instruments

Where the fair values of financial assets and financial liabilities recorded on statements of financial position cannot be derived from active markets, they are determined using a variety of valuation techniques that include the use of mathematical models. The inputs to these models are derived from observable market data where possible, but where observable market data are not available, judgment is required to establish fair values. The judgments include considerations of liquidity and model inputs such as prepayment rates and default rate assumptions.

The Bank presents the fair value of financial instruments based on the following fair value hierarchy:

- *Level 1 - the fair value is based quoted prices (unadjusted) in active markets;*
- *Level 2 - the fair value uses inputs other than quoted prices included within Level 1 that are observable, either directly (ie as prices) or indirectly (i.e, derived from prices); and*
- *Level 3 - the fair value uses inputs that are not based on observable market data (unobservable inputs).*

3. PENGGUNAAN ESTIMASI DAN PERTIMBANGAN AKUNTANSI YANG PENTING (lanjutan)

Penurunan nilai instrumen keuangan

Bank menelaah aset keuangan mereka pada nilai wajar melalui pendapatan komprehensif lain dan aset keuangan pada biaya diamortisasi berdasarkan PSAK 109 yang mengharuskan untuk mengakui kerugian kredit ekspektasian pada setiap tanggal pelaporan untuk mencerminkan perubahan risiko kredit dari aset keuangan tidak pada nilai wajar melalui laba rugi. PSAK 109 menggabungkan informasi *forward-looking* dan historis, terkini dan yang diperkirakan ke dalam estimasi kerugian kredit ekspektasian.

Dalam melakukan peninjauan penurunan nilai, penilaian manajemen berikut diperlukan:

i. Penentuan apakah aset mengalami penurunan nilai berdasarkan indikator tertentu seperti, antara lain, kesulitan keuangan debitur, penurunan kualitas kredit; dan

ii. Penentuan umur kredit ekspektasian yang mencerminkan:
   a. Jumlah yang tidak bias dan probabilitas tertimbang yang ditentukan dengan mengevaluasi kemungkinan dari berbagai hasil;
   b. Nilai waktu dari uang; dan
   c. Informasi yang masuk akal dan dapat didukung yang tersedia tanpa biaya atau usaha yang tidak semestinya pada tanggal pelaporan tentang peristiwa masa lalu, kondisi saat ini, dan perkiraan kondisi ekonomi masa depan.

Penghitungan kerugian kredit ekspektasian Bank berdasarkan PSAK 109 adalah keluaran dari model kompleks dengan sejumlah asumsi mendasar mengenai pilihan *input* variabel dan saling ketergantungannya. Elemen-elemen dari model kerugian kredit ekspektasian yang dianggap sebagai pertimbangan dan estimasi akuntansi meliputi:

a. Model penilaian kredit internal, yang menetapkan *probability of default* untuk tingkat individual;
b. Kriteria penilaian jika ada peningkatan risiko kredit yang signifikan dan oleh karena itu cadangan untuk aset keuangan harus diukur berdasarkan kerugian kredit ekspektasian sepanjang umur dan penilaian kualitatif;
c. Pengembangan model kerugian kredit ekspektasian, termasuk berbagai formula dan pilihan *input*;
d. Penentuan asosiasi antara skenario makroekonomi dan, *input* ekonomi, seperti produk domestik bruto (PDB) dan nilai agunan, dan pengaruhnya terhadap *probability of defaults*, *exposure at defaults* dan *loss given defaults*; dan
e. Pemilihan skenario *forward-looking* untuk makroekonomi dan bobot probabilitasnya, untuk mendapatkan *input* ekonomi ke dalam model kerugian kredit ekspektasian.

3. USE OF SIGNIFICANT ACCOUNTING ESTIMATES AND JUDGEMENTS (continued)

Impairment losses on financial instruments

The Bank review their financial assets at fair value through other comprehensive income and financial assets at amortised cost under PSAK 109 which required to recognise the expected credit loss at each reporting date to reflect changes in credit risk of the financial assets not at fair value through profit or loss. PSAK 109 incorporates forward-looking and historical, current and forecasted information into expected credit loss estimation.

In carrying out the impairment review, the following management's judgements are required:

i. Determination whether the assets is impaired based on certain indicators such as, amongst others, financial difficulties of the debtor's, deterioration of the credit quality of the debtor's; and
ii. Determination of expected credit life that reflect:
   a. An unbiased and probability-weighted amount that is determined by evaluating a range of possible outcomes;
   b. The time value of money; and
   c. Reasonable and supportable information that is available without undue cost or effort at the reporting date about past events, current conditions and forecasts of future economic conditions.

The Bank's expected credit loss calculations under PSAK 109 are outputs of complex models with a number of underlying assumptions regarding the choice of variable inputs and their interdependencies. Elements of the expected credit loss models that are considered accounting judgements and estimates include:

a. Internal credit grading model, which assigns PDs to the individual grades;
b. Criteria for assessing if there has been a significant increase in credit risk and so allowances for financial assets should be measured on a life time expected credit loss basis and the qualitative assessment;
c. Development of expected credit loss models, including the various formulas and the choice of inputs;
d. Determination of associations between macroeconomic scenarios and, economic inputs, such as gross domestic product (GDP) and collateral values, and the effect on probability of defaults, exposure at defaults and loss given defaults; and
e. Selection of forward-looking macroeconomic scenarios and their probability weightings, to derive the economic inputs into the expected credit loss models.

3. PENGGUNAAN ESTIMASI DAN PERTIMBANGAN AKUNTANSI YANG PENTING (lanjutan)

Umur ekonomis aset tetap

Bank memperkirakan masa manfaat aset tetap berdasarkan periode dimana aset diharapkan akan tersedia untuk digunakan. Masa manfaat ekonomis aset tetap ditinjau secara berkala dan diperbarui jika memiliki ekspektasi yang berbeda dari perkiraan sebelumnya, karena kerusakan secara fisik dan teknis, atau keusangan secara komersial dan legal atau batasan lainnya atas penggunaan aset tersebut. Selain hal tersebut, estimasi masa manfaat dari aset tetap didasarkan pada penilaian secara kolektif dengan menggunakan praktik industri, teknik evaluasi internal dan pengalaman dengan aset serupa. Tetap dimungkinkan, bagaimanapun, bahwa hasil masa depan dapat secara material dipengaruhi oleh perubahan estimasi yang disebabkan oleh perubahan faktor-faktor tersebut di atas. Jumlah dan saat pencatatan biaya untuk setiap periode akan dipengaruhi oleh perubahan dari faktor dan keadaan saat pencatatan. Pengurangan taksiran masa manfaat dari aset tetap akan meningkatkan beban operasional yang diakui.

Penurunan nilai aset non-keuangan

Bank mengevaluasi penurunan nilai aset apabila terdapat kejadian atau perubahan keadaan yang mengindikasikan bahwa nilai tercatat aset tidak dapat dipulihkan kembali. Faktor-faktor penting yang dapat menyebabkan penelaahan penurunan nilai adalah sebagai berikut:

(i) Kinerja yang rendah secara signifikan jika dibandingkan dengan ekspektasi dari hasil operasi historis maupun proyeksi hasil operasi di masa yang akan datang;
(ii) Perubahan yang signifikan dalam cara penggunaan aset atau strategi bisnis secara keseluruhan; dan
(iii) Tren negatif industri dan ekonomi signifikan.

Bank mengakui kerugian penurunan nilai apabila nilai tercatat aset melebihi nilai yang dapat dipulihkan. Jumlah terpulihkan adalah nilai yang lebih tinggi antara nilai wajar dikurangi biaya untuk menjual dengan nilai pakai aset (unit penghasil kas). Jumlah terpulihkan diestimasi untuk aset individual atau, jika tidak memungkinkan, untuk unit penghasil kas yang mana aset tersebut merupakan bagian daripada unit tersebut.

Kontinjensi

Bank saat ini terlibat dalam beberapa kasus hukum. Estimasi atas biaya yang mungkin terjadi atas penyelesaian tuntutan-tuntutan tersebut sudah dikonsultasikan dengan penasihat dari luar yang menangani pembelaan Bank dalam hal-hal tersebut dan berdasarkan analisa dari hasil yang mungkin terjadi. Bank saat ini tidak yakin kalau kasus-kasus ini akan memiliki efek kerugian yang material pada laporan keuangan. Bagaimanapun, ada kemungkinan dari hasil-hasil operasi di masa akan datang akan terpengaruh secara material oleh perubahan dari perkiraan-perkiraan atau dalam keefektifan dari strategi yang berhubungan dengan kasus-kasus ini.

3. USE OF SIGNIFICANT ACCOUNTING ESTIMATES AND JUDGEMENTS (continued)

Useful life of fixed assets

The Bank estimate the useful lives of fixed assets based on the period over which the assets are expected to be available for use. The estimated useful lives of fixed assets are reviewed periodically and are updated if expectations differ from previous estimates due to physical wear and tear, technical or commercial obsolescence and legal or other limits on the use of the assets. In addition, estimation of the useful lives of fixed assets is based on collective assessment of industry practice, internal technical evaluation and experience with similar assets. It is possible, however, that future results of operations could be materially affected by changes in estimates brought about by changes in factors mentioned above. The amounts and timing of recorded expenses for any period would be affected by changes in these factors and circumstances. A reduction in the estimated useful lives of fixed assets would increase the recorded operating expenses.

Impairment of non-financial assets

The Bank assess impairment on assets whenever events or changes in circumstances indicate that the carrying amount of an assets may not be recoverable. The factors that which could trigger an impairment review include the following:

(i) Significant underperformance relative to expected historical or projected future operating results;

(ii) Significant changes in the manner of use of the acquired assets or the strategy for overall business; and
(iii) Significant negative industry or economic trends.

The Bank recognise an impairment loss whenever the carrying amount of an assets exceeds its recoverable amount. The recoverable amount is the higher of an assets (or Cash Generating Unit's) fair value less costs to sell and its value in use. Recoverable amounts are estimated for individual assets or, if it is not possible, for the Cash Generating Unit to which the asset belongs.

Contingencies

Bank is currently involved in various legal proceedings. The estimates of the probable costs for the resolution of these claims has been developed in consultation with outside counsel handling the Bank's defense on these matters and is based upon an analysis of the potential results. The Bank currently does not believe that these proceedings will have a material adverse effect on the financial statements. It is possible, however, that future results of operations could be materially affected by changes in the estimates or in the effectiveness of the strategies relating to the proceedings.

3. PENGGUNAAN ESTIMASI DAN PERTIMBANGAN AKUNTANSI YANG PENTING (lanjutan)

Penilaian mata uang fungsional

Manajemen telah melakukan pertimbangan untuk menentukan mata uang fungsional yang paling mewakili dampak ekonomi dari suatu transaksi, kejadian dan kondisi-kondisi yang relevan terhadap entitas. Dalam membuat pertimbangan tersebut, Bank telah mempertimbangkan hal-hal sebagai berikut:

1) mata uang yang mempengaruhi harga jual atas instrumen keuangan dan jasa-jasa lainnya (biasanya dari mata uang atas harga jual instrumen keuangan dan jasa-jasa yang telah diselesaikan);
2) mata uang atas dana yang dihasilkan dari aktivitas pendanaan; dan
3) mata uang atas dana yang biasa diterima dari aktivitas operasi.

Asumsi utama masa depan dan sumber utama estimasi ketidakpastian lain pada tanggal pelaporan yang memiliki risiko signifikan yang dapat menimbulkan penyesuaian yang material terhadap nilai tercatat aset dan liabilitas untuk tahun keuangan berikutnya, diungkapkan di bawah ini. Bank mendasarkan asumsi dan estimasinya pada parameter yang tersedia pada saat laporan keuangan disusun. Situasi yang ada dan asumsi perkembangan masa depan, dapat berubah akibat perubahan pasar atau situasi yang berada di luar kendali Bank. Perubahan-perubahan tersebut dicerminkan di dalam asumsi-asumsi terkait pada saat terjadinya.

Aset pajak tangguhan

Aset pajak tangguhan diakui atas jumlah pajak penghasilan terpulihkan *(recoverable)* pada periode mendatang sebagai akibat perbedaan temporer yang boleh dikurangkan. Justifikasi manajemen diperlukan untuk menentukan jumlah aset pajak tangguhan yang dapat diakui, sesuai dengan waktu yang tepat dan tingkat laba fiskal di masa mendatang sejalan dengan strategi rencana perpajakan ke depan (Catatan 19).

Pensiun

Program-program pensiun ditentukan berdasarkan perhitungan aktuaria. Perhitungan aktuaria menggunakan asumsi-asumsi seperti tingkat diskonto, tingkat pengembalian investasi, tingkat kenaikan gaji, tingkat kematian, tingkat pengunduran diri dan lain-lain (Catatan 20).

3. USE OF SIGNIFICANT ACCOUNTING ESTIMATES AND JUDGEMENTS (continued)

Assessment of functional currency

The management has considered to use its judgment to determine the entity's functional currency such that it most faithfully represents the economic effects of the underlaying transactions, events and conditions that are relevant to the entity. In making this judgment, the Bank has considered the following:

1) the currency that mainly influences sales prices for financial instruments and services (this will often be the currency in which sales prices for its financial instruments and services are denominated and settled);
2) the currency in which funds from financing activities are generated; and
3) the currency in which funds from operating are usually retained.

The key assumptions concerning the future and other key sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year are disclosed below. The Bank based its assumptions and estimates on parameters available when the financial statements were prepared. Existing circumstances and assumptions about future developments, may change due to market changes or circumstances arising beyond the control of the Bank. Such changes are reflected in the assumptions as they occur.

Deferred tax assets

Deferred tax assets are recognized for the future recoverable taxable income arising from temporary difference. Management's judgment is required to determine the amount of deferred tax assets that can be recognized, based upon the likely timing on level of future taxable profits together with future tax planning strategies (Note 19).

Pension

Pension programs are determined based on actuarial valuation. The actuarial valuation involves assumptions such as discount rate expected rate of returns on investments, future salary increase, mortality rate, resignation rates and others (Note 20).

4. KAS / *4. CASH*

	2025	2024	
Rupiah	21.782.860.800	23.121.695.800	*Rupiah*

Kas yang dimiliki seluruhnya dalam mata uang Rupiah, pada tanggal 31 Desember 2025 dan 2024. Saldo kas termasuk uang pada ATM (Anjungan Tunai Mandiri) sebesar Rp310.750.000 dan Rp417.950.000.

Cash on hand is all in Rupiah currency, as of December 31, 2025 and 2024. Total cash includes cash in ATMs (Automatic Teller Machines) amounting to Rp310,750,000 and Rp417,950,000.

5. GIRO PADA BANK INDONESIA / *5. CURRENT ACCOUNTS WITH BANK INDONESIA*

Giro pada Bank Indonesia seluruhnya dalam mata uang Rupiah. Saldo pada tanggal 31 Desember 2025 dan 2024 masing-masing sebagai berikut:

Current accounts with Bank Indonesia are denominated in Rupiah. The balance as of December 31, 2025 and 2024 are as follows:

	2025	2024	
Rupiah	372.953.366.477	440.808.802.006	*Rupiah*

Giro Wajib Minimum (GWM) Bank sesuai dengan Peraturan Bank Indonesia dan Peraturan Anggota Dewan Gubernur (PADG) diungkapkan pada Catatan 43a.

Minimum Statutory Reserves (GWM) Bank in accordance with Bank Indonesia (BI) Regulation Regulation of Members of The Board of Governors (PADG) are disclosed in Note 43a.

6. GIRO PADA BANK LAIN / *6. CURRENT ACCOUNTS WITH OTHER BANKS*

Tidak terdapat giro pada bank lain pada pihak berelasi.

There was no current accounts with other banks with related party.

a. Berdasarkan nama bank / *a. By counterparty bank*

	2025	2024	
PT Bank Mandiri (Persero) Tbk	101.071.124	115.096.939	*PT Bank Mandiri (Persero) Tbk*
PT Bank JTrust Indonesia Tbk	71.551.910	108.420.644	*PT Bank JTrust Indonesia Tbk*
PT Bank Negara Indonesia (Persero) Tbk	54.496.390	100.342.044	*PT Bank Negara Indonesia (Persero) Tbk*
PT Bank Maybank Indonesia Tbk	31.559.112	82.259.810	*PT Bank Maybank Indonesia Tbk*
PT Bank Central Asia Tbk	14.203.660	18.460.000	*PT Bank Central Asia Tbk*
PT Bank KEB Hana Indonesia	18.047.500	-	*PT Bank KEB Hana Indonesia*
PT Bank Danamon Indonesia Tbk	6.298.472	2.236.261	*PT Bank Danamon Indonesia Tbk*
Jumlah	**297.228.168**	**426.815.698**	***Total***

b. Berdasarkan kolektibilitas sesuai Peraturan OJK / *b. By Financial Service Authority Rule collectibility*

Kolektibilitas giro pada bank lain sesuai Peraturan OJK diungkapkan pada Catatan 43b.

Collectibility current accounts with other banks in accordance with Financial Service Authority Rule are disclosed in Note 43b.

c. Tingkat suku bunga rata-rata per tahun / *c. Average interest rate per annum*

	2025	2024	
Rupiah	0,46%	0,72%	*Rupiah*

d. Perubahan penyisihan kerugian penurunan nilai / *d. Movements in the allowance for impairment losses*

Pada tanggal 31 Desember 2025 dan 2024, giro pada bank lain tidak mengalami kerugian penurunan nilai. Manajemen berkeyakinan bahwa tidak ada penyisihan kerugian penurunan nilai yang perlu diakui.

As of December 31, 2025 and 2024, current accounts with other banks are not impaired. Management believes that there was no allowance for impairment losses to be recognised.

e. Informasi lain / *e. Other information*

Tidak terdapat giro pada bank lain yang dibatasi penggunaannya.

There is no current accounts with other banks that are restricted in use.

7. PENEMPATAN PADA BANK INDONESIA DAN BANK LAIN / *PLACEMENTS WITH BANK INDONESIA AND OTHER BANKS*

Tidak terdapat penempatan pada bank lain pada pihak berelasi. / *There was no placements with other banks with related party.*

a. Berdasarkan jenis dan nama bank / *By type and counterparty bank*

	2025	2024	
Deposit facility			***Deposit facility***
Bank Indonesia	340.850.000.000	100.000.000.000	*Bank Indonesia*
Dikurangi diskonto yang belum diamortisasi	(35.497.813)	(14.579.081)	*Less unamortised discount*
	340.814.502.187	**99.985.420.919**	
Deposito berjangka			***Time deposits***
PT Bank KB Indonesia Tbk	300.000.000.000	-	*PT Bank KB Indonesia Tbk*
	300.000.000.000	**-**	
Call money			***Call money***
PT Bank Raya Indonesia Tbk	-	75.000.000.000	*PT Bank Raya Indonesia Tbk*
PT Bank CIMB Niaga Tbk	-	50.000.000.000	*PT Bank CIMB Niaga Tbk*
PT Bank KB Bukopin Syariah	-	50.000.000.000	*PT Bank KB Bukopin Syariah*
PT Bank OCBS NISP Tbk	-	40.000.000.000	*PT Bank OCBS NISP Tbk*
PT Bank Negara Indonesia (Persero) Tbk	-	25.000.000.000	*PT Bank Negara Indonesia (Persero) Tbk*
PT Bank Danamon Indonesia Tbk	-	25.000.000.000	*PT Bank Danamon Indonesia Tbk*
	-	**265.000.000.000**	
Jumlah	**640.814.502.187**	**364.985.420.919**	***Total***

b. Berdasarkan jangka waktu / *By maturity*

	2025	2024	
Kurang dari 1 bulan	340.850.000.000	365.000.000.000	*Less than 1 month*
Lebih dari 6 - 12 bulan	300.000.000.000	-	*More than 6 - 12 months*
Dikurangi diskonto yang belum diamortisasi	(35.497.813)	(14.579.081)	*Less unamortised discount*
Jumlah	**640.814.502.187**	**364.985.420.919**	***Total***

c. Berdasarkan sisa umur jatuh tempo / *By remaining period to maturity*

	2025	2024	
Kurang dari 1 bulan	340.850.000.000	365.000.000.000	*Less than 1 month*
Lebih dari 6 - 12 bulan	300.000.000.000	-	*More than 6 - 12 months*
Dikurangi diskonto yang belum diamortisasi	(35.497.813)	(14.579.081)	*Less unamortised discount*
Jumlah	**640.814.502.187**	**364.985.420.919**	***Total***

d. Berdasarkan kolektibilitas sesuai Peraturan OJK / *By Financial Service Authority Rule collectibility*

Kolektibilitas penempatan pada Bank Indonesia dan bank lain sesuai Peraturan OJK diungkapkan pada Catatan 43c.

Collectibility placements with Bank Indonesia and other banks in accordance with Financial Service Authority Rule are disclosed in Note 43c.

e. Tingkat suku bunga rata-rata per tahun / *Average interest rate per annum*

	2025	2024	
Deposit facility	4,52%	5,34%	*Deposit facility*
Term deposits	4,63%	5,96%	*Term deposits*
Deposito berjangka	5,79%	7,40%	*Time deposits*
Call money	5,47%	6,26%	*Call money*

f. Perubahan penyisihan kerugian penurunan nilai / *Movements in the allowance for impairment losses*

Pada tanggal 31 Desember 2025 dan 2024, penempatan pada Bank Indonesia dan bank lain tidak mengalami kerugian penurunan nilai. Manajemen berkeyakinan bahwa tidak ada penyisihan kerugian penurunan nilai yang perlu diakui.

As of December 31, 2025 and 2024, for placements with Bank Indonesia and other banks are not impaired. Management believes that there was no allowance for impairment losses to be recognised.

7. PENEMPATAN PADA BANK INDONESIA DAN BANK LAIN (lanjutan)

g. Informasi lain

Pada tanggal 31 Desember 2025 dan 2024, tidak terdapat penempatan pada Bank Indonesia dan bank lain yang digunakan sebagai jaminan. Manajemen yakin bahwa seluruh dana yang ditempatkan akan diterima kembali.

7. PLACEMENTS WITH BANK INDONESIA AND OTHER BANKS (continued)

g. Other information

As of December 31, 2025 and 2024, there were no placements with Bank Indonesia and other banks pledged as cash collateral. Management believes that all funds are placed to be reaccepted.

8. EFEK-EFEK YANG DIBELI DENGAN JANJI DIJUAL KEMBALI

Tidak terdapat efek-efek yang dibeli dengan janji dijual kembali dengan pihak berelasi.
Efek-efek yang dibeli dengan janji dijual kembali pada tanggal 31 Desember 2025 dan 2024 terdiri dari:

8. MARKETABLE SECURITIES PURCHASED UNDER RESALE AGREEMENT

There were no marketable securities purchased under resale agreement with related parties.
Marketable securities purchased under resale agreement as of December 31, 2025 and 2024 are as follows:

2025

Pihak penjual/ *Counterparties*	Jenis efek-efek/ *Type of marketable securities*	Tanggal dimulai/ *Starting date*	Tanggal jual kembali/ *Resale date*	Tingkat suku bunga/ *Interest rate*	Nilai beli/ *Purchase amount*	Piutang bunga/ *Interest receivables*	Nilai bersih/ *Net amount*
Bank Indonesia	VR0070	31 Des. 2025/ *Dec. 31, 2025*	7 Jan. 2026/ *Jan. 7, 2026*	4,75%	21.744.603.296	2.869.080	21.747.472.376

2024

Pihak penjual/ *Counterparties*	Jenis efek-efek/ *Type of marketable securities*	Tanggal dimulai/ *Starting date*	Tanggal jual kembali/ *Resale date*	Tingkat suku bunga/ *Interest rate*	Nilai beli/ *Purchase amount*	Piutang bunga/ *Interest receivables*	Nilai bersih/ *Net amount*
Bank Indonesia	VR0034	31 Des. 2024/ *Dec. 31, 2024*	7 Jan. 2025/ *Jan. 7, 2025*	6,00%	123.609.762.500	20.601.627	123.630.364.127

Kolektibilitas efek-efek yang dibeli dengan janji dijual kembali sesuai Peraturan OJK diungkapkan pada Catatan 43d.

Collectibility of marketable securities purchased under resale agreement in accordance with Financial Service Authority Rule are disclosed in Note 43d.

Pada tanggal 31 Desember 2025 dan 2024, efek-efek yang dibeli dengan janji dijual kembali tidak mengalami kerugian penurunan nilai. Manajemen berkeyakinan bahwa tidak ada penyisihan kerugian penurunan nilai yang perlu diakui.

As of December 31, 2025 and 2024, marketable securities purchased under resale agreement are not impaired. Management believes that there was no allowance for impairment losses to be recognised.

9. EFEK-EFEK / *MARKETABLE SECURITIES*

Tidak terdapat efek-efek pada pihak berelasi. / *There was no marketable securities with related party.*

a. Berdasarkan jenis / *By type*

	2025	2024	
Biaya perolehan diamortisasi:			***Amortised cost:***
Surat Utang Negara	954.692.000.000	881.000.000.000	*Government Bonds*
Sukuk Ritel Negara	386.000.000.000	386.000.000.000	*State Retail Sukuk*
Obligasi korporasi	100.000.000.000	-	*Corporate Bonds*
Sekuritas Rupiah Bank Indonesia	-	85.000.000.000	*Bank Indonesia Rupiah Securities*
Ditambah premium yang belum diamortisasi	25.477.141.517	21.967.756.772	*Add unamortised premium*
Jumlah biaya perolehan diamortisasi	**1.466.169.141.517**	**1.373.967.756.772**	***Total amortised cost***
Diukur pada nilai wajar melalui penghasilan komprehensif lain (FVOCI):			***Fair value through other comprehensive income (FVOCI):***
Surat Utang Negara	100.000.000.000	-	*Government Bonds*
Sekuritas Rupiah Bank Indonesia	-	137.014.000.000	*Bank Indonesia Rupiah Securities*
Ditambah premium (diskonto) yang belum diamortisasi	4.812.652.682	(5.525.175.755)	*Add unamortised premium (discount)*
Laba (rugi) yang belum direalisasi	3.508.385.242	(174.957.773)	*Unrealised gain (loss)*
Jumlah FVOCI	**108.321.037.924**	**131.313.866.472**	***Total FVOCI***
Dikurangi cadangan kerugian kerugian penurunan nilai	(30.000.000)	-	*Less allowance for impairment losses*
Jumlah - bersih	**1.574.460.179.441**	**1.505.281.623.244**	***Total - net***

b. Berdasarkan jangka waktu / *By maturity*

	2025	2024	
Kurang dari 3 bulan		-	*Less than 3 months*
Lebih dari 3 - 6 bulan	-	137.014.000.000	*More than 3 - 6 months*
Lebih dari 6 - 12 bulan	-	85.000.000.000	*More than 6 - 12 months*
Lebih dari 12 bulan	1.540.692.000.000	1.267.000.000.000	*More than 12 months*
Ditambah premium yang belum diamortisasi	30.289.794.199	16.442.581.017	*Add unamortised premium*
Laba (rugi) yang belum direalisasi	3.508.385.242	(174.957.773)	*Unrealised gain (loss)*
Jumlah	**1.574.490.179.441**	**1.505.281.623.244**	***Total***
Dikurangi cadangan kerugian kerugian penurunan nilai	(30.000.000)	-	*Less allowance for impairment losses*
Jumlah - bersih	**1.574.460.179.441**	**1.505.281.623.244**	***Total - net***

c. Berdasarkan sisa umur jatuh tempo / *By remaining period*

	2025	2024	
Kurang dari 3 bulan	21.000.000.000	-	*Less than 3 months*
Lebih dari 3 - 6 bulan	-	137.014.000.000	*More than 3 - 6 months*
Lebih dari 6 - 12 bulan	-	85.000.000.000	*More than 6 - 12 months*
Lebih dari 12 bulan	1.519.692.000.000	1.267.000.000.000	*More than 12 months*
Ditambah premium yang belum diamortisasi	30.289.794.199	16.442.581.017	*Add unamortised premium*
Laba (rugi) yang belum direalisasi	3.508.385.242	(174.957.773)	*Unrealised gain (loss)*
Jumlah	**1.574.490.179.441**	**1.505.281.623.244**	***Total***
Dikurangi cadangan kerugian kerugian penurunan nilai	(30.000.000)	-	*Less allowance for impairment losses*
Jumlah - bersih	**1.574.460.179.441**	**1.505.281.623.244**	***Total - net***

9. EFEK-EFEK (lanjutan)

d. Berdasarkan penerbit dan peringkat efek-efek

9. MARKETABLE SECURITIES (continued)

d. By issuers and rating of securities

	2025		2024		
	Peringkat/ *Rating*	**Nilai tercatat/ *Carrying value***	**Nilai tercatat/ *Carrying value***	**Peringkat/ *Rating***	
Pemerintah Republik Indonesia	-	1.440.692.000.000	1.267.000.000.000	-	*Government of the Republic of Indonesia*
PT Bank KB Indonesia Tbk	idAAA	100.000.000.000	-	-	*PT Bank KB Indonesia Tbk*
Bank Indonesia	-	-	222.014.000.000	-	*Bank Indonesia*
Ditambah premium yang belum diamortisasi		30.289.794.199	16.442.581.017		*Add unamortised premium*
Laba (rugi) yang belum direalisasi		3.508.385.242	(174.957.773)		*Unrealised gain (loss)*
Jumlah		**1.574.490.179.441**	**1.505.281.623.244**		***Total***
Dikurangi cadangan kerugian kerugian penurunan nilai		(30.000.000)	-		*Less allowance for impairment losses*
Jumlah - bersih		**1.574.460.179.441**	**1.505.281.623.244**		***Total - net***

e. Perubahan rugi yang belum direalisasi

Perubahan rugi yang belum direalisasi dari perubahan nilai wajar efek-efek yang diukur melalui penghasilan komprehensif lain pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut:

e. The movement of unrealized loss

The movement of unrealized loss from the change in fair value of marketable securities are measured through other comprehensive income as of December 31, 2025 and 2024 was as follows:

	2025	**2024**	
Saldo awal	(174.957.773)	-	*Beginning balance*
Penambahan rugi yang belum direalisasi selama tahun berjalan	3.683.343.015	(174.957.773)	*Addition of unrealised loss during the year*
Jumlah	**3.508.385.242**	**(174.957.773)**	***Total***
Pajak tangguhan	(771.844.753)	38.490.710	*impairment losses*
Jumlah - bersih	**2.736.540.489**	**(136.467.063)**	***Total - net***

f. Tingkat suku bunga rata-rata per tahun

f. Average interest rate per annum

	2025	**2024**	
Surat Utang Negara	6,98%	7,06%	*Government Bonds*
Sukuk Ritel Negara	7,18%	7,27%	*State Retail Sukuk*
Obligasi korporasi	6,80%	-	*Corporate Bonds*
Sekuritas Rupiah Bank Indonesia	7,42%	5,57%	*Bank Indonesia Rupiah Securities*

g. Berdasarkan kolektibilitas sesuai Peraturan OJK

Kolektibilitas efek-efek sesuai Peraturan OJK diungkapkan pada Catatan 43e.

g. By Financial Service Authority Rule collectibility

Collectibility marketable securities in accordance with Financial Service Authority Rule are disclosed in Note 43e.

h. Perubahan penyisihan kerugian penurunan nilai

Pada tanggal 31 Desember 2025 dan 2024, perubahan penyisihan kerugian penurunan nilai atas efek-efek adalah sebagai berikut:

h. Movements in the allowance for impairment losses

As of December 31, 2025 and 2024, the movement in the allowance fir impairment losses for marketable securities are as follows:

	2025	**2024**	
Saldo awal	-	-	*Beginning balance*
Penyisihan selama tahun berjalan	30.000.000	-	*Provision during the year*
Saldo akhir	**30.000.000**	**-**	*Ending balance*

10. PINJAMAN YANG DIBERIKAN / *10. LOANS*

a. Berdasarkan jenis / *a. By type*

	2025	2024	
Modal kerja	6.071.772.539.753	5.278.950.866.517	*Working capital*
Investasi	2.374.577.394.283	2.076.786.742.425	*Investment*
Konsumsi	989.048.326.045	930.622.818.270	*Consumer*
Sindikasi	1.282.378.995.823	1.000.713.362.261	*Syndicated*
Karyawan	17.033.075.420	13.079.999.999	*Employee*
Jumlah	10.734.810.331.324	9.300.153.789.472	*Total*
Penyisihan kerugian penurunan nilai	(239.409.685.306)	(207.640.091.189)	*Allowance for impairment losses*
Jumlah - bersih	**10.495.400.646.018**	**9.092.513.698.283**	***Total - net***

b. Berdasarkan pihak / *b. By party*

	2025	2024	
Pihak berelasi	330.185.260.264	173.988.591.177	*Related party*
Pihak ketiga	10.404.625.071.060	9.126.165.198.295	*Third party*
Jumlah	10.734.810.331.324	9.300.153.789.472	*Total*
Penyisihan kerugian penurunan nilai	(239.409.685.306)	(207.640.091.189)	*Allowance for impairment losses*
Jumlah - bersih	**10.495.400.646.018**	**9.092.513.698.283**	***Total - net***

c. Berdasarkan sektor ekonomi dan kolektibilitas / *c. By economic sector and collectibility*

Kolektibilitas pinjaman yang diberikan sesuai Peraturan OJK diungkapkan pada Catatan 43f.

Collectibility loans in accordance with Financial Service Authority Rule are disclosed in Note 43f.

d. Berdasarkan jangka waktu pinjaman / *d. By term of loans*

Jangka waktu pinjaman diklasifikasikan berdasarkan periode kredit sebagaimana yang tercantum dalam perjanjian kredit dan waktu yang tersisa sampai dengan saat jatuh temponya adalah sebagai berikut:

Classification of loans according to term of loan agreements and remaining periods from statements of financial position date to maturity dates are as follows:

Berdasarkan jangka waktu: / *By maturity:*

	2025	2024	
Kurang dari atau sama dengan 1 tahun	4.528.199.636.937	3.037.664.876.739	*1 year or less*
Lebih dari 1 tahun sampai 2 tahun	275.498.123.432	285.126.104.883	*More than 1 year to 2 years*
Lebih dari 2 tahun sampai 5 tahun	3.379.601.258.518	4.003.750.875.325	*More than 2 years to 5 years*
Lebih dari 5 tahun	2.551.511.312.437	1.973.611.932.525	*More than 5 years*
Jumlah	10.734.810.331.324	9.300.153.789.472	*Total*
Penyisihan kerugian penurunan nilai	(239.409.685.306)	(207.640.091.189)	*Allowance for impairment losses*
Jumlah - bersih	**10.495.400.646.018**	**9.092.513.698.283**	***Total - net***

Berdasarkan sisa umur jatuh tempo: / *By remaining period to maturity:*

	2025	2024	
Kurang dari atau sama dengan 1 tahun	5.109.593.180.819	3.691.340.521.829	*1 year or less*
Lebih dari 1 tahun sampai 2 tahun	1.264.963.263.004	834.462.313.135	*More than 1 year to 2 years*
Lebih dari 2 tahun sampai 5 tahun	2.752.254.306.663	3.155.666.942.634	*More than 2 years to 5 years*
Lebih dari 5 tahun	1.607.999.580.838	1.618.684.011.874	*More than 5 years*
Jumlah	10.734.810.331.324	9.300.153.789.472	*Total*
Penyisihan kerugian penurunan nilai	(239.409.685.306)	(207.640.091.189)	*Allowance for impairment losses*
Jumlah - bersih	**10.495.400.646.018**	**9.092.513.698.283**	***Total - net***

10. PINJAMAN YANG DIBERIKAN (lanjutan)

e. Berdasarkan *stage*

Perubahan jumlah pinjaman yang diberikan berdasarkan stage untuk tahun yang berakhir 31 Desember 2025 dan 2024 adalah sebagai berikut:

10. LOANS (continued)

e. By stage

The movement of loans based on stages for the year ended December 31, 2025 and 2024 was as follows:

	2025				
	***Stage* 1**	***Stage 2***	***Stage 3***	**Jumlah/*Total***	
Saldo awal	8.714.197.556.869	361.774.920.560	224.181.312.043	9.300.153.789.472	*Beginning balance*
Transfer ke kerugian kredit ekspektasian sepanjang umurnya (*Stage* 2)	(66.900.724.781)	66.922.366.950	(21.642.169)	-	*Transfer to lifetime expected credit losses (Stage 2)*
Transfer ke kredit yang mengalami penurunan nilai (*Stage* 3)	(88.698.042.549)	(33.025.686.995)	121.723.729.544	-	*Transfer to credit impaired (Stage 3)*
Transfer ke kerugian kredit ekspektasian 12 bulan (*Stage* 1)	43.544.756.772	(43.032.681.706)	(512.075.066)	-	*Transfer to 12 month expected credit losses (Stage 1)*
Perubahan bersih pada eksposur dan pengukuran kembali	1.668.912.537.693	(152.015.026.855)	80.260.072.712	1.597.157.583.550	*Net change in exposure and remeasurement*
Penghapusbukuan	-	-	(162.501.041.698)	(162.501.041.698)	*Write-offs*
Saldo akhir	**10.271.056.084.004**	**200.623.891.954**	**263.130.355.366**	**10.734.810.331.324**	***Ending balance***

	2024				
	***Stage* 1**	***Stage 2***	***Stage 3***	**Jumlah/*Total***	
Saldo awal	8.082.668.449.821	221.955.660.523	223.257.173.096	8.527.881.283.440	*Beginning balance*
Transfer ke kerugian kredit ekspektasian sepanjang umurnya (*Stage* 2)	(148.739.086.187)	(1.572.215.618)	150.311.301.805	-	*Transfer to lifetime expected credit losses (Stage 2)*
Transfer ke kredit yang mengalami penurunan nilai (*Stage* 3)	(215.555.166.609)	(3.509.812.622)	219.064.979.231	-	*Transfer to credit impaired (Stage 3)*
Transfer ke kerugian kredit ekspektasian 12 bulan (*Stage* 1)	166.511.566.129	(68.060.873.592)	(98.450.692.537)	-	*Transfer to 12 month expected credit losses (Stage 1)*
Perubahan bersih pada eksposur dan pengukuran kembali	829.311.793.715	212.962.161.869	6.540.557.589	1.048.814.513.173	*Net change in exposure and remeasurement*
Penghapusbukuan	-	-	(276.542.007.141)	(276.542.007.141)	*Write-offs*
Saldo akhir	**8.714.197.556.869**	**361.774.920.560**	**224.181.312.043**	**9.300.153.789.472**	***Ending balance***

f. Tingkat suku bunga rata-rata per tahun

Suku bunga rata-rata tertimbang untuk tahun yang berakhir pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut:

f. Average interest rate per annum

Weighted average interest rate for the years ended December 31, 2025 and 2024 are as follows:

	2025	**2024**	
Kredit yang diberikan	10,83%	10,30%	*Loans*

10. PINJAMAN YANG DIBERIKAN (lanjutan)

g. Perubahan penyisihan kerugian penurunan nilai

Perubahan cadangan kerugian penurunan nilai pinjaman yang diberikan untuk tahun yang berakhir 31 Desember 2025 dan 2024 adalah sebagai berikut:

10. LOANS (continued)

g. Movements in the allowance for impairment losses

The movement of allowance for impairment losses loans fot the year ended December 31, 2025 and 2024 was as follows:

	2025				
	Stage 1	***Stage 2***	***Stage 3***	**Jumlah/*Total***	
Saldo awal	74.914.802.634	38.844.945.727	93.880.342.828	207.640.091.189	*Beginning balance*
Transfer ke kerugian kredit ekspektasian sepanjang umurnya (*Stage* 2)	(12.894.289.787)	12.915.931.956	(21.642.169)	-	*Transfer to lifetime expected credit losses (Stage 2)*
Transfer ke kredit yang mengalami penurunan nilai (*Stage* 3)	(11.108.130.352)	(11.306.917.631)	22.415.047.983	-	*Transfer to credit impaired (Stage 3)*
Transfer ke kerugian kredit ekspektasian 12 bulan (*Stage* 1)	1.383.010.868	(870.935.802)	(512.075.066)	-	*Transfer to 12 month expected credit losses (Stage 1)*
Perubahan bersih pada eksposur dan pengukuran kembali	(6.619.314.539)	19.121.658.252	181.768.292.102	194.270.635.815	*Net change in exposure and remeasurement*
Penghapusbukuan	-	-	(162.501.041.698)	(162.501.041.698)	*Write-offs*
Saldo akhir	**45.676.078.824**	**58.704.682.502**	**135.028.923.980**	**239.409.685.306**	***Ending balance***

	2024				
	Stage 1	***Stage 2***	***Stage 3***	**Jumlah/*Total***	
Saldo awal	83.576.465.124	40.136.059.175	93.608.322.283	217.320.846.582	*Beginning balance*
Transfer ke kerugian kredit ekspektasian sepanjang umurnya (*Stage* 2)	(22.424.444.655)	(150.905.634)	22.575.350.289	-	*Transfer to lifetime expected credit losses (Stage 2)*
Transfer ke kredit yang mengalami penurunan nilai (*Stage* 3)	(38.447.210.704)	(2.611.919.485)	41.059.130.189	-	*Transfer to credit impaired (Stage 3)*
Transfer ke kerugian kredit ekspektasian 12 bulan (*Stage* 1)	1.127.378.872	(476.924.094)	(650.454.778)	-	*Transfer to 12 month expected credit losses (Stage 1)*
Perubahan bersih pada eksposur dan pengukuran kembali	51.082.613.997	1.948.635.765	213.830.001.986	266.861.251.748	*Net change in exposure and remeasurement*
Penghapusbukuan	-	-	(276.542.007.141)	(276.542.007.141)	*Write-offs*
Saldo akhir	**74.914.802.634**	**38.844.945.727**	**93.880.342.828**	**207.640.091.189**	***Ending balance***

Manajemen berpendapat bahwa jumlah penyisihan kerugian penurunan nilai yang dibentuk telah memadai untuk menutup kemungkinan terjadinya kerugian atas tidak tertagihnya kredit yang diberikan.

Management believes that the allowance for impairment losses is adequate to cover the possible losses of uncollectible loans.

h. Perubahan pinjaman yang dihapusbuku

Pada tanggal 31 Desember 2025 dan 2024, perubahan pinjaman yang dihapusbuku adalah sebagai berikut:

h. Movements in loans write-off

As of December 31, 2025 and 2024, the movements in loans write-off are as follows:

	2025	**2024**	
Saldo awal	669.538.063.194	407.271.228.342	*Beginning balance*
Penerimaan kembali pinjaman yang telah dihapusbuku	(16.643.155.249)	(14.275.172.289)	*Recoveries from write-off*
Penghapusbukuan pinjaman selama tahun berjalan	162.501.041.698	276.542.007.141	*Write-off during the year*
Saldo akhir	**815.395.949.643**	**669.538.063.194**	***Ending balance***

i. Agunan pinjaman

Pinjaman yang diberikan pada umumnya dijamin dengan agunan berupa tanah dan bangunan yang diikat dengan hak tanggungan atau surat kuasa untuk menjual, deposito berjangka atau jaminan lain yang dapat diterima oleh Bank.

i. Collateral loans

Loans are generally secured by collateral in the form of land and building under encumbrance or power of attorney to sell, time deposits or other collateral acceptable to the Bank.

10. PINJAMAN YANG DIBERIKAN (lanjutan)

j. Kredit sindikasi

Kredit sindikasi pada tanggal 31 Desember 2025 dan 2024 masing-masing sebesar Rp1.282.378.995.823 dan Rp1.000.713.362.261.

Partisipasi Bank sebagai anggota dalam kredit sindikasi tersebut masing-masing sebesar 11,83% dan 3,76% pada tanggal 31 Desember 2025 dan 2024.

k. Pinjaman karyawan

Pinjaman yang diberikan kepada karyawan Bank terdiri dari pinjaman yang ditujukan untuk pembelian kendaraan, rumah dan keperluan lainnya dan dilunasi melalui pemotongan gaji setiap bulan selama jangka waktu dan suku bunga berikut:

	2025	2024	
Jangka waktu	12-180 bulan/*months*	12-180 bulan/*months*	*Term of loans*
Suku bunga	1,00% - 6,00%	1,00% - 6,00%	*Interest rates*

l. Kredit kepada pihak berelasi

Kredit yang diberikan kepada pihak berelasi untuk tahun yang berakhir pada tanggal 31 Desember 2025 dan 2024 masing-masing sebesar Rp330.185.260.264 dan Rp173.988.591.177.

m. Kredit yang direstrukturisasi

Kredit yang direstrukturisasi pada tanggal 31 Desember 2025 dan 2024 masing-masing sebesar Rp410.686.546.596 dan Rp492.259.662.443.

Kolektibilitas kredit yang restrukturisasi untuk tahun yang berakhir pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut:

	2025	2024	
Lancar	92.689.821.086	142.088.247.497	*Current*
Dalam perhatian khusus	206.380.316.655	272.078.399.229	*Special mention*
Kurang lancar	36.127.869.589	7.405.722	*Sub-standard*
Diragukan	28.860.294	9.417.821.175	*Doubtful*
Macet	140.670.594.597	68.667.788.820	*Loss*
Jumlah	**475.897.462.221**	**492.259.662.443**	***Total***

	2025	2024	
Perpanjangan jangka waktu kredit	229.126.387.679	122.547.890.961	*Extension of loan maturity dates*
Perpanjangan jangka waktu, penurunan suku bunga kredit dan program restrukturisasi lain-lain *)	246.771.074.542	369.711.771.482	*Extension of loan maturity dates, reduction of interest rates and other restructuring programs* *)
Jumlah	**475.897.462.221**	**492.259.662.443**	***Total***

*) Program restrukturisasi lain-lain terutama terdiri dari perubahan fasilitas kredit.

n. Batas Maksimum Pemberian Kredit (BMPK)

Batas Maksimum Pemberian Kredit sesuai dengan Peraturan OJK diungkapkan pada Catatan 43f.

o. Rasio pinjaman bermasalah terhadap jumlah pinjaman yang diberikan

Rasio pinjaman bermasalah terhadap jumlah pinjaman yang diberikan sesuai dengan Peraturan OJK diungkapkan pada Catatan 43f.

10. LOANS (continued)

j. Syndicated loans

Syndicated loans as of December 31, 2025 and 2024 amounted to Rp1,282,378,995,823 and Rp1,000,713,362,261 , respectively.

The Bank participation in syndicated loans amounted to 11.83% and 3.76% as of December 31, 2025 and 2024, respectively.

k. Employee loans

The loans to the Bank's employees consist of loan which are intended for acquisitions of vehicles, houses and other personal purposes and are repayable through monthly payroll deduction within term and interest rates as follows:

l. Loans to related parties

The loans to related parties for the years ended December 31, 2025 and 2024 amounted Rp330,185,260,264 and Rp173,988,591,177, respectively.

m. Restructured loans

Restructured loans as of December 31, 2025 and 2024 amounted to Rp410,686,564,596 and Rp492,259,662,443, respectively.

Collectibility of the loans were restructured for the years ended December 31, 2025 and 2024 were as follows:

*) *Other restructuring scheme mainly includes change of loan facilities.*

n. Legal Lending Limit (LLL)

Legal Lending Limit in accordance with the OJK Regulation are disclosed in Note 43f.

o. The ratio of non performing loans to total loans

The ratio of non performing loansto total loansin accordance with the OJK Regulation are disclosed in Note 43f.

10. PINJAMAN YANG DIBERIKAN (lanjutan)

p. Informasi pokok lainnya sehubungan dengan pinjaman yang diberikan

Kredit modal kerja dan investasi diberikan kepada debitur untuk memenuhi kebutuhan modal kerja dan barang-barang modalnya. Kredit konsumsi terdiri dari kredit pemilikan rumah dan kredit kendaraan bermotor.

Informasi pokok lainnya sehubungan dengan pinjaman yang diberikan sesuai dengan Peraturan OJK diungkapkan pada Catatan 43f.

10. LOANS (continued)

p. Other information related to loans

Working capital and investment loans to customers for working capital requirements and capital goods. Consumer loans consist of mortgages and vehicle loans.

Other information related to loans in accordance with the OJK Regulation are disclosed in Note 43f.

11. ASET TETAP / *11. FIXED ASSETS*

	2025						
	1 Januari/ *January 1*	Penambahan/ *Additions*	Pengurangan/ *Deductions*	Reklasifikasi/ *Reclassification*	Penyesuaian/ *Adjustment*	31 Desember/ *December 31*	
Nilai perolehan							***Cost***
Tanah	79.684.400.000	-	-	-	-	79.684.400.000	*Lands*
Bangunan	35.506.666.442	45.500.000	-	103.570.836	-	35.655.737.278	*Buildings*
Inventaris kantor	19.124.363.939	537.342.640	1.071.349.263	575.337.940	-	19.165.695.256	*Office inventory*
Peralatan kantor	64.862.845.845	2.947.385.934	436.368.166	298.912.080	-	67.672.775.693	*Office equipment*
Kendaraan	3.937.409.879	92.414.000	69.392.606	-	-	3.960.431.273	*Vehicles*
Aset dalam penyelesaian	661.461.297	792.495.375	-	(977.820.856)	-	476.135.816	*Assets under construction*
Jumlah	**203.777.147.402**	**4.415.137.949**	**1.577.110.035**	**-**	**-**	**206.615.175.316**	***Total***
Akumulasi penyusutan							***Accumulated depreciation***
Bangunan	13.384.399.607	1.908.993.408	-	-	-	15.293.393.015	*Buildings*
Inventaris kantor	15.158.036.578	1.816.575.947	819.350.897	-	(14.970.829)	16.140.290.799	*Office inventory*
Peralatan kantor	53.785.433.672	6.306.962.988	354.497.954	-	(4.518.625.239)	55.219.273.467	*Office equipment*
Kendaraan	1.000.398.689	444.555.714	58.061.214	-	-	1.386.893.189	*Vehicles*
Jumlah	**83.328.268.546**	**10.477.088.057**	**1.231.910.065**	**-**	**(4.533.596.068)**	**88.039.850.470**	***Total***
Nilai buku	**120.448.878.856**					**118.575.324.846**	***Book value***

	2024					
	1 Januari/ *January 1*	Penambahan/ *Additions*	Pengurangan/ *Deductions*	Reklasifikasi/ *Reclassification*	31 Desember/ *December 31*	
Nilai perolehan						***Cost***
Tanah	79.684.400.000	-	-	-	79.684.400.000	*Lands*
Bangunan	35.203.562.654	-	-	303.103.788	35.506.666.442	*Buildings*
Inventaris kantor	18.351.788.938	983.211.495	621.572.369	410.935.875	19.124.363.939	*Office inventory*
Peralatan kantor	67.263.639.907	389.047.850	2.789.841.912	-	64.862.845.845	*Office equipment*
Kendaraan	1.454.534.559	523.575.000	704.699.680	2.664.000.000	3.937.409.879	*Vehicles*
Aset dalam penyelesaian	2.668.959.648	1.370.541.312	-	(3.378.039.663)	661.461.297	*Assets under construction*
Jumlah	**204.626.885.706**	**3.266.375.657**	**4.116.113.961**	**-**	**203.777.147.402**	***Total***
Akumulasi penyusutan						***Accumulated depreciation***
Bangunan	11.484.828.949	1.899.570.658	-	-	13.384.399.607	*Buildings*
Inventaris kantor	13.483.845.657	2.295.763.174	621.572.253	-	15.158.036.578	*Office inventory*
Peralatan kantor	47.848.706.826	8.726.568.623	2.789.841.777	-	53.785.433.672	*Office equipment*
Kendaraan	1.087.183.547	571.489.285	658.274.143	-	1.000.398.689	*Vehicles*
Jumlah	**73.904.564.979**	**13.493.391.740**	**4.069.688.173**	**-**	**83.328.268.546**	***Total***
Nilai buku	**130.722.320.727**				**120.448.878.856**	***Book value***

Rincian pengurangan aset tetap pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut:

The details of the deductions of fixed assets as of December 31, 2025 and 2024 are as follows:

	2025	2024	
Penjualan aset tetap			***Fixed assets disposal***
Harga jual	62.741.560	259.525.000	*Proceeds*
Nilai perolehan	1.505.024.341	4.014.281.448	*Cost*
Akumulasi penyusutan	1.175.857.882	3.967.855.679	*Accumulated depreciation*
Nilai buku	329.166.459	46.425.769	*Book value*
Laba penjualan aset tetap	**(266.424.899)**	**213.099.231**	***Gain on sale of fixed assets***
Penghapusan aset tetap			***Fixed assets write-off***
Nilai perolehan	72.085.694	101.832.513	*Cost*
Akumulasi penyusutan	56.052.183	101.832.494	*Accumulated depreciation*
Rugi penghapusan aset tetap	**16.033.511**	**19**	***Loss on fixed assets write-off***

11. ASET TETAP (lanjutan) / *11. FIXED ASSETS (continued)*

Rincian aset tetap dalam penyelesaian pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut:

The details of fixed assets in progress as of December 31, 2025 and 2024 are as follows:

Periode	Persentase penyelesaian/ *Percentage of completion*	Akumulasi biaya/ *Accumulated cost*	Estimasi penyelesaian/ *Estimated completion*	*Period*
31 Desember 2025				***December 31, 2025***
Pekerjaan Lift	87%	389.679.026	Februari/*February* 2026	*Elevator Work*
Edgecore Switch	30%	86.456.790	Maret/*March* 2026	*Edgecore Switch*
31 Desember 2024				***December 31, 2024***
Renovasi Ruang Meeting Sulawesi Lantai 1	95%	98.392.294	Januari/*January* 2025	*Meeting Room Renovation 1st Floor*
Pengadaan & Pemasangan Karpet Tile Firestrom	95%	150.329.520	Januari/*January* 2025	*Firestrom Carpet Tile Supply & Installation*
Penggantian Alat System Pengolahan STP	30%	13.732.500	Januari/*January* 2025	*Replacement of STP Processing System Equipment*
Renovasi dan Relokasi OK Bank Pluit ke PIK	35%	399.006.983	Juni/*June* 2025	*Renovation and relocation OK Bank from Pluit to PIK*

Untuk pengadaan aset tetap setelah tanggal revaluasi menggunakan harga perolehan. Jumlah pengadaan untuk tahun yang berakhir pada 31 Desember 2025 dan 2024 setelah revaluasi masing-masing sebesar Rp4.415.137.949 dan Rp3.266.375.657.

For acquisitions of fixed assets after the date of revaluation the acquisition cost is used. Total additions for the years ended December 31, 2025 and 2024 after the revaluation amounting to Rp4,415,137,949 and Rp3,266,375,657, respectively.

Jumlah penyusutan aset tetap yang dibebankan pada laporan laba rugi dan penghasilan komprehensif lain masing-masing sebesar Rp10.477.088.057 dan Rp13.493.391.740 untuk tahun yang berakhir pada 31 Desember 2025 dan 2024.

The amount of depreciation of fixed assets charged to the statements of profit or loss and other comprehensive income amounting to Rp10,477,088,057 and Rp13,493,391,840 for the years ended December 31, 2025 and 2024, respectively.

Aset tetap, kecuali tanah, diasuransikan terhadap kebakaran, gempa bumi, banjir dan risiko lainnya kepada PT Great Eastern General Insurance Indonesia, PT Zurich Asuransi Indonesia dan PT Asuransi Buana Independent, yang bukan merupakan pihak berelasi dengan Bank, dengan jumlah pertanggungan pada tanggal 31 Desember 2025 dan 2024 adalah sebesar 72.775.299.016 dan Rp106.559.268.856. Manajemen berpendapat bahwa nilai pertanggungan tersebut telah memadai untuk menutup kemungkinan kerugian.

Fixed assets, except land, are insured against fire, earthquake, flood and other risk by PT Great Eastern General Insurance Indonesia, PT Zurich Asuransi Indonesia, and PT Asuransi Buana Independen, which is not a related party to the Bank, with a total coverage of Rp72,775,299,016 and Rp106,559,268,856 as of December 31, 2025 and 2024, respectively. Management believes that the insurance coverage is adequate to cover possible losses.

Nilai tercatat aset tetap jika menggunakan metode biaya perolehan pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut:

The carrying value of the fixed assets when using the cost model as of December 31, 2025 and 2024 were as follows:

	2025	**2024**	
Tanah	3.427.000.000	3.427.000.000	*Land*
Bangunan	12.190.322.731	12.041.251.895	*Buildings*
Inventaris kantor	14.649.554.862	14.608.223.545	*Office inventory*
Peralatan kantor	62.825.697.193	60.015.767.345	*Office equipment*
Kendaraan	3.609.117.672	3.586.096.278	*Vehicles*
Jumlah	**96.701.692.458**	**93.678.339.063**	***Total***

Jumlah nilai tercatat bruto dari setiap aset tetap yang telah disusutkan penuh dan masih digunakan sebelum revaluasi oleh Bank adalah sebagai berikut:

The gross carrying amounts of each fixed assets which are fully depreciated and are still used before revaluation by the Bank are as follows :

	2025	**2024**	
Inventaris kantor	8.042.864.871	8.084.137.671	*Office inventory*
Peralatan kantor	27.904.009.333	27.303.428.684	*Office equipment*
Jumlah	**35.946.874.204**	**35.387.566.355**	***Total***

12. ASET TAKBERWUJUD / *12. INTANGIBLE ASSETS*

	2025					
	1 Januari/ *January 1*	**Penambahan/ *Additions***	**Pengurangan/ *Deductions***	**Reklasifikasi/ *Reclassification***	**31 Desember/ *December 31***	
Nilai perolehan						***Cost***
Perangkat lunak	176.820.717.805	2.411.390.593	63.294.580	2.857.850.600	182.026.664.418	*Software*
Aset dalam penyelesaian	30.269.700	10.853.770.332	-	(2.857.850.600)	8.026.189.432	*Assets under construction*
Jumlah	**176.850.987.505**	**13.265.160.925**	**63.294.580**	**-**	**190.052.853.850**	***Total***
Akumulasi amortisasi						***Accumulated amortization***
Perangkat lunak	160.990.991.938	6.653.087.538	63.294.571	-	167.580.784.905	*Software*
Jumlah	**160.990.991.938**	**6.653.087.538**	**63.294.571**	**-**	**167.580.784.905**	***Total***
Nilai buku	**15.859.995.567**				**22.472.068.945**	***Book value***

	2024					
	1 Januari/ *January 1*	**Penambahan/ *Additions***	**Pengurangan/ *Deductions***	**Reklasifikasi/ *Reclassification***	**31 Desember/ *December 31***	
Nilai perolehan						***Cost***
Perangkat lunak	174.741.276.805	744.810.000	-	1.334.631.000	176.820.717.805	*Software*
Aset dalam penyelesaian	671.096.100	771.504.600	77.700.000	(1.334.631.000)	30.269.700	*Assets under construction*
Jumlah	**175.412.372.905**	**1.516.314.600**	**77.700.000**	**-**	**176.850.987.505**	***Total***
Akumulasi amortisasi						***Accumulated amortization***
Perangkat lunak	150.587.144.624	10.403.847.314	-	-	160.990.991.938	*Software*
Jumlah	**150.587.144.624**	**10.403.847.314**	**-**	**-**	**160.990.991.938**	***Total***
Nilai buku	**24.825.228.281**				**15.859.995.567**	***Book value***

Rincian aset takberwujud dalam penyelesaian pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut:

The details of intangible assets in progress as of December 31, 2025 and 2024 are as follows:

Periode	**Persentase penyelesaian/ *Percentage of completion***	**Akumulasi biaya/ *Accumulated cost***	**Estimasi penyelesaian/ *Estimated completion***	***Period***
31 Desember 2025				***December 31, 2025***
Penerapan Mobile Banking Baru	70%	2.533.871.592	Januari/*January* 2026	*New Mobile Banking Implementation*
Pengadaan Mobile Banking System dan Mobile C&C Corporation	70%	5.392.317.840	Maret/*March* 2026	*Procurement Mobile Banking System with Mobile C&C Corporation*
Pengembangan Aplikasi KPMM *SBDK Apolo*	50%	100.000.000	Maret/*March* 2026	*Development Aplikasi KPMM SBDK Apolo*
31 Desember 2024				***December 31, 2024***
Enchancement GOAML penambahan *Rule LKTM* terkait judi *online*	50%	30.269.700	Maret*March* 2025	*GOAML enhancement addition of LKTM Rule related to online gambling*

Manajemen berpendapat tidak terdapat indikasi penurunan nilai atas aset takberwujud yang dimiliki oleh Bank.

Management believes that there is no indication of permanent impairment in the value of intangible assets of the Bank.

13. ASET HAK GUNA / *13. RIGHT OF USE ASSETS*

Berikut adalah rincian transaksi sewa Bank sampai dengan 31 Desember 2025 dan 2024.

Following are the details of the Bank's lease transactions as of December 31, 2025 and 2024.

	2025				
	Saldo awal/ *Beginning balance*	**Penambahan/ *Addition***	**Pengurangan/ *Deduction***	**Saldo akhir/ *Ending balance***	
Nilai perolehan					***Cost***
Bangunan	36.047.304.343	1.166.666.667	-	37.213.971.010	*Buildings*
Peralatan kantor	1.379.977.384	190.989.768	-	1.570.967.152	*Office equipment*
Kendaraan	10.172.806.898	3.143.715.573	1.908.966.553	11.407.555.918	*Vehicles*
Lainnya	6.348.119.066	-	-	6.348.119.066	*Others*
Jumlah	**53.948.207.691**	**4.501.372.008**	**1.908.966.553**	**56.540.613.146**	***Total***
Akumulasi penyusutan					***Accumulated depreciation***
Bangunan	20.001.633.428	7.682.911.605	-	27.684.545.033	*Buildings*
Peralatan kantor	1.160.325.751	247.962.157	-	1.408.287.908	*Office equipment*
Kendaraan	4.288.398.258	3.162.762.165	1.908.966.553	5.542.193.870	*Vehicles*
Lainnya	4.391.245.930	1.440.070.796	-	5.831.316.726	*Others*
Jumlah	**29.841.603.367**	**12.533.706.723**	**1.908.966.553**	**40.466.343.537**	***Total***
Nilai buku	**24.106.604.324**			**16.074.269.609**	***Book value***

	2024				
	Saldo awal/ *Beginning balance*	**Penambahan/ *Addition***	**Pengurangan/ *Deduction***	**Saldo akhir/ *Ending balance***	
Nilai perolehan					***Cost***
Bangunan	35.594.453.502	7.713.965.055	7.261.114.214	36.047.304.343	*Buildings*
Peralatan kantor	1.159.123.275	220.854.109	-	1.379.977.384	*Office equipment*
Kendaraan	9.826.860.134	4.476.707.566	4.130.760.802	10.172.806.898	*Vehicles*
Lainnya	7.592.043.017	3.040.922.805	4.284.846.756	6.348.119.066	*Others*
Jumlah	**54.172.479.928**	**15.452.449.535**	**15.676.721.772**	**53.948.207.691**	***Total***
Akumulasi penyusutan					***Accumulated depreciation***
Bangunan	19.254.209.349	8.008.538.293	7.261.114.214	20.001.633.428	*Buildings*
Peralatan kantor	901.761.915	258.563.836	-	1.160.325.751	*Office equipment*
Kendaraan	4.968.964.334	2.798.520.409	3.479.086.485	4.288.398.258	*Vehicles*
Lainnya	6.448.177.126	2.227.915.560	4.284.846.756	4.391.245.930	*Others*
Jumlah	**31.573.112.724**	**13.293.538.098**	**15.025.047.455**	**29.841.603.367**	***Total***
Nilai buku	**22.599.367.204**			**24.106.604.324**	***Book value***

Pada 31 Desember 2024, Bank melakukan hapus buku sewa dengan nilai buku sebesar Rp651.674.317 dan liabilitas sewa sebesar Rp714.828.932, sehingga terdapat pendapatan hapus buku sebesar Rp63.154.615.

Kontrak sewa mengandung opsi perpanjangan yang dapat diambil oleh Bank sebelum masa berakhirnya kontrak. Bank melakukan modifikasi perhitungan aset hak guna dan liabilitas sewa ketika kontrak dimodifikasi.

On December 31, 2024, Bank write off right of use asset with book value amounting Rp651,674,317 and a lease liability of Rp714,828,932, so there was a write-off income amounting Rp63,154,615.

The lease contract contains an extension option that can be taken by the Bank before the expiration of the contract. The Bank modified the calculation of right of use assets and lease liabilities when the contract was modified.

14. ASET LAIN-LAIN / *14. OTHER ASSETS*

	2025	2024	
Piutang bunga	82.722.056.972	69.887.991.240	*Interest receivables*
Agunan yang diambil alih	36.896.825.658	56.934.652.072	*Foreclosed assets*
Penyisihan kerugian penurunan nilai	(25.501.000.000)	(13.430.549.974)	*Allowance for impairment losses*
Agunan yang diambil alih - bersih	11.395.825.658	43.504.102.098	*Foreclosed assets - net*
Piutang bunga kredit restrukturisasi	15.178.891.906	24.200.432.055	*Interest receivables on restructured loans*
Biaya dibayar di muka	5.683.817.150	7.675.975.672	*Prepaid expenses*
Setoran jaminan	2.950.123.782	5.074.033.132	*Security deposits*
Uang muka	3.413.384.023	1.202.765.795	*Advances*
Persediaan barang cetakan	149.920.000	274.448.000	*Stationery and printed form*
Lain-lain	837.396.336	601.260.389	*Others*
Jumlah	**122.331.415.827**	**152.421.008.381**	***Total***

Agunan yang diambil alih

Agunan yang diambil alih yang diselesaikan selama tahun yang berakhir pada tanggal 31 Desember 2025 dan 2024 masing-masing sebesar Rp20.037.826.414 dan Rp18.683.296.128. Penyelesaian merupakan penebusan kembali oleh debitur dan hasil lelang. Manajemen berpendapat bahwa saldo agunan yang diambil alih merupakan nilai bersih yang dapat direalisasi. Nilai realisasi bersih atas agunan yang diambil alih lebih besar dari saldo pinjaman yang tidak tertagih. Laba atau rugi sehubungan dengan proses pengambilalihan agunan diakui sebagai pendapatan (beban) operasional lainnya.

Foreclosed assets

Foreclosed collaterals were completed during the year ended December 31, 2025 and 2024 were Rp20.037.826.414 and Rp18,683,296,128, respectively. Settlement is redemption by the debtor and auction results. Management believes that the balance of foreclosed collaterals is at their net realizable value. Net realizable value on foreclosed collaterals is greater than the outstanding loan balance which is not collectible. Profit or loss in connection with the takeover of collateral is recognized as other operating income (expense).

Mutasi agunan yang diambil alih:

Movement of foreclosed assets:

	2025	2024	
Saldo awal	56.934.652.072	75.617.948.200	*Beginning balance*
Pengurangan	(20.037.826.414)	(18.683.296.128)	*Disposals*
Saldo akhir	**36.896.825.658**	**56.934.652.072**	***Ending balance***

Perubahan penyisihan kerugian penurunan nilai agunan yang diambil alih:

Movement in the allowance for impairment losses of foreclosed assets:

	2025	2024	
Saldo awal	13.430.549.974	9.902.020.027	*Beginning balance*
Penyisihan tahun berjalan	18.637.717.529	11.231.022.144	*Provision during the year*
Penyelesaian selama tahun berjalan	(6.567.267.503)	(7.702.492.197)	*Settlement during the year*
Saldo akhir	**25.501.000.000**	**13.430.549.974**	***Ending balance***

Manajemen berpendapat bahwa jumlah penyisihan kerugian penurunan nilai yang dibentuk telah memadai untuk menutup kemungkinan terjadinya kerugian atas agunan yang diambil alih.

Management believes that the allowance for impairment losses is adequate to cover the possible losses of foreclosed assets.

Piutang bunga terdiri dari:

Interests receivable consisted of:

	2025	2024	
Pinjaman yang diberikan	52.348.910.282	43.316.692.627	*Loans*
Penempatan pada bank lain	49.315.068	68.763.891	*Placements with other banks*
Efek-efek	30.323.831.622	26.502.534.722	*Markertable securities*
Jumlah	**82.722.056.972**	**69.887.991.240**	***Total***

Rincian biaya dibayar dimuka terdiri dari biaya sewa dan biaya pemeliharaan gedung dan peralatan kantor.

Details of prepaid expenses consist of rent expenses and building and office furnitures maintenance expenses.

Lainnya terdiri dari premi asuransi dan sewa aplikasi.

Others related insurance premiums and rental of IT equipment.

15. LIABILITAS SEGERA / *15. LIABILITIES IMMEDIATELY PAYABLE*

	2025	2024	
Bunga masih harus dibayar	36.645.938.915	29.950.560.042	*Accrued interest expenses*
Penghasilan ditangguhkan kredit restrukturisasi	15.178.891.906	24.200.432.055	*Deferred income on restructured loans*
Lain-lain	894.082.919	798.382.246	*Others*
Jumlah	**52.718.913.740**	**54.949.374.343**	***Total***

Liabilitas segera lain-lain terdiri dari antara lain biaya notaris, BPJS dan titipan lainnya.

Liabilities due immediately represent accrued expenses of notary, social security ("BPJS") and others.

16. SIMPANAN DARI NASABAH / *16. DEPOSITS FROM CUSTOMERS*

Seluruh simpanan dari nasabah dalam mata uang Rupiah.

All of deposits from customer are denominated in Rupiah.

a. Berdasarkan jenis / *a. By type*

	2025	2024	
Pihak berelasi			***Related parties***
Tabungan	7.035.014.581	5.061.222.724	*Savings deposits*
Deposito berjangka	7.429.234.363	12.697.396.638	*Time deposits*
	14.464.248.944	17.758.619.362	
Pihak ketiga			***Third parties***
Giro	1.387.258.034.519	1.247.985.729.217	*Current accounts*
Tabungan	508.283.218.054	358.105.883.987	*Savings deposits*
Deposito berjangka	6.244.476.631.570	5.154.300.115.699	*Time deposits*
Deposito *on call*	20.000.000.000	40.000.000.000	*Deposits on call*
	8.160.017.884.143	6.800.391.728.903	
Jumlah	**8.174.482.133.087**	**6.818.150.348.265**	***Total***

b. Deposito berjangka berdasarkan jangka waktu / *b. Time deposits by term*

	2025	2024	
1 bulan	1.533.689.216.054	2.247.777.545.987	*1 month*
3 bulan	2.434.554.262.798	1.346.895.364.273	*3 months*
6 bulan	1.008.459.917.810	392.537.298.789	*6 months*
12 bulan	1.251.338.803.170	1.148.174.931.503	*12 months*
24 bulan	23.863.666.101	31.612.371.785	*24 months*
Jumlah	**6.251.905.865.933**	**5.166.997.512.337**	***Total***

c. Deposito berjangka berdasarkan sisa umur jatuh tempo / *c. Time deposits by remaining period to maturity*

	2025	2024	
Kurang dari atau sama dengan 1 bulan	2.224.589.262.318	2.673.870.825.361	*1 month or less*
Lebih dari 1 - 3 bulan	2.235.458.463.230	1.133.682.417.516	*More than 1 - 3 months*
Lebih dari 3 - 6 bulan	1.045.467.291.080	354.125.830.171	*More than 3 - 6 months*
Lebih dari 6 - 12 bulan	729.921.414.106	940.430.888.895	*More than 6 - 12 months*
Lebih dari 12 - 24 bulan	16.469.435.199	64.887.550.394	*More than 12 - 24 months*
Jumlah	**6.251.905.865.933**	**5.166.997.512.337**	***Total***

d. Tingkat suku bunga rata-rata per tahun / *d. Average interest rate per annum*

	2025	2024	
Giro	3,26%	3,02%	*Current accounts*
Tabungan	3,83%	3,15%	*Savings deposits*
Deposito berjangka	6,25%	6,22%	*Time deposits*

16. SIMPANAN DARI NASABAH (lanjutan) / *16. DEPOSITS FROM CUSTOMERS (continued)*

e. Informasi lain / ***e. Other information***

Simpanan yang diblokir dan dijadikan jaminan atas kredit yang diberikan pada tanggal 31 Desember 2025 dan 2024 adalah masing-masing sebesar Rp610.118.507.958 dan Rp523.647.480.596.

Jumlah persentase simpanan yang diblokir terhadap jumlah simpanan untuk tahun yang berakhir pada tanggal 31 Desember 2025 dan 2024 masing-masing 7,46% dan 7,68%.

Deposits blocked and pledged as loans collateral as of December 31, 2025 and 2024 were Rp610,118,507,958 and Rp523,647,480,596, respectively.

The percentage of deposits that are blocked on the amount of deposits for the years ended December 31, 2025 and 2024 were 7.46% and 7.68%, respectively.

17. SIMPANAN DARI BANK LAIN / *17. DEPOSITS FROM OTHER BANKS*

Seluruh simpanan dari bank lain dalam mata uang Rupiah.

All of deposits from other banks are denominated in Rupiah.

a. Berdasarkan jenis / ***a. By type***

	2025	2024	
Pihak ketiga			***Third parties***
Tabungan	12.969.026.262	12.069.908.516	*Savings deposits*
Giro	282.710.115.289	293.632.840.056	*Current accounts*
Deposito berjangka	508.210.000.000	419.910.000.000	*Time deposits*
Jumlah	**803.889.141.551**	**725.612.748.572**	***Total***

b. Deposito berjangka berdasarkan jangka waktu / ***b. Time deposits by term***

	2025	2024	
1 bulan	111.410.000.000	139.860.000.000	*1 month*
3 bulan	194.000.000.000	58.350.000.000	*3 months*
6 bulan	60.000.000.000	71.050.000.000	*6 months*
12 bulan	142.800.000.000	148.650.000.000	*12 months*
24 bulan	-	2.000.000.000	*24 months*
Jumlah	**508.210.000.000**	**419.910.000.000**	***Total***

c. Deposito berjangka berdasarkan sisa umur jatuh tempo / ***c. Time deposits by remaining period to maturity***

	2025	2024	
Kurang dari atau sama dengan 1 bulan	125.410.000.000	174.835.000.000	*1 month or less*
Lebih dari 1 - 3 bulan	193.650.000.000	22.075.000.000	*More than 1 - 3 months*
Lebih dari 3 - 6 bulan	138.900.000.000	92.900.000.000	*More than 3 - 6 months*
Lebih dari 6 - 12 bulan	50.250.000.000	125.100.000.000	*More than 6 - 12 months*
Lebih dari 12 - 24 bulan	-	5.000.000.000	*More than 12 - 24 months*
Jumlah	**508.210.000.000**	**419.910.000.000**	***Total***

d. Tingkat suku bunga rata-rata per tahun / ***d. Average interest rate per annum***

	2025	2024	
Tabungan	4,05%	4,43%	*Current accounts*
Giro	2,69%	2,94%	*Current accounts*
Deposito berjangka	5,97%	5,99%	*Time deposits*

e. Informasi lain / ***e. Other information***

Simpanan dari bank lain yang diblokir dan dijadikan jaminan atas kredit yang diberikan pada tanggal 31 Desember 2025 dan 2024 adalah masing-masing sebesar Rp61.150.000.000 dan Rp79.100.000.000 .

Jumlah persentase simpanan dari bank lain yang diblokir terhadap jumlah simpanan dari bank lain untuk tahun yang berakhir pada 31 Desember 2025 dan 2024 masing-masing 7,61% and 10,90%.

Deposits from other banks blocked and pledged as loans collateral as of December 31, 2025 and 2024 were Rp61,150,000,000 and Rp79,100,000,000, respectively.

The percentage of deposits from other banks that are blocked on the amount of deposits from other banks for the years ended December 31, 2025 and 2024 were 7.61% and 10.90%, respectively.

18. PINJAMAN YANG DITERIMA / *18. BORROWINGS*

	2025	2024	
PT Bank Central Asia Tbk	400.000.000.000	400.000.000.000	*PT Bank Central Asia Tbk*
PT Bank Permata Tbk	50.000.000.000	100.000.000.000	*PT Bank Permata Tbk*
PT Bank Danamon Indonesia Tbk	50.000.000.000	50.000.000.000	*PT Bank Danamon Indonesia Tbk*
Jumlah	**500.000.000.000**	**550.000.000.000**	***Total***

PT Bank Central Asia Tbk

Berdasarkan surat Ref. No.167/FIG/2023 tanggal 6 November 2023, PT Bank Central Asia Tbk menyetujui memberikan tambahan fasilitas kredit *Time Loan Revolving* 2 menjadi Rp400.000.000.000. Fasilitas kredit *Time Loan Revolving* 2 sebesar Rp200.000.000.000 harus diperpanjang sampai dengan jatuh tempo pinjaman dan batas penarikan tambahan fasilitas kredit harus digunakan dalam waktu 3 bulan setelah penandatanganan fasilitas pinjaman. Tingkat suku bunga sebesar JIBOR ditambah marjin 0,85%. Fasilitas kredit tersebut telah dicairkan pada tanggal 29 November 2023 dan akan jatuh tempo pada 29 November 2025.

PT Bank Central Asia Tbk

Based on letter Ref. No.167/FIG/2023 dated November 6, 2023, PT Bank Central Asia Tbk agreed to provide additional Time Loan Revolving 2 credit facility amounted to Rp400,000,000,000. Time Loan Revolving 2 credit facility amounting to Rp200,000,000,000 shall be extended until the maturity of the loan and the additional drawdown limit of the credit facility shall be utilised within 3 months after the signing of the loan facility. The interest rate is JIBOR plus a margin of 0.85%. The credit facility has been disbursed on November 29, 2023 and will mature on November 29, 2025.

Berdasarkan perubahan keempat atas Perjanjian Kredit Nomor: 172/Add-KCK/2025 tanggal 27 Mei 2025, PT Bank Central Asia Tbk memberikan fasilitas kredit Time Loan Revolving sebesar Rp400.000.000.000 yang menggantikan 2 fasilitas sebelumnya menjadi 1 fasilitas. Fasilitas kredit harus ditarik penuh dalam waktu 6 bulan setelah tanggal perjanjian.Tingkat suku bunga sebesar 7,2% per tahun.Fasilitas kredit tersebut telah dicairkan pada tanggal 27 Mei 2025 dan akan jatuh tempo pada 27 Mei 2027.

Based on the fourth amendment to Credit Agreement No. 172/Add-KCK/2025 dated May 27, 2025, PT Bank Central Asia Tbk granted a Time Loan Revolving credit facility amounting to Rp400,000,000,000, which replaced the two previous facilities into a single facility. The credit facility must be fully drawn within six months from the agreement date. The interest rate is 7.2% per annum. The credit facility was disbursed on May 27, 2025 and will mature on May 27, 2027.

Terdapat perubahan kelima atas Perjanjian Kredit Nomor: 475/Add-KCK/2025 tanggal 29 Desember 2025. Berdasarkan perjanjian tersebut, terdapat perubahan tingkat suku bunga sebelumnya 7,2% per tahun menjadi menggunakan Compounded Indonesia Overnight Index Average (IndONIA) 3 bulan dengan marjin sebesar 1,80% p.a.

There was a fifth amendment to Credit Agreement No. 475/Add-KCK/2025 dated December 29, 2025. Based on the amendment, the interest rate was changed from the previous fixed rate of 7.2% per annum to a floating rate based on the 3-month Compounded Indonesia Overnight Index Average (IndONIA) plus a margin of 1.80% per annum.

PT Bank Danamon Indonesia Tbk

Bank memperoleh fasilitas pinjaman dari PT Bank Danamon Indonesia Tbk berdasarkan perjanjian kredit No.141/PK/EB/0523 tanggal 8 Mei 2023, PT Bank Danamon Indonesia Tbk menyetujui untuk memberikan fasilitas kredit sebesar Rp50.000.000.000. Fasilitas kredit harus ditarik penuh dalam waktu 6 bulan setelah tanggal perjanjian. Fasilitas kredit terakhir dicairkan pada 30 Januari 2025 dan akan jatuh tempo pada 29 Januari 2027 dengan tingkat suku bunga sebesar JIBOR ditambah margin 0,85%.

PT Bank Danamon Indonesia Tbk

The Bank obtained a loan facility from PT Bank Danamon Indonesia Tbk based on credit agreement No.141/PK/EB/0523 dated May 8, 2023, PT Bank Danamon Indonesia Tbk agreed to provide a credit facility of Rp50,000,000,000. The credit facility must be fully drawn within six months from the agreement date. The last drawdown of the facility was made on January 30, 2025, and it will mature on January 29, 2027, bearing interest at JIBOR plus a margin of 0.85%.

PT Bank Permata Tbk

Bank memperoleh fasilitas pinjaman dari PT Bank Permata Tbk berdasarkan perubahan dan penyataan kembali perjanjian fasilitas pinjaman antarbank No.0001/PKS/FI/BANKS/WB/03/2024, PT Bank Permata Tbk menyetujui untuk memberikan fasilitas kredit dengan jumlah pokok tidak melebihi Rp100.000.000.000. Fasilitas kredit dapat ditarik dalam 3 (tiga) tahap selama jangka waktu ketersediaan penarikan dengan jumlah keseluruhan dari fasilitas kredit harus ditarik penuh. Tingkat suku bunga sebesar JIBOR ditambah marjin 1% per tahun. Fasilitas kredit telah dicairkan pada 28 Mei 2024 dan akan jatuh tempo tanggal 6 Maret 2026.

PT Bank Permata Tbk

Bank obtained a loan facility from PT Bank Permata Tbk based on the amendment and restatement of the interbank loan facility agreement No.0001/PKS/FI/BANKS/WB/03/2024, PT Bank Permata Tbk agreed to provide a credit facility with a principal amount not exceeding Rp100,000,000,000. The credit facility can be drawn in 3 (three) tranches during the withdrawal availability period with the total amount of the credit facility must be fully drawn. The interest rate is JIBOR plus a margin of 1% per annum. The credit facility has been disbursed on May 28, 2024 and will mature on March 6, 2026.

18. PINJAMAN YANG DITERIMA (lanjutan) / *18. BORROWINGS (continued)*

PT Bank Permata Tbk (lanjutan)

Bank memperoleh Pinjaman Antarbank dari PT Bank Permata Tbk berdasarkan perjanjian nomor: 0001/PKS/FI/BANKS/PB/01/2025 tanggal 20 Januari 2025, PT Bank Permata Tbk menyetujui untuk memberikan fasilitas kredit sebesar Rp50.000.000.000. Fasilitas kredit dapat ditarik dalam 3 (tiga) tahap selama jangka waktu ketersediaan penarikan dengan jumlah keseluruhan dari fasilitas kredit harus ditarik penuh dalam waktu 1 bulan setelah tanggal perjanjian. Tingkat suku bunga Jibor untuk 1 bulan ditambah marjin 0,85% per tahun. Fasilitas kredit telah dicairkan pada 24 Januari 2025 dan akan jatuh tempo tanggal 22 Januari 2027.

PT Bank Permata Tbk (continued)

The Bank obtained an Interbank Loan from PT Bank Permata Tbk based on Agreement No.0001/PKS/FI/BANKS/PB/01/2025 dated January 20, 2025. Under the agreement, PT Bank Permata Tbk agreed to provide a credit facility amounting to Rp50,000,000,000. The credit facility may be drawn in three (3) tranches during the availability period, with the total amount of the facility required to be fully drawn within one month from the agreement date. The facility bears interest at one-month JIBOR plus a margin of 0.85% per annum. The facility was disbursed on January 24, 2025 and will mature on January 22, 2027.

Ikhtisar perubahan saldo pinjaman yang diterima:

Summary of changes in loan balances received:

	2025	2024	
Saldo awal	550.000.000.000	550.000.000.000	*Beginning balance*
Pencairan	500.000.000.000	100.000.000.000	*Drawdown*
Pembayaran	(550.000.000.000)	(100.000.000.000)	*Payment*
Jumlah	**500.000.000.000**	**550.000.000.000**	***Total***

19. PERPAJAKAN / *19. TAXATION*

a. Utang pajak / *a. Taxes payable*

	2025	2024	
Pajak penghasilan pasal 29	20.030.537.791	24.599.132.268	*Income tax article 29*
Pajak penghasilan pasal 4 (2)	6.753.389.320	5.631.925.224	*Income tax article 4 (2)*
Pajak penghasilan pasal 21	2.061.489.650	3.013.801.062	*Income tax article 21*
Pajak penghasilan pasal 25	-	377.760.125	*Income tax article 25*
Pajak penghasilan pasal 25	8.754.375	-	*Income tax article 26*
Pajak penghasilan pasal 23	145.323.071	110.539.766	*Income tax article 23*
Pajak Pertambahan Nilai	37.576.896	38.987.393	*Value added tax*
Jumlah	**29.037.071.103**	**33.772.145.838**	***Total***

b. Beban pajak penghasilan / *b. Income tax expenses*

	2025	2024	
Kini	(56.144.347.160)	(36.350.152.740)	*Current*
Tangguhan	4.331.547.858	18.403.874.750	*Deferred*
Pajak sehubungan dengan Surat Ketetapan Pajak (SKP)	(2.162.783.700)	(203.257.138)	*Tax related to tax assessment letter (SKP)*
Jumlah	**(53.975.583.002)**	**(18.149.535.128)**	***Total***

Pemeriksaan terhadap kewajiban perpajakan untuk tahun pajak 2022

Bank menerima Surat Permintaan Penjelasan atas Data dan/atau Keterangan (SP2DK) No.S-233/P2DK/KKP.0708/2025 pada tanggal 24 Juni 2025 yang menetapkan bahwa Bank kurang bayar PPh Badan tahun 2022 akibat perhitungan CKPN fiskal sebesar Rp2.162.783.700 dan pengenaan Pajak Pertambahan Nilai (PPN) atas penjualan aset tetap Rp2.211.000.

Audit of tax obligations for the 2022 tax year

The Bank received a Request for Explanation of Data and/or Information (SP2DK) No.S-233/P2DK/KKP.0708/2025 on June 24, 2025, which stipulates that the Bank has underpaid its 2022 corporate income tax due to a fiscal CKPN calculation of Rp2,162,783,700 and the imposition of Value Added Tax (VAT) on the sale of fixed assets of Rp2,211,000.

19. PERPAJAKAN (lanjutan)

c. Pajak kini

Rekonsiliasi antara laba sebelum beban pajak seperti yang disajikan dalam laporan laba rugi dan penghasilan komprehensif lain dan taksiran penghasilan kena pajak untuk tahun yang berakhir pada 31 Desember 2025 dan 2024 adalah sebagai berikut:

19. TAXATION (continued)

c. Current tax

The reconciliation between income before tax expense, as shown in the statements of profit or loss and other comprehensive income and estimated taxable income for years ended December 31, 2025 and 2024 are as follows:

	2025	2024	
Laba sebelum pajak menurut laporan laba rugi	213.950.154.295	68.137.535.071	*Income before tax per statement of profit or loss*
Perbedaan temporer			***Temporary differences***
Penyisihan kerugian penurunan nilai aset keuangan:			*Allowance for impairment losses on financial assets:*
- Pinjaman yang diberikan	11.687.850.886	76.591.074.584	*Loans -*
- Transaksi rekening administrasi	(650.362.680)	601.556.787	*Transaction of administrative accounts -*
Penyusutan aset hak guna	(174.065.552)	(55.824.121)	*Depreciation of right of use assets*
Penyusutan aset tetap dan aset takberwujud	2.363.748.552	2.805.140.688	*Depreciation of fixed assets and intangible assets*
Penyisihan HRD	283.758.913	773.492.791	*HRD allowance*
Bonus karyawan	2.557.846.416	555.056.524	*Employee bonus*
Liabilitas imbalan pasca kerja	3.620.077.367	2.383.478.889	*Post-employment benefits liabilities*
Jumlah perbedaan temporer	19.688.853.902	83.653.976.142	*Total temporary differences*
Perbedaan tetap			***Permanent differences***
Beban yang tidak dapat dikurangkan untuk tujuan perpajakan:			*Non-deductible expenses:*
Penyisihan kerugian penurunan nilai agunan yang diambil alih	18.637.717.529	11.231.022.144	*Allowance for impairment losses on foreclosed assets*
Pendidikan dan pelatihan	1.046.508.852	-	*Education and training*
Pajak	503.596.046	500.000	*Taxes*
Tenaga ahli	479.300.886	1.654.674.683	*Professional services*
Kantor	466.139.000	424.608.163	*Office*
Kesehatan dan premi asuransi	50.000.000	-	*Health and insurance premiums*
Penyisihan kerugian penurunan nilai surat berharga	30.000.000	-	*Allowance for impairment losses on marketable securites*
Promosi	5.000.000	-	*Promotion*
Sewa	24.000	1.809.000	*Rental*
Pemeliharaan dan perbaikan	9.000	37.240	*Repair and maintenance*
Lain-lain	344.274.490	123.804.557	*Others*
Jumlah perbedaan tetap	21.562.569.803	13.436.455.787	*Total permanent differences*
Laba kena pajak	**255.201.578.000**	**165.227.967.000**	***Taxable income***
Beban pajak penghasilan	**56.144.347.160**	**36.350.152.740**	***Income tax expense***
Pajak dibayar di muka			***Prepaid tax***
Pajak penghasilan pasal 25	36.113.809.369	11.373.260.347	*Income tax article 25*
Kurang bayar pajak penghasilan	**20.030.537.791**	**24.976.892.393**	***Under payment income tax***

Perhitungan pajak penghasilan badan untuk tahun yang berakhir pada tanggal 31 Desember 2024 telah sesuai dengan Surat Pemberitahuan Tahunan yang dilaporkan ke kantor pajak.

The calculation of corporate income tax for the year ended December 31, 2024 is in accordance with the Annual Corporate Income Tax Return reported to the Tax Office.

Sesuai dengan peraturan perpajakan Indonesia, Bank menghitung, menetapkan dan membayar sendiri jumlah pajak yang terhutang *(self-assesment system).* Direktorat Jenderal Pajak dapat menghitung dan mengubah kewajiban pajak dalam batas waktu lima tahun sejak tanggal terutangnya pajak.

In compliance with Indonesian tax regulations, Bank determines and pays its tax obligations/payables based on self-assessment. Directorate General of Tax may assess or amend taxes within five years from the date the tax became due.

Pada tanggal 29 Oktober 2021, Pemerintah mengesahkan Undang-Undang (UU) No.7 Tahun 2021 tentang Harmonisasi Peraturan Perpajakan. Tarif pajak penghasilan wajib pajak badan dalam negeri dan bentuk usaha tetap sebesar 22% yang mulai berlaku pada tahun pajak 2022 dan seterusnya, serta pengurangan lebih lanjut tarif pajak sebesar 3% untuk wajib pajak dalam negeri yang memenuhi persyaratan tertentu.

On October 29, 2021, the Government ratified Law (UU) No.7 of 2021 concerning the Harmonization of Tax Regulations. The income tax rate for domestic corporate taxpayers and permanent establishments is 22% which will come into effect from the fiscal year 2022 onwards, and a further reduction of the tax rate by 3% for domestic taxpayers who meet certain requirements.

19. PERPAJAKAN (lanjutan)

d. Rekonsiliasi tarif pajak

Rekonsiliasi antara laba sebelum beban pajak seperti yang disajikan dalam laporan laba rugi dan penghasilan komprehensif lain dan taksiran penghasilan kena pajak untuk tahun yang berakhir pada 31 Desember 2025 dan 2024 adalah sebagai berikut:

19. TAXATION (continued)

d. Tax rate reconciliation

The reconciliation between income before tax expense, as shown in the statements of profit or loss and other comprehensive income and estimated taxable income for years ended December 31, 2025 and 2024 are as follows:

	2025	2024	
Laba sebelum pajak menurut laporan laba rugi	213.950.154.295	68.137.535.071	*Income before tax per statement of profit or loss*
Pajak dihitung pada tarif pajak tunggal	(47.069.033.945)	(14.990.257.716)	*Tax calculated at single rates*
Perbedaan tetap			***Permanent differences***
Beban yang tidak dapat dikurangkan untuk tujuan perpajakan:			*Non-deductible expenses:*
Penyisihan kerugian penurunan nilai agunan yang diambil alih	(4.100.297.857)	(2.470.824.872)	*Allowance for impairment losses on foreclosed assets*
Pendidikan dan pelatihan	(230.231.947)	-	*Education and training*
Pajak	(110.791.130)	(110.000)	*Taxes*
Tenaga ahli	(105.446.195)	(364.028.430)	*Professional services*
Kantor	(102.550.580)	(93.413.796)	*Office*
Kesehatan dan premi asuransi	(11.000.000)	-	*Health and insurance premiums*
Penyisihan kerugian penurunan nilai surat berharga	(6.600.000)	-	*Allowance for impairment losses on marketable securites*
Promosi	(1.100.000)	-	*Promotion*
Sewa	(5.280)	(397.980)	*Rental*
Pemeliharaan dan perbaikan	(1.980)	(8.193)	*Repair and maintenance*
Lain-lain	(75.740.388)	(27.237.003)	*Others*
Jumlah	(4.743.765.357)	(2.956.020.274)	*Total*
Beban pajak sehubungan dengan Surat Ketetapan Pajak (SKP)	(2.162.783.700)	(203.257.138)	*Tax expenses related to Tax Assesstment Letter (SKP)*
Jumlah beban pajak penghasilan	**(53.975.583.002)**	**(18.149.535.128)**	***Total income tax expenses***

19. PERPAJAKAN (lanjutan)

e. Aset pajak tangguhan

Pengaruh pajak tangguhan atas beda temporer yang signifikan antara pelaporan komersial dan perpajakan adalah sebagai berikut:

19. TAXATION (continued)

e. Deferred tax assets

The tax effects of significant temporary differences between commercial reporting and tax purposes are as follows:

	31 Desember/ *December 31*, 2024	Diakui pada laporan laba rugi/ *Recognised in statements of profit or loss*	Diakui pada penghasilan komprehensif lain/ *Recognised in other comprehensive income*	31 Desember/ *December 31,* 2025	
Penyisihan kerugian penurunan nilai					*Allowance for impairment losses*
- Pinjaman yang diberikan	192.134.022	2.571.327.195	-	2.763.461.217	*Loans -*
- Transaksi rekening administratif	270.460.649	(143.079.790)	-	127.380.859	*Transactions of administrative accounts -*
Penyusutan aset tetap dan aset takberwujud	(80.433.985)	520.024.681	-	439.590.696	*Depreciation of fixed assets and intangible assets*
Liabilitas imbalan pasca kerja	3.487.684.580	796.417.020	310.027.260	4.594.128.860	*Post-employment benefits liabilities*
Penyisihan HRD	1.514.840.241	62.426.961	-	1.577.267.202	*HRD allowance*
Bonus karyawan	1.266.112.435	562.726.212	-	1.828.838.647	*Employee bonus*
Penyusutan aset hak guna	197.869.785	(38.294.421)	-	159.575.364	*Depreciation of right of assets*
Keuntungan (kerugian) yang belum direalisasi atas efek yang diukur pada nilai wajar melalui penghasilan komprehensif lain	38.490.710	-	(810.335.463)	(771.844.753)	*Unrealised gain (loss) on marketable securities at fair value thorugh other comprehensive income*
Aset pajak tangguhan - bersih	**6.887.158.437**	**4.331.547.858**	**(500.308.203)**	**10.718.398.092**	***Deferred tax assets - net***

19. PERPAJAKAN (lanjutan)

e. Aset pajak tangguhan (lanjutan)

Pengaruh pajak tangguhan atas beda temporer yang signifikan antara pelaporan komersial dan perpajakan adalah sebagai berikut: (lanjutan)

19. TAXATION (continued)

e. Deferred tax assets (continued)

The tax effects of significant temporary differences between commercial reporting and tax purposes are as follows: (continued)

	31 Desember/ *December 31,* 2023	Diakui pada laporan laba rugi/ *Recognised in statements of profit or loss*	Diakui pada penghasilan komprehensif lain/ *Recognised in other comprehensive income*	31 Desember/ *December 31,* 2024	
Penyisihan kerugian penurunan nilai					*Allowance for impairment losses*
- Pinjaman yang diberikan	(16.657.902.386)	16.850.036.408	-	192.134.022	*Loans -*
- Transaksi rekening administratif	138.118.156	132.342.493	-	270.460.649	*Transactions of administrative accounts -*
Penyusutan aset tetap dan aset takberwujud	(697.564.936)	617.130.951	-	(80.433.985)	*Depreciation of fixed assets and intangible assets*
Liabilitas imbalan pasca kerja	3.342.654.370	524.365.355	(379.335.145)	3.487.684.580	*Post-employment benefits liabilities*
Penyisihan HRD	1.344.671.827	170.168.414	-	1.514.840.241	*HRD allowance*
Bonus karyawan	1.144.000.000	122.112.435	-	1.266.112.435	*Employee bonus*
Penyusutan aset hak guna	210.151.091	(12.281.306)	-	197.869.785	*Depreciation of right of assets*
Keuntungan (kerugian) yang belum direalisasi atas efek yang diukur pada nilai wajar melalui penghasilan komprehensif lain	-	-	38.490.710	38.490.710	*Unrealised gain (loss) on marketable securities at fair value through other comprehensive income*
Aset (liabilitas) pajak tangguhan - bersih	**(11.175.871.878)**	**18.403.874.750**	**(340.844.435)**	**6.887.158.437**	***Deferred tax assets (liabilities) - net***

Sesuai dengan ketentuan peralihan dalam Peraturan Menteri Keuangan Republik Indonesia Nomor 74 Tahun 2024, Bank telah melaksanakan perhitungan nilai tercatat cadangan piutang tak tertagih untuk awal tahun fiskal 2024 dan selisih sebesar Rp75.717.738.117 diakui sebagai pendapatan seluruhnya untuk tahun fiskal 2024. Terkait dengan hal tersebut, aset pajak tangguhan yang diakui Bank pada tahun fiskal 2024 sebesar Rp16.657.902.386.

Based on the transitional provisions in the Regulation of the Minister of Finance of the Republic of Indonesia Number 74 of 2024, Bank has calculated the carrying value of the allowance for doubtful accounts for the beginning of the fiscal year 2024, and the difference of Rp75,717,738,117 recognised as an income in full for the fiscal year 2024. In relation to the above, deferred tax assets recognised by the Bank in the fiscal year 2024 amounted to Rp16,657,902,386.

20. LIABILITAS IMBALAN PASCA KERJA / *20. POST-EMPLOYMENT BENEFITS LIABILITIES*

Liabilitas imbalan pasca kerja pada tanggal 31 Desember 2025 dan 2024 merupakan hasil perhitungan aktuaris independen dengan menggunakan metode *projected-unit-credit* sesuai dengan yang dipersyaratkan oleh PSAK 219 mengenai Imbalan Kerja.

Liabilities for post-employment benefits as of December 31, 2025 and 2024, is based on independent actuarial calculation using the projected-unit-credit as required by PSAK 219 regarding Employee Benefits.

Perhitungan liabilitas imbalan pasca kerja pada tanggal 31 Desember 2025 dan 2024 dilakukan oleh aktuaris independen Kantor Konsultan Aktuaria Steven & Mourits masing-masing berdasarkan laporan aktuaris tertanggal 26 Februari 2026 dan 13 Januari 2025.

The calculation of post-employment benefit liabilities as of December 31, 2025 and 2024 carried out by an independent actuary, Kantor Konsultan Aktuaria Steven & Mourits based on based actuarial report dated February 26, 2026 and January 13, 2025, respectively.

Rekonsiliasi atas perubahan aset program dan estimasian liabilitas imbalan kerja adalah sebagai berikut:

The reconciliation of the movements of plan assets and liabilities employee benefits estimation are as follows:

	2025	2024	
Nilai kini kewajiban	20.882.403.911	15.853.111.726	*Present value defined benefit obligation*
Nilai wajar aset program	-	-	*Fair value plan assets*
Status pendanaan	20.882.403.911	15.853.111.726	*Funding status*
Dampak pembatasan aset	-	-	*Effect of application of asset ceiling*
Tidak didanai	**20.882.403.911**	**15.853.111.726**	***Unfunded***

Rekonsiliasi perubahan saldo liabilitas imbalan pasca kerja untuk tahun yang berakhir 31 Desember 2025 dan 2024 adalah sebagai berikut:

Reconciliation of changes in the post-employment benefit liabilities for the years ended December 31, 2025 dan 2024, were as follows:

	2025	2024	
Saldo awal	15.853.111.726	15.193.883.496	*Beginning balance*
Beban jasa kini	3.774.586.149	3.353.973.682	*Current service cost*
Beban bunga	1.090.329.220	961.033.050	*Interest cost*
Pengakuan liabilitas masa kerja lalu	67.895.376	51.632.157	*Recognition of past services liabilities*
Pembayaran selama tahun berjalan	(1.312.733.378)	(1.983.160.000)	*Payments of benefits during the current year*
Laba pengukuran kembali:			*Gain of remeasurements:*
Perubahan asumsi pengalaman	171.776.285	(1.184.017.632)	*Changes in experience assumptions*
Perubahan asumsi keuangan	1.237.438.533	(540.233.027)	*Changes in financial assumptions*
Saldo akhir	**20.882.403.911**	**15.853.111.726**	***Ending balance***

Beban liabilitas imbalan pasca kerja yang diakui di dalam laporan laba rugi adalah sebagai berikut:

Post-employment benefit liabilities expenses recognized in statements of profit or loss are as follows:

	2025	2024	
Beban jasa kini	3.774.586.149	3.353.973.682	*Current service cost*
Beban bunga	1.090.329.220	961.033.050	*Interest cost*
Pengakuan liabilitas masa kerja lalu	67.895.376	51.632.157	*Recognition of past services liabilities*
Beban terminasi	1.359.379.101	1.156.669.517	*Termination cost*
Jumlah	**6.292.189.846**	**5.523.308.406**	***Total***

Pengukuran kembali kerugian di penghasilan komprehensif lain adalah sebagai berikut:

Remeasurement of loss in other comprehensive income is as follows:

	2025	2024	
Saldo awal	2.116.936.959	3.841.187.618	*Beginning balance*
Perubahan asumsi pengalaman	171.776.285	(1.184.017.632)	*Changes in experience assumptions*
Perubahan asumsi keuangan	1.237.438.533	(540.233.027)	*Changes in financial assumptions*
Saldo akhir	**3.526.151.777**	**2.116.936.959**	***Ending balance***

20. LIABILITAS IMBALAN PASCA KERJA (lanjutan) / *20. POST-EMPLOYMENT BENEFITS LIABILITIES (continued)*

Perhitungan aktuaria atas program pensiun dilakukan dengan menggunakan menggunakan metode *"Projected Unit Credit"* dan asumsi-asumsi sebagai berikut:

The actuarial valuation of defined benefits pensionwas carried out using the "Projected Unit Credit" method and using assumptions as follows:

	2025	2024	
Usia pensiun normal	55 tahun/*years*	55 tahun/*years*	*Normal retirement age*
Tingkat kenaikan gaji	4,00% per tahun/*per year*	4,00% per tahun/*per year*	*Salary increment rate*
Tingkat diskonto	6,50% per tahun/*per year*	7,10% per tahun/*per year*	*Discount rate*
Tingkat mortalita	TMI 4 (2019)	TMI 4 (2019)	*Mortality rate*
Tingkat kecacatan	10% dari tingkat mortalita/*10% from mortality rate*		*Disability rate*
Tingkat pengunduran diri	0,10% per tahun sampai usia 29 tahun menurun 0,01% usia 54 tahun/ *0.10% p.a. until age 29 years then decrease to 0.01% at age 54 years*		*Resignation rate*

Analisis sensitivitas / ***Sensitivity analysis***

Sensitivitas dari nilai kini liabilitas imbalan kerja terhadap perubahan asumsi aktuaria adalah sebagai berikut:

The sensitivity of the present value of employee benefit liabilities to changes in the actuarial assumptions is as follow:

	Perubahan asumsi/ *Change in assumptions*	Nilai kini kewajiban/ *Present value of obligation* 2025	2024	
Asumsi dasar				*Basic assumption*
Tingkat diskonto	+ 1%	19.270.018.222	14.609.366.395	*Discount rate*
	- 1%	22.711.803.917	17.265.716.350	
Tingkat kenaikan gaji	+ 1%	22.844.922.622	17.375.434.075	*Salary increase rate*
	- 1%	19.130.248.073	14.496.322.630	

Analisis profil jatuh tempo pembayaran program imbalan pasti adalah sebagai berikut:

Maturity profile analysis of payment defined benefit obligation are as follows:

	2025	2024	
≤ 1 tahun	2.608.826.934	960.978	*≤ 1 year*
1 - 2 tahun	1.852.349.875	2.168.595.823	*1 - 2 years*
3 - 5 tahun	2.501.091.025	3.036.249.997	*3 - 5 years*
6 - 10 tahun	14.197.496.940	9.804.810.946	*6 - 10 years*
> 10 tahun	49.424.774.652	39.004.297.122	*> 10 years*

21. LIABILITAS SEWA / *21. LEASE LIABILITIES*

	2025	2024	
Bangunan	1.417.220.760	2.516.928.275	*Buildings*
Kendaraan	6.355.693.004	6.285.705.254	*Vehicles*
Peralatan kantor	182.030.959	269.955.024	*Office equipment*
Lainnya	443.943.081	1.879.631.339	*Other*
Jumlah	**8.398.887.804**	**10.952.219.892**	***Total***

Berikut ini ringkasan komponen perubahan liabilitas yang timbul dari sewa:

The following summarizes the component of changes in the liabilities arising from leases:

	2025	2024	
Saldo awal	10.952.219.892	9.845.058.629	*Beginning balance*
Arus kas	(7.989.676.955)	(14.652.858.695)	*Cash flows*
Perubahan non kas - penambahan	5.436.344.867	15.760.019.958	*Non cash change - additions*
Saldo akhir	**8.398.887.804**	**10.952.219.892**	***Ending balance***

22. LIABILITAS LAIN-LAIN / *22. OTHER LIABILITIES*

	2025	2024	
Bonus karyawan	8.312.902.940	5.755.056.524	*Production service bonus*
Penyisihan HRD	7.473.591.866	6.893.373.875	*HRD allowance*
Beban *retail loan*	1.458.434.354	2.120.090.346	*Retail loan expenses*
Annual fee and report	726.612.630	750.000.000	*Annual fee and report*
Kerugian penurunan nilai atas transaksi rekening administratif	579.003.903	1.229.366.583	*Impairment losses on transactions of administrative accounts*
Komunikasi metro ethernet	510.000.000	506.584.728	*Metro ethernet communication*
Jaminan *safety deposit box*	187.850.000	165.100.000	*Collateral of safety deposit box*
Corporate card	125.000.000	270.000.000	*Corporate card*
Premi asuransi	-	68.339.422	*Insurance premium*
Lain-lain	11.415.427.888	7.762.238.806	*Others*
Jumlah	**30.788.823.581**	**25.520.150.284**	***Total***

Liabilitas lain-lain ("lain-lain") terdiri dari antara lain biaya listrik, telepon, internet, alih daya, *fixed report* pefindo, perizinan sertifikat laik fungsi, anti-virus dan lain-lain.

Other liabilities ("others") consist of, among others, electricity, telephone, internet, outsourcing, pefindo fixed report, license of functional certificate, anti-virus and others.

Pada tanggal 31 Desember 2025 dan 2024, perubahan penyisihan kerugian penurunan nilai atas transaksi rekening administratif adalah sebagai berikut:

As of December 31, 2025 and 2024, the movements of the allowance for impairment losses for transactions of administrative accounts are as follows:

	2025	2024	
Saldo awal	1.229.366.583	627.809.796	*Beginning balance*
Penyisihan (pemulihan) selama tahun berjalan	(650.362.680)	601.556.787	*Allowance (recovery) during the year*
Saldo akhir	**579.003.903**	**1.229.366.583**	***Ending balance***

23. MODAL SAHAM / *23. CAPITAL STOCK*

Pada tanggal 31 Desember 2025 dan 2024, susunan pemegang saham adalah sebagai berikut:

As of December 31, 2025 and 2024, the composition of the shareholders is as follows:

2025

Pemegang Saham/ *Shareholders*	Jumlah lembar saham/ *Number of shares*	Persentase kepemilikan/ *Percentage of ownership*	Jumlah modal disetor/ *Total paid-in capital*
Ok Next Co, Ltd.	15.288.673.243	90,51%	1.528.867.324.300
Masyarakat	1.603.717.942	9,49%	160.371.794.200
Jumlah/*Total*	**16.892.391.185**	**100,00%**	**1.689.239.118.500**

2024

Pemegang Saham/ *Shareholders*	Jumlah lembar saham/ *Number of shares*	Persentase kepemilikan/ *Percentage of ownership*	Jumlah modal disetor/ *Total paid-in capital*
Ok Next Co, Ltd.	15.288.673.243	89,73%	1.528.867.324.300
Masyarakat	1.603.717.942	9,41%	160.371.794.200
	16.892.391.185	99,15%	1.689.239.118.500
Saham treasuri/*Treasury stock*	145.401.089	0,85%	14.540.108.900
Jumlah/*Total*	**17.037.792.274**	**100,00%**	**1.703.779.227.400**

Berdasarkan akta No.2 tanggal 1 Oktober 2025 tentang "Pernyataan Keputusan Rapat Umum Pemegang Saham Luar Biasa" yang dibuat dihadapan notaris Agung Iriantoro, S.H., M.H., notaris Jakarta. Bank menyatakan bahwa komposisi kepemilikan saham perseroan adalah Ok Next Co, Ltd selaku pemegang saham 15.288.673.243 saham dan masyarakat pemegang saham 1.603.717.942 saham bernilai Rp100. Akta tersebut telah mendapat persetujuan dari Kementerian Hukum dan Hak Asasi Manusia dengan Surat Keputusan No.AHU-AH.01.03-0239856 tanggal 1 Oktober 2025.

Based on deed No.2 dated October 1, 2025 about "Extraordinary General Meeting of Shareholders" of notary Agung Iriantoro, S.H., M.H., a notary in Jakarta. Bank stated that the composition of the company's legal ownership is Ok Next Co, Ltd as shareholders of 15,288,673,243 shares and public shareholders of 1,603,717,942 shares worth Rp100. The deed has been approved by the Ministry of Law and Human Rights with Decree No.AHU-AH..01.03-0239856 dated October 1, 2025.

23. MODAL SAHAM (lanjutan)

Berdasarkan akta No.1 tanggal 4 Januari 2024 tentang "Penegasan komposisi kepemilikan modal" yang dibuat dihadapan notaris Agung Iriantoro, S.H., M.H, notaris Jakarta. Bank menyatakan bahwa komposisi kepemilikan saham perseroan adalah APRO Financial Co, Ltd berubah menjadi Ok Next Co, Ltd berdasarkan sertifikat notaris tanggal 31 Oktober 2023 selaku pemegang saham 15.288.673.243 saham dan masyarakat pemegang saham 1.749.119.031 saham bernilai Rp100. Akta tersebut telah mendapat persetujuan dari Kementerian Hukum dan Hak Asasi Manusia dengan Surat Keputusan No.AHU-AH.01.09-0005330 tanggal 5 Januari 2024.

23. CAPITAL STOCK (continued)

Based on deed No.1 dated January 4, 2024 about "Affirmation of capital ownership composition" of notary Agung Iriantoro, S.H., M.H, a notary in Jakarta. Bank stated that the composition of the company's legal ownership is APRO Financial Co, Ltd changed to Ok Next Co, Ltd based on the notarial certificate dated October 31, 2023 as shareholders of 15,288,673,243 shares and public shareholders of 1,749,119,031 shares worth Rp100. The deed has been approved by the Ministry of Law and Human Rights with Decree No.AHU-AH.01.09-0005330 dated January 5, 2024.

24. SAHAM TREASURI

Pada tanggal 1 Oktober 2025, Bank melakukan pengalihan saham tresuri dengan ditarik kembali dengan cara pengurangan modal saham sebanyak 145.401.089 lembar saham atau sebesar Rp55.201.439.696 yang terdiri dari modal saham sebesar Rp14.540.108.900 dan agio saham sebesar Rp40.661.330.796. Pengalihan saham tersebut telah disahkan berdasarkan akta notaris Agung Irianti, S.H., M.H, No.2 tanggal 1 Oktober 2025.

Pada tanggal 29 Juli 2019, Bank melakukan pembelian kembali (*buy back*) sebanyak 145.401.089 lembar saham atau sebesar Rp55.201.439.696 yang merupakan saham-saham minoritas yang dimiliki oleh Kevin Tirta Tanujaya sebanyak 50.000 lembar saham atau sebesar Rp19.529.250, Andy Tanujaya sebanyak 2.314.000 lembar saham atau sebesar Rp903.813.690, Hadi Widjaja Sidarta sebanyak 80.750.000 lembar saham atau sebesar Rp31.539.738.750, Herry Harsini Widjaja sebanyak 25.364.690 lembar saham atau sebesar Rp9.907.067.444 dan I Wayan Gatha sebanyak 36.922.399 lembar saham atau sebesar Rp12.831.290.562. Pembelian kembali (*buy back*) saham-saham minoritas telah disahkan berdasarkan akta notaris Dewi Kusumawati, S.H., No.3 tanggal 2 Agustus 2019.

24. TREASURY STOCKS

On October 1, 2025, the Bank transferred treasury shares by repurchasing 145,401,089 shares or Rp55,201,439,696, consisting of share capital of Rp14,540,108,900 and share premium of Rp40,661,330,796. The transfer of shares was approved based on the notarial deed of Agung Irianti, S.H., M.H, No. 2 dated October 1, 2025.

On July 29, 2019, the Bank bought back as many as 145,401,089 shares or Rp55,201,439,696 which were minority shares owned by Kevin Tirta Tanujaya as many as 50,000 shares or Rp19,529,250, Andy Tanujaya as many as 2,314,000 shares or as Rp903,813,690, Hadi Widjaja Sidarta as many as 80,750,000 shares or Rp31,539,738,750, Herry Harsini Widjaja as many as 25,364,690 shares or Rp9,907,067,444 and I Wayan Gatha as many as 36,922,399 shares or Rp12,831,290,562. Buy back of minority shares has been validated based on the notarial deed of Dewi Kusumawati, S.H., No.3 dated August 2, 2019.

25. TAMBAHAN MODAL DISETOR

25. ADDITIONAL PAID-IN CAPITAL

	2025	**2024**	
Agio saham dari dari Penawaran Umum Perdana	5.000.000.000	5.000.000.000	*Premium on share capital from Initial Public Offering*
Biaya emisi saham	(4.828.000.000)	(4.828.000.000)	*Share issuance cost*
Aset pengampunan pajak	300.000.000	300.000.000	*Tax amnesty assets*
Efek penggabungan usaha	667.012.872.104	667.012.872.104	*Merger effect*
Agio saham treasuri	-	40.661.330.796	*Premium on treasury stocks*
Agio saham dari Penawaran Umum Terbatas I	245.874.619.039	245.874.619.039	*Premium on share capital from Limited Public Offering I*
Agio saham dari Penawaran Umum Terbatas II	231.034.182.538	231.034.182.538	*Premium on share capital from Limited Public Offering II*
Biaya emisi saham	(1.074.412.141)	(1.074.412.141)	*Share issuance cost*
Agio saham dari Penawaran Umum Terbatas III	246.108.118.215	246.108.118.215	*Premium on share capital from Limited Public Offering III*
Biaya emisi saham	(1.080.241.086)	(1.080.241.086)	*Share issuance cost*
Agio saham dari Penawaran Umum Terbatas IV	205.646.501.410	205.646.501.410	*Premium on share capital from Limited Public Offering IV*
Biaya emisi saham	(1.169.086.330)	(1.169.086.330)	*Share issuance cost*
Jumlah	**1.592.824.553.749**	**1.633.485.884.545**	***Total***

Aset pengampunan pajak sebesar Rp300.000.000 diakui berdasarkan Surat Keterangan Pengampunan Pajak (SKPP) No.KET-1701/PP/WPJ.07/2016 tanggal 30 Desember 2016.

Tax amnesty assets amounting to Rp300,000,000 was recognized based on tax amnesty letter (SKPP) No.KET-1701/PP/WPJ.07/2016 dated December 30, 2016.

26. CADANGAN UMUM DAN WAJIB

Cadangan umum dan wajib pada awalnya dibentuk dalam rangka memenuhi ketentuan Pasal 61 ayat (1) Undang-undang No.1/1995 mengenai Perseroan Terbatas (kemudian diganti dengan Undang-undang Perseroan Terbatas No.40/2007 pasal 70), yang mengharuskan perusahaan Indonesia untuk membuat penyisihan cadangan umum dan wajib sebesar sekurang-kurangnya 20% dari jumlah modal yang ditempatkan dan disetor penuh. Undang-undang tersebut tidak mengatur jangka waktu untuk pembentukan penyisihan tersebut.

Berdasarkan Akta Pernyataan Keputusan Rapat Umum Pemegang Saham No.11 tanggal 22 Mei 2025, pemegang saham menyetujui penggunaan laba tahun buku 2024 sampai dengan 20% disisihkan sebagai cadangan atau sebesar Rp9.997.599.989.

Berdasarkan Akta Pernyataan Keputusan Rapat Umum Pemegang Saham No.10 tanggal 15 Mei 2024, pemegang saham menyetujui penggunaan laba tahun buku 2023 sampai dengan 20% disisihkan sebagai cadangan atau sebesar Rp5.730.356.571.

Saldo cadangan ditentukan penggunaannya pada tanggal 31 Desember 2025 dan 2024 adalah masing-masing sebesar Rp47.484.054.393 dan Rp37.486.454.404.

26. GENERAL AND LEGAL RESERVES

The general and legal reserves were originally provided in accordance with Indonesian Limited Liability Company Law No.1/1995 article 61 paragraph (1) (later superseded by Limited Liability Company Law No.40/2007 article 70), which requires Indonesian companies to set up a general and legal reserve amounting to at least 20% of the issued and paid-up share capital. This particular law does not regulate the period of time in relation to the provision of such reserves.

Based on the Deed of Decision of the General Meeting of Shareholders No.11 dated May 22, 2025, the shareholders approved the use of the 2024 financial year profit up to 20% set aside as reserves or amounted to Rp9.997.599.989.

Based on the Deed of Decision of the General Meeting of Shareholders No.10 dated May 15, 2024, the shareholders approved the use of the 2023 financial year profit up to 20% set aside as reserves or amounted to Rp5,730,356,571.

Appropriated reserves balance as of December 31, 2025 and 2024 amounted to Rp47,484,054,393 and Rp37,486,454,404, respectively.

27. SURPLUS REVALUASI / *27. REVALUATION SURPLUS*

	2025	2024	
Saldo awal	81.948.903.998	85.480.061.335	*Beginning balance*
Dipindahkan ke saldo laba	(1.233.780.784)	(3.531.157.337)	*Transferred to retained earnings*
Jumlah	**80.715.123.214**	**81.948.903.998**	***Total***

Surplus revaluasi dipindahkan ke saldo laba adalah sebesar perbedaan antara jumlah penyusutan berdasarkan nilai revaluasian aset dan jumlah penyusutan berdasarkan biaya perolehan awal.

The revaluation surplus transferred to retained earnings is the difference between the amount of depreciation based on the revalued value of the asset and the amount of depreciation based on initial cost.

28. PENDAPATAN BUNGA / *28. INTEREST INCOME*

	2025	2024	
Kredit yang diberikan	1.050.782.513.216	898.234.879.362	*Loans*
Efek-efek	114.102.725.813	98.247.279.809	*Marketable securities*
Penempatan pada Bank Indonesia dan bank lain	38.720.593.024	37.007.487.804	*Placements with Bank Indonesia and other banks*
Giro pada Bank Indonesia dan bank lain	3.141.112.918	3.839.316.443	*Current accounts with Bank Indonesia and other banks*
Jumlah	**1.206.746.944.971**	**1.037.328.963.418**	***Total***

Jumlah pendapatan bunga kepada pihak berelasi untuk tahun yang berakhir pada 31 Desember 2025 dan 2024 masing-masing sebesar Rp43.228.649.475 dan Rp9.084.744.225.

Total interest income to related parties for the years ended December 31, 2025 and 2024 amounted to Rp43,228,649,475 and Rp9,084,744,225.

29. BEBAN BUNGA / *29. INTEREST EXPENSES*

	2025	2024	
Simpanan dari nasabah			*Deposits from customers*
Tabungan	15.202.309.883	11.882.719.105	*Savings deposits*
Giro	30.514.557.151	25.101.974.636	*Current accounts*
Deposito berjangka	367.338.742.078	303.846.315.100	*Time deposits*
Simpanan dari bank lain			*Deposits from other banks*
Tabungan	519.288.832	645.893.123	*Savings deposits*
Giro	10.095.139.086	8.602.447.244	*Current accounts*
Deposito berjangka	35.785.093.943	29.406.244.907	*Time deposits*
Interbank call money	1.430.294.444	192.340.278	*Interbank call money*
Pinjaman yang diterima	40.105.472.251	42.482.564.056	*Borrowings*
Premi penjaminan simpanan (Catatan 40)	16.879.622.032	13.749.139.701	*Premium of deposits guarantee (Note 40)*
Jumlah	**517.870.519.700**	**435.909.638.150**	***Total***

Jumlah beban bunga kepada pihak berelasi untuk tahun yang berakhir pada 31 Desember 2025 dan 2024 masing-masing sebesar Rp725.983.253 dan Rp1.864.922.627.

Total interest expense to related parties for the years ended December 31, 2025 and 2024 amounted to Rp725,983,253 and Rp1,864,922,627.

30. PENDAPATAN (BEBAN) OPERASIONAL LAINNYA / *30. OTHER OPERATING INCOME (EXPENSES)*

	2025	2024	
Pendapatan operasional lainnya			***Other operating income***
Hapus buku	16.643.155.249	14.275.172.289	*Write-off*
Penalti dan denda	5.987.977.997	7.538.919.436	*Penalty and sanction*
Pendapatan administrasi	1.918.721.144	1.148.772.718	*Administration income*
Provisi dan komisi kredit	1.027.243.304	3.976.018.086	*Fees and commissions related to loans*
Transaksi ATM dan *payment point*	677.039.205	690.230.580	*ATM transactions and payment point*
Transfer, inkaso dan kliring	207.168.000	184.743.700	*Transfers, cheques collection and clearing*
Safety deposit boxes	146.619.864	122.000.000	*Safety deposit boxes*
Komisi asuransi, notaris dan appraisal	61.934.678	123.965.186	*Insurance, notarial and appraisal commisions*
Provisi dan komisi selain dari kredit yang diberikan	6.475.676	8.744.946	*Fees and commissions not related to loans*
Lain-lain	5.269.932.367	227.742.299	*Others*
Jumlah	**31.946.267.484**	**28.296.309.240**	***Total***

Pendapatan operasional lainnya - lain-lain, terutama terdiri dari penyelesaian agunan yang diambil alih, penggantian buku tabungan/cek/bilyet giro.

Other operating income - others, mainly consisting of foreclosed assets settlement, replacement of passbooks/check/cheque.

31. BEBAN TENAGA KERJA / *31. PERSONNEL EXPENSES*

	2025	2024	
Gaji	100.829.193.424	90.894.791.940	*Salary*
Kesehatan dan premi asuransi	14.359.708.386	13.485.112.057	*Medical and insurance premium*
Kesejahteraan dan pensiun karyawan	11.175.139.412	9.795.957.815	*Employee welfare and retirement*
Imbalan pasca kerja (Catatan 19)	6.292.189.846	5.523.308.406	*Post employment benefits (Note 19)*
Pendidikan dan pelatihan	3.263.219.849	3.882.165.800	*Training and education*
Lain-lain	19.481.120.811	15.889.491.574	*Others*
Jumlah	**155.400.571.728**	**139.470.827.592**	***Total***

Perincian gaji dan tunjangan untuk Dewan Komisaris dan Direksi Bank untuk tahun yang berakhir 31 Desember 2025 dan 2024 adalah sebagai berikut:

Details of salaries and allowances for the Boards of Commissioners and Directors of the Bank for the years ended December 31, 2025 and 2024 are as follows:

	2025	2024	
Dewan Komisaris	1.428.000.000	1.586.104.839	*Board of Commisioners*
Dewan Direksi	12.315.955.942	11.175.935.350	*Board of Directors*
Jumlah	**13.743.955.942**	**12.762.040.189**	***Total***

32. BEBAN UMUM DAN ADMINISTRASI / *32. GENERAL AND ADMINISTRATIVE EXPENSES*

	2025	2024	
Kantor	30.806.548.796	30.893.723.831	*Office*
Pemeliharaan dan perbaikan	26.064.893.012	26.794.699.731	*Repair and maintenance*
Penyusutan aset hak guna (Catatan 13)	12.533.706.723	13.293.538.098	*Depreciation of right of use assets (Note 13)*
Penyusutan aset tetap (Catatan 11)	10.477.088.057	13.493.391.740	*Depreciation fixed assets (Note 11)*
Fee dan komisi	9.966.222.108	9.269.699.946	*Fees and commissions*
Promosi	9.931.287.560	11.504.541.535	*Promotion*
Fasilitas IT dan komunikasi	6.859.943.464	7.230.209.490	*IT and communication facilities*
Amortisasi aset takberwujud (Catatan 12)	6.653.087.538	10.403.847.314	*Amortization of intangible assets (Note 12)*
Tenaga ahli	5.131.844.942	8.123.928.370	*Professional services*
Sewa	4.316.122.900	3.079.792.250	*Rental*
Pajak	1.570.551.399	824.785.202	*Taxes*
Premi asuransi	398.791.216	320.771.264	*Insurance premium*
Penelitian dan pengembangan	88.193.000	337.639.324	*Research and developments*
Lain-lain	14.102.939.638	8.160.386.198	*Others*
Jumlah	**138.901.220.353**	**143.730.954.293**	***Total***

33. PENYISIHAN KERUGIAN PENURUNAN NILAI ATAS ASET KEUANGAN DAN NON-KEUANGAN / *33. PROVISION FOR IMPAIRMENT LOSSES ON FINANCIAL AND NON-FINANCIAL ASSETS*

	2025	2024	
Pinjaman yang diberikan (Catatan 10)	194.270.635.815	266.861.251.748	*Loans (Note 10)*
Agunan yang diambil alih (Catatan 14)	18.637.717.529	11.231.022.144	*Foreclosed assets (Note 14)*
Efek-efek (Catatan 9)	30.000.000	-	*Marketable securities (Note 9)*
Fasilitas kredit kepada nasabah yang belum digunakan (Catatan 22)	(650.362.680)	601.556.787	*Unused loans commitments granted to customer (Note 22)*
Jumlah	**212.287.990.664**	**278.693.830.679**	***Total***

34. PENDAPATAN (BEBAN) NON-OPERASIONAL / *34. NON-OPERATING INCOME (EXPENSE)*

	2025	2024	
Pendapatan non-operasional			***Non-operating income***
Laba penjualan aset tetap	33.342.317	213.099.231	*Gain from sale of fixed assets*
Laba hapus buku aset hak guna	-	63.154.615	*Gain from right of use write-off*
Lain-lain	18.333	91.875.601	*Others*
	33.360.650	368.129.447	
Beban non-operasional			***Non-operating expense***
Rugi penjualan aset tetap	299.767.216	-	*Loss from sale of fixed assets*
Rugi penghapusan aset tetap	16.033.511	19	*Loss on fixed assets write-off*
Denda-denda	300.000	50.600.000	*Fines*
Lain-lain	15.638	16.301	*Others*
	316.116.365	50.616.320	
Jumlah pendapatan (beban) non-operasional - bersih	**(282.755.715)**	**317.513.127**	***Total non-operating income (expenses) - net***

35. KOMITMEN DAN KONTINJENSI / *35. COMMITMENTS AND CONTINGENCIES*

	2025	2024	
KOMITMEN			***COMMITMENTS***
Liabilitas komitmen			***Commitment liabilities***
Fasilitas kredit kepada nasabah yang belum digunakan	(1.952.788.875.619)	(1.539.443.013.065)	*Unused loans commitments granted to customers*
JUMLAH KOMITMEN - BERSIH	**(1.952.788.875.619)**	**(1.539.443.013.065)**	***TOTAL COMMITMENTS - NET***
KONTINJENSI			***CONTINGENCIES***
Tagihan kontinjensi			***Contingent receivables***
Pendapatan bunga dalam penyelesaian	61.528.302.808	58.069.564.903	*Past due interest receivables*
Pendapatan bunga kredit restrukturisasi	17.368.896.616	19.741.769.195	*Interest receivables on restructure loans*
Kredit hapusbuku	815.395.949.643	669.538.063.194	*Loan write-off*
Jumlah tagihan kontinjensi	**894.293.149.067**	**747.349.397.292**	***Total contingent receivables***
JUMLAH KONTINJENSI - BERSIH	**894.293.149.067**	**747.349.397.292**	***TOTAL CONTINGENCIES - NET***

36. TRANSAKSI DENGAN PIHAK YANG BERELASI / *RELATED PARTY TRANSACTIONS*

Dalam kegiatan normal usaha, Bank melakukan transaksi dengan pihak berelasi karena hubungan kepemilikan dan/atau kepengurusan. Semua transaksi dengan pihak-pihak berelasi telah dilakukan dengan kebijakan dan syarat yang telah disepakati bersama.

In the normal course of business, Bank enters into certain transactions with parties which are related to the management and/or owned by the same ultimate shareholder. All transactions with related parties have met the agreed terms and conditions.

Berikut ini adalah pihak-pihak berelasi Bank, sifat hubungan dan sifat dari transaksi:

The related parties, nature of relationship and nature of transactions are described as follows:

Pihak berelasi/ *Related parties*	Sifat hubungan/ *Nature of relationship*	Sifat dari transaksi/ *Nature of transaction*
Dewan Komisaris, Direksi dan Pejabat Eksekutif/ *Board of Commisioner, Board of Directors, Executive Bank Officer*	Karyawan kunci/ *Key management personnel*	a. Kredit yang diberikan/*Loans* b. Simpanan/*Deposits* c. Beban bunga/*Interest expenses* d. Pendapatan bunga/*Interest income*
Ok Next Co, Ltd. (dahulu/*formerly* APRO Financial Co, Ltd.)	Pemegang saham pengendali/ *Ultimate shareholder*	a. Simpanan/*Deposits* b. Beban bunga/*Interest expenses*
PT Oke Asset Indonesia	Dimiliki oleh pemegang saham akhir yang sama/ *Owned by the ultimate shareholder*	a. Kredit yang diberikan/*Loans* b. Simpanan/*Deposits* c. Beban bunga/*Interest expenses* d. Pendapatan bunga/*Interest income*
PT Oke Investment Indonesia	Dimiliki oleh pemegang saham akhir yang sama/ *Owned by the ultimate shareholder*	a. Simpanan/*Deposits* b. Beban bunga/*Interest expenses*
PT PTOP Indonesia	Dimiliki oleh pemegang saham akhir yang sama/ *Owned by the ultimate shareholder*	a. Simpanan/*Deposits* b. Beban bunga/*Interest expenses*

Saldo dari pihak-pihak berelasi adalah sebagai berikut:

The outstanding balance with related parties are as follows:

	2025	2024	
Aset			***Asset***
Kredit yang diberikan			*Loans*
PT Oke Asset Indonesia	324.871.188.347	169.176.343.132	*PT Oke Asset Indonesia*
Lain-lain kurang dari Rp1.000.000.000	5.314.071.917	4.812.248.045	*Other less than Rp1,000,000,000*
Jumlah	**330.185.260.264**	**173.988.591.177**	***Total***
Persentase terhadap jumlah aset	2,46%	1,47%	*Percentage to total assets*
Liabilitas			***Liabilities***
Simpanan dari nasabah			*Deposits from customers*
Giro	-	-	*Current accounts*
Tabungan	7.035.014.581	5.061.222.724	*Savings deposits*
Deposito berjangka	7.429.234.363	12.697.396.638	*Time deposits*
Jumlah	**14.464.248.944**	**17.758.619.362**	***Total***
Persentase terhadap jumlah liabilitas	0,15%	0,22%	*Percentage to total liabilities*
Pendapatan bunga			***Interest income***
Pinjaman yang diberikan	43.228.649.475	9.084.744.225	*Loans*
Persentase terhadap jumlah pendapatan bunga	3,58%	0,88%	*Percentage to total interest income*
Beban bunga			***Interest expenses***
Simpanan dari nasabah	725.983.253	1.864.922.627	*Deposits from customers*
Persentase terhadap jumlah beban bunga	0,14%	0,43%	*Percentage to total interest expenses*

36. TRANSAKSI DENGAN PIHAK YANG BERELASI (lanjutan) / *36. RELATED PARTY TRANSACTIONS (continued)*

Saldo dari pihak-pihak berelasi adalah sebagai berikut: / *The outstanding balance with related parties are as follows:*

	2025	2024	
Beban tenaga kerja			***Personnel expenses***
Kompensasi kepada Dewan Komisaris, Direksi dan Pejabat Eksekutif:			*Compensation of Board of Commisioner, Board of Directors, Executive Bank Officer:*
Gaji dan imbalan kerja jangka pendek	42.262.755.021	41.831.165.881	*Salaries and short term employee benefits*
Imbalan pasca kerja	662.521.954	1.045.703.329	*Post employment benefits*
Jumlah	**42.925.276.975**	**42.876.869.210**	***Total***
Persentase terhadap jumlah beban tenaga kerja	27,62%	30,74%	*Percentage of total personnel expenses*

Transaksi dengan pihak-pihak berelasi dilakukan dengan kebijakan harga dan syarat normal, sebagaimana dilakukan dengan pihak yang tidak berelasi, kecuali pinjaman yang diberikan kepada karyawan Bank.

Related parties transactions are conducted at normal prices and terms of policy, as conducted by parties who are not related, except for loans granted to employees of the Bank.

37. INFORMASI SEGMEN

Bank melaporkan segmen wilayah geografis sebagai informasi segmen utama.

37. SEGMENT INFORMATION

The bank reported geographical segment as its primary segment information.

	2025						
	DKI Jakarta/ *DKI Jakarta*	**Jawa Tengah/ *Central Java***	**Jawa Timur/ *East Java***	**Bali/ *Bali***	**Jawa Barat/ *West Java***	**Jumlah/ *Total***	
Pendapatan bunga	1.070.110.570.815	3.529.651.904	26.176.950.432	36.030.029.427	70.899.742.393	1.206.746.944.971	*Interest income*
Beban bunga	(464.820.166.138)	(12.362.772.912)	(4.172.844.651)	(11.124.472.341)	(25.390.263.658)	(517.870.519.700)	*Interest expenses*
Pendapatan bunga - bersih	605.290.404.677	(8.833.121.008)	22.004.105.781	24.905.557.086	45.509.478.735	688.876.425.271	*Interest income - net*
Pendapatan operasional lainnya	28.564.556.898	79.942.979	98.773.131	123.352.329	3.079.642.147	31.946.267.484	*Other operating income*
Tenaga kerja	(146.567.131.052)	(1.673.411.887)	(1.711.701.975)	(2.743.822.211)	(2.704.504.603)	(155.400.571.728)	*Personnel*
Umum dan administrasi	(133.907.753.075)	(1.009.720.964)	(1.106.389.664)	(1.768.053.457)	(1.109.303.193)	(138.901.220.353)	*General and administrative*
Penyisihan kerugian penurunan nilai atas aset keuangan	(189.185.397.744)	(6.735.472.071)	375.730.745	(14.190.964.791)	(2.551.886.803)	(212.287.990.664)	*Allowance for impairment losses on financial and*
Laba (rugi) operasional	164.194.679.704	(18.171.782.951)	19.660.518.018	6.326.068.956	42.223.426.283	214.232.910.010	*Operating income (loss)*
Laba (rugi) bersih	179.121.309.832	7.874.273.325	(4.899.234.871)	3.584.818.179	(25.706.595.172)	159.974.571.293	*Net profit (loss)*
Jumlah aset	11.612.300.115.686	186.600.440.671	284.605.468.611	620.891.721.813	713.229.986.005	13.417.627.732.786	*Total asssets*
Jumlah liabilitas	7.839.539.308.104	194.474.713.997	279.706.233.740	618.953.728.103	687.523.390.833	9.620.197.374.777	*Total liabilities*

	2024						
	DKI Jakarta/ *DKI Jakarta*	**Jawa Tengah/ *Central Java***	**Jawa Timur/ *East Java***	**Bali/ *Bali***	**Jawa Barat/ *West Java***	**Jumlah/ *Total***	
Pendapatan bunga	888.252.317.703	22.589.160.020	56.083.867.935	56.926.187.161	13.477.430.599	1.037.328.963.418	*Interest income*
Beban bunga	(389.290.241.820)	(3.080.096.288)	(11.431.016.237)	(21.741.023.390)	(10.367.260.415)	(435.909.638.150)	*Interest expenses*
Pendapatan bunga - bersih	498.962.075.883	19.509.063.732	44.652.851.698	35.185.163.771	3.110.170.184	601.419.325.268	*Interest income - net*
Pendapatan operasional lainnya	22.925.522.406	146.710.345	892.912.136	4.295.195.821	35.968.532	28.296.309.240	*Other operating income*
Tenaga kerja	(130.648.519.759)	(1.607.038.910)	(2.682.624.452)	(2.593.182.103)	(1.939.462.368)	(139.470.827.592)	*Personnel*
Umum dan administrasi	(138.624.169.963)	(1.183.121.292)	(1.820.226.628)	(1.105.970.937)	(997.465.473)	(143.730.954.293)	*General and administrative*
Penyisihan kerugian penurunan nilai atas aset keuangan	(262.226.501.663)	(2.144.466.099)	233.094.385	(12.318.475.689)	(2.237.481.613)	(278.693.830.679)	*Allowance for impairment losses on financial and*
Laba (rugi) operasional	(9.611.593.096)	14.721.147.776	41.276.007.139	23.462.730.863	(2.028.270.738)	67.820.021.944	*Operating income (loss)*
Laba bersih	15.221.452.333	4.705.831.566	6.032.857.602	21.768.567.755	2.259.290.687	49.987.999.943	*Net profit*
Jumlah aset	10.071.602.198.028	322.328.292.938	508.948.673.863	759.072.087.149	208.540.813.664	11.870.492.065.642	*Total asssets*
Jumlah liabilitas	6.476.209.590.804	317.622.461.373	497.393.004.372	737.303.519.394	206.281.522.977	8.234.810.098.920	*Total liabilities*

38. NILAI WAJAR INSTRUMEN KEUANGAN / *38. FAIR VALUE OF FINANCIAL INSTRUMENTS*

Tabel dibawah ini menggambarkan nilai tercatat dan nilai wajar dari aset dan liabilitas keuangan pada tanggal 31 Desember 2025 dan 2024.

The following table represents the carrying value and fair value of financial assets and liabilities as of December 31, 2025 and 2024.

	2025		
	Nilai tercatat/ *Carrying value*	**Nilai wajar/ *Fair value***	
Aset keuangan			***Financial assets***
Kas	21.782.860.800	21.782.860.800	*Cash*
Giro pada Bank Indonesia	372.953.366.477	372.953.366.477	*Current accounts with Bank Indonesia*
Giro pada bank lain	297.228.168	297.228.168	*Current accounts with other banks*
Penempatan pada Bank Indonesia dan bank lain	640.814.502.187	640.814.502.187	*Placements with Bank Indonesia and other banks*
Efek-efek yang dibeli dengan janji dijual kembali	21.747.472.376	22.186.417.557	*Marketable securities purchased under resale agreement*
Efek-efek	1.574.490.179.441	1.651.287.996.586	*Marketable securities*
Kredit yang diberikan	10.495.400.646.018	10.495.400.646.018	*Loans*
	13.127.486.255.467	**13.204.723.017.793**	
Liabilitas keuangan			***Financial liabilities***
Liabilitas segera	52.718.913.740	52.718.913.740	*Liabilities immediately payable*
Simpanan dari nasabah	8.174.482.133.087	8.174.482.133.087	*Deposits from customers*
Simpanan dari bank lain	803.889.141.551	803.889.141.551	*Deposits from other banks*
Pinjaman yang diterima	500.000.000.000	500.000.000.000	*Borrowings*
	9.531.090.188.378	**9.531.090.188.378**	

	2024		
	Nilai tercatat/ *Carrying value*	**Nilai wajar/ *Fair value***	
Aset keuangan			***Financial assets***
Kas	23.121.695.800	23.121.695.800	*Cash*
Giro pada Bank Indonesia	440.808.802.006	440.808.802.006	*Current accounts with Bank Indonesia*
Giro pada bank lain	426.815.698	426.815.698	*Current accounts with other banks*
Penempatan pada Bank Indonesia dan bank lain	364.985.420.919	364.985.420.919	*Placements with Bank Indonesia and other banks*
Efek-efek yang dibeli dengan janji dijual kembali	123.630.364.127	124.971.250.000	*Marketable securities purchased under resale agreement*
Efek-efek	1.505.281.623.244	1.503.850.186.196	*Marketable securities*
Kredit yang diberikan	9.092.513.698.283	9.092.513.698.283	*Loans*
	11.550.768.420.077	**11.550.677.868.902**	
Liabilitas keuangan			***Financial liabilities***
Liabilitas segera	54.949.374.343	54.949.374.343	*Liabilities immediately payable*
Simpanan dari nasabah	6.818.150.348.265	6.818.150.348.265	*Deposits from customers*
Simpanan dari bank lain	725.612.748.572	725.612.748.572	*Deposits from other banks*
Pinjaman yang diterima	550.000.000.000	550.000.000.000	*Borrowings*
	8.148.712.471.180	**8.148.712.471.180**	

Bank menggunakan hirarki berikut untuk menentukan dan mengungkapkan nilai wajar dari instrumen keuangan:

The Bank adopts the following hierarchy for determining and disclosing the fair value of financial instruments:

(i) Tingkat 1: Harga dikutip (tidak disesuaikan) dari pasar yang aktif untuk aset atau liabilitas keuangan yang identik;

(i) Level 1: Quoted prices in active market for the same/identical financial asset or liability;

(ii) Tingkat 2: *Input* selain harga yang dikutip dari pasar yang disertakan pada Tingkat 1 yang dapat diobservasi untuk aset dan liabilitas keuangan, baik secara langsung (yaitu sebagai sebuah harga) atau secara tidak langsung (yaitu sebagai turunan dari harga);

(ii) Level 2: Inputs other than quoted market prices included in Level 1 that are observable for the financial asset or liability, either directly (as a price) or indirectly (derived from prices);

(iii) Tingkat 3: *Input* untuk aset atau liabilitas keuangan yang tidak didasarkan pada data pasar yang dapat diobservasi (informasi yang tidak dapat diobservasi).

(iii) Level 3: Inputs for the financial asset or liability that are not based on observable market data (unobservable information).

38. NILAI WAJAR INSTRUMEN KEUANGAN (lanjutan)

a. Giro pada Bank Indonesia, giro pada bank lain, penempatan pada Bank Indonesia dan bank lain, efek-efek yang dibeli dengan janji dijual kembali, efek-efek dan aset lain-lain.

Nilai tercatat dari giro dan penempatan dengan suku bunga mengambang adalah perkiraan yang layak atas nilai wajar.

Estimasi nilai wajar terhadap penempatan dengan suku bunga tetap, efek-efek yang dibeli dengan janji dijual kembali, efek-efek dan aset lain-lain ditetapkan berdasarkan diskonto arus kas dengan menggunakan suku bunga pasar uang yang berlaku untuk hutang dengan risiko kredit dan sisa jatuh tempo yang serupa. Karena sisa jatuh tempo di bawah 1 (satu) tahun sehingga nilai tercatat dari penempatan dengan suku bunga tetap, efek-efek yang dibeli dengan janji dijual kembali, efek-efek dan aset lain-lain adalah perkiraan yang layak atas nilai wajar.

b. Pinjaman yang diberikan

Pinjaman yang diberikan dinyatakan berdasarkan jumlah nilai tercatat setelah dikurangi oleh cadangan kerugian penurunan nilai.

Nilai tercatat dari pinjaman yang diberikan dengan suku bunga mengambang adalah perkiraan yang layak atas nilai wajar.

Estimasi nilai wajar dari pinjaman yang diberikan mencerminkan jumlah diskonto dari estimasi kini dari arus kas masa depan yang diharapkan akan diterima. Arus kas yang diharapkan didiskontokan pada tingkat suku bunga pasar terkini untuk menentukan nilai wajar.

c. Simpanan dari nasabah, simpanan dari bank lain, pinjaman yang diterima dan liabilitas lain-lain

Estimasi nilai wajar simpanan tanpa jatuh tempo, termasuk simpanan tanpa bunga adalah sebesar jumlah terutang ketika utang tersebut dibayarkan.

Estimasi nilai wajar terhadap simpanan dengan tingkat suku bunga tetap, pinjaman yang diterima dan liabilitas lain-lain yang tidak memiliki kuotasi di pasar aktif ditetapkan berdasarkan diskonto arus kas dengan menggunakan suku bunga hutang baru dengan sisa jatuh tempo yang serupa. Karena sisa jatuh tempo dibawah satu tahun sehingga nilai tercatat dari simpanan dengan suku bunga tetap, serta beban yang masih harus dibayar adalah perkiraan yang layak atas nilai wajar.

38. FAIR VALUE OF FINANCIAL INSTRUMENT (continued)

a. Current accounts with Bank Indonesia, current accounts with other banks, placements with Bank Indonesia and other banks, marketable securities purchased under resale agreement, marketable securities and other assets.

The carrying values of current account and placements with floating interest rate is a reasonable approximation of their fair values.

The estimated fair value of the placement with a fixed interest rate, marketable securities purchased under resale agreement, marketable securities and other assets is based on discounted cash flows using money market interest rate applicable to loans with similar credit risk and remaining maturity. Because the residual maturity is below 1 (one) year, the carrying amount of the placement with a fixed interest rate, marketable securities purchased under resale agreement, marketable securities and other assets is a reasonable approximation of their fair values.

b. Loans

Loans are stated at carrying amount after deducting the allowance for impairment losses.

The carrying value of loans with floating interest rates is a reasonable approximation of their fair values.

The estimated fair value of loans represents the discounted amount of estimated future cash flows expected to be received. The expected cash flows is discounted at current market rates to determine its fair value.

c. Deposits from customers, deposits from other banks, borrowings and other liabilities

The estimated fair value of deposits without maturity, including non-interest bearing deposits is equal to the outstanding amount when the debt is paid.

The estimated fair value of the deposits with fixed interest rates, borrowings and other liabilities that are not quoted in an active market is based on discounted cash flows using interest rates for new debts with similar remaining maturity. Because the residual maturity is below one year, the carrying amount of deposits with fixed interest rates, is reasonable approximation of fair value.

39. MANAJEMEN RISIKO

Penerapan manajemen risiko di Bank mengacu pada Peraturan Otoritas Jasa Keuangan (POJK) No.18/POJK.03/2016 tanggal 16 Maret 2016 tentang Penerapan Manajemen Risiko bagi Bank Umum. Bank telah menyusun buku Pedoman Penerapan Manajemen Risiko yang mencakup kebijakan dan prosedur mengenai:

1. Pengawasan aktif Dewan Komisaris dan Direksi;
2. Kecukupan kebijakan, prosedur dan penetapan limit;
3. Kecukupan proses identifikasi, pengukuran, pemantauan dan pengendalian risiko serta sistem informasi Manajemen Risiko; dan
4. Sistem pengendalian internal yang menyeluruh.

Bank senantiasa melakukan penyesuaian, perbaikan dan penyempurnaan terhadap pedoman penerapan manajemen risiko bila terdapat perubahan atas ketentuan yang berlaku.

Bank telah membentuk Komite Manajemen Risiko dan Satuan Kerja Manajemen Risiko yang bertugas menetapkan kebijakan termasuk strategi manajemen risiko dan perencanaan dalam keadaan darurat *(contingency plan)* untuk menghadapi risiko yang timbul, memperbaiki dan menyempurnakan penerapan manajemen risiko.

Dalam rangka meningkatkan efektifitas penerapan manajemen risiko maka telah dilakukan upaya peningkatan kemampuan dan pengetahuan petugas melalui seminar, sosialisasi dan mengikutsertakan dalam program sertifikasi. Bank telah memiliki serangkaian prosedur dan metodologi untuk digunakan dalam melakukan identifikasi, pengukuran, pemantauan dan pengendalian untuk 8 (delapan) jenis risiko yang melekat pada aktivitas fungsional bank. Secara berkala Bank melakukan evaluasi terhadap prosedur dan metodologi yang ada untuk lebih menyempurnakan praktek penerapan manajemen risiko.

Pengelolaan risiko sebagaimana diuraikan pada Catatan 39 adalah sesuai dengan definisi dari Regulator (tidak diaudit).

a. Risiko kredit

Risiko kredit adalah potensi terjadinya kerugian keuangan ketika nasabah atau *counterparty* gagal memenuhi kewajibannya pada saat jatuh tempo, dan timbul terutama dari giro pada Bank Indonesia, giro pada bank lain, penempatan pada Bank Indonesia dan bank lain, efek-efek yang dibeli dengan janji dijual kembali, efek-efek dan pinjaman yang diberikan. Tujuan dari manajemen risiko kredit adalah untuk mengendalikan dan mengelola eksposur risiko kredit dalam parameter yang dapat diterima, sekaligus memaksimalkan *return on risk*.

Risiko kredit terutama berasal dari pinjaman yang diberikan dan garansi.

39. RISK MANAGEMENT

Implementation of risk management in Bank accordance with the Financial Services Authority Regulation (POJK) No.18/POJK.03/2016 dated March 16, 2016 regarding Application of Risk Management for Commercial Banks. The Bank has prepared Risk Management Implementation Guidelines which include policies and procedures regarding:

1. *Active supervision by the Board of Commissioner and Board of Directors;*
2. *Adequacy of policies, procedures, and establishment of limits;*
3. *Adequacy of processes of identification, measurement, monitoring, and control of risks and the Risk Management information system; and*
4. *Comprehensive internal control system.*

The Bank makes adjustments, revisions and improvements to the guidelines for risk management when there are changes to the applicable regulations.

The Bank has established a Risk Management Committee and Risk Management Unit which is responsible for determining policies including risk management strategy and planning in an emergency (contingency plan) to deal with the resulting risks, improve and refine risk management.

In order to improve the effectiveness of risk management application they have made efforts to increase the ability and knowledge of officers through seminars, socialization and participation in the certification program. The Bank has a series of procedures and methodologies use in the identification, measurement, monitoring and control for 8 (eight) types of risks inherent in the functional activity of the bank. The Bank periodically evaluates existing procedures and methodologies to further enhance risk management practices.

The Bank's management as described in Note 39 is in accordance with the definition of the Regulator (unaudited).

a. Credit risk

Credit risk is the potential for financial loss when a customer or counterparty fails to meet its obligations at maturity, and arises principally from current account with Bank Indonesia, current account with other banks, placement with Bank Indonesia and other banks, marketable securities purchased under resale agreement, marketable secutities and loans. The purpose of the credit risk management is to control and manage the credit risk exposure within acceptable parameters, while maximizing the return on risk.

Credit risk comes primarily from loans and guarantees.

39. MANAJEMEN RISIKO (lanjutan)

a. Risiko kredit (lanjutan)

Pengelolaan risiko kredit dilaksanakan sejalan dengan kebijakan dan prosedur yang telah ada untuk memastikan beberapa hal berikut:

1. Analisa usaha setiap sektor kredit, kelengkapan dokumen dan pengikatan dalam kegiatan pemberian kredit.
2. Proses manajemen risiko kredit dari identifikasi risiko, analisa risiko, pengukuran risiko hingga monitoring risiko kredit dalam siklus proses pemberian kredit secara menyeluruh.
3. Mempercepat penyelesaian kredit bermasalah, menurunkan NPL bank dan meningkatkan hasil usaha.
4. Meningkatkan kemampuan kompetensi karyawan melalui training dan pendidikan di internal maupun eksternal.

Rasio kredit bermasalah/*non-performing loans (NPL)* Bank pada tanggal 31 Desember 2025 dan 2024 (Catatan 43e).

Rasio kualitas aset produktif merupakan rasio aset yang diklasifikasikan sebagai *non-performing* dibandingkan dengan jumlah aset produktif.

Eksposur risiko kredit tanpa memperhitungkan agunan dan pendukung kredit lainnya terhadap aset keuangan pada laporan posisi keuangan adalah sebagai berikut:

39. RISK MANAGEMENT (continued)

a. Credit risk (continued)

Credit risk management is implemented in line with the policies and procedures exist to ensure the following:

1. *Analysis of each business credit sector, documents and binding in lending activities.*
2. *Credit risk management process of risk identification, risk analysis, risk measurement by monitoring credit risk in the loan processing cycle as a whole.*
3. *Accelerate the completion of non-performing loans, lowering the bank NPLs and improve business results.*
4. *Improve the ability of the competence of employees through training and education both internal and external.*

Non-performing loans (NPL) ratio of the Bank as of December 31, 2025 and 2024 (Note 43e).

Earnings asset quality ratio is the ratio of assets classified as non-performing to total earnings assets.

Credit risk exposure without taking into account collateral and other credit support to the financial assets in the statements of financial position is as follows:

Keterangan	**Eksposur maksimum/ *Maximum exposure***		***Description***
	2025	**2024**	
Giro pada Bank Indonesia	372.953.366.477	440.808.802.006	*Current accounts with Bank Indonesia*
Giro pada bank lain	297.228.168	426.815.698	*Current accounts with other banks*
Penempatan pada Bank Indonesia dan bank lain	640.814.502.187	364.985.420.919	*Placements with Bank Indonesia and other banks*
Efek-efek yang dibeli dengan janji dijual kembali	21.747.472.376	123.630.364.127	*Marketable securities purchased under resale agreement*
Efek-efek	1.574.490.179.441	1.505.281.623.244	*Marketable securities*
Pinjaman yang diberikan	10.734.810.331.324	9.300.153.789.472	*Loans*
Jumlah - bruto	13.345.113.079.973	11.735.286.815.466	*Total - gross*
Penyisihan kerugian penurunan nilai	(239.439.685.306)	(207.640.091.189)	*Allowance for impairment losses*
Jumlah - bersih	**13.105.673.394.667**	**11.527.646.724.277**	***Total - net***

Eksposur risiko kredit terhadap komitmen dan kontinjensi tanpa memperhitungkan agunan atau pendukung kredit lainnya adalah sebagai berikut:

Credit risk exposure to the commitments contingencies without collateral held or other credit support is as follows:

Keterangan	**Eksposur maksimum/ *Maximum exposure***		***Description***
	2025	**2024**	
Fasilitas kredit kepada debitur yang belum digunakan	1.952.788.875.619	1.539.443.013.065	*Unused loans commitments granted to customers*
Jumlah	**1.952.788.875.619**	**1.539.443.013.065**	***Total***

39. MANAJEMEN RISIKO (lanjutan)

a. Risiko kredit (lanjutan)

(i) Sektor industri
Tabel dibawah berikut ini menggambarkan rincian eksposur kredit Bank pada nilai tercatat dan rincian eksposur kredit Bank terhadap komitmen dan kontijensi (tanpa memperhitungkan agunan atau pendukung kredit lainnya), yang dikategorikan berdasarkan sektor industri.

39. RISK MANAGEMENT (continued)

a. Credit risk (continued)

(i) Industry sector
The following table below illustrates the details of the Bank's credit exposure to the carrying value and the details of the Bank's credit exposure to commitments and contigencies (without taking into account collateral or other credit support), which are categorized by industry sector.

	2025				
	Pemerintah/ *Government*	**Bank Indonesia dan bank lain/ *Bank Indonesia and other banks***	**Korporasi dan perorangan/ *Corporate and individual***	**Jumlah/ *Total***	
Giro pada Bank Indonesia	-	372.953.366.477	-	372.953.366.477	*Current accounts with Bank Indonesia*
Giro pada bank lain	-	297.228.168	-	297.228.168	*Current accounts with other banks*
Penempatan pada Bank Indonesia dan bank lain	-	640.814.502.187	-	640.814.502.187	*Placements with Bank Indonesia and other banks*
Efek-efek yang dibeli dengan janji dijual kemb	21.747.472.376	-	-	21.747.472.376	*Marketable securities purchased under resale agreement*
Efek-efek	1.474.490.179.441	100.000.000.000	-	1.574.490.179.441	*Marketable securities*
Pinjaman yang diberikan	-	204.173.872.578	10.530.636.458.746	10.734.810.331.324	*Loans*
Jumlah - bruto	1.496.237.651.817	1.318.238.969.410	10.530.636.458.746	13.345.113.079.973	*Total - gross*
Penyisihan kerugian penurunan nilai	-	-	(239.439.685.306)	(239.439.685.306)	*Allowance for impairment losses*
Jumlah - bersih	**1.496.237.651.817**	**1.318.238.969.410**	**10.291.196.773.440**	**13.105.673.394.667**	***Total - net***
Fasilitas kredit kepada debitur yang belum digunakan	-	53.574.901.761	1.899.213.973.858	1.952.788.875.619	*Unused loans commitments granted to customers*
Jumlah	**-**	**53.574.901.761**	**1.899.213.973.858**	**1.952.788.875.619**	***Total***

39. MANAJEMEN RISIKO (lanjutan) / *39. RISK MANAGEMENT (continued)*

a. Risiko kredit (lanjutan) / *a. Credit risk (continued)*

(i) Sektor industri (lanjutan) / *(i) Industry sector (continued)*

	2024				
	Pemerintah/ *Government*	**Bank Indonesia dan bank lain/ *Bank Indonesia and other banks***	**Korporasi dan perorangan/ *Corporate and individual***	**Jumlah/ *Total***	
Giro pada Bank Indonesia	-	440.808.802.006	-	440.808.802.006	*Current accounts with Bank Indonesia*
Giro pada bank lain	-	426.815.698	-	426.815.698	*Current accounts with other banks*
Penempatan pada Bank Indonesia dan bank lain	-	364.985.420.919	-	364.985.420.919	*Placements with Bank Indonesia and other banks*
Efek-efek yang dibeli dengan janji dijual kemb	123.630.364.127	-	-	123.630.364.127	*Marketable securities purchased under resale agreement*
Efek-efek	1.291.397.002.917	213.884.620.327	-	1.505.281.623.244	*Marketable securities*
Pinjaman yang diberikan	-	289.071.700.230	9.011.082.089.242	9.300.153.789.472	*Loans*
Jumlah - bruto	1.415.027.367.044	1.309.177.359.180	9.011.082.089.242	11.735.286.815.466	*Total - gross*
Penyisihan kerugian penurunan nilai	-	-	(207.640.091.189)	(207.640.091.189)	*Allowance for impairment losses*
Jumlah - bersih	**1.415.027.367.044**	**1.309.177.359.180**	**8.803.441.998.053**	**11.527.646.724.277**	***Total - net***
Fasilitas kredit kepada debitur yang belum digunakan	-	36.535.892.649	1.502.907.120.416	1.539.443.013.065	*Unused loans commitments granted to customers*
Jumlah	**-**	**36.535.892.649**	**1.502.907.120.416**	**1.539.443.013.065**	***Total***

39. MANAJEMEN RISIKO (lanjutan)

a. Risiko kredit (lanjutan)

(ii) Sektor geografis

Eksposur risiko kredit atas aset keuangan berdasarkan wilayah geografis tempat Bank beroperasi adalah sebagai berikut:

39. RISK MANAGEMENT (continued)

a. Credit risk (continued)

(ii) Geographic sector

Credit risk exposure of the financial assets by geographic sector in which the Bank operates is as follows:

	2025						
	DKI Jakarta/ *DKI Jakarta*	**Jawa Tengah/ *Central Java***	**Jawa Timur/ *East Java***	**Bali/ *Bali***	**Lain-lain/ *Others***	**Jumlah/ *Total***	
Giro pada Bank Indonesia	372.953.366.477	-	-	-	-	372.953.366.477	*Current accounts with Bank Indonesia*
Giro pada bank lain	297.228.168	-	-	-	-	297.228.168	*Current accounts with other banks*
Penempatan pada Bank Indonesia dan bank lain	640.814.502.187	-	-	-	-	640.814.502.187	*Placements with Bank Indonesia and other banks*
Efek-efek yang dibeli dengan janji dijual kembali	21.747.472.376	-	-	-	-	21.747.472.376	*Marketable securities purchased under resale agreement*
Efek-efek - bersih	1.574.460.179.441	-	-	-	-	1.574.460.179.441	*Marketable securities - net*
Pinjaman yang diberikan - bersih	7.967.301.348.650	459.693.946.402	968.716.869.491	618.975.769.321	480.712.712.154	10.495.400.646.018	*Loans - net*
Jumlah	**10.577.574.097.299**	**459.693.946.402**	**968.716.869.491**	**618.975.769.321**	**480.712.712.154**	**13.105.673.394.667**	***Total***

	2024						
	DKI Jakarta/ *DKI Jakarta*	**Jawa Tengah/ *Central Java***	**Jawa Timur/ *East Java***	**Bali/ *Bali***	**Lain-lain/ *Others***	**Jumlah/ *Total***	
Giro pada Bank Indonesia	440.808.802.006	-	-	-	-	440.808.802.006	*Current accounts with Bank Indonesia*
Giro pada bank lain	426.815.698	-	-	-	-	426.815.698	*Current accounts with other banks*
Penempatan pada Bank Indonesia dan bank lain	364.985.420.919	-	-	-	-	364.985.420.919	*Placements with Bank Indonesia and other banks*
Efek-efek yang dibeli dengan janji dijual kembali	123.630.364.127	-	-	-	-	123.630.364.127	*Marketable securities purchased under resale agreement*
Efek-efek	1.505.281.623.244	-	-	-	-	1.505.281.623.244	*Marketable securities*
Pinjaman yang diberikan - bersih	6.818.976.834.420	441.431.368.859	706.988.208.315	634.519.396.708	490.597.889.981	9.092.513.698.283	*Loans - net*
Jumlah	**9.254.109.860.414**	**441.431.368.859**	**706.988.208.315**	**634.519.396.708**	**490.597.889.981**	**11.527.646.724.277**	***Total***

39. MANAJEMEN RISIKO (lanjutan)

a. Risiko kredit (lanjutan)

(ii) Sektor geografis (lanjutan)

Eksposur risiko kredit atas komitmen dan kontinjensi berdasarkan wilayah geografis tempat Bank beroperasi adalah sebagai berikut:

39. RISK MANAGEMENT (continued)

a. Credit risk (continued)

(ii) Geographic sector (continued)

Credit risk exposure of commitment and contingency by geographic sector in which the Bank operates is as follows:

2025

	DKI Jakarta/ *DKI Jakarta*	**Jawa Tengah/ *Central Java***	**Jawa Timur/ *East Java***	**Bali/ *Bali***	**Lain-lain/ *Others***	**Jumlah/ *Total***	
Fasilitas kredit kepada debitur yang belum digunakan	1.461.508.735.013	40.241.482.525	78.204.699.724	322.890.879.603	49.943.078.754	1.952.788.875.619	*Unused loans commitments granted to customers*
Jumlah	**1.461.508.735.013**	**40.241.482.525**	**78.204.699.724**	**322.890.879.603**	**49.943.078.754**	**1.952.788.875.619**	***Total***

2024

	DKI Jakarta/ *DKI Jakarta*	**Jawa Tengah/ *Central Java***	**Jawa Timur/ *East Java***	**Bali/ *Bali***	**Lain-lain/ *Others***	**Jumlah/ *Total***	
Fasilitas kredit kepada debitur yang belum digunakan	960.126.018.970	21.809.730.087	169.394.694.471	351.437.684.244	36.674.885.293	1.539.443.013.065	*Unused loans commitments granted to customers*
Jumlah	**960.126.018.970**	**21.809.730.087**	**169.394.694.471**	**351.437.684.244**	**36.674.885.293**	**1.539.443.013.065**	***Total***

39. MANAJEMEN RISIKO (lanjutan)

a. Risiko kredit (lanjutan)

(iii) Kualitas kredit dari aset keuangan

Tabel berikut menyajikan aset keuangan berdasarkan *stage* dengan jumlah cadangan kerugian penurunan nilai untuk setiap aset keuangan dengan klasifikasi biaya perolehan diamortisasi dan nilai wajar melalui penghasilan komprehensif lain pada tanggal 31 Desember 2025 dan 2024:

39. RISK MANAGEMENT (continued)

a. Credit risk (continued)

(iii) Credit quality of financial assets

The following table presents the financial assets by stage with the allowance for impairment losses against each financial assets under classification of amortised cost and fair value through other comprehensive income as of December 31, 2025 and 2024:

2025

	Stage 1			*Stage* 2			*Stage* 3			Jumlah/*Total*			
	Nilai tercatat/ *Carrying amount*	Cadangan kerugian penurunan nilai/ *Allowance for impairment losses*	Nilai tercatat bersih/ *Net carrying amount*	Nilai tercatat/ *Carrying amount*	Cadangan kerugian penurunan nilai/ *Allowance for impairment losses*	Nilai tercatat bersih/ *Net carrying amount*	Nilai tercatat/ *Carrying amount*	Cadangan kerugian penurunan nilai/ *Allowance for impairment losses*	Nilai tercatat bersih/ *Net carrying amount*	Nilai tercatat/ *Carrying amount*	Cadangan kerugian penurunan nilai/ *Allowance for impairment losses*	Nilai tercatat bersih/ *Net carrying amount*	
Giro pada Bank Indonesia	372.953.366.477	-	372.953.366.477	-	-	-	-	-	-	372.953.366.477	-	372.953.366.477	*Current accounts with Bank Indonesia*
Giro pada bank lain	297.228.168	-	297.228.168	-	-	-	-	-	-	297.228.168	-	297.228.168	*Current accounts with other banks*
Penempatan pada Bank Indonesia dan bank lain	640.814.502.187	-	640.814.502.187	-	-	-	-	-	-	640.814.502.187	-	640.814.502.187	*Placements with Bank Indonesia and other banks*
Efek-efek yang dibeli dengan janji dijual kembali	21.747.472.376	-	21.747.472.376	-	-	-	-	-	-	21.747.472.376	-	21.747.472.376	*Marketable securities purchased under resale agreement*
Efek-efek	1.574.490.179.441	(30.000.000)	1.574.460.179.441	-	-	-	-	-	-	1.574.490.179.441	(30.000.000)	1.574.460.179.441	*Marketable securities*
Pinjaman yang diberikan - bersih	10.271.056.084.004	(45.676.078.824)	10.225.380.005.180	200.623.891.954	(58.704.682.502)	141.919.209.452	263.130.355.366	(135.028.923.980)	128.101.431.386	10.734.810.331.324	(239.409.685.306)	10.495.400.646.018	*Loans - net*
Jumlah	**12.881.358.832.653**	**(45.706.078.824)**	**12.835.652.753.829**	**200.623.891.954**	**(58.704.682.502)**	**141.919.209.452**	**263.130.355.366**	**(135.028.923.980)**	**128.101.431.386**	**13.345.113.079.973**	**(239.439.685.306)**	**13.105.673.394.667**	***Total***

2024

	Stage 1			*Stage* 2			*Stage* 3			Jumlah/*Total*			
	Nilai tercatat/ *Carrying amount*	Cadangan kerugian penurunan nilai/ *Allowance for impairment losses*	Nilai tercatat bersih/ *Net carrying amount*	Nilai tercatat/ *Carrying amount*	Cadangan kerugian penurunan nilai/ *Allowance for impairment losses*	Nilai tercatat bersih/ *Net carrying amount*	Nilai tercatat/ *Carrying amount*	Cadangan kerugian penurunan nilai/ *Allowance for impairment losses*	Nilai tercatat bersih/ *Net carrying amount*	Nilai tercatat/ *Carrying amount*	Cadangan kerugian penurunan nilai/ *Allowance for impairment losses*	Nilai tercatat bersih/ *Net carrying amount*	
Giro pada Bank Indonesia	440.808.802.006	-	440.808.802.006	-	-	-	-	-	-	440.808.802.006	-	440.808.802.006	*Current accounts with Bank Indonesia*
Giro pada bank lain	426.815.698	-	426.815.698	-	-	-	-	-	-	426.815.698	-	426.815.698	*Current accounts with other banks*
Penempatan pada Bank Indonesia dan bank lain	364.985.420.919	-	364.985.420.919	-	-	-	-	-	-	364.985.420.919	-	364.985.420.919	*Placements with Bank Indonesia and other banks*
Efek-efek yang dibeli dengan janji dijual kembali	123.630.364.127	-	123.630.364.127	-	-	-	-	-	-	123.630.364.127	-	123.630.364.127	*Marketable securities purchased under resale agreement*
Efek-efek	1.505.281.623.244	-	1.505.281.623.244	-	-	-	-	-	-	1.505.281.623.244	-	1.505.281.623.244	*Marketable securities*
Pinjaman yang diberikan - bersih	8.714.197.556.869	(74.914.802.634)	8.639.282.754.235	361.774.920.560	(38.844.945.727)	322.929.974.833	224.181.312.043	(93.880.342.828)	130.300.969.215	9.300.153.789.472	(207.640.091.189)	9.092.513.698.283	*Loans - net*
Jumlah	**11.149.330.582.863**	**(74.914.802.634)**	**11.074.415.780.229**	**361.774.920.560**	**(38.844.945.727)**	**322.929.974.833**	**224.181.312.043**	**(93.880.342.828)**	**130.300.969.215**	**11.735.286.815.466**	**(207.640.091.189)**	**11.527.646.724.277**	***Total***

39. MANAJEMEN RISIKO (lanjutan)

a. Risiko kredit (lanjutan)

(iii) Kualitas kredit dari aset keuangan (lanjutan)

Dalam hal terdapat keraguan terhadap kemampuan nasabah untuk melakukan pembayaran kontraktual pada saat jatuh tempo, persyaratan kredit dapat dinegosiasikan kembali berdasarkan kesepakatan antara Bank dan nasabah.

Pada tanggal 31 Desember 2025 dan 2024, Manajemen memperhitungkan beberapa faktor penyesuaian untuk memastikan nilai kerugian kredit ekspektasian yang diakui dalam laporan keuangan dinyatakan secara wajar. Dalam menilai kondisi masa depan, manajemen telah mempertimbangkan berbagai informasi relevan yang tersedia. Dalam kondisi normal, penjadwalan ulang atau restrukturisasi pinjaman akan menunjukkan peningkatan risiko kredit yang signifikan dan pindah ke *Stage* 2.

Asumsi dan pertimbangan utama dalam menentukan kerugian kredit ekspektasian

Variabel Makro Ekonomi (MEV)

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 kredit 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 hari ini untuk menyerap kerugian kredit yang kemungkinan akan terjadi dalam waktu dekat.

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 nasabah Bank.

Berbagai MEV digunakan untuk setiap model PD, tergantung pada hasil analisis statistik kesesuaian MEV dengan PD serta konsensus dari pakar kredit. Diantaranya adalah Produk Domestik Bruto (PDB) dan Indeks Harga Konsumen.

Bank menggunakan metode pemodelan untuk memproyeksikan MEV di masa depan. Bank menggunakan 3 skenario untuk pemodelan, yaitu normal, batas prediksi bawah dan batas prediksi atas. Bank akan memberikan bobot pada ketiga skenario tersebut untuk memperoleh proyeksi dasar untuk setiap MEV. Semua proyeksi diperbarui setiap satu tahun.

Sensitivitas MEV terhadap ECL

Perhitungan ECL bergantung pada beberapa variabel dan pada dasarnya tidak linier dan 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, alih-alih variabel tunggal, karena hal ini sejalan dengan sifat multi-variabel dari perhitungan ECL.

39. RISK MANAGEMENT (continued)

a. Credit risk (continued)

(iii) Credit quality of financial assets (continued)

Where there is doubt on the ability of the borrowers to meet contractual payments when due, the terms of the loans might be renegotiated based on mutual agreement between the Bank and the borrowers.

As of December 31, 2025 and 2024, Management has taken into account several adjustment factors to ensure that the amount of expected credit losses recognized in the financial statements is fairly stated. In assessing future conditions, management has considered various relevant information available. Under normal conditions, rescheduling or restructuring of loans would indicate a significant increase in credit risk and move to Stage 2.

Key assumptions and judgments in determining expected credit loss

Macro Economic Variable (MEV)

The developing economic environment is the key determinant of the ability of a Bank's customer to meet their obligations as they fall due. It is a fundamental principle of PSAK 109 that the potential future credit losses should depend not just on the health of the economy today, but should also take into account potential changes to the economic environment. For example, if the Bank was to anticipate a sharp slowdown in the world economy, Bank should make more provisions today to absorb the credit losses likely to occur in the near future.

To capture the effect of changes to the economic environment, PD model is used to calculate expected credit loss, by incorporating forward-looking information in the form of forecasts of the values of economic variables that are likely to have an effect on the repayment ability of the Bank's customer.

Various of MEVs are used for each PD model, depending on the statistical analysis result of appropriateness of the MEV with PD as well as consensus from credit expert. Amongst others are Gross Domestic Product (GDP) and Consumer Pricing Index.

The Banks uses modeling method to forecast the MEV in the future. The Bank uses 3 modeling scenarios, i.e. normal, lower prediction limit and upper prediction limit. The Bank will give weight to all three scenarios to obtain the base forecast for each MEV. All projections are updated on a yearly basis.

Sensitivity of MEV to ECL

The ECL calculation relies on multiple variables and is inherently non-linear and portfolio-dependent, which implies that no single analysis can fully demonstrate the sensitivity of the expected credit loss to changes in the MEVs. The Bank believes that sensitivity should be performed to all variables, instead of single variable, as this aligns with the multi-variable nature of the ECL calculation.

39. MANAJEMEN RISIKO (lanjutan)

b. Risiko pasar

Risiko pasar merupakan risiko yang timbul karena adanya pergerakan faktor pasar *(adverse movement)* dari portofolio yang dimiliki oleh Bank, yang dapat merugikan Bank yaitu suku bunga dan nilai tukar.

Tujuan dari manajemen risiko pasar adalah untuk melakukan identifikasi, pengukuran, pengendalian dan pengelolaan eksposur risiko pasar dalam parameter yang dapat diterima, serta memaksimalkan tingkat pengembalian.

Pemantauan terhadap risiko pasar dilakukan secara aktif dengan memonitor perkembangan suku bunga Bank Indonesia yang dikeluarkan oleh Bank Indonesia dan menganalisa arah pergerakan suku bunga. Bank juga menetapkan batas maksimum risiko pasar yang dapat ditoleransi dan eksposur per jenis risiko.

Risiko suku bunga adalah potensi kerugian yang timbul akibat pergerakan suku bunga di pasar yang berlawanan dengan posisi atau transaksi Bank yang mengandung risiko suku bunga.

Tabel di bawah merangkum tingkat suku bunga efektif setahun untuk Rupiah untuk tahun yang berakhir pada tanggal 31 Desember 2025 dan 2024.

39. RISK MANAGEMENT (continued)

b. Market risk

Market risk is the risk arising due to movements in market factors (adverse movement) of the portfolio held by the Bank, which can be detrimental to the Bank such interest rates and exchange rates.

The objective of market risk management is to identify, measure, control and manage the market risk exposures within acceptable parameters, while maximizing returns.

Monitoring of market risk is done actively by monitoring the progress of Bank Indonesia rate issued by Bank Indonesia and analyze the direction of interest rate movements. The Bank has also set a maximum limit that can be tolerated market risks and exposures per risk type.

Interest rate risk is the potential loss arising from interest rate movements in the market opposite to the Bank or transactions that contain interest rate risk.

The table below summarizes the effective interest rates per year for Rupiah for the years ended December 31, 2025 and 2024.

	2025	2024	
Aset			***Assets***
Giro pada bank lain	0,46%	0,72%	*Current accounts with other banks*
Penempatan pada Bank Indonesia dan bank lain			*Placements with Bank Indonesia and other banks*
- *Deposit facility*	4,52%	5,34%	*Deposit facility -*
- *Term deposits*	4,63%	5,96%	*Term deposits -*
- Deposito berjangka	5,79%	7,40%	*Time deposits -*
- *Call money*	5,47%	6,26%	*Call money -*
Efek-efek yang dibeli dengan janji dijual kembali	4,88%	6,03%	*Marketable securities purchased under resale agreement*
Efek-efek			*Marketable securities*
- Surat Utang Negara	6,98%	7,06%	*Government Debenture Debt -*
- Sukuk Ritel Negara	7,18%	7,27%	*State Islamic Bonds -*
- Obligasi korporasi	6,80%	-	*Corporate Bonds -*
- Sekuritas Rupiah Bank Indonesia	7,42%	5,57%	*Bank Indonesia Rupiah Securities -*
Pinjaman yang diberikan	10,83%	10,30%	*Loans*
Liabilitas			***Liabilities***
Simpanan nasabah			*Deposits from customers*
- Giro	3,26%	3,02%	*Current acounts -*
- Tabungan	3,83%	3,15%	*Savings deposits -*
- Deposito berjangka	6,25%	6,22%	*Time deposits -*
Simpanan dari bank lain			*Deposits from other banks*
- Giro	4,05%	4,43%	*Current acounts -*
- Tabungan	2,69%	2,94%	*Savings deposits -*
- Deposito berjangka	5,97%	5,99%	*Time deposits -*

39. MANAJEMEN RISIKO (lanjutan)

b. Risiko pasar (lanjutan)

Tabel di bawah ini mengikhtisarkan eksposur instrumen keuangan Bank pada nilai tercatatnya terhadap risiko tingkat suku bunga yang dikategorikan menurut mana yang terlebih dahulu antara tanggal *repricing* atau tanggal jatuh tempo:

39. RISK MANAGEMENT (continued)

b. Market risk (continued)

The table below summarizes the Bank's exposure to financial instruments on the carrying value of the interest rate risk which are categorized according to which will be the first between the date of repricing or maturity dates:

	2025					
	<1 bulan/*month*	**1-3 bulan/*months***	**3-12 bulan/*months***	**>12 bulan/*months***	**Jumlah/ *Total***	
Aset						***Assets***
Kas	21.782.860.800	-	-	-	21.782.860.800	*Cash*
Giro pada Bank Indonesia	372.953.366.477	-	-	-	372.953.366.477	*Current accounts with Bank Indonesia*
Giro pada bank lain	297.228.168	-	-	-	297.228.168	*Current accounts with other banks*
Penempatan pada Bank Indonesia dan bank lain	640.814.502.187	-	-	-	640.814.502.187	*Placements with Bank Indonesia and other banks*
Efek-efek yang dibeli dengan janji dijual kembal	21.747.472.376	-	-	-	21.747.472.376	*Marketable securities purchased under resale agreement*
Efek-efek - bersih	20.996.746.540	-	-	1.553.463.432.901	1.574.460.179.441	*Marketable securities - net*
Pinjaman yang diberikan - bersih	418.034.512.246	936.862.933.948	5.534.043.488.409	3.606.459.711.415	10.495.400.646.018	*Loans - net*
Aset lain-lain - piutang bunga	52.978.026.720			29.744.030.252	82.722.056.972	*Other assets - interest recevables*
Jumlah aset keuangan	**1.549.604.715.514**	**936.862.933.948**	**5.534.043.488.409**	**5.189.667.174.568**	**13.210.178.312.439**	***Total financial assets***
Liabilitas						***Liabilities***
Simpanan dari nasabah	4.147.165.529.472	2.235.458.463.230	1.775.388.705.186	16.469.435.199	8.174.482.133.087	*Deposits from customers*
Simpanan dari bank lain	421.089.141.551	193.650.000.000	189.150.000.000	-	803.889.141.551	*Deposits from other banks*
Pinjaman yang diterima	-	-	-	500.000.000.000	500.000.000.000	*Borrowings*
Liabilitas segera	52.718.913.740	-	-	-	52.718.913.740	*Liabilities due immediately*
Jumlah liabilitas keuangan	**4.620.973.584.763**	**2.429.108.463.230**	**1.964.538.705.186**	**516.469.435.199**	**9.531.090.188.378**	***Total financial liabilities***
Jumlah *maturity gap*	**(3.071.368.869.249)**	**(1.492.245.529.282)**	**3.569.504.783.223**	**4.673.197.739.369**	**3.679.088.124.061**	***Total maturity gap***

39. MANAJEMEN RISIKO (lanjutan)

b. Risiko pasar (lanjutan)

Tabel di bawah ini mengikhtisarkan eksposur instrumen keuangan Bank pada nilai tercatatnya terhadap risiko tingkat suku bunga yang dikategorikan menurut mana yang terlebih dahulu antara tanggal *repricing* atau tanggal jatuh tempo: (lanjutan)

39. RISK MANAGEMENT (continued)

b. Market risk (continued)

The table below summarizes the Bank's exposure to financial instruments on the carrying value of the interest rate risk which are categorized according to which will be the first between the date of repricing or maturity dates: (continued)

	2024					
	<1 bulan/*month*	**1-3 bulan/*months***	**3-12 bulan/*months***	**>12 bulan/*months***	**Jumlah/ *Total***	
Aset						***Assets***
Kas	23.121.695.800	-	-	-	23.121.695.800	*Cash*
Giro pada Bank Indonesia	440.808.802.006	-	-	-	440.808.802.006	*Current accounts with Bank Indonesia*
Giro pada bank lain	426.815.698	-	-	-	426.815.698	*Current accounts with other banks*
Penempatan pada Bank Indonesia dan bank lain	364.985.420.919	-	-	-	364.985.420.919	*Placements with Bank Indonesia and other banks*
Efek-efek yang dibeli dengan janji dijual kembal	123.630.364.127	-	-	-	123.630.364.127	*Marketable securities purchased under resale agreement*
Efek-efek	-	-	213.884.620.327	1.291.397.002.917	1.505.281.623.244	*Marketable securities*
Pinjaman yang diberikan - bersih	163.857.839.641	728.878.056.353	5.518.337.591.297	2.681.440.210.992	9.092.513.698.283	*Loans - net*
Aset lain-lain - piutang bunga	1.590.405.587	20.139.337.901	15.119.937.843	33.038.309.909	69.887.991.240	*Other assets - interest recevables*
Jumlah aset keuangan	**1.118.421.343.778**	**749.017.394.254**	**5.747.342.149.467**	**4.005.875.523.818**	**11.620.656.411.317**	***Total financial assets***
Liabilitas						***Liabilities***
Simpanan dari nasabah	4.325.023.661.289	1.133.682.417.516	1.294.556.719.066	64.887.550.394	6.818.150.348.265	*Deposits from customers*
Simpanan dari bank lain	480.537.748.572	22.075.000.000	218.000.000.000	5.000.000.000	725.612.748.572	*Deposits from other banks*
Pinjaman yang diterima	-	-	550.000.000.000		550.000.000.000	*Borrowings*
Liabilitas segera	54.949.374.343	-	-	-	54.949.374.343	*Liabilities due immediately*
Jumlah liabilitas keuangan	**4.860.510.784.204**	**1.155.757.417.516**	**2.062.556.719.066**	**69.887.550.394**	**8.148.712.471.180**	***Total financial liabilities***
Jumlah *maturity gap*	**(3.742.089.440.426)**	**(406.740.023.262)**	**3.684.785.430.401**	**3.935.987.973.424**	**3.471.943.940.137**	***Total maturity gap***

39. MANAJEMEN RISIKO (lanjutan)

c. Risiko likuiditas

Risiko likuiditas adalah risiko yang disebabkan oleh ketidakmampuan Bank dalam memenuhi kewajiban yang telah jatuh tempo dan menutup posisi di pasar. Risiko likuiditas merupakan risiko yang terpenting pada bank umum dan perlu dikelola secara berkesinambungan.

Pemantauan risiko likuiditas dilaksanakan dengan memonitor kewajiban yang akan jatuh tempo, melakukan observasi atas pengelolaan dana melalui *maturity profile* .

Analisa *maturity gap* adalah untuk mengukur beda kumulatif dari aset produktif dengan kewajiban berbunga dan dampaknya terhadap likuiditas Bank.

Tabel dibawah ini menyajikan analisa jatuh tempo aset dan liabilitas Bank berdasarkan jangka waktu yang tersisa sampai tanggal jatuh tempo kontrak:

39. RISK MANAGEMENT (continued)

c. Liquidity risk

Liquidity risk is the risk caused by the inability of the Bank to meet obligations that have matured and closed position in the market. Liquidity risk is the most important risks for commercial banks and need to be managed sustainably.

Liquidity risk management is carried out, by monitoring obligations which will mature, to make observations on the management of funds through maturity profile.

Maturity gap analysis is to measure the cumulative difference of productive assets to interest bearing liabilities and the impact on liquidity.

The table below presents the maturity analysis of assets and liabilities of the Bank based on the remaining period until the maturity date of the contract:

	2025						
	Nilai tercatat/ *Carrying amount*	**Tidak memiliki jatuh tempo/ *Does not have a maturity***	**Kurang dari 1 bulan/ *Less than 1 month***	**>1-3 bulan/*months***	**>3-12 bulan/*months***	**Lebih dari 12 bulan/ *More than 12 months***	
Aset							***Assets***
Kas	21.782.860.800	21.782.860.800	-	-	-	-	*Cash*
Giro pada Bank Indonesia	372.953.366.477	372.953.366.477	-	-	-	-	*Current accounts with Bank Indonesia*
Giro pada bank lain	297.228.168	297.228.168	-	-	-	-	*Current accounts with other banks*
Penempatan pada Bank Indonesia dan bank lain	640.814.502.187	-	640.814.502.187	-	-	-	*Placements with Bank Indonesia and other banks*
Efek-efek yang dibeli dengan janji dijual kembali	21.747.472.376	-	21.747.472.376	-	-	-	*Marketable securities purchased under resale agreement*
Efek-efek	1.574.490.179.441	-	-	20.996.746.540	-	1.553.493.432.901	*Marketable securities - net*
Pinjaman yang diberikan	10.734.810.331.324	-	487.635.951.917	3.663.593.489.266	958.363.739.636	5.625.217.150.505	*Loans*
Aset tetap - bersih	118.575.324.846	118.575.324.846	-	-	-	-	*Fixed assets - net*
Aset takberwujud - bersih	22.472.068.945	22.472.068.945	-	-	-	-	*Intangible assets - net*
Aset hak guna - bersih	16.074.269.609	16.074.269.609	-	-	-	-	*Right of use assets - net*
Aset pajak tangguhan - bersih	10.718.398.092	10.718.398.092	-	-	-	-	*Deferred tax assets - net*
Aset lain-lain	122.331.415.827	39.609.358.855	82.722.056.972	-	-	-	*Other assets*
	13.657.067.418.092	**602.482.875.792**	**1.232.919.983.452**	**3.684.590.235.806**	**958.363.739.636**	**7.178.710.583.406**	
Penyisihan kerugian penurunan nilai	(239.439.685.306)						*Allowance for impairment losses*
	13.417.627.732.786						

39. MANAJEMEN RISIKO (lanjutan)

c. Risiko likuiditas (lanjutan)

Tabel dibawah ini menyajikan analisa jatuh tempo aset dan liabilitas Bank berdasarkan jangka waktu yang tersisa sampai tanggal jatuh tempo kontrak: (lanjutan)

39. RISK MANAGEMENT (continued)

c. Liquidity risk (continued)

The table below presents the maturity analysis of assets and liabilities of the Bank based on the remaining period until the maturity date of the contract: (continued)

	2025						
	Nilai tercatat/ *Carrying amount*	**Tidak memiliki jatuh tempo/ *Does not have a maturity***	**Kurang dari 1 bulan/ *Less than 1 month***	**>1-3 bulan/*months***	**>3-12 bulan/*months***	**Lebih dari 12 bulan/ *More than 12 months***	
Liabilitas							***Liabilities***
Liabilitas segera	52.718.913.740	894.082.919	36.645.938.915	15.178.891.906	-	-	*Liabilities due immediately*
Simpanan dari nasabah	8.174.482.133.087	1.902.576.267.154	2.244.589.262.318	2.235.458.463.230	1.775.388.705.186	16.469.435.199	*Deposits from customers*
Simpanan dari bank lain	803.889.141.551	295.679.141.551	125.410.000.000	193.650.000.000	189.150.000.000	-	*Deposits from other banks*
Pinjaman yang diterima	500.000.000.000	-	-	-	500.000.000.000	-	*Borrowings*
Utang pajak	29.037.071.103	-	29.037.071.103	-	-	-	*Taxes payable*
Liabilitas imbalan pasca kerja	20.882.403.911	-	-	-	-	20.882.403.911	*Post-employment benefit liabilities*
Liabilitas sewa	8.398.887.804	-	-	21.187.946	386.400.279	7.991.299.579	*Lease liabilities*
Liabilitas lain-lain	30.788.823.581	12.182.281.791	-	18.606.541.790	-	-	*Other liabilities*
	9.620.197.374.777	**2.211.331.773.415**	**2.435.682.272.336**	**2.462.915.084.872**	**2.464.925.105.465**	**45.343.138.689**	
Perbedaan jatuh tempo	**4.036.870.043.315**	**(1.608.848.897.623)**	**(1.202.762.288.884)**	**1.221.675.150.934**	**(1.506.561.365.829)**	**7.133.367.444.717**	***Maturity gap***
Posisi neto setelah penyisihan kerugian penurunan nilai	**3.797.430.358.009**						***Net position, net of allowance for impairment losses***

39. MANAJEMEN RISIKO (lanjutan)

c. Risiko likuiditas (lanjutan)

Tabel dibawah ini menyajikan analisa jatuh tempo aset dan liabilitas Bank berdasarkan jangka waktu yang tersisa sampai tanggal jatuh tempo kontrak: (lanjutan)

39. RISK MANAGEMENT (continued)

c. Liquidity risk (continued)

The table below presents the maturity analysis of assets and liabilities of the Bank based on the remaining period until the maturity date of the contract: (continued)

	2024						
	Nilai tercatat/ *Carrying amount*	**Tidak memiliki jatuh tempo/ *Does not have a maturity***	**Kurang dari 1 bulan/ *Less than 1 month***	**>1-3 bulan/*months***	**>3-12 bulan/*months***	**Lebih dari 12 bulan/ *More than 12 months***	
Aset							***Assets***
Kas	23.121.695.800	23.121.695.800	-	-	-	-	*Cash*
Giro pada Bank Indonesia	440.808.802.006	440.808.802.006		-	-	-	*Current accounts with Bank Indonesia*
Giro pada bank lain	426.815.698	426.815.698		-	-	-	*Current accounts with other banks*
Penempatan pada Bank Indonesia dan bank lain	364.985.420.919	-	364.985.420.919	-	-	-	*Placements with Bank Indonesia and other banks*
Efek-efek yang dibeli dengan janji dijual kembali	123.630.364.127	-	123.630.364.127	-	-	-	*Marketable securities purchased under resale agreement*
Efek-efek	1.505.281.623.244	-	-	-	213.884.620.327	1.291.397.002.917	*Marketable securities*
Pinjaman yang diberikan	9.300.153.789.472	-	210.289.860.016	2.722.341.717.055	758.708.944.758	5.608.813.267.643	*Loans*
Aset tetap - bersih	120.448.878.856	120.448.878.856	-	-	-	-	*Fixed assets - net*
Aset takberwujud - bersih	15.859.995.567	15.859.995.567	-	-	-	-	*Intangible assets - net*
Aset hak guna - bersih	24.106.604.324	24.106.604.324	-	-	-	-	*Right of use assets - net*
Aset pajak tangguhan - bersih	6.887.158.437	6.887.158.437	-	-	-	-	*Deferred tax assets - net*
Aset lain-lain	152.421.008.381	82.533.017.141	69.887.991.240	-	-	-	*Other assets*
	12.078.132.156.831	**714.192.967.829**	**768.793.636.302**	**2.722.341.717.055**	**972.593.565.085**	**6.900.210.270.560**	
Penyisihan kerugian penurunan nilai	(207.640.091.189)						*Allowance for impairment losses*
	11.870.492.065.642						

39. MANAJEMEN RISIKO (lanjutan)

c. Risiko likuiditas (lanjutan)

Tabel dibawah ini menyajikan analisa jatuh tempo aset dan liabilitas Bank berdasarkan jangka waktu yang tersisa sampai tanggal jatuh tempo kontrak: (lanjutan)

39. RISK MANAGEMENT (continued)

c. Liquidity risk (continued)

The table below presents the maturity analysis of assets and liabilities of the Bank based on the remaining period until the maturity date of the contract: (continued)

	2024						
	Nilai tercatat/ *Carrying amount*	**Tidak memiliki jatuh tempo/ *Does not have a maturity***	**Kurang dari 1 bulan/ *Less than 1 month***	**>1-3 bulan/*months***	**>3-12 bulan/*months***	**Lebih dari 12 bulan/ *More than 12 months***	
Liabilitas							***Liabilities***
Liabilitas segera	54.949.374.343	798.382.246	29.950.560.042	24.200.432.055	-	-	*Liabilities due immediately*
Simpanan dari nasabah	6.818.150.348.265	1.611.152.835.928	2.713.870.825.361	1.133.682.417.516	1.294.556.719.066	64.887.550.394	*Deposits from customers*
Simpanan dari bank lain	725.612.748.572	305.702.748.572	174.835.000.000	22.075.000.000	218.000.000.000	5.000.000.000	*Deposits from other banks*
Pinjaman yang diterima	550.000.000.000	-	-	-	450.000.000.000	100.000.000.000	*Borrowings*
Utang pajak	33.772.145.838	-	33.772.145.838	-	-	-	*Taxes payable*
Liabilitas imbalan pasca kerja	15.853.111.726	-	-	-	-	15.853.111.726	*Post-employment benefit liabilities*
Liabilitas sewa	10.952.219.892	-	532.763.795	921.492.988	4.155.721.788	5.342.241.321	*Lease liabilities*
Liabilitas lain-lain	25.520.150.284	9.225.044.811	-	16.295.105.473	-	-	*Other liabilities*
	8.234.810.098.920	**1.926.879.011.557**	**2.952.961.295.036**	**1.197.174.448.032**	**1.966.712.440.854**	**191.082.903.441**	
Perbedaan jatuh tempo	**3.843.322.057.911**	**(1.212.686.043.728)**	**(2.184.167.658.734)**	**1.525.167.269.023**	**(994.118.875.769)**	**6.709.127.367.119**	***Maturity gap***
Posisi neto setelah penyisihan kerugian penurunan nilai	**3.635.681.966.722**						***Net position, net of allowance for impairment losses***

39. MANAJEMEN RISIKO (lanjutan)

d. Risiko operasional

Risiko operasional berhubungan dengan risiko kerugian yang dihadapi Bank akibat dari pelanggaran karyawan, tidak berfungsinya proses internal, kegagalan sistem dan masalah-masalah dari eksternal yang mempengaruhi operasional Bank.

Fokus penerapan manajemen risiko operasional adalah pelaksanaan pengawasan internal yang melekat di dalam setiap proses operasional, peningkatan *risk awareness* dan pengelolaan risiko produk dan aktivitas baru. Selain itu juga melakukan pelaksanaan tindakan darurat pada saat kondisi bencana dengan penerapan *Business Continuity Management* (BCM).

Pengawasan internal dilakukan dengan memastikan bahwa semua aktivitas operasional telah mematuhi ketentuan internal dan eksternal. Setiap tindakan penyimpangan ditangani penyelesaiannya dengan melibatkan unit internal audit dan unit kerja lain yang terkait.

e. Risiko hukum

Risiko hukum merupakan risiko yang disebabkan oleh adanya kelemahan aspek yuridis, yang antara lain disebabkan adanya tuntutan hukum, ketiadaan peraturan perundang-undangan yang mendukung atau kelemahan pengikatan seperti tidak dipenuhinya syarat sahnya kontrak dan pengikatan agunan.

Pengelolaan risiko hukum dilakukan untuk memastikan agar seluruh aktivitas dan hubungan kegiatan usaha Bank dengan pihak ketiga didasarkan pada aturan dan persyaratan yang dapat melindungi kepentingan Bank dari segi hukum.

f. Risiko strategis

Pelaksanaan strategi, visi dan misi yang tidak tepat serta pengambilan keputusan bisnis yang tidak sejalan dengan perubahan eksternal dapat mempengaruhi kelangsungan bisnis Bank.

Dalam kaitannya dengan hal tersebut di atas, bank telah membentuk, merumuskan, menyusun dan memantau pelaksanaan strategi termasuk *corporate* and *business plan*. Selain itu bank menetapkan sejumlah indikator penting yang disesuaikan dengan kecukupan aset, permodalan dan kondisi perubahan pasar agar bisnis bank tetap tumbuh dan terus meningkatkan kepercayaan bagi para *stakeholder* dan *shareholder*. Bank juga menyusun rencana pemulihan untuk mewujudkan stablitas sistem keuangan yang kokoh melalui pengembangan dan penguatan sektor keuangan Bank.

g. Risiko kepatuhan

Risiko kepatuhan merupakan risiko yang timbul ketika Bank tidak mematuhi atau tidak melaksanakan peraturan perundang-undangan dan ketentuan lain yang berlaku. Risiko kepatuhan, jika tidak dikelola dengan baik, berpotensi pada pengenaan denda, hukuman, atau rusaknya reputasi.

39. RISK MANAGEMENT (continued)

d. Operational risk

Operational risks associated with the risk of loss faced by the Bank as a result of violations of employees, malfunction of the internal processes, system failures and external problems affecting the operations of the Bank.

The focus of the implementation of operational risk management is implementation of internal control that is inherent in every operational processes, increased risk awareness and risk management products and activities. In addition, it also implements emergency actions during disaster conditions by implementing Business Continuity Management (BCM).

Internal monitoring is done to ensure that all operational activities are in compliance with internal and external regulations. Every action settlement is deal with irregularities involving the internal audit unit and other related units.

e. Legal risk

Legal risk is the risk caused by deficiencies in the juridical aspect, which is partly due to lawsuits, the absence of legislation that supports or weakness of such non-compliance with the terms of binding contract and validity of collateral.

Legal risk management is done to ensure that all activities of the Bank's and its relationships with third parties is based on rules and requirements which protects the interests of the Bank in law.

f. Strategic risk

Implementation of the strategy, vision and mission improper and business decisions that are not in line with the external changes could affect the continuity of Bank's business.

In connection with the foregoing, the bank has established, formulate, organize and monitor the implementation of the strategies including preparation of corporate and business plan. In addition the bank set a number of important indicators that are tailored to the adequacy of assets, capital and market conditions change so that the bank's business will continue to grow and continue to increase the trust of the stakeholders and shareholders. Bank also prepared the recovery plan to realize a solid financial system stability through the development and strengthening of the Bank.

g. Compliance risk

Compliance risk is the risk that arises when the Bank does not comply or do not implement laws and other rules. Compliance risk, if not managed properly, will potentially imposed of fines, penalties, or damage to reputation.

39. MANAJEMEN RISIKO (lanjutan)

g. Risiko kepatuhan (lanjutan)

Hal penting dalam penerapan risiko kepatuhan adalah untuk memastikan dipatuhinya ketentuan-ketentuan eksternal/internal sebelum kebijakan atau prosedur disetujui direksi termasuk keputusan-keputusan manajemen yang akan diambil.

Selain itu, pemantauan pencapaian posisi rasio-rasio keuangan penting dilakukan secara rutin dan berkala.

h. Risiko reputasi

Risiko reputasi adalah risiko akibat menurunnya tingkat kepercayaan *stakeholder* yang bersumber dari persepsi negatif terhadap Bank.

Identifikasi risiko reputasi dilakukan secara berkala sesuai dengan pengalaman kerugian di masa lalu yang disebabkan oleh risiko reputasi. Penilaian risiko reputasi dilakukan secara kualitatif antara lain bersumber dari pemberitaan dan komentar negatif yang muncul dari masyarakat dan keluhan nasabah terhadap pelayanan bank, perilaku karyawan bank dalam melayani nasabah dan sistem komunikasi Bank.

Dalam rangka pemantauan risiko reputasi, dibangun sistem pemantauan reputasi yang dirancang agar dapat secara rutin memeriksa transaksi, peraturan, teknologi, dan tren perkembangan dan perubahan yang berpotensi mempengaruhi bisnis Bank. Dalam hal ini Bank melakukan analisa kesenjangan antara kinerja Bank dan harapan stakeholder pada umumnya dan nasabah pada khususnya, dan melakukan pencatatan terhadap hal-hal yang berpotensi menimbulkan risiko reputasi serta dengan mengoptimalkan fungsi satuan kerja yang bertanggungjawab mengelola risiko reputasi yaitu divisi *Human Capital*, unit *Service Quality and Complain Handling*.

i. Manajemen risiko permodalan

Tujuan utama dari kebijakan Bank atas kebijakan pengelolaan modal adalah untuk memastikan bahwa Bank memiliki modal yang kuat untuk mendukung strategi pengembangan ekspansi usaha Bank saat ini dan mempertahankan kelangsungan pengembangan di masa mendatang serta untuk memenuhi ketentuan kecukupan permodalan yang ditetapkan oleh regulator serta memastikan agar struktur permodalan Bank telah efisien.

Bank menyusun Rencana Permodalan berdasarkan penilaian dan penelaahan atas kebutuhan kecukupan permodalan yang dipersyaratkan dan mengkombinasikannya dengan tinjauan perkembangan ekonomi terkini. Bank senantiasa akan menghubungkan tujuan keuangan dan kecukupan modal terhadap risiko yang dapat ditoleransi melalui proses perencanaan modal, begitu pula dengan bisnis yang disesuaikan dengan tingkat permodalan dan persyaratan likuiditas Bank.

Kebutuhan permodalan Bank juga direncanakan dan didiskusikan secara rutin yang didukung dengan data-data analisis.

39. RISK MANAGEMENT (continued)

g. Compliance risk (continued)

It is important in the implementation of compliance risk is to ensure compliance with the provisions of the external/internal policies or procedures approved before directors including management decisions to be taken.

In addition, monitoring the achievement of the position of the key financial ratios is conducted regularly and periodically.

h. Reputation risk

Reputation risk is the risk due to decreased levels of stakeholder confidence that comes from a negative perception of the Bank.

Identification of reputation risk is performed regularly in accordance with past experience losses due to reputation risk. The risk assessment is conducted qualitatively among other sources of news and negative comments arising from the public and customer complaints against banking services, behavior of bank employees in serving customers and communication systems of the Bank.

In order to monitor the risk of reputation, a reputation that is built in monitoring system is designed to routinely check transactions, regulations, technology and trend developments and changes that may affect the Bank's business. In this case, the Bank analyzes the gap between the Bank's performance and the expectations of stakeholders in general and customers in particular, and records things that have the potential to cause reputational risk and by optimizing the functions of the work unit responsible for managing reputational risk, namely the Human Capital division, Service Quality and Complain Handling unit.

i. Capital risk management

The primary objectives of the Bank's capital management policy are to ensure that the Bank has a strong capital to support the Bank's business expansion strategy currently, to sustain future development of the business, to meet regulator capital adequacy requirements and also to ensure the efficiency of Bank's capital structure.

The Bank undertakes Capital Planning based on assessment and review of the capital situation in terms of the legal capital adequacy requirement, combined with assessment of economic outlooks. The Bank will continue to link financial and capital adequacy goals to risk which can be tolerated appetite through the capital planning process method as well as assess the businesses based on Bank's capital and liquidity requirements.

The capital needs of the Bank are also discussed and planned on a routine basis supported by data analysis.

39. MANAJEMEN RISIKO (lanjutan)

i. Manajemen risiko permodalan (lanjutan)

Rencana Permodalan disusun oleh Dewan Direksi sebagai bagian dan Rencana Bisnis Bank dan disetujui oleh Dewan Komisaris. Perencanaan ini diharapkan akan memastikan tersedianya modal yang cukup dan terciptanya struktur permodalan yang kuat guna mendukung pertumbuhan bisnis ke depan.

Informasi tambahan manajemen modal yang merupakan informasi yang disyaratkan oleh regulasi yang berlaku dan bukan/tidak merupakan informasi yang dipersyaratkan oleh Standar Akuntansi Indonesia diungkapkan pada Catatan 44f.

39. RISK MANAGEMENT (continued)

i. Capital risk management (continued)

Capital Planning is prepared by the Board of Directors as part of Bank's business plan and is approved by the Board of Commissioners. Capital Planning ensures that adequate levels of capital and strong mix of the different components of capital are maintained to support business growth in the future.

The following additional information capital management that is required by applicable regulations and is not required by Indonesian Accounting Standards is disclosed in Note 44f.

40. JAMINAN PEMERINTAH TERHADAP KEWAJIBAN PEMBAYARAN BANK UMUM

Berdasarkan Keputusan Presiden Republik Indonesia No.15 tahun 2004 tentang pengakhiran tugas dan pembubaran Badan Penyehatan Perbankan Nasional (BPPN), dinyatakan dalam pasal 8 bahwa dengan diakhirinya tugas dan dibubarkannya BPPN, Program Penjaminan Pemerintah terhadap kewajiban pembayaran bank umum yang semula dilakukan oleh BPPN berdasarkan Keputusan Presiden Republik Indonesia No.26 tahun 1998 dan Keputusan Presiden Republik Indonesia No.27 tahun 1998, selanjutnya dilaksanakan oleh Menteri Keuangan melalui Unit Pelaksanaan Penjaminan Pemerintah (UP3) sebagaimana diatur oleh Keputusan Presiden Republik Indonesia No.17 tahun 2004, yang diatur lebih lanjut dengan Keputusan Menteri Keuangan No.84/KMK.06/2004 tanggal 27 Pebruari 2004 tentang Perubahan atas Keputusan Menteri Keuangan Republik Indonesia No.179/KMK.017/2000 tentang Syarat, Tatacara dan Ketentuan Pelaksanaan Jaminan Pemerintah terhadap Kewajiban Pembayaran Bank Umum.

Program Penjaminan Pemerintah melalui UP3 telah berakhir pada tanggal 22 September 2005, sebagaimana dinyatakan dalam Peraturan Menteri Keuangan Republik Indonesia No.68/PMK.05/2005 tanggal 10 Agustus 2005 tentang Perhitungan dan Pembayaran Premi Program Penjaminan Terhadap Pembayaran Bank Umum untuk periode 1 Juli sampai 21 September 2005. Sebagai pengganti UP3, Pemerintah telah membentuk Lembaga Independen yaitu Lembaga Penjaminan Simpanan (LPS). Berdasarkan Undang-Undang No.24 tanggal 22 September 2004, sebagaimana diubah terakhir dengan Undang-Undang No.4 Tahun 2023 tanggal 12 Januari 2023 tentang Pengembangan dan Penguatan Sektor Keuangan, LPS dibentuk untuk menjamin kewajiban tertentu bank-bank umum berdasarkan program penjaminan yang berlaku, yang besaran nilai jaminannya dapat berubah jika memenuhi kriteria tertentu yang berlaku.

Berdasarkan Peraturan Pemerintah Republik Indonesia No.66 tahun 2008 tanggal 13 Oktober 2008 mengenai Besarnya Nilai Simpanan yang Dijamin Lembaga Penjamin Simpanan, jumlah simpanan yang dijamin LPS adalah simpanan sampai dengan Rp2.000.000.000 untuk per nasabah per bank. Simpanan nasabah dijamin hanya jika suku bunganya sama dengan atau dibawah 4% dan 4,25% pada tanggal 31 Desember 2025 dan 2024.

40. GOVERNMENT GUARANTEES ON THE OBLIGATIONS OF COMMERCIAL BANKS

Based on Article 8 of the Decision No.15 year 2004 of the President of the Republic of Indonesia regrading the termination of the role and winding-up of the Indonesian Bank Restructuring Agency (BPPN), the Government Guarantee Program on the obligations of domestic banks, which was originally handled by IBRA based on the Decisions of the President of the Republic of Indonesia No.26 year 1998 and No.27 year 1998, shall be handled by the Ministry of Finance, specifically by the Government Guarantee Implementation Unit (Unit Pelaksanaan Penjaminan Pemerintah/UP3) as provided in the Decision of the President of the Republic of Indonesia No.17 year 2004, which was futher regulated by the Decision No.84/KMK.06/2004 dated February 27, 2004 of the Ministry of Finance regarding the Amendment of Decision No.179/KMK.017/2000 of the Ministry of Finance of the Term, Implementing Guidelines and Conditions of the Goverment Guarantee on the obligations of commercial banks.

The Guarantee Program by the Government through UP3 ended on September 22, 2005, as stated in Regulation No.68/PMK.05/2005 dated August 10, 2005 of the Ministry of Finance concerning the Calculation and Payment of Premium on Guarantee Program from Commercial Banks for the period July 1 to September 21, 2005. To replace UP3, the Government was formed an independent institution there is the Indonesia Deposit Insurance Corporation (Lembaga Penjaminan Simpanan/LPS). Based on Law No.24 dated September 22, 2004, which have been amended Law No.4 Year 2023 dated January 12, 2023 regarding Development and Strengthening of Financial Sector, LPS was formed to guarantee certain liabilities of commercial banks under the applicable guarantee program, the amount of such guarantee is subject to change if the situation complies with certain valid criteria.

Based on Government Regulation No.66 year 2008 dated October 13, 2008 regarding the Amount of Deposit Guarantee by the Indonesia Deposit Insurance Corporation, the amount of deposit covered by LPS is up to Rp2,000,000,000 per depositor per bank. Customer deposits are covered only if the rate of interest is equal to or below 4% and 4.25% as of December 31, 2025 and 2024.

40. JAMINAN PEMERINTAH TERHADAP KEWAJIBAN PEMBAYARAN BANK UMUM (lanjutan)

Pada tanggal 13 Januari 2009, Pemerintah Republik Indonesia telah mengesahkan Undang-Undang Republik Indonesia No. 7 Tahun 2009 tentang Penetapan Peraturan Pemerintah Pengganti Undang-Undang No. 3 Tahun 2008 tentang Perubahan atas Undang-Undang No. 24 Tahun 2004 tentang Lembaga Penjaminan Simpanan Menjadi Undang-Undang.

Bank adalah peserta dari program penjaminan tersebut. Beban premi penjamin untuk tahun yang berakhir pada 31 Desember 2025 dan 2024 masing-masing sebesar Rp16.879.622.032 dan Rp13.749.139.701 (Catatan 29).

40. GOVERNMENT GUARANTEES ON THE OBLIGATIONS OF COMMERCIAL BANKS (continued)

On January 13, 2009, the Government of the Republic of Indonesia passed Law No. 7 Year 2009 on the Stipulation of Government Regulation in Lieu of Law No. 3 Year 2008 on the Amendment to Law No. 24 Year 2004 on Deposit Insurance Corporation into law.

The Bank is a participant of the guarantee program. Deposit guarantee premium for the year ended December 31, 2025 and 2024 amounted to Rp16,879,622,032 and Rp13,749,139,701, respectively (Note 29).

41. LABA PER SAHAM DASAR

Laba per saham dasar dihitung dengan membagi laba bersih kepada pemegang saham dengan rata-rata tertimbang jumlah saham biasa yang beredar pada tahun bersangkutan dengan mempertimbangkan rekonsiliasi faktor-faktor tertentu karena pengaruh pemecahan saham.

41. BASIC EARNINGS PER SHARE

Basic earnings per share is computed by dividing net income to shareholders by the weighted average number of ordinary shares outstanding during the year by considering the reconciliation of certain factors such as the effect of stock split.

	2025	2024	
Laba bersih			***Net income***
Laba bersih untuk perhitungan laba per saham	159.974.571.293	49.987.999.943	*Net income for the calculation of basic earnings per share*
Jumlah saham			***Number of shares***
Rata-rata tertimbang jumlah saham untuk perhitungan laba per saham dasar	17.001.143.232	17.037.792.274	*Weighted average number of shares for calculation of basic earnings per share*
Laba per saham dasar	**9,41**	**2,93**	***Basic earnings per share***

42. PERIKATAN - PERIKATAN SIGNIFIKAN

Perikatan-perikatan yang dibuat Bank adalah sebagai berikut:

1) Akta Perjanjian Sewa Menyewa No.1 tanggal 3 Juli 2024 atas bangunan rumah toko (ruko) 3 (tiga) lantai, beralamat di Ruko Robson Square Jalan MH Thamrin Blok B No.06, Lippo Cikarang Bekasi selama 3 (tiga) tahun, terhitung sejak 1 September 2024 sampai dengan tanggal 31 Agustus 2027.
2) Perjanjian Sewa Menyewa No.15 tanggal 6 Agustus 2018 dan telah diaddendum kedua tanggal 22 November 2024 atas bangunan 3 (tiga) lantai, beralamat di Jl. Raya Barat Boulevard Blok LC 7 Kavling No.16, Kelurahan Kelapa Gading Barat, Kecamatan Kelapa Gading, Jakarta Utara yang didirikan di atas tanah Hak Guna Bangunan No.2518/Kelapa Gading Barat. Terhitung sejak tanggal 19 Mei 2025 sampai dengan tanggal 19 Mei 2027.
3) Perjanjian Sewa Menyewa No.78 tanggal 28 Februari 2018 dan telah di addendum kedua tanggal 21 November 2024 atas bangunan rumah toko (ruko) 4 (empat) lantai, beralamat di Jl. Mangga Dua Raya, Komplek Mangga Dua Plaza, Blok I No.3, Kelurahan Mangga Dua Selatan, Kecamatan Sawah Besar, Jakarta Pusat, yang didirikan di atas tanah Hak Guna Bangunan No.5455/Mangga Dua Selatan. Terhitung sejak tanggal 4 Maret 2025 sampai dengan tanggal 4 Maret 2027.

42. SIGNIFICANT AGREEMENTS

Agremeents made by the Bank are as follows:

1) Deed of Lease Agreement No.1 dated July 3, 2024 on a 3 (three) storey shophouse building, located at Robson Square Shophouse, Jalan MH Thamrin Blok B No.06, Lippo Cikarang Bekasi for 3 (three) years, commencing from September 1, 2024 until August 31, 2027.
2) Lease agreement No.15 dated August 6, 2018 and second addendum dated November 22, 2024 on building 3 (three) floors, located at Jl. Boulevard Barat Raya Blok LC 7 Plot No.16, Kelapa Gading Barat Urban Village, District Kelapa Gading established on land HGB No.2518/Kelapa Gading Barat. As from the date of May 19, 2025 until May 19, 2027.
3) Lease agreement No.78 dated February 28, 2018 and second addendum date November 21, 2024 on the building houses the store (shop) 4 (four) floor, located at Jl. Mangga Dua Raya, Mangga Dua Plaza Complex, Block I No. 3, Village Mangga Dua Selatan, District Sawah Besar, built on land HGB No.5455/Mangga Dua Selatan. As from the date of March 4, 2025 until March 4, 2027.

42. PERIKATAN - PERIKATAN SIGNIFIKAN (lanjutan)

Perikatan-perikatan yang dibuat Bank adalah sebagai berikut: (lanjutan)

4) Akta Perjanjian Sewa Menyewa No.13 tanggal 26 Agustus 2024 atas bangunan rumah toko (ruko) 4 (empat) lantai, yang beralamat di Ruko Metro Broadway The Gallery Blok 8 DF, Jalan Pantai Indah Utara 2, Jakarta Utara, DKI Jakarta, terhitung sejak tanggal 1 November 2024 sampai dengan 31 Oktober 2027.

5) Perjanjian Sewa Menyewa No.11 tanggal 18 November 2021 atas sebuah bangunan kantor hunian 1 ½ lantai, terletak di DKI Jakarta, Kota Administrasi Jakarta Barat, Kecamatan Tambora, Kelurahan Roa Malaka, setempat dikenal sebagai Jalan Pasar Pagi No.33, seluas 87m2 berikut dengan fasilitas-fasilitasnya yang ada dalam bangunan yaitu berupa aliran listrik dari Perusahaan Listrik Negara sebesar 16.500 watt, 2 (dua sambungan telepon, air PAM). Terhitung sejak tanggal 1 Desember 2021 sampai dengan tanggal 1 Desember 2024. Perjanjian ini telah diperpanjang berdasarkan perubahan perjanjian sewa menyewa No.295/DIR/BOI/VII/2024 berlaku sejak 1 Desember 2024 sampai dengan 30 November 2026.

6) Perjanjian Sewa Menyewa No.67 tanggal 14 Mei 2018 dan telah diaddendum pertama No.245/DIR/BOI/V/2023 tanggal 12 Mei 2023 atas suatu bangunan kantor 3 ½ (tiga setengah) lantai yang terletak di Jl. KH Wahid Hasyim No. 212 dengan luas 134M2, Kelurahan Kampung Bali, Kecamatan Tanah Abang, Kotamadya Jakarta Pusat. Periode sewa selama 2 (dua) tahun yang terhitung dari tanggal 15 Juli 2023 sampai 14 Juli 2027.

7) Addendum ketiga Perjanjian Sewa Menyewa No.183/DIR/BOI/IV/2024 tanggal 29 April 2024 atas bangunan rumah toko (Ruko) 3 (tiga) lantai, terletak di Propinsi Banten, Kabupaten Tangerang, Perumahan Gading Serpong/ALX3/025, sektor Alexandrite Gading Serpong selama 2 (dua) tahun, terhitung sejak tanggal 14 September 2024 sampai dengan tanggal 13 September 2026.

8) Perjanjian Sewa Menyewa tanggal 2 Februari 2024 atas bangunan 3 (tiga) lantai, Hak Milik No.07198/Kedoya Utara terletak di Propinsi Daerah Khusus Ibukota Jakarta, Kota Administrasi Jakarta Barat, Kecamatan Kebon Jeruk, Kelurahan Kedoya Utara, Komplek Perumahan Taman Ratu Indah Blok AA2 No.31 selama 2 (dua) tahun, terhitung tanggal 15 April 2024 sampai dengan tanggal 14 April 2026.

9) Perjanjian Sewa Menyewa No.3 tanggal 7 Januari 2019 atas bangunan 3 (tiga) lantai, terletak di Jl. Teuku Umar No.173, Desa/Kelurahan Dauh Puri Kauh, Kecamatan Denpasar Barat, Kota Denpasar selama 3 (tiga) tahun, terhitung sejak tanggal 7 Januari 2019 sampai dengan tanggal 7 Januari 2022. Perjanjian ini telah diperbarui, berlaku sejak 7 Januari 2024 sampai dengan 7 Januari 2026.

42. SIGNIFICANT AGREEMENTS (continued)

Agremeents made by the Bank are as follows: (continued)

4) Deed of Lease Agreement No.13 dated August 26, 2024 on a 4 (four) storey shophouse building, located at Ruko Metro Broadway The Gallery Blok 8 DF, Jalan Pantai Indah Utara 2, North Jakarta, DKI Jakarta, commencing from November 1, 2024 until October 31, 2027.

5) Lease agreement No.11 dated November 18, 2021 on a residential office building 1 ½ floor, located in Jakarta, West Jakarta, Tambora, Village Roa Malaka, known locally as Jalan Pasar Pagi No.33, covering an area of 87m2 with the facilities that exist in the building in the form of electricity from the State Electricity Company of 16,500 watts, 2 (two phone lines, water PAM). Starting from December 1, 2021 to December 1, 2024. This agreement has been extended based on the amendment of lease agreement No.295/DIR/BOI/VII/2024 valid from December 1, 2024 to November 30, 2026.

6) Lease Agreement No.67 dated May 14, 2018 and first addendum No.245/DIR/BOI/V/2023 dated May 12, 2023 for a 3 ½ (three and a half) floor office building located on Jl. KH Wahid Hasyim No. 212 with an area of 134M2, Kampung Bali Village, Tanah Abang District, Central Jakarta Municipality. The lease period is 2 (two) years from July 15, 2023 to July 14, 2027.

7) Third Addendum of Lease Agreement No.183/DIR/BOI/IV/2024 dated April 29, 2024 on a 3 (three) storey shophouse building, located in Banten Province, Tangerang Regency, Gading Serpong Housing/ALX3/025, Alexandrite Gading Serpong sector for 2 (two) years, commencing on September 14, 2024 until September 13, 2026.

8) Lease agreement dated February 2, 2024 on the building 3 (three) floors, Hak Milik No.07198/Kedoya Utara located in the Province of Special Capital Region of Jakarta, West Jakarta Administration, District Kebon Jeruk, Kedoya Utara Urban Village, Komplek Perumahan Taman Ratu Indah Blok AA2 No.31 for 2 (two) years, commencing on April 15, 2024 until April 14, 2026.

9) Lease Agreement No.3 dated January 7, 2019 on buillding 3 (three) floor, located on Jl. Teuku Umar No.173, Dauh Puri Kauh Village, West Denpasar District, Denpasar City for 3 (fthree) years, starting from January 7, 2019 until January 7, 2022. This agreement has been renewed, valid from January 7, 2024 until January 7, 2026.

42. PERIKATAN - PERIKATAN SIGNIFIKAN (lanjutan)

Perikatan-perikatan yang dibuat Bank adalah sebagai berikut: (lanjutan)

10) Perjanjian Sewa Menyewa No.PSM/01/I/2019 dan No.002/PKS-BOI/GAD/I/2019 tanggal 1 Februari 2019 atas sebagian ruangan dari bangunan gedung yaitu Gedung Wisma Nugra Santana, lantai dasar seluas 203,49m2, terletak di Jl. Jend. Sudirman Kav. 7&8, Kelurahan Karet Tengsin, Kecamatan Tanah Abang, Jakarta Pusat selama 5 (lima) tahun, terhitung sejak tanggal 1 April 2019 sampai dengan tanggal 31 Maret 2024. Perjanjian ini telah diperbarui, berlaku sejak 1 April 2024 sampai dengan 31 Maret 2027.

11) Akta Sewa Menyewa No.94 tanggal 21 Juni 2023 atas bangunan kantor 4½ lantai yang didirikan diatas tanah SHM No.694/Kebon kelapa dan SHM No.882/Kebon kelapa, Jakarta Pusat, yang terletak di Jl. Batu Ceper No.47 & 47A selama 3 (tiga) tahun terhitung sejak 21 Juli 2023 sampai dengan tanggal 20 Juli 2026.

12) Perjanjian sewa menyewa No.230608/01/PA/MDL/LEG/PSM-B/OB tanggal 8 Juni 2023 atas ruangan GF-01 D ground floor, Polluxmall lafayette, Semarang selama 5 (lima) tahun sejak 12 Juli 2023 sampai dengan tanggal 11 Juli 2028.

13) Akta perjanjian sewa menyewa No.06 tanggal 2 Desember 2022 atas bangunan rumah toko 2½ lantai yang berdiri diatas tanah SHM No.584/Pamayonan, Bandung, yang terletak di Jl. Pasir Kaliki No.161-3 selama 3 (tiga) tahun sejak 1 Maret 2023 sampai dengan tanggal 28 Februari 2026.

14) Akta perjanjian sewa menyewa No.62 tanggal 17 April 2023 atas bangunan diatas tanah SHM No.149/Manyar Sabrangan, Surabaya yang terletak di Jl. Manyar Kertoajo No.45 selama 5 (lima) tahun ditambah *grace periode* 4 (empat) bulan terhitung sejak 17 April 2023 sampai dengan 17 Agustus 2028.

15) Perjanjian Pemeliharaan ASP INOAN antara Bank dengan PT Next INS Indonesia, perjanjian ini dimulai sejak tanggal 4 September 2017, dan berlaku selama 5 (lima) tahun. Perjanjian telah diperbarui dengan Addendum No. 584/DIR/BOI/X/2022 selama 5 tahun sejak tanggal 4 September 2022 sampai dengan 4 September 2027.

16) Perjanjian Pemeliharaan HSM antara Bank dengan PT Dymar Jaya Indonesia dengan perjanjian No.005/DJI-MAINT/PS/III/2021 dan No.123/DIR/BOI/III/2021. Perjanjian ini telah diperbarui dengan Addendum No.401/DIR/BOI/VIII 2025 & 044/DJI-Maint/VIII/2025, berlaku sejak 22 September 2025 sampai dengan 21 September 2026.

17) Perjanjian Berlangganan antara PT Aplikanusa Lintasarta dengan Bank dengan perjanjian No.0386/LA/CORP/2018-0005/2021, berlaku sejak 1 September 2021 sampai dengan 31 Agustus 2022. Perjanjian ini telah diperbarui dengan Addendum No. SC10001950/LA/CORP/2024-00008/2024 berlaku sejak 1 September 2024 sampai dengan 31 Agustus 2026.

18) Perjanjian Berlangganan Layanan *Dedicated* Internet antara Bank dan PT Supra Primata Nusantara dengan perjanjian No.009/PKS-BOI/IT/III/2019 pada tanggal 6 Maret 2019. Perjanjian ini telah diperbarui dengan Addendum No. Amd.5.009/DLS/BIZNET/III/2019 tanggal 13 November 2023 berlaku sejak 10 September 2023 sampai dengan 9 September 2025. Saat ini sedang dilakukan proses perpanjangan atas perjanjian ni.

42. SIGNIFICANT AGREEMENTS (continued)

Agremeents made by the Bank are as follows: (continued)

10) Lease Agreement No.PSM/01/I/2019 and No.002/PKS-BOI/GAD/I/2019 dated February 1, 2019 for part of room from building of Wisma Nugra Santana, ground floor area of 203.49m2, located on Jl. Jend. Sudirman Lot 7&8, Karet Tengsin Urban Village, Tanah Abang District, Central Jakarta for 5 (five) years, starting from April 1, 2019 until March 31, 2024. This agreement has been renewed, valid from April 1, 2024 until March 31, 2027.

11) Deed of Lease No.94 dated June 21, 2023 for a 4½ floors office building which was established on the land SHM No.694/Kebon kelapa and SHM No.882/Kebon kelapa, Jakarta Pusat, located at Jl. Batu Ceper No.47 & 47A for 3 (three) years starting from July 21, 2023 until July 20, 2026.

12) Lease agreement No.230608/01/PA/MDL/LEG/PSM-B/OB dated June 8, 2023 on GF-01 D ground floor, Polluxmall lafayette, Semarang for 5 (five) years from July 12, 2023 to July 11, 2028.

13) Deed of lease agreement No.06 dated December 2, 2022 for home building store 2½ floors SHM No.584/ pamayonan sub-district, Bandung, located at Jl. Pasir Kaliki No.161-3 for 3 (three) years from 1 March 2023 to 28 February 2026.

14) Deed of lease agreement No.62 dated April 17, 2023 on building which was established on land SHM No.149/Manyar Sabrangan, Surabaya located at Jl. Manyar Kertoajo No.45 for 5 (five) years plus grace period of 4 (four) months from April 17, 2023 until August 17, 2028.

15) Maintenance Agreement of ASP INOAN between Bank with PT Next INS Indonesia, this agreement began on September 4, 2017, and is valid for 5 (five) years. This agreement has been renewe with Addendum No. 584/DIR/BOI/X/2022, valid from September 4, 2022 until September 4, 2027.

16) HSM Maintenance agreement between Bank with PT Dymar Jaya Indonesia, agreement No.No.005/DJI-MAINT/PS/III/2021 and No.123/DIR/BOI/III/2021. This agreement has been renewed with Addendum No.401/DIR/BOI/VIII 2025 & 044/DJI-Maint/VIII/2025, valid from Sepember 22, 2025 until September 21, 2026.

17) Suscription Agreement between PT Aplikasnusa Lintasarta and Bank with agreement No.0386/LA/CORP/2018-0005/2021, starts from September 1, 2021 until August 31, 2022. This agreement has been renewed with Addendum No. SC10001950/LA/CORP/2024-00008/2024, valid from September 1, 2024 until August 31, 2026.

18) Dedicated Internet Service Subscription Agreement between Bank and PT Supra Primata Nusantara with Agreement No.009/PKS-BOI/IT/III/2019 on March 6, 2019.This agreement has been renewed with Addendum No. Amd.5.009/DLS/BIZNET/III/2019 on November 13,2023, valid from September 10, 2023 until September 9, 2025. s of the reporting date, the extension of this agreement is currently in process.

42. PERIKATAN - PERIKATAN SIGNIFIKAN (lanjutan)

Perikatan-perikatan yang dibuat Bank adalah sebagai berikut: (lanjutan)

19) Perjanjian Pemeliharaan *Server* IBM *Power* dan HPE antara Bank dengan PT System Tree Technology dengan perjanjian No.2021/MA/II/003 dan No.115/DIR/BOI/III/2021 tanggal 1 Febuari 2021. Perjanjian ini telah diperbarui pada Addendum ke-IV tanggal 5 Februari 2023, berlaku sejak 1 Februari 2025 sampai dengan 31 Januari 2026.

20) Perjanjian berlangganan layanan Metro-e antara PT Inforte Global Internet dan Bank berdasarkan perjanjian No.024/ISI-BOI/AMD I/MWIFO/XII/2020 tanggal 14 Desember 2020. Perjanjian telah diperbarui dengan Addendum No. 013/ISI-BOI/MWIFO/AMD IV/VI/2024 berlaku sejak 1 Maret 2024 dengan perpanjangan otomatis.

21) Perjanjian berlangganan layanan Data Center antara PT Link Net dan Bank berdasarkan perjanjian No. PK-297/CSL.DCS/LN/VII/2024). Perjanjian berlaku sejak 3 Juni 2024 sampai dengan tanggal 2 Juni 2025 dengan perpanjangan otomatis.

22) Perjanjian Berlangganan Data Center antara PT Aplikanusa Lintasarta dan Bank. Berdasarkan perjanjian SC100015730/LA/CORP/2022 tanggal 24 November 2022. Perjanjian ini berlaku sejak 17 Desember 2022 sampai dengan tanggal 16 Desember 2024 dengan perpanjangan otomatis.

23) Perjanjian Kerja Sama antara PT Artajasa Pembayaran Elektronis dan Bank No. 456/DIR/BOI/VIII/2022 tanggal 15 Agustus 2022 tentang penyelenggaraan layanan Bersama *Interface Processor*. Perjanjian ini berlaku selama 5 tahun sejak 15 Agustus 2022 sampai dengan tanggal 14 Agustus 2027.

42. SIGNIFICANT AGREEMENTS (continued)

Agremeents made by the Bank are as follows: (continued)

19) Server Maintenance Agreement for IBM Power and HPE between the Bank and PT System Tree Technology under Agreement No. 2021/MA/II/003 and No. 115/DIR/BOI/III/2021 dated February 1, 2021. This agreement has been renewed through the Fourth Addendum dated February 5, 2023, effective from February 1, 2025 until January 31, 2026.

20) Subscription agreement for Metro-e service between PT Inforte Global Internet and the Bank based on the agreement No.024/ISI-BOI/AMD I/MWIFO/XII/2020 dated December 14, 2020. This agreement has been renewed with Addendeum No. 013/ISI-BOI/MWIFO/AMD IV/VI/2024, valid from March 1, 2024 with automatic renewal.

21) Subscription agreement for Data Center between PT Link Net and the Bank based on the agreement No. PK-297/CSL.DCS/LN/VII/2024). This agreement shall be valid for 1 years from June 3, 2024 to June 2, 2025 with automatic renewal.

22) Data Center Subscriptions Agreement between PT Aplikanusa Lintasarta and the Bank, based on agreement SC100015730/LA/CORP/2022 dated November 24, 2022. This agreement valid from December 17, 2022 until December 16, 2024 with automatic renewal.

23) Cooperation Agreement between PT Artajasa Pembayaran Elektronis and Bank No. 456/DIR/BOI/VIII/2022 dated August 15, 2022 regarding the provision of the Joint Interface Processor service. This Agreement shall be valid for 5 years from August 15, 2022 to August 14, 2027.

43. INFORMASI TAMBAHAN YANG TIDAK DIPERSYARATKAN OLEH STANDAR AKUNTANSI INDONESIA

Informasi tambahan berikut yang disajikan dibawah ini merupakan informasi yang disyaratkan oleh regulasi yang berlaku dan bukan/tidak merupakan informasi yang dipersyaratkan oleh Standar Akuntansi Indonesia:

a. Giro pada Bank Indonesia

Bank dipersyaratkan untuk memiliki Giro Wajib Minimum (GWM) dalam mata uang Rupiah dalam kegiatannya sebagai bank umum, serta GWM dalam mata uang asing dalam kegiatannya melakukan transaksi mata uang asing. GWM disimpan dalam bentuk giro pada Bank Indonesia.

Rasio GWM dan PLM Bank pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut:

	2025		2024		
	Ketentuan/ *Provisions*	**Realisasi/ *Realization***	**Realisasi/ *Realization***	**Ketentuan/ *Provisions***	
GWM	9,00%	4,46%	6,49%	9,00%	*GWM*
PLM	4,00%	19,44%	25,13%	5,00%	*PLM*

43. ADDITIONAL INFORMATION THAT IS NOT REQUIRED BY INDONESIA ACCOUNTING STANDARDS

The following additional information presented below is information required by applicable regulations and is not information required by Indonesian Accounting Standards:

a. Current Account with Bank Indonesia

The Bank is required to maintain statutory reserves in Rupiah currency in its activities as a commercial, and foreign statutory reserves in its activities in the conduct of foreign currency transactions. These statutory reserves are deposited in the form of current accounts with Bank Indonesia.

As of December 31, 2025 and 2024 the GWM and PLM ratios of the Bank are as follows:

43. INFORMASI TAMBAHAN YANG TIDAK DIPERSYARATKAN OLEH STANDAR AKUNTANSI INDONESIA (lanjutan)

Informasi tambahan berikut yang disajikan dibawah ini merupakan informasi yang disyaratkan oleh regulasi yang berlaku dan bukan/tidak merupakan informasi yang dipersyaratkan oleh Standar Akuntansi Indonesia: (lanjutan)

a. Giro pada Bank Indonesia (lanjutan)

Rasio GWM pada tanggal 31 Desember 2025 dihitung berdasarkan Peraturan Bank Indonesia (PBI) No.20/3/PBI/2018 sebagaimana diubah terakhir dengan PBI No.24/4/PBI/2022 tanggal 25 Februari 2022 dengan Peraturan Anggota Dewan Gubernur (PADG) terakhir yaitu PADG No.31 tahun 2025 tanggal 23 Desember 2025 tentang tentang Giro Wajib Minimum dalam Rupiah dan Valuta Asing, Bagi Bank Umum Konvensional, Bank Umum Syariah dan Unit Usaha Syariah.

Rasio GWM pada tanggal 31 Desember 2024 dihitung berdasarkan Peraturan Bank Indonesia (PBI) No.20/3/PBI/2018 sebagaimana diubah terakhir dengan PBI No.24/4/PBI/2022 tanggal 25 Februari 2022 dengan Peraturan Anggota Dewan Gubernur (PADG) terakhir yaitu PADG No.12 tahun 2023 tanggal 27 September 2023 tentang tentang Giro Wajib Minimum dalam Rupiah dan Valuta Asing, Bagi Bank Umum Konvensional, Bank Umum Syariah dan Unit Usaha Syariah.

Berdasarkan surat dari Bank Indonesia No.27/250/DKMP/Srt/B tanggal 12 Desember 2025 dan merujuk pada PBI No. 9 tahun 2025 dan PADG No. 27 Tahun 2025, pada tanggal 31 Desember 2025, Bank telah memperoleh insentif atas penyediaan dana untuk kegiatan ekonomi tertentu dan inklusif berupa pemotongan pemenuhan GWM sebesar 4,5%.

Berdasarkan surat dari Bank Indonesia No.26/201/DKMP/Srt/B tanggal 2 Desember 2024 dan merujuk pada PBI No. 11 tahun 2023 dan PADG No. 11 Tahun 2023, pada tanggal 31 Desember 2024, Bank telah memperoleh insentif atas penyediaan dana untuk kegiatan ekonomi tertentu dan inklusif berupa pemotongan pemenuhan GWM sebesar 2,7%.

Rasio PLM pada tanggal 31 Desember 2025 dihitung berdasarkan Peraturan Bank Indonesia (PBI) No.20/4/PBI/2018 sebagaimana diubah terakhir dengan PBI No.24/16/PBI/2022 tanggal 31 Oktober 2022 dan Peraturan Anggota Dewan Gubernur (PADG) terakhir yaitu PADG No. 23 tahun 2025 tanggal 20 Oktober 2025 tentang Rasio Intermediasi Makroprudensial dan Penyangga Likuiditas Makroprudensial bagi Bank Umum Konvensional, Bank Umum Syariah dan Unit Usaha Syariah.

Rasio PLM pada tanggal 31 Desember 2024 dihitung berdasarkan Peraturan Bank Indonesia (PBI) No.20/4/PBI/2018 sebagaimana diubah terakhir dengan PBI No.24/16/PBI/2022 tanggal 31 Oktober 2022 dan Peraturan Anggota Dewan Gubernur (PADG) terakhir yaitu PADG No. 18 tahun 2023 tanggal 29 November 2023 tentang Rasio Intermediasi Makroprudensial dan Penyangga Likuiditas Makroprudensial bagi Bank Umum Konvensional, Bank Umum Syariah dan Unit Usaha Syariah.

Manajemen Bank berpendapat bahwa jumlah giro wajib minimum pada Bank Indonesia tersebut telah memadai dan memenuhi syarat.

Pengungkapan lebih lanjut pada giro pada Bank Indonesia diungkapkan pada Catatan 5.

43. ADDITIONAL INFORMATION THAT IS NOT REQUIRED BY INDONESIA ACCOUNTING STANDARDS (continued)

The following additional information presented below is information required by applicable regulations and is not information required by Indonesian Accounting Standards: (continued)

a. Current Account with Bank Indonesia (continued)

The statutory reserves ratio as of December 31, 2025 is calculated based on Bank Indonesia Regulation (PBI) No.20/3/PBI/2018 which have been amanded with PBI No.24/4/PBI/2022 dated February 25, 2022 with PADG No.31 year 2025 dated December 23, 2025 regarding Statutory Reserves in Rupiah and Foreign Currency, for Conventional Commercial Banks, Islamic Commercial Banks and Sharia Business Units.

The statutory reserves ratio as of December 31, 2024 is calculated based on Bank Indonesia Regulation (PBI) No.20/3/PBI/2018 which have been amanded with PBI No.24/4/PBI/2022 dated February 25, 2022 with PADG No.12 year 2023 dated September 27, 2023 regarding Statutory Reserves in Rupiah and Foreign Currency, for Conventional Commercial Banks, Islamic Commercial Banks and Sharia Business Units.

Based on a letter from Bank Indonesia No/27/250/DKMP/Srt/B dated December 12, 2025 and referring to PBI No. 9 year 2025 and PADG No. 27 Year 2025, as of December 31, 2025, Bank has obtained incentives for providing funds for activities a certain and inclusive economy that reduction in the fulfillment of the statutory reserve requirement by 4.5%.

Based on a letter from Bank Indonesia No.26/201/DKMP/Srt/B dated December 2, 2024 and referring to PBI No. 11 year 2023 and PADG No. 11 Year 2023, as of December 31, 2024, Bank has obtained incentives for providing funds for activities a certain and inclusive economy that reduction in the fulfillment of the statutory reserve requirement by 2.7%.

The PLM ratio as of December 31, 2025 is calculated based on Bank Indonesia Regulation (PBI) No.20/4/PBI/2018 which have been amended with PBI No.24/16/PBI/2022 dated October 31, 2022 and PADG No.23 year 2025 dated October 20, 2025 regarding Macroprudential Intermediation Ratio and Macroprudential Liquidity Buffer for Conventional Commercial Banks, Islamic Commercial Banks and Sharia Business Units.

The PLM ratio as of December 31, 2024 is calculated based on Bank Indonesia Regulation (PBI) No.20/4/PBI/2018 which have been amended with PBI No.24/16/PBI/2022 dated October 31, 2022 and PADG No.18 year 2023 dated November 29, 2023 regarding Macroprudential Intermediation Ratio and Macroprudential Liquidity Buffer for Conventional Commercial Banks, Islamic Commercial Banks and Sharia Business Units.

The Bank's management believes that the amount of minimum legal reserves at Bank Indonesia is adequate and meet the requirements set forth by Bank Indonesia.

The further disclosures on current accounts with Bank Indonesia are presented in Note 5.

43. INFORMASI TAMBAHAN YANG TIDAK DIPERSYARATKAN OLEH STANDAR AKUNTANSI INDONESIA (lanjutan)

Informasi tambahan berikut yang disajikan dibawah ini merupakan informasi yang disyaratkan oleh regulasi yang berlaku dan bukan/tidak merupakan informasi yang dipersyaratkan oleh Standar Akuntansi Indonesia: (lanjutan)

b. Giro pada Bank Lain
Berdasarkan kolektibilitas sesuai Peraturan OJK
Pada tanggal 31 Desember 2025 dan 2024, semua giro pada bank lain diklasifikasikan lancar.
Pengungkapan lebih lanjut pada giro pada bank lain diungkapkan pada Catatan 6.

c. Penempatan pada Bank Indonesia dan Bank Lain
Berdasarkan kolektibilitas sesuai Peraturan OJK
Pada tanggal 31 Desember 2025 dan 2024, semua penempatan pada Bank Indonesia dan bank lain diklasifikasikan dalam kolektibilitas lancar.
Pengungkapan lebih lanjut pada penempatan pada Bank Indonesia dan bank lain diungkapkan pada Catatan 7.

d. Efek-efek yang Dibeli dengan Janji Dijual Kembali
Pada tanggal 31 Desember 2025 dan 2024, semua efek-efek yang dibeli dengan janji dijual kembali diklasifikasikan lancar.
Pengungkapan lebih lanjut pada efek-efek yang dibeli dengan janji dijual kembali diungkapkan pada Catatan 8.

e. Efek-efek
Pada tanggal 31 Desember 2025 dan 2024, semua efek-efek diklasifikasikan lancar
Pengungkapan lebih lanjut pada efek-efek diungkapkan pada Catatan 9.

43. ADDITIONAL INFORMATION THAT IS NOT REQUIRED BY INDONESIA ACCOUNTING STANDARDS (continued)

The following additional information presented below is information required by applicable regulations and is not information required by Indonesian Accounting Standards: (continued)

b. Current Account with Other Banks
By Financial Service Authority Rule collectibility
All current accounts with other banks are classified as current as of December 31, 2025 and 2024.
The further disclosures on current accounts with other banks are presented in Note 6.

c. Placements with Bank Indonesia and Other Banks
By Financial Service Authority Rule collectibility
All placements with Bank Indonesia and other banks are classified as current collectibility as of December 31, 2025 and 2024.
The further disclosures on placements with Bank Indonesia and other banks are presented in Note 7.

d. Marketable Securities Purchased Under Resale Agrement
All marketable securities purchased under resale agreement are classified as current as of December 31, 2025 and 2024.
The further disclosures on marketable securities purchased under resale agreement are presented in Note 8.

e. Marketable Securities
All marketable securities are classified as current as of December 31, 2025 and 2024.
The further disclosures on marketable securities are presented in Note 9.

f. Pinjaman yang Diberikan
Berdasarkan sektor ekonomi

f. Loans
By economic sector

	2025	2024	
Industri pengolahan	2.192.774.463.231	1.977.201.220.947	*Manufacturing*
Perantara keuangan	1.800.527.529.869	1.903.589.512.987	*Financial intermediary*
Real estate, usaha persewaan dan jasa perusahaan	1.602.567.941.059	1.155.129.185.616	*Real estate, leasing services and servicing companies*
Penyediaan akomodasi dan penyediaan makan minum	1.412.797.124.348	857.674.780.994	*Accommodation and food and baverages*
Jasa kemasyarakatan, sosial budaya, hiburan dan perorangan lainnya	1.041.485.560.386	724.992.765.958	*Services in social, art culture, recreation and other individual services*
Rumah tangga	1.006.081.401.465	943.702.818.269	*Households*
Perdagangan besar dan eceran	610.136.339.361	714.903.688.977	*Wholesale and retail trading*
Pertambangan dan penggalian	453.124.485.310	353.929.364.210	*Mining and excavation*
Jasa pendidikan	285.084.639.075	229.573.785.139	*Education services*
Konstruksi	168.608.449.085	287.868.069.564	*Construction*
Transportasi, pergudangan dan komunikasi	99.479.918.994	110.604.980.364	*Transportation, warehousing and communication*
Pertanian, perburuan dan kehutanan	45.089.697.430	27.763.733.388	*Argiculture, hunting and forestry*
Jasa kesehatan dan kegiatan sosial	17.052.781.711	13.219.883.059	*Health and social services*
Jumlah	10.734.810.331.324	9.300.153.789.472	*Total*
Penyisihan kerugian penurunan nilai	(239.409.685.306)	(207.640.091.189)	*Allowance for impairment losses*
Jumlah - bersih	**10.495.400.646.018**	**9.092.513.698.283**	***Total - net***

43. INFORMASI TAMBAHAN YANG TIDAK DIPERSYARATKAN OLEH STANDAR AKUNTANSI INDONESIA (lanjutan)

Informasi tambahan berikut yang disajikan dibawah ini merupakan informasi yang disyaratkan oleh regulasi yang berlaku dan bukan/tidak merupakan informasi yang dipersyaratkan oleh Standar Akuntansi Indonesia: (lanjutan)

43. ADDITIONAL INFORMATION THAT IS NOT REQUIRED BY INDONESIA ACCOUNTING STANDARDS (continued)

The following additional information presented below is information required by applicable regulations and is not information required by Indonesian Accounting Standards: (continued)

f. Pinjaman yang Diberikan (lanjutan)
Berdasarkan kolektibilitas

f. Loans (continued)
By collectibility

	2025			
	Nilai tercatat/ *Carrying value*	**Penyisihan kerugian penurunan nilai/ *Allowance for impairment losses***	**Jumlah - bersih/ *Total - net***	
Individual				***Individual***
Lancar	15.760.000.000	(14.870.325.125)	889.674.875	*Current*
Dalam perhatian khusus	5.821.527.750	(600.000.000)	5.221.527.750	*Special mention*
Kurang lancar	36.126.388.107	(12.264.663.721)	23.861.724.386	*Sub-standard*
Macet	154.109.649.775	(74.000.933.711)	80.108.716.064	*Loss*
Kolektif				***Collective***
Lancar	10.141.742.951.192	(49.436.087.660)	10.092.306.863.532	*Current*
Dalam perhatian khusus	308.371.920.560	(39.490.772.085)	268.881.148.475	*Special mention*
Kurang lancar	16.216.768.264	(16.216.768.264)	-	*Sub-standard*
Diragukan	21.723.861.090	(21.723.861.090)	-	*Doubtful*
Macet	34.937.264.586	(10.806.273.650)	24.130.990.936	*Loss*
Jumlah - bersih	**10.734.810.331.324**	**(239.409.685.306)**	**10.495.400.646.018**	***Total - net***

	2024			
	Nilai tercatat/ *Carrying value*	**Penyisihan kerugian penurunan nilai/ *Allowance for impairment losses***	**Jumlah - bersih/ *Total - net***	
Individual				***Individual***
Lancar	30.031.441.492	(17.132.125.788)	12.899.315.704	*Current*
Dalam perhatian khusus	25.298.925.013	(1.811.248.289)	23.487.676.724	*Special mention*
Diragukan	6.538.919.207	(3.103.000.000)	3.435.919.207	*Doubtful*
Macet	104.417.890.953	(49.122.280.270)	55.295.610.683	*Loss*
Kolektif				***Collective***
Lancar	8.684.166.115.377	(57.782.676.846)	8.626.383.438.531	*Current*
Dalam perhatian khusus	336.475.995.547	(37.033.697.438)	299.442.298.109	*Special mention*
Kurang lancar	13.692.513.828	(12.188.400.097)	1.504.113.731	*Sub-standard*
Diragukan	20.305.015.638	(17.957.319.591)	2.347.696.047	*Doubtful*
Macet	79.226.972.417	(11.509.342.870)	67.717.629.547	*Loss*
Jumlah - bersih	**9.300.153.789.472**	**(207.640.091.189)**	**9.092.513.698.283**	***Total - net***

43. INFORMASI TAMBAHAN YANG TIDAK DIPERSYARATKAN OLEH STANDAR AKUNTANSI INDONESIA (lanjutan)

Informasi tambahan berikut yang disajikan dibawah ini merupakan informasi yang disyaratkan oleh regulasi yang berlaku dan bukan/tidak merupakan informasi yang dipersyaratkan oleh Standar Akuntansi Indonesia: (lanjutan)

43. ADDITIONAL INFORMATION THAT IS NOT REQUIRED BY INDONESIA ACCOUNTING STANDARDS (continued)

The following additional information presented below is information required by applicable regulations and is not information required by Indonesian Accounting Standards: (continued)

f. Pinjaman yang Diberikan (lanjutan)
Kredit bermasalah berdasarkan sektor ekonomi dan kolektibilitas

f. Loans (continued)
Nonperforming loans by economic sector and collectiblity

2025

	Kurang lancar/ *Sub-standard*	Diragukan/ *Doubtful*	Macet/ *Loss*	Jumlah/ *Total*	
Industri pengolahan	-	-	66.242.532.382	66.242.532.382	*Manufacturing*
Perdagangan besar dan eceran	-	-	56.376.310.885	56.376.310.885	*Wholesale and retail trading*
Rumah tangga	16.216.768.264	21.723.861.090	6.669.358.930	44.609.988.284	*Households*
Penyediaan akomodasi dan penyediaan makan minum	36.126.388.107	-	-	36.126.388.107	*Accommodation and food and beverages*
Real estate, usaha persewaan dan jasa perusahaan	-	-	21.994.684.641	21.994.684.641	*Real estate, leasing services and servicing companies*
Pertambangan dan penggalian	-	-	21.919.243.920	21.919.243.920	*Mining and excavation*
Jasa kemasyarakatan, sosial budaya, hiburan dan perorangan lainnya	-	-	12.982.736.229	12.982.736.229	*Services in social, art culture, recreation and other individual services*
Konstruksi	-	-	2.862.047.374	2.862.047.374	*Construction*
Jumlah	52.343.156.371	21.723.861.090	189.046.914.361	263.113.931.822	*Total*
Penyisihan kerugian penurunan nilai	(28.481.431.985)	(21.723.861.090)	(84.807.207.361)	(135.012.500.436)	*Allowance for impairment losses*
Jumlah - bersih	**23.861.724.386**	**-**	**104.239.707.000**	**128.101.431.386**	***Total - net***

2024

	Kurang lancar/ *Sub-standard*	Diragukan/ *Doubtful*	Macet/ *Loss*	Jumlah/ *Total*	
Perdagangan besar dan eceran	1.504.114.697	2.790.696.047	65.778.308.646	70.073.119.390	*Wholesale and retail trading*
Industri pengolahan	-	-	69.316.590.305	69.316.590.305	*Manufacturing*
Rumah tangga	12.188.399.131	22.843.345.012	6.532.974.813	41.564.718.956	*Households*
Real estate, usaha persewaan dan jasa perusahaan	-	-	28.016.937.063	28.016.937.063	*Real estate, leasing services and servicing companies*
Penyediaan akomodasi dan penyediaan makan minum	-	-	8.218.384.084	8.218.384.084	*Accommodation and food and beverages*
Konstruksi	-	-	5.137.774.189	5.137.774.189	*Construction*
Jasa kemasyarakatan, sosial budaya, hiburan dan perorangan lainnya	-	1.209.893.786	643.894.270	1.853.788.056	*Services in social, art culture, recreation and other individual services*
Jumlah	13.692.513.828	26.843.934.845	183.644.863.370	224.181.312.043	*Total*
Penyisihan kerugian penurunan nilai	(12.188.400.097)	(21.060.319.591)	(60.631.623.140)	(93.880.342.828)	*Allowance for impairment losses*
Jumlah - bersih	**1.504.113.731**	**5.783.615.254**	**123.013.240.230**	**130.300.969.215**	***Total - net***

43. INFORMASI TAMBAHAN YANG TIDAK DIPERSYARATKAN OLEH STANDAR AKUNTANSI INDONESIA (lanjutan)

Informasi tambahan berikut yang disajikan dibawah ini merupakan informasi yang disyaratkan oleh regulasi yang berlaku dan bukan/tidak merupakan informasi yang dipersyaratkan oleh Standar Akuntansi Indonesia: (lanjutan)

f. Pinjaman yang Diberikan (lanjutan)

Batas Maksimum Pemberian Kredit (BMPK)

Sesuai dengan Peraturan Otoritas Jasa Keuangan No. 38/POJK.03/2019 tentang Batas Maksimum Pemberian Kredit dan Penyediaan Dana Besar Bagi Bank Umum. Untuk pihak terkait 10 % dari Modal Bank, 1 (satu) peminjam atau 1 (satu) kelompok peminjam selain pihak terkait ditetapkan paling tinggi 25% dari Modal Inti Bank.

Untuk tahun yang berakhir pada tanggal 31 Desember 2025 dan 2024 tidak terdapat pelanggaran maupun pelampauan terhadap ketentuan Batas Maksimum Pemberian Kredit (BMPK) baik pihak ketiga maupun pihak berelasi.

Rasio pinjaman bermasalah terhadap jumlah pinjaman yang diberikan

Untuk tahun yang berakhir pada tanggal 31 Desember 2025 dan 2024, persentase pinjaman bermasalah bruto dan bersih terhadap jumlah pinjaman yang diberikan adalah sebagai berikut:

	2025	2024	
Rasio NPL - bruto	2,45%	2,41%	NPL ratio - gross
Rasio NPL - bruto *)	2,50%	2,49%	NPL ratio - gross *)
Rasio NPL - bersih	1,19%	1,40%	NPL ratio - net
Rasio NPL - bersih *)	1,22%	1,45%	NPL ratio - net *)

*) Tidak termasuk pinjaman yang diberikan kepada Bank Perekonomian Rakyat (BPR)

Informasi pokok lainnya sehubungan dengan kredit yang diberikan

Jumlah minimum cadangan kerugian penurunan nilai pinjaman yang diberikan yang wajib dibentuk sesuai dengan ketentuan Otoritas Jasa Keuangan dan yang telah dibentuk sesuai dengan Standar Akuntansi Keuangan untuk tahun yang berakhir pada 31 Desember 2025 dan 2024 adalah sebagai berikut:

	2025	2024	
Penyisihan penghapusan aset produktif	129.892.148.088	119.396.362.341	Allowance for possible losses on earning assets
Penyisihan kerugian penurunan nilai	239.409.685.306	207.640.091.189	Allowance for impairment losses
Persentase pemenuhan	184,31%	173,91%	Percentage of compliance

43. ADDITIONAL INFORMATION THAT IS NOT REQUIRED BY INDONESIA ACCOUNTING STANDARDS (continued)

The following additional information presented below is information required by applicable regulations and is not information required by Indonesian Accounting Standards: (continued)

f. Loans (continued)

Legal Lending Limit (LLL)

In accordance with the Financial Services Authority Regulation No.38/POJK.03/2019 concerning the Maximum Limit for Loans and Provision of Large Funds for Commercial Banks. For related parties 10% of the Bank's Capital, 1 (one) borrower or 1 (one) group of borrowers other than related parties is set at a maximum of 25% of the Bank's Core Capital.

For the years ended December 31, 2025 and 2024 there were no violations for the provisions of Lending Limit (LLL) either for third parties or related parties.

The ratio of non performing loans to total loans

For the years ended December 31, 2025 and 2024, the percentage of non-performing loans gross and net to total loans is as follows:

*) *Not included loans to rural bank*

Other information related to loans

The minimum amount of reserves for impairment losses on loans that should be in accordance with Financial Services Authority and which has been established in accordance with Financial Accounting Standards for the years ended December 31, 2025 and 2024 were as follows:

43. INFORMASI TAMBAHAN YANG TIDAK DIPERSYARATKAN OLEH STANDAR AKUNTANSI INDONESIA (lanjutan)

Informasi tambahan berikut yang disajikan dibawah ini merupakan informasi yang disyaratkan oleh regulasi yang berlaku dan bukan/tidak merupakan informasi yang dipersyaratkan oleh Standar Akuntansi Indonesia: (lanjutan)

f. Pinjaman yang Diberikan (lanjutan)

Informasi pokok lainnya sehubungan dengan kredit yang diberikan (lanjutan)

Manajemen risiko yang dijalankan oleh Bank antara lain dengan cara sebagai berikut:

- Menerapkan prinsip diversifikasi sektor usaha/industri yang dibiayai dan menentukan dari waktu ke waktu sektor usaha/industri yang perlu dihindari.
- Dalam upaya menerapkan *Good Corporate Governance* dan sistem pemberian kredit yang sehat *(Prudent),* sebelum pemberian suatu kredit, maka petugas Bank wajib untuk melakukan kunjungan usaha dan wawancara dengan pengambil keputusan *(key person)* dari perusahaan/calon debitur yang akan dibiayai, dan mengharuskan adanya informasi keuangan yang memadai.
- Melakukan pemantauan atas perusahaan/calon debitur yang dibiayai dan secara periodik melakukan kunjungan usaha guna memperoleh informasi secara dini kesulitan yang mungkin dihadapi debitur, sehingga dapat diantisipasi langkah-langkah awal dan tepat dalam menyelamatkan posisi Bank.

Pengungkapan lebih lanjut pada pinjaman yang diberikan diungkapkan pada Catatan 10.

g. Manajemen Risiko permodalan

Otoritas Jasa Keuangan (OJK) menentukan dan mengawasi kebutuhan modal Bank. Bank diwajibkan untuk mentaati peraturan yang berlaku dalam hal ini modal yang diwajibkan regulator. Pendekatan Bank terhadap pengelolaan modal ditentukan oleh strategi dan persyaratan organisasi bank, dengan memperhitungkan peraturan, serta keadaan ekonomi dan komersial.

Bank mematuhi semua persyaratan modal yang ditetapkan oleh pihak regulator sepanjang periode pelaporan, khususnya berkenaan dengan perhitungan Kewajiban Penyediaan Modal Minimum (KPMM) dan Aktiva Tertimbang Menurut Risiko (ATMR).

43. ADDITIONAL INFORMATION THAT IS NOT REQUIRED BY INDONESIA ACCOUNTING STANDARDS (continued)

The following additional information presented below is information required by applicable regulations and is not information required by Indonesian Accounting Standards: (continued)

f. Loans (continued)

Other information related to loans (continued)

Risk management is run by the Bank in the following ways:

- *Applying the principle of diversification of the business sector/industry funded and determine from time to time business sectors/industries that need to be avoided.*
- *In order to implement good corporate governance and system of sound credit (Prudent), before granting a loan, the Bank officers are required to conduct business, and interviews with decision makers (key person) of the company prospective customers, which are financed, and requires adequate financial information.*
- *To monitor the company/prospective borrowers who financed and periodically visits effort to obtain information that might be encountered early difficulties of the debtor, so it can be anticipated early and appropriate steps to save the position of the Bank.*

The further disclosures on loans are presented in Note 10.

g. Capital Risk Management

The Financial Services Authority (OJK) sets and monitors capital requirements for the Bank. The Bank is required to comply with prevailing regulation in respect of regulatory capital. The Bank's approach to capital management is driven by bank's strategy and organisational requirements, taking into account the regulatory, economic and commercial environment.

The Bank has complied with all regulatory imposed capital requirements throughout the reporting period, particularly regarding Capital Adequacy Ratio (CAR) and calculation of Risk Weighted Assets (RWA).

43. INFORMASI TAMBAHAN YANG TIDAK DIPERSYARATKAN OLEH STANDAR AKUNTANSI INDONESIA (lanjutan)

Informasi tambahan berikut yang disajikan dibawah ini merupakan informasi yang disyaratkan oleh regulasi yang berlaku dan bukan/tidak merupakan informasi yang dipersyaratkan oleh Standar Akuntansi Indonesia: (lanjutan)

g. Manajemen Risiko Permodalan (lanjutan)

Bank menghitung kebutuhan modal berdasarkan Peraturan Otoritas Jasa Keuangan No.27 Tahun 2022 tentang Kewajiban Penyediaan Modal Minimum Bank Umum" dan Surat Edaran OJK No.43/SEOJK.03/2016 tentang "Transparansi dan Publikasi Laporan Bank Umum Konvensional", dimana modal yang diwajibkan regulator dianalisa dalam dua *tier* sebagai berikut:

1. Modal inti (*tier* 1), yang terdiri dari modal inti utama dan modal inti tambahan. Modal inti utama antara lain meliputi modal ditempatkan dan disetor penuh, tambahan modal disetor, cadangan umum, laba tahun-tahun lalu dan periode/tahun berjalan (100%), penghasilan komprehensif lainnya berupa potensi keuntungan/kerugian yang berasal dari perubahan nilai wajar aset keuangan dalam kelompok tersedia untuk dijual, selisih kurang dari penyisihan penghapusan aset produktif sesuai ketentuan Bank Indonesia dan cadangan kerugian penurunan nilai aset produktif yang diperbolehkan. Aset pajak tangguhan, aset takberwujud (termasuk *goodwill*) dan penyertaan (100%) merupakan faktor pengurang modal inti utama. Modal inti tambahan antara lain terdiri dari saham preferen, surat berharga subordinasi dan pinjaman subordinasi dimana ketiganya bersifat non-kumulatif setelah dikurangi pembelian kembali.
2. Modal pelengkap (*tier* 2) antara lain meliputi surat berharga subordinasi dan pinjaman subordinasi serta penyisihan penghapusan aset produktif sesuai ketentuan Otoritas Jasa Keuangan.

Beberapa batasan berlaku untuk bagian-bagian modal yang diwajibkan oleh regulator, antara lain Bank wajib menyediakan modal inti (*tier* 1) paling rendah sebesar 6% dari ATMR dan modal inti utama *(Common Equity tier 1)* paling rendah sebesar 4,5% dari ATMR.

1. Modal *tier* 1, meliputi modal ditempatkan dan disetor penuh, cadangan umum, saldo laba dan laba periode berjalan.
2. Modal *tier* 2, meliputi penyisihan kerugian penurunan nilai yang diperbolehkan.

Bank tidak mempunyai modal tambahan lain yang memenuhi kriteria modal *tier* 3 sesuai dengan peraturan Bank Indonesia yang berlaku.

Berbagai batasan telah diterapkan untuk bagian-bagian modal yang diwajibkan oleh regulator. Pengaruh dari pajak tangguhan telah dikeluarkan dalam menentukan jumlah saldo laba untuk modal *tier* 1; hanya 50 persen laba periode berjalan sebelum pajak tangguhan yang dapat diperhitungkan dalam modal *tier* 1; dan modal *tier* 2 tidak boleh melebihi modal *tier* 1. Juga terdapat batasan jumlah penyisihan kolektif penurunan nilai yang boleh dimasukkan sebagai bagian dari modal *tier* 2.

43. ADDITIONAL INFORMATION THAT IS NOT REQUIRED BY INDONESIA ACCOUNTING STANDARDS (continued)

The following additional information presented below is information required by applicable regulations and is not information required by Indonesian Accounting Standards: (continued)

g. Capital Risk Management (continued)

Bank calculates its capital requirements in accordance with Financial Services Authority Regulation No. 27 Year 2022 about Minimum Capital Reserve or Commercial Bank"and OJK Circular Letter No.43/SEOJK.03/2016 about "Transparency and Publication Conventional Commercial Bank Report", where the regulatory capital is analysed into two tiers as follows:

1. *Tier 1 capital, which consists of core and additional core capital. Core capital includes issued and fully paid-up capital, additional paid-in capital, general reserve, specific reserve, retained earnings and profit for the period/year (100%), other comprehensive income deriving from potential gain/loss from the changes in fair value of financial assets classified as available-for-sale, shortfall between allowable amount of allowance for uncollectible account on productive assets according to Bank Indonesia guideline and allowance for impairment losses on productive assets. Deferred tax assets, intangible assets (including goodwill) and share investments (100%) are deducted from core capital. Additional core capital includes non-cumulative preference shares, subordinated securities and subordinated debts net of buyback portion.*

2. *Supplementary capital (tier 2), which includes subordinated securities and subordinated debts and allowance for uncollectible account on productive assets according to Financial Service Authority.*

Various limits have been set to elements of the regulatory capital, such as Banks are required to provide core capital (tier 1) at a minimum of 6% from Risk Weighted Assets and Common Equity tier 1 at a minimum of 4.5% from Risk Weighted Assets.

1. *Tier 1 capital, which includes issued and fully paid share capital, general reserve, retained earnings and profit for the period.*
2. *Tier 2 capital, which includes the eligible amount of allowance for impairment losses.*

The Bank does not have any other supplementary capital which meets the criteria of tier 3 capital under prevailing Bank Indonesia regulation.

Various limits are applied to elements of the regulatory capital. The effect of deferred taxation has been excluded in determining the amount of retained earnings for tier 1 capital; only 50 percent of the profit for the period before deferred taxation being included in tier 1 capital; and qualifying tier 2 capital cannot exceed tier 1 capital. There is also a restriction on the amount of collective impairment allowances that may be included as part of tier 2 capital.

43. INFORMASI TAMBAHAN YANG TIDAK DIPERSYARATKAN OLEH STANDAR AKUNTANSI INDONESIA (lanjutan)

Informasi tambahan berikut yang disajikan dibawah ini merupakan informasi yang disyaratkan oleh regulasi yang berlaku dan bukan/tidak merupakan informasi yang dipersyaratkan oleh Standar Akuntansi Indonesia: (lanjutan)

g. Manajemen Risiko Permodalan (lanjutan)

Aset Tertimbang Menurut Risiko ("ATMR") Bank ditentukan berdasarkan persyaratan yang telah ditentukan yang mencerminkan berbagai tingkatan risiko yang terkait dengan aset dan eksposur, yang tidak tercermin dalam laporan posisi keuangan. Berdasarkan peraturan Bank Indonesia, Bank diharuskan untuk mempertimbangkan risiko kredit, risiko pasar dan risiko operasional dalam mengukur ATMR Bank.

Kebijakan Bank adalah menjaga modal yang kuat untuk menjaga kepercayaan pemodal, kreditur dan pasar dan untuk mempertahankan perkembangan bisnis di masa depan. Pengaruh tingkat modal terhadap tingkat pengembalian ke pemegang saham juga diperhitungkan dan Bank juga memahami perlunya menjaga keseimbangan antara tingkat pengembalian yang tinggi, yang dimungkinkan dengan *gearing* yang lebih besar serta keuntungan-keuntungan dan tingkat keamanan yang didapat dari posisi modal yang kuat.

Manajemen menggunakan rasio permodalan yang diwajibkan regulator untuk memantau permodalan Bank dan rasio-rasio modal ini tetap menjadi standar industri untuk mengukur kecukupan modal. Pendekatan OJK untuk pengukuran ini terutama didasarkan pada pemantauan hubungan antara profil risiko Bank dengan ketersediaan modal. Bank wajib menyediakan modal minimum sesuai profil risiko.

Penyediaan modal minimum sebagaimana dimaksud ditetapkan sebagai berikut:

a. Untuk profil risiko peringkat 1 (satu), modal minimum terendah yang wajib dimiliki adalah 8% dari Aset Tertimbang Menurut Risiko;

b. Untuk profil risiko peringkat 2 (dua), modal minimum terendah yang wajib dimiliki adalah 9% sampai dengan kurang dari 10% dari Aset Tertimbang Menurut Risiko;

c. Untuk profil risiko peringkat 3 (tiga), modal minimum terendah yang wajib dimiliki adalah 10% sampai dengan kurang dari 11% dari Aset Tertimbang Menurut Risiko;

d. Untuk profil risiko peringkat 4 (empat) atau 5 (lima), modal minimum terendah yang wajib dimiliki adalah 11% sampai dengan kurang dari 14% dari Aset Tertimbang Menurut Risiko.

43. ADDITIONAL INFORMATION THAT IS NOT REQUIRED BY INDONESIA ACCOUNTING STANDARDS (continued)

The following additional information presented below is information required by applicable regulations and is not information required by Indonesian Accounting Standards: (continued)

g. Capital Risk Management (continued)

The Bank's weighted assets risk ("WAR") are determined according to specified requirements that seek to reflect the varying levels of risk attached to assets and exposures not recognized in the statements of financial position. Based on Central Bank regulations, the Bank needs to take into consideration its credit risk, market risk and operational risk in measuring the WAR.

The Bank's policy is to maintain a strong capital base so as to maintain investor, creditor and market confidence and to sustain future development of business. The impact of the level of capital on shareholders' return is also recognized and the Bank also recognize the need to maintain a balance between the higher return that might be possible with greater gearing and the advantages and security level afforded by a strong capital position.

Management uses regulatory capital ratios in order to monitor its capital base, and these capital ratios remain the industry standards for measuring capital adequacy. OJK's approach to such measurement is primarily based on monitoring the relationship of the Bank's risk profile with the available capital. The Bank is required to provide minimum capital based on the risk profile.

Minimum capital requirements are as follows:

a. For banks with risk profile rating 1 (one), the minimum capital requirement is 8% of Risk Weighted Asset;

b. For banks with risk profile rating 2 (two), the minimum capital requirement is 9% to less than 10% of Risk Weighted Asset;

c. For banks with risk profile rating 3 (three), the minimum capital requirement is 10% to less than 11% of Risk Weighted Asset;

d. For banks with risk profile rating 4 (four) or 5 (five), the minimum capital requirement is 11% to less than 14% of Risk Weighted Asset.

43. INFORMASI TAMBAHAN YANG TIDAK DIPERSYARATKAN OLEH STANDAR AKUNTANSI INDONESIA (lanjutan)

Informasi tambahan berikut yang disajikan dibawah ini merupakan informasi yang disyaratkan oleh regulasi yang berlaku dan bukan/tidak merupakan informasi yang dipersyaratkan oleh Standar Akuntansi Indonesia: (lanjutan)

g. Manajemen Risiko Permodalan (lanjutan)

Posisi modal yang diwajibkan regulator Bank sesuai Peraturan Otoritas Jasa Keuangan (POJK) yang berlaku pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut:

43. ADDITIONAL INFORMATION THAT IS NOT REQUIRED BY INDONESIA ACCOUNTING STANDARDS (continued)

The following additional information presented below is information required by applicable regulations and is not information required by Indonesian Accounting Standards: (continued)

g. Capital Risk Management (continued)

The Bank's regulatory capital position under prevailing Financial Services Authority Regulation (POJK) as of December 31, 2025 and 2024 was as follows:

	2025	**2024**	
	(dalam jutaan Rupiah / *in million Rupiah*)		
Modal inti *(Tier 1)*			*Core capital (Tier 1)*
Modal inti utama (CET 1)	3.763.622	3.571.113	*Common equity tier (CET 1)*
Modal inti tambahan (AT 1)	-	-	*Additional equity tier (AT 1)*
	3.763.622	3.571.113	
Modal pelengkap *(Tier 2)*	100.303	85.420	*Supplementary capital (Tier 2)*
Jumlah modal	3.863.925	3.656.533	*Total capital*
Aset Tertimbang Menurut Risiko			*Risk Weighted Asset*
Risiko kredit	8.743.013	7.434.787	*Credit risk*
Risiko operasional	412.686	373.086	*Operational risk*
Risiko pasar	-	-	*Market risk*
Total Aset Tertimbang Menurut Risiko	9.155.699	7.807.873	*Total Risk Weighted Asset*
Rasio kecukupan modal			*Capital Adequacy Ratio*
Rasio CET 1	41,11%	45,74%	*CET 1 Ratio*
Rasio *tier 1*	41,11%	45,74%	*Tier 1 Ratio*
Rasio *tier 2*	1,10%	1,09%	*Tier 2 Ratio*
Rasio modal terhadap ATMR	42,20%	46,83%	*Ratio of capital to ATMR*
Rasio Kewajiban Penyediaan Modal Minimum yang diwajibkan	9,00% - <10,00%	9,00% - <10,00%	*Required Minimun Capital Adequacy Ratio*

Berdasarkan *self-assessment* Bank, pada tanggal 31 Desember 2025 dan 2024 profil risiko Bank dinilai berada pada peringkat 2. Oleh karena itu, Bank berkewajiban untuk memenuhi modal minimum sebesar 9% sampai dengan kurang dari 10%. Kewajiban Penyediaan Modal Minimum Bank berada pada level di atas modal minimum yang diwajibkan tersebut, yaitu sebesar 42,20% dan 46,83%.

Based on its self-assessment, as of December 31, 2025 and 2024 the Bank's risk profile is assessed to be in rating 2. Therefore, the Bank is required to provide a minimum capital of 9% to less than 10%. The Bank Capital Adequate Ratio was 42.20% and 46.83%, which was higher than the required minimum provision of capital.

44. STANDAR AKUNTANSI BARU

Berikut ini ikhtisar Pernyataan Standar Akuntansi Keuangan (PSAK) yang diterbitkan oleh Dewan Standar Akuntansi Keuangan yang relevan untuk Bank, namun belum berlaku efektif untuk laporan keuangan yang berakhir pada tanggal 31 Desember 2025:

Berlaku efektif pada atau setelah tanggal 1 Januari 2026:

- Amendemen PSAK 109 "Instrumen Keuangan".
- Amendemen PSAK 107 "Instrumen Keuangan: Pengungkapan" tentang Klasifikasi dan Pengukuran Instrumen Keuangan.

Saat ini Bank sedang mengevaluasi dan belum menetapkan dampak dari penerapan standar tersebut serta pengaruhnya pada laporan keuangan Bank.

44. NEW ACCOUNTING STANDARDS

The following summarizes the Statement of Financial Accounting Standards (PSAK) which were issued by the Financial Accounting Standards Board and are relevant to the Bank, but is not yet effective for financial statements ended December 31, 2025:

Effective on or after January 1, 2026:

- *Amendments to PSAK No. 109 on "Financial Instruments".*
- *Amendments to PSAK No. 107 on "Financial Instruments: on Classification and Measurement of Financial Instruments.*

The Bank is currently evaluating the above standards and has not yet determined the impact of these standard on the financial statement of the Bank.

45. LIABILITAS KONTINJENSI

Bank saat ini mempunyai liabilitas kontinjensi yang signifikan terkait dengan beberapa perkara perdata sebagai berikut:

a. Gugatan No.1105/Pdt.G/2022/PN.Jkt.Sel pada Pengadilan Negeri Jakarta Selatan. Bank sebagai Tergugat I. Bank telah memenangkan perkara pada tingkat Pengadilan Negeri, Pengadilan Tinggi, dan Kasasi. Saat ini perkara masih dalam proses pemeriksaan pada tingkat Peninjauan Kembali di Mahkamah Agung.

b. Gugatan Perbuatan Melawan Hukum No. 164/Pdt.G/2024/PN.Jkt.Dpk dimana Bank selaku Tergugat III. Perkara telah diputus memenangkan Bank pada tingkat Pengadilan Negeri dan dikuatkan pada tingkat Banding. Saat ini perkara masih dalam proses pemeriksaan pada tingkat Kasasi.

c. Gugatan Perbuatan Melawan Hukum No. 256/Pdt.G/2024/PN.Jkt.Pst dimana Bank selaku Tergugat II. Perkara telah diputus memenangkan Bank pada tingkat Pengadilan Negeri dan dikuatkan pada tingkat Banding. Saat ini perkara masih dalam proses pemeriksaan pada tingkat Kasasi.

d. Gugatan Perbuatan Melawan Hukum No. 1271/Pdt.G/2024/PN.Jkt.Sel dimana Bank selaku Tergugat. Saat ini perkara masih dalam proses pemeriksaan pada tingkat Kasasi.

e. Gugatan Perbuatan Melawan Hukum No. 369Pdt.G/2025/PN.DPK dimana Bank selaku Tergugat II. Saat ini perkara masih dalam proses pada Pengadilan Negeri Depok.

f. Gugatan Perlawanan No. 454/Pdt.Bth/2025/PN.Jkt.Sel dimana Bank selakan Terlawan II. Saat ini persidangan masih berjalan di tingkat banding pada Pengadilan Tinggi Jakarta (Pengadilan Tingkat Banding).

g. Gugatan Perbuatan Melawan Hukum No. 227/Pdt.G/2025/PN.Jkt.Pst dimana Bank selaku Tergugat. Saat ini persidangan masih berjalan pada tingkat kasasi di Mahkamah Agung Republik Indonesia.

h. Gugatan Perbuatan Melawan Hukum No.1421/Pdt.G/2025/PN.Dps dimana Bank selaku tergugat III. Saat ini perkara masih dalam proses pada Pengadilan Negeri Denpasar Tingkat Pertama.

i. Gugatan Perbuatan Melawan Hukum No.316/Pdt.G/2025/PN.Tangerang dimana Bank selaku Turut Tergugat I. Saat ini proses persidangan masih berjalan pada tingkat kasasi di Mahkamah Agung Republik Indonesia.

Manajemen Bank berkeyakinan bahwa penyelesaian kasus-kasus tersebut tidak mengganggu kinerja Bank dan karenanya manajemen berpendapat tidak perlu dibentuk penyisihan.

45. *CONTINGENT LIABILITIES*

The Bank currently has significant contingent liabilities in connection with several civil cases as follows:

a. Lawsuit No.1105/Pdt.G/2022/PN.Jkt.Sel at the South Jakarta District Court. Bank as the Defendant I. The Bank prevailed at the District Court, Appellate Court, and Cassation levels. The case is currently under Judicial Review before the Supreme Court.

b. Lawsuit No. 164/Pdt.G/2024/PN.Jkt.Dpk, where OK Bank is the Defendant III. The Bank prevailed at the District Court and the decision was upheld by the Appellate Court. The case is currently under cassation review.

c. Lawsuit 256/Pdt.G/2024/PN.Jkt.Pst Bank as the Defendant I. Currently still ongoing and is in the court process at the South Jakarta District Court. The Bank prevailed at the District Court and the decision was upheld by the Appellate Court. The case is currently under cassation review.

d. Lawsuit No. 1271/Pdt.G/2024/PN.Jkt.Sel, where OK Bank is the Defendant. The case is currently under examination at the Cassation level.

e. Lawsuit No. 369Pdt.G/2025/PN.DPK, where OK Bank is the Defendant II. The case is currently under examination at the Depok District Court.

f. Lawsuit No. 454/Pdt.Bth/2025/PN.Jkt.Sel, where the Bank is named as Respondent II. The case is currently in the appeal stage before the Jakarta High Court.

g. Lawsuit No. 227/Pdt.G/2025/PN.Jkt.Pst, in which the Bank is named as Defendant. The case is currently under cassation review before the Supreme Court of the Republic of Indonesia.

h. Lawsuit No. 1421/Pdt.G/2025/PN.Dps, in which the Bank is named as Defendant III. The case is currently under examination at the Denpasar District Court (first instance).

i. Lawsuit No. 316/Pdt.G/2025/PN.Tangerang, in which the Bank is named as Co-Defendant I. The case is currently under cassation review before the Supreme Court of the Republic of Indonesia.

The Bank's management believes that the above cases doesn't interfere to the Bank performances, and accordingly the management has the opinion hat no provision for possible losses is required.

46. PENYELESAIAN DAN OTORISASI LAPORAN KEUANGAN

Manajemen Bank bertanggung jawab atas penyusunan laporan keuangan ini yang diselesaikan dan diotorisasi untuk diterbitkan oleh Direksi pada tanggal 26 Maret 2026.

46. *COMPLETION AND AUTHORIZATION OF THE FINANCIAL STATEMENTS*

The management of the Bank is responsible for the preparation of these financial statements which were completed and authorised for issuance by the Directors on March 26, 2026.

2025

Laporan Tahunan dan Laporan Keberlanjutan
Annual Report and Sustainability Report

OK! BANK
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