Shinhan Bank

2025

Laporan Tahunan
Annual Report

BIGGER, STRONGER *WITH* INFINITE PASSION

TENTANG LAPORAN TAHUNAN
About Annual Report

Penyusunan Laporan Tahunan PT Bank Shinhan Indonesia Tahun 2025 mengacu pada ketentuan peraturan perundang-undangan yang berlaku terkait keterbukaan dan transparansi informasi yang wajib disampaikan oleh bank kepada publik. Selain memenuhi kewajiban pengungkapan tersebut, Laporan Tahunan ini juga memuat informasi penting lainnya yang relevan dengan kinerja dan perkembangan Bank. Laporan ini disusun sesuai dengan Peraturan Otoritas Jasa Keuangan Nomor 18 Tahun 2025 tentang Transparansi dan Publikasi Laporan Bank serta Surat Edaran Otoritas Jasa Keuangan Nomor 29/SEOJK.03/2025 tentang Transparansi dan Publikasi Laporan Bank Umum Konvensional.

Laporan Tahunan ini bertujuan untuk membangun pemahaman yang komprehensif serta meningkatkan kepercayaan para pemegang saham dan pemangku kepentingan lainnya terhadap Perseroan, melalui penyajian informasi yang akurat, seimbang, dan relevan. Dalam laporan ini, istilah "Bank" atau "Bank Shinhan" merujuk pada PT Bank Shinhan Indonesia yang menjalankan kegiatan usaha di bidang perbankan. Istilah "Perusahaan" dan "Perseroan" digunakan secara bergantian untuk kemudahan penyebutan PT Bank Shinhan Indonesia secara umum. Seluruh informasi keuangan disajikan dalam mata uang Rupiah, di mana penyebutan "Rupiah", "Rp", atau "IDR" mengacu pada mata uang resmi Republik Indonesia.

Laporan Tahunan PT Bank Shinhan Indonesia Tahun Buku 2025 mengusung tema "Bigger, Stronger With Infinite Passion" dan disajikan dalam dua bahasa, yaitu Bahasa Indonesia dan Bahasa Inggris. Laporan ini disusun dengan memperhatikan aspek keterbacaan melalui penggunaan jenis dan ukuran huruf yang proporsional serta kualitas cetak yang baik. Laporan Tahunan ini dapat diakses dan diunduh melalui situs web resmi Perseroan di www.shinhan.co.id

Laporan Tahunan ini juga memuat pernyataan-pernyataan yang bersifat proyeksi dan pandangan ke depan (forward-looking statements), yang mencerminkan pandangan dan ekspektasi Bank terhadap kondisi keuangan, kinerja operasional, hasil usaha, serta perkembangan ekonomi dan industri perbankan di masa mendatang. Pernyataan-pernyataan tersebut disusun berdasarkan estimasi dan asumsi yang dianggap wajar pada saat laporan ini disusun, namun dapat berubah seiring dengan adanya ketidakpastian, faktor kontinjensi, serta berbagai risiko bisnis dan ekonomi yang dapat terjadi di kemudian hari.

The preparation of the 2025 Annual Report of PT Bank Shinhan Indonesia is based on applicable laws and regulations regarding the disclosure and transparency of information that must be disclosed by banks to the public. Besides complying with the disclosure requirements, this Annual Report also contains other material information relevant to the Bank's performance and development. This report is prepared in accordance with Financial Services Authority Regulation No. 18 of 2025 concerning Transparency and Publication of Bank Reports and Financial Services Authority Circular Letter No. 29/SEOJK.03/2025 concerning Transparency and Publication of Reports by Conventional Commercial Banks.

This Annual Report aims to build a comprehensive understanding and enhance the confidence of shareholders and other stakeholders towards the Company, through the presentation of accurate, balanced, and relevant information. In this report, the terms "the Bank" or "Shinhan Bank" refer to PT Bank Shinhan Indonesia, which operates in the banking sector. The terms "the Company" and "the Corporation" are used interchangeably for the convenience of referring to PT Bank Shinhan Indonesia in general. All financial information is presented in Indonesian Rupiah, in which the terms "Rupiah," "Rp," or "IDR" refer to the official currency of the Republic of Indonesia.

The 2025 Annual Report of PT Bank Shinhan Indonesia carries the theme "Bigger, Stronger With Infinite Passion" and is presented in two languages: Bahasa Indonesia and English. This report was prepared with readability in mind by utilizing proportional font types and sizes, as well as high-quality printing. This Annual Report can be accessed and downloaded via the Company's official website at www.shinhan.co.id

This Annual Report also contains forward-looking statements, which reflect the Bank's outlook and expectations regarding future financial conditions, operational performance, business results, as well as economic and banking industry developments. These statements are based on reasonable estimates and assumptions at the time of this report's preparation, although they may differ due to future uncertainties, contingencies, and various business and economic risks.

TEMA DAN PENJELASAN TEMA

Theme and Theme Explanation

BIGGER, STRONGER WITH INFINITE PASSION

Tahun 2025 menjadi momentum akselerasi PT Bank Shinhan Indonesia ("Bank Shinhan Indonesia") untuk bertumbuh lebih besar, lebih kuat, dan semakin inovatif. Berlandaskan visi BSI, 3030!, Bank Shinhan Indonesia memantapkan langkah strategisnya menuju jajaran 30 besar bank di Indonesia pada 2030 melalui pertumbuhan berkelanjutan, pengelolaan risiko yang solid, dan penguatan kapabilitas organisasi.

Upaya untuk menjadi lebih besar (BIGGER) diwujudkan melalui pertumbuhan yang konsisten dan berkualitas, baik dari sisi ukuran usaha maupun profitabilitas. Perseroan memperluas bisnis Corporate Banking secara selektif, mendorong pertumbuhan aset ritel yang berimbang, serta memperkuat struktur pendanaan guna menjaga stabilitas likuiditas. Di saat yang sama, optimalisasi pendapatan non-bunga terus dilakukan sebagai bagian dari strategi diversifikasi sumber pendapatan.

Seiring dengan pertumbuhan tersebut, Bank Shinhan Indonesia memperkuat ketahanan internal agar menjadi lebih kuat (STRONGER). Fokus utama diarahkan pada pengelolaan kualitas aset yang pruden, penerapan pengendalian internal yang efektif melalui Three Lines of Defense, serta peningkatan kapabilitas sumber daya manusia. Struktur akuntabilitas ditanamkan secara konsisten di seluruh organisasi untuk memastikan setiap aktivitas bisnis dijalankan dengan disiplin, transparansi, dan tanggung jawab.

Di balik strategi dan penguatan fondasi tersebut, terdapat semangat tanpa batas (INFINITE PASSION) untuk terus menjawab tantangan dan menciptakan peluang baru. Bank Bank Shinhan Indonesia secara aktif memperluas kemitraan strategis, memperkuat kapabilitas digital, serta mengembangkan pembiayaan rantai pasok (supply chain financing) sebagai salah satu mesin pertumbuhan. Selain itu, peluang anorganik dijajaki secara selektif guna mempercepat pencapaian tujuan jangka panjang.

Melalui langkah-langkah strategis yang terarah dan dijalankan secara konsisten, Bank Bank Shinhan Indonesia terus melangkah mantap dalam menciptakan nilai berkelanjutan bagi seluruh pemangku kepentingan, sekaligus memperkuat posisinya di industri perbankan nasional menuju BSI, 3030!.

2025 marks a momentum of acceleration for PT Bank Shinhan Indonesia ("Bank Shinhan Indonesia") to grow bigger, stronger, and more innovative. Based on BSI's vision, 3030!, Bank Shinhan is solidifying its strategic steps to become one of the top 30 banks in Indonesia by 2030 through sustainable growth, solid risk management, and stronger organizational capabilities.

Efforts to become BIGGER are realized through consistent and quality growth, both in terms of business scale and profitability. The Company is selectively expanding its Corporate Banking business, fostering balanced retail asset growth, and strengthening its funding structure to maintain liquidity stability. Simultaneously, the optimization of non-interest income remains ongoing as part of the strategy to diversify revenue sources.

In line with this growth, Shinhan Bank is strengthening its internal resilience to become STRONGER. The primary focus is on prudent asset quality management, the implementation of effective internal controls through the Three Lines of Defense, and the development of human resource capabilities. An accountability structure is consistently incorporated throughout the organization to ensure that every business activity is conducted with discipline, transparency, and responsibility.

Behind these strategies and the solid foundation lies an INFINITE PASSION to continuously overcome challenges and create new opportunities. Shinhan Bank is actively expanding strategic partnerships, strengthening digital capabilities, and developing supply chain financing as one of its source of growth. In addition, inorganic opportunities are being selectively explored to accelerate the achievement of long-term goals.

Through focused and consistently executed strategic steps, Shinhan Bank continues to move steadily in generating sustainable value for all stakeholders, while strengthening its position in the national banking industry toward BSI, 3030!.

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Inti dari Bisnis Keuangan
The Core of Financial Business

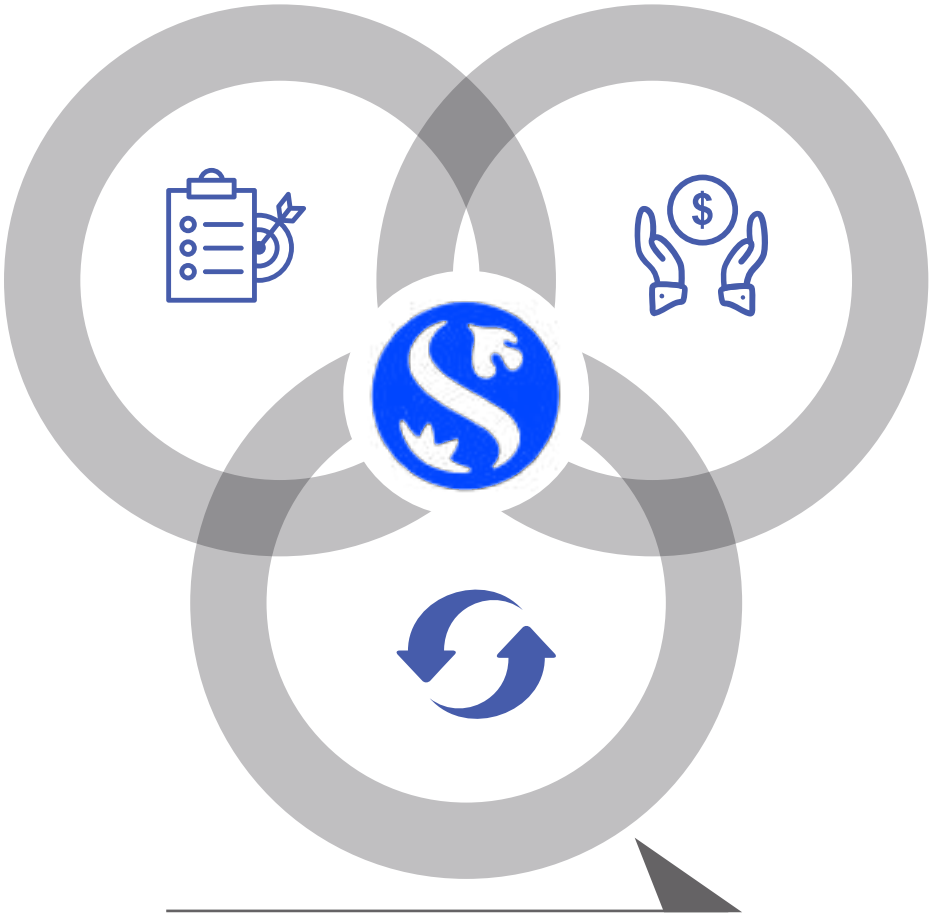
Kami membantu nasabah mencapai targetnya dengan menyediakan produk dan layanan keuangan yang memenuhi tren terbaru, dan memberikan keuntungan yang tinggi terhadap dana yang dipercayakan kepada kami.

We help our clients achieve their goals by providing financial products and services that align with the latest trends and deliver high returns on the funds entrusted to us.

Keuangan Kreatif
Creative Finance

Produk dan layanan keuangan, dan pengelolaan uang harus turut berevolusi mengikuti perubahan waktu dan lingkungan bisnis agar bisnis inti kita dapat berhasil. Berangkat dari kebiasaan masa lalu, kami mencari solusi baru yang inovatif dengan menggunakan metodologi yang kami sebut sebagai keuangan kreatif.

Financial products, services, and money management must evolve along with the changing times and business environment in order for our core business to succeed. Departing from past practices, we seek innovative new solutions using a methodology we call creative finance.



Siklus Kebaikan dari Kemakmuran Bersama
Virtuous Cycle of Shared Prosperity

Dengan menawarkan nilai yang lebih, keuangan kreatif akan menarik lebih banyak nasabah, dan meningkatkan nilai perusahaan Shinhan sebagai gantinya. Ketika Shinhan membantu lebih banyak nasabah berhasil dan memenuhi peran dasar keuangan, yaitu alokasi sumber daya yang efisien, akan terjadi peningkatan nilai bagi seluruh masyarakat. Keterikatan nilai antara nasabah, Shinhan, dan masyarakat akan tumbuh bersama dan mengarah pada kemajuan dalam siklus kebaikan dari kemakmuran bersama.

By offering greater value, creative finance will attract more clients, which in turn will increase Shinhan's corporate value. As Shinhan helps more clients succeed and fulfills the fundamental role of finance, which is the efficient allocation of resources, value will increase for the whole community. The shared value between clients, Shinhan, and the community will grow together and lead to progress in a virtuous cycle of shared prosperity.

REKAM JEJAK BANK SHINHAN

Bank Shinhan's Milestones

1967

SEPTEMBER I September
Didirikan dengan nama PT Central Sumatera Djawa Bank Ltd. dan mulai beroperasi setelah memperoleh pengesahan dari Departemen Kehakiman pada 28 April 1970.
Established under the name of PT Central Sumatera Djawa Bank Ltd., the bank began operating after obtaining approval from the Ministry of Justice on April 28, 1970.

1976

JULI I July
PT Central Sumatera Djawa Bank Ltd berganti nama menjadi PT Bank Metro Ekspres (BME).
PT Central Sumatera D Jawa Bank Ltd changed its name to PT Bank Metro Ekspres (BME).

DESEMBER I December
BME melakukan penggabungan usaha dengan PT Bank Umum Persatuan Tenaga Ekonomi.
BME merged with PT Bank Umum Persatuan Tenaga Ekonomi.

1991

JULI I July
BME melakukan perubahan nama menjadi PT Bank Metro Express.
BME changed its name to PT Bank Metro Express.

1993

JANUARI I January
BME ditunjuk sebagai Bank Persepsi.
BME appointed as a Perception Bank.

1995

MARET I March
BME ditunjuk sebagai Bank Devisa.
BME appointed as a Foreign Exchange Bank.

2018

JANUARI I January
Pembukaan Kantor Cabang Pembantu Panglima Sudirman Surabaya.
Opening of Panglima Sudirman Surabaya Sub-Branch Office.

FEBRUARI I February
- Implementasi program Gerbang Pembayaran Nasional.
- Penyediaan layanan pembayaran pajak MPN Gen2 di Internet & Mobile Banking.
- Implementation of the National Payment Gateway program.
- Availability of MPN Gen2 tax payment services via Internet & Mobile Banking.

MEI I Mei
Bergabung dengan jaringan Asia Payment Network (APN).
Joined the Asia Payment Network (APM).

JUNE I June
Bergabung dengan jaringan ATM Bersama
Joined the ATM Bersama network.

DESEMBER I December
Pembukaan Kantor Cabang Gresik.
Opening of Gresik Branch Office.

2019

JULI I July
Relokasi Kantor Cabang Melawai ke Kantor Cabang Darmawangsa.
Relocation of Melawai Branch Office to Darmawangsa Branch Office.

DESEMBER I December
- Pembukaan Kantor Kas Amartapura
- PT Fitch Ratings Indonesia mengafirmasi Peringkat Nasional Jangka Panjang BSI di 'AAA (idn)'; Outlook Stabil.
- Opening of Amartapura Cash Office.
- PT Fitch Ratings Indonesia affirmed BSI's National Long-Term Rating at 'AAA (idn)'; Stable Outlook.

2020

JANUARI I January
Relokasi Kantor Cabang Pembantu Rungkut ke Kantor Cabang Pembantu Jemursari.
Relocation of Rungkut Sub-Branch Office to Jemursari Sub-Branch Office.

AGUSTUS I August
Penyediaan Fitur Pembukaan Rekening secara Online bagi nasabah baru melalui Mobile Banking
Availability of Online Account Opening Feature for new customers via Mobile Banking.

NOVEMBER I November
- Peningkatan status Kantor Cabang Pembantu menjadi Kantor Cabang: Wahid Hasyim dan Pinangsia.
- PT Fitch Ratings Indonesia mengafirmasi Peringkat Nasional Jangka Panjang BSI di 'AAA (idn)'; Outlook Stabil.
- Upgrading of the status of the Sub-Branch Offices to Branch Offices: Wahid Hasyim and Pinangsia.
- PT Fitch Ratings Indonesia affirmed BSI's Long-Term National Rating at 'AAA (idn)'; Outlook: Stable.

DESEMBERI I December
- Peningkatan status Kantor Cabang Pembantu menjadi Kantor Cabang: Cikarang dan Jemursari.
- Penyediaan fasilitas transaksi FX Cross Currency dan Interest Rate Swap.
- Upgrading of the status of the Sub-Branch Offices to Branch Offices: Cikarang and Jemursari.
- Availability of FX Cross Currency and Interest Rate Swap transaction facilities

2021

APRIL I April
Penyediaan Network Remittance mata uang KRW dan USD ke Korea Selatan dalam Internet dan Mobile Banking.
Availability of Network Remittance services for KRW and USD to South Korea via Internal and Mobile Banking.

JUNI I June
- Relokasi Kantor Cabang Karawang
- PT Fitch Ratings Indonesia mengafirmasi Peringkat Nasional Jangka Panjang BSI di 'AAA (idn)'; Outlook Stabil.
- Relocation of Karawang Branch Office
- PT Fitch Ratings Indonesia affirmed BSI's Long-Term National Rating at 'AAA (idn)'; Outlook: Stable.

NOVEMBER I November
Peluncuran produk My Car Loan.
Launching of My Car Loan product.

DESEMBER I December
Pembukaan Kantor Cabang Tegal.
Opening of Tegal Branch Office.

2022

JUNI I June
- Peluncuran Fitur Pembayaran QRIS dan BPJS Ketenagakerjaan melalui Mobile Banking.
- PT Fitch Ratings Indonesia mengafirmasi Peringkat Nasional Jangka Panjang BSI di 'AAA (idn)'; Outlook Stabil.
- Launching of QRIS and BPJS Ketenagakerjaan Payment Features via Mobile Banking
- PT Fitch Ratings Indonesia affirmed BSI's Long-Term National Rating at 'AAA (idn)'; Outlook: Stable.

JULI I July
Peluncuran fitur Dealer Financing Online melalui Internet Banking.
Launching of Dealer Financing Online feature via Internet Banking.

2003

FEBRUARI I February
BME ditunjuk sebagai Bank Persepsi On-Line
BME appointed as an On-Line Perception Bank.

2007

APRIL I April
BME mulai melakukan proses M&A di Indonesia.
BME started M&A process in Indonesia.

2015

AGUSTUS I August
Shinhan Bank Co., Ltd mengambilalih 40% saham BME.
Shinhan Bank Co., Ltd acquired 40% of BME's shares.

NOVEMBER I November
Shinhan Bank Co., Ltd. meningkatkan kepemilikan saham di BME menjadi 50% lebih dan melakukan Penambahan Modal sebesar Rp800 miliar.
Shinhan Bank CO., Ltd. increased its share ownership in BME to over 50% and injected Rp800 billion in Additional Capital.

DESEMBER I December
Pengambilalihan 75% saham PT Centratama Nasional Bank (CNB).
Acquisition 75% shares in PT Centratama Nasional Bank (CNB).

2016

MARET I March
BME berganti nama menjadi PT Bank Shinhan Indonesia (BSI) dan secara resmi berdiri pada 4 Maret 2016.
BME changed its name to PT Bank Shinhan Indonesia (BSI) and was officially founded on March 4, 2016.

DESEMBER I December
Pengambilalihan 100% saham CNB dan penyelesaian proses M&A.
Acquisition of 100% shares in CNB and settlement of M&A process.

2017

MEI I Mei
- Layanan ATM secara resmi beroperasi di sejumlah cabang.
- Pembukaan Kantor Cabang Pembantu Cibubur.
- ATM services officially launced in several branches.
- Opening of Cibubur Sub-Branch Office.

JULI I July
Penambahan modal dan perubahan struktur pemegang saham.
Capital increase and changes in shareholders structure

AGUSTUS I August
Pembukaan Kantor Cabang Pembantu Cikarang.
Opening of Cikarang Sub-Branch Office.

OKTOBER I October
- Peluncuran produk KTA bagi nasabah korporasi.
- Peluncuran Internet & Mobile Banking ke nasabah.
- Launching of KTA product for corporate customers.
- Launching of Internet & Mobile Banking for customers.

2023

MARET I March
Peluncuran fitur transfer BI-FAST.
Launching of BI-FAST transfer feature.

MEI I Mei
- PT Fitch Ratings Indonesia mengafirmasi Peringkat Nasional Jangka Panjang BSI di 'AAA (idn)'; Outlook Stabil.
- Pembukaan Nostro Account USD dengan JP Morgan Chase New York.
- PT Fitch Ratings Indonesia affirmed BSI's Long-Term National Rating at 'AAA (idn)'; Outlook: Stable.
- Opening of a USD Nostro Account with JPMorgan Chase New York

SEPTEMBER I September
Peluncuran fitur pembukaan rekening tabungan online bagi Nasabah existing.
Launching of online savings account opening for existing customers..

OKTOBER I October
Peluncuran fitur Digital KTA.
Launching of Digital KTA feature.

DESEMBERI I December
- Peluncuran fitur pembukaan rekening online menggunakan verifikasi biometrik bagi Nasabah baru.
- Relokasi Kantor Cabang Pembantu Tanah Abang ke Kantor Cabang Pembantu Tomang.
- Launching of online account opening feature using biometric verification for new customers.
- Relocation of Tanah Abang Sub-Branch Office to Tomang Sub-Branch Office.

2024

FEBRUARI I February
Relokasi Kantor Cabang Bibis ke Kantor Cabang Ir. Soekarno.
Relocation of Bibis Branch Office to Ir. Soekarno Branch Office.

MARET I March
Relokasi Kantor Cabang Pembantu Tanjung Priok ke Kantor Cabang Pembantu Cilegon.
Relocation of Priok Sub-Branch Office to Cilegon Sub-Branch Office.

APRIL I April
Fitch Ratings Indonesia mengafirmasi Peringkat Nasional Jangka Panjang PT Bank Shinhan Indonesia (BSI) di 'AAA(idn)'; Stable Outlook.
PT Fitch Ratings Indonesia affirmed BSI's Long-Term National Rating at 'AAA (idn)'; Outlook: Stable.

JUNI I June
Penerimaan sertifikasi ISO/IEC 27001:2022 untuk Aplikasi Internet Banking, Mobile Banking, E-KYC, dan Host to Host ke Dukcapil.
Receipt of ISO/IEC 27001:2022 certificate for Internet Banking Application, Mobile Banking, E-KYC, and Host to Host to Dukcapil.

JULI I July
Peluncuran produk Deposito IDR ESG.
Launching of IDR ESG Savings product.

OKTOBER I October
Peluncuran produk Giro Shinhan Prime USD.
Launching of Giro Shinhan Prime USD product.

DESEMBERI I December
Peluncuran produk Giro Shinhan KRW.
Launching of Giro Shinhan KRW product.

2025

MARET I March
- Pembukaan Kantor Cabang Jakarta Central di Jakarta Selatan.
- PT Fitch Ratings Indonesia mengafirmasi Peringkat Nasional Jangka Panjang BSI di 'AAA (idn)'; Outlook Stabil.
- Opening of Jakarta Central Branch Office in South Jakarta.
- PT Fitch Ratings Indonesia affirmed BSI's Long-Term National Rating at 'AAA (idn)'; Outlook: Stable.

APRIL
Bank Shinhan Indonesia melakukan perubahan logo.
Shinhan Bank has updated its logo.

PERISTIWA PENTING
Event Highlights

24 Januari/January 2025

Strategy Conference 2025

Bank Shinhan Indonesia mengadakan Strategy Conference bertempat di Le Meridien Jakarta yang dihadiri oleh Direksi, Dewan Komisaris, Pejabat Eksekutif Bank dan seluruh Pimpinan Cabang. Arahan dari setiap Departemen untuk rencana strategis Bank di 2025 serta pemberian penghargaan atas kinerja cabang disampaikan melalui Strategy Conference 2025.

Strategy Conference 2025
Bank Shinhan Indonesia held its Strategy Conference at Le Meridien Jakarta, which was attended by the Board of Directors, the Board of Commissioners, the Bank's executive officers, and all branch managers. During the Strategy Conference 2025, each department presented its strategic plans for the Bank in 2025, and performance awards were presented to branches for their performance.

25 Maret/March 2025

Penandatanganan Kerjasama Channeling dengan Akulaku

Bank Shinhan Indonesia menjalin kerja sama channeling dengan Akulaku (PT Akulaku Finance Indonesia) dalam rangka memperluas penyaluran pembiayaan/kredit kepada segmen yang dituju. Kerja sama ini diharapkan dapat meningkatkan volume bisnis secara prudent serta memperluas akses layanan keuangan secara lebih efektif dan terkontrol.

Signing of a Channeling Partnership with Akulaku
Bank Shinhan Indonesia established a channeling partnership with Akulaku (PT Akulaku Finance Indonesia) to expand the distribution of financing/credit to targeted segments. This partnership is expected to increase business volume prudently and expand access to financial services more effectively and controllably.

17 Maret/March 2025

Pembukaan Kantor Cabang Jakarta Central

Dalam rangka memberikan pelayanan yang lebih baik kepada masyarakat dan nasabah di Jakarta Selatan, Bank Shinhan resmi membuka Kantor Cabang Jakarta Central yang berlokasi di Gedung Hans Place Wolter, Jl. Wolter Monginsidi No.63B, Rawa Barat, Kebayoran Baru, Jakarta Selatan, DKI Jakarta 12180.

Opening of the Jakarta Central Branch Office
To provide better service to the public and customers in South Jakarta, Shinhan Bank officially opened a branch office at Hans Place Wolter Building, Jl. Wolter Monginsidi No. 63B, Rawa Barat, Kebayoran Baru, South Jakarta, DKI Jakarta 12180.

19 Maret/March 2025

Fitch Ratings Indonesia

Fitch Ratings Indonesia mengafirmasi Peringkat Nasional Jangka Panjang Bank Shinhan di 'AAA(idn)'. Outlook adalah stabil. Peringkat Nasional 'AAA' menunjukkan peringkat tertinggi yang diberikan oleh Fitch dalam skala Peringkat Nasional untuk negara tersebut. Peringkat ini diberikan kepada emiten atau obligasi dengan ekspektasi paling rendah terhadap risiko gagal bayar dibandingkan dengan semua emiten atau obligasi lain di negara atau serikat moneter yang sama.

Fitch Ratings Indonesia
Fitch Ratings Indonesia affirmed Shinhan Bank's National Long-Term Rating at 'AAA (idn)'. Stable Outlook. The 'AAA' National Rating represents the highest rating assigned by Fitch on the National Rating scale in the country. This rating is assigned to issuers or bonds with the lowest expected risk of default compared to all other issuers or bonds of the same country or monetary union.

8 April 2025

Perubahan Logo

Sebagai bentuk nyata dari komitmen untuk terus berkembang dan selalu memberikan layanan terbaik kepada nasabah, Bank Shinhan Indonesia melakukan perubahan logo. Adapun warna dan bentuk logo baru tersebut menggambarkan dinamika zaman serta kesiapan Bank menghadapi masa depan.

Logo Change
As a tangible expression of its commitment to continuous growth and consistently providing the best service to customers, Shinhan Bank has updated its logo. The colors and design of the new logo reflect the dynamics of the times and the Bank's readiness to face the future.

14 Juli/July 2025

Penandatanganan Kerjasama Partnership antara Bank Shinhan Indonesia dengan Tugu Insurance

Perusahaan telah melaksanakan penandatanganan Kerjasama dengan PT Asuransi Tugu Pratama Indonesia Tbk (Tugu Insurance). Melalui kemitraan tersebut, kedua belah pihak berkomitmen untuk menjalankan kerja sama secara profesional, sesuai ketentuan yang berlaku, dan berorientasi pada prinsip kehati-hatian.

Signing of a Partnership Agreement between Shinhan Bank Indonesia and Tugu Insurance

The Company has signed a partnership agreement with PT Asuransi Tugu Pratama Indonesia Tbk (Tugu Insurance). Through this partnership, both parties are committed to conducting their collaboration professionally, in accordance with applicable regulations, and based on the principle of prudence.

8 Agustus/August 2025

Donasi ESG pertama melalui rekanan Bank Bank Shinhan Indonesia: Yayasan KEHATI dan MES (Masyarakat Ekonomi Syariah)

Bank Shinhan Indonesia menyalurkan donasi ESG pertama kali kepada Rekanan Bank yaitu Yayasan KEHATI dan MES (Masyarakat Ekonomi Syariah). Penyaluran donasi ini merupakan bentuk dukungan Bank Shinhan dalam pelestarian lingkungan serta pengembangan literasi keuangan Syariah di Indonesia

First ESG Donation through Bank Shinhan Partners: KEHATI Foundation and MES (Sharia Economic Community)

Bank Shinhan Indonesia disbursed its inaugural ESG donation to its partners, namely the KEHATI Foundation and MES (Sharia Economic Community). This donation reflects Bank Shinhan's commitment to environmental conservation as well as the promotion of Sharia financial literacy in Indonesia.

9 September 2025

Alliance for Green Commercial Banks - Hong Kong

Bank Shinhan menjadi salah satu dari 20 bank anggota pertama "Alliance for Green Commercial Banks" dalam ajang Climate Business Forum: Asia Pacific (CBF25) di Hong Kong SAR. Dalam aliansi tersebut, Bank Shinhan Indonesia dan Bank Negara Indonesia (BNI) menjadi perwakilan Indonesia yang berkomitmen mendukung pembiayaan hijau dan adaptasi terhadap perubahan iklim. Seperti diketahui, bank komersial bukan hanya berperan sebagai pengamat dalam transisi hijau, melainkan penggerak utama pertumbuhan berkelanjutan. Sebagai bagian dari jaringan tersebut, Bank Shinhan akan berkolaborasi dengan mitra di Asia dan global untuk memelopori pendekatan baru, memperluas pembiayaan hijau, serta mendukung nasabah dalam beralih menuju masa depan yang rendah karbon dan lebih tangguh.

Alliance for Green Commercial Banks - Hong Kong

Shinhan Bank became one of the first 20 member banks of the "Alliance for Green Commercial Banks" at the Climate Business Forum: Asia Pacific (CBF25) in Hong Kong SAR. Within this alliance, Shinhan Bank Indonesia and Bank Negara Indonesia (BNI) serve as Indonesia's representatives, with a commitment to supporting green financing and adaptation to climate change. It is well known that commercial banks not only act as observers in the green transition but are also key drivers of sustainable growth. As part of this network, Shinhan Bank will collaborate with partners in Asia and globally to pioneer new approaches, expand green financing, and support customers in transitioning toward a low-carbon and more resilient future.

23 September 2025

Seremonial Penyerahan Donasi kepada MES

Kegiatan seremonial penyerahan donasi kepada MES (Masyarakat Ekonomi Syariah) pertama kali dilakukan. Acara ini menjadi momentum awal kolaborasi antara Bank Shinhan Indonesia dengan MES, yang diharapkan dapat memberikan dampak positif serta berkelanjutan bagi masyarakat luas

Ceremonial Handover of Donation to MES
The inaugural ceremonial handover of the donation to MES (Sharia Economic Community) was conducted. This event marked the beginning of the collaboration between Bank Shinhan Indonesia and MES, which is expected to generate positive and sustainable impacts for the wider community.

1 Desember/December 2025

BI Award 2025 - Sustainable Finance

Bank Shinhan meraih BI Award 2025 sebagai Bank Penggerak Keuangan Berkelanjutan Terbaik untuk kategori Bank KBMI 1 dan 2. Penghargaan dari Bank Indonesia ini mencerminkan kontribusi Bank dalam mendukung pengembangan keuangan berkelanjutan melalui pertumbuhan portofolio sustainable finance, termasuk pembiayaan kendaraan listrik, penerapan tata kelola dan manajemen risiko yang solid dengan tingkat kepatuhan ESG yang baik, serta pengembangan produk inovatif seperti Deposito ESG yang memperluas akses masyarakat terhadap investasi berkelanjutan.

BI Award 2025 - Sustainable Finance
Shinhan Bank received the BI Award 2025 as the Best Driver of Sustainable Finance in the KBMI 1 and 2 Bank categories. This Bank Indonesia award reflects the Bank's contribution to supporting the development of sustainable finance through the growth of its sustainable finance portfolio, including electric vehicle financing, the implementation of robust governance and risk management with strong ESG compliance, and the development of innovative products such as ESG Savings that expand public access to sustainable investments.

21 Oktober/October 2025

Seremonial Penyerahan Donasi kepada KEHATI

Kegiatan seremonial penyerahan donasi kepada Yayasan KEHATI pertama kali dilakukan. Acara ini menjadi langkah awal kerja sama antara Bank Shinhan Indonesia dan KEHATI dalam mendorong program-program pelestarian keanekaragaman hayati secara berkelanjutan.

Ceremonial Handover of Donation to KEHATI
The inaugural ceremonial handover of the donation to the KEHATI Foundation was conducted. This event marked the initial step in the collaboration between Bank Shinhan Indonesia and KEHATI to advance sustainable biodiversity conservation programs.

23 Desember/December 2025

Penyertaan Modal kepada Hyundai Capital Finance Indonesia

PT Bank Shinhan Indonesia melaksanakan penyertaan modal pada PT Hyundai Capital Finance Indonesia, sebagai bagian dari upaya memperkuat sinergi bisnis dan memperluas layanan keuangan Bank.

Capital Injections to Hyundai Capital Finance Indonesia
PT Bank Shinhan Indonesia established capital injection into PT Hyundai Capital Finance Indonesia, as part of its efforts to strengthen business synergies and expand the Bank's financial services.

Shinhan Bank

IKHTISAR KEUANGAN

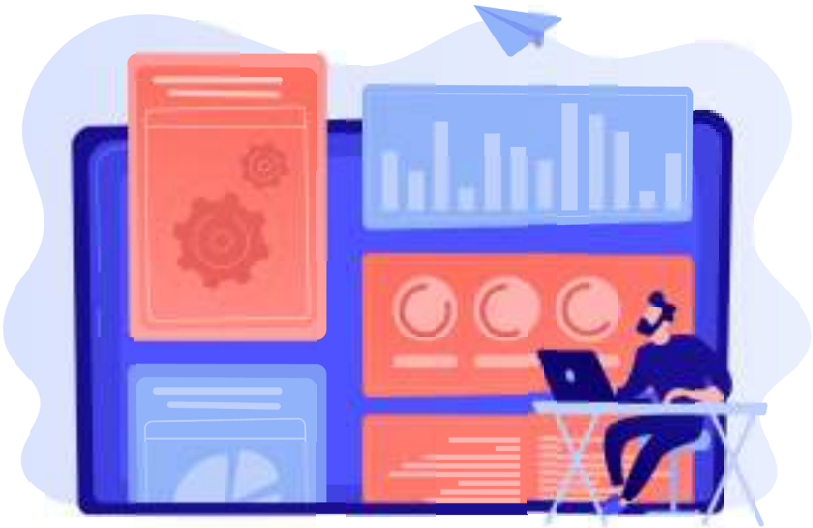
Financial Overview

IKHTISAR DATA KEUANGAN
Financial Data Overview

Laporan Posisi Keuangan
Statement of Financial Position

Dalam jutaan Rupiah | in millions of Rupiah

Uraian Description	2025	2024	2023	2022	2021
Laporan Posisi Keuangan Statement of Financial Position					
Jumlah Aset Total Assets	27.244.905	24.920.534	23.342.421	22.693.047	17.543.629
Kredit yang Diberikan Loans	19.365.598	20.295.631	17.220.313	16.313.621	13.586.106
CKPN Allowance for Impairment Losses	(336.001)	(597.544)	(354.023)	(336.660)	(255.177)
Kredit yang Diberikan – Bersih Loan - Net	19.029.596	19.698.087	16.866.290	15.976.961	13.330.929
Dana Pihak Ketiga Third Party Funds	15.496.666	12.874.955	11.851.862	11.233.223	8.233.311
Giro Current Accounts	3.070.202	2.806.695	2.823.493	1.916.510	1.057.157
Tabungan Saving Account	3.638.399	2.993.367	2.470.263	1.797.505	1.355.900
Deposito Time Deposits	8.788.064	7.074.893	6.558.106	7.519.208	5.820.254
Pinjaman Diterima Borrowing	6.086.375	5.874.675	6.004.830	5.604.300	3.662.892
Jumlah Liabilitas Total Liabilities	21.997.375	19.917.886	18.378.347	17.880.620	12.857.315
Ekuitas Equity	5.247.530	5.002.648	4.964.074	4.812.427	4.686.314



Laporan Arus Kas
Statement of Cash Flow

Dalam jutaan Rupiah | in millions of Rupiah

Uraian Description	2025	2024	2023	2022	2021
Laporan Arus Kas Statement of Cash Flow					
Arus Kas dari Aktivitas Operasi Cash Flow from Operating Activities	2.801.029	(820.480)	720.117	885.710	(1.445.370)
Arus Kas dari Aktivitas Investasi Cash Flow from Investing Activities	(804.871)	(729.783)	197.348	(119.638)	8.200
Arus Kas dari Aktivitas Pendanaan Cash Flow from Financing Activities	(12.723)	(394.809)	442.862	1.596.790	667.813
Kenaikan (Penurunan) Neto Kas dan Setara Kas Net Increase (Decrease) in Cash and Cash Equivalents	1.983.434	(1.945.073)	474.603	2.362.862	(769.358)
Kas dan Setara Kas Awal Tahun Cash and Cash Equivalents at Beginning of Year	1.436.265	3.359.922	3.847.918	1.409.409	2.173.275
Kas dan Setara Kas Akhir Tahun Cash and Cash Equivalents at Year End	3.438.274	1.436.265	3.359.922	3.847.918	1.409.409

Laporan Laba (Rugi) dan Penghasilan Komprehensif Lain
Statement of Profit (Loss) and Other Comprehensive Income

Dalam jutaan Rupiah | in millions of Rupiah

Uraian Description	2025	2024	2023	2022	2021
Laporan Laba (Rugi) dan Penghasilan Komprehensif Lain Statement of Profit (Loss) and Other Comprehensive Incomes					
Pendapatan Bunga Interest Incomes	1.559.987	1.610.980	1.462.688	948.420	779.560
Beban Bunga Interest Expenses	(955.700)	(961.430)	(855.069)	(416.388)	(291.665)
Pendapatan Bunga – Bersih Interest Incomes – Net	604.287	649.550	607.618	532.032	487.895
Pendapatan Operasional Lainnya Other Operating Incomes	129.990	89.844	130.811	99.688	102.434
Beban Kerugian Penurunan Nilai Provision for Impairment Losses	(71.733)	(281.926)	(127.339)	(82.502)	(124.108)

Uraian Description	2025	2024	2023	2022	2021
Beban Operasional Lainnya Other Operating Expenses	(388.578)	(391.987)	(403.887)	(347.180)	(331.165)
Beban Operasional Lainnya – Bersih Other Operating Expenses – Net	-	-	-	-	-
Laba (Rugi) Operasional Operating Income (Loss)	273.966	65.482	207.203	202.038	135.056
Laba (Rugi) Sebelum Pajak Income (Loss) Before Tax	298.947	80.326	208.147	210.622	136.767
Beban Pajak (Bersih) Tax Expense (Net)	(69.134)	(31.846)	(51.616)	(51.117)	(37.266)
Laba (Rugi) Bersih Net Income (Loss)	229.813	48.480	156.531	159.446	99.501
Jumlah Penghasilan (Rugi) Komprehensif Lain Tahun Berjalan Setelah Pajak Total Other Comprehensive Income (Loss) for the Year After Tax	15.070	(9.906)	(4.884)	(33.333)	(23.816)
Jumlah Laba (Rugi) Komprehensif Tahun Berjalan Total Other Comprehensive Income (Loss) for the Year	244.883	38.573	151.647	126.113	123.317
Laba Bersih per Saham (Rp Penuh) Earnings per Share (IDR Full)	-	-	-	-	-

*) Per posisi 31 Desember 2025, Bank Shinhan Indonesia tidak memiliki entitas anak, dengan demikian Laporan Keuangan Bank tidak menyajikan Laba (Rugi) Bersih Tahun Berjalan serta Jumlah Laba (Rugi) Komprehensif Tahun Berjalan Konsolidasi Entitas Induk yang diatribusikan baik kepada pemilik entitas pengendali maupun kepentingan nonpengendali.
*) As of December 31, 2025, Bank Shinhan Indonesia does not have any subsidiaries; thus, the Bank's Financial Statements do not present Consolidated Net Profit (Loss) for the Year and Total Consolidated Comprehensive Profit (Loss) for the Year of the Parent Entity attributable to either controlling entity owners and non-controlling interests.

Rasio-Rasio Keuangan Penting
Key Financial Ratios

Dalam persen (%) | in Percent (%)

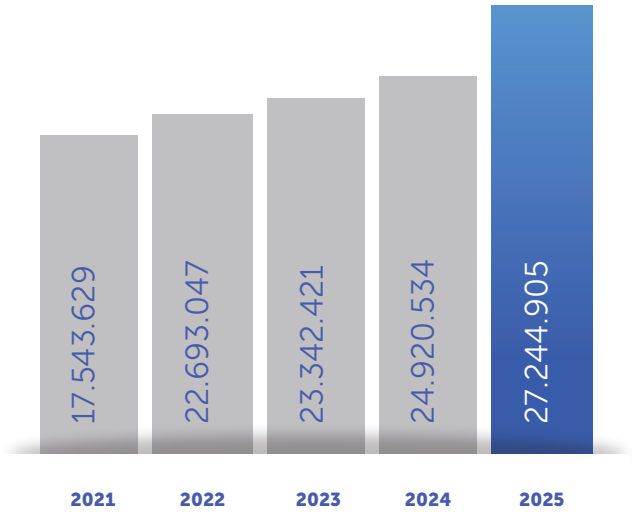
Uraian Description	2025	2024	2023	2022	2021
Rasio Kinerja Keuangan Financial Performance Ratios					
Laba Bersih terhadap Rata-rata Aset (ROA) Return on Assets (ROA)	1,17	0,33	0,91	1,03	0,76
Laba Bersih terhadap Rata-rata Modal (ROE) Return on Equity (ROE)	4,78	1,02	3,39	3,50	2,23

Uraian Description	2025	2024	2023	2022	2021
Laba Bersih terhadap Pendapatan Bunga Bersih Net Profit to Net Interest Income	36,36	7,46	25,76	29,97	20,39
Pendapatan Bunga Bersih (NIM) Net Interest Margin (NIM)	2,01	2,21	2,22	2,23	2,32
Kredit terhadap Dana Pihak Ketiga (LDR) Loan to Deposit Ratio (LDR)	124,89	157,63	145,13	140,24	160,21
Pendanaan Stabil Bersih Net Stable Funding Ratio	114,67	122,72	117,30	124,28	114,77
Kewajiban Penyediaan Modal Minimum (KPMM) Capital Adequacy Requirement (CAR)	24,07	21,95	23,28	26,14	29,91
Beban Operasional terhadap Pendapatan Operasional (BOPO) Operating Expenses to Operating Income (BOPO)	84,18	96,25	87,73	81,70	87,93
Cost to Income Ratio (CIR) Cost to Income Ratio (CIR)	56,42	55,42	61,01	58,37	59,38
Kredit Bermasalah terhadap Total Kredit (NPL – Gross) Non-Performing Loans to Total Loans (NPL – Gross)	2,15	3,55	2,97	3,37	3,97
Kredit Bermasalah terhadap Total Kredit Bersih (NPL – Net) Non-Performing Loans to Total Net Loans (NPL – Net)	1,48	1,34	1,93	1,91	2,95
Posisi Devisa Netto (PDN)	17,99	9,08	12,63	5,54	7,25
Rasio Kepatuhan Compliance Ratio					

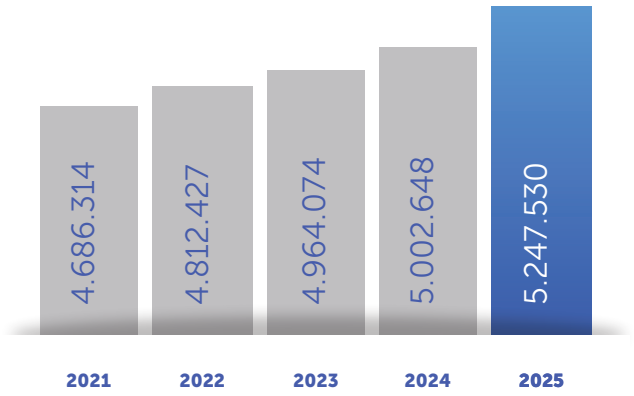
Uraian Description	2025	2024	2023	2022	2021
Persentase Pelampauan BMPK Percentage of LL Exceedance					
Pihak Terkait Related Party	-	-	-	-	-
Pihak Tidak Terkait Non-Related Party	-	-	-	-	-
Giro Wajib Minimum (GWM) Statutory Reserves					
GWM Utama Rupiah Rupiah Statutory Reserves Overall Net Foreign Exchange Position (PDN)	4,91	6,85	7,78	8,43	3,77
GWM Valuta Asing Foreign Currency Statutory Reserves	6,46	4,35	5,47	4,06	7,35
Posisi Devisa Neto (PDN) secara keseluruhan Overall Net Open Position	17,99	9,08	12,63	5,54	7,25

Grafik Ikhtisar Keuangan
Financial Overview Chart

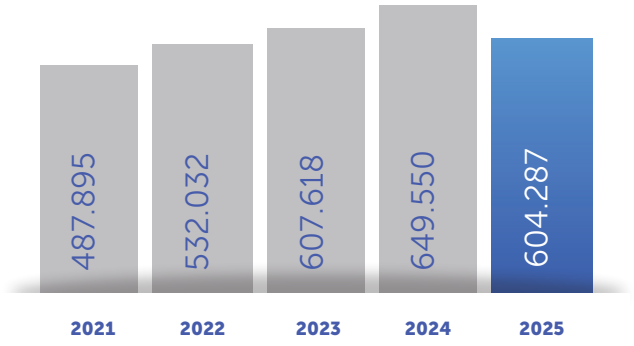
Jumlah Aset
Total Assets
Dalam jutaan Rupiah | in millions of Rupiah



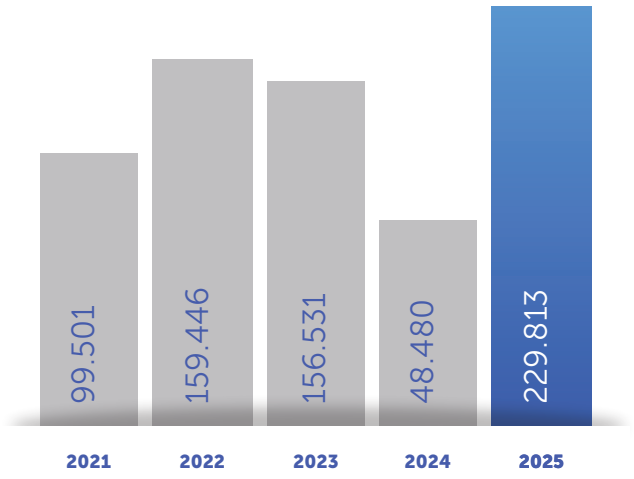
Ekuitas
Equity
Dalam jutaan Rupiah | in millions of Rupiah



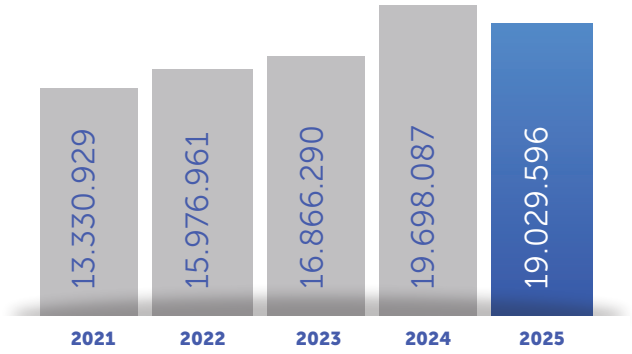
Pendapatan Bunga – Bersih
Net – Interst Income
Dalam jutaan Rupiah | in millions of Rupiah



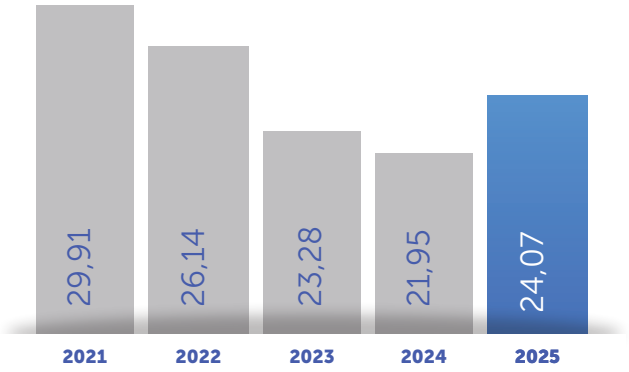
Laba (Rugi) Bersih
Net Profit (Loss)
Dalam jutaan Rupiah | in millions of Rupiah



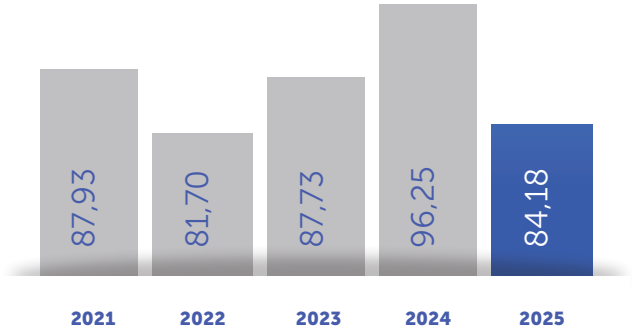
Kredit yang diberikan – Bersih
Net - Loans
Dalam jutaan Rupiah | in millions of Rupiah



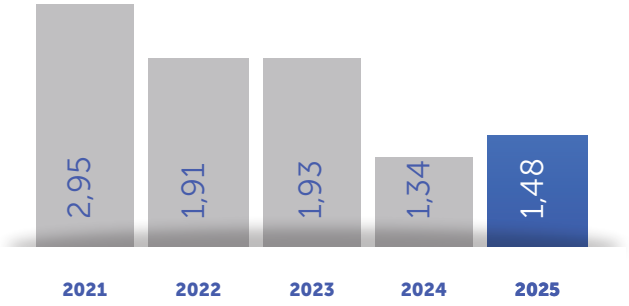
Kewajiban Penyediaan Modal Minimum (KPMM)
Capital Adequacy Requirement (CAR)
Dalam persen (%) | in percent (%)



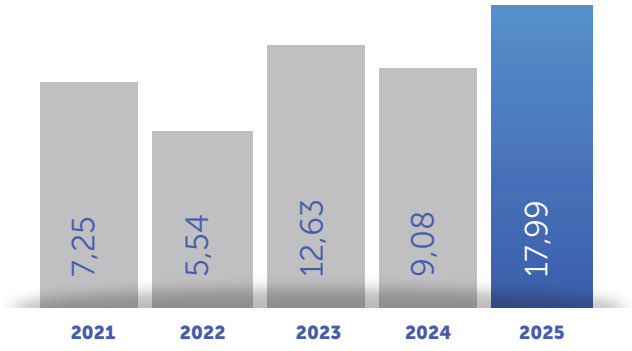
Beban Operasional terhadap Pendapatan Operasional (BOPO)
Operating Expenses to Operating Income (BOPO)
Dalam persen (%) | in percent (%)



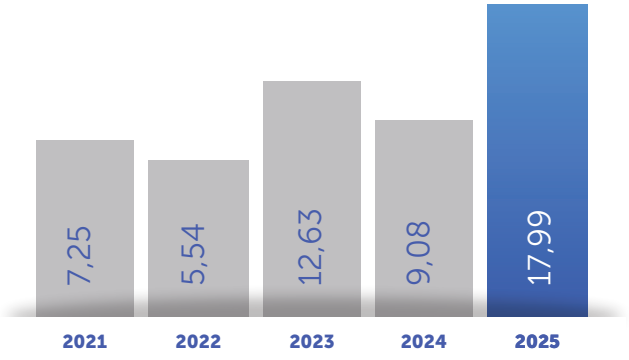
Kredit Bermasalah terhadap Total Kredit Bersih (NPL – Net)
Non-Performing Loans to Total Net Loans (NPL – Net)
Dalam persen (%) | in percent (%)



Posisi Devisa Neto (PDN) secara keseluruhan
Overall Net Open Position (NOP)
Dalam persen (%) | in percent (%)



Posisi Devisa Netto (PDN)
Net Open Position (NOP)
Dalam persen (%) | in percent (%)



TINGKAT SUKU BUNGA
Interest Rate

Tingkat Suku Bunga Per 31 Desember 2025
Interest Rate as of December 31, 2025

Nama Produk Product name	Mata Uang Currency	Kondisi Condition	Suku Bunga Interest rate
Giro Shinhan Shinhan Current Account	IDR	-	0,50%
Giro Prime Prime Current Account	USD	n ≤ USD500.000	0,50%
		USD500.000 < n ≤ USD1.000.000	1,00%
		USD1.000.000 < n ≤ 5.000.000	1,50%
		USD5.000.000 < n ≤ 10.000.000	2,50%
		USD10.000.000 < n ≤ 20.000.000	3,00%
		USD20.000.000 > n	3,50%
Giro Shinhan Shinhan Current Account	USD	-	0,50%
Giro Shinhan Shinhan Current Account	KRW	-	0,00%
Giro Shinhan Shinhan Current Account	EUR	-	0,00%
Giro Prime Prime Current Account	IDR	n ≤ 100 juta I mio	0,50%
		100 juta I mio < n ≤ 1.000 juta I mio	1,00%
		1.000 juta I mio < n ≤ 5.000 juta I mio	1,50%
		5.000 juta I mio < n ≤ 10.000 juta I mio	2,00%
		10.000 juta I mio < n ≤ 30.000 juta I mio	2,50%
		30.000 juta I mio < n ≤ 50.000 juta I mio	3,00%
		50.000 juta I mio < n ≤ 100.000 juta I mio	3,45%
		100.000 juta I mio < n ≤ 300.000 juta I mio	3,75%
		300.000 juta I mio < n	4,25%
Tabungan Shinhan Shinhan Saving	IDR	-	0,50%
Tabungan Shinhan Shinhan Saving	USD	-	0,50%
Tabungan Shinhan Junior Shinhan Saving Junior	IDR	-	0,50%
Tabungan Shinhan Plus Shinhan Saving Plus	IDR	-	0,50%
Tabungan Mapan Mapan Saving	IDR	-	0,50%
Tabungan Mapan Bebas Mapan Bebas Saving	IDR	-	0,25%
Tabungan Mapan Prima Mapan Prima Saving	IDR	-	0,25%
Tabungan Shinhan Employee Shinhan Employee Saving	IDR	-	0,50%
Tabungan Shinhan Prime Shinhan Prime Saving	IDR	n ≤ 100 juta I mio	0,50%
		100 juta I mio < n ≤ 500 juta I mio	0,75%
		500 juta I mio < n	1,00%
Tabungan Shinhan SOL Shinhan SOL Saving	IDR	n ≤ 10 juta I mio	3,00%
		10 juta I mio < n ≤ 30 juta I mio	2,50%
		30 juta I mio < n ≤ 50 juta I mio	2,00%
		50 juta I mio < n	1,50%

Mata Uang Currency	Jenis Produk Types of products	Jangka Waktu (Bulan) Time period (Month)	Suku Bunga Interest rate
IDR	ESG Deposito	6	4,30%
		12	4,30%
IDR	Deposito Time Deposit	1	4,10%
		3	4,20%
		6	4,30%
		12	4,30%
USD	Deposito Time Deposit	1	2,70%
		3	2,80%
		6	2,90%
		12	3,00%
IDR	Tabungan Berjangka Installment Saving	6	4,10%
		12	4,20%
		18	4,30%
		24	4,30%
USD	Tabungan Berjangka Installment Saving	6	2,70%
		12	2,80%
		18	2,90%
		24	3,00%
IDR	Time Deposit SOL*	1	4,20%
		3	4,30%
		6	4,40%
		12	4,40%
USD		1	2,75%
		3	2,85%
		6	2,95%
		12	3,05%

Suku Bunga Dasar Kredit
Prime Lending Rate

Suku Bunga Dasar Kredit Prime Lending Rate							
Berdasarkan Segmen Kredit by Credit Segment							
Corporate		Retail		Micro		Consumer	
IDR	USD	IDR	USD	IDR	USD	Housing	Non- Housing
7,66%	7,42%	7,81%	2,99%	8,21%	3,23%	7,98%	7,90%

Informasi Saham dan Aksi Korporasi

Pada tahun 2025, PT Bank Shinhan Indonesia melaksanakan aksi korporasi strategis berupa penyertaan modal pada PT Hyundai Capital Finance Indonesia, sebagai bagian dari upaya memperkuat sinergi bisnis dan memperluas layanan keuangan Bank.

Aksi korporasi penyertaan atas saham baru yang diterbitkan PT Hyundai Capital Finance Indonesia sebanyak 111.840.300 saham baru atau setara dengan 9,9% kepemilikan atas total saham. Total nilai investasi adalah sebesar Rp111.840.300.000 berdasarkan nilai nominal Rp1.000 per saham.

Sejalan dengan pelaksanaan aksi korporasi ini, jumlah saham beredar PT Hyundai Capital Finance Indonesia meningkat dari 399.700.000 saham menjadi 1.129.700.000 saham.

Information on Shares and Corporate Actions

In 2025, PT Bank Shinhan Indonesia established a strategic corporate action in the form of a capital injection into PT Hyundai Capital Finance Indonesia, as part of its efforts to strengthen business synergies and expand the Bank's financial services.

This corporate action involved the subscription to 111,840,300 newly issued shares of PT Hyundai Capital Finance Indonesia, representing a 9.9% ownership stake in the total shares. The total investment value amounted to IDR111,840,300,000, based on a nominal value of IDR1,000 per share.

In line with the implementation of this corporate action, the total number of outstanding shares of PT Hyundai Capital Finance Indonesia increased from 399,700,000 shares to 1,129,700,000 shares

Shinhan
Bank

LAPORAN MANAJEMEN

Management Report

LAPORAN DEWAN KOMISARIS
Report of the Board of Commissioners

TIMOTY E. MARNANDUS

Komisaris Utama
President Commissioner's

Para Pemegang Saham dan Pemangku Kepentingan yang kami hormati,

Puji syukur kami panjatkan atas pencapaian dan perkembangan operasional Bank Shinhan Indonesia ("Bank") di sepanjang tahun 2025, tahun penuh tantangan dan peluang bagi perekonomian global maupun Indonesia. Laporan ini kami sampaikan sebagai wujud tanggung jawab Dewan Komisaris dalam menjalankan fungsi pengawasan terhadap kebijakan strategis, kinerja, serta tata kelola Bank yang sehat dan berkelanjutan.

Perekonomian global sepanjang tahun 2025 menunjukkan pertumbuhan yang moderat namun tetap rentan terhadap ketidakpastian akibat adanya ketegangan geopolitik dan dinamika perdagangan internasional. Menurut proyeksi lembaga internasional OECD (The Organization for Economic Cooperation and Development), pertumbuhan Produk Domestik Bruto (PDB) global diperkirakan berada di kisaran sekitar 3,0% sampai 3,2% pada 2025, mencerminkan aktivitas ekonomi yang tetap berjalan meskipun lebih lambat dibanding periode tahun sebelumnya. Pertumbuhan ekonomi di negara berkembang diprediksi lebih baik, meski dibayangi ketidakpastian kebijakan dan tingginya tarif impor.

Dalam konteks domestik, kondisi perekonomian di dalam negeri berhasil menunjukkan kinerja yang solid di tengah tekanan global. Menutup tahun 2025, pertumbuhan PDB diperkirakan berada di kisaran 5%, dengan surplus perdagangan lebih dari USD35 miliar, dan tingkat Inflasi juga terjaga dalam koridor yang sehat pada 2,92%, mencerminkan manajemen moneter yang efektif.

Penilaian terhadap Kinerja Direksi mengenai Pengelolaan Bank

Dewan Komisaris menilai Direksi telah menjalankan pengelolaan Bank sepanjang tahun 2025 dengan efektif, prudent, dan sesuai dengan standar tata kelola yang berlaku global maupun di Indonesia. Arah kebijakan Direksi terbukti mampu menjaga profil bisnis yang sehat, memperkuat ketahanan operasional, serta mendukung kontribusi Bank terhadap pertumbuhan ekonomi nasional.

Pada tahun 2025, pertumbuhan kredit PT Bank Shinhan Indonesia terutama didorong oleh peningkatan pembiayaan kepada korporasi lokal, sejalan dengan tren industri perbankan yang menunjukkan bahwa pertumbuhan kredit nasional lebih banyak ditopang oleh segmen korporasi dan pembiayaan investasi. Sementara itu, pembiayaan ritel konvensional masih menghadapi tantangan, sejalan dengan daya beli masyarakat yang selektif serta preferensi nasabah yang semakin berhati-hati dalam mengambil pembiayaan jangka panjang. Penyaluran kredit Bank di tahun 2025 mengalami minus pertumbuhan -4,58% atau minus Rp 930.033.000, dengan realisasi penyaluran kredit dalam valas mencapai 77.77% dan penyaluran kredit dalam mata uang Rupiah mencapai 100.57% dari target.

Di sisi lain, usaha Bank dalam pelaksanaan penghimpunan Dana Pihak Ketiga (DPK) di tahun 2025 ini, terbantu dengan adanya program Deposito ESG Online. Produk yang dirancang untuk mendukung komitmen Bank terhadap penerapan prinsip Environmental, Social, and Governance (ESG) sekaligus memperkuat basis dana pihak ketiga. Melalui integrasi pada layanan mobile banking SOL dan internet banking, nasabah dapat membuka deposito secara digital dengan mudah. Selain memperoleh imbal hasil, nasabah juga berpartisipasi langsung dalam pendanaan kegiatan atau proyek yang mendukung aktivitas ESG, sejalan dengan strategi Bank dalam mengintegrasikan keberlanjutan ke dalam produk dan layanan perbankan.

Dear Esteemed Shareholders and Stakeholders,

We would like to express our gratitude for the achievements and operational development of Bank Shinhan Indonesia ("the Bank") throughout 2025, a year full of challenges and opportunities for both global and Indonesian economy. We present this report as a fulfillment of the Board of Commissioners' responsibility in supervising the Bank's strategic policies, performance, as well as in ensuring the Bank's good and sustainable governance.

The global economy throughout 2025 showed moderate growth, yet remained vulnerable to uncertainty due to geopolitical tensions and the dynamics of international trade. According to projections by an international organization, The Organization for Economic Cooperation and Development (OECD), global Gross Domestic Product (GDP) growth is estimated to be in the range of approximately 3.0% to 3.2% in 2025, indicating continued economic activity, albeit at a slower pace compared to the previous year. Economic growth in developing countries is predicted to be stronger, though overshadowed by uncertainty in policy and high import tariffs.

Domestically, Indonesia's economy demonstrated solid performance amid global pressures. At the end of 2025, GDP growth is projected to be around 5%, with a trade surplus exceeding USD35 billion, and inflation maintained within a healthy range at 2.92%, reflecting effective monetary management.

Assessment of the Board of Directors' Performance in Bank Management

The Board of Commissioners believes that the Board of Directors has managed the Bank effectively, prudently, and in accordance with global and Indonesian corporate governance standards throughout 2025. The direction of the Board of Directors' policies has proven capable of maintaining a healthy business profile, strengthening operational resilience, and supporting the Bank's contribution to national economic growth.

In 2025, credit growth of PT Bank Shinhan Indonesia was primarily driven by an increase in financing for local corporations, aligning with banking industry trends where national credit growth was largely sustained by the corporate and investment financing segments. Meanwhile, conventional retail financing continued to face headwinds, attributed to customers' selective purchasing power and a more cautious approach regarding long-term credit obligations. The Bank's total credit disbursement in 2025 recorded a negative growth of -4,58%, representing a decrease of IDR 930,033,000. In terms of target realization, foreign exchange (FX) credit disbursement reached 77,77% while Rupiah-denominated credit reached 100,57%.

On the other hand, the Bank's efforts in mobilizing Third-Party Funds (DPK) in 2025 were bolstered by the ESG Online Deposit program. This product was designed to uphold the Bank's commitment to Environmental, Social, and Governance (ESG) principles while simultaneously strengthening the third-party funding base. Integrated into the SOL mobile banking and internet banking platforms, the service allows customers to open deposits digitally with ease. In addition to earning yields, customers participate directly in funding projects or activities that support ESG initiatives, in line with the Bank's strategy to integrate sustainability into its banking products and services.

Selama tahun 2025, DPK yang dihimpun Bank melalui tabungan, giro, dan deposito mencapai Rp15.496.666 juta, atau tumbuh 20.36% dibanding tahun sebelumnya, dan mencapai 108.44% dari target awal yang ditetapkan Bank, dengan DPK valas mencapai 88.44% dan DPK dalam Rupiah mencapai 119.40%.

Dewan Komisaris juga memberikan perhatian khusus pada perkembangan indikator keuangan utama Bank sepanjang 2025, dan menilai bahwa Direksi telah mampu menjaga struktur fundamental secara sehat, antara lain melalui CAR, NPL, ROA dan ROE, serta posisi pengelolaan valuta asing.

Pengawasan terhadap Implementasi Strategi Bank

Dewan Komisaris memberikan apresiasi pada Direksi Bank yang telah menginisiasi dan mengimplementasikan strategi pengembangan bisnis secara optimal di tahun 2025. Bank menetapkan rencana strategis yang terarah untuk memperkuat fondasi pertumbuhan bisnis dan meningkatkan daya saing secara berkelanjutan. Rencana strategis tersebut merupakan bagian dari langkah menuju agenda strategis jangka menengah Bank untuk periode 2025–2029, yang mengusung tema "Mencapai 3S Value-Up!":

- Mencapai pertumbuhan bisnis yang sehat dan seimbang *(Sound business growth)*.
- Memperoleh laba yang berkesinambungan *(Sustainable profitability management)*.
- Memperkuat pengendalian internal *(Strong internal control)*.

Pengawasan terhadap eksekusi strategi Bank tersebut dituliskan pada Laporan Pengawasan Dewan Komisaris terhadap Pelaksanaan Rencana Bisnis Bank yang disampaikan kepada Otoritas Jasa Keuangan (OJK) di periode laporan semesteran.

Pandangan atas Prospek Usaha Bank yang Disusun oleh Direksi

Sepanjang tahun 2025, industri perbankan Indonesia menghadapi sejumlah tantangan yang bersumber dari dinamika global maupun domestik, yang berdampak langsung maupun tidak langsung terhadap kinerja. Pertama, ketidakpastian perdagangan global yang masih berlanjut berdampak pada melambatnya arus investasi asing langsung (Foreign Direct Investment/FDI) ke Indonesia. Kedua, kondisi likuiditas perbankan yang sangat longgar menjadi tantangan tersendiri bagi industri. Dan ketiga, meningkatnya risiko keamanan siber seiring dengan akselerasi digitalisasi layanan perbankan.

Meski demikian, Bank telah menetapkan target kinerja di awal tahun 2025, yang berfokus pada pertumbuhan aset yang berkualitas, penguatan struktur pendanaan, serta peningkatan profitabilitas yang berkelanjutan. Dari sisi neraca, Bank menargetkan pertumbuhan total aset yang sehat dan berimbang. Hingga akhir tahun 2025, total aset Bank terealisasi mendekati target, mencerminkan pendekatan pertumbuhan yang prudent di tengah kondisi industri yang kompetitif. Pada sisi penyaluran dana, kredit juga terealisasi mendekati rencana awal, menunjukkan bahwa Bank tetap mampu menjalankan fungsi intermediasi secara terukur dengan tetap menjaga kualitas portofolio. Di sisi lain, penempatan dana pada surat berharga melampaui target, mencerminkan strategi pengelolaan likuiditas yang adaptif serta optimalisasi portofolio treasury di tengah kondisi likuiditas perbankan yang longgar. Pada sisi pendanaan, Bank menargetkan struktur simpanan yang stabil dan efisien. Secara keseluruhan, simpanan berhasil mencapai target yang ditetapkan, dengan kontribusi deposito yang melampaui rencana awal.

Throughout 2025, total DPK, comprising savings, current accounts, and time deposits, reached IDR 15,496,666 million, representing a 20,36% year-on-year growth and achieving 108,44% of the Bank's initial target. Specifically, FX DPK realization reached 88,44%, while Rupiah-denominated DPK reached 119,40%

The Board of Commissioners also paid special attention to the development of the Bank's key financial indicators throughout 2025 and concluded that the Board of Directors had successfully maintained a sound fundamental structure, including through the CAR, NPL, ROA, and ROE, as well as the foreign exchange management position.

Supervision of the Bank's Strategy Implementation

The Board of Commissioners expresses their appreciation to the Board of Directors for successfully initiating and implementing business development strategies optimally in 2025. The Bank has established a focused strategic plan designed to strengthen the foundation of business growth and enhance competitiveness in a sustainable manner. This strategic plan serves as a roadmap toward the Bank's 2025–2029 Medium-Term Strategic Agenda, which carries the theme "Achieving 3S Value-Up!":

- Sound business growth: Achieving healthy and balanced growth.
- Sustainable profitability management: Securing continuous profit.
- Strong internal control: Strengthening internal oversight and governance

Supervision of the execution of the Bank's strategy is documented in the Board of Commissioners' Supervisory Report on the Implementation of the Bank's Business Plan, which is submitted to the Financial Services Authority (OJK) during the semester reporting period.

Overview on the Bank's Business Prospects Prepared by the Board of Directors

Throughout 2025, the Indonesian banking industry faces a number of challenges arising from global and domestic dynamics, which have both direct and indirect impacts on performance. First, the ongoing uncertainty in global trade is causing a slowdown in the flow of foreign direct investment (FDI) into Indonesia. Second, the excess liquidity in banking system, present a unique challenge for the industry. And third, the increasing risk of cybersecurity threats alongside the acceleration of banking service digitalization.

Nevertheless, Bank set performance targets at the beginning of 2025, which focus on quality asset growth, strengthening the funding structure, and enhancing sustainable profitability. In terms of the balance sheet, the Bank targets healthy and balanced total asset growth. As of the end of 2025, the Bank's total assets were realized close to the target, reflecting a prudent growth approach amid competitive industry conditions. In terms of lending, credit disbursements also came close to the initial plan, indicating that the Bank remains capable of performing its intermediation function in a measured manner while maintaining portfolio quality. On the other hand, investments in securities exceeded the target, reflecting an adaptive liquidity management strategy and treasury portfolio optimization amid loose banking liquidity conditions. In terms of funding, the Bank aimed for a stable and efficient deposit structure. Overall, Bank successfully achieved its targets, with contributions from deposits exceeding the initial plan.

Dari sisi kinerja laba rugi, Bank menargetkan penguatan profitabilitas melalui keseimbangan antara pendapatan bunga, pendapatan non-bunga, dan efisiensi biaya. Pendapatan bunga bersih terealisasi mendekati target, meskipun menghadapi tekanan margin akibat kompetisi harga dan kondisi likuiditas industri. Secara operasional, total pendapatan operasional melampaui target yang ditetapkan, didukung oleh pengelolaan biaya yang relatif terkendali serta normalisasi beban pencadangan. Hal ini berdampak positif pada kinerja laba, di mana laba sebelum pajak dan laba setelah pajak berhasil melampaui target tahun 2025.

In terms of profit and loss performance profit and loss performance, Bank aimed to strengthen profitability through a balance between interest income, non-interest income, and cost efficiency. Net interest income was realized close to the target, despite facing margin pressure due to price competition and industry liquidity conditions. Operationally, total operating income exceeded the set target, supported by relatively controlled cost management and the normalization of provisioning expenses. This had a positive impact on profit performance, where pre-tax profit and net profit successfully exceeded the initial annual targets.

Dengan kondisi kinerja selama tahun 2025 tersebut, Dewan Komisaris menerima target kinerja awal dan mendukung penuh usaha DIreksi dalam mencapai pertumbuhan Bank yang berkelanjutan.

Given the performance conditions throughout 2025, the Board of Commissioners accepted the initial performance targets and fully supports the Board of Directors' efforts to achieve the Bank's sustainable growth.

Pandangan atas Penerapan Tata Kelola Bank

Di tahun 2025, Dewan Komisaris telah melaksanakan fungsi pengawasan terhadap penerapan Tata Kelola Perusahaan yang Baik (*Good Corporate Governance*/GCG) di Bank, sesuai dengan ketentuan dari Otoritas Jasa Keuangan (OJK), Bank Indonesia (BI), serta pedoman internal perusahaan dan standar praktik terbaik global yang diterapkan oleh kantor pusat. Pengawasan terhadap penerapan GCG dilakukan diantaranya dengan melakukan rapat berkala bersama Direksi untuk melakukan penelaahan dan evaluasi terhadap kegiatan operasional Bank.

Overview on the Implementation of Corporate Governance

In 2025, the Board of Commissioners carried out its supervisory function regarding the implementation of Good Corporate Governance (GCG) at the Bank, in line with the provisions of the Financial Services Authority (OJK), Bank Indonesia (BI), as well as the Company's internal guidelines and global best practice standards applied by the head office. The supervision of GCG implementation is carried out through regular meetings with the Board of Directors to review and evaluate the Bank's operational activities.

Berkenaan dengan praktik GCG di industri perbankan, OJK juga telah mengeluarkan edaran baru yang memperluas indikator *self-assessment* bank terkait GCG dari 11 menjadi 16 poin penilaian. *Self-assessment* ini mencerminkan praktik tata kelola yang lebih komprehensif dan sesuai dengan kompleksitas industri perbankan modern.

Regarding GCG practices in the banking industry, the OJK has also issued a new circular that expands the Bank's GCG self-assessment indicators from 11 to 16 assessment points. This self-assessment indicates a more comprehensive governance practice that is in line with the complexity of the modern banking industry.

Pada penerapan *self-assessment* ini, Bank mendapat nilai 2 yang menunjukkan bahwa implementasi prinsip GCG Bank berada pada kualitas yang baik, mendukung praktik bisnis yang prudent, transparan, dan akuntabel. Karenanya, Dewan Komisaris menilai bahwa penerapan tata kelola Bank di tahun 2025 telah berjalan secara efektif dan konsisten dengan regulasi dan prinsip GCG.

In self-assessment, the Bank achieved a rating of 2, indicating that the implementation GCG principles is at good quality, supporting business practices that are prudent, transparent, and accountable. Accordingly, the Board of Commissioners evaluates that the Bank's governance implementation in 2025 was carried out effectively and consistently with prevailing regulations and GCG principles.

Kinerja Komite di Bawah Dewan Komisaris

Sepanjang tahun buku 2025, kami telah menerima laporan dan melakukan evaluasi terhadap efektivitas kerja komite yang berada di bawah Dewan Komisaris, yaitu Komite Remunerasi dan Nominasi, Komite Pemantau Risiko, dan Komite Audit. Secara umum, Dewan Komisaris menilai bahwa ketiga komite tersebut telah menjalankan fungsi dan kinerja dengan baik dan sesuai ketentuan regulator, piagam komite masing-masing, serta prinsip tata kelola perusahaan yang baik (*Good Corporate Governance*/GCG).

Performance of Committees Under the Board of Commissioners

Throughout the 2025 fiscal year, we have received reports and evaluated the effectiveness of the committees under the Board of Commissioners, specifically the Remuneration and Nomination Committee, the Risk Monitoring Committee, and the Audit Committee. In general, the Board of Commissioners considers that the three committees have performed their functions and performed well in accordance with regulatory requirements, their respective committee charters, and the principles of good corporate governance (Good Corporate Governance/GCG).

Komite Remunerasi dan Nominasi menjalankan tugas dengan memberikan rekomendasi kepada Dewan Komisaris terkait kebijakan remunerasi, sistem insentif, evaluasi kinerja anggota Direksi dan Dewan Komisaris, serta proses nominasi untuk posisi-posisi strategis sesuai dengan regulasi yang berlaku. Selama tahun 2025, Komite ini telah mengadakan 8 kali pertemuan dengan pembahasan terkait hal-hal sebagai berikut:

- Remunerasi Direksi & Dewan Komisaris tahun 2025;
- Nominasi Kandidat Direktur Keuangan & Konglomerasi;

The Remuneration and Nomination Committee carries out its duties by providing recommendations to the Board of Commissioners regarding remuneration policies, incentive systems, performance evaluations of members of the Board of Directors and the Board of Commissioners, as well as the nomination process for strategic positions in accordance with applicable regulations. In 2025, the Remuneration and Nomination Committee held 8 meetings to discuss the following agenda:

- BOD & BOC Remuneration in 2025;
- Nomination of Candidates for Director of Finance & Conglomerate;

- Rencana kembalinya Direktur Keuangan ke Korea;
- Pengunduran diri Direktur Bisnis;
- Pengunduran diri Direktur Kredit;
- Jejak langkah struktur upah, *grading*, dan usulan Peninjauan Ulang Remunerasi Dewan Komisaris, Direksi & Komite;
- Nominasi Kandidat Direktur Bisnis; dan
- Tindak lanjut pemenuhan Direktur Kredit & Temuan OJK.

Dewan Komisaris menilai bahwa kinerja Komite Remunerasi dan Nominasi pada tahun 2025 telah mendukung keseimbangan antara kinerja, risiko, kepatuhan, dan keberlanjutan, sehingga memastikan remunerasi tidak mendorong pengambilan risiko yang berlebihan.

Komite Pemantau Risiko telah menjalankan fungsi pengawasan terhadap kecukupan kebijakan dan penerapan kerangka manajemen risiko Bank, termasuk risiko kredit, risiko pasar, risiko likuiditas, risiko operasional, serta risiko lainnya yang relevan dengan aktivitas Bank. Komite ini juga memastikan bahwa Bank mengikuti perkembangan dinamika regulasi domestik terutama berkenaan dengan manajemen risiko, pengawasan terintegrasi, dan penguatan modal, serta perubahan standar internasional di lingkup grup global. Pada tahun 2025, Komite Pemantau Risiko mengadakan 12 kali pertemuan bersama dengan berbagai departemen diantaranya Departemen Manajemen Risiko, untuk membahas mengenai hal-hal seperti berikut:Rencana kerja dan progres dari Risk Management Department;

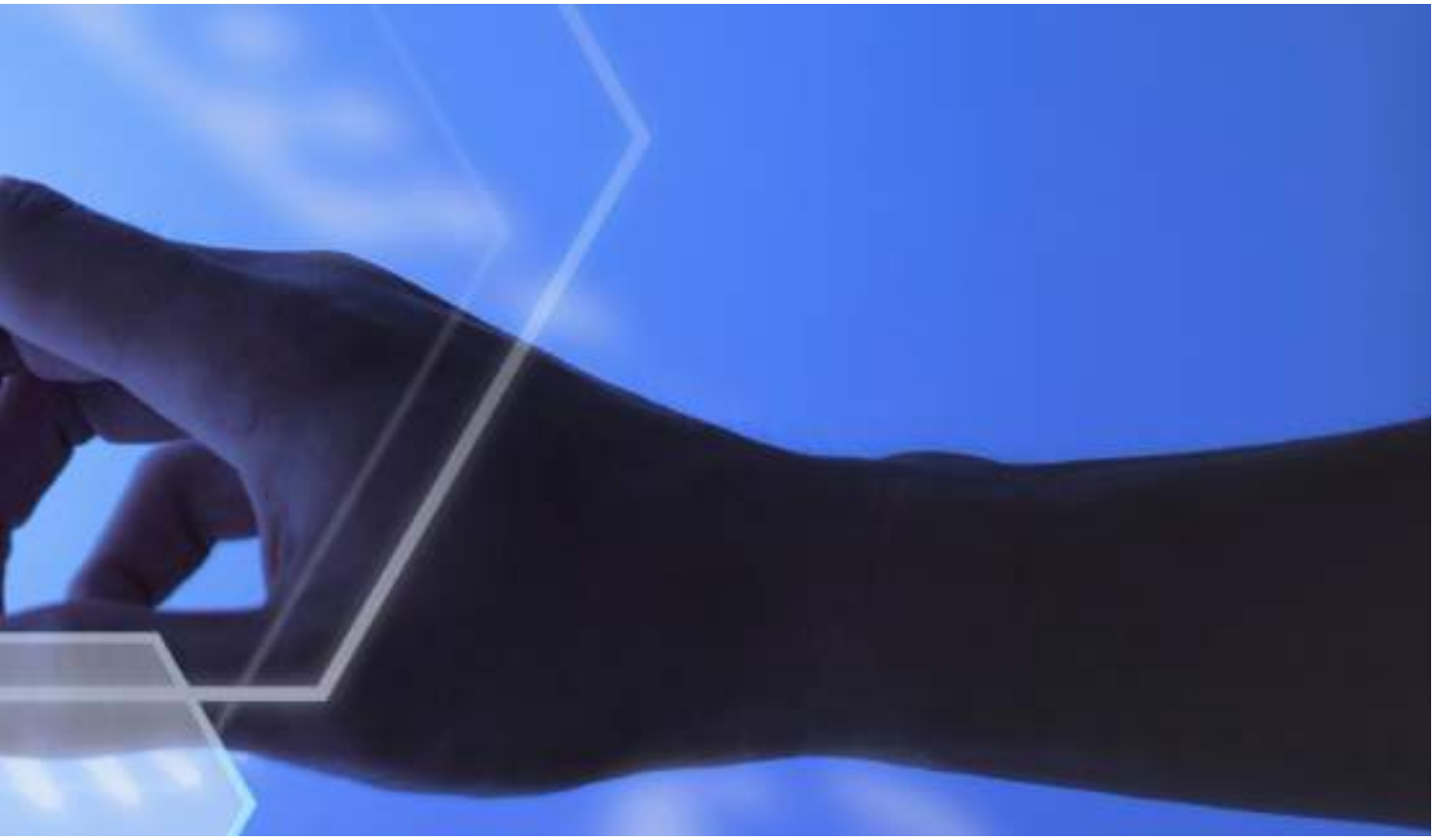
- Evaluasi Rencana Kerja SKMR & Program Kerja Tahun 2025;
- Evaluasi Komite Manajamen Risiko (Struktur dan *Charter*);
- Investasi Surat Berharga, Kepemilikan, dan Pemantauan Limit Internal Treasury di Bank Shinhan Indonesia;
- Penyampaian RBB 2025-2027;
- Pengintegrasian Risk Appetite dan Risk Exposure RBB 2025-2027;

- Plan for the return of the Director of Finance to Korea;
- Resignation of the Director of Business;
- Resignation of the Director of Credit;
- Review of the salary structure, grading, and proposal to review the remuneration of the BOC, BOD, and Committee;
- Nomination of Candidates for the Director of Business; and
- Follow-up on the fulfillment of the Director of Credit and OJK findings.

The Board of Commissioners believes that the Committee's performance in 2025 has enabled a balance between performance, risk, compliance, and sustainability, thereby ensuring that remuneration does not encourage excessive risk-taking.

The Risk Monitoring Committee performs its supervisory function regarding the adequacy of the Bank's policies and implementation of its risk management framework, including credit risk, market risk, liquidity risk, operational risk, and other risks relevant to the Bank's activities. This Committee also ensures that the Bank keeps pace with domestic regulatory dynamics, particularly regarding risk management, integrated supervision, and capital adequacy, as well as changes in international standards within the global group. In 2025, the Risk Monitoring Committee held 12 meetings with various departments, including the Risk Management Department, to discuss the following matters:

- Evaluation of the Risk Management Unit (SKMR) Work Plan and 2025 Work Programs;
- Evaluation of the Risk Management Committee (Structure and Charter);
- Marketable Securities Investment, Ownership, and Internal Treasury Limit Monitoring at Bank Shinhan Indonesia;
- Submission of the 2025–2027 Bank Business Plan (RBB);
- Integration of Risk Appetite and Risk Exposure for the 2025–2027 RBB;



- Pemaparan Rencana Pemulihan Bank Shinhan Indonesia dan *Critical Point;*
- Hasil Pemantauan *Risk Appetite* dan *Risk Tolerance*;
- Pemaparan dan Tanya Jawab terkait Kasus Hukum yang sedang dihadapi dalam Proses Penyelesaian Kasus Hukum;
- Pemaparan terkait persiapan Bank Shinhan dalam Penerapan ILAAP *(Internal Liquidity Adequancy Assessment Process)*;
- Pemaparan usulan perubahan *risk appetite* dan *risk tolerance* Bank Shinhan Indonesia;
- Komparasi Bank Shinhan Indonesia terhadap *peer* bank dalam rangka pengelolaan risiko stratejik;
- Pemaparan terkait progress efektifitas dan Kualitas Proses Approval Kredit di Bank Shinhan Indonesia sehubungan Pertumbuhan Kredit;
- Proses Pengikatan Kredit dan Agunan;
- Pemaparan terkait parameter yang digunakan dalam melakukan *Self Assessment* Profil Risiko Bank Shinhan Indonesia;
- Laporan Peraturan Otoritas Jasa Keuangan No. 15 tahun 2024 tentang Sistem Pengendalian Internal Laporan Keuangan;
- Pelaporan Insiden TI dan Penyelesaiannya;
- Pemaparan hasil *Business Continuity Plan* (BCP);
- Pemaparan terkait Laporan Profil Risiko;
- Pemaparan pelaporan penerapan tata kelola *(self assessment)* dari Compliance Department;
- Pemaparan dan Diskusi *update progress* terkait *Matters Arising;*
- Pemaparan terkait Laporan Realisasi Rencana Bisnis Bank;

- Pemaparan Strategi dan Kendala yang dihadapi HR Department dalam rangka Updaya Pemenuhan Posisi Vacant untuk Direksi dan Pejabat Ekesekutif;
- Pemaparan terkait Mekanisme Pengaturan Aktivitas Operasional disaat Krisis;
- Pemaparan terkait Tren Ancaman Siber, Hasil Penilaian Keamanan Siber Bank, Laporan Tingkat Kematangan KKS Bank, dan Hasil Uji Penetrasi Terkini.

- Presentation of the Bank Shinhan Indonesia Recovery Plan and Critical Points;
- Results of Risk Appetite and Risk Tolerance Monitoring;
- Presentation and Q&A regarding ongoing Legal Cases and the Legal Settlement Process;
- Presentation on the Bank's preparations for the implementation of the Internal Liquidity Adequacy Assessment Process (ILAAP);
- Presentation of proposed changes to Bank Shinhan Indonesia's Risk Appetite and Risk Tolerance;
- Peer Bank Comparison for strategic risk management purposes;
- Presentation on effectiveness progress and quality of Credit Approval Process at Bank Shinhan Indonesia in relation to Credit Growth;
- Credit and Collateral Binding Processes;
- Presentation of parameters used in the Risk Profile Self-Assessment of Bank Shinhan Indonesia;

- Report on Financial Services Authority (OJK) Regulation No. 15 of 2024 on Internal Control over Financial Reporting (ICFR);
- IT Incident Reporting and Resolutions;
- Presentation of Business Continuity Plan (BCP) results;
- Presentation of the Risk Profile Report;
- Presentation of the Governance Implementation Report (Self-Assessment) from the Compliance Department;
- Presentation and Discussion on progress updates regarding Matters Arising;
- Presentation of the Bank Business Plan (RBB) Realization Report;
- Presentation of HR Department Strategies and Challenges in filling vacant positions for the Board of Directors and Executive Officers;
- Presentation on Operational Activity Arrangement Mechanisms during crisis;
- Presentation on Cyber Threat Trends, Bank Cyber Security Assessment results, Cyber Security Maturity Level Report, and the latest Penetration Test results.

Dewan Komisaris memandang bahwa Komite Pemantau Risiko telah menjalankan fungsi pengawasannya secara efektif dengan dukungan analisis yang kuat. Hal ini berkontribusi signifikan dalam menjaga profil risiko Bank sekaligus mendukung keberlangsungan bisnis sepanjang tahun 2025.

Komite Audit menjalankan fungsi penting dalam pengawasan terhadap integritas proses pelaporan keuangan, efektivitas sistem pengendalian internal, pelaksanaan audit internal, dan hubungan dengan auditor eksternal. Komite ini juga memastikan bahwa proses audit berjalan independen dan transparan, serta tidak terdapat konflik kepentingan dalam penunjukan dan pelaksanaan tugas auditor eksternal. Komite Audit juga menilai bahwa sistem pelaporan keuangan Bank telah disusun sesuai standar akuntansi dan ketentuan yang berlaku, termasuk kewajiban pelaporan kepada Bank Indonesia dan OJK. Selama tahun 2025, Komite Audit telah mengadakan 15 kali pertemuan dengan pokok bahasan yang konsisten sebagai berikut:

- Laporan Kegiatan Departemen Audit Internal;
- Laporan Kegiatan Departemen Kepatuhan;
- *Kick Off Meeting* dengan Kantor Akuntan Publik;
- Rapat Penutupan dengan Kantor Akuntan Publik.

Dewan Komisaris menilai bahwa Komite Audit telah menjalankan peran pengawasan terhadap Bank dan memberikan kontribusi nyata terhadap peningkatan integritas laporan keuangan, penguatan pengendalian internal, dan kepatuhan.

Perubahan Komposisi Anggota Dewan Komisaris

Selama tahun 2025, tidak terdapat perubahan komposisi anggota Dewan Komisaris PT Shinhan Bank Indonesia. Susunan Dewan Komisaris Bank adalah sebagai berikut:

Komisaris Utama	: Timoty E. Marnandus
Komisaris	: Kim Jihyung
Komisaris Independen	: Ananda Barata

Frekuensi dan Cara Pemberian Nasihat kepada Anggota Direksi

Sebagai salah satu upaya pengawasan terhadap kinerja Direksi, maka Dewan Komisaris juga berkewajiban memberikan nasihat kepada Direksi. Pemberian nasihat ini dilakukan secara bersama-sama dengan Komite dibawah Dewan Komisaris. Pemberian nasihat ini dilakukan melalui rapat yang diadakan oleh Dewan Komisaris dan rapat bersama antara Dewan Komisaris dan Direksi.

Selama tahun 2025, Dewan Komisaris telah memberikan rekomendasi dan nasihat kepada Direksi melalui 3 kali rapat bersama Direksi, dan 3 kali rapat bersama dengan para Komite Audit, Komite Pemantau Risiko, dan Komite Remunerasi dan Nominasi. Adapun rekomendasi dan nasihat yang diberikan kepada Direksi diantaranya adalah sebagai berikut:

- Peningkatan kinerja Bank Shinhan Indonesia dan menguatkan internal kontrol serta perbaikan proses dan mitigasi *fraud*;
- Pemantauan seluruh faktor ketidakpastian geopolitik dan menerapkan prinsip kehati-hatian dalam mengejar pertumbuhan bisnis;
- Pengevaluasian kembali peluang pertumbuhan ekonomi di masa depan untuk mempertahankan pertumbuhan jangka panjang.

The Board of Commissioners views that the Risk Monitoring Committee has effectively carried out its supervisory functions with the support of robust analysis. This has significantly contributed to maintaining the Bank's risk profile while supporting business continuity throughout 2025.

The Audit Committee performs a critical function in overseeing the integrity of financial reporting processes, the effectiveness of internal control systems, the implementation of internal audits, and relations with external auditors. This Committee also ensures that the audit process is conducted independently and transparently, without any conflicts of interest in the appointment and performance of duties by the external auditor. The Audit Committee also considers that the Bank's financial reporting system has been established in accordance with applicable accounting standards and regulations, including reporting obligations to Bank Indonesia and the OJK. During 2025, the Audit Committee held 15 meetings with a consistent theme, as follows::

- Internal Audit Department Activity Report;
- Compliance Department Activity Report;
- Kick-off Meeting with the Public Accounting Firm (External Auditors);
- Closing Meeting with the Public Accounting Firm (External Auditors).

The Board of Commissioners believes that the Audit Committee has fulfilled its supervisory function over the Bank and made a tangible contribution to enhancing the integrity of financial statements, strengthening internal controls, and ensuring compliance.

Changes in the Composition of the Board of Commissioners

During 2025, there were no changes in the composition of the Board of Commissioners of PT Shinhan Bank Indonesia. The composition of the Bank's Board of Commissioners is as follows:

President of Commissioners	: Timoty E. Marnandus
Commissioner	: Kim Jihyung
Independent Commissioner	: Ananda Barata

Frequency and Method of Advisory to the Board of Directors

As part of its oversight of the Board of Directors' performance, the Board of Commissioners is also obliged to provide advisory to the Board of Directors. This function is conducted in coordination with the Committees under the Board of Commissioners. Advice is delivered through meetings held by the Board of Commissioners as well as joint meetings between the Board of Commissioners and the Board of Directors.

In 2025, the Board of Commissioners provided recommendations and advice to the Board of Directors through three (3) joint meetings with the Board of Directors and three (3) meetings held together with the Audit Committee, Risk Monitoring Committee, and Remuneration and Nomination Committee. The recommendations and advice to the Board of Directors included the following:

- Enhancing Bank Shinhan Indonesia's performance, strengthening internal controls, and improving processes and fraud mitigation;
- Monitoring all geopolitical uncertainty factors and applying prudential principles in pursuing business growth;
- Re-evaluating future economic growth opportunities to sustain long-term growth.

Apresiasi

Menutup laporan ini, Dewan Komisaris menyampaikan apresiasi kepada seluruh pihak yang telah mendukung kegiatan Bank selama tahun 2025. Meskipun kondisi ekonomi global dan domestik masih penuh tantangan, namun keberhasilan Bank dalam menjaga kinerja, kepatuhan, dan kesinambungan bisnis tidak terlepas dari kontribusi berbagai pihak.

Ucapan terima kasih kami sampaikan kepada Para Pemegang Saham, mitra usaha, nasabah, dan Para Pemangku Kepentingan atas kepercayaan dan komitmen terhadap Bank. Dewan Komisaris juga menyampaikan terima kasih kepada Pemerintah Republik Indonesia beserta seluruh otoritas regulator, termasuk Bank Indonesia dan Otoritas Jasa Keuangan. Dalam lingkungan industri perbankan yang terus berkembang, arahan, pengawasan, serta dukungan regulatif, menjadi panduan penting bagi Bank dalam menjalankan operasional secara prudent, transparan, dan selaras dengan ketentuan.

Dewan Komisaris juga memberikan apresiasi kepada Direksi beserta seluruh jajaran manajemen dan karyawan. Dedikasi, profesionalisme, dan ketangguhan yang telah diberikan di sepanjang 2025 menjadi kekuatan utama Bank dalam menghadapi berbagai dinamika yang ada.

Akhir kata, Dewan Komisaris menyampaikan keyakinan bahwa Bank akan terus tumbuh secara berkelanjutan, memberikan nilai tambah bagi seluruh pemangku kepentingan, serta memberikan manfaat bagi perekonomian Indonesia dan mendukung hubungan ekonomi antar negara.

Appreciation

To conclude this report, the Board of Commissioners would like to express its appreciation to all parties who have supported the Bank's activities throughout 2025. Although global and domestic economic conditions remain challenging, the Bank's success in maintaining performance, compliance, and business continuity is inseparable from the contributions of various parties.

Our gratitude goes to the Shareholders, business partners, customers, and Stakeholders for their trust and commitment to the Bank. The Board of Commissioners also extends its gratitude to the Government of the Republic of Indonesia and all regulatory authorities, including Bank Indonesia and the Financial Services Authority. In the constantly evolving banking industry, regulatory guidance, supervision, and support serve as essential guidelines for the Bank in conducting operations prudently, transparently, and in accordance with regulations.

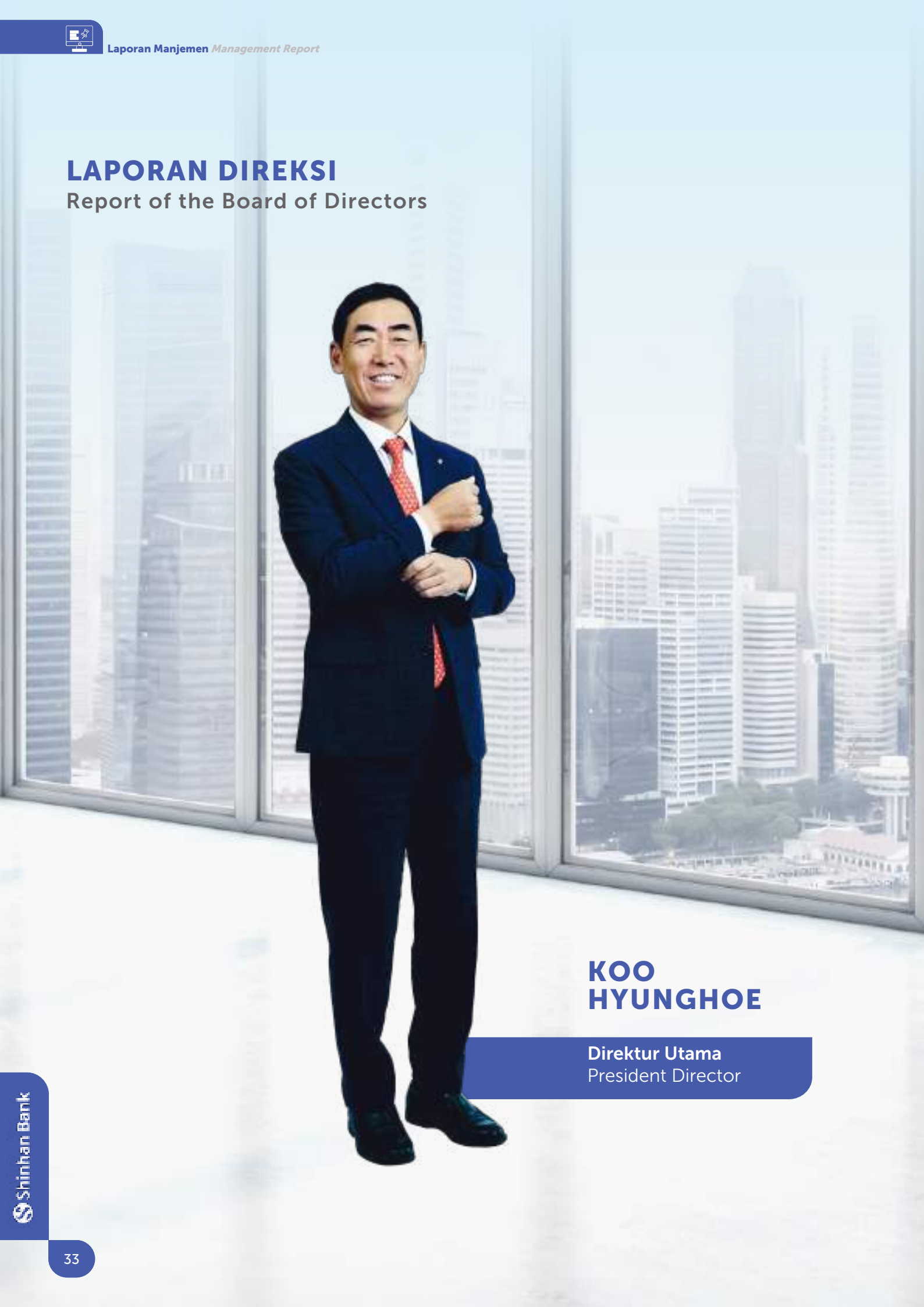
The Board of Commissioners also extends its appreciation to the Board of Directors, along with the entire management team and employees. Their unwavering dedication, professionalism, and resilience throughout 2025 have been the Bank's greatest strengths in dealing with the prevailing dynamics.

Finally, the Board of Commissioners is confident that the Bank will continue to grow sustainably, create value for all stakeholders, and contribute to the Indonesian economy while supporting economic relations between nations.

Hormat Kami,
Sincerely,

Timoty E. Marnandus
Komisaris Utama
President Commissioner

LAPORAN DIREKSI
Report of the Board of Directors



KOO HYUNGHOE

Direktur Utama
President Director

Puji syukur ke hadirat Tuhan Yang Maha Esa atas kinerja dan pencapaian Bank Shinhan Indonesia ("Bank") selama tahun buku 2025. Di tengah kondisi global yang penuh ketidakpastian, Bank telah berhasil menunjukkan ketahanan dan stabilitas dalam proses operasionalnya. Pertumbuhan ekonomi nasional yang mencapai 5,3% dan inflasi yang mencapai 2,6% didorong oleh konsumsi domestik dan investasi menjadi salah satu daya dorong bagi kinerja Bank.

Strategi dan Kebijakan [D.1]

Langkah Strategis Bank di Tahun 2025

Bank berupaya untuk dapat mencapai pertumbuhan bisnis yang sehat dan seimbang, pencapaian laba yang berkesinambungan serta pelaksanaan pengendalian internal yang kuat.

Melalui implementasi strategi tersebut, Bank berupaya memperkuat struktur bisnis, meningkatkan efisiensi operasional, mengembangkan kompetensi sumber daya manusia, serta memperluas pangsa pasar dengan tetap menjunjung tinggi prinsip kehati-hatian.

Untuk mewujudkan sasaran perusahaan dibutuhkan strategi menuju Bank Shinhan Indonesia yang "Hebat", kata hebat memiliki makna:

- Sebagai Bank yang dewasa dan stabil dalam mempersiapkan kemampuan finansialnya agar memiliki kekuatan untuk melangkah dan melakukan aksi korporasi selanjutnya.
- Organisasi Bank beserta sumber daya manusia yang mumpuni serta juga bermakna bagi Bank dan perekonomian Indonesia.
- Sebuah lompatan luar biasa diluar ekspektasi pasar dan kompetitor.

Strategi tersebut memberikan hasil yang positif selama tahun 2025, dimana Bank dapat mencatatkan pertumbuhan kredit yang sehat serta mempertahankan kualitas aset yang baik dan meningkatkan kepercayaan nasabah untuk penempatan dana melalui penerapan prinsip kehati-hatian.

Untuk mewujudkan strategi Bank selama 3 tahun kedepan, Bank merumuskan sasaran jangka pendek dan menengah sebagai berikut:

1. Tahun 2025: Mencapai 3S Value-up!
   a. Mencapai pertumbuhan bisnis yang sehat dan seimbang (*Sound business growth)*
   b. Memperoleh laba yang berkesinambungan (*Sustainable profitability management)*
   c. Memperkuat pengendalian internal (*Strong internal control)*
2. Tahun 2026: Bank dengan Produk Inovatif dan Layanan Prima
   a. Menumbuhkan porsi kredit retail konsumsi secara bertahap dengan pengembangan produk yang dibutuhkan masyarakat.
   b. Mengembangkan bisnis yang mendukung keuangan ramah lingkungan yang dimulai sejak tahun 2023 sebagai rintisan awal.
   c. Meningkatkan *customer experience* dari kanal digital Bank sebagai *brand image* Bank.
3. Tahun 2027: Menjadi yang Terbaik
   a. Menjadi salah satu bank terbaik di kelasnya
   b. Menjadi "*the most preferred Korean Bank*" di Indonesia
   c. Mencapai aset yang sehat diatas Rp. 30 triliun

Sasaran tersebut di atas merupakan proses yang bersifat kontinu, yang akan senantiasa diimplementasikan dari waktu ke waktu dengan tujuan mencapai pertumbuhan Bank yang berkesinambungan dan sehat.

Let us praise and thank God Almighty for the performance and achievements of Bank Shinhan Indonesia ("the Bank") during the 2025 fiscal year. Amid a highly uncertain global environment, the Bank has successfully demonstrated resilience and stability in its operations. Driven by domestic consumption and investment, national economic growth reached 5.3% and inflation stood at 2.6%, which contributed to the Bank's performance.

Strategy and Policies

The Bank's Strategic Initiatives in 2025

The Bank strives to achieve healthy and balanced business growth, sustainable profitability, and the implementation of robust internal controls.

Through the implementation of this strategy, the Bank aims to strengthen its business structure, improve operational efficiency, develop human resource competencies, and expand its market share while upholding the principle of prudence.

To realize the corporate objectives, a strategy has been formulated to transform Bank Shinhan Indonesia into a "Great" bank, which embodies the following:

- A mature and stable Bank in fortifying its financial capabilities, providing the strength to pursue further corporate actions.
- A competent organization and human resources that provide significant value to the Bank and the Indonesian economy.
- An extraordinary leap that exceeds market and competitor expectations.

These strategies have yielded positive results throughout 2025, which enabled the Bank to record healthy loan growth, maintain good asset quality, and enhance customer confidence in depositing funds through the application of prudent principles.

To realize the Bank's strategy over the next three years, the Bank has formulated the following short- and medium-term objectives:

1. 2025: Achieve 3S Value-up!
   a. Sound business growth: Achieving healthy and balanced growth.
   b. Sustainable profitability management: Securing continuous profit.
   c. Strong internal control: Strengthening internal oversight and governance.
2. 2026: A Bank with Innovative Products and Service Excellence
   a. Gradually increasing the portion of consumer retail loans by developing products for public needs.
   b. Developing businesses that support green finance, building upon the initial roadmap established in 2023.
   c. Enhancing customer experience across the Bank's digital channels to strengthen the Bank's brand image.
3. 2027: To Be the Best
   a. Becoming one of the best-in-class banks in its category.
   b. Becoming the "most preferred Korean Bank" in Indonesia.
   c. Achieving healthy total assets exceeding Rp30 trillion.

These objectives represent a continuous process that will be implemented over time to achieve healthy and sustainable growth.

Sasaran jangka pendek tahun 2025 dilaksanakan melalui tiga pilar utama yaitu mencapai Pertumbuhan Bisnis yang Sehat dan Seimbang (*Sound business growth),* memperoleh Laba yang Berkesinambungan (*Sustainable profitability management)* dan memperkuat Pengendalian Internal (*Strong internal control)* yang secara kontinu akan dievaluasi dan dikembangkan pada periode-periode berikutnya.

1. **Mencapai Pertumbuhan Bisnis yang Sehat dan Seimbang *(Sound business growth)***
   a. Mengakselerasi pertumbuhan portofolio dan melakukan diversifikasi terhadap debitur/nasabah korporasi dengan tujuan memperoleh portofolio yang granular dan stabil. Hal ini juga diharapkan dapat mengurangi konsentrasi pada portofolio Bank baik kredit maupun pendanaan.
   b. Mengoptimalisasi jaringan kantor cabang dengan penetapan *Key Performance Indicator* (KPI) yang berfokus dan berbasis pada kekuatan dan peluang di masing-masing kantor cabang.
   c. Meningkat pertumbuhan porsi kredit ritel konsumsi dan UMKM melalui:
      i. Optimalisasi peranan jaringan kantor cabang.
      ii. Pengembangan produk Bank yang sesuai dengan kapasitas Bank dan kebutuhan debitur, diantaranya Tabungan SOL, Digital KTA dan Kredit Pemilikan Rumah (KPR).
      iii. Kredit segmen di atas diharapkan dapat meningkatkan pendapatan bunga Bank.
   d. Menjalankan mekanisme timbal balik antara layanan konvensional (tatap muka melalui konter atau petugas cabang) dan layanan online melalui Transformasi Digital:
      i. Terus mengembangkan dan menyempurnakan produk digital Bank SOL, diantaranya melalui e-KYC, yaitu layanan membuka rekening bagi nasabah baru (bagi masyarakat yang sama sekali belum menjadi nasabah Bank) dan menambah kerjasama/ *partnership* untuk memperkaya fitur dan pilihan fasilitas dalam SOL serta meningkatkan *user-friendliness* aplikasi SOL.
      ii. Mengembangkan model bisnis Transformasi Digital terkini, yaitu penyediaan layanan dimana seluruh proses dari awal sampai akhir dilakukan secara elektronik, seperti diantaranya produk My Car Loan (MCL) dan my car loan KTA dalam rangka meningkatkan porsi kredit Retail konsumsi dan UMKM.
      iii. Kolaborasi digital dan konvensional untuk meningkatkan jumlah rekening nasabah (*number of account*) pengguna produk dan jasa Bank, yaitu utilisasi nasabah yang didapat melalui kanal digital dan melalui layanan konvensional secara timbal balik dalam membeli produk dan/atau menggunakan jasa layanan/transaksi Bank.
   e. Mengembangkan bisnis dan inisiatif yang berkaitan dengan keuangan dan proses kerja yang ramah lingkungan, melalui pemberian kredit kepada usaha-usaha yang mendukung program ramah lingkungan, mengembangkan produk yang berkaitan dengan ESG (*Environmental, Social, and Governance*), serta meningkatkan kapasitas dan pemahaman karyawan Bank atas program ESG.
   f. Membangun *Brand Awareness* Bank Shinhan Indonesia kepada masyarakat agar lebih mengenal dan memahami nilai-nilai dalam produk dan layanan yang dimiliki Bank, melalui pengembangan aktivitas berikut ini:
      i. Implementasi strategi marketing communication melalui kanal-kanal yang telah ada maupun yang akan diimplementasikan di tahun mendatang.

The short-term targets for 2025 are implemented through three main pillars, achieving Healthy and Balanced Business Growth (Sound business growth), obtaining Sustainable Profit (Sustainable profitability management) `edcand strengthening Internal Control (Strong internal control) which will be continuously evaluated and developed in the following periods.

1. Achieving Sound Business Growth
   a. Growth acceleration and corporate borrower base diversification to achieve a granular and stable portfolio. This is also intended to reduce concentration risk in both the loan and funding portfolios.
   b. Branch network optimisation by setting Key Performance Indicators (KPIs) focused on the specific strengths and opportunities of each branch.
   c. Increasing the portion of consumer retail and MSME loans through:
      i. Network branch optimization roles.
      ii. Developing products aligned with the Bank's capacity and borrower needs, including SOL Savings, Digital KTA (unsecured loans), and Mortgages (KPR).
      iii. Leveraging these segments to boost the Bank's interest income.
   d. Establishing a reciprocal mechanism between conventional services (face-to-face at branches) and online services through Digital Transformation:
      i. Continually developing the SOL digital application, including e-KYC for seamless new customer opening account (for people who are not bank customers yet), and expanding partnerships to enrich SOL features and facilities, as well as improving user-friendliness of SOL facilities.
      ii. Developing updated Digital Transformation business models where processes are fully electronic, such as My Car Loan (MCL) and Digital KTA, to increase the retail and MSME loan portions.
      iii. Collaboration on digital and conventional channels to increase the total number of accounts of Bank's products and services, by utilizing the customers in reciprocally offering and cross-sell products and services.
   e. Business development and initiatives related to green finance and eco-friendly work processes. Includes lending to businesses that support environmental programs, developing ESG-related products, and enhancing employee capacity and understanding of ESG programs.
   f. Strengthening Bank Shinhan Indonesia's brand awareness to the public, for the values of the Bank's products and services through some activities, such as:
      i. Implementing marketing communication strategies across existing channels and new channels implemented next year.

ii. Implementasi standar *service quality* dalam rangka menyediakan layanan dan solusi kepada nasabah yang pada gilirannya diharapkan dapat meningkatkan kepuasan dan kesetiaan nasabah kepada Bank.

2. **Memperoleh Laba yang Berkesinambungan *(Sustainable profitability management)***
   a. Mengelola *Cost of Fund* yang efisien melalui:
      i. Peningkatan bisnis dengan penggunaan QRIS
      ii. Meningkatkan pendanaan dalam mata uang USD dengan beban bunga yang lebih rendah, yang diharapkan dapat menjadi sumber pemberian kredit dalam mata USD.
      iii. Menghimpun dana murah dalam bentuk CASA.
      iv. Simplifikasi proses bisnis yang bersifat manual dengan digitalisasi.
      v. Meningkatkan infrastruktur IT untuk mempercepat proses bisnis.
   b. Meningkatkan pendapatan berbasis bunga melalui kredit korporasi dan ritel konsumsi, penempatan pada BI dan pembelian surat berharga, serta meningkatkan pendapatan berbasis *fee* melalui transaksi forex, *international* dan kredit. Dari poin a) dan b) diharapkan Bank dapat meningkatkan *Net Interest Margin* (NIM).
   c. Meningkatkan kinerja jaringan Kantor Cabang untuk memperoleh laba melalui pendayagunaan Regional Head (RH) yang memiliki peran dan tanggung jawab:
      i. Agar sumber daya yang ada di kantor cabang memiliki kemampuan dan pengalaman yang sama dan memadai untuk melakukan proses pengajuan pinjaman UMKM, ritel konsumsi dan komersial/ korporasi sesuai dengan kriteria dan *risk appetite* Bank. Dalam hal ini pengajuan pinjaman UMKM, komersial atau korporasi dapat disusun dan dianalisis lebih mendalam oleh tim dibawah koordinasi Regional Head (RH) sebelum diajukan kepada Departemen Analis Kredit di Kantor Pusat.
      ii. Unit bisnis Kantor Pusat dapat memberikan referensi kepada Pemimpin Cabang terhadap informasi calon debitur yang berpotensi untuk dapat dibiayai Bank, salah satu contoh adalah meminta cabang melakukan pemasaran kepada nasabah korporasi yang lokasinya berdekatan dengan cabang tersebut.
      iii. Meningkatkan kualitas pengajuan pinjaman melalui penelitian dan analisa awal *(screening)* dengan peranan RH beserta tim dibawah koordinasinya.
      iv. Mengalokasikan target kredit retail konsumsi yang bertujuan untuk meningkatkan porsi terhadap total portofolio kredit dan diharapkan dapat meningkatkan marjin bunga bersih (NIM).
      v. Bank melakukan monitoring dan evaluasi atas kinerja kantor cabang secara berkala baik dalam hal pengembangan bisnis melalui aplikasi GCRM dan rapat berkala, pembahasan proposal kredit yang diajukan melalui rapat berkala, maupun pengelolaan kredit yang *overdue*/menunggak dengan tujuan memperoleh pembayaran atau *recovery* atas kredit menunggak tersebut.
      vi. Mengoptimalisasi jaringan kantor cabang dengan penetapan *Key Performance Indicator* (KPI) yang berfokus dan berbasis pada kekuatan dan peluang di masing-masing kantor cabang.
      vii. Bank dengan pertimbangannya dapat melakukan penyesuaian organisasi di tingkat area untuk lebih mengoptimalkan kinerja jaringan Kantor Cabang.

ii. Implementing service quality standards to provide services and solutions that enhance customer satisfaction and loyalty.

2. Achieving Sustainable Profitability Management
   a. *Efficient Cost of Fund (CoF) Management:*
      i. Increasing business volume with QRIS.
      ii. Increasing USD funding with lower interest expenses, expected to serve as a source for USD-denominated lending.
      iii. Increasing low-cost funds through CASA (Current Account Savings Account) accumulation.
      iv. Simplifying manual business processes through digitalization.
      v. Enhancing IT infrastructure to accelerate business processes.
   b. Increasing interest-based income through corporate and consumer retail loans, placements with Bank Indonesia, and securities purchases, and increasing fee-based income through forex, international trade, and credit transactions. From a) and b), the Bank expected to improve the Net Interest Margin (NIM).
   c. Branch Performance through Regional Heads (RH), which related to function and responsibilities:
      i. Standardizing the capabilities of branch resources to handle MSME, retail, and commercial/corporate loan applications according to the Bank's risk appetite. According to Bank's policy, credits of MSME, commercial and corporate can be arranged and analysed by the RH team before submitted to head office.
      ii. The business unit of Head Office can provide references to Branch Managers regarding information on prospective debtors who have the potential to be financed by the Bank. One example is asking the branch to market to corporate customers located near the branch. Encouraging synergy between Head Office business units and Branch Managers to identify potential local corporate borrowers.
      iii. Improving loan application quality through analysis and initial screening by the RH and their teams.
      iv. Allocating targets on credit consumer retail aimed at increasing the portion of the total credit portfolio and is expected to increase the net interest margin (NIM).
      v. Monitoring and evaluation of branch performance regularly through GCRM applications, regular meetings, credit proposal meetings, and the management of overdue/NPL accounts to maximize recovery.
      vi. Optimizing the branch office network by establishing Key Performance Indicators (KPIs) focused on and based on the strengths and opportunities at each branch office.
      vii. The Bank, with discretion, can make organizational adjustments at the area level to further optimize the performance of its branch

3. Memperkuat Pengendalian I*nternal (Strong internal control)*
   a. Pelaksanaan inspeksi dan pengawasan yang mendalam atas setiap transaksi dan aktivitas Bank dengan cara:
      i. Mengembangkan budaya *risk awareness* dan kepatuhan melalui sosialisasi berkala atas kebijakan dan prosedur Bank yang berlaku
      ii. Menerapkan *zero-tolerance* atas pelanggaran atau *fraud* yang terjadi
      iii. Meningkatkan pengendalian internal dan kepatuhan.
      iv. Meningkatkan kompetensi karyawan
      v. Meningkatkan fungsi litigasi dalam penyelesaian kasus hukum yang ada
      vi. Meningkatkan kualitas dan akurasi pelaporan
   b. Melanjutkan pelaksanaan konsep *Operation Service Manager* (OSM) yang telah dilaksanakan pada September 2024 pada kantor cabang yang berfokus pada peningkatan koordinasi dan supervisi pelaksanaan operasional cabang, meningkatkan produktivitas dan efisiensi operasional cabang dan memitigasi risiko operasional. Apabila dibutuhkan, Bank dapat melakukan penyesuaian organisasi OSM pada tahun 2025.
   c. Meningkatkan kualitas aset & pengelolaan tunggakan pinjaman/ NPL:
      i. Pengelolaan strategis untuk restrukturisasi pinjaman dan memaksimalkan pemulihan NPL dan pinjaman yang dihapus buku
      ii. Analisa kredit yang berorientasi pada pasar untuk mendukung proses pengajuan kredit.
   d. Peningkatan kompetensi Sumber Daya Manusia
      i. Meningkatkan evaluasi Sumber Daya Manusia dan pemberian kompensasi berbasis kinerja
      ii. Pembentukan budaya Bank (*Shinhan Way* 2.0).
      iii. Pengembangan karyawan melalui pelatihan-pelatihan yang tepat dan mendukung kinerja karyawan baik yang dilakukan secara tatap muka, online, maupun melalui *electronic learning system* (sistem pembelajaran elektronik).
      iv. Mengimplementasikan konsep *Community of Practice* (COP) yang melibatkan seluruh karyawan untuk berpartisipasi dalam kelompok belajar yang bertujuan meningkatkan pengetahuan dan pemahaman baik yang berkaitan secara langsung maupun tidak langsung dengan pekerjaannya.

3. Strengthening Strong Internal Control
   a. Deep Inspection and Oversight, with:
      i. Developing a risk awareness culture and compliance through regular socialization of policies and procedures.
      ii. Implementing a zero-tolerance policy for violations or fraud.
      iii. Strengthening internal control, and compliance.
      iv. Improving employee competency.
      v. Enhancing the litigation function for legal case resolution.
      vi. Improving the quality and accuracy of reporting.
   b. Continue the implementation of the Operation Service Manager (OSM) concept, which was implemented since September 2024 at branch offices, focusing on improving coordination and supervision of branch operations, increasing branch productivity and efficiency, and mitigating operational risks. When necessary, the Bank may adjust the OSM organization in 2025.
   c. Improvement of Asset Quality & NPL Management:
      i. Strategic management of loan restructuring and maximizing the recovery of NPLs and written-off loans.
      ii. Market-oriented credit analysis to support the loan approval process.
   d. Human Resources Competencies:
      i. Enhancing HR evaluations and performance-based compensation.
      ii. Embedding the corporate culture through Shinhan Way 2.0.
      iii. Employee development via face-to-face training which supports the employee performance, online platforms, and electronic learning systems.
      iv. Implementing the Community of Practice (COP) concept which involve all employees to participate in learning groups that directly and indirectly enhance their professional knowledge.

Penerapan Kebijakan Pendukung di Tahun 2025

Selama tahun 2025, Bank Shinhan Indonesia juga menerapkan kebijakan yang dirancang untuk menyokong pertumbuhan Bank yang sehat, berkualitas, memiliki ketahanan sistem keuangan dan berkelanjutan.

Bank telah menerapkan portofolio *sustainable finance*, melaksanakan tata kelola dan manajemen risiko berkenaan dengan tingkat ESG *compliance*, dan menghadirkan produk inovatif berkenaan dengan penerapan ESG. Kebijakan tersebut sejalan dengan agenda nasional untuk mempercepat transisi menuju ekonomi rendah karbon, sekaligus mendukung implementasi kebijakan keberlanjutan termasuk agenda *Sustainable Development Goals* (SDGs), TKBI (Taksonomi Keuangan Berkelanjutan Indonesia) dan target *Net Zero Emissions*.

Kebijakan Bank tersebut merupakan bagian dari komitmen jangka panjang terhadap keberlanjutan dan sejalan dengan arah grup Shinhan Financial Group serta regulasi OJK dan Roadmap Keuangan Berkelanjutan.

Implementation of Supporting Policies in 2025

Throughout 2025, Bank Shinhan Indonesia also implemented policies designed to support the Bank's growth to be healthy, high-quality, financially resilient, and sustainable.

The Bank has adopted a sustainable finance portfolio, implemented governance and risk management related to ESG compliance, and introduced innovative products aligned with ESG implementation. These policies are in line with the national agenda to accelerate the transition toward a low-carbon economy, while also supporting the implementation of sustainability policies, including the Sustainable Development Goals (SDGs), the Indonesian Sustainable Finance Taxonomy (TKBI), and the Net Zero Emissions target.

The Bank's policy is part of its long-term commitment to sustainability and aligns with the strategic direction of Shinhan Financial Group, as well as OJK regulations and the Sustainable Finance Roadmap.

Perbandingan antara Hasil yang Dicapai dengan Target yang Ditetapkan

Pada awal tahun 2025, Bank Shinhan Indonesia menetapkan target kinerja yang berfokus pada pertumbuhan aset yang berkualitas, penguatan struktur pendanaan, serta peningkatan profitabilitas yang berkelanjutan. Sepanjang tahun berjalan, realisasi kinerja Bank menunjukkan capaian yang secara umum sejalan dengan arah strategis tersebut, dengan beberapa indikator utama berhasil memenuhi bahkan melampaui target yang ditetapkan.

Untuk mencapai target operasional di tahun 2025, Bank secara berkelanjutan melaksanakan beberapa langkah taktis. Diantaranya meningkatkan layanan pembiayaan kepada korporasi lokal sejalan dengan tren industri perbankan. Bank juga meningkatkan kualitas aset dan keberlanjutan portofolio dengan penajaman seleksi kredit dan penguatan manajemen risiko terhadap nasabah dari sektor UMKM dan komersial. Selain itu, peningkatan pembiayaan ritel berbasis digital dan channeling memungkinkan Bank untuk memenuhi ekspektasi kredit dengan risiko yang lebih terkelola.

Dari sisi neraca, Bank menargetkan pertumbuhan total aset yang sehat dan berimbang. Hingga akhir tahun 2025, total aset Bank terealisasi mendekati target hingga 95.6%, mencerminkan pendekatan pertumbuhan yang prudent di tengah kondisi industri yang kompetitif. Pada sisi penyaluran dana, kredit juga terealisasi mendekati rencana awal mendekati 88.89% dari target, menunjukkan bahwa Bank tetap mampu menjalankan fungsi intermediasi secara terukur dengan tetap menjaga kualitas portofolio. Di sisi lain, penempatan dana pada surat berharga mencapai target 85.99%, mencerminkan strategi pengelolaan likuiditas yang adaptif serta optimalisasi portofolio treasury di tengah kondisi likuiditas perbankan yang longgar. Pada sisi pendanaan, Bank menargetkan struktur simpanan yang stabil dan efisien. Secara keseluruhan, simpanan berhasil mencapai target yang ditetapkan, dengan kontribusi deposito yang melampaui rencana awal. Hal ini menunjukkan keberhasilan strategi Bank dalam memperkuat dana berbiaya relatif stabil, meskipun pertumbuhan giro dan tabungan masih menghadapi tantangan seiring ketatnya kompetisi dana pihak ketiga di industri.

Dari sisi kinerja laba rugi, Bank menargetkan penguatan profitabilitas melalui keseimbangan antara pendapatan bunga, pendapatan non-bunga, dan efisiensi biaya. Pendapatan bunga bersih terealisasi mendekati target hingga Rp631,969 juta, meskipun menghadapi tekanan margin akibat kompetisi harga dan kondisi likuiditas industri. Di tengah tantangan tersebut, kontribusi pendapatan dari surat berharga mampu melampaui target yaitu mencapai Rp 234.428 juta, sementara pendapatan berbasis komisi, provisi, dan fee juga menunjukkan kinerja yang baik dari rencana senilai Rp94.54 juta, mencerminkan hasil dari strategi diversifikasi sumber pendapatan. Secara operasional, total pendapatan operasional melampaui *Net Income* yang ditetapkan, didukung oleh pengelolaan biaya yang relatif terkendali serta normalisasi beban pencadangan. Hal ini berdampak positif pada kinerja laba, di mana laba setelah pajak berhasil melampaui target awal tahun atau mencapai Rp229.813 juta. Pencapaian ini mencerminkan perbaikan kualitas aset, disiplin biaya, serta efektivitas strategi Bank dalam menjaga profitabilitas di tengah dinamika industri perbankan sepanjang tahun 2025.

Secara keseluruhan, pencapaian target Bank Shinhan Indonesia pada tahun 2025 menunjukkan bahwa strategi yang ditetapkan di awal tahun berada pada jalur yang tepat. Meskipun masih terdapat area yang perlu diperkuat, terutama dalam optimalisasi struktur pendanaan dan pertumbuhan kredit tertentu, kinerja tahun 2025

Comparison of Target and Realization

At the beginning of 2025, Bank Shinhan Indonesia established performance targets that focus on quality asset growth, strengthening the funding structure, and enhancing sustainable profitability. Throughout the year, the Bank's performance results were generally in line with these strategic directions, with several key indicators meeting or even exceeding the set targets.

To achieve its 2025 operational targets, the Bank consistently implemented a number of tactical measures, such as enhancing financing services to local corporations in line with banking industry trends. The Bank also improved asset quality and portfolio sustainability through tighter credit screening and stronger risk management for customers in the MSME and commercial sectors. Furthermore, the expansion of digital-based retail financing and channeling enables the Bank to meet credit expectations with more manageable risk.

In terms of the balance sheet, the Bank is targeting healthy and balanced total asset growth. At the end of 2025, the Bank's total assets are projected to reach nearly 95,6% of the target, reflecting a prudent growth approach amidst competitive industry conditions. In terms of lending, credit disbursements also met the initial plan, reaching nearly 88,89% of the target, indicating that the Bank remains capable of performing its intermediation function measurably while maintaining portfolio quality. On the other hand, investments in securities achieved a target of 85.99%, reflecting an adaptive liquidity management strategy and treasury portfolio optimization amid loose banking liquidity conditions. In terms of funding, the Bank aims for a stable and efficient deposit structure. Overall, deposits successfully met the set targets, with contributions from time deposits exceeding the initial plan. This demonstrates the success of the Bank's strategy in strengthening relatively stable-cost funding, although growth in demand deposits and savings accounts still faces challenges due to intense competition for third-party funds in the industry.

In terms of profit and loss performance, the Bank aimed to strengthen profitability through a balance between interest income, non-interest income, and cost efficiency. Realized Net interest income reached IDR631.969 million, close to the target, close to the target, despite facing margin pressure due to price competition and industry liquidity conditions. Amid those challenges, income from securities contribution was able to exceed the target, reaching IDR234,428 million, while commission-based, provision-based, and fee-based revenue also shows good performance the target of IDR94,54 million, reflecting a successful diversification of revenue sources. Operationally, total operating revenue surpassed the set target, supported by relatively controlled cost management and the normalization of provisioning expenses. This achiemement had a positive impact on profit performance, with post-tax profits successfully exceeding the initial annual targets, reaching IDR229,813 million. This success reflects improvements in asset quality, cost discipline, and the effectiveness of the Bank's strategies in maintaining profitability amidst the dynamics of the banking industry throughout 2025.

Overall, Bank Shinhan Indonesia achievement of its 2025 targets proves that the strategy established at the beginning of the year is on the right track. Although there are still areas of improvement, particularly regarding the optimization of the funding structure and specific credit growth, the 2025 performance provides a

memberikan fondasi yang solid bagi Bank untuk melanjutkan agenda pertumbuhan yang lebih berkelanjutan pada periode berikutnya.

solid foundation for the Bank to continue its agenda of more sustainable growth in the coming period.

Tantangan Operasional Bank selama 2025

Dalam melaksanakan kegiatan operasionalnya di tahun 2025, Bank juga menghadapi kendala dan tantangan operasional utamanya karena pengaruh kondisi makroekonomi dan berbagai kebijakan moneter dalam negeri.

Dari sisi makroekonomi, dampak pertumbuhan ekonomi nasional yang berada kisaran level yang sama dalam tiga tahun terakhir ini mempengaruhi laju kredit perbankan sehingga ruang ekspansi kredit melambat selama tahun 2025. Sedangkan dari sisi kebijakan suku bunga, Bank Indonesia melakukan penurunan suku bunga acuan (BI-Rate) beberapa kali dari 5,75% di awal 2025 menjadi 4,75% di akhir tahun 2025, sebagai respon atas kondisi inflasi yang relatif rendah untuk merangsang pertumbuhan ekonomi, namun menjadi tantangan tersendiri bagi Bank dalam usahanya untuk menghimpun dana pihak ketiga.

Meski demikian, industri perbankan pada umumnya dan secara khususnya Bank tetap berupaya mempercepat strategi transformasi digital untuk mengoptimalkan efisiensi operasional.

The Bank's Operational Challenges in 2025

In carrying out its operational activities in 2025, the Bank also faced obstacles and operational challenges, primarily due to the impact of macroeconomic conditions and various domestic monetary policies.

From a macroeconomic perspective, the impact of national economic growth, which has remained at a similar level over the past three years, affected the pace of bank lending, causing the scope for credit expansion to slow down during 2025. Meanwhile, in terms of interest rate policy, Bank Indonesia cut the benchmark interest rate (BI-Rate) several times from 5.75% at the beginning of 2025 to 4.75% at the end of 2025, with the aim to stimulate economic growth as a response of a relatively low inflation rate; however, the move poses a distinct challenge for the Bank in its efforts to mobilize third-party funds.

Nevertheless, the banking industry in general, and the Bank in particular, continues to accelerate its digital transformation strategy to optimize operational efficiency.

Penerapan Tata Kelola Bank

PT Bank Shinhan Indonesia menerapkan tata kelola (*Good Corporate Governance*/GCG) dalam menjalankan seluruh aktivitas bisnis dan operasionalnya. Bank secara konsisten merancang struktur tata kelola yaitu transparansi, akuntabilitas, independensi, dan kewajaran dan mengintegrasikannya ke dalam proses internal. Hal yang berkenaan dengan proses tata kelola diantaranya Rapat Umum Pemegang Saham, pelaksanaan tugas Dewan Komisaris dan Direksi, serta pelaksanaan kegiatan komite dibawah Dewan Komisaris dan Direksi.

Komitmen Bank terhadap tata kelola yang baik tertuang dalam laporan tata kelola (*Corporate Governance Report*) yang disusun secara berkala setiap tahun sebagai bagian dari praktik disclosure yang baik dan keterbukaan informasi.

Otoritas Jasa Keuangan (OJK) telah memperkuat kerangka tata kelola melalui penerbitan Surat Edaran OJK Nomor 14/SEOJK.03/2025 tentang Penerapan Tata Kelola bagi Bank Umum, yang mengatur 16 faktor penilaian tata kelola termasuk pelaksanaan tugas Dewan Komisaris, Direksi, fungsi kepatuhan, manajemen risiko, sistem teknologi informasi, strategi anti-fraud, dan tata kelola keuangan berkelanjutan. Regulasi ini mulai berlaku pada 24 Juni 2025 dan menjadi acuan pelaksanaan tata kelola di seluruh bank umum di Indonesia. Sebagai salah satu langkah penerapan tata kelola tersebut, secara berkala Bank telah melakukan penilaian sendiri (*self-assesment*) atas Penerapan Tata Kelola dan melakukan penyusunan Laporan Penerapan Tata Kelola serta menyampaikan kepada Otoritas Jasa Keuangan (OJK) secara periodik. Hasil penilaian sendiri (*self-assesment*) atas penerapan Tata Kelola Bank pada Semester I maupun Semester II - Tahun 2025 secara umum adalah Baik (Peringkat 2). Hal tersebut mencerminkan bahwa manajemen Bank telah melakukan penerapan tata kelola yang baik.

Implementation of Bank Governance

PT Bank Shinhan Indonesia implements Good Corporate Governance (GCG) in carrying out all its business and operational activities. The Bank consistently designs a governance structure based on transparency, accountability, independency, and fairness, which are integrated into its internal processes. The governance processes include the General Meeting of Shareholders, the performance of duties by the Board of Commissioners and the Board of Directors, as well as the activities of committees under the Board of Commissioners and the Board of Directors.

The Bank's commitment to good governance is outlined in the Corporate Governance Report, which is prepared annually as part of its commitment to good disclosure practices and transparency.

The Financial Services Authority (OJK) has strengthened the governance framework through the issuance of OJK Circular Letter No. 14/SEOJK.03/2025 on the Implementation of Corporate Governance for Commercial Banks, which regulates 16 governance assessment factors, including the performance of duties by the Board of Commissioners, the Board of Directors, compliance functions, risk management, information technology systems, anti-fraud strategies, and sustainable financial governance. One of the steps of implementation in governance, the Bank has periodically conducted self-assessments of its Governance Implementation and compiled Governance Implementation Reports and submitted them to the Financial Services Authority (OJK) periodically. The results of the self-assessment of the Bank's Governance implementation in 1st Semester and 2nd Semester in 2025 were generally Good (Rank 2). This reflects that the Bank's management has implemented good governance.

Kinerja Komite di Bawah Jajaran Direksi

Pada tahun 2025, Dewan Direksi membawahi enam komite yang bekerja dibawah arahan Direksi dan mendukung kegiatan operasional Bank. Enam komite tersebut adalah Komite

Performance of Committees Under the Board of Directors

In 2025, the Board of Directors oversees six committees working under them to support the Bank's operational activities. These six committees are the Risk Management Committee, the

Manajemen Risiko, Komite Persetujuan Kredit, Komite Kebijakan Kredit, Komite Pengarah Teknologi Informasi, Komite Asset Liabilities, dan Komite Sanksi.

Direksi menilai keenam komite tersebut telah menjalankan fungsi dan tanggung jawabnya dengan baik, diantaranya dengan menyelenggarakan rapat berkala yang berkaitan dengan pemantauan kinerja dan operasional, implementasi strategi dan kebijakan, manajemen risiko dan kepatuhan, evaluasi program dan *improvement*. Komite-komite tersebut juga telah memberikan support kepada Direksi dengan memberikan berbagai pertimbangan terutama berkenaan dengan kondisi perekonomian, regulasi terbaru dan perkembangan bisnis. Karenanya, Direksi menyampaikan apresiasi kepada seluruh komite yang telah memberikan kontribusi selama tahun 2025.

Perubahan Komposisi Anggota Direksi

Sepanjang tahun buku 2025, PT Bank Shinhan Indonesia melakukan perubahan komposisi Anggota Direksi, sehingga jumlah Direksi menjadi 4 (empat) orang.

Aktivitas Utama Bank di 2025

Sepanjang tahun 2025, Bank Shinhan telah menjalankan aktivitas perbankan yang berfokus pada penyaluran kredit, penghimpunan dana pihak ketiga, serta peningkatan layanan transaksi, serta peningkatan layanan transaksi dan digital banking. Kegiatan usaha ini sejalan dengan SEOJK 14/SEOJK.03/2025 tentang Bank Umum. Bank juga telah memulai proses pengembangan sustainable finance dalam penyaluran kredit serta penghimpunan dana pihak ketiga.

Apresiasi

Direksi menyampaikan apresiasi setinggi-tingginya kepada nasabah dan mitra bisnis para pemegang saham, regulator dan segenap karyawan atas dukungan dan kolaborasi serta dukungan strategis dan sinergi yang berkelanjutan selama tahun buku 2025, sehingga Bank dapat menghadapi tantangan global dan domestik dengan kinerja yang kuat.

Credit Approval Committee, the Credit Policy Committee, the Information Technology Steering Committee, the Asset-Liability Committee, and the Sanctions Committee.

The Board of Directors considers that the six committees have performed their functions and responsibilities well, including by holding regular meetings related to performance and operational monitoring, strategy and policy implementation, risk management and compliance, program evaluation and improvement. These committees have also supported the Board of Directors by providing various recommendations, particularly regarding economic conditions, the latest regulations, and business developments. Therefore, the Board of Directors expresses its appreciation to all committees for their contributions throughout 2025.

Changes in the Composition of the Board of Directors

Throughout the 2025 fiscal year, PT Bank Shinhan Indonesia made changes to the composition of its Board of Directors, which now consists of 4 (four) members.

The Bank's Main Activities in 2025

Throughout 2025, Bank Shinhan Indonesia Bank carries out its banking activities by focusing on lending, third-party fund mobilization, and the enhancement of transaction services and digital banking. These business activities are in line with SEOJK 14/SEOJK.03/2025 regarding Commercial Banks. The Bank has also initiated the development of sustainable finance in its lending operations and third-party fund mobilization.

Appreciation

The Board of Directors would like to express its highest appreciation to customers, business partners, shareholders, regulators, and all employees for their support, collaboration, strategic contributions, and sustained synergy throughout the 2025 fiscal year, which enabled the Bank to address global and domestic challenges with strong performance.

Hormat Kami,
Sincerely,

KOO HYUNGHOE
Direktur Utama
President Director

Shinhan Bank

PROFIL PERUSAHAAN

Company Profile

IDENTITAS PERUSAHAAN [OJK C.2]
Company Profile

Nama Perusahaan
Company Name

PT Bank Shinhan Indonesia

Nama Branding
Brand Name

Bank Shinhan Indonesia

Status Bank
Bank Status

Bank Umum Devisa
Foreign Exchange Commercial Bank

Jenis/Badan Hukum Pendirian
Type/Legal Entity of Establishment

Perseroan Terbatas
Limited Liability Company

Tanggal Pendirian
Date of Establishment

8 September 1967

Bidang Usaha
Line of Business

Perbankan
Banking

Jumlah Karyawan
Number of Employees

593 karyawan/employees

Dasar Hukum Pendirian
Legal Basis of Establishment

Akta No. 6 dari wakil Notaris Julizar di Jakarta, tanggal 8 September 1967, yang kemudian diperbaiki dengan Akta No. 10 tanggal 6 Juli 1968 dan Akta No. 4 tanggal 3 Oktober 1968 dari notaris yang sama. Akta tersebut telah mendapat pengesahan dari Menteri Kehakiman Republik Indonesia dalam Surat Keputusan No. J.A.5/60/16 tanggal 28 April 1970 serta diumumkAan dalam Berita Negara Republik Indonesia No. 47 tambahan No. 173 tanggal 12 Juni 1970.
Deed No. 6 from the Deputy Notary Julizar in Jakarta, dated September 8 1967, which was later revised by Deed No. 10 dated July 6, 1968 and Deed no. 4 dated October 3, 1968 from the same notary. This deed has received approval from the Minister of Justice of the Republic of Indonesia in Decree No. J.A.5/60/16 dated April 28,1970 and published in the State Gazette of the Republic of Indonesia No. 47 supplement No. 173 dated June 12, 1970.

Akta Badan Hukum
Legal Entity Deed

Anggaran Dasar Bank telah mengalami beberapa kali perubahan, terakhir diubah dengan Akta No. 04 tanggal 11 Juni 2025 yang dibuat di hadapan Hermin Budisetyasih, S.H., M.Kn., notaris di Jakarta Timur yang telah dicatat dalam Penerimaan Pemberitahuan Perubahan Anggaran Dasar PT Bank Shinhan Indonesia dari Kementerian Hukum Republik Indonesia No. AHU-AH.01.03-0156516 tanggal 11 Juni 2025 dan Penerimaan Pemberitahuan Perubahan Data Perseroan PT Bank Shinhan Indonesia dari Kementerian Hukum Republik Indonesia No. AHU-AH.01.09-0296742 tanggal 11 Juni 2025, terakhir pada Akta No. 01 tanggal 8 Oktober 2025 yang dibuat di hadapan Hermin Budisetyasih, S.H., M.kn. Notaris di Jakarta Timur dan telah dicatat dalam Penerimaan Pemberitahuan Perubahan Data Perseroan PT Bank Shinhan Indonesia dari Kementerian Hukum Republik Indonesia No. AHU-AH.01.09-0348413 tanggal 09 Oktober 2025.
The Bank's Articles of Association have been amended several times, with the most recent amendment contained in Deed No. 04 dated June 11, 2025, drawn up before Hermin Budisetyasih, S.H., M.Kn., a notary in East Jakarta, and recorded in the Receipt of Notification of Amendments to the Articles of Association of PT Bank Shinhan Indonesia from the Ministry of Law of the Republic of Indonesia No. AHU-AH.01.03-0156516 dated June 11, 2025, and the Receipt of Notification of Changes to the Company Data of PT Bank Shinhan Indonesia from the Ministry of Law of the Republic of Indonesia No. AHU-AH.01.09-0296742 dated June 11, 2025, lastly in Deed No. 01 dated October 8, 2025, made before Hermin Budisetyasih, S.H., M.Kn. Notary in East Jakarta and recorded in the Receipt of Notification of Changes to the Company Data of PT Bank Shinhan Indonesia from the Ministry of Law of the Republic of Indonesia No. AHU-AH.01.09-0348413 dated October 9, 2025.

Modal Dasar
Authorized Capital

Rp3.700.000.000.000 (3.700.000 lembar saham)
Rp3,700,000,000,000 (3,700,000 shares)

Modal Ditempatkan dan Disetor Penuh
Issued and Fully Paid-up Capital

Rp944.278.000.000 (944.278 lembar saham)
Rp944,278,000,000 (944.278 shares)

Informasi Perubahan Nama
Name Change Information

1967 - PT Central Sumatra Djawa Bank Ltd
1976 - PT Bank Metro Ekspres
1991 - PT Bank Metro Express
2015 - PT Bank Shinhan Indonesia

Alamat Kantor/Alamat Korespondensi
Office Address/Correspondence Address

Kantor Pusat
Head Office
International Financial Centre Tower 2
Ground Floor, 30th-32nd floor
Jl. Jend. Sudirman Kav. 22-23
Jakarta Selatan 12920

Telepon : 021-29751500
Faksimili : 021-22512479
E-mail : shinhanid@shinhan.com

Data Jaringan Kantor
Office Network Data

1 Kantor Pusat
1 Head Office
1 Kantor Pusat Operasional
1 Operational Head Office
20 Kantor Cabang
20 Branches
7 Kantor Cabang Pembantu
7 Sub-Branches

Website Perusahaan
Company Website

www.shinhan.co.id

Pusat Panggilan
Call Center

1500-881

Media Sosial
Social Media

Facebook : Bank Shinhan Indonesia
Instagram : shinhanbank_id
Tiktok : shinhanbank_id
Youtube : Bank Shinhan Indonesia
LinkedIn : Bank Shinhan Indonesia

RIWAYAT SINGKAT PERUSAHAAN
Brief History of the Company

1967

PT Bank Shinhan Indonesia (selanjutnya disebut "Bank") pada saat itu awalnya bernama PT Central Sumatera Djawa Bank Ltd., didirikan berdasarkan Akta No. 6 dari wakil Notaris Julizar di Jakarta tanggal 8 September 1967 dan diubah melalui Akta No. 10 tanggal 6 Juli 1968 dan Akta No. 4 tanggal 3 Oktober 1968.

PT Bank Shinhan Indonesia (hereinafter referred to as "the Bank"), formerly known as PT Central Sumatera Djawa Bank Ltd., was established pursuant to Deed No. 6 issued by Notary Julizar in Jakarta on September 8, 1967, and amended via Deed No. 10 dated July 6, 1968, and Deed No. 4 dated October 3, 1968.

1968

Bank mendapat izin usaha bank umum dari Menteri Keuangan RI pada tanggal 4 April 1968 melalui Keputusan Menteri Keuangan No. D.15.6.2.23.

The Bank received a commercial banking license from the Minister of Finance of the Republic of Indonesia on April 4, 1968, through Minister of Finance Decree No. D.15.6.2.23.

1970

Akta pendirian dan perubahannya mendapat pengesahan Menteri Kehakiman RI melalui Surat Keputusan No. J.A.5/60/16 tanggal 28 April 1970. Pengumuman dilakukan dalam Berita Negara RI No. 47 tambahan No. 173 tanggal 12 Juni 1970.

The Deed of Establishment and its amendments were approved by the Minister of Justice of the Republic of Indonesia through Ministerial Decree No. J.A.5/60/16 dated April 28, 1970. The announcement was published in the State Gazette of the Republic of Indonesia No. 47, Supplement No. 173, dated June 12, 1970.

1976

Bank berubah nama menjadi PT Bank Metro Ekspress pada tanggal 22 Juli 1976 sesuai dengan Akta Notaris Didi Sudjadi, S.H., No. 93, yang mendapat pengesahan Menteri Kehakiman No. Y.A.5/508/6 tanggal 3 November 1976.

The Bank changed its name to PT Bank Metro Ekspress on July 22, 1976, pursuant to Notarial Deed No. 93 by Notary Didi Sudjadi, S.H., which was approved by the Minister of Justice Decree No. Y.A.5/508/6 dated November 3, 1976.

Bank melakukan merger dengan PT Bank Umum Persatuan Tenaga Ekonomi (Yogyakarta) pada tanggal 21 Desember 1976, dituangkan dalam Akta Notaris Ridwan Suselo, S.H., No. 234 di Jakarta.

The Bank merged with PT Bank Umum Persatuan Tenaga Ekonomi (Yogyakarta) on December 21, 1976, as stipulated in Notarial Deed No. 234 by Notary Ridwan Suselo, S.H., in Jakarta.

2003

Bank ditunjuk sebagai Bank Persepsi *On-Line* berdasarkan Surat Menteri Keuangan RI No. S-75/MK.02/2003 pada tanggal 25 Februari 2003.

The Bank was designated as an On-Line Perception Bank pursuant to a letter from the Minister of Finance of the Republic of Indonesia No. S-75/MK.02/2003 dated February 25, 2003.

2015

Bank resmi beroperasi dengan nama baru PT Bank Shinhan Indonesia dari sebelumnya bernama PT Bank Metro Express pada tanggal 30 November 2015 sebagaimana dinyatakan dalam Akta Pernyataan Keputusan Di Luar Rapat Perseroan Terbatas PT Bank Metro Express No. 31, dibuat di hadapan Hermin Budisetyasih, S.H., M.Kn., notaris di Jakarta Timur dan telah mendapat persetujuan melalui Keputusan Menteri Hukum dan Hak Asasi Manusia Republik Indonesia No. AHU-0946955. AH.01.02. Tahun 2015.

The Bank officially changed its name from PT Bank Metro Express to PT Bank Shinhan Indonesia on November 30, 2015, as stated in the Deed of Resolution Outside the Meeting of PT Bank Metro Express No. 31, made before Hermin Budisetyasih, S.H., M.Kn., a notary in East Jakarta, and was approved by the Minister of Law and Human Rights of the Republic of Indonesia Decree No. AHU-0946955. AH.01.02.2015.

2016

Persetujuan penggunaan izin usaha atas nama PT Bank Shinhan Indonesia berdasarkan Keputusan Dewan Komisioner OJK No. 6/KDK.03/2016 tanggal 1 Maret 2016 tentang Penetapan Penggunaan Izin Usaha atas Nama PT Bank Metro Express menjadi Izin Usaha atas nama PT Bank Shinhan Indonesia.

Approval of the transfer of the business license from PT Bank Metro Express to PT Bank Shinhan Indonesia pursuant to OJK Board of Commissioners Decree No. 6/KDK.03/2016 dated March 1, 2016, regarding the Transfer of the Business License from PT Bank Metro Express to PT Bank Shinhan Indonesia.

Pemindahan kantor pusat dari Jl. Hayam Wuruk No. 19–20 Jakarta Pusat ke International Financial Centre Tower 2, Jl. Sudirman Kav. 22–23, Jakarta Selatan, sesuai persetujuan OJK No. S-17/PB.1/2016 tanggal 14 Maret 2016.

Relocation of the head office from Jl. Hayam Wuruk No. 19–20, Central Jakarta, to International Financial Centre Tower 2, Jl. Sudirman Kav. 22–23, South Jakarta, pursuant to OJK Approval No. S-17/PB.1/2016 dated March 14, 2016.

Bank melakukan merger dengan PT Centratama Nasional Bank (CNB) yang berdomisili di Surabaya pada tanggal 6 Desember 2016. Keputusan dituangkan dalam Akta No. 1 tanggal 1 Desember 2016 (Notaris Hermin Budisetyasih) dan telah mendapat persetujuan melalui Keputusan Anggota Dewan Komisioner Otoritas Jasa Keuangan No. KEP-88/D.03/2016 tanggal 24 November 2016 tentang Pemberian Izin Penggabungan Usaha (Merger) PT Centratama Nasional Bank ke dalam PT Bank Shinhan Indonesia.

The Bank merged with PT Centratama Nasional Bank (CNB), a company domiciled in Surabaya, on December 6, 2016. The decision was formalized in Deed No. 1 dated December 1, 2016 (Notary Hermin Budisetyasih) and was approved by Financial Services Authority Board of Commissioners Decree No. KEP-88/D.03/2016 dated November 24, 2016, regarding the Approval of Business Merger for PT Centratama Nasional Bank into PT Bank Shinhan Indonesia.

1978

Keputusan merger disahkan Menteri Kehakiman RI dengan Keputusan No. Y.A.5/138/7 tanggal 6 Juni 1978, diumumkan dalam Berita Negara RI No. 56 tambahan No. 431 tanggal 14 Juli 1978.

The merger was approved by the Minister of Justice of the Republic of Indonesia through Decree No. Y.A.5/138/7 dated June 6, 1978, and announced in the State Gazette of the Republic of Indonesia No. 56, Supplement No. 431, dated July 14, 1978.

1991

Bank kembali melakukan perubahan nama menjadi PT Bank Metro Express pada tanggal 25 Juli 1991 berdasarkan Akta Notaris Sinta Setiawaty Widjaja, S.H. No. 103 dengan pengesahan Menteri Kehakiman RI No. C2-3885 HT.01.04.TH.91 tanggal 14 Agustus 1991.

The Bank changed its name again to PT Bank Metro Express on July 25, 1991, based on Notarial Deed No. 103 issued by Sinta Setiawaty Widjaja, S.H., and approved by the Minister of Justice of the Republic of Indonesia Decree No. C2-3885 HT.01.04.TH.91 dated August 14, 1991.

1993

Bank ditunjuk sebagai Bank Persepsi berdasarkan Keputusan Menteri Keuangan RI No. S-37/MK.03/1993 tanggal 6 Januari 1993.

The Bank was designated as a Perception Bank pursuant to the Minister of Finance of the Republic of Indonesia Decree No. S-37/MK.03/1993 dated January 6, 1993.

1995

Bank Indonesia menunjuk Bank sebagai Bank Devisa melalui Surat Keputusan No. 27/155/KEP/DIR pada tanggal 22 Maret 1995.

Bank Indonesia designated the Bank as a Foreign Exchange Bank through Decree No. 27/155/KEP/DIR dated March 22, 1995.

Bank ditunjuk sebagai Bank Devisa Persepsi Kas Negara melalui surat Menteri Keuangan RI No. S-466/MK.03/1995 pada tanggal 31 Juli 1995.

The Bank was designated as an On-Line Perception Bank pursuant to the Minister of Finance of the Republic of Indonesia Decree No. S-75/MK.02/2003 dated February 25, 2003.

2021

Perubahan Anggaran Dasar dengan Akta No. 03 tanggal 7 Juni 2021 yang dibuat di hadapan Hermin Budisetyasih, S.H., M.Kn., notaris di Jakarta Timur yang telah memperoleh persetujuan dari Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dalam Surat Keputusan No. AHU-0032533.AH.01.02. TAHUN 2021 tanggal 7 Juni 2021 dan telah dicatat dalam Penerimaan Pemberitahuan Perubahan Anggaran Dasar dan Penerimaan Pemberitahuan Perubahan Data Perseroan PT Bank Shinhan Indonesia dari Menteri Hukum dan Hak Asasi Manusia Republik Indonesia No. AHU-AH.01.03-0356279 dan No. AHU-AH.01.03-0356286 tanggal 7 Juni 2021.

Amendments to the Articles of Association by Deed No. 03 dated June 7, 2021, made before Hermin Budisetyasih, S.H., M.Kn., a notary in East Jakarta, which has been approved by the Minister of Law and Human Rights of the Republic of Indonesia in Decree No. AHU-0032533.AH.01.02. 2021 dated June 7, 2021, and recorded in the Receipt of Notification of Amendments to the Articles of Association and the Receipt of Notification of Changes to the Company Data of PT Bank Shinhan Indonesia from the Minister of Law and Human Rights of the Republic of Indonesia No. AHU-AH.01.03-0356279 and No. AHU-AH.01.03-0356286 dated June 7, 2021.

2024

Pengangkatan kembali Dewan Komisaris dan Direksi pada pada Akta No. 04 tanggal 11 Juni 2024 yang dibuat di hadapan Hermin Budisetyasih, S.H., M.Kn. notaris di Jakarta Timur dan telah dicatat dalam Penerimaan Pemberitahuan Perubahan Data Perseroan Menteri Hukum dan Hak Asasi Manusia Republik Indonesia No. AHU-AH.01.09-0212625 tanggal 11 Juni 2024.

Re-appointment of the Board of Comimissioners and Board of Directors based on Deed No. 04 dated June 11, 2024 made before Hermin Budisetyasih, S.H., M.Kn. notary in East Jakarta and registered in the Receipt of Notification of Company Data Change of the Minister of Justice and Human Rights of the Republic of Indonesia No. AHU-AH.01.09-0212625 dated June 11, 2024.AH.01.09-0212625 dated June 11, 2024.

2025

Akta No. 01 tanggal 8 Oktober 2025 yang dibuat di hadapan Hermin Budisetyasih, S.H., M.Kn. notaris di Jakarta Timur dan telah dicatat dalam Penerimaan Pemberitahuan Perubahan Data Perseroan Menteri Hukum dan Hak Asasi Manusia Republik Indonesia No. AHU-AH.01.09-0348413 tanggal 9 Oktober 2025.

Changes to the composition of the Board of Directors based on Deed No. 01 dated October 8, 2025 made before Hermin Budisetyasih, S.H., M.Kn. notary in East Jakarta and registered in the Receipt of Notification of Company Data Change of the Minister of Justice and Human Rights of the Republic of Indonesia No. AHU-AH.01.09-0348413 dated October 9, 2025.

Bank Shinhan Indonesia mendapat persetujuan dari OJK untuk menjadi Perusahaan Induk Konglomerasi Keuangan (PIKK) melalui Surat OJK No. SR-35/KS.13/2025, tanggal 24 September 2025. Struktur Konglomerasi Keuangan Bank Shinhan Indonesia meliputi:

1. PT Bank Shinhan Indonesia sebagai PIKK
2. PT Shinhan Indo Finance sebagai anggota
3. PT Shinhan Sekuritas Indonesia sebagai anggota

Bank Shinhan Indonesia received approval from the OJK to become a Financial Conglomerate Holding Company (PIKK) through OJK Letter No. SR-35/KS.13/2025, dated September 24, 2025. The Bank Shinhan Indonesia Financial Conglomerate structure includes:

1. PT Bank Shinhan Indonesia as the PIKK
2. PT Shinhan Indo Finance as a member
3. PT Shinhan Sekuritas Indonesia as a member

VISI, MISI, DAN BUDAYA PERUSAHAAN [OJK C.1]

Company Vision, Mission, and Core Values

VISI PERUSAHAAN

Company Vision

"

Kami percaya industri keuangan harus Lebih Ramah, Lebih Aman, Lebih Kreatif

We Believe Finance should be More Friendly, More Secure, More Creative "

Lebih Ramah
Mudah, Dapat diakses dan Nyaman.
Kami akan terus mengembangkan layanan keuangan *offline* dan *online* agar nasabah kami dapat lebih mudah dan lebih nyaman memanfaatkan jasa keuangan Bank Shinhan Indonesia yang dapat terkoneksi secara dekat dengan kehidupan sehari-hari nasabah kami melalui ekosistem digital.

More Friendly
Easy, Accessible, Convenient.
We will continue to develop both offline and online financial services to provide our customers with easier and more convenient access to Bank Shinhan Indonesia's financial services, which are closely integrated into their daily lives through our digital ecosystem.

Lebih Aman
Aman dan Dapat diandalkan.
Kami akan menyediakan layanan keuangan dan dukungan nasabah yang dapat diandalkan dan aman untuk mewujudkan impian nasabah.

More Secure
Safe and Reliable.
We will provide reliable and secure financial services and customer support to help our customers realize their dreams.

Lebih Kreatif
Orisinil dan Inovatif.
Kami akan memberikan nilai baru kepada nasabah kami melalui layanan keuangan inovatif dan orisinal yang secara kreatif menggabungkan ciri khas Bank Shinhan Indonesia dan teknologi digital inovatif.

More Creative
Original and Innovative.
We will deliver new value to our customers through innovative and original financial services that creatively combine Bank Shinhan Indonesia's unique characteristics with innovative digital technology.

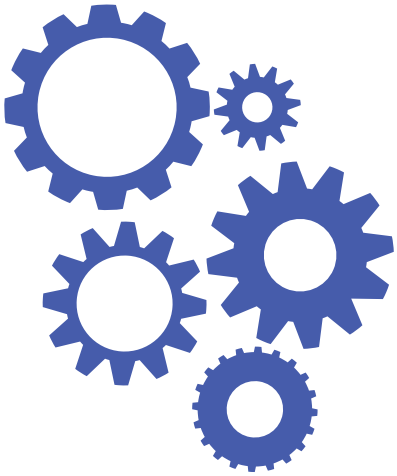
MISI PERUSAHAAN

Company Mission

Membangun Dunia yang Lebih Baik melalui Kekuatan Finansial
A Better World through Finance

Mendukung bisnis dan keuangan nasabah, menyediakan produk, layanan, dan pengelolaan keuangan yang kreatif dan dinamis, dan menciptakan siklus yang saling mendukung untuk berbagai keberhasilan bersama.
We support our customers' businesses and finances, provide creative and dynamic financial products, services, and management, while creating a mutually supportive cycle for shared success.

BUDAYA PERUSAHAAN
Core Value of the Company



SHINHAN WAY 2.0
"Shinhan WAY" adalah sistem nilai dan prinsip panduan untuk semua pemikiran dan tindakan karyawan Bank Shinhan Indonesia.

Benar
"Kami menghargai untuk melakukan apa yang BENAR bagi nasabah kami dan untuk generasi mendatang."

Cepat
"Kami menghargai menjadi CEPAT – mengeksekusi dengan fleksibilitas dan efisiensi, tidak pernah berhenti belajar dan terus bergerak maju."

Berbeda
"Kami menghargai PERBEDAAN individu dan menghargai hasil yang BERBEDA."

SHINHAN WAY 2.0
"Shinhan WAY" is the value system and guiding principles behind all of Bank Shinhan Indonesia employees' thoughts and actions.

Right
"We value doing what is RIGHT for our customers and for future generations."

Nimble
"We value being NIMBLE – performing with flexibility and efficiency, never stop learning, and always moving forward."

Different
"We value individual DIFFERENCES and appreciate DIFFERENT outcomes."

LOGO PERUSAHAAN
Company Logo

Bank berkomitmen untuk terus bertumbuh dan senantiasa menghadirkan layanan terbaik bagi nasabah. Sebagai wujud komitmen tersebut, Bank menetapkan pemberlakuan perubahan logo yang efektif mulai 8 April 2025.

The Bank is committed to continuously growing and consistently providing the best service to its customers. As a demonstration of this commitment, the Bank has decided to change its logo as of April 8, 2025.

Logo Lama
Old Logo

SHINHAN
BANK

Warna dan bentuk baru menggambarkan dinamika zaman serta kesiapan Bank menghadapi masa depan.

Logo Baru
New Logo

Shinhan
Bank

The new colors and design reflect the dynamics of the times and the Bank's readiness to embrace the future.

KEGIATAN USAHA [OJK C.4]
Business Activities

Sesuai dengan pasal 3 Anggaran Dasar Bank, ruang lingkup kegiatan Bank Bank Shinhan Indonesia adalah melakukan usaha di bidang Bank Umum serta optimalisasi pemanfaatan sumber daya yang dimiliki Bank Shinhan Indonesia untuk menghasilkan jasa yang bermutu tinggi dan berdaya saing kuat untuk mendapat keuntungan guna meningkatkan nilai perusahaan dengan menerapkan prinsip-prinsip Perseroan Terbatas. Bank Shinhan Indonesia dimiliki oleh Shinhan Bank Co., Ltd. selaku pemegang saham mayoritas.

In accordance with Article 3 of the Bank's Articles of Association, the scope of Bank Shinhan Indonesia business activities is to engage in Commercial Banking and to optimize the use of its resources to provide high-quality and highly competitive services to generate profits and enhance corporate value by applying the Limited Liability Company principles. Bank Shinhan Indonesiais owned by Shinhan Bank Co., Ltd. as the majority shareholder.

Kegiatan usaha PT Bank Shinhan Indonesia di tahun 2025 dijalankan sesuai dengan Anggaran Dasar Bank yang perubahan terakhirnya tertuang dalam Akta No. 04 tanggal 11 Juni 2025 yang dibuat di hadapan Hermin Budisetyasih, S.H., M.Kn., notaris di Jakarta Timur yang telah dicatat dalam Penerimaan Pemberitahuan Perubahan Anggaran Dasar PT Bank Shinhan Indonesia dari Kementerian Hukum Republik Indonesia No. AHU-AH.01.03-0156516 tanggal 11 Juni 2025 dan Penerimaan Pemberitahuan Perubahan Data Perseroan PT Bank Shinhan Indonesia dari Kementerian Hukum Republik Indonesia No. AHU-AH.01.09-0296742 tanggal 11 Juni 2025, terakhir pada Akta No. 01 tanggal 8 Oktober 2025 yang dibuat di hadapan Hermin Budisetyasih, S.H., M.kn. Notaris di Jakarta Timur dan telah dicatat dalam Penerimaan Pemberitahuan Perubahan Data Perseroan PT Bank Shinhan Indonesia dari Kementerian Hukum Republik Indonesia No. AHU-AH.01.09-0348413 tanggal 09 Oktober 2025.

PT Bank Shinhan Indonesia's business activities in 2025 are conducted in accordance with the Bank's Articles of Association, which were last amended by Deed No. 04 dated June 11, 2025, made before Hermin Budisetyasih, S.H., M.Kn., a notary in East Jakarta, and recorded in the Receipt of Notification of Amendments to the Articles of Association of PT Bank Shinhan Indonesia from the Ministry of Law of the Republic of Indonesia No. AHU-AH.01.03-0156516 dated June 11, 2025, and the Receipt of Notification of Changes to Company Data for PT Bank Shinhan Indonesia from the Ministry of Law of the Republic of Indonesia No. AHU-AH.01.09-0296742 dated June 11, 2025, and most recently in Deed No. 01 dated October 8, 2025, which was made before Hermin Budisetyasih, S.H., M.Kn. Notary in East Jakarta and recorded in the Receipt of Notification of Changes to Company Data for PT Bank Shinhan Indonesia from the Ministry of Law of the Republic of Indonesia No. AHU-AH.01.09-0348413 dated October 9, 2025.

Maksud dan tujuan Bank ialah untuk melakukan usaha di bidang Bank Umum, di samping memanfaatkan sumber daya yang dimiliki guna menghasilkan jasa berkualitas dan berdaya saing tinggi, sehingga dapat meningkatkan nilai Bank dengan penerapan prinsip-prinsip tata kelola yang baik.

The Bank's purpose and objective are to engage in Commercial Banking activities, while utilizing its resources to provide high-quality and highly competitive services, thereby enhancing the Bank's value through the application of good governance principles.

Dalam mencapai tujuannya, Bank melaksanakan kegiatan usaha sebagai berikut:

1. Bank Umum Swasta Devisa
   Kelompok ini mencakup kegiatan bank yang dimiliki oleh swasta yang memperoleh surat penunjukan dari Bank Indonesia untuk dapat melakukan kegiatan usaha perbankan dalam valuta asing dan atau melakukan transaksi perbankan dengan pihak luar negeri;
2. Portal Web dan/atau platform digital dengan tujuan komersial.
   Kelompok ini mencakup:
   a. Pengoperasian situs web dengan tujuan komersial yang menggunakan mesin pencari untuk menghasilkan dan memelihara basis data (database) besar dari alamat dan isi internet dalam format yang mudah dicari.
   b. Pengoperasian situs web yang bertindak sebagai portal ke internet, seperti situs media yang menyediakan isi yang diperbarui secara berkala, baik secara langsung ataupun tidak langsung dengan tujuan komersial.
   c. Pengoperasian platform digital dan/atau situs/portal web yang melakukan transaksi elektronik berupa kegiatan usaha fasilitasi dan/atau mediasi pemindahan kepemilikan barang dan/atau jasa dan/atau layanan lainnya melalui internet dan/atau perangkat elektronik dan/atau cara sistem elektronik lainnya yang dilakukan dengan tujuan

In achieving its objectives, the Bank conducts the following business activities:

1. Private Foreign Exchange Commercial Bank
   This category includes banking activities conducted by private banks that have received a designation letter from Bank Indonesia to conduct banking operations in foreign currencies and/or perform banking transactions with foreign parties;

2. Web portals and/or digital platforms for commercial purposes.
   This category includes:
   a. The operation of commercial websites that use search engines to generate and maintain large databases of internet addresses and content in a searchable format.

   b. The operation of websites that act internet portals, such as media sites that provide regularly updated content, either directly or indirectly, for commercial purposes.

   c. The operation of digital platforms and/or websites/web portals that conduct electronic transactions in facilitating and/or mediating the transfer of ownership of goods and/or services and/or other services via the internet and/or electronic devices and/or other electronic systems, carried out for commercial (profit) purposes, which

komersial (profit) yang mencakup aktivitas baik salah satu, sebagian ataupun keseluruhan transaksi elektronik yaitu:
1. Pemesanan dan/atau
2. Pembayaran dan/atau
3. Pengiriman atas kegiatan tersebut.

Termasuk dalam kelompok ini adalah situs/portal web dan/atau platform digital yang bertujuan komersial (profit) merupakan aplikasi yang digunakan untuk fasilitasi dan/atau mediasi layanan-layanan transaksi elektronik seperti namun tidak terbatas pada pengumpul pedagang (*marketplace*), *digital advertising*, *financial technology* (*fintech*) dan *on demand online services* (KBLI 63122)

3. Menghimpun dana dari masyarakat dalam bentuk simpanan berupa giro, deposito berjangka, sertifikat deposito, tabungan dan/atau bentuk lainnya yang disamakan dengan itu;
4. Memberikan kredit atau pinjaman;
5. Menerbitkan surat pengakuan hutang;
6. Membeli, menjual atau menjamin atas risiko sendiri maupun untuk kepentingan dan atas perintah nasabahnya atas benda-benda sebagai berikut:
   a. Surat-surat wesel termasuk wesel yang diakseptasi oleh bank yang masa berlakunya tidak lebih lama daripada kebiasaan umum dalam perdagangan surat-surat wesel yang dimaksud;
   b. Surat pengakuan hutang dan kertas dagang lainnya yang masa berlakunya tidak lebih lama dari kebiasaan umum dalam perdagangan surat-surat yang dimaksud;
   c. Kertas perbendaharaan negara dan surat jaminan pemerintah;
   d. Sertifikat Bank Indonesia (SBI);
   e. Obligasi-obligasi;
   f. Surat dagang berjangka waktu sampai dengan 1 (satu) tahun; dan
   g. Instrumen surat berharga lain yang berjangka waktu sampai dengan 1 (satu) tahun.
7. Memindahkan uang baik untuk kepentingan sendiri maupun untuk kepentingan nasabah;
8. Menempatkan dana pada, meminjamkan dana dari, atau meminjamkan dana kepada bank lain, baik dengan menggunakan surat, sarana telekomunikasi maupun dengan wesel unjuk, cek atau sarana lainnya;
9. Menerima pembayaran dari tagihan atas surat berharga dan melakukan perhitungan dengan atau antar pihak ketiga;
10. Menyediakan tempat untuk menyimpan barang dan surat berharga;
11. Melakukan kegiatan penitipan untuk kepentingan pihak lain berdasarkan surat kontrak;
12. Melakukan penempatan dana dari nasabah kepada nasabah lainnya dalam bentuk surat berharga yang tidak tercatat di bursa efek;
13. 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;
14. Melakukan kegiatan anjak piutang, usaha kartu kredit, dan kegiatan wali amanat;
15. Melakukan kegiatan dalam valuta asing dengan memenuhi ketentuan yang ditetapkan oleh Otoritas Jasa Keuangan (OJK);
16. 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 Otoritas Jasa Keuangan (OJK); dan
17. Bertindak sebagai pendiri dana pensiun dan pengurus dana pensiun sesuai dengan ketentuan dalam peraturan perundang-undangan dana pensiun yang berlaku.

includes activities involving any one, some, or all of the following electronic transactions:
1. Ordering and/or
2. Payment and/or
3. Delivery of the above activities.

Included in this category are websites/web portals and/or digital platforms with a commercial (profit-making) purposes, including the use of applications to facilitate and/or mediate electronic transaction services such as, but not limited to, marketplaces, digital advertising, financial technology (fintech), and on-demand online services (KBLI 63122)

3. Collecting funds from the public in the form of current acount, time deposits, certificates of deposit, savings accounts, and/or other similar forms;
4. Granting credit or loans;
5. Issuing promissory notes;
6. Buying, selling, or guaranteeing, at its own risk or for the benefit and upon the instruction of its customers for the following items:
   a. Bills of exchange, including those accepted by the bank, with a validity period not exceeding the customary practice in the trade of such bills of exchange;
   b. Promissory notes and other commercial papers with a validity period not exceeding the customary practice in the trade of such instruments;
   c. Statte treasury securities and government guarantees;
   d. Bank of Indonesia Certificates (SBI);
   e. Bonds;
   f. Commercial paper with a maturity of up to 1 (one) year;
   g. Other securities with a term of up to 1 (one) year.
7. Transferring funds, either for internal purpose or customers purpose;
8. Placing funds with, borrowing funds from, or lending funds to other banks, whether through written instruments, telecommunications, or with bearer bills of exchange, checks, or other instruments;
9. Receiving payments on securities and settling accounts with or between third parties;
10. Providing storage facilities for goods and securities;
11. Conducting custody services for the benefit of third parties based on a written contract;
12. Placing customer funds with other customers in the form of securities that are not listed on a stock exchange;
13. Purchasing collateral through auction, either in full or in part, in the event the debtor fails to fulfill their obligations to the Bank, provided that the purchased collateral must be liquidated as soon as possible;
14. Conducting factoring activities, credit card operations, and trustee activities;
15. Conducting foreign exchange activities in compliance with the regulations established by the Financial Services Authority (OJK);
16. Engaging in equity investments in banks or other financial institutions, such as leasing, venture capital, securities firms, insurance companies, and clearing, settlement, and custody institutions, in compliance with the regulations established by the Financial Services Authority (OJK); and
17. Acting as a pension fund founder and pension fund administrator in accordance with the provisions of applicable pension fund laws and regulations.

Di samping kegiatan usaha utama sebagaimana dijelaskan di atas, Bank dapat melakukan kegiatan usaha pendukung/penunjang untuk mengoptimalisasi pemanfaatan sumber daya dalam rangka mendukung/menunjang kegiatan usaha utama selama tidak bertentangan dengan kekuatan dan peraturan perundang-undangan yang berlaku.

In addition to the primary business activities above, the Bank may engage in supporting business activities to optimize the use of resources in order to support its primary business activities, provided such activities do not conflict with applicable laws and regulations.

PRODUK DAN LAYANAN
Products and Services

Bank senantiasa menempatkan kepuasan nasabah sebagai prioritas utama melalui evaluasi berkelanjutan atas produk dan layanan yang disediakan. Bank terus melakukan penyempurnaan untuk memastikan setiap layanan tetap relevan, mudah diakses, serta mampu mendukung proses transaksi secara cepat dan efisien, sejalan dengan dinamika industri perbankan yang terus berkembang.

The Bank consistently prioritizes customer satisfaction by constantly evaluating itsproducts and services. The Bank always stives to make improvements to ensure that every service remains relevant, easily accessible, and capable of supporting transactions quickly and efficiently, in line with the ever-evolving dynamics of the banking industry.

Bank melakukan optimalisasi pemenuhan kebutuhan masyarakat melalui beragam produk dan jasa Bank, yaitu:

The Bank optimizes the fulfillment of public needs through a variety of Banking products and services, including:

PRODUK SIMPANAN

1. Tabungan
   a. Tabungan Shinhan IDR
   b. Tabungan Shinhan USD
   c. Tabungan Shinhan Plus IDR
   d. Tabungan Shinhan *Prime* IDR
   e. Tabungan Shinhan Junior IDR
   f. Tabungan Berjangka Shinhan IDR
   g. Tabungan Berjangka Shinhan USD
   h. Tabungan SOL (IDR)
   i. Tabungan Mapan (*Payroll*-IDR)

2. Giro
   a. Giro Shinhan IDR
   b. Giro Shinhan USD
   c. Giro Shinhan EUR
   d. Giro Shinhan KRW
   e. Giro Shinhan *Prime* IDR
   f. Giro Shinhan *Prime* USD

3. Deposito
   a. Deposito Berjangka IDR
   b. Deposito Berjangka USD
   c. Deposito *Online* IDR
   d. Deposito *Online* USD
   e. Deposito ESG (IDR)

SAVINGS PRODUCTS

1. Savings
   a. Shinhan IDR Savings
   b. Shinhan USD Savings
   c. Shinhan Plus IDR Savings
   d. Shinhan Prime IDR Savings
   e. Shinhan Junior IDR Savings
   f. Shinhan IDR Time Deposit
   g. Shinhan USD Time Deposit
   h. SOL Savings (IDR)
   i. Mapan Savings (Payroll-IDR)

2. Giro
   a. Shinhan IDR Giro
   b. Shinhan USD Giro
   c. Shinhan EUR Giro
   d. Shinhan KRW Giro
   e. Shinhan Prime IDR Giro
   f. Shinhan Prime USD Giro

3. Deposits
   a. IDR Time Deposit
   b. USD Time Deposit
   c. IDR Online Deposit
   d. USD Online Deposit
   e. ESG Deposit (IDR)

PRODUK PINJAMAN

1. Kredit Korporasi
   a. Pinjaman Rekening Koran (PRK)
   b. Pinjaman Akseptasi
   c. Pinjaman Korporasi Modal Kerja
   d. Pinjaman Korporasi Investasi
   e. *Dealer Financing*
   f. Joint Financing Korporasi
2. *Forward Line*
3. *Omnibus Line*
4. Kredit Konsumsi

CREDIT PRODUCTS

1. Corporate Loan
   a. Current Account Loan (PRK)
   b. Demand Loan
   c. Commercial Loan Working Capital
   d. Commercial Loan Investment
   e. Dealer Financing
   f. Commercial Joint Financing
2. Forward Line
3. Omnibus Line
4. Consumer Loans

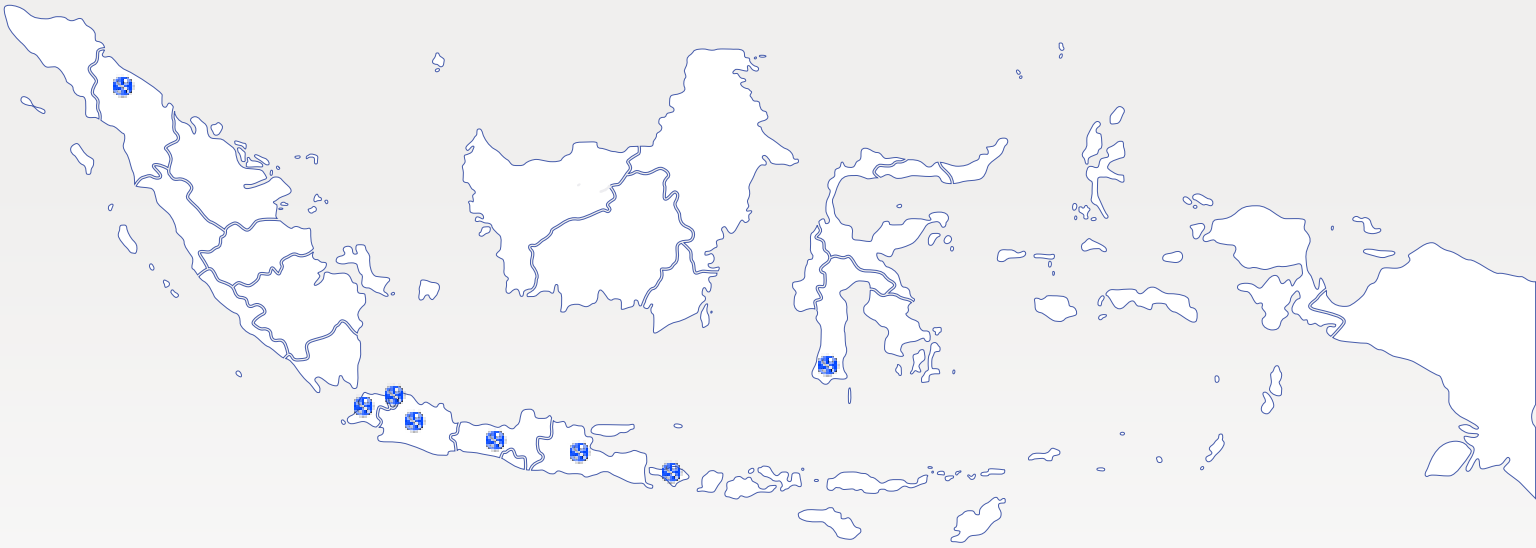
a. Pinjaman Personal b. Kredit Pemilikan Rumah (KPR) c. *My Car Loan* d. Channeling Konsumsi e. *Joint Financing* Konsumsi f. Kredit Tanpa Agunan (KTA)	a. Personal Loans b. Housing Loans (KPR) c. My Car Loans d. Consumer Channeling e. Consumer Joint Financing f. Unsecured Loans (KTA)
LAYANAN 1. *Safe Deposit Box* 2. *Payroll* 3. Pembayaran Tagihan (*Bill Payment*) 4. *Virtual Account* 5. *Foreign Exchange* 6. Mobil Kas Keliling 7. Surat Referensi Bank 8. Pembayaran Pajak	**SERVICES** 1. Safe Deposit Box 2. Payroll 3. Bill Payment 4. Virtual Account 5. Foreign Exchange 6. Mobile Cash Van 7. Bank Reference Letter 8. Tax Payment
LAYANAN (INTERNASIONAL) 1. *Trade Services* a. L/C (SKBDN) b. *Documentary Collection* 2. *Trade Finance* a. L/C *Negotiation* b. L/C *Forfeiting* c. L/C (SKBDN) *Issuance* *d. Demand Loan for* SKBDN *Payment* e. T/R (*Trust Receipt*) for L/C *Payment* f. SBLC (*Standby Letter of Credit*) & *Demand Guarantee* g. *Local Bank Guarantee* (BG) 3. *Remittance* a. *Outward Remittance (Overseas & Domestic)* b. *Incoming Remittance (Overseas & Domestic)*	**SERVICES (INTERNATIONAL)** 1. Trade Services a. L/C (SKBDN) b. Documentary Collection 2. Trade Finance a. L/C Negotiation b. L/C Forfeiting c. L/C (SKBDN) Issuance d. Demand Loan for SKBDN Payment e. T/R (Trust Receipt) for L/C Payment f. SBLC (Standby Letter of Credit) & Demand Guarantee g. Local Bank Guarantee (BG) 3. Remittance a. Outward Remittance (Overseas & Domestic) b. Incoming Remittance (Overseas & Domestic)
E-BANKING a. *ATM* b. *Internet Banking* c. *Mobile Banking* d. *Film Banking (Host-to-Host Banking)*	**E-BANKING** a. ATM b. Internet Banking c. Mobile Banking d. Firm Banking (Host-to-Host Banking)

Dalam menjalankan kegiatan usahanya, Bank juga menjalin kerja sama dengan beberapa mitra usaha, seperti:
In conducting its business operations, the Bank also collaborates with several business partners, such as:

Teknologi Informasi (IT) & E-Banking Information Technology (IT) & E-Banking	*Bancassurance*	*Channeling*	*Others*
1. PT Datindo Infonet Prima 2. PT SNET Indonesia 3. PT NTT Indonesia 4. PT Telkom 5. PT Metalogic Infomitra 6. PT iForte Solusi Infotek 7. PT Aplikanusa Lintasarta 8. PT Mitracomm Ekasarana 9. PT Hypernet Technology 10. PT Jasuindo Tiga Perkasa 11. Techdata Global Ltd 12. PT System Tree Technology 13. PT Prodata Sistem Teknologi 14. PT Supra Primatama Nusantara 15. PT Link Net Tbk 16. PT NTT Indonesia Technology 17. PT Intikom Berlian Mustika 18. PT Argenta Parakrama Artha 19. PT Arthatech Selaras 20. PT. Steal Alien Indonesia 21. PT Plana Networks Indonesia 22. PT Advance Intelligence Indonesia 23. PT Infomedia Nusantara 24. PT Asli Rancangan Indonesia (ASLI RI) 25. PT Prisma Teknologi Informatika 26. PT. Privy Identitas Digital 27. PT. Pilar Utama Solusindo 28. PT. Sinergi Solusi Sekawan 29. PT Finnet Indonesia 30. PT Rintis Sejahtera 31. Pefindo 32. PT Artajasa (Jaringan ATM Bersama) 33. PT Swift Indonesia (SWIFT APAC) 34. LG Uplus Corp 35. SK Broadband Inc. 36. PT Cyberindo Aditama (CBN) 37. PT Web Architect Technology 38. PT Telkom Sigma 39. PT Artha Telekomindo 40. PT Citra Sentosa Solusindo 41. PT Jarindo Triya Multidata 42. PT Asia Megantara Sejati	1. PT Equity Life Indonesia 2. PT Panin Dai-Ichi Life 3. PT Prudential Life Assurance Indonesia 4. PT Asuransi Jiwa Central Asia Raya 5. PT Asuransi Jiwa Reliance Indonesia 6. PT Meritz Korindo Insurance 7. PT Asuransi Sinar Mas 8. PT Asuransi Tokio Marine Indonesia 9. PT Asuransi Samsung Tugu 10. PT Kookmin Best Insurance Indonesia 11. PT Asuransi Wahana Tata 12. PT Sompo Insurance Indonesia 13. PT Asuransi Central Asia 14. PT Asuransi Umum BCA 15. PT Asuransi Mitra Pelindung Mustika 16. PT Sunday Insurance Indonesia (d/h PT KSK Insurance Indonesia) 17. PT Asuransi Dayin Mitra Tbk. 18. PT Asuransi Total Bersama 19. PT Asuransi MSIG Indonesia 20. PT Asuransi Tugu Pratama Indonesia, Tbk. 21. PT Avrist General Insurance 22. PT Zurich Asuransi Indonesia	1. PT Kredivo Finance & PT Financcel Digital Indonesia (Kredivo) 2. PT Artha Dana Teknologi (Indodana) 3. PT Akulaku Finance Indonesia (Akulaku)	1. PT BPRS Harta Insan Karimah Parahyangan

Kerja Sama Pemasaran KTA KTA Marketing Partnership	**Kerja Sama Pemasaran KPM** KPM/My Car Loan Marketing Partnership	**Mitra Deposito ESG** ESG Deposit Partners
• PT Pratama Abadi Industri • PT Pratama Abadi Industri JX • PT Pratama Abadi Industri JX2 • PT Wintextile • PT Changsin Indonesia • PT Yongjin Javasuka Garment • PT Hwaseung Indonesia • PT Sumber Masanda Jaya • PT Muara Tunggal • PT Shinhan Indo Finance • PT Hyundai Motor Manufacturing Indonesia • PT Mitra Pinasthika Mustika Tbk (MPM Group) • PT Samic Indonesia • PT Tunas Sawa Erma • PT Hanwha Life Insurance Indonesia • PT Samsung Electronics Indonesia • PT BS Indonesia • PT Nusantara Sejahtera Raya Tbk • PT Rekso Nasional Food • PT Hyundai Capital Finance Indonesia • PT Handsome • PT Pungkook Indonesia One	• 101 Jaringan Dealer Resmi Hyundai Nasional • 35 Jaringan Dealer Resmi KIA • 84 Jaringan Dealer Resmi Mitsubishi • 53 Jaringan Dealer Resmi BYD • 34 Jaringan Dealer Resmi VinFast • 101 Hyundai Nasional Authorized Dealer Networks • 35 KIA Authorized Dealer Networks • 84 Mitsubishi Authorized Dealer Networks • 53 BYD Authorized Dealer Networks • 34 VinFast Authorized Dealer Networks	• Yayasan Keanekaragaman Hayati (KEHATI) • Masyarakat Ekonomi Syariah (MES)

WILAYAH OPERASI [OJK C.3]
Operational Area



Hingga 31 Desember 2025, Bank memiliki 29 jaringan kantor, yang terdiri dari 1 kantor pusat, 1 kantor pusat operasional, 20 kantor cabang, dan 7 kantor cabang pembantu yang tersebar di berbagai wilayah Indonesia.

Berikut rincian wilayah operasional Bank Bank Shinhan Indonesia:

As of December 31, 2025, the Bank has 29 office networks, comprising of 1 head office, 1 operational head office, 20 branch offices, and 7 sub-branch offices acrosss various regions in Indonesia.

The following is the detail of Bank Shinhan Indonesia operational area:

Kantor Pusat | Head Office

International Financial Centre Tower 2,
Lt. Dasar, Mezzanine, 30-32
Jl. Jend. Sudirman Kav. 22-23, Jakarta Selatan 12920
Telp. 021-29751500
Fax. 021-22512479

Kantor Pusat Operasional I Operational Head Office

International Financial Centre Tower 2,
Lt Dasar, Jl. Jend. Sudirman Kavling 22-23
Jakarta Selatan 12920
Telp. 021-29751623, 021-29751632
Fax. 021-29880346

DKI Jakarta

KC Darmawangsa
Ruko Darmawangsa Square
Jl. Darmawangsa VI No. 47
Jakarta Selatan 12160
Telp. 021-2700 426
021-7265488/6992)
Fax. 021-2700425

KC Mangga Dua
Komp. Pertokoan Mangga Dua Mall Kav. 39
Jl. Arteri Mangga Dua Raya
Jakarta Pusat 10730
Telp. 021-6122871
Fax. 021-62203740

KC Wahid Hasyim
Tamansari Parama Office
Jl. K.H Wahid Hasyim No. 84-86
Jakarta Pusat 10350
Telp. 021-3102525
021-3102500
021-3102527
Fax. 021-3106144

DKI Jakarta

KCP Kelapa Gading
Jl. Boulevard Raya Blok FX I/13-14
Jakarta Utara 14240
Telp. 021-4535823
Fax. 021-4535824

KCP Tomang
Ruko Tomang Raya Blok B No 10B,
Jakarta Barat 11430
Telp. 021-38789056
021-38789058
021-38789053
Fax. 021-38789069

KCP Jembatan Lima
Jl. K.H. Moch Mansyur No. 73A
Jakarta Barat 11260
Telp. 021-63851948
Fax. 021-6314087

KCP Kebon Jeruk
Jl. Pesanggrahan Raya No. 2D
Jakarta Barat 12320
Telp. 021-5890465
Fax. 021-5868981

KC Jakarta Central
Gedung Hans Place Wolter
Jl. Wolter Monginsidi No. 63B
Jakarta Selatan 12180
Telp. 021-38250464
021-38250465
021-38250467
Fax. 021-7395675

Banten

KC Pinangsia
Karawaci Office Park,
Jl. Imam Bonjol Blok A32
Tangerang 15838
Telp. 021-50813021
021-50813022
021-50813023
Fax. 021-50813025

KCP Amartapura
Apartemen Amartapura Tower B Unit 1/F
Tangerang 15810
Telp. 021-55681929
021-29506835
021-22224306
Fax. 021-55680910

KCP Cilegon
Jl. Lingkar Selatan Ruko No. 13
Cilegon Banten 42422
Telp. 0254-5022005
0254-5021019
0254-5021025
Fax. 0254-5021029

Jawa Barat | West Java

KC Cikarang
Ruko Thamrin Blok B No. 10
Jl Moh. Husni Thamrin, Lippo
Cikarang, Cikarang Selatan,
Bekasi, 17530
Telp 021-89913336
Fax 021-89913845

KC Karawang
Jl. Tuparev No. 94
Karawang 41312
Telp. 0267-8422257
Fax. 0267-8421427

KCP Cibubur
Ruko Times Square Blok B1 No. 2
Jl. Alternatif Cibubur Jati Karya,
Bekasi 17435
Telp. 021-28672123
Fax. 021-28672410

KC Bandung
JL. Cihampelas No. 29
Bandung 40116
Telp. 022-4209992
Fax. 022-4233617

Jawa Tengah | Central Java

KC Semarang
Kompl.Pertokoan Bangkong Plaza C1
Jl. MT. Haryono, Semarang 50242
Telp. 024-8442777
Fax. 024-8311677

KC Solo
JL. Honggowongso No. 12A
Solo 57153
Telp. 0271-630980
Fax. 0271-634167

KC Tegal
Jl. Jendral Sudirman No. 29
Tegal 52131
Telp. 0283-4538800
0283-4538176
0283-4538723
Fax. 0283-4536563

KC Ngaliyan
Jl. Prof. Dr. Hamka No. 11G, Purwoyoso, Kec.
Ngaliyan, Semarang 50184
Telp. 024-35320060
024-35320069
024-35320075
Fax. 024-35320078

KC Kudus
Jl. Ahmad Yani No. 11
Kudus 59317
Telp. 0291-446455
Fax 0291-446457

Jawa Timur | East Java

KC Ir. Soekarno
Jl. Dr. Ir. H. Soekarno Komplek Ruko Icon 21
Blok S-28/212-B
Surabaya 60161
Telp. 031-35954030
Fax. 031-35954052

KC Bukit Darmo
Jl. Bukit Darmo Boulevard Blok B2-31
CBD Office Park 2 Surabaya 60226
Telp. 031-99142444
Fax. 031-99142578

KC Pucang Anom
Jl. Pucang Anom No. 60 Surabaya
60282
Telp. 031-5024390
Fax. 031-5024393

KC Malang
Jl. Zainul Arifin No. 100
Malang 65118
Telp. 0341-352020
Fax. 0341-362804

Bali	Sulawesi	Sumatra
KC Bali Jl. Boulevard Sunset Road No. 18 Badung, Bali 80361 Telp. 0361-4754684 0361-4752176 0361-4754937 Fax. 0361-4726566	KC Makassar Jl. Wahidin Sudirohusodo No. 52 Makassar 90174 Telp. 0411-3624209 Fax. 0411-3624562	KC Medan Kompleks The Crown Centre, Jl. S. Parman Blok A No. 10-11 Medan 20153 Telp. 061-42008431 061-42009326 061-42009817 Fax. 061-42007648

PERUBAHAN BERSIFAT SIGNIFIKAN [OJK C.6]
Significant Changes

Pada tahun 2025, terjadi adanya perubahan pada jumlah jaringan kantor Bank sebagai berikut:

In 2025, the following changes were made to the Bank's office networks:

Jenis Kantor Office Type	2025	2024
Kantor Pusat Head Office	1	1
Kantor Pusat Operasional Operational Head Office	1	1
Kantor Cabang Branch Office	20	21
Kantor Cabang Pembantu Sub-Branch Office	7	8
Total	**29**	**31**

Penjelasan:
Dalam rangka upaya optimalisasi dan peningkatan efisiensi layanan, Bank mengambil keputusan melakukan:

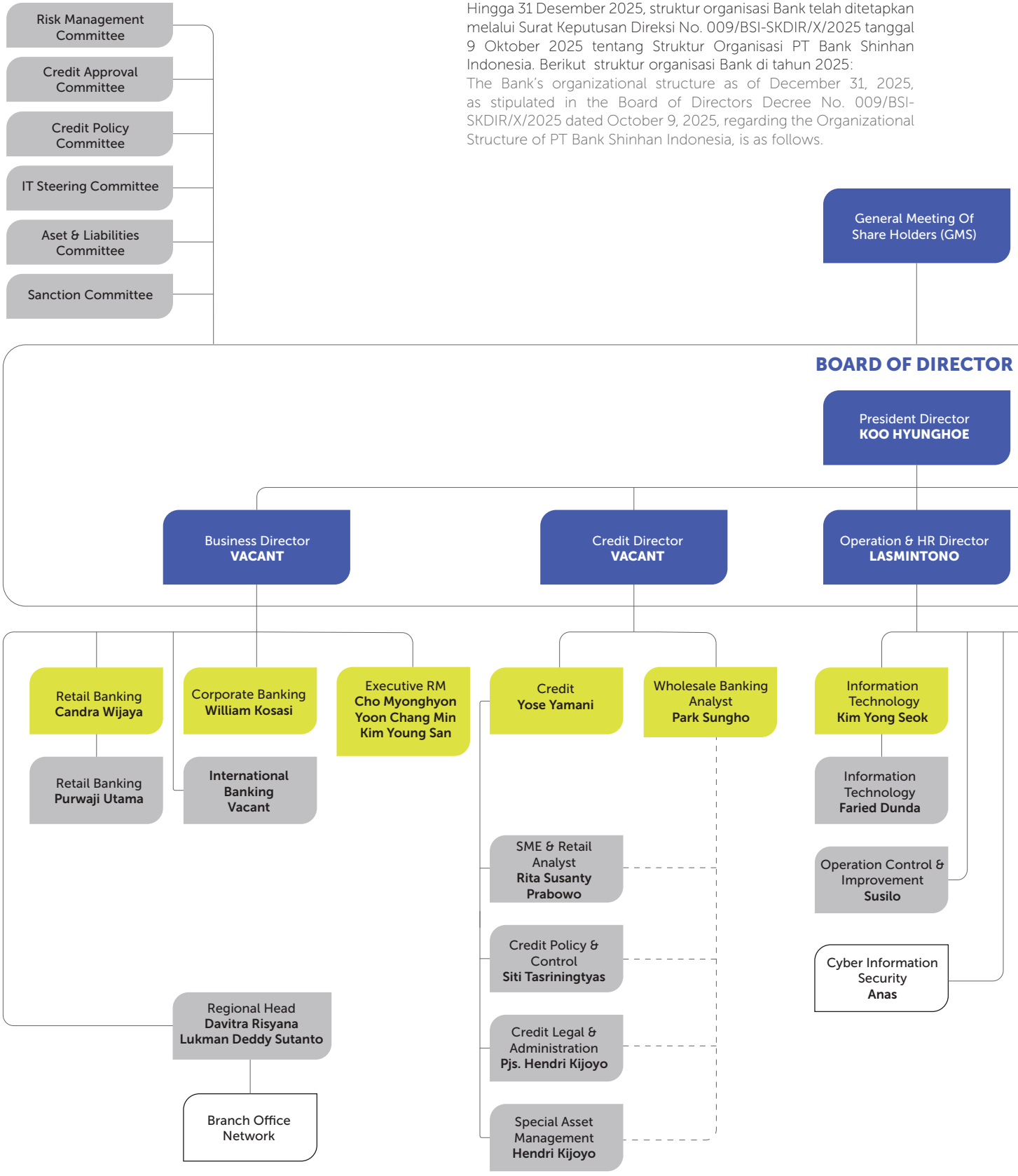
1. Penutupan Kantor Cabang Yogyakarta dan dialihkan ke Kantor Cabang Solo terhitung sejak 17 Maret 2025.
2. Pembukaan Kantor Cabang Jakarta Central, efektif mulai tanggal 17 Maret 2025, merupakan bagian dari strategi perusahaan untuk meningkatkan akses layanan perbankan kepada segmen korporasi dan ritel di kawasan Jakarta Pusat dan sekitarnya.
3. Penutupan Kantor Cabang Gresik dan dialihkan ke Kantor Cabang Bukit Darmo terhitung sejak tanggal 22 September 2025.
4. Penutupan Kantor Cabang Pembantu Panglima Sudirman dan dialihkan ke Kantor Cabang Pucang Anom terhitung sejak tanggal 29 September 2025.

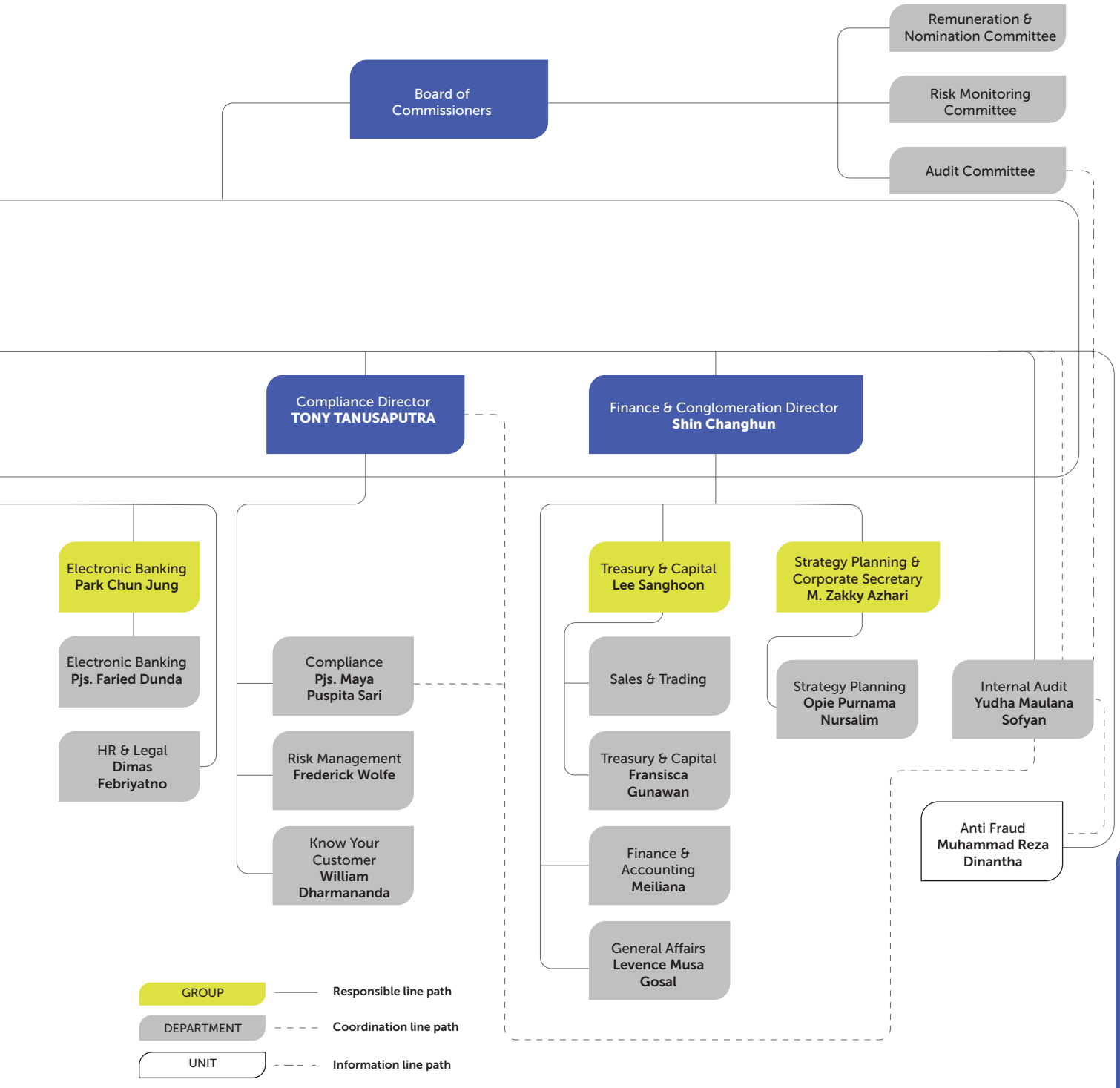
Explanation:
In order to optimize and improve service efficiency, the Bank has decided to:

1. Close the Yogyakarta Branch and transfer its operations to the Solo Branch, effectively on March 17, 2025.
2. Open the Jakarta Central Branch, effectively on March 17, 2025, as part of the Company's strategy to improve access to banking services for corporate and retail segments in the Central Jakarta and its surrounding regions.
3. Close the Gresik Branch and transfer its operations to the Bukit Darmo Branch, effectively September 22, 2025.
4. Close the Panglima Sudirman Sub-Branch and transfer its operations to the Pucang Anom Branch, effectively on September 29, 2025.

STRUKTUR ORGANISASI
Organizational Structure

Hingga 31 Desember 2025, struktur organisasi Bank telah ditetapkan melalui Surat Keputusan Direksi No. 009/BSI-SKDIR/X/2025 tanggal 9 Oktober 2025 tentang Struktur Organisasi PT Bank Shinhan Indonesia. Berikut struktur organisasi Bank di tahun 2025:
The Bank's organizational structure as of December 31, 2025, as stipulated in the Board of Directors Decree No. 009/BSI-SKDIR/X/2025 dated October 9, 2025, regarding the Organizational Structure of PT Bank Shinhan Indonesia, is as follows.




Remuneration & Nomination Committee
Board of Commissioners
Risk Monitoring Committee
Audit Committee
Compliance Director
TONY TANUSAPUTRA
Finance & Conglomeration Director
Shin Changhun
Electronic Banking
Park Chun Jung
Electronic Banking
Pjs. Faried Dunda
HR & Legal
Dimas Febriyatno
Compliance
Pjs. Maya Puspita Sari
Risk Management
Frederick Wolfe
Know Your Customer
William Dharmananda
Treasury & Capital
Lee Sanghoon
Sales & Trading
Treasury & Capital
Fransisca Gunawan
Finance & Accounting
Meiliana
General Affairs
Levence Musa Gosal
Strategy Planning & Corporate Secretary
M. Zakky Azhari
Strategy Planning
Opie Purnama Nursalim
Internal Audit
Yudha Maulana Sofyan
Anti Fraud
Muhammad Reza Dinantha
GROUP
DEPARTMENT
UNIT
Responsible line path
Coordination line path
Information line path

KEANGGOTAAN ASOSIASI/ALIANSI [OJK C.5]

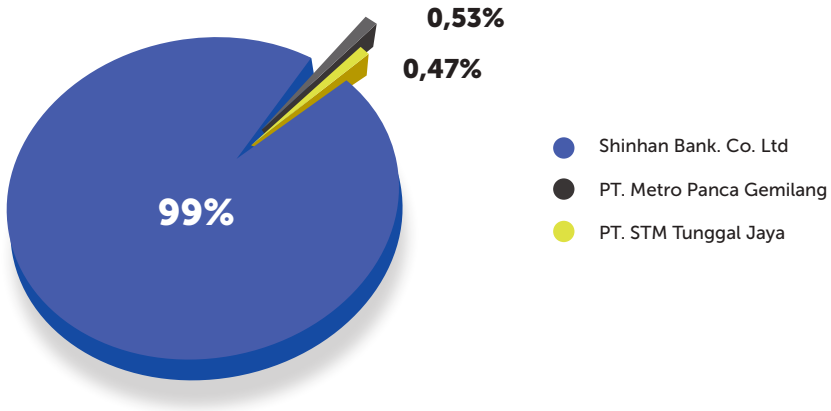
Membership In Associations/Alliances

No.	Asosiasi I Aliansi Associations I Alliances	Lokal I Internasional Lokal I Internasional	Peran Role
1.	Perbanas (Perhimpunan Bank Swasta Nasional) Perbanas (Association of National Private Banks)	Lokal I Local	Anggota I Member
2.	FKDKP (Forum Komunikasi Direktur Kepatuhan Perbankan) FKDKP (Communication Forum of Banking Compliance Directors)	Lokal I Local	Anggota I Member
3.	BMPD (Badan Musyawarah Perbankan Daerah) BMPD (Regional Banking Consultative Board)	Lokal I Local	Anggota I Member
4.	ASPI (Asosiasi Sistem Pembayaran Indonesia) ASPI (Indonesian Payment Systems Association)	Lokal I Local	Anggota I Member
5.	LAPS SJK (Lembaga Alternatif Penyelesaian Sengketa Sektor Jasa Keuangan) LAPS SJK (Alternative Dispute Resolution Institution for the Financial Services Sector)	Lokal I Local	Anggota I Member
6.	FKDOP (Forum Komunikasi Direktur Operasional Perbankan) FKDOP (Communication Forum of Banking Operations Directors)	Lokal I Local	Anggota I Member
7.	Alliance for Green Commercial Banks	Internasional	Anggota I Member
8.	PT PEFINDO Biro Kredit	Lokal I Local	Anggota I Member

KOMPOSISI PEMEGANG SAHAM [OJK C.3]

Shareholders Composition

Shareholder Structure



Rincian Pemegang Saham
Details of Shareholders

Pemegang Saham Shareholder	1 Januari 2025 January 1, 2025		31 Desember 2025 December 31, 2025	
	Jumlah Saham Number of Share	%	Jumlah Saham Number of Share	%
Pemegang Saham dengan Kepemilikan di atas 5% Shareholders with Ownership of Above 5%				
Shinhan Bank Co Ltd.	934.828	99	934.828	99
Pemegang Saham dengan Kepemilikan Kurang dari 5% Shareholders with Ownership of Below 5%				
PT Metropanca Gemilang	5.000	0,53	5.000	0.53
PT STM Tunggal Jaya	4.450	0,47	4.450	0.47
Sub-Total	**9.450**	**1**	**9.450**	**1**
Total	**944.278**	**100**	**944.278**	**100**

Rincian Pemegang Saham dengan Kepemilikan Saham Lebih dari 5%

Per 31 Desember 2025, tidak terdapat pemegang saham dengan jumlah kepemilikan saham lebih dari 5%, kecuali Bank Shinhan Indonesia Co.Ltd

Details of Shareholders with More Than 5% Share Ownership

As of December 31, 2025, there were no shareholders with more than 5% share ownership, except for Bank Shinhan Indonesia Bank Co., Ltd.

Data Pemegang Saham Berdasarkan Klasifikasi Pemegang Saham
Shareholders Data by Classification

Klasifikasi Classification	1 Januari 2025 January 1, 2025			31 Desember 2025 December 31, 2025		
	Jumlah Pemegang Saham Number of Shareholders	Jumlah Saham Number of Shares	(%)	Jumlah Pemegang Saham Number of Shareholders	Jumlah Saham Number of Shares	(%)
Pemodal Nasional | Domestic Shareholders						
Perorangan Individual	-	-	-	-	-	-
Perseroan Terbatas Limited liability company	2	9.450	1	2	9.450	1
Pemodal Asing | Foreign Shareholders						
Perorangan Individual	-	-	-	-	-	-
Perseroan Terbatas Business Entity	1	934.828	99	1	934.828	99

Klasifikasi Classification	1 Januari 2025 January 1, 2025			31 Desember 2025 December 31, 2025		
	Jumlah Pemegang Saham Number of Shareholders	Jumlah Saham Number of Shares	(%)	Jumlah Pemegang Saham Number of Shareholders	Jumlah Saham Number of Shares	(%)
Total	**3**	**944.278**	**100**	**3**	**944.278**	**100**

Persentase Kepemilikan Saham Anggota Dewan Komisaris dan Direksi

Per 31 Desember 2025, Dewan Komisaris dan Direksi tidak memiliki saham PT. Bank Shinhan Indonesia.

Share Ownership Percentage of Members of the Board of Commissioners and Board of Directors

As of December 31, 2025, no members of the Board of Commissioners or the Board of Directors held shares in PT. Bank Shinhan Indonesia.

NAMA ENTITAS ANAK, PERUSAHAAN ASOSIASI, PERUSAHAAN VENTURA

Name of Subsidiaries, Associated Companies, Venture Companies

Per 31 Desember 2025, Bank tidak memiliki anak perusahaan, perusahaan asosiasi, maupun perusahaan ventura. Bank menjalankan kegiatan usaha secara mandiri dan tidak memiliki pengendalian atau kepemilikan saham langsung pada entitas lain yang memerlukan konsolidasi laporan keuangan atau penerapan metode ekuitas. Bank merupakan bagian dari Shinhan Financial Group dan memiliki hubungan afiliasi dengan entitas lain dalam kelompok usaha yang sama, namun tanpa kepemilikan atau pengendalian langsung oleh Bank.

As of December 31, 2025, the Bank has no subsidiaries, associated companies, or venture companies. The Bank conducts its business independently and holds no direct control or equity interest in other entities that require consolidation of financial statements or the application of the equity method. The Bank is part of Shinhan Financial Group and has affiliate relationships with other entities within the business group, although the Bank does not hold direct ownership or control over them.

KRONOLOGI PENCATATAN SAHAM

Share Listing Chronology

Bank merupakan perusahaan tertutup dan hingga 31 Desember 2025 tidak melakukan penawaran umum maupun pencatatan saham di Bursa Efek Indonesia atau bursa lainnya. Perubahan kepemilikan saham Bank dilakukan melalui aksi korporasi berupa akuisisi, bukan melalui penawaran umum perdana.

As of December 31, 2025, the Bank remains a private company and has not conducted a public offering or listed its shares on the Indonesia Stock Exchange or any other exchange. Changes in the Bank's share ownership are made through corporate actions such as acquisitions, not initial public offering.

INFORMASI PENCATATAN EFEK LAINNYA

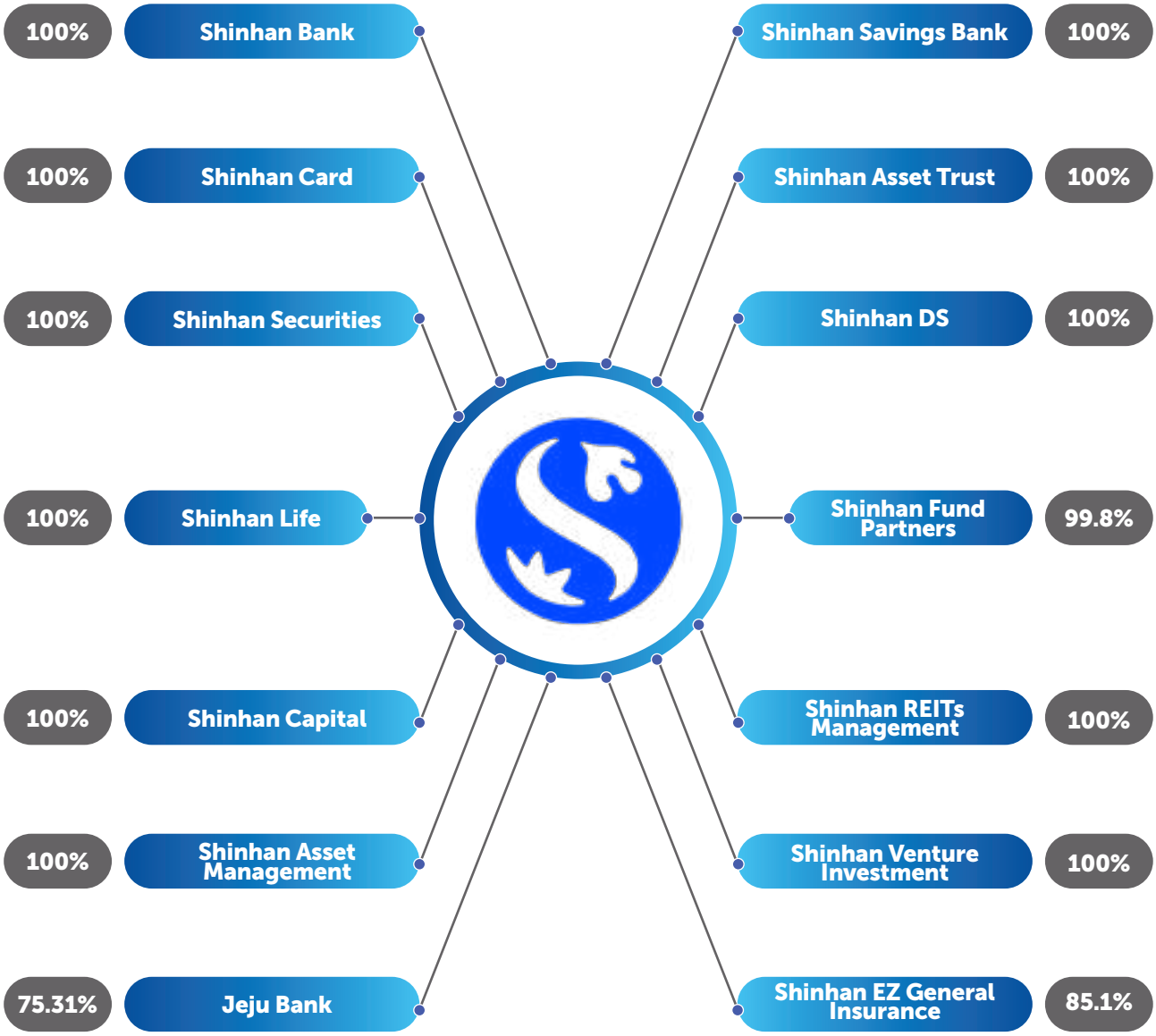
Information on Other Securities Listing

Pada tahun 2025, Bank tidak menerbitkan efek lainnya seperti Obligasi, Sukuk ataupun Obligasi Konversi.

In 2025, the Bank did not issue other securities such as Bonds, Sukuk, or Convertible Bonds.

INFORMASI PEMEGANG SAHAM UTAMA/ PENGENDALI

Information on Major/Controlling Shareholders



Shinhan Bank Co., Ltd.

Shinhan Bank Co., Ltd. (SHB) merupakan pemegang saham pengendali dari PT Bank Shinhan Indonesia Indonesia. SHB adalah bank pertama yang berdiri di Korea Selatan dan kini menjadi salah satu bank umum komersial terbesar di negara tersebut. Sebagai institusi keuangan yang melayani berbagai segmen, mulai dari korporasi, komersial, ritel, hingga nasabah individual, SHB mengoperasikan ratusan jaringan kantor yang tersebar luas di Korea Selatan.

Selain itu, SHB juga memiliki jaringan yang kuat dengan kehadiran di sekitar 20 negara sebagai bagian dari strategi ekspansi global grup dalam mendukung kebutuhan finansial nasabah di berbagai kawasan, termasuk Indonesia. Kedudukan SHB sebagai pemegang saham pengendali memberikan dukungan yang kuat kepada Bank dalam aspek permodalan, keahlian, praktik manajemen risiko, serta inovasi layanan perbankan yang sejalan dengan standar global Grup Shinhan.

- Total Aset SHB mencapai 596.967.318 (dalam jutaan won)

- Pengelolaan Kredit sebesar 403.064.320 (dalam jutaan won)
- Simpanan Sekitar 434.322.320 (dalam jutaan won)
- Laba operasi sebelum penyisihan sebesar 5.926.973 (dalam jutaan won)
- Laba Bersih sebesar 9.169.889 (dalam jutaan won)

Shinhan Bank Co., Ltd.

Shinhan Bank Co., Ltd. (SHB) is the controlling shareholder of PT Bank Shinhan Indonesia. SHB was the first bank established in South Korea and is currently one of the largest commercial banks within the country . As a financial institution that serves various segments, including corporate, commercial, retail, and individual customers, SHB operates hundreds of branches across South Korea.

Furthermore, SHB also has a strong global network with a presence in approximately 20 countries as part of the group's global expansion strategy to support the financial needs of customers in various regions, including Indonesia. SHB's position as the controlling shareholder provides strong support to the Bank in terms of capital, expertise, risk management practices, and banking service innovations aligned with Bank Shinhan Indonesia Group's global standards

- SHB's total assets amounted to 596,967,318 (in millions of won)
- Credit portfolio: 403,064,320 (in millions of won)
- Deposits of approximately 434,322,320 (in millions of won)
- Pre-provisions Operating Income 5,926,973 (in millions of won)
- Net profit of 9,169,889 (in millions of won)

Shinhan Financial Group (SFG)

Shinhan Financial Group (SFG) adalah perusahaan induk yang menaungi Shinhan Co., Ltd. (SHB). SHB menjadi salah satu anak perusahaan terbesar dan paling berpengaruh dalam grup, sehingga kontribusinya sangat penting bagi kinerja SFG secara keseluruhan. Karena perannya sebagai induk, SFG juga menjadi pemegang saham pengendali terakhir dari Bank.

Sepanjang tahun 2025, SFG dan SHB kembali meraih berbagai penghargaan penting yang mencerminkan keunggulan brand, layanan, dan komitmen terhadap praktik perbankan yang bertanggung jawab. SFG mempertahankan posisi #1 di Korea Brand Power Index (K-BPI) untuk kategori Financial Group selama 14 tahun berturut-turut serta menerima penghargaan atas inisiatif keberlanjutan (*ESG & Environment Awards*). Sementara itu, SHB meraih peringkat tertinggi di kategori Bank dalam Korea Brand Power Index untuk 10 tahun berturut-turut, mempertahankan puncak di Premium Brand Index selama 12 tahun, serta *dianugerahi Grand Prize Financial Consumer Protection di Korea Fund Awards*. Capaian-capaian ini menegaskan konsistensi dalam menghadirkan layanan unggul, berfokus pada nasabah, serta komitmen terhadap tata kelola yang baik dan praktik keberlanjutan.

Shinhan Financial Group (SFG)

Shinhan Financial Group (SFG) is a parent company of Shinhan Co., Ltd. (SHB). SHB is one of the largest and most influential subsidiaries within the group, making its contribution crucial to SFG's overall performance. As the parent company, SFG is also the ultimate controlling shareholder of the Bank.

Throughout 2025, SFG and SHB once again received various major awards reflecting the excellence of their brand, services, and commitment to responsible banking practices. SFG maintained its #1 position in the Korea Brand Power Index (K-BPI) for the Financial Group category for 14 consecutive years and received awards for its sustainability initiatives (ESG & Environment Awards). Meanwhile, SHB achieved the highest ranking in the Bank category of the Korea Brand Power Index for 10 consecutive years, maintained the top spot in the Premium Brand Index for 12 years, and was awarded the Grand Prize for Financial Consumer Protection at the Korea Fund Awards. These achievements highlight the Group's consistency in delivering excellent, customer-focused services, as well as its commitment to good governance and sustainable practices.

PROFIL DEWAN KOMISARIS
BOARD OF COMMISSIONERS PROFILE

Sepanjang tahun 2025, tidak terdapat perubahan pada susunan Dewan Komisaris
Throughout 2025, there were no changes to the composition of the Board of Commissioners.

TIMOTY E. MARNANDUS
Komisaris Utama
President Commissioner

Kewarganegaraan Citizenship	Indonesia
Domisili I Domicile	Indonesia
Usia I Age	79 tahun I 79 years old
Dasar Penunjukan Basis of Appointment	Setelah mendapatkan persetujuan Otoritas Jasa Keuangan No. KEP-90/D.03/2016 tanggal 24 November 2016 berdasarkan Keputusan Sirkuler Para Pemegang Saham Di luar dan Sebagai Pengganti Rapat Umum Pemegang Saham Luar Biasa PT Bank Shinhan Indonesia, beliau diangkat sebagai Komisaris Utama Bank Shinhan Indonesia pada tahun 2016, dan terakhir diangkat kembali sebagai Komisaris Utama pada tahun 2025. After obtaining approval from the Financial Services Authority No. KEP-90/D.03/2016 dated November 24, 2016 based on the Circular Decision of Shareholders Outside and in Lieu of the Extraordinary General Meeting of Shareholders of PT Bank Shinhan Indonesia, he was appointed as President Commissioner of Bank Shinhan Indonesia in 2016, and was most recently reappointed as President Commissioner in 2025.
Riwayat Pendidikan Educational background	• Master of Business Administration dari University of Southern California, Los Angeles (1988). • Sarjana Ekonomi jurusan Akuntansi dari Universitas Indonesia (1972). • Master of Business Administration from University of Southern California, Los Angeles (1988). • Bachelor of Economics majoring in Accounting from University of Indonesia (1972).

Riwayat Jabatan Job History	• Komisaris PT Arta Karya Adhiguna (2013-sekarang). • Komisaris Utama di PT Bank Index Selindo (2010-2015). • Senior Partner di BDO Tanubrata Accountants & Advisors (2009-2010). • Komisaris Utama di PT Bank Rabobank International Indonesia (2007-2009). • Komisaris Utama di PT Bank Haga dan PT Bank Hagakita (2000-2008). • Komisaris di PT Fajar Surya Perkasa (1994-2001). • Komisaris di PT Arta Karya Adhiguna (1993-2001). • Dosen Program Pascasarjana Magister Akuntansi di Universitas Indonesia (1990-sekarang). • Direktur Utama di PT Bank Haga (1989-2000). • Komisaris PT Bank Hagakita (1989-2000). • Komisaris di PT Penta Adi Samudera dan PT Reka Adi Samudera (1988-2001). • Dosen Program Master of Management di Universitas Indonesia (1988-2003). • Dosen Fakultas Pasca Sarjana di Universitas Indonesia (1988-1994). • Direktur dan Presiden Direktur di PT Bank Arta Pusara (1987-1989). • Trainer di PLKP LPPI (1982-1992). • Managing Director PT Bank Danamon (1976-1987). • Direktur PT Rope Mfg. Co. (1975-1976). • Dosen di Program Ekstensi Fakultas Ekonomi Universitas Indonesia (1973-1998). • Consultant & Trainer Lembaga Manajemen Fakultas Ekonomi Universitas Indonesia (1972-2001). • Controller di PT Kali Raya Sari (1972-1976). • Staf Pengajar Fakultas Ekonomi Universitas Indonesia (1972-sekarang). • Commissioner of PT Arta Karya Adhiguna (2013-present) • President Commissioner at PT Bank Index Selindo (2010-2015) • Senior Partner at BDO Tanubrata Accountants & Advisors (2009-2010) • President Commissioner at PT Bank Rabobank International Indonesia (2007-2009) • President Commissioner at PT Bank Haga and PT Bank Hagakita (2000-2008) • Commissioner at PT Fajar Surya Perkasa (1994-2001) • Commissioner at PT Arta Karya Adhiguna (1993-2001) • Lecturer in the Master of Accounting Postgraduate Program at the University of Indonesia (1990-Present) • President Director at PT Bank Haga (1989-2000) • Commissioner at PT Bank Hagakita (1989-2000) • Commissioner of PT Penta Adi Samudera and PT Reka Adi Samudera (1988-2001) • Lecturer in Master of Management Program at the University of Indonesia (1988-2003) • Lecturer at the Graduate Faculty at the University of Indonesia (1988-1994) • Director and President Director at PT Bank Arta Pusara (1987-1989) • Trainer at PLKP LPPI (1982-1992) • Managing Director of PT Bank Danamon (1976-1987) • Director of PT Rope Mfg. Co. (1975-1976) • Lecturer at the University of Indonesia Faculty of Economics Extension Program (1973-1998) • Consultant & Trainer at Institute of Management, Faculty of Economics, University of Indonesia (1972-2001) • Controller at PT Kali Raya Sari (1972-1976) • Lecturer at Faculty of Economics, University of Indonesia (1972-Present)
Rangkap Jabatan Concurrent Position	Komisaris di PT Artha Karya Adiguna (2013-sekarang). Commissioner at PT Artha Karya Adiguna (2013-present).
Hubungan Afiliasi Affiliation Relationship	Tidak memiliki hubungan afiliasi apapun dengan anggota Direksi lain, Dewan Komisaris, maupun dengan pemegang saham utama atau pengendali. Has no affiliated relationships with members of the Board of Directors, Board of Commissioners, and major or controlling shareholders.
Kepemilikan Saham Share Ownership	Tidak memiliki kepemilikan saham di Bank. Has no share ownership in the Bank.
Pelatihan Training	• Strategic Conference 2025 oleh PT Bank Shinhan Indonesia. • *Refreshment* Manajemen RIsiko J6 oleh PT Lentera Mulia Persada. • *Annual* AML *for Executive* oleh PT Business First. • Strategic Conference 2025 by PT Bank Shinhan Indonesia. • Risk Management Level 6 Refreshment by PT Lentera Mulia Persada. • Annual AML for Executive by PT Business First.

ANANDA BARATA
Komisaris Independen
Independent Commissioner

Kewarganegaraan Citizenship	Indonesia
Domisili I Domicile	Indonesia
Usia I Age	65 tahun I 65 years old
Dasar Penunjukan Basis of Appointment	Setelah mendapatkan persetujuan Otoritas Jasa Keuangan No. KEP-136/D.03/2020 tanggal 15 September 2020, berdasarkan Keputusan Sirkuler Para Pemegang Saham Diluar dan Sebagai Pengganti Rapat Umum Pemegang Saham Luar Biasa PT Bank Shinhan Indonesia, beliau diangkat sebagai Komisaris Independen Bank Shinhan Indonesia pada tahun 2020 dan diangkat kembali pada tahun 2025. After obtaining approval from the Financial Services Authority No. KEP-136/D.03/2020 dated September 15, 2020, based on the Circular Decision of Shareholders Outside and in Lieu of the Extraordinary General Meeting of Shareholders of PT Bank Shinhan Indonesia, he was appointed as Independent Commissioner of Bank Shinhan Indonesia in 2020 and was reappointed in 2025.
Riwayat Pendidikan Educational background	Sarjana bidang Administrasi Bisnis dari The American University, Washington D.C. (1984). Bachelor of Business Administration from The American University, Washington D.C. (1984)
Riwayat Jabatan Job History	• Anggota Komite Pemantau Risiko dan Komite Audit Bank Shinhan Indonesia (2018-sekarang). • Asesor di Lembaga Sertifikasi Profesi Perbankan (LSPP) (2012-sekarang). • Anggota Komite Pemantau Risiko dan Anggota Komite Remunerasi dan Nominasi PT Bank CIMB Niaga, Tbk (2013-2016) • Komisaris Independen PT Bank CIMB Niaga, Tbk (2008-2013). • Direktur Pengelola Aset Saham di PT Perusahaan Pengelolaan Aset (Persero) (2004- 2007). • Komisaris Independen dan Direktur Operasi & Teknologi Informasi di PT Bank Niaga, Tbk (2003-2008). • Anggota Tim Pengawas PT Bank Universal (2002). • Kepala Divisi Resolusi Bank & Divestasi di Badan Penyehatan Perbankan Nasional (BPPN) (2000-2004). • Co-leader Tim Merger di PT Bank Nusa Nasional (1998-2000). • Kepala Departemen Consumer Banking di PT Bank Nusa International (1997-1998). • Relationship Manager di The Chase Manhattan Bank, NA (1984-1996). • Member of the Risk Monitoring Committee and Audit Committee of Bank Shinhan Indonesia (2018-present) • Assessor at the Banking Professional Certification Institute (LSPP) (2012-present) • Member of the Risk Monitoring Committee and Member of the Remuneration and Nomination Committee of PT Bank CIMB Niaga, Tbk (2013-2016) • Independent Commissioner of PT Bank CIMB Niaga, Tbk (2008-2013) • Director of Stock Asset Management at PT Perusahaan Pengelolaan Aset (Persero) (2004-2007) • Independent Commissioner and Director of Operations & Information Technology at PT Bank Niaga (2003-2008) • Member of the Supervisory Team of PT Bank Universal (2002) • Head of the Bank Resolution & Divestment Division at the Indonesian Bank Restructuring Agency (IBRA) (2000-2004) • Co-leader of Merger Team at PT Bank Nusa Nasional (1998-2000) • Head of Consumer Banking Department at PT Bank Nusa International (1997-1998) • Relationship Manager at The Chase Manhattan Bank, NA (1984-1996)
Rangkap Jabatan Concurrent Position	Tidak memiliki rangkap jabatan pada bank, perusahaan, atau institusi lainnya. Has no concurrent positions in other banks, companies, or institutions.
Hubungan Afiliasi Affiliation Relationship	Tidak memiliki hubungan afiliasi apapun dengan anggota Direksi lain, Dewan Komisaris, maupun dengan pemegang saham utama atau pengendali. Has no affiliated relationships with members of the Board of Directors, Board of Commissioners, and major or controlling shareholders.
Kepemilikan Saham Share Ownership	Tidak memiliki kepemilikan saham di Bank. Has no share ownership in the Bank.
Pelatihan Training	• *Strategic Conference* 2025 oleh PT Bank Shinhan Indonesia. • *Annual* AML *for Executive* oleh PT Business First. • Strategic Conference 2025 oleh PT Bank Shinhan Indonesia. • Annual AML for Executive oleh PT Business First.

KIM JIHYUNG
Komisaris
Commissioner

Kewarganegaraan Citizenship	Korea Selatan South Korea
Domisili I Domicile	Korea Selatan I South Korea
Usia I Age	54 tahun I 54 years old
Dasar Penunjukan Basis of Appointment	Setelah mendapatkan persetujuan Otoritas Jasa Keuangan No. KEP-92/D.03/2016 tanggal 24 November 2016, berdasarkan Keputusan Sirkuler Para Pemegang Saham Diluar dan Sebagai Pengganti Rapat Umum Pemegang Saham Luar Biasa PT Bank Shinhan Indonesia, beliau diangkat sebagai Komisaris Bank Shinhan Indonesia pada tahun 2016, dan terakhir diangkat kembali sebagai Komisaris pada tahun 2025. After obtaining approval from the Financial Services Authority No. KEP-92/D.03/2016 dated November 24, 2016, based on the Circular Decision of Shareholders Outside and in Lieu of the Extraordinary General Meeting of Shareholders of PT Bank Shinhan Indonesia, he was appointed as Commissioner of Bank Shinhan Indonesia in 2016, and was reappointed as Commissioner in 2025
Riwayat Pendidikan Educational background	• J.D. dari State University of New York - School of Law (2006). • Sarjana Ekonomi dari Universitas Yonsei (1998). • J.D. from State University of New York - School of Law (2006) • Bachelor of Economics from Yonsei University (1998)
Riwayat Jabatan Job History	• Head of Global Business Promotion di Shinhan Bank Korea (2025). • General Manager Global Business Strategy Department di Shinhan Bank Korea (2024). • General Manager Global Business Planning Office di Shinhan Bank Korea (2017-2024). • Deputy General Manager Global Business Department di Shinhan Bank Korea (2013- 2017). • Konsultan Internal Hukum di Samsung Life Insurance (2012-2013). • Deputy General Manager Global Business Department di Shinhan Bank Korea (2011). • Manajer Senior di Korea Telecom (2006-2007). • *Summer Intern* di Kantor Majelis Negara Bagian New York (2004). • Chief Section Director di Nara Credit Information (2000-2002). • Konsultan Senior di Deloitte Korea (1998-2000). • Head of Global Business Promotion at Shinhan Bank Korea (2025). • General Manager of Global Business Strategy Department at Shinhan Bank Korea (2024) • General Manager of Global Business Planning Office at Shinhan Bank Korea (2017-2024) • Deputy General Manager of Global Business Department at Shinhan Bank Korea (2013-2017) • Legal Internal Consultant at Samsung Life Insurance (2012-2013) • Deputy General Manager of Global Business Department at Shinhan Bank Korea (2011) • Senior Manager at Korea Telecom (2006-2007) • Summer Intern at New York State Assembly Office (2004) • Chief Section Director at Nara Credit Information (2000-2002) • Senior Consultant at Deloitte (1998-2000)
Rangkap Jabatan Concurrent Position	• Head of Global Business Promotion Division di Bank Shinhan Korea Selatan • Head of Global Business Promotion Division at Bank Shinhan Korea Selatan
Hubungan Afiliasi Affiliation Relationship	Tidak memiliki hubungan afiliasi apapun dengan anggota Direksi lain, Dewan Komisaris, maupun dengan pemegang saham utama atau pengendali. Has no affiliated relationships with members of the Board of Directors, Board of Commissioners, and major or controlling shareholders.
Kepemilikan Saham Share Ownership	Tidak memiliki kepemilikan saham di Bank. Has no share ownership in the Bank.
Pelatihan Training	• *Refreshment* Manajemen Risiko Jenjang 6 oleh PT Lentera Mulia Persada • *Annual AML for Executive* oleh PT Business First • Risk Management Level 6 Refreshment by PT Lentera Mulia Persada • Annual AML for Executive by PT Business First

PROFIL DIREKSI
BOARD OF DIRECTORS PROFILE

KOO HYUNGHOE
Direktur Utama
President Director

Kewarganegaraan Citizenship	Korea Selatan South Korea
Domisili I Domicile	Indonesia
Usia I Age	57 tahun I 57 years old
Dasar Penunjukan Basis of Appointment	Setelah mendapatkan persetujuan Otoritas Jasa Keuangan Nomor KEPR-47/D.03/2023 tanggal 12 Juni 2023, berdasarkan Keputusan Sirkuler Para Pemegang Saham Diluar dan Sebagai Pengganti Rapat Umum Pemegang Saham Luar Biasa PT Bank Shinhan Indonesia, beliau diangkat sebagai Direktur Utama Bank Shinhan Indonesia pada tahun 2023. After obtaining approval from the Financial Services Authority Number KEPR-47/D.03/2023 dated June 12, 2023, based on the Circular Decision of the Shareholders Outside and in Lieu of the Extraordinary General Meeting of Shareholders of PT Bank Shinhan Indonesia, he was appointed as President Director of Bank Shinhan Indonesia in 2023.
Riwayat Pendidikan Educational background	Sarjana di bidang Bahasa Inggris dan Literatur/Administrasi Bisnis dari Sogang University, Seoul (1993). Bachelor's degree in English and Literature/Business Administration from Seogang University, Seoul (1993)
Riwayat Jabatan Job History	• Head of Global Business Division di Shinhan Bank Korea (2022-2023). • Head of Large Corporate Banking and Financial Institution Business Division di Shinhan Bank Korea (2021-2022). • General Manager dan Relationship Manager Gangnam Corporate Business Banking Centre (2020-2021). • Direktur Utama Shinhan Bank Mexico (2016-2020). • General Manager Financial Planning Department, Yeongdeungpo Financial Centre, Cabang Gangneung (2009-2016). • Deputy General Manager and Relationship Manager of Gangnam Corporate Business Banking Centre (2008-2009). • Deputy General Manager di Bank Shinhan Cabang New York (2004-2008). • Manager Strategic & Financial Planning Department di Shinhan Bank Korea (1999- 2004). • Associate di Shinhan Bank Korea (1993-1999). • Head of Global Business Division at Shinhan Bank Korea (2022-2023) • Head of Large Corporate Banking and Financial Institution Business Division at Shinhan Bank Korea (2021-2022) • General Manager and Relationship Manager of Gangnam Corporate Business Banking Center (2020-2021) • President Director of Shinhan Bank Mexico (2016-2020) • General Manager of Financial Planning Department, Yeongdeungpo Financial Center, Gangneung Branch (2009-2016) • Deputy General Manager and Relationship Manager of Gangnam Corporate Business Banking Center (2008-2009) • Deputy General Manager of Shinhan Bank New York Branch (2004-2008) • Manager of Strategic & Financial Planning Department at Shinhan Bank Korea (1999-2004) • Associate at Shinhan Bank Korea (1993-1999)

Rangkap Jabatan Concurrent Position	Tidak memiliki rangkap jabatan pada bank, perusahaan, atau institusi lainnya. Has no concurrent positions in other banks, companies, or institutions.
Hubungan Afiliasi Affiliation Relationship	Tidak memiliki hubungan afiliasi apapun dengan anggota Direksi lain, Dewan Komisaris, maupun dengan pemegang saham utama atau pengendali. Has no affiliated relationships with members of the Board of Directors, Board of Commissioners, and major or controlling shareholders.
Kepemilikan Saham Share Ownership	Tidak memiliki kepemilikan saham di Bank. Has no share ownership in the Bank
Pelatihan Training	• *Strategic Conference* 2025 oleh PT. Bank Shinhan Indonesia. • Pembekalan Resertifikasi Manajemen Risiko Jenjang 7 oleh Lembaga Pengembangan Perbankan Indonesia (LPPI). • Annual *Workshop* 2025 oleh PT Bank Shinhan Indonesia. • *Annual* AML *for Executive* oleh PT Business First. • Strategic Conference 2025 by PT. Bank Shinhan Indonesia. • Risk Management Level 7 Recertification Training by Lembaga Pengembangan Perbankan Indonesia (LPPI). • Annual Workshop 2025 by PT Bank Shinhan Indonesia. • Annual AML for Executive by PT Business First.

SHIN CHANGHUN
Direktur Keuangan dan Konglomerasi
Finance and Conglomeration Director

Kewarganegaraan Citizenship	Korea Selatan South Korea
Domisili I Domicile	Indonesia
Usia I Age	50 tahun I 50 years old
Dasar Penunjukan Basis of Appointment	Setelah mendapatkan persetujuan Otoritas Jasa Keuangan Nomor KEP-87/D.03/2025 tanggal 05 Agustus 2025, berdasarkan Keputusan Sirkuler Para Pemegang Saham Diluar dan Sebagai Pengganti Rapat Umum Pemegang Saham Luar Biasa PT Bank Shinhan Indonesia, beliau diangkat sebagai Direktur Keuangan dan Konglomerasi Bank Shinhan Indonesia pada tahun 2025. After obtaining approval from the Financial Services Authority Number KEPR-87/D.03/2025 dated August 05, 2025, based on the Circular Decision of the Shareholders Outside and in Lieu of the Extraordinary General Meeting of Shareholders of PT Bank Shinhan Indonesia, he was appointed as Finance and Conglomeration Director of Bank Shinhan Indonesia in 2025.
Riwayat Pendidikan Educational background	Sarjana Ekonomi dan Administrasi Bisnis dari Sungkyunkwan University (2002). Bachelor of Economics from Sungkyunkwan University (2002).
Riwayat Jabatan Job History	• General Manager of Global Business Strategy Department di Shinhan Bank Korea (2024). • Deputy General Manager Namdong Industrial Complex Corporate Business Banking Center di Shinhan Bank Korea (2024). • Deputy General Manager Global Business Division di Shinhan Bank Korea (2020-2024). • Chief Financial Officer di Shinhan Bank Myanmar Cabang Yangon (2016-2020). • Executive Vice President di Ho Chi Minh Transaction Centre (2012-2016). • Corporate Business Banking Center (2004-2008) • Digital Corporate Business Banking Center (2008-2011) • Namdong Complex Corporate Business Banking Center (2011-2012) • General Manager of Global Business Strategy Department at Shinhan Bank Korea (2024). • Deputy General Manager Namdong Industrial Complex Corporate Business Banking Center at Shinhan Bank Korea (2024). • Deputy General Manager Global Business Division at Shinhan Bank Korea (2020-2024). • Chief Financial Officer at Shinhan Bank Myanmar Cabang Yangon (2016-2020). • Executive Vice President at Ho Chi Minh Transaction Centre (2012-2016). • Corporate Business Banking Center (2004-2008) • Digital Corporate Business Banking Center (2008-2011) • Namdong Complex Corporate Business Banking Center (2011-2012)
Rangkap Jabatan Concurrent Position	Tidak memiliki rangkap jabatan pada bank, perusahaan, atau institusi lainnya. Has no concurrent positions in other banks, companies, or institutions.
Hubungan Afiliasi Affiliation Relationship	Tidak memiliki hubungan afiliasi apapun dengan anggota Direksi lain, Dewan Komisaris, maupun dengan pemegang saham utama atau pengendali. Has no affiliated relationships with members of the Board of Directors, Board of Commissioners, and major or controlling shareholders.
Kepemilikan Saham Share Ownership	Tidak memiliki kepemilikan saham di Bank. Has no share ownership in the Bank
Pelatihan Training	• Sertifikasi Manajemen Risiko Jenjang 7 oleh Lembaga Sertifikasi Profesional Perbankan (LSPP). • *Annual Workshop* 2025 oleh PT Bank Shinhan Indonesia. • *Annual AML for Executive* oleh PT Business First. • Risk Management Level 7 Certification by Banking Professional Certification Agency (LSPP). • Annual Workshop 2025 by PT Bank Shinhan Indonesia. • Annual AML for Executive by PT Business First.

TONY TANUSAPUTRA
Direktur yang Membawahi Fungsi Kepatuhan
Director in Charge of Compliance Function

Kewarganegaraan Citizenship	Indonesia
Domisili I Domicile	Indonesia
Usia I Age	64 tahun I 64 years old
Dasar Penunjukan Basis of Appointment	Setelah mendapatkan persetujuan Otoritas Jasa Keuangan Nomor KEP-94/D.03/2016 tanggal 24 November 2016, berdasarkan Keputusan Sirkuler Para Pemegang Saham Diluar dan Sebagai Pengganti Rapat Umum Pemegang Saham Luar Biasa PT Bank Shinhan Indonesia, beliau diangkat sebagai Direktur yang Membawahi Fungsi Kepatuhan Bank Shinhan Indonesia sejak tahun 2015. After obtaining approval from the Financial Services Authority Number KEP-94/D.03/2016 dated November 24, 2016, based on the Circular Decision of Shareholders Outside and in Lieu of the Extraordinary General Meeting of Shareholders of PT Bank Shinhan Indonesia, he was appointed as Director in Charge of the Compliance Function of Bank Shinhan Indonesia since 2015..
Riwayat Pendidikan Educational background	• Magister Manajemen dari IBii di bidang Ekonomi (1999). • Sarjana Ekonomi dari Universitas Jayabaya (1986). • Master of Management majoring in Economics from IBii (1999). • Bachelor of Economics from Jayabaya University(1986).
Riwayat Jabatan Job History	• Asesor Sistem Pembayaran dan Pengelolaan Uang Rupiah (SPPUR). • Tenaga Pengajar di Lembaga Perbankan (IBI/LPPI, dsb). • Pembicara di beberapa Seminar dan Pelatihan Perbankan. • Anggota pengurus Forum Komunikasi Direktur Kepatuhan Perbankan (FKDKP) Bidang Pendidikan (2018-sekarang). • Asesor Bidang Manajemen Risiko Level Eksekutif dan Bidang Kepatuhan (2015-sekarang). • Pengajar/pembicara di APPI dan Asesor dan pengajar Lembaga Sertifikasi Pendidikan Perbankan & IBI (2015). • Anggota Komite Edukasi dan Literasi OJK (2013). • Anggota Ahli Senior Honoris IBI/LPPI (2002). • Wakil Ketua Forkamas Bank di Bank Indonesia (2001-2006). • Sekjen Marketing & Legal Club Perbanas (2000-2006). • Dosen tidak tetap di beberapa perguruan tinggi/universitas (1999-sekarang). • Account Officer, Branch Manager dan Auditor di berbagai bidang seperti kredit, operasional, manajemen risiko, dan kepatuhan dengan jabatan dari officer hingga direktur di berbagai bank devisa di Indonesia. • Payment System and Rupiah Money Management (SPPUR) Assessor • Lecturer at Banking Institutions (IBI/LPPI, etc.) • Speaker at several Banking Seminars and Training • Member of the Banking Compliance Director Communication Forum (FKDKP) for Education (2018-present) • Assessor for Executive Level Risk Management and Compliance (2015-present) • Lecturer/speaker at APPI and Assessor and lecturer of Banking Education Certification Institute & IBI (2015) • Member of OJK Education and Literacy Committee (2013) • Honorary Senior Expert Member of IBI/LPPI (2002) • Deputy Chairperson of Forkamas Bank at Bank Indonesia (2001-2006) • Secretary General of Marketing & Legal Club Perbanas (2000-2006) • Non-permanent lecturer at several colleges/universities (1999-present) • Account Officer, Branch Manager and Auditor in various fields such as credit, operations, risk management, and compliance with positions from officer to director in various foreign exchange banks in Indonesia.
Rangkap Jabatan Concurrent Position	Tidak memiliki rangkap jabatan pada bank, perusahaan, atau institusi lainnya. Has no concurrent positions in other banks, companies, or institutions.
Hubungan Afiliasi Affiliation Relationship	Tidak memiliki hubungan afiliasi apapun dengan anggota Direksi lain, Dewan Komisaris, maupun dengan pemegang saham utama atau pengendali. Has no affiliated relationships with members of the Board of Directors, Board of Commissioners, and major or controlling shareholders.
Kepemilikan Saham Share Ownership	Tidak memiliki kepemilikan saham di Bank. Has no share ownership in the Bank.
Pelatihan Training	• Strategic Conference 2025 oleh PT. Bank Shinhan Indonesia. • Resertifikasi Kompetensi Kepatuhan Jenjang 7 oleh Lembaga Sertifikasi Profesional Perbankan (LSPP). • *Refreshment Risk Management* Jenjang 7 oleh Lembaga Pengembangan Perbankan Indonesia (LPPI). • *Online Training* Prinsip-Prinsip Penerapan AI pada Bank di Indonesia oleh Intellectual Business Community • Kegiatan Risk and *Governance Summit* (RGS) Tahun 2025 oleh Otoritas Jasa Keuangan (OJK). • *Annual Workshop* 2025 oleh PT Bank Shinhan Indonesia. • *Annual* AML for *Executive* oleh PT Business First. • Strategic Conference 2025 by PT. Bank Shinhan Indonesia. • Compliance Competency Level 7 Recertification by Lembaga Sertifikasi Profesional Perbankan (LSPP). • Risk Management Level 7 Refreshment by Lembaga Pengembangan Perbankan Indonesia (LPPI). • Online Training on AI Implementation Principles in Indonesian Banks by Intellectual Business Community. • Risk and Governance Summit (RGS) 2025 by Otoritas Jasa Keuangan (OJK). • Annual Workshop 2025 by PT Bank Shinhan Indonesia. • Annual AML for Executive by PT Business First.

LASMINTONO
Direktur Operasional dan Sumber Daya Manusia
Operations and Human Resources Director

Kewarganegaraan Citizenship	Indonesia
Domisili I Domicile	Indonesia
Usia I Age	52 tahun I 52 years old
Dasar Penunjukan Basis of Appointment	Setelah mendapatkan persetujuan Otoritas Jasa Keuangan Nomor KEPR-166/D.03/2023 tanggal 22 Desember 2023, berdasarkan Keputusan Sirkuler Para Pemegang Saham Diluar dan Sebagai Pengganti Rapat Umum Pemegang Saham Luar Biasa PT Bank Shinhan Indonesia, beliau diangkat sebagai Direktur Bank Shinhan Indonesia pada 30 Januari2024. After obtaining approval from the Financial Services Authority Number KEPR-166/D.03/2023 dated December 22, 2023, based on the Circular Resolution of the Shareholders Outside and in Lieu of the Extraordinary General Meeting of Shareholders of PT Bank Shinhan Indonesia, he was appointed as Director of Bank Shinhan Indonesia in 2024.
Riwayat Pendidikan Educational background	• Sarjana Teknik Universitas Gadjah Mada (1996). • Magister Manajemen Institut Bisnis dan Informatika Kwik Kian Gie (2004). • Bachelor of Engineering, Gadjah Mada University (1996) • Master of Management, Kwik Kian Gie Institute of Business and Informatics (2004)
Riwayat Jabatan Job History	• Chief Operating Officer di PT Asuransi Allianz Life Indonesia. • Director of Technology & Operations di PT Bank CTBC Indonesia. • Head of Wholesale Banking Operations di PT Bank Permata, Tbk. • Head of Client Loyalty – Consumer Banking di The Royal Bank of Scotland – ABN Amro Bank N.V.. • Head of Service Quality Banking & Credit Card di PT Bank International Indonesia Tbk. • Perusahaan non-bank (1996-2006). • Chief Operating Officer at PT Asuransi Allianz Life Indonesia • Director of Technology & Operations at PT Bank CTBC Indonesia • Head of Wholesale Banking Operations at PT Bank Permata, Tbk • Head of Client Loyalty - Consumer Banking at The Royal Bank of Scotland - ABN Amro Bank N.V • Head of Service Quality Banking & Credit Card at PT Bank International Indonesia Tbk • Non-bank companies (1996-2006)
Rangkap Jabatan Concurrent Position	Tidak memiliki rangkap jabatan pada bank, perusahaan, atau institusi lainnya. Has no concurrent positions in other banks, companies, or institutions.
Hubungan Afiliasi Affiliation Relationship	Tidak memiliki hubungan afiliasi apapun dengan anggota Direksi lain, Dewan Komisaris, maupun dengan pemegang saham utama atau pengendali. Has no affiliated relationships with members of the Board of Directors, Board of Commissioners, and major or controlling shareholders.
Kepemilikan Saham Share Ownership	Tidak memiliki kepemilikan saham di Bank. Has no share ownership in the Bank.
Pelatihan Training	• AML *Training for Executive* oleh PT. Business First. • HR *Training for Executive* oleh PT. Sedya Abiwara Inggil. • 2025 HR *Insight Seminar* oleh PT. Persolkelly Consulting Jakarta. • *Strategic Conference* 2025 oleh PT. Bank Shinhan Indonesia. • *Compliance Awareness: Never Ending Learning* oleh PT. Bank Shinhan Indonesia. • *Training for HR Executives* oleh PT. Sedya Abiwara Inggil. • Sosialisasi *Employee Self Awareness* (Morals, Ethics, Loans, & Fraud) oleh PT. Bank Shinhan Indonesia. • Sosialisasi *Strengthening Cybersecurity in the Payment System Industry to Safeguard National Interests in the Digital Economy* oleh Bank Indonesia (BI). • *Indonesia Banking Innovation Conclave (IBIC) Data Strategy and AI Journey* oleh PT Intikom Berlian Mustika. • *Refreshment Risk Management* Jenjang 7 oleh Lembaga Pengembangan Perbankan Indonesia (LPPI). • *Annual Workshop* 2025 oleh PT. Bank Shinhan Indonesia. • Sosialisasi *Anti Fraud Awareness* : *Whistle Blowing System* dan *Fraud Case Updating* oleh PT. Bank Shinhan Indonesia. • *Annual* AML *For Executive* oleh PT. Business First. • AML Training for Executive by PT. Business First. • HR Training for Executive by PT. Sedya Abiwara Inggil. • 2025 HR Insight Seminar by PT. Persolkelly Consulting Jakarta. • Strategic Conference 2025 by PT. Bank Shinhan Indonesia. • Compliance Awareness: Never Ending Learning by PT. Bank Shinhan Indonesia. • Training for HR Executives by PT. Sedya Abiwara Inggil. • Socialization on Employee Self Awareness (Morals, Ethics, Loans, & Fraud) by PT. Bank Shinhan Indonesia. • Socialization on Strengthening Cybersecurity in the Payment System Industry to Safeguard National Interests in the Digital Economy by Bank Indonesia (BI). • Indonesia Banking Innovation Conclave (IBIC) Data Strategy and AI Journey by PT Intikom Berlian Mustika. • Risk Management Level 7 Refreshment by Lembaga Pengembangan Perbankan Indonesia (LPPI). • Annual Workshop 2025 by PT. Bank Shinhan Indonesia. • Socialization on Anti Fraud Awareness : Whistle Blowing System and Fraud Case Updating by PT. Bank Shinhan Indonesia. • Annual AML For Executive by PT. Business First.

KEBERAGAMAN MANAJEMEN
Management Diversity

Pada periode pelaporan, komposisi Dewan Komisaris dan Direksi Perseroan seluruhnya diisi oleh laki-laki. Meskipun demikian, Perseroan menyadari pentingnya keberagaman dalam jajaran manajemen dan terus mendorong penerapan prinsip kesetaraan kesempatan yang diharapkan dapat memperkaya perspektif dalam proses pengambilan keputusan.

During the reporting period, Company's Board of Commissioners and Board of Directors were all male. Nevertheless, the Company recognizes the importance of diversity in its management ranks and continues to promote the principle of equal opportunity, which is expected to enrich perspectives in the decision-making process.

Manajemen Management	Laki-laki Male	Perempuan Female	Jumlah Pihak Independen Number of Independent Parties
Dewan Komisaris I Board of Commissioners	3	-	1
Direksi I Board of Directors	4	-	-

PROFIL PEJABAT EKSEKUTIF
Executive Officers Profile

CHO MYONGHYON

Executive RM
Warga Negara Korea Selatan, lahir di Seoul pada tanggal 10 Desember 1970.

Executive RM
South Korean citizen, born in Seoul on December 10, 1970.

Memperoleh gelar Sarjana Ekonomi di Sungkyunkwan University pada tahun 1995.

Obtained Bachelor of Economics degree from Sungkyunkwan University in 1995.

Memulai karir di Shinhan Bank Co., Ltd., sejak tahun 1995 sebagai *Manager of Corporate Banking Branch*. Setelah itu, menjabat beberapa posisi strategis di beberapa departemen. Di awal tahun 2023 menjabat sebagai *Head of Global Business Department,* sebelum pindah ke PT Bank Shinhan Indonesia sebagai *Executive* RM.

Started his career at Shinhan Bank Co., Ltd., since 1995 as Manager of Corporate Banking Branch. After that, he held several strategic positions in several departments. In early 2023, he served as Head of Global Business Department, before moving to PT Bank Shinhan Indonesia as Executive RM

YOON CHANGMIN

Executive RM
Warga Negara Korea Selatan, lahir di Busan pada tanggal 27 Agustus 1977.

Executive RM
South Korean citizen, born in Busan on August 27, 1977.

Memperoleh gelar Sarjana Administrasi dan Manajemen di Korea University pada tahun 2001.

Obtained Bachelor's degree in Administration and Management from Korea University in 2001.

Memulai karir di Shinhan Bank Co., Ltd., sejak tahun 2004 hingga tahun 2019 di beberapa Departemen Bisnis. Setelah itu, menjabat posisi di Seo Yeouido *Corporate Business Banking Center* selama 4 tahun, sebelum pindah ke PT Bank Shinhan Indonesia di tahun 2023 sebagai *Executive* RM

Started his career at Shinhan Bank Co., Ltd., from 2004 to 2019 in several Business Departments. After that, he held position at Seo Yeouido Corporate Business Banking Center for 4 years, before moving to PT Bank Shinhan Indonesia in 2023 as Executive RM.

KIM YOUNGSAN

Executive RM
Warga Negara Korea Selatan, lahir di Gwangju pada tanggal 07 Agustus 1977.

Memperoleh gelar Sarjana Administrasi dan Manajemen di Chonnam National University pada tahun 2001.

Memulai karir di Shinhan Bank Co., Ltd., sebagai *Human Resources* dari tahun 2003 hingga 2016. Setelah itu, menjabat sebagai *Relationship Manager* selama 5 tahun sebelum pindah ke PT Bank Shinhan Indonesia sebagai *Executive* RM.

Executive RM
South Korean citizen, born in Gwangju on August 7, 1977.

Obtained Bachelor's degree in Administration and Management from Chonnam National University in 2001.

He began his career at Shinhan Bank Co., Ltd. as Human Resources specialist from 2003 to 2016. After that, he served as Relationship Manager for 5 years before moving to PT Bank Shinhan Indonesia as an Executive RM.

KIM YONG SEOK

Group Head of Information Technology
Warga Negara Korea Selatan, lahir di Seoul pada tanggal 27 Februari 1976.

Memperoleh gelar Sarjana Manajemen Digital dari The Korea Cyber University pada tahun 2007.

Dari tahun 2002 hingga 2012, beliau bekerja di beberapa IT *Department* di Shinhan Bank Korea. Posisi terakhirnya adalah di *Global Development Department* dari tahun 2012 hingga 2016. Setelah itu, beliau bekerja di *Digital Development Department* selama 6 tahun sebelum mengambil posisi sebagai *Group Head of Information Technology* di PT Bank Shinhan Indonesia pada tahun 2023.

Group Head of Information Technology
South Korean citizen, born in Seoul on February 27, 1976.

Obtained Bachelor's degree in Digital Management from The Korea Cyber University in 2007.

From 2002 to 2012, he worked in several IT Departments at Shinhan Bank Korea. His last position was in the Global Development Department from 2012 to 2016. After that, he worked in Digital Development Department for 6 years before taking the position as Group Head of Information Technology at PT Bank Shinhan Indonesia in 2023.

PARK CHUN JUNG

Group Head of Electronic Banking
Warga Negara Korea Selatan, lahir di Kota Nonsan pada tanggal 12 Juli 1980.

Memperoleh gelar Sarjana dari University of Seoul, Korea Selatan pada tahun 2007, dan memperoleh gelar Pascasarjana di Korea University, Seoul, Korea Selatan pada tahun 2019.

Memulai karir di Shinhan Bank Cabang Mapo pada tahun 2007 hingga tahun 2009. Selanjutnya, pindah ke Cabang Seokchon Station di tahun 2010 hingga tahun 2013, dan posisi terakhir menjabat di *Retail Banking Department* hingga tahun 2021. Kemudian pindah ke PT Bank Shinhan Indonesia pada tahun 2022 sebagai *Group Head of Electronic Banking.*

Group Head of Electronic Banking
South Korean citizen, born in Nonsan City on July 12, 1980.

Obtained Bachelor's degree from the University of Seoul, South Korea in 2007, and obtained postgraduate degree from Korea University, Seoul, South Korea in 2019.

Started his career at Shinhan Bank Mapo Branch in 2007 to 2009. Then, moved to Seokchon Station Branch in 2010 to 2013, and his last position was in Retail Banking Department until 2021. Then moved to PT Bank Shinhan Indonesia in 2022 as Group Head of Electronic Banking.

PARK SUNGHO

Group Head of Wholesale Banking Analyst
Warga Negara Korea Selatan, lahir di Seoul pada tanggal 10 November 1978.

Memperoleh gelar Sarjana Administrasi dan Manajemen di Sungkyunkwan University pada tahun 2002.

Memulai karir di Shinhan Bank Co., Ltd., sejak tahun 2002 hingga tahun 2015 sebagai *Officer* di beberapa departemen. Setelah itu, selama 6 tahun berkarir di *Corporate Credit Analysis & Assessment Department*, sebelum pindah ke PT Bank Shinhan Indonesia di tahun 2023 sebagai *Group Head of Wholesale Banking Analyst.*

Group Head of Wholesale Banking Analyst
South Korean citizen, born in Seoul on November 10, 1978.

Obtained a Bachelor's degree in Administration and Management from Sungkyunkwan University in 2002.

Started his career at Shinhan Bank Co., Ltd., from 2002 to 2015 as an Officer in several departments. After that, for 6 years he had a career in Corporate Credit Analysis & Assessment Department, before moving to PT Bank Shinhan Indonesia in 2023 as Group Head of Wholesale Banking Analyst.

LEE SANG HOON

Group Head of Treasury and Capital
Warga Negara Korea Selatan, lahir di Kota Muju pada tanggal 4 Juli 1981.

Memperoleh gelar Sarjana Ekonomi dari Korea University, Seoul, Korea Selatan pada tahun 2008.

Memulai karir di Shinhan Bank Co., Ltd., sejak tahun 2008 hingga tahun 2013 sebagai *Officer* di beberapa Departemen. Setelah itu, menjabat posisi di *Sales & Trading Department* selama 9 tahun, sebelum pindah ke PT Bank Shinhan Indonesia di tahun 2022 sebagai *Head of Treasury and Capital Department.*

Group Head of Treasury and Capital
South Korean citizen, born in Muju City on July 4, 1981.

Obtained a Bachelor of Economics degree from Korea University, Seoul, South Korea in 2008.

Started his career at Shinhan Bank Co., Ltd., from 2008 to 2013 as an Officer in several Departments. After that, he held a position in the Sales & Trading Department for 9 years, before moving to PT Bank Shinhan Indonesia in 2022 as Head of Treasury and Capital Department.

YOSE YAMANI

Credit Group Head
Warga Negara Indonesia, lahir di Bogor pada tanggal 9 Oktober 1976.

Memperoleh gelar sarjananya pada tahun 2001 dari Universitas Padjadjaran di Bandung, kemudian melanjutkan studi pasca sarjana di Universitas Indonesia dan lulus pada tahun 2011.

Telah berkarir selama lebih dari 19 tahun di bidang perbankan dengan menduduki berbagai posisi strategis di beberapa bank di Indonesia. Memulai karir di bidang perbankan sejak tahun 2001 di Bank BCA sebagai *Credit Policy Supervisor* sampai dengan tahun 2005. Tahun 2006 melanjutkan karirnya di Citibank N.A. sebagai *Portfolio Manager*, kemudian tahun 2008 bergabung dengan Bank Maybank Indonesia sebagai *Head of WB Portfolio Management* dan pada tahun 2010 melanjutkan karirnya di Bank ICBC Indonesia sebagai *Deputy Head of Credit Management*. Sebelum bergabung dengan PT Bank Shinhan Indonesia, pernah berkarir di Bank UOB Indonesia sebagai *WB Business Assurance Head* dan di Bank Ganesha dengan jabatan terakhir sebagai *Head of Risk Management and System & Procedure*. Bergabung dengan PT Bank Shinhan Indonesia di tahun 2020 sebagai Kepala Departemen *Credit Policy & Control* dan menjabat sebagai *Head of Strategy Planning Department* di tahun 2022. Kemudian, pada tahun 2024, mulai menjabat sebagai *Group Head of Strategy Planning and Corporate Secretary*, kemudian pada tahun 2025 menjabat menjadi *Credit Group Head.*

Credit Group Head
Indonesian citizen, born in Bogor on October 9, 1976.

Obtained his bachelor's degree in 2001 from Padjadjaran University in Bandung, then continued his postgraduate studies at University of Indonesia and graduated in 2011.

He has had a career for more than 19 years in banking, holding various strategic positions in several banks in Indonesia. He started his career in banking since 2001 at Bank BCA as Credit Policy Supervisor until 2005. In 2006 he continued his career at Citibank N.A. as Portfolio Manager, then in 2008 he joined Bank Maybank Indonesia as Head of WB Portfolio Management and in 2010 he continued his career at Bank ICBC Indonesia as Deputy Head of Credit Management. Before joining PT Bank Shinhan Indonesia, he had a career at Bank UOB Indonesia as WB Business Assurance Head and at Bank Ganesha with his last position as Head of Risk Management and System & Procedure. He joined PT Bank Shinhan Indonesia in 2020 as Head of Credit Policy & Control Department and served as Head of Strategy Planning Department in 2022. Then, in 2024, he started serving as Group Head of Strategy Planning and Corporate Secretary then, in 2025, was appointed as Credit Group Head.

WILLIAM KOSASI

Group Head of Corporate Banking
Warga Negara Indonesia, lahir di Medan pada tanggal 28 Oktober 1984.

Memperoleh gelar Sarjana Ekonomi pada Institut Bisnis dan Informatika Indonesia pada tahun 2006.

Memulai karir di PT Bank Danamon Indonesia sebagai *Senior Relation Manager* hingga tahun 2014. Setelah itu berkarir di PT UOB Indonesia hingga tahun 2016. Kemudian berkarir di Bank OCBC NISP sebagai *Commercial Banking Cluster Head* dari Oktober 2016 hingga November 2018. Bergabung dengan PT Bank Shinhan Indonesia menjadi *Relation Manager* di *Account Representative Manager Lending* hingga terakhir diangkat menjadi *Executive Wholesale Banking* RM di Agustus 2023. Tahun 2024 mulai menjabat menjadi *Group Head of Corporate Banking.*

Group Head of Corporate Banking
Indonesian citizen, born in Medan on October 28, 1984.

Obtained Bachelor of Economics degree from the Indonesian Institute of Business and Informatics in 2006.

Started his career at PT Bank Danamon Indonesia as Senior Relation Manager until 2014. After that, he worked at PT UOB Indonesia until 2016. Then he worked at Bank OCBC NISP as Commercial Banking Cluster Head from October 2016 to November 2018. Joined PT Bank Shinhan Indonesia as Relation Manager at Account Representative Manager Lending until he was finally appointed as Executive Wholesale Banking RM in August 2023. In 2024, he started serving as Group Head of Corporate Banking.

CANDRA WIJAYA

Group Head of Retail Banking
Warga Negara Indonesia, lahir di Jakarta pada tanggal 3 Maret 1980.

Memperoleh gelar sarjananya pada tahun 2003 dari Universitas Bina Darma di Palembang, kemudian memperoleh gelar *Master of Business Administration* (MBA) Jurusan *Strategic Management* di Universitas Gadjah Mada dan lulus pada tahun 2019.

Memulai karir di bidang perbankan sejak tahun 2003 di Bank Danamon Indonesia dengan posisi akhir sebagai *Early Warning Officer* sampai dengan tahun 2006. Melanjutkan karirnya selama 17 tahun di Bank Central Asia pada Divisi *Consumer Banking* dan telah bertugas di kota Batam, Medan, Pekanbaru, Surabaya dengan posisi terakhir sebagai *Assistant Vice President* Divisi *Transaction Banking* di Kantor Pusat Jakarta sampai dengan 2023. Selama karir di perbankan, selalu fokus pada bidang retail *loan* dan retail *funding* serta pengembangan produk konsumer. Bergabung dengan PT Bank Shinhan Indonesia di tahun 2023 sebagai *Group Head of Retail Banking*. Pada tahun 2025 menerima penghargaan Prestisius sebagai *Retail Banker of the Year 2025 award by World Financial Innovation Series.*

Group Head of Retail Banking
Indonesian citizen, born in Jakarta on March 3, 1980.

Obtained his bachelor's degree in 2003 from Bina Darma University in Palembang, then obtained Master of Business Administration (MBA) majoring in Strategic Management at Gadjah Mada University and graduated in 2019.

Started his career in banking since 2003 at Bank Danamon Indonesia with his final position as Early Warning Officer until 2006. Continued his career for 17 years at Bank Central Asia in the Consumer Banking Division and has served in the cities of Batam, Medan, Pekanbaru, Surabaya with his last position as Assistant Vice President of Transaction Banking Division at Jakarta Head Office until 2023. During his career on banking, he focused on retail loan and retail funding also consumer product development. Joined PT Bank Shinhan Indonesia in 2023 as Group Head of Retail Banking. In 2025, received prestigious Retail Banker of the Year 2025 award from the World Financial Innovation Series.

MUHAMMAD ZAKKY AZHARI

Group Head of Strategy Planning & Corporate Secretary
Warga Negara Indonesia, lahir di Blitar pada 27 Juli 1984.

Meraih gelar Sarjana Ekonomi dan Magister Manajemen Bisnis dari Universitas Indonesia, serta mengikuti program pengembangan profesional di bidang riset pasar di The University of Georgia.

Memiliki lebih dari 18 tahun pengalaman profesional dengan fondasi kuat di bidang konsultasi bisnis dan kepemimpinan eksekutif lintas sektor, termasuk media, teknologi, konsultasi pemerintahan, dan perbankan. Mengawali karier di Millward Brown sebagai *Associate Consultant* dan berkembang hingga *Senior Consultant*. Selanjutnya dipercaya menempati peran strategis dan C-level, antara lain sebagai *Chief Strategy Officer* dan *Chief Operating Officer* di grup media. Sejak tahun 2025, menjabat sebagai *Group Head of Strategic Planning and Corporate Secretary* di PT Bank Shinhan Indonesia.

Group Head of Strategy Planning & Corporate Secretary
Indonesian citizen, born in Blitar on July 27, 1984.

Obtained Bachelor's degree in Economics and Master's degree in Business Management from the University of Indonesia, and completed a professional development program in market research at University of Georgia.

Possesses over 18 years of professional experience with a strong foundation in business consulting and executive leadership across various sectors, including media, technology, government consulting, and banking. He began his career at Millward Brown as an Associate Consultant and progressed to Senior Consultant. He subsequently held strategic and C-level roles, including Chief Strategy Officer and Chief Operating Officer at a media group. Since 2025, he has served as Group Head of Strategic Planning and Corporate Secretary at PT Bank Shinhan Indonesia.

MEILIANA

Head of Finance and Accounting Department
Warga Negara Indonesia, lahir di Surabaya 18 Mei 1973.

Lulus jurusan Akuntansi di Universitas Surabaya tahun 1996.

Memulai karir tahun 1996 sebagai *Purchasing-Retail* di Papaya Fresh Gallery. Sejak 1997, bergabung dengan PT Centratama Nasional Bank dengan posisi terakhir sebagai Kepala Satuan *Financial, Accounting,* dan *Settlement* sebelum bergabung dengan PT Bank Shinhan Indonesia sebagai *Head of Finance and Accounting Department* sejak tahun 2016 hingga saat ini.

Head of Finance and Accounting Department
Indonesian citizen, born in Surabaya on May 18, 1973.

Graduated from University of Surabaya in 1996 majoring in Accounting.

Started her career in 1996 as Purchasing-Retail at Papaya Fresh Gallery. Since 1997, she joined PT Centratama Nasional Bank with her last position as Head of Financial, Accounting, and Settlement Unit before joining PT Bank Shinhan Indonesia as Head of Finance and Accounting Department since 2016 until now.

LEVENCE MUSA GOSAL

Head of General Affair Department
Warga Negara Indonesia, lahir di Jakarta pada tanggal 11 Agustus 1973.

Memperoleh gelar Sarjana Ekonomi dari Universitas Gunadarma Jakarta pada tahun 1995 dan Sarjana Administrasi Umum dari STIE Kalbe pada tahun 2004.

Memulai karir di dunia perbankan ketika bergabung dalam program *Management Trainee Banking Basic Operation* pada tahun 1995 di Bank Danamon Indonesia. Setelah menempati beberapa posisi sebagai Pimpinan Kantor Kas dan Kantor Cabang Pembantu pada periode 1997-2004, kemudian bergabung dengan Divisi *General Affair* Kantor Pusat dengan berbagai posisi mulai dari Kepala Departemen *General Affair* Kantor Wilayah Jakarta dan kemudian Divisi *Procurement* Kantor Pusat sampai dengan tahun 2013. Pada tahun 2013, bergabung dengan HSBC Co Ltd di *Global Procurement Unit* sampai dengan tahun 2015. Bergabung bersama Sampoerna Financial Group pada tahun 2015 sebagai *Procurement & General Affair Group Head* sampai dengan tahun 2017 dan kemudian pada tahun 2017 bergabung di PT Bank Shinhan Indonesia sebagai *Head of General Affair Department*. Selama berkarir sebagai *General Affair* telah mengikuti beberapa pelatihan di AT Kearney Singapura, HSBC Global Hongkong dan Shinhan Global Seoul.

Head of General Affair Department
Indonesian citizen, born in Jakarta on August 11, 1973.

Obtained Bachelor of Economics from Gunadarma University Jakarta in 1995 and a Bachelor of General Administration from STIE Kalbe in 2004.

Started his career in banking when he joined Management Trainee Banking Basic Operation program in 1995 at Bank Danamon Indonesia. After holding several positions as Head of Cash Office and Branch Office Assistant in the period 1997-2004, then joined the General Affair Division of Head Office with various positions starting from Head of General Affair Department of Jakarta Regional Office and then Procurement Division of the Head Office until 2013. In 2013, joined HSBC Co Ltd in Global Procurement Unit until 2015. Joined Sampoerna Financial Group in 2015 as Procurement & General Affair Group Head until 2017 and then in 2017 joined PT Bank Shinhan Indonesia as Head of General Affair Department. During his career as a General Affair, he has attended several trainings at Kearney Singapore, HSBC Global Hongkong and Shinhan Global Seoul.

DIMAS FEBRIYATNO

Head of HR & Legal Department
Warga Negara Indonesia, lahir di Jakarta pada tanggal 25 Februari 1986.

Memperoleh gelar Sarjana Hukum pada Universitas Trisakti pada tahun 2009 dan Magister Hukum Bisnis pada Universitas Gadjah Mada pada tahun 2012.

Memulai karir di PT Bank Danamon Indonesia Tbk sejak Juni 2009 dengan berbagai posisi mulai dari *Legal Business, Legal Counsel* dan terakhir *Litigation Counsel*. Setelah itu berkarir di PT Bank Permata Tbk, dari tahun 2014 di *Legal Litigation Team* sampai dengan Juni 2017. Kemudian berkarir di PT Central Omega Resources Tbk hingga tahun 2020 sebagai *Head HR & Legal Corporate*. Lalu berkarir pada PT Bank Maybank Indonesia Tbk sebagai *Head Litigation* di April 2020 hingga Juli 2023. Selanjutnya sejak Agustus 2023 menjabat sebagai *Head of Legal & Corporate Secretary Department* di PT Bank Shinhan Indonesia. Selain itu, aktif sebagai Advokat Peradi sejak 2018 dan anggota Asosiasi Pengurus dan Kurator Indonesia (AKPI) sejak 2022. Pada tahun 2024 mulai menjabat sebagai *Head of HR & Legal Department*.

Head of HR & Legal Department
Indonesian citizen, born in Jakarta on February 25, 1986.

Obtained Bachelor of Law degree from Trisakti University in 2009 and Master of Business Law from Gadjah Mada University in 2012.

Started his career at PT Bank Danamon Indonesia Tbk since June 2009 with various positions ranging from Legal Business, Legal Counsel and finally Litigation Counsel. After that, he had a career at PT Bank Permata Tbk from 2014 in Legal Litigation Team until June 2017. Then he had career at PT Central Omega Resources Tbk until 2020 as Head of HR & Legal Corporate. Then he had a career at PT Bank Maybank Indonesia Tbk as Head of Litigation from April 2020 to July 2023. Furthermore, since August 2023 he has served as Head of Legal & Corporate Secretary Department at PT Bank Shinhan Indonesia. In addition, he has been active as Peradi Advocate since 2018 and member of Indonesian Managers and Curators Association (AKPI) since 2022. In 2024, he began serving as Head of HR & Legal Department.

SUSILO

Head of Operation Control & Improvement Department
Warga Negara Indonesia, lahir di Sukoharjo pada tanggal 15 April 1978.

Memperoleh gelar sarjananya pada tahun 2007 dari Sekolah Tinggi Ilmu Ekonomi Penguji di Sukabumi, kemudian melanjutkan studi pasca sarjana di Perbanas Institute Jurusan Manajemen dan lulus pada tahun 2023.

Telah berkarir selama lebih dari 19 tahun di bidang perbankan dengan menduduki berbagai posisi strategis di beberapa bank di Indonesia. Memulai karir di bidang perbankan sejak tahun 2005 di PT Bank Niaga sebagai *Back Office Staff* sampai dengan tahun 2008. Tahun 2008 mengikuti Program Pendidikan Eksekutif (PPE) *General Banking* di PT Bank CIMB Niaga Tbk. Selama berkarir di PT Bank CIMB Niaga Tbk, pernah menduduki berbagai posisi *Operation Transformation Manager (2009), Business Process Improvement Manager (2010), Credit & Administration Quality Development Department Head* sampai dengan 2014. Kemudian tahun 2014 bergabung dengan PT Bank BTPN Tbk sebagai *Process Development & Business Partner* dan pada tahun 2018 bergabung dengan PT Bank CTBC Indonesia sebagai *Process Development, Control & Monitoring Department Head*. Bergabung dengan PT Bank Shinhan Indonesia di tahun 2024 sebagai *Head of Operation Control & Improvement.*

Head of Operation Control & Improvement Department
Indonesian citizen, born in Sukoharjo on April 15, 1978.

Obtained his bachelor's degree in 2007 from Penguji College of Economics in Sukabumi, then continued his postgraduate studies at Perbanas Institute majoring in Management and graduated in 2023.

He has been working for more than 19 years in banking by holding various strategic positions in several banks in Indonesia. Started his career in banking since 2005 at PT Bank Niaga as Back Office Staff until 2008. In 2008 he participated in the General Banking Executive Education Program (PPE) at PT Bank CIMB Niaga Tbk. During his career at PT Bank CIMB Niaga Tbk, he has held various positions as Operation Transformation Manager (2009), Business Process Improvement Manager (2010), Credit & Administration Quality Development Department Head until 2014. Then in 2014 he joined PT Bank BTPN Tbk as Process Development & Business Partner and in 2018 joined PT Bank CTBC Indonesia as Process Development, Control & Monitoring Department Head. Joined PT Bank Shinhan Indonesia in 2024 as Head of Operation Control & Improvement.

FREDERICK WOLFE

Head of Risk Management Department
Warga Negara Indonesia, lahir di Jakarta pada tanggal 31 Mei 1984.

Memperoleh gelar Sarjana Ekonomi, Jurusan Manajemen pada Universitas Tarumanagara pada tahun 2006. Kemudian, memperoleh gelar Master di Prasetiya Mulya Business School pada tahun 2013.

Memulai karir di Bank Panin sejak 2007, masuk dalam program ODP (*Office Development Program*) kemudian sebagai staf di unit *Credit Risk* pada Divisi Manajemen Risiko sampai dengan tahun 2010. Setelah itu, berkarir di Bangkok Bank Jakarta *Branch* sebagai *Risk Management Officer* di tahun 2010 dan di tahun 2012 diangkat menjadi *Head of Risk Management*. Kemudian, di tahun 2015, berkarir di Bank Hana Indonesia sebagai *Head of Risk Management*. Selanjutnya sejak Agustus 2022 menjabat sebagai *Head of Risk Management Department* di PT Bank Shinhan Indonesia.

Head of Risk Management Department
Indonesian citizen, born in Jakarta on May 31, 1984.

Obtained a Bachelor of Economics degree, majoring in Management at Tarumanagara University in 2006. Then obtained a Master's degree from Prasetiya Mulya Business School in 2013.

Started his career at Bank Panin since 2007, entered the ODP (Office Development Program) program then as staff in the Credit Risk unit in the Risk Management Division until 2010. After that, he had a career at Bangkok Bank Jakarta Branch as a Risk Management Officer in 2010 and in 2012 was appointed Head of Risk Management. Then, in 2015, he had a career at Bank Hana Indonesia as Head of Risk Management. Furthermore, since August 2022 he has served as Head of Risk Management Department at PT Bank Shinhan Indonesia.

WILLIAM DHARMANANDA

Head of Know Your Customer Department

Warga Negara Indonesia, lahir di Jakarta pada tanggal 14 Juli 1987.

Memperoleh gelar Sarjana Ekonomi dari Fakultas Ekonomi dan Bisnis, Program Studi Akuntansi, Universitas Mercu Buana, Jakarta pada tahun 2012.

Memulai karir melalui Program Bakti BCA di PT Bank Central Asia, Tbk pada tahun 2005-2008. Melanjutkan karir beliau di beberapa bank dan perusahaan pembiayaan, antara lain di PT Bank Metro Express sebagai *Back Office* pada tahun 2008-2010, lalu di PT Bank Windu Kentjana International Tbk untuk menjalankan fungsi sebagai *Operational Compliance* dan KYC di Cabang selama 2010-2012, dan berkarir di PT Aditama Finance sejak 2012 sampai 2017 dengan penugasan sebagai *Risk Credit* dan juga *Compliance Credit*. Akhirnya, pada tahun 2017, bergabung ke PT Bank Shinhan Indonesia sebagai *Deputy General Manager of Compliance*, dan mulai bertugas sebagai *Head of Know Your Customer Department* pada tahun 2018. Telah mengikuti berbagai seminar, pelatihan dan sertifikasi di Bidang Perbankan, Perusahaan Pembiayaan, *Risk Management* dan Kepatuhan.

Head of Know Your Customer Department

Indonesian citizen, born in Jakarta on July 14, 1987.

Obtained a Bachelor's degree in Economics from the Faculty of Economics and Business, Accounting Study Program, Mercu Buana University, Jakarta in 2012.

Started his career through Bakti BCA Program at PT Bank Central Asia, Tbk in 2005-2008. Continued his career in several banks and finance companies, including at PT Bank Metro Express as Back Office in 2008-2010, then at PT Bank Windu Kentjana International Tbk to carry out the function as Operational Compliance and KYC at the Branch during 2010-2012, and had a career at PT Aditama Finance from 2012 to 2017 with assignments as Risk Credit and also Compliance Credit. Finally, in 2017, he joined PT Bank Shinhan Indonesia as Deputy General Manager of Compliance, and started serving as Head of Know Your Customer Department in 2018. He has attended various seminars, trainings and certifications in the fields of Banking, Finance Companies, Risk Management and Compliance.

YUDHA MAULANA SOFYAN

Head of Internal Audit Department

Warga Negara Indonesia, lahir di Ciamis tanggal 15 Agustus 1980.

Memperoleh gelar Sarjana Ilmu Komputer, Jurusan Ilmu Komputer pada Universitas Ahmad Dahlan Yogyakarta pada tahun 2005.

Memulai karir di PT Aplikasi Perangkat Lunak Yogyakarta sejak 2005, sebagai Staf Program Implementor, dan pada akhir tahun 2005 berkarir di Bank Hagakita sebagai Internal Audit IT sampai dengan 2008. Kemudian menjabat sebagai *Supervisor* Operasional sampai dengan tahun 2010 di Rabobank International Indonesia, dilanjutkan sebagai *Supervisor Security Risk Management* sampai dengan tahun 2011. Sampai tahun 2012 berkarir di Bank Windu Kentjana sebagai Internal Audit IT. Pada tahun 2012 sampai tahun 2016 berkarir di beberapa *multifinance*. Kemudian, memulai karir di PT Bank Shinhan Indonesia pada tahun 2016 dengan posisi saat ini adalah *Head of Internal Audit Department*.

Head of Internal Audit Department

Indonesian citizen, born in Ciamis on August 15, 1980.

Obtained a Bachelor of Computer Science degree, Department of Computer Science at Ahmad Dahlan University Yogyakarta in 2005.

Started his career at PT Aplikasi Perangkat Lunak Yogyakarta since 2005, as a Program Implementor Staff, and at the end of 2005 he worked at Bank Hagakita as an Internal Audit IT until 2008. He then served as Operational Supervisor until 2010 at Rabobank International Indonesia, continued as Security Risk Management Supervisor until 2011. In 2012 he worked at Bank Windu Kentjana as an Internal Audit IT. From 2012 to 2016, he worked in several finance companies, before starting his career at PT Bank Shinhan Indonesia in 2016 with his current position as Head of Internal Audit Department.

ANAS

Head of Cyber Information Security Unit
Warga Negara Indonesia, lahir di Jakarta pada tanggal 29 September 1977.

Memperoleh gelar sarjananya pada tahun 2001 dari Universitas Budi Luhur di Jakarta jurusan Teknik Informatika.

Telah berkarir selama lebih dari 22 tahun di bidang perbankan di Indonesia dengan menduduki berbagai posisi *Information Technology*. Memulai karir di perbankan sejak tahun 2002 sebagai IT *Staff* di Bank Index sampai tahun 2011 dan melanjutkan di Bank Metro Express dari tahun 2013. Kemudian, bergabung dengan Bank Shinhan Indonesia pada tahun 2016 sebagai IT *Staff*. Setelah bergabung di PT Bank Shinhan Indonesia, memperoleh berbagai promosi yaitu pada tahun 2017 menjadi IT *Support Manager*, tahun 2020 menjadi IT *Security Unit Head,* dan tahun 2024 menjadi *Cyber Information Security Unit Head*.

Head of Cyber Information Security Unit
Indonesian citizen, born in Jakarta on September 29, 1977.

Obtained his bachelor's degree in 2001 from Budi Luhur University in Jakarta majoring in Informatics Engineering.

Has had career for more than 22 years in banking in Indonesia by holding various Information Technology positions. Started his career in banking since 2002 as IT Staff at Bank Index until 2011 and continued at Bank Metro Express from 2013. Then, joined PT Bank Shinhan Indonesia in 2016 as IT Staff. After joining Shinhan Bank, received various promotions, namely in 2017 becoming IT Support Manager, in 2020 becoming IT Security Unit Head, and in 2024 becoming Cyber Information Security Unit Head.

MAYA PUSPITA SARI

Pjs. Head of Compliance Department
Warga Negara Indonesia, lahir di Jakarta, 30 Mei 1983.

Lulus Master of Business Administration (MBA) dari Universitas Gadjah Mada pada tahun 2010, dan lulus Sarjana Ekonomi Jurusan Manajemen dari Universitas Indonesia pada tahun 2004.

Bergabung di PT. Bank Shinhan Indonesia sejak tahun 2024, dan sekarang menjabat sebagai Pjs. Head of Compliance Department. Sebelum bergabung dengan PT. Bank Shinhan Indonesia, beliau menjabat sebagai Pengawas Bank (Sub Division Head) pada Departemen Pengawasan Bank - Otoritas Jasa Keuangan (OJK) selama kurang lebih 5 tahun. Selama di OJK, beliau juga tergabung dalam Task Force Standar Kompetensi Kerja Nasional Indonesia (SKKNI) Bidang Treasury Dealer. Selama di OJK beliau juga terpilih sebagai perwakilan delegasi OJK dalam diskusi antara OJK dengan Federal Reserve tahun 2018 di kantor Federal Reserve, New York, Amerika Serikat. Beliau juga terpilih sebagai perwakilan delegasi OJK dalam diskusi antara OJK dengan Prudential Regulation Authority (PRA) United Kingdom pada tahun 2018 di Kantor OJK. Sebelum bergabung dengan Otoritas Jasa Keuangan (OJK), beliau juga memiliki pengalaman sebagai Bankir di PT. Bank Mandiri (Persero) Tbk sebagai Senior Manager pada bidang Risk Management serta sebagai Assistant Vice President (AVP) di Bank Maybank Indonesia pada bidang Risk Management. Beliau juga memegang Sertifikat Kepatuhan Jenjang 6 dan Sertifikat Manajemen Risiko Jenjang 5. Selain itu beliau juga pernah mengikuti training Treasury Dealer dari Philip Tan, JP Morgan Singapore pada tahun 2006.

Pjs. Head of Compliance Department
An Indonesian citizen, born in Jakarta on May 30, 1983.

She obtained a Master of Business Administration (MBA) from University of Gadjah Mada in 2010 and a Bachelor's degree in Economics, majoring in Management, from University of Indonesia in 2004.

She joined PT Bank Shinhan Indonesia in 2024 and currently serves as the Acting Head of the Compliance Department.
Prior to joining PT Bank Shinhan Indonesia, she served as a Bank Supervisor (Sub Division Head) in the Bank Supervision Department at the Financial Services Authority (Otoritas Jasa Keuangan/OJK) for approximately five years. During her tenure at OJK, she was also a member of the Task Force for the Indonesian National Work Competency Standards (SKKNI) in the Treasury Dealer field. She was selected as an OJK delegate in discussions with the Federal Reserve in 2018 at the Federal Reserve office in New York, United States, and also as an OJK delegate in discussions with the Prudential Regulation Authority (PRA) of the United Kingdom in 2018 at the OJK office.
Before joining OJK, she had experience as a banker at PT Bank Mandiri (Persero) Tbk as a Senior Manager in Risk Management and as an Assistant Vice President (AVP) in Risk Management at Bank Maybank Indonesia.
She holds a Level 6 Compliance Certification and a Level 5 Risk Management Certification. In addition, she attended Treasury Dealer training conducted by Philip Tan of JP Morgan Singapore in 2006.

DAVITRA RISYANA

West Regional Head
Warga Negara Indonesia, lahir di Jakarta pada tanggal 10 September 1978.

Memperoleh gelar sarjananya pada tahun 2002 dari Universitas Widyatama di Bandung, kemudian melanjutkan studi pasca sarjana di Universitas Bina Nusantara dan lulus pada tahun 2006.

Telah berkarir selama lebih dari 22 tahun di bidang perbankan dengan menduduki berbagai posisi di beberapa bank di Indonesia. Memulai karir di bidang perbankan sejak tahun 2002 di Bank Woori Saudara (d.h Bank Saudara) sebagai *Internal Audit Unit Head* sampai dengan tahun 2010 kemudian sebagai *Consumer Credit Supervisor*, *Commercial Credit and SMEs Supervisor, Trade Finance Unit Supervisor, Head of Trade Finance Department, Head of Custody Service Department,* dan *Head of State Owned Enterprise Department (Corporate Banking)* sampai dengan tahun 2018. Bergabung dengan PT Bank Shinhan Indonesia di tahun 2018 sebagai Branch Manager KPO dan menjabat sebagai West Regional Head di tahun 2023.

West Regional Head
Indonesian citizen, born in Jakarta on September 10, 1978.

Obtained his bachelor's degree in 2002 from Widyatama University in Bandung, then continued his postgraduate studies at Bina Nusantara University and graduated in 2006.

He has been working for more than 22 years in banking, holding various positions in several banks in Indonesia. He started his career in banking in 2002 at Bank Woori Saudara (formerly Bank Saudara) as Internal Audit Unit Head until 2010, then as Consumer Credit Supervisor, Commercial Credit and SMEs Supervisor, Trade Finance Unit Supervisor, Head of Trade Finance Department, Head of Custody Service Department, and Head of State Owned Enterprise Department (Corporate Banking) until 2018. He joined PT Bank Shinhan Indonesia in 2018 as Branch Manager KPO and served as West Regional Head in 2023.

LUKMAN DEDDY SUTANTO

East Regional Head
Warga Negara Indonesia, lahir di Semarang pada tanggal 20 Mei 1982.

Memperoleh gelar sarjananya pada tahun 2005 dari Universitas Katolik Soegijapranata Semarang.

Telah berkarir selama lebih dari 15 tahun di bidang perbankan dan memulai karir di bidang perbankan sejak tahun 2007 di Bank NISP dan Bank Permata sebagai *Marketing Officer* sampai dengan tahun 2011. Tahun 2011 melanjutkan karirnya di Bank Windu sebagai *Branch Manager*, kemudian tahun 2015 bergabung dengan Bank KEB Hana sebagai *Branch Manager*, kemudian tahun 2018 bergabung dengan Rabobank sebagai Branch Manager dan pada tahun 2020 melanjutkan karirnya di Bank PT Bank Shinhan Indonesia sebagai *Branch Manager*, hingga pada tahun 2024 menjabat sebagai East Regional Head.

East Regional Head
Indonesian citizen, born in Semarang on 20th May 1982.

Obtained his Bachelor's Degree in 2005 from Soegijapranata Catholic University in Semarang.

He has been working for more than 15 years in banking industry and started his career in banking since 2007 at Bank NISP and Bank Permata as Marketing Officer until 2011. In 2011 he continued his career at Bank Windu as Branch Manager, then in 2015 joined Bank KEB Hana as Branch Manager, then in 2018 joined Rabobank as Branch Manager and in 2020 continued his career at Bank PT Bank Shinhan Indonesia as Branch Manager, until 2024 when he became East Regional Head.

ANTONIUS MINTARYA

Branch Manager of KPO
Warga Negara Indonesia, lahir di Pontianak pada tanggal 20 Februari 1974.

Memperoleh gelar sarjananya pada tahun 1998 dari Universitas Tarumanagara di Jakarta.

Telah berkarir selama lebih dari 23 tahun di bidang perbankan dengan menduduki berbagai posisi strategis di beberapa bank di Indonesia. Memulai karir di bidang perbankan sejak tahun 2000 di Bank Ekonomi Raharja sebagai *Account Officer* sampai dengan tahun 2005. Kemudian, menjabat sebagai *Team Leader* sampai dengan tahun 2007 dan setelah itu menjabat sebagai *Branch Manager* di Cabang Cikarang sampai dengan tahun 2010. Pada tahun 2009, Group HSBC mengakuisisi Bank Ekonomi Raharja dan pada tahun 2010 menjabat sebagai *Senior Relationship Manager Corporate Banking* di Bank Ekonomi member HSBC Group. Pada tahun 2017, Bank Ekonomi member HSBC Group merger dengan Bank HSBC menjadi Bank HSBC Indonesia dan menjabat sebagai *Senior Relationship Manager Corporate Banking*. Pada tahun 2023, melanjutkan karirnya di PT Bank Shinhan Indonesia sebagai *Branch Manager* KPO (Kantor Pusat Operasional) Jakarta.

Branch Manager of KPO
Indonesian citizen, born in Pontianak on February 20, 1974.

Obtained his bachelor's degree in 1998 from Tarumanagara University in Jakarta.

He has been working for more than 23 years in banking, holding various strategic positions in several banks in Indonesia. Started his career in banking since 2000 at Bank Ekonomi Raharja as an Account Officer until 2005. Then, served as Team Leader until 2007 and after that served as Branch Manager at Cikarang Branch until 2010. In 2009, HSBC Group acquired Bank Ekonomi Raharja and in 2010 served as Senior Relationship Manager Corporate Banking at Bank Ekonomi, member of HSBC Group. In 2017, Bank Ekonomi, member of HSBC Group merged with Bank HSBC to become Bank HSBC Indonesia and served as Senior Relationship Manager Corporate Banking. In 2023, he continued his career at PT Bank Shinhan Indonesia as Branch Manager of KPO (Head Office Operations) Jakarta.

MUHAMMAD REZA DINANTHA

Anti-Fraud Unit Head
Warga Negara Indonesia, lahir di Palembang pada tanggal 25 Juli 1988.

Memperoleh gelar sarjananya pada tahun 2011 dari Universitas Sriwijaya di Palembang.

Telah berkarir selama lebih dari 14 tahun di bidang perbankan. Memulai karir di bidang perbankan sejak tahun 2011 di Bank Sinarmas dengan mengikuti *Management Development Program* sebagai Auditor sampai dengan tahun 2016. Tahun 2016 melanjutkan karirnya di Bank Mayora sebagai Auditor, kemudian bergabung dengan PT Bank Shinhan Indonesia di tahun 2019 sebagai Auditor dan menjabat sebagai *Anti-Fraud Unit Head* di tahun 2025.

Anti-Fraud Unit Head
Indonesian citizen, born in Palembang on July 25, 1988.

Earned his bachelor's degree in 2011 from Sriwijaya University in Palembang.

He has worked in the banking sector for over 14 years. He began his career in banking in 2011 at Bank Sinarmas by participating in Management Development Program as an Auditor until 2016. In 2016, he continued his career at Bank Mayora as an Auditor, then joined PT Bank Shinhan Indonesia in 2019 as an Auditor and served as Head of Anti-Fraud Unit in 2025.

SKALA USAHA BANK [OJK C.3]
The Bank's Scale of Business

Skala Usaha Business Scale	Satuan Unit	2025	2024	2023
Total Aset Total Assets	Jutaan Rupiah Million IDR	27.244.905	24.920.534	23.342.422
Biaya Tenaga Kerja Manpower Expenses	Jutaan Rupiah Million IDR	181.529	177.198	181.940
Kewajiban Liabilities	Jutaan Rupiah Million IDR	21.997.375	19.917.886	18.378.346
Modal Equity	Jutaan Rupiah Million IDR	5.247.530	5.002.648	4.964.074
Jumlah Karyawan Total employees	Orang People	593	579	616
Jumlah Kantor Total Offices	**Unit**	**28**	**30**	**34**

SUMBER DAYA MANUSIA (SDM) [OJK C.3]
Human Resources (HR)

Pembahasan mengenai Sumber Daya Manusia disajikan pada Bab Tinjauan Pendukung Bisnis

The disclosure of Human Resources is presented in Business Support Overview Chapter.

PENGHARGAAN & SERTIFIKASI
Awards & Certifications

Penghargaan

Sepanjang 2025, Bank kembali mendapat pengakuan atas komitmen dan kinerja yang kuat, khususnya melalui penghargaan BI Award 2025 kategori *Sustainable Finance*, sebagai Bank Penggerak Keuangan Berkelanjutan Terbaik untuk kategori Bank KBMI 1 dan 2. Pencapaian ini mencerminkan konsistensi dalam mendukung praktik keuangan berkelanjutan di Indonesia.

Awards

Throughout 2025, Bank once again received recognition for its commitment and outstanding performance, particularly through BI Award 2025 in Sustainable Finance category, where Bank was named the Best Driver of Sustainable Finance in KBMI 1 and 2 Bank categories. This achievement reflects Bank's consistent support for sustainable finance practices in Indonesia.

Sertifikasi

No.	Sertifikasi Certification	Lembaga yang Memberikan Awarding Institutions	Masa Berlaku Validity Period
1.	ISO 27001 – Refreshment Sistem Manajemen Keamanan Informasi ISO 27001 – Information Security Management System Refreshment	CBQA Global	12 Juli 2024 - 10 Juli 2026 12 July 2024 - 10 July 2026

INFORMASI KANTOR AKUNTAN PUBLIK DAN AKUNTAN PUBLIK

Information on Public Accounting Firm and Public Accountant

	Jasa yang Diberikan Services Provided	Tahun Penugasan Assignment Year
Kantor Akuntan Publik Public Accounting Firm		
KAP Suharli, Sugiharto & Rekan Akuntan Publik Public Accountant Nico Hernando Novianto Alamat I Address UOB Plaza 34th Floor Jl. MH Thamrin Kav 8-10 Jakarta 10230 Telp : +62 21 2993 2132 Fax : +62 21 2993 2158 Email : -	Auditor Eksternal untuk Audit Laporan Keuangan External Auditor to Audit Financial Statements Biaya Jasa Services Fee Jasa Audit: Rp900.000.000 Jasa Non-Audit : - Audit Services: IDR900,000,000 Non-Audit Services: -	2025
Notaris Notary		
Hermin Budisetyasih, S.H., M.Kn. Alamat I Address Jl. Rawamangun Muka Barat C-10, Kel. Rawamangun, Kec. Pulogadung, Jakarta Timur I East Jakarta Telp : 0214751723		

Shinhan Bank

TINJAUAN PENDUKUNG BISNIS

Business Support Overview

SUMBER DAYA MANUSIA (SDM)
Human Resources (HR)

Sepanjang tahun buku 2025, Bank Shinhan Indonesia melakukan pengelolaan sumber daya manusia secara berkelanjutan dan adaptif sesuai dengan kebutuhan organisasi. Hingga akhir tahun 2025, jumlah karyawan Bank tercatat sebanyak 593 orang, mengalami penurunan dibandingkan dengan posisi akhir tahun 2024 yang berjumlah 671 orang.

Komposisi tenaga kerja pada tahun 2025 terdiri dari 540 karyawan berstatus tetap dan 53 karyawan berstatus kontrak, yang secara keseluruhan mendukung operasional Bank di berbagai fungsi bisnis dan pendukung. Penyesuaian jumlah dan struktur karyawan tersebut dilakukan dengan tetap memperhatikan efektivitas organisasi, produktivitas, serta keberlangsungan pengembangan sumber daya manusia Bank.

Throughout 2025 fiscal year, Bank Shinhan Indonesia managed its human resources sustainably and adaptively according to the organization's needs. As of the end of 2025, Bank has 593 employees, a decrease compared to 671 employees at the end of 2024.

The composition of workforce in 2025 consists of 540 permanent employees and 53 contract employees, who collectively support Bank's operations in various business and support functions. adjustment to the number and structure of employees was carried out whilst considering the organization's effectiveness, productivity, and the continuity of the Bank's human resources development.

Komposisi Karyawan berdasarkan Jabatan
Employee Composition by Position

(orang I person)

Level Jabatan Level of Position	2025	2024
Direksi Board of Directors	4	6
Manajer Manager	182	205
Staf Staff	407	460
Non Staf Non Staff	0	0
Jumlah **Total**	593	**671**

Komposisi Karyawan berdasarkan Jenjang Pendidikan
Employee Composition by Educational Level

(orang I person)

Jenjang Pendidikan Education Level	2025	2024
Strata 3 Doctorate	0	0
Strata 2 Master's Degree	35	34
Strata 1 Bachelor's Degree	472	530
Diploma III Diploma III	50	56
Diploma II Diploma II	0	0
Diploma I Diploma I	2	2
SMA Senior High School	34	49

Jenjang Pendidikan Education Level	2025	2024
SMP Junior High School	0	0
Jumlah Total	593	**671**

Komposisi Karyawan berdasarkan Jenjang Usia

Employee Composition by Age

(orang | person)

Jenjang Usia Age	2025	2024
17 s.d. 20 tahun 17 to 20 years old	0	0
21 s.d. 30 tahun 21 to 30 years old	169	185
31 s.d. 40 tahun 31 to 40 years old	229	252
41 s.d. 50 tahun 41 to 50 years old	147	175
>50 tahun >50 years old	48	59
Jumlah Total	593	**671**

Komposisi Karyawan berdasarkan Status Kepegawaian

Employee Composition by Employment Status

(orang | person)

Status Kepegawaian Employment Status	2025	2024
Pegawai Tetap Permanent employee	540	607
Pegawai Kontrak Contract employees	53	64
Jumlah Total	593	**671**

Komposisi Karyawan berdasarkan Jenis Kelamin

Employee Composition by Gender

(orang | person)

Jenis Kelamin Gender	2025		2024	
	Jumlah Total	Komposisi (%) Composition (%)	Jumlah Total	Komposisi (%) Composition (%)
Laki-laki Male	298	50,25%	347	51,71%
Perempuan Female	295	49,75%	324	48,29%
Jumlah Total	593	100,00%	**671**	100,00%

Pengembangan Kompetensi Karyawan

Bank secara konsisten berupaya meningkatkan kemampuan dan kualitas sumber daya manusia melalui berbagai program pengembangan kompetensi yang disesuaikan dengan bidang pekerjaan masing-masing karyawan. Upaya ini tidak hanya mencakup peningkatan keterampilan teknis, tetapi juga penguatan *soft skills* serta budaya kerja sama antar karyawan untuk mendukung lingkungan kerja yang kolaboratif dan harmonis.

Sepanjang tahun 2025, Bank melaksanakan serangkaian program pelatihan dan pengembangan, termasuk kegiatan yang bersifat *mandatory*, *technical, non-technical*, maupun *leadership*, dengan tujuan membekali karyawan agar mampu menghadapi tantangan bisnis yang terus berkembang.

Berikut ini merupakan rangkaian program pelatihan dan pengembangan kompetensi karyawan yang telah dilaksanakan selama tahun 2025.

Employee Competency Development

Bank consistently strives to enhance the capabilities and quality of its human resources through various competency development programs tailored to their respective fields of work. This endeavor not only focuses on improving technical skills but also on strengthening soft skills and fostering a culture of cooperation among employees to support a collaborative and harmonious work environment.

Throughout 2025, Bank implemented series of training and development programs, including mandatory, technical, non-technical, and leadership activities, with the aim of enabling employees to address the challenges of an ever-evolving business landscape.

The following is a list of employee competency training and development programs that were implemented during 2025.

	Bulan/Klasifikasi Program Diklat/Nama Program Diklat Month/Training Program Classification/Name of Training Program	Jumlah Peserta Number of Participant	Tanggal Realisasi Date of Realization
	Januari I January		
1	*HR Training for Executive*	2	10 Januari I January 2025
2	*Training Cyber Security Audit*	24	15 Januari I January 2025
3	*2025 HR Insight Seminar*	2	15 Januari I January 2025
4	*Training* SK SP (SPPUR) Jenjang 4 - Pemrosesan Transaksi Pembayaran SK SP (SPPUR) Level 4 Training – Payment Transaction Processing	3	16 Januari I January 2025
5	BOOST *Training*: Proses Pengelolaan *Passive Account* BOOST Training: Passive Account Management Process	152	17 Januari I January 2025
6	*Workshop* Penyusunan Proyeksi Kebutuhan Uang 2025 Workshop on the Preparation of Budget Projection 2025	2	19 Januari I January 2025
7	*Training* SK SP (SPPUR) Jenjang 4 - Setelmen Transaksi Tresuri SK SP (SPPUR) Level 4 Training – Settlement of Treasury Transaction	2	20 Januari I January 2025
8	Sosialisasi *Risk Awareness & Operational Risk Management* (ORM) *Tools Batch* 1 Socialization of Risk Awareness & Operational Risk Management (ORM) Tools Batch 1	17	20 Januari I January 2025
9	Pemeliharaan SK SP (SPPUR) Jenjang 4 - Pengelolaan Transfer Dana SK SP (SPPUR) Level 4 Maintenance – Management of Fund Transfer	13	21 Januari I January 2025
10	Sosialisasi *Risk Awareness & Operational Risk Management* (ORM) *Tools Batch* 2 Socialization of Risk Awareness & Operational Risk Management (ORM) Tools Batch 2	35	21 Januari I January 2025
11	Sosialisasi *Risk Awareness & Operational Risk Management* (ORM) *Tools Batch* 3 Socialization of Risk Awareness & Operational Risk Management (ORM) Tools Batch 3	44	22 Januari I January 2025
12	Sosialisasi Perubahan SOP Deposito *Online* v 1.2 Socialization of Changes to Online Deposits SOPs v 1.2	57	22 Januari I January 2025
13	Sosialisasi SOP V.3.3 2024 dan *Local Currency Transaction* (IDR - KRW) Socialization of SOP V.3.3 2024 and Local Currency Transaction (IDR – KRW)	125	23 Januari I January 2025
14	*Training* SK SP (SPPUR) Jenjang 5 - Pengelolaan Uang Tunai SK SP (SPPUR) Level 5 Training – Cash Management	1	24 Januari I January 2025
15	*Strategic Conference 2025*	66	24 Januari I January 2025
16	*Compliance Awareness: Never Ending Learning*	492	31 Januari I January 2025
17	*Monthly Training KYC January 2025*	272	31 Januari I January 2025

	Klasifikasi Program Diklat/Nama Program Diklat Training Program Classification/Name of Training Program	Jumlah Peserta Number of Participant	Tanggal Realisasi Date of Realization
	Februari I February		
1	*Training* ICAAP *For Auditor* ICAAP Training For Auditor	18	3 Februari I February 2025
2	*Training* Coretax Coretax Training	22	8 Februari I February 2025
3	BOOST *Training* : Panduan Penandatanganan Bilyet Deposito oleh Petugas Khusus BOOST Training: Guide to Signing Deposit Certificate by Designated Staff	39	14 Februari I February 2025
4	Pembekalan Resertifikasi Manajemen Risiko Jenjang 7 Risk Management Level 7 Re-certification Training	1	14 Februari I February 2025
5	BOOST *Training: Cross Selling Activity*	35	20 Februari I February 2025
6	*Compliance Awareness: Building Positive Mindset*	564	21 Februari I February 2025
7	IT *Security Awareness*	535	24 Februari I February 2025
8	BOOST *Training : Marketing Desk Approach*	99	25 Februari I February 2025
9	*Sharing Knowledge* KJPP : Bidang Perhotelan Sharing Knowledge KJPP : Hospitality Industry	66	26 Februari I February 2025
10	BOOST *Training :* KTA *Disbursement*	144	27 Februari I February 2025
11	*Monthly Training* KYC Februari 2025	274	28 Februari I February 2025
	Maret I March		
1	Pembekalan Sertifikasi Manajemen Risiko Jenjang 5 Risk Management Level 5 Certification Training	5	5 Maret I March 2025
2	Pemeliharaan SK SP (SPPUR) Jenjang 4 Penatausahaan Surat berharga Nasabah SK SP (SPPUR) Level 4 Maintenance – Administration of Customers' Securities	5	5 Maret I March 2025
3	BOOST *Training* : CIF *Documentation*	38	6 Maret I March 2025
4	*Training* SK SP (SPPUR) Jenjang 4 Pengelolaan Transfer Dana SK SP (SPPUR) Level 4 Training – Management of Fund Transfer	3	6 Maret I March 2025
5	*Training* SK SP (SPPUR) Jenjang 6 Transaksi Tresuri SK SP (SPPUR) Level 6 Training – Treasury Transaction	1	10 Maret I March 2025
6	*Training* SK SP (SPPUR) Jenjang 4 Pemrosesan Transaksi Pembayaran SK SP (SPPUR) Level 4 Training – Payment Transaction Processing	1	10 Maret I March 2025
7	*Induction Batch* I - 2025	15	18 Maret I March 2025
8	BOOST *Training* : Sosialisasi Formulir Pembukaan Rekening Tambahan (Perorangan dan Non Perorangan) BOOST Training : Socialization of Additional Account Opening Form (Individual and Non-Individual)	120	19 Maret I March 2025
9	*Compliance Awareness: Hard Work vs Smart Work*	538	20 Maret I March 2025
10	Sosialisasi PP No. 8 Tahun 2025 DHE SDA Socialization of PP No. 8 Year 2025 DHE SDA	42	21 Maret I March 2025
11	Sosialisasi *Employee Self Awareness* (*Morals, Ethics, Loans, & Fraud*) Socialization of Employee Self Awareness (Morals, Ethics, Loans, & Fraud)	520	26 Maret I March 2025
12	*Monthly Training KYC Maret 2025*	275	27 Maret I March 2025
	April I April		
1	*Training* SK SP (SPPUR) Jenjang 5 - Pengelolaan Uang Tunai SK SP (SPPUR) Level 5 Training – Cash Management	1	21 April 2025
2	*Sharing Knowledge* KJPP : Bidang Penilaian Kapal Sharing Knowledge KJPP : Ship Assessment	71	23 April 2025
3	*Workshop* : *Sales and Loan Process* KPR	11	24 April 2025
4	*Training* SK SP (SPPUR) Jenjang 5 - Pengelolaan Transfer Dana SK SP (SPPUR) Level 5 Training – Management of Fund Transfer	7	24 April 2025
5	*Compliance Awareness : Integrity vs Hipocrisy*	537	25 April 2025
6	Pelatihan Operasional SKNBI & BIFAST SKNBI & BIFAST Operational Training	4	28 April 2025

	Klasifikasi Program Diklat/Nama Program Diklat Training Program Classification/Name of Training Program	Jumlah Peserta Number of Participant	Tanggal Realisasi Date of Realization
7	BOOST *Training: Upload Specimen*, Verifikasi Transaksi, Monitoring Audit Harian BOOST Training: Upload Specimen, Verification of Transaction, Monitoring of Daily Audit	119	28 April 2025
8	Pelatihan Operasional SKNBI & BIFAST SKNBI & BIFAST Operational Training	4	29 April 2025
9	*Monthly Training KYC* April 2025	275	30 April 2025
	Mei I May		
1	BOOST *Training: Cash Count* Akhir Hari dan Proses Serah Terima Bilyet BOOST Training: End-of-Day Cash Count and Bilyet Handover Process	120	2 Mei I May 2025
2	Pemeliharaan SK SP (SPPUR) Jenjang 4 Pengelolaan Uang Tunai SK SP (SPPUR) Level 4 Maintenance – Cash Management	5	2 Mei I May 2025
3	Pembekalan Resertifikasi Manajemen Risiko Jenjang 5 Batch 1 Risk Management Level 5 Re-certification Training Batch 1	27	5 Mei I May 2025
4	*Training* SK SP (SPPUR) Jenjang 4 - Pengelolaan Uang Tunai SK SP (SPPUR) Level 4 Maintenance – Cash Management	1	5 Mei I May 2025
5	*Guide to* CAFM *Certification* & CAFM *Examination Batch* 72	1	5 Mei I May 2025
6	Pembekalan Sertifikasi Manajemen Risiko Jenjang 4 Batch 1 Risk Management Level 4 Certification Training Batch 1	23	6 Mei I May 2025
7	*Marketing Skill for Frontliners*	110	7 Mei I May 2025
8	BOOST *Training : Shared Control for Operational Precision and Excellence*	115	8 Mei I May 2025
9	*Training* ISO (Audit) ISO Training (Audit)	19	8 Mei I May 2025
10	*Training* ISO (IT *Security*) ISO Training (IT Security)	25	8 Mei I May 2025
11	Pemeliharaan SK SP (SPPUR) Jenjang 4 Pengelolaan Transfer Dana SK SP (SPPUR) Level 4 Maintenance – Management of Fund Transfer	5	8 Mei I May 2025
12	*Refreshment Training Payment : Petty Cash & Budget Code Management*	123	15 Mei I May 2025
13	*Refreshment Training General Affair : Asset & Infrastructure*	66	16 Mei I May 2025
14	*Climate Risk : Management & Scenario Analysis*	15	21 Mei I May 2025
15	*Training Compliance Awareness: Becoming Excellent Employee*	498	23 Mei I May 2025
16	*Sharing Knowledge* KJPP : Bidang Apartement Sharing Knowledge KJPP : Apartement Sector	53	23 Mei I May 2025
17	*Training* SK SP (SPPUR) Jenjang 5 Pengelolaan Uang Tunai SK SP (SPPUR) Level 5 Maintenance – Cash Management	5	26 Mei I May 2025
18	*Training* SK SP (SPPUR) Jenjang 4 Pengelolaan Transfer Dana SK SP (SPPUR) Level 4 Maintenance – Management of Fund Transfer	2	26 Mei I May 2025
19	BOOST *Training* : Tindak Lanjut Audit - Pembukaan Rekening BOOST Training : Audit Follow-up – Account Opening	121	27 Mei I May 2025
20	*Monthly Training KYC* Mei 2025	270	31 Mei I May 2025
	Juni I June		
1	GYF *for Global Opinion Leader* 2025	4	1 Juni I June 2025
2	Pembekalan Resertifikasi Manajemen Risiko Jenjang 4 *Batch* 1 Risk Management Level 4 Re-certification Training Batch 1	13	2 Juni I June 2025
3	Pembekalan Resertifikasi Manajemen Risiko Jenjang 5 *Batch* 2 Risk Management Level 5 Re-certification Training Batch 2	24	4 Juni I June 2025
4	Pembekalan Sertifikasi Manajemen Risiko Jenjang 4 *Batch* 2 Risk Management Level 4 Certification Training Batch 2	21	4 Juni I June 2025
5	Pemeliharaan SK SP (SPPUR) Jenjang 4 Pengelolaan Transfer Dana SK SP (SPPUR) Level 4 Maintenance – Management of Fund Transfer	4	5 Juni I June 2025
6	Pemeliharaan SK SP (SPPUR) Jenjang 4 Penatausahaan Surat Berharga Nasabah SK SP (SPPUR) Level 4 Maintenance – Administration of Customers' Securities	9	10 Juni I June 2025

	Klasifikasi Program Diklat/Nama Program Diklat Training Program Classification/Name of Training Program	Jumlah Peserta Number of Participant	Tanggal Realisasi Date of Realization
7	Sosialisasi *Prospective Industry* 2025 Socialization of Prospective Industry in 2025	92	10 Juni I June 2025
8	BOOST *Training :* WhatsApp *Blast for Passive Account*	88	13 Juni I June 2025
9	*Training* SK SP (SPPUR) Jenjang 4 Pemrosesan Transaksi Pembayaran SK SP (SPPUR) Level 4 Training – Payment Transaction Processing	1	16 Juni I June 2025
10	*Internet Banking for Corporate Banking*	3	17 Juni I June 2025
11	*Induction Batch* II - 2025	24	17 Juni I June 2025
12	*Training* SK SP (SPPUR) Jenjang 5 Penukaran Valuta Asing dan Pembawaan UKA SK SP (SPPUR) Level 5 Training – Foreign Currency Exchange and Handling of Foreign Banknotes (UKA)	7	20 Juni I June 2025
13	Tindak Lanjut Audit : Penutupan Rekening Audit Follow-Up : Account Closing	122	24 Juni I June 2025
14	Pemeliharaan SK SP (SPPUR) Jenjang 5 - Pengelolaan Uang Tunai SK SP (SPPUR) Level 5 Maintenance – Cash Management	1	25 Juni I June 2025
15	BOOST *Training* : ORM *Tools* Meliputi ORCSA, LED, dan KORI BOOST Training: ORM Tools, including ORCSA, LED, and KORI	208	25 Juni I June 2025
16	*Compliance Awareness: Avoiding Misconduct*	462	26 Juni I June 2025
17	Pengembangan Aplikasi Spot Derivatif Development of Spot Derivative Application	124	30 Juni I June 2025
18	*Training* Verifikasi Dokumen Serikat Pekerja Training on Verification of Labor Union Documents	8	30 Juni I June 2025
19	*Monthly Training KYC Juni 2025*	283	30 Juni I June 2025
	Juli I July		
1	BOOST *Training : Basic Supervisory*	34	1 Juli I July 2025
2	*Training* Format Pesan Standar (MX) ISO 20022 Training on Standard Message Format of (MX) ISO 20022	120	2 Juli I July 2025
3	Pemeliharaan SK SP (SPPUR) Jenjang 5 Pengelolaan Transfer Dana SK SP (SPPUR) Level 5 Maintenance – Management of Fund Transfer	15	2 Juli I July 2025
4	*Community of Practice Treasury & Capital*	7	7 Juli I July 2025
5	*Sharing Knowledge* KJPP - Perkantoran Sharing Knowledge KJPP – Office Building	66	8 Juli I July 2025
6	*Training* SK SP (SPPUR) Jenjang 4 Pengelolaan Uang Tunai SK SP (SPPUR) Level 4 Training – Cash Management	6	10 Juli I July 2025
7	Pembekalan SK SP (SPPUR) Jenjang 6 Penukaran Valuta Asing dan Pembawaan Uang Kertas Asing (UKA) SK SP (SPPUR) Level 6 Training – Foreign Currency Exchange and Handling of Foreign Banknotes (UKA)	1	10 Juli I July 2025
8	BOOST *Training : Dual Control*	120	11 Juli I July 2025
9	Pemeliharaan SK SP (SPPUR) Jenjang 4 Pengelolaan Transfer Dana SK SP (SPPUR) Level 4 Maintenance – Management of Fund Transfer	3	14 Juli I July 2025
10	*Service Excellent : Journey*	157	17 Juli I July 2025
11	Sosialisasi SOP *Credit Amendment* Juli 2025 Socialization of Credit SOPs Amendment, July 2025	94	18 Juli I July 2025
12	*Community of Practice Cyber Information & IT Security*	3	21 Juli I July 2025
13	*Sharing Knowledge* KJPP : Bidang Mall Sharing Knowledge KJPP : Mall Area	53	23 Juli I July 2025
14	Pemeliharaan SK SP (SPPUR) Jenjang 4 Penukaran Valuta Asing dan Pembawaan Uang Kertas Asing SK SP (SPPUR) Level 4 Training – Foreign Currency Exchange and Handling of Foreign Banknotes (UKA)	15	24 Juli I July 2025
15	Pemeliharaan SK SP (SPPUR) Jenjang 5 Penatausahaan Surat Berharga Nasabah SK SP (SPPUR) Level 5 Maintenance – Administration of Customers' Securities	22	24 Juli I July 2025
16	*Training* Sosialisasi : *Corporate Car Loan and Form Pipeline Meeting* Socialization Training : Corporate Car Loan and Form Pipeline Meeting	58	25 Juli I July 2025

	Klasifikasi Program Diklat/Nama Program Diklat Training Program Classification/Name of Training Program	Jumlah Peserta Number of Participant	Tanggal Realisasi Date of Realization
17	*Compliance & Anti Fraud Awareness : Leadership* dan *Phishing*	509	25 Juli I July 2025
18	*Training* SK SP (SPPUR) Jenjang 5 Pengelolaan Uang Tunai SK SP (SPPUR) Level 5 Training – Cash Management	3	25 Juli I July 2025
19	*Community of Practice International Banking*	16	25 Juli I July 2025
20	*Community of Practice Know Your Customer*	6	25 Juli I July 2025
21	*Training Professional Image and Grooming Batch* 1	33	26 Juli I July 2025
22	Pembekalan Sertifikasi Manajemen Risiko J5 Risk Management J5 Certification Training	7	28 Juli I July 2025
23	*Community of Practice Finance & Accounting*	6	28 Juli I July 2025
24	Sosialisasi PDP (Perlindungan Data Pribadi) dan Tindak Lanjut Audit Socialization of PDP (Personal Data Protection) and Follow-up Audit	293	29 Juli I July 2025
25	*Community of Practice Credit Policy & Control*	31	30 Juli I July 2025
26	*Training* Sosialisasi *Strengthening Trade Business Strategy* Socialization Training on Strengthening Trade Business Strategy	80	31 Juli I July 2025
27	*Monthly Training KYC* Juli 2025	296	31 Juli I July 2025
	Agustus I August		
1	*Training International Banking Product and Business Process*	13	1 Agustus I August 2025
2	*Training* SK SP (SPPUR) Jenjang 5 Penukaran Valuta Asing dan Pembawaan Uang Kertas Asing (UKA) SK SP (SPPUR) Level 5 Training – Foreign Currency Exchange and Handling of Foreign Banknotes (UKA)	4	1 Agustus I August 2025
3	*Community of Practice General Affair*	1	1 Agustus I August 2025
4	*Service Excellent : Active Listening and Active Greeting*	120	5 Agustus I August 2025
5	Pemeliharaan SK SP (SPPUR) Jenjang 5 Pengelolaan Transfer Dana SK SP (SPPUR) Level 5 Maintenance – Management of Fund Transfer	21	6 Agustus I August 2025
6	Kebijakan dan SOP Remittance 3.4 Tahun 2025 Remittance 3.4 Policies and SOPs of 2025	127	6 Agustus I August 2025
7	Pemeliharaan SK SP (SPPUR) Jenjang 4 Pengelolaan Uang Tunai SK SP (SPPUR) Level 4 Maintenance – Cash Management	6	7 Agustus I August 2025
8	Sosialisasi Ulang Alur Kerja *Payroll* dan *Learning Retail Product Saving & Deposit + New Product Features* Re-socialization of Payroll Workflow and Learning on Retail Savings & Deposit Products + New Product Features	217	7 Agustus I August 2025
9	*Training* SK SP (SPPUR) Jenjang 5 Sub Bidang 1 Pengelolaan Transfer Dana SK SP (SPPUR) Level 5 Sub-Field 1 Training –Management of Fund Transfer	1	11 Agustus I August 2025
10	*Training* SK SP (SPPUR) Jenjang 4 Sub Bidang 3 Pengelolaan Uang Tunai SK SP (SPPUR) Level 4 Sub-Field 3 Training –Cash Management	3	11 Agustus I August 2025
11	Jenjang 4 Sub Bidang 2 - Pemrosesan Transaksi Pembayaran Level 4 Sub-Field 2 – Payment Transaction Processing	1	14 Agustus I August 2025
12	*Community of Practice Information Technology*	23	14 Agustus I August 2025
13	*Annual Mandatory AML Refreshment Training for Branch 2025*	157	15 Agustus I August 2025
14	*Community of Practice Corporate Banking*	20	15 Agustus I August 2025
15	Pembekalan SK SP (SPPUR) Jenjang 6 Sub Bidang 4 Pemrosesan Transaksi Pembayaran SK SP (SPPUR) Level 6 Sub-Field 4 Training – Payment Transaction Processing	1	19 Agustus I August 2025
16	*Training* SK SP (SPPUR) Jenjang 5 Sub Bidang 4 Pemrosesan Transaksi Pembayaran SK SP (SPPUR) Level 5 Sub-Field 4 Training – Payment Transaction Processing	2	19 Agustus I August 2025
17	*Community of Practice Internal Audit*	17	19 Agustus I August 2025
18	*Sharing Knowledge* KJPP - Bidang Penilaian Mesin-Mesin Industri Sharing Knowledge KJPP – Industrial Machines Assessment	53	20 Agustus I August 2025

	Klasifikasi Program Diklat/Nama Program Diklat Training Program Classification/Name of Training Program	Jumlah Peserta Number of Participant	Tanggal Realisasi Date of Realization
19	*Training* Pembekalan Sertifikasi APU PPT J6 APU PPT J6 Certification Training	1	20 Agustus I August 2025
20	*Community of Practice HR & Corporate Legal*	14	20 Agustus I August 2025
21	Pemeliharaan SK SP (SPPUR) Jenjang 4 Sub Bidang 1 - Pengelolaan Transfer Dana SK SP (SPPUR) Level 4 Sub-Field 1 Training – Management of Fund Transfer	13	21 Agustus I August 2025
22	*Community of Practice Strategy Planning*	3	21 Agustus I August 2025
23	Training SK SP (SPPUR) Jenjang 4 Sub Bidang 5 Pembawaan Uang Kertas Asing SK SP (SPPUR) Level 4 Sub-Field 5 Training – Handling of Foreign Banknotes	2	22 Agustus I August 2025
24	*Training Boost* : Surat Kuasa *Non Standard* Boost Training : Non-Standard Power of Attorney	124	22 Agustus I August 2025
25	*Community of Practice Retail Banking*	88	22 Agustus I August 2025
26	*Community of Practice Risk Management*	6	22 Agustus I August 2025
27	Pemeliharaan SK SP (SPPUR) Jenjang 4 Sub Bidang 5 - Pembawaan Uang Kertas Asing SK SP (SPPUR) Level 4 Sub-Field 5 Training – Handling of Foreign Banknotes	15	25 Agustus I August 2025
28	Pemeliharaan SK SP (SPPUR) Jenjang 4 Sub Bidang 1 - Pengelolaan Transfer Dana SK SP (SPPUR) Level 4 Sub-Field 1 Training – Management of Fund Transfer	13	25 Agustus I August 2025
29	*Community of Practice Special Asset Management*	28	25 Agustus I August 2025
30	*Community of Practice Credit Analyst*	44	26 Agustus I August 2025
31	*Community of Practice Credit Legal & Admin*	27	26 Agustus I August 2025
32	*Training* Kredit Pemilikan Rumah (KPR) Training on Mortgage Loan (KPR)	105	27 Agustus I August 2025
33	*Training* Pembekalan Sertifikasi APU PPT J5	1	27 Agustus I August 2025
34	Sosialisasi SOP *Bancassurance* Bancassurance SOP Socialization	92	28 Agustus I August 2025
35	*Compliance Awareness - Effective Communication and Do's & Don'ts in Workplace*	461	29 Agustus I August 2025
36	*Community of Practice Compliance*	4	29 Agustus I August 2025
37	*Monthly Training KYC* Agustus 2025	275	31 Agustus I August 2025
	September I September		
1	Pemeliharaan SK SP (SPPUR) Jenjang 4 Pengelolaan Transfer Dana SK SP (SPPUR) Level 4 Maintenance – Management of Fund Transfer	12	3 September 2025
2	Sosialisasi Program Baru dan *Refreshment Program Existing E-Banking* Socialization of New Programs and Refreshment of Existing E-Banking Programs	74	3 September 2025
3	*Refreshment* Manajemen Risiko J4 - *Batch* 1 Risk Management J4 Refreshment – Batch 1	33	4 September 2025
4	*Training* SK SP (SPPUR) Jenjang 4 Pengelolaan Transfer Dana SK SP (SPPUR) Level 4 Training – Management of Fund Transfer	1	8 September 2025
5	*Training* SK SP (SPPUR) Jenjang 4 Pemrosesan Transaksi Pembayaran SK SP (SPPUR) Level 4 Training – Payment Transaction Processing	1	8 September 2025
6	Resertifikasi Kompetensi Kepatuhan Jenjang 7 Re-certification of Compliance Competency Level 7	1	9 September 2025
7	*Refreshment* Manajemen Risiko J5 - *Batch* 1 Risk Management J5 Refreshment – Batch 1	38	9 September 2025
8	*Sharing Knowledge* Asuransi oleh KB Insurance Sharing Knowledge – Insurance by KB Insurance	69	11 September 2025
9	*Refreshment* Manajemen Risiko J4 - *Batch* 2 Risk Management J4 Refreshment – Batch 2	29	11 September 2025
10	*Community of Practice E-Banking*	7	11 September 2025

	Klasifikasi Program Diklat/Nama Program Diklat Training Program Classification/Name of Training Program	Jumlah Peserta Number of Participant	Tanggal Realisasi Date of Realization
11	*Training* SK SP (SPPUR) Jenjang 5 Pengelolaan Uang Tunai SK SP (SPPUR) Level 5 Training – Cash Management	1	12 September 2025
12	Sosialisasi dan *Refreshment Product Retail* dan *E-Banking* Socialization and Refreshment on Retail and E-Banking Products	101	12 September 2025
13	*Training Professional Image and Grooming Batch* 2	32	13 September 2025
14	Sosialisasi Penggunaan AML Terbaru Socialization on the Latest AML	106	15 September 2025
15	*Refreshment* Manajemen Risiko J5 - *Batch* 2 Risk Management J5 Refreshment – Batch 2	36	16 September 2025
16	Sosialisasi Program Promosi E-Banking Socialization of E-Banking Promotion Programs	96	17 September 2025
17	*Refreshment* Manajemen Risiko J4 - *Batch* 3 Risk Management J4 Refreshment – Batch 3	33	17 September 2025
18	Pemeliharaan SK SP (SPPUR) Jenjang 4 Penukaran Valas dan Pembawaan UKA SK SP (SPPUR) Level 4 Maintenance – Foreign Currency Exchange and Handling of Foreign Banknotes (UKA)	8	18 September 2025
19	*Sharing Knowledge Asuransi* oleh Sompo Insurance Sharing Knowledge – Insurance by Sompo Insurance	73	18 September 2025
20	*Refreshment* Manajemen Risiko J4 - *Batch* 4 Risk Management J4 Refreshment – Batch 4	34	18 September 2025
21	Pemeliharaan SK SP (SPPUR) Jenjang 5 Pengelolaan Transfer Dana SK SP (SPPUR) Level 5 Maintenance – Management of Fund Transfer	7	19 September 2025
22	BOOST *Socialization : Service Personalization*	111	19 September 2025
23	*Training Professional Image and Grooming Batch* 3	32	20 September 2025
24	*Induction Batch* III - 2025	16	23 September 2025
25	*Refreshment* Manajemen Risiko J5 - *Batch* 3 Risk Management J5 Refreshment – Batch 3	37	23 September 2025
26	Sosialisasi SOP *Credit Amandment* - September 2025 Socialization of Credit SOPs Amendments – September 2025	123	24 September 2025
27	*Refreshment* Manajemen Risiko J4 - *Batch* 5 Risk Management J4 Refreshment – Batch 5	24	24 September 2025
28	BOOST *Socialization : Aither System Screen Number* 0950 *& Service* Journey Handling Objections & Empathetic Responses	106	25 September 2025
29	*Compliance Awareness - Compliance Culture* dan *Time Management* Compliance Awareness - Compliance Culture and Time Management	437	26 September 2025
30	*Training Professional Image and Grooming Batch* 4	26	27 September 2025
31	*Training Salary Structure and Job Grading*	5	27 September 2025
32	Sosialisasi Proses Input Penanganan Keluhan Menggunakan *Helpdesk Ticketing* Nasabah di Cabang Socialization on the Complaint Input Process Using the Customer Helpdesk Ticketing System at Branch Office	96	30 September 2025
	Oktober I October		
1	*Refreshment* Digital KTA & Program Promosi *E-Banking* Refreshment on Digital KTA & E-Banking Promotion Program	95	1 Oktober I October 2025
2	*Training* Pembekalan Sertifikasi Kepatuhan J5 Compliance J5 Certification Training	2	1 Oktober I October 2025
3	*Training* Pembekalan Sertifikasi Kepatuhan J6 Compliance J6 Certification Training	1	2 Oktober I October 2025
4	*Refreshment Risk Management* Jenjang 7 Risk Management Level 7 Refreshment	2	6 Oktober I October 2025
5	*Auditing Treasury Business*	2	7 Oktober I October 2025
6	*Training* SK SP (SPPUR) Jenjang 4 Pengelolaan Transfer Dana SK SP (SPPUR) Level 4 Maintenance – Management of Fund Transfer	2	7 Oktober I October 2025
7	CoP *Risk Management - Second Meeting*	8	7 Oktober I October 2025
8	*Refreshment & Capacity Building* Bank Indonesia Tegal	1	10 Oktober I October 2025
9	*Service Journey Training*	144	14 Oktober I October 2025

	Klasifikasi Program Diklat/Nama Program Diklat Training Program Classification/Name of Training Program	Jumlah Peserta Number of Participant	Tanggal Realisasi Date of Realization
10	*Refreshment* Manajemen Risiko J5 - *Batch* 4 Risk Management J5 Refreshment – Batch 4	39	14 Oktober I October 2025
11	*On The Job Training for Global Talent*	1	15 Oktober I October 2025
12	ASWIFTINDO *Member Gathering*	1	15 Oktober I October 2025
13	*Service Journey Offline Training (Batch 1)*	19	15 Oktober I October 2025
14	*Service Journey Offline Training (Batch 2)*	20	16 Oktober I October 2025
15	Pemeliharaan SK SP (SPPUR) Jenjang 5 Penukaran Valuta Asing dan Pembawaan Uang Kertas Asing (UKA) SK SP (SPPUR) Level 5 Maintenance – Foreign Currency Exchange and Handling of Foreign Banknotes (UKA)	8	17 Oktober I October 2025
16	Sosialisasi Penyesuaian Limit Transaksi untuk *Maker* dan *Approver* Socialization on the Adjustments of Transaction Limit for Maker and Approver	134	17 Oktober I October 2025
17	*Capacity Building* & Forum Komunikasi Kliring Perbankan Tahun 2025 Capacity Building & Communication of Banking Clearing in 2025	1	17 Oktober I October 2025
18	*On The Job Training for Risk Management* to Shinhan Korea	1	20 Oktober I October 2025
19	*Training* SK SP (SPPUR) Jenjang 4 - Pemrosesan Transaksi Pembayaran SK SP (SPPUR) Level 4 Training – Payment Transaction Processing	4	21 Oktober I October 2025
20	*Workshop* KPR *Value Negotiator* 2025	11	22 Oktober I October 2025
21	Sosialisasi Pedoman Aktivitas Layanan Nasabah Disabilitas dan Lanjut Usia Socialization on Service Guidelines for Disabled and Elderly Customers	139	23 Oktober I October 2025
22	*Refreshment* Manajemen Risiko J6 Risk Management J6 Refreshment	12	27 Oktober I October 2025
23	Pembekalan Sertifikasi Manajemen Risiko J4 *Batch* 4 Risk Management J4 Certification Training – Batch 4	14	27 Oktober I October 2025
24	Sosialisasi *Self Inspection* Socialization of Self Inspection	88	28 Oktober I October 2025
25	Evaluasi dan Keamanan sistem Transaksi BI FAST Evaluation and System Security of BI FAST Transaction	1	29 Oktober I October 2025
26	*Empowering Brand Service Ambassador for Strengthening Brand Service Standards* & Sosialisasi Penegasan Mekanisme EDD Empowering Brand Service Ambassador for Strengthening Brand Service Standards & Socialization on the Enforcement of EDD Mechanisms	105	30 Oktober I October 2025
27	*Compliance Awareness: Code of Ethics*, POJK No. 22 Tahun 2025 Tentang Pelaporan Bank Umum Melalui Sistem Pelaporan OJK, dan Pelaporan SPRINT OJK dan *Anti Fraud Awareness* Compliance Awareness: Code of Ethics, OJK Regulation No. 22 of 2025 on Reporting by Commercial Banks through the OJK Reporting System, and OJK SPRINT Reporting and Anti-Fraud Awareness	443	31 Oktober I October 2025
28	*Monthly Training KYC September 2025*	260	31 Oktober I October 2025
29	*Monthly Training KYC Oktober 2025*	261	31 Oktober I October 2025
	November I November		
1	*Applying Green Energy Finance* (AGEF)	3	3 November 2025
2	*Training* SK SP (SPPUR) Jenjang 4 - Pengelolaan Transfer Dana SK SP (SPPUR) Level 4 Training – Management of Fund Transfer	4	3 November 2025
3	Pemeliharaan SK SP (SPPUR) Jenjang 5 - Pengelolaan Transfer Dana SK SP (SPPUR) Level 5 Training – Management of Fund Transfer	7	4 November 2025
4	*Training* SK SP (SPPUR) Jenjang 4 - Pengelolaan Transfer Dana SK SP (SPPUR) Level 4 Training – Management of Fund Transfer	4	4 November 2025
5	Sosialisasi Perubahan SOP Penanganan Pengaduan Nasabah V3.0 Socialization regarding the Amendments of SOPs on Customer Complaint Handling V3.0	104	4 November 2025
6	Pemeliharaan SK SP (SPPUR) Jenjang 4 - Pengelolaan Transfer Dana SK SP (SPPUR) Level 4 Training – Management of Fund Transfer	2	5 November 2025
7	*Refreshment* Produk Asuransi Jiwa Kredit PT Equity Life Indonesia Refreshment of Life Insurance Product by PT Equity Life Indonesia	67	7 November 2025

	Klasifikasi Program Diklat/Nama Program Diklat Training Program Classification/Name of Training Program	Jumlah Peserta Number of Participant	Tanggal Realisasi Date of Realization
8	Sosialisasi *Anti Fraud Awareness : Whistle Blowing System* dan *Fraud Case Updating* Socialization on Anti Fraud Awareness : Whistle Blowing System dan Fraud Case Updating	468	7 November 2025
9	*Annual Workshop 2025*	35	8 November 2025
10	*Training* SK SP (SPPUR) Jenjang 5 - Pengelolaan Uang Tunai SK SP (SPPUR) Level 5 Training – Cash Management	6	11 November 2025
11	Sosialisasi Kertas Kerja OSM Versi 02 & Penegasan *Monitoring* untuk Penyelesaian Selisih Socialization of OSM Working Paper Version 02 & Confirmation of Monitoring for the Resolution of Discrepancies	9	11 November 2025
12	*Training* IT *Security Awareness & Compliance* Awareness: Awareness for Regulatory Reporting	461	12 November 2025
13	*BOOST Socialization: Dormant Account Program for All Branch & Update User Manual 0001*	110	14 November 2025
14	Pembekalan Uji Sertifikasi Treasury J7 Treasury J7 Certification Training	1	17 November 2025
15	*CoP Credit Policy & Control - Fourth Meeting*	17	17 November 2025
16	*Refreshment Training*: Digital KTA dan Program Promosi *E-Banking* (QRIS, M *Banking, Internet Banking*) Refreshment Training: Digital KTA and E Banking Promotion Program (QRIS, M Banking, Internet Banking)	91	18 November 2025
17	BOOST *Training: Redflag Transaction* - Mengenali Pola *Fraud* di *Teller* & CS dan Instruksi Internal Versi 5 BOOST Training: Redflag Transaction - Identifying Fraud Patterns at Teller and Customer Service Desks and Internal Guidelines, Version 5	115	19 November 2025
18	*Training* SK SP (SPPUR) Jenjang 6 - Pengelolaan Uang Tunai SK SP (SPPUR) Level 6 Training – Cash Management	2	20 November 2025
19	*Training* SK SP (SPPUR) Jenjang 6 - Penukaran Valuta Asing dan Pembawaan Uang Kertas Asing (UKA) SK SP (SPPUR) Level 6 Training – Foreign Currency Exchange and Handling of Foreign Banknotes (UKA)	1	20 November 2025
20	*Training* SK SP (SPPUR) Jenjang 4 - Penukaran Valuta Asing dan Pembawaan Uang Kertas Asing (UKA) (UKA) SK SP (SPPUR) Level 4 Training – Foreign Currency Exchange and Handling of Foreign Banknotes (UKA)	9	24 November 2025
21	Sosialisasi *New Partner* Bancassurance Bank Shinhan Indonesia: PT Zurich Asuransi Indonesia Socialization on the New Bancasurance Partner of Bank Shinhan Indonesia : PT Zurich Asuransi Indonesia	77	25 November 2025
22	Sosialisasi *Service Journey* Service Journey Socialization	109	25 November 2025
23	Sosialisasi : *Fraud di Settlement & Remittance* dan Proses Rekonsiliasi Surat dan Dokumen Berharga Socialization: Fraud in Settlement and Remittance and the Reconciliation Process for Securities and Valuable Documents	100	26 November 2025
24	*International Banking : Introduction to Trade Finance*	89	27 November 2025
25	*Compliance Awareness : Trustable Behaviour and POJK No. 24 Year of 2025 Concerning The Management of Accounts at Commercial Banks*	448	28 November 2025
26	*Monthly Training KYC* November 2025	264	28 November 2025
	Desember I December		
1	Sosialisasi *Project Dormant* POJK No. 24 Year of 2025 Socialization on Dormant Project POJK No. 24 Year of 2025	20	1 Desember I December 2025
2	*Training* Pembekalan Sertifikasi Internal Auditor Level *Basic* Basic Internal Auditor Certification Training	3	2 Desember I December 2025
3	Panduan Proses Pengelolaan Surat dan Dokumen Berharga Guideline for the Management of Securities and Valuable Documents	110	3 Desember I December 2025
4	*Training* Pembekalan Sertifikasi Manajemen Risiko J6 Risk Mangement J6 Certification Training	1	3 Desember I December 2025

	Klasifikasi Program Diklat/Nama Program Diklat Training Program Classification/Name of Training Program	Jumlah Peserta Number of Participant	Tanggal Realisasi Date of Realization
5	Sosialisasi Program Baru, *Refreshment* Program *Existing*, dan Produk Digital KTA Socialization on New Programs, Refreshment of Existing Programs, and Digital KTA Products	96	4 Desember I December 2025
6	*Training* Pembekalan Sertifikasi Internal Auditor Level *Intermediate* Intermediate Internal Auditor Certification Training	3	4 Desember I December 2025
7	*Annual AML For Executive*	43	4 Desember I December 2025
8	*Training* SK SP (SPPUR) Jenjang 5 - Pengelolaan Transfer Dana SK SP (SPPUR) Level 5 Training – Management of Fund Transfer	3	8 Desember I December 2025
9	*Training* SK SP (SPPUR) Jenjang 4 - Penukaran Valuta Asing dan Pembawaan Uang Kertas Asing (UKA) SK SP (SPPUR) Level 4 Training – Foreign Currency Exchange and Handling of Foreign Banknotes (UKA)	3	8 Desember I December 2025
10	*Refreshment Training Payment : Petty Cash & Budget Code Management Q4 2025*	96	8 Desember I December 2025
11	*Refreshment Training Payment : Asset Infrastructure (General Affair)*	39	9 Desember I December 2025
12	*Refreshment Fraud Prevention and KYC*	468	10 Desember I December 2025
13	*Training* SK SP (SPPUR) Jenjang 5 - Pemrosesan Transaksi Pembayaran SK SP (SPPUR) Level 5 Training – Payment Transaction Processing	2	11 Desember I December 2025
14	*Training* SK SP (SPPUR) Jenjang 6 - Pengelolaan Transfer Dana SK SP (SPPUR) Level 6 Training – Management of Fund Transfer	1	11 Desember I December 2025
15	Sosialisasi *Refreshment Credit Policy* dan Temuan OJK Tahun 2025 Refreshment of Credit Policy and OJK's Findings in 2025	154	11 Desember I December 2025
16	*Dual Control and Maker* - Mencegah Fraud Internal Dual Control and Maker – Preventing Fraud Internal	99	12 Desember I December 2025
17	GYF *New Members Training*	6	12 Desember I December 2025
18	*Induction Batch* IV - 2025	19	15 Desember I December 2025
19	BOOST *Socialization* : 7 *Basic Control Study Case* Upaya *Fraud*	101	15 Desember I December 2025
20	Sosialisasi *Product Bancassurance* - Dayin Mitra Insurance Socialization of Bancassurance Product – Dayin Mitra Insurance	85	16 Desember I December 2025
21	Sosialisasi Produk Asuransi - PT Meritz Korindo Insurance Socialization of Insurance Product – PT Meritz Korindo Insurance	56	17 Desember I December 2025
22	*Training* SK SP (SPPUR) Jenjang 5 - Penukaran Valuta Asing dan Pembawaan Uang Kertas Asing (UKA) SK SP (SPPUR) Level 5 Training – Foreign Currency Exchange and Handling of Foreign Banknotes (UKA)	4	18 Desember I December 2025
23	*Training* SK SP (SPPUR) Jenjang 4 - Pemrosesan Transaksi Pembayaran SK SP (SPPUR) Level 4 Training – Payment Transaction Processing	6	18 Desember I December 2025
24	*Refreshment Fraud Prevention and* KYC (2)	423	18 Desember I December 2025
25	FX *Derivative Marketing for Branches*	14	19 Desember I December 2025
26	*Compliance Awareness : Roles & Responsibilities, SEOJK, End of Year* Compliance Reminder, and Refreshment Fraud Prevention and KYC (3)	373	23 Desember I December 2025
27	BOOST *Socialization : Dual Custody & Rekonsiliasi - Fraud* Inventaris Aset - Penggunaan *Filling Cabinet* BOOST Socialization : Dual Custody & Reconciliation - Fraud Assets Inventory – Use of Filing Cabinet	93	24 Desember I December 2025
28	*End Year Fraud Prevention*	396	30 Desember I December 2025
29	*Monthly Training KYC* Desember 2025	522	31 Desember I December 2025

TEKNOLOGI INFORMASI
Information Technology

Perkembangan teknologi yang semakin cepat menuntut setiap pelaku bisnis, termasuk perbankan, untuk membangun sistem Teknologi Informasi yang andal dan profesional. Bagi Bank, pemanfaatan Teknologi Informasi bukan sekadar kewajiban, melainkan elemen strategis yang mendukung kelancaran operasional, efisiensi, dan peningkatan produktivitas secara menyeluruh.

Teknologi Informasi juga menjadi pilar utama dalam menciptakan keunggulan kompetitif. Infrastruktur Teknologi Informasi yang solid memungkinkan Bank meningkatkan kualitas layanan, mempercepat proses bisnis, serta menjaga daya saing. Untuk itu, Bank secara konsisten mengelola program-program pengembangan Teknologi Informasi, termasuk penguatan keamanan dan optimalisasi layanan digital bagi nasabah.

Sistem Teknologi Informasi

Di tengah percepatan transformasi digital, keberadaan sistem teknologi yang andal menjadi fondasi utama bagi kelancaran operasional Bank. Infrastruktur digital yang kuat memungkinkan Bank menghadirkan layanan yang cepat, aman, dan mudah diakses, sekaligus mendukung pengambilan keputusan yang tepat dan pemantauan kinerja bisnis secara *real-time*.

Bank secara proaktif mengembangkan kapabilitas digitalnya, menciptakan konektivitas yang menghubungkan nasabah bisnis dengan konsumen di seluruh Indonesia maupun internasional. Pendekatan ini menjadikan inovasi dan kreativitas dalam pemanfaatan teknologi sebagai alat untuk mengatasi tantangan, memperkuat daya saing, dan memperluas peluang pertumbuhan di era digital.

Pengembangan Teknologi Informasi Tahun 2025

Pada tahun 2025, Bank terus memperkuat peran Teknologi Informasi sebagai enabler utama dalam mendukung pengembangan bisnis dan peningkatan kualitas layanan. Berbagai inisiatif pengembangan Teknologi Informasi telah diimplementasikan untuk memperluas kapabilitas sistem, memperkuat integrasi, serta mendukung produk dan layanan berbasis digital. Adapun pengembangan TI yang telah dilaksanakan sepanjang tahun 2025 meliputi:

1. *Transaction Monitoring System*
   Pengembangan sistem untuk mendeteksi, mencegah, dan mengidentifikasi aktivitas atau transaksi yang mencurigakan dan berpotensi sebagai penipuan guna memperkuat manajemen risiko dan perlindungan nasabah.
2. *Swing Portal*
   Pengembangan sistem intranet yang digunakan untuk komunikasi internal terintegrasi guna mendukung efektivitas koordinasi, penyebaran informasi, dan kolaborasi antar unit kerja di lingkungan Bank.
3. Pengembangan Fitur *Internet Banking* dan *Mobile Banking*
   Peningkatan dan penambahan fitur layanan digital bagi nasabah, antara lain:

The rapid pace of technological advancement requires every business, including banks, to build reliable and professional information technology systems. For Bank, the use of information technology is not merely an obligation, but a strategic element that supports operational efficiency and overall productivity.

Information Technology is also a key pillar in achieving competitive advantage. A solid Information Technology infrastructure enables Bank to improve service quality, streamline business processes, and maintain competitiveness. Therefore, Bank consistently manages Information Technology development programs, including strengthening security and optimizing digital services for customers.

Information Technology System

Amidst the acceleration of digital transformation, a reliable technology system serves as the cornerstone of the Bank's operational efficiency. A robust digital infrastructure enables the Bank to deliver fast, secure, and easily accessible services, while supporting sound decision-making and real-time monitoring of business performance.

Bank is proactively developing its digital capabilities, creating connectivity that links business customers with consumers throughout Indonesia and internationally. This approach leverages innovation and creativity in the use of technology as a tool to overcome challenges, strengthen competitiveness, and expand growth opportunities in the digital age.

Information Technology Development in 2025

In 2025, Bank continues to strengthen the role of Information Technology as a key enabler in supporting business development and improving service quality. Various Information Technology development initiatives have been implemented to expand system capabilities, strengthen integration, and support digital-based products and services. IT developments carried out throughout 2025 include:

1. Transaction Monitoring System
   Development of a system to detect, prevent, and identify suspicious activities or transactions with the potential for fraud, thereby strengthening risk management and customer protection.
2. Swing Portal
   Development of an intranet system used for integrated internal communication to support effective coordination, information dissemination, and collaboration among work units within the Bank.
3. Development of Internet Banking and Mobile Banking Features
   Enhancements and additions to digital service features for customers, including:

- Pengembangan kode referral *Employee ID* pada semua pembukaan rekening tabungan & deposito
- Pembukaan Tabungan Berjangka
- Deposito ESG *Online*
- *Dealer Financing – Sparepart*

Program Pengembangan Teknologi Informasi ke Depan

Dalam rangka memperkuat dukungan Teknologi Informasi terhadap pertumbuhan bisnis dan peningkatan kualitas layanan, Bank telah menetapkan sejumlah inisiatif pengembangan sistem TI yang direncanakan untuk dilaksanakan pada tahun 2026. Pengembangan ini diarahkan untuk meningkatkan keamanan transaksi, efektivitas komunikasi internal, serta memperluas fitur layanan digital bagi nasabah.

Pengembangan Teknologi Informasi yang direncanakan meliputi:

1. Modernisasi *Mobile Banking* (*New SOL)*
   Pembaruan aplikasi SOL pada UI & UX untuk memberikan tampilan yang lebih modern, *user friendly, responsive* dan meningkatkan keamanan perangkat mobile banking.
2. Pembaruan fitur Onboarding di *New SOL Mobile Banking*
   a. Fitur *Registration Form*: Pengumpulan data dasar seperti nomor HP, e-Mail dan verifikasi menggunakan OTP.
   b. Fitur OCR (*Optical Character Recognition*): Ekstraksi data otomatis dari foto KTP agar pengguna tidak perlu mengetik manual.
   c. Fitur *Liveness Detection*: Verifikasi wajah secara *real-time* untuk memastikan pengguna adalah manusia asli.
   d. Konektivitas Dukcapil: integrasi API untuk mencocokkan NIK, Nama, dan Tanggal Lahir dengan database Kependudukan Nasional.
   e. Fitur *Face Matching*: Mencocokkan wajah pengguna dengan foto di KTP atau data di Dukcapil dengan skor kemiripan yang ditentukan.
   f. Pengembangan form CDD (*Customer Due Diligence*): Formulir untuk mendapatkan informasi tambahan seperti informasi pekerjaan, Profil Transaksi, dan lain-lain.
   g. *eSign*: Proses tanda tangan elektronik untuk menandatangani pembukaan rekening secara sah dan sudah terdaftar di PSrE (Penyelenggara Sertifikasi Elektronik)
3. Pembaruan Video Call E-KYC
   Pembaruan aplikasi E-KYC untuk meningkatkan proses verifikasi identitas nasabah secara digital melalui interaksi tatap muka daring antara petugas dan nasabah.
4. Pembaruan fitur transaksi di SOL *Mobile Banking*
   a. QRIS *Cross Border*: Memungkinkan nasabah melakukan pembayaran lintas negara dengan menggunakan Kode QRIS standar yang telah disepakati antar negara.
   b. QRIS *Customer Presented Mode* (CPM): Memungkinkan nasabah menunjukkan kode QR yang dihasilkan dari mobile banking mereka dan pedagang memindai kode QR tersebut menggunakan EDC mPOS atau perangkat aplikasi pedagang.
   c. QRIS *Buy Now Pay Later* (BNPL): Metode pembayaran scan QRIS dengan sumber dana berupa limit kredit yang memiliki opsi cicilan/tenor.
   d. *Cardless Withdrawal*: Melakukan pengembangan agar nasabah dapat menarik tunai di ATM tanpa menggunakan kartu fisik.
   e. Tabungan SOL *Multi-Pocket*: Kemampuan untuk membuat sub-akun/kantong tabungan untuk perencanaan keuangan berbasis tujuan.

- Development of Employee ID referral codes for all savings and deposit account openings
- Opening of Term Savings
- Online ESG Deposits
- Dealer Financing - Spare Parts

Future Information Technology Development Programs

To strengthen the role of Information Technology in supporting business growth and improving service quality, the Bank has established a number of IT system development initiatives to be implemented in 2026. These developments are aimed at enhancing transaction security, improving internal communication efficiency, and expanding digital service features for customers

The Information Technology development plans include:

1. Modernization of Mobile Banking (New SOL)
   Updating the SOL application on UI & UX to provide a more modern, user-friendly, responsive interface, and enhance the security of mobile banking devices.
2. Updating the Onboarding Feature in New SOL Mobile Banking
   a. Registration Form Feature: Collection of basic data such as mobile number, email, and verification using OTP
   b. OCR (Optical Character Recognition) Feature: Automatic data extraction from ID card photos, eliminating the need for manual typing.
   c. Liveness Detection Feature: Real-time face verification to verify that the user is a real human.
   d. Dukcapil Connectivity: API integration to match NIK, Name, and Date of Birth with the National Population Database
   e. Face Matching Feature: Matches the user's face with the photo on the ID card or data in Dukcapil using a specified similarity score.
   f. Development of CDD (Customer Due Diligence) form: A form to obtain additional information such as employment details, Transaction Profiles, and others.
   g. eSign: An electronic signature process to legally sign account openings, registered with the Electronic Certification Authority (PSrE)
3. E-KYC Video Call Update
   E-KYC application update to improve the digital customer identity verification process through online face-to-face interaction between staff and customers.
4. Transaction feature updates in SOL Mobile Banking
   a. QRIS Cross Border: Allows customers to make cross-border payments using the standard QRIS code mutually agreed upon between countries.
   b. QRIS Customer Presented Mode (CPM): Allows customers to present a QR code generated from their mobile banking app, which merchants scan using an EDC mPOS or merchant application device.
   c. QRIS Buy Now Pay Later (BNPL): A QRIS scan payment method with a credit limit as the funding source, offering installment/tenor options.
   d. Cardless Withdrawal: A feature update that enables customers to withdraw cash from ATM without a physical card.
   e. SOL Multi-Pocket Savings: The ability to create sub-accounts/savings pockets for goal-based financial planning.

5. Transfer BI-FAST melalui *Internet Banking Corporate*
   Pengembangan yang dilakukan pada kanal internet banking corporate untuk mendukung transfer rupiah melalui jaringan BI-FAST, baik untuk transfer satu atau banyak transaksi sekaligus (multi transfer) melalui metode file upload atau metode lain yang disediakan Bank.
6. Pemanfaatan Teknologi *Cloud*
   Pemanfaatan teknologi *Cloud* baik publik atau privat untuk menunjang kebutuhan bisnis bank secara cepat.
7. Pengembangan *Fraud Detection System*
   Sistem perangkat lunak yang dirancang untuk mengidentifikasi, mencegah, dan memitigasi aktivitas penipuan atau penyalahgunaan dalam transaksi keuangan atau aktivitas digital lainnya. Pengembangan telah dimulai dari tahun 2025 dan direncanakan selesai pada tahun 2026.
8. Pembaruan Call Center
   Melakukan penggantian perangkat dan sistem *Call Center* untuk meningkatkan kualitas layanan dan kecepatan respon. Pengembangan telah dimulai dari tahun 2025 dan direncanakan selesai pada tahun 2026.
9. Layanan pembukaan rekening tabungan dan account binding melalui platform pihak ketiga
   Pengembangan yang dilakukan untuk mendukung integrasi proses pembukaan rekening tabungan secara *online* bagi

5. BI-FAST Transfers via Corporate Internet Banking
   Development of the corporate internet banking channel to support Rupiah transfers via the BI-FAST network, whether for single or multiple transactions at once (multi-transfer) via file upload or other methods provided by the Bank
6. Utilization of Cloud Technology
   Utilization of public or private cloud technology to quickly support the bank's business needs.
7. Development of a Fraud Detection System
   A software system designed to identify, prevent, and mitigate fraudulent or abusive activities in financial transactions or other digital activities. Development began in 2025 and is scheduled for completion in 2026.
8. Call Center Upgrade
   Replacing Call Center equipment and systems to improve service quality and response speed. Development began in 2025 and is scheduled for completion in 2026.
9. Savings Account Opening and Account Binding Services via Third-Party Platforms
   Development is underway to support the integration of online savings account opening processes for new

nasabah baru melalui platform pihak ketiga yang bekerjasama dengan Bank. Selain itu, layanan juga mencakup proses pengaitan (*account binding*) rekening tabungan nasabah dengan akun nasabah di platform pihak ketiga, sehingga rekening tersebut dapat digunakan sebagai sumber dana untuk transaksi pembayaran di platform tersebut melalui mekanisme pendebetan rekening. Pengembangan telah dimulai dari tahun 2025 dan direncanakan selesai pada tahun 2026.

10. Top Up *E-Money* (*Card Based*)
    Pengembangan fitur pada *Mobile Banking* SOL untuk memberikan kemudahan bagi Nasabah dalam melakukan *top up e-money* (*card based*) dengan metode pembacaan NFC. Pengembangan telah dimulai dari tahun 2025 dan direncanakan selesai pada tahun 2026.

Melalui pengembangan ini, Bank berharap dapat meningkatkan keandalan sistem, memperkuat keamanan transaksi, serta memberikan pengalaman layanan digital yang semakin lengkap, aman, dan mudah diakses oleh nasabah.

customers through third-party platforms partnered with the Bank. Additionally, the service includes the process of linking (account binding) customers' savings accounts with their accounts on the third-party platform, enabling the savings account to serve as a funding source for payment transactions on that platform via account debit mechanisms. Development began in 2025 and is scheduled for completion in 2026.

10. E-Money Top-Up (Card-Based)
    Development of a feature on SOL Mobile Banking to provide customers with the convenience of topping up e-money (card-based) using NFC reading technology. Development began in 2025 and is scheduled for completion in 202

Through these developments, Bank hopes to improve system reliability, strengthen transaction security, and provide a digital service experience that is increasingly comprehensive, secure, and easily accessible to customers.

Shinhan Bank

ANALISA DAN PEMBAHASAN MANAJEMEN

Management Discussion and Analysis

ANALISA DAN PEMBAHASAN MANAJEMEN
Management Discussion and Analysis

Pada tahun 2025, perekonomian global melanjutkan pemulihan secara moderat, dengan pertumbuhan yang sedikit meningkat setelah beberapa tahun pasca-pandemi. Inflasi di sejumlah negara besar mulai mereda seiring efektivitas pengetatan moneter, meskipun suku bunga tetap berada pada level yang lebih tinggi dibandingkan kondisi sebelum pandemi. Ketegangan geopolitik, penyesuaian rantai pasok, serta fragmentasi perdagangan terus memengaruhi investasi dan arus modal lintas batas. Kondisi tersebut membentuk lingkungan perbankan global yang lebih berhati-hati, ditandai oleh pertumbuhan kredit yang selektif, fokus pada kualitas aset yang stabil, serta penekanan terhadap tata kelola risiko.

In 2025, the global economy continued its recovery, with slightly growth following post-pandemic years. Inflation in major economies countries began to ease as the impact of monetary tightening took effect, although interest rates remained at levels higher than prior to the pandemic. Geopolitical tensions, supply chain adjustments, and trade fragmentation continued to influence investment and cross-border capital flows. These conditions shaped a more cautious global banking environment, characterized by selective credit growth, a focus on maintaining asset quality, and an emphasis on risk governance.

Dalam konteks pertumbuhan, perekonomian Indonesia tetap stabil dan tangguh. Pertumbuhan PDB sepanjang tahun 2025 berada di kisaran 5%, didukung oleh konsumsi rumah tangga yang solid, belanja infrastruktur, serta aktivitas industri hilirisasi. Inflasi tetap berada dalam koridor sasaran Bank Indonesia sebesar 2,5% ± 1%, didukung koordinasi kebijakan dan upaya pengelolaan pasokan. Sektor eksternal tetap terjaga dengan profil transaksi berjalan yang terkendali serta aliran investasi yang berlanjut ke sektor-sektor strategis. Di tengah tekanan global dan moderasi harga komoditas, APBN tetap memainkan peran strategis sebagai peredam gejolak (*shock absorber*) melalui belanja yang efektif. Stabilitas nilai tukar dan inflasi turut menopang kepercayaan investor serta stabilitas makro-keuangan.

In growth context, Indonesia's economy remained stable and resilient. GDP growth in 2025 was maintained at around 5%, supported by solid household consumption, infrastructure spending, and downstream industrial activities. Inflation stayed within Bank Indonesia's target range of 2.5% ± 1%, supported by strong policy coordination and supply-side management efforts. The external sector remained well managed, with a controlled current account profile and continued investment inflows into strategic sectors. Amid global pressures and moderating commodity prices, APBN continued to play a strategic role as a shock absorber through effective spending. Exchange rate and inflation stability further supported investor confidence and macro-financial stability.

Di sisi lain, untuk mendorong aktivitas ekonomi dan memperkuat daya beli masyarakat, Pemerintah juga mengeluarkan paket stimulus ekonomi terkait penguatan konsumsi, sehingga mampu mendukung kelangsungan pertumbuhan ekonomi.

On the other hand, to stimulate economic activity and strengthen purchasing power, the Government also introduced an economic stimulus package focused on boosting consumption, thereby supporting the continuity of economic growth.

Kebijakan moneter dari Bank Indonesia berkembang secara dinamis di sepanjang tahun. Pada awal 2025, BI mempertahankan kebijakan yang cenderung ketat untuk menjaga ekspektasi inflasi dan ketahanan nilai tukar. Seiring meredanya tekanan harga, BI secara bertahap mulai lebih akomodatif untuk memperkuat permintaan domestik dan ekspansi kredit. Selain kebijakan suku bunga, BI juga mengoptimalkan instrumen makroprudensial guna menjaga kecukupan likuiditas, mendorong penyaluran kredit ke sektor prioritas, serta mendukung pengembangan ekosistem digital. Otoritas fiskal mempertahankan sikap yang prudent, menjaga ruang untuk belanja prioritas sekaligus mempertahankan buffer fiskal dan kredibilitas kebijakan.

Bank Indonesia's monetary policy evolved throughout the year. At the beginning of 2025, Bank Indonesia maintained a relatively tight policy stance to anchor inflation expectations and preserve exchange rate stability. As price pressures eased, Bank Indonesia gradually shifted toward a more accommodative stance to strengthen domestic demand and credit expansion. In addition to interest rate policy, Bank Indonesia optimized macroprudential instruments to ensure adequate liquidity, encourage lending to priority sectors, and support the development of the digital ecosystem. Fiscal authorities maintained a prudent stance, preserving space for priority spending while safeguarding fiscal buffers and policy credibility.

Dalam kondisi tersebut, sektor perbankan domestik tetap terjaga situasi fundamentalnya. Pertumbuhan kredit sebesar 7,74% masih berada dalam kisaran target Bank Indonesia di 8%–11%, dengan ekspansi pada segmen konsumsi, modal kerja, dan investasi seiring meningkatnya aktivitas domestik dan kondisi keuangan yang stabil. Dana pihak ketiga pun meningkat, memperkuat fungsi intermediasi dan posisi likuiditas perbankan. Kualitas aset tetap terjaga melalui standar underwriting yang prudent, tindak lanjut restrukturisasi kredit, serta pengambilan risiko yang selektif. Margin menghadapi tekanan moderat seiring normalisasi inflasi dan tingginya kompetisi untuk kredit berkualitas, mendorong perbankan menyeimbangkan pertumbuhan dengan disiplin penetapan harga dan pengelolaan biaya.

Under the conditions, the domestic banking sector maintained its fundamentals. Credit growth of 7.74% remained within Bank Indonesia's target range of 8%–11%, driven by expansion in consumer, working capital, and investment segments in line with improving domestic activity and stable financial conditions. Third-party funds also increased, strengthening banks' intermediation function and liquidity position. Asset quality remained well maintained through prudent underwriting standards, continued loan restructuring efforts, and selective risk-taking. Margins faced moderate pressure amid inflation normalization and intense competition for high-quality lending, prompting banks to balance growth with disciplined pricing and cost management.

Intermediasi perbankan tetap stabil dengan profil risiko yang terkelola baik. Pada September 2025, kredit tumbuh 7,70% (YoY) menjadi Rp8.162,82 triliun, didorong oleh pertumbuhan kuat kredit investasi sebesar 15,18% (YoY), diikuti kredit konsumsi 7,42% (YoY) serta kredit modal kerja 3,37% (YoY). Sementara itu, kualitas kredit tetap terjaga, tercermin dari rasio NPL *gross* 2,24% dan NPL net 0,87%. *Loans at Risk* (LaR) juga relatif stabil di 9,52%. Di sisi lain, Dana Pihak Ketiga (DPK) mencatat pertumbuhan 11,18% (YoY) hingga mencapai Rp9.695 triliun, dengan giro, tabungan, dan deposito masing-masing tumbuh sebesar 14,58%, 6,45%, dan 12,37% (YoY).

Ketahanan industri perbankan tetap solid, tercermin dari tingginya *Capital Adequacy Ratio* (CAR) pada September 2025 sebesar 26,15%. Likuiditas perbankan tetap baik pada September 2025, dengan *Loan-to-Deposit Ratio* (LDR) sebesar 84,1%, sementara rasio aset likuid terhadap dana non-inti (LA/NCD) dan terhadap DPK (LA/DPK) masing-masing mencapai 130,47% dan 29,30%, jauh di atas *threshold* regulasi 50% dan 10%.

Bagi Bank Shinhan Indonesia, kondisi operasional tahun 2025 menghadirkan peluang sekaligus tantangan. Stabilitas makroekonomi mendukung aktivitas pembiayaan dan penghimpunan dana, sementara peluang kredit sektoral muncul seiring pertumbuhan ekonomi yang berbasis konsumsi, ekspansi infrastruktur, serta transformasi digital di Indonesia.

Banking intermediation remained stable with well-managed risk profiles. As of September 2025, credit grew by 7.70% (YoY) to IDR 8,162.82 trillion, driven by strong growth in investment loans of 15.18% (YoY), followed by consumer loans at 7.42% (YoY) and working capital loans at 3.37% (YoY). Meanwhile, asset quality remained sound, as reflected in gross NPL of 2.24% and net NPL of 0.87%. Loans at Risk (LaR) also remained relatively stable at 9.52%. On the funding side, third-party funds (TPF) recorded growth of 11.18% (YoY), reaching IDR 9,695 trillion, with current accounts, savings, and time deposits growing by 14.58%, 6.45%, and 12.37% (YoY), respectively.

The resilience of the banking industry remained strong, as reflected in a high Capital Adequacy Ratio (CAR) of 26.15% as of September 2025. Banking liquidity also remained at ease, with a Loan-to-Deposit Ratio (LDR) of 84.1%, while the ratios of liquid assets to non-core deposits (LA/NCD) and to third-party funds (LA/DPK) stood at 130.47% and 29.30%, respectively—well above regulatory thresholds of 50% and 10%.

For Shinhan Bank Indonesia, the operating environment in 2025 presented both opportunities and challenges. Macroeconomic stability supported lending activities and deposit mobilization, while sectoral credit opportunities emerged alongside consumption-driven growth, infrastructure expansion, and Indonesia's ongoing digital transformation.

TINJAUAN KINERJA PER SEGMEN USAHA

Performance Review of the Company's Business Segment

Hingga akhir tahun 2025, Bank melaksanakan kegiatan operasionalnya melalui tiga segmen usaha, yakni:

1. Segmen Korporasi
   layanan perbankan yang meliputi pembiayaan modal kerja, pembiayaan perdagangan, dan produk keuangan lain untuk memenuhi kebutuhan klien korporat.
2. Segmen komersial dan SME
   Bank menyediakan layanan berbagai produk keuangan diantaranya berupa rekening giro dan tabungan, layanan kredit dan pinjaman lain untuk kebutuhan klien individu maupun SME.
3. Segmen Ritel
   Jenis layanan perbankan yang meliputi rekening giro dan tabungan, pinjaman, hipotek, kartu kredit dan pinjaman lain yang ditawarkan kepada klien individu.

Untuk tahun 2025, Bank berfokus pada segmen Ritel Konsumsi yang sejalan dengan Rencana Bisnis Bank dan dengan mempertimbangkan peningkatan porsi ritel konsumsi terhadap total portofolio kredit Bank.

Selama tahun 2025, Bank menerapkan sejumlah langkah strategis untuk mengoptimalkan kinerja bisnisnya, yaitu: Mencapai 3S Value-up!:

- Pertumbuhan Bisnis yang Sehat dan Seimbang (*Sound Business Growth*),
- Memperoleh Laba yang berkesinambungan (*Sustainable profitability management*), dan
- Memperkuat Pengendalian Internal (*Strong Internal control*) .

By the end of 2025, the Bank conducted its operations through three business segments:

1. Corporate Segment
   Banking services covering working capital financing, trade finance, and other financial products to meet the needs of corporate clients.
2. Commercial and SME Segment
   The Bank provides a range of financial services, including current and savings accounts, as well as credit facilities and other loan products to serve individual and SME clients.

3. Retail Segment
   Banking services comprising current and savings accounts, personal loans, mortgages, credit cards, and other lending products offered to individual customers.

For 2024, the Bank focused on the Consumer Retail segment, in line with the Company's Business Plan and with consideration to increasing the share of consumer retail within the Bank's total loan portfolio.

Throughout 2025, the Bank implemented a series of strategic actions to optimise the business, with 2S Value-up!

- Achieving sound business growth
- Achieving Sustainable Profitability Management, and
- Strengthen internal control.

Langkah-langkah ini secara kontinu dilaksanakan di tahun 2025 dan terus dievaluasi untuk dikembangkan di tahun-tahun berikutnya, dengan menyesuaikan strategi lanjutan dari Bank.

1. Mencapai Pertumbuhan Bisnis yang Sehat dan Seimbang (*Sound business growth*)
   a. Mengakselerasi pertumbuhan portofolio dan melakukan diversifikasi terhadap debitur/nasabah korporasi dengan tujuan memperoleh portofolio yang granular dan stabil. Hal ini juga diharapkan dapat mengurangi konsentrasi pada portofolio Bank baik kredit maupun pendanaan.
   b. Mengoptimalisasi jaringan kantor cabang dengan penetapan *Key Performance Indicator* (KPI) yang berfokus dan berbasis pada kekuatan dan peluang di masing-masing kantor cabang.
   c. Meningkat pertumbuhan porsi kredit ritel konsumsi dan UMKM melalui:
      i. Optimalisasi peranan jaringan kantor cabang.
      ii. Pengembangan produk Bank yang sesuai dengan kapasitas Bank dan kebutuhan debitur, diantaranya Tabungan SOL, Digital KTA dan Kredit Pemilikan Rumah (KPR).
      iii. Kredit segmen di atas diharapkan dapat meningkatkan pendapatan bunga Bank.
   d. Menjalankan mekanisme timbal balik antara layanan konvensional (tatap muka melalui konter atau petugas cabang) dan layanan online melalui Transformasi Digital:
      i. Terus mengembangkan dan menyempurnakan produk digital Bank SOL, diantaranya melalui e-KYC, yaitu layanan membuka rekening bagi nasabah baru (bagi masyarakat yang sama sekali belum menjadi nasabah Bank) dan menambah kerjasama/ partnership untuk memperkaya fitur dan pilihan fasilitas dalam SOL serta meningkatkan userfriendliness aplikasi SOL.
      ii. Mengembangkan model bisnis Transformasi Digital terkini, yaitu penyediaan layanan dimana seluruh proses dari awal sampai akhir dilakukan secara elektronik, seperti diantaranya produk *My Car Loan* (MCL) dan Digital KTA dalam rangka meningkatkan porsi kredit Retail konsumsi dan UMKM.
      iii. Kolaborasi digital dan konvensional untuk meningkatkan jumlah rekening nasabah (*number of account*) pengguna produk dan jasa Bank, yaitu utilisasi nasabah yang didapat melalui kanal digital dan melalui layanan konvensional secara timbal balik dalam membeli produk dan/atau menggunakan jasa layanan/transaksi Bank.
   e. Mengembangkan bisnis dan inisiatif yang berkaitan dengan keuangan dan proses kerja yang ramah lingkungan, melalui pemberian kredit kepada usaha-usaha yang mendukung program ramah lingkungan, mengembangkan produk yang berkaitan dengan ESG (Environmental, Social, and Governance), serta meningkatkan kapasitas dan pemahaman karyawan Bank atas program ESG.
   f. Membangun *Brand Awareness* Bank Shinhan Indonesia kepada masyarakat agar lebih mengenal dan memahami nilai-nilai dalam produk dan layanan yang dimiliki Bank, melalui pengembangan aktivitas berikut ini:
      i. Implementasi strategi marketing communication melalui kanal-kanal yang telah ada maupun yang akan diimplementasikan di tahun mendatang.
      ii. Implementasi standar service quality dalam rangka menyediakan layanan dan solusi kepada nasabah yang pada gilirannya diharapkan dapat meningkatkan kepuasan dan kesetiaan nasabah kepada Bank.

Those strategies were continuously executed during 2025 and evaluated for further development in subsequent years, in alignment with the Bank's evolving future strategies.

1. Achieving Sound Business Growth
   a. Growth acceleration and corporate borrower base diversification to achieve a granular and stable portfolio. This is also intended to reduce concentration risk in both the loan and funding portfolios.
   b. Branch network optimisation by setting Key Performance Indicators (KPIs) focused on the specific strengths and opportunities of each branch.
   c. Increasing the portion of consumer retail and MSME loans through:
      i. Network branch optimization roles.
      ii. Developing products aligned with the Bank's capacity and borrower needs, including SOL Savings, Digital KTA (unsecured loans), and Mortgages (KPR).
      iii. Leveraging these segments to boost the Bank's interest income.
   d. Establishing a reciprocal mechanism between conventional services (face-to-face at branches) and online services through Digital Transformation:
      i. Continually developing the SOL digital application, including e-KYC for seamless new customer opening account (for people who are not bank customers yet), and expanding partnerships to enrich SOL features and facilities, as well as improving user-friendliness of SOL facilities.
      ii. Developing updated Digital Transformation business models where processes are fully electronic, such as My Car Loan (MCL) and Digital KTA, to increase the retail and MSME loan portions.
      iii. Collaboration on digital and conventional channels to increase the total number of accounts of Bank's products and services, by utilizing the customers in reciprocally offering and cross-sell products and services.
   e. Business development and initiatives related to green finance and eco-friendly work processes. Includes lending to businesses that support environmental programs, developing ESG-related products, and enhancing employee capacity and understanding of ESG programs.
   f. Strengthening Bank Shinhan Indonesia's brand presence to the public, for the values of the Bank's products and services through some activities, such as:
      i. Implementing marketing communication strategies across existing channels and new channels implemented next year.
      ii. mplementing Service Quality standards to provide services and solutions that enhance customer satisfaction and loyalty.

2. Memperoleh Laba yang Berkesinambungan (*Sustainable profitability management*)
   a. Mengelola *Cost of Fund* yang efisien melalui:
      i. Peningkatan bisnis dengan penggunaan QRIS
      ii. Meningkatkan pendanaan dalam mata uang USD dengan beban bunga yang lebih rendah, yang diharapkan dapat menjadi sumber pemberian kredit dalam mata USD.
      iii. Menghimpun dana murah dalam bentuk CASA.
      iv. Simplifikasi proses bisnis yang bersifat manual dengan digitalisasi.
      v. Meningkatkan infrastruktur IT untuk mempercepat proses bisnis.
   b. Meningkatkan pendapatan berbasis bunga melalui kredit korporasi dan ritel konsumsi, penempatan pada BI dan pembelian surat berharga, serta meningkatkan pendapatan berbasis fee melalui transaksi forex, international dan kredit. Dari poin a) dan b) diharapkan Bank dapat meningkatkan Net Interest Margin (NIM).
   c. Meningkatkan kinerja jaringan Kantor Cabang untuk memperoleh laba melalui pendayagunaan Regional Head (RH) yang memiliki peran dan tanggung jawab:
      i. Agar sumber daya yang ada di kantor cabang memiliki kemampuan dan pengalaman yang sama dan memadai untuk melakukan proses pengajuan pinjaman UMKM, ritel konsumsi dan komersial/ korporasi sesuai dengan kriteria dan risk appetite Bank. Dalam hal ini pengajuan pinjaman UMKM, komersial atau korporasi dapat disusun dan dianalisis lebih mendalam oleh tim dibawah koordinasi Regional Head (RH) sebelum diajukan kepada Departemen Analis Kredit di Kantor Pusat.
      ii. Unit bisnis Kantor Pusat dapat memberikan referensi kepada Pemimpin Cabang terhadap informasi calon debitur yang berpotensi untuk dapat dibiayai Bank, salah satu contoh adalah meminta cabang melakukan pemasaran kepada nasabah korporasi yang lokasinya berdekatan dengan cabang tersebut.
      iii. Meningkatkan kualitas pengajuan pinjaman melalui penelitian dan analisa awal (*screening*) dengan peranan RH beserta tim dibawah koordinasinya.
      iv. Mengalokasikan target kredit retail konsumsi yang bertujuan untuk meningkatkan porsi terhadap total portofolio kredit dan diharapkan dapat meningkatkan marjin bunga bersih (NIM).
      v. Bank melakukan monitoring dan evaluasi atas kinerja kantor cabang secara berkala baik dalam hal pengembangan bisnis melalui aplikasi GCRM dan rapat berkala, pembahasan proposal kredit yang diajukan melalui rapat berkala, maupun pengelolaan kredit yang *overdue*/menunggak dengan tujuan memperoleh pembayaran atau recovery atas kredit menunggak tersebut.
      vi. Mengoptimalisasi jaringan kantor cabang dengan penetapan *Key Performance Indicator* (KPI) yang berfokus dan berbasis pada kekuatan dan peluang di masing-masing kantor cabang.
      vii. Bank dengan pertimbangannya dapat melakukan penyesuaian organisasi di tingkat area untuk lebih mengoptimalkan kinerja jaringan Kantor Cabang.

2. Achieving Sustainable Profitability Management
   a. Efficient Cost of Fund (CoF) Management:
      i. Increasing business volume with QRIS.
      ii. Increasing USD funding with lower interest expenses, expected to serve as a source for USD-denominated lending.
      iii. Increasing low-cost funds through CASA (Current Account Savings Account) accumulation.
      iv. Simplifying manual business processes through digitalization.
      v. v. Enhancing IT infrastructure to accelerate business processes.
   b. Increasing interest-based income through corporate and consumer retail loans, placements with Bank Indonesia, and securities purchases, and increasing fee-based income through forex, international trade, and credit transactions. From a) and b), the Bank expected to improve the Net Interest Margin (NIM).
   c. Branch Performance through Regional Heads (RH), which related to function and responsibilities:
      i. To ensure that staff at branch offices have the same level of competence and experience, and are sufficiently equipped to handle the application process for SME, consumer retail and commercial/ corporate loans in accordance with the Bank's criteria and risk appetite. In this regard, applications for SME, commercial or corporate loans may be prepared and analysed in greater depth by a team under the coordination of the Regional Head (RH) before being submitted to the Credit Analysis Department at Head Office.
      ii. The business unit of Head Office can provide references to Branch Managers regarding information on prospective debtors who have the potential to be financed by the Bank. One example is asking the branch to market to corporate customers located near the branch. Encouraging synergy between Head Office business units and Branch Managers to identify potential local corporate borrowers.
      iii. Improving loan application quality through analysis and initial screening by the RH and their teams.
      iv. Allocating targets on credit consumer retail aimed at increasing the portion of the total credit portfolio and is expected to increase the net interest margin (NIM).
      v. Monitoring and evaluation of branch performance regularly through GCRM applications, regular meetings, credit proposal meetings, and the management of overdue/NPL accounts to maximize recovery.
      vi. Optimizing the branch office network by establishing Key Performance Indicators (KPIs) focused on and based on the strengths and opportunities at each branch office.
      vii. The Bank, with discretion, can make organizational adjustments at the area level to further optimize the performance of its branch.

3. Memperkuat Pengendalian Internal (*Strong internal control*)
   a. Pelaksanaan inspeksi dan pengawasan yang mendalam atas setiap transaksi dan aktivitas Bank dengan cara:
      i. Mengembangkan budaya *risk awareness* dan kepatuhan melalui sosialisasi berkala atas kebijakan dan prosedur Bank yang berlaku
      ii. Menerapkan *zero-tolerance* atas pelanggaran atau *fraud* yang terjadi
      iii. Meningkatkan pengendalian internal dan kepatuhan.
      iv. Meningkatkan kompetensi karyawan
      v. Meningkatkan fungsi litigasi dalam penyelesaian kasus hukum yang ada
      vi. Meningkatkan kualitas dan akurasi pelaporan
   b. Melanjutkan pelaksanaan konsep Operation Service Manager (OSM) yang telah dilaksanakan pada September 2024 pada kantor cabang yang berfokus pada peningkatan koordinasi dan supervisi pelaksanaan operasional cabang, meningkatkan produktivitas dan efisiensi operasional cabang dan memitigasi risiko operasional. Apabila dibutuhkan, Bank dapat melakukan penyesuaian organisasi OSM pada tahun 2025.
   c. Meningkatkan kualitas aset & pengelolaan tunggakan pinjaman/ NPL:
      i. Pengelolaan strategis untuk restrukturisasi pinjaman dan memaksimalkan pemulihan NPL dan pinjaman yang dihapus buku
      ii. Analisa kredit yang berorientasi pada pasar untuk mendukung proses pengajuan kredit.
   d. Peningkatan kompetensi Sumber Daya Manusia
      i. Meningkatkan evaluasi Sumber Daya Manusia dan pemberian kompensasi berbasis kinerja
      ii. Pembentukan budaya Bank (*Shinhan Way 2.0*).
      iii. Pengembangan karyawan melalui pelatihan-pelatihan yang tepat dan mendukung kinerja karyawan baik yang dilakukan secara tatap muka, online, maupun melalui *electronic learning system* (sistem pembelajaran elektronik).
      iv. Mengimplementasikan konsep *Community of Practice* (COP) yang melibatkan seluruh karyawan untuk berpartisipasi dalam kelompok belajar yang bertujuan meningkatkan pengetahuan dan pemahaman baik yang berkaitan secara langsung maupun tidak langsung dengan pekerjaannya.

Dengan penerapan berbagai langkah strategis tersebut, masing-masing segmen Bank mencatatkan kinerja yang positif, terutama bila dibandingkan dengan kinerja di tahun sebelumnya.

3. Strengthening Strong Internal Control
   a. Deep Inspection and Oversight, with:
      i. Developing a risk awareness culture and compliance through regular socialization of policies and procedures.
      ii. Implementing a zero-tolerance policy for violations or fraud.
      iii. Strengthening internal control, and compliance.
      iv. Improving employee competency.
      v. Enhancing the litigation function for legal case resolution.
      vi. Improving the quality and accuracy of reporting.
   b. Continue the implementation of the Operation Service Manager (OSM) concept, which was implemented since September 2024 at branch offices, focusing on improving coordination and supervision of branch operations, increasing branch productivity and efficiency, and mitigating operational risks. When necessary, the Bank may adjust the OSM organization in 2025.
   c. Improvement of Asset Quality & NPL Management:
      i. Strategic management of loan restructuring and maximizing the recovery of NPLs and written-off loans.
      ii. Market-oriented credit analysis to support the loan approval process.
   d. Human Resources Competencies:
      i. Enhancing HR evaluations and performance-based compensation.
      ii. Embedding the corporate culture through Shinhan Way 2.0.
      iii. Employee development via face-to-face training which supports the employee performance, online platforms, and electronic learning systems.
      iv. Implementing the Community of Practice (COP) concept which involve all employees to participate in learning groups that directly and indirectly enhance their professional knowledge.

Through the implementation of these strategic initiatives, each of the Bank's segments delivered positive performance, particularly compared to the previous year.

TINJAUAN KINERJA KEUANGAN 2025
2025 Financial Review

Sesuai dengan Laporan Keuangan PT Bank Shinhan Indonesia untuk tahun- tahun yang berakhir pada 31 Desember 2025 dan 2024, yang telah diaudit oleh Kantor Akuntan Publik Suharli, Sugiharto & Rekan dengan opini wajar dalam semua hal yang material, Bank mencatatkan hasil analisis dan pembahasan tentang kinerja keuangan pada Laporan Tahunan ini.

Penyajian dan pengungkapan Laporan Keuangan Bank telah disusun dan disajikan sesuai dengan Standar Akuntansi Keuangan (SAK) di Indonesia, 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).

In accordance with the Financial Statements of PT Bank Shinhan Indonesia for the years ended December 31, 2025 and 2024, which have been audited by the Public Accounting Firm Suharli, Sugiharto & Rekan with an unqualified opinion in all material respects, the Bank presents its analysis and discussion of financial performance in this Annual Report.

The presentation and disclosures of the Bank's Financial Statements have been prepared in accordance with the Indonesian Financial Accounting Standards (SAK), which include 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).

Laporan Posisi Keuangan
Statement of Financial Position

Uraian Description	2025	2024	Kenaikan (Penurunan) Increase (Decrease)	
			Nominal	Persentase (%) Percentage (%)
Aset Assets	27.244.905	24.920.534	2.324.371	9,33
Liabilitas Liabilities	21.997.374	19.917.886	2.079.488	10,44
Ekuitas Equity	5.247.530	5.002.648	244.882	4,90

Aset & Penanaman Dana

Hingga akhir tahun 2025, Bank mencatat peningkatan jumlah aset sebesar Rp27,24 triliun meningkat Rp2,32 triliun atau 9,33% bila dibandingkan dengan tahun 2024 yang sebesar Rp24,92 triliun. Meningkatnya nilai aset ini sebagian besar didorong oleh segmen korporasi dan korean link business sebagai volume driver total kredit bank. Adapun penanaman dana pada Bank selama tahun 2025, yang berkenaan dengan investasi tercatat meningkat menjadi Rp86,66 miliar, atau mengalami perubahan 153,31%. Sedangkan dari sisi penyaluran kredit atau pembiayaan, tercatat sedikit mengalami penurunan menjadi Rp19.029,59 juta atau mengalami perubahan 3,39%.

Liabilitas

Sedangkan posisi Liabilitas Bank tercatat sebesar Rp21,99 triliun, meningkat Rp2,08 triliun atau 10,44% dari tahun sebelumnya Rp19,92 triliun. Kenaikan liabilitas disebabkan oleh kenaikan DPK Bank yang tercatat Rp 15,41 triliun dan liabilitas kepada Bank lain Rp 126,15 milliar.

Ekuitas

Ekuitas Bank di akhir tahun 2025 adalah sebesar Rp5,25 triliun, meningkat 4,90% dibanding ekuitas tahun 2024 sebesar Rp5,00 triliun. Peningkatan tersebut didorong oleh peningkatan dari laba tahun lalu yang belum ditentukan penggunaannya.

Asset & Investment Funds

By the end of 2025, the Bank recorded total assets of IDR27.24 trillion, an increase of IDR2.32 trillion, or 9.33%, compared to IDR24.92 trillion in 2024. The growth in assets was primarily driven by the coIDRorate segment and Korean link business as the main volume drivers of the Bank's total loan portfolio. Meanwhile, placements of funds related to investments during 2025 increased to IDR86.66 billion, reflecting a change of 153.31%. On the lending side, total loans/financing slightly decreased to IDR19,029.59 million, representing a change of 3.39%.

Liabilities

The Bank's total liabilities recorded at IDR21.99 trillion, an increase of IDR2.08 trillion, or 10.44%, from IDR19.92 trillion in the previous year. The increase in liabilities was mainly due to the growth in the Bank's third-party funds (DPK), which reached IDR15.41 trillion, as well as liabilities to other banks of IDR126.15 billion.

Equity

The Bank's equity at the end of 2025 stood at IDR5.25 trillion, representing an increase of 4.90% compared to IDR5.00 trillion in 2024. This growth was primarily driven by higher retained earnings from the prior years.

Dana Pihak Ketiga dan Sumber Pendanaan Lain

Di akhir tahun 2025, tercatat Dana Pihak Ketiga (DPK) Bank mencapai Rp15.496 triliun atau meningkat Rp2.62 Triliun atau 20,36% dibandingkan tahun 2024 yang sebesar Rp12.87 triliun dengan komposisi DPK terbesar berasal dari deposito sebesar Rp8.788 triliun.

Third-Party Funds and Other Funding Sources

At the end of 2025, the Bank's third-party funds (DPK) reached IDR15,496 trillion, an increase of IDR2.62 trillion, or 20.36%, compared to IDR12.87 trillion in 2024, with account deposits for the largest portion of third-party funds (DPK) at IDR8,788 trillion.

Pendapatan, Beban, Laba (Rugi), Penghasilan Komprehensif Lainnya, dan Total Laba (Rugi) Komprehensif

Revenue, Expense, Income (Loss), Other Comprehensive Income, and Total Comprehensive Income (Loss)

Uraian Description	2025	2024	Kenaikan (Penurunan) Increase (Decrease)	
			Nominal	Persentase (%) Percentage (%)
Pendapatan Bunga Interest Income	1.559.987	1.610.980	(50.993)	(3,17)
Beban Bunga Interest Expense	(955.700)	(961.430)	5.730	(0,60)
Pendapatan Bunga – Bersih Interest Income - Net	604.287	649.550	(45.263)	(6,97)
Pendapatan Operasional Lainnya Other Operating Income	129.989	89.844	40.145	44,68
Cadangan Kerugian Penurunan Nilai Allowance for Impairment Losses	(71.732)	(281.926)	210.194	(74,56)
Beban Operasional Lainnya Other Operating Expenses	(388.577)	(391.987)	3.410	(0,87)
Laba (Rugi) Operasional Operating Income (Loss)	273.966	65.482	208.484	318,38
Laba (Rugi) Sebelum Pajak Income (Loss) Before Tax	298.947	80.326	218.621	272,17
Beban Pajak (Bersih) Tax Expense (Net)	(69.134)	(31.846)	(37.288)	117,09
Laba (Rugi) Bersih Net Income (Loss)	229.813	48.480	181.333	374,04
Jumlah Penghasilan (Rugi) Komprehensif Lain Tahun Berjalan Setelah Pajak Total Other Comprehensive Income (Loss) for the Year After Tax	15.069	(9.906)	24.975	(252,12)
Jumlah Laba (Rugi) Komprehensif Lain Tahun Berjalan Total Other Comprehensive Income (Loss) for the Year	244.882	38.573	206.309	534,85

Pendapatan Bunga

Pendapatan bunga Bank selama tahun 2025 mencapai Rp1,56 triliun, mengalami penurunan 3,17% dibanding tahun sebelumnya yang mencapai Rp1,61 triliun.

Interest Income

Bank's interest income in 2025, reached IDR1.56 trillion, a slight decrease of 3.17% compared to Rp1.61 trillion in the previous year.

Beban Bunga

Bank mencatatkan beban bunga tahun 2025 sebesar Rp955,70 miliar, turun 0,60% dibandingkan tahun 2024 yang sebesar Rp961,43 miliar. Tingkat beban bunga ini sebagian besar dipengaruhi oleh tingginya simpanan dalam denominasi Rupiah.

Laba Bersih

Hingga akhir tahun 2025, laba bersih Bank tercatat sebesar Rp229,81 miliar, naik 374,04% dibandingkan dengan laba tahun 2024 sebesar Rp48,48 miliar. Peningkatan ini dikarenakan peningkatan pendapatan operasional lainnya.

Penghasilan Komprehensif Lain Tahun Berjalan Setelah Pajak

Penghasilan komprehensif lain selama tahun berjalan pada 2025 tercatat Rp15,07 miliar atau meningkat 252,12% dibandingkan dengan tahun 2024 karena keuntungan yang belum direalisasi atas aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif.

Laba Komprehensif Tahun Berjalan

Laba komprehensif tahun berjalan Bank tercatat Rp244,88 miliar di tahun 2025, naik sebesar Rp206,31 miliar atau 534,85% dibandingkan tahun 2024, yakni sebesar Rp38,57 miliar. Kenaikan jumlah laba komprehensif tahun berjalan ini karena kenaikan laba bersih perusahaan serta kenaikan penghasilan komprehensif lain sepanjang tahun berjalan.

Interest Expense

Bank recorded an interest expense of IDR955.70 billion in 2025, a decrease of 0.60% from IDR961.43 billion in 2024. This interest expense mainly driven by highest level of the customer's saving in Rupiah denomination.

Net Income

By the end of 2025, Bank's net income were IDR229.81 billion, an increase of 374.04% compared to IDR48.48 billion last year' net income. This increase was due to increase of another operational revenue.

Other Comprehensive Income for the Year After Tax

Other comprehensive income in 2025 recorded at IDR15.07 billion, an increase of 252.12% compared to 2024 because of unrealized gain on financeal asset.

Net Comprehensive Income

Net comprehensive income of the Bank were IDR244.88 billion in 2025, an increase of IDR206.31 billion or 534.85% compared to IDR38.57 billion in 2024. Increase in net comprehensive income supported by an increase of the Company net income and another comprehensive income in the year of 2025.

ARUS KAS
Cash Flow

Arus Kas Cash Flow	2025	2024	Kenaikan (Penurunan) Increase (Decrease)	
			Nominal	Persentase (%) Percentage (%)
Arus Kas dari Aktivitas Operasi Cash Flow from Operating Activities	2.801.029	(820.480)	3.621.509	441,39
Arus Kas dari Aktivitas Investasi Cash Flow from Investing Activities	(804.871)	(729.783)	(75.088)	(10,29)
Arus Kas dari Aktivitas Pendanaan Cash Flow from Financing Activities	(12.723)	(394.809)	382.086	96,78
Kenaikan (Penurunan) Neto Kas dan Setara Kas Net Increase (Decrease) in Cash and Cash Equivalents	1.983.434	(1.945.073)	3.928.507	201,97
Kas dan Setara Kas Awal Tahun Cash and Cash Equivalents at Beginning of Year	1.436.265	3.359.922	(1.923.657)	(57,25)
Kas dan Setara Kas Akhir Tahun Cash and Cash Equivalents at End of Year	3.438.274	1.436.265	2.002.009	139,39
Pengungkapan Tambahan | Additional Disclosures **Kas dan setara kas terdiri dari | Cash and cash equivalents consist of:**				
Kas Cash	46.999	56.067	(9.068)	(16,17)
Giro pada Bank Indonesia Current accounts with Bank Indonesia	884.463	858.791	25.672	2,99

Arus Kas Cash Flow	2025	2024	Kenaikan (Penurunan) Increase (Decrease)	
			Nominal	Persentase (%) Percentage (%)
Giro pada bank lain Current accounts with other banks	350.212	275.444	74,768	27.14
Penempatan pada Bank Indonesia dan bank lain-jangka waktu jatuh tempo tiga bulan atau kurang sejak tanggal perolehan Placements with Bank Indonesia and other banks-maturity of three months or less from the date of acquisition	2.047.878	245.964	1,801,914	732.59

Kas dan Setara Kas Akhir Tahun pada akhir tahun 2025 tercatat sebesar Rp3,44 triliun, naik 139% dibandingkan tahun 2024 yang sebesar Rp1,44 triliun.

Cash and cash equivalents by the end of 2025, recorded at IDR3.44 trillion, an increase of 139% compared to IDR1.44 trillion in 2024.

Arus Kas dari Aktivitas Operasi Cash Flow from Operating Activities	2025	2024	Kenaikan (Penurunan) Increase (Decrease)	
			Nominal	Persentase (%) Percentage (%)
Penerimaan pendapatan bunga, provisi & komisi Interest income, fees & commissions	1.448.837	1.613.013	(164.175)	(10,18)
Pembayaran beban bunga Payment of interest expenses	961.185	950.784	(11.031)	(1,16)
Pembayaran beban karyawan Payment of employee expenses	193.588	186.430	(7.157)	(3,84)
Beban umum dan administrasi General and administrative expenses	(146.425)	(153.505)	7.080	4,61
Pendapatan operasional lainnya Other operating income	56.098	303.710	(247.612)	(81,53)
Pendapatan (beban) non- operasional Non-operating income (expenses)	(30.666)	5.157	(35.824)	(694,62)
Pembayaran pajak penghasilan badan Payment of corporate income tax	(64.716)	(106.841)	42.125	39,43
Hasil dari klaim atas pengembalian pajak Proceeds from claim for tax refund	0	47.430	(47.430)	(100,00)
Arus kas operasi sebelum perubahan dalam aset dan liabilitas operasi Operating cash flow before changes in operating assets and liabilities	107.722	571.748	(464.025)	(81,16)
Penurunan (kenaikan) dalam aset operasi | Decrease (increase) in operating assets:				
Tagihan akseptasi Acceptance receivables	0	52.050	(52.050)	(100,00)
Efek-efek Securities	(18.000)	(51.847)	51.829	(99,97)
Tagihan derivatif Derivative receivables	28.407	47.059	(18.652)	(39,64)
Kredit Credits	952.067	(3.120.765)	4.072.832	(130,51)
Aset lain-lain Other assets	(12.343)	(27.151)	14.808	(54,54)
Kenaikan (penurunan) dalam liabilitas operasi | Increase (decrease) in operating liabilities:				
Liabilitas segera Current Liabilities	12.831	7.681	5.150	67,05
Simpanan Deposits	2.479.385	1.023.093	1.456.292	142,34
Simpanan dari bank lain Deposits from other banks	(766.017)	789.023	(1.555.040)	(197,08)

Arus Kas dari Aktivitas Operasi Cash Flow from Operating Activities	2025	2024	Kenaikan (Penurunan) Increase (Decrease)	
			Nominal	Persentase (%) Percentage (%)
Liabilitas akseptasi Acceptance liabilities	0	(52.050)	52.050	100,00
Liabilitas derivatif Derivative liabilities	(26.195)	(45.654)	19.459	42,62
Utang pajak dan liabilitas lain-lain Taxes payable and other liabilities	43.171	(13.667)	56.838	415,88
Kas Neto Diperoleh dari (Digunakan untuk) Aktivitas Operasi Net Cash Provided by (Used in) Operating Activities	2.801.028	(820.480)	3.621.508	441,39

Arus Kas dari Aktivitas Investasi Cash Flows from Investing Activities	2025	2024	Kenaikan (Penurunan) Increase (Decrease)	
			Nominal	Persentase (%) Percentage (%)
Perolehan efek-efek biaya diamortisasi Acquisition of amortized cost securities	(909.000)	(760.000)	(149.000)	(19,61)
Penerimaan efek-efek pada biaya diamortisasi Receipt of securities at amortized cost	0	75.000	(75.000)	(100,00)
Perolehan penyertaan saham Acquisition of equity participation	(72.140)	(39.700)	(32.440)	(81,71)
Pembelian aset tetap, aset tak berwujud dan aset hak-guna Purchase of fixed assets, intangible assets and right-of-use assets	(50.834)	(47.123)	(3.711)	(7,88)
Hasil penjualan aset yang diambil alih Proceeds from sale of acquired assets	218.000	28.093	189.906	675,98
Hasil penjualan aset tetap Proceeds from sale of fixed assets	9.103	13.946	(4.842)	(34,73)
Kas Neto Digunakan untuk Aktivitas Investasi Net Cash Used in Investing Activities	(804.871)	(729.783)	(75.088)	(10,29)

Arus Kas dari Aktivitas Pendanaan Cash Flows from Financing Activities	2025	2024	Kenaikan (Penurunan) Increase (Decrease)	
			Nominal	Persentase (%) Percentage (%)
Pembayaran pinjaman Loan payments	0	(4.247.505)	4.247.505	100,00
Penerimaan pinjaman Loan receipts	0	3.864.480	(3.864.480)	(100,00)
Pembayaran utang sewa Lease liability payment	(12.723)	(11.784)	(939)	(7,97)
Kas Neto Diperoleh dari Aktivitas Pendanaan Net Cash Provided by Financing Activities	(12.723)	(394.809)	382.086	96,78
Kenaikan (Penurunan) Neto Kas dan Setara Kas Net Increase (Decrease) in Cash and Cash Equivalents	1.983.434	(1.945.073)	3.928.507	201,97
Kas dan Setara Kas Awal Tahun Cash and Cash Equivalents atBeginning of Year	1.436.265	3.359.922	(1.923.657)	(57,25)
Pengaruh Perubahan Kurs Valuta Asing Effect of Changes in Foreign Exchange Rates	18.575	21.416	(2.841)	(13,27)

Arus Kas dari Aktivitas Operasi Cash Flow from Operating Activities	2025	2024	Kenaikan (Penurunan) Increase (Decrease)	
			Nominal	Persentase (%) Percentage (%)
Kas dan Setara Kas Akhir Tahun Cash and Cash Equivalents at End of Year	3.438.274	14.366.265	(10.927.991)	(76,07)
Pengungkapan Tambahan | Additional Disclosures (redundant) **Kas dan setara kas terdiri dari | Cash and cash equivalents consist of:**				
Kas Cash	46.999	56.067	(9.068)	(16,17)
Giro pada Bank Indonesia Current accounts with Bank Indonesia	884.464	858.791	25.673	2,99
Giro pada bank lain Current accounts with other banks	350.212	275.444	74.768	27,14
Penempatan pada Bank Indonesia dan bank lain-jangka waktu jatuh tempo tiga bulan atau kurang sejak tanggal perolehan Placements with Bank Indonesia and other banks-maturity of three months or less from the date of acquisition	2.047.878	245.964	1.801.914	732,59
Efek yang dibeli dengan janji untuk dijual kembali Securities purchased under agreements to resell	108.720	0	108.720	100,00
Jumlah Total	**3.438.274**	**1.436.265**	**2.002.009**	**139,39**

SUKU BUNGA DASAR KREDIT
Basic Credit Interest Rate

Bank Shinhan Indonesia mengimplementasikan transparansi Suku Bunga Dasar Kredit (SBDK) kepada publik melalui publikasi situs web, laporan secara online kepada OJK dan Laporan Tahunan. Transparansi nilai SBDK tersebut mengacu pada peraturan yang berlaku, yaitu:

- Peraturan Otoritas Jasa Keuangan No. 37/ POJK.03/2019: Peraturan ini mengatur tentang transparansi dan publikasi laporan bank.
- Surat Edaran Otoritas Jasa Keuangan No. 09/ SEOJK.03/2020: Surat edaran ini mengatur tentang transparansi dan publikasi laporan bank umum konvensional.

Melalui publikasi SBDK, praktik tata kelola Bank dapat terus dioptimalkan dan mendorong terciptanya persaingan sehat dalam industri perbankan. SBDK ini menjadi dasar penetapan suku bunga kredit yang akan dikenakan oleh Bank pada nasabah baik klien ritel maupun korporasi. Dalam hal ini, Bank juga mengecualikan kredit konsumsi non-KPR seperti kartu kredit dan Kredit Tanpa Agunan (KTA).

Bank Shinhan Indonesia implements transparency of its Base Lending Rate (*Suku Bunga Dasar Kredit* / SBDK) to the public through disclosures on its website, online reporting to the Financial Services Authority, and its Annual Report. The disclosure of the SBDK refers to the prevailing regulations:

- Financial Services Authority Regulation No. 37/POJK.03/2019, which governs transparency and the publication of bank reports.
- Financial Services Authority Circular Letter No. 09/ SEOJK.03/2020, which regulates transparency and the publication of reports for conventional commercial banks.

Through the SBDK publication, the Bank continues to enhance its governance practices and promote healthy competition within the banking industry. The SBDK serves as the basis for determining lending rates applied by the Bank to both retail and corporate. In this regard, the Bank excludes non-mortgage consumer loans, such as credit cards and unsecured loans (KTA), from the SBDK framework.

Suku Bunga Dasar Kredit
Prime Lending Rate

Berdasarkan Segmen Kredit
by Credit Segment

Corporate		Retail		Micro		Consumer	
IDR	USD	IDR	USD	IDR	USD	Housing	Non-Housing
7.66%	7.42%	7.81%	2.99%	8.21%	3.23%	7.98%	7.90%

ANALISIS KUALITAS ASET PRODUKTIF DAN RASIO KEUANGAN YANG RELEVAN

Productive Asset Quality and Relevant Ratio Analysis

Rasio Kinerja Performance Ratios	2025	2024
Kewajiban Penyediaan Modal Minimum Minimum Capital Adequacy Requirement	24,07%	21,95%
Aset produktif bermasalah dan aset non produktif bermasalah terhadap total aset produktif dan aset non produktif Non-performing productive assets and non-performing non- productive assets to total productive assets and non-productive assets	1.66%	3,29%
Aset produktif bermasalah terhadap total aset produktif Non-performing productive assets to total productive assets	1.60%	3,03%
Cadangan Kerugian Penurunan Nilai (CKPN) aset keuangan terhadap aset produktif Provision for Impairment Losses (CKPN) of financial assets to productive assets	1.30%	2,53%
NPL gross Gross NPL	2,15%	3,55%
NPL net Net NPL	1,48%	1,34%
Return on Asset (ROA)	1,17%	0,33%
Return on Equity (ROE)	4,78%	1,02%
Net Interest Margin (NIM)	2,01%	2,21%
Biaya Operasional terhadap Pendapatan Operasional (BOPO) Operating Costs to Operating Income (BOPO)	84,18%	96,25%
Loan to Deposit Ratio (LDR)	124,89%	157,63%
Net Stable Funding Ratio (NSFR)	114,67	-
Liquidity Coverage Ratio (LCR)	253.59%	-

Kewajiban Penyediaan Modal Minimum

Sesuai dengan POJK No. 11/POJK.03/2016, Kewajiban Penyediaan Modal Minimum (KPMM) Bank di tahun 2025 adalah sebesar 24,07%, naik sebesar 2,12% dibanding tahun 2024 yang mencapai 21,95%. Kenaikan KPMM Bank ini disebabkan oleh pertumbuhan jumlah kredit di tahun 2025 yang menyebabkan kenaikan aset tertimbang menurut risiko kredit dan pasar.

Rasio Kredit Bermasalah

Sesuai dengan Laporan Tahunan Bank, tercatat rasio NPL bruto turun menjadi 2,15% di akhir tahun 2025, dengan rasio NPL neto berada di angka 1,48%, menunjukkan bahwa Bank telah mengelola segmen kredit dengan baik dan dalam batas aman menurut standar industri perbankan Indonesia.

Rasio Pengembalian atas Aset dan Ekuitas

Pada 2025, Bank mencatatkan rasio pengembalian atas aset dan ekuitas masing-masing sebesar ROA 1,17% dan ROE 4,78% atau mengalami penurunan/kenaikan dari tahun sebelumnya yang sebesar 0,33% dan 1,02%. Penurunan/kenaikan rasio tersebut dikarenakan adanya penurunan laba sebelum pajak menjadi sebesar Rp80,33 miliar dan penurunan laba bersih menjadi Rp48,48 miliar di tahun 2025.

Marjin Bunga Bersih

Hingga akhir tahun 2025, rasio NIM Bank tercatat menurun menjadi 2,01% NIM dibandingkan 2,22% di tahun 2024. Hal ini

Minimum Capital Adequacy Requirement

In accordance with Financial Services Authority Regulation No. 11/POJK.03/2016, the Bank's Capital Adequacy Ratio (CAR) in 2025 stood at 24.07% (representing a increase of 2.12% compared to 21.95% in 2024. The increase in the Bank's CAR was primarily attributable to the growth in total loans in 2025, which resulted in an increase in risk-weighted assets for credit and market risk.

Non-Performing Loan (NPL) Ratio

Based on the Bank's Annual Report, the gross NPL ratio decreased to 2.15% at the end of 2025, while the net NPL ratio stood at 1.48%, indicating that the Bank has managed its loan portfolio prudently and within the acceptable thresholds of the Indonesian banking industry.

Return on Assets and Equity

In 2025, the Bank recorded Return on Assets (ROA) and Return on Equity (ROE) of 1.17% and 4.78%, respectively, reflecting a decrease/increase compared to 0.33% and 1.02% in the previous year. The change in these ratios was mainly due to a decline in profit before tax to IDR80.33 billion and a decrease in net income to IDR48.48 billion in 2025.

Net Interest Margin (NIM)

By the end of 2025, the Bank's NIM declined to 2.01% compared to 2.22% in 2024. This was mainly due to the increase in net

dikarenakan kenaikan pendapatan bunga bersih belum sejalan dengan kenaikan rata-rata aset produktif tahun 2025.

Beban Operasional terhadap Pendapatan Operasional

Rasio BOPO Bank di akhir tahun 2025 adalah sebesar 84,18% lebih rendah dari tahun 2024 yang sebesar 96,25% Hal ini terutama disebabkan meningkatnya biaya CKPN di tahun 2025.

Rasio Kredit terhadap Dana Pihak Ketiga

Rasio LDR Bank di akhir tahun 2025 adalah sebesar 124,89% lebih rendah dari tahun 2024 yang sebesar 157,63%. Tercatat penurunan karena terjadi kenaikan DPK sebesar Rp 2,621 triliun.

interest income not being in line with the growth in average earning assets during 2025.

Operating Expenses to Operating Income Ratio (BOPO)

The Bank's BOPO ratio at the end of 2025 stood at 84.18%, lower than 96.25% in 2024. This was primarily driven by an increase in allowance for impairment losses (CKPN) during 2025.

Loan-to-Deposit Ratio (LDR)

The bank's LDR ratio at the end of 2025 was 124.89%, lower than 157.63% in 2024. This was due to an increase in third-party funds (DPK) of IDR2.621 trillion.

STRUKTUR PERMODALAN BANK
Bank's capital structure

Sebagai usaha Bank untuk mendanai kegiatan operasionalnya, maka sistem permodalan dibagi kedalam hutang dan ekuitas. Sesuai dengan Akta No. 15 tanggal 21 Juli 2017 yang dibuat oleh Notaris Hermin Budisetyasih, S.H., M.Kn., notaris di Jakarta Timur, para pemegang saham sepakat untuk melaksanakan peningkatan modal dasar dari Rp800 miliar menjadi Rp3,7 Triliun dan modal disetor Bank dari Rp490,087 miliar menjadi Rp944,278 miliar, Akta tersebut telah disetujui oleh Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dalam Surat Keputusan No. AHU0015084. AH.01.02. Tahun 2017 pada tanggal 24 Juli 2017. Maka struktur permodalan Bank tahun 2025 tercatat sebagai berikut:

As the Bank's efforts to fund its operational activities, its capital structure consists of liabilities and equity. Based on Deed No. 15 dated July 21, 2017, drawn up by Notary Hermin Budisetyasih, S.H., M.Kn., in East Jakarta, the shareholders agreed to increase the authorized capital from IDR800 billion to IDR3.7 trillion and the Bank's paid-up capital from IDR490.087 billion to IDR944.278 billion. This deed was approved by the Minister of Law and Human Rights of the Republic of Indonesia through Decree No. AHU-0015084.AH.01.02. Year 2017 dated July 24, 2017. Accordingly, the Bank's capital structure in 2025 is as follows:

dalam jutaan Rupiah | In million Rupiah

Deskripsi Description	2025	2024
Modal ditempatkan dan disetor Issued and paid-in capital	944.278	944.278
Tambahan modal disetor Additional paid-in capital	3.026.001	3.026.001
Kerugian yang belum direalisasi atas aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain Unrealized losses on financial assets at fair value through other comprehensive income	(7.484)	(23.931)
Keuntungan pengukuran kembali kewajiban imbalan pascakerja Gain on remeasurement of post-employment benefit obligations	31.109	32.486
Saldo laba I Retained earnings		
Ditentukan penggunaannya Appropriated	20.600	20.600
Belum ditentukan penggunaannya Unappropriated	1.233.027	1.003.214
Jumlah Ekuitas Total Equity	5.247.530	**5.002.648**

INFORMASI DAN FAKTA MATERIAL YANG TERJADI SETELAH TANGGAL LAPORAN AKUNTAN

Subsequent Events After the Date of the Auditor's Report

Tidak terdapat informasi maupun fakta material yang terjadi antara akhir periode pelaporan 31 Desember 2025 hingga tanggal laporan akuntan diterbitkan.

There were no material information or events occurring between the end of the reporting period on December 31, 2025 and the date of issuance of the auditor's report.

ASPEK PEMASARAN ATAS PRODUK BANK

Marketing Aspects of the Bank's Products

Pada tahun 2025, strategi pemasaran Bank Shinhan Indonesia fokus pada penguatan produk, perluasan ekosistem bisnis Korea-Indonesia, dan digitalisasi layanan pembiayaan.

Di segmen funding, Bank menerbitkan produk Deposito ESG Online, sebuah produk digital berbasis keberlanjutan untuk menghimpun DPK melalui deposito sekaligus mendukung usaha sustainable finance.

Di segmen korporasi, Bank mulai memberikan layanan transaksi mata uang lokal KRW-IDR antara Korea Selatan dan Indonesia. Produk ini ditujukan untuk memfasilitasi transaksi keuangan bilateral dengan menggunakan mata uang lokal sebagai alternatif terhadap mata uang global.

Sedangkan di segmen pembiayaan, Bank mengembangkan produk Dealer Financing – Sparepart, yaitu solusi pembiayaan yang mendukung transaksi pembelian suku cadang otomotif melalui platform digital. Produk ini memungkinkan proses pengajuan pembiayaan dilakukan secara online melalui aplikasi dan situs web Bank, sehingga mempercepat transaksi dan meningkatkan kenyamanan bagi nasabah.

During 2025, Bank Shinhan Indonesia's marketing strategy focused on strengthening its product offerings, expanding the Korea–Indonesia business ecosystem, and advancing the digitalization of financing services.

In funding segment, the Bank launched the ESG Online Time Deposit, a sustainability-based digital product aimed at mobilizing third-party funds (DPK) through time deposits while supporting sustainable finance initiatives.

In corporate segment, the Bank introduced local currency transaction services for KRW–IDR between South Korea and Indonesia. This product is designed to facilitate bilateral financial transactions using local currencies as an alternative to global currencies.

In financing segment, the Bank developed the Dealer Financing – Spare Parts product, a financing solution that supports automotive spare parts transactions through a digital platform. This product enables customers to submit financing applications online via the Bank's application and website, thereby accelerating transactions and enhancing customer convenience.

EKSPOSUR RISIKO DAN PERMODALAN

Risk Exposure and Capital

Ketentuan Eksternal yang Menjadi Dasar Penetapan Manajemen Risiko

Pada tahun buku 2025, Bank terus memperkuat penerapan Manajemen Risiko dan menjaga ketahanan permodalan. Penerapan Manajemen Risiko dilakukan dengan mengacu pada POJK No. 18/POJK.03/2016 dan SEOJK No. 34/SEOJK.03/2016 tentang Penerapan Manajemen Risiko bagi Bank Umum.

Regulasi tersebut menjadi dasar bagi Bank dalam menyusun kerangka pengelolaan risiko.

Penerapan manajemen risiko ini juga mencakup pengawasan dari Dewan Komisaris dan Direksi, kecukupan kebijakan dan prosedur, dan penetapan limit risiko sesuai profil risiko nasabah. Proses manajemen risiko ini juga dilakukan dengan bantuan sistem informasi Bank untuk menjaga kualitas aset dan keberlanjutan bisnis.

External Provisions for Risk Management Implementation

In the 2025 financial year, the Bank continued to strengthen its Risk Management implementation and maintain capital resilience. Risk Management practices are implemented in accordance with POJK No. 18/POJK.03/2016 and SEOJK No. 34/SEOJK.03/2016 about Risk Management Implementation for Commercial Banks.

These regulations serve as the foundation for the Bank in establishing its risk management framework.

The implementation of Risk Management also includes supervision by the Board of Commissioners and Board of Directors, adequacy of policies and procedures, and the establishment of risk limits in accordance to customer' risk profiles. The risk management process is further supported by the Bank's information systems to maintain asset quality and ensure business sustainability.

1. Umum-Ukuran Utama (Key Metrics) (KM1)
General - Key Metrics

dalam jutaan Rupiah | In million Rupiah

No.	Deskripsi Description	31 Desember December 2025	30 September 2025	30 Juni June 2025	31 Maret March 2025	31 Desember December 2024
		a	b	c	d	e
Modal yang Tersedia (nilai) I Available capital (value)						
1	Modal Inti Utama (CET1) Common Equity Tier 1 (CET1)	4.973.521	4.917.624	4.799.136	4.631.568	4.662.686
1a	Model Kerugian Kredit Ekspektasian sesuai PSAK 71 secara Penuh Full PSAK 71 Expected Credit Loss Model	N/A	N/A	N/A	N/A	N/A
2	Modal Inti (*Tier* 1) Capital (Tier 1)	4.973.521	4.917.624	4.799.136	4.631.568	4.662.686
2a	*Tier* 1 dengan adanya Model Kerugian Kredit Ekspektasian sesuai PSAK 71 secara Penuh Tier 1 with Full PSAK 71 Expected Credit Loss Model	N/A	N/A	N/A	N/A	N/A
3	Total Modal Total Capital	5.194.964	5.139.465	5.025.978	4.862.109	4.887.733
3a	Total Modal dengan adanya Model Kerugian Kredit Ekspektasian sesuai PSAK 71 secara Penuh Total Capital with Full PSAK 71 Expected Credit Loss Model	N/A	N/A	N/A	N/A	N/A
Aset Tertimbang Menurut Risiko (Nilai) I Risk-Weighted Assets (value)						
4	Total Aset Tertimbang Menurut Risiko (ATMR) Total Risk-Weighted Assets (RWA)	21.582.405	21.930.404	21.276.697	21.191.446	22.272.226
4a	Total Aset Tertimbang Menurut Risiko (pre-floor) Total Risk-Weighted Assets (pre-floor)	N/A	N/A	N/A	N/A	N/A
Rasio KPMM berbasis Risiko dalam bentuk persentase dari ATMR I Risk-based Capital Adequacy Ratios (as a percentage of RWA)						
5	Rasio CET1 (%) CET1 ratio (%)	23,04%	22,42%	22,56%	21,86%	20,93%
5a	CET1 dengan adanya Model Kerugian Kredit Ekspektasian sesuai PSAK 71 secara Penuh (%) CET1 with Full PSAK 71 Expected Credit Loss Model (%)	N/A	N/A	N/A	N/A	N/A
5b	Rasio CET1 (rasio *pre-floor*) (%) CET1 Ratio (pre-floor ratio) (%)	N/A	N/A	N/A	N/A	N/A
6	Rasio *Tier* 1 (%) Tier 1 Ratio (%)	23,04%	22,42%	22,56%	21,86%	20,93%
6a	Rasio *Tier1* dengan adanya Model Kerugian Kredit Ekspektasian sesuai PSAK 71 secara Penuh (%) Tier 1 Ratio with Full PSAK 71 Expected Credit Loss Model (%)	N/A	N/A	N/A	N/A	N/A
6b	Rasio Tier 1 (rasio *pre-floor*) (%) Tier 1 Ratio with Full PSAK 71 Expected Credit Loss Model (%)	N/A	N/A	N/A	N/A	N/A
7	Rasio KPMM (%) Capital Adequacy Ratio (CAR / KPMM) (%)	24,07%	23,44%	23,63%	22,95%	21,95%
7a	Rasio Total Modal dengan adanya Model Kerugian Kredit Ekspektasian sesuai PSAK 71 secara Penuh (%) Total Capital Ratio with Full Implementation of the Expected Credit Loss Model under PSAK 71 (%)	N/A	N/A	N/A	N/A	N/A
7b	Rasio KPMM (rasio *pre-floor*) (%) CAR (pre-floor ratio) (%)	N/A	N/A	N/A	N/A	N/A
Tambahan CET1 yang berfungsi sebagai *buffer* dalam bentuk persentase dari ATMR I Additional CET1 serving as buffers (as a percentage of RWA)						
8	*Capital conservation buffer* (2.5% dari ATMR) (%) Capital conservation buffer (2.5% dari ATMR) (%)	-	-	-	-	-

dalam jutaan Rupiah | In million Rupiah

No.	Deskripsi Description	31 Desember December 2025	30 September 2025	30 Juni June 2025	31 Maret March 2025	31 Desember December 2024
		a	b	c	d	e
9	*Countercyclical Buffer* (0 - 2.5% dari ATMR) (%) Countercyclical Buffer (0 - 2.5% dari ATMR) (%)	-	-	-	-	-
10	*Capital Surcharge* untuk Bank Sistemik (1% - 2.5%) (%) Capital Surcharge untuk Bank Sistemik (1% - 2.5%) (%)	-	-	-	-	-
11	Total CET1 sebagai *buffer* (Baris 8 + Baris 9 + Baris 10) Total CET1 as buffer (Row 8 + Row 9 + Row 10)	-	-	-	-	-
12	Komponen CET1 yang tersedia setelah bank memenuhi persyaratan permodalan (%) CET1 components available after the Bank meets capital requirements (%)	14,17%	13,53%	13,72%	13,04%	12,48%
Rasio pengungkit sesuai Basel III I Basel III Leverage Ratio						
13	Total Eksposur Total Exposure	29.454.642	27.414.395,57	26.677.769,00	28.551.925,00	27.365.921,00
14	Nilai Rasio Pengungkit, termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan GWM (jika ada) Leverage Ratio Value, including the impact of adjustments for the temporary exclusion of current account placements with Bank Indonesia in order to meet the Reserve Requirement (GWM) provisions (if any)	16,90%	17,94%	17,99%	16,22%	17,46%
14a	Nilai Rasio pengungkit sesuai dengan Basel III dengan adanya Model Kerugian Kredit Ekspektasian sesuai PSAK 71 secara Penuh (%) (baris 2a / baris13) Leverage Ratio Value in accordance with Basel III with Full PSAK 71 Expected Credit Loss Model (%) (row 2a / row 13)	N/A	N/A	N/A	N/A	N/A
14b	Nilai Rasio Pengungkit, tidak termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan GWM (jika ada) Leverage Ratio Value, excluding the impact of adjustments for the temporary exclusion of current account placements with Bank Indonesia in order to meet the Reserve Requirement (GWM) provisions (if any)	16,90%	17,94%	17,99%	16,22%	17,46%
14c	Nilai Rasio Pengungkit, termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan GWM (jika ada), yang telah memasukkan nilai rata-rata dari nilai tercatat aset *Securities Financing Transaction* (SFT) secara *gross* Leverage Ratio Value, including the impact of adjustments for the temporary exclusion of current account placements with Bank Indonesia in order to meet the Reserve Requirement (GWM) provisions (if any), which incorporates the average gross carrying value of Securities Financing Transaction (SFT) assets	16,90%	17,94%	17,99%	16,22%	17,46%

dalam jutaan Rupiah | *In million Rupiah*

No.	Deskripsi *Description*	31 Desember *December* 2025	30 September 2025	30 Juni *June* 2025	31 Maret *March* 2025	31 Desember *December* 2024
		a	b	c	d	e
14d	Nilai Rasio Pengungkit, tidak termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan GWM (jika ada), yang telah memasukkan nilai rata-rata dari nilai tercatat aset SFT secara *gross* *Leverage Ratio Value, excluding the impact of adjustments for the temporary exclusion of current account placements with Bank Indonesia in order to meet the Reserve Requirement (GWM) provisions (if any), which incorporates the average gross carrying value of Securities Financing Transaction (SFT) assets*	16,90%	17,94%	17,99%	16,22%	17,46%
Rasio Kecukupan Likuiditas (LCR) I *Liquidity Coverage Ratio (LCR)*						
15	Total Aset Likuid Berkualitas Tinggi (HQLA) *Total High-Quality Liquid Assets (HQLA)*	4.169.938	3.412.843	3.890.533	4.135.234	3.054.845
16	Total Arus Kas Keluar Bersih (*net cash outflow*) *Total Net Cash Outflows*	1.644.354	1.599.389	2.051.316	2.785.305	2.501.545
17	LCR (%)	253,59%	213,38%	189,66%	148,47%	122,12%
Rasio Pendanaan Stabil Bersih (NSFR) I *Net Stable Funding Ratio (NSFR)*						
18	Total Pendanaan Stabil yang Tersedia (ASF) *Total Available Stable Funding (ASF)*	16.852.496	16.802.849	16.850.191	17.465.151	17.731.389
19	Total Pendanaan Stabil yang Diperlukan (RSF) *Total Required Stable Funding (RSF)*	14.695.985	14.194.898	14.682.147	15.815.041	14.448.182
20	NSFR (%)	114,67%	118,37%	114,77%	110,43%	122,72%

Analisis Kualitatif I *Qualitative Analysis*

Rasio CAR I *CAR Ratio*

Capital Adequacy Ratio (CAR) PT Bank Shinhan Indonesia pada 31 Desember 2025 adalah sebesar 24,07% cenderung sedikit meningkat sebesar 0,63% dari posisi 30 September 2025. Peningkatan tersebut berasal dari adanya penurunan ATMR Kredit sebesar Rp. 483,90 Milyar. Rasio Total Modal PT. Bank Shinhan Indonesia berdasarkan historikal data masih berada di atas ketentuan OJK yaitu paling rendah sebesar 8%.

The Capital Adequacy Ratio (CAR) of PT Bank Shinhan Indonesia as of 31 December 2025 stood at 24.07%, reflecting a slight increase of 0.63% from the position as of 30 September 2025. This increase was driven by a reduction in Risk-Weighted Assets (RWA) for credit amounting to IDR 483.90 billion. Based on historical data, the Total Capital Ratio of PT Bank Shinhan Indonesia remains above the regulatory requirement set by the OJK, which is a minimum of 8%.

Rasio Pengungkit I *Leverage Ratio*

Rasio pengungkit PT Bank Shinhan Indonesia pada 31 Desember 2025 sebesar 16,90% cenderung menurun sebesar 1,04% jika dibandingkan posisi 30 September 2025 hal tersebut disebabkan oleh adanya kenaikan Total Eksposure sebesar Rp 2,04 Triliun Rasio pengungkit tersebut masih berada diatas ketetapan OJK yaitu paling rendah sebesar 3%.

The leverage ratio of PT Bank Shinhan Indonesia as of 31 December 2025 was 16.90%, reflecting a decrease of 1.04% compared to the position as of 30 September 2025. This decline was primarily driven by an increase in total exposure amounting to IDR 2.04 trillion. The leverage ratio remains above the minimum requirement set by the OJK, which is at least 3%.

LCR

Rasio LCR Posisi 31 Desember 2025 sebesar 253.59% cenderung meningkat signifikan jika dibandingkan posisi 30 September 2025 sebesar 213.38%. Peningkatan rasio LCR sebesar 40.21% yang berasal dari adanya kenaikan Total HQLA atas penempatan pada Bank Indonesia yang dapat ditarik saat kondisi stres yang naik sebesar Rp 247.71 Milyar dan surat berharga yang diterbitkan Pemerintah Pusat dan Bank Indonesia dalam rupiah dan valuta asing yang naik sebesar Rp 512.01 Milyar Rasio LCR tersebut masih berada diatas ketentuan OJK yaitu paling rendah sebesar 100%.

LCR as of 31 December 2025 was 253.59%, reflecting a significant increase compared to 213.38% as of 30 September 2025. The LCR rose by 40.21%, driven by an increase in total High-Quality Liquid Assets (HQLA), particularly from placements with Bank Indonesia that can be withdrawn under stress conditions, which increased by IDR 247.71 billion, as well as government securities issued by the Central Government and Bank Indonesia in both rupiah and foreign currencies, which increased by IDR 512.01 billion. The LCR remains above the minimum requirement set by the OJK, which is at least 100%.

NSFR

Rasio NSFR PT Bank Shinhan Indonesia Posisi 31 Desember 2025 sebesar 114.67% cenderung menurun jika dibandingkan posisi sebelumnya sebesar 118.37%. Penurunan tersebut yang berasal dari adanya kenaikan Total RSF atas seluruh aset lainnya yang tidak masuk dalam kategori di atas yang naik sebesar Rp 401.10 Milyar. Namun demikian, rasio tersebut masih berada diatas ketentuan OJK yaitu paling rendah sebesar 100%.

Net Stable Funding Ratio (NSFR) of PT Bank Shinhan Indonesia as of 31 December 2025 was 114.67%, reflecting a decrease compared to the previous position of 118.37%. This decline was mainly driven by an increase in Total Required Stable Funding (RSF), particularly from other assets not included in the categories above, which increased by IDR 401.10 billion. Nevertheless, the ratio remains above the minimum requirement set by the OJK, which is at least 100%.

2. Ikhtisar atas ATMR (OV1)
Overview of RWA

dalam jutaan Rupiah | In million Rupiah

	Keterangan Description	ATMR I RWA		Modal minimum Minimum Capital
		Posisi Triwulanan Pelaporan 31 Desember 2025 Reporting Quarter Position (T) 31 December 2025	Posisi Triwulanan Sebelumnya 30 September 2025 Previous Quarter Position (T-1) 30 September 2025	
		a	b	c = a * modal minimum sesuai profil risiko * minimum capital according to risk profile
1	Risiko Kredit (tidak termasuk Counterparty Credit Risk) Credit Risk (Excluding Counterparty Credit Risk)	19.389.790	19.861.003	1.551.183
2	ATMR yang dihitung berdasarkan pendekatan standar RWA calculated using the Standardised Approach	19.389.790	19.861.003	1.551.183
3	ATMR yang dihitung berdasarkan pendekatan *foundation internal ratings-based* (F- IRB) RWA calculated using the Foundation Internal Ratings-Based (F-IRB) Approach	N/A	N/A	N/A
4	ATMR yang dihitung berdasarkan pendekatan *supervisory slotting* RWA calculated using the Supervisory Slotting Approach	N/A	N/A	N/A
5	ATMR yang dihitung berdasarkan pendekatan *advanced internal ratings-based* (A-IRB) RWA calculated using the Advanced Internal Ratings-Based (A-IRB) Approach	N/A	N/A	N/A
6	Risiko Kredit akibat kegagalan pihak lawan (*Counterparty credit risk* (CCR)) Counterparty Credit Risk (CCR)	57.123	69.809	4.570
7	Risiko Kredit akibat kegagalan pihak lawan (*Counterparty credit risk* (CCR)) yang dihitung berdasarkan pendekatan standar CCR calculated using the Standardised Approach	57.123	69.809	4.570
8	Risiko Kredit akibat kegagalan pihak lawan (*Counterparty credit risk* (CCR)) yang dihitung berdasarkan metode internal model CCR calculated using the Internal Model Method	N/A	N/A	N/A
9	Risiko Kredit akibat kegagalan pihak lawan (*Counterparty credit risk* (CCR)) yang dihitung berdasarkan metode lain CCR calculated using other methods	N/A	N/A	N/A
10	*Credit Valuation Adjustment* (CVA) Credit Valuation Adjustment (CVA)	-	-	-
11	*Equity positions under the simple risk weight approach and the internal model method during the five-year linear phase-in period* Equity positions under the simple risk weight approach and the internal model method during the five-year linear phase-in period	N/A	N/A	N/A
12	Investasi ekuitas dalam *funds* - pendekatan *look-through* Equity investments in funds – look-through approach	N/A	N/A	N/A
13	Investasi ekuitas dalam *funds* - pendekatan berbasis mandat Equity investments in funds – mandate-based approach	N/A	N/A	N/A
14	Investasi ekuitas dalam funds – pendekatan *fall-back* Equity investments in funds – fall-back approach	N/A	N/A	N/A

dalam jutaan Rupiah | In million Rupiah

Keterangan Description		ATMR I RWA		Modal minimum Minimum Capital
		Posisi Triwulanan Pelaporan 31 Desember 2025 Reporting Quarter Position (T) 31 December 2025	Posisi Triwulanan Sebelumnya 30 September 2025 Previous Quarter Position (T-1) 30 September 2025	
		a	b	c = a * modal minimum sesuai profil risiko * minimum capital according to risk profile
15	Risiko kredit akibat kegagalan penyelesaian (*settlement risk*) Settlement risk	-	-	-
16	Eksposur sekuritisasi pada *banking book* Securitisation exposures in the banking book	-	-	-
17	Pendekatan *Rating* Internal (SEC IRBA) SEC-IRBA	N/A	N/A	N/A
18	Pendekatan *Rating* Eksternal (SEC-ERBA), termasuk pendekatan penilaian internal (IAA) SEC-ERBA, including the Internal Assessment Approach (IAA)	-	-	-
19	Pendekatan Standar Standardised Approach	-	-	-
20	Risiko pasar Market Risk	1.114.673	978.772	89.174
21	ATMR yang dihitung berdasarkan pendekatan standar RWA calculated using the Standardized Approach	-	-	-
21a	ATMR yang dihitung berdasarkan pendekatan standar yang disederhanakan RWA calculated using the Simplified Standardized Approach	1.114.673	978.772	
22	ATMR yang dihitung berdasarkan pendekatan model internal (IMA) RWA calculated using the Internal Models Approach (IMA)	N/A	N/A	N/A

	Keterangan Description	ATMR I RWA Posisi Triwulanan Pelaporan 31 Desember 2025 Reporting Quarter Position (T) 31 December 2025	ATMR I RWA Posisi Triwulanan Sebelumnya 30 September 2025 Previous Quarter Position (T-1) 30 September 2025	Modal minimum Minimum Capital
		a	b	c = a * modal minimum sesuai profil risiko * minimum capital according to risk profile
23	*Capital Charge* dalam hal adanya reklasifikasi antara trading book dengan banking book Capital charge in the event of reclassification between the trading book and the banking book	-	-	-
24	Risiko Operasional Operational Risk	1.020.820	1.020.820	81.666
25	Jumlah di bawah ambang batas pengurang modal (dikenakan bobot risiko 250%) Amounts below the threshold for capital deduction (subject to 250% risk weight)	N/A	N/A	N/A
26	Penerapan output flooor Application of output flooor	N/A	N/A	N/A
27	*Floor adjustment (before application of transitional cap)* Floor adjustment (before application of transitional cap)	N/A	N/A	N/A
28	*Floor adjustment (after application of transitional cap)* Floor adjustment (after application of transitional cap)	N/A	N/A	N/A
29	Total (1 + 6 + 10 + 11 + 12 + 13 + 14 + 15 + 16 + 20 + 23 + 24 + 25 + 28) Total (1 + 6 + 10 + 11 + 12 + 13 + 14 + 15 + 16 + 20 + 23 + 24 + 25 + 28)	21.582.405	21.930.404	1.726.592

Analisis Kualitatif I Qualitative Analysis

Pada posisi 31 Desember 2025 Modal Minimum yang harus dimiliki Bank Shinhan Indonesia sesuai peraturan Regulator sebesar 8% yaitu sebesar Rp. 1,73 Triliun.
As of 31 December 2025, the minimum capital required to be maintained by Bank Shinhan Indonesia in accordance with regulatory requirements is 8%, equivalent to IDR 1.73 trillion.

3. Perbedaan antara Cakupan Konsolidasi dan Mapping pada Laporan Keuangan sesuai Standar Akuntansi Keuangan dengan Kategori Risiko sesuai dengan ketentuan Otoritas Jasa Keuangan Kategori Risiko (LI1)

Keterangan Description	Nilai tercatat sebagaimana tercantum dalam Laporan Publikasi Carrying value as stated in the Published Financial Statements	Nilai tercatat berdasarkan prinsip kehati-hatian Carrying value based on prudential principles
	a	b
Aset I Assets		
Kas Cash	47.000	47.000
Penempatan pada Bank Indonesia Placements with Bank Indonesia	2.884.496	2.884.496
Penempatan pada bank lain Placements with other banks	398.059	398.059
Tagihan spot dan derivatif/*forward* Trading portfolio assets	43.869	43.869
Surat berharga yang dimiliki Securities	4.033.425	4.033.425
Surat berharga yang dijual dengan janji dibeli kembali (repo) Securities sold under repurchase agreements (repo)	-	-
Tagihan atas surat berharga yang dibeli dengan janji dijual kembali (*reverse* repo) Receivables from securities purchased under resale agreements (reverse repo)	108.720	108.720
Tagihan akseptasi Acceptance receivables	-	-
Kredit yang diberikan Credit	19.365.598	19.365.598
Pembiayaan syariah1) Shariah financing	-	
Penyertaan modal Equity investment	86.656	86.656
Aset keuangan lainnya Other financial assets	138.044	138.044
Cadangan kerugian penurunan nilai aset keuangan -/- Allowance for impairment losses on financial assets	(337.322)	(337.322)
Aset tidak berwujud Intangible assets	143.240	143.240
Akumulasi amortisasi aset tidak berwujud -/- Accumulated amortization of intangible assets	(91.646)	(91.646)
Aset tetap dan inventaris Fixed assets and inventory	348.490	348.490
Akumulasi penyusutan aset tetap dan inventaris -/- Accumulated depreciation of fixed assets and equipment/inventories	(232.810)	(232.810)
Aset non produktif Non-productive assets	141.470	141.470
Aset lainnya Other assets	167.616	167.616
Total Aset **Total Assets**	**27.244.905**	**27.244.905**

Differences between the Scope of Consolidation and Mapping in the Financial Statements under Financial Accounting Standards and the Risk Categories under the Financial Services Authority Risk Category Regulations

dalam jutaan Rupiah | In million Rupiah

Nilai tercatat masing-masing risiko I Carrying amount by risk type				
Sesuai kerangka risiko kredit Under credit risk framework	Sesuai kerangka counterparty credit risk Under counterparty credit risk framework	Sesuai kerangka sekuritisasi Under securitization framework	Sesuai kerangka risiko pasar Under market risk framework	Tidak mengacu pada persyaratan permodalan atau berdasarkan pengurangan modal Not subject to capital requirements or subject to capital deduction
c	d	e	f	g
32.712	-	-	14.288	-
1.880.661	-	-	1.003.835	-
69.848	-	-	328.211	-
22.519	-	-	21.350	-
4.033.425	-	-	-	-
-	-	-	-	-
108.720	-	-	-	-
-	-	-	-	-
10.683.093	-	-	8.682.505	-
-	-	-	-	-
86.656	-	-	-	-
89.348	-	-	48.696	-
(242.736)	-	-	(94.586)	-
143.240	-	-	-	-
(91.646)	-	-	-	-
348.490	-	-	-	-
(232.810)	-	-	-	-
141.470	-	-	-	-
167.616	-	-	-	-
17.240.606	**-**	**-**	**10.004.299**	**-**

Keterangan Description	Nilai tercatat sebagaimana tercantum dalam Laporan Publikasi Carrying value as stated in the Published Financial Statements	Nilai tercatat berdasarkan prinsip kehati-hatian Carrying value based on prudential principles
	a	b
Liabilitas Liabilities		
Giro Current account	3.070.202	3.070.202
Tabungan Savings	3.638.399	3.638.399
Deposito Time deposit	8.788.064	8.788.064
Uang Elektronik Electronic money	-	-
Liabilitas kepada Bank Indonesia Liabilities to Bank Indonesia	-	-
Liabilitas kepada bank lain Liabilities to other banks	126.156	126.156
Liabilitas spot dan derivatif/*forward* Spot and derivative/forward liabilities	20.658	20.658
Liabilitas atas surat berharga yang dijual dengan janji dibeli kembali (repo) Liabilities from securities sold under repurchase agreements (repo)	-	-
Liabilitas akseptasi Acceptance liabilities	-	-
Surat berharga yang diterbitkan Securities issued	-	-
Pinjaman/Pembiayaan yang diterima Borrowings/financing received	6.086.375	6.086.375
Setoran jaminan Security deposits	778	778
Liabilitas antarkantor (2) Inter-office liabilities (2)	-	-
Liabilitas lainnya Other liabilities	266.743	266.743
Kepentingan minoritas (*minority interest*) Minority interests	-	-
Total liabilitas **Total liabilities**	**21.997.375**	**21.997.375**
Analisis Kualitatif		
Bank tidak memiliki anak usaha sehingga nilai tercatat sesuai dengan nilai tercatat secara individual dan Bank juga tidak memiliki ekposur sekuritisasi		

dalam jutaan Rupiah | In million Rupiah

Nilai tercatat masing-masing risiko I Carrying amount by risk type				
Sesuai kerangka risiko kredit Under credit risk framework	Sesuai kerangka counterparty credit risk Under counterparty credit risk framework	Sesuai kerangka sekuritisasi Under securitization framework	Sesuai kerangka risiko pasar Under market risk framework	Tidak mengacu pada persyaratan permodalan atau berdasarkan pengurangan modal Not subject to capital requirements or subject to capital deduction
c	d	e	f	g
-	-	-	1.084.464	1.985.738
-	-	-	2.696.648	941.751
-	-	-	694.140	8.093.924
-	-	-	-	-
-	-	-	-	-
-	-	-	-	126.156
-	-	-	20.658	-
-	-	-	-	-
-	-	-	-	-
-	-	-	-	-
-	-	-	6.086.376	(1)
-	-	-	-	778
-	-	-	-	-
-	-	-	98.089	168.654
-	-	-	-	-
-	**-**	**-**	**10.680.374**	**11.317.001**

Qualitative Analysis

The Bank does not have any subsidiaries; therefore, the carrying amount is the same as the individual carrying amount, and the Bank also has no securitization exposures.

4. Sumber Utama Perbedaan antara Nilai Eksposur Sesuai Ketentuan Kehati-hatian dan Nilai Tercatat dalam Laporan Keuangan (LI2)

Main Sources of Differences between Exposure Values under Prudential Requirements and Carrying Values in Financial Statements

dalam jutaan Rupiah | In million Rupiah

Keterangan Description		Total	Item sesuai I Items by Category			
			Kerangka risiko kredit Credit Risk Framework	Kerangka sekuritisasi Securitization Framework	Kerangka *Counterparty credit risk* Counterparty Credit Risk Framework	Kerangka risiko pasar Market Risk Framework
		a	b	c	d	e
1	Nilai tercatat aset sesuai dengan cakupan konsolidasi ketentuan kehati-hatian (sebagaimana dilaporkan pada tabel LI1) Carrying value of assets under the prudential consolidation scope (as reported in Table LI1)	27.244.905	17.240.606	-	-	10.004.299
2	Nilai tercatat liabilitas sesuai dengan cakupan konsolidasi ketentuan kehati-hatian (sebagaimana dilaporkan pada tabel LI1) Carrying value of liabilities under the prudential consolidation scope (as reported in Table LI1)	10.680.374	-	-	-	10.680.374
3	Total nilai bersih sesuai dengan cakupan konsolidasi ketentuan kehati-hatian (Baris 1 - Baris 2) Total net value under the prudential consolidation scope (Row 1 – Row 2)	-	-	-	-	-
4	Nilai rekening administratif Off-balance sheet amounts	6.240.826	2.217.300	-	-	-
5	Perbedaan valuasi Valuation differences	-	-	-	-	N/A
6	Perbedaan karena *netting rules*, selain dari yang termasuk pada baris 2. Differences due to netting rules, other than those included in Row 2	-	-	-	-	N/A
7	Perbedaan provisi Differences due to provisions	-	-	-	-	N/A
8	Perbedaan *prudential filters* Differences due to prudential filters	-	-	-	-	N/A
9						
10	Nilai eksposur yang dipertimbangkan, sesuai dengan cakupan konsolidasi ketentuan kehati-hatian Exposure value considered, under the prudential consolidation scope	44.166.105	19.457.906	-	-	20.684.673

Analisis Kualitatif I Qualitative Analysis

Total nilai bersih total merujuk pada ketentuan standar akuntansi keuangan sedangkan nilai ekposur kerangka risiko kredit, *counterparty credit risk* dan risiko pasar merujuk pada pedoman perhitungan ATMR untuk risiko kredit dan pedoman ATMR bank umum dengan memperhitungkan risiko pasar

The total net amount refers to the applicable financial accounting standards, while the exposure values under the credit risk, counterparty credit risk, and market risk frameworks refer to the guidelines for calculating Risk-Weighted Assets (RWA) for credit risk and the RWA guidelines for commercial banks that incorporate market risk.

5. Umum - Penjelasan mengenai Perbedaan antara Nilai Eksposur sesuai dengan Standar Akuntansi Keuangan dengan Ketentuan OJK (LIA)
General – Explanation of Differences between Exposure Values under Financial Accounting Standards and OJK Regulations (LIA)

Analisis Kualitatif I Qualitative Analysis
Pada Posisi 31 Desember 2025 tidak terdapat perbedaan antara Nilai Tercatat Akuntansi dan Nilai Eksposur sesuai Ketentuan Kehati-hatian. As of 31 December 2025, there is no difference between the Accounting Carrying Amount and the Exposure Value in accordance with Prudential Regulations.

6. Pengungkapan *Prudent Valuation Adjustments* (PVAs) (PV1)
Disclosure of Prudent Valuation Adjustment (PVAs) (PV1)

No	Keterangan Description	Ekuitas Equity	Suku bunga Interest Rate	Nilai Tukar Foreign Exchange	Kredit Credit	Komoditas Commodities	Total	*Trading book*	*Banking book*
		a	b	c	d	e	f	g	h
1	Ketidakpastian Posisi Penutupan Closeout uncertainty	-	-	-	-	-	-	-	-
2	Nilai pasar tengah Mid-market valuation	-	-	-	-	-	-	-	-
3	Biaya *closeout* Closeout costs	-	-	-	-	-	-	-	-
4	Konsentrasi Concentration	-	-	-	-	-	-	-	-
5	Penyelesaian dipercepat Early closure	-	-	-	-	-	-	-	-
6	Risiko pemodelan Model risk	-	-	-	-	-	-	-	-
7	Risiko operasional Operational risk	-	-	-	-	-	-	-	-
8	Biaya investasi dan pendanaan Investment and funding costs	-	-	-	-	-	-	-	-
9	*Unearned credit spreads*	-	-	-	-	-	-	-	-
10	Biaya adminisratif di masa depan Future administrative costs	-	-	-	-	-	-	-	-
11	Lainnya Others	-	-	-	-	-	-	-	-
12	Total Penyesuaian Total Adjustments	-	-	-	-	-	-	-	-

Analisis Kualitatif I Quantitative Analysis
Pada Posisi 31 Desember 2025 tidak terdapat eksposure yang diukur dengan nilai wajar baik melalui *marked to market* maupun *market to* model yang dikenakan PVA (*Prudent Valuation Adjustment*) As of 31 December 2025, there are no exposures measured at fair value—whether marked-to-market or marked-to-model—that are subject to Prudent Valuation Adjustment (PVA).

7. Pengungkapan Pendekatan Manajemen Risiko Bank (OVA)
Bank's Risk Management Approach (T-OVA)

Analisis Kualitatif I Qualitative Analysis	
Berdasarkan Peraturan Otoritas Jasa Keuangan No.18/ POJK.03/2016, terdapat 8 risiko yang dihadapi oleh Bank antara lain: Risiko Kredit, Risiko Pasar, Risiko Likuiditas, Risiko Operasional, Risiko Strategi, Risiko Hukum, Risiko Kepatuhan dan Risiko Reputasi. Dalam menetapkan Tingkat Risiko yang akan Diambil (*Risk Appetite*) dan Toleransi Risiko (*Risk Tolerance*) berdasarkan Strategi dan tujuan Bisnis Bank serta kemampuan Bank dalam mengambil Risiko (*Risk Bearing Capacity*) sesuai dengan Rencana Bisnis Bank (RBB) yang telah tetapkan.	Based on Financial Services Authority Regulation No. 18/ POJK.03/2016, there are 8 risks faced by the Bank, namely: Credit Risk, Market Risk, Liquidity Risk, Operational Risk, Strategic Risk, Legal Risk, Compliance Risk, and Reputational Risk. In determining the Risk Appetite and Risk Tolerance based on the Bank's business strategy and objectives, as well as the Bank's Risk Bearing Capacity in accordance with the Bank's Business Plan (RBB) that has been established."
Direksi dalam melaksanakan wewenang dan tanggungjawabnya dalam mengelola risiko dibantu oleh Komite Manajemen Risiko yang beranggotakan Mayoritas Direksi dan Pejabat Eksekutif terkait. Dewan Komisaris dalam memantau dan mengawasi terhadap pelaksanaan tugas dan tanggungjawab Direksi serta memberikan nasihat kepada Direksi dibantu oleh Komite Pemantau Risiko yang beranggotakan sebagai berikut: 1 Komisaris Independen, 1 orang Pihak Independent yang memiliki keahlian dibidang keuangan dan 1 orang Independent yang memiliki keahlian dibidang manajemen risiko *Risk Management Department* bertanggungjawab langsung kepada direktur yang membawahi fungsi Manajemen Risiko dan Kepatuhan. Risk Management Departemen harus independen terhadap Satuan Kerja Operasional (*Risk Talking Unit*) dan terhadap satuan kerja yang melaksanakan fungsi pengendalian intern Bank dilakukan oleh *Internal Audit Department*. *Compliance Department* bertugas memastikan kepatuhan terhadap peraturan perundang - undangan Otoritas Jasa Keuangan dan Peraturan Perundang - Undangan lain. *Compliance Department* dalam menjalankan tugasnya independen terhadap satuan kerja operasional.	Board of Directors, in exercising its authority and responsibility in managing risk, is assisted by the Risk Management Committee, whose members consist of the majority of the Board of Directors and relevant Executive Officers. Board of Commissioners, in monitoring and supervising the implementation of the duties and responsibilities of the Board of Directors as well as providing advice to the Board of Directors, is assisted by the Risk Monitoring Committee, whose members are as follows: 1 Independent Commissioner, 1 Independent Party with expertise in the financial field, and 1 Independent Party with expertise in the field of risk management. Risk Management Department reports directly to the director overseeing the Risk Management and Compliance function. The Risk Management Department must be independent of Operational Work Units (Risk Taking Units), and the internal control function of the Bank is carried out by the Internal Audit Department. Compliance Department is responsible for ensuring compliance with the laws and regulations of the Financial Services Authority and other applicable laws and regulations. The Compliance Department, in carrying out its duties, is independent of operational work units.
Dalam memantau risiko yang timbul dari aktivitas operasional Bank *Risk Management Department* berdasarkan profil risiko Bank dan ketentuan risk appetite dan risk tolerance yang telah ditetapkan Bank. Hasil dari identifikasi *Risk Management Department* melalui profil risiko Bank dan ketentuan *risk appetite* dan *risk tolerance* disampaikan kepada Komite Manajemen Risiko dan *Risk Taking Unit*.	In monitoring the risks arising from the Bank's operational activities, the Risk Management Department is guided by the Bank's Risk Profile and the risk appetite and risk tolerance provisions that have been established by the Bank. The results of the identification by the Risk Management Department through the Bank's Risk Profile and the risk appetite and risk tolerance provisions are submitted to the Risk Management Committee and the Risk Taking Unit.
Pengukuran risiko berdasarkan Laporan Profil Risiko Bank yang terdiri dari 8 risiko seperti yang tercantum dalam Surat Edaran Otoritas Jasa Keuangan No. 14/SEOJK.03/2017	Risk measurement is based on the Bank's Risk Profile Report which consists of 8 risks as set out in the Financial Services Authority Circular Letter No. 14/SEOJK.03/2017.
Hasil Laporan Profil Risiko disampaikan Risk Management Department kepada Direksi melalui Komite Manajemen Risiko dan kepada Komisaris melalui Rapat Komite Pemantau Risiko untuk memberikan rekomendasi kepada Direksi atas risiko yang timbul dari aktivitas operasional Bank.	Results of the Risk Profile Report are submitted by the Risk Management Department to the Board of Directors through the Risk Management Committee and to the Commissioners through the Risk Monitoring Committee Meeting to provide recommendations to the Board of Directors regarding risks arising from the Bank's operational activities.
Dalam melakukan stress testing untuk eksposur yang mengandung risiko tertentu, Bank menggunakan data historis atau serangkaian parameter dan asumsi yang disusun oleh bank sendiri dan asumsi yang diminta oleh Otoritas Jasa Keuangan. Stress Testing yang dilakukan bank meliputi stress test kredit, likuiditas dan pasar.	In conducting stress testing for exposures containing specific risks, the Bank uses historical data or a series of parameters and assumptions prepared by the Bank itself and assumptions requested by the Financial Services Authority. The stress testing conducted by the Bank includes credit, liquidity, and market stress tests.
Bank belum terdapat transaksi yang dilakukan hedging, hedging akan dilakukan bank jika terdapat kebutuhan pendanaan dan disesuaikan dengan kondisi likuiditas bank dan pasar.	Bank has not yet undertaken any hedging transactions. Hedging will be conducted by the Bank if there is a funding need and will be adjusted to the liquidity conditions of the Bank and the market.

8. Laporan Total Eksposur dalam Rasio Pengungkit (LR1)
Report on Total Exposure in the Leverage Ratio

FORMAT LAPORAN TOTAL EKSPOSUR DALAM RASIO PENGUNGKIT
FORMAT OF THE REPORT ON TOTAL EXPOSURE IN THE LEVERAGE RATIO

dalam jutaan Rupiah | In million Rupiah

No	Keterangan Description	Jumlah Total
1	Total aset di laporan posisi keuangan pada laporan keuangan publikasi. (nilai *gross* sebelum dikurangi CKPN). Total assets on the statement of financial position in the published financial statements (gross value before deduction of CKPN).	27.610.671
2	Penyesuaian untuk nilai penyertaan pada Bank, lembaga keuangan, perusahaan asuransi, dan/atau entitas lain yang berdasarkan standar akuntansi keuangan harus dikonsolidasikan namun di luar cakupan konsolidasi berdasarkan ketentuan Otoritas Jasa Keuangan. Adjustment for the carrying value of investments in banks, financial institutions, insurance companies, and/or other entities that, under financial accounting standards, should be consolidated but are outside the consolidation scope under the Financial Services Authority regulations.	-
3	Penyesuaian untuk nilai kumpulan aset keuangan yang mendasari yang telah dialihkan dalam sekuritisasi aset yang memenuhi persyaratan jual putus sebagaimana diatur dalam Peraturan Otoritas Jasa Keuangan mengenai Prinsip Kehati-hatian dalam Aktivitas Sekuritisasi Aset bagi Bank Umum. Adjustment for the carrying value of the underlying pool of financial assets that have been transferred in asset securitization transactions meeting the true sale requirements as regulated in the Financial Services Authority Regulation concerning Prudential Principles in Asset Securitization Activities for Commercial Banks.	-
	Dalam hal aset keuangan yang mendasari dimaksud telah dikurangkan dari total aset pada laporan posisi keuangan maka angka pada baris ini adalah 0 (nol). If the underlying financial assets have been deducted from total assets on the statement of financial position, the amount in this row is zero (0).	
4	Penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan giro wajib minimum (jika ada). Adjustment for the temporary exemption on demand deposit placements with Bank Indonesia in order to comply with the minimum reserve requirement (Giro Wajib Minimum/GWM) (if any).	N/A
5	Penyesuaian untuk aset fidusia yang diakui sebagai komponen laporan posisi keuangan berdasarkan standar akuntansi keuangan namun dikeluarkan dari perhitungan total eksposur dalam Rasio Pengungkit. Adjustment for fiduciary assets recognized as a component of the statement of financial position under financial accounting standards but excluded from the calculation of total exposure in the Leverage Ratio.	N/A
6	Penyesuaian untuk nilai pembelian atau penjualan aset keuangan secara reguler dengan menggunakan metode akuntansi tanggal perdagangan. Adjustment for the value of regular purchases or sales of financial assets using trade date accounting.	-
7	Penyesuaian untuk nilai transaksi *cash pooling* yang memenuhi persyaratan sebagaimana diatur dalam Peraturan Otoritas Jasa Keuangan mengenai Kewajiban Pemenuhan Rasio Pengungkit bagi Bank Umum. Adjustment for the value of cash pooling transactions that meet the requirements as regulated in the Financial Services Authority Regulation concerning the Obligation to Fulfill the Leverage Ratio for Commercial Banks.	-
8	Penyesuaian untuk nilai eksposur transaksi derivatif. Adjustment for the exposure value of derivative transactions.	45.598
9	Penyesuaian untuk nilai eksposur SFT sebagai contoh transaksi *reverse repo*. Adjustment for the exposure value of SFTs, such as reverse repo transactions.	-
10	Penyesuaian untuk nilai eksposur TRA yang telah dikalikan dengan FKK. Adjustment for the exposure value of TRA that has been multiplied by the CCF.	2.187.289
11	Penyesuaian penilaian prudensial berupa faktor pengurang modal dan CKPN. Prudential valuation adjustments in the form of capital deduction factors and CKPN.	(388.916)
12	Penyesuaian lainnya. Other adjustments.	-
13	**Total Eksposur dalam perhitungan Rasio Pengungkit.** **Total Exposure in the Leverage Ratio calculation.**	**29.454.642**

Analisis Kualitatif I Quantitative Analysis

Berdasarkan Laporan Perhitungan Rasio Pengungkit posisi 31 Desember 2025 Bank Shinhan Indonesia memiliki rasio leverage sebesar 16.90 % masih berada diatas ketetapan Otoritas Jasa Keuangan yaitu paling rendah 3%.
Based on the Leverage Ratio Calculation Report as of 31 December 2025, PT Bank Shinhan Indonesia has a leverage ratio of 16.90%, which remains above the requirement set by the Financial Services Authority, which is a minimum of 3%.

9. Laporan Perhitungan Rasio Pengungkit (LR2)
Leverage Ratio Calculation Report

FORMAT LAPORAN PERHITUNGAN RASIO PENGUNGKIT
LEVERAGE RATIO CALCULATION REPORT FORMAT

dalam jutaan Rupiah | In million Rupiah

Keterangan Description		Periode I Period	
		31 Desember 2025 31 December 2025	30 September 2025
Eksposur Aset dalam Laporan Posisi Keuangan I On-Balance Sheet Asset Exposures			
1	Eksposur aset dalam laporan posisi keuangan termasuk aset jaminan, namun tidak termasuk eksposur transaksi derivatif dan eksposur SFT (Nilai gross sebelum dikurangi CKPN) On-balance sheet asset exposures including collateral assets, but excluding derivative transaction exposures and SFT exposures (Gross value before deduction of CKPN)	27.564.348	25.659.898
2	Nilai penambahan kembali untuk agunan derivatif yang diserahkan kepada pihak lawan yang mengakibatkan penurunan total eksposur aset dalam laporan posisi keuangan karena adanya penerapan standar akuntansi keuangan Addition for derivative collateral delivered to counterparties that resulted in a decrease in total on-balance sheet asset exposures due to the application of financial accounting standards	-	-
3	(Pengurangan atas piutang terkait CVM yang diberikan dalam transaksi derivatif) (Deduction for receivables related to CVM provided in derivative transactions)	-	-
4	(Penyesuaian untuk nilai tercatat surat berharga yang diterima dalam eksposur SFT yang diakui sebagai aset) (Adjustment for the carrying value of securities received in SFT exposures recognized as assets)	-	-
5	(CKPN atas aset tersebut sesuai standar akuntansi keuangan) (CKPN on those assets under financial accounting standards)	(337.322)	(283.237)
6	(Aset yang telah diperhitungkan sebagai faktor pengurang Modal Inti sebagaimana dimaksud dalam Peraturan Otoritas Jasa Keuangan mengenai Kewajiban Penyediaan Modal Minimum bagi Bank Umum) (Assets already accounted for as a deduction from Tier 1 Capital as referred to in the Financial Services Authority Regulation concerning Minimum Capital Adequacy Requirements for Commercial Banks)	(51.594)	(34.412)
7	Total Eksposur aset dalam laporan posisi keuangan Penjumlahan dari baris 1 sampai dengan baris 6 Total On-Balance Sheet Asset Exposures (Sum of rows 1 through 6)	27.175.432	25.342.249
Eksposur Transaksi Derivatif I Derivative Transaction Exposures			
8	Nilai RC untuk seluruh transaksi derivatif baik dalam hal terdapat *variation margin* yang memenuhi syarat ataupun terdapat perjanjian saling hapus yang memenuhi persyaratan tertentu RC value for all derivative transactions, whether or not there is qualifying variation margin or a qualifying master netting agreement	30.565	48.394
9	Nilai penambahan yang merupakan PFE untuk seluruh transaksi derivatif Addition representing PFE for all derivative transactions	61.357	71.786
10	(Pengecualian *leg central counterparty* (CCP) atas transaksi untuk kepentingan nasabah) (Exclusion of the CCP leg for transactions on behalf of customers)	-	-
11	Penyesuaian untuk nilai nosional efektif dari derivatif kredit Adjustment for the effective notional amount of credit derivatives	-	-
12	(Penyesuaian untuk nilai nosional efektif yang dilakukan saling hapus dan pengurangan add-on untuk transaksi penjualan derivatif kredit) (Adjustment for the netting of effective notional amounts and reduction of add-ons for credit derivative sales transactions)	-	-
13	Total Eksposur Transaksi Derivatif Penjumlahan baris 8 sampai dengan baris 12 Total Derivative Transaction Exposures (Sum of rows 8 through 12)	91.922	120.180

dalam jutaan Rupiah | In million Rupiah

Keterangan Description		Periode I Period	
		31 Desember 2025 31 December 2025	30 September 2025
***Eksposur Securities Financing Transaction* (SFT)**			
14	Nilai tercatat aset SFT secara gross Gross carrying value of SFT assets	-	-
15	(Nilai bersih antara liabilitas kas dan tagihan kas) (Net amount between cash liabilities and cash receivables)	-	-
16	Risiko Kredit akibat kegagalan pihak lawan terkait aset SFT yang mengacu pada perhitungan *current exposure* sebagaimana diatur dalam Lampiran Peraturan Otoritas Jasa Keuangan mengenai kewajiban pemenuhan rasio pengungkit bagi bank umum. Counterparty credit risk related to SFT assets calculated as current exposure as regulated in the Appendix to the Financial Services Authority Regulation concerning the Obligation to Fulfill the Leverage Ratio for Commercial Banks	-	-
17	Eksposur sebagai agen SFT Exposure as an SFT agent	-	-
18	Total Eksposur SFT Penjumlahan baris 14 sampai dengan baris 17 Total SFT Exposures (Sum of rows 14 through 17)	-	-
Eksposur Transaksi Rekening Administratif (TRA) I Off-Balance Sheet Transaction Exposures (TRA)			
19	Nilai seluruh kewajiban komitmen atau kewajiban kontinjensi Nilai gross sebelum dikurangi CKPN Total value of commitments or contingent obligations (Gross value before deduction of CKPN)	8.365.401	6.989.453
20	(Penyesuaian terhadap hasil perkalian antara nilai kewajiban komitmen atau kewajiban kontinjensi dan FKK kemudian dikurangi CKPN) (Adjustment for the result of multiplying the value of commitments or contingent obligations by the CCF, then reduced by CKPN)	(6.173.733)	(5.032.443)
21	(CKPN atas TRA sesuai standar akuntansi keuangan) (CKPN on TRA under financial accounting standards)	(4.380)	(5.043)
22	Total Eksposur TRA Penjumlahan dari baris 19 sampai dengan baris 21 Total TRA Exposures (Sum of rows 19 through 21)	2.187.289	1.951.967
Modal dan Total Eksposur I Capital and Total Exposure			
23	Modal Inti Tier 1 Capital	4.976.756	4.917.624
24	Total Eksposur Penjumlahan baris 7, baris 13, baris 18, dan baris 22 Total Exposure (Sum of rows 7, 13, 18, and 22)	29.454.642	27.414.396
Rasio Pengungkit (*Leverage*) I Leverage Ratio			
25	Nilai Rasio Pengungkit, termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan giro wajib minimum (jika ada) Leverage Ratio value, including the impact of adjustments to the temporary exemption on demand deposit placements with Bank Indonesia in order to comply with the minimum reserve requirement (GWM) (if any)	16,90%	17,94%
25a	Nilai Rasio Pengungkit, tidak termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan giro wajib minimum (jika ada) Leverage Ratio value, excluding the impact of adjustments to the temporary exemption on demand deposit placements with Bank Indonesia in order to comply with the minimum reserve requirement (GWM) (if any)	16,90%	17,94%
26	Nilai Minimum Rasio Pengungkit Minimum Leverage Ratio	3%	3%
27	Bantalan terhadap nilai Rasio Pengungkit Buffer against the Leverage Ratio	-	-

	Keterangan Description	Periode I Period	
		31 Desember 2025 31 December 2025	30 September 2025
Pengungkapan Nilai Rata-Rata I Disclosure of Average Values			
28	Nilai rata-rata dari nilai tercatat aset SFT secara *gross*, setelah penyesuaian untuk transaksi akuntansi penjualan (*sale accounting transaction*) yang dihitung secara bersih (*nett*) dengan liabilitas kas dalam SFT dan tagihan kas dalam SFT Average value of the gross carrying value of SFT assets, after adjustments for sale accounting transactions, calculated net of cash liabilities in SFTs and cash receivables in SFTs	-	-
29	Nilai akhir triwulan laporan dari nilai tercatat aset SFT secara *gross*, setelah penyesuaian untuk transaksi akuntansi penjualan (*sale accounting transaction*) yang dihitung secara bersih (*nett*) dengan liabilitas kas dalam SFT dan tagihan kas dalam SFT Quarter-end reporting value of the gross carrying value of SFT assets, after adjustments for sale accounting transactions, calculated net of cash liabilities in SFTs and cash receivables in SFTs	-	-
30	Total Eksposur, termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan giro wajib minimum (jika ada), yang telah memasukkan nilai rata-rata dari nilai tercatat aset SFT secara *gross* sebagaimana dimaksud dalam baris 28 Total Exposure, including the impact of adjustments to the temporary exemption on demand deposit placements with Bank Indonesia in order to comply with the minimum reserve requirement (GWM) (if any), which incorporates the average value of the gross carrying value of SFT assets as referred to in row 28	4.976.756	4.917.624
30a	Total Eksposur, tidak termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan giro wajib minimum (jika ada), yang telah memasukkan nilai rata-rata dari nilai tercatat aset SFT secara *gross* sebagaimana dimaksud dalam baris 28 Total Exposure, excluding the impact of adjustments to the temporary exemption on demand deposit placements with Bank Indonesia in order to comply with the minimum reserve requirement (GWM) (if any), which incorporates the average value of the gross carrying value of SFT assets as referred to in row 28	4.976.756	4.917.624
31	Nilai Rasio Pengungkit, termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan giro wajib minimum (jika ada), yang telah memasukkan nilai rata-rata dari nilai tercatat aset SFT secara gross sebagaimana dimaksud dalam baris 28 Leverage Ratio value, including the impact of adjustments to the temporary exemption on demand deposit placements with Bank Indonesia in order to comply with the minimum reserve requirement (GWM) (if any), which incorporates the average value of the gross carrying value of SFT assets as referred to in row 28	16,90%	17,94%
31a	Nilai Rasio Pengungkit, tidak termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan giro wajib minimum (jika ada), yang telah memasukkan nilai rata-rata dari nilai tercatat aset SFT secara *gross* sebagaimana dimaksud dalam baris 28 Leverage Ratio value, excluding the impact of adjustments to the temporary exemption on demand deposit placements with Bank Indonesia in order to comply with the minimum reserve requirement (GWM) (if any), which incorporates the average value of the gross carrying value of SFT assets as referred to in row 28	16,90%	17,94%
Analisis Kualitatif I Qualitative Analysis			
Berdasarkan Laporan Perhitungan Rasio Pengungkit posisi 31 Desember 2025 Bank Shinhan Indonesia memiliki rasio leverage sebesar 16.90 % masih berada diatas ketetapan Otoritas Jasa Keuangan yaitu paling rendah 3%. Based on the Leverage Ratio Calculation Report as of 31 December 2025, PT Bank Shinhan Indonesia has a leverage ratio of 16.90%, which remains above the requirement set by the Financial Services Authority, which is a minimum of 3%.			

10. Fitur Utama Permodalan dan Instrumen TLAC-Eligible (CCA)
Main Features of Capital and TLAC-Eligible Instruments (CCA)

dalam jutaan Rupiah | In million Rupiah

No	Keterangan Description	Informasi Kuantitatif/Kualitatif Quantitative/Qualitative Information
		a
1	Penerbit instrumen Issuer of the instrument	N/A
2	Nomor identifikasi Unique identifier	N/A
3	Hukum yang mengatur instrumen tersebut Governing law of the instrument	N/A
3a	Cara pemenuhan ketentuan keterikatan hukum sesuai Bagian 13 dari TLAC *Term Sheet*, khusus untuk instrumen TLAC yang tunduk pada hukum asing Method for complying with legal enforceability requirements under Part 13 of the TLAC Term Sheet, specifically for TLAC instruments subject to foreign law	N/A
	Perlakuan Instrumen berdasarkan ketentuan KPMM Treatment under CAR Requirements	
4	Pada saat masa transisi During transition period	N/A
5	Setelah masa transisi After transition period	N/A
6	Apakah instrumen eligible untuk Individu/Konsolidasi atau Konsolidasi dan Individu Whether the instrument is eligible for Individual/Consolidated or Consolidated and Individual	N/A
7	Jenis Instrumen Type of instrument	N/A
8	Jumlah yang diakui dalam perhitungan KPMM Amount recognized in CAR calculation	N/A
9	Nilai par dari instrumen Par value of the instrumen	N/A
10	Klasifikasi sesuai standar akuntansi keuangan Accounting classification	N/A
11	Tanggal pertama kali instrumen diterbitkan Original issuance date	N/A
12	Apakah instrumen tidak memiliki jatuh tempo (*perpetual*) atau memiliki tanggal jatuh tempo Whether the instrument is perpetual or has a maturity date	N/A
13	Jika instrumen memiliki jatuh tempo, kapan tanggal jatuh tempo aslinya If the instrument has a maturity date, what is the original maturity date	N/A
14	Apakah bank harus mendapatkan persetujuan OJK sebelum membeli kembali instrumen Whether the Bank must obtain OJK approval before repurchasing the instrument	N/A
15	Tanggal dan jumlah *redemption* awal yang bersifat opsional atau kontingen Date and amount of optional or contingent early redemption	N/A
16	Tanggal call selanjutnya setelah *call* pertama (*Subsequent call option*) Subsequent call option dates after the first call	
	Kupon/dividen Coupon/Dividend	N/A
17	Dividen/ kupon dengan bunga tetap (*fixed*) atau *floating* Fixed or floating dividend/coupon	N/A
18	Tingkat imbal hasil dan indeks acuannya Coupon rate and reference index	N/A

19	Ada atau tidaknya *dividend stopper* Existence of a dividend stopper	N/A
20	Apakah pembayaran kupon bisa dibatalkan sepenuhnya (*fully discretionary*), sebagian (*partially discretionary*), atau wajib (*mandatory*). Whether coupon payments are fully discretionary, partially discretionary, or mandatory	N/A
21	Apakah terdapat fitur *step up* atau insentif lain Whether there is a step-up or other incentive feature	N/A
22	Non-kumulatif atau kumulatif Non-cumulative or cumulative	N/A
23	Dapat dikonversi atau tidak dapat dikonversi Convertible or non-convertible	N/A
24	Jika dapat dikonversi, kondisi apa yang menyebabkan instrumen dikonversi If convertible, what conditions cause the instrument to convert	N/A
25	Jika dapat dikonversi, apakah seluruh nilai dikonversi atau hanya sebagian If convertible, whether the full amount or only a partial amount is converted	N/A
26	Jika dapat dikonversi, berapa rasio konversi ke saham atau instrumen lain If convertible, the conversion ratio into shares or other instruments	N/A
27	Jika dapat dikonversi; apakah konversi wajib (*mandatory*) atau bisa dipilih (*optional*) If convertible, whether conversion is mandatory or optional	N/A
28	Jika dapat dikonversi, sebutkan jenis instrumen konversinya If convertible, specify the type of instrument into which it converts	N/A
29	Jika dapat dikonversi, siapa penerbit instrumen hasil konversi If convertible, the issuer of the instrument into which it converts	N/A
30	Apakah terdapat fitur *write-down* Whether there is a write-down feature	N/A
31	Jika terjadi *write-down*, kondisi yang menyebabkan *write-down* tersebut If write-down occurs, the conditions that cause the write-down	N/A
32	Jika terjadi *write-down*, apakah penuh atau sebagian If write-down occurs, whether it is full or partial	N/A
33	Jika terjadi *write-down*; permanen atau temporer If write-down occurs, whether it is permanent or temporary	N/A
34	Jika terjadi *write-down* temporer, jelaskan mekanisme *write-up* If temporary write-down, describe the write-up mechanism	N/A
34a	Tipe subordinasi Type of subordination	N/A
35	Jenis instrumen yang langsung lebih senior dibanding instrumen ini dalam proses likuidasi. Type of instrument that is directly senior to this instrument in liquidation	N/A
36	Apakah terdapat fitur yang *non-compliant* Whether there are any non-compliant features	N/A
37	Jika Ya, jelaskan fitur yang *non-compliant* If Yes, describe the non-compliant features	N/A

Analisis Kualitatif I Qualitative Analysis

Bank Shinhan Indonesia saat ini belum menerbitkan Surat Berharga untuk permodalan
Bank Shinhan Indonesia has not issued any capital instruments to date.

11. Komposisi Permodalan (CC1)
Template CC1: Composition of Capital

dalam jutaan Rupiah | In million Rupiah

No	Keterangan Description	Bank Umum Konvensional Conventional Commercial Bank		KCBLN
		Jumlah Amount	No. Ref. yang berasal dari Laporan Posisi Keuangan Konsolidasi Ref. No. from Consolidated Statement of Financial Position	Jumlah Amount
Modal Inti Utama (*Common Equity Tier* I)/CET1: Instrumen dan Tambahan Modal Disetor Common Equity Tier 1 (CET1): Instruments and Additional Paid-in Capital				
1	Saham biasa (termasuk *stock surplus*) Common shares (including stock surplus)	944.278	-	-
2	Laba ditahan Retained earnings	944.278	-	-
3	Akumulasi penghasilan komprehensif lain (dan cadangan lain) Accumulated other comprehensive income (and other reserves)	4.149.735	-	-
4	Modal yang yang termasuk *phase out* dari CET1 Capital subject to phase-out from CET1	N/A	N/A	N/A
5	Kepentingan *Non-Pengendali* yang dapat diperhitungkan Non-Controlling Interests eligible for inclusion	-	-	N/A
6	CET1 sebelum *regulatory adjustment* CET1 sebelum regulatory adjustment	N/A		N/A
CET 1: Faktor Pengurang (*Regulatory Adjustment*) I CET1: Regulatory Adjustments				
7	Selisih kurang jumlah penyesuaian nilai wajar dari instrumen keuangan dalam *trading book* Shortfall of fair value adjustments of financial instruments in the trading book	-	-	-
8	*Goodwill*	-	-	-
9	Aset tidak berwujud lainnya (selain *Mortgage-Servicing Rights*) Other intangible assets (other than Mortgage-Servicing Rights)	51.594	-	-
10	Aset pajak tangguhan yang berasal dari *future profitability* Deferred tax assets arising from future profitability	N/A	N/A	N/A
11	*Cash-flow hedge reserve* Cash-flow hedge reserve	N/A	N/A	N/A
12	*Shortfall on provisions to expected losses* Shortfall on provisions to expected losses	N/A	N/A	N/A
13	Keuntungan penjualan aset dalam transaksi sekuritisasi Gains on sale of assets in securitization transactions	-	-	-
14	Peningkatan/penurunan nilai wajar atas kewajiban keuangan (DVA) Fair value increase/decrease of financial liabilities (DVA)	-	-	-
15	Aset pensiun manfaat pasti Defined benefit pension fund assets	N/A	N/A	N/A
16	Investasi pada saham sendiri (jika belum di net dalam modal di Laporan Posisi Keuangan) Investments in own shares (if not already netted off capital in the Statement of Financial Position)	N/A	N/A	N/A
17	Kepemilikan silang pada instrumen CET 1 pada entitas lain Cross-holdings in CET1 instruments of other entities	-	-	-

No	Keterangan Description	Bank Umum Konvensional Conventional Commercial Bank		KCBLN
		Jumlah Amount	No. Ref. yang berasal dari Laporan Posisi Keuangan Konsolidasi Ref. No. from Consolidated Statement of Financial Position	Jumlah Amount
18	Investasi pada modal bank, entitas keuangan dan asuransi diluar cakupan konsolidasi secara ketentuan, net posisi *short* yang diperkenankan, di mana Bank tidak memiliki lebih dari 10% modal saham yang diterbitkan (jumlah di atas batasan 10%) Investments in the capital of banks, financial entities, and insurance entities outside the regulatory consolidation scope, net of eligible short positions, where the Bank holds more than 10% of the issued share capital (amount above the 10% threshold)	N/A	N/A	N/A
19	Investasi signifikan pada saham biasa Bank, entitas keuangan dan asuransi diluar cakupan konsolidasi secara ketentuan, net posisi short yang diperkenankan (jumlah di atas batasan 10%) Significant investments in common shares of banks, financial entities, and insurance entities outside the regulatory consolidation scope, net of eligible short positions (amount above the 10% threshold)	N/A	N/A	N/A
20	*Mortgage servicing rights*	-	-	-
21	Aset pajak tangguhan yang berasal dari perbedaan temporer (jumlah di atas batasan 10%, net dari kewajiban pajak) Deferred tax assets arising from temporary differences (amount above the 10% threshold, net of tax liabilities)	N/A	N/A	N/A
22	Jumlah melebihi batasan 15% dari: Amount exceeding the 15% limit of:	N/A	N/A	N/A
23	Investasi signifikan pada saham biasa entitas keuangan Significant investments in common shares of financial entities	N/A	N/A	N/A
24	*Mortgage servicing rights*	N/A	N/A	N/A
25	Pajak tangguhan dari perbedaan temporer Deferred tax assets from temporary differences	N/A	N/A	N/A
26	Penyesuaian berdasarkan ketentuan spesifik nasional: Adjustments based on national specific provisions:	-	-	-
26a.	Selisih PPKA dan CKPN Difference between PPKA and CKP	-	-	-
26b.	PPKA nonproduktif Non-performing PPKA	-	-	-
26c.	Aset Pajak Tangguhan Deferred Tax Assets	68.898	-	-
26d.	Penyertaan Equity investments	-	-	N/A
26e.	Kekurangan modal pada perusahaan anak asuransi Capital deficiency in insurance subsidiarie	-	-	-
26f.	Eksposur sekuritisasi Securitization exposures	-	-	-
26g.	Lainnya Others	-	-	-
27	Penyesuaian pada CET 1 akibat AT 1 dan *Tier* 2 lebih kecil daripada faktor pengurangnya Adjustments to CET1 due to AT1 and Tier 2 being less than the deduction factors	-	-	-
28	Jumlah pengurang (*regulatory adjustment*) terhadap CET 1 Total regulatory adjustments to CET1	N/A	-	N/A
29	Jumlah CET 1 setelah faktor pengurang Total CET1 after regulatory adjustments	N/A	-	N/A

No	Keterangan Description	Bank Umum Konvensional Conventional Commercial Bank		KCBLN
		Jumlah Amount	No. Ref. yang berasal dari Laporan Posisi Keuangan Konsolidasi Ref. No. from Consolidated Statement of Financial Position	Jumlah Amount
Modal Inti Tambahan (AT 1): Instrumen I Additional Tier 1 (AT1): Instruments				
30	Instrumen AT 1 yang diterbitkan oleh Bank (termasuk *stock surplus*) AT1 instruments issued by the Bank (including stock surplus)	-	-	N/A
31	yang diklasifikasikan sebagai ekuitas berdasarkan standar akuntansi classified as equity under accounting standards	-	-	N/A
32	yang diklasifikasikan sebagai liabilitas berdasarkan standar akuntansi classified as liabilities under accounting standards	-	-	N/A
33	Modal yang termasuk *phase out* dari AT 1 Capital subject to phase-out from AT1	N/A	N/A	N/A
34	Instrumen AT 1 yang diterbitkan oleh Entitas Anak yang diakui dalam perhitungan KPMM secara konsolidasi AT1 instruments issued by Subsidiaries recognized in the consolidated CAR calculation	-	-	N/A
35	Instrumen yang diterbitkan Entitas Anak yang termasuk *phase out* Instruments issued by Subsidiaries subject to phase-out	N/A	-	N/A
36	Jumlah AT 1 sebelum *regulatory adjustment* Total AT1 before regulatory adjustments	-	-	N/A
Modal Inti Tambahan: Faktor Pengurang (*Regulatory Adjustment*) I Additional Tier 1 (AT1): Regulatory Adjustments				
37	Investasi pada instrumen AT 1 sendiri Investments in own AT1 instruments	N/A	N/A	N/A
38	Kepemilikan silang pada instrumen AT 1 pada entitas lain Cross-holdings in AT1 instruments of other entities	-	-	N/A
39	Investasi pada modal bank, entitas keuangan dan asuransi diluar cakupan konsolidasi secara ketentuan, net posisi *short* yang diperkenankan, dimana Bank tidak memiliki lebih dari 10% modal saham yang diterbitkan (jumlah di atas batasan 10%) Investments in the capital of banks, financial entities, and insurance entities outside the regulatory consolidation scope, net of eligible short positions, where the Bank holds more than 10% of the issued share capital (amount above the 10% threshold)	N/A	N/A	N/A
40	Investasi signifikan pada modal Bank, entitas keuangan dan asuransi di luar cakupan konsolidasi secara ketentuan (net posisi *short* yang diperkenankan) Significant investments in the capital of banks, financial entities, and insurance entities outside the regulatory consolidation scope (net of eligible short positions)	N/A	N/A	N/A
41	Penyesuaian berdasarkan ketentuan spesifik nasional Adjustments based on national specific provisions	N/A	-	N/A
41a.	Penempatan dana pada instrumen AT 1 pada Bank lain Placement of funds in AT1 instruments of other banks	-	-	N/A
42	Penyesuaian pada AT 1 akibat *Tier* 2 lebih kecil daripada faktor pengurangnya Adjustments to AT1 due to Tier 2 being less than the deduction factors	-	-	N/A
43	Jumlah faktor pengurang (*regulatory adjustment*) terhadap AT 1 Total regulatory adjustments to AT1	N/A	-	N/A
44	Jumlah AT 1 setelah faktor pengurang Total AT1 after regulatory adjustments	N/A	-	N/A
45	Jumlah Modal Inti (*Tier* 1) (CET 1 + AT 1) Total Tier 1 Capital (CET1 + AT1)	N/A	-	N/A

No	Keterangan Description	Bank Umum Konvensional Conventional Commercial Bank		KCBLN
		Jumlah Amount	No. Ref. yang berasal dari Laporan Posisi Keuangan Konsolidasi Ref. No. from Consolidated Statement of Financial Position	Jumlah Amount
Modal Pelengkap (*Tier* 2): Instumen dan cadangan I Tier 2 Capital: Instruments and Provisions				
46	Instrumen *Tier* 2 yang diterbitkan oleh Bank (termasuk *stock surplus*) Tier 2 instruments issued by the Bank (including stock surplus)	-	-	N/A
47	Modal yang yang termasuk *phase out* dari *Tier* 2 Capital subject to phase-out from Tier 2	N/A	N/A	N/A
48	Instrumen *Tier* 2 yang diterbitkan oleh Entitas Anak yang diakui dalam perhitungan KPMM secara konsolidasi Tier 2 instruments issued by Subsidiaries recognized in the consolidated CAR calculation	-	-	N/A
49	Modal yang diterbitkan Entitas Anak yang termasuk *phase out* Capital issued by Subsidiaries subject to phase-out	N/A	N/A	N/A
50	Cadangan umum PPKA atas aset produktif yang wajib dihitung dengan jumlah paling tinggi sebesar 1,25% dari ATMR untuk Risiko Kredit General PPKA provisions on productive assets, calculated at a maximum amount of 1.25% of RWA for Credit Risk	221.443	-	-
51	Jumlah Modal Pelengkap (*Tier* 2) sebelum faktor pengurang Total Tier 2 Capital before regulatory adjustments	N/A	-	N/A
Modal Pelengkap (*Tier* 2): Faktor Pengurang (*Regulatory Adjustment*) I Tier 2 Capital: Regulatory Adjustments				
52	Investasi pada instrumen *Tier* 2 sendiri Investments in own Tier 2 instruments	N/A	N/A	N/A
53	Kepemilikan silang pada instrumen *Tier* 2 pada entitas lain Cross-holdings in Tier 2 instruments of other entities	-	-	N/A
54	Investasi pada instrumen modal dan kewajiban TLAC lainnya dari entitas perbankan, keuangan, dan asuransi di luar lingkup konsolidasi regulatoris, di mana bank tidak memiliki lebih dari 10% saham biasa yang diterbitkan oleh entitas tersebut (jumlah di atas ambang batas 10%) Investments in capital instruments and other TLAC liabilities of banking, financial, and insurance entities outside the regulatory consolidation scope, where the bank holds not more than 10% of the common shares issued by such entities (amount above the 10% threshold)	N/A	N/A	N/A
54a	Investasi pada kewajiban TLAC dari entitas perbankan, entitas keuangan dan asuransi diluar cakupan konsolidasi secara ketentuan, net posisi *short* yang diperkenankan, dimana Bank tidak memiliki lebih dari 10% modal saham yang diterbitkan; nilai sebelumnya ditetapkan dengan *threshold* 5% namun tidak lagi memenuhi kriteria (untuk bank Sistemik) Investments in TLAC liabilities of banking, financial, and insurance entities outside the regulatory consolidation scope, net of eligible short positions, where the Bank holds more than 10% of the issued share capital; previously determined with a 5% threshold but no longer meets the criteria (for Systemic Banks)	N/A	N/A	N/A
55	Investasi signifikan pada modal atau kewajiban TLAC lainnya dari entitas perbankan, entitas keuangan dan asuransi di luar cakupan konsolidasi secara ketentuan (net posisi *short* yang diperkenankan) Significant investments in capital or other TLAC liabilities of banking, financial, and insurance entities outside the regulatory consolidation scope (net of eligible short positions)	N/A	N/A	N/A
56	Penyesuaian berdasarkan ketentuan spesifik nasional Adjustments based on national specific provisions	-	-	N/A

No	Keterangan Description	Bank Umum Konvensional Conventional Commercial Bank		KCBLN
		Jumlah Amount	No. Ref. yang berasal dari Laporan Posisi Keuangan Konsolidasi Ref. No. from Consolidated Statement of Financial Position	Jumlah Amount
56a.	*Sinking fund*	-	-	N/A
56b.	Penempatan dana pada instrumen *Tier* 2 pada Bank lain Placement of funds in Tier 2 instruments of other banks	-	-	N/A
57	Jumlah faktor pengurang (*regulatory adjustment*) Modal Pelengkap Total regulatory adjustments to Tier 2 Capital	N/A	-	N/A
58	Jumlah Modal Pelengkap (*Tier* 2) setelah *regulatory adjustment* Total Tier 2 Capital after regulatory adjustments	N/A	-	N/A
59	Total Modal (Modal Inti + Modal Pelengkap) Total Capital (Tier 1 + Tier 2)	5.194.964	-	-
60	Total Aset Tertimbang Menurut Risiko (ATMR) Total Risk-Weighted Assets (RWA)	21.582.405	-	-
Rasio Kecukupan Pemenuhan Modal Minimum (KPMM) dan Tambahan Modal (*Capital Buffer*) Capital Adequacy Ratio (CAR) and Capital Buffers		0	-	-
61	Rasio Modal Inti Utama (CET 1) – persentase terhadap ATMR Common Equity Tier 1 (CET1) Ratio – percentage of RWA	0	-	N/A
62	Rasio Modal Inti (*Tier* 1) – persentase terhadap ATMR Tier 1 Ratio – percentage of RWA	0	-	N/A
63	Rasio Total Modal – persentase terhadap ATMR Total Capital Ratio – percentage of RWA	0	-	-
64	Tambahan modal (*buffer*) – persentase terhadap AMTR Capital buffers – percentage of RWA	0	-	-
65	*Capital Conservation Buffer*	-	-	-
66	*Countercyclical Buffer*	-	-	-
67	*Higher loss absorbency requirement*	-	-	-
68	Untuk bank umum konvensional: CET 1 (diungkapkan dalam persentase terhadap ATMR) yang tersedia setelah Bank memenuhi persyaratan permodalan For conventional commercial banks: CET1 (disclosed as a percentage of RWA) available after meeting capital requirements	0	-	-
	Untuk kantor cabang dari Bank yang berkedudukan di luar negeri: Bagian Dana Usaha yang ditempatkan dalam CEMA (diungkapkan dalam persentase terhadap ATMR) yang tersedia setelah Bank memenuhi persyaratan permodalan For branches of banks domiciled outside the country: Portion of Business Funds placed in CEMA (disclosed as a percentage of RWA) available after meeting capital requirements	N/A	-	-
***National minima* (jika berbeda dari Basel 3) I** National minima (if different from Basel 3)				
69	Rasio terendah CET 1 nasional (jika berbeda dengan Basel 3) National CET1 minimum ratio (if different from Basel 3)	N/A	N/A	N/A
70	Rasio terendah *Tier* 1 nasional (jika berbeda dengan Basel 3) National Tier 1 minimum ratio (if different from Basel 3)	N/A	N/A	N/A
71	Rasio terendah total modal nasional (jika berbeda dengan Basel 3) National Total Capital minimum ratio (if different from Basel 3)	N/A	N/A	N/A
Jumlah di bawah batasan pengurangan (sebelum pembobotan risiko) Amounts below the deduction thresholds (before risk weighting)				
72	Investasi non-signifikan pada modal atau kewajiban TLAC lainnya entitas keuangan lain Non-significant investments in capital or other TLAC liabilities of other financial entities	N/A	N/A	N/A

No	Keterangan Description	Bank Umum Konvensional Conventional Commercial Bank		KCBLN
		Jumlah Amount	No. Ref. yang berasal dari Laporan Posisi Keuangan Konsolidasi Ref. No. from Consolidated Statement of Financial Position	Jumlah Amount
73	Investasi signifikan pada saham biasa entitas keuangan Significant investments in common shares of financial entities	N/A	N/A	N/A
74	*Mortgage servicing rights* (net dari kewajiban pajak) Mortgage servicing rights (net of tax liabilities)	N/A	N/A	N/A
75	Aset pajak tangguhan yang berasal dari perbedaan temporer (net dari kewajiban pajak) Deferred tax assets arising from temporary differences (net of tax liabilities)	N/A	N/A	N/A
Cap yang dikenakan untuk provisi pada *Tier* 2 I Cap applied to provisions in Tier 2				
76	Provisi yang dapat diakui sebagai *Tier* 2 sesuai dengan eksposur berdasarkan pendekatan standar (sebelum dikenakan cap) Provisions eligible for recognition in Tier 2 for exposures under the Standardized Approach (before cap)	N/A	N/A	N/A
77	Cap atas provisi yang diakui sebagai *Tier* 2 berdasarkan pendekatan standar Cap on provisions recognized in Tier 2 under the Standardized Approach	N/A	N/A	N/A
78	Provisi yang dapat diakui sebagai *Tier* 2 sesuai dengan eksposur berdasarkan pendekatan IRB (sebelum dikenakan cap) Provisions eligible for recognition in Tier 2 for exposures under the IRB Approach (before cap)	N/A	N/A	N/A
79	Cap atas provisi yang diakui sebagai *Tier* 2 berdasarkan pendekatan IRB Cap on provisions recognized in Tier 2 under the IRB Approach	N/A	N/A	N/A
Instrumen Modal yang termasuk *phase out* (hanya berlaku antara 1 Jan 2018 s.d. 1 Jan 2022) Capital instruments subject to phase-out (applicable only between 1 Jan 2018 and 1 Jan 2022)				
80	Cap pada CET 1 yang temasuk *phase out* Cap on CET1 subject to phase-out	N/A	N/A	N/A
81	Jumlah yang dikecualikan dari CET 1 karena adanya cap (kelebihan di atas cap setelah *redemptions* dan *maturities*) Amount excluded from CET1 due to cap (excess above cap after redemptions and maturities)	N/A	N/A	N/A
82	Cap pada AT 1 yang temasuk *phase out* Cap on AT1 subject to phase-out	N/A	N/A	N/A
83	Jumlah yang dikecualikan dari AT 1 karena adanya cap (kelebihan di atas cap setelah redemptions dan maturities) Amount excluded from AT1 due to cap (excess above cap after redemptions and maturities)	N/A	N/A	N/A
84	Cap pada *Tier* 2 yang temasuk *phase out* Cap on Tier 2 subject to phase-out	N/A	N/A	N/A
85	Jumlah yang dikecualikan dari *Tier* 2 karena adanya cap (kelebihan di atas cap setelah *redemptions* dan *maturities*) Amount excluded from Tier 2 due to cap (excess above cap after redemptions and maturities)	N/A	N/A	N/A

Analisis Kualitatif I Qualitative Analysis

Secara umum, komposisi terbesar dari permodalan Bank berasal dari *Tier* 1 *Capital* dan saat ini Bank belum memiliki anak perusahaan sehingga tidak terdapat laporan konsolidasi

In general, the Bank's capital structure is predominantly composed of Tier 1 Capital, and the Bank currently has no subsidiaries; therefore, there are no consolidated financial statements.

12. Permodalan - Rekonsiliasi Permodalan (CC2)
Capital Reconciliation (CC2)

dalam jutaan Rupiah | In million Rupiah

No	Pos-pos	Neraca Publikasi Published Balance Sheet	Neraca Konsolidasi dengan cakupan konsolidasi berdasarkan ketentuan kehati-hatian Consolidated Balance Sheet with Prudential Consolidation Scope
		Posisi Desember 2025	Posisi Desember 2025
Aset I	Assets		
1	Kas Cash	47.000	-
2	Penempatan pada Bank Indonesia Placements with Bank Indonesia	2.884.496	-
3	Penempatan pada Bank Lain Placements with Other Banks	398.059	-
4	Tagihan Spot dan Derivatif Spot and Derivative Receivables	43.869	-
5	Surat Berharga yang dimiliki Securities Held	4.033.425	-
6	Surat Berharga yang dijual dengan janji dibeli kembali (Repo) Securities Sold Under Repurchase Agreements (Repo)	-	-
7	Tagihan atas Surat Berharga yang dibeli dengan janji dijual kembali (Reverse Repo) Receivables from Securities Purchased Under Resale Agreements (Reverse Repo)	108.720	-
8	Tagihan Akseptasi Acceptance Receivables	-	-
9	Kredit Pembiayaan Yang diberikan Loans and Financing Provided	19.365.598	-
10	Penyertaan Modal Equity Investments	86.656	-
11	Aset Keuangan Lainnya Other Financial Assets	138.044	-
a.	CKPN - a. Surat Berharga yang dimiliki CKPN - a. Securities Held	256	-
b.	CKPN - b. Kredit Pembiayaan Yg Diberikan CKPN - b. Loans and Financing Provided	336.001	-
c.	CKPN - c.Aset Keuangan lainnya CKPN - c. Other Financial Assets	1.065	-
12	Aset Tidak Berwujud Intangible Assets	143.240	-
	Akumulasi Amortisasi -/- Accumulated Amortization (-/-)	91.646	-
13	Aset Tetap dan Inventaris Fixed Assets and Inventory	348.490	-
	Akumulasi Penyusutan Aset Tetap dan Inventaris -/- Accumulated Depreciation of Fixed Assets and Inventory (-/-)	232.810	-
14	Properti Terbengkalai Abandoned Properties	8.618	-
15	Agunan yang diambil alih Foreclosed Collateral	132.852	-
16	Rekening Tunda Suspense Accounts	-	-

No	Pos-pos	Neraca Publikasi	Neraca Konsolidasi dengan cakupan konsolidasi berdasarkan ketentuan kehati-hatian
		Posisi Desember 2025	Posisi Desember 2025
17	Aset Antar Kantor Inter-office Assets	-	-
18	Aset Lainnya Other Assets	167.618	-
TOTAL ASET		**27.197.906**	**-**
Liabilitas Dan Ekuitas I Liabilities And Equity			
	LIABILITAS LIABILITIES		
1	Giro Demand Deposits (Giro)	3.070.202	-
2	Tabungan Savings Accounts	3.638.399	-
3	Deposito Time Deposits (Deposito)	8.788.064	
4	Uang Elektronik Electronic Money	-	-
5	Liabilitas Kepada Bank Indonesia Liabilities to Bank Indonesia	-	-
6	Liabilitas Kepada Bank lain Liabilities to Other Bank	126.156	-
7	Liabilitas Spot dan Derivatif Spot and Derivative Liabilities	20.658	-
8	Liabilitas atas Surat Berharga yang dijual dengan janji dibeli kembali (repo) Liabilities from Securities Sold Under Repurchase Agreements (Repo)	-	-
9	Liabilitas Akseptasi Acceptance Liabilities	-	-
10	Surat Berharga yang diterbitkan Securities Issued	-	-
11	Pinjaman yang diterima Borrowings Received	6.086.375	-
12	Setoran Jaminan Collateral Deposits	778	-
13	Liabilitas Antar Kantor Inter-office Liabilities	-	-
14	Liabilitas lainnya Other Liabilities	266.743	-
TOTAL LIABILITAS I TOTAL LIABILITIES		**21.997.375**	**-**
	EKUITAS EQUITY		
15	Modal disetor - a.Modal dasar Paid-in Capital – a. Authorized Capital	3.700.000	-
16	Modal disetor - b.Modal yang belum disetor -/- Paid-in Capital – b. Unpaid Capital (-/-)	2.755.722	-
17	Modal disetor - c.Saham yang dibeli kembali (treasury stock) -/- Paid-in Capital – c. Treasury Stock (-/-)	-	-
18	Tambahan Modal disetor - Agio Additional Paid-in Capital – Agio	3.026.001	-
19	Tambahan Modal disetor - Disagio -/- Additional Paid-in Capital – Disagio (-/-)	-	-

No	Pos-pos	Neraca Publikasi	Neraca Konsolidasi dengan cakupan konsolidasi berdasarkan ketentuan kehati-hatian
		Posisi Desember 2025	Posisi Desember 2025
20	Tambahan Modal disetor - Modal Sumbangan Additional Paid-in Capital – Donated Capital	-	-
21	Tambahan Modal disetor - Waran yang diterbitkan Additional Paid-in Capital – Issued Warrants	-	-
22	Tambahan Modal disetor - Opsi saham Additional Paid-in Capital – Stock Options	-	-
23	Tambahan Modal disetor - Dana setoran modal Additional Paid-in Capital – Capital Deposit Fund	-	-
24	Lainnya - Keuntungan Others – Gains	-	-
25	Lainnya - Kerugian -/- Others – Losses (-/-)	-	-
26	Penghasilan Komprehensif Lainnya - Keuntungan Other Comprehensive Income – Gains	43.268	-
27	Penghasilan Komprehensif Lainnya - Kerugian -/- Other Comprehensive Income – Losses (-/-)	19.644	-
28	Cadangan Umum General Reserves	20.600	-
29	Cadangan Tujuan Appropriated Reserves	-	-
30	Laba Rugi Tahun Lalu - Laba Retained Earnings from Previous Years – Gains	1.003.214	-
31	Laba Rugi Tahun Lalu - Rugi -/- Retained Earnings from Previous Years – Losses (-/-)	-	-
32	Laba Rugi Tahun Berjalan - Laba Current Year Profit – Gains	229.813	-
33	Laba Rugi Tahun Berjalan - Rugi -/- Current Year Profit – Losses (-/-)	-	-
34	Laba Rugi - Dividen yang dibayarkan -/- Dividends Paid (-/-)	-	
TOTAL EKUITAS I TOTAL EQUITY		5.247.530	-
TOTAL LIABILITAS DAN EKUITAS I TOTAL LIABILITIES AND EQUITY		5.247.552	-
Analisis Kualitatif I Qualitative Analysis			
Laporan Keuangan Posisi 31 Desember 2025 disajikan secara individual. Bank tidak memiliki anak perusahaan sehingga tidak memiliki laporan keuangan Konsolidasi. Financial Statements as of 31 December 2024 are presented on an individual basis. The Bank does not have any subsidiaries; therefore, it does not have consolidated financial statements.			

13. Pengungkapan Kualitas Kredit atas Aset (CR1)
Template CR1: Disclosure of Asset Credit Quality (CR1)

1. Bank secara Individu
Individual Bank

dalam jutaan Rupiah | In million Rupiah

		Nilai Tercatat Bruto Gross Carrying Amount		CKPN	CKPN		CKPN (Pendekatan IRB) (IRB Approach)	Nilai Bersih (a+b-c) Net Amount (a+b-c)
		Tagihan yang Telah Jatuh Tempo Past Due Claims	Tagihan yang Belum Jatuh Tempo Not Past Due Claims		*Stage* 2 dan *Stage* 3 Stage 2 and Stage 3	*Stage* 1		
		a	b	c	d	e	f	g
1	Kredit Loans	813.877	18.551.721	336.001	313.352	22.649		19.029.596
2	Surat Berharga Securities	-	4.033.425	256	-	256		4.033.169
3	Transaksi Rekening Administratif Off-Balance Sheet Transactions	60	7.376.774	4.380	0,09	4.379		7.372.454
4	Total	813.936	29.961.920	340.636	313.352	27.284	-	30.435.220

2. Bank secara Konsolidasi dengan Entitas Anak
Bank on a Consolidated Basis with Subsidiaries

dalam jutaan Rupiah | In million Rupiah

		Nilai Tercatat Bruto Gross Carrying Amount		CKPN	CKPN		CKPN (Pendekatan IRB) (IRB Approach)	Nilai Bersih (a+b-c) Net Amount (a+b-c)
		Tagihan yang Telah Jatuh Tempo Past Due Claims	Tagihan yang Belum Jatuh Tempo Not Past Due Claims		Stage 2 dan Stage 3 Stage 2 and Stage 3	Stage 1		
		a	b	c	d	e	f	g
1	Kredit Loans	-	-	-	-	-	-	-
2	Surat Berharga Securities	-	-	-	-	-	-	-
3	Transaksi Rekening Administratif Off-Balance Sheet Transactions	-	-	-	-	-	-	-
4	Total	-	-	-	-	-	-	-

14. Pengungkapan Mutasi Kredit dan Surat Berharga yang Telah Jatuh Tempo (CR2)
Disclosure of Changes in Past Due Loans and Securities (CR2)

1. Bank secara Individu
Individual Bank

1	Kredit dan Surat Berharga yang Telah Jatuh Tempo pada periode pelaporan terakhir Past due loans and securities at the end of the previous reporting period	412.863
2	Kredit dan Surat Berharga yang Telah Jatuh Tempo sejak periode pelaporan terakhir Loans and securities that have become past due since the previous reporting period	720.471
3	Kredit dan Surat Berharga yang kembali menjadi tagihan yang belum jatuh tempo Loans and securities that have returned to not past due status	284.278
4	Nilai hapus buku Write-off amount	346.182
5	Perubahan lain Other changes	-
6	Kredit dan Surat Berharga yang Telah Jatuh Tempo pada akhir periode pelaporan (1+2+3+4+5) Past due loans and securities at the end of the reporting period (1+2+3+4+5)	1.763.793

2. Bank secara Konsolidasi dengan Entitas Anak
Bank on a Consolidated Basis with Subsidiaries

1	Kredit dan Surat Berharga yang Telah Jatuh Tempo pada periode pelaporan terakhir Past due loans and securities at the end of the previous reporting period	-
2	Kredit dan Surat Berharga yang Telah Jatuh Tempo sejak periode pelaporan terakhir Loans and securities that have become past due since the previous reporting period	-
3	Kredit dan Surat Berharga yang kembali menjadi tagihan yang belum jatuh tempo Loans and securities that have returned to not past due status	-
4	Nilai hapus buku Write-off amount	-
5	Perubahan lain Other changes	-
6	Kredit dan Surat Berharga yang Telah Jatuh Tempo pada akhir periode pelaporan (1+2+3+4+5) Past due loans and securities at the end of the reporting period (1+2+3+4+5)	-

15. Pengungkapan Kuantitatif terkait Teknik Mitigasi Risiko Kredit (CR3)
Quantitative Disclosure related to Credit Risk Mitigation Techniques (CR3)

1. Bank Individual
Individual Bank

dalam jutaan Rupiah | In million Rupiah

		Tagihan yang Tidak Dijamin dengan Teknik MRK Claims Not Collateralized by CRM Techniques	Tagihan yang Dijamin dengan Teknik MRK Claims Collateralized by CRM Techniques	Tagihan yang Dijamin dengan Agunan Claims Collateralized by Collateral	Tagihan yang Dijamin dengan Garansi dan/ atau Asuransi Kredit Claims Collateralized by Guarantees and/or Credit Insurance	Tagihan yang Dijamin dengan Derivatif Kredit Claims Collateralized by Credit Derivatives
		a	b	c	d	e
1	Kredit Loans	15.819.515	3.035.755	-	-	-
2	Surat Berharga Securities	4.033.425	-	-	-	-
3	**Total** Total	**19.852.940**	**3.035.755**	**-**	**-**	**-**
4	Kredit dan Surat Berharga yang Telah Jatuh Tempo Past Due Loans and Securities	299.015	23.576	-	-	-

2. Bank secara Konsolidasi dengan Entitas Anak
Bank on a Consolidated Basis with Subsidiaries

dalam jutaan Rupiah | In million Rupiah

		Tagihan yang Tidak Dijamin dengan Teknik MRK Claims Not Collateralized by CRM Techniques	Tagihan yang Dijamin dengan Teknik MRK Claims Collateralized by CRM Techniques	Tagihan yang Dijamin dengan Agunan Claims Collateralized by Collateral	Tagihan yang Dijamin dengan Garansi dan/ atau Asuransi Kredit Claims Collateralized by Guarantees and/or Credit Insurance	Tagihan yang Dijamin dengan Derivatif Kredit Claims Collateralized by Credit Derivatives
		a	b	c	d	e
1	Kredit Loans	-	-	-	-	-
2	Surat Berharga Securities	-	-	-	-	-
3	**Total** Total	**-**	**-**	**-**	**-**	**-**
4	Kredit dan Surat Berharga yang Telah Jatuh Tempo Past Due Loans and Securities	-	-	-	-	-

16. Pengungkapan Eksposur Risiko Kredit dan Dampak Teknik Mitigasi Risiko Kredit
Disclosure of Credit Risk Exposures and the Impact of Credit Risk Mitigation Techniques

1. Bank Secara Individual
Individual Bank

dalam jutaan Rupiah | In million Rupiah

Kategori Portofolio Portfolio Category		Tagihan Bersih Sebelum Penerapan FKK dan Teknik MRK Net Claims Before Application of CCF and CRM Techniques		Tagihan Bersih Setelah penerapan FKK dan Teknik MRK Net Claims After Application of CCF and CRM Techniques	
		Laporan Posisi Keuangan Statement of Financial Position	Transaksi Rekening Administratif Off-Balance Sheet Transactions	Laporan Posisi Keuangan Statement of Financial Position	Transaksi Rekening Administratif Off-Balance Sheet Transactions
		a	b	c	d
1	Tagihan kepada Pemerintah Claims to Government	5.766.517	-	5.766.517	-
2	Tagihan Kepada Entitas Sektor Publik Claims to Public Sector Entities	203.120	101.560	203.120	101.560
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims to Multilateral Development Banks and International Institutions	-	-	-	-
4	Tagihan Kepada Bank Claims to Banks	1.747.767	644.373	1.747.767	655.760
	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lain[1] Claims to Securities Firms and Other Financial Institutions[1]	-	-	-	-
5	Tagihan berupa *Covered Bond* Covered Bond Claims	-	-	-	-
6	Tagihan kepada Korporasi - Eksposur Korporasi Umum [2] Claims to Corporates – General Corporate Claims[2]	18.267.010	18.207.412	18.267.010	15.769.249
	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lain[3] Claims to Securities Firms and Other Financial Institutions[3]	-	-	-	-
	Eksposur Pembiayaan Khusus[4] Specialized Financing Claims[4]	-	-	-	-
7	Tagihan berupa Surat Berharga Subordinasi, Ekuitas, dan Instrumen Modal Lainnya Subordinated Securities, Equity, and Other Capital Instruments	-	-	-	-
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Claims to Micro, Small Enterprises and Retail Portfolio	2.674.318	2.079.347	2.674.318	2.066.378
9	Kredit Beragun Properti Property-Backed Loans	-	-	-	-

	Kategori Portofolio Portfolio Category	Tagihan Bersih Sebelum Penerapan FKK dan Teknik MRK Net Claims Before Application of CCF and CRM Techniques		Tagihan Bersih Setelah penerapan FKK dan Teknik MRK Net Claims After Application of CCF and CRM Techniques	
		Laporan Posisi Keuangan Statement of Financial Position	Transaksi Rekening Administratif Off-Balance Sheet Transactions	Laporan Posisi Keuangan Statement of Financial Position	Transaksi Rekening Administratif Off-Balance Sheet Transactions
		a	b	c	d
	Kredit Beragun Properti Rumah Tinggal yang Pembayarannya Tidak Bergantung Secara Material pada Arus Kas Properti Residential Property-Backed Loans where Repayment is Not Materially Dependent on Property Cash Flows	16.173	6.347	16.173	6.347
	Kredit Beragun Properti Rumah Tinggal yang Pembayarannya Bergantung Secara Material pada Arus Kas Properti Residential Property-Backed Loans where Repayment is Materially Dependent on Property Cash Flows	-	-	-	-
	Kredit Beragun Properti Komersial yang Pembayarannya Tidak Bergantung Secara Material pada Arus Kas Properti Commercial Property-Backed Loans where Repayment is Not Materially Dependent on Property Cash Flows	-	-	-	-
	Kredit Beragun Properti Komersial yang Pembayarannya Bergantung Secara Material pada Arus Kas Properti Commercial Property-Backed Loans where Repayment is Materially Dependent on Property Cash Flows	-	-	-	-
	Kredit Pengadaan Tanah, Pengolahan Tanah, dan/atau Konstruksi Land Acquisition, Land Development, and/or Construction Loans	-	-	-	-
10	Tagihan yang Telah Jatuh Tempo Past Due Claims	299.015	354.748	299.015	342.960
11	Aset Lainnya Other Assets	499.403	-	499.403	521.631
12	Kredit Pegawai atau Pensiunan Employee or Pensioner Loans	3.080	1.540	3.080	1.540
13	**Total**	**29.476.406**	**21.395.326**	**29.476.406**	**19.465.424**

2. Bank secara Konsolidasi dengan Entitas Anak
Bank on a Consolidated Basis with Subsidiaries

dalam jutaan Rupiah | In million Rupiah

Kategori Portofolio Portfolio Category		Tagihan Bersih Sebelum Penerapan FKK dan Teknik MRK Net Claims Before Application of CCF and CRM Techniques		Tagihan Bersih Setelah penerapan FKK dan Teknik MRK Net Claims After Application of CCF and CRM Techniques	
		Laporan Posisi Keuangan Statement of Financial Position	Transaksi Rekening Administratif Off-Balance Sheet Transactions	Laporan Posisi Keuangan Statement of Financial Position	Transaksi Rekening Administratif Off-Balance Sheet Transactions
		a	b	c	d
1	Tagihan kepada Pemerintah Claims to Government	-	-	-	-
2	Tagihan Kepada Entitas Sektor Publik Claims to Public Sector Entities	-	-	-	-
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims to Multilateral Development Banks and International Institutions	-	-	-	-
4	Tagihan Kepada Bank Claims to Banks	-	-	-	-
	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lain[1] Claims to Securities Firms and Other Financial Institutions[1]	-	-	-	-
5	Tagihan berupa *Covered Bond* Covered Bond Claims	-	-	-	-
6	Tagihan kepada Korporasi - Eksposur Korporasi Umum [2] Claims to Corporates – General Corporate Claims[2]	-	-	-	-
	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lain[3] Claims to Securities Firms and Other Financial Institutions[3]	-	-	-	-
	Eksposur Pembiayaan Khusus[4] Specialized Financing Claims[4]	-	-	-	-
7	Tagihan berupa Surat Berharga Subordinasi, Ekuitas, dan Instrumen Modal Lainnya Subordinated Securities, Equity, and Other Capital Instruments	-	-	-	-
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Claims to Micro, Small Enterprises and Retail Portfolio	-	-	-	-
9	Kredit Beragun Properti Property-Backed Loans	-	-	-	-
	Kredit Beragun Properti Rumah Tinggal yang Pembayarannya Tidak Bergantung Secara Material pada Arus Kas Properti Residential Property-Backed Loans where Repayment is Not Materially Dependent on Property Cash Flows	-	-	-	-

Kategori Portofolio Portfolio Category	Tagihan Bersih Sebelum Penerapan FKK dan Teknik MRK Net Claims Before Application of CCF and CRM Techniques		Tagihan Bersih Setelah penerapan FKK dan Teknik MRK Net Claims After Application of CCF and CRM Techniques	
	Laporan Posisi Keuangan Statement of Financial Position	Transaksi Rekening Administratif Off-Balance Sheet Transactions	Laporan Posisi Keuangan Statement of Financial Position	Transaksi Rekening Administratif Off-Balance Sheet Transactions
	a	b	c	d
Kredit Beragun Properti Rumah Tinggal yang Pembayarannya Bergantung Secara Material pada Arus Kas Properti Residential Property-Backed Loans where Repayment is Materially Dependent on Property Cash Flows	-	-	-	-
Kredit Beragun Properti Komersial yang Pembayarannya Tidak Bergantung Secara Material pada Arus Kas Properti Commercial Property-Backed Loans where Repayment is Not Materially Dependent on Property Cash Flows	-	-	-	-
Kredit Beragun Properti Komersial yang Pembayarannya Bergantung Secara Material pada Arus Kas Properti Commercial Property-Backed Loans where Repayment is Materially Dependent on Property Cash Flows	-	-	-	-

	Kategori Portofolio Portfolio Category	Tagihan Bersih Sebelum Penerapan FKK dan Teknik MRK Net Claims Before Application of CCF and CRM Techniques		Tagihan Bersih Setelah penerapan FKK dan Teknik MRK Net Claims After Application of CCF and CRM Techniques	
		Laporan Posisi Keuangan Statement of Financial Position	Transaksi Rekening Administratif Off-Balance Sheet Transactions	Laporan Posisi Keuangan Statement of Financial Position	Transaksi Rekening Administratif Off-Balance Sheet Transactions
		a	b	c	d
	Kredit Pengadaan Tanah, Pengolahan Tanah, dan/atau Konstruksi Land Acquisition, Land Development, and/or Construction Loans	-	-	-	-
10	Tagihan yang Telah Jatuh Tempo Past Due Claims	-	-	-	-
11	Aset Lainnya Other Assets	-	-	-	-
12	Kredit Pegawai atau Pensiunan Employee or Pensioner Loans	-	-	-	-
13	Eksposur di Perusahaan Anak yang Melakukan Kegiatan Usaha berdasarkan Prinsip Syariah (apabila ada) Claims in Subsidiaries Conducting Business Based on Sharia Principles (if any)	-	-	-	-
12	Kredit Pegawai atau Pensiunan Employee or Pensioner Loans	-	-	-	-
13	**Total**	**-**	**-**	**-**	**-**

17. Pengungkapan Eksposur berdasarkan Kelas Aset dan Bobot Risiko (CR5)
Disclosure of Claims by Asset Class and Risk Weight

1. Bank Secara Individual
Individual Bank

Kategori Portofolio Portfolio Category	0%	20%	50%
1 Tagihan kepada Pemerintah Claims to Government	5.657.783	-	-

Kategori Portofolio Portfolio Category	20%	50%	100%
2 Tagihan Kepada Entitas Sektor Publik Claims on Public Sector Entities	-	101.560	-

Kategori Portofolio Portfolio Category	0%	20%	30%
3 Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims on Multilateral Development Banks and International Institutions	-	-	-

Kategori Portofolio Portfolio Category	20%	30%	40%	50%
4 Tagihan Kepada Bank Claims to Banks	94.915	239.290	1.923	265.796
Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lain[1)] Claims to Securities Firms and Other Financial Institutions[1)]	-	-	-	-

Kategori Portofolio Portfolio Category	10%	15%	20%	25%
5 Tagihan berupa *Covered Bond* Covered Bond Claims	-	-	-	-

Kategori Portofolio Portfolio Category	20%	50%	65%[5)]	75%	80%
6 Tagihan kepada Korporasi Umum[2)] General Corporate Claims[2)]	-	-	-	-	
Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lain[3)] Claims to Securities Firms and Other Financial Institutions[3)]	-	-	-	-	
Eksposur Pembiayaan Khusus[4)] Specialized Financing Claims[4)]	-	-		-	-

dalam jutaan Rupiah | In million Rupiah

100%	150%	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Claims After CCF and CRM
-	-	-	-

150%	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Claims After CCF and CRM
-	-	101.560

50%	100%	150%	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Claims After CCF and CRM
-	-	-	-	-

75%	100%	150%	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Claims After CCF and CRM
-	89.291	-	-	655.760
-	-	-	-	-

35%	50%	100%	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Claims After CCF and CRM
-	-	-	-	-

85%	100%	130%	150%	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Claims After CCF and CRM
258.601	17.858.978	134.911	-	-	15.769.249
-	-	-	-	-	-
	-	-	-	-	-

Kategori Portofolio Portfolio Category		100%	150%	250%
7	Tagihan berupa Surat Berharga Subordinasi, Ekuitas, dan Instrumen Modal Lainnya Subordinated Securities, Equity, and Other Capital Instruments	-	-	-

Kategori Portofolio Portfolio Category		45%	75%	85%
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Claims to Micro, Small Enterprises and Retail Portfolio	-	1.453.679	625.668

Kategori Portofolio Portfolio Category		0%[5]	20%	25%	30%	35%	40%	45%	50%	60%
9	Kredit Beragun Properti Property-Backed Loans	-	-	-	-	-	-	-	-	-
	Kredit Beragun Properti Rumah Tinggal yang Pembayarannya Tidak Bergantung Secara Material pada Arus Kas Properti Residential Property-Backed Loans where Repayment is Not Materially Dependent on Property Cash Flows	-	-	-	-	-	-	-	-	-
	tanpa pendekatan pembagian kredit[5] Residential Property-Backed Loans where Repayment is Not Materially Dependent on Property Cash Flows	-	-	-	-	-	-	-	-	-
	dengan menggunakan pendekatan pembagian kredit (dijamin)[5] – using credit split approach (collateralized)[5]	-	-	-	-	-	-	-	-	-
	dengan menggunakan pendekatan pembagian kredit (dijamin)[5] – using credit split approach (collateralized)[5]	-	-	-	-	-	-	-	-	-
	Kredit Beragun Properti Rumah Tinggal yang Pembayarannya Bergantung Secara Material pada Arus Kas Properti Residential Property-Backed Loans where Repayment is Materially Dependent on Property Cash Flows	-	-	-	-	-	-	-	-	-

dalam jutaan Rupiah | In million Rupiah

400%[5]	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Claims After CCF and CRM
-	-	-

100%	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Claims After CCF and CRM
-	-	2.066.377

65%[5]	70%	75%	85%	90%	100%	105%	110%	150%	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Claims After CCF and CRM
-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-

Kategori Portofolio Portfolio Category		0%[5]	20%	25%	30%	35%	40%	45%	50%	60%
	Kredit Beragun Properti Komersial yang Pembayarannya Tidak Bergantung Secara Material pada Arus Kas Properti Commercial Property-Backed Loans where Repayment is Not Materially Dependent on Property Cash Flows	-	923	962	880	-	-	-	-	-
	tanpa pendekatan pembagian kredit[5] without credit split approach[5]	-	-	-	-	-	-	-	-	-
	dengan menggunakan pendekatan pembagian kredit (dijamin)[5] using credit split approach (collateralized)[5]	-	-	-	-	-	-	-	-	-
	dengan menggunakan pendekatan pembagian kredit (dijamin)[5] – using credit split approach (collateralized)[5]	-	-	-	-	-	-	-	-	-
	Kredit Beragun Properti Komersial yang Pembayarannya Bergantung Secara Material pada Arus Kas Properti Commercial Property-Backed Loans where Repayment is Materially Dependent on Property Cash Flows	-	-	-	-	-	-	-	-	-
	Kredit Pengadaan Tanah, Pengolahan Tanah, dan/atau Konstruksi[5] Land Acquisition, Land Development, and/or Construction Loans[5]	-	-	-	-	-	-	-	-	-

	Kategori Portofolio Portfolio Category	50%	100%
10	Tagihan yang Telah Jatuh tempo Past Due Claims	33.756	52.525

	Kategori Portofolio Portfolio Category	0%	20%[5]	100%
11	Aset Lainnya Other Assets	-		-

	Kategori Portofolio Portfolio Category	50%
12	Kredit Pegawai atau Pensiunan Employee or Pensioner Loans	-

65%[5]	70%	75%	85%	90%	100%	105%	110%	150%	Lainnya	Tagihan Bersih Setelah FKK dan Teknik MRK Net Claims After CCF and CRM
-	28	3.555	-	-	-	-	-	-	-	6.347
-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-

150%	Lainnya	Tagihan Bersih Setelah FKK dan Teknik MRK Net Claims After CCF and CRM
268.467	-	342.960

150%	1250%5)	Lainnya	Tagihan Bersih Setelah FKK dan Teknik MRK Net Claims After CCF and CRM
-	-	-	-

Lainnya	Tagihan Bersih Setelah FKK dan Teknik MRK Net Claims After CCF and CRM
-	1.540

No	Bobot Risiko Risk Weight	Tagihan Bersih Laporan Posisi Keuangan Net Claims – Statement of Financial Position	Tagihan Bersih Transaksi Rekening Administratif (sebelum pengenaan FKK) Net Claims – Off-Balance Sheet (before CCF)
1	< 40%	6.799.719,95	111.534,42
2	40%-70%	796.732,94	-
3	75%	1.924.972,25	3.923,06
4	80%	-	-
5	85%	952.464,75	20.773,93
6	90%-100%	12.932.542,82	1.951.140,67
7	105%-130%	900,28	-
8	150%	155.401,33	-
9	250%	-	-
10	400%	-	-
11	1250%	-	-
12	**Total Tagihan Bersih** Total Net Claims	**23.562.734,32**	**2.087.372,08**

2. Bank secara Konsolidasi
Bank Consolidated

Kategori Portofolio Portfolio Category	0%	20%	50%
1 Tagihan kepada Pemerintah Claims to Government	-	-	-

Kategori Portofolio Portfolio Category	20%	50%
2 Tagihan Kepada Entitas Sektor Publik Claims on Public Sector Entities	-	-

Kategori Portofolio Portfolio Category	0%	20%	30%
3 Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims on Multilateral Development Banks and International Institutions	-	-	-

Kategori Portofolio Portfolio Category	20%	30%	40%	50%
4 Tagihan Kepada Bank Claims to Banks	-	-	-	-
Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lain[1)] Claims to Securities Firms and Other Financial Institutions[1)]	-	-	-	-

Kategori Portofolio Portfolio Category	10%	15%	20%	25%
5 Tagihan berupa Covered Bond Covered Bond Claims	-	-	-	-

dalam jutaan Rupiah | In million Rupiah

Rata-Rata FKK Average CCF	Tagihan Bersih (Setelah pengenaan FKK dan Teknik MRK) Net Claims (After CCF and CRM)
3.455.627,19	307.743,01
398.366,47	398.374,44
964.447,66	1.446.671,48
-	-
486.619,34	841.999,75
7.441.841,74	15.613.232,27
450,14	79.093,65
77.700,67	256.678,45
-	-
-	-
-	-
12.825.053,20	18.943.793,05

dalam jutaan Rupiah | In million Rupiah

100%	150%	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Claims After CCF and CRM
-	-	-	-

100%	150%	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Claims After CCF and CRM
-	-	-	-

50%	100%	150%	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Claims After CCF and CRM
-	-	-	-	-

75%	100%	150%	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Claims After CCF and CRM
-	-	-	-	-
-	-	-	-	-

35%	50%	100%	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Claims After CCF and CRM
-	-	-	-	-

	Kategori Portofolio Portfolio Category	20%	50%	65%5)	75%	80%
6	Tagihan kepada Korporasi Umum[2)] General Corporate Claims[2)]	-	-	-	-	
	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lain[3)] Claims to Securities Firms and Other Financial Institutions[3)]	-	-	-	-	
	Eksposur Pembiayaan Khusus[4)] Specialized Financing Claims[4]	-	-		-	-

	Kategori Portofolio Portfolio Category	100%	150%
7	Tagihan berupa Surat Berharga Subordinasi, Ekuitas, dan Instrumen Modal Lainnya Subordinated Securities, Equity, and Other Capital Instruments	-	-

	Kategori Portofolio Portfolio Category	45%	75%
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Claims on Micro, Small Enterprises and Retail Portfolio	-	-

	Kategori Portofolio Portfolio Category	0%[5)]	20%	25%	30%	35%	40%	45%	50%
9	Kredit Beragun Properti Property-Backed Loans	-	-	-	-	-	-	-	-
	Kredit Beragun Properti Rumah Tinggal yang Pembayarannya Tidak Bergantung Secara Material pada Arus Kas Properti Residential Property-Backed Loans where Repayment is Not Materially Dependent on Property Cash Flows	-	-	-	-		-		-
	tanpa pendekatan pembagian kredit[5)] Residential Property-Backed Loans where Repayment is Not Materially Dependent on Property Cash Flows	-	-	-	-		-		-

	85%	100%	130%	150%	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Claims After CCF and CRM
	-	-		-	-	-
	-	-		-	-	-
		-	-	-	-	-

	250%	400%5)	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Claims After CCF and CRM
	-	-	-	-

	85%	100%	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Claims After CCF and CRM
	-	-	-	-

	60%	65%5)	70%	75%	85%	90%	100%	105%	110%	150%	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Claims After CCF and CRM
	-	-	-	-	-	-	-	-	-	-	-	-
		-	-	-	-		-			-	-	-
		-	-	-	-		-			-	-	-

Kategori Portofolio Portfolio Category	0%[5]	20%	25%	30%	35%	40%	45%	50%
dengan menggunakan pendekatan pembagian kredit (dijamin)[5] – using credit split approach (collateralized)[5]								
dengan menggunakan pendekatan pembagian kredit (dijamin)5) – using credit split approach (collateralized)[5]	-	-		-		-		-
Kredit Beragun Properti Rumah Tinggal yang Pembayarannya Bergantung Secara Material pada Arus Kas Properti – using credit split approach (collateralized)[5]				-	-		-	
Kredit Beragun Properti Komersial yang Pembayarannya Tidak Bergantung Secara Material pada Arus Kas Properti Residential Property-Backed Loans where Repayment is Materially Dependent on Property Cash Flows	-	-						-
tanpa pendekatan pembagian kredit[5] without credit split approach[5]	-	-		-		-		-
dengan menggunakan pendekatan pembagian kredit (dijamin)[5] using credit split approach (collateralized)[5]								
dengan menggunakan pendekatan pembagian kredit (dijamin)5) using credit split approach (collateralized)[5]	-	-		-		-		-
Kredit Beragun Properti Komersial yang Pembayarannya Bergantung Secara Material pada Arus Kas Properti Commercial Property-Backed Loans where Repayment is Materially Dependent on Property Cash Flows								
Kredit Pengadaan Tanah, Pengolahan Tanah, dan/atau Konstruksi[5] Land Acquisition, Land Development, and/or Construction Loans[5]		-						-

	60%	65%[5]	70%	75%	85%	90%	100%	105%	110%	150%	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Claims After CCF and CRM
											-	-
		-		-	-		-			-	-	-
	-			-				-		-	-	-
	-	-		-	-		-			-	-	-
	-										-	-
	-										-	-
		-		-	-		-			-	-	-
			-			-			-	-	-	-
				-	-		-			-	-	-

Kategori Portofolio Portfolio Category	50%	100%
10 Tagihan yang Telah Jatuh tempo Past Due Claims	-	-

Kategori Portofolio Portfolio Category	0%	20%5)	100%
11 Aset Lainnya Other Assets	-		-

Kategori Portofolio Portfolio Category	50%	
12 Kredit Pegawai atau Pensiunan Employee or Pensioner Loans		-

13 Eksposur di Perusahaan Anak yang Melakukan Kegiatan Usaha berdasarkan Prinsip Syariah (apabila ada) Exposures in Subsidiaries Conducting Business Activities Based on Sharia Principles (if any)	

No	Bobot Risiko Risk Weight	Tagihan Bersih Laporan Posisi Keuangan Net Claims – Statement of Financial Position	Tagihan Bersih Transaksi Rekening Administratif (sebelum pengenaan FKK) Net Claims – Off-Balance Sheet (before CCF)	
1	< 40%		-	-
2	40%-70%		-	-
3	75%		-	-
4	80%		-	-
5	85%		-	-
6	90%-100%		-	-
7	105%-130%		-	-
8	150%		-	-
9	250%		-	-
10	400%		-	-
11	1250%		-	-
12	Eksposur di Perusahaan Anak yang Melakukan Kegiatan Usaha berdasarkan Prinsip Syariah (apabila ada) Exposure to Subsidiaries Conducting Business Activities Based on Sharia Principles (if any)			
13	**Total Tagihan Bersih** Total Net Claims		-	-

150%	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Claims After CCF and CRM
-	-	-

150%	1250%5)	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Claims After CCF and CRM
-	-	-	-

Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Claims After CCF and CRM
-	-

Tagihan Bersih Setelah FKK dan Teknik MRK Net Claims After CCF and CRM
-

Rata-Rata FKK Average CCF	Tagihan Bersih (Setelah pengenaan FKK dan Teknik MRK) Net Claims (After CCF and CRM)
-	-
-	-
-	-
-	-
-	-
-	-
-	-
-	-
-	-
-	-
-	-
-	-

-	-

18. Analisis Tagihan Bersih Risiko Kredit akibat kegagalan pihak lawan (*Counterparty Credit Risk*) berdasarkan pendekatan yang digunakan (CCR1)
Analysis of Net Exposure for Counterparty Credit Risk by Approach Used

dalam jutaan Rupiah | In million Rupiah

		Replacement cost (RC)	*Potential future exposure (PFE)*	*Effective Expected Positive Exposure (EEPE)*	Alpha yang digunakan untuk perhitungan regulatory EAD Alpha used for regulatory EAD calculation	Tagihan Bersih Net Claims	ATMR RWA
		a	b	c	d	e	f
1	SA-CCR (untuk derivatif) SA-CCR (for derivatives)	21.832	43.826		1,4	91.922	57.586
2	Metode Internal Model (untuk derivatif dan SFT) Internal Model Method (for derivatives and SFTs)			N/A	N/A	N/A	N/A
3	Pendekatan sederhana untuk mitigasi risiko kredit (untuk SFT) Simple Approach for credit risk mitigation (for SFTs)					N/A	N/A
4	Pendekatan komprehensif untuk mitigasi risiko kredit (untuk SFT) Comprehensive Approach for credit risk mitigation (for SFTs)					-	-
5	VaR untuk SFT VaR for SFTs					N/A	N/A
6	**Total**						**57.586**

Analisis Kualitatif I Qualitative Analysis

Pada Posisi 31 Desember 2025 Tagihan Bersih Risiko Kredit akibat kegagalan pihak lawan berdasarkan pendekatan standar sesuai SEOJK No. 48/SEOJK.03/2017 yang berasal dari adanya tagihan bersih transaksi derivatif dengan variabel yang mendasari berupa suku bunga sebesar Rp72,26 miliar dan tagihan bersih transaksi derivatif dengan variabel yang mendasari berupa nilai tukar sebesar Rp19,74 miliar.

As of 31 December 2025, the net credit risk exposure due to counterparty default, based on the standardized approach in accordance with SEOJK No. 48/SEOJK.03/2017, arises from net receivables on derivative transactions with underlying interest rate variables amounting to IDR72.26 billion and net receivables on derivative transactions with underlying foreign exchange variables amounting to IDR19.74 billion.

19. Eksposur CCR berdasarkan Kategori Portofolio dan Bobot Risiko (CCR3)
CCR Exposures by Portfolio Category and Risk Weight

dalam jutaan Rupiah | In million Rupiah

Kategori Portofolio Portfolio Category	0%	10%	20%	30%	50%	75%	85%	100%	150%	*Others*	Total Tagihan Bersih Total Net Claims
	a	b	c	c1	d	e	d1	f	g	h	i
Tagihan kepada Pemerintah Claims on Government	-	-	-	-	-	-	-	-	-	-	-
Tagihan kepada Entitas Sektor Publik Claims to Public Sector Entities	-	-	-	-	-	-	-	-	-	-	-
Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims to Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-	-	-
Tagihan kepada Bank Claims to Banks	-	-	32.682	5.550	8.611	-	-	-	-	-	46.843
Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lain Claims to Securities Firms and Other Financial Institutions	-	-	-	-	-	-	-	-	-	-	-
Tagihan kepada Korporasi Claims to Corporates	-	-	-	-	-	-	-	45.079	-	-	45.079
Tagihan Kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel Claims to Micro, Small Enterprises and Retail Portfolio	-	-	-	-	-	-	-	-	-	-	-
Aset lainnya Other Assets	-	-	-	-	-	-	-	-	-	-	-
Total	-	-	32.682	5.550	8.611	-	-	45.079	-	-	91.922

Analisis Kualitatif | Qualitative Analysis

Pada posisi 31 Desember 2025 total tagihan bersih dari transaksi derivatif sebesar Rp91,92 miliar.
As of 31 December 2025, the total net receivables from derivative transactions amounted to IDR91.92 billion.

20. Komposisi Agunan untuk Eksposur CCR (CCR5)
Collateral Composition for Counterparty Credit Risk (CCR) Exposures (CCR5)

dalam jutaan Rupiah | In million Rupiah

	Nilai wajar jaminan yang diterima Fair value of collateral received		Nilai wajar jaminan yang diterbitkan Fair value of posted collateral		Nilai wajar jaminan yang diterima Fair value of collateral received	Nilai wajar jaminan yang diterbitkan Fair value of posted collateral
	Segregated	*Nonsegregated*	*Segregated*	*Nonsegregated*		
	a	b	c	d	e	f
Kas – Rupiah Cash-Rupiah	-	-	-	-	-	-
Kas – mata uang lainnya Cash-Other currency	-	-	-	-	-	-
Surat Utang Negara - Domestik Government Bonds-Domestic	-	-	-	-	-	-
Surat Utang Negara - Asing Government Bonds-Foreign	-	-	-	-	-	-
Surat Utang Lembaga Pemerintah Government Debt Securities	-	-	-	-	-	-
Obligasi Korporasi Corporate Bonds	-	-	-	-	-	-
Equity securities	-	-	-	-	-	-
Agunan lainnya Other collateral	-	-	-	-	-	-
Total	-	-	-	-	-	-

Analisis Kualitatif I Qualitative Analysis

Pada Posisi 31 Desember 2025 tidak terdapat transaksi derivatif dengan menggunakan agunan
As of 31 December 2025, there are no derivative transactions utilizing collateral.

21. Eksposur Derivatif Kredit (CCR6)

Eksposur Derivatif Kredit/Credit Derivatives Exposure

dalam jutaan Rupiah | In million Rupiah

	Proteksi yang dibeli Protection Purchased	Proteksi yang dijual Protection Sold
	a	b
Nilai Notional Notional Amount	-	-
Single-name credit default swaps	-	-
Index credit default swaps	-	-
Total return swaps	-	-
Credit options	-	-
Derivatif kredit lainnya Other Credit Derivatives	-	-
Total Nilai Notional Total Notional Amount	-	-
Nilai wajar Fair Value	-	-
Nilai wajar positif (aset) Positive Fair Value (Asset)	-	-
Nilai wajar negatif (kewajiban) Negative Fair Value (Liability)	-	-

Analisis Kualitatif I Quantitative Analysis

Pada posisi 31 Desember 2025 tidak terdapat perubahan akibat kondisi pasar dan lain-lain.
As of 31 December 2025, there are no changes due to market conditions or other factors.

22. Laporan Eksposur terkait Transaksi dengan CCP (CCR8)
Exposure Report Related to Transactions with CCP

dalam jutaan Rupiah | *In million Rupiah*

No	Keterangan	a	b
		Tagihan Bersih (setelah teknik MRK) Net Receivables (after CRM techniques)	ATMR
1	Total Eksposur kepada QCCP Total Exposure to QCCP	-	-
2	Eksposur yang ditransaksikan dengan QCCP (tidak termasuk initial margin dan default fund contribution) Exposure Transacted with QCCP (excluding initial margin and default fund contribution)	-	-
	(i) derivatif OTC (i) derivatif OTC/OTC Derivative	-	-
	(ii) transaksi derivatif melalui bursa (ii) Exchange-Traded Derivative Transactions	-	-
	(iii) securities financing transactions (iii) securities financing transactions	-	-
	(iv) netting set (dalam hal cross-product netting diperbolehkan) (iv) Netting Set (where cross-product netting is permitted)	-	-
3	Initial margin yang terpisah (segregated) Segregated Initial Margin	-	
4	Initial margin yang tidak terpisah (nonsegregated) Non-Segregated Initial Margin	-	-
5	Prefunded default fund contribution Prefunded default fund contribution	-	-
6	Unfunded default fund contribution Unfunded default fund contribution	-	-
7	Total Eksposur kepada NonQCCP Total Exposure to Non-QCCP	-	-

dalam jutaan Rupiah | In million Rupiah

No	Keterangan	a	b
		Tagihan Bersih (setelah teknik MRK) Net Receivables (after CRM techniques)	ATMR
8	Eksposur yang ditransaksikan melalui nonQCCP (tidak termasuk initial margin dan default fund contribution) Exposure Transacted through Non-QCCP (excluding initial margin and default fund contribution)	-	-
	(i) derivatif OTC (i) derivatif OTC/OTC Derivatives	-	-
	(ii) transaksi derivatif melalui bursa (ii) Exchange-Traded Derivative Transactions	-	-
	(iii) securities financing transactions (iii) securities financing transactions	-	-
	(iv) netting set (dalam hal cross-product netting diperbolehkan) (iv) Netting Set (where cross-product netting is permitted)	-	-
9	Initial margin yang terpisah (segregated) Segregated Initial Margin	-	
10	*Initial margin* yang tidak terpisah (*nonsegregated*) Non-segregated Initial Margin	-	-
11	*Prefunded default fund contribution* Prefunded default fund contribution	-	-
12	*Unfunded default fund contribution* Unfunded default fund contribution	-	-
13	***Total Eksposur kepada QCCP dan NonQCCP*** **Total Eksposur kepada QCCP dan NonQCCP/Total Exposure to QCCP and Non-QCCP**	**-**	**-**

Analisis Kualitatif I Quantitative Analysis

Bank Shinhan Indonesia tidak memiliki Transaksi dengan CCP pada Tahun 2025
Bank Shinhan Indonesia has no Transactions with CCP in 2025

23. Eksposur Sekuritisasi pada Banking Book (SEC1)
Securitization Exposure in the Banking Bookk

		Bank sebagai originator I Bank as Originator				
		Tradisional Traditional	*Simple, Transparent, and Comparable* (STC)	Sintetis Synthetic	Subtotal	Tradisional Traditional
		a	b	c	d	e
1	Ritel(total)–antara lain Retail(total)–among others	-		-	-	-
2	Kredit Perumahan Mortgage Loan	-		-	-	-
3	Kartu Kredit Credit card	-		-	-	-
4	Eksposur Ritel lainnya Other Retail Exposure	-		-	-	-
5	Re-sekuritisasi Re-securitization	-		-	-	-
6	Non-ritel(total)–antara lain Non-Retail(total)–among others	-		-	-	-
7	Kredit Korporasi Corporate Loan	-		-	-	-
8	Kredit Komersil Commercial Loan	-		-	-	-
9	Sewa dan Piutang Leases and Receivables	-		-	-	-
10	Non-ritel lainnya Other Non-Retail	-		-	-	-
Analisa kualitatif						
Bank Shinhan Indonesia tidak memiliki eksposur Sekuritisasi pada Banking Book pada Tahun 2025						

dalam jutaan Rupiah | In million Rupiah

	Bank sebagai sponsor I Bank as Sponsor				Bank sebagai investor I Bank as investor		
	Simple, Transparent, and Comparable (STC)	Sintetis Synthetic	Subtotal	Tradisional Traditional	*Simple, Transparent, and Comparable* (STC)	Sintetis Synthetic	Subtotal
	f	g	i	j	k	l	m
		-	-	-		-	-
		-	-	-		-	-
		-	-	-		-	-
		-	-	-		-	-
		-	-	-		-	-
		-	-	-		-	-
		-	-	-		-	-
		-	-	-		-	-
		-	-	-		-	-
		-	-	-		-	-

Quantitative Analysis

Bank Shinhan Indonesia has no Securitization Exposure in the Banking Book in 2025

24. Eksposur Sekuritisasi pada *Trading Book* (SEC2)
Securitization Exposure in the Trading Book

		Bank sebagai *originator* I Bank as originator				
		Tradisional Traditional	*Simple, Transparent, and Comparable* (STC)	Sintetis Synthetic	Subtotal	Tradisional Traditional
		a	b	c	d	e
1	Ritel(total)–antara lain Retail(total)–among others	-		-	-	-
2	Kredit Perumahan Mortgage Loan	-		-	-	-
3	Kartu Kredit Credit card	-		-	-	-
4	Eksposur Ritel lainnya Other Retail Exposure	-		-	-	-
5	Re-sekuritisasi Re-securitization	-		-	-	-
6	Non-ritel (total) –antara lain Non-Retail (total)–among others	-		-	-	-
7	Kredit Korporasi Corporate Loan	-		-	-	-
8	Kredit Komersil Commercial Loan	-		-	-	-
9	Sewa dan Piutang Leases and Receivables	-		-	-	-
10	Non-ritel lainnya Other Non-Retail	-		-	-	-
11	re-sekuritisasi re-securitization	-		-	-	-
	Analisa kualitatif					
	Bank Shinhan Indonesia tidak memiliki eksposur Sekuritisasi pada *Trading Book* pada Tahun 2025					

dalam jutaan Rupiah | In million Rupiah

	Bank sebagai sponsor I Bank as Sponsor				Bank sebagai investor I Bank as investor		
	Simple, Transparent, and Comparable (STC)	Sintetis Synthetic	Subtotal	Tradisional Traditional	*Simple, Transparent, and Comparable* (STC)	Sintetis Synthetic	Subtotal
	f	g	i	j	k	l	m
		-	-	-		-	-
		-	-	-		-	-
		-	-	-		-	-
		-	-	-		-	-
		-	-	-		-	-
		-	-	-		-	-
		-	-	-		-	-
		-	-	-		-	-
		-	-	-		-	-
		-	-	-		-	-
		-	-	-		-	-
		-	-	-		-	-
Qualitative Analysis							
Bank Shinhan Indonesia has no Securitization Exposure in the Trading Book in 2025							

25. Eksposur Sekuritisasi pada *Banking Book* dan Persyaratan Permodalan Bank yang Bertindak Sebagai Originator atau Sponsor (SEC3)

Securitization Exposure in the Banking Book and Capital Requirements for Banks Acting as Originator or Sponsor

		Nilai eksposur (berdasarkan Bobot Risiko) Exposure Value (by Risk Weight)					Nilai eksposur (berdasarkan *regulatory approach*) Exposure Value (by Regulatory Approach)		
		≤20% Bobot Risiko Risk Weight	>20% to 50% Bobot Risiko Risk Weight	>50% to 100% Bobot Risiko Risk Weight	>100% to <1250% Bobot Risiko Risk Weight	1250% Bobot Risiko Risk Weight	IRB RBA (termasuk IAA) (Including IAA)	Pendekatan Berdasarkan Peringkat (SEC-ERBA) External Ratings-Based Approach (SEC-ERBA)	Pendekatan Standar (SEC-SA) Standardised Approach (SEC-SA)
		a	b	c	d	e	f	g	h
1	Total eksposur Total exposure	-	-	-	-	-		-	-
2	Sekuritisasi tradisional Traditional Securitization	-	-	-	-	-		-	-
3	Diantaranya sekuritisasi including securitization	-	-	-	-	-		-	-
4	Diantaranya *underlying* ritel including retail underlying	-	-	-	-	-		-	-
5	Diantaranya STC including STC	N/A	N/A	N/A	N/A	N/A		N/A	N/A
6	Diantaranya non-ritel including non-retail	-	-	-	-	-		-	-
7	Diantaranya STC including STC	N/A	N/A	N/A	N/A	N/A		N/A	N/A
8	Diantaranya re-sekuritisasi including re-securitization			-	-	-		-	-
9	Sekuritisasi sintetis synthetic securitization	-	-	-	-	-		-	-
10	Diantaranya sekuritisasi including securitization	-	-	-	-	-		-	-
11	Diantaranya *underlying* ritel including retail underlying	-	-	-	-	-		-	-
12	Diantaranya non-ritel including non-retail	-	-	-	-	-		-	-
13	Diantaranya re-sekuritisasi including re-securitization			-	-	-		-	-

Analisa kualitatif

Bank Shinhan Indonesia tidak memiliki eksposur Sekuritisasi pada Banking Book pada Tahun 2025

		ATMR (berdasarkan *regulatory approach*) ATMR (by Regulatory Approach)				*Capital charge after cap*			
	1250%	IRB RBA (termasuk IAA) (Including IAA)	Pendekatan Berdasarkan Peringkat (SEC-ERBA) External Ratings-Based Approach (SEC-ERBA)	Pendekatan Standar (SEC-SA) Standardised Approach (SEC-SA)	1250%	IRB RBA (termasuk IAA) (Including IAA)	Pendekatan Berdasarkan Peringkat (SEC-ERBA) External Ratings-Based Approach (SEC-ERBA)	Pendekatan Standar (SEC-SA) Standardised Approach (SEC-SA)	1250%
	i	j	k	l	m	n	o	p	q
	-		-	-	-		-	-	-
	-		-	-	-		-	-	-
	-		-	-	-		-	-	-
	-		-	-	-		-	-	-
	N/A		N/A	N/A	N/A		N/A	N/A	N/A
	-		-	-	-		-	-	-
	N/A		N/A	N/A	N/A		N/A	N/A	N/A
	-		-	-	-		-	-	-
	-		-	-	-		-	-	-
	-		-	-	-		-	-	-
	-		-	-	-		-	-	-
	-		-	-	-		-	-	-
	-		-	-	-		-	-	-

Qualitative Analysis

Bank Shinhan Indonesia has no Securitization Exposure in the Banking Book in 2025

26. Eksposur Sekuritisasi pada *banking book* dan persyaratan permodalannya - Bank sebagai investor (SEC4)

Securitization Exposure in the Banking Book and Capital Requirements – Bank as Investor

		Nilai eksposur (berdasarkan Bobot Risiko) Exposure Value (by Risk Weight)					Nilai eksposur (berdasarkan regulatory approach) Exposure Value (by Regulatory Approach)		
		≤20% Bobot Risiko Risk Weight	>20% to 50% Bobot Risiko Risk Weight	>50% to 100% Bobot Risiko Risk Weight	>100% to <1250% Bobot Risiko Risk Weight	1250% Bobot Risiko Risk Weight	IRB RBA (termasuk IAA) (including IAA)	Pendekatan Berdasarkan Peringkat (SEC-ERBA) External Ratings-Based Approach (SEC-ERBA)	Pendekatan Standar (SEC-SA) Ratings-Based Approach (SEC-ERBA)
		a	b	c	d	e	f	g	h
1	Total eksposur Total exposure	-	-	-	-	-		-	-
2	Sekuritisasi tradisional Traditional Securitization	-	-	-	-	-		-	-
3	Diantaranya sekuritisasi including securitization	-	-	-	-	-		-	-
4	Diantaranya underlying ritel including retail underlying	-	-	-	-	-		-	-
5	Diantaranya STC including STC	N/A	N/A	N/A	N/A	N/A		N/A	N/A
6	Diantaranya non-ritel including non-retail	-	-	-	-	-		-	-
7	Diantaranya STC including STC	N/A	N/A	N/A	N/A	N/A		N/A	N/A
8	Diantaranya re-sekuritisasi incluidng re-securitization			-	-	-		-	-
9	Sekuritisasi sintetis synthetic securitization	-	-	-	-	-		-	-
10	Diantaranya sekuritisasi including securitization	-	-	-	-	-		-	-
11	Diantaranya *underlying* ritel including underlying retail	-	-	-	-	-		-	-
12	Diantaranya non-ritel including non-retail	-	-	-	-	-		-	-
13	Diantaranya re-sekuritisasi including re-securitization			-	-	-		-	-

Analisa kualitatif

Bank Shinhan Indonesia tidak memiliki eksposur Sekuritisasi pada Banking Book pada Tahun 2025

		ATMR (berdasarkan regulatory approach) ATMR (by Regulatory Approach)				*Capital charge after cap*			
	1250%	IRB RBA (termasuk IAA) (including IAA)	Pendekatan Berdasarkan Peringkat (SEC-ERBA) External Ratings-Based Approach (SEC-ERBA)	Pendekatan Standar (SEC-SA) Standardised Approach (SEC-SA)	1250%	IRB RBA (termasuk IAA) (including IAA)	Pendekatan Berdasarkan Peringkat (SEC-ERBA) External Ratings-Based Approach (SEC-ERBA)	Pendekatan Standar (SEC-SA) Standardised Approach (SEC-SA)	1250%
	i	j	k	l	m	n	o	p	q
	-		-	-	-		-	-	-
	-		-	-	-		-	-	-
	-		-	-	-		-	-	-
	-		-	-	-		-	-	-
	N/A		N/A	N/A	N/A		N/A	N/A	N/A
	-		-	-	-		-	-	-
	N/A		N/A	N/A	N/A		N/A	N/A	N/A
	-		-	-	-		-	-	-
	-		-	-	-		-	-	-
	-		-	-	-		-	-	-
	-		-	-	-		-	-	-
	-		-	-	-		-	-	-
	-		-	-	-		-	-	-

Qualitative Analysis

Bank Shinhan Indonesia has no Securitization Exposure in the Banking Book in 2025

27. Penyajian Distribusi Geografis Eksposur Kredit Sektor Swasta yang Digunakan untuk Menghitung *Countercyclical Capital Buffer* (CCyB) Spesifik Bank (CCyB1)

Presentation of the Geographical Distribution of Private Sector Credit Exposures Used to Calculate the Bank-Specific Countercyclical Capital Buffer (CCyB)

dalam jutaan Rupiah | *In million Rupiah*

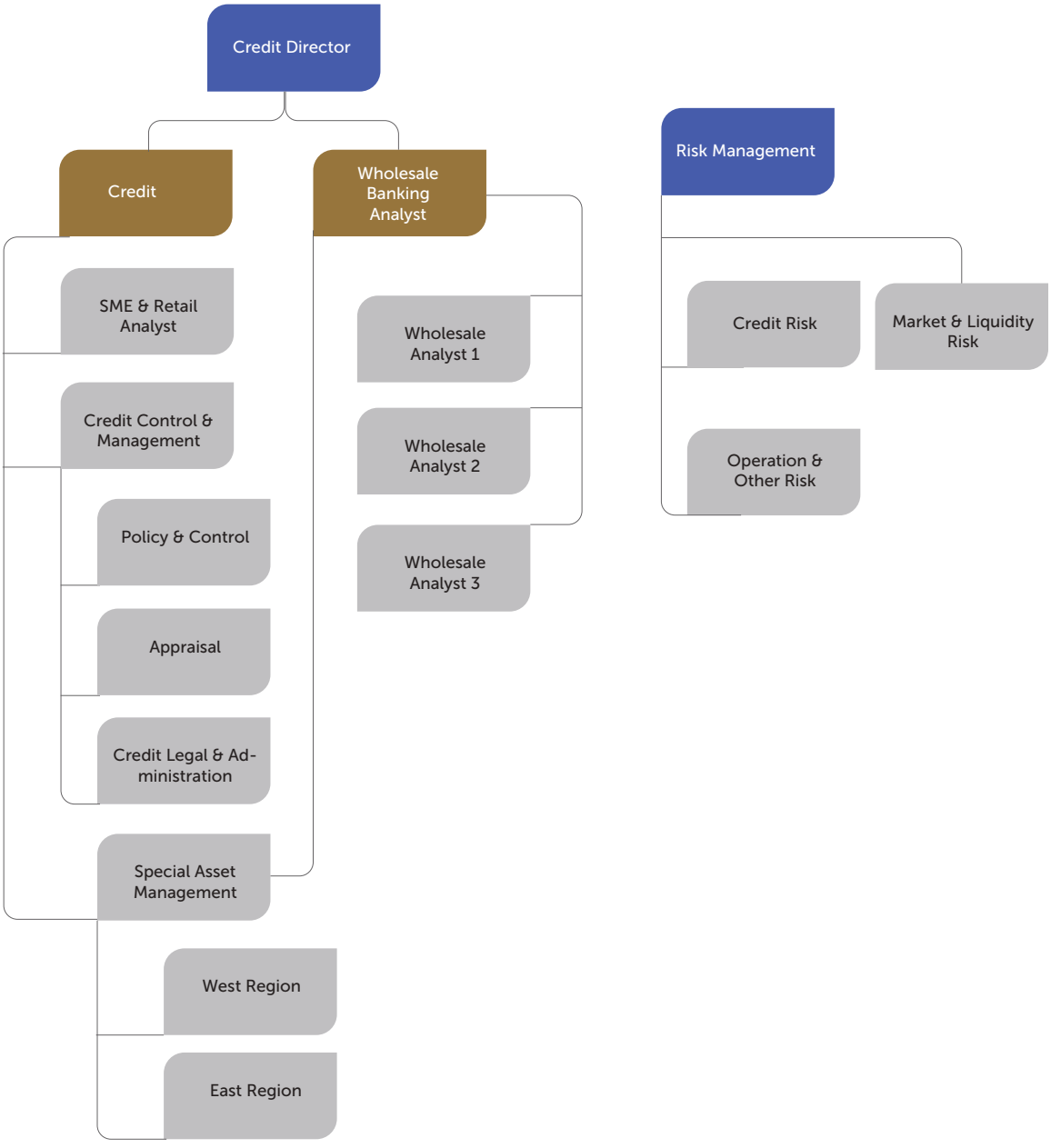
Rincian Geografis* Geographical Breakdown*		*Countercyclical capital buffer***	Nilai Eksposur dan/atau ATMR yang Digunakan dalam Perhitungan Countercyclical Capital Buffer		Tingkat Countercyclical *Capital Buffer* Khusus Bank**** Bank-Specific Countercyclical Capital Buffer Rate****	Jumlah *Countercyclical Capital Buffer* Countercyclical Capital Buffer Amount
			Nilai Eksposur*** Exposure Value***	ATMR		
		a	b	c	d	c x d
(Home) Country 1	(*Home*) Indonesia	-	-	-		
Country 2	Nama Negara Country Name ...	-	-	-		
Country 3	Nama Negara Country Name ...	-	-	-		
Country N	Nama Negara Country Name ...	-	-	-		
Sum	Jumlah eksposur dan ATMR di negara dengan CCyB *rate* > 0%. Total exposure and RWA in jurisdictions with a CCyB rate > 0%		-	-		
Total	Jumlah eksposur dan ATMR dari seluruh negara baik memiliki CCyB maupun tidak Total exposure and RWA across all jurisdictions, whether subject to a CCyB or not		-	-	-	-

Analisis Kualitatif I Qualitative Analysis

Pada posisi 31 Desember 2025 tidak terdapat kewajiban
As of 31 December 2025, there is no countercyclical capital buffer requirement.

28. Pengungkapan Informasi Kualitatif Terkait Risiko Kredit Secara Umum (CRA)
CRA Template: Disclosure of Qualitative Information on General Credit Risk

Analisa I Analysis
1. Bagaimana Model Bisnis tercermin dalam komponen profil risiko kredit bank How the business model is reflected in the components of the Bank's credit risk profile; Model bisnis bank menyeimbangkan antara proporsi kredit korporasi dengan kredit ritel The Bank's business model balances the proportion of corporate lending and retail lending.
2. Kriteria dan pendekatan yang digunakan untuk menetapkan kebijakan manajemen risiko kredit dan menetapkan limit kredit The criteria and approaches used to establish credit risk management policies and set credit risk limits; Dalam melakukan monitoring eksposur kredit berdasarkan risk appetite dan risk tolerance yang telah ditetapkan bank. In monitoring credit exposures, the Bank refers to the risk appetite and risk tolerance that have been established.
3. Struktur dan Organisasi Manajemen Risiko Kredit serta fungsi kontrol The structure and organisation of credit risk management and control functions;



Risk Management Department dalam menjalankan tugasnya bertindak secara independen, tercermin dari tidak ada keterlibatan dalam kegiatan kredit maupun bisnis. Selain itu, bertugas dalam memberikan masukan kepada Direksi dalam menyusun kebijakan, strategi dan kerangka Manajemen Risiko terkait Implementasi Manajemen Risiko Kredit.

Risk Management Department performs its duties independently, as reflected by its non-involvement in credit or business activities. In addition, it is responsible for providing input to the Board of Directors in formulating policies, strategies, and the risk management framework related to the implementation of credit risk management.

4. Hubungan antara fungsi manajemen Risiko Kredit, pengendalian risiko, kepatuhan dan audit internal
   The relationship between the functions of credit risk management, risk control, compliance and internal audit;

- *Risk Management Department* (RMD) melakukan pemantauan secara berkala (Bank wide) terhadap perkembangan outstanding dan rasio-rasio terkait risiko kredit serta secara individual terutama debitur-debitur besar yang dapat berpengaruh signifikan terhadap performa keuangan Bank.
- *Compliance Department* yang telah melakukan proses review terhadap risiko yang ditimbulkan dari aktivitas bisnis dan kecukupan Kebijakan, Pedoman dan Prosedur Internal yang dimiliki Bank untuk memastikan kesesuaiannya terhadap peraturan dan perundang–undangan yang berlaku.
- *Internal Audit Department* secara berkala melakukan pemeriksaan pada bidang Operasional, Kredit dan IT baik di Kantor Pusat dan Kantor Cabang Bank untuk memastikan bahwa Bank telah melakukan prosedur sesuai dengan peraturan yang berlaku baik peraturan internal maupun eksternal bank.
- Dalam mengimplementasikan proses Pengendalian Intern, Bank melalui Departemen masing-masing selalu menindaklanjuti temuan atas hasil pemeriksaan kredit sesuai target penyelesaiannya.

- Risk Management Department (RMD) conducts regular (bank-wide) monitoring of the development of outstanding balances and credit risk-related ratios, as well as individual monitoring—particularly of large debtors that may have a significant impact on the Bank's financial performance.
- Compliance Department has conducted a review of the risks arising from business activities and the adequacy of the Bank's Policies, Guidelines, and Internal Procedures to ensure their compliance with applicable laws and regulations.
- Internal Audit Department periodically conducts audits of the Bank's Operational, Credit, and IT functions, both at the Head Office and Branches, to ensure that the Bank has implemented procedures in accordance with applicable regulations, both internal and external.
- In implementing the Internal Control process, the Bank, through each Department, consistently follows up on findings from credit audit results in accordance with the targeted completion timelines.

5. Cakupan dan informasi utama dari pelaporan tentang eksposur Risiko Kredit dan Fungsi Manajemen Risiko Kredit kepada Direksi dan Dewan Komisaris
   The scope and key information contained in reports on credit risk exposure and the credit risk management function to the Board of Directors and the Board of Commissioners.

Dalam melaporkan eksposure Risiko Kredit kepada Direksi dan Dewan Komisaris melalui Komite yang telah dibentuk Bank yaitu Komite Pemantau Risiko yang berada dibawah Dewan Komisaris dan Komite Manajemen Risiko yang berada dibawah Direksi.

In reporting credit risk exposures to the Board of Directors and the Board of Commissioners, the Bank does so through established committees, namely Risk Monitoring Committee under the Board of Commissioners and Risk Management Committee under the Board of Directors.

29. Pengungkapan Tambahan terkait Kualitas Kredit atas Aset (CRB")
Additional Disclosures Regarding the Credit Quality of Assets
Kuantitatif I Quantitative:

a. Pengungkapan Tagihan Bersih Berdasarkan Wilayah I Net Claims Disclosure by Region

i. Bank secara Individu I Individual Bank

No.	Kategori Portofolio Portfolio Category	Posisi Tanggal 31 Desember 2025 i Report Date Position						
		Tagihan Bersih Berdasarkan Wilayah I Net Claims by Region						
		Sumatera	Jawa	Kalimantan	Sulawesi	Bali	Nusa Tenggara Barat	Total
a	b	c	d	e			f	g
1	Tagihan Kepada Pemerintah Claims on Government	-	5.766.517	-	-	-	-	5.766.517
2	Tagihan Kepada Entitas Sektor Publik Claims on Public Sector Entities	-	203.121	-	-	-	-	203.121
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-
4	Tagihan Kepada Bank Claims on Banks	-	1.747.767	-	-	-	-	1.747.767
5	Tagihan berupa *Covered Bond* Claims in the Form of Covered Bonds	-	-	-	-	-	-	-
6	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lain Claims on Securities Companies and Other Financial Institutions	-	-	-	-	-	-	-
7	Tagihan berupa Surat Berharga Subordinasi, Ekuitas, dan Instrumen Modal Lainnya Claims in the Form of Subordinated Securities, Equity, and Other Capital Instruments	-	-	-	-	-	-	-
8	Kredit Beragun Properti Rumah Tinggal Residential Property-Backed Loans	-	15.336	-	-	837	-	16.174
9	Kredit Beragun Properti Komersial Commercial Mortgage-Backed Loans	-	-	-	-	-	-	-

Posisi Tanggal 31 Desember 2024 i Previous Year Report Date Position

dalam jutaan Rupiah | In million Rupiah

Tagihan Bersih Berdasarkan Wilayah I Net Claims by Region

Sumatera	Jawa	Kalimantan	Sulawesi	Bali	Nusa Tenggara Barat	Total
h	i	j			k	l
-	4.029.921	-	-	-	-	4.029.921
-	331.372	-	-	-	-	331.372
-	-	-	-	-	-	-
-	421.782	-	-	-	-	421.782
						-
						-
						-
-	19.885	-	511	939	-	21.335
-	-	-	-	-	-	-

No.	Kategori Portofolio Portfolio Category	Posisi Tanggal 31 Desember 2025 i Report Date Position Tagihan Bersih Berdasarkan Wilayah I Net Claims by Region						
		Sumatera	Jawa	Kalimantan	Sulawesi	Bali	Nusa Tenggara Barat	Total
10	Kredit Pengadaan Tanah, Pengolahan Tanah, dan/atau Konstruksi Land Acquisition, Land Development, and/or Construction Loans	-	-	-	-	-	-	-
11	Kredit Pegawai/ Pensiunan Employee/Pensioner Loans	-	827	-	2.253	-	-	3.080
12	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Claims on Micro Enterprises, Small Enterprises, and Retail Portfolio	2.610	2.646.181	-	11.202	14.326	-	2.674.318
13	Tagihan Kepada Korporasi Claims on Corporates	110.599	18.130.655	-	25.756	-	-	18.267.010
14	Tagihan yang Telah Jatuh Tempo Past Due Claims	-	328.193	-	29.584	55.086	-	412.863
15	Aset Lainnya Other Assets	-	499.403	-	-	-	-	499.403
	TOTAL	113.209	23.571.484	-	68.795	70.249	-	29.590.254

ii. Bank secara Konsolidasi dengan Entitas Anak I Bank on a Consolidated Basis with Subsidiaries

No.	Kategori Portofolio Portfolio Category	Posisi Tanggal 31 Desember 2025 i Report Date Position Tagihan Bersih Berdasarkan Wilayah I Net Claims by Region						
		Sumatera	Jawa	Kalimantan	Sulawesi	Bali	Nusa Tenggara Barat	Total
a	b	c	d	e			f	g
1	Tagihan Kepada Pemerintah Claims on Government	-	-	-	-	-	-	-
2	Tagihan Kepada Entitas Sektor Publik Claims on Public Sector Entities	-	-	-	-	-	-	-
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-
4	Tagihan Kepada Bank Claims on Banks	-	-	-	-	-	-	-
5	Tagihan berupa *Covered Bond* Claims in the Form of Covered Bonds	-	-	-	-	-	-	-

dalam jutaan Rupiah | In million Rupiah

Posisi Tanggal 31 Desember 2024 i Previous Year Report Date Position						
Tagihan Bersih Berdasarkan Wilayah I Net Claims by Region						
Sumatera	Jawa	Kalimantan	Sulawesi	Bali	Nusa Tenggara Barat	Total
						-
-	1.194	-	7.618	-	-	8.812
5.247	2.059.478	-	12.836	15.754	-	2.093.314
192.203	18.894.697	-	45.753	-	-	19.132.653
-	783.436	-	16.758	55.661	-	855.854
-	651.915	-	-	-	-	651.915
197.450	**23.163.758**	**-**	**83.475**	**72.354**	**-**	**27.546.958**

dalam jutaan Rupiah | In million Rupiah

Posisi Tanggal 31 Desember 2024 i Previous Year Report Date Position						
Tagihan Bersih Berdasarkan Wilayah I Net Claims by Region						
Sumatera	Jawa	Kalimantan	Sulawesi	Bali	Nusa Tenggara Barat	Total
h	i	j			k	l
-	-	-	-	-	-	-
-	-	-	-	-	-	-
-	-	-	-	-	-	-
-	-	-	-	-	-	-
	-		-	-	-	-

No.	Kategori Portofolio Portfolio Category	Posisi Tanggal 31 Desember 2025 i Report Date Position						
		Tagihan Bersih Berdasarkan Wilayah I Net Claims by Region						
		Sumatera	Jawa	Kalimantan	Sulawesi	Bali	Nusa Tenggara Barat	Total
6	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lain Claims on Securities Companies and Other Financial Institutions	-	-	-	-	-	-	-
7	Tagihan berupa Surat Berharga Subordinasi, Ekuitas, dan Instrumen Modal Lainnya Claims in the Form of Subordinated Securities, Equity, and Other Capital Instruments	-	-	-	-	-	-	-
8	Kredit Beragun Properti Rumah Tinggal Residential Property Backed Loans	-	-	-	-	-	-	-
9	Kredit Beragun Properti Komersial Residential Property-Backed Loans	-	-	-	-	-	-	-
10	Kredit Pengadaan Tanah, Pengolahan Tanah, dan/atau Konstruksi Land Acquisition, Land Development, and/or Construction Loans	-	-	-	-	-	-	-
11	Kredit Pegawai/Pensiunan Employee/Pensioner Loans	-	-	-	-	-	-	-
12	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Claims on Micro Enterprises, Small Enterprises, and Retail Portfolio	-	-	-	-	-	-	-
13	Tagihan Kepada Korporasi Claims on Corporates	-	-	-	-	-	-	-
14	Tagihan yang Telah Jatuh Tempo Past Due Claims	-	-	-	-	-	-	-
15	Aset Lainnya Other Assets	-	-	-	-	-	-	-
	TOTAL	-	-	-	-	-	-	-

dalam jutaan Rupiah | In million Rupiah

Posisi Tanggal 31 Desember 2024 i Previous Year Report Date Position							
Tagihan Bersih Berdasarkan Wilayah I Net Claims by Region							
	Sumatera	Jawa	Kalimantan	Sulawesi	Bali	Nusa Tenggara Barat	Total
		-		-	-	-	-
		-		-	-	-	-
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
		-		-	-	-	-
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
		-	-	-	-	-	-
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-

b. Pengungkapan Tagihan Bersih Berdasarkan Sektor Ekonomi I Net Claims Disclosure by Economic Sector

i. Bank secara Individu I The Bank on an Individual Basis

No.	Sektor Ekonomi Economic Sector	Tagihan Kepada Pemerintah Claims on Government	Tagihan Kepada Entitas Sektor Publik Claims on Public Sector Entities	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims on Multilateral Development Banks and International Institutions	Tagihan Kepada Bank Claims on Banks	Tagihan berupa Covered Bond Claims in the Form of Covered Bonds	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lain Claims on Securities Companies and Other Financial Institutions	Tagihan berupa Surat Berharga Subordinasi, Ekuitas, dan Instrumen Modal Lainnya Claims in the Form of Subordinated Securities, Equity, and Other Capital Instruments
a	b	c	d	e	f	g	h	i
Posisi Tanggal 31 Desember 2025 I Report Date Position								
1	Pertanian, Kehutanan dan Perikanan Agriculture, Forestry, and Fisheries	-	-	-	-	-	-	-
2	Pertambangan dan Penggalian Mining and Quarrying	-	-	-	-	-	-	-
3	Industri Pengolahan Manufacturing	-	-	-	-	-	-	-
4	Pengadaan Listrik, Gas, Uap/Air Panas dan Udara Dingin Electricity, Gas, Steam/Hot Water, and Air Conditioning Supply	-	7.546	-	-	-	-	-
5	Pengelolaan Air, Pengelolaan Air Limbah, Pengelolaan dan Daur Ulang Sampah, dan Aktivitas Remediasi Water Supply, Wastewater Management, Waste Management and Recycling, and Remediation Activities	-	-	-	-	-	-	-
6	Konstruksi Construction	-	195.575	-	-	-	-	-
7	Perdagangan Besar dan Eceran; Reparasi dan Perawatan Mobil dan Sepeda Motor Wholesale and Retail Trade; Repair and Maintenance of Motor Vehicles and Motorcycles	-	-	-	-	-	-	-

	Kredit Beragun Properti Rumah Tinggal Residential Mortgage-Backed Loans	**Kredit Beragun Properti Komersial** Commercial Mortgage-Backed Loans	**Kredit Pengadaan Tanah, Pengolahan Tanah, dan/atau Konstruksi** Land Acquisition, Land Development, and/or Construction Loans	**Kredit Pegawai/ Pensiunan Pensioner** Employee/ Pensioner Loans	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Claims on Micro Enterprises, Small Enterprises, and Retail Portfolio	**Tagihan Kepada Korporasi** Claims on Corporates	**Tagihan yang Telah Jatuh Tempo** Past Due Claims	**Aset Lainnya** Other Assets
	j	k	l	m	n	o	p	q
	-	-	-	-	3.939	450.601	227	
	-	-	-	-	-	320.484	19.285	
	-	-	-	-	17.006	11.612.229	80.167	
	-	-	-	-	-	283.985	-	
	-	-	-	-	-	-	-	
	-	-	-	-	2.975	184.756	19.608	
	-	-	-	-	49.576	1.014.231	206.226	

No.	Sektor Ekonomi Economic Sector	Tagihan Kepada Pemerintah Claims on Government	Tagihan Kepada Entitas Sektor Publik Claims on Public Sector Entities	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims on Multilateral Development Banks and International Institutions	Tagihan Kepada Bank Claims on Banks	Tagihan berupa Covered Bond Claims in the Form of Covered Bonds	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lain Claims on Securities Companies and Other Financial Institutions	Tagihan berupa Surat Berharga Subordinasi, Ekuitas, dan Instrumen Modal Lainnya Claims in the Form of Subordinated Securities, Equity, and Other Capital Instruments
a	b	c	d	e	f	g	h	i
8	Pengangkutan dan Pergudangan Transportation and Warehousing	-	-	-	-	-	-	-
9	Penyediaan Akomodasi dan Penyediaan Makan Minum Accommodation and Food Service Activities	-	-	-	-	-	-	-
10	Informasi dan Komunikasi information and communication	-	-	-	-	-	-	-
11	Aktivitas Keuangan dan Asuransi Financial and Insurance Activities	5.766.517	-	-	1.747.767	-	-	-
12	Real Estat real estate	-	-	-	-	-	-	-
13	Aktivitas Profesional, Ilmiah dan Teknis Professional, Scientific, and Technical Activities	-	-	-	-	-	-	-
14	Aktivitas Penyewaan dan Sewa Guna Usaha Tanpa Hak Opsi, Ketenagakerjaan, Agen Perjalanan dan Penunjang Usaha Lainnya Rental and Leasing Activities without Option Rights, Employment Activities, Travel Agency Activities, and Other Business Support Activities	-	-	-	-	-	-	-

dalam jutaan Rupiah | In million Rupiah

	Kredit Beragun Properti Rumah Tinggal Residential Mortgage-Backed Loans	**Kredit Beragun Properti Komersial** Commercial Mortgage-Backed Loans	**Kredit Pengadaan Tanah, Pengolahan Tanah, dan/atau Konstruksi** Land Acquisition, Land Development, and/or Construction Loans	**Kredit Pegawai/ Pensiunan Pensioner** Employee/ Pensioner Loans	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Claims on Micro Enterprises, Small Enterprises, and Retail Portfolio	**Tagihan Kepada Korporasi** Claims on Corporates	**Tagihan yang Telah Jatuh Tempo** Past Due Claims	**Aset Lainnya** Other Assets
	j	k	l	m	n	o	p	q
	-	-	-	-	6.367	114.392	41.065	
	-	-	-	-	2.871	72.885	-	
	-	-	-	-	-	725.451	-	
	-	-	-	-	716.496	2.814.414	-	
	-	-	-	-	4.862	9.571	16.052	
	-	-	-	-	-	3.211	14.785	
	-	-	-	-	618	615.977	2.584	

No.	**Sektor Ekonomi** Economic Sector	**Tagihan Kepada Pemerintah** Claims on Government	**Tagihan Kepada Entitas Sektor** Publik Claims on Public Sector Entities	**Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional** Claims on Multilateral Development Banks and International Institutions	**Tagihan Kepada Bank** Claims on Banks	**Tagihan berupa Covered Bond** Claims in the Form of Covered Bonds	**Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lain** Claims on Securities Companies and Other Financial Institutions	**Tagihan berupa Surat Berharga Subordinasi, Ekuitas, dan Instrumen Modal Lainnya** Claims in the Form of Subordinated Securities, Equity, and Other Capital Instruments
a	b	c	d	e	f	g	h	i
15	Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib Public Administration, Defense, and Compulsory Social Security	-	-	-	-	-	-	-
16	Pendidikan Education	-	-	-	-	-	-	-
17	Aktivitas Kesehatan Manusia dan Aktivitas Sosial Human Health and Social Work Activities	-	-	-	-	-	-	-
18	Kesenian, Hiburan dan Rekreasi Arts, Entertainment, and Recreation	-	-	-	-	-	-	-
19	Aktivitas Jasa Lainnya Other Service Activities	-	-	-	-	-	-	-
20	Aktivitas Rumah Tangga sebagai Pemberi Kerja; Aktivitas yang Menghasilkan Barang dan Jasa oleh Rumah Tangga yang Digunakan untuk Memenuhi Kebutuhan Sendiri Activities of Households as Employers; Activities Producing Goods and Services by Households for Own Use	-	-	-	-	-	-	-

dalam jutaan Rupiah | In million Rupiah

	Kredit Beragun Properti Rumah Tinggal Residential Mortgage-Backed Loans	**Kredit Beragun Properti Komersial** Commercial Mortgage-Backed Loans	**Kredit Pengadaan Tanah, Pengolahan Tanah, dan/atau Konstruksi** Land Acquisition, Land Development, and/or Construction Loans	**Kredit Pegawai/ Pensiunan Pensioner** Employee/ Pensioner Loans	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Claims on Micro Enterprises, Small Enterprises, and Retail Portfolio	**Tagihan Kepada Korporasi** Claims on Corporates	**Tagihan yang Telah Jatuh Tempo** Past Due Claims	**Aset Lainnya** Other Assets
	j	k	l	m	n	o	p	q
	-	-	-	-	-	-	-	
	-	-	-	-	-	-	-	
	-	-	-	-	-	1.353	9.212	
	-	-	-	-	-	32.038	-	
	-	-	-	-	-	-	929	
	-	-	-	-	-	-	-	

No.	Sektor Ekonomi Economic Sector	Tagihan Kepada Pemerintah Claims on Government	Tagihan Kepada Entitas Sektor Publik Claims on Public Sector Entities	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims on Multilateral Development Banks and International Institutions	Tagihan Kepada Bank Claims on Banks	Tagihan berupa Covered Bond Claims in the Form of Covered Bonds	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lain Claims on Securities Companies and Other Financial Institutions	Tagihan berupa Surat Berharga Subordinasi, Ekuitas, dan Instrumen Modal Lainnya Claims in the Form of Subordinated Securities, Equity, and Other Capital Instruments
a	b	c	d	e	f	g	h	i
21	Aktivitas Badan Internasional Dan Badan Ekstra Internasional Lainnya Activities of International Organizations and Other Extra-International Bodies	-	-	-	-	-	-	-
22	Rumah Tangga Households	-	-	-	-	-	-	-
23	Bukan Lapangan Usaha Lainnya Other Non-Business Activities	-	-	-	-	-	-	-
24	Lainnya others	-	-	-	-	-	-	-
	Total	5.766.517	203.121	-	1.747.767	-	-	-
Posisi Tanggal 31 Desember 2024 I Position as of December 31, 2024								
1	Pertanian, Kehutanan dan Perikanan Agriculture, Forestry, and Fisheries	-	-	-	-	-	-	-
2	Pertambangan dan Penggalian Mining and Quarrying	-	-	-	-	-	-	-
3	Industri Pengolahan Manufacturing	-	-	-	-	-	-	-
4	Pengadaan Listrik, Gas, Uap/Air Panas dan Udara Dingin Electricity, Gas, Steam/Hot Water, and Air Conditioning Supply	-	15.092	-	-	-	-	-

dalam jutaan Rupiah | In million Rupiah

	Kredit Beragun Properti Rumah Tinggal Residential Mortgage-Backed Loans	**Kredit Beragun Properti Komersial** Commercial Mortgage-Backed Loans	**Kredit Pengadaan Tanah, Pengolahan Tanah, dan/atau Konstruksi** Land Acquisition, Land Development, and/or Construction Loans	**Kredit Pegawai/ Pensiunan Pensioner** Employee/ Pensioner Loans	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Claims on Micro Enterprises, Small Enterprises, and Retail Portfolio	**Tagihan Kepada Korporasi** Claims on Corporates	**Tagihan yang Telah Jatuh Tempo** Past Due Claims	**Aset Lainnya** Other Assets
	j	k	l	m	n	o	p	q
	-	-	-	-	-	-	-	
	16.173	-	-	3.080	1.869.609	11.432	2.722	
	-	-	-	-	-	-	-	
	-	-	-	-	-	-	-	499.403
	16.173	**-**	**-**	**3.080**	**2.674.318**	**18.267.010**	**412.863**	**499.403**
	-	-	-	-	4.740	1.047.237	227	
	-	-	-	-	-	314.269	19.285	
	-	-	-	-	13.721	12.155.085	535.844	
	-	-	-	-	-	402.118	-	

No.	Sektor Ekonomi Economic Sector	Tagihan Kepada Pemerintah Claims on Government	Tagihan Kepada Entitas Sektor Publik Claims on Public Sector Entities	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims on Multilateral Development Banks and International Institutions	Tagihan Kepada Bank Claims on Banks	Tagihan berupa Covered Bond Claims in the Form of Covered Bonds	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lain Claims on Securities Companies and Other Financial Institutions	Tagihan berupa Surat Berharga Subordinasi, Ekuitas, dan Instrumen Modal Lainnya Claims in the Form of Subordinated Securities, Equity, and Other Capital Instruments
a	b	c	d	e	f	g	h	i
5	Pengelolaan Air, Pengelolaan Air Limbah, Pengelolaan dan Daur Ulang Sampah, dan Aktivitas Remediasi Water Supply, Wastewater Management, Waste Management and Recycling, and Remediation Activities	-	-	-	-	-	-	-
6	Konstruksi Construction	-	316.280	-	-	-	-	-
7	Perdagangan Besar dan Eceran; Reparasi dan Perawatan Mobil dan Sepeda Motor Wholesale and Retail Trade; Repair and Maintenance of Motor Vehicles and Motorcycles	-	-	-	-	-	-	-
8	Pengangkutan dan Pergudangan Transportation and Warehousing	-	-	-	-	-	-	-
9	Penyediaan Akomodasi dan Penyediaan Makan Minum Accommodation and Food Service Activities	-	-	-	-	-	-	-
10	Informasi dan Komunikasi information and communication	-	-	-	-	-	-	-
11	Aktivitas Keuangan dan Asuransi Financial and Insurance Activities	4.029.921	-	-	421.782	-	-	-
12	Real Estat Real Estate	-	-	-	-	-	-	-

dalam jutaan Rupiah | In million Rupiah

	Kredit Beragun Properti Rumah Tinggal Residential Mortgage-Backed Loans	**Kredit Beragun Properti Komersial** Commercial Mortgage-Backed Loans	**Kredit Pengadaan Tanah, Pengolahan Tanah, dan/atau Konstruksi** Land Acquisition, Land Development, and/or Construction Loans	**Kredit Pegawai/ Pensiunan Pensioner** Employee/ Pensioner Loans	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Claims on Micro Enterprises, Small Enterprises, and Retail Portfolio	**Tagihan Kepada Korporasi** Claims on Corporates	**Tagihan yang Telah Jatuh Tempo** Past Due Claims	**Aset Lainnya** Other Assets
	j	k	l	m	n	o	p	q
	-	-	-	-	-	-	-	
	-	-	-	-	2.736	252.768	19.608	
	-	-	-	-	36.372	1.387.271	217.118	
	-	-	-	-	1.702	71.201	-	
	-	-	-	-	5.983	63.760	-	
	-	-	-	-	-	295.036	-	
	-	-	-	-	507.914	2.637.660	19.555	
	-	-	-	-	5.162	50.903	19.860	

No.	**Sektor Ekonomi** Economic Sector	**Tagihan Kepada Pemerintah** Claims on Government	**Tagihan Kepada Entitas Sektor** Publik Claims on Public Sector Entities	**Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional** Claims on Multilateral Development Banks and International Institutions	**Tagihan Kepada Bank** Claims on Banks	**Tagihan berupa Covered Bond** Claims in the Form of Covered Bonds	**Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lain** Claims on Securities Companies and Other Financial Institutions	**Tagihan berupa Surat Berharga Subordinasi, Ekuitas, dan Instrumen Modal Lainnya** Claims in the Form of Subordinated Securities, Equity, and Other Capital Instruments
a	b	c	d	e	f	g	h	i
13	Aktivitas Profesional, Ilmiah dan Teknis Professional, Scientific, and Technical Activities	-	-	-	-	-	-	-
14	Aktivitas Penyewaan dan Sewa Guna Usaha Tanpa Hak Opsi, Ketenagakerjaan, Agen Perjalanan dan Penunjang Usaha Lainnya Rental and Leasing Activities without Option Rights, Employment Activities, Travel Agency Activities, and Other Business Support Activities	-	-	-	-	-	-	-
15	Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib Public Administration, Defense, and Compulsory Social Security	-	-	-	-	-	-	-
16	Pendidikan Education	-	-	-	-	-	-	-
17	Aktivitas Kesehatan Manusia dan Aktivitas Sosial Human Health and Social Work Activities	-	-	-	-	-	-	-
18	Kesenian, Hiburan dan Rekreasi Arts, Entertainment, and Recreation	-	-	-	-	-	-	-

	Kredit Beragun Properti Rumah Tinggal Residential Mortgage-Backed Loans	**Kredit Beragun Properti Komersial** Commercial Mortgage-Backed Loans	**Kredit Pengadaan Tanah, Pengolahan Tanah, dan/atau Konstruksi** Land Acquisition, Land Development, and/or Construction Loans	**Kredit Pegawai/ Pensiunan Pensioner** Employee/ Pensioner Loans	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Claims on Micro Enterprises, Small Enterprises, and Retail Portfolio	**Tagihan Kepada Korporasi** Claims on Corporates	**Tagihan yang Telah Jatuh Tempo** Past Due Claims	**Aset Lainnya** Other Assets
	j	k	l	m	n	o	p	q
	-	-	-	-	-	17.057	14.785	
	-	-	-	-	124	377.915	2.583	
	-	-	-	-	-	-	-	
	-	-	-	-	10	-	-	
	-	-	-	-	59	6.765	4.286	
	-	-	-	-	-	40.587	-	

No.	Sektor Ekonomi Economic Sector	Tagihan Kepada Pemerintah Claims on Government	Tagihan Kepada Entitas Sektor Publik Claims on Public Sector Entities	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims on Multilateral Development Banks and International Institutions	Tagihan Kepada Bank Claims on Banks	Tagihan berupa Covered Bond Claims in the Form of Covered Bonds	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lain Claims on Securities Companies and Other Financial Institutions	Tagihan berupa Surat Berharga Subordinasi, Ekuitas, dan Instrumen Modal Lainnya Claims in the Form of Subordinated Securities, Equity, and Other Capital Instruments
a	b	c	d	e	f	g	h	i
19	Aktivitas Jasa Lainnya Other Service Activities	-	-	-	-	-	-	-
20	Aktivitas Rumah Tangga sebagai Pemberi Kerja; Aktivitas yang Menghasilkan Barang dan Jasa oleh Rumah Tangga yang Digunakan untuk Memenuhi Kebutuhan Sendiri Activities of Households as Employers; Activities Producing Goods and Services by Households for Own Use	-	-	-	-	-	-	-
21	Aktivitas Badan Internasional Dan Badan Ekstra Internasional Lainnya Activities of International Organizations and Other Extra-International Bodies	-	-	-	-	-	-	-
22	Rumah Tangga Households		-	-	-	-	-	-
23	Bukan Lapangan Usaha Lainnya Other Non-Business Activities	-	-	-	-	-	-	-
24	Lainnya others	-	-	-	-	-	-	-
	Total	4.029.921	331.372	-	421.782	-	-	-

dalam jutaan Rupiah | In million Rupiah

	Kredit Beragun Properti Rumah Tinggal Residential Mortgage-Backed Loans	**Kredit Beragun Properti Komersial** Commercial Mortgage-Backed Loans	**Kredit Pengadaan Tanah, Pengolahan Tanah, dan/atau Konstruksi** Land Acquisition, Land Development, and/or Construction Loans	**Kredit Pegawai/ Pensiunan Pensioner** Employee/ Pensioner Loans	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Claims on Micro Enterprises, Small Enterprises, and Retail Portfolio	**Tagihan Kepada Korporasi** Claims on Corporates	**Tagihan yang Telah Jatuh Tempo** Past Due Claims	**Aset Lainnya** Other Assets
	j	k	l	m	n	o	p	q
	-	-	-	-	-	-	929	
	21.335	-	-	8.812	1.514.790	13.019	1.773	
	-	-	-	-	-	-	-	
	-	-	-	-	-	-	-	
	-	-	-	-	-	-	-	
	-	-	-	-	-	-	-	651.915
	21.335	**-**	**-**	**8.812**	**2.093.315**	**19.132.652**	**855.855**	**651.915**

ii. Bank secara Konsolidasi dengan Entitas Anak I Bank on a Consolidated Basis with Subsidiaries

No.	Sektor Ekonomi Economic Sector	Tagihan Kepada Pemerintah Claims on Government	Tagihan Kepada Entitas Sektor Publik Claims on Public Sector Entities	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims on Multilateral Development Banks and International Institutions	Tagihan Kepada Bank Claims on Banks	Tagihan berupa Covered Bond Claims in the Form of Covered Bonds	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lain Claims on Securities Companies and Other Financial Institutions	Tagihan berupa Surat Berharga Subordinasi, Ekuitas, dan Instrumen Modal Lainnya Claims in the Form of Subordinated Securities, Equity, and Other Capital Instruments
a	b	c	d	e	f	g	h	i
Posisi Tanggal 31 Desember 2025 I As of December 31, 2025								
1	Pertanian, Kehutanan dan Perikanan Agriculture, Forestry, and Fisheries	-	-	-	-	-	-	-
2	Pertambangan dan Penggalian Mining and Quarrying	-	-	-	-	-	-	-
3	Industri Pengolahan Manufacturing	-	-	-	-	-	-	-
4	Pengadaan Listrik, Gas, Uap/Air Panas dan Udara Dingin Electricity, Gas, Steam/Hot Water, and Air Conditioning Supply	-	-	-	-	-	-	-
5	Pengelolaan Air, Pengelolaan Air Limbah, Pengelolaan dan Daur Ulang Sampah, dan Aktivitas Remediasi Water Supply, Wastewater Management, Waste Management and Recycling, and Remediation Activities	-	-	-	-	-	-	-
6	Konstruksi Construction	-	-	-	-	-	-	-

	Kredit Beragun Properti Rumah Tinggal Residential Mortgage-Backed Loans	**Kredit Beragun Properti Komersial** Commercial Mortgage-Backed Loans	**Kredit Pengadaan Tanah, Pengolahan Tanah, dan/atau Konstruksi** Land Acquisition, Land Development, and/or Construction Loans	**Kredit Pegawai/ Pensiunan Pensioner** Employee/ Pensioner Loans	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Claims on Micro Enterprises, Small Enterprises, and Retail Portfolio	**Tagihan Kepada Korporasi** Claims on Corporates	**Tagihan yang Telah Jatuh Tempo** Past Due Claims	**Aset Lainnya** Other Assets	**Perusahaan Anak yang Melakukan Kegiatan Usaha berdasarkan Prinsip Syariah (apabila ada)** Subsidiaries Conducting Business Activities Based on Sharia Principles (if any)
	j	k	l	m	n	o	p	q	r
	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-

No.	Sektor Ekonomi Economic Sector	Tagihan Kepada Pemerintah Claims on Government	Tagihan Kepada Entitas Sektor Publik Claims on Public Sector Entities	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims on Multilateral Development Banks and International Institutions	Tagihan Kepada Bank Claims on Banks	Tagihan berupa Covered Bond Claims in the Form of Covered Bonds	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lain Claims on Securities Companies and Other Financial Institutions	Tagihan berupa Surat Berharga Subordinasi, Ekuitas, dan Instrumen Modal Lainnya Claims in the Form of Subordinated Securities, Equity, and Other Capital Instruments
a	b	c	d	e	f	g	h	i
7	Perdagangan Besar dan Eceran; Reparasi dan Perawatan Mobil dan Sepeda Motor Wholesale and Retail Trade; Repair and Maintenance of Motor Vehicles and Motorcycles	-	-	-	-	-	-	-
8	Pengangkutan dan Pergudangan Transportation and Warehousing	-	-	-	-	-	-	-
9	Penyediaan Akomodasi dan Penyediaan Makan Minum Accommodation and Food Service Activities	-	-	-	-	-	-	-
10	Informasi dan Komunikasi information and communication	-	-	-	-	-	-	-
11	Aktivitas Keuangan dan Asuransi Financial and Insurance Activities	-	-	-	-	-	-	-
12	Real Estat real estate	-	-	-	-	-	-	-
13	Aktivitas Profesional, Ilmiah dan Teknis Professional, Scientific, and Technical Activities	-	-	-	-	-	-	-

	Kredit Beragun Properti Rumah Tinggal Residential Mortgage-Backed Loans	**Kredit Beragun Properti Komersial** Commercial Mortgage-Backed Loans	**Kredit Pengadaan Tanah, Pengolahan Tanah, dan/atau Konstruksi** Land Acquisition, Land Development, and/or Construction Loans	**Kredit Pegawai/ Pensiunan Pensioner** Employee/ Pensioner Loans	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Claims on Micro Enterprises, Small Enterprises, and Retail Portfolio	**Tagihan Kepada Korporasi** Claims on Corporates	**Tagihan yang Telah Jatuh Tempo** Past Due Claims	**Aset Lainnya** Other Assets	**Perusahaan Anak yang Melakukan Kegiatan Usaha berdasarkan Prinsip Syariah (apabila ada)** Subsidiaries Conducting Business Activities Based on Sharia Principles (if any)
	j	k	l	m	n	o	p	q	r
	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-

No.	Sektor Ekonomi Economic Sector	Tagihan Kepada Pemerintah Claims on Government	Tagihan Kepada Entitas Sektor Publik Claims on Public Sector Entities	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims on Multilateral Development Banks and International Institutions	Tagihan Kepada Bank Claims on Banks	Tagihan berupa Covered Bond Claims in the Form of Covered Bonds	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lain Claims on Securities Companies and Other Financial Institutions	Tagihan berupa Surat Berharga Subordinasi, Ekuitas, dan Instrumen Modal Lainnya Claims in the Form of Subordinated Securities, Equity, and Other Capital Instruments
a	b	c	d	e	f	g	h	i
14	Aktivitas Penyewaan dan Sewa Guna Usaha Tanpa Hak Opsi, Ketenagakerjaan, Agen Perjalanan dan Penunjang Usaha Lainnya Rental and Leasing Activities without Option Rights, Employment Activities, Travel Agency Activities, and Other Business Support Activities	-	-	-	-	-	-	-
15	Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib Public Administration, Defense, and Compulsory Social Security	-	-	-	-	-	-	-
16	Pendidikan Education	-	-	-	-	-	-	-
17	Aktivitas Kesehatan Manusia dan Aktivitas Sosial Human Health and Social Work Activities	-	-	-	-	-	-	-
18	Kesenian, Hiburan dan Rekreasi Arts, Entertainment, and Recreation	-	-	-	-	-	-	-
19	Aktivitas Jasa Lainnya Other Service Activities	-	-	-	-	-	-	-

	Kredit Beragun Properti Rumah Tinggal Residential Mortgage-Backed Loans	**Kredit Beragun Properti Komersial** Commercial Mortgage-Backed Loans	**Kredit Pengadaan Tanah, Pengolahan Tanah, dan/atau Konstruksi** Land Acquisition, Land Development, and/or Construction Loans	**Kredit Pegawai/ Pensiunan Pensioner** Employee/ Pensioner Loans	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Claims on Micro Enterprises, Small Enterprises, and Retail Portfolio	**Tagihan Kepada Korporasi** Claims on Corporates	**Tagihan yang Telah Jatuh Tempo** Past Due Claims	**Aset Lainnya** Other Assets	**Perusahaan Anak yang Melakukan Kegiatan Usaha berdasarkan Prinsip Syariah (apabila ada)** Subsidiaries Conducting Business Activities Based on Sharia Principles (if any)
	j	k	l	m	n	o	p	q	r
	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-

No.	Sektor Ekonomi Economic Sector	Tagihan Kepada Pemerintah Claims on Government	Tagihan Kepada Entitas Sektor Publik Claims on Public Sector Entities	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims on Multilateral Development Banks and International Institutions	Tagihan Kepada Bank Claims on Banks	Tagihan berupa Covered Bond Claims in the Form of Covered Bonds	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lain Claims on Securities Companies and Other Financial Institutions	Tagihan berupa Surat Berharga Subordinasi, Ekuitas, dan Instrumen Modal Lainnya Claims in the Form of Subordinated Securities, Equity, and Other Capital Instruments
a	b	c	d	e	f	g	h	i
20	Aktivitas Rumah Tangga sebagai Pemberi Kerja; Aktivitas yang Menghasilkan Barang dan Jasa oleh Rumah Tangga yang Digunakan untuk Memenuhi Kebutuhan Sendiri Activities of Households as Employers; Activities Producing Goods and Services by Households for Own Use	-	-	-	-	-	-	-
21	Aktivitas Badan Internasional Dan Badan Ekstra Internasional Lainnya Activities of International Organizations and Other Extra-International Bodies	-	-	-	-	-	-	-
22	Rumah Tangga Households	-	-	-	-	-	-	-
23	Bukan Lapangan Usaha Lainnya Other Non-Business Activities	-	-	-	-	-	-	-
24	Lainnya others	-	-	-	-	-	-	-
	Total	-	-	-	-	-	-	-
Posisi Tanggal 31 Desember 2024 I As per December 31, 2024								
1	Pertanian, Kehutanan dan Perikanan Agriculture, Forestry, and Fisheries	-	-	-	-	-	-	-

	Kredit Beragun Properti Rumah Tinggal Residential Mortgage-Backed Loans	**Kredit Beragun Properti Komersial** Commercial Mortgage-Backed Loans	**Kredit Pengadaan Tanah, Pengolahan Tanah, dan/atau Konstruksi** Land Acquisition, Land Development, and/or Construction Loans	**Kredit Pegawai/ Pensiunan Pensioner** Employee/ Pensioner Loans	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Claims on Micro Enterprises, Small Enterprises, and Retail Portfolio	**Tagihan Kepada Korporasi** Claims on Corporates	**Tagihan yang Telah Jatuh Tempo** Past Due Claims	**Aset Lainnya** Other Assets	**Perusahaan Anak yang Melakukan Kegiatan Usaha berdasarkan Prinsip Syariah (apabila ada)** Subsidiaries Conducting Business Activities Based on Sharia Principles (if any)
	j	k	l	m	n	o	p	q	r
	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-		

No.	Sektor Ekonomi Economic Sector	Tagihan Kepada Pemerintah Claims on Government	Tagihan Kepada Entitas Sektor Publik Claims on Public Sector Entities	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims on Multilateral Development Banks and International Institutions	Tagihan Kepada Bank Claims on Banks	Tagihan berupa Covered Bond Claims in the Form of Covered Bonds	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lain Claims on Securities Companies and Other Financial Institutions	Tagihan berupa Surat Berharga Subordinasi, Ekuitas, dan Instrumen Modal Lainnya Claims in the Form of Subordinated Securities, Equity, and Other Capital Instruments
a	b	c	d	e	f	g	h	i
2	Pertambangan dan Penggalian Mining and Quarrying	-	-	-	-	-	-	-
3	Industri Pengolahan Manufacturing	-	-	-	-	-	-	-
4	Pengadaan Listrik, Gas, Uap/Air Panas dan Udara Dingin Electricity, Gas, Steam/Hot Water, and Air Conditioning Supply	-	-	-	-	-	-	-
5	Pengelolaan Air, Pengelolaan Air Limbah, Pengelolaan dan Daur Ulang Sampah, dan Aktivitas Remediasi Water Supply, Wastewater Management, Waste Management and Recycling, and Remediation Activities	-	-	-	-	-	-	-
6	Konstruksi Construction	-	-	-	-	-	-	-
7	Perdagangan Besar dan Eceran; Reparasi dan Perawatan Mobil dan Sepeda Motor Wholesale and Retail Trade; Repair and Maintenance of Motor Vehicles and Motorcycles	-	-	-	-	-	-	-

dalam jutaan Rupiah | In million Rupiah

	Kredit Beragun Properti Rumah Tinggal Residential Mortgage-Backed Loans	**Kredit Beragun Properti Komersial** Commercial Mortgage-Backed Loans	**Kredit Pengadaan Tanah, Pengolahan Tanah, dan/atau Konstruksi** Land Acquisition, Land Development, and/or Construction Loans	**Kredit Pegawai/ Pensiunan Pensioner** Employee/ Pensioner Loans	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Claims on Micro Enterprises, Small Enterprises, and Retail Portfolio	**Tagihan Kepada Korporasi** Claims on Corporates	**Tagihan yang Telah Jatuh Tempo** Past Due Claims	**Aset Lainnya** Other Assets	**Perusahaan Anak yang Melakukan Kegiatan Usaha berdasarkan Prinsip Syariah (apabila ada)** Subsidiaries Conducting Business Activities Based on Sharia Principles (if any)
	j	k	l	m	n	o	p	q	r
	-	-	-	-	-	-	-		
	-	-	-	-	-	-	-		
	-	-	-	-	-	-	-		
	-	-	-	-	-	-	-		
	-	-	-	-	-	-	-		
	-	-	-	-	-	-	-		

No.	Sektor Ekonomi Economic Sector	Tagihan Kepada Pemerintah Claims on Government	Tagihan Kepada Entitas Sektor Publik Claims on Public Sector Entities	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims on Multilateral Development Banks and International Institutions	Tagihan Kepada Bank Claims on Banks	Tagihan berupa Covered Bond Claims in the Form of Covered Bonds	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lain Claims on Securities Companies and Other Financial Institutions	Tagihan berupa Surat Berharga Subordinasi, Ekuitas, dan Instrumen Modal Lainnya Claims in the Form of Subordinated Securities, Equity, and Other Capital Instruments
a	b	c	d	e	f	g	h	i
8	Pengangkutan dan Pergudangan Transportation and Warehousing	-	-	-	-	-	-	-
9	Penyediaan Akomodasi dan Penyediaan Makan Minum Accommodation and Food Service Activities	-	-	-	-	-	-	-
10	Informasi dan Komunikasi information and communication	-	-	-	-	-	-	-
11	Aktivitas Keuangan dan Asuransi Financial and Insurance Activities	-	-	-	-	-	-	-
12	Real Estat real estate	-	-	-	-	-	-	-
13	Aktivitas Profesional, Ilmiah dan Teknis Professional, Scientific, and Technical Activities	-	-	-	-	-	-	-
14	Aktivitas Penyewaan dan Sewa Guna Usaha Tanpa Hak Opsi, Ketenagakerjaan, Agen Perjalanan dan Penunjang Usaha Lainnya Rental and Leasing Activities without Option Rights, Employment Activities, Travel Agency Activities, and Other Business Support Activities	-	-	-	-	-	-	-

	Kredit Beragun Properti Rumah Tinggal Residential Mortgage-Backed Loans	**Kredit Beragun Properti Komersial** Commercial Mortgage-Backed Loans	**Kredit Pengadaan Tanah, Pengolahan Tanah, dan/atau Konstruksi** Land Acquisition, Land Development, and/or Construction Loans	**Kredit Pegawai/ Pensiunan Pensioner** Employee/ Pensioner Loans	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Claims on Micro Enterprises, Small Enterprises, and Retail Portfolio	**Tagihan Kepada Korporasi** Claims on Corporates	**Tagihan yang Telah Jatuh Tempo** Past Due Claims	**Aset Lainnya** Other Assets	**Perusahaan Anak yang Melakukan Kegiatan Usaha berdasarkan Prinsip Syariah (apabila ada)** Subsidiaries Conducting Business Activities Based on Sharia Principles (if any)
	j	k	l	m	n	o	p	q	r
	-	-	-	-	-	-	-		
	-	-	-	-	-	-	-		
	-	-	-	-	-	-	-		
	-	-	-	-	-	-	-		
	-	-	-	-	-	-	-		
	-	-	-	-	-	-	-		
	-	-	-	-	-	-	-		

No.	Sektor Ekonomi Economic Sector	Tagihan Kepada Pemerintah Claims on Government	Tagihan Kepada Entitas Sektor Publik Claims on Public Sector Entities	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims on Multilateral Development Banks and International Institutions	Tagihan Kepada Bank Claims on Banks	Tagihan berupa Covered Bond Claims in the Form of Covered Bonds	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lain Claims on Securities Companies and Other Financial Institutions	Tagihan berupa Surat Berharga Subordinasi, Ekuitas, dan Instrumen Modal Lainnya Claims in the Form of Subordinated Securities, Equity, and Other Capital Instruments
a	b	c	d	e	f	g	h	i
15	Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib Public Administration, Defense, and Compulsory Social Security	-	-	-	-	-	-	-
16	Pendidikan Education	-	-	-	-	-	-	-
17	Aktivitas Kesehatan Manusia dan Aktivitas Sosial Human Health and Social Work Activities	-	-	-	-	-	-	-
18	Kesenian, Hiburan dan Rekreasi Arts, Entertainment, and Recreation	-	-	-	-	-	-	-
19	Aktivitas Jasa Lainnya Other Service Activities	-	-	-	-	-	-	-
20	Aktivitas Rumah Tangga sebagai Pemberi Kerja; Aktivitas yang Menghasilkan Barang dan Jasa oleh Rumah Tangga yang Digunakan untuk Memenuhi Kebutuhan Sendiri Activities of Households as Employers; Activities Producing Goods and Services by Households for Own Use	-	-	-	-	-	-	-

dalam jutaan Rupiah | In million Rupiah

	Kredit Beragun Properti Rumah Tinggal Residential Mortgage-Backed Loans	**Kredit Beragun Properti Komersial** Commercial Mortgage-Backed Loans	**Kredit Pengadaan Tanah, Pengolahan Tanah, dan/atau Konstruksi** Land Acquisition, Land Development, and/or Construction Loans	**Kredit Pegawai/ Pensiunan Pensioner** Employee/ Pensioner Loans	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Claims on Micro Enterprises, Small Enterprises, and Retail Portfolio	**Tagihan Kepada Korporasi** Claims on Corporates	**Tagihan yang Telah Jatuh Tempo** Past Due Claims	**Aset Lainnya** Other Assets	**Perusahaan Anak yang Melakukan Kegiatan Usaha berdasarkan Prinsip Syariah (apabila ada)** Subsidiaries Conducting Business Activities Based on Sharia Principles (if any)
	j	k	l	m	n	o	p	q	r
	-	-	-	-	-	-	-		
	-	-	-	-	-	-	-		
	-	-	-	-	-	-	-		
	-	-	-	-	-	-	-		
	-	-	-	-	-	-	-		
	-	-	-	-	-	-	-		

No.	Sektor Ekonomi Economic Sector	Tagihan Kepada Pemerintah Claims on Government	Tagihan Kepada Entitas Sektor Publik Claims on Public Sector Entities	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims on Multilateral Development Banks and International Institutions	Tagihan Kepada Bank Claims on Banks	Tagihan berupa Covered Bond Claims in the Form of Covered Bonds	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lain Claims on Securities Companies and Other Financial Institutions	Tagihan berupa Surat Berharga Subordinasi, Ekuitas, dan Instrumen Modal Lainnya Claims in the Form of Subordinated Securities, Equity, and Other Capital Instruments
a	b	c	d	e	f	g	h	i
21	Aktivitas Badan Internasional Dan Badan Ekstra Internasional Lainnya Activities of International Organizations and Other Extra-International Bodies	-	-	-	-	-	-	-
22	Rumah Tangga Households		-	-	-	-	-	-
23	Bukan Lapangan Usaha Lainnya Other Non-Business Activities	-	-	-	-	-	-	-
24	Lainnya others	-	-	-	-	-	-	-
	Total	-	-	-	-	-	-	-

	Kredit Beragun Properti Rumah Tinggal Residential Mortgage-Backed Loans	**Kredit Beragun Properti Komersial** Commercial Mortgage-Backed Loans	**Kredit Pengadaan Tanah, Pengolahan Tanah, dan/atau Konstruksi** Land Acquisition, Land Development, and/or Construction Loans	**Kredit Pegawai/ Pensiunan Pensioner** Employee/ Pensioner Loans	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Claims on Micro Enterprises, Small Enterprises, and Retail Portfolio	**Tagihan Kepada Korporasi** Claims on Corporates	**Tagihan yang Telah Jatuh Tempo** Past Due Claims	**Aset Lainnya** Other Assets	**Perusahaan Anak yang Melakukan Kegiatan Usaha berdasarkan Prinsip Syariah (apabila ada)** Subsidiaries Conducting Business Activities Based on Sharia Principles (if any)
	j	k	l	m	n	o	p	q	r
		-	-	-	-	-	-	-	
		-	-	-	-	-	-	-	
		-	-	-	-	-	-	-	
		-	-	-	-	-	-	-	
		-	-	-	-	-	-	-	

c. Pengungkapan Tagihan Bersih Berdasarkan Berdasarkan Sisa Jangka Waktu Kontrak I Net Claims Disclosure by Remaining Contractual Maturity

i. Bank secara Individual I Individual Bank

No.	Kategori Portofolio Portfolio Category	Posisi Tanggal 31 Desember 2025 I *As of the Reporting Date*					
		Tagihan bersih berdasarkan sisa jangka waktu kontrak I Net Claims based on remaining contractual maturity					
		< 1 tahun < 1 year	> 1 thn s.d. 3 thn > 1 year to 3 years	> 3 thn s.d. 5 thn > 3 years to 5 years	> 5 thn > 5 years	Non Kontraktual Non-Contractual	Total
a	b	c	d	e	f	g	h
1	Tagihan Kepada Pemerintah Claims on Government	4.386.235	413.248	967.034	-	-	5.766.517
2	Tagihan Kepada Entitas Sektor Publik Claims on Public Sector Entities	7.546	-	21.029	174.545	-	203.120
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims on Multilateral Development Banks and International Organizations	-	-	-	-	-	-
4	Tagihan Kepada Bank Claims on Banks	692.767	905.000	150.000	-	-	1.747.767
5	Tagihan berupa *Covered Bond* Claims in the Form of Covered Bonds	-	-	-	-	-	-
6	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lain Claims on Securities Companies and Other Financial Services Institutions	-	-	-	-	-	-
7	Tagihan berupa Surat Berharga Subordinasi, Ekuitas, dan Instrumen Modal Lainnya Claims in the Form of Subordinated Securities, Equity, and Other Capital Instruments	-	-	-	-	-	-

dalam jutaan Rupiah | In million Rupiah

Posisi Tanggal 31 Desember 2024 I As of the Previous Reporting Date Tagihan bersih berdasarkan sisa jangka waktu kontrak I Net Claims based on remaining contractual maturity					
< 1 tahun < 1 year	> 1 thn s.d. 3 thn > 1 year to 3 years	> 3 thn s.d. 5 thn > 3 years to 5 years	> 5 thn > 5 years	Non Kontraktual Non-Contractual	Total
i	j	k	l	m	n
2.297.682		841.173	680.570	210.497	4.029.922
-		15.092	36.991	279.290	331.372
-		-	-	-	-
85.782		261.000	75.000	-	421.782
					-
					-
					-

No.	Kategori Portofolio Portfolio Category	Posisi Tanggal 31 Desember 2025 I *As of the Reporting Date*					
		Tagihan bersih berdasarkan sisa jangka waktu kontrak I Net Claims based on remaining contractual maturity					
		< 1 tahun < 1 year	> 1 thn s.d. 3 thn > 1 year to 3 years	> 3 thn s.d. 5 thn > 3 years to 5 years	> 5 thn > 5 years	Non Kontraktual Non-Contractual	Total
8	Kredit Beragun Properti Rumah Tinggal Residential Property-Backed Loans	1.257	2.403	4.717	7.795	-	16.173
9	Kredit Beragun Properti Komersial Commercial Property-Backed Loans	-	-	-	-	-	-
10	Kredit Pengadaan Tanah, Pengolahan Tanah, dan/atau Konstruksi Land Acquisition, Land Development, and/or Construction Loans	-	-	-	-	-	-
11	Kredit Pegawai/ Pensiunan Employee/Retiree Loans	75	423	797	1.785	-	3.080
12	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Claims on Micro, Small Enterprises, and Retail Portfolio	2.283.460	290.684	93.797	6.378	-	2.674.318
13	Tagihan Kepada Korporasi Claims on Corporates	13.367.734	2.910.704	1.097.716	890.856	-	18.267.010
14	Tagihan yang Telah Jatuh Tempo Past Due Claims	357.826	9.070	171	45.795	-	412.863
15	Aset Lainnya Other Assets	-	-	-	-	499.403	499.403
	TOTAL	21.096.900	4.531.532	2.335.261	1.127.155	499.403	29.590.251

Posisi Tanggal 31 Desember 2024 I As of the Previous Reporting Date Tagihan bersih berdasarkan sisa jangka waktu kontrak I Net Claims based on remaining contractual maturity					
< 1 tahun < 1 year	> 1 thn s.d. 3 thn > 1 year to 3 years	> 3 thn s.d. 5 thn > 3 years to 5 years	> 5 thn > 5 years	Non Kontraktual Non-Contractual	Total
528		2.165	4.070	14.572	21.335
-		-	-	-	-
					-
-		347	538	7.927	8.812
1.518.518		557.261	-	17.536	2.093.314
11.591.877		3.319.808	2.999.019	1.221.948	19.132.652
550.661		21.896	7.843	275.455	855.855
-		-	-	-	651.915
16.045.049		5.018.741	3.804.030	2.027.225	27.546.959

ii. Bank secara Konsolidasi dengan Entitas Anak | Bank on a Consolidated Basis with Subsidiaries

No.	Kategori Portofolio Portfolio Category	Posisi Tanggal 31 Desember 2025					
		Tagihan bersih berdasarkan sisa jangka waktu kontrak | Net Claims based on remaining contractual maturity					
		< 1 tahun < 1 year	> 1 thn s.d. 3 thn > 1 year to 3 years	> 3 thn s.d. 5 thn > 3 years to 5 years	> 5 thn > 5 years	Non Kontraktual Non-Contractual	Total
a	b	c	d	e	f	g	h
1	Tagihan Kepada Pemerintah Claims on Government	-	-	-	-	-	-
2	Tagihan Kepada Entitas Sektor Publik Claims on Public Sector Entities	-	-	-	-	-	-
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims on Multilateral Development Banks and International Organizations	-	-	-	-	-	-
4	Tagihan Kepada Bank Claims on Banks	-	-	-	-	-	-
5	Tagihan berupa *Covered Bond* Claims in the Form of Covered Bonds	-	-	-	-	-	-
6	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lain Claims on Securities Companies and Other Financial Services Institutions	-	-	-	-	-	-
7	Tagihan berupa Surat Berharga Subordinasi, Ekuitas, dan Instrumen Modal Lainnya Claims in the Form of Subordinated Securities, Equity, and Other Capital Instruments	-	-	-	-	-	-
8	Kredit Beragun Properti Rumah Tinggal Residential Property-Backed Loans	-	-	-	-	-	-

Posisi Tanggal 31 Desember 2024 I As of the Previous Reporting Date						
Tagihan bersih berdasarkan sisa jangka waktu kontrak I Net Claims based on remaining contractual maturity						
< 1 tahun < 1 year	> 1 thn s.d. 3 thn > 1 year to 3 years	> 3 thn s.d. 5 thn > 3 years to 5 years	> 5 thn > 5 years	Non Kontraktual Non-Contractual	Total	Total
i		j	k	l	m	n
-	-	-	-	-	-	-
-	-	-	-	-	-	-
-	-	-	-	-	-	-
-	-	-	-	-	-	-
-	-	-	-	-	-	-
-	-	-	-	-	-	-
-	-	-	-	-	-	-
-	-	-	-	-	-	-

No.	Kategori Portofolio Portfolio Category	Posisi Tanggal 31 Desember 2025 I *As of the Reporting Date* Tagihan bersih berdasarkan sisa jangka waktu kontrak I Net Claims based on remaining contractual maturity					
		< 1 tahun < 1 year	> 1 thn s.d. 3 thn > 1 year to 3 years	> 3 thn s.d. 5 thn > 3 years to 5 years	> 5 thn > 5 years	Non Kontraktual Non-Contractual	Total
9	Kredit Beragun Properti Komersial Commercial Property-Backed Loans	-	-	-	-	-	-
10	Kredit Pengadaan Tanah, Pengolahan Tanah, dan/atau Konstruksi Land Acquisition, Land Development, and/or Construction Loans	-	-	-	-	-	-
11	Kredit Pegawai/ Pensiunan Employee/Retiree Loans	-	-	-	-	-	-
12	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Claims on Micro, Small Enterprises, and Retail Portfolio	-	-	-	-	-	-
13	Tagihan Kepada Korporasi Claims on Corporates	-	-	-	-	-	-
14	Tagihan yang Telah Jatuh Tempo Past Due Claims	-	-	-	-	-	-
15	Aset Lainnya Other Assets	-	-	-	-	-	-
15	Eksposur di Perusahaan Anak yang Melakukan Kegiatan Usaha bersadarkan Prinsip Syariah (apabila ada) Exposure to Subsidiaries Conducting Business Activities Based on Sharia Principles (if any)	-	-	-	-	-	-
	TOTAL	-	-	-	-	-	-

dalam jutaan Rupiah | In million Rupiah

Posisi Tanggal 31 Desember 2024 I As of the Previous Reporting Date						
Tagihan bersih berdasarkan sisa jangka waktu kontrak I Net Claims based on remaining contractual maturity						
< 1 tahun < 1 year	> 1 thn s.d. 3 thn > 1 year to 3 years	> 3 thn s.d. 5 thn > 3 years to 5 years	> 5 thn > 5 years	Non Kontraktual Non-Contractual	Total	Total
-	-	-	-	-	-	-
-	-	-	-	-	-	-
-	-	-	-	-	-	-
-	-	-	-	-	-	-
-	-	-	-	-	-	-
-	-	-	-	-	-	-
-	-	-	-	-	-	-
-	-	-	-	-	-	-
-	-	-	-	-	-	-

d. Pengungkapan Tagihan dan Pencadangan Berdasarkan Wilayah I Disclosure of Invoices and Provisions by Region

i. Bank secara Individual I Individual Bank

No.	Keterangan Description	Posisi Tanggal 31 Desember 2025 i *Position Date Report*						
		Wilayah i Region						
		Sumatera	Jawa	Kalimantan	Sulawesi	Bali	Nusa Tenggara Barat	Total
a	b	c	d	e	f	g	h	i
1	Tagihan Receivables	113.209	29.224.153	-	68.795	70.249	-	29.476.406
2	Tagihan yang Mengalami Penurunan Nilai Impaired receivables	57.254	5.597.547	-	29.584	55.086	-	5.739.471
	a. Belum Jatuh Tempo a. Not yet due	57.254	5.269.354	-	-	-	-	5.326.608
	b. Telah Jatuh Tempo b. Past due	-	328.193	-	29.584	55.086	-	412.863
3	CKPN - *Stage* 1	68	22.583	-	136	6	-	22.794
4	CKPN - *Stage* 2	202	182.090	-	-	-	-	182.292
5	CKPN - *Stage* 3	-	105.255	-	8.559	17.101	-	130.915
6	Tagihan yang Dihapus Buku Write-off	-	341.686	-	4.496	-	-	346.182

ii. Bank secara Konsolidasi dengan Entitas Anak I Bank on a consolidated basis with subsidiaries

No.	Keterangan Description	Posisi Tanggal 31 Desember 2025 i *Position Date Report*						
		Wilayah i Region						
		Sumatera	Jawa	Kalimantan	Sulawesi	Bali	Nusa Tenggara Barat	Total
a	b	c	d	e	f	g	h	i
1	Tagihan Receivables	-	-	-	-	-	-	-
2	Tagihan yang Mengalami Penurunan Nilai Impaired receivables	-	-	-	-	-	-	-
	a. Belum Jatuh Tempo a. Not yet due	-	-	-	-	-	-	-
	b. Telah Jatuh Tempo b. Past due	-	-	-	-	-	-	-
3	CKPN - *Stage* 1	-	-	-	-	-	-	-
4	CKPN - *Stage* 2	-	-	-	-	-	-	-
5	CKPN - *Stage* 3	-	-	-	-	-	-	-
6	Tagihan yang Dihapus Buku Write-off	-	-	-	-	-	-	-

Posisi Tanggal 31 Desember 2024 I Item Date Previous Year's						
Wilayah i Region						
Sumatera	Jawa	Kalimantan	Sulawesi	Bali	Nusa Tenggara Barat	Total
j	k	l	m	n	o	p
197.450	27.193.679	-	83.475	72.354	-	27.546.958
197.450	19.942.352	-	83.475	72.354	-	20.295.631
197.450	18.807.745	-	61.523	16.693	-	19.083.412
-	1.134.607	-	21.952	55.661	-	1.212.219
349	29.659	-	165	17	-	30.190
116	104.599	-	478	-	-	105.193
-	440.743	-	5.189	16.229	-	462.160
-	43.832	-	1.608	8	-	45.447

Posisi Tanggal 31 Desember 2024 I Item Date Previous Year's						
Wilayah i Region						
Sumatera	Jawa	Kalimantan	Sulawesi	Bali	Nusa Tenggara Barat	Total
j	k	l	m	n	o	p
-	-	-	-	-	-	-
-	-	-	-	-	-	-
-	-	-	-	-	-	-
-	-	-	-	-	-	-
-	-	-	-	-	-	-
-	-	-	-	-	-	-
-	-	-	-	-	-	-
-	-	-	-	-	-	-

e. Pengungkapan Tagihan dan Pencadangan Berdasarkan Sektor Ekonomi
Disclosure of Receivables and Provisions by Economic Sector

i. Bank secara Individual I Individual Bank

No.	Sektor Ekonomi Economic Sector	Tagihan receivables	Tagihan yang Mengalami Penurunan Nilai Impaired receivables		CKPN *Stage* 1	CKPN *Stage* 2	CKPN *Stage* 3	Tagihan yang Dihapus Buku Written-off receivables
			Belum Jatuh Tempo Not yet due	Telah Jatuh Tempo Past due				
a	b	c	d	e	f	g	h	i
Posisi Tanggal 31 Desember 2025 i As of reporting date								
1	Pertanian, Kehutanan dan Perikanan Agriculture, Forestry and Fishing	454.768	89.152	227	339	419	65	-
2	Pertambangan dan Penggalian Mining and Quarrying	339.769	103.820	19.285	402	3.857	5.059	-
3	Industri Pengolahan Manufacturing	9.475.976	1.889.856	80.167	13.801	119.364	26.844	330.227
4	Pengadaan Listrik, Gas, Uap/Air Panas dan Udara Dingin Electricity, Gas, Steam and Air Conditioning Supply	291.531	-	-	630	-	-	-
5	Pengelolaan Air, Pengelolaan Air Limbah, Pengelolaan dan Daur Ulang Sampah, dan Aktivitas Remediasi Water Supply; Sewerage, Waste Management and Remediation Activities	-	-	-	-	-	-	-
6	Konstruksi Construction	426.499	224.601	19.608	420	46.939	4.820	-
7	Perdagangan Besar dan Eceran; Reparasi dan Perawatan Mobil dan Sepeda Motor Wholesale and Retail Trade; Repair and Maintenance of Motor Vehicles and Motorcycles	1.273.820	161.709	210.013	2.167	509	72.685	260
8	Pengangkutan dan Pergudangan Transportation and Storage	161.824	997	41.065	252	2	8.129	-

dalam jutaan Rupiah | In million Rupiah

No.	Sektor Ekonomi Economic Sector	Tagihan receivables	Tagihan yang Mengalami Penurunan Nilai Impaired receivables		CKPN *Stage* 1	CKPN *Stage* 2	CKPN *Stage* 3	Tagihan yang Dihapus Buku Written-off receivables
			Belum Jatuh Tempo Not yet due	Telah Jatuh Tempo Past due				
9	Penyediaan Akomodasi dan Penyediaan Makan Minum Accommodation and Food and Beverage Service Activities	75.756	46.877	-	55	1.587	-	-
10	Informasi dan Komunikasi Information and Communication	725.451	-	-	557	-	-	-
11	Aktivitas Keuangan dan Asuransi Aktivitas Keuangan dan Asuransi	13.636.888	2.771.064	299.015	2.008	8.951	-	6.072
12	Real Estat Real Estate	30.485	69	16.052	59	0	5.848	-
13	Aktivitas Profesional, Ilmiah dan Teknis Professional, Scientific and Technical Activities	17.996	211	14.785	0	0	4.236	-
14	Aktivitas Penyewaan dan Sewa Guna Usaha Tanpa Hak Opsi, Ketenagakerjaan, Agen Perjalanan dan Penunjang Usaha Lainnya Rental and Leasing Activities without Option Rights; Employment Activities; Travel Agency Activities; and Other Business Support Activities	619.179	19	2.584	1.317	0	540	-
15	Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib Public Administration, Defence and Compulsory Social Security	-	-	-	-	-	-	-
16	Pendidikan Education	-	-	-	-	-	-	-

dalam jutaan Rupiah | *In million Rupiah*

No.	Sektor Ekonomi *Economic Sector*	Tagihan *receivables*	Tagihan yang Mengalami Penurunan Nilai *Impaired receivables*		CKPN *Stage 1*	CKPN *Stage 2*	CKPN *Stage 3*	Tagihan yang Dihapus Buku *Written-off receivables*
			Belum Jatuh Tempo *Not yet due*	Telah Jatuh Tempo *Past due*				
17	Aktivitas Kesehatan Manusia dan Aktivitas Sosial *Human Health and Social Work Activities*	10.565	-	9.212	4	68	880	-
18	Kesenian, Hiburan dan Rekreasi *Human Health and Social Work Activities*	32.038	-	-	74	-	-	-
19	Aktivitas Jasa Lainnya *Other Service Activities*	929	-	929	-	-	240	-
20	Aktivitas Rumah Tangga sebagai Pemberi Kerja; Aktivitas yang Menghasilkan Barang dan Jasa oleh Rumah Tangga yang Digunakan untuk Memenuhi Kebutuhan Sendiri *Activities of Households as Employers; Undifferentiated Goods and Services-Producing Activities of Households for Own Use*	-	-	-	-	-	-	-
21	Aktivitas Badan Internasional Dan Badan Ekstra Internasional Lainnya *Activities of International Organizations and Other Extraterritorial Organizations*	-	-	-	-	-	-	-
22	Rumah Tangga *Household*	1.902.932	38.233	2.722	566	740	1.568	9.623
23	Bukan Lapangan Usaha Lainnya *Other Non-Business Activities*	-	-	-	-	-	-	-
24	Lainnya *Others*	496.018	-	-	-	-	-	-
	Total	29.972.424	5.326.608	715.665	22.649	182.437	130.915	346.182

Posisi Tanggal 31 Desember 2025 i *As of reporting date*

dalam jutaan Rupiah | In million Rupiah

No.	Sektor Ekonomi Economic Sector	Tagihan receivables	Tagihan yang Mengalami Penurunan Nilai Impaired receivables		CKPN *Stage* 1	CKPN *Stage* 2	CKPN *Stage* 3	Tagihan yang Dihapus Buku Written-off receivables
			Belum Jatuh Tempo Not yet due	Telah Jatuh Tempo Past due				
1	Pertanian, Kehutanan dan Perikanan Agriculture, Forestry and Fishing	1.052.204	94.942	227	2.085	419	64	-
2	Pertambangan dan Penggalian Mining and Quarrying	333.553	72.844	19.285	679	3.640	5.099	-
3	Industri Pengolahan Manufacturing	12.704.650	3.136.269	652.524	18.315	30.354	359.245	19.816
4	Pengadaan Listrik, Gas, Uap/Air Panas dan Udara Dingin Electricity, Gas, Steam and Air Conditioning Supply	417.210	-	-	1.115	-	-	-
5	Pengelolaan Air, Pengelolaan Air Limbah, Pengelolaan dan Daur Ulang Sampah, dan Aktivitas Remediasi Water Supply; Sewerage, Waste Management and Remediation Activities	-	-	-	-	-	-	-
6	Konstruksi Construction	591.393	238.004	25.847	663	47.224	4.348	-
7	Perdagangan Besar dan Eceran; Reparasi dan Perawatan Mobil dan Sepeda Motor Wholesale and Retail Trade; Repair and Maintenance of Motor Vehicles and Motorcycles	1.640.761	78.140	241.425	4.219	-	72.453	6.391
8	Pengangkutan dan Pergudangan Transportation and Storage	72.903	1.369	41.065	28	7.395	-	-

dalam jutaan Rupiah | In million Rupiah

No.	Sektor Ekonomi Economic Sector	Tagihan receivables	Tagihan yang Mengalami Penurunan Nilai Impaired receivables		CKPN *Stage 1*	CKPN *Stage 2*	CKPN *Stage 3*	Tagihan yang Dihapus Buku Written-off receivables
			Belum Jatuh Tempo Not yet due	Telah Jatuh Tempo Past due				
9	Penyediaan Akomodasi dan Penyediaan Makan Minum Accommodation and Food and Beverage Service Activities	69.743	6.954	600	144	141	-	-
10	Informasi dan Komunikasi Information and Communication	295.036	290	-	809	0	-	-
11	Aktivitas Keuangan dan Asuransi Aktivitas Keuangan dan Asuransi	7.616.833	3.200.735	19.555	460	12.932	5.522	15.428
12	Real Estat Real Estate	75.925	31.841	23.235	75	80	8.881	-
13	Aktivitas Profesional, Ilmiah dan Teknis Professional, Scientific and Technical Activities	31.842	363	14.785	31	1	3.958	-
14	Aktivitas Penyewaan dan Sewa Guna Usaha Tanpa Hak Opsi, Ketenagakerjaan, Agen Perjalanan dan Penunjang Usaha Lainnya Rental and Leasing Activities without Option Rights; Employment Activities; Travel Agency Activities; and Other Business Support Activities	380.622	16.791	2.583	940	96	505	-
15	Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib Public Administration, Defence and Compulsory Social Security	-	-	-	-	-	-	-
16	Pendidikan Education	10	-	-	0	-	-	-

dalam jutaan Rupiah | In million Rupiah

No.	Sektor Ekonomi Economic Sector	Tagihan receivables	Tagihan yang Mengalami Penurunan Nilai Impaired receivables		CKPN *Stage* 1	CKPN *Stage* 2	CKPN *Stage* 3	Tagihan yang Dihapus Buku Written-off receivables
			Belum Jatuh Tempo Not yet due	Telah Jatuh Tempo Past due				
17	Aktivitas Kesehatan Manusia dan Aktivitas Sosial Human Health and Social Work Activities	11.111	-	9.712	5	1.102	833	-
18	Kesenian, Hiburan dan Rekreasi Human Health and Social Work Activities	40.587	-	-	115	864	-	-
19	Aktivitas Jasa Lainnya Other Service Activities	929	-	929	-	-	224	-
20	Aktivitas Rumah Tangga sebagai Pemberi Kerja; Aktivitas yang Menghasilkan Barang dan Jasa oleh Rumah Tangga yang Digunakan untuk Memenuhi Kebutuhan Sendiri Activities of Households as Employers; Undifferentiated Goods and Services-Producing Activities of Households for Own Use	1.559.730	686	31.131	505	942	1.027	3.812
21	Aktivitas Badan Internasional Dan Badan Ekstra Internasional Lainnya Activities of International Organizations and Other Extraterritorial Organizations	-	-	-	-	-	-	-
22	Rumah Tangga Household							
23	Bukan Lapangan Usaha Lainnya Other Non-Business Activities	-	-	-	-	-	-	-
24	Lainnya Others	651.915	-	-	-	-	-	-
	Total	27.546.958	6.879.227	1.082.904	30.190	105.193	462.160	45.447

ii. Bank secara Konsolidasi dengan Entitas Anak
Bank on a Consolidated Basis with Subsidiaries

dalam jutaan Rupiah | In million Rupiah

No.	Sektor Ekonomi Economic Sector	Tagihan receivables	Tagihan yang Mengalami Penurunan Nilai Impaired receivables		CKPN *Stage 1*	CKPN *Stage 2*	CKPN *Stage 3*	Tagihan yang Dihapus Buku Written-off receivables
			Belum Jatuh Tempo Not yet due	Telah Jatuh Tempo Past due				
a	b	c	d	e	f	g	h	i
Posisi Tanggal 31 Desember 2025 i As of reporting date								
1	Pertanian, Kehutanan dan Perikanan Agriculture, Forestry and Fishing	454.768	89.152	227	339	419	65	-
2	Pertambangan dan Penggalian Mining and Quarrying	339.769	103.820	19.285	402	3.857	5.059	-
3	Industri Pengolahan Manufacturing	9.475.976	1.889.856	80.167	13.801	119.364	26.844	330.227
4	Pengadaan Listrik, Gas, Uap/Air Panas dan Udara Dingin Electricity, Gas, Steam and Air Conditioning Supply	291.531	-	-	630	-	-	-
5	Pengelolaan Air, Pengelolaan Air Limbah, Pengelolaan dan Daur Ulang Sampah, dan Aktivitas Remediasi Water Supply; Sewerage, Waste Management and Remediation Activities	-	-	-	-	-	-	-
6	Konstruksi Construction	426.499	224.601	19.608	420	46.939	4.820	-
7	Perdagangan Besar dan Eceran; Reparasi dan Perawatan Mobil dan Sepeda Motor Wholesale and Retail Trade; Repair and Maintenance of Motor Vehicles and Motorcycles	1.273.820	161.709	210.013	2.167	509	72.685	260
8	Pengangkutan dan Pergudangan Transportation and Storage	161.824	997	41.065	252	2	8.129	-

dalam jutaan Rupiah | In million Rupiah

No.	Sektor Ekonomi Economic Sector	Tagihan receivables	Tagihan yang Mengalami Penurunan Nilai Impaired receivables		CKPN *Stage* 1	CKPN *Stage* 2	CKPN *Stage* 3	Tagihan yang Dihapus Buku Written-off receivables
			Belum Jatuh Tempo Not yet due	Telah Jatuh Tempo Past due				
9	Penyediaan Akomodasi dan Penyediaan Makan Minum Accommodation and Food and Beverage Service Activities	75.756	46.877	-	55	1.587	-	-
10	Informasi dan Komunikasi Information and Communication	725.451	-	-	557	-	-	-
11	Aktivitas Keuangan dan Asuransi Aktivitas Keuangan dan Asuransi	13.636.888	2.771.064	299.015	2.008	8.951	-	6.072
12	Real Estat Real Estate	30.485	69	16.052	59	0	5.848	-
13	Aktivitas Profesional, Ilmiah dan Teknis Professional, Scientific and Technical Activities	17.996	211	14.785	0	0	4.236	-
14	Aktivitas Penyewaan dan Sewa Guna Usaha Tanpa Hak Opsi, Ketenagakerjaan, Agen Perjalanan dan Penunjang Usaha Lainnya Rental and Leasing Activities without Option Rights; Employment Activities; Travel Agency Activities; and Other Business Support Activities	619.179	19	2.584	1.317	0	540	-
15	Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib Public Administration, Defence and Compulsory Social Security	-	-	-	-	-	-	-
16	Pendidikan Education	-	-	-	-	-	-	-

dalam jutaan Rupiah | In million Rupiah

No.	Sektor Ekonomi Economic Sector	Tagihan receivables	Tagihan yang Mengalami Penurunan Nilai Impaired receivables		CKPN *Stage* 1	CKPN *Stage* 2	CKPN *Stage* 3	Tagihan yang Dihapus Buku Written-off receivables
			Belum Jatuh Tempo Not yet due	Telah Jatuh Tempo Past due				
17	Aktivitas Kesehatan Manusia dan Aktivitas Sosial Human Health and Social Work Activities	10.565	-	9.212	4	68	880	-
18	Kesenian, Hiburan dan Rekreasi Human Health and Social Work Activities	32.038	-	-	74	-	-	-
19	Aktivitas Jasa Lainnya Other Service Activities	929	-	929	-	-	240	-
20	Aktivitas Rumah Tangga sebagai Pemberi Kerja; Aktivitas yang Menghasilkan Barang dan Jasa oleh Rumah Tangga yang Digunakan untuk Memenuhi Kebutuhan Sendiri Activities of Households as Employers; Undifferentiated Goods and Services-Producing Activities of Households for Own Use	-	-	-	-	-	-	-
21	Aktivitas Badan Internasional Dan Badan Ekstra Internasional Lainnya Activities of International Organizations and Other Extraterritorial Organizations	-	-	-	-	-	-	-
22	Rumah Tangga Household	1.902.932	38.233	2.722	566	740	1.568	9.623
23	Bukan Lapangan Usaha Lainnya Other Non-Business Activities	-	-	-	-	-	-	-
24	Lainnya Others	496.018	-	-	-	-	-	-
	Total	29.972.424	5.326.608	715.665	22.649	182.437	130.915	346.182

Posisi Tanggal 31 Desember 2025 i As of reporting date

dalam jutaan Rupiah | In million Rupiah

No.	Sektor Ekonomi Economic Sector	Tagihan receivables	Tagihan yang Mengalami Penurunan Nilai Impaired receivables		CKPN *Stage* 1	CKPN *Stage* 2	CKPN *Stage* 3	Tagihan yang Dihapus Buku Written-off receivables
			Belum Jatuh Tempo Not yet due	Telah Jatuh Tempo Past due				
1	Pertanian, Kehutanan dan Perikanan Agriculture, Forestry and Fishing	1.052.204	94.942	227	2.085	419	64	-
2	Pertambangan dan Penggalian Mining and Quarrying	333.553	72.844	19.285	679	3.640	5.099	-
3	Industri Pengolahan Manufacturing	12.704.650	3.136.269	652.524	18.315	30.354	359.245	19.816
4	Pengadaan Listrik, Gas, Uap/Air Panas dan Udara Dingin Electricity, Gas, Steam and Air Conditioning Supply	417.210	-	-	1.115	-	-	-
5	Pengelolaan Air, Pengelolaan Air Limbah, Pengelolaan dan Daur Ulang Sampah, dan Aktivitas Remediasi Water Supply; Sewerage, Waste Management and Remediation Activities	-	-	-	-	-	-	-
6	Konstruksi Construction	591.393	238.004	25.847	663	47.224	4.348	-
7	Perdagangan Besar dan Eceran; Reparasi dan Perawatan Mobil dan Sepeda Motor Wholesale and Retail Trade; Repair and Maintenance of Motor Vehicles and Motorcycles	1.640.761	78.140	241.425	4.219	-	72.453	6.391
8	Pengangkutan dan Pergudangan Transportation and Storage	72.903	1.369	41.065	28	7.395	-	-

dalam jutaan Rupiah | In million Rupiah

No.	Sektor Ekonomi Economic Sector	Tagihan receivables	Tagihan yang Mengalami Penurunan Nilai Impaired receivables		CKPN *Stage 1*	CKPN *Stage 2*	CKPN *Stage 3*	Tagihan yang Dihapus Buku Written-off receivables
			Belum Jatuh Tempo Not yet due	Telah Jatuh Tempo Past due				
9	Penyediaan Akomodasi dan Penyediaan Makan Minum Accommodation and Food and Beverage Service Activities	69.743	6.954	600	144	141	-	-
10	Informasi dan Komunikasi Information and Communication	295.036	290	-	809	0	-	-
11	Aktivitas Keuangan dan Asuransi Aktivitas Keuangan dan Asuransi	7.616.833	3.200.735	19.555	460	12.932	5.522	15.428
12	Real Estat Real Estate	75.925	31.841	23.235	75	80	8.881	-
13	Aktivitas Profesional, Ilmiah dan Teknis Professional, Scientific and Technical Activities	31.842	363	14.785	31	1	3.958	-
14	Aktivitas Penyewaan dan Sewa Guna Usaha Tanpa Hak Opsi, Ketenagakerjaan, Agen Perjalanan dan Penunjang Usaha Lainnya Rental and Leasing Activities without Option Rights; Employment Activities; Travel Agency Activities; and Other Business Support Activities	380.622	16.791	2.583	940	96	505	-
15	Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib Public Administration, Defence and Compulsory Social Security	-	-	-	-	-	-	-
16	Pendidikan Education	10	-	-	0	-	-	-

No.	Sektor Ekonomi Economic Sector	Tagihan receivables	Tagihan yang Mengalami Penurunan Nilai Impaired receivables		CKPN *Stage 1*	CKPN *Stage 2*	CKPN *Stage 3*	Tagihan yang Dihapus Buku Written-off receivables
			Belum Jatuh Tempo Not yet due	Telah Jatuh Tempo Past due				
17	Aktivitas Kesehatan Manusia dan Aktivitas Sosial Human Health and Social Work Activities	11.111	-	9.712	5	1.102	833	-
18	Kesenian, Hiburan dan Rekreasi Human Health and Social Work Activities	40.587	-	-	115	864	-	-
19	Aktivitas Jasa Lainnya Other Service Activities	929	-	929	-	-	224	-
20	Aktivitas Rumah Tangga sebagai Pemberi Kerja; Aktivitas yang Menghasilkan Barang dan Jasa oleh Rumah Tangga yang Digunakan untuk Memenuhi Kebutuhan Sendiri Activities of Households as Employers; Undifferentiated Goods and Services-Producing Activities of Households for Own Use	1.559.730	686	31.131	505	942	1.027	3.812
21	Aktivitas Badan Internasional Dan Badan Ekstra Internasional Lainnya Activities of International Organizations and Other Extraterritorial Organizations	-	-	-	-	-	-	-
22	Rumah Tangga Household							
23	Bukan Lapangan Usaha Lainnya Other Non-Business Activities	-	-	-	-	-	-	-
24	Lainnya Others	651.915	-	-	-	-	-	-
	Total	27.546.958	6.879.227	1.082.904	30.190	105.193	462.160	45.447

f. Pengungkapan Tagihan yang Telah Jatuh Tempo Berdasarkan Hari Tunggakan
Disclosure of Past Due Receivables Based on Days Past Due

i. Bank secara Individual I Individual Bank

dalam jutaan Rupiah | In million Rupiah

No.	Jenis Eksposur Type of Exposure	Posisi Tanggal 31 Desember 2025 As of Reporting Date				Posisi Tanggal 31 Desember 2024 As of Reporting Date			
		Tagihan Berdasarkan Hari Tunggakan Receivables by Days Past Due				Tagihan Berdasarkan Hari Tunggakan Receivables by Days Past Due			
		> 90 hari s.d. 120 hari > 90 days up to 120 days past due	> 120 hari s.d. 180 hari > 120 days up to 180 days past due	> 180 hari > 180 days	Total	> 90 hari s.d. 120 hari > 90 days up to 120 days past due	> 120 hari s.d. 180 hari > 120 days up to 180 days past due	> 180 hari > 180 days	Total
a	b	c	d	e	f	g	h	i	j
1	Kredit yang termasuk dalam Tagihan yang Telah Jatuh Tempo Loans included in Past Due Receivables	50.432	9.566	352.864	412.863	366.776	23.092	330.603	720.471
2	Surat Berharga yang termasuk dalam Tagihan yang Telah Jatuh Tempo Loans included in Past Due Receivables	-	-	-	-	-	-	-	-
	TOTAL	50.432	9.566	352.864	412.863	366.776	23.092	330.603	720.471

ii. Bank secara Konsolidasi dengan Entitas Anak
Bank on a Consolidated Basis with Subsidiaries

dalam jutaan Rupiah | In million Rupiah

No.	Jenis Eksposur Type of Exposure	Posisi Tanggal 31 Desember 2025 As of Reporting Date				Posisi Tanggal 31 Desember 2024 As of Reporting Date			
		Tagihan Berdasarkan Hari Tunggakan Receivables by Days Past Due				Tagihan Berdasarkan Hari Tunggakan Receivables by Days Past Due			
		> 90 hari s.d. 120 hari > 90 days up to 120 days past due	> 120 hari s.d. 180 hari > 120 days up to 180 days past due	> 180 hari > 180 days	Total	> 90 hari s.d. 120 hari > 90 days up to 120 days past due	> 120 hari s.d. 180 hari > 120 days up to 180 days past due	> 180 hari > 180 days	Total
a	b	c	d	e	f	g	h	i	j
1	Kredit yang termasuk dalam Tagihan yang Telah Jatuh Tempo Loans included in Past Due Receivables	-	-	-	-	-	-	-	-
2	Surat Berharga yang termasuk dalam Tagihan yang Telah Jatuh Tempo Loans included in Past Due Receivables	-	-	-	-	-	-	-	-
	TOTAL	-	-	-	-	-	-	-	-

30. Pengungkapan Tambahan terkait Perlakuan terhadap Aset Bermasalah (CRB-A)
Additional Disclosures Related to the Treatment of Non-Performing Assets (CRB-A)

Kuantitatif I Quantitative:

a. Pengungkapan Aset Performing dan Non Performing I Disclosure of Performing and Non-Performing Assets

i. Bank secara Individual I Individual Bank

dalam jutaan Rupiah | In million Rupiah

		Performing (Kualitas L dan DPK) Performing (Loan Quality and Third-Party Funds)		Non Performing (Kualitas KL, D, M) I Non-Performing (Quality KL, D, M)					
				Tagihan yang Mengalami Penurunan Nilai Impaired receivables		Tagihan yang Tidak Mengalami Penurunan Nilai Impaired receivables			
						Memiliki Tunggakan > 90 Hari With Overdue > 90 Days		Memiliki Tunggakan ≤ 90 Hari Has Arrears ≤ 90 Day	
		Nilai Tercatat Bruto Gross Carrying Amount	CKPN Allowance for Impairment Losses	Nilai Tercatat Bruto Gross Carrying Amount	CKPN Allowance for Impairment Losses	Nilai Tercatat Bruto Gross Carrying Amount	CKPN Allowance for Impairment Losses	Nilai Tercatat Bruto Gross Carrying Amount	CKPN Allowance for Impairment Losses
		a	b	c	d	e	f	g	h
1	Surat Berharga Securities	4.033.425	256	-	-	-	-	-	-
2	Kredit Credit							-	-
	a. Korporasi a. Corporation	18.584.642	203.694	182.676	54.920	-	-	-	-
	b. Ritel b. Retail	364.306	1.571	233.974	75.816	-	-	-	-
3	Transaksi Rekening Administratif Off-Balance Sheet Transactions	7.376.774	4.380	-	-	-	-	-	-

ii. Bank secara Konsolidasi dengan Entitas Anak

Bank on a Consolidated Basis with Subsidiaries

dalam jutaan Rupiah | In million Rupiah

		Performing (Kualitas L dan DPK) Performing (Loan Quality and Third-Party Funds)		Non Performing (Kualitas KL, D, M) I Non-Performing (Quality KL, D, M)					
				Tagihan yang Mengalami Penurunan Nilai Impaired receivables		Tagihan yang Tidak Mengalami Penurunan Nilai Impaired receivables			
						Memiliki Tunggakan > 90 Hari With Overdue > 90 Days		Memiliki Tunggakan ≤ 90 Hari Has Arrears ≤ 90 Day	
		Nilai Tercatat Bruto Gross Carrying Amount	CKPN Allowance for Impairment Losses	Nilai Tercatat Bruto Gross Carrying Amount	CKPN Allowance for Impairment Losses	Nilai Tercatat Bruto Gross Carrying Amount	CKPN Allowance for Impairment Losses	Nilai Tercatat Bruto Gross Carrying Amount	CKPN Allowance for Impairment Losses
		a	b	c	d	e	f	g	h
1	Surat Berharga Securities	-	-	-	-	-	-	-	-
2	Kredit Credit	-	-	-	-			-	-
	a. Korporasi a. Corporation	-	-	-	-	-	-	-	-
	b. Ritel b. Retail	-	-	-	-	-	-	-	-
3	Transaksi Rekening Administratif Off-Balance Sheet Transactions	-	-	-	-	-	-	-	-

b. Pengungkapan Aset Restrukturisasi Performing dan Non Performing
Disclosure of Restructured Performing and Non-Performing Assets

i. Bank secara Individual I Individual Bank

dalam jutaan Rupiah | In million Rupiah

		Performing (Kualitas L dan DPK) Performing (Loan Quality and Third-Party Funds)		*Non Performing* (Kualitas KL, D, M) Non-Performing (Quality KL, D, M)		*Stage 1*		*Stage 2*		*Stage 3*	
		Nilai Tercatat Bruto Gross Carrying Amount	CKPN Allowance for Impairment Losses	Nilai Tercatat Bruto Gross Carrying Amount	CKPN Allowance for Impairment Losses	Nilai Tercatat Bruto Gross Carrying Amount	CKPN Allowance for Impairment Losses	Nilai Tercatat Bruto Gross Carrying Amount	CKPN Allowance for Impairment Losses	Nilai Tercatat Bruto Gross Carrying Amount	CKPN Allowance for Impairment Losses
		a	b	c	d	e	f	g	h	i	j
1	Surat Berharga Securities	4.033.425	256	-	-	4.033.425	256	-	-	-	-
2	Kredit Credit										
	a. Korporasi a. Corporation	18.584.642	203.694	182.676	54.920	13.361.592	22.010	5.223.050	181.684	182.676	54.920
	b. Ritel b. Retail	364.306	1.571	233.974	75.816	260.748	784	107.353	608	230.179	75.995
3	Transaksi Rekening Administratif Off-Balance Sheet Transactions	7.376.774	4.380	-	-	7.376.714	4.379	60	0	-	-

ii. Bank secara Konsolidasi dengan Entitas Anak
Bank on a Consolidated Basis with Subsidiaries

dalam jutaan Rupiah | In million Rupiah

		Performing (Kualitas L dan DPK) Performing (Loan Quality and Third-Party Funds)		*Non Performing* (Kualitas KL, D, M) Non-Performing (Quality KL, D, M)		*Stage 1*		*Stage 2*		*Stage 3*	
		Nilai Tercatat Bruto Gross Carrying Amount	CKPN Allowance for Impairment Losses	Nilai Tercatat Bruto Gross Carrying Amount	CKPN Allowance for Impairment Losses	Nilai Tercatat Bruto Gross Carrying Amount	CKPN Allowance for Impairment Losses	Nilai Tercatat Bruto Gross Carrying Amount	CKPN Allowance for Impairment Losses	Nilai Tercatat Bruto Gross Carrying Amount	CKPN Allowance for Impairment Losses
		a	b	c	d	e	f	g	h	i	j
1	Surat Berharga Securities	4.033.425	256	-	-	4.033.425	256	-	-	-	-
2	Kredit Credit										
	a. Korporasi a. Corporation	18.584.642	203.694	182.676	54.920	13.361.592	22.010	5.223.050	181.684	182.676	54.920
	b. Ritel b. Retail	364.306	1.571	233.974	75.816	260.748	784	107.353	608	230.179	75.995
3	Transaksi Rekening Administratif Off-Balance Sheet Transactions	7.376.774	4.380	-	-	7.376.714	4.379	60	0	-	-

31. Pengungkapan Kualitatif terkait Teknik MRK (CRC)
CRC Template: Qualitative Disclosures on MRK Techniques

Analisa I Analysis
1. Fitur Utama dari kebijakan dan proses terkait evaluasi dan manajemen agunan The main features of policies and processes related to the evaluation and management of collateral; and Perubahan kebijakan, ketentuan mengenai agunan yang ditempatkan di Korea yang sebelumnya dianggap sebagai agunan regular menjadi agunan irregular, Perubahan RCVR agunan tunai yang sebelumnya sebesar 95% menjadi 100%, penambahan CG dari mother company yang berasal dari Korea Selatan sebagai ketersediaan jaminan yang dapat dimasukkan ke dalam perhitungan CKPN Individual. Changes in policies and provisions regarding collateral placed in Korea, where previously such collateral was classified as regular collateral, have been revised to irregular collateral. The recovery rate (RCVR) for cash collateral has been adjusted from 95% to 100%. In addition, credit guarantees (CG) from the parent company in South Korea have been included as available collateral that can be incorporated into the calculation of individual allowance for impairment losses (CKPN).
2. Informasi terkait konsentrasi risiko pasar atau risiko kredit atas instrumen yang digunakan sebagai teknik MRK, yang mencakup jenis dan pihak pemberi agunan, garasi, dan/atau jaminan atau asuransi kredit Information on market risk or credit risk concentrations for instruments used as MRK techniques, including the types and providers of collateral, guarantees, and/or credit insurance. Dalam penetapan konsentrasi risiko pasar atau risiko kredit instrumen yang digunakan untuk penetapan teknik MRK menggunakan agunan yang diberikan oleh debitur. In determining market risk or credit risk concentration, the instrument used for establishing the MRK technique is collateral provided by the debtor.

32. Pengungkapan Penggunaan Peringkat Kredit Eksternal (CRD)
Disclosure on the Use of External Credit Ratings

Analisa I Analysis
Lembaga pemeringkat yang digunakan sesuai dengan yang diatur pada SEOJK No.27/SEOJK.03/2025 tentang lembaga pemeringkat yang diakui OJK, yaitu S&P, Moody's, Fitch, Fitchid, dan Pefindo. Kategori portfolio yang menggunakan peringkat adalah kategori portfolio Tagihan kepada entitas sektor publik, Tagihan kepada bank, Tagihan kepada Perusahaan efek dan Lembaga Jasa Keuangan, dan Tagihan Korporasi. Apabila terdapat terdapat surat berharga yang memiliki lebih dari 1 peringkat, maka yang digunakan peringkat terendah. The rating agencies used are in accordance with SEOJK No. 27/SEOJK.03/2025 concerning rating agencies recognized by the OJK, namely S&P, Moody's, Fitch, Fitch Ratings Indonesia (Fitchid), and Pefindo. The portfolio categories that use ratings include exposures to public sector entities, exposures to banks, exposures to securities companies and financial institutions, and corporate exposures. If a security has more than one rating, the lowest rating is applied.

33. Pengungkapan Kualitatif Counterparty Credit Risk (CCRA)
Qualitative Disclosures on Counterparty Credit Risk

Pengungkapan Kualitatif I Qualitative Disclosures
Pada posisi 31 Desember 2025 Bank Shinhan Indonesia belum memiliki eksposure transaksi CCP As of 31 December 2025, Bank Shinhan Indonesia has no exposures to CCP (Central Counterparty) transactions.

34. Pengungkapan Kualitatif Terkait Eksposur Sekuritisasi (SECA))
Qualitative Disclosures on Securitization Exposures

Pengungkapan Kualitatif I Qualitative Disclosures
Pada posisi 31 Desember 2025 Bank Shinhan Indonesia belum memiliki eksposur sekuritisasi. As of 31 December 2025, Bank Shinhan Indonesia has no securitization exposures.

35. Risiko Pasar - Pengungkapan Kualitatif Umum
Market Risk – General Qualitative Disclosures

SEOJK No. 23/SEOJK.03/2022 Tentang Perhitungan Aset Tertimbang Menurut Risiko Untuk Risiko Pasar Bagi Bank Umum Tanggal 07 Desember 2022
SEOJK No. 23/SEOJK.03/2022 concerning the Calculation of Risk-Weighted Assets for Market Risk for Commercial Banks, dated December 7, 2022

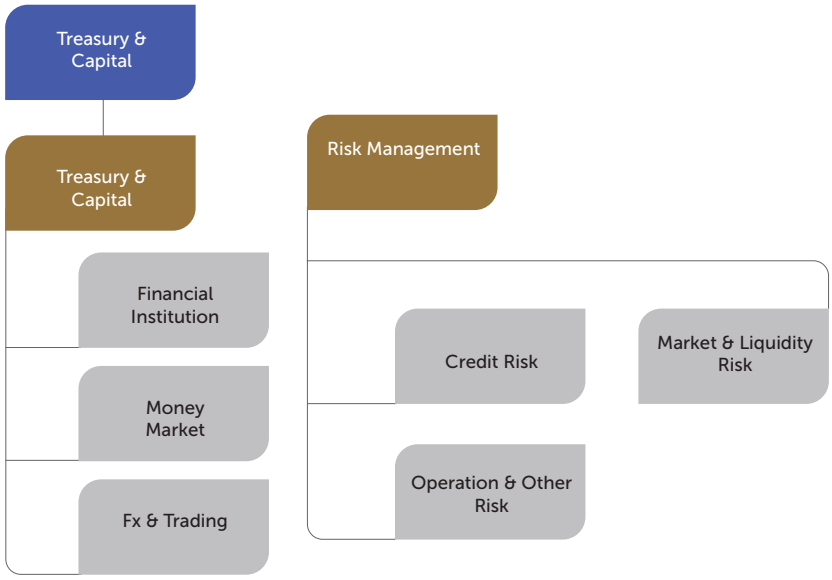
LAPORAN PENERAPAN MANAJEMEN RISIKO UNTUK RISIKO PASAR
REPORT ON THE IMPLEMENTATION OF RISK MANAGEMENT FOR MARKET RISK

Nama Bank i Bank name : PT. Bank Shinhan Indonesia
Laporan Tahun I Reporting Year : Desember 2025 I December 2025

	Analisa Kuantitatif I Qualitative Analysis
1	**Penjelasan peraturan, kebijakan, dan/atau pedoman terkait manajemen risiko untuk risiko Pasar.** **Explanation of regulations, policies, and/or guidelines related to risk management for Market Risk.**
	Berdasarkan I Based on: 1. POJK No.18/POJK.03/2016 dan SEOJK No.34/SEOJK.03/2016 Tentang Penerapan Manajemen Risiko Bagi Bank Umum 2. POJK No.4/POJK.03/2016 dan SEOJK No.14/SEOJK.03/2017 Tentang Penilaian Tingkat Kesehatan Bank Umum. 3. POJK No.27 Tahun 2022 Tentang Perubahan Kedua Atas POJK No. 11/POJK.03/2016 Tentang Kewajiban Penyediaan Modal Minimum Bank Umum. 4. SEOJK No.23/SEOJK.03/2022 Tentang Perhitungan Aset Tertimbang Menurut Risiko Untuk Risiko Pasar Bagi Bank Umum. 5. SEOJK No.12/SEOJK.03/2018 Tentang Penerapan Manajemen Risiko dan Pengukuran Risiko Pendekatan Standar Untuk Risiko Suku Bunga Dalam Banking Book (Interest Rate Risk in The Banking Book) Bagi Bank Umum. 6. SEOJK No.48/SEOJK.03/2017 Tentang Pedoman Perhitungan Tagihan Bersih Transaksi Derivatif Dalam Perhitungan Aset Tertimbang Menurut Risiko Kredit dengan menggunakan Pendekatan Standar Tanggal 15 September 2017. 7. Kebijakan Manajemen Risiko Versi 3.0 Tanggal 16 Januari 2024 8. SOP Manajemen Risiko Versi 3.1 Tanggal 28 Juni 2024 1. POJK No. 18/POJK.03/2016 and SEOJK No. 34/SEOJK.03/2016 concerning the Implementation of Risk Management for Commercial Banks. 2. POJK No. 4/POJK.03/2016 and SEOJK No. 14/SEOJK.03/2017 concerning the Assessment of the Health Level of Commercial Banks. 3. POJK No. 27 of 2022 concerning the Second Amendment to POJK No. 11/POJK.03/2016 concerning the Minimum Capital Adequacy Requirement for Commercial Banks. 4. SEOJK No. 23/SEOJK.03/2022 concerning the Calculation of Risk-Weighted Assets for Market Risk for Commercial Banks. 5. SEOJK No. 12/SEOJK.03/2018 concerning the Implementation of Risk Management and Risk Measurement using the Standardized Approach for Interest Rate Risk in the Banking Book for Commercial Banks. 6. SEOJK No. 48/SEOJK.03/2017 concerning Guidelines for Calculating Net Exposure of Derivative Transactions in the Calculation of Risk-Weighted Assets for Credit Risk using the Standardized Approach, dated September 15, 2017. 7. Risk Management Policy Version 3.0, dated January 16, 2024. 8. Risk Management Standard Operating Procedure (SOP) Version 3.1, dated June 28, 2024.

2	**Penjelasan struktur dan organisasi atas manajemen dan fungsi kontrol terkait Risiko Pasar.** Explanation of the structure and organization of management and control functions related to Credit Risk	

STRUKTUR ORGANISASI DEPARTEMEN MANAJEMEN RISIKO PASAR
ORGANIZATIONAL STRUCTURE OF THE RISK MANAGEMENT DEPARTMENT



Bank telah memiliki Struktur Organisasi berdasarkan Surat Keputusan Direksi No. 009/BSI-SKDIR/X/2025 tanggal 9 Okt 2025 perihal Struktur Organisasi dimana Treasury & Capital Department yang bertugas mengelola risiko pasar dan likuiditas Bank dan memastikan aktivitas bisnis Bank berjalan dengan lancar.	Bank has an Organizational Structure based on Board of Directors' Decree No. 009/BSI-SKDIR/X/2025 dated October 9, 2025, regarding the Organizational Structure, wherein the Treasury & Capital Department is responsible for managing the Bank's market and liquidity risk and ensuring the smooth operation of the Bank's business activities.
Selain itu, bank juga telah membentuk Unit kerja Market & Liquidity Risk yang berada dibawah Risk Management Department yang bertugas melakukan monitoring atas risiko pasar dan risiko likuiditas yang ditimbulkan dari kegiatan bisnis bank terutama yang berada di Treasury & Capital Department. Risk Management Department dalam menjalankan tugasnya selalu independen, tercermin dari tidak ada keterlibatan dalam kegiatan operasional maupun bisnis. Bank telah membentuk Komite ALCO yang membantu Direksi dalam mengelola Asset dan Liability secara terpadu, serta dalam membantu menentukan lending dan funding rate yang baik untuk mendukung kegiatan operasional bank. Dalam rangka memantau atas risiko Pasar, Dewan Komisaris dibantu oleh: 1. Komite Pemantau Risiko sesuai dengan SK Direksi No. 013/BSI-SKDIR/X/2023 tanggal 10 Okt 2023 tentang Pengangkatan Kembali Anggota Komite Pemantau Risiko Bank. 2. Komite Audit berdasarkan SK Direksi No. 012/BSI-SKDIR/X/2023 tanggal 10 Okt 2023 tentang Pengangkatan Kembali Anggota Komite Audit.	In addition, the Bank has established a Market & Liquidity Risk working unit under the Risk Management Department, which is responsible for monitoring market risk and liquidity risk arising from the Bank's business activities, particularly those within the Treasury & Capital Department. The Risk Management Department operates independently in carrying out its duties, as reflected by its lack of involvement in operational or business activities. Bank has established an ALCO Committee (Asset and Liability Committee) to assist the Board of Directors in managing assets and liabilities on an integrated basis, as well as in determining optimal lending and funding rates to support the Bank's operational activities. In order to monitor market risk, the Board of Commissioners is assisted by: 1. The Risk Monitoring Committee, pursuant to Board of Directors' Decree No. 013/BSI-SKDIR/X/2023 dated October 10, 2023, concerning the Reappointment of Members of the Bank's Risk Monitoring Committee. 2. The Audit Committee, pursuant to Board of Directors' Decree No. 012/BSI-SKDIR/X/2023 dated October 10, 2023, concerning the Reappointment of Members of the Audit Committee.
Dalam rangka memantau atas risiko Pasar, Direksi dibantu oleh: 1. Komite Manajemen Risiko sesuai SK No. 004/BSI – SKDIR/VIII/2022 tanggal 16 Agt 2022. 2. Komite ALCO (Asset Liability Committee) SK No. 006/BSI-SKDIR/VII/2024 tanggal 22 Jul 2024.	In order to monitor market risk, the Board of Directors is assisted by: 1. The Risk Management Committee, pursuant to Decree No. 004/BSI – SKDIR/VIII/2022 dated August 16, 2022. 2. The ALCO (Asset Liability Committee) pursuant to Decree No. 006/BSI-SKDIR/VII/2024 dated July 22, 2024.

3	**Bagaimana Pengelolaan Portofolio Trading Book dan Banking Book, serta metodelogi valuasi yang digunakan** Management of Trading Book and Banking Book Portfolios, and Valuation Methodology Used	
	Sejauh ini Bank Shinhan Indonesia tidak mempunyai portofolio Trading Book, melainkan Bank memiliki portofolio Banking Book yaitu kategori AFS dan HTM. Sedangkan untuk risiko nilai tukar, Treasury & Capital Department dalam upaya memitigasi risiko tersebut hanya melayani kebutuhan nasabah sehingga setiap open posisi senantiasa diupayakan untuk selalu posisi square. Hal ini tercermin dari trend Posisi Devisa Neto dari aktitivas treasuri yang cenderung rendah.	To date, Bank Shinhan Indonesia does not have a Trading Book portfolio; rather, the Bank holds a Banking Book portfolio consisting of AFS (Available for Sale) and HTM (Held to Maturity) categories. With respect to foreign exchange risk, the Treasury & Capital Department, in an effort to mitigate this risk, only serves customer needs, so that any open position is always kept square. This is reflected in the trend of the Net Open Position (NOP) from treasury activities, which tends to be low.
	Sedangkan Risk Management Department berperan dalam melakukan pengukuran dan pemantauan secara berkala melalui Mark to Market atas Transaksi Derivatif dan surat berharga, rasio PDN, rasio PLNB dan rasio lainnya.	Meanwhile, the Risk Management Department plays a role in conducting periodic measurement and monitoring through Mark-to-Market on derivative transactions and securities, the NOP ratio, the NPL ratio, and other ratios.
	Dalam melakukan valuasi atas transaksi Banking Book dengan Mark to Market dilakukan setiap harinya atas transaksi surat berharga dan transaksi derivatif Forward dan derivatif Interest Rate Swap berdasarkan pergerakan harga dan suku bunga yang ada di pasar sesuai data posisi akhir hari.	In performing valuation of Banking Book transactions, Mark-to-Market is conducted daily on securities transactions, forward derivative transactions, and Interest Rate Swap derivatives, based on market price and interest rate movements according to end-of-day position data.
	Selain itu Bank juga melakukan perhitungan Interest Rate Risk In The Banking Book (IRRBB) setiap triwulan sebagaimana yang tercantum dalam SEOJK No. 12/SEOJK.03/2018 tentang Penerapan Manajemen Risiko dan Pengukuran Risiko Pendekatan Standar Untuk Risiko Suku Bunga Dalam Banking Book Bagi Bank Umum yang pengukurannya menggunakan 2 metode yaitu Pengukuran berdasarkan perubahan pada nilai ekonomis dari ekuitas (EVE) dan Pengukuran berdasarkan perubahan pada pendapatan bunga bersih (NII).	In addition, the Bank also calculates Interest Rate Risk in the Banking Book (IRRBB) on a quarterly basis, as stipulated in SEOJK No. 12/SEOJK.03/2018 concerning the Implementation of Risk Management and Risk Measurement using the Standardized Approach for Interest Rate Risk in the Banking Book for Commercial Banks. This measurement uses two methods: measurement based on changes in the economic value of equity (EVE) and measurement based on changes in net interest income (NII).
	Kecukupan sistem pengendalian intern telah dilakukan secara efektif terlihat dari pengelolaan terhadap suku bunga dan nilai tuker yang dilakukan oleh Internal Audit Department.	The adequacy of the internal control system has been implemented effectively, as seen in the management of interest rate and foreign exchange risk carried out by the Internal Audit Department.
	Kecukupan kaji ulang oleh satuan kerja yang independen dilakukan dengan cukup efektif dan memadai ditandai adanya peran Risk Management Department dan Compliance Department yang telah melakukan proses review terhadap kecukupan Kebijakan, Pedoman dan Prosedur Internal yang dimiliki Bank untuk memastikan kesesuaiannya terhadap peraturan dan perundang – undangan yang berlaku serta Internal Audit Department telah melakukan pemeriksaan pada bidang Operasional, Kredit dan IT baik di Kantor Pusat dan Kantor Cabang Bank untuk memastikan bahwa Bank telah melakukan prosedur sesuai dengan peraturan yang berlaku baik peraturan internal maupun eksternal bank.	The adequacy of review by independent units has been carried out effectively and sufficiently, as evidenced by the role of the Risk Management Department and Compliance Department in conducting reviews of the adequacy of the Bank's internal Policies, Guidelines, and Procedures to ensure compliance with applicable laws and regulations, and by the Internal Audit Department having conducted audits in the Operational, Credit, and IT areas at both the Head Office and Branch Offices to ensure that the Bank has implemented procedures in accordance with applicable regulations, both internal and external.
4	**Portofolio trading book dan banking book yang diperhitungkan dalam KPMM** Trading Book and Banking Book portfolios included in CAR calculation	
	Bank tidak memiliki posisi eksposur yang masuk dalam kategori trading book¸ sehingga yang diperhitungkan adalah risiko nilai tukar. Dengan demikian, mempertimbangkan ekposur Bank tersebut, dalam pemilihan metode perhitungan KPMM pada 31 Desember 2023 sudah menggunakan Basel III Reform sesuai SEOJK No. 23/SEOJK.03/2022 Tentang Perhitungan Aset Tertimbang Menurut Risiko Untuk Risiko Pasar Bagi Bank Umum dengan menggunakan Pendekatan Standar yang Disederhanakan (Simplified Standardized Approach).	The Bank does not have exposure positions classified under the trading book; therefore, the risk considered is foreign exchange risk. Accordingly, considering the Bank's exposure, the selection of the CAR calculation method as of 31 December 2023 has adopted the Basel III Reform in accordance with SEOJK No. 23/SEOJK.03/2022 on the Calculation of Risk-Weighted Assets for Market Risk for Commercial Banks, using the Simplified Standardized Approach.

5	**Langkah - Langkah dan rencana dalam mengantisipasi risiko pasar atas transaksi valuta asing baik karena perubahan kurs maupun fluktuasi suku bunga.** Measures and plans to anticipate market risk arising from foreign exchange transactions, whether due to exchange rate movements or interest rate fluctuations:	
	1. Bank melakukan MTM pada portofolio yang berdampak terhadap perubahan suku bunga dan kurs secara harian. 2. Bank telah memiliki prosedur dalam pemberian special rate sesuai Surat Edaran No. 003/BSI-SEDIR/V/2023 semua persetujuan suku bunga disetujui oleh Pimpinan Cabang dan diketahui oleh Treasury & Capital Department dan Operational Department, E-approval tersebut dibuat oleh Customer Service (CS). 3. Penetapan suku bunga bank sudah menyesuaikan dengan trend pasar yang ada dan bank telah melakukan transparansi terkait suku bunga yang ditetapkan oleh Lembaga Penjamin Simpanan (LPS). 4. Departemen Treasury senantiasa berupaya melakukan lidung nilai atas setiap transaksi - transaksinya. 5. Melakukan monitoring terhadap kecukupan permodalan bank dalam meminimalisir risiko yang terjadi akibat perubahaan suku bunga dan kurs.	1. The Bank performs daily mark-to-market (MTM) on portfolios affected by changes in interest rates and exchange rates. 2. The Bank has established procedures for granting special rates in accordance with Circular Letter No. 003/BSI-SEDIR/V/2023; all interest rate approvals are authorized by the Branch Manager and acknowledged by the Treasury & Capital Department and Operational Department, with e-approval initiated by Customer Service (CS). 3. The Bank's interest rate setting is aligned with prevailing market trends, and the Bank has ensured transparency regarding interest rates set by the Indonesia Deposit Insurance Corporation (LPS). 4. The Treasury Department continuously endeavors to hedge its transactions. 5. The Bank monitors capital adequacy to minimize risks arising from changes in interest rates and exchange rates.

36. Pengungkapan ATMR untuk Risiko Pasar dengan Menggunakan Pendekatan Standar (MR1)
Disclosure of RWA for Market Risk Using the Standardized Approach

a. Bank secara Individual I Individual Bank

dalam jutaan Rupiah | In million Rupiah

No	Risiko Risk	Beban Modal Pendekatan Standar Posisi 31 Desember 2025 Standardized Approach Capital Charge Position as of December 31, 2025	Beban Modal Pendekatan Standar Posisi 31 Desember 2024 Standardized Approach Capital Charge Position as of December 31, 2024
1	Risiko GIRR GIRR Risk	-	-
2	Risiko CSR - nonsekuritisasi CSR Risk - non-securitization	-	-
3	Risiko CSR - sekuritisasi nonCTP CSR Risk - non-CTP securitization	-	-
4	Risiko CSR - sekuritisasi CTP CSR Risk - CTP securitization	-	-
5	Risiko Ekuitas Equity Risk	-	-
6	Risiko Komoditas Commodity Risk	-	-
7	Risiko Nilai tukar Foreign Exchange Risk	-	-
8	DRC - nonsekuritisasi DRC - non-securitization	-	-
9	DRC - sekuritisasi nonCTP DRC - non-CTP securitization	-	-
10	DRC - sekuritisasi CTP DRC - CTP securitization	-	-
11	RRAO	-	-
12	**Total**	**-**	**-**

b. Bank secara Konsolidasi dengan Entitas Anak
Bank on a Consolidated Basis with Subsidiaries

dalam jutaan Rupiah | In million Rupiah

No	Risiko Risk	Beban Modal Pendekatan Standar Posisi 31 Desember 2025 Standardized Approach Capital Charge Position as of December 31, 2025	Beban Modal Pendekatan Standar Posisi 31 Desember 2024 Standardized Approach Capital Charge Position as of December 31, 2024
1	Risiko GIRR GIRR Risk	-	-
2	Risiko CSR - nonsekuritisasi CSR Risk - non-securitization	-	-
3	Risiko CSR - sekuritisasi nonCTP CSR Risk - non-CTP securitization	-	-
4	Risiko CSR - sekuritisasi CTP CSR Risk - CTP securitization	-	-
5	Risiko Ekuitas Equity Risk	-	-
6	Risiko Komoditas Commodity Risk	-	-
7	Risiko Nilai tukar Foreign Exchange Risk	-	-
8	DRC - nonsekuritisasi DRC - non-securitization	-	-
9	DRC - sekuritisasi nonCTP DRC - non-CTP securitization	-	-
10	DRC - sekuritisasi CTP DRC - CTP securitization	-	-
11	RRAO	-	-
12	Total	-	-

c. Pengungkapan tambahan
Additional disclosures

Bank Shinhan Indonesia dalam menghitung ATMR untuk Risiko Pasar dengan Menggunakan Pendekatan Standar yang Disederhanakan pada Posisi 31 Desember 2025

Bank Shinhan Indonesia calculates RWA for Market Risk using the Simplified Standardized Approach as of December 31, 2025.

37. Pengungkapan ATMR untuk Risiko Pasar dengan Menggunakan Pendekatan Standar yang Disederhanakan (MR3)
Disclosure of RWA for Market Risk Using the Simplified Standardized Approach

a. Bank secara Individual I Individual Bank

dalam jutaan Rupiah | In million Rupiah

No	Risiko Risk	Instrumen Selain Hak Opsi Instruments Other than Options	Instrumen Opsi | Option Instruments		
			Pendekatan Sederhana Simplified Approach	Pendekatan Delta Plus Delta Plus Approach	Pendekatan Skenario Scenario Approach
		a	b	c	d
1	Risiko suku bunga Interest rate risk	-	-	-	-
2	Risiko nilai tukar Foreign exchange risk	1.114.673	-	-	-
3	Sekuritisasi Securitization	-	-	-	-
4	Total	1.114.673	-	-	-

b. Bank secara Konsolidasi dengan Entitas Anak
Bank on a Consolidated Basis with Subsidiaries

dalam jutaan Rupiah | In million Rupiah

No	Risiko Risk	Instrumen Selain Hak Opsi Instruments Other than Options	Instrumen Opsi I Option Instruments		
			Pendekatan Sederhana Simplified Approach	Pendekatan Delta Plus Delta Plus Approach	Pendekatan Skenario Scenario Approach
		a	b	c	d
1	Risiko suku bunga Interest rate risk	-	-	-	-
2	Risiko ekuitas Equity risk	-	-	-	-
3	Risiko nilai tuka Foreign exchange risk				
4	Risiko komoditas Commodity risk				
5	Sekuritisasi Securitization	-	-	-	-
6	Total	-	-	-	-

c. Pengungkapan tambahan
Additional disclosures

Bank Shinhan Indonesia dalam menghitung ATMR untuk Risiko Pasar dengan Mneggunakan Pendekatan Standar yang Disederhanakan pada Posisi 31 Desember 2025. Bank juga tidak memiliki entitas anak sehingga perhitungan ATMR untuk Risiko Pasar dilaporkan secara individu.

Bank Shinhan Indonesia calculates RWA for Market Risk using the Simplified Standardized Approach as of December 31, 2025. The Bank also has no subsidiaries, therefore the calculation of RWA for Market Risk is reported on an individual basis.

38. Pengungkapan Informasi Kualitatif Terkait CVA (CVAA)
Qualitative Disclosure of Information Related to CVA (Credit Valuation Adjustment) (CVAA)

Pengungkapan Kualitatif I Qualitative Disclosures
Pada posisi 31 Desember 2025 Bank Shinhan Indonesia belum menggunakan CVA dalam memperhitungkan ATMR Pasar. As of 31 December 2025, Bank Shinhan Indonesia does not use CVA (Credit Valuation Adjustment) in the calculation of Market Risk-Weighted Assets (RWA).

39. BA-CVA yang Disederhanakan (CV1)
Simplified BA-CVA

a. Bank secara Individual I Individual Bank

dalam jutaan Rupiah | In million Rupiah

No	Keterangan I Remarks	Komponen I Componen	ATMR BA-CVA
		a	b
1	Agregasi komponen sistematis risiko CVA Aggregation of the Systematic Component of CVA Risk		
2	Agregasi komponen *idiosyncratic* risiko CVA Aggregation of the Idiosyncratic Component of CVA Risk		
3	Total		

b. Bank secara Individual I Individual Bank

No	Keterangan I Remarks	Komponen I Componen	ATMR BA-CVA
		a	b
1	Agregasi komponen sistematis risiko CVA Aggregation of the Systematic Component of CVA Risk		
2	Agregasi komponen *idiosyncratic* risiko CVA Aggregation of the Idiosyncratic Component of CVA Risk		
3	Total		

40. Interest Rate Risk In Banking Book - Laporan Penerapan Manajemen Risiko Untuk IRRBB
Interest Rate Risk In Banking Book - Report on the Implementation of Risk Management for IRRBB

	Analisis Kualitatif I Qualitative Analysis	
1	Dalam rangka mengukur IRRBB, Bank menggunakan 2 (dua) metode yang saling melengkapi, yaitu: a. Pengukuran berdasarkan perubahan pada EVE yaitu metode yang mengukur dampak perubahan suku bunga terhadap nilai ekonomis dari ekuitas Bank. b. Pengukuran berdasarkan perubahan pada NII adalah metode yang mengukur dampak perubahan suku bunga terhadap rentabilitas (*earnings*) Bank.	In order to measure IRRBB, the Bank uses two (2) complementary methods, namely: a. Measurement based on changes in EVE, which is method that measures the impact of changes in interest rates on the economic value of the Bank's equity. b. Measurement based on changes in NII, which is a method that measures the impact of changes in interest rates on the Bank's earnings.
2	Strategi yang dilakukan terhadap IRRBB adalah dengan melakukan identifikasi, pengukuran, pemantauan, dan pengendalian risiko IRRBB. Identifikasi dan pengukuran dilakukan dengan pembuatan dan analisa laporan IRRBB secara Triwulan yang dilaporkan melalui Komite Manajemen Risiko dan/atau Asset *&* *Liabilities Committee* (ALCO). Komite melakukan evaluasi dan/atau monitoring, serta memberikan masukan dan/atau keputusan berupa langkah stratejik dalam mitigasi risiko. Hal tersebut tercermin dalam strategi repricing gap berupa penentuan suku bunga deposito, penentuan strategi jangka waktu penempatan deposito, keputusan terkait pemberian suku bunga kredit dan lain-lain, sehingga dapat meminimalisir terhadap dampak negatif terhadap *Net Interest Income* (NII) dan *Economic Value of Equity* (EVE).	The strategy adopted for IRRBB consists of identifying, measuring, monitoring, and controlling IRRBB risk. Identification and measurement are performed through the preparation and analysis of a quarterly IRRBB report, which is submitted to the Risk Management Committee and/or the Asset & Liabilities Committee (ALCO). The Committee conducts evaluations and/or monitoring, and provides input and/or decisions in the form of strategic measures for risk mitigation. This is reflected in the repricing gap strategy, including the determination of deposit interest rates, the determination of deposit placement tenor strategies, decisions regarding lending interest rates, and other related measures, thereby minimizing the negative impact on Net Interest Income (NII) and Economic Value of Equity (EVE).
3	Perhitungan IRRBB Bank dilakukan setiap Triwulan, dan dilaporkan secara berkala melalui Laporan Profil Risiko. Pertama kali dilakukan oleh Bank yaitu dengan melakukan pengelompokan atas kategori posisi *Trading Book* dan *Banking Book* yang *sensitive* terhadap suku bunga (*interest rate-sensitive*) yang terdapat pada laporan posisi keuangan (neraca) dan Laporan Komitmen Kontijensi (*off balance sheet*) yang masuk dalam kategori amenable, *less amenable*, dan *not amenable* penetapannya dilakukan berdasarkan kemungkinan untuk standarisasi (*feasibility for standardization*), terkait hal tersebut maka bank menetapkan menggunakan pendekatan standar (*amenable to standardization*) dikarenakan semua arus kas yang dimiliki bank berdasarkan jangka waktu kontraktual dalam penyesuaian suku bunganya.	The Bank's IRRBB calculation is performed on a quarterly basis and is reported periodically through the Risk Profile Report. Initially, the Bank classifies the interest rate-sensitive positions within the Trading Book and Banking Book categories as presented in the statement of financial position (balance sheet) and the statement of commitments and contingencies (off-balance sheet). These positions are categorized as amenable, less amenable, and not amenable to standardization, based on the feasibility for standardization. In this regard, the Bank has adopted the standard approach (amenable to standardization), as all of the Bank's cash flows are based on contractual maturities for interest rate adjustments.

	Seluruh arus kas nasional yang mengalami penyesuaian suku bunga (*notional repricing cash flow*) dialokasikan ke dalam 19 skala waktu. Setelah itu, arus kas yang mengalami penyesuaian suku bunga (*notional repricing cash flow*) yang telah dilakukan saling hapus pada setiap skala waktu dikalikan dengan faktor diskonto berdasarkan suku bunga untuk IDR menggunakan JIBOR dan USD menggunakan SOFR periode laporan. Seluruh perubahan nilai EVE (ΔEVE) untuk setiap mata uang berasal dari pengurangan nilai EVE dari Skenario Shock Suku Bunga (berdasarkan SEOJK No.12/SEOJK.03/2018) dengan nilai EVE pada term structure bunga saat ini. Untuk perhitungan NII (ΔNII) dilakukan dengan cara arus kas nasional yang mengalami penyesuaian suku bunga (*notional repricing cash flow*) dialokasikan ke dalam 6 skala waktu. Setelah itu, arus kas yang mengalami penyesuaian suku bunga (*national repricing cash flow*) yang telah dilakukan saling hapus pada setiap skala waktu dikalikan dengan Midpoint skala waktu setelah itu dikalikan dengan Skenario Shock Suku Bunga (berdasarkan SEOJK No. 12/SEOJK.03/2018).	All national notional repricing cash flows are allocated into 19 time bands. Thereafter, the notional repricing cash flows that have been netted within each time band are multiplied by a discount factor based on the interest rate for IDR using JIBOR and for USD using SOFR as of the reporting period. The total change in EVE (ΔEVE) for each currency is derived from the reduction in the EVE value under the Interest Rate Shock Scenario (based on SEOJK No. 12/SEOJK.03/2018) compared to the EVE value under the current interest rate term structure. For the NII (ΔNII) calculation, national notional repricing cash flows are allocated into 6 time bands. Thereafter, the notional repricing cash flows that have been netted within each time band are multiplied by the midpoint of the time band, and then multiplied by the Interest Rate Shock Scenario (based on SEOJK No. 12/SEOJK.03/2018).
4	Dalam pengukuran ΔEVE, Bank menggunakan 6 (enam) skenario *shock* sesuai pendekatan standar yaitu parallel *shock up, parallel shock down, steepener shock, flattener shock, short rate shock up, dan short rate shock down*, sedangkan dalam pengukuran terhadap ΔNII menggunakan 2 (dua) scenario yaitu parallel *shock up* dan parallel *shock down*.	In measuring ΔEVE, the Bank uses six (6) shock scenarios in accordance with the standard approach, namely: parallel shock up, parallel shock down, steepener shock, flattener shock, short rate shock up, and short rate shock down. Meanwhile, for the measurement of ΔNII, the Bank uses two (2) scenarios: parallel shock up and parallel shock down.
5	Dalam perhitungan ΔEVE dan ΔNII, Bank menggunakan metode perhitungan sesuai standar SEOJK IRRBB. (Bank belum menggunakan sistem pengukuran internal/Internal Measurement System/IMS).	In calculating ΔEVE and ΔNII, the Bank uses the calculation method in accordance with the SEOJK IRRBB standard (the Bank has not yet adopted an Internal Measurement System/IMS).
6	Saat ini, Bank belum melakukan lindung nilai (*hedging*) terhadap IRRBB	Currently, the Bank does not hedge against IRRBB
7	a. Dalam menghitung diskonto arus kas dalam metode EVE, margin komersial dan *spread components* lainnya telah diperhitungkan dalam arus kas hingga jatuh tempo. b. NMD (*Non-Maturity Deposits*) mencakup produk Giro dan Tabungan di mana Bank menggunakan perhitungan secara *behavioral* nasabah dengan data historis selama 5 (lima) tahun untuk masing-masing mata uang yang dibagi berdasarkan jenis NMD menjadi Ritel Transaksional, Ritel Non-Transaksional dan *Wholesale* dengan *caps* yang telah ditentukan regulator untuk menentukan persentase *Core* dan *Non-Core* NMD. Untuk *Core* NMD diletakan sesuai dengan *Time Bucket* berdasarkan jenis yang telah disebutkan, sedangkan *Non-Core* NMD ditempakan pada *time bucket "Overnight"*. c. Untuk pinjaman yang pelunasan dipercepat Bank telah memperhitungkan biaya ekonomis atas pelunasan dipercepat tersebut yang dibebankan kepada debitur tanpa batas nominal dan untuk deposito yang memiliki suku bunga fix penyesuaian suku bunganya dilakukan hingga jatuh tempo kontraktual deposito tersebut. Jika ada nasabah yang melakukan pelunasan dipercepat akan dikenakan penalty sesuai ketetapan Bank. Nasabah yang memiliki Deposito pada Bank yang mengalami jatuh tempo sebagian besar selalu dilakukan *Automatic Roll Over* (ARO). d. Bank tidak memiliki *instrument Option*, sehingga tidak menghitung opsi perilaku (*behaviour options*). e. Bank belum menggunakan metodologi agregrasi antar mata uang dan korelasi suku bunga antar mata uang.	a. In calculating the discounting of cash flows under the EVE method, commercial margins and other spread components have been taken into account in the cash flows through to contractual maturity. b. For Non-Maturity Deposits (NMDs), which include Demand Deposits (Giro) and Savings Accounts (Tabungan), the Bank uses customer behavioural calculations based on historical data covering five (5) years for each respective currency. These are classified by NMD type into Retail Transactional, Retail Non-Transactional, and Wholesale, with caps as determined by the regulator to establish the percentage of Core and Non-Core NMDs. Core NMDs are placed into the corresponding time buckets based on the aforementioned classifications, whereas Non-Core NMDs are placed in the "Overnight" time bucket. c. For loans with accelerated repayment features, the Bank has taken into account the economic cost of such early repayment, which is charged to the debtor without any nominal limit. For deposits with a fixed interest rate, interest rate adjustments are applied until the contractual maturity of the deposit. If a customer undertakes an early repayment, a penalty will be imposed in accordance with the Bank's prevailing provisions. For customers holding deposits with the Bank, the majority of maturing deposits are subject to Automatic Roll Over (ARO). d. The Bank does not hold any option instruments; therefore, it does not calculate behavioural options. e. The Bank has not yet adopted a methodology for aggregation across currencies nor for interest rate correlations between different currencies.

8 Dari hasil analisa tersebut pada posisi 31 Desember 2025 Nilai Maksimum Negatif (absolut):
Based on the results of the analysis as of 31 December 2025, the Maximum Negative Value (absolute) is as follows:

Keterangan Remarks	IDR		USD	
ΔEVE	6.96%	*Low*	6.81%	*Low*
ΔNII	3.40%	*Low*	2.10%	*Low*

Untuk ΔEVE IDR berada di posisi "*Low*" (<11%) artinya kemungkinan kerugian yang dihadapi Bank dari IRRBB tergolong sangat rendah selama periode waktu tertentu yang menandakan struktur aset dan liabilitas tidak sensitif terhadap perubahan suku bunga, hal ini tercermin dari perhitungan EVE yang sangat minimal dampaknya terhadap modal;

For ΔEVE IDR, the position is "Low" (<11%), meaning that the potential loss faced by the Bank from IRRBB is classified as very low over a certain period of time, indicating that the structure of assets and liabilities is not sensitive to changes in interest rates. This is reflected in the EVE calculation, which has a very minimal impact on capital.

Untuk ΔEVE USD berada di posisi "*Low*" (<11%) artinya kemungkinan kerugian yang dihadapi Bank dari IRRBB tergolong sangat rendah selama periode waktu tertentu yang menandakan struktur aset dan liabilitas tidak sensitif terhadap perubahan suku bunga, hal ini tercermin dari perhitungan EVE yang sangat minimal dampaknya terhadap modal;

For ΔEVE USD, the position is "Low" (<11%), meaning that the potential loss faced by the Bank from IRRBB is classified as very low over a certain period of time, indicating that the structure of assets and liabilities is not sensitive to changes in interest rates. This is reflected in the EVE calculation, which has a very minimal impact on capital.

Untuk ΔNII IDR berada di posisi "*Low*" (<11%) artinya kemungkinan kerugian yang dihadapi Bank dari IRRBB tergolong sangat rendah selama periode waktu 12 bulan yang menandakan adanya perubahan pada pendapatan bunga dan beban bunga yang tidak sensitif terhadap perubahan suku bunga.

For ΔNII IDR, the position is "Low" (<11%), meaning that the potential loss faced by the Bank from IRRBB is classified as very low over a 12-month period, indicating that changes in interest income and interest expense are not sensitive to changes in interest rates.

Untuk ΔNII USD berada di posisi "*Low*" (<11%) artinya kemungkinan kerugian yang dihadapi Bank dari IRRBB tergolong sangat rendah selama periode waktu 12 bulan yang menandakan adanya perubahan pada pendapatan bunga dan beban bunga yang tidak sensitif terhadap perubahan suku bunga.

For ΔNII USD, the position is "Low" (<11%), meaning that the potential loss faced by the Bank from IRRBB is classified as very low over a 12-month period, indicating that changes in interest income and interest expense are not sensitive to changes in interest rates.

Direksi dan Departemen terkait selalu melakukan pengawasan terhadap perubahan suku bunga sesuai dengan yang berlaku dipasaran. Dalam pemberian suku bunga bank menetapkanya melalui rapat ALCO yang diadakan secara berkala sesuai dengan kebutuhan bank.
Analisis Kuantitatif

The Board of Directors and relevant departments continuously monitor changes in interest rates in accordance with prevailing market conditions. In determining interest rates, the Bank makes decisions through ALCO meetings, which are held periodically based on the Bank's needs.

Analisis Kualitatif I Qualitative Analysis

Berdasarkan analisa NMD (*Non Maturity Deposit*) terlihat simpanan stabil yang dimiliki Bank posisi Desember 2025 dari data LCR (*liquidity coverage ratio*) dengan jangka waktu rata-rata penyesuaian suku bunga (*repricing maturity*) selama 1 bulan dan jangka waktu penyesuaian suku bunga (*repricing maturity*) terlama yang diterapkan untuk NMD selama 2 tahun dengan data sebagai berikut:
Based on the analysis of Non-Maturity Deposits (NMD), the Bank's stable deposits as of December 2025, derived from Liquidity Coverage Ratio (LCR) data, show an average interest rate repricing maturity of 1 (one) month. The longest repricing maturity applied to NMDs is 2 (two) years, with the data as follows:

Keterangan Description	Total Simpanan Stabil Total Savings Stable	Rata-rata Jangka Waktu Penyesuaian Suku Bunga Average Interest Rate Repricing Maturity	Jangka Waktu Terlama Average Rate Longest	Presentase Precentage
Retail/Transaksional Retail/Transactional	2.55.478	1(satu) Bulan	2 (dua) Tahun	16,63%
Retail Non-Transaksional Retail/Non-Transactional	2.780.478	1(satu) Bulan	2 (dua) Tahun	20,50%
Wholesale	8.526.920	1(satu) Bulan	2 (dua) Tahun	62,87%

41. Laporan Perhitungan IRRBB (IRRBB1)
IRRBB Calculation Report

dalam jutaan Rupiah | In million Rupiah

Mata Uang IDR I IDR Currency	I ΔEVE		ΔNII	
Periode I Period	31 Desember 2025 31 December 2025	30 September 2025	31 Desember 2025 31 December 2025	30 September 2025
Parallel up	-162.905	-162.293	-55.228	1.138
Parallel down	261.303	231.476	55.228	-1.138
Steepener	-346.455	-289.632		
Flattener	293.714	233.174		
Short rate up	147.198	106.172		
Short rate down	152.603	-110.398		
Nilai Maksimum Negatif (absolut) Maximum Negative Value (absolute)	**346.455**	**289.632**	**55.228**	**1.138**
	Modal Tier 1 (untuk ΔEVE) Tier 1 Capital (for ΔEVE)	Projected Income (untuk ΔNII) Projected Income (for ΔNII)	Modal Tier 1 (untuk ΔEVE) Tier 1 Capital (for ΔEVE)	Projected Income (untuk ΔNII) Projected Income (for ΔNI)
Period I Period	31 Desember 25 31 December 25		30 September 25	
Modal *Tier* 1 (untuk ΔEVE) atau *Projected Income* (untuk ΔNII) Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)	4.976.756	4.917.624	1.622.902	715.164
Nilai Maksimum dibagi Modal *Tier* 1 (untuk ΔEVE) atau *Projected Income* (untuk ΔNII) Maximum Value divided by Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)	6,96%	5,89%	3,40%	0,16%

Mata Uang USD I USD Currency	I ΔEVE		ΔNII	
Periode I Period	31 Desember 2025 31 December 2025	30 September 2025	31 Desember 2025 31 December 2025	30 September 2025
Parallel up	-338.830	-321.027	34.114	73.135
Parallel down	380.707	355.792	-34.114	-73.135
Steepener	-232.853	-220.272		
Flattener	165.678	155.571		
Short rate up	-79	8		
Short rate down	79	-8		
Nilai Maksimum Negatif (absolut) Maximum Negative Value (absolute)	**338.830**	**321.027**	**34.114**	**73.315**
	Modal Tier 1 (untuk ΔEVE) Tier 1 Capital (for ΔEVE)	Projected Income (untuk ΔNII) Projected Income (for ΔNII)	Modal Tier 1 (untuk ΔEVE) Tier 1 Capital (for ΔEVE)	Projected Income (untuk ΔNII) Projected Income (for ΔNI)
Period I Period	31 Desember 25 31 December 25		30 September 25	
Modal *Tier* 1 (untuk ΔEVE) atau *Projected Income* (untuk ΔNII) Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)	4.976.756	4.917.624	1.622.902	715.165
Nilai Maksimum dibagi Modal *Tier* 1 (untuk ΔEVE) atau *Projected Income* (untuk ΔNII) Maximum Value divided by Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)	6,81%	6,53%	2,10%	10,23%

Analisa Kualitatif I Qualitative Analysis

Berdasarkan Perhitungan IRRBB posisi 31 Des 2025 terlihat kemungkinan kerugian yang dihadapi Bank dari IRRBB tergolong sangat rendah yang menandakan struktur aset dan liabilitas tidak sensitif terhadap perubahan suku bunga. Begitu juga pendapatan bunga dan beban bunga yang tidak sensitif terhadap perubahan suku bunga.

Based on the IRRBB calculation as of 31 December 2026, the potential loss faced by the Bank from IRRBB is considered very low, indicating that the structure of assets and liabilities is not sensitive to changes in interest rates. Likewise, interest income and interest expense are not sensitive to changes in interest rates.

42. Rasio Kecukupan Likuiditas (Liquidity Coverage Ratio / LCR) (LIQ1)
Liquidity Coverage Ratio/LCR

		Individual I Individual			
		Posisi 31 Desember 2025 Position as of 31 December 2025		Posisi 31 September 2025 Position as of 30 September 2025	
		Nilai *outstanding* kewajiban dan komitmen/ nilai tagihan kontraktual Outstanding value of liabilities and commitments / contractual receivables	Nilai HQLA setelah pengurangan nilai (*haircut*) atau Outstanding kewajiban dan komitmen dikalikan tingkat penarikan (*run-off rate*) atau Nilai tagihan kontraktual dikalikan tingkat penerimaan (*inflow rate*) Value of HQLA after haircut, or outstanding liabilities and commitments multiplied by run-off rate, or contractual receivables multiplied by inflow rate	Nilai *outstanding* kewajiban dan komitmen/ nilai tagihan kontraktual Outstanding value of liabilities and commitments / contractual receivables	Nilai HQLA setelah pengurangan nilai (*haircut*) atau Outstanding kewajiban dan komitmen dikalikan tingkat penarikan (*run-off rate*) atau Nilai tagihan kontraktual dikalikan tingkat penerimaan (*inflow rate*) Value of HQLA after haircut, or outstanding liabilities and commitments multiplied by run-off rate, or contractual receivables multiplied by inflow rate
	Jumlah data Poin yang digunakan dalam perhitungan LCR Number of Data Points Used in the LCR Calculation		93 hari I day		93 hari I day
High-quality liquid assets (HQLA)					
1	Total HQLA HQLA Total		4.169.938		3.412.843
Arus Kas Keluar I Cash Outflows					
2	Simpanan nasabah perorangan dan Pendanaan yang berasal dari nasabah Usaha Mikro dan Usaha Kecil, terdiri dari: Retail customer deposits and funding from Micro and Small Enterprises, consisting of:				
3	Simpanan/ pendanaan stabil Stable deposits/ funding	100.075	5.004	97.541	4.877
4	Simpanan/ pendanaan kuran Less stable deposits/funding g stabil	3.308.622	330.863	3.437.443	343.744

	Konsolidasian I Konsolidated			
	Posisi 31 Desember 2025 Position as of 31 December 2025		Posisi 31 September 2025 Position as of 30 September 2025	
	Nilai *outstanding* kewajiban dan komitmen/ nilai tagihan kontraktual Outstanding value of liabilities and commitments / contractual receivables	Nilai HQLA setelah pengurangan nilai (*haircut*) atau Outstanding kewajiban dan komitmen dikalikan tingkat penarikan (*run-off rate*) atau Nilai tagihan kontraktual dikalikan tingkat penerimaan (*inflow rate*) Value of HQLA after haircut, or outstanding liabilities and commitments multiplied by run-off rate, or contractual receivables multiplied by inflow rate	Nilai *outstanding* kewajiban dan komitmen/ nilai tagihan kontraktual Outstanding value of liabilities and commitments / contractual receivables	Nilai HQLA setelah pengurangan nilai (*haircut*) atau Outstanding kewajiban dan komitmen dikalikan tingkat penarikan (*run-off rate*) atau Nilai tagihan kontraktual dikalikan tingkat penerimaan (*inflow rate*) Value of HQLA after haircut, or outstanding liabilities and commitments multiplied by run-off rate, or contractual receivables multiplied by inflow rate
		... hari I day		... hari I day

		Individual I Individual			
		Posisi 31 Desember 2025 Position as of 31 December 2025		Posisi 31 September 2025 Position as of 30 September 2025	
		Nilai *outstanding* kewajiban dan komitmen/ nilai tagihan kontraktual Outstanding value of liabilities and commitments / contractual receivables	Nilai HQLA setelah pengurangan nilai (*haircut*) atau Outstanding kewajiban dan komitmen dikalikan tingkat penarikan (*run-off rate*) atau Nilai tagihan kontraktual dikalikan tingkat penerimaan (*inflow rate*) Value of HQLA after haircut, or outstanding liabilities and commitments multiplied by run-off rate, or contractual receivables multiplied by inflow rate	Nilai *outstanding* kewajiban dan komitmen/ nilai tagihan kontraktual Outstanding value of liabilities and commitments / contractual receivables	Nilai HQLA setelah pengurangan nilai (*haircut*) atau Outstanding kewajiban dan komitmen dikalikan tingkat penarikan (*run-off rate*) atau Nilai tagihan kontraktual dikalikan tingkat penerimaan (*inflow rate*) Value of HQLA after haircut, or outstanding liabilities and commitments multiplied by run-off rate, or contractual receivables multiplied by inflow rate
5	Pendanaan yang berasal dari nasabah korporasi, terdiri dari: Funding from corporate customers, consisting of:				
6	Simpanan operasional Operational deposits	2.250.480	506.486	1.972.842	437.986
7	Simpanan non operasional dan/ atau kewajiban lainnya yang bersifat nonoperasional Non-operational deposits and/ or other non-operational liabilities	6.477.442	2.553.300	5.982.439	2.354.563
8	Surat berharga berupa surat utang yang diterbitkan oleh bank (*unsecured debt*) Marketable securities in the form of unsecured debt issued by the bank				
9	Pendanaan dengan agunan Secured funding				

	Konsolidasian I Konsolidated			
	Posisi 31 Desember 2025 Position as of 31 December 2025		Posisi 31 September 2025 Position as of 30 September 2025	
	Nilai *outstanding* kewajiban dan komitmen/ nilai tagihan kontraktual Outstanding value of liabilities and commitments / contractual receivables	Nilai HQLA setelah pengurangan nilai (*haircut*) atau Outstanding kewajiban dan komitmen dikalikan tingkat penarikan (*run-off rate*) atau Nilai tagihan kontraktual dikalikan tingkat penerimaan (*inflow rate*) Value of HQLA after haircut, or outstanding liabilities and commitments multiplied by run-off rate, or contractual receivables multiplied by inflow rate	Nilai *outstanding* kewajiban dan komitmen/ nilai tagihan kontraktual Outstanding value of liabilities and commitments / contractual receivables	Nilai HQLA setelah pengurangan nilai (*haircut*) atau Outstanding kewajiban dan komitmen dikalikan tingkat penarikan (*run-off rate*) atau Nilai tagihan kontraktual dikalikan tingkat penerimaan (*inflow rate*) Value of HQLA after haircut, or outstanding liabilities and commitments multiplied by run-off rate, or contractual receivables multiplied by inflow rate

		Individual I Individual			
		Posisi 31 Desember 2025 Position as of 31 December 2025		Posisi 31 September 2025 Position as of 30 September 2025	
		Nilai *outstanding* kewajiban dan komitmen/ nilai tagihan kontraktual Outstanding value of liabilities and commitments / contractual receivables	Nilai HQLA setelah pengurangan nilai (*haircut*) atau Outstanding kewajiban dan komitmen dikalikan tingkat penarikan (*run-off rate*) atau Nilai tagihan kontraktual dikalikan tingkat penerimaan (*inflow rate*) Value of HQLA after haircut, or outstanding liabilities and commitments multiplied by run-off rate, or contractual receivables multiplied by inflow rate	Nilai *outstanding* kewajiban dan komitmen/ nilai tagihan kontraktual Outstanding value of liabilities and commitments / contractual receivables	Nilai HQLA setelah pengurangan nilai (*haircut*) atau Outstanding kewajiban dan komitmen dikalikan tingkat penarikan (*run-off rate*) atau Nilai tagihan kontraktual dikalikan tingkat penerimaan (*inflow rate*) Value of HQLA after haircut, or outstanding liabilities and commitments multiplied by run-off rate, or contractual receivables multiplied by inflow rate
10	Arus kas keluar lainnya (*additional requirement*), terdiri dari: Other cash outflows (additional requirements), consisting of:				
11	Arus kas keluar atas transaksi derivatif Cash outflows from derivative transactions	351.563	351.563	607.616	607.616
	Arus kas keluar atas peningkatan kebutuhan likuiditas Cash outflows from increased liquidity needs				
12	Arus kas keluar atas kehilangan pendanaan Cash outflows from loss of funding				
13	Arus kas keluar atas penarikan komitmen fasilitas kredit dan fasilitas likuiditas Cash outflows from drawdowns of committed credit facilities and liquidity facilities	1.538.577	153.772	1.158.442	115.584

	Konsolidasian I Konsolidated			
	Posisi 31 Desember 2025 Position as of 31 December 2025		Posisi 31 September 2025 Position as of 30 September 2025	
	Nilai *outstanding* kewajiban dan komitmen/ nilai tagihan kontraktual Outstanding value of liabilities and commitments / contractual receivables	Nilai HQLA setelah pengurangan nilai (*haircut*) atau Outstanding kewajiban dan komitmen dikalikan tingkat penarikan (*run-off rate*) atau Nilai tagihan kontraktual dikalikan tingkat penerimaan (*inflow rate*) Value of HQLA after haircut, or outstanding liabilities and commitments multiplied by run-off rate, or contractual receivables multiplied by inflow rate	Nilai *outstanding* kewajiban dan komitmen/ nilai tagihan kontraktual Outstanding value of liabilities and commitments / contractual receivables	Nilai HQLA setelah pengurangan nilai (*haircut*) atau Outstanding kewajiban dan komitmen dikalikan tingkat penarikan (*run-off rate*) atau Nilai tagihan kontraktual dikalikan tingkat penerimaan (*inflow rate*) Value of HQLA after haircut, or outstanding liabilities and commitments multiplied by run-off rate, or contractual receivables multiplied by inflow rate

		Individual I Individual			
		Posisi 31 Desember 2025 Position as of 31 December 2025		Posisi 31 September 2025 Position as of 30 September 2025	
		Nilai *outstanding* kewajiban dan komitmen/ nilai tagihan kontraktual Outstanding value of liabilities and commitments / contractual receivables	Nilai HQLA setelah pengurangan nilai (*haircut*) atau Outstanding kewajiban dan komitmen dikalikan tingkat penarikan (*run-off rate*) atau Nilai tagihan kontraktual dikalikan tingkat penerimaan (*inflow rate*) Value of HQLA after haircut, or outstanding liabilities and commitments multiplied by run-off rate, or contractual receivables multiplied by inflow rate	Nilai *outstanding* kewajiban dan komitmen/ nilai tagihan kontraktual Outstanding value of liabilities and commitments / contractual receivables	Nilai HQLA setelah pengurangan nilai (*haircut*) atau Outstanding kewajiban dan komitmen dikalikan tingkat penarikan (*run-off rate*) atau Nilai tagihan kontraktual dikalikan tingkat penerimaan (*inflow rate*) Value of HQLA after haircut, or outstanding liabilities and commitments multiplied by run-off rate, or contractual receivables multiplied by inflow rate
	Arus kas keluar atas kewajiban kontraktual lainnya terkait penyaluran dana Cash outflows from drawdowns of committed credit facilities and liquidity facilities	3.571	3.571	625.572	625.572
14	Arus kas keluar atas kewajiban kontijensi pendanaan lainnya Cash outflows from other contingent funding obligations	851.961	27.677	682.829	643.126
15	Arus kas keluar kontraktual lainnya Other contractual cash outflows	316.205	316.205	643.126	643.126
16	Total Arus Kas Keluar Total Cash Outflows		4.248.441		5.155.434
Arus kas masuk I Cash inflows					
17	Pinjaman dengan agunan *secured Lending* loans with collateral *(Secured lending)*				

	Konsolidasian I Konsolidated			
	Posisi 31 Desember 2025 Position as of 31 December 2025		Posisi 31 September 2025 Position as of 30 September 2025	
	Nilai *outstanding* kewajiban dan komitmen/ nilai tagihan kontraktual Outstanding value of liabilities and commitments / contractual receivables	Nilai HQLA setelah pengurangan nilai (*haircut*) atau Outstanding kewajiban dan komitmen dikalikan tingkat penarikan (*run-off rate*) atau Nilai tagihan kontraktual dikalikan tingkat penerimaan (*inflow rate*) Value of HQLA after haircut, or outstanding liabilities and commitments multiplied by run-off rate, or contractual receivables multiplied by inflow rate	Nilai *outstanding* kewajiban dan komitmen/ nilai tagihan kontraktual Outstanding value of liabilities and commitments / contractual receivables	Nilai HQLA setelah pengurangan nilai (*haircut*) atau Outstanding kewajiban dan komitmen dikalikan tingkat penarikan (*run-off rate*) atau Nilai tagihan kontraktual dikalikan tingkat penerimaan (*inflow rate*) Value of HQLA after haircut, or outstanding liabilities and commitments multiplied by run-off rate, or contractual receivables multiplied by inflow rate

		Individual I Individual			
		Posisi 31 Desember 2025 Position as of 31 December 2025		Posisi 31 September 2025 Position as of 30 September 2025	
		Nilai *outstanding* kewajiban dan komitmen/ nilai tagihan kontraktual Outstanding value of liabilities and commitments / contractual receivables	Nilai HQLA setelah pengurangan nilai (*haircut*) atau Outstanding kewajiban dan komitmen dikalikan tingkat penarikan (*run-off rate*) atau Nilai tagihan kontraktual dikalikan tingkat penerimaan (*inflow rate*) Value of HQLA after haircut, or outstanding liabilities and commitments multiplied by run-off rate, or contractual receivables multiplied by inflow rate	Nilai *outstanding* kewajiban dan komitmen/ nilai tagihan kontraktual Outstanding value of liabilities and commitments / contractual receivables	Nilai HQLA setelah pengurangan nilai (*haircut*) atau Outstanding kewajiban dan komitmen dikalikan tingkat penarikan (*run-off rate*) atau Nilai tagihan kontraktual dikalikan tingkat penerimaan (*inflow rate*) Value of HQLA after haircut, or outstanding liabilities and commitments multiplied by run-off rate, or contractual receivables multiplied by inflow rate
18	Tagihan berasal dari pihak lawan (*counterparty*) yang bersifat lancar *(inflows from fully performing exposures)* Counterparty inflows from fully performing exposures Counterparty inflows from fully performing exposures		2.206.209		2.892.959
19	Arus kas masuk lainnya Other cash inflows		397.877		663.087
20	Total Arus Kas Masuk (Cash Inflows) Total Cash Inflows		2.604.086		3.556.046
			Total adjusted value		*Total adjusted value*
21	Total HQLA		4.169.938		3.412.843
22	Total arus kas keluar bersih Net cash outflows		1.644.354		1.599.388
23	*Liquidity Coverage Ratio (%)*		253,59%		213,38%

Analisis Kualitatif Individual

Rasio LCR pada 31 Desember 2025 sebesar 253,59% masih berada diatas ketentuan regulator diatas 100% terdapat kenaikan sebesar 40,21% jika dibandingkan Triwulan sebelumnya. Kenaikan rasio LCR yang berasal dari adanya kenaikan Total HQLA atas penempatan pada Bank Indonesia yang dapat ditarik saat kondisi stres yang naik sebesar Rp 247.71 Milyar dan surat berharga yang diterbitkan Pemerintah Pusat dan Bank Indonesia dalam rupiah dan valuta asing yang naik sebesar Rp 512.01 Milyar.

Analisis Kualitatif Konsolidasian

Pada Laporan Posisi 31 Desember 2025 Bank Shinhan tidak memiliki anak perusahaan sehingga tidak terdapat pelaporan secara Konsolidasi

Konsolidasian I Konsolidated			
Posisi 31 Desember 2025 Position as of 31 December 2025		Posisi 31 September 2025 Position as of 30 September 2025	
Nilai *outstanding* kewajiban dan komitmen/ nilai tagihan kontraktual Outstanding value of liabilities and commitments / contractual receivables	Nilai HQLA setelah pengurangan nilai (*haircut*) atau Outstanding kewajiban dan komitmen dikalikan tingkat penarikan (*run-off rate*) atau Nilai tagihan kontraktual dikalikan tingkat penerimaan (*inflow rate*) Value of HQLA after haircut, or outstanding liabilities and commitments multiplied by run-off rate, or contractual receivables multiplied by inflow rate	Nilai *outstanding* kewajiban dan komitmen/ nilai tagihan kontraktual Outstanding value of liabilities and commitments / contractual receivables	Nilai HQLA setelah pengurangan nilai (*haircut*) atau Outstanding kewajiban dan komitmen dikalikan tingkat penarikan (*run-off rate*) atau Nilai tagihan kontraktual dikalikan tingkat penerimaan (*inflow rate*) Value of HQLA after haircut, or outstanding liabilities and commitments multiplied by run-off rate, or contractual receivables multiplied by inflow rate
	Total adjusted value		*Total adjusted value*

Individual Qualitative Analysis
LCR Ratio as of 31 December 2026 stood at 253.59%, which remains above the regulatory requirement of 100%. This represents an increase of 40.21% compared to the previous quarter. The increase in the LCR ratio resulted from an increase in Total HQLA, driven by placements with Bank Indonesia that can be withdrawn under stressed conditions, which rose by IDR 247.71 billion, as well as marketable securities issued by the Central Government and Bank Indonesia in rupiah and foreign currencies, which increased by IDR 512.01 billion.

Individual Qualitative Analysis
As of the reporting position dated 31 December 2025, Bank Shinhan had no subsidiary companies; therefore, no consolidated reporting is presented.

43. Rasio Pendanaan Stabil Bersih (Net Stable Funding Ratio - NSFR) (LIQ2)

Net Stable Funding Ratio - NSFR

Keterangan Description		Posisi 31 Desember 2025 I Position as of 31 December 2025			
		Nilai Tercatat Berdasarkan Sisa Jangka Waktu (Dalam Juta Rupiah) Carrying Value by Remaining Maturity (In Millions of Rupiah)			
		Tanpa jangka waktu No Maturity	< 6 bulan < 6 months	≥ 6 bulan - < 1 tahun ≥ 6 months - < 1 year	≥ 1 tahun ≥ 1 year
		a	b	c	d
Komponen Pendanaan Stabil yang Tersedia I Available Stable Funding - ASF					
1	Modal: Capital:	5.476.971	-	-	-
2	Modal sesuai POJK KPMM Capital in accordance with POJK on KPMM	5.476.971	-	-	-
3	Instrumen modal lainnya Other capital instruments	-	-	-	-
4	Simpanan yang berasal dari nasabah perorangan dan Pendanaan yang berasal dari nasabah usaha mikro dan usaha kecil: Deposits from retail customers and funding from micro and small enterprise customers:	606.493	2.503.360	255.349	1.350
5	Simpanan dan Pendanaan stabil Stable deposits and funding	95.792	-	500	-
6	Simpanan dan Pendanaan kurang stabil Less stable deposits and funding	510.702	2.503.360	254.849	1.350
7	Pendanaan yang berasal dari nasabah korporasi: Funding from corporate customers:	6.127.611	6.762.345	2.117.690	3.335.000
8	Simpanan operasional Operational deposits	2.497.402	-	-	-
9	Pendanaan lainnya yang berasal dari nasabah korporasi Other funding from corporate customers	3.630.210	6.762.345	2.117.690	3.335.000
10	Liabilitas yang memiliki pasangan aset yang saling bergantung Liabilities paired with interdependent assets	-	-	-	-
11	Liabilitas dan ekuitas lainnya: Other liabilities and equity:	818.520	334.819	5.631	18.233
12	NSFR liabilitas derivatif NSFR derivative liabilities		-	-	-
13	ekuitas dan liabilitas lainnya yang tidak masuk dalam kategori di atas Equity and other liabilities not falling into the categories above	818.520	334.819	5.631	18.233
14	Total ASF				
Pendanaan Stabil yang Diperlukan I Required Stable Funding - RS					
15	Total HQLA dalam rangka perhitungan NSFR Total HQLA for NSFR calculation purposes				
16	Simpanan pada lembaga keuangan lain untuk tujuan operasional Deposits placed with other financial institutions for operational purposes	310.954	-	47.814	-
17	Pinjaman dengan kategori Lancar dan Dalam Perhatian Khusus (performing) dan surat berharga Performing loans (Current and Special Mention) and marketable securities:	-	6.819.621	6.705.210	6.485.526

	Posisi 31 September 2025 I Position as of 30 September 2025					
	Total Nilai Tertimbang Total Weighted Value	Nilai Tercatat Berdasarkan Sisa Jangka Waktu (Dalam Juta Rupiah) Carrying Value by Remaining Maturity (In Millions of Rupiah)				Total Nilai Tertimbang Total Weighted Value
		Tanpa jangka waktu No Maturity	< 6 bulan < 6 months	≥ 6 bulan - < 1 tahun ≥ 6 months - < 1 year	≥ 1 tahun ≥ 1 year	
	e	a	b	c	d	e
	5.476.971	5.463.645	-	-	-	5.463.645
	5.476.971	5.463.645	-	-	-	5.463.645
	-	-	-	-	-	-
	3.034.846	650.151	2.690.043	260.549	2.628	3.247.713
	91.477	88.300	-	-	-	83.885
	2.943.369	561.851	2.690.043	260.549	2.628	3.163.827
	8.319.630	4.488.003	5.750.432	2.255.291	3.666.300	8.063.151
	1.248.701	1.735.779	-	-	-	867.890
	7.070.929	2.752.223	5.750.432	2.255.291	3.666.300	7.195.261
	-	-	-	-	-	-
	21.048	409.163	195.462	10.134	23.273	28.340
			-	-	-	
	21.048	409.163	195.462	10.134	23.273	28.340
	16.852.496					16.802.849
	141.263					102.757
	179.384	446.655	-	-	-	223.328
	12.269.616	-	9.233.490	4.610.154	6.228.193	12.205.824

Keterangan Description		Posisi 31 Desember 2025 I Position as of 31 December 2025			
		Nilai Tercatat Berdasarkan Sisa Jangka Waktu (Dalam Juta Rupiah) Carrying Value by Remaining Maturity (In Millions of Rupiah)			
		Tanpa jangka waktu No Maturity	< 6 bulan < 6 months	≥ 6 bulan - < 1 tahun ≥ 6 months - < 1 year	≥ 1 tahun ≥ 1 year
		a	b	c	d
18	kepada lembaga keuangan yang dijamin dengan HQLA Level 1 To financial institutions secured by Level 1 HQLA	-	-	-	-
19	kepada lembaga keuangan yang dijamin bukan dengan HQLA Level 1 dan pinjaman kepada lembaga keuangan tanpa jaminan To financial institutions secured by other than Level 1 HQLA and unsecured loans to financial institutions	-	11.659	-	-
20	kepada perusahaan non-keuangan, nasabah perorangan dan nasabah usaha mikro dan usaha kecil, Pemerintah Indonesia, pemerintah negara lain, Bank Indonesia, bank sentral negara lain dan entitas sektor publik, yang diantaranya: To non-financial corporations, retail customers, micro and small enterprise customers, the Government of Indonesia, foreign governments, Bank Indonesia, foreign central banks, and public sector entities, including those that:	-	6.732.023	6.512.154	5.422.269
21	memenuhi kualifikasi untuk mendapat bobot risiko 35% atau kurang, sesuai Ketentuan Otoritas Jasa Keuangan mengenai ATMR untuk Risiko Kredit Qualify for a risk weight of 35% or less, in accordance with the Financial Services Authority Regulation on RWA for Credit Risk	-	5.711	2.897	6.948
22	Kredit beragun rumah tinggal yang tidak sedang dijaminkan, yang diantaranya: Residential mortgage loans not encumbered, including those that:	-	184	191	1.866
23	memenuhi kualifikasi untuk mendapat bobot risiko 35% atau kurang, sesuai Ketentuan Otoritas Jasa Keuangan mengenai ATMR untuk Risiko Kredit Qualify for a risk weight of 35% or less, in accordance with the Financial Services Authority Regulation on RWA for Credit Risk	-	89	93	131
24	Surat Berharga yang tidak sedang dijaminkan, tidak gagal bayar , dan tidak masuk sebagai HQLA, termasuk saham yang diperdagangkan di bursa Marketable securities not encumbered, not in default, and not classified as HQLA, including exchange-traded equities	-	69.955	189.875	1.054.312
25	Aset yang memiliki pasangan liabilitas yang saling bergantung Assets paired with interdependent liabilities	-	-	-	-
26	Aset lainnya: Other assets:	808.704	404.357	7.579	792.129
27	Komoditas fisik yang diperdagangkan, termasuk emas Physical traded commodities, including gold	-			

Posisi 31 September 2025 I Position as of 30 September 2025						
	Total Nilai Tertimbang Total Weighted Value	Nilai Tercatat Berdasarkan Sisa Jangka Waktu (Dalam Juta Rupiah) Carrying Value by Remaining Maturity (In Millions of Rupiah)				Total Nilai Tertimbang Total Weighted Value
		Tanpa jangka waktu No Maturity	< 6 bulan < 6 months	≥ 6 bulan - < 1 tahun ≥ 6 months - < 1 year	≥ 1 tahun ≥ 1 year	
	e	a	b	c	d	e
	-	-	-	-	-	-
	1.749	-	26.541	-	-	3.981
	11.231.017	-	9.080.498	4.507.125	5.222.352	11.232.811
	8.820	-	6.266	2.820	3.364	6.729
	1.774	-	265	277	2.138	2.088
	176	-	-	-	-	-
	1.026.080	-	119.921	99.933	1.000.338	960.214
	-	-	-	-	-	-
	1.687.029	341.048	382.724	14.021	745.563	1.289.878
	-	-				-

Keterangan Description		Posisi 31 Desember 2025 I Position as of 31 December 2025			
		Nilai Tercatat Berdasarkan Sisa Jangka Waktu (Dalam Juta Rupiah) Carrying Value by Remaining Maturity (In Millions of Rupiah)			
		Tanpa jangka waktu No Maturity	< 6 bulan < 6 months	≥ 6 bulan - < 1 tahun ≥ 6 months - < 1 year	≥ 1 tahun ≥ 1 year
		a	b	c	d
28	Kas, surat berharga dan aset lainnya yang dicatat sebagai initial margin untuk kontrak derivatif dan kas atau aset lain yang diserahkan sebagai default fund pada central counterparty (CCP) Cash, marketable securities, and other assets posted as initial margin for derivative contracts, and cash or other assets posted as a default fund contribution to a central counterparty (CCP)		-	-	-
29	NSFR aset derivatif NSFR derivative assets		9.641	9.641	9.641
30	NSFR liabilitas derivatif sebelum dikurangi dengan variation margin NSFR derivative liabilities before deduction of variation margin		4.424	4.424	4.424
31	Seluruh aset lainnya yang tidak masuk dalam kategori di atas**) All other assets not falling into the categories above**)	808.704	404.357	7.579	778.064
32	Rekening Administratif Administrative accounts		9.131.011	9.131.011	9.131.011
33	Total RSF Total RSF				
34	Rasio Pendanaan Stabil Bersih (Net Stable Funding Ratio (%)) Net Stable Funding Ratio (%				

Analisis Kualitatif

Rasio NSFR posisi 31 Desember 2025 sebesar 114,67% terdapat penurunan rasio NSFR sebesar 3,70% jika dibandingkan Triwulan sebelumnya yang berasal dari Penurunan tersebut yang berasal dari adanya kenaikan Total RSF atas seluruh aset lainnya yang tidak masuk dalam kategori di atas yang naik sebesar Rp 401.10 Milyar.

	Posisi 31 September 2025 I Position as of 30 September 2025					
	Total Nilai Tertimbang Total Weighted Value	Nilai Tercatat Berdasarkan Sisa Jangka Waktu (Dalam Juta Rupiah) Carrying Value by Remaining Maturity (In Millions of Rupiah)				Total Nilai Tertimbang Total Weighted Value
		Tanpa jangka waktu No Maturity	< 6 bulan < 6 months	≥ 6 bulan - < 1 tahun ≥ 6 months - < 1 year	≥ 1 tahun ≥ 1 year	
	e	a	b	c	d	e
	-		-	-	-	-
	9.641		11.478	11.478	11.478	11.478
	4.424		6.534	6.534	6.534	6.534
	1.672.964	341.048	382.724	14.021	727.551	1.271.866
	418.692		8.048.114	8.048.114	8.048.114	373.111
	14.695.985					14.194.898
	114,67%					118,37%

Qualitative Analysis

The NSFR ratio as of 31 December 2025 stood at 114.67%, representing a decrease of 3.70% compared to the previous quarter. This decrease resulted from an increase in Total RSF arising from all other assets not falling into the categories above, which rose by IDR 401.10 billion.

44. Aset Terikat (*Encumbrance*)(ENC)
Encumbrance

	Posisi 31 Desember 2025 I Position as of 31 December 2025			
	a	b	c	d
	Aset Terikat Encumbered	Aset yang disimpan atau diperjanjikan dengan bank sentral namun belum digunakan untuk menghasilkan likuiditas Assets deposited or pledged to the central bank but not yet used to generate liquidity	Aset tidak terikat Unencumbered	Total
Kas dan Setara Kas Cash and Cash Equivalents	-	-	-	-
Penempatan pada Bank Indonesia Placements with Bank Indonesia	-	-	-	-
Surat Berharga (HQLA Level 1) Marketable Securities (HQLA Level 1)	-	-	-	-
Surat Berharga Korporasi (HQLA Level 2a dan 2b) Corporate Marketable Securities (HQLA Level 2a and 2b)	-	-	-	-

Analisis Kualitatif I Qualitative Analysis
Bank Shinhan Indonesia tidak memiliki Eksposure Aset Terikat ENC (*Encumbrance*) Bank Shinhan Indonesia does not have any encumbered asset exposure (ENC)

45. Manajemen Risiko Likuiditas (LIQA)
Liquidity Risk Management (LIQA)

Pengungkapan kualitatif I Qualitative Disclosure	
Tata Kelola Risiko (*Risk Governance*) Bank telah memiliki Struktur Organisasi berdasarkan berdasarkan Surat Keputusan Direksi No. 009/BSI-SKDIR/X/2025 tanggal 9 Oktober 2025 perihal Struktur Organisasi dimana *Treasury & Capital Department* yang bertugas mengelola risiko pasar dan likuiditas Bank dan memastikan aktivitas bisnis Bank berjalan dengan lancar.	Risk Governance The Bank has established an organisational structure based on Board of Directors' Decree No. 009/BSI-SKDIR/X/2025 dated 9 October 2025 regarding the Organisational Structure, under which the Treasury & Capital Department is responsible for managing the Bank's market and liquidity risks and ensuring the smooth operation of the Bank's business activities.
Bank juga telah membentuk Komite ALCO (*Asset Liability Committee*) SK No. 006/BSI-SKDIR/VII/2024 tanggal 22 Juli 24. Bank telah menyelenggarakan rapat Komite ALCO selama Tahun 2025 sampai dengan Q4/2025 sebanyak 12 (dua belas) kali.	The Bank has also established an ALCO (Asset Liability Committee) pursuant to Decree No. 006/BSI-SKDIR/VII/2024 dated 22 July 2024. The Bank convened ALCO Committee meetings 12 (twelve) times during the year 2025 up to Q4/2025.
Treasury & Capital Department dalam melaksanakan tugas dan tanggungjawabnya sesuai dengan yang ter cantum dalam Agustus 2025 dan SOP *Treasury & Capital* Versi 01.05 Tanggal 22 Agustus 2025. *Treasury & Capital* Department Sebagai *1st line of defense*, melakukan upaya mitigasi risiko likuiditas sesuai dengan ketentuan standar operasional prosedur internal dan sesuai dengan kebijakan regulasi yang berlaku. Dalam menjaga stabilitas rasio penting likuiditas, diantaranya adalah rasio LCR dan NSFR, Bank melakukan mitigasi melalui pinjaman jangka panjang ke regulator maupun melakukan kerjasama dengan *counterparty*. Di samping itu terkait *money market line, counterparty* yang akan diberikan fasilitas tersebut selalu dilakukan *review* secara berkala, Melakukan kordinasi dengan Departemen terkait atas lalu lintas dana keluar atau dana masuk secara harian dan dilakukan pemantauan rasio GWM baik rupiah maupun valas.	The Treasury & Capital Department performs its duties and responsibilities in accordance with the Treasury & Capital Policy Version 2.3 dated 28 August 2025 and Treasury & Capital SOP Version 01.05 dated 22 August 2025. As the first line of defence, the Treasury & Capital Department undertakes liquidity risk mitigation measures in compliance with internal standard operating procedures and applicable regulatory policies. In maintaining the stability of key liquidity ratios, including the LCR and NSFR, the Bank undertakes mitigation through long-term borrowings from the regulator and through collaborations with counterparties. Furthermore, with respect to money market lines, counterparties to be granted such facilities are subject to periodic reviews. The Department also coordinates with relevant departments regarding daily inbound and outbound fund flows and monitors GWM for both rupiah and foreign currencies.

46. Risiko Operasional - Pengungkapan Kualitatif Umum (ORA)
Operational Risk – General Qualitative Disclosure

Lampiran C Surat Edaran Otoritas Jasa Keuangan No. 6/SEOJK.03/2020 tanggal 29 April 2020 tentang Perhitungan Aset Tertimbang Menurut Risiko untuk Risiko Operasional dengan Menggunakan Pendekatan Standar bagi Bank Umum
Appendix C of Financial Services Authority Circular Letter No. 6/SEOJK.03/2020 dated 29 April 2020 concerning the Calculation of Risk-Weighted Assets for Operational Risk Using the Standardised Approach for Commercial Banks

LAPORAN PENERAPAN MANAJEMEN RISIKO UNTUK RISIKO OPERASIONAL
REPORT ON THE IMPLEMENTATION OF RISK MANAGEMENT FOR OPERATIONAL RISK

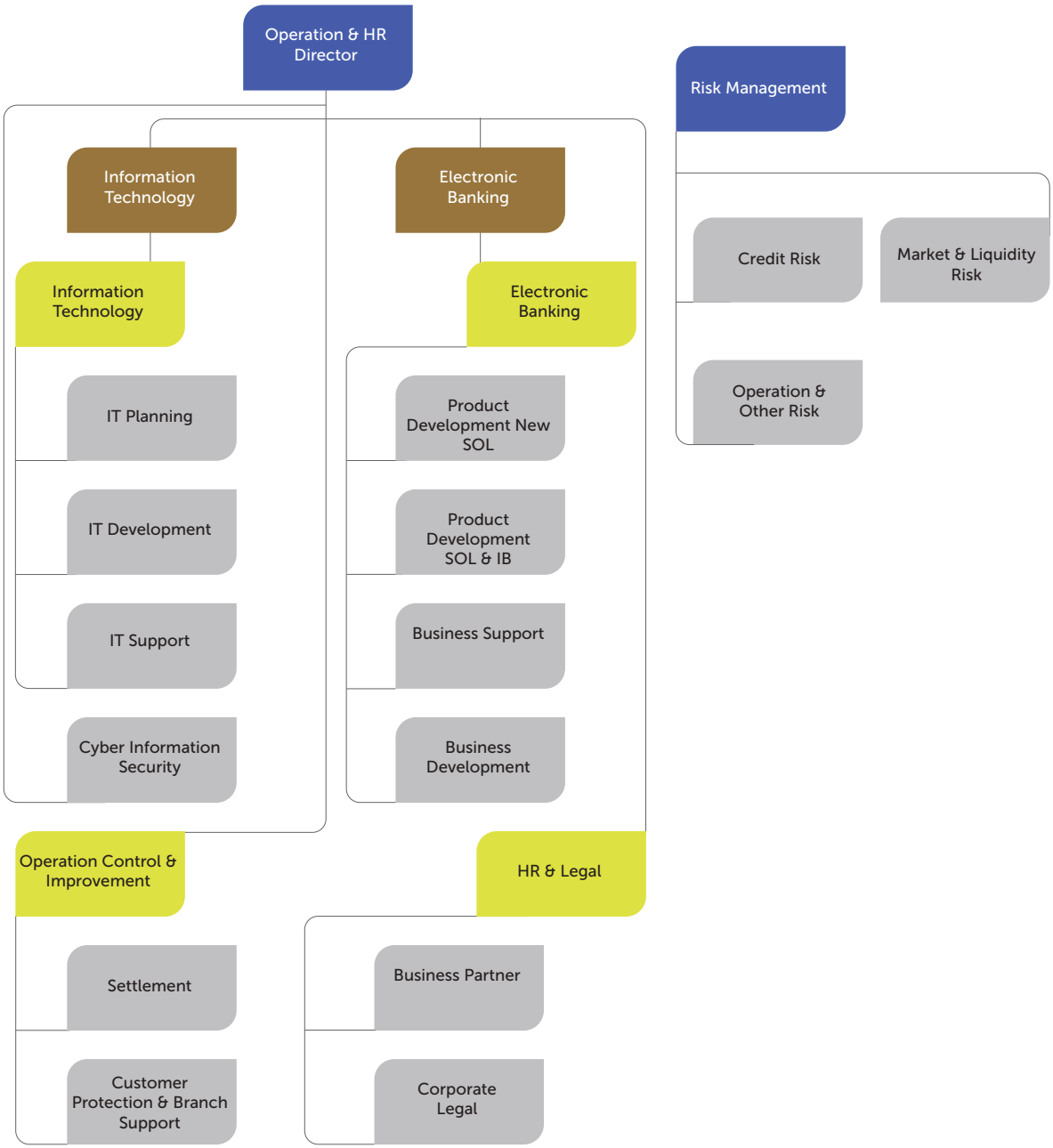
Nama Bank I Bank name : PT. Bank Shinhan Indonesia
Laporan Tahun I Reporting Year : Desember I December 2025

	Analisa Kualitatiif I Qualitative Analysis
1	Penjelasan peraturan, kebijakan, dan/atau pedoman terkait manajemen risiko untuk risiko operasional Explanation of regulations, policies, and/or guidelines related to risk management for operational risk
	1. POJK No.18/POJK.03/2016 dan SEOJK No.34/SEOJK.03/2016 tentang Penerapan Manajemen Risiko bagi Bank Umum 2. POJK No.4/POJK.03/2016 dan SEOJK No.14/SEOJK.03/2017 tentang Penilaian Tingkat Kesehatan Bank Umum. 3. SEOJK No.6/SEOJK.03/2020 tentang Perhitungan Aset Tertimbang Menurut Risiko untuk Risiko Operasional dengan Menggunakan Pendekatan Standar bagi Bank Umum tanggal 29 April 2020. 4. POJK No.9/POJK.03/2016 tentang Prinsip Kehatian-Hatian bagi Bank Umum yang Melakukan Penyerahan Sebagian Pelaksanaan Pekerjaan kepada Pihak Lain 5. SEOJK No.29/SEOJK.03/2022 tentang Ketahanan dan Keamanan Siber bagi Bank Umum 6. Kebijakan Manajemen Risiko Versi 3.0 tanggal 16 Januari 2024 7. SOP Manajemen Risiko Versi 3.1 tanggal 28 Juni 2024 8. SOP Pengukuran Risiko Operasional versi 2.0 Juni 2024, untuk pengukuran Risiko Operasional Bank telah mengimplementasikan *tools Loss Event Data, tools Key Operational Risk Indicator, tools Operational Risk Control Self Assesment.* 9. SOP Penilaian Risiko Informasi Teknologi versi 1.0 1 April 2022 10. SOP Business Continuity Plan (BCP) versi 3.1 tanggal 26 November 2024 11. SOP Manajemen Krisis versi 3.0 tanggal 30 September 2024 12. Pedoman Penyelenggaraan Produk Bank versi 1.0 1 April 2022 13. SOP Penilaian Risiko PJP versi 1.0 2 April 2022 14. Pedoman Penerapan Strategi *Anti-Fraud* BSI tanggal 4 Oktober 2024 15. Kebijakan IT *Planning* 16. SOP IT *Governance Document Management* 17. SOP IT *Strategic Plan Management* 18. SOP IT *Architecture Management* 19. SOP IT *Risk Management* 20. SOP IT *Asset Management* 21. SOP IT *Procurement Management* 22. SOP IT *Service Provider Management* 23. Kebijakan IT *Solution Development* 24. SOP IT *Project Management* 25. SOP *System Development Life Cycle Management* 26. SOP IT *Change Management* 27. SOP *Development, Changes and Maintenance of Payment API Systems* 28. Kebijakan *IT Operation* 29. SOP IT *Service Desk Management* 30. SOP IT *Capacity Management* 31. SOP IT *Maintenance Management* 32. SOP IT *Data Center Management* 33. SOP IT *Network and Communication Management* 34. SOP IT *Backup & Restore Management* 35. Kebijakan *IT Disaster Recovery Plan* 36. SOP IT DRP *Management*

1. POJK No. 18/POJK.03/2016 and SEOJK No. 34/SEOJK.03/2016 concerning the Implementation of Risk Management for Commercial Banks
2. POJK No. 4/POJK.03/2016 and SEOJK No. 14/SEOJK.03/2017 concerning the Assessment of Soundness Level for Commercial Banks
3. SEOJK No. 6/SEOJK.03/2020 concerning the Calculation of Risk-Weighted Assets for Operational Risk Using the Standardised Approach for Commercial Banks, dated 29 April 2020
4. POJK No. 9/POJK.03/2016 concerning the Prudential Principle for Commercial Banks Outsourcing Part of Their Work to Other Parties
5. SEOJK No. 29/SEOJK.03/2022 concerning Cyber Resilience and Security for Commercial Banks
6. Risk Management Policy Version 3.0, dated 16 January 2024
7. Risk Management SOP Version 3.1, dated 28 June 2024
8. Operational Risk Measurement SOP Version 2.0, June 2024 – for operational risk measurement, the Bank has implemented the following tools: Loss Event Data, Key Operational Risk Indicator, and Operational Risk Control Self Assessment
9. Information Technology Risk Assessment SOP Version 1.0, dated 1 April 2022
10. Business Continuity Plan (BCP) SOP Version 3.1, dated 26 November 2024
11. Crisis Management SOP Version 3.0, dated 30 September 2024
12. Bank Product Management Guidelines Version 1.0, dated 1 April 2022
13. Outsourcing Risk Assessment SOP Version 1.0, dated 2 April 2022
14. BSI Anti-Fraud Strategy Implementation Guidelines, dated 4 October 2024
15. IT Planning Policy
16. IT Governance Document Management
17. SOP IT Strategic Plan Management
18. SOP IT Architecture Management
19. SOP IT Risk Management
20. SOP IT Asset Management
21. SOP IT Procurement Management
22. SOP IT Service Provider Management
23. IT Solution Development Policy
24. SOP IT Project Management
25. SOP System Development Life Cycle Management
26. SOP IT Change Management
27. SOP Development, Changes and Maintenance of Payment API Systems
28. IT Operation Policy
29. SOP IT Service Desk Management
30. SOP IT Capacity Management
31. SOP IT Maintenance Management
32. SOP IT Data Center Management
33. SOP IT Network and Communication Management
34. SOP IT Backup & Restore Management
35. IT Disaster Recovery Plan Policy
36. SOP IT DRP Management

2 Penjelasan struktur dan organisasi atas manajemen dan fungsi kontrol terkait Risiko Operasional.
Explanation of the structure and organisation of management and control functions related to Operational Risk.

STRUKTUR ORGANISASI DEPARTEMEN MANAJEMEN RISIKO OPERASIONAL
ORGANISATIONAL STRUCTURE OF THE RISK MANAGEMENT DEPARTMENT



Risk Management Department dalam menjalankan tugasnya selalu independen, tercermin dari tidak ada keterlibatan dalam kegiatan operasional maupun bisnis. *Risk Management Department* bertugas dalam memberikan masukan kepada Direksi dalam menyusun kebijakan, strategi dan kerangka Manajemen Risiko terkait Implementasi Manajemen Risiko Operasional dan Risiko Lainnya.
Risk Management Department, in carrying out its duties, remains independent at all times, as reflected by its lack of involvement in operational or business activities. The Risk Management Department is responsible for providing input to the Board of Directors in the formulation of policies, strategies, and the risk management framework relating to the implementation of Operational Risk Management and other risks.

3	Penjelasan sistem pengukuran untuk Risiko Operasional (mencakup sistem dan data yang digunakan) untuk menghitung Risiko Operasional, di antaranya: Explanation of the measurement system for Operational Risk (including the systems and data used) to calculate Operational Risk, including the following:	
	- Menggunakan pendekatan metode standar untuk menghitung perkiraan beban modal untuk Risiko Operasional. - Menggunakan *tools Loss Event Database* (LED) untuk mengetahui perkembangan proses implementasi manajemen risiko operasional melalui data kerugian ataupun potensi kerugian baik di kantor pusat maupun cabang termasuk terhadap potensi atau *event fraud* yang terjadi. - Menggunakan *tools Key Operational Risk Indicators* (KORI), untuk mengetahui perkembangan proses implementasi manajemen risiko operasional melalui *self assesment* terkait data SDM, potensi dan kejadian *fraud*, manajemen kontrol, dan kejadian operasional IT. - Menggunakan *tools Operational Risk & Control Self Assesment* (ORCSA), untuk mengetahui proses implementasi manajemen risiko operasional melalui *self assesment* terkait perkembangan data struktur organisasi, pelaksanaan system prosedur, faktor Sumber Daya Manusia, proses pelaporan, kondisi pekerjaan, perencanaan, infrastruktur dan keamanan area kerja, lebih peka atau sensitif terhadap kejadian atau risiko-risiko yang ada pada masing-masing unit kerja di Kantor Pusat dan di Cabang dari pimpinan cabang, *operation service manager, head service, teller, customer service*, *relationship manager* maupun *assistant relationship manager*. - Menggunakan *tools IT Risk Register* secara *self-assessment* untuk meyakinkan pengelolaan risiko dalam pemanfaatan teknologi informasi telah berjalan dengan efektif dan apabila terdapat potensi kegagalan proses/sistem dapat segera diantisipasi. - The Bank uses the standardised approach to estimate the capital charge for Operational Risk. - The Bank uses the Loss Event Database (LED) tool to monitor the progress of operational risk management implementation through loss data or potential losses, both at the Head Office and branches, including potential or actual fraud events. - The Bank uses the Key Operational Risk Indicators (KORI) tool to monitor the progress of operational risk management implementation through self-assessment related to human resources data, fraud potential and incidents, control management, and IT operational events. - The Bank uses the Operational Risk & Control Self Assessment (ORCSA) tool to understand the implementation of operational risk management through self-assessment related to developments in organisational structure, implementation of systems and procedures, human resource factors, reporting processes, working conditions, planning, infrastructure and workplace security, making it more sensitive to events or risks present in each work unit at the Head Office and branches, including from branch managers, operation service managers, head of service, tellers, customer service, relationship managers, and assistant relationship managers. - The Bank uses the IT Risk Register tool on a self-assessment basis to ensure that risk management in the utilisation of information technology has been conducted effectively and that any potential process/system failures can be anticipated promptly.	
	Dalam menghitung perkiraan beban modal untuk Risiko Operasional dengan melihat dari data historis kerugian selama 8 tahun dari tahun 2017 s.d. tahun 2025 yang berasal dari: • *Fraud* Intern, • *Fraud* Ekstern, • Praktik Ketenagakerjaan dan Keamanan Tempat Kerja, • Klien, Produk, dan Praktik Bisnis, • Kerusakan pada Aset Fisik, • Gangguan Aktivitas Bisnis dan Kegagalan Sistem, • Manajemen Pelaksanaan, Pengiriman, dan Pemrosesan. Dengan mengalikan Komponen Indikator Bisnis (KIB) dan Faktor Pengali Kerugian Internal (FPKI) serta mengonversi ATMR untuk Risiko Operasional sesuai Pilar 1.	In estimating the capital charge for Operational Risk, the Bank uses historical loss data over an eight-year period from 2017 to 2025, derived from the following categories: • Internal Fraud • External Fraud, • Employment Practices and Workplace Safety, • Clients, Products, and Business Practices, • Damage to Physical Assets, • Business Disruption and System Failures, • Execution, Delivery, and Process Management. Calculation is performed by multiplying Komponen Indikator Bisnis (KIB) and Faktor Pengali Kerugian Internal (FPKI) then converting ATMR for Operational Risk in accordance with Pillar 1.
4	Penjelasan ruang lingkup dan cakupan utama dari kerangka laporan untuk Risiko Operasional untuk pejabat eksekutif dan Direksi Bank. Explanation of the scope and main coverage of the reporting framework for Operational Risk for the Bank's executive officers and Board of Directors.	
	Ruang lingkup dan cakupan utama dari kerangka laporan untuk Risiko Operasional meliputi: 1. Pengawasan aktif Direksi dan Dewan Komisaris dalam memantau risiko yang timbul dari adanya aktivitas operasional Bank. 2. Kecukupan kebijakan dan prosedur Manajemen Risiko Operasional serta penetapan limit Risiko Operasional. 3. Kecukupan proses identifikasi, pengukuran, pemantauan dan pengendalian risiko serta sistem informasi Manajemen Risiko Operasional. 4. Sistem pengendalian intern yang menyeluruh untuk Risiko Operasional.	The scope and main coverage of the reporting framework for Operational Risk include: 1. Active oversight by the Board of Directors and the Board of Commissioners in monitoring risks arising from the Bank's operational activities. 2. The adequacy of Operational Risk Management policies and procedures, as well as the establishment of Operational Risk limits. 3. The adequacy of the risk identification, measurement, monitoring, and control processes, as well as the Operational Risk Management information system. 4. A comprehensive internal control system for Operational Risk.
5	Penjelasan mitigasi risiko dan transfer risiko yang digunakan dalam manajemen untuk Risiko Operasional. Hal tersebut mencakup mitigasi dengan penerbitan kebijakan (seperti kebijakan untuk budaya risiko, risiko yang dapat diterima, dan alih daya). Sisa eksposur dapat diserap oleh Bank atau untuk dilakukan transfer risiko. Sebagai contoh, dampak dari kerugian operasional dapat dimitigasi dengan asuransi. An explanation of the risk mitigation and risk transfer measures employed in the management of Operational Risk. These include mitigation through the issuance of policies (such as policies on risk culture, tolerable risk, and outsourcing). The remaining exposure may be retained by the Bank or transferred. For example, the impact of operational losses may be mitigated through insurance.	

Mitigasi risiko yang dilakukan dalam meminimalisasi kerugian yang timbul dari kegiatan operasional Bank dengan cara sebagai berikut:

1. Membuat Kebijakan dan Prosedur bagi setiap unit kerja dalam mengatur kegiatan operasional Bank.
2. Seluruh kebijakan dan prosedur Bank didokumentasikan di dalam *Goldwing System* dan dapat diakses oleh setiap karyawan Bank Shinhan Indonesia.
3. Menetapkan tingkat Risiko yang akan diambil (*risk appetite*) dan toleransi Risiko (*risk tolerance*) yang sejalan dengan sasaran strategis strategi bisnis secara keseluruhan dan dikaji ulang secara berkala.
4. Bank telah memililki kebijakan dan prosedur terkait *Business Continuity Plan* (BCP) dan rencana pengujian dilakukan minimal 1 tahun 1 kali.
5. Melaksanakan kaji ulang independen dan evaluasi yang dilakukan secara berkala oleh *Risk Management Department, Compliance Department* dan *Internal Audit Department* atas perubahan kebijakan dan prosedur dari setiap unit kerja.
6. Menerapkan 4 *eyes principle* yaitu *checker* and *maker* dalam setiap transaksi yang dilakukan.
7. Melakukan transfer risiko terhadap aset-aset yang dimiliki Bank terutama dari faktor eskternal dengan asuransi.
8. Memberikan pelatihan-pelatihan kepada karyawan untuk meningkatkan pengetahuan dan keahliannya dan juga memberikan pelatihan risk awareness secara berkala.
9. Melakukan sosialisasi dan implementasi *Risk Awareness* dan *Operational Risk Management* (ORM) *Tools* yang meliputi *Operational Risk & Control Self-Assessment* (ORCSA), *Loss Event Database* (LED), dan *Key Operational Risk Indicators* (KORI) kepada seluruh kantor cabang di seluruh area.
10. Memberikan edukasi secara berkala melalui notifikasi *Swing Chat* dan *Goldwing System* kepada karyawan untuk selalu menjaga data pada sistem, email serta data pada aplikasi internal lainnya dari serangan virus dan *hacker* (kejahatan siber) serta juga menghimbau karyawan agar tetap menjaga *password email*, *Core Banking System* dan komputer dari pihak–pihak yang tidak berwenang.
11. Mengimbau kepada karyawan cara mengindentifikasi dan mencegah atas potensi kasus *fraud* terhadap transaksi–transaksi yang ada di Bank Shinhan Indonesia sehingga dapat dimitigasi untuk meminimalkan potensi kemungkinan terjadinya *fraud*, di antaranya yaitu dengan melalui implementasi *whistle blowing system*, *refreshment* terkait *risk awareness* dan *risk culture* di lingkungan Bank.
12. Senantiasa memberikan informasi–informasi terkait peraturan–peraturan yang berlaku kepada seluruh level organisasi di Bank.
13. Melakukan *review* terhadap kebijakan dan SOP terkait Perlindungan Data Pribadi di Bank Shinhan Indonesia.
14. Dalam pelaksanaan alihdaya, Bank mengimplementasikannya sesuai ketentuan yang berlaku seperti pemanfaatan tenaga kerja dilakukan untuk posisi resepsionis, *messenger, cleaning*, supir dan tenaga pengamanan di mana komposisi dibandingkan jumlah karyawan Bank pada Desember 2025 adalah sebesar 20,08%. Selain hal tersebut, dari sisi Teknologi Informasi dalam pelaksanaannya Bank mengatur dalam Prosedur Penggunaan Pihak Ketiga Penyedia Jasa Teknologi Informasi.

Risk mitigation measures taken to minimise losses arising from the Bank's operational activities are as follows:

1. Establishing policies and procedures for each work unit to govern the Bank's operational activities.
2. Documenting all Bank policies and procedures in the Goldwing System, accessible to all employees of Bank Shinhan Indonesia.
3. Establishing the risk appetite and risk tolerance levels aligned with the overall strategic business objectives, which are reviewed periodically.
4. Maintaining policies and procedures related to the Business Continuity Plan (BCP), with testing conducted at least once per year.
5. Conducting independent reviews and evaluations periodically by the Risk Management Department, Compliance Department, and Internal Audit Department regarding changes to policies and procedures in each work unit.
6. Implementing the four-eyes principle, namely the checker and maker system, for every transaction conducted.
7. Transferring risk on the Bank's assets, particularly from external factors, through insurance.
8. Providing training to employees to enhance their knowledge and skills, as well as delivering periodic risk awareness training.
9. Conducting socialisation and implementation of Risk Awareness and Operational Risk Management (ORM) tools, including Operational Risk & Control Self-Assessment (ORCSA), Loss Event Database (LED), and Key Operational Risk Indicators (KORI), to all branch offices across all regions.
10. Providing periodic education via Swing Chat notifications and the Goldwing System to employees, urging them to safeguard data on systems, emails, and other internal applications from virus attacks and hackers (cybercrime), as well as reminding employees to keep passwords for email, the Core Banking System, and computers secure from unauthorised parties.
11. Educating employees on how to identify and prevent potential fraud cases related to transactions at Bank Shinhan Indonesia, thereby mitigating the likelihood of fraud occurrence, including through the implementation of a whistleblowing system and refresher sessions on risk awareness and risk culture within the Bank.
12. Continuously disseminating information regarding applicable regulations to all levels of the Bank's organisation.
13. Reviewing policies and SOPs related to Personal Data Protection at Bank Shinhan Indonesia.
14. In the implementation of outsourcing, the Bank complies with applicable regulations, such as employing outsourced workers for positions including receptionists, messengers, cleaning staff, drivers, and security personnel, where the ratio compared to the total number of Bank employees as of December 2025 is 20.08%. Additionally, with respect to information technology, the Bank regulates the use of third-party information technology service providers through established procedures.

47. Data Kerugian Historis (OR1)
Historical Loss Data (OR1)

Nama Bank i Bank name : PT. Bank Shinhan Indonesia (individu | individual)
Laporan Tahun I Reporting Year : 2024/(belum diaudit | unaudited)

		A	B	C
		2024	2023	2022
Batasan minimum untuk suatu kejadian kerugian operasional (*loss event*) sebesar Rp300.000.000,00 (tiga ratus juta rupiah) atau lebih **Minimum threshold for an operational loss event: IDR300,000,000 (three hundred million rupiah) or more**				
1	Jumlah kerugian operasional bersih setelah memperhitungkan nilai pemulihan (tanpa pengecualian) Total net operational losses after accounting for recoveries (without exclusions)	-	633	-
2	Jumlah terjadinya kerugian risiko operasional Number of operational risk loss occurrences	-	1	-
3	Jumlah kerugian risiko operasional yang dikecualikan Total excluded operational risk losses	-	-	-
4	Jumlah terjadinya kerugian risiko operasional yang dikecualikan Number of excluded operational risk loss occurrences	-	-	-
5	Jumlah kerugian operasional bersih setelah memperhitungkan nilai pemulihan dan kerugian risiko operasional yang dikecualikan Total net operational losses after accounting for recoveries and excluded operational risk losses	-	633	-
Batasan minimum untuk suatu kejadian kerugian operasional (*loss event*) sebesar Rp1.500.000.000,00 (satu milyar lima ratus juta rupiah) atau lebih **Minimum threshold for an operational loss event: IDR1,500,000,000 (one billion five hundred million rupiah) or more**				
6	Jumlah kerugian operasional bersih setelah memperhitungkan nilai pemulihan (tanpa pengecualian) Total net operational losses after accounting for recoveries (without exclusions)	-	-	-
7	Jumlah terjadinya kerugian risiko operasional Number of operational risk loss occurrences	-	-	-
8	Jumlah kerugian risiko operasional yang dikecualikan Total excluded operational risk losses	-	-	-
9	Jumlah terjadinya kerugian risiko operasional yang dikecualikan Number of excluded operational risk loss occurrences	-	-	-
10	Jumlah kerugian operasional bersih setelah memperhitungkan nilai pemulihan dan kerugian risiko operasional yang dikecualikan Total net operational losses after accounting for recoveries and excluded operational risk losses	-	-	-
Rincian perhitungan modal untuk risiko operasional **Details of the capital calculation for operational risk**				
11	Apakah kerugian digunakan dalam perhitungan FPKI? (Ya/Tidak) Are the losses used in the calculation of FPKI? (Yes/No)	Y		
12	Dalam hal baris 11 diisi "Tidak", apakah tidak digunakannya data kerugian intern tersebut disebabkan ketidaksesuaian standar minimum untuk data kerugian? (Ya/Tidak) If row 11 is answered "No", is the non-use of such internal loss data due to non-compliance with the minimum standards for loss data? (Yes/No)	-		
13	*Threshold* yang digunakan dalam perhitungan modal untuk risiko operasional Threshold used in the capital calculation for operational risk	300.000.000,00		
14	Keterangan tambahan (jika ada) Additional remarks (if any)			
Analisis Kualitatif				
Pada tahun 2025 tidak terdapat kerugian operasional pada Bank Shinhan Indonesia				

dalam jutaan Rupiah | In million Rupiah

D	E	F	G	H	I	J	Rata-rata 10 Tahun
2021	2020	2019	2018	2017	T-8	T-9	
-	-	-	-	-	-	-	63
-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	63
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-

Qualitative Analysis

In 2025, there were no operational losses at Bank Shinhan Indonesia.

48. Rincian Indikator Bisnis (OR2)
Detailed Business Indicator

Nama Bank i Bank name : PT. Bank Shinhan Indonesia (individu | individual)
Laporan Tahun I Reporting Year : 2024/(belum diaudit | unaudited)

dalam jutaan Rupiah | In million Rupiah

No	Indikator Bisnis (IB) dan subkomponen IB Business Indicator (BI) and BI Sub-Components	A 2024 (*Unaudited*)	B 2023(*Audited*)	C 2022 (*Audited*)
1	Komponen Bunga, Sewa, dan Dividen (KBSD) Component Interest, Leases, and Dividend Component ILDC)	537.493		
1a	Pendapatan Bunga Interest Income	1.633.761	1.735.488	2.164.535
1b	Beban Bunga Interest Expense	979.130	1.143.958	572.719
1c	Aset Produktif Productive Assets	25.363.504	23.470.666	22.831.545
1d	Pendapatan Dividen Dividend Income	-	-	-
2	Komponen Jasa (KJ) Services Component (SC)	114.242		
2a	Pendapatan Jasa dan Komisi Fee and Commission Income	99.243	112.880	95.132
2b	Beban Jasa dan Komisi Fee and Commission Expense	28.322	30.775	25.465
2c	Pendapatan operasional lainnya Other Operating Income	811	683	33.979
2d	Beban operasional lainnya Other Operating Expense	12.096	10.080	10.097
3	Komponen Keuangan (KK) Financial Component (FC)	28.811		
3a	Laba Rugi Bersih *Trading Book* Net Profit/Loss from the Trading Book	-	-	-
3b	Laba Rugi Bersih *Banking Book* Net Profit/Loss from the Banking Book	869	72.363	13.202
4	*Business Indicator* (BI)	680.546		
5	Komponen Indikator Bisnis (KIB) Business Indicator Component (BIC)	81.666		
Pengungkapan IB I BI Disclosure				
6a	IB total termasuk aktivitas yang didivestasi Total BI including divested activities	-		
6b	Pengurangan IB dikarenakan pengecualian atas aktivitas yang didivestasi Reduction in BI due to exclusion of divested activities	680.546		
7	Keterangan Tambahan Additional Remarks	Optional		
Analisis Kualitatif I Qualitative Analysis				
ATMR Operasional Bank Shinhan Indonesia Tahun 2024 sebesar Rp1,020,820 juta Operational Risk-Weighted Assets (RWA) of Bank Shinhan Indonesia for the year 2025 amounted to IDR1,020,820 million.				

49. Perhitungan ATMR untuk Risiko Operasional dengan Menggunakan Pendekatan Standar (OR3)
Calculation of RWA for Operational Risk Using the Standardised Approach (OR3)

Nama Bank I Bank name : PT. Bank Shinhan Indonesia (individu | individual)
Laporan Tahun I Reporting Year : 2024/(belum diaudit | unaudited)

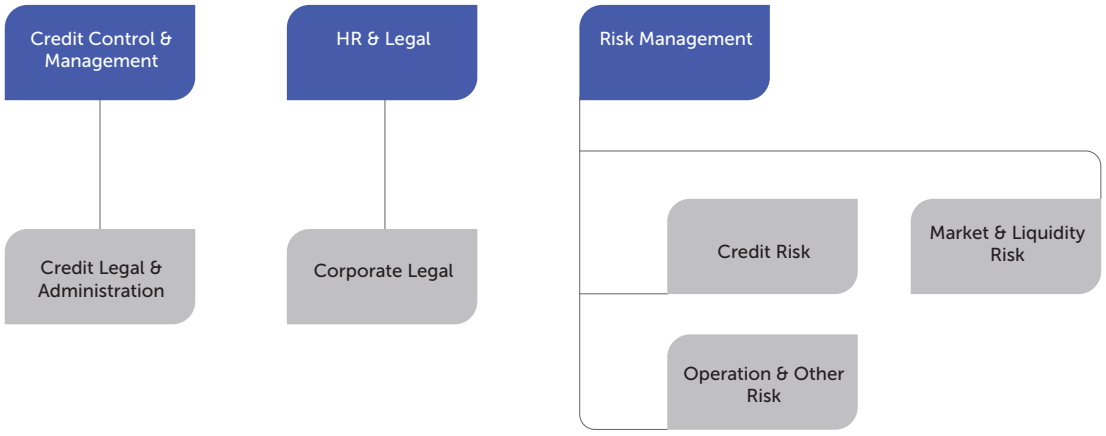
dalam jutaan Rupiah | In million Rupiah

No	Rincian I Description	Jumlah I Amount
1	Komponen Indikator Bisnis (KIB) Business Indicator Component (BIC)	81.666
2	Faktor Pengali Kerugian Internal (FPKI) Internal Loss Multiplier (ILM)	1
3	Modal Minimum Risiko Operasional (MMRO) Minimum Operational Risk Capital Requirement	81.666
4	ATMR untuk Risiko Operasional RWA for Operational Risk	1.020.820

50. Risiko Hukum - Pengungkapan Kualitatif Umum
Legal Risk – General Qualitative Disclosure

Analisis Kualitatif I Qualitative Analysis	
1	Penjelasan struktur dan organisasi atas manajemen dan fungsi kontrol terkait Risiko Hukum Explanation of the structure and organisation of management and control functions related to Legal Risk

STRUKTUR ORGANISASI DEPARTEMEN MANAJEMEN RISIKO HUKUM
ORGANISATIONAL ORGANISATIONAL STRUCTURE OF THE RISK MANAGEMENT DEPARTMENT



Risk Management Department dalam menjalankan tugasnya selalu independen, tercermin dari tidak ada keterlibatan dalam kegiatan operasional maupun bisnis.

Risk Management Department bertugas dalam memberikan masukan kepada Direksi dalam menyusun kebijakan, strategi dan kerangka Manajemen Risiko terkait Implementasi Manajemen Risiko Hukum.

Risk Management Department, in carrying out its duties, remains independent at all times, as reflected by its lack of involvement in operational or business activities.

Risk Management Department is responsible for providing input to the Board of Directors in the formulation of policies, strategies, and the risk management framework relating to the implementation of Legal Risk Management.

	Berdasarkan Struktur Organisasi melalui SK Direksi No. 009/BSI–SKDIR/X/2025 tanggal 9 Okt 25 perihal Struktur Organisasi, dalam mengelola risiko hukum Bank telah membentuk *HR & Legal Department* yang selalu memastikan Pengikatan Perjanjian Kerja Sama Bank dengan Pihak Eksternal Bank telah sesuai dengan peraturan perundang-undangan yang berlaku, memastikan Bank tidak cacat hukum, serta melakukan proses pengurusan perkara hukum yang berlangsung.	Based on the Organisational Structure pursuant to Board of Directors' Decree No. 009/BSI–SKDIR/X/2025 dated 9 October 2025 concerning the Organisational Structure, in managing legal risk, the Bank has established the HR & Legal Department, which is responsible for ensuring that the Bank's cooperation agreements with external parties are in compliance with applicable laws and regulations, ensuring that the Bank is free from legal defects, and managing ongoing legal proceedings.
	Bank juga telah membentuk *Special Asset Management Department* (SAM) untuk bekerja sama dengan H*R & Legal Department* dalam menangani perkara hukum terkait proses perkreditan, di mana dalam SAM tersebut telah dibentuk unit kerja *Loan Workout* 1 dan *Loan Workout* 2 yang khusus menangani perkara hukum terkait perkreditan berdasarkan cakupan area Bank.	Bank has also established the Special Asset Management Department (SAM) to collaborate with the HR & Legal Department in handling legal matters related to the credit process, within which two work units have been formed: Loan Workout 1 and Loan Workout 2, which specifically handle legal matters relating to credit based on the Bank's area coverage.
2	Mekanisme Pengendalian Risiko Hukum Legal Risk Control Mechanisms	
	HR & Legal Department bertugas dalam memitigasi risiko hukum Bank dengan melakukan pengawasan menyeluruh atas aspek legalitas yang terdapat di Bank dengan koordinasi dengan Departemen terkait. *HR & Legal Department* secara aktif melaksanakan pemantauan melalui laporan yang secara bulanan yang disampaikan kepada Manajemen. Manajemen Bank senantiasa mendorong percepatan penyelesaian perkara hukum. *HR & Legal Department* secara aktif memberikan bimbingan, panduan dan arahan kepada Unit Kerja dan Kantor Cabang terkait untuk merespon dan menyelesaikan permasalahan litigasi. Selain itu, *HR & Legal Department* juga turut melakukan upaya mitigasi risiko hukum Bank dalam hal terdapat perkara hukum yang timbul dari karyawan, di mana koordinasi akan dilakukan dengan *Internal Audit Department* untuk melakukan investigasi dan hasilnya akan dibawa ke Komite Sanksi untuk diputuskan terkait penyelesaian perkara hukum yang tertuang pada Bab XV Sanksi di Kebijakan dan Prosedur HR versi 1.5 tahun 2024.	HR & Legal Department is responsible for mitigating the Bank's legal risk by conducting comprehensive oversight of legal aspects within the Bank, in coordination with relevant departments. The HR & Legal Department actively monitors through monthly reports submitted to Management. Bank Management consistently encourages the expeditious resolution of legal cases. HR & Legal Department actively provides guidance, direction, and instructions to relevant Work Units and Branch Offices in responding to and resolving litigation issues. Furthermore, HR & Legal Department also undertakes legal risk mitigation efforts in the event that legal cases arise from employees, where coordination will be conducted with the Internal Audit Department to carry out an investigation, and the results will be brought to the Sanctions Committee for a decision regarding the resolution of the legal case, as set forth in Chapter XV on Sanctions in the HR Policy and Procedure Version 1.5 of 2024.
	SAM *Department* bertugas untuk memitigasi risiko Hukum Bank dengan melakukan penagihan dan penjualan aset jaminan debitur dilakukan secara persuasif dan sesuai dengan ketentuan yang berlaku. SAM *Department* melakukan *review* atas pedoman penagihan, penjualan aset jaminan dan pelaksanaan lelang dilakukan secara berkesinambungan dan berkala. SAM *Department* membentuk unit kerja *Loan Workout* 1 dan *Loan Workout* 2 yang menangani perkara hukum yang terjadi dan beserta *HR & Legal Department* mengikuti setiap tahapan sidang yang diadakan oleh PN, serta melakukan monitoring perkembangan perkara hukum melalui Sistem Informasi Penelusuran Perkara (SIPP). Dalam hal menghadapi perkara hukum yang bersifat kompleks, maka Bank akan melakukan koordinasi dengan *HR & Legal Department* serta melakukan kerja sama dengan *Law Firm* untuk menyelesaikan hal tersebut.	SAM Department is responsible for mitigating the Bank's legal risk by conducting collections and sales of debtor collateral assets in a persuasive manner and in accordance with applicable regulations. SAM Department reviews the guidelines for collection, collateral asset sales, and auction implementation on an ongoing and periodic basis. SAM Department has established two work units, Loan Workout 1 and Loan Workout 2, which handle legal cases that arise and, together with the HR & Legal Department, follow each stage of court proceedings conducted by the District Court (PN), and monitor the progress of legal cases through the Case Tracking Information System (SIPP). In the event of complex legal cases, the Bank will coordinate with HR & Legal Department and engage a law firm to resolve the matter.
	Credit Legal & Administration Department senantiasa memperhatikan kelengkapan aspek hukum terutama yang berkaitan dengan aktivitas perikatan perjanjian dengan debitur dan kelengkapan dokumen legalitas sebagai bentuk pengendalian risiko. Selain itu, dalam mengantisipasi adanya ketentuan mengenai keuangan berkelanjutan, *green financing* maupun *climate risk*, maka *Credit Legal & Administration Department* mempersiapkan penambahan klausul baru dalam pengikatan kredit sesuai diberlakukannya ketentuan keuangan berkelanjutan, *green financing* maupun *climate risk*.	Credit Legal & Administration Department consistently ensures the completeness of legal aspects, particularly those related to credit agreement activities with debtors and the completeness of legal documentation, as a form of risk control. Furthermore, in anticipation of regulations concerning sustainable finance, green financing, and climate risk, Credit Legal & Administration Department is preparing the addition of new clauses in credit agreements in line with the implementation of sustainable finance, green financing, and climate risk regulations.

General Affair Department juga melakukan mitigasi risiko Hukum dengan cara berkoordinasi dengan *HR & Legal Department* untuk meminta *review* terkait isi perjanjian/ dokumen kerja sama dengan pihak ketiga sebelum terjadinya kesepakatan.

General Affairs Department also mitigates legal risk by coordinating with the HR & Legal Department to request a review of the content of agreements/documents with third parties prior to reaching an agreement.

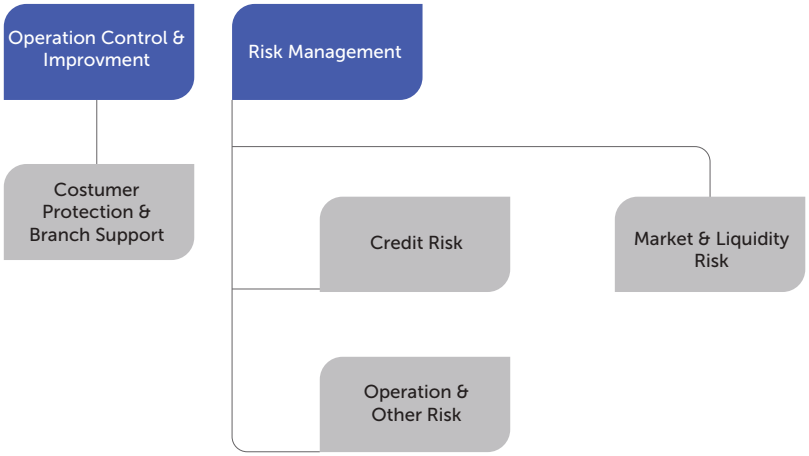
Kecukupan sistem pengendalian internal telah dilakukan secara efektif, terlihat dari proses bisnis dan operasional Bank yang dilakukan dengan *dual control*. Kecukupan kaji ulang oleh Pihak Independen dilakukan dengan cukup efektif dan memadai ditandai adanya peran *Risk Management Department* dan *Compliance Department* yang telah melakukan proses *review* terhadap kecukupan Kebijakan, Pedoman dan Prosedur Internal yang dimiliki Bank untuk memastikan kesesuaiannya terhadap peraturan dan perundang–undangan yang berlaku serta *review* terhadap Produk dan Aktivitas Baru yang dimiliki Bank. Selain, juga terdapat peran *Internal Audit Department* yang telah melakukan pemeriksaan pada bidang Operasional, Kredit dan IT baik di Kantor Pusat dan Kantor Cabang Bank untuk memastikan bahwa Bank telah melakukan prosedur sesuai dengan peraturan yang berlaku baik peraturan internal maupun eksternal Bank.

The adequacy of the internal control system has been implemented effectively, as evidenced by the dual control applied in the Bank's business processes and operations. The adequacy of independent reviews has been conducted quite effectively and sufficiently, marked by the role of the Risk Management Department and the Compliance Department, which have carried out review processes on the adequacy of the Bank's internal Policies, Guidelines, and Procedures to ensure their conformity with applicable laws and regulations, as well as reviews of the Bank's new Products and Activities. Additionally, the Internal Audit Department plays a role by conducting audits in the Operational, Credit, and IT areas, both at the Head Office and Branch Offices, to ensure that the Bank has carried out procedures in accordance with applicable internal and external regulations.

51. Risiko Reputasi - Pengungkapan Kualitatif Umum
Reputational Risk - General Qualitative Disclosuree

Analisis Kuantitatif I Qualitative Analysis	
1	Penjelasan struktur dan organisasi atas manajemen dan fungsi kontrol terkait Risiko Explanation of the structure and organisation of management and control functions related to Reputational Risk

STRUKTUR ORGANISASI DEPARTEMEN MANAJEMEN RISIKO REPUTASI
ORGANISATIONAL STRUCTURE OF THE RISK MANAGEMENT DEPARTMENT



Risk Management Department dalam menjalankan tugasnya selalu independen, tercermin dari tidak ada keterlibatan dalam kegiatan operasional maupun bisnis.

Risk Management Department, in carrying out its duties, remains independent at all times, as reflected by its lack of involvement in operational or business activities.

Risk Management Department bertugas dalam memberikan masukan kepada Direksi dalam menyusun kebijakan, strategi dan kerangka Manajemen Risiko terkait Implementasi Manajemen Risiko Hukum.

Risk Management Department is responsible for providing input to the Board of Directors in the formulation of policies, strategies, and the risk management framework relating to the implementation of Legal Risk Management.

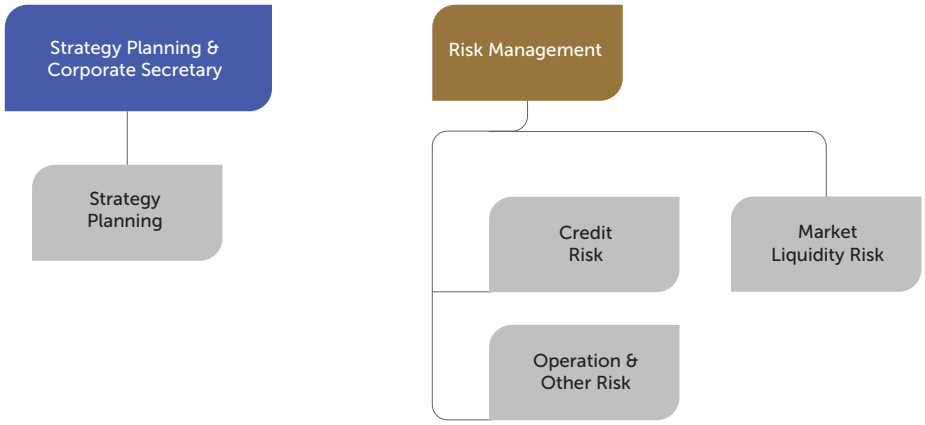
	Bank telah memiliki Struktur Organisasi berdasarkan SK Dir No. 009/BSI-SKDIR/X/2025 tanggal 9 Oktober 2025 perihal Struktur Organisasi, Bank telah memiliki Unit Kerja Khusus untuk melakukan pencatatan pengaduan nasabah yang telah masuk dari *Call Center* dan Kantor Cabang serta melakukan eskalasi ke Departemen terkait perihal pengaduan tersebut untuk dapat ditindaklanjuti. Semua pengaduan yang masuk akan segera ditindaklanjuti oleh Bank Shinhan Indonesia sesuai Kebijakan dan Prosedur pengaduan nasabah yang tercantum dalam SOP Penanganan Pengaduan Konsumen. Terkait perjanjian kerja sama dengan pihak ketiga, Bank telah menunjuk *HR & Legal Department* yang memiliki tugas untuk melakukan *review* atas perjanjian–perjanjian kerja sama Bank dengan pihak ketiga.	Bank has established an Organisational Structure based on Board of Directors' Decree No. 009/BSI-SKDIR/X/2025 dated 9 October 2025 concerning the Organisational Structure. The Bank has a dedicated Work Unit responsible for recording customer complaints received through the Call Center and Branch Offices, and for escalating such complaints to the relevant Departments for follow-up action. All complaints received will be promptly addressed by Bank Shinhan Indonesia in accordance with the customer complaint policies and procedures set forth in the Consumer Complaint Handling SOP. With respect to cooperation agreements with third parties, the Bank has designated the HR & Legal Department, which is tasked with reviewing the Bank's cooperation agreements with third parties.
2	Kebijakan dan mekanisme dalam rangka meningkatkan kualitas pelayanan kepada nasabah dan pemangku kepentingan lainnya untuk mengendalikan risiko reputasi Policies and mechanisms to improve service quality to customers and other stakeholders in order to control reputational risk	
	Dalam penanganan pengaduan nasabah yang berhubungan dengan Pihak Ketiga, *Operation Control & Improvement Department* berperan dalam membuat dan mengirimkan klaim kepada vendor-vendor yang bekerja sama dengan Bank agar dapat menindaklanjuti pengaduan nasabah tersebut. Tindak lanjut dan penyelesaian atas pengaduan nasabah tersebut dari Departemen terkait akan dilakukan sesuai dengan SLA yang telah tercantum dalam SOP Penanganan Pengaduan Konsumen adalah sebagai berikut: • Pengaduan secara Lisan (*Call Center*) max. 5 hari kerja sejak pengaduan tersebut diterima oleh Bank. • Pengaduan secara Tertulis (Kantor Cabang/Email) max. hingga 20 hari kerja semenjak dokumen pengaduan tersebut diterima secara lengkap oleh Bank. Dalam hal tertentu Bank dapat melakukan perpanjangan penyelesaian pengaduan tersebut apabila pengaduan tersebut memerlukan tindak lanjut oleh pihak lain. *Contact Center* tidak hanya menanggapi keluhan/pengaduan nasabah namun juga memberikan layanan informasi perbankan baik terkait produk maupun layanan bank. Selain *Contact Center*, petugas Bank di Kantor Cabang juga dapat memberikan informasi kepada nasabah produk maupun layanan Bank. Bank telah mentransparansikan tata cara penanganan pengaduan nasabah dan penyelesaiannya kepada Kantor Cabang/Departemen/Unit Kerja terkait sesuai dengan peraturan maupun standar yang berlaku. Transparansi produk yang ditawarkan kepada nasabah sesuai dengan POJK No. 18/POJK.07/2018 tentang Layanan Pengaduan Konsumen di Sektor Jasa Keuangan, POJK 22 Tahun 2023 tentang Perlindungan Konsumen dan Masyarakat di Sektor Jasa Keuangan dan SEOJK No. 17/SEOJK.07/2018 tentang Pedoman Pelaksanaan Layanan Pengaduan Konsumen di Sektor Jasa Keuangan. Bank telah berupaya meningkatkan standar layanan nasabah dengan melakukan training *Service Excellence* kepada petugas bank.	In handling customer complaints related to third parties, the Operation Control & Improvement Department plays a role in preparing and submitting claims to vendors cooperating with the Bank to facilitate follow-up on such customer complaints. The follow-up and resolution of customer complaints by the relevant Departments will be carried out in accordance with the Service Level Agreements (SLAs) stipulated in the Consumer Complaint Handling SOP, as follows: • Oral Complaints (Call Center): Maximum of 5 (five) business days from the date the complaint is received by Bank. • Written Complaints (Branch Office/Email): Maximum of up to 20 (twenty) business days from the date the complaint documentation is received in full by the Bank. In certain circumstances, the Bank may extend the complaint resolution period if the complaint requires follow-up action by other parties. Contact Center not only responds to customer complaints but also provides banking information services regarding both bank products and services. In addition to the Contact Center, Bank officers at Branch Offices may also provide information to customers regarding the Bank's products and services. Bank has transparently communicated the procedures for handling and resolving customer complaints to the relevant Branch Offices/Departments/Work Units in accordance with applicable regulations and standards. Product transparency offered to customers is in accordance with POJK No. 18/POJK.07/2018 concerning Consumer Complaint Services in the Financial Services Sector, POJK No. 22 of 2023 concerning Consumer and Community Protection in the Financial Services Sector, and SEOJK No. 17/SEOJK.07/2018 concerning Guidelines for the Implementation of Consumer Complaint Services in the Financial Services Sector. Bank has strived to improve customer service standards by providing Service Excellence training to bank officers.

Bank senantiasa berupaya memberikan edukasi ke nasabah untuk menjaga kerahasiaan data pribadi nasabah dengan tidak memberitahukan ID, Kata Sandi, Informasi Pribadi Lainnya serta M-OTP kepada siapapun melalui pemberitahuan *Pop Up* yang ada pada *Internet Banking* dan *M-Banking* SOL, pemberitahuan melalui SMS ke Nasabah secara berkala dan pemberitahuan dari *Customer Service* di Kantor Cabang BSI kepada nasabah yang membuka rekening di Kantor Cabang. Bank juga telah mengimplementasikan UU Perlindungan Data Pribadi dan memiliki kebijakan dan prosedur terkait Perlindungan Data Pribadi.	Bank consistently seeks to educate customers on maintaining the confidentiality of their personal data by not disclosing their ID, password, other personal information, or M-OTP to any party, through pop-up notifications on Internet Banking and SOL Mobile Banking, periodic SMS notifications to customers, and notifications from Customer Service at BSI Branch Offices to customers opening accounts at Branch Offices. Bank has also implemented the Personal Data Protection Law and has policies and procedures in place relating to Personal Data Protection.
Bank juga memanfaatkan Pengaduan Nasabah melalui sistem Antasena, *Help Desk Ticketing* yang ditangani *Retail Banking Group* (RBG) dan *E-Banking Department* yang juga memantau pertanyaan maupun pengaduan melalui social media Instagram. Bank telah menunjuk RBG sebagai PIC Pengaduan Nasabah yang akan menanggapi pengaduan yang masuk ke Regulator melalui Aplikasi Portal Perlindungan Konsumen (APPK) dan email yang ditujukan ke Regulator.	Bank also utilises customer complaint management through the Antasena system and Help Desk Ticketing, which are handled by Retail Banking Group (RBG) and E-Banking Department, which also monitors inquiries and complaints via Instagram social media. Bank has designated RBG as the PIC for Customer Complaints, responsible for responding to complaints submitted to the Regulator through the Consumer Protection Portal Application (APPK) and emails addressed to the Regulator.
HR & Legal Department menangani proses penanganan pengaduan yang bersumber dari karyawan dan akan dilakukan penilaian per kasus inti dari pengaduan yang masuk dari karyawan. Penanganan ini perlu dilakukan mengingat dampaknya pada Risiko Reputasi Bank apabila tidak ditangani dengan baik.	HR & Legal Department handles the complaint resolution process for complaints originating from employees and will conduct a case-by-case assessment of the core issues of complaints received from employees. This handling is necessary given the potential impact on the Bank's Reputational Risk if not managed properly.

52. Risiko Stratejik - Pengungkapan Kualitatif Umum
Strategic Risk – General Qualitative Disclosure

Analisa Kuantitatif I Qualitative Analysis	
1	Penjelasan struktur dan organisasi atas manajemen dan fungsi kontrol terkait Risiko Stratejik Explanation of the structure and organisation of management and control functions related to Reputational Risk

STRUKTUR ORGANISASI DEPARTEMEN MANAJEMEN RISIKO STRATEJIK
ORGANISATIONAL STRUCTURE OF THE RISK MANAGEMENT DEPARTMENT



Risk Management Department dalam menjalankan tugasnya selalu independen, tercermin dari tidak ada keterlibatan dalam kegiatan operasional maupun bisnis.	Risk Management Department, in carrying out its duties, remains independent at all times, as reflected by its lack of involvement in operational or business activities.
Risk Management Department bertugas dalam memberikan masukan kepada Direksi dalam menyusun kebijakan, strategi dan kerangka Manajemen Risiko terkait Implementasi Manajemen Risiko Stratejik.	Risk Management Department is responsible for providing input to the Board of Directors in the formulation of policies, strategies, and the risk management framework relating to the implementation of Strategic Risk Management.
Bank telah memiliki Struktur Organisasi berdasarkan Surat Keputusan Direksi No. 009/BSI-SKDIR/X/2025 tanggal 9 Okt'25 perihal Struktur Organisasi, dimana dalam mengelola risiko stratejik telah dibentuk *Strategy Planning Department* yang bertugas dalam membuat Rencana Bisnis Bank (RBB) dan memastikan penerapan bisnis bank telah sesuai dengan Rencana Bisnis Bank yang telah ditetapkan.	Bank has established an Organisational Structure based on Board of Directors' Decree No. 009/BSI-SKDIR/X/2025 dated 9 October 2025 concerning the Organisational Structure, under which the Strategy Planning Department has been formed to manage strategic risk. This department is responsible for preparing the Bank's Business Plan (RBB) and ensuring that the implementation of the Bank's business is in accordance with the established Business Plan.

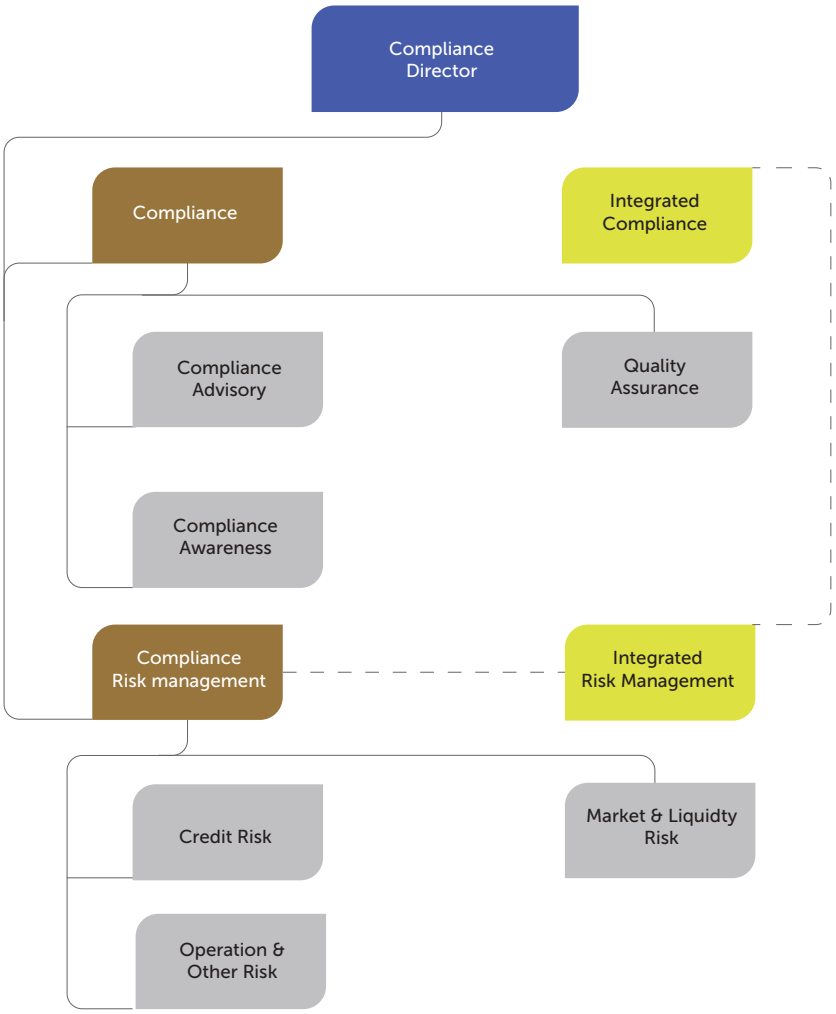
2	Kebijakan yang memungkinkan Bank untuk dapat mengidentifikasi dan merespon perubahan lingkungan bisnis, baik eksternal maupun internal Policies enabling the Bank to identify and respond to changes in the business environment, both external and internal	
	Sebagaimana tertuang pada Rencana Bisnis Bank (RBB) Bank Shinhan Indonesia yang sudah disampaikan melalui Surat No. 533/BSI-DIR/XI/2025 Tentang Rencana Bisnis Bank Tahun 2026-2028 PT Bank Shinhan Indonesia, Surat No. 535/BSI-DIR/XI/2025 Tentang Rencana Penyelenggaraan Produk Bank Tahun 2026 PT Bank Shinhan Indonesia, Surat No. 008/BSI-KOM/XI/2025 Tentang Rencana Korporasi Tahun 2026-2030 PT Bank Shinhan Indonesia, Surat No. 534/BSI-DIR/XI/2025 Tentang Rencana Korporasi Tahun 2026-2030 PT Bank Shinhan Indonesia, Surat No. 536/BSI-DIR/XI/2025 Rencana Aksi Keuangan Berkelanjutan Tahun 2026-2030 PT Bank Shinhan Indonesia dan Surat No. 537/BSI-DIR/XI/2025 Tentang Rencana Aksi Pemulihan Tahun 2026 PT Bank Shinhan Indonesia.	As set forth in the Bank Shinhan Indonesia Business Plan (RBB) submitted through, Letter No. 533/BSI-DIR/XI/2025 concerning the Bank's Business Plan for 2026-2028, Letter No. 535/BSI-DIR/XI/2025 concerning the Bank Product Implementation Plan for 2026, Letter No. 008/BSI-KOM/XI/2025 concerning the Corporate Plan for 2026-2030, Letter No. 534/BSI-DIR/XI/2025 concerning the Corporate Plan for 2026-2030, Letter No. 536/BSI-DIR/XI/2025 concerning the Sustainable Finance Action Plan for 2026-2030, Letter No. 537/BSI-DIR/XI/2025 concerning the Recovery Action Plan for 2026
3	Mekanisme untuk mengukur kemajuan yang dicapai dari rencana bisnis yang ditetapkan Mechanism for measuring progress achieved against the established business plan	
	Pengukuran kinerja Bank dilakukan dengan cara melakukan monitoring secara berkala melalui laporan–laporan yang ditujukan kepada Direksi serta kantor cabang/unit bisnis terkait. Agar proses monitoring kinerja dapat dilakukan dengan lebih efisien (untuk hal terkait dengan pencapaian Bisnis Bank), maka telah dibuat system untuk memantau pencapaian kinerja Kantor Cabang maupun Departemen terkait secara bulanan dan memberikan informasi peringkat terbaik Kantor Cabang melalui *Swing Board* *Strategic Planing Department* (SPD) senantiasa melakukan monitoring pencapaian Bank dalam hal keuangan, portofolio, jaringan dan kinerja kantor cabang serta menyampaikan realisasi dan rekomendasi kepada manajemen. Namun demikian, masih terdapat beberapa kelemahan dalam monitoring realisasi pencapaian target RBB Q4/2025 sehingga beberapa target belum terpenuhi yaitu rasio ROE, rasio ROA, NPL net, penyaluran total kredit, penyaluran kredit UMKM, dan KPMM. Bank terus berupaya untuk meningkatkan realisasi pencapaian RBB dan meningkatkan upaya monitoring pencapaian realisasi tersebut melalui pelaksanaan monthly meeting rutin baik antara Kepala Departemen dan Direksi termasuk dengan Pimpinan Cabang yang diantaranya untuk memitigasi risiko stratejik. SPD dalam mengoptimalkan implementasi manajemen risiko stratejik juga melaksanakan: • Pemantauan pencapaian penyaluran kredit terutama di sektor unggulan, dan melakukan perbaikan struktur dana DPK dengan mengurangi konsentrasi deposito dan lebih berfokus kepada CASA. dalam rangka menurunkan *Cost of Fund*, serta meningkatkan *interest income* dan *fee-based income* Bank. • Koordinasi dengan General Affair Department (GA) untuk memberikan himbauan terkait penghematan kertas, printer, air dan listrik. Melakukan analisa pasar dan benchmarking serta berkoordinasi dengan Departemen Bisnis terkait, IT Department serta *Compliance Department* dan *Risk Management Department* mengenai produk baru yang sesuai untuk meningkatkan pertumbuhan Bank dan sesuai dengan ketentuan yang berlaku.	Bank performance measurement is conducted through periodic monitoring via reports submitted to the Board of Directors and relevant branch offices/business units. To enable more efficient performance monitoring (regarding the Bank's business achievements), a system has been developed to monitor the performance achievements of Branch Offices and relevant Departments on a monthly basis and to provide information on the best-performing Branch Offices through the Swing Board. Strategic Planning Department (SPD) consistently monitors the Bank's achievements in terms of finance, portfolio, network, and branch office performance, and submits realised results and recommendations to management. Nevertheless, there remain some weaknesses in monitoring the realisation of RBB target achievements for Q4/2025, resulting in several targets not being met, namely: ROE ratio, ROA ratio, net NPL, total credit disbursement, MSME credit disbursement, and CAR (KPMM). The Bank continues to strive to improve the realisation of RBB achievements and enhance monitoring efforts of such realisation through regular monthly meetings, both between Department Heads and the Board of Directors, as well as with Branch Managers, including for the purpose of mitigating strategic risk. SPD, in optimising the implementation of strategic risk management, also undertakes the following: • Monitoring credit disbursement achievements, particularly in priority sectors, and improving the structure of Third Party Funds (DPK) by reducing deposit concentration and focusing more on CASA, in order to lower the Cost of Funds, as well as increasing the Bank's interest income and fee-based income. • Coordinating with the General Affairs Department (GA) to provide recommendations regarding the conservation of paper, printers, water, and electricity. Conducting market analysis and benchmarking, as well as coordinating with relevant Business Departments, the IT Department, the Compliance Department, and the Risk Management Department regarding new products that are suitable for enhancing the Bank's growth and in compliance with applicable regulations.

53. Risiko Kepatuhan - Pengungkapan Kualitatif Umum
Compliance Risk - General Qualitative Disclosure

Analisis Kualitatif I Qualitative Analysis

1 Penjelasan struktur dan organisasi atas manajemen dan fungsi kontrol terkait Risiko Kepatuhan
Explanation of the structure and organisation of management and control functions related to Reputational Risk

STRUKTUR ORGANISASI DEPARTEMEN MANAJEMEN RISIKO KEPATUHAN
ORGANISATIONAL STRUCTURE OF THE RISK MANAGEMENT DEPARTMENT



Risk Management Department dalam menjalankan tugasnya selalu independen, tercermin dari tidak ada keterlibatan dalam kegiatan operasional maupun bisnis.	Risk Management Department, in carrying out its duties, remains independent at all times, as reflected by its lack of involvement in operational or business activities.
Risk Management Department bertugas dalam memberikan masukan kepada Direksi dalam menyusun kebijakan, strategi dan kerangka Manajemen Risiko terkait Implementasi Manajemen Risiko Kepatuhan.	Risk Management Department is responsible for providing input to the Board of Directors in the formulation of policies, strategies, and the risk management framework relating to the implementation of Compliance Risk Management.
Bank telah memiliki Struktur Organisasi berdasarkan SK Dir No. 009/BSI-SKDIR/X/2025 tanggal 9 Oktober 25 perihal Struktur Organisasi, Compliance Department adalah Departemen yang independen terhadap unit bisnis maupun operasional. Hal ini tercermin dari tidak adanya keterlibatan dalam kegiatan pada unit bisnis maupun operasional yang dilakukan.	Bank has established an Organisational Structure based on Board of Directors' Decree No. 009/BSI-SKDIR/X/2025 dated 9 October 2025 concerning the Organisational Structure. The Compliance Department is a department that is independent of business and operational units. This independence is reflected by its lack of involvement in the activities of business or operational units

2	Strategi manajemen risiko dan efektivitas penerapan manajemen risiko untuk risiko kepatuhan, terutama dalam rangka memastikan penyusunan kebijakan dan prosedur telah sesuai dengan standar yang berlaku secara umum, ketentuan dan/atau peraturan perundang-undangan yang berlaku.	Risk management strategy and effectiveness of risk management implementation for compliance risk, particularly in ensuring that policies and procedures are developed in accordance with generally applicable standards, regulations, and/or prevailing laws and regulations
	Compliance Department proaktif melakukan sosialisasi terkait dengan pemberlakuan peraturan-peraturan dari Regulator yaitu baik dalam bentuk sosialisasi langsung, maupun dengan memberikan informasi melalui media internal Bank (*Board Goldwing System*) terkait sosialisasi ketentuan baru dan juga menambahkan rangkuman berupa *Compliance News* dari ketentuan tersebut. Kecukupan kaji ulang oleh Pihak Independen dilakukan dengan cukup efektif dan memadai ditandai adanya peran Departemen Kepatuhan telah melakukan proses review terhadap Kebijakan, Pedoman dan Prosedur Internal yang dimiliki Bank untuk memastikan kesesuaiannya terhadap peraturan dan perundang–undangan yang berlaku.	Compliance Department proactively conducts socialisation regarding the implementation of regulations issued by the Regulator, both through direct socialisation and by providing information through the Bank's internal media (Board Goldwing System) regarding the dissemination of new regulations, as well as adding a summary in the form of Compliance News on such regulations. The adequacy of independent reviews has been conducted quite effectively and sufficiently, as evidenced by the role of the Compliance Department, which has carried out review processes on the Bank's internal Policies, Guidelines, and Procedures to ensure their conformity with applicable laws and regulations.
3	Mekanisme dan pemantauan dan pengendalian risiko kepatuhan Compliance risk monitoring and control mechanisms	
	Direktorat Kepatuhan senantiasa berupaya untuk meningkatkan budaya kepatuhan secara berkesinambungan di Bank Shinhan Indonesia, diantaranya adalah sebagai berikut: • Mengingatkan seluruh unit kerja melalui email tentang hal-hal yang menjadi kewajiban kepada regulator seperti pelaporan dan komitmen yang harus dipenuhi yang dilakukan secara rutin baik harian, mingguan, bulanan, semesteran maupun tahunan sesuai dengan kebutuhan yang sudah ditetapkan oleh regulator. • Melakukan training baik secara langsung maupun tidak langsung (*e-learning*) dengan materi budaya kepatuhan, AML-KYC, maupun sosialisasi terhadap peraturan baru maupun perubahan. • Melakukan *branch assessment* melalui *compliance assessment working paper* yang isinya mengenai kepatuhan cabang atas ketentuan internal yang ada. Di samping itu, *Compliance Department* pada Tahun 2024 terkait implementasi Manajemen Risiko Kepatuhan juga melaksanakan: • Melakukan review terhadap ketentuan internal berdasarkan permintaan dari masing-masing Departemen. • Dalam memenuhi kepatuhan terhadap pengawasan regulator, *Compliance Department* melakukan monitoring dan reminder kepada Departemen dan Cabang untuk memenuhi temuan OJK. • *Compliance Self Assessment*	Compliance Directorate consistently strives to enhance the culture of compliance on an ongoing basis at Bank Shinhan Indonesia, including through the following measures: • Reminding all work units via email regarding obligations to the regulator, such as reporting and commitments that must be fulfilled, conducted regularly on a daily, weekly, monthly, semi-annual, and annual basis in accordance with the requirements established by the regulator. • Conducting training, either directly or indirectly (e-learning), with materials on compliance culture, AML-KYC, as well as socialisation of new or amended regulations. • Conducting branch assessments through compliance assessment working papers, which contain evaluations of branch compliance with internal regulations. Furthermore, in 2024, the Compliance Department also implemented the following activities related to Compliance Risk Management: • Conducting reviews of internal regulations upon request from respective Departments. • In fulfilling compliance with regulatory supervision, the Compliance Department monitors and reminds Departments and Branches to address OJK findings. • Conducting Compliance Self Assessment
	KYC Department telah menyelenggarakan pelatihan seperti: • Dokumen Persyaratan Pembukaan Rekening WNA termasuk Pejabat/Perwakilan Negara Asing • *Training* terkait OFAC *Enforcement Action* • *Customer Risk Rating* (CRR) • *The Emerging Issues of Bank Money Laundering Cyber Crime; Artificial Intelligence Era and Legal Arrangement Issues in* Indonesia • *Training* terkait *Fraud Prevention and* KYC	KYC Department has conducted training on topics such as: • Documentation requirements for opening accounts for Foreign Nationals (WNA), including foreign officials/ representatives • Training related to OFAC Enforcement Action • Customer Risk Rating (CRR) • The Emerging Issues of Bank Money Laundering Cyber Crime; Artificial Intelligence Era and Legal Arrangement Issues in Indonesia • Training related to Fraud Prevention and KYC

Selain itu, KYC Department senantiasa melakukan monitoring dan reminder kepada Kantor Cabang untuk melakukan pengkinian data terkait data yang tidak lengkap pada *System* AITHER. Di Nov-25, KYC Dept juga telah mengupgrade *Transaction Monitoring System* (TMS) yang lebih *advance* dalam mendeteksi transaksi mencurigakan	Additionally, KYC Department consistently monitors and reminds Branch Offices to update data related to incomplete information in the AITHER System. As of November 2025, the KYC Department has also upgraded the Transaction Monitoring System (TMS) to be more advanced in detecting suspicious transactions.
Selain itu, dalam rangka implementasi Perlindungan Data Pribadi (PDP) sesuai amanat UU No. 27 Tahun 2022 tentang Perlindungan Data Pribadi, maka Bank Shinhan Indonesia sejak Juli 2024 telah melakukan berbagai inisiatif strategis terkait implementasi PDP yaitu antara lain pembentukan *Data Protection Officer* (DPO) PDP dan *Team Task Force* Persiapan Implementasi PDP, penyusunan kebijakan dan prosedur terkait PDP, serta melakukan identifikasi *Report of Processing Activities* (ROPA) dan *Data Protection Impact Assessment* (DPIA) atas seluruh proses di seluruh unit kerja terkait	Furthermore, in the context of implementing Personal Data Protection (PDP) as mandated by Law No. 27 of 2022 concerning Personal Data Protection, Bank Shinhan Indonesia has, since July 2024, undertaken various strategic initiatives related to PDP implementation, including the establishment of a Data Protection Officer (DPO) for PDP and a PDP Implementation Preparation Task Force Team, the development of policies and procedures related to PDP, as well as conducting identification of Reports of Processing Activities (ROPA) and Data Protection Impact Assessments (DPIA) for all processes across all relevant work units.
Compliance Department sudah melakukan *reminder* dan *monitoring* terhadap pemenuhan laporan-laporan berkala (harian, bulanan, triwulanan, semesteran, tahunan) maupun laporan insidentil melalui *Goldwing System*. Kecukupan kaji ulang oleh Pihak Independen dilakukan dengan cukup efektif dan memadai ditandai adanya peran *Risk Management Department* yang telah melakukan proses review terhadap Kebijakan, Pedoman dan Prosedur Internal serta kajian risiko atas produk/aktivitas baru yang dimiliki Bank untuk memastikan kesesuaiannya terhadap peraturan dan perundang–undangan yang berlaku. Untuk memastikan bahwa Bank telah melakukan prosedur sesuai dengan peraturan yang berlaku baik peraturan internal maupun eksternal Bank, *Internal Audit Department* juga telah berperan dalam melakukan pemeriksaan pada bidang Operasional, Kredit dan IT baik di Kantor Pusat dan Kantor Cabang Bank	Compliance Department has provided reminders and monitoring regarding the fulfilment of periodic reports (daily, monthly, quarterly, semi-annual, annual) as well as incidental reports through the Goldwing System. Adequacy of independent reviews has been conducted quite effectively and sufficiently, as evidenced by the role of the Risk Management Department, which has carried out review processes on Bank's internal Policies, Guidelines, and Procedures, as well as risk assessments of Bank's new products/activities, to ensure their conformity with applicable laws and regulations. To ensure that that Bank has carried out procedures in accordance with applicable internal and external regulations, Internal Audit Department has also played a role in conducting audits in Operational, Credit, and IT areas, both at Head Office and Branches Offices of Bank.

54. Tata Kelola - Laporan Remunerasi yang didapatkan pada Tahun Buku
Governance – Remuneration Report for the Financial Year

Analisis Kualitatif I Qualitative Analysis

1

Komite Remunerasi dan Nominasil
Remuneration and Nomination Committee

'Berdasarkan Surat Keputusan Direksi No. 011/BSI-SKDIR/X/2023 Tanggal 10 Oktober 2023 Tentang Perubahan Susunan Anggota Komite Remunerasi dan Nominasi.
Based on the Board of Directors Decree No. 011/BSI-SKDIR/X/2023 dated 10 October 2023 concerning the changes in the composition of the Remuneration and Nomination Committee members.

Anggota Komite Remunerasi dan Nominasi I Member of Remuneration and Nomination Committee

No	Nama I Name	Jabatan I Position	Status
1	Timothy E. Marnandus	Ketua I Chairman	Komisaris Independen I President Commisioner
2	Kim Ji Hyung	Anggota I Member	Komisaris I Commisioner
3	Dimas Febriyatno	Anggota I Member	Pejabat Eksekutif I Executive Officer

Tugas dan Tanggung Jawab Komite Remunerasi dan Nominasi:

Terkait dengan kebijakan Remunerasi sebagai berikut:
1. Melakukan evaluasi terhadap kebijakan remunerasi yang didasarkan atas kinerja, risiko, kewajaran dengan *peer group*, sasaran, dan strategi jangka panjang Bank, pemenuhan cadangan sebagaimana diatur dalam peraturan perundang-undangan dan potensi pendapatan Bank di masa yang akan datang.
2. Menyampaikan hasil evaluasi dan rekomendasi kepada Dewan Komisaris mengenai:
   a. Kebijakan Remunerasi bagi Direksi dan Dewan Komisaris untuk disampaikan kepada Rapat Umum Pemegang Saham (RUPS).
   b. Kebijakan Remunerasi bagi Pegawai secara keseluruhan untuk disampaikan kepada Direksi.
3. Memastikan bahwa Kebijakan remunerasi telah sesuai dengan ketentuan yang berlaku
4. Melakukan evaluasi secara berkala terhadap penerapan kebijakan remunerasi

Terkait dengan kebijakan Nominasi sebagai berikut:
1. Menyusun dan memberikan rekomendasi mengenai sistem serta prosedur pemilihan dan/atau penggantian anggota Direksi dan anggota Dewan komisaris untuk disampaikan kepada RUPS.
2. Mengidentifikasi dan memberikan rekomendasi mengenai calon anggota Direksi dan/atau anggota Dewan Komisaris untuk disampaikan kepada RUPS.
3. Memberikan rekomendasi kepada Dewan Komisaris mengenai pihak independen yang akan menjadi Komite Audit serta anggota Komite Pemantau Risiko.
4. Menyusun mekanisme dan melakukan penilaian kinerja Direksi dan Dewan Komisaris.

Roles and Responsibilities of Remuneration and Nomination Committee:

Regarding the remuneration policy, as follows:
1. To evaluate the remuneration policy based on performance, risk, fairness relative to peer groups, the Bank's objectives and long-term strategy, compliance with statutory reserve requirements as stipulated under applicable laws and regulations, and the Bank's future income potential.
2. To submit the evaluation results and recommendations to the Board of Commissioners regarding:
   a. The remuneration policy for the Board of Directors and the Board of Commissioners to be submitted to the General Meeting of Shareholders (GMS).
   b. The remuneration policy for employees as a whole to be submitted to the Board of Directors.
3. To ensure that the remuneration policy is in compliance with applicable regulations.
4. To conduct periodic evaluations of the implementation of the remuneration policy.

Regarding the nomination policy, as follows:
1. To develop and provide recommendations on the system and procedures for the selection and/or replacement of members of the Board of Directors and the Board of Commissioners to be submitted to the General Meeting of Shareholders (GMS).
2. To identify and provide recommendations on candidates for members of the Board of Directors and/or the Board of Commissioners to be submitted to the General Meeting of Shareholders (GMS).
3. To provide recommendations to the Board of Commissioners regarding independent parties to serve as members of the Audit Committee and the Risk Monitoring Committee.
4. To establish the mechanism and conduct performance assessments of the Board of Directors and the Board of Commissioners.

2 **Jumlah rapat yang dilakukan**
Number of meetings held

Rapat Komite Remunerasi dan Nominasi (*Remuneration & Nominations Committee*) diselenggarakan jika dihadiri oleh 51% atau lebih anggota komite termasuk Komisaris Independen dan pejabat Eksekutif atau perwakilan pegawainya.

Remuneration and Nomination Committee meeting is held if attended by 51% or more of its members, including Independent Commissioners and Executive Officers or their employee representatives.

Selama Tahun 2025 Komite Remunerasi dan Nominasi (*Remuneration & Nominations Committee*) telah melakukan 5 (Lima) kali rapat yakni dengan rincian sebagai berikut:

During 2025, the Remuneration and Nomination Committee held five (5) meetings, with details as follows:

Tanggal I Date	Komite Remunerasi & Nominasi Remuneration & Nomination Committee		
	Timothy E. Marnandus	Kim Ji Hyung	Dimas Febriyatno
18 Maret - melalui Zoom March 18 - through Zoom	√	√	√
15 Mei 2025 - (ada dua agenda) - melalui sirkulasi May 15, 2025 - (two agendas) - circular meeting	√	√	√
16 Juni 2025 - melalui sirkurasi June 16, 2025 - circular meeting	√	√	√
9 September 2025 (ada dua agenda) - melalui zoom September 9, 2025 - (two agendas) - zoom	√	√	√
27 November 2025 (ada dua agenda) - melalui zoom November 27, 2025 - (two agendas) - zoom	√	√	√

Note I Note:
√ ceklis Hadir dalam rapat I checklist - Attended the meeting
- tanda - Tidak Hadir dalam rapat I mark - Absent from the meeting

3 **Jabatan dan jumlah pihak yang menjadi MRT;**
Positions and number of individuals classified as MRT (Material Risk Takers)

Jabatan dan jumlah pihak yang menjadi *Material Risk Taker* (MRT) adalah:
1. Presiden Direktur
2. Direktur Kredit dan Sumber Daya Manusia
3. Direktur Operasional.
4. Direktur Keuangan.
5. Direktur Bisnis
6. Direktur yang membawahi Fungsi Kepatuhan
7. Group Head of Wholesale Banking Analyst
8. Kepala Departemen Credit Policy & Control
9. Kepala Departemen Internasional
10. Group Head of IT
11. Group Head of Retail
12. Executive Relationship Manager
13. Kepala Departemen Credit Wholesale Analyst
14. Kepala Departemen SME & Retail Analyst
15. KepalaTreasury & Capital

Catatan: masih mengacu pada SK No. 0568/BSI-HRD-SKDIR/XI/2023 tanggal 27 November 2023

Positions and number of individuals classified as MRT (Material Risk Takers):
1. President Director
2. Credit and HR Director
3. Operations Director
4. Finance Director
5. Business Director
6. Compliance Director
7. Group Head of Wholesale Banking Analyst
8. Credit Policy & Control Department Head
9. International Department Head
10. IT Group Head
11. Retail Group Head
12. Executive Relationship Manager
13. Credit Wholesale Analyst Department Head
14. SME & Retail Analyst Department Head
15. Treasury & Capital Head

Note: still refers to SK no. No. 0568/BSI-HRD-SKDIR/XI/2023 dated November 27, 2023

4	**1. Tinjauan mengenai latar belakang dan tujuan kebijakan remunerasi;** **Overview of the Background and Objectives of the Remuneration Policy**	
	Bank secara berkesinambungan melakukan upaya untuk menerapkan tata kelola perusahaan yang baik serta melakukan perubahan yang didasarkan pada ketentuan baru yang berlaku. Penerapan tata kelola yang baik bertujuan sebagai berikut: 1. Pelanggan, selalu berusaha untuk dapat menjadi Bank Korea nomor 1 di Indonesia yang dicintai dan memberikan impian masa depan yang lebih baik bersama pelanggannya. 2. Pasar, melakukan tren baru perbankan dengan menembus batas industri perbankan saat ini melalui berbagai macam inovasi dan perubahan. 3. Pegawai, menciptakan lingkungan kerja dimana karyawan dapat bekerja dengan harmonis dan memiliki kebanggaan menjadi bagian dari sebuah Bank yang terkemuka di Korea.	Bank continuously undertakes efforts to implement good corporate governance and makes adjustments based on newly applicable regulations. The implementation of good governance aims to achieve the following: 1. Customers: to continuously strive to become the number one Korean bank in Indonesia that is trusted and loved, and to deliver a better future together with its customers. 2. Market: to create new banking trends by going beyond current industry boundaries through various innovations and transformations. 3. Employees: to create a work environment where employees can work harmoniously and take pride in being part of a leading Korean bank.
	2. Pelaksanaan kaji ulang atas kebijakan remunerasi pada tahun sebelumnya, beserta perbaikannya; **Implementation of the review of the remuneration policy in the previous year, along with its improvements;**	
	Sesuai dengan ketentuan Peraturan Otoritas Jasa Keuangan No. 45/POJK.03/2015 & POJK No.55/POJK.03/2016 tentang Penerapan Tata Kelola dalam Pemberian Remunerasi bagi Bank Umum, maka Bank melakukan upaya untuk senantiasa melakukan keselarasan atas kaji ulang kebijakan remunerasi yang ada saat ini, misalnya perihal penyesuaian kenaikan gaji minimum karyawan dan Direksi.	In accordance with the provisions of Financial Services Authority Regulations No. 45/POJK.03/2015 and No. 55/POJK.03/2016 concerning the Implementation of Governance in the Provision of Remuneration for Commercial Banks, the Bank continuously undertakes efforts to align and review its existing remuneration policy, including adjustments such as increases in the minimum salary for employees and members of the Board of Directors.
	3. Pelaksanaan kaji ulang atas kebijakan remunerasi pada tahun sebelumnya, beserta perbaikannya; **Implementation of the review of the remuneration policy in the previous year, along with its improvements;**	
	Penilaian kinerja di Unit Kontrol tidak dikaitkan dengan pencapaian target bisnis/kinerja dari unit kerja yang diawasi, dan hal ini dilakukan dengan cara sebagai berikut: Dalam Struktur Organisasi Bank, unit kontrol berdiri sendiri dan bersifat independen. Sedangkan penetapan target dan sasaran bisnis melalui persetujuan sesuai dengan jenjang dan hirarki yang ada pada struktur organisasi Direktorat Bisnis.	Performance assessments in control units are not linked to the achievement of business targets/performance of the supervised units, and this is implemented as follows: within the Bank's organizational structure, control units operate independently and are established as separate functions. Meanwhile, the determination of business targets and objectives is carried out through approvals in accordance with the levels and hierarchy within the organizational structure of the Business Directorate.
5	**Remunerasi dikaitkan dengan risiko yang meliputi:** 1. Jenis risiko utama (*key risk*) yang digunakan dalam menerapkan remunerasi; Risiko Utama Bank disaat ini adalah Risiko Kredit dan Risiko Operasional. 2. kriteria untuk menentukan jenis risiko utama, termasuk untuk risiko yang sulit diukur; Jenis transaksi yang paling utama secara material yang menghasilkan laba dengan tetap mempertimbangkan minimal risiko yang berdampak signifikan pada bisnis Bank. 3. dampak penetapan risiko utama terhadap kebijakan remunerasi yang Bersifat Variabel, termasuk dampak penetapan risiko utama terhadap kebijakan remunerasi yang Bersifat Tetap jika ada; Bank telah menetapkan kebijakan remunerasi tetapi untuk proses pelaksanaannya belum berdampak pada pemberian remunerasi yang masih bersifat variable. 4. perubahan penentuan jenis risiko utama dibandingkan dengan penentuan jenis risiko utama tahun lalu beserta alasannya jika ada, termasuk perubahan kriteria yang digunakan untuk menentukan jenis risiko utama selama periode laporan beserta alasan dan dampak perubahan terhadap Kebijakan Remunerasi; Belum ada perubahan yang signifikan jika dibandingkan dengan tahun lalu.	**Remuneration linked to risk includes:** 1. The main types of risk (key risks) used in the implementation of remuneration are currently Credit Risk and Operational Risk. 2. Criteria for determining key risk types, including risks that are difficult to measure, are based on the most materially significant types of transactions that generate profit while still considering minimum risk that could have a significant impact on the Bank's business. 3. The impact of determining key risks on the variable remuneration policy, including any impact on fixed remuneration policy, is that the Bank has established a remuneration policy; however, its implementation has not yet affected the provision of remuneration, which remains primarily variable in nature. 4. Changes in the determination of key risk types compared to the previous year, including the reasons for such changes, as well as any changes in the criteria used to determine key risks during the reporting period and their impact on the remuneration policy: there have been no significant changes compared to the previous year.

6	**Penjelasan mengenai hubungan antara kinerja selama periode pengukuran kinerja dengan besaran remunerasi: Pengungkapan termasuk:** Explanation of the relationship between performance during the performance measurement period and the level of remuneration: The disclosure includes:	
1	**Tinjauan mengenai kebijakan Remunerasi yang dikaitkan dengan penilaian kinerja;** Parameter penetapan remunerasi di Bank antara lain sebagai berikut: a. Pencapaian kerja masing-masing individual Kinerja b. Keuangan Bank c. *Benchmarking* dengan perbankan yang lainnya d. Risiko yang mungkin timbul sehingga mengakibatkan kerugian bagi Bank. **Sistem Performance Evaluation Bank dilakukan secara objektif dan bertujuan untuk pengembangan karyawan yaitu:** a. *Performance Evaluation* didasarkan pada prestasi kerja dan potensi dalam diri pegawai, di mana prestasi pegawai adalah hasil kerja berbanding dengan target /sasaran pekerjaan, sedangkan potensi adalah kemampuan/ kompetensi pegawai yang dapat berpengaruh dan mendukung keberhasilan dalam melaksanakan tugas serta tanggung jawabnya. b. Hasil dari *Performance Evaluation* masing-masing karyawan menjadi referensi untuk proses pengembangan pegawai.	**Overview of the remuneration policy linked to performance assessment:** The parameters for determining remuneration at the Bank include, among others: a. Individual performance achievement b. Bank's financial performance c. Benchmarking against other banks d. Risks that may arise and potentially result in losses for the Bank **Bank's Performance Evaluation system is conducted objectively and is aimed at employee development, namely:** a. Performance Evaluation is based on employees' performance and potential, where performance refers to work results in comparison with assigned targets/ objectives, while potential refers to employees' capabilities/competencies that can influence and support the successful execution of their duties and responsibilities. b. The results of each employee's performance evaluation serve as a reference for the employee development process.
2	**Metode dalam mengaitkan Remunerasi individu dengan kinerja Bank, kinerja unit kerja, dan kinerja individu** Hasil kinerja Bank akan mempengaruhi besarnya remunerasi khususnya yang bersifat variable, dan adapun proses peninjauan ulang *Performance Evaluation* ini dilakukan satu tahun sekali. Hasil dari Performance Evaluation menjadi dasar bagi Bank dalam memberikan penghargaan kepada karyawan dalam bentuk promosi, peninjauan pangkat, perluasan tugas dan tanggung jawab serta kenaikan benefit karyawan	**Method for linking individual remuneration with the Bank's performance, business unit performance, and individual performance** Bank's performance results influence the level of remuneration, particularly variable remuneration. The Performance Evaluation review process is conducted annually. The results of the Performance Evaluation serve as the basis for the Bank in rewarding employees through promotions, grade reviews, expansion of duties and responsibilities, and increases in employee benefits.
3	**Uraian mengenai metode yang digunakan Bank untuk menyatakan bahwa kinerja yang disepakati tidak dapat tercapai sehingga perlu dilakukan penyesuaian atas Remunerasi serta besarnya penyesuaian Remunerasi jika kondisi tersebut terjadi;** Bilamana kinerja yang disepakati tidak dapat tercapai, tidak terdapat penyesuaian atas remunerasi, namun hal tersebut akan berdampak pada penilaian kerja tahunan karyawan yang angkanya akan berdampak terhadap pemberian bonus dan penyesuaian gaji di tahun berikutnya.	**Description of the method used by the Bank to determine that agreed performance has not been achieved, requiring adjustments to remuneration, as well as the extent of such adjustments if this condition occurs;** If the agreed performance is not achieved, there will be no adjustment to remuneration; however, this will impact the employee's annual performance appraisal, which in turn will affect the granting of bonuses and salary adjustments in the following year.
7	**Penjelasan mengenai cara bank menyesuaikan remunerasi dalam rangka mempertimbangkan kinerja jangka panjang. Pengungkapan termasuk:** Explanation of how the Bank adjusts remuneration to take into account long-term performance. The disclosure includes:	
	1. **Kebijakan mengenai Remunerasi yang Bersifat Variabel yang ditangguhkan, besarannya, dan kriteria untuk menetapkan besaran tersebut;** Tidak ada remunerasi yang bersifat variabel yang ditangguhkan 2. **Kebijakan Bank mengenai Remunerasi yang Bersifat Variabel yang ditangguhkan yang ditunda pembayarannya (Malus), atau ditarik kembali dalam hal sudah dibayarkan (Clawback);** Tidak ada remunerasi yang bersifat variabel yang ditangguhkan yang ditunda pembayarannya (*Malus*), atau ditarik ke dalam hal sudah dibayarkan (*clawback*)	1. **Policy on deferred variable remuneration, including the amount and the criteria used to determine such amount;**There is no deferred variable remuneration. 2. **The Bank's policy on deferred variable remuneration that is subject to payment deferral (malus) or recovery after payment (clawback);** There is no deferred variable remuneration that is subject to malus or clawback.

8	**Penjelasan mengenai bentuk remunerasi variabel yang digunakan oleh bank dan alasan penggunaannya: Pengungkapan termasuk** Explanation of the forms of variable remuneration used by the Bank and the rationale for their use: The disclosure includes:	
	1. **Bentuk Remunerasi yang Bersifat Variabel beserta alasan pemilihan bentuk tersebut** Diberikan berupa bonus kinerja sebagai bagian dari apresiasi kinerja karyawan serta memotivasi kinerja karyawan kedepannya. 2. **Penjelasan dalam hal terdapat perbedaan pemberian Remunerasi yang Bersifat Variabel diantara para Direksi, Dewan Komisaris dan/atau Pegawai, termasuk penjelasan faktor-faktor yang menentukan perbedaan tersebut beserta pertimbangan yang mendasarinya;** Pemberian bonus berdasarkan kinerja atau *performance* dari masing-masing karyawan. Namun demikian yang menjadi pembeda adalah skema perhitungan bonus yang diaplikasikan kepada Direksi dan RM Corporate terhadap target tahunan.	1. **Forms of Variable Remuneration and the rationale for selecting such forms** Provided in the form of performance bonuses as part of recognizing employees' performance and to motivate their future performance. 2. **Explanation of any differences in the provision of variable remuneration among members of the Board of Directors, the Board of Commissioners, and/or employees, including the factors determining such differences and the underlying considerations:** Bonuses are granted based on the performance of each employee. However, the differentiating factor lies in the bonus calculation scheme applied to the Board of Directors and Corporate Relationship Managers (RM Corporate), which is linked to their annual targets.

55. Paket Remunerasi dan fasilitas yang Diterima oleh Direksi dan Dewan Komisaris mencakup Struktur Remunerasi dan Rincian Jumlah Nominal pada Tahun Buku (REM1)
Remuneration Packages and Facilities Received by Directors and the Board of Commissioners, including Remuneration Structure and Detailed Nominal Amounts for the Financial Year

dalam jutaan Rupiah | In million Rupiah

No.	Jenis Remunerasi dan Fasilitas Types of Remuneration and Benefits		Direksi Directors	MRT lainnya Other MRT
			a	b
1	Remunerasi bersifat tetap Fixed Remuneration	Jumlah orang Number of individuals	6*	13*
2		Total Remunerasi bersifat tetap (baris 3 + 5 + 7) Total Fixed Remuneration (row 3 + 5 + 7)	21.158	17.737
3		Dalam berbentuk tunai, antara lain gaji, bonus, tunjangan rutin, tantiem, dan fasilitas lainnya dalam bentuk non natura In cash form, including but not limited to salary, bonuses, regular allowances, tantiem, and other non-in-kind facilities	19.103	14.366
4		Dari jumlah nomor 3 tersebut di atas yang ditangguhkan Of the amount in row 3 above, that which is deferred		-
5		Dalam bentuk *share option* atau bentuk instrumen berbasis saham lainnya In the form of share options or other share-based instruments	-	-
6		Dari jumlah nomor 4 tersebut di atas yang ditangguhkan Of the amount in row 4 above, that which is deferred		-
7		Dalam bentuk lainnya (selain tunai dan saham) seperti fasilitas lain dalam bentuk natura (perumahan, asuransi kesehatan, dan sebagainya) yang: a. dapat dimiliki; b. tidak dapat dimiliki. In other forms (other than cash and shares), such as other in-kind facilities (housing, health insurance, etc.) that: a. are ownable; b. are not ownable	2.055	3.371
8		Dari jumlah nomor 7 tersebut yang ditangguhkan Of the amount in row 7 above, that which is deferred	-	-

dalam jutaan Rupiah | In million Rupiah

No.	Jenis Remunerasi dan Fasilitas Types of Remuneration and Benefits		Direksi Directors	MRT lainnya Other MRT
			a	b
9	Remunerasi bersifat variabel Variable Remuneration	Jumlah orang Number of individuals		
10		Total remunerasi dalam bentuk variabel (baris 11 + 13 + 15) Total variable remuneration (row 11 + 13 + 15)	2.645	2.987
11		Dalam bentuk tunai In cash form	2.645	2.987
12		Dari jumlah nomor 11 tersebut yang ditangguhkan Of the amount in row 11 above, that which is deferred	-	-
13		Dalam bentuk *share option* atau bentuk instrumen berbasis saham lainnya In the form of share options or other share-based instruments	-	-
14		Dari jumlah nomor 13 tersebut yang ditangguhkan Of the amount in row 13 above, that which is deferred	-	-
15		Dalam bentuk lainnya (selain tunai dan saham) In other forms (other than cash and shares)	-	-
16		Dari jumlah nomor 15 tersebut yang ditangguhkan Of the amount in row 15 above, that which is deferred	-	-
17	**Total Remunerasi (baris 2 + 10) I** Total Remuneration (row 2 + 10)		**23.803**	**20.724**

56. Pembayaran Khusus (REM2)
Special Payments

dalam jutaan Rupiah | In million Rupiah

	Bonus Bonuses		Pembayaran Saat Perekrutan Sign-on Payments		Pesangon Severance payments	
	Jumlah karyawan Number of employees	Jumlah total Total amount	Jumlah karyawan Number of employees	Jumlah total Total amount	Jumlah karyawan Number of employees	Jumlah total Total amount
Direksi-bonus,tunjangan rutin, tantiem, dan fasilitas lainnya dalam bentuk non natura Directors – bonuses, regular allowances, tantiem, and other non-in-kind facilities	6	3.363	-	-	-	-
MRT lainnya, termasuk Dewan Komisaris Other MRTs, including the Board of Commissioners	15	3.611	-	-	1	Di atas Rp 500 juta s.d Rp. 1 miliar Above IDR 500 million up to IDR 1 billion

57. Remunerasi yang Ditangguhkan (REM3)
Deferred Remuneration

dalam jutaan Rupiah | In million Rupiah

Remunerasi yang Ditangguhkan dan Dipertahankan Deferred and Retained Remuneration	Sisa yang Masih Ditangguhkan Remaining Deferred Amount	Di antaranya: Terpapar Penyesuaian Eksplisit Of which: Exposed to Explicit Adjustments	Total Penyesuaian karena Eksplisit (A) Total Adjustments due to Explicit (A)	Total Penyesuaian karena Implisit (B) Total Adjustments due to Implicit (B)	Jumlah Remunerasi yang Ditangguhkan dan Dibayarkan Selama Tahun Buku (A+B) Total Deferred Remuneration Paid Out During the Financial Year (A+B)
	a	b	c	d	e
Direksi Directors	-	-	-	-	-
Tunai (dalam jutaan rupiah) Cash (in millions of rupiah)	-	-	-	-	-
Saham/ Instrumen yang berbasis saham yang diterbitkan Bank (dalam lembar saham dan nominal juta rupiah yang merupakan konversi dari lembar saham tersebut) Shares / Share-based instruments issued by the Bank (in number of shares and nominal millions of rupiah representing the conversion of such shares)	-	-	-	-	-
Instrumen Berbasis Saham (*Cash-linked*) Cash-linked share-based instruments	-	-	-	-	-
Lainnya Other forms	-	-	-	-	-
MRT lainnya, termasuk Dewan Komisaris Cash (in millions of rupiah)	-	-	-	-	-
Tunai (dalam jutaan rupiah) Cash (in millions of rupiah)	-	-	-	-	-
Saham/ Instrumen yang berbasis saham yang diterbitkan Bank (dalam lembar saham dan nominal juta rupiah yang merupakan konversi dari lembar saham tersebut) Shares / Share-based instruments issued by the Bank (in number of shares and nominal millions of rupiah representing the conversion of such shares)	-	-	-	-	-
Instrumen Berbasis Saham (*Cash-linked*) Cash-linked share-based instruments	-	-	-	-	-
Lainnya Other forms	-	-	-	-	-
Total	-	-	-	-	-

Shinhan
Bank

TATA KELOLA PERUSAHAAN

Corporate Governance

PENDAHULUAN
Introduction

Pelaksanaan Tata Kelola senantiasa berlandaskan prinsip-prinsip Tata Kelola yang terdiri dari Keterbukaan (*Transparency*), Akuntabilitas (*Accountability*), Pertanggungjawaban (*Responsibility*), Independen (*Independency*), dan Kewajaran (*Fairness*).

The implementation of Governance is always based on the principles of Governance which consist of Transparency. Accountability , Responsibility , Independence , and Fairness .

Tujuan Penerapan Tata Kelola perusahaan, antara lain untuk:
1. Mendukung Visi PT Bank Shinhan Indonesia "Menjadi bank terpercaya pilihan masyarakat Indonesia dengan menghadirkan layanan keuangan inovatif, aman, dan berorientasi pada kebutuhan nasabah di era digital."
2. Mendukung Misi PT Bank Shinhan Indonesia untuk "Membangun Dunia yang Lebih Baik Melalui Kekuatan Finansial".

The objectives of implementing corporate governance include:
1. Supporting the Vision of PT Bank Shinhan Indonesia "To become the trusted bank of choice for the Indonesian people by providing innovative, safe, and customer-oriented financial services in the digital era".
2. Supporting PT Bank Shinhan Indonesia's Mission to "Build a Better World Through the Power of Finance" .

Dasar Penerapan Tata Kelola di PT Bank Shinhan Indonesia mengacu pada ketentuan dan perundang–undangan yang berlaku bagi perbankan. Penetapan Tata Kelola merupakan suatu keharusan dalam rangka membangun kondisi perusahaan yang tangguh sehingga dapat menciptakan suatu sistem dan struktur perusahaan yang kuat dengan memberi manfaat dan nilai tambah bagi para Pemegang Saham (*Shareholder*) dan para Pemangku Kepentingan (*Stakeholder*).

The basis for implementing Governance at PT Bank Shinhan Indonesia refers to the provisions and laws applicable to banking. a resilient company condition so that it can create a strong company system and structure by providing benefits and added value for Shareholders and Stakeholders.

Dasar Penerapan Tata Kelola di PT Bank Shinhan Indonesia mengacu pada ketentuan dan Perundang-undangan yang berlaku bagi Perbankan, antara lain:
1. Undang-Undang Republik Indonesia No. 10 Tahun 1998 tentang perubahan atas Undang-Undang Republik Indonesia No. 7 Tahun 1992 tentang perbankan.
2. Undang-Undang No. 4 Tahun 2023 tentang Pengembangan dan Penguatan Sektor Keuangan.
3. Undang-Undang Republik Indonesia No. 40 Tahun 2007 tentang Perseroan Terbatas.
4. Undang-Undang No. 6 Tahun 2023 tentang Penetapan Peraturan pemerintah Pengganti Undang-Undang No. 2 Tahun 2022 tentang Cipta Kerja menjadi Undang-Undang.
5. Peraturan Otoritas Jasa Keuangan No. 17 Tahun 2023 tanggal 14 September 2023 tentang Penerapan Tata Kelola Bagi Bank Umum.
6. Surat Edaran Otoritas Jasa Keuangan No. 14/SEOJK.03/2025 tanggal 24 Juni 2025 tentang Penerapan Tata Kelola Bagi Bank Umum.
7. Peraturan Otoritas Jasa Keuangan No. 45/POJK.03/2015 tanggal 23 Desember 2015 tentang Penerapan Tata Kelola dalam Pemberian Remunerasi Bagi Bank Umum.
8. Surat Edaran Otoritas Jasa Keuangan No. 40/SEOJK.03/2016 tanggal 26 Desember 2016 tentang Penerapan Tata Kelola dalam Pemberian Remunerasi bagi Bank Umum.
9. Peraturan Otoritas Jasa Keuangan No. 18 Tahun 2025 tanggal 4 Agustus 2025 tentang Transparansi dan Publikasi Laporan Bank.
10. Surat Edaran Otoritas Jasa Keuangan No. 29/SEOJK.03/2025 tanggal 26 November 2025 tentang Transparansi dan Publikasi Laporan Bank Umum Konvensional.

The basis for the implementation of Governance at PT Bank Shinhan Indonesia refers to the provisions and laws applicable to banking, including:
1. Law of the Republic of Indonesia No. 10 of 1998 concerning amendments to Law of the Republic of Indonesia No. 7 of 1992 concerning banking.
2. Law No. 4 of 2023 concerning the Development and Strengthening of the Financial Sector.
3. Law of the Republic of Indonesia No. 40 of 2007 concerning Limited Liability Companies.
4. Law no . 6 of 2023 concerning Stipulation of government regulations in lieu of Law no. 2 of 2022 concerning Job Creation becomes law.
5. Financial Services Authority Regulation Number 17 of 2023 dated September 14, 2023 concerning the Implementation of Governance for Commercial Banks.
6. Financial Services Authority Circular Letter No. 14/SEOJK.03/2025 dated June 24, 2025 concerning the Implementation of Governance for Commercial Banks.
7. Financial Services Authority Regulation No. 45/POJK.03/2015 dated December 23, 2015 concerning the Implementation of Governance in the Provision of Remuneration for Commercial Banks.
8. Financial Services Authority Circular Letter No. 40/SEOJK.03/2016 dated December 26, 2016 concerning the Implementation of Governance in the Provision of Remuneration for Commercial Banks.
9. Financial Services Authority Regulation No. 18 of 2025 dated August 4, 2025 concerning Transparency and Publication of Bank Reports.
10. Financial Services Authority Circular Letter No. 29/SEOJK.03/2025 dated November 26, 2025 concerning Transparency and Publication of Conventional Commercial Bank Reports.

Penilaian Pelaksanaan Tata Kelola PT Bank Shinhan Indonesia berdasarkan Peraturan Otoritas Jasa Keuangan No. 17 Tahun 2023 tanggal 14 September 2023 tentang Penerapan Tata Kelola Bagi Bank Umum dan Surat Edaran Otoritas Jasa Keuangan No. 14/SEOJK.03/2025 tanggal 24 Juni 2025 tentang Penerapan Tata Kelola bagi Bank Umum.

Untuk Standar penilaian Pelaksanaan Tata Kelola PT Bank Shinhan Indonesia menggunakan aspek yang tertuang pada Surat Edaran Otoritas Jasa Keuangan No. 14/SEOJK.03/2025 tanggal 24 Juni 2025 tentang Penerapan Tata Kelola bagi Bank Umum.

Adapun Standar penilaian Pelaksanaan Tata Kelola PT Bank Shinhan Indonesia, yakni:
1. Pelaksanaan Tugas, Tanggung Jawab, dan Wewenang Direksi;
2. Pelaksanaan Tugas, Tanggung jawab dan Wewenang Dewan Komisaris;
3. Kelengkapan dan Pelaksanaan Tugas Komite;
4. Penanganan Benturan Kepentingan;
5. Penerapan Fungsi Kepatuhan Bank;
6. Penerapan Fungsi Audit Intern;
7. Penerapan Fungsi Audit Ekstern;
8. Penerapan Manajemen Risiko Termasuk Sistem Pengendalian Intern;
9. Pemberian Remunerasi;
10. Penyediaan Dana Kepada Pihak Terkait dan Penyediaan Dana Besar;
11. Integritas Pelaporan dan Sistem Teknologi Informasi;
12. Rencana Strategis Bank;
13. Aspek Pemegang Saham;
14. Penerapan Strategi Anti Fraud, termasuk Anti Penyuapan;
15. Penerapan keuangan Berkelanjutan, termasuk Penerapan Tanggung Jawab Sosial dan Lingkungan.

Secara Umum, Bank telah melaksanakan Tata kelola dengan baik sesuai dengan Laporan Penerapan Tata Kelola (*Self Assessment*) Semester I & Semester II Tahun 2025 yang telah dilaporkan ke Otoritas Jasa Keuangan melalui Surat:
1. Semester I Tahun 2025 dengan Surat No. 333/BSI-DIR/VII/2025 tanggal 30 Juli 2025;
2. Semester II Tahun 2025 dengan Surat No. 058/BSI-DIR/I/2026 tanggal 30 Januari 2026.

Assessment of the Implementation of Governance of PT Bank Shinhan Indonesia based on Financial Services Authority Regulation Number 17 of 2023 dated September 14, 2023 concerning the Implementation of Governance for Commercial Banks and Financial Services Authority Circular Letter No. 14/SEOJK.03/2025 dated June 24, 2025 concerning the Implementation of Governance for Commercial Banks.

The assessment standards for the Implementation of Governance, PT Bank Shinhan Indonesia uses the aspects stated in the Financial Services Authority (OJK) Circular Letter No. 14/SEOJK.03/2025 dated June 24, 2025 concerning the Implementation of Governance for Commercial Banks.

The assessment standards for the Implementation of Governance at PT Bank Shinhan Indonesia, namely:
1. Implementation of Duties, Responsibilities and Authorities of the Board of Directors;
2. Implementation of Duties, Responsibilities and Authorities of the Board of Commissioners;
3. Completeness and Implementation of Committee Duties;
4. Handling Conflict of Interest;
5. Implementation of Bank Compliance Function;
6. Implementation of Internal Audit Function;
7. Implementation of External Audit Function;
8. Implementation of Risk Management Including Internal Control Systems;
9. Provision of Remuneration;
10. Provision of Funds to Related Parties and Provision of Large Funds;
11. Reporting Integrity and Information Technology Systems;
12. Bank Strategic Plan;
13. Shareholder Aspects;
14. Implementation of Anti Fraud Strategy, including Anti Bribery;
15. Implementation of Sustainable Finance, including Implementation of Social and Environmental Responsibility.

In general, the Bank has implemented good governance in accordance with the Governance Implementation Report (Self Assessment) for Semester I & Semester II of 2025 which has been reported to the Financial Services Authority via Letter:
1. Semester I of 2025 with Letter Number 333/BSI-DIR/VII/2025 dated July 30, 2025;
2. Semester II of 2025 with Letter Number 058/BSI-DIR/I/2026 dated January 30, 2026.

LAPORAN PENILAIAN SENDIRI (*SELF-ASSESSMENT*) PENERAPAN TATA KELOLA TAHUN 2025

Self-Assessment Report Implementation of Governance In 2025

Hasil Penilaian Sendiri (*Self-Assessment*) Penerapan Tata Kelola posisi Semester I (Juni 2025) dan Semester II (Desember 2025)

Self -Assessment Results for the Implementation of Governance for Semester I (June 2025) and Semester II (December 2025)

Peringkat Ranking	Definisi Peringkat Definition of Ranking
Individu 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. Reflects that the Bank's management has implemented Governance generally well. This is reflected in the adequate fulfillment of Governance principles. In the event of weaknesses in the implementation of Governance principles, these weaknesses are generally less significant and can be resolved through normal actions by Bank's management.
Konsolidasi Consolidation -	-

Analisis

Merujuk pada hasil analisis sebagaimana diungkapkan pada kertas kerja *Self Assessment* Tata Kelola, Penerapan Tata Kelola di PT Bank Shinhan Indonesia untuk tahun 2025 baik Semester I maupun Semester II tahun 2025 secara umum adalah Baik (Peringkat 2).

1. **Pelaksanaan Tugas, Tanggung Jawab, dan Wewenang Direksi sebagai berikut:**
   - Jumlah anggota Direksi PT Bank Shinhan Indonesia sampai dengan Semester II tahun 2025 berjumlah 4 (Empat) orang berdasarkan Akta Pernyataan Keputusan Di Luar Rapat PT Bank Shinhan Indonesia yang dibuat di hadapan Notaris Hermin Budisetyasih, S.H., M.Kn.No. 1 tanggal 8 Oktober 2025 dan seluruhnya telah menjabat efektif.
   - Seluruh anggota Direksi telah lulus *fit & proper* test OJK.
   - Direksi telah berusaha maksimal menerapkan prinsip-prinsip Tata Kelola yang baik dalam setiap kegiatan usaha Bank pada seluruh tingkatan atau jenjang organisasi
   - Peningkatan Pengetahuan Direksi dengan mengikuti sosialisasi/seminar/*workshop/training*.
2. **Pelaksanaan Tugas, Tanggung Jawab, dan Wewenang Dewan Komisaris sebagai berikut :**
   - Jumlah anggota Komisaris PT Bank Shinhan Indonesia sampai dengan Semester II – Tahun 2025 berjumlah 3 (Tiga) orang dan tidak melampaui jumlah anggota Direksi berdasarkan Akta Pernyataan Keputusan Di Luar Rapat PT Bank Shinhan Indonesia yang dibuat di hadapan Notaris Hermin Budisetyasih, S.H., M.Kn. No. 4 tanggal 11 Juni 2025 seluruhnya telah menjabat secara efektif.
   - Seluruh Dewan Komisaris telah lulus *Fit & Proper test*;
   - Pengangkatan anggota Komite-komite telah dilakukan Direksi berdasarkan keputusan rapat Dewan Komisaris.
   - Seluruh Dewan Komisaris memiliki Integritas, Kompetensi dan reputasi keuangan yang baik dan memenuhi ketentuan yang berlaku sesuai dengan ukuran dan kompleksitas usaha bank.
   - Rangkap Jabatan oleh Komisaris Independen telah mematuhi sesuai dengan ketentuan yang berlaku.
   - Seluruh anggota Dewan Komisaris mampu bertindak dan mengambil keputusan secara independen.
   - Dewan Komisaris memiliki pedoman dan tata tertib kerja Dewan Komisaris dan sesuai dengan kebutuhan Bank.
   - Peningkatan pengetahuan, keahlian, dan kemampuan dari anggota Dewan Komisaris dalam pengawasan Bank yang ditunjukkan antara lain dengan peningkatan kinerja Bank, penyelesaian permasalahan yang dihadapi Bank dan pencapaian hasil sesuai ekspektasi Pemangku Kepentingan, yakni dengan training dan seminar/ workshop tentang masalah yang sedang dihadapi Bank, atau yang berhubungan dengan bidang tugas masing-masing, guna peningkatan kinerja individu sesuai tugas dan tanggung jawab.
3. **Kelengkapan dan Pelaksanaan Tugas Komite sebagai berikut**:
   - Komposisi dan kompetensi anggota Komite-komite cukup sesuai dengan ukuran dan kompleksitas usaha Bank serta telah memenuhi ketentuan yang berlaku;

Analysis

Referring to the analysis results as disclosed in the Governance Self Assessment work sheet, the Implementation of Governance at PT Bank Shinhan Indonesia for 2025, both Semester I and Semester II of 2025, is generally Good (Rank 2).

1. **Implementation of the Duties, Responsibilities and Authorities of the Board of Directors as follows :**
   - Number of members of the Board of Directors PT Bank Shinhan Indonesia until Semester II – 2025 consists of 4 (Four) people based on the Deed of Statement of Decision Outside of PT Bank Shinhan Meeting made before Notary Hermin Budisetyasih, SH., Mkn. Number 1 dated October 8, 2025 and all of them have served effectively.
   - All members of the Board of Directors have passed the OJK fit & proper test.
   - The Board of Directors has made maximum efforts to implement the principles of good governance in all business activities of the Bank at all levels or levels of the organization.
   - Increasing Directors' Knowledge by attending socialization/seminars/workshops/training.
2. **Implementation of the Duties, Responsibilities and Authorities of the Board of Commissioners as follows:**
   - The number of members of the Board of Commissioners of PT Bank Shinhan Indonesia until Semester II – 2025 is 3 (Three) people and does not exceed the number of members of the Board of Directors based on the Deed of Statement of Decisions Outside the Meeting of PT Bank Shinhan made before Notary Hermin Budisetyasih, SH., Mkn. Number 4 dated June 11, 2025 all of whom have served effectively.
   - The entire Board of Commissioners has passed the Fit & Proper test.
   - The appointment of members of the Committees has been carried out by the Board of Directors based on the decision of the Board of Commissioners meeting.
   - The entire Board of Commissioners has integrity, competence and a good financial reputation and meets applicable provisions according to the size and complexity of the bank's business.
   - The dual position held by the Independent Commissioner has complied with the applicable provisions.
   - All members of the Board of Commissioners are able to act and make decisions independently.
   - Board of Commissioners have guidelines and work procedures for the Board of Commissioners and in accordance with the Bank's needs.
   - Increasing the knowledge, skills and abilities of the members of the Board of Commissioners in supervising the Bank, which is demonstrated by, among other things, improving the Bank's performance, resolving problems faced by the Bank and achieving results in accordance with Stakeholder expectations, namely through training and seminars/workshops on problems currently faced by the Bank, or those related to their respective fields of work, in order to improve individual performance in accordance with their duties and responsibilities.
3. **Completeness and Implementation of Committee Duties as follows :**
   - The composition and competence of the Committee members are appropriate to the size and complexity of the Bank's business and have complied with applicable provisions;

- Surat Keputusan Komite, antara lain:
  - ✓ Komite Audit berdasarkan SK Komite Audit yang telah diangkat oleh Direksi sesuai dengan Surat Keputusan Direksi No. 012/BSI-SKDIR/X/2023 tanggal 10 Oktober 2023 tentang Pengangkatan Kembali Anggota Komite Audit PT Bank Shinhan Indonesia.
  - ✓ Komite Pemantau Risiko berdasarkan SK Komite Pemantau Risiko yang telah diangkat oleh Direksi sesuai dengan Surat Keputusan Direksi No. 013/ BSI-SKDIR/X/2023 tanggal 10 Oktober 2023 tentang Pengangkatan Kembali Anggota Komite Pemantau Risiko PT Bank Shinhan Indonesia.
  - ✓ Komite Remunerasi dan Nominasi berdasarkan SK Komite Remunerasi dan Nominasi yang telah diangkat oleh Direksi sesuai dengan Surat Keputusan Direksi No. SK No. 005/BSI-SKDIR/ VI/2024 pada tanggal 24 Juni 2024 dilakukan Perubahan Susunan Anggota Komite Remunerasi dan Nominasi PT Bank Shinhan Indonesia.
- Pelaksanaan tugas Komite-komite berjalan dengan baik dan efektif. Keputusan rapat diambil berdasarkan musyawarah mufakat. Rekomendasi Komite-komite bermanfaat dan dapat dipergunakan sebagai bahan acuan keputusan Dewan Komisaris. Penyelenggaraan rapat Komite-komite telah berjalan sesuai dengan Pedoman & Tata Tertib Kerja.
- Masing-masing Komite telah melaksanakan fungsinya sesuai ketentuan yang berlaku.

4. **Penanganan Benturan Kepentingan sebagai berikut:**
   - Bank telah memiliki Pedoman Benturan Kepentingan yang mengikat setiap pengurus dan pegawai Bank;
   - Selama periode penilaian ini tidak terjadi benturan kepentingan;
   - Anggota Dewan Komisaris, anggota Direksi dan Pejabat Eksekutif dilarang mengambil tindakan yang dapat merugikan keuntungan Bank atau mengurangi keuntungan Bank dan wajib mengungkapkan benturan kepentingan dimaksud dalam setiap keputusan serta selama ini tidak terdapat benturan kepentingan apa pun.
   - Jika ada benturan kepentingan akan diungkapkan dalam setiap keputusan.
5. **Penerapan Fungsi Kepatuhan Bank sebagai berikut:**
   - Direktur yang Membawahkan Fungsi Kepatuhan Bank telah lulus *fit & proper test*.
   - Bank telah menetapkan langkah-langkah yang diperlukan dengan memperhatikan prinsip kehati-hatian.
   - Selama Semester I dan II Tahun 2025 *Compliance Department* telah memberikan informasi/sosialisasi peraturan-peraturan Regulator melalui media internal bank.
   - *Compliance Department* mengingatkan seluruh Unit Kerja melalui email tentang hal-hal yang menjadi kewajiban kepada regulator seperti pelaporan dan komitmen yang harus dipenuhi yang dilakukan secara rutin baik harian, mingguan, bulanan, triwulanan, semesteran maupun tahunan sesuai dengan kebutuhan yang sudah ditetapkan oleh regulator salah satunya melalui media *Company Board*.
   - Pada Semester I dan II Tahun 2025 telah disampaikan Komitmen Kepada OJK atas Tindak Lanjut Temuan OJK.
   - Seluruh pegawai *Compliance & KYC Department* telah

- Committee Decision Letters, including:
  - ✓ Audit Committee based on the Audit Committee Decree who has been appointed by the Board of Directors in accordance with the Board of Directors Decree No. 012/BSI-SKDIR/X/2023 dated October 10, 2023 concerning the Reappointment of Members of the Audit Committee of PT Bank Shinhan Indonesia.
  - ✓ The Risk Monitoring Committee based on the Risk Monitoring Committee Decree has been appointed by the Board of Directors in accordance with the Board of Directors Decree No. 013/ BSI-SKDIR/X/2023 dated October 10, 2023 concerning the Reappointment of Members of the Risk Monitoring Committee of PT Bank Shinhan Indonesia.
  - ✓ Remuneration and Nomination Committee based on the Decree of the Remuneration and Nomination Committee who has been appointed by the Board of Directors in accordance with the Board of Directors Decree No. SK No. 005/BSI-SKDIR/VI/2024 on June 24, 2024, a Change was made to the Composition of the Remuneration and Nomination Committee Members of PT Bank Shinhan Indonesia.
- The Committees' duties were carried out effectively and efficiently. Meeting decisions were made through deliberation and consensus. Committee recommendations were useful and served as a reference for decisions by the Board of Commissioners. Committee meetings were conducted in accordance with the Guidelines and Work Procedures.
- Each Committee has carried out its functions in accordance with applicable provisions.

4. **Handling of Conflict of Interest as follows :**
   - Bank has Conflict of Interest Guidelines which bind all Bank managers and employees;
   - During this assessment period there was no conflict of interest;
   - Members of Board of Commissioners, members of the Board of Directors and Executive Officers are prohibited from taking actions that could harm Bank's profits or reduce the Bank's profits and are required to disclose the conflict of interest in every decision and that there has been no conflict of interest whatsoever;
   - If there is a conflict of interest it will be disclosed in every decision.
5. **Implementation of Bank Compliance Function as follows :**
   - The Director in Charge of the Bank's Compliance Function has passed the fit & proper test.
   - The Bank has established the necessary steps by taking into account the principle of prudence.
   - During Semester I & II Year 2025, the Compliance Department has provided information/socialization of Regulatory regulations through the bank's internal media.
   - Compliance Department reminds all Work Units via email about matters that are obligations to regulators such as reporting and commitments that must be fulfilled routinely, whether daily, weekly, monthly, quarterly, semi-annually or annually, in accordance with the needs set by the regulator, one of which is through the Company Board media .
   - In Semester I & II Year 2025, a Commitment to the OJK regarding Follow-up on OJK Findings has been submitted.
   - All Compliance & KYC Department employees have

mengikuti beberapa training, baik internal maupun eksternal.
- *Compliance Department* mengadakan *Compliance Awareness, training* setiap bulan kepada seluruh pegawai Bank Shinhan Indonesia melalui media *zoom meeting* serta pelaksanaan *Compliance Self Assessment* di cabang.
- Penyusunan *Compliance News* atas ketentuan baru yang diterbitkan Regulator (OJK, BI, LPS)
- *Compliance Department* telah membuat *Banner* yang wajib dipasang di Kantor Pusat dan seluruh Kantor Cabang PT Bank Shinhan Indonesia. Di dalam *Banner* tersebut berisikan informasi terkait pentingnya membangun budaya kepatuhan dan manajemen risiko yang dimulai dari masing-masing individu sebagai pegawai PT Bank Shinhan Indonesia.
- Seluruh Pegawai diwajibkan membaca dan memahami Kode Etik Bankir melalui *E–Learning*.

6. **Penerapan Fungsi Audit Intern sebagai berikut:**
   - *Internal Audit Department* telah menjalankan fungsinya secara independen dan obyektif.
   - Bank telah merencanakan dan merealisasikan peningkatan mutu keterampilan sumber daya manusia secara berkala dan berkelanjutan dengan mengikuti *training*/seminar/ *workshop* baik internal maupun eksternal.
   - Temuan pemeriksaan Internal Audit Department telah ditindaklanjuti agar tidak terjadi temuan yang berulang.
   - Seluruh pegawai Internal Audit Department telah mengikuti beberapa training baik internal maupun eksternal.
7. **Penerapan Fungsi Audit Ekstern sebagai berikut**:
   - Terdapat Surat Pernyataan Independensi Akuntan Publik;
   - Dalam pelaksanaan audit Laporan keuangan Bank, Bank menggunakan Akuntan Publik dan/atau Kantor Akuntan Publik yang aktif pada Otoritas Jasa Keuangan dan memiliki kompetensi sesuai dengan kompleksitas usaha Bank;
   - AP & KAP yang ditunjuk Bank yakni "KAP Suharli Sugiarto & Rekan (ShineWing)" yang terdaftar di Otoritas Jasa Keuangan berdasarkan No. STTD.KAP-25/PM.223/2020;
   - Bank dalam penunjukan Akuntan Publik dan Kantor Akuntan Publik yang sama, telah sesuai ketentuan dan perundang-undangan;
   - Hasil audit dan *management letter* telah menggambarkan permasalahan Bank yang signifikan dan disampaikan secara tepat waktu kepada Otoritas Jasa Keuangan (OJK);
   - Cakupan hasil audit telah sesuai dengan ruang lingkup audit dan sesuai dengan ketentuan perundang-undangan.
8. **Penerapan Manajemen Risiko Termasuk Sistem Pengendalian Intern sebagai berikut:**
   - Bank telah memiliki struktur organisasi yang memadai untuk mendukung penerapan manajemen risiko dan pengendalian intern yang baik, antara lain *Internal Audit Department, Risk Management Department* dan Komite Manajemen Risiko serta *Compliance Department*;
   - Bank menerapkan manajemen risiko dan sistem pengendalian intern yang tepat dan efektif, serta melakukan evaluasi penerapan manajemen risiko secara berkala;
   - Untuk mendukung program AML, CFT dan CPF, Bank telah melakukan pencegahan dan penanganan agar kegiatan usaha Bank tidak dimanfaatkan dalam aktivitas yang terkait dengan tindak pidana;
   - Bank menerapkan manajemen risiko secara efektif,

attended several trainings, both internal and external.

- Compliance Department holds Compliance Awareness, monthly training for all Bank Shinhan Indonesia employees through zoom meetings as well as implementing Compliance Self Assessment in branches.
- Compilation of Compliance News on new provisions issued by Regulators (OJK, BI, LPS)
- Compliance Department has created a banner that must be displayed at the Head Office and all branch offices of PT Bank Shinhan Indonesia. The banner contains information regarding the importance of building a culture of compliance and risk management, starting with each individual employee of PT Bank Shinhan Indonesia.
- All employees are required to read and understand the Banker's Code of Ethics through E-Learning .

6. **Implementation of Internal Audit Functions as follows :**
   - The Internal Audit Department has carried out its functions independently and objectively.
   - The Bank has planned and implemented periodic and sustainable improvements in the quality of human resource skills by participating in internal and external training/seminars/ workshops.
   - The Internal Audit Department's audit findings have been followed up to prevent recurrence of these findings.
   - All Internal Audit Department employees have attended several internal and external training courses.
7. **The implementation of the External Audit Function is as follows :**
   - There is a Public Accountant Independence Statement Letter;
   - In carrying out the audit of the Bank's financial reports, the Bank uses Public Accountants and/or Public Accounting Firms that are active in the Financial Services Authority and have competencies in accordance with the complexity of the Bank's business;
   - The AP & KAP appointed by the Bank is "KAP Suharli Sugiarto & Rekan (ShineWing)" which is registered with the Financial Services Authority based on Number STTD. KAP-25/PM.223/2020;
   - The Bank in appointing the same Public Accountant and Public Accounting Firm, has complied with the provisions and laws;
   - The audit results and management letter have described the Bank's significant problems and have been submitted in a timely manner to the Financial Services Authority (OJK);
   - The scope of the audit results is in accordance with the audit scope and in accordance with statutory provisions.
8. **Implementation of Risk Management Including Internal Control Systems as follows :**
   - Bank has an adequate organizational structure to support the implementation of good risk management and internal control, including the Internal Audit Department, Risk Management Department and Risk Management Committee as well as the Compliance Department;
   - Bank implements appropriate and effective risk management and internal control systems, and periodically evaluates the implementation of risk management;
   - To support the AML, CFT and CPF programs, the Bank has carried out prevention and handling so that the Bank's business activities are not used in activities related to criminal acts;
   - The Bank implements risk management effectively, which

yang disesuaikan dengan tujuan, kebijakan, ukuran dan kompleksitas usaha serta kemampuan Bank.
- Bank telah menerapkan program APU, PPT dan PPPSPM secara menyeluruh dalam seluruh kegiatan usaha, termasuk pada proses penerimaan nasabah, pemantauan transaksi, pelaporan serta pengendalian internal. Penerapan dilakukan secara konsisten dengan mengacu pada kebijakan internal dan ketentuan regulator yang berlaku;
- Direksi dan Dewan Komisaris mampu melakukan pengawasan secara aktif terhadap pelaksanaan kebijakan dan strategi manajemen risiko, termasuk yang berkaitan dengan *Country Risk* dan *Transfer Risk* serta pengelolaan aset bermasalah, penyisihan, dan pencadangan dalam pengelolaan risiko kredit.
- Dewan Komisaris melalui Komite Pemantau Risiko mampu melakukan pengawasan terhadap penerapan manajemen risiko yang terkait *Country Risk* dan *Transfer Risk* yang dilakukan Bank, termasuk pelaksanaan evaluasi dan pengujian (*stress testing*).

9. **Pemberian Remunerasi sebagai berikut**:
   - Bank telah menyusun dan memiliki kebijakan terkait remunerasi bagi anggota Direksi, anggota Dewan Komisaris, dan pegawai Bank.
   - Direksi telah menyusun Kebijakan Remunerasi dengan cakupan yang sesuai dengan Peraturan Otoritas Jasa Keuangan mengenai penerapan tata kelola dalam pemberian remunerasi bagi bank.
   - Dewan Komisaris telah melakukan pengawasan terhadap penerapan Kebijakan Remunerasi dan Evaluasi secara berkala atas kebijakan remunerasi atas dasar hasil pengawasan.

10. **Penyediaan Dana Kepada Pihak Terkait dan Penyediaan Dana Besar sebagai berikut:**
    - Bank telah memiliki Kebijakan, Sistem dan Prosedur, berikut pemantauan dan penyelesaian masalah yang dimaksud dalam Kebijakan dan Prosedur Perkreditan Kredit;
    - Bank secara berkala me-*review* dan memperbaharui kebijakan dan prosedur kredit yang ada melalui proses persetujuan yang berlaku di PT Bank Shinhan Indonesia;
    - Terdapat proses yang memadai untuk memastikan penyediaan dana kepada pihak terkait (*related party*) dan penyediaan dana dalam jumlah besar (*large exposure*) telah sesuai dengan prinsip kehati-hatian yang tercantum dalam Kebijakan Perkreditan;
    - Penyediaan dana kepada pihak terkait (*related party*) telah melalui persetujuan Dewan Komisaris;
    - PT Bank Shinhan Indonesia telah menyampaikan Laporan penyediaan dana kepada pihak terkait secara berkala dan tepat waktu kepada OJK aplikasi APOLO.

11. **Integritas Pelaporan dan Sistem Teknologi Informasi sebagai berikut:**
    - Bank telah memiliki Rencana Strategis Bank dalam bentuk Rencana Korporasi (*Corporate Plan*) dan Rencana Bisnis (*Business Plan*) sesuai dengan Visi dan Misi PT Bank Shinhan Indonesia;
    - Rencana Korporasi (*Corporate Plan*) dan Rencana Bisnis PT Bank Shinhan Indonesia telah disusun oleh Direksi dan disetujui oleh Dewan Komisaris;
    - Rencana Penyelenggaraan Produk Bank (RPPB) Tahun 2025 PT Bank Shinhan Indonesia
    - Laporan Rencana Strategis Teknologi Informasi (RSTI) Tahun 2021–2025
    - Laporan Rencana Pengembangan Teknologi Informasi (RPTI) Tahun 2025

is adjusted to the objectives, policies, size and complexity of the business and the Bank's capabilities.
- Bank has implemented comprehensive AML, CFT, and CPF programs across all business activities, including customer on boarding, transaction monitoring, reporting, and internal controls. Implementation is consistent, adhering to internal policies and applicable regulatory requirements.
- Board of Directors and Board of Commissioners are able to actively supervise the implementation of risk management policies and strategies, including those related to Country Risk and Transfer Risk as well as the management of non-performing assets, provisions and reserves in credit risk management.
- Board of Commissioners, through the Risk Monitoring Committee, is able to supervise the implementation of risk management related to Country Risk and Transfer Risk carried out by the Bank, including the implementation of evaluations and stress testing.

9. **Remuneration is as follows:**
   - Bank has prepared and has policies regarding remuneration for members of the Board of Directors, members of the Board of Commissioners, and Bank employees.
   - Board of Directors has prepared a Remuneration Policy with a scope that is in accordance with the Financial Services Authority Regulation regarding the implementation of governance in providing remuneration for banks.
   - Board of Commissioners has carried out supervision of the implementation of the Remuneration Policy and periodic evaluation of the remuneration policy based on the results of the supervisory review.

10. **Provision of Funds to Related Parties and Provision of Large Funds as follows:**
    - Bank has policies, systems and procedures, including monitoring and resolution of problems referred to in the Credit Policies and Procedures;
    - Bank periodically reviews and updates existing credit policies and procedures through the approval process applicable at PT Bank Shinhan Indonesia;
    - There is an adequate process to ensure that the provision of funds to related parties and the provision of large amounts of funds (large exposure) is in accordance with the prudential principles stated in the Credit Policy;
    - Provision of funds to related parties has been approved by the Board of Commissioners;
    - PT Bank Shinhan Indonesia has submitted reports on the provision of funds to related parties periodically and on time to the OJK APOLO application.

11. **Integrity of Reporting and Information Technology Systems as follows:**
    - The Bank has Bank Strategic Plan in the form of Corporate Plan and Business Plan in accordance with the Vision and Mission of PT Bank Shinhan Indonesia;
    - The Corporate Plan and Business Plan of PT Bank Shinhan Indonesia have been prepared by the Board of Directors. and approved by the Board of Commissioners;
    - Bank Product Implementation Plan (RPPB) 2025 PT Bank Shinhan Indonesia
    - Information Technology Strategic Plan Report (RSTI) 2021 –2025
    - 2025 Information Technology Development Plan (RPTI) Report

- Direksi telah melaksanakan RBB secara optimal. Tercermin dalam Laporan Realisasi RBB secara Triwulanan;
- Dewan Komisaris telah melaksanakan pengawasan terhadap pelaksanaan Rencana Bisnis (*Business Plan*) hal ini tercermin dari Laporan Pengawasan Dewan Komisaris yang dilaporkan secara semesteran.

12. **Rencana Strategis Bank sebagai berikut:**
    - Bank telah memiliki Rencana Strategis Bank dalam bentuk Rencana Korporasi (*Corporate Plan*) dan Rencana Bisnis (*Business Plan*) sesuai dengan Visi dan Misi PT Bank Shinhan Indonesia;
    - Rencana Korporasi (*Corporate Plan*) tahun 2026-2030 dan Rencana Bisnis tahun 2026-2028 PT Bank Shinhan Indonesia telah disusun oleh Direksi dan disetujui oleh Dewan Komisaris;
    - Rencana Penyelenggaraan Produk Bank (RPPB) Tahun 2026 PT Bank Shinhan Indonesia
    - Laporan Rencana Strategis Teknologi Informasi (RSTI) Tahun 2026-2030
    - Laporan Rencana Pengembangan Teknologi Informasi (RPTI) Tahun 2026
    - Direksi telah melaksanakan RBB secara optimal. Tercermin dalam Laporan Realisasi RBB secara Triwulanan;
    - Dewan Komisaris telah melaksanakan pengawasan terhadap pelaksanaan Rencana Bisnis (*Business Plan*) hal ini tercermin dari Laporan Pengawasan Dewan Komisaris yang dilaporkan secara semesteran.
13. **Aspek Pemegang Saham sebagai berikut:**
    - Pemegang saham Bank telah mendukung pelaksanaan kegiatan usaha Bank yang sehat dan menjaga keberlangsungan usaha Bank, serta bertanggung jawab dalam rangka penanganan dan penyelesaian permasalahan Bank melalui persetujuan Recovery Plan;
    - Bank akan mengomunikasikan kebijakan terkait dividen kepada pemegang saham dan melakukan pengkinian secara berkala atas kebijakan dividen;
    - Terdapat dukungan dari seluruh pemegang saham terhadap pelaksanaan kegiatan usaha Bank yang sehat dan sesuai dengan prinsip kehati-hatian;
    - Bank akan menerapkan Tata Kelola yang Baik dan manajemen risiko yang memadai dalam melaksanakan kegiatan penyertaan modal Bank pada perusahaan anak dan *investee* sesuai dengan Peraturan Otoritas Jasa Keuangan mengenai kegiatan penyertaan modal oleh bank umum;
    - Tidak terdapat aksi *insider trading* dan/atau *insider information*.
14. **Penerapan Strategi *Anti Fraud*, termasuk Anti Penyuapan sebagai berikut:**
    - Bank telah memiliki struktur organisasi yang memadai untuk mendukung penerapan strategi anti fraud sesuai dengan Peraturan Otoritas Jasa Keuangan mengenai penerapan strategi *anti fraud* bagi lembaga jasa keuangan;
    - Bank telah memiliki sistem manajemen anti penyuapan yang memadai;
    - Bank telah memiliki kebijakan dan/atau pedoman penerapan strategi anti fraud bagi Bank dengan cakupan sesuai dengan Peraturan Otoritas Jasa Keuangan mengenai penerapan strategi anti fraud bagi lembaga jasa keuangan.
15. **Penerapan Keuangan Berkelanjutan, termasuk Penerapan Tanggung Jawab Sosial dan Lingkungan sebagai berikut:**
    - Bank telah memiliki rencana aksi keuangan berkelanjutan

- Board of Directors has implemented the RBB optimally. This is reflected in the Quarterly RBB Realization Report;
- Board of Commissioners has carried out supervision of the implementation of the Business Plan, this is reflected in the Board of Commissioners' Supervisory Report which is reported semi-annually.

12. **The Bank's Strategic Plan is as follows:**
    - Bank has a Bank Strategic Plan in the form of a Corporate Plan and a Business Plan in accordance with the Vision and Mission of PT Bank Shinhan Indonesia;
    - Corporate Plan for 2026 – 2030 and the Business Plan for 2026 – 2028 of PT Bank Shinhan Indonesia have been prepared by the Board of Directors. and approved by the Board of Commissioners;
    - Bank Product Implementation Plan (RPPB) for 2026 of PT Bank Shinhan Indonesia
    - Information Technology Strategic Plan Report (RSTI) 2026 –2030
    - 2026 Information Technology Development Plan (RPTI) Report
    - Board of Directors has implemented the RBB optimally. This is reflected in the Quarterly RBB Realization Report;
    - Board of Commissioners has carried out supervision of the implementation of the Business Plan, this is reflected in the Board of Commissioners' Supervisory Report which is reported semi-annually.
13. **Shareholder aspects are as follows:**
    - Bank's shareholders have supported the implementation of sound Bank business activities and maintained the Bank's business continuity, and are responsible for handling and resolving Bank problems through the approval of the *Recovery Plan*;
    - Bank will communicate its dividend policy to shareholders and provide regular updates on the dividend policy;
    - There is support from all shareholders for the implementation of the Bank's business activities in a sound manner and in accordance with the principles of prudence;
    - Bank will implement Good Governance and adequate risk management in carrying out the Bank's capital participation activities in subsidiaries and investee companies in accordance with the Financial Services Authority Regulations regarding capital participation activities by commercial banks;
    - There was no insider trading and/or insider information.
14. **Implementation of Anti Fraud Strategy, including Anti Bribery as follows:**
    - Bank has an adequate organizational structure to support the implementation of anti-fraud strategies in accordance with the Financial Services Authority Regulations concerning the implementation of anti-fraud strategies for financial services institutions;
    - Bank has an adequate anti-bribery management system;
    - Bank has policies and/or guidelines for implementing anti-fraud strategies for banks with a scope in accordance with the Financial Services Authority Regulations regarding the implementation of anti-fraud strategies for financial services institutions.
15. **Implementation of Sustainable Finance, including the Implementation of Social and Environmental Responsibility as follows:**
    - Bank has a sustainable finance action plan for the Bank

bagi Bank dengan cakupan sesuai dengan Peraturan Otoritas Jasa Keuangan mengenai penerapan keuangan berkelanjutan bagi lembaga jasa keuangan, emiten, dan perusahaan publik;
- Bank telah memiliki struktur organisasi yang memadai untuk mendukung penerapan manajemen risiko, termasuk risiko terkait iklim;
- Bank telah menyusun laporan keuangan berkelanjutan dengan cakupan sesuai dengan Peraturan Otoritas Jasa Keuangan mengenai penerapan keuangan berkelanjutan bagi lembaga jasa keuangan, emiten, dan perusahaan publik;
- Rencana aksi keuangan berkelanjutan telah memuat target waktu penerapan dan disampaikan secara lengkap dan tepat waktu kepada Otoritas Jasa Keuangan;
- Laporan Keberlanjutan telah disampaikan secara lengkap dan tepat waktu kepada Otoritas Jasa Keuangan.

with a scope in accordance with the Financial Services Authority Regulation regarding the implementation of sustainable finance for financial services institutions, issuers and public companies;
- Bank has an adequate organizational structure to support the implementation of risk management, including climate-related risks;
- Bank has prepared a sustainable finance report with a scope in accordance with the Financial Services Authority Regulation regarding the implementation of sustainable finance for financial services institutions, issuers and public companies;
- sustainable finance action plan has included a target implementation time and has been submitted completely and on time to the Financial Services Authority;
- sustainability report has been submitted in full and on time to the Financial Services Authority.

PELAKSANAAN TUGAS, TANGGUNG JAWAB, DAN WEWENANG DIREKSI

Implementation of Duties, Responsibilities and Authority of the Board of Directors

Direksi merupakan organ perusahaan yang berwenang dan bertanggung jawab penuh atas pengelolaan perusahaan untuk kepentingan dan tujuan perusahaan serta mewakili perusahaan sesuai Anggaran Dasar, serta mempertanggungjawabkan pelaksanaan tugas kepada pemegang saham melalui Rapat Umum Pemegang Saham (RUPS).

The Board of Directors is a company organ that has the authority and full responsibility for managing the company for the interests and objectives of the company and represents the company in accordance with the Articles of Association, and is accountable for carrying out its duties to shareholders through the General Meeting of Shareholders (GMS).

Berdasarkan Akta Pernyataan Keputusan Di Luar Rapat PT Bank Shinhan Indonesia yang dibuat di hadapan Notaris Hermin Budisetyasih, S.H., M.Kn. No. 01 tanggal 8 Oktober 2025, anggota Direksi berjumlah 4 (empat) orang dengan komposisi pada akhir tahun 2025 terdiri dari:

Based on the Deed of Shareholders' Resolution Outside a General Meeting of Shareholders PT Bank Shinhan made before Notary Hermin Budisetyasih, SH., Mkn. Number 01 dated October 8, 2025 , members of the Board of Directors totaling 4 (four) people with the composition at the end of 2025 consisting of:

No.	Nama I Name	Jabatan I Position
1.	Koo Hyunghoe (WNA) I (Foreign Nationality)	Direktur Utama I President Director
2.	Shin Changhun WNA I (Foreign national)	Direktur I Director
3.	Tony Tanusaputra WNI | (Indonesian citizen)	Direktur Yang Membawahi Fungsi Kepatuhan I Director in Charge of Compliance Function
4.	Lasmintono WNI | (Indonesian citizen)	Direktur I Director

Posisi Tahun 2025 Seluruh Anggota Direksi telah lulus *fit & proper test* sesuai dengan ketentuan Otoritas Jasa Keuangan. Susunan Direksi tersebut telah dicatat dalam administrasi Otoritas Jasa Keuangan melalui :

1. Surat No. KERP-47/D.03/2023 tanggal 12 Juni 2023 tentang Hasil Penilaian Kemampuan dan Kepatutan Sdr. Koo Hyunghoe selaku Calon Direktur Utama PT Bank Shinhan Indonesia;
2. Surat No. KEPR-87/D.03/2025 tanggal 5 Agustus 2025 tentang Hasil Penilaian Kemampuan dan Kepatutan Sdr. Shin Changhun sebagai Calon Direktur Keuangan dan Konglomerasi PT Bank Shinhan Indonesia.
3. Surat No. KEP-94/D.03/2016 tanggal 24 November 2016 tentang Hasil Penilaian Kemampuan dan Kepatutan Sdr.

2025 Position of All Members of the Board of Directors has passed the fit and proper test in accordance with the provisions of the Financial Services Authority. The composition of the Board of Directors has been recorded in the administration of the Financial Services Authority through:

1. Letter Number KERP-47/D.03/2023 dated June 12, 2023 concerning the Results of the Fit and Proper Assessment of Mr. Koo Hyunghoe as Candidate for President Director of PT Bank Shinhan Indonesia;
2. Letter Number KEPR-87/D.03/202 5 dated August 5, 2025 concerning the Results of the Fit and Proper Assessment of Mr. Shin Changhun as a Candidate for Director of Finance and Conglomeration of PT Bank Shinhan Indonesia.
3. Letter Number KEP-94/D.03/2016 dated 24 November 2016 concerning the Results of the Fit and Proper Assessment of

Tony Tanusaputra selaku calon Direktur yang Membawahkan Fungsi Kepatuhan PT Bank Shinhan Indonesia (Hasil Merger);

4. Surat No. KEP-166/D.03/2023 tanggal 22 Desember 2023 tentang Hasil Penilaian Kemampuan dan Kepatutan Sdr. Lasmintono sebagai calon Direktur Operasional PT Bank Shinhan Indonesia;

Seluruh anggota Direksi berdomisili di Indonesia serta tidak saling memiliki hubungan kepemilikan, hubungan kepengurusan, hubungan keuangan, dan hubungan keluarga dengan pemegang saham. Seluruh Anggota Direksi PT Bank Shinhan Indonesia tidak memiliki rangkap jabatan sebagai, anggota Dewan Komisaris atau Pejabat Eksekutif pada Bank, Perusahaan dan/atau lembaga lain.

Tugas, Tanggung Jawab dan Wewenang Direksi di antaranya yaitu:

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, tanggung jawab dan wewenang dengan itikad baik dan dengan prinsip kehati-hatian;
3. Direksi berwenang mewakili Bank sesuai dengan ketentuan peraturan perundang–undangan, anggaran dasar dan keputusan RUPS;
4. Direksi menerapkan Tata Kelola yang baik pada Bank, manajemen risiko dan kepatuhan secara terintegrasi yang disesuaikan dengan perkembangan ekosistem perbankan terkini serta didukung dengan digitalisasi dan inovasi teknologi;
5. Dalam menerapkan Tata Kelola yang Baik pada Bank, Direksi paling sedikit wajib membentuk:
   a. Departemen Internal Audit;
   b. Departemen Manajemen Risiko dan
   c. Departemen Kepatuhan.
6. Selain membentuk departemen sebagaimana angka 5, Direksi membentuk departemen lain yang diwajibkan sesuai dengan Peraturan Otoritas Jasa Keuangan;
7. Direksi wajib menindaklanjuti temuan audit atau pemeriksaan dan rekomendasi dari Departemen Internal Audit bank, Auditor Ekstern, hasil pengawasan Otoritas Jasa Keuangan, dan/atau hasil pengawasan otoritas dan lembaga lain;
8. Direksi wajib mengungkapkan kepada pegawai mengenai kebijakan internal Bank yang bersifat strategis dibidang kepegawaian;
9. Direksi wajib mempertanggungjawabkan pelaksanaan tugas kepada pemegang saham melalui RUPS;
10. Dalam pengelolaan data dan informasi terkait Bank, Direksi wajib:
    a. Memiliki dan menyediakan data informasi yang akurat, relevan, dan tepat waktu termasuk Dewan Komisaris; dan
    b. Melaksanakan pengelolaan data dan informasi sesuai dengan Tata Kelola yang Baik pada Bank dan ketentuan peraturan perundang-undangan.
11. Untuk membantu dan mendukung pelaksanaan tugas dan tanggung jawab Direksi, Direksi membentuk komite Direksi.

Mr. Tony Tanusaputra as a candidate for Director in Charge of the Compliance Function of PT Bank Shinhan Indonesia (Merger Result);

4. Letter Number KEP-166/D.03/2023 dated December 22, 2023 concerning the Results of the Fit and Proper Assessment of Mr. Lasmintono as a candidate for Operational Director of PT Bank Shinhan Indonesia.

All members of the Board of Directors domiciled in Indonesia and do not have no ownership, management, financial, or familial relationships with the shareholders. All Members of Board of Directors PT Bank Shinhan Indonesia do not hold a double position as a member of the Board of Commissioners or Executive Officers at Banks, Companies and/or other institutions.

The duties, responsibilities and authorities of the Board of Directors include:

1. Board of Directors is tasked with carrying out and being responsible for managing Bank for interests of the Bank in accordance with Bank's aims and objectives as stipulated in the provisions of laws and regulations, articles of association and decisions of the GMS;
2. Board of Directors is obliged to carry out its duties, responsibilities and authorities in good faith and with the principle of prudence;
3. Board of Directors is authorized to represent the Bank in accordance with the provisions of laws and regulations, articles of association and decisions of the GMS;
4. Board of Directors implements good governance at the Bank, integrated risk and compliance management that is adapted to the latest developments in banking ecosystem and supported by digitalization and technological innovation;
5. In implementing Good Governance at the Bank, Board of Directors is required to form at least :
   a. Internal Audit Department;
   b. Risk Management Department; and
   c. Compliance Department.
6. In addition to establishing departments as referred to in number 5, the Board of Directors establishes other departments as required in accordance with the Financial Services Authority Regulations;
7. Board of Directors is obliged to follow up on audit or inspection findings and recommendations from the bank's Internal Audit Department, External Auditor, results of supervision by the Financial Services Authority, and/or results of supervision by other authorities and institutions;
8. Board of Directors is obliged to disclose to employees the Bank's internal policies of a strategic nature in the field of personnel;
9. Board of Directors is obliged to be accountable for the implementation of its duties to shareholders through the GMS
10. In managing data and information related to the Bank, the Board of Directors is obliged to:
    a. Have and provide accurate, relevant and timely information data including the Board of Commissioners; and
    b. Implementing data and information management in accordance with Good Governance at the Bank and provisions of laws and regulations .
11. To assist and support the implementation of the duties and responsibilities of the Board of Directors, the Board of Directors forms Board of Directors committee.

PELAKSANAAN TUGAS, TANGGUNG JAWAB DAN WEWENANG DEWAN KOMISARIS

Implementation of Duties, Responsibilities and Authority of the Board of Commissioners

Dewan Komisaris merupakan Organ Perusahaan yang bertugas melakukan pengawasan secara umum sesuai dengan Anggaran Dasar.

Berdasarkan Akta Pernyataan Keputusan Di Luar Rapat Perseroan Terbatas PT Bank Shinhan Indonesia No. 04 tanggal 11 Juni 2025, Anggota Dewan Komisaris berjumlah 3 (tiga) orang dengan komposisi pada akhir tahun 2025 terdiri dari:

Board of Commissioners is a Company Organ tasked with carrying out general supervision in accordance with the Articles of Association.

Based on the Deed of Shareholders' Resolution Outside a General Meeting of Shareholders PT Bank Shinhan Indonesia Number 04 dated June 11, 2025, Member of the Board of Commissioners totaling 3 (three) people with the composition at the end of the year 2025 consists of:

No.	Nama I Name	Jabatan I Position	Status I Status
1.	Timoty E. Marnandus (WNI) (Indonesian citizen)	Komisaris Utama President Commissioner	Komisaris Independen Independent Commissioner
2.	Ananda Barata (WNI) (Indonesian citizen)	Komisaris Commissioner	Komisaris Independen Independent Commissioner
3.	Kim Ji Hyung (WNA) (Indonesian citizen)	Komisaris Commissioner	Komisaris Commissioner

Komposisi Dewan Komisaris tidak melebihi jumlah Direksi selain itu kedua Komisaris berasal dari pihak Independen terhadap Pemegang Saham Pengendali dan telah memperoleh persetujuan Otoritas Jasa Keuangan Seluruh anggota Dewan Komisaris telah lulus *fit & proper test* sesuai dengan ketentuan Otoritas Jasa Keuangan. Susunan Dewan Komisaris tersebut telah dicatat dalam administrasi Otoritas Jasa Keuangan melalui:

1. Surat No. KEP-90/D.03/2016 tanggal 24 November 2016 tentang Hasil Penilaian Kemampuan dan Kepatutan **Sdr. Timoty E. Marnandus** Selaku Calon Komisaris Utama Independen PT Bank Shinhan Indonesia (Hasil Merger);
2. Surat No. KEP-136/D.03/2020 tanggal 15 September 2020 tentang Hasil Penilaian dan Kepatutan **Sdr. Ananda Barata** Selaku Komisaris Independen PT Bank Shinhan Indonesia;
3. Surat No. KEP-92/D.03/2016 tanggal 24 November 2016 tentang Hasil Penilaian dan Kepatutan **Sdr. Kim Ji Hyung** Selaku Calon Anggota Dewan Komisaris PT Bank Shinhan Indonesia (Hasil Merger).

Komisaris Utama PT Bank Shinhan Indonesia yaitu Timoty E. Marnandus memiliki rangkap jabatan pada perusahaan lain yaitu sebagai komisaris pada PT Artha Karya Adiguna. Kim Ji Hyung selaku Komisaris PT Bank Shinhan Indonesia juga menjabat sebagai *Deputy General Manager* bagian *Global Business Department* di Bank Shinhan Seoul, Korea Selatan.

Anggota Dewan Komisaris dan Direksi, tidak saling memiliki hubungan kepemilikan, hubungan kepengurusan, hubungan keuangan, dan hubungan keluarga dengan Pemegang Saham Pengendali.

Berdasarkan ketentuan dalam Anggaran Dasar, Dewan Komisaris bertugas melakukan pengawasan atas kebijakan Direksi dalam menjalankan tugas-tugas Bank. Uraian Tugas, Tanggung Jawab dan Wewenang Dewan Komisaris sebagai berikut:

Composition of the Board of Commissioners not exceeding the number of Directors In addition, the two Commissioners come from parties independent of the Controlling Shareholders. and has obtained the approval of the Financial Services Authority. All members of the Board of Commissioners has passed fit & proper test in accordance with the provisions of the Financial Services Authority. Composition of the Board of Commissioners has been recorded in the administration of the Financial Services Authority through:

1. Letter Number KEP-90/D.03/2016 dated 24 November 2016 concerning the Results of the Fit and Proper Assessment of **Mr. Timoty E. Marnandus** as Candidate for Independent President Commissioner of PT Bank Shinhan Indonesia (Merger Result);
2. Letter Number KEP-136/D.03/2020 dated September 15, 2020 concerning the Results of the Assessment and Suitability of **Mr. Ananda Barata** as Independent Commissioner of PT Bank Shinhan Indonesia;
3. Letter Number KEP-92/D.03/2016 dated November 24, 2016 concerning the Results of the Assessment and Suitability of **Mr. Kim Ji Hyung** as a Candidate Member of the Board of Commissioners of PT Bank Shinhan Indonesia (Merger Result).

Timoty E. Marnandus, President Commissioner of PT Bank Shinhan Indonesia, holds a concurrent position at another company, namely as a commissioner at PT Artha Karya Adiguna. Kim Ji Hyung, Commissioner of PT Bank Shinhan Indonesia, also serves as Deputy General Manager of the Global Business Department at Bank Shinhan Seoul, South Korea.

Members of the Board of Commissioners and Board of Directors have no ownership, management, financial, or familial relationships with the Controlling Shareholder.

Based on the provisions in the Articles of Association, Board of Commissioners tasked with supervising the Board of Directors' policies in carrying out the Bank's duties. Description of Duties, Responsibilities and Authorities of the Board of Commissioners as follows:

1. Dewan Komisaris bertugas melakukan pengawasan untuk kepentingan Bank atas kebijakan dan jalannya pengurus oleh Direksi, memberikan nasihat kepada Direksi, dan bertanggung jawab atas pengawasan tersebut, sesuai dengan maksud dan tujuan Bank yang ditetapkan dalam ketentuan peraturan perundang–undangan, anggaran dasar, dan keputusan RUPS;

2. Dewan Komisaris wajib melaksanakan tugas, tanggung jawab dan wewenang dengan itikad baik dan dengan prinsip kehati-hatian;
3. Dalam melakukan pengawasan, Dewan Komisaris wajib 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;
4. Dewan Komisaris menerima dan melaksanakan kewenangan yang diserahkan dan/atau diberikan kepada Dewan Komisaris sesuai dengan ketentuan perundang-undangan, anggaran dasar, dan/atau keputusan RUPS;
5. Dewan Komisaris dapat melaksanakan tugas dan kewenangan pengawasan lain;
6. Dewan Komisaris wajib melakukan pengawasan terhadap tindak lanjut Direksi atas temuan audit atau pemeriksaan dan rekomendasi dari satuan kerja audit intern Bank, auditor ekstern, hasil pengawasan otoritas dan lembaga lain;

7. Dewan Komisaris wajib melaporkan kepada Otoritas Jasa Keuangan paling lama 5 (lima) hari kerja sejak ditemukan:

    a. Pelanggaran ketentuan peraturan perundang-undangan dibidang keuangan, perbankan dan yang terkait dengan kegiatan usaha Bank; dan/atau
    b. Keadaan atau perkiraan keadaan yang dapat membahayakan kelangsungan usaha Bank.
8. Dewan Komisaris wajib menyediakan waktu untuk melaksanakan tugas dan tanggung jawab secara optimal sesuai dengan pedoman dan tata tertib kerja ini;
9. Dewan Komisaris wajib menjaga segala data dan informasi terkait Bank yang disampaikan oleh Direksi dan sesuai dengan ketentuan peraturan perundang–undangan;

10. Untuk membantu dan mendukung pelaksanaan tugas dan tanggung jawab Dewan Komisaris, Dewan Komisaris membentuk Komite Dewan Komisaris.

Komposisi dan Kompetensi anggota Dewan Komisaris sudah sesuai dengan peraturan Otoritas Jasa Keuangan tentang Penerapan Tata Kelola yang berlaku. Seluruh anggota Dewan Komisaris mampu bertindak dan mengambil keputusan secara independen. Sebagaimana fungsinya sebagai pengawas Bank, pelaksanaan tugas dan tanggung jawab Dewan Komisaris telah memenuhi prinsip-prinsip Tata Kelola. Rapat Dewan Komisaris terselenggara secara efektif dan efisien sesuai dengan pedoman dan tata tertib kerja Dewan Komisaris dan sesuai dengan kebutuhan Bank. Aspek transparansi anggota Dewan Komisaris sangat baik dan tidak pernah melanggar ketentuan/peraturan yang berlaku.

1. Board of Commissioners is tasked with supervising the policies and management of the Board of Directors in the interests of the Bank, providing advice to the Board of Directors, and is responsible for such supervision, in accordance with the Bank's aims and objectives as stipulated in the provisions of laws and regulations, articles of association, and decisions of the GMS.
2. Board of Commissioners is obliged to carry out its duties, responsibilities and authorities in good faith and with the principle of prudence.
3. In carrying out supervision, the Board of Commissioners is obliged to direct, monitor and evaluate the implementation of governance, risk management and compliance in an integrated manner as well as the Bank's strategic policies, in accordance with the provisions of laws and regulations, articles of association and/or decisions of the GMS.
4. Board of Commissioners receives and carries out the authority delegated and/or given to the Board of Commissioners in accordance with statutory provisions, articles of association, and/or decisions of the GMS.
5. Board of Commissioners may carry out other supervisory duties and authorities.
6. Board of Commissioners is obliged to supervise the Board of Directors' follow-up on audit findings or examinations and recommendations from the Bank's internal audit work unit, external auditors, results of supervision by authorities and other institutions.
7. Board of Commissioners is required to report to the Financial Services Authority no later than 5 (five) working days after discovering:
    a. Violation of the provisions of laws and regulations in the financial, banking and other fields related to the Bank's business activities; and/or
    b. Circumstances or predicted conditions that could endanger the continuity of the Bank's business.
8. Board of Commissioners is obliged to provide time to carry out its duties and responsibilities optimally in accordance with these guidelines and work regulations;
9. Board of Commissioners is obliged to maintain all data and information related to the Bank submitted by the Board of Directors and in accordance with the provisions of laws and regulations;
10. To assist and support the implementation of the duties and responsibilities of Board of Commissioners, Board of Commissioners forms a Board of Commissioners Committee.

Composition and Competence of Members of Board of Commissioners is in accordance with the Financial Services Authority regulations regarding the Implementation of Governance. All members of Board of Commissioners able to act and make decisions independently. In accordance with its function as a bank supervisor, the implementation of the duties and responsibilities of Board of Commissioners has complied with the principles of good governance. Board of Commissioners' meetings were held regularly. effectively and efficiently in accordance with the guidelines and work procedures of Board of Commissioners and in accordance with the Bank's needs. The transparency aspect of the Board of Commissioners members is very good and has never violated applicable provisions/regulations.

KEBIJAKAN REMUNERASI
Remuneration Policy

<table>
<tr><th>No.</th><th>POJK Remunerasi
POJK Remuneration</th><th>Detail</th><th>Pengungkapan
Disclosure</th></tr>
<tr><td>a.</td><td>Komite Remunerasi dan Nominasi
Remunerations and Nominations Committee)</td><td>Nama Anggota, komposisi, tugas, dan tanggung jawab
Member names, composition, duties and responsibilities</td><td>
Nama anggota dan Komposisi Komite Remunerasi dan Nominasi
Names of members and composition of the Remuneration and Nomination Committee
<table>
<tr><th>No</th><th>Nama I Name</th><th>Jabatan I Position</th><th>Status I Status</th></tr>
<tr><td>1.</td><td>Timoty E. Marnandus</td><td>Ketua
Chairman</td><td>Komisaris Independen
Independent Commissioner</td></tr>
<tr><td>2.</td><td>Kim Ji Hyung</td><td>Anggota
Member</td><td>Komisaris
Commissioner</td></tr>
<tr><td>3.</td><td>Dimas Febriyatno</td><td>Anggota
Member</td><td>Pejabat Eksekutif
Executive Officer</td></tr>
</table>
Catatan: Terdapat Perubahan Susunan Anggota Komite Remunerasi dan Nominasi berdasarkan SK DIR No. 005/BSI-SKDIR/VI/2024 tanggal 24 Juni 2024
Note: There is a change in the composition of the Remuneration and Nomination Committee members based on Decree No. 005/BSI-SKDIR/VI/2024 dated June 24, 2024

Tugas dan Tanggung Jawab Komite Remunerasi & Nominasi:

Terkait dengan kebijakan Remunerasi sebagai berikut :
1. Melakukan evaluasi dan review terhadap kebijakan Remunerasi yang didasarkan kepada kinerja, risiko, kewajaran peer group, sasaran, dan strategi jangka panjang Bank, pemenuhan cadangan sebagaimana diatur dalam peraturan perundang-undangan dan potensi pendapatan Bank di masa yang akan datang.
2. Menyampaikan hasil evaluasi dan rekomendasi kepada Dewan Komisaris mengenai:
a. Kebijakan Remunerasi bagi Direksi dan Dewan Komisaris untuk disampaikan kepada Rapat Umum Pemegang Saham (RUPS);
b. Kebijakan Remunerasi bagi karyawan secara keseluruhan untuk disampaikan kepada Direksi.
3. Memastikan bahwa kebijakan remunerasi telah sesuai dengan ketentuan yang berlaku;
4. Melakukan evaluasi secara berkala terhadap penerapan kebijakan remunerasi.
Terkait dengan kebijakan Nominasi sebagai berikut :
1. Menyusun dan memberikan rekomendasi mengenai sistem serta prosedur pemilihan dan/atau penggantian anggota Direksi dan anggota Dewan Komisaris untuk disampaikan kepada RUPS;
2. Mengidentifikasi dan memberikan rekomendasi mengenai calon anggota Direksi dan/atau calon anggota Dewan Komisaris kepada Dewan Komisaris untuk disampaikan ke RUPS;
3. Memberikan rekomendasi kepada Dewan Komisaris mengenai Pihak Independen yang akan menjadi anggota Komite Audit serta anggota Komite Pemantau Risiko;
4. Menyusun mekanisme dan melakukan penilaian kinerja Direksi dan Dewan Komisaris.
</td></tr>
</table>

No.	POJK Remunerasi POJK Remuneration	Detail	Pengungkapan Disclosure
			Duties and Responsibilities of the Remuneration & Nomination Committee: Regarding the Remuneration policy as follows: 1. Conducting evaluations and reviews of Remuneration policies based on performance, risk, peer group fairness, targets and long-term strategies of the Bank, fulfillment of reserves as stipulated in laws and regulations and the Bank's potential future income. 2. Submit evaluation results and recommendations to Board of Commissioners regarding : a. Remuneration Policy for Directors and the Board of Commissioners to be submitted to the General Meeting of Shareholders (GMS); b. b.Remuneration Policy for employees as a whole to be submitted to the Board of Directors . 3. Ensure that the remuneration policy complies with applicable provisions; 4. Conduct periodic evaluations of the implementation of remuneration policies. Regarding the Nomination policy as follows: 1. Prepare and provide recommendations regarding the system and procedures for selecting and/or replacing members of Board of Directors and members of the Board of Commissioners to be submitted to the GMS; 2. Identifying and providing recommendations regarding prospective members of Board of Directors and/or prospective members of Board of Commissioners to Board of Commissioners to be submitted to the GMS; 3. Provide recommendations to Board of Commissioners regarding Independent Parties who will become members of Audit Committee and members of Risk Monitoring Committee; 4. Develop mechanisms and conduct performance assessments of Board of Directors and Board of Commissioners.
		Jumlah rapat yang dilakukan Number of meetings held	Selama Tahun 2025 Komite Remunerasi dan Nominasi telah mengadakan rapat sebanyak 8 (delapan) kali. During 2025, Remuneration and Nomination Committee held 8 (eight) meetings.
		Remunerasi yang telah dibayarkan kepada anggota Komite Remunerasi selama 1 (satu) tahun Remuneration that has been paid to members of the Remuneration Committee for 1 (one) year	Pada tahun 2025, jumlah remunerasi yang telah dibayarkan kepada Komite Remunerasi dan Nominasi selama 1 (satu) tahun adalah sebesar Rp 1.675.792.370. In 2025, the amount of remuneration paid to Remuneration and Nomination Committee for 1 (one) year was IDR1,675,792,370.
b	Proses Penyusunan Kebijakan Remunerasi Remuneration Policy Development Process	Tinjauan mengenai latar belakang dan tujuan kebijakan remunerasi Overview of the background and objectives of the remuneration policy	Bank secara berkesinambungan melakukan upaya untuk menerapkan tata kelola perusahaan yang baik serta melakukan perubahan yang didasarkan pada ketentuan baru yang berlaku. Penerapan tata kelola perusahaan yang baik bertujuan sebagai berikut: 1. Pelanggan Selalu berusaha untuk dapat menjadi Bank Korea nomor 1 di Indonesia yang dicintai dan memberikan impian masa depan yang lebih baik bersama pelanggannya. 2. Pasar Melakukan tren baru perbankan dengan menembus batas industri perbankan saat ini melalui berbagai macam inovasi dan perubahan. 3. Pegawai Menciptakan lingkungan kerja di mana karyawan dapat bekerja dengan harmonis dan memiliki kebanggaan menjadi bagian dari sebuah Bank yang terkemuka di Korea. Bank continuously makes efforts to implement good corporate governance and makes changes based on applicable new provisions. The implementation of good corporate governance has the following aims: 1. Customer Always strive to be the number 1 Korean Bank in Indonesia that is loved and provides dreams of a better future with its customers. 2. Market Implementing new banking trends by breaking through the boundaries of the current banking industry through various innovations and changes. 3. Employee Creating a work environment where employees can work harmoniously and have pride in being part of a leading bank in Korea.

No.	POJK Remunerasi POJK Remuneration	Detail	Pengungkapan Disclosure
		Pelaksanaan kaji ulang atas kebijakan remunerasi pada tahun sebelumnya, beserta perbaikannya Implementation of review of the remuneration policy in the previous year, along with improvements	Sesuai dengan ketentuan Peraturan Otoritas Jasa Keuangan No. 17 Tahun 2023 tanggal 14 September 2023 tentang Penerapan Tata Kelola Bagi Bank Umum dan Peraturan Otoritas Jasa Keuangan No. 45/ POJK.03/2015 tentang Penerapan Tata Kelola dalam Pemberian Remunerasi bagi Bank Umum, maka Bank melakukan upaya untuk senantiasa melakukan keselarasan atas kaji ulang Kebijakan Remunerasi yang ada saat ini, misalnya perihal penyesuaian kenaikan gaji minimum Karyawan dan Direksi. In accordance with the provisions of Financial Services Authority Regulation Number 17 of 2023 dated September 14, 2023 concerning the Implementation of Governance for Commercial Banks And Financial Services Authority Regulation Number 45/POJK.03/2015 concerning the Implementation of Governance in the Provision of Remuneration for Commercial Banks, the Bank makes efforts to continuously align with the review of the current Remuneration Policy, for example regarding adjustments to the increase in the minimum salary of Employees and Directors.
		Mekanisme untuk memastikan bahwa Remunerasi bagi pegawai unit kontrol bersifat independen dari unit kerja yang diawasinya Mechanism to ensure that remuneration for control unit employees is independent of the work unit they supervise	Penilaian kinerja di Unit Kontrol tidak dikaitkan dengan pencapaian target bisnis/kinerja dari unit kerja yang diawasi, dan hal ini dilakukan dengan cara sebagai berikut: 1. Dalam Struktur Organisasi Bank, unit kontrol berdiri sendiri dan bersifat independen; 2. Penetapan Target dan sasaran bisnis melalui persetujuan sesuai dengan jenjang dan hierarki yang ada pada struktur organisasi Direktorat Bisnis. Performance assessment in the Control Unit is not linked to the achievement of business/performance targets of the supervised work unit, and this is done in the following manner: 1. In Bank's Organizational Structure, control unit stands alone and is independent; 2. Determination of business targets and objectives through approval in accordance with the levels and hierarchy in the organizational structure of Business Directorate.
c.	Cakupan kebijakan Remunerasi dan implementasinya per unit bisnis, per wilayah, dan pada perusahaan anak atau kantor cabang yang berlokasi di luar negeri Coverage of Remuneration policies and their implementation per business unit, per region, and in subsidiaries or branch offices located abroad		PT Bank Shinhan Indonesia tidak mempunyai cabang di luar negeri PT Bank Shinhan Indonesia does not have branches abroad
d.	Remunerasi dikaitkan dengan risiko Remuneration is linked to risk	Jenis risiko utama (*key risk*) yang digunakan dalam menerapkan Remunerasi The main types of risk (key risk) used in implementing Remuneration	Risiko Utama Bank di saat ini adalah Risiko Kredit dan Risiko Operasional. Main risks at present are Credit Risk and Operational Risk.
		Kriteria untuk menentukan jenis risiko utama, termasuk untuk risiko yang sulit diukur Criteria for determining the main types of risks, including those that are difficult to measure	Jenis transaksi yang paling utama secara material yang menghasilkan laba dengan tetap mempertimbangkan minimal risiko yang berdampak signifikan pada bisnis Bank. The most important type of transaction that materially generates profit while still considering minimal risks that have a significant impact on Bank's business.

No.	POJK Remunerasi POJK Remuneration	Detail	Pengungkapan Disclosure
		Dampak penetapan jenis risiko utama terhadap kebijakan Remunerasi yang Bersifat Variabel. The impact of determining the main risk types on the Variable Remuneration	Bank telah menetapkan kebijakan remunerasi tetapi untuk proses pelaksanaannya belum berdampak pada pemberian remunerasi yang masih bersifat variable. The bank has established a remuneration policy, but the implementation process has not yet had an impact on the provision of remuneration, which is still variable.
		Perubahan penentuan jenis risiko utama dibandingkan dengan tahun lalu beserta alasannya, apabila ada Changes in determining the main types of risk compared to last year and the reasons, if any	Belum ada perubahan yang signifikan jika dibandingkan dengan tahun lalu. There have been no significant changes compared to last year.
e	Pengukuran kinerja dikaitkan dengan Remunerasi Performance measurement is linked to Remuneration	Tinjauan mengenai kebijakan Remunerasi yang dikaitkan dengan penilaian kinerja Review of Remuneration policies linked to performance appraisal	• Parameter penetapan remunerasi di Bank antara lain sebagai berikut: 1. Pencapaian kerja masing-masing individual 2. Kinerja Keuangan Bank 3. *Benchmarking* dengan perbankan yang lainnya 4. Risiko yang mungkin timbul sehingga mengakibatkan kerugian bagi Bank. • Sistem *Performance Evaluation* Bank dilakukan secara objektif dan bertujuan untuk pengembangan karyawan yaitu: 1. *Performance Evaluation* didasarkan pada prestasi kerja dan potensi dalam diri pegawai, di mana prestasi pegawai adalah hasil kerja berbanding dengan target/sasaran pekerjaan, sedangkan potensi adalah kemampuan/kompetensi pegawai yang dapat berpengaruh dan mendukung keberhasilan dalam melaksanakan tugas serta tanggung jawabnya. 2. Hasil dari *Performance Evaluation* masing-masing karyawan menjadi referensi untuk proses pengembangan pegawai. • The parameters for determining remuneration at the Bank include the following: 1. Each individual's work achievements 2. Bank Financial Performance 3. Benchmarking with other banks 4. Risks that may arise resulting in losses for the Bank. • Performance Evaluation System is carried out objectively and aims to develop employees, namely: 1. Performance Evaluation is based on work performance and potential within the employee, where employee performance is the result of work compared to work targets/goals, while potential is the employee's ability/competence that can influence and support success in carrying out his/her duties and responsibilities. 2. The results of each employee's Performance Evaluation serve as a reference for the employee development process.
		Metode dalam mengaitkan Remunerasi individu dengan kinerja Perseroan, kinerja unit kerja, dan kinerja individu Methods for linking individual remuneration to company performance, work unit performance, and individual performance	Hasil kinerja Bank akan mempengaruhi besarnya remunerasi khususnya yang bersifat variable, dan adapun proses peninjauan ulang *Performance Evaluation* ini dilakukan satu tahun sekali. Hasil dari *Performance Evaluation* menjadi dasar bagi Bank dalam memberikan penghargaan kepada karyawan dalam bentuk promosi, peninjauan pangkat, perluasan tugas dan tanggung jawab serta kenaikan *benefit* karyawan The Bank's performance results influence the level of remuneration, particularly variable remuneration, and the Performance Evaluation review process is conducted annually. The results of the Performance Evaluation serve as the basis for the Bank's awarding of employee rewards in the form of promotions, rank reviews, expanded duties and responsibilities, and increased employee benefits.

No.	POJK Remunerasi POJK Remuneration	Detail	Pengungkapan Disclosure
		Uraian mengenai metode yang digunakan Perseroan untuk menyatakan bahwa kinerja yang disepakati tidak dapat tercapai sehingga perlu dilakukan penyesuaian atas Remunerasi serta besarnya penyesuaian Remunerasi jika kondisi-kondisi tersebut terjadi Description of the method used by the Company to state that the agreed performance cannot be achieved so that adjustments to the Remuneration need to be made and the amount of the Remuneration adjustment if this condition occurs.	Bilamana kinerja yang disepakati tidak dapat tercapai, tidak terdapat penyesuaian atas remunerasi, namun hal tersebut akan berdampak pada penilaian kerja tahunan karyawan yang angkanya akan berdampak terhadap pemberian bonus dan penyesuaian gaji di tahun berikutnya. If the agreed performance cannot be achieved, there will be no adjustment to remuneration, but this will have an impact on the employee's annual work assessment, the figures of which will have an impact on the awarding of bonuses and salary adjustments in the following year.
f.	Penyesuaian Remunerasi dikaitkan dengan Kinerja dan Risiko Remuneration Adjustments are linked to Performance and Risk	Kebijakan mengenai Remunerasi yang Bersifat Variabel yang ditangguhkan, besarannya, dan kriteria untuk menetapkan besaran tersebut Policy regarding deferred variable remuneration, its amount, and the criteria for determining the amount	Tidak ada remunerasi yang bersifat variabel yang ditangguhkan There is no deferred variable remuneration
		Kebijakan Perseroan mengenai Remunerasi yang Bersifat Variabel yang ditangguhkan yang ditunda pembayarannya (*Malus*), atau ditarik ke dalam hal sudah dibayarkan (*Clawback*) Company's policy regarding deferred variable remuneration, the payment of which is postponed (Malus), or withdrawn in cases where it has already been paid (Clawback).	Tidak ada remunerasi yang bersifat variabel yang ditangguhkan yang ditunda pembayarannya (Malus), atau ditarik ke dalam hal sudah dibayarkan (*Clowback*). There is no variable remuneration that is deferred in payment (Malus), or withdrawn in cases where it has already been paid (Clowback).

No.	POJK Remunerasi POJK Remuneration	Detail	Pengungkapan Disclosure
g	Penyesuaian Remunerasi dikaitkan dengan Kinerja dan Risiko Remuneration Adjustments are linked to Performance and Risk	Kebijakan pembayaran (*vesting*) Payment policy (vesting)	Tidak terdapat remunerasi dikaitkan dengan risiko. There is no remuneration linked to risk.
		Pengungkapan faktor yang menentukan perbedaan Remunerasi yang bersifat variabel yang ditangguhkan di antara pegawai atau kelompok pegawai Disclosure of factors determining differences in deferred variable remuneration between employees or groups of employees	Tidak ada remunerasi yang bersifat variabel yang ditangguhkan yang ditunda pembayarannya (Malus), atau ditarik ke dalam hal sudah dibayarkan (*Clowback*). There is no disclosure of factors that determine differences in deferred variable remuneration between employees or groups of employees.
h	Nama konsultan ekstern dan tugas konsultan terkait kebijakan Remunerasi Name of external consultant and consultant's duties related to Remuneration policy		Tidak terdapat Konsultan Ekstern terkait Kebijakan Remunerasi. There are no External Consultants related to the Remuneration Policy.

No.	POJK Remunerasi POJK Remuneration	Detail	Pengungkapan Disclosure
i.	Paket Remunerasi dan fasilitas yang diterima oleh Direksi dan Dewan Komisaris mencakup struktur remunerasi dan rincian jumlah nominal The remuneration package and facilities received by the Board of Directors and Board of Commissioners include the remuneration structure and details of the nominal amount.		Paket Remunerasi dan fasilitas yang diterima oleh Direksi dan Dewan Komisaris mencakup struktur Remunerasi dan rincian jumlah nominal, sebagaimana dalam tabel di bawah ini: The remuneration package and facilities received by the Board of Directors and Board of Commissioners include the remuneration structure and details of the nominal amount, as in the table below:

Jenis Remunerasi dan Fasilitas Types of Remuneration and Facilities	Jumlah Diterima dalam 1 (satu) Tahun Amount Received in 1 (one) Year			
	Direksi Board of Directors		Dewan Komisaris Board of Commissioners	
	Orang Person	Juta Rp Million Rp	Orang Person	Juta Rp Million Rp
Gaji, bonus, tunjangan rutin, tantiem, dan fasilitas lainnya dalam bentuk nonnatura Salary, bonuses, routine allowances, tantiem, and other facilities in non-kind form	6	19.103	3	860
Fasilitas lain dalam bentuk natura (Perumahan, asuransi kesehatan, dan sebagainya) yang: a. Dapat dimiliki; b. Tidak dapat dimiliki. Other facilities in the form of benefits (housing, health insurance, etc.) which: a. Can be owned; b. Cannot be owned.	6	2.055	3	-
Jumlah Total		**21.158**		**860**

Catatan:
- Jajaran Direksi tahun 2025 berjumlah 6 (enam) orang, namun pada akhir tahun 2025 berjumlah 4 (empat) orang.
- Terdapat pergantian Direktur yakni Sdr. Kim Seong Won digantikan oleh Sdr. Shin Changhun efektif per tanggal 22 Agustus 2025.
- Sdri. Rita Gosal sudah tidak aktif bekerja efektif per tanggal 5 Agustus 2025
- Sdr. Leonard Auly sudah tidak aktif bekerja efektif per tanggal 1 Oktober 2025

Note:
- The Board of Directors in 2025 will consisted of 6 (six) people, but in the end of 2025 it consisted of 4 (four) people.
- There was a change of Director, namely Mr. Kim Seong Won was replaced by Mr. Shin Changhun effective August 22, 2025.
- Ms. Rita Gosal no longer actively employed as of August 5, 2025.
- Mr. Leonard Auly no longer actively employed as of October 1, 2025.

<table>
<tr><th>No.</th><th>POJK Remunerasi
POJK Remuneration</th><th>Detail</th><th>Pengungkapan
Disclosure</th></tr>
<tr><td>j</td><td>Paket Remunerasi yang dikelompokkan dalam tingkat penghasilan yang diterima oleh Direksi dan anggota Dewan Komisaris dalam 1 (satu) tahun
Remuneration Packages are grouped according to the level of income received by the Board of Directors and members of the Board of Commissioners in 1 (one) year.</td><td></td><td>Paket Remunerasi yang dikelompokkan dalam tingkat penghasilan yang diterima oleh Direksi dan anggota Dewan Komisaris dalam 1 (satu) tahun, sebagaimana dalam tabel di bawah ini:
Remuneration Packages are grouped according to the level of income received by the Board of Directors and members of the Board of Commissioners in 1 (one) year, as in the table below:
<table>
<tr><th>Jumlah Remunerasi per Orang dalam 1 (satu) Tahun *)
Amount of Remuneration per Person in 1 (one) Year *)</th><th>Jumlah Direksi
Number of Directors</th><th>Jumlah Dewan Komisaris
Number of Board of Commissioners</th></tr>
<tr><td>Di atas Rp2 miliar
Above Rp2 billion</td><td>4</td><td>-</td></tr>
<tr><td>Di atas Rp1 miliar s.d. Rp2 miliar
Above Rp1 billion to Rp2 billion</td><td>2</td><td>-</td></tr>
<tr><td>Di atas Rp500 juta s.d. Rp1 miliar
Above Rp500 million to Rp1 billion</td><td>-</td><td>-</td></tr>
<tr><td>Rp500 juta ke bawah
Below Rp500 million</td><td>-</td><td>3</td></tr>
</table>
Catatan: *) Yang diterima secara tunai
Note: *) Received in cash</td></tr>
<tr><td>k</td><td>Remunerasi yang bersifat Variabel
Variable Remuneration</td><td>Bentuk Remunerasi yang bersifat Variabel beserta alasan pemilihan bentuk tersebut.
Variable forms of remuneration and the reasons for choosing these forms.</td><td>Diberikan berupa bonus kinerja sebagai bagian dari apresiasi kinerja karyawan serta memotivasi kinerja karyawan ke depannya.
Given in the form of a performance bonus as part of employee performance appreciation and to motivate employee performance in the future.</td></tr>
<tr><td></td><td></td><td>Penjelasan dalam hal terdapat perbedaan pemberian Remunerasi yang bersifat variabel di antara pada Direksi, Dewan Komisaris dan/ atau pegawai, termasuk penjelasan faktor – faktor yang menentukan perbedaan tersebut beserta pertimbangan yang mendasarinya.
Explanation in the event of differences in the provision of variable remuneration between the Board of Directors, Board of Commissioners and/or employees, including an explanation of the factors that determine these differences and the underlying considerations.</td><td>Pemberian bonus berdasarkan kinerja atau performance dari masing-masing karyawan. Namun demikian yang menjadi pembeda adalah skema perhitungan bonus yang diaplikasikan kepada Direksi dan RM Corporate terhadap target tahunan.
Bonuses are awarded based on the performance of each employee. However, the difference lies in the bonus calculation scheme applied to the Board of Directors and Corporate RMs against annual targets.</td></tr>
</table>

<table>
<tr><th>No.</th><th>POJK Remunerasi
POJK Remuneration</th><th>Detail</th><th>Pengungkapan
Disclosure</th></tr>
<tr><td>l.</td><td>Jumlah Direksi, Dewan Komisaris, dan Pegawai yang menerima Remunerasi yang Bersifat Variabel selama 1 (satu) tahun dan total nominal
Number of Directors, Board of Commissioners, and Employees who received Variable Remuneration for 1 (one) year and the total nominal amount</td><td></td><td>Jumlah Direksi, Dewan Komisaris, dan Pegawai yang menerima Remunerasi yang Bersifat Variabel selama 1 (satu) tahun dan total nominal, sebagaimana tabel di bawah ini:
The number of Directors, Board of Commissioners, and Employees who received Variable Remuneration for 1 (one) year and the total nominal amount, as shown in the table below:
<table>
<tr><th rowspan="3">Remunerasi yang Bersifat Variabel
Variable Remuneration</th><th colspan="6">Jumlah Direksi
Amount Received in 1 (one) Year</th></tr>
<tr><th colspan="2">Direksi
Board of Directors</th><th colspan="2">Dewan Komisaris
Board of Commissioners</th><th colspan="2">Pegawai
Employee</th></tr>
<tr><th>Orang
Person</th><th>Juta Rp
Million Rp</th><th>Orang
Person</th><th>Juta Rp
Million Rp</th><th>Orang
Person</th><th>Juta Rp
Million Rp</th></tr>
<tr><td>Jumlah I Total</td><td>6</td><td>2.645</td><td>3</td><td>49</td><td>597</td><td>13.625</td></tr>
</table></td></tr>
<tr><td>m.</td><td>Jabatan dan jumlah pihak yang menjadi MRT.
Position and number of parties who become MRT.</td><td></td><td>Jabatan dan Jumlah pihak yang menjadi Material Risk Taker (MRT) adalah:
1. Direktur Utama
2. Direktur Kredit dan Sumber Daya Manusia
3. Direktur Operasional
4. Direktur Keuangan
5. Direktur Bisnis
6. Direktur yang membawahkan Fungsi Kepatuhan
7. Group Head of Wholesale Banking Analyst
8. Kepala Departemen Credit Policy & Control
9. Kepala Departemen International
10. Group Head of IT
11. Group Head of Retail
12. Executive Relationship Manager
13. Kepala Departemen Credit Wholesale Analyst
14. Kepala Departemen SME & Retail Analyst
15. Kepala Departemen Treasury & Capital
Position and number of parties who are Material Risk Takers (MRT) are:
1. President Director
2. Credit and Human Resources Director
3. Operations Director
4. Finance Director
5. Business Director
6. Director in charge of Compliance Function
7. Group Head of Wholesale Banking Analyst
8. Head of Credit Policy & Control Department
9. Head of International Department
10. Group Head of IT
11. Group Head of Retail
12. Executive Relationship Manager
13. Head of Credit Wholesale Analyst Department
14. Head of SME & Retail Analyst Department
15. Head of Treasury & Capital Department
Catatan: berdasarkan SK No. 0568/BSI-HRD-SKDIR/XI/2023 tanggal 23 November 2023
Note: based on Decree No. 0568/BSI-HRD-SKDIR/XI/2023 dated November 23, 2023</td></tr>
</table>

<table>
<tr><th>No.</th><th>POJK Remunerasi
POJK Remuneration</th><th>Detail</th><th>Pengungkapan
Disclosure</th></tr>
<tr><td>n.</td><td>Share Option yang dimiliki Direksi, Dewan Komisaris, dan Pejabat Eksekutif
Share Options held by the Board of Directors, Board of Commissioners, and Executive Officers</td><td></td><td>Tidak ada Share Option untuk Direksi, Dewan Komisaris dan/atau Pejabat Eksekutif selama tahun 2025.
There are no Share Options for Directors, Board of Commissioners and/or Executive Officers during 2025.
<table>
<tr><th rowspan="2">Keterangan / Nama
Information / Name</th><th rowspan="2">Jumlah Saham yang Dimiliki (Lembar)
Amount Shares Owned (Shares)</th><th colspan="2">Jumlah Opsi
Number Of Options</th><th rowspan="2">Harga Opsi (Rp)
Waktu Option Price (Rp)
Time</th><th rowspan="2">Jangka Waktu
Time Period</th></tr>
<tr><th>Yang diberikan (Lembar Saham)
Given (share certificate)</th><th>(Rp)</th></tr>
<tr><td>Direksi
Board of Directors</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td></tr>
<tr><td>Dewan Komisaris
Board of Commissioners</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td></tr>
<tr><td>Pejabat Eksekutif
Official Executive</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td></tr>
<tr><td>Jumlah
Total</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td></tr>
</table></td></tr>
<tr><td>o.</td><td>Rasio Gaji tertinggi dan terendah
Highest and Lowest Salary Ratio</td><td></td><td>Rasio gaji tertinggi dan terendah, yang mencakup:
1) Rasio gaji pegawai yang tertinggi dan terendah = 38,36
2) Rasio gaji Direksi yang tertinggi dan terendah = 2,58
3) Rasio gaji Dewan Komisaris yang tertinggi dan terendah = 1,74
4) Rasio gaji Direksi tertinggi dan pegawai tertinggi = 2,01
Note: Yang dimaksud dengan "gaji" adalah hak pegawai yang diterima dan dinyatakan dalam bentuk uang sebagai imbalan dari perusahaan atau pemberi kerja kepada pegawai yang ditetapkan dan dibayarkan menurut suatu perjanjian kerja, kesepakatan atau peraturan perundang-undangan, termasuk tunjangan.
The ratio of the highest and lowest salaries, which includes:
1) The ratio of the highest and lowest employee salaries = 38.36
2) The ratio of the highest and lowest salaries of directors = 2.58
3) The ratio of the highest and lowest salaries of the Board of Commissioners = 1.74
4) The ratio of the highest salary of directors to the highest employee = 2.01
Note: What is meant by "salary" is the employee's rights received and expressed in the form of money as compensation from the company or employer to the employee which is determined and paid according to an employment agreement, agreement or statutory regulations, including allowances.</td></tr>
</table>

No.	POJK Remunerasi POJK Remuneration	Detail	Pengungkapan Disclosure
p.	Jumlah penerima dan jumlah total Remunerasi yang Bersifat Variabel yang dijamin tanpa syarat akan diberikan oleh Bank kepada calon Direksi, calon Dewan Komisaris, dan/atau calon Pegawai selama 1 (satu) tahun pertama bekerja The number of recipients and the total amount of unconditionally guaranteed variable remuneration will be provided by the Bank to prospective Directors, prospective Board of Commissioners, and/or prospective Employees during the first 1 (one) year of work.		Tidak ada remunerasi yang bersifat variabel yang diberikan tanpa syarat baik untuk calon Direksi, calon Komisaris maupun calon Pegawai. There is no variable remuneration given unconditionally to prospective Directors, prospective Commissioners or prospective Employees.
q	Jumlah Pegawai yang terkena pemutusan hubungan kerja dan total nominal pesangon yang dibayarkan Number of employees affected by termination of employment and the total nominal severance pay paid.		Jumlah Pegawai yang terkena pemutusan hubungan kerja dan total nominal pesangon yang dibayarkan sebagaimana dalam tabel di bawah ini: The number of employees affected by termination of employment and the total nominal severance pay paid are as in the table below:

Jumlah Nominal Pesangon yang dibayarkan per Orang dalam 1 (satu) Tahun Nominal Amount of Severance Pay paid per Person in 1 (one) Year	Jumlah Pegawai Number of Employees
Di atas Rp1 miliar Above Rp1 billion	-
Di atas Rp500 juta s.d. Rp1 miliar Above Rp500 million to Rp1 billion	2
Rp500 juta ke bawah Rp500 million and below	99

r.	Jumlah total Remunerasi yang Bersifat Variabel dengan ditangguhkan, yang terdiri dari tunai dan/atau saham atau instrumen yang berbasis saham yang diterbitkan Bank. The total amount of deferred variable remuneration, consisting of cash and/or shares or share-based instruments issued by the Bank.		Tidak ada remunerasi yang bersifat variabel yang diberikan tanpa syarat baik untuk calon Direksi, calon Komisaris maupun calon Pegawai. There is no variable remuneration given unconditionally to prospective Directors, prospective Commissioners or prospective Employees.
s.	Jumlah total Remunerasi yang Bersifat Variabel yang ditangguhkan yang dibayarkan selama 1 (satu) tahun. Total amount of deferred variable remuneration paid over 1 (one) year.		Tidak ada remunerasi yang bersifat variabel yang diberikan tanpa syarat baik untuk calon Direksi, calon Komisaris maupun calon Pegawai. There is no variable remuneration given unconditionally to prospective Directors, prospective Commissioners or prospective Employees.

<table>
<tr><th>No.</th><th>POJK Remunerasi
POJK Remuneration</th><th>Detail</th><th>Pengungkapan
Disclosure</th></tr>
<tr><td>t.</td><td>Rincian jumlah Remunerasi yang diberikan dalam 1 (satu) tahun.
Details of the amount of remuneration given in 1 (one) year.</td><td>1. Remunerasi yang Bersifat Tetap maupun Remunerasi yang Bersifat Variabel;
2. Remunerasi yang ditangguhkan dan tidak ditangguhkan; dan
3. Bentuk Remunerasi yang diberikan secara tunai dan/atau saham atau instrumen yang berbasis saham yang diterbitkan Bank
1. Fixed Remuneration and Variable Remuneration;
2. Deferred and non-deferred remuneration; and
3. The form of remuneration given in cash and/or shares or share-based instruments issued by the Bank.</td><td>Rincian jumlah Remunerasi yang diberikan dalam 1 (satu) tahun meliputi:
Details of the amount of remuneration given in 1 (one) year include:
A. Remunerasi yang Bersifat Tetap*)
Fixed Remuneration*)
1. Tunai
Cash — 21.302 juta I million
2. Saham/instrumen yang berbasis saham yang diterbitkan Bank
Shares/share-based instruments issued by the Bank — -
B. Remunerasi yang bersifat Variabel*)
Variable Remuneration*)
Tidak Ditangguhkan / Non-deferred — Ditangguhkan / Deferred
1. Tunai
Cash — 3.807 juta I million — –
2. Saham/instrumen yang berbasis saham yang diterbitkan Bank
Shares/share-based instruments issued by the Bank — – — –
*) Catatan: Hanya untuk MRT dan diungkapkan dalam jutaan rupiah
Notes: Only for MRT and expressed in millions of rupiah</td></tr>
</table>

No.	POJK Remunerasi POJK Remuneration	Detail	Pengungkapan Disclosure
u.	Informasi kuantitatif Quantitative information	1. Total sisa Remunerasi yang masih ditangguhkan baik yang terekspos penyesuaian implisit maupun eksplisit; 2. Total pengurangan Remunerasi yang disebabkan karena penyesuaian eksplisit selama periode laporan; dan 3. Total pengurangan Remunerasi yang disebabkan karena penyesuaian implisit selama periode laporan 1. Total remaining deferred remuneration exposed to both implicit and explicit adjustments; 2. Total reduction in Remuneration due to explicit adjustments during reporting period; and 3. Total reduction in Remuneration due to implicit adjustments during reporting period.	Informasi kuantitatif terkait total sisa Remunerasi yang masih ditangguhkan baik yang terekspos penyesuaian implisit maupun eksplisit, total pengurangan Remunerasi yang disebabkan karena penyesuaian eksplisit selama periode laporan, dan total pengurangan Remunerasi yang disebabkan karena penyesuaian implisit selama periode laporan adalah sebagai berikut: Quantitative information related to the total remaining deferred Remuneration exposed to both implicit and explicit adjustments, total reduction in Remuneration caused by explicit adjustments during reporting period, and total reduction in Remuneration caused by implicit adjustments during reporting period are as follows:

Jenis Remunerasi yang Bersifat Variabel *) Variable Types of Remuneration *)	Saham yang Masih Ditangguhkan Shares Still Suspended	Total pengurangan Selama Periode Pelaporan Total Reduction During Reporting Period		
		Disebabkan Penyesuaian Eksplisit (A) Due to Explicit Adjustment (A)	Disesuaikan Penyesuaian Implisit (B) Implicit Adjustment Adjusted (B)	Jumlah (A)+(B) Total (A)+(B)
1. Tunai (dalam jutaan rupiah) Cash (in millions of rupiah)	-	-	–	–
2. Saham / instrument yang berbasis saham yang diterbitkan Bank (dalam lembar saham dan nominal juta rupiah yang merupakan konversi dari lembar saham tersebut) Shares/ share-based instruments issued by Bank (in share certificates and nominal millions of rupiah which is conversion of the share certificates)	-	-	–	–

*)Catatan: Hanya untuk Material Risk Takers
Note: Only for Material Risk Takers

KELENGKAPAN DAN PELAKSANAAN TUGAS KOMITE

Completeness and Implementation of Committee Duties

PT Bank Shinhan Indonesia telah membentuk 3 (Tiga) Komite di bawah Dewan Komisaris dalam rangka menjalankan tugasnya untuk mendukung efektivitas tugas dan tanggung jawabnya, yaitu:

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

PT Bank Shinhan Indonesia telah memiliki Pedoman dan Tata Tertib Anggota Komite di bawah Dewan Komisaris.

Seluruh anggota Komite berasal dari pihak independen yang memenuhi kriteria independensi, yaitu tidak memiliki hubungan keuangan, kepengurusan, kepemilikan saham, dan/atau hubungan keluarga dengan Direksi, Dewan Komisaris, dan/atau Pemegang Saham Pengendali atau hubungan dengan Bank, yang dapat mempengaruhi kemampuan bertindak independen.

PT Bank Shinhan Indonesia has formed 3 (Three) Committees under Board of Commissioners in order to carry out his duties to support the effectiveness of his duties and responsibilities, namely:

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

PT Bank Shinhan Indonesia has Guidelines and Rules of Procedure for Committee Members under Board of Commissioners.

All members of the Committee come from independent parties who meet the independence criteria, namely not having financial, management, share ownership, and/or family relationships with the Board of Directors, Board of Commissioners, and/or Controlling Shareholders or relationships with Bank, which could affect their ability to act independently.

KOMITE AUDIT

Komite Audit dibentuk untuk mendukung pelaksanaan Tugas dan Tanggung Jawab Dewan Komisaris untuk memantau serta mengevaluasi perencanaan dan pelaksanaan audit serta memantau tindak lanjut hasil audit dalam menilai kecukupan pengendalian internal. Berdasarkan SK Direksi No. 012/BSI-SKDIR/X/2023 tanggal 10 Oktober 2023 tentang Pengangkatan Kembali Anggota Komite Audit dan beranggotakan 3 (tiga) orang, dengan komposisi keanggotaan pada akhir tahun 2025 terdiri atas 1 (satu) orang Komisaris Independen sebagai ketua dan 2 (dua) orang anggota Komite Audit dari Pihak Independen, dengan susunan sebagai berikut:

AUDIT COMMITTEE

Audit Committee was formed to support the implementation of the Duties and Responsibilities of Board of Commissioners to monitor and evaluate planning and implementation of audits and monitor the follow-up of audit results in assessing the adequacy of internal controls. Based on the Decree of the Board of Directors No. 012/BSI-SKDIR/X/2023 dated October 10, 2023 concerning the Reappointment of Audit Committee Members and consists of 3 (three) people, with the composition of membership at the end of 2025 consisting of 1 (one) Independent Commissioner as chairman and 2 (two) members of Audit Committee from Independent Parties, with the following composition:

No.	Nama I Name	Jabatan I Position	Status I Status
1.	Ananda Barata	Ketua I Chairman	Komisaris Independen I Independent Commissioner
2.	Richard Steven Dompas	Anggota I Member	Pihak Independen I Independent Party
3.	Rusli Simanjuntak	Anggota I Member	Pihak Independen I Independent Party

Anggota Komite tidak ada yang berasal dari anggota Direksi Bank maupun Bank lain. Seluruh pihak independen anggota komite tidak memiliki hubungan keuangan, kepengurusan, kepemilikan saham dan/atau hubungan keluarga dengan Direksi, Dewan Komisaris, dan/atau Pemegang Saham pengendali atau hubungan dengan Bank.

None of Committee members are members of Board of Directors Bank or other banks. All independent committee members have no financial, management, share ownership, and/or family relationships with the Board of Directors. Board of Commissioners, and/or Controlling Shareholders or relations with Bank.

TUGAS DAN TANGGUNG JAWAB KOMITE AUDIT

Komite Audit memiliki tugas, tanggung jawab dan wewenang, antara lain meliputi:

1. Wajib bertugas dan bertanggung jawab melakukan pemantauan dan evaluasi atas:
   a. Perencanaan dan pelaksanaan audit; dan
   b. Pemantauan tindak lanjut hasil audit yang dilakukan oleh *Internal Audit Department*.

   Untuk menilai kecukupan pengendalian intern termasuk kecukupan proses pelaporan keuangan.

DUTIES AND RESPONSIBILITIES OF THE AUDIT COMMITTEE

Audit Committee have duties, responsibilities and authority, including:

1. Obliged to be responsible for monitoring and evaluating:
   a. Audit planning and implementation; and
   b. Monitoring of follow-up audit results conducted by the Internal Audit Department.

   To assess the adequacy of internal control including the adequacy of the financial reporting process.

2. Wajib melakukan pemantauan dan evaluasi paling sedikit terhadap:
   a. Pelaksanaan tugas Internal Audit Department
   b. Kesesuaian Laporan Keuangan dengan standar Akuntansi keuangan; dan
   c. Pelaksanaan tindak lanjut oleh Direksi atas hasil temuan Internal Audit Department Bank, Auditor Ekstern hasil pengawasan Otoritas Jasa Keuangan dan/atau hasil pengawasan Otoritas dan lembaga lainnya Digunakan untuk memberikan rekomendasi kepada Dewan Komisaris;
3. Berperan dan melaksanakan tugas serta tanggung jawab sesuai dengan Peraturan Otoritas Jasa Keuangan mengenai penggunaan jasa akuntan publik dan kantor akuntan publik dalam kegiatan jasa keuangan;
4. Wajib menjaga rahasia dokumen, data dan informasi Bank;
5. Anggota Komite Audit dari Pihak Independen wajib melaksanakan tugas, tanggung jawab dan wewenang dalam berintegritas independen, memiliki kompetensi serta menjaga reputasi

PROGRAM KERJA DAN REALISASI KOMITE AUDIT

Sesuai dengan agenda rapat tercantum dalam Memo Internal Komite Audit selama tahun 2025, antara lain:

1. Menerima Laporan *Finance & Accounting Department* terkait:
   a) Pembahasan Hasil Evaluasi/Pemeriksaan Kantor Akuntan Publik Suharli, Sugiharto & Rekan (KAP Shine Wing Indonesia) untuk proses audit keuangan tahun buku 2024, terkait Pemaparan Hasil Pemeriksaan tahun buku 2024, yaitu Rekonsiliasi Pendapatan Bersih per Buku vs Laba Bersih yang Diaudit, Ringkasan Salah Saji yang Tidak Dikoreksi, dan *Management Letter Points*;
   b) Pemilihan Kantor Akuntan Publik untuk pemeriksaan tahun buku 2025, dan disetujui penggunaan kembali Kantor Akuntan Publik Shine Wing Indonesia untuk pemeriksaan tahun buku 2025;
   c) Pembahasan pemeriksaan Bank Shinhan Indonesia untuk periode tahun berakhir 2024 oleh Kantor Akuntan Publik Suharli, Sugiharto & Rekan (Shine Wing Indonesia), terkait Pendekatan Audit & Metodologi, Rencana Linimasa, dan Pembaruan Teknis.
2. Menerima Laporan *Internal Audit Department* terkait:
   a) Aktivitas *Internal Audit* pada Desember 2024 dan aktivitas *Internal Audit* sepanjang tahun 2025 terkait realisasi terhadap rencana pemeriksaan Audit *on-site, off-site,* pemeriksaan mandiri, *ordinary audit* dan lokasi *budget* pemeriksaan untuk tahun 2025;
   b) Penambahan pemeriksaan di luar *audit plan;*
   c) Temuan-temuan audit yang signifikan *(major findings),* temuan berulang, *follow-up* temuan, *rating* hasil audit dan Sistem pengendalian intern secara regular setiap bulan;
   d) Kasus-kasus yang terjadi di kantor cabang, seperti *financial accident* (*fraud*) dan/atau temuan-temuan yang bersifat *high risk findings*.
   e) Perubahan struktur organisasi audit yang baru;
   f) *Training* staf auditor dari internal dan eksternal;
   g) *Refreshment,* Sertifikasi dan Re-Sertifikasi terkait Sertifikasi Manajemen Risiko untuk seluruh staf auditor;
   h) Pembekalan Sertifikasi Auditor untuk level Auditor dan Supervisor;
   i) Rencana Pemeriksaan Audit *on-site, off-site* pemeriksaan mandiri dan *ordinary audit* dan alokasi *budget* untuk pemeriksaan tahun 2026 pada akhir tahun 2025 serta *Man*

2. Obliged to carry out monitoring and evaluation of at least:
   a. Implementation of Internal Audit Department duties
   b. Compliance of Financial Reports with Financial Accounting Standards; and
   c. Implementation of follow-up by the Board of Directors on the findings of the Bank's Internal Audit Department, External Auditors as a result of supervision by the Financial Services Authority and/or the results of supervision by other Authorities and institutions. Used to provide recommendations to the Board of Commissioners;
3. Play a role and carry out duties and responsibilities in accordance with the Financial Services Authority Regulations regarding the use of public accounting services and public accounting firms in financial services activities;
4. Must maintain confidentiality of Bank documents, data and information;
5. Audit Committee members from Independent Parties are required to carry out their duties, responsibilities and authorities with independent integrity, competence and maintain their reputation.

WORK PROGRAM AND REALIZATION OF THE AUDIT COMMITTEE

In accordance with the meeting agenda listed in the Audit Committee Internal Memo for 2025, among others:

1. Receive Finance & Accounting Department Reports related to:
   a) Discussion of the Evaluation/Audit Results of the Public Accounting Firm Suharli, Sugiharto & Rekan (KAP Shine Wing Indonesia) for the financial audit process for the 2024 financial year, related to the Presentation of the Audit Results for the 2024 financial year, namely the Reconciliation of Net Income per Book vs. Audited Net Income, Summary of Uncorrected Misstatements, and Management Letter Points;
   b) Selection of Public Accounting Firm for the 2025 financial year audit, and approval of the reuse of Shine Wing Indonesia Public Accounting Firm for the 2025 financial year audit;
   c) Discussion of the audit of Bank Shinhan Indonesia for the period ending 2024 by Public Accounting Firm Suharli, Sugiharto & Rekan (Shine Wing Indonesia), regarding the Audit Approach & Methodology, Timeline Plan, and Technical Updates.
2. Receive Internal Audit Department Reports related to:
   a) Internal Audit activities in December 2024 and Internal Audit activities throughout 2025 related to the realization of the audit plan for on-site, off-site, independent audits, ordinary audits and audit budget locations for 2025;
   b) Additional inspections outside the audit plan;
   c) Significant audit findings (major findings), recurring findings, follow-up findings, audit results ratings and internal control systems regularly every month;
   d) Cases that occur in branch such as financial accidents (fraud) and/or high-risk findings.
   e) Changes to the new audit organizational structure;
   f) Training of internal and external auditor staff;
   g) Refreshment, Certification and Re-Certification related to Risk Management Certification for all auditor staff;
   h) Auditor Certification Provision for Auditor and Supervisor levels;
   i) Audit Inspection Plan for on-site, off-site independent audit and ordinary audit and budget allocation for 2026

Power Planning;
j) Pembahasan *Annual Workshop*.

3. Menerima Laporan *Compliance Department* terkait:
   a. Progres Audit OJK 2024;
   b. Denda Regulator 2025;
   c. Progres Implementasi Peraturan Otoritas Jasa Keuangan No. 30 Tahun 2024 tentang Perusahaan Induk Konglomerasi Keuangan (PIKK);
   d. Peraturan Otoritas Jasa Keuangan No. 28 tahun 2024 tentang Pengelolaan Informasi Rekam Jejak pelaku Melalui Sistem Informasi Pelaku;
   e. Penutupan Kantor Cabang Yogyakarta – 14 Maret 2025;
   f. Rancangan Peraturan Otoritas Jasa Keuangan APOLO (Aplikasi Pelaporan Online OJK);
   g. Perusahaan Induk Konglomerasi Keuangan (PIKK) *Timeline Update*;
   h. Surat Edaran Otoritas Jasa Keuangan No. 14/SEOJK.03/2025 tentang Penerapan Tata Kelola Bank Umum;
   i. Rancangan Peraturan Otoritas Jasa Keuangan (RPOJK) tentang Penerapan Tata Kelola Terintegrasi bagi Perusahaan Induk Konglomerasi Keuangan (PIKK);
   j. Peraturan Otoritas Jasa Keuangan No. 18 Tahun 2025 tentang Transparansi dan Publikasi Laporan Keuangan;
   k. Rancangan Peraturan Otoritas Jasa Keuangan Penggunaan Tenaga Kerja Asing (TKA) dan Program Ahli Pengetahuan oleh Bank Umum;
   l. Peraturan Otoritas Jasa Keuangan No. 22 tahun 2024 tentang Pelaporan Bank Umum melalui Sistem Pelaporan Otoritas Jasa Keuangan (APOLO);
   m. Peraturan Otoritas Jasa Keuangan No. 24 Tahun 2025 tentang Pengelolaan Rekening pada Bank Umum;
   n. Surat Edaran Otoritas Jasa Keuangan No. 29/SEOJK.03/2025 tentang Transparansi dan Publikasi Laporan Bank Umum Konvensional;
   o. Surat Edaran Otoritas Jasa Keuangan No. 31/SEOJK.03/2025 tentang Pelaporan Bank Umum Konvensional melalui Sistem Pelaporan OJK;
   p. Daftar POJK & SEOJK terkait Bank Umum Konvensional di Tahun 2025.

audit at the end of 2025 as well as Man Power Planning
j) Annual Workshop Discussion.

3. Receive Compliance Department Reports regarding:
   a. OJK Audit Progress 2024;
   b. Regulator Fines 2025;
   c. Progress of Implementation of Financial Services Authority Regulation No. 30 of 2024 concerning Financial Conglomerate Holding Companies (PIKK);
   d. Financial Services Authority Regulation No. 28 of 2024 concerning Management of Perpetrator Track Record Information Through the Perpetrator Information System;
   e. Yogyakarta Branch Office Closure – March 14, 2025;
   f. Draft Regulation of the Financial Services Authority APOLO (OJK Online Reporting Application);
   g. Financial Conglomerate Holding Company (PIKK) Timeline Update;
   h. Financial Services Authority Circular Letter No. 14/SEOJK.03/2025 concerning the Implementation of Commercial Bank Governance;
   i. Draft Financial Services Authority Regulation (RPOJK) concerning the Implementation of Integrated Governance for Financial Conglomerate Holding Companies (PIKK);
   j. Financial Services Authority Regulation No. 18 of 2025 concerning Transparency and Publication of Financial Reports;
   k. Draft Regulation of the Financial Services Authority on the Use of Foreign Workers (TKA) and Knowledge Expert Programs by Commercial Banks;
   l. Financial Services Authority Regulation No. 22 of 2024 concerning Commercial Bank Reporting through the Financial Services Authority Reporting System (APOLO);
   m. Financial Services Authority Regulation No. 24 of 2025 concerning Account Management at Commercial Banks;
   n. Financial Services Authority Circular Letter No. 29/SEOJK.03/2025 concerning Transparency and Publication of Conventional Commercial Bank Reports;
   o. Financial Services Authority Circular Letter No. 31/SEOJK.03/2025 concerning Reporting of Conventional Commercial Banks through the OJK Reporting System;
   p. List of POJK & SEOJK related to Conventional Commercial Banks in 2025.

KOMITE PEMANTAU RISIKO

Komite Pemantau Risiko dibentuk oleh Dewan Komisaris untuk membantu Dewan Komisaris dalam menjalankan tugas dan tanggung jawab pengawasan serta pemberian nasihat kepada Direksi terkait kegiatan manajemen risiko Bank. Berdasarkan SK Direksi No. 013/BSI-SKDIR/X/2023 tanggal 10 Oktober 2023 tentang Pengangkatan Kembali Anggota Komite Pemantau Risiko dan beranggotakan 3 (tiga) orang, dengan komposisi keanggotaan pada akhir tahun 2025 terdiri atas 1 (satu) orang Komisaris Independen sebagai ketua dan 2 (dua) orang anggota Komite Pemantau Risiko dari Pihak Independen, dengan susunan sebagai berikut:

RISK MONITORING COMMITTEE

Risk Monitoring Committee was established by Board of Commissioners to assist Board of Commissioners in carrying out its supervisory duties and responsibilities and providing advice to Board of Directors regarding the Bank's risk management activities. Based on Board of Directors Decree No. 013/BSI-SKDIR/X/2023 dated October 10, 2023 concerning the Reappointment of Members of Risk Monitoring Committee and consisting of 3 (three) people, with membership composition at the end of 2025 consisting of 1 (one) Independent Commissioner as chairman and 2 (two) members of Risk Monitoring Committee from Independent Parties, with the following composition:

No.	Nama I Name	Jabatan I Position	Status I Status
1.	Ananda Barata	Ketua I Chairman	Komisaris Independen I Independent Commissioner
2.	Lando Simatupang	Anggota I Member	Pihak Independen I Independent Party
3.	Rusli Simanjuntak	Anggota I Member	Pihak Independen I Independent Party

Anggota Komite tidak ada yang berasal dari anggota Direksi Bank maupun Bank lain. Seluruh pihak independen anggota komite tidak memiliki hubungan keuangan, kepengurusan, kepemilikan saham dan/atau hubungan keluarga dengan Direksi, Dewan

None of the Committee members are members of the Board of Directors Bank or other Bank. All independent committee members have no financial, management, share ownership, and/or family relationships with the Board of Directors, Board

Komisaris, dan/atau Pemegang Saham pengendali atau hubungan dengan Bank.

TUGAS DAN TANGGUNG JAWAB KOMITE PEMANTAU RISIKO

1. Melakukan evaluasi kesesuaian antara kebijakan manajemen risiko dan pelaksanaan kebijakan Bank dan
2. Pemantauan dan evaluasi pelaksanaan tugas Komite Manajemen Risiko dan Departemen Manajemen Risiko

Guna memberikan rekomendasi kepada Dewan Komisaris, Komite Pemantau Risiko wajib menjaga kerahasiaan terkait Informasi Bank.

PROGRAM KERJA DAN REALISASI KOMITE PEMANTAU RISIKO

Program Kerja selama tahun 2025 Komite Pemantau Risiko memantau dan mengevaluasi pelaksanaan tugas Komite Manajemen Risiko dan Departemen Manajemen Risiko yang berjalan sesuai dengan kebijakan dan Pelaksanaan Manajemen Risiko. Pemantauan yang dilakukan Komite Pemantau Risiko berdasarkan hasil laporan profil risiko yang mencakup 8 (delapan) jenis risiko yang disampaikan kepada Otoritas Jasa Keuangan setiap Triwulan. Komite Pemantau isiko selalu memberikan rekomendasinya yang dituangkan dalam Notulen Rapat Komite Pemantau Risiko.

Sesuai dengan agenda rapat tercantum dalam Memo Internal Komite Pemantau Risiko selama tahun 2025, antara lain:

1. Evaluasi Rencana Kerja SKMR dan Program Kerja Tahun 2025;
2. Evaluasi Komite Manajemen Risiko;
3. Investasi Surat Berharga, kepemilikan dan Pemantauan *Limit Internal Treasury* di Bank Shinhan Indonesia;
4. Penyampaian RBB 2025-2027 (mekanisme penyusunan dan pemantauan);
5. Pengintegrasian *Risk Appetite* dan *Risk Exposure* RBB 2025-2027;
6. Pemaparan Rencana Pemulihan Bank Shinhan Indonesia dan *Critical Point*;
7. Hasil Pemantauan *Risk Appetite* dan *Risk Tolerance;*
8. Pemaparan dan Tanya Jawab terkait Mekanisme Penanganan *Customer Complaint* di Bank Shinhan Indonesia dan *Trend Customer* serta isu dan kendala yang dihadapi;
9. Pemaparan dan Tanya Jawab terkait Kasus Hukum yang sedang dihadapi Bank Shinhan Indonesia, *Trend* Kasus Hukum, serta isu kendala yang dihadapi dalam Proses Penyelesaian Kasus Hukum;
10. Pemaparan terkait persiapan Bank Shinhan Indonesia dalam penerapan ILAAP *(Internal Liquidity Adequacy Assessment Process);*
11. Pemaparan usulan perubahan *risk appetite* dan *risk tolerance* Bank Shinhan Indonesia;
12. Komparasi Bank Shinhan Indonesia terhadap *peer bank* dalam rangka pengelolaan risiko stratejik;
13. Komparasi Bank Shinhan Indonesia terhadap *peer bank* dalam rangka pengelolaan risiko stratejik;
14. Pemaparan terkait progres efektivitas dan Kualitas Proses *Approval* Kredit di Bank Shinhan Indonesia sehubungan Pertumbuhan Pinjaman Kredit;
15. Proses Pengikatan Kredit dan Akunan;

of Commissioners, and/or controlling Shareholders or any relationship with Bank.

DUTIES AND RESPONSIBILITIES OF THE RISK MONITORING COMMITTEE

1. Conducting an evaluation of suitability between risk management policies and the implementation of Bank policies; and
2. Monitoring and evaluating the implementation of the duties of Risk Management Committee and Risk Management Department.

In order to provide recommendations to Board of Commissioners, the Risk Monitoring Committee is obliged to maintain confidentiality regarding Bank Information.

RISK MONITORING COMMITTEE WORK PROGRAM AND REALIZATION

Risk Monitoring Committee's Work Program for 2025 monitored and evaluated the implementation of Risk Management Committee and Risk Management Department's duties in accordance with Risk Management policies and implementation. monitoring conducted by the Risk Monitoring Committee is based on results of risk profile report covering 8 (eight) types of risks submitted to the Financial Services Authority every quarter. Risk Monitoring Committee always provides its recommendations, which are outlined in the Minutes of the Risk Monitoring Committee Meeting.

In accordance with the meeting agenda listed in the Internal Memo of the Risk Monitoring Committee for 2025, among others:

1. Evaluation of the SKMR Work Plan and Work Program for 2025;
2. Evaluation of the Risk Management Committee;
3. Securities Investment, Ownership and Monitoring of Internal Treasury Limits at Bank Shinhan Indonesia;
4. Submission of RBB 2025 – 2027 (preparation & monitoring mechanism);
5. Integration of Risk Appetite and Risk Exposure RBB 2025 – 2027;
6. Presentation of Bank Shinhan Indonesia's Recovery Plan and Critical Point;
7. Risk Appetite and Risk Tolerance Monitoring Results;
8. Presentation and Q&A regarding the Customer Complaint Handling Mechanism at Bank Shinhan Indonesia and Customer Trends as well as the obstacles faced;
9. Presentation and Q&A regarding the Legal Case currently being faced by Bank Shinhan Indonesia, Legal Case Trends, and issues or obstacles faced in the Legal Case Resolution Process;
10. Presentation regarding Bank Shinhan Indonesia's preparation in implementing ILAAP (Internal Liquidity Adequacy Assessment Process);
11. Presentation of proposed changes to Bank Shinhan Indonesia's risk appetite and risk tolerance;
12. Comparison of Bank Shinhan Indonesia with peer banks in terms of strategic risk management;
13. Comparison of Bank Shinhan Indonesia against peer banks in terms of strategic risk management;
14. Presentation regarding the progress of the effectiveness and quality of the Credit Approval Process at Bank Shinhan Indonesia in relation to Credit Loan Growth;
15. Credit and Collateral Binding Process;

16. Pemaparan terkait parameter yang digunakan dalam melakukan *Self Assessment* Profil Risiko Bank Shinhan Indonesia;
17. Laporan Peraturan Otoritas Jasa Keuangan No. 15 tahun 2024 tentang Sistem Pengendalian Internal Laporan Keuangan;
18. Pelaporan Insiden TI dan Penyelesaiannya;
19. Pemaparan hasil *Business Continuity Plan* (BCP);
20. Pemaparan terkait Laporan Profil Risiko;
21. Pemaparan pelaporan penerapan tata kelola *(self assessment)* dari *Compliance Department*;
22. Pemaparan dan Diskusi *update progress* terkait *Matters Arising*;
23. Pemaparan terkait Laporan Realisasi Rencana Bisnis Bank;
24. Pemaparan Strategi dan kendala yang dihadapi HR Department dalam rangka Upaya Pemenuhan Posisi *Vacant* untuk Direksi dan Pejabat Eksekutif;
25. Pemaparan terkait Mekanisme Pengaturan Aktivitas Operasional di saat Krisis;
26. Pemaparan terkait Tren Ancaman Siber, Hasil Penilaian keamanan Siber Bank, Laporan Tingkat Kematangan KKS Bank, dan Hasil Uji Penetrasi terkini.

16. Explanation regarding the parameters used in conducting the Self Assessment of Bank Shinhan Indonesia's Risk Profile;
17. Financial Services Authority Regulation Report No. 15 of 2024 concerning Internal Control System for Financial Reports;
18. IT Incident Reporting and Resolution;
19. Presentation of Business Continuity Plan (BCP) results;
20. Presentation related to the Risk Profile Report;
21. Presentation of reporting on implementation of governance (self-assessment) from Compliance Department;
22. Presentation and discussion of progress updates related to Matters Arising;
23. Presentation regarding Bank's Business Plan Realization Report;
24. Explanation of the strategies and obstacles faced by HR Department in context of efforts to fill vacant positions for directors and executive officers;
25. Presentation regarding Operational Activity Regulation Mechanism during Crisis;
26. Presentation related to Cyber Threat Trends, Bank Cyber Security Assessment Results, Bank KKS Maturity Level Reports, and latest Penetration Test Results.

KOMITE REMUNERASI DAN NOMINASI

Dalam melaksanakan Penerapan Remunerasi dan Nominasi PT Bank Shinhan Indonesia membentuk Komite Remunerasi dan Nominasi berdasarkan SK DIR No. 005/BSI-SKDIR/VI/2024 tanggal 24 Juni 2024 tentang Perubahan Susunan Anggota Komite Remunerasi dan Nominasi.

Komite Remunerasi dan Nominasi beranggotakan 3 (tiga) orang, dengan komposisi keanggotaan pada akhir tahun 2025 terdiri atas 1 (satu) orang Komisaris Independen sebagai ketua, 1 (satu) orang Komisaris sebagai anggota, dan 1 (satu) orang Pejabat Eksekutif yang membawahkan fungsi sumber daya manusia dengan susunan sebagai berikut:

REMUNERATION AND NOMINATION COMMITTEE

In implementing Remuneration and Nomination Implementation, PT Bank Shinhan Indonesia formed Remuneration and Nomination Committee based on Decree No. 005/BSI-SKDIR/VI/2024 dated June 24, 2024. regarding Changes to Composition of Remuneration and Nomination Committee Members.

Remuneration and Nomination Committee consists of 3 (three) people, with membership composition at the end of 2025 consisting of 1 (one) Independent Commissioner as chairman, 1 (one) Commissioners as members, and 1 (one) Executive Officer who is in charge of human resources functions with the following composition:

No.	Nama I Name	Jabatan I Position	Status I Status
1.	Timoty E. Marnandus	Ketua I Chairman	Komisaris Independen I Independent Commissioner
2.	Kim Ji Hyung	Anggota I Member	Komisaris I Commissioner
3.	Dimas Febriyatno	Anggota I Member	Pejabat Eksekutif yang membawahkan Fungsi Sumber Daya Manusia Executive Officer in charge of Human Resources Function

TUGAS DAN TANGGUNG JAWAB KOMITE REMUNERASI & NOMINASI

1. Terkait dengan kebijakan Remunerasi sebagai berikut:
   a) Melakukan evaluasi terhadap kebijakan remunerasi yang didasarkan atas kinerja, risiko, kewajaran dengan *peer group,* sasaran, dan strategi jangka panjang Bank, pemenuhan cadangan sebagaimana diatur dalam peraturan perundang-undangan dan potensi pendapatan Bank di masa yang akan datang.
   b) Menyampaikan hasil evaluasi dan rekomendasi kepada Dewan Komisaris mengenai:
      i. Kebijakan Remunerasi bagi Direksi dan Dewan Komisaris untuk disampaikan kepada Rapat Umum Pemegang Saham (RUPS).
      ii. Kebijakan Remunerasi bagi Pegawai secara

DUTIES AND RESPONSIBILITIES OF THE REMUNERATION & NOMINATION COMMITTEE

1. Regarding the Remuneration policy as follows:
   a) Conducting evaluations of remuneration policies based on performance, risk, fairness with peer group, targets and long-term strategies of Bank, fulfillment of reserves as stipulated in laws and regulations and Bank's potential future income.
   b) Submit evaluation results and recommendations to the Board of Commissioners regarding:
      i. Remuneration Policy for the Board of Directors and Board of Commissioners to be submitted to the General Meeting of Shareholders (GMS).
      ii. Overall Remuneration Policy for Employees to be

keseluruhan untuk disampaikan kepada Direksi.

c) Memastikan bahwa Kebijakan remunerasi telah sesuai dengan ketentuan yang berlaku; dan
d) Melakukan evaluasi secara berkala terhadap penerapan kebijakan remunerasi

2. Terkait dengan kebijakan Nominasi sebagai berikut:
   a) Menyusun dan memberikan rekomendasi mengenai sistem serta prosedur pemilihan dan/atau penggantian anggota Direksi dan anggota Dewan komisaris untuk disampaikan kepada RUPS.
   b) Mengidentifikasi dan memberikan rekomendasi mengenai calon anggota Direksi dan/atau anggota Dewan Komisaris untuk disampaikan kepada RUPS.
   c) Memberikan rekomendasi kepada Dewan Komisaris mengenai pihak independen yang akan menjadi Komite Audit serta anggota Komite Pemantau Risiko.
   d) Menyusun mekanisme dan melakukan penilaian kinerja Direksi dan Dewan Komisaris

submitted to the Board of Directors.

c) Ensure that remuneration policy complies with applicable provisions; and
d) Conduct periodic evaluations of the implementation of remuneration policies.

2. Regarding the Nomination policy as follows:
   a) Prepare and provide recommendations regarding systems and procedures for selection and/or replacement of members of Board of Directors and members of Board of Commissioners to be submitted to the GMS.
   b) Identify and provide recommendations regarding prospective members of Board of Directors and/or members of Board of Commissioners to be submitted to the GMS.
   c) Provide recommendations to the Board of Commissioners regarding independent parties who will become members of Audit Committee and members of Risk Monitoring Committee.
   d) Develop mechanisms and conduct performance assessments of Board of Directors and Board of Commissioners

PROGRAM KERJA DAN REALISASI KOMITE REMUNERASI & NOMINASI

Komite Remunerasi dan Nominasi telah menyusun Rencana Kerja dan Jadwal Kegiatan tahun 2025 sebagai berikut:

1. Melaksanakan tugas dan tanggung jawab sebagaimana diatur dalam Pedoman Komite Remunerasi dan Nominasi.
2. Memberikan rekomendasi kepada Dewan Komisaris mengenai usulan terkait perubahan keanggotaan Direksi PT Bank Shinhan Indonesia.
3. Mengevaluasi dan meng-*update* Kebijakan Remunerasi Direksi, Dewan Komisaris dan Karyawan Bank.

WORK PROGRAM AND REALIZATION OF THE REMUNERATION & NOMINATION COMMITTEE

Remuneration and Nomination Committee has prepared 2025 Work Plan and Activity Schedule as follows:

1. Carry out duties and responsibilities as stipulated in Remuneration and Nomination Committee Guidelines.
2. Provide recommendations to Board of Commissioners regarding proposals related to changes in the membership of Board of Directors of PT Bank Shinhan Indonesia.
3. Evaluate and update the Remuneration Policy for Board of Directors, Board of Commissioners and Bank Employees.

PENANGANAN BENTURAN KEPENTINGAN

Handling Conflict of Interest

Benturan Kepentingan merupakan suatu kondisi yang dapat menimbulkan konflik antara Kepentingan Bank dengan kepentingan perorangan Anggota Dewan Komisaris, Direksi dan maupun karyawan Bank yang menyebabkan tidak dapat bertindak secara independen dan objektif.

Bank telah memiliki Pedoman Benturan Kepentingan yang diterapkan kepada Direksi, Dewan Komisaris dan seluruh karyawan Bank, antara lain:

1. Dalam hal terjadi benturan kepentingan antara bank dengan pemilik, anggota Dewan Komisaris, anggota Direksi, Pejabat Eksekutif dan/atau pihak lainnya yang terkait dengan Bank maka anggota Direksi dilarang mengambil tindakan yang dapat merugikan bank atau mengurangi keuntungan bank dan wajib mengungkapkan benturan kepentingan dimaksud dalam setiap Keputusan.
2. Pengungkapan benturan kepentingan apabila ada akan dituangkan dalam risalah rapat yang paling kurang mencakup nama pihak yang memiliki benturan kepentingan, masalah

Conflict of Interest is a condition that can give rise to a conflict between the Bank's interests and the individual interests of members of the Board of Commissioners and Directors. and Bank employees causing the inability to act independently and objectively.

Bank has Conflict of Interest Guidelines which are applied to Board of Directors and Board of Commissioners. and all Bank employees, including:

1. In the event of a conflict of interest between bank and owner, members of Board of Commissioners, members of the Board of Directors, Executive Officers and/or other parties related to Bank, members of Board of Directors are prohibited from taking actions that could harm the bank or reduce the bank's profits and are required to disclose the conflict of interest in question in every decision.
2. Disclosure of conflicts of interest, if any, will be included in the minutes of the meeting, which at least include the names of the parties who have a conflict of interest, the main issues

pokok benturan kepentingan dan dasar pertimbangan pengambilan keputusan.
3. Untuk menghindari pengambilan Keputusan yang berpotensi merugikan Bank atau mengurangi keuntungan Bank, Bank menerapkan *(enforce)* kebijakan intern mengenai; pencatatan, dokumentasi dan pengungkapan benturan kepentingan dimaksud dalam risalah rapat dan kemudian disampaikan kepada atasan masing-masing (sesuai dengan struktur organisasi yang berlaku).

of the conflict of interest and the basis for consideration in making decisions.
3. To avoid taking decisions that could potentially harm the Bank or reduce Bank's profits, Bank enforces internal policies regarding recording, documenting and disclosing conflicts of interest in the minutes of meetings and then submitting them to the respective superiors (in accordance with the applicable organizational structure).

PENERAPAN FUNGSI KEPATUHAN BANK
Implementation of Bank Compliance Functions

Fungsi Kepatuhan Bank

PT Bank Shinhan Indonesia telah menerapkan fungsi kepatuhan yang merujuk pada POJK No. 46/POJK.03/2017 tanggal 12 Juli 2017 tentang Pelaksanaan Fungsi Kepatuhan Bank Umum, yang berperan penting dalam upaya preventif (*ex-ante*) dengan memastikan Kebijakan, Ketentuan, Sistem dan Prosedur serta kegiatan usaha Bank telah sesuai dengan Ketentuan Otoritas Jasa Keuangan, Bank Indonesia, dan peraturan perundang-undangan yang berlaku dan memastikan Kepatuhan Bank terhadap komitmen yang dibuat oleh Bank kepada Otoritas Jasa Keuangan, Bank Indonesia dan/atau Otoritas Pengawas lain yang berwenang.

Tugas utama Fungsi Kepatuhan adalah:
1. Mewujudkan terlaksananya budaya kepatuhan pada semua 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 Otoritas Jasa Keuangan dan ketentuan perundang-undangan;
4. Memastikan Kepatuhan Bank terhadap komitmen yang dibuat oleh Bank kepada Otoritas Jasa Keuangan dan/atau otoritas pengawas lain yang berwenang.

Direktur yang Membawahkan Fungsi Kepatuhan

PT Bank Shinhan Indonesia memiliki Direktur yang Membawahkan Fungsi Kepatuhan yakni Sdr. Tony Tanusaputra. Penunjukan Direktur yang Membawahkan Fungsi Kepatuhan telah memenuhi persyaratan yang berlaku, yakni persyaratan independensi dan tidak membawahi fungsi yang tidak diperkenankan oleh ketentuan yang berlaku. Direktur yang Membawahkan Fungsi Kepatuhan telah mendapatkan persetujuan Otoritas Jasa Keuangan melalui Surat No. KEP-94/D.03/2016 tanggal 24 November 2016 dan Pengangkatan Direktur yang Membawahkan Fungsi Kepatuhan telah melalui proses sebagaimana ketentuan Otoritas Jasa Keuangan.

Direktur yang Membawahkan Fungsi Kepatuhan membentuk satuan kerja yang independen guna mendukung tugas Direktur antara lain:
1. Satuan Kerja Kepatuhan;
2. Satuan Kerja Manajemen Risiko;
3. Satuan Kerja Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme.

Bank Compliance Function

PT Bank Shinhan Indonesia has implemented a compliance function that refers to POJK No. 46/POJK.03/2017 dated July 12, 2017 concerning the Implementation of the Compliance Function of Commercial Banks, which plays an important role in preventive efforts (ex-ante) by ensuring that Bank's Policies, Provisions, Systems and Procedures and business activities are in accordance with the Provisions of the Financial Services Authority, Bank Indonesia, and applicable laws and regulations and ensuring the Bank's Compliance with the commitments made by Bank to Financial Services Authority, Bank Indonesia and/or other authorized Supervisory Authorities.

The main duties of the Compliance Function are:
1. Realizing the implementation of a culture of compliance at all levels of the Bank's organization and business activities;
2. Managing Compliance Risks faced by the Bank;
3. Ensuring that the Policies, Provisions, Systems and Procedures and business activities carried out by the Bank are in accordance with the provisions of the Financial Services Authority and statutory provisions;
4. Ensuring Bank's compliance with commitments made by the Bank to Financial Services Authority and/or other authorized supervisory authorities.

Director in Charge of Compliance Function

PT Bank Shinhan Indonesia has a Director in charge of Compliance Function, namely Mr. Tony Tanusaputra. The appointment of the Director in charge of the Compliance Function has met the applicable requirements, namely the requirement of independence and not overseeing functions that are not permitted by applicable regulations. The Director in charge of the Compliance Function has received approval from the Financial Services Authority through Letter Number KEP-94/D.03/2016 dated November 24, 2016 and the appointment of the Director in charge of the Compliance Function has gone through a process as stipulated by the Financial Services Authority.

Director in Charge of Compliance Function forms an independent work unit to support the Director's duties, including:

1. Compliance Work Unit;
2. Risk Management Work Unit;
3. Anti-Money Laundering and Counter-Terrorism Financing Work Unit.

Tugas dan Tanggung Jawab Direktur yang Membawahkan Fungsi Kepatuhan antara lain:

1. Merumuskan Strategi guna mendorong terciptanya Budaya Kepatuhan Bank;
2. Mengusulkan kebijakan kepatuhan atau prinsip-prinsip kepatuhan yang akan ditetapkan oleh Direksi;
3. Menetapkan sistem dan prosedur kepatuhan yang digunakan untuk menyusun ketentuan dan pedoman internal Bank;
4. Memastikan agar Kebijakan, Ketentuan, Sistem dan Prosedur serta kegiatan usaha yang dilakukan oleh Bank telah sesuai dengan ketentuan Otoritas Jasa Keuangan (OJK) dan peraturan perundang-undangan yang berlaku;
5. Meminimalkan Risiko Kepatuhan;
6. Melakukan tindakan pencegahan agar kebijakan dan/atau keputusan yang diambil Direksi bank yang berkedudukan di luar negeri tidak menyimpang dari ketentuan Otoritas Jasa Keuangan (OJK) dan ketentuan perundang-undangan;
7. Melakukan tugas–tugas lainnya yang terkait dengan Fungsi Kepatuhan;
8. Menerima laporan khusus dari Departemen Kepatuhan mengenai kebijakan Direksi dan/atau Dewan Komisaris yang mengandung unsur penyimpangan dan memastikan substansi serta penyampaiannya secara tepat waktu.
9. Memantau dan memastikan pelaksanaan Departemen KYC dalam penerapan program APU PPT & PPPSPM telah dilaksanakan sesuai dengan prosedur tertulis yang telah ditetapkan.
10. Menyampaikan Laporan Pelaksanaan Tugas dan Tanggung Jawab Direktur Yang Membawahkan Fungsi Kepatuhan paling sedikit secara Triwulanan Kepada Direktur Utama dengan tembusan kepada Dewan Komisaris.
11. Menyampaikan Laporan Pelaksanaan Tugas dan Tanggung Jawab Direktur Yang Membawahkan Fungsi Kepatuhan ke Otoritas Jasa Keuangan yang ditandatangani oleh Direktur yang Membawahkan Fungsi Kepatuhan secara Semesteran dengan tembusan kepada Dewan Komisaris dan Direktur Utama.

Satuan Kerja Kepatuhan melalui Departemen Kepatuhan

Departemen Kepatuhan independen dan berada di bawah tanggung jawab Direktur yang Membawahkan Fungsi Kepatuhan. Departemen Kepatuhan bertanggung jawab atas pelaksanaan fungsi kepatuhan PT Bank Shinhan Indonesia.

- Tugas dan Tanggung Jawab Departemen Kepatuhan antara lain:
  1. Membuat langkah-langkah dalam rangka mendukung terciptanya Budaya Kepatuhan pada seluruh kegiatan usaha Bank pada setiap jenjang organisasi;
  2. Melakukan identifikasi, pengukuran, pemantauan, dan pengendalian terhadap Risiko Kepatuhan dengan mengacu pada ketentuan Otoritas Jasa Keuangan (OJK) mengenai penerapan manajemen risiko bagi bank umum;
  3. Menilai dan mengevaluasi efektivitas, kecukupan dan kesesuaian kebijakan, ketentuan, sistem maupun prosedur yang dimiliki oleh Bank dengan ketentuan perundang-undangan;
  4. Melakukan Kajian Departemen Kepatuhan dan/atau merekomendasikan pengkinian dan penyempurnaan kebijakan, ketentuan, sistem maupun prosedur yang dimiliki oleh Bank agar sesuai dengan ketentuan Otoritas Jasa Keuangan (OJK) dan ketentuan perundang-undangan;

The Duties and Responsibilities of the Director in Charge of Compliance Function include:

1. Formulate strategies to encourage the creation of Bank Compliance Culture;
2. Propose compliance policies or compliance principles to be established by Board of Directors;
3. Establish compliance systems and procedures used to develop Bank's internal provisions and guidelines;
4. Ensuring that the Policies, Provisions, Systems and Procedures and business activities carried out by Bank are in accordance with the provisions of Financial Services Authority (OJK) and applicable laws and regulations;
5. Minimizing Compliance Risks;
6. Taking preventive measures so that the policies and/or decisions taken by Board of Directors banks domiciled abroad do not deviate from the provisions of the Financial Services Authority (OJK) and statutory provisions;
7. Perform other tasks related to the Compliance Function;
8. Receive special reports from Compliance Department regarding policies of Board of Directors and/or Board of Commissioners that contain elements of deviation and ensure their substance and timely delivery;
9. Monitor and ensure that the implementation of the KYC Department in implementing the APU PPT & PPPSPM program has been carried out in accordance with established written procedures;
10. Submit a Report on the Implementation of Duties and Responsibilities of Director in Charge of Compliance Function at least quarterly to the President Director with a copy to Board of Commissioners; and
11. Submit a Report on the Implementation of Duties and Responsibilities of Director in Charge of Compliance Function to the Financial Services Authority, signed by the Director in Charge of Compliance Function Semesterly with copies to Board of Commissioners and President Director.

Compliance Work Unit through the Compliance Department

Compliance Department is independent and under responsibility of the Director in Charge of Compliance Function. Compliance Department is responsible for implementing the compliance function of PT Bank Shinhan Indonesia.

- Duties and responsibilities of the Compliance Department include:
  1. Taking steps to support the creation of a Compliance Culture in all Bank business activities at every level of the organization;
  2. Identifying, measuring, monitoring and controlling Compliance Risks by referring to the provisions of Financial Services Authority (OJK) regarding the implementation of risk management for commercial banks;
  3. Assessing and evaluating effectiveness, adequacy and suitability of policies, provisions, systems and procedures owned by the Bank with statutory provisions;
  4. Conducting Compliance Department Reviews and/or recommending updates and improvements to policies, provisions, systems and procedures owned by Bank to comply with the provisions of Financial Services Authority (OJK) and statutory provisions;

5. Melakukan upaya untuk memastikan bahwa kebijakan, ketentuan, sistem dan prosedur, serta kegiatan usaha Bank telah sesuai dengan ketentuan Otoritas Jasa Keuangan (OJK) dan ketentuan perundang-undangan;
6. Melakukan tugas-tugas lainnya yang terkait dengan Fungsi Kepatuhan; dan
7. Melakukan pemantauan atas pelaporan dari masing-masing unit kerja kepada Otoritas Jasa Keuangan (OJK).

➢ Pelaksanaan Kerja Fungsi Kepatuhan PT Bank Shinhan Indonesia 2025:

1. Departemen Kepatuhan secara berkala melakukan pemantauan terhadap pemenuhan ketentuan kehati-hatian dalam bentuk parameter utama regulator yaitu rasio KPMM, BMPK, GWM, NPL, PDN dan lain-lain.
2. Pelatihan dan Sosialisasi
   Departemen Kepatuhan telah berupaya membangun budaya kepatuhan, yakni dengan menyelenggarakan beberapa pelatihan dan sosialisasi kepada unit kerja terkait.
   - ✓ Pelatihan:
     Selama tahun 2025 Departemen Kepatuhan telah menyelenggarakan 46 (empat puluh enam) kali pelatihan kepada Karyawan PT Bank Shinhan Indonesia.
   - ✓ Sosialisasi:
     Selama tahun 2025 Departemen Kepatuhan telah menyelenggarakan sosialisasi melalui metode media internal Bank dengan mensosialisasikan 66 (Enam Puluh Enam) Peraturan.
3. *Compliance Review*
   Selama tahun 2025 Departemen Kepatuhan telah mengkaji sebanyak 165 (Seratus Enam Puluh Lima) ketentuan internal Bank (Kebijakan, Pedoman, SOP, Perjanjian Kerja Sama dengan Pihak Ketiga serta Produk dan Aktivitas Baru). *Compliance Review* dilaksanakan guna memastikan bahwa produk, aktivitas dan ketentuan internal lainnya yang diterbitkan tidak bertentangan dengan ketentuan-ketentuan yang berlaku.
4. Komitmen terhadap Regulator
   Departemen Kepatuhan memantau dan memastikan pemenuhan atas tindak lanjut terkait dengan hasil pemeriksaan yang dilakukan oleh regulator secara berkala. Selama tahun 2025 Bank telah menyampaikan Komitmen Kepada pihak regulator atas Tindak Lanjut Temuan sesuai *target date* yang disepakati.
5. Aktivitas Terkait Fungsi Kepatuhan Bank selama tahun 2025:
   1) Telah mengikutsertakan Sumber Daya Manusia Departemen Kepatuhan dalam berbagai Pelatihan, sosialisasi peraturan dari regulator, dan juga sertifikasi kepatuhan serta sertifikasi manajemen risiko yang diselenggarakan oleh Lembaga Sertifikasi;
   2) Melakukan pemantauan terhadap kewajiban penyampaian laporan kepada regulator;
   3) Melakukan pemantauan terhadap pengenaan sanksi/denda dari regulator;
   4) Menindaklanjuti surat masuk dari regulator;
   5) Menyusun laporan *Compliance Monthly Report;*
   6) Menyusun Laporan Pelaksanaan Tugas dan Tanggung Jawab Direktur Yang Membawahkan Fungsi Kepatuhan secara Triwulanan yang disampaikan ke Manajemen dan Semesteran yang disampaikan ke Regulator.

5. Making efforts to ensure that the Bank's policies, provisions, systems and procedures, and business activities are in accordance with the provisions of Financial Services Authority (OJK) and statutory provisions;
6. Performing other tasks related to Compliance Function; and
7. Monitoring reporting from each work unit to Financial Services Authority (OJK).

➢ Implementation of Compliance Function of PT Bank Shinhan Indonesia 2025:

1. Compliance Department periodically monitors the implementation of prudential principles in the form of the main parameters of regulator, namely CAR ratio, LLL, MRR, NPL, NOP, etc.
2. Training and Socialization
   Compliance Department has made efforts to build a culture of compliance, namely by holding several training and outreach sessions for related work units.
   - ✓ Training:
     During 2025, Compliance Department has conducted 46 (Forty Six) training sessions for PT Bank Shinhan Indonesia employees.
   - ✓ Socialization:
     During 2025, Compliance Department has conducted socialization through Bank's internal media method by socializing 66 (Sixty Six) Regulations.
3. Compliance Review
   During 2025 Compliance Department has reviewed 165 (One Hundred and Sixty-Five) internal Bank regulations (Policies, Guidelines, SOPs, Cooperation Agreements with Third Parties, New Products and Activities). Compliance Reviews are conducted to ensure that published products, activities, and other internal regulations do not conflict with applicable regulations.
4. Commitment to Regulators
   Compliance Department monitors and ensures compliance with follow-up actions related to audit findings conducted by regulators on a regular basis. Throughout 2025, Bank has submitted a commitment to regulators regarding follow-up actions on findings according to agreed target dates.
5. Activities Related to Bank's Compliance Function during 2025:
   1) Has included Human Resources of Compliance Department in various training, socialization of regulations from regulators, and also compliance certification and risk management certification organized by the Certification Institute;
   2) Monitoring the obligation to submit reports to regulators;
   3) Monitoring the imposition of sanctions/fines from regulators;
   4) Following up on incoming letters from regulators;
   5) Compiling Compliance Monthly Report;
   6) Prepare a Quarterly Report on Implementation of Duties and Responsibilities of Director in Charge of Compliance Function which is submitted to Management and Semi-annually which is submitted to Regulator.

Pelatihan Departemen Kepatuhan kepada karyawan
Compliance Department Training for Employees

No	Subyek Pelatihan I Training Subjects	Pelaksanaan I Implementation	Metode I Method
1.	*Training* Kepatuhan untuk Karyawan Baru *(E-Learning Induction)* Compliance Training for New Employees (E-Learning Induction)	11 Januari I January 2025 11 Februari I February 2025 11 Maret I March 2025 11 April 2025 11 Mei I May 2025 11 Juni I June 2025 11 Juli I July 2025 11 Agustus I August 2025 11 September2025 11 Oktober I October 2025 11 November 2025 23 Desember I December 2025	*Online*
2.	*Training* Kepatuhan untuk Karyawan Baru (*Induction*) Compliance Training for New Employees (Induction)	18 Maret I March 2025 17 Juni I June 2025 23 September 2025 11 Desember I Decembe 2025	*Onsite & Zoom Meeting (Hybrid)*
3.	*Training* Bulanan Kepatuhan untuk KPO, Kantor Cabang/Capem (cabang pembantu) Monthly Compliance Training for KPO, Branches/Sub-Branches	30 Januari I January 2025 25 Februari I February 2025 27 Maret I March 2025 30 April 2025 28 Mei I May 2025 30 Juni I June 2025 30 Juli I July 2025 29 Agustus I August 2025 2 Oktober I October 2025 30 Oktober I October 2025 28 November 2025 30 November 2025	*Email/Online*
4.	*Training Compliance Awareness* Compliance Awareness Training	31 Januari I January 2025 25 Februari I February 2025 27 Maret I March 2025 30 April 2025 28 Mei I May 2025 30 Juni I June 2025 30 Juli I July 2025 29 Agustus I August 2025 2 Oktober I October 2025 30 Oktober I October 2025 12 November 2025 28 November 2025 31 Desember I December 2025	*Zoom Meeting*
5.	*Training* Kode Etik Code of Ethics Training	6 September 2025	*Zoom Meeting*
6.	*Training End of Year Compliance Reminder and Fraud Prevention* End of Year Compliance Reminder and Fraud Prevention Training	10 Desember I December 2025 18 Desember I December 2025 23 Desember I December 2025 30 Desember I December 2025	*Zoom Meeting*

Catatan: Metode *Online* yang dilakukan yakni Departemen KYC, memberikan bahan materi dan selanjutnya masing-masing Pimpinan Cabang/Capem, akan meneruskan atau *transfer knowledge* ke seluruh personel yang di bawahinya.
Note: The online method used is KYC Department, provides material and then each branch/sub-branch manager will forward or transfer knowledge to all personnel under them.

PENERAPAN KETENTUAN ANTI PENCUCIAN UANG DAN PENCEGAHAN PENDANAAN TERORISME

Implementation of Anti-Money Laundering Provisions and Prevention of Terrorism Financing

Pelaksanaan Program APU, PPT DAN PPPSPM Tahun 2025

PT Bank Shinhan Indonesia (Bank) berkomitmen untuk secara berkelanjutan menerapkan Program Anti Pencucian Uang, Pencegahan Pendanaan Terorisme dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal (APU, PPT dan PPPSPM) sesuai dengan:

- Undang-Undang No. 8 tahun 2010 tentang Pencegahan dan Pemberantasan Tindak Pidana Pencucian Uang (TPPU);
- Undang-Undang No. 9 tahun 2013 tentang Pencegahan dan Pemberantasan Tindak Pidana Pendanaan Terorisme (TPPT);
- Peraturan Otoritas Jasa Keuangan (POJK) No. 8 tahun 2023 tentang Penerapan Program Anti Pencucian Uang, Pencegahan Pendanaan Terorisme, dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal di Sektor Jasa Keuangan;
- Surat Edaran Otoritas Jasa Keuangan (SEOJK) No. 32/SEOJK.03/2017 tanggal 22 Juni 2017 tentang Penerapan Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme di sektor perbankan; dan
- Peraturan-peraturan PPATK serta peraturan terkait lainnya.

Bank menerapkan program APU, PPT dan PPPSPM yang telah ditetapkan dan diawasi secara aktif oleh Direksi dan Dewan Komisaris sebagai berikut:

1. **Kebijakan dan Prosedur APU PPT & PPPSPM berbasis risiko sesuai dengan kompleksitas usaha Bank, yang mencakup ketentuan terkait:**
   a. Identifikasi dan verifikasi Nasabah;
   b. Identifikasi dan verifikasi Pemilik Manfaat (*Beneficial Owner*);
   c. Penolakan transaksi dan penutupan hubungan usaha;
   d. Pengelolaan risiko TPPU, TPPT, dan/atau PPSPM yang berkelanjutan terhadap Nasabah, negara, produk, dan jasa serta jaringan distribusi;
   e. Pemeliharaan data yang akurat terkait dengan transaksi, penatausahaan proses CDD, serta penatausahaan kebijakan dan prosedur;
   f. Pengkinian dan pemantauan;
   g. Pelaporan kepada pejabat senior, Direksi, dan Dewan Komisaris terhadap pelaksanaan kebijakan dan prosedur penerapan program APU, PPT, dan PPPSPM; dan
   h. Pelaporan kepada regulator (OJK, PPATK, dsb)

2. **Sistem Informasi Manajemen dalam rangka penerapan APU PPT dan PPPSPM**
   Dalam pelaksanaan pemantauan profil dan transaksi nasabah, PT Bank Shinhan Indonesia telah mengimplementasikan sistem informasi terintegrasi yang dirancang untuk melakukan proses identifikasi, analisis, pemantauan berkelanjutan (*ongoing monitoring*), serta penyediaan laporan atas karakteristik dan pola transaksi nasabah secara efektif. Sistem informasi tersebut secara berkala dilakukan pemeliharaan dan pembaruan guna memastikan kesesuaian dengan ketentuan dan perkembangan terkini terkait penerapan Program APU,

Implementation of the AML, CFT, and CPF Programs in 2025

PT Bank Shinhan Indonesia (Bank) is committed to continuously implementing the Anti-Money Laundering, Prevention of Terrorism Financing and Prevention of the Financing of the Proliferation of Weapons of Mass Destruction (AML, CFT, and CPF) Program in accordance with:

- Law No. 8 of 2010 concerning the Prevention and Eradication of Money Laundering Crimes (TPPU);
- Law No. 9 of 2013 concerning the Prevention and Eradication of Criminal Acts of Terrorist Financing (TPPT);
- Financial Services Authority Regulation (POJK) No. 8 of 2023 concerning the Implementation of Anti-Money Laundering, Prevention of Terrorism Financing, and Prevention of Financing of the Proliferation of Weapons of Mass Destruction Programs in the Financial Services Sector;
- Circular Letter of the Financial Services Authority (SEOJK) No. 32/SEOJK.03/2017 dated June 22, 2017 concerning the Implementation of the Anti-Money Laundering and Prevention of Terrorism Financing Program in the banking sector; and
- PPATK regulations and other related regulations.

Bank implements AML, CFT, and CPF programs that have been established and actively monitored by Board of Directors and Board of Commissioners as follows:

1. **Risk-based AML, CFT, and CPF Policies and Procedures are in accordance with the complexity of the Bank's business, which include provisions related to:**
   a. Customer identification and verification;
   b. Identification and verification of Beneficial Owners;
   c. Rejection of transactions and closure of business relationships;
   d. Sustainable management of TPPU, TPPT, and/or PPSPM risks for customers, countries, products and services as well as distribution networks;
   e. Maintaining accurate data related to transactions, administering CDD processes, and administering policies and procedures;
   f. Updating and monitoring;
   g. Reporting to senior officials, the Board of Directors, and Board of Commissioners on implementation of policies and procedures for implementing the AML, CFT, and CPF programs; and
   h. Reporting to regulators (OJK, PPATK, etc.)

2. **Management Information System for the implementation of AML, CFT, and CPF**
   In monitoring customer profiles and transactions, PT Bank Shinhan Indonesia has implemented an integrated information system designed for effective identification, analysis, and ongoing monitoring process, as well as provide reports on customer characteristics and transaction patterns. This information system is regularly maintained and updated to ensure compliance with the latest regulations and developments related to the implementation of the AML, CFT, and CPF programs, including parameter adjustments,

PPT, dan PPPSPM, termasuk penyesuaian parameter, skenario pemantauan, dan sebagainya.

Selanjutnya, dalam rangka meningkatkan efektivitas analisis terhadap transaksi keuangan yang berpotensi mencurigakan, Bank menerapkan pengelolaan profil nasabah secara terpadu melalui mekanisme CIF (*Single Customer Identification File*), yang mengkonsolidasikan seluruh hubungan usaha dan fasilitas perbankan nasabah dalam satu profil, mencakup antara lain rekening tabungan, deposito, giro, fasilitas kredit, serta produk dan layanan perbankan lainnya.

3. **Pengendalian Intern untuk mengevaluasi kecukupan dan efektivitas dari program APU PPT & PPPSPM**
   Bank telah mengimplementasikan prosedur pemantauan untuk memastikan bahwa pelaksanaan Program Anti Pencucian Uang, Pencegahan Pendanaan Terorisme, dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal (APU, PPT, dan PPPSPM) berjalan secara efektif serta sesuai dengan kebijakan dan prosedur yang telah ditetapkan. Dalam rangka meningkatkan kesadaran dan kepatuhan terhadap implementasi program dimaksud, PT Bank Shinhan Indonesia menetapkan pelaksanaan Program APU, PPT, dan PPPSPM sebagai salah satu indikator dalam penilaian kinerja unit kerja terkait. Selanjutnya, penerapan Program APU, PPT, dan PPPSPM di PT Bank Shinhan Indonesia secara berkala dilakukan penelaahan melalui kegiatan audit oleh internal dan eksternal guna memastikan efektivitas dan kepatuhan terhadap ketentuan yang berlaku.

4. **Pelatihan APU PPT & PPPSPM kepada karyawan**
   Pelaksanaan Program Pelatihan di PT Bank Shinhan Indonesia disesuaikan dengan peran, tugas, dan tanggung jawab masing-masing karyawan. Bank secara berkala telah menyelenggarakan pelatihan terkait Anti Pencucian Uang, Pencegahan Pendanaan Terorisme, dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal (APU, PPT, dan PPPSPM), khususnya bagi karyawan yang memiliki eksposur tinggi terhadap risiko, termasuk *frontliner* dan unit kerja di Kantor Cabang.

   Metode pelatihan dilaksanakan melalui berbagai sarana, antara lain *Learning Management System* (LMS) Bank Shinhan Indonesia, pelatihan *online* melalui Zoom Meeting, serta pelatihan *offline* atau tatap muka, dengan materi yang disesuaikan dengan kebutuhan dan karakteristik peserta pelatihan. Bank juga melakukan evaluasi secara berkala atas pelaksanaan dan efektivitas program pelatihan guna memastikan pemahaman peserta serta peningkatan kompetensi sesuai dengan tujuan pelatihan. Selain itu, untuk karyawan pada Departemen Know Your Customer (KYC), Bank juga memberikan kesempatan mengikuti pelatihan lanjutan dan sertifikasi APU, PPT, dan PPPSPM guna meningkatkan kompetensi, khususnya dalam melakukan analisis serta mitigasi risiko pencucian uang dan pendanaan terorisme. Kemudian untuk karyawan baru, Bank menyelenggarakan program pelatihan induksi (*induction training*) yang dilaksanakan baik secara daring maupun luring.

monitoring scenarios, and so on.

Furthermore, in order to increase the effectiveness of analysis of potentially suspicious financial transactions, the Bank implements integrated customer profile management through the CIF (Single Customer Identification File) mechanism, which consolidates all business relationships and customer banking facilities in one profile, including savings accounts, deposits, current accounts, credit facilities, and other banking products and services.

3. **Internal Control to evaluate the adequacy and effectiveness of the AML, CFT, and CPF program**
   Bank has implemented monitoring procedures to ensure that the implementation of the Anti-Money Laundering, Prevention of Terrorism Financing, and Prevention of the Financing of the Proliferation of Weapons of Mass Destruction (AML, CFT, and CPF) Program runs effectively and in accordance with established policies and procedures. In order to increase awareness and compliance with the implementation of the said program, PT Bank Shinhan Indonesia has determined the implementation of the AML, CFT, and CPF Program as one of the indicators in assessing the performance of related work units. Furthermore, implementation of the AML, CFT, and CPF Program at PT Bank Shinhan Indonesia is periodically reviewed through internal and external audit activities to ensure effectiveness and compliance with applicable provisions.

4. **AML, CFT, and CPF training for employees**
   Implementation of Training Program at PT Bank Shinhan Indonesia is tailored to the roles, duties, and responsibilities of each employee. Bank has periodically held training related to Anti-Money Laundering, Prevention of Terrorism Financing, and Prevention of the Financing of the Proliferation of Weapons of Mass Destruction (AML, CFT, and CPF), especially for employees with high exposure to risk, including frontliners and work units in branches.

   The training method is implemented through various means, including Bank Shinhan Indonesia's Learning Management System (LMS), online training via Zoom Meeting, and offline or face-to-face training, with materials tailored to the needs and characteristics of the training participants. Bank also conducts regular evaluations of implementation and effectiveness of training program to ensure participant understanding and competency improvement in accordance with the training objectives. In addition, for employees in Know Your Customer (KYC) Department, Bank also provides opportunities for advanced training and certification in AML, CFT, and CPF to improve competency, particularly in analyzing and mitigating risks of money laundering and terrorism financing. Then for new employees, Bank organizes an induction training program that is carried out both online and offline.

Untuk pelaksanaan pelatihan karyawan selama tahun 2025 disajikan sebagai berikut:

The implementation of employee training during 2025 is presented as follows:

No	Subyek Pelatihan I Training Subjects	Pelaksanaan I Implementation	Metode I Method
1.	*Training* APU PPT & PPPSPM untuk Karyawan Baru (*E-Learning Induction*) AML CFT & CPF Training for New Employees (E-Learning Induction)	31 Januari I January 2025 28 Februari I February 2025 31 Maret I March 2025 30 April 2025 31 Mei I May 2025 30 Juni I June 2025 31 Juli I July2025 31 Agustus I August 2025 30 September 2025 31 Oktober I October 2025 30 November 2025 31 Desember I December 2025	*Online*
2.	*Training* APU PPT & PPPSPM untuk Karyawan Baru (*Induction*) AML CFT & CPF Training for New Employees (Induction)	21 Maret I March 2025 20 Juni I June 2025 26 September 2025 18 Desember I December 2025	*Onsite & Zoom Meeting (Hybrid)*
3.	*Training* Bulanan APU PPT & PPPSPM untuk KPO, Kantor Cabang/Capem Monthly AML CFT & CPF Training for KPO, Branches/ Sub-Branches	31 Januari I January 2025 28 Februari I February 2025 31 Maret I March 2025 30 April 2025 31 Mei I May 2025 30 Juni I June 2025 31 Juli I July 2025 31 Agustus I August 2025 30 September 2025 31 Oktober I October 2025 30 November 2025 31 Desember I December 2025	*Email/Online*
4.	*Training Refreshment* untuk Kantor Cabang/ Cabang Pembantu dan Kantor Pusat Refreshment Training for Branches/Sub-Branches and Head Office	Desember I December 2025	*Zoom Meeting*
5.	*Annual AML Refreshment Training* 2025 (BOC, BOD dan Pejabat Eksekutif) Annual AML Refreshment Training 2025 (BOC, BOD and Executive Officers)	6 September 2025	*Onsite*

Catatan: Metode *Online* yang dilakukan yakni Departemen KYC, memberikan bahan materi dan selanjutnya masing-masing Pimpinan Cabang/Capem, akan meneruskan atau *transfer knowledge* ke seluruh personel yang di bawahinya.
Note:The online method used is the KYC Department, provides material and then each Branch/Sub-Branch Manager will forward or transfer knowledge to all personnel under them.

5. **Pelaporan dan Pemenuhan permintaan data kepada regulator/penegak hukum**
   Pelaporan ke PPATK yang telah dilakukan oleh Departemen KYC sepanjang tahun 2025 adalah sebagai berikut:

5. **Reporting and Fulfillment of data requests to regulators/ law enforcement**
   Reporting to PPATK that has been carried out by the KYC Department throughout 2025 is as follows:

No.	Laporan I Report	Jumlah Laporan I Number of Reports
1.	Laporan Transaksi Keuangan Mencurigakan Suspicious Financial Transaction Report	118
2.	Laporan Transaksi Keuangan Tunai Cash Financial Transaction Report	913
3.	Laporan Transaksi Keuangan Luar Negeri Overseas Financial Transaction Report	25.963
4.	SIPESAT	397.110

6. ***Screening terhadap Watchlist***
   PT Bank Shinhan Indonesia melaksanakan proses *screening* dalam setiap pembukaan hubungan usaha termasuk pembukaan rekening, serta pada saat melakukan transaksi dengan mengacu pada *watchlist* yang diterbitkan oleh

6. **Screening against the Watchlist**
   PT Bank Shinhan Indonesia carries out a screening process in opening every business relationship, including during account opening, and when conducting transactions, by referring to a watchlist issued by the competent authority and list of references widely used as international best practices. This

otoritas yang berwenang serta daftar referensi yang digunakan secara luas sebagai *best practice* internasional. Daftar tersebut antara lain meliputi *Office of Foreign Assets Control* (OFAC) *List, United Nations* (UN) *List, European Union* (EU) *List, Financial Action Task Force* (FATF) *List*, Daftar Terduga Teroris dan Organisasi Teroris (DTTOT), daftar pendanaan proliferasi senjata pemusnah massal, daftar *Politically Exposed Person* (PEP), serta sumber pemberitaan negatif (*adverse media/ news*) dan sebagainya. Selain itu, Bank juga melakukan *screening* terhadap karyawan dengan mengacu pada *watchlist* yang relevan dalam rangka penerapan prinsip *Know Your Employee*.

list includes the Office of Foreign Assets Control. (OFAC) List, United Nations (UN) List, European Union (EU) List, Financial Action Task Force (FATF) List , List of Suspected Terrorists and Terrorist Organizations (DTTOT), list of financing proliferation of weapons of mass destruction, list of Politically Exposed Persons (PEP), as well as sources of negative news (adverse media/news) and so on. In addition, the Bank also screens employees by referring to relevant watchlists in order to implement the Know Your Employee principle.

Selain itu, Bank secara berkala melakukan proses *rescreening* terhadap seluruh nasabah yang telah terdaftar, khususnya setiap terdapat pembaruan, penambahan, atau perubahan pada *watchlist*, guna memastikan kesesuaian profil dan hubungan usaha nasabah dengan ketentuan APU, PPT, dan PPPSPM yang berlaku.

In addition, Bank periodically conducts rescreening process on all registered customers, especially whenever there is an update, addition, or change to watchlist, to ensure the conformity of customer's profile and business relationship with applicable AML, CFT, CPF provisions.

7. Penilaian Risiko APU PPT dan PPPSPM

PT Bank Shinhan Indonesia melaksanakan proses identifikasi, penilaian, dan pemahaman atas risiko yang terkait dengan Tindak Pidana Pencucian Uang, Pendanaan Terorisme, dan/atau Pendanaan Proliferasi Senjata Pemusnah Massal. Penilaian risiko tersebut dilakukan dengan mempertimbangkan berbagai faktor risiko, antara lain karakteristik dan profil nasabah, negara atau wilayah geografis, produk dan layanan, pola dan karakteristik transaksi, serta saluran distribusi (*delivery channels*), dengan menerapkan pendekatan berbasis risiko (*Risk-Based Approach/RBA*). Selanjutnya, Bank mendokumentasikan hasil penilaian risiko dimaksud serta melakukan pemutakhiran penilaian risiko secara berkala untuk memastikan kesesuaian dengan profil risiko dan perkembangan ketentuan yang berlaku, serta telah menyampaikan Laporan *Individual Risk Assessment* (IRA) kepada regulator (OJK) sesuai ketentuan.

7. AML, CFT, CPF Risk Assessment

PT Bank Shinhan Indonesia carries out the process of identification, assessment, and understanding of risks related to Money Laundering, Terrorism Financing, and/or Weapons of Mass Destruction Proliferation Financing. The risk assessment is carried out by considering various risk factors, including customer characteristics and profiles, countries or geographic areas, products and services, transaction patterns and characteristics, and distribution channels (delivery channels), by applying a risk-based approach (Risk-Based Approach/RBA). Furthermore, Bank documents the results of the risk assessment and periodically updates the risk assessment to ensure compliance with the risk profile and developments in applicable regulations, and has submitted an Individual Risk Assessment (IRA) Report to regulator (OJK) in accordance with provisions.

8. Pengkinian Data Nasabah

PT Bank Shinhan Indonesia secara berkala melaksanakan kegiatan penginian data nasabah yang didokumentasikan dalam Laporan Rencana Kegiatan Pengkinian Data dan Laporan Realisasi Kegiatan Penginian Data, yang disampaikan setiap tahun kepada Otoritas Jasa Keuangan (OJK). Laporan Rencana Kegiatan Penginian Data wajib disampaikan paling lambat pada akhir bulan Desember sebelum dimulainya periode pelaksanaan penginian data, sedangkan Laporan Realisasi Kegiatan Penginian Data disampaikan paling lambat satu bulan setelah berakhirnya periode penginian data.

8. Customer Data Update

PT Bank Shinhan Indonesia periodically carries out customer data updating activities documented in Data Update Activity Plan Report and Data Update Activity Realization Report, which are submitted annually to Financial Services Authority (OJK). Data Update Activity Plan Report must be submitted no later than the end of December before start of the data update implementation period, while the Data Update Activity Realization Reports must be submitted no later than one month after the end of the data update period.

9. Hubungan Koresponden

PT Bank Shinhan Indonesia telah melakukan pemeriksaan informasi dan dokumen sebelum membuka hubungan koresponden dengan bank-bank di dalam dan luar negeri antara lain meliputi:

a. Profil Bank Koresponden;
b. Reputasi Bank Koresponden;
c. Tingkat penerapan program APU PPT & PPPSPM di negara tempat kedudukan Bank Koresponden serta kecukupan kualitas pengawasan Bank Koresponden terhadap APU PPT & PPPSPM;
d. Informasi relevan lainnya yang diperlukan Bank untuk mengetahui profil Bank Koresponden.

9. Correspondent Relationship

PT. Bank Shinhan Indonesia has conducted information and document checks before opening correspondent relations with banks in Indonesia and abroad, including:

a. Correspondent Bank Profile;
b. Correspondent Bank Reputation;
c. Level of implementation of the AML, CFT, CPF program in the country where Correspondent Bank is domiciled and the adequacy of quality of Correspondent Bank's supervision of AML, CFT, CPF;
d. Other relevant information required by the Bank to determine the profile of Correspondent Bank.

PENERAPAN FUNGSI AUDIT INTERN
Implementation of Internal Audit Function

Fungsi Audit Intern melalui Departemen Audit Internal merupakan fungsi independen yang bertanggung jawab kepada Direktur Utama. Untuk menunjang independensi dan pemantauan atas pelaksanaan program - program audit intern, maka Kepala Departemen Audit Internal juga dapat berkomunikasi langsung dengan Dewan Komisaris melalui Komite Audit.

Departemen Audit Internal telah melakukan penerapan fungsi audit intern, salah satunya dengan membuat Rencana Pemeriksaan tahun 2025 sebanyak 57 (lima puluh tujuh) pemeriksaan dan terealisasinya sebanyak 67 (enam puluh tujuh) pemeriksaan. Terdapat selisih sebanyak 10 (sepuluh) pemeriksaan, hal tersebut dikarenakan adanya penambahan pada pemeriksaan (*special audit)* dan adanya pembatalan pemeriksaan.

Departemen Audit Internal memiliki Tugas Pokok dan Tanggung Jawab dalam pelaksanaan Fungsi Audit Intern:

Tugas Pokok
1. Membantu tugas Direktur Utama dan Dewan Komisaris dalam melakukan pengawasan dengan cara menjabarkan secara operasional baik perencanaan, pelaksanaan, maupun pemantauan hasil audit;
2. Membuat analisis dan penilaian di bidang keuangan, akuntansi, operasional, dan kegiatan lain melalui audit;
3. Mengidentifikasi segala kemungkinan untuk memperbaiki dan meningkatkan efisiensi penggunaan sumber daya dan dana; dan
4. Memberikan saran perbaikan dan informasi yang objektif tentang kegiatan yang diperiksa pada semua tingkatan manajemen.

Tanggung jawab dalam pelaksanaan Fungsi Audit Intern:
1. Dalam pelaksanaan fungsi audit intern, Direksi bertanggung jawab:
   a. Mengembangkan kerangka pengendalian intern untuk mengidentifikasi, mengukur, memantau, dan mengendalikan semua risiko yang dihadapi Bank;
   b. Memastikan Departemen Audit Internal memperoleh informasi terkait perkembangan yang terjadi, inisiatif, proyek, produk, dan perubahan operasional serta risiko yang telah diidentifikasi dan diantisipasi;
   c. Memastikan telah dilakukan tindakan perbaikan yang tepat dalam waktu yang cepat terhadap semua temuan dan rekomendasi Departemen Audit Internal; dan
   d. Memastikan kepala Departemen Audit Internal memiliki sumber daya serta anggaran yang diperlukan untuk menjalankan tugas dan fungsi sesuai dengan rencana audit tahunan.
2. Dalam pelaksanaan fungsi audit intern, Dewan Komisaris bertanggung jawab:
   a. Memastikan Direksi menyusun dan memelihara sistem pengendalian intern yang memadai, efektif, dan efisien;
   b. Mengkaji efektivitas dan efisiensi sistem pengendalian intern berdasarkan informasi yang diperoleh dari Departemen Audit Internal paling sedikit sekali dalam 1 (satu) tahun; dan
   c. Menunjuk pengendali mutu independen dari pihak ekstern

Internal Audit function, through the Internal Audit Department, is an independent function that reports to the President Director. To support independence and monitor the implementation of internal audit programs, Head of the Internal Audit Department can also communicate directly with the Board of Commissioners through the Audit Committee.

Internal Audit Department has implemented its internal audit function, including the creation of a 2025 Audit Plan for 57 (fifty-seven) audits, with 67 (sixty-seven) audits completed. There is a gap of 10 (ten) audits due to additional (special audit) audits and audit cancellations.

Internal Audit Department has the following main duties and responsibilities in implementing Internal Audit Function:

Main tasks
1. Assisting President Director and Board of Commissioners in carrying out supervision by operationally explaining the planning, implementation and monitoring of audit results;
2. Making analysis and assessments in the fields of finance, accounting, operations and other activities through audits;
3. Identify all possibilities to improve and increase the efficiency of the use of resources and funds; and
4. Provide suggestions for improvement and objective information about the activities reviewed at all levels of management.

Responsibilities in implementing Internal Audit Function:
1. In carrying out the internal audit function, Board of Directors is responsible for:
   a. Develop an internal control framework to identify, measure, monitor and control all risks faced by the Bank;
   b. Ensure the Internal Audit Department is informed of developments, initiatives, projects, products, and operational changes as well as identified and anticipated risks;
   c. Ensure that appropriate corrective action is taken promptly on all findings and recommendations of the Internal Audit Department; and
   d. Ensure that the head of the Internal Audit Department has the necessary resources and budget to carry out duties and functions in accordance with the annual audit plan.
2. In carrying out internal audit function, Board of Commissioners is responsible for:
   a. Ensure that Board of Directors establishes and maintains an adequate, effective and efficient internal control system;
   b. Review the effectiveness and efficiency of the internal control system based on information obtained from the Internal Audit Department at least once a year; and
   c. Appoint an external independent quality controller to

untuk melakukan kaji ulang terhadap kinerja Departemen Audit Internal, dengan mempertimbangkan rekomendasi Komite Audit.

3. Dalam pelaksanaan fungsi audit intern, Komite Audit bertanggung jawab:
   a. Memantau dan mengkaji efektivitas pelaksanaan audit intern Bank;
   b. Mengevaluasi kinerja Departemen Audit Internal;
   c. Memastikan Departemen Audit Internal melakukan komunikasi dengan Direksi, Dewan Komisaris, auditor ekstern, dan Otoritas Jasa Keuangan;
   d. Memastikan Departemen Audit Internal bekerja secara independen;
   e. Memberikan rekomendasi kepada Dewan Komisaris terkait penyusunan rencana audit, ruang lingkup, dan anggaran Departemen Audit Internal;
   f. Meninjau laporan audit dan memastikan Direksi mengambil tindakan perbaikan yang diperlukan secara cepat untuk mengatasi kelemahan pengendalian, *fraud*, masalah kepatuhan terhadap kebijakan, undang-undang, dan peraturan, atau masalah lain yang diidentifikasi dan dilaporkan oleh Departemen Audit Internal;
   g. Memberikan rekomendasi kepada Dewan Komisaris terkait pemberian remunerasi tahunan Departemen Audit Internal secara keseluruhan serta penghargaan kinerja; dan
   h. Memastikan Departemen Audit Internal menjunjung tinggi integritas dalam pelaksanaan tugas.

conduct a review of the performance of the Internal Audit Department, taking into account the recommendations of Audit Committee.

3. In carrying out internal audit function, Audit Committee is responsible for:
   a. Monitor and review the effectiveness of the Bank's internal audit implementation;
   b. Evaluate the performance of the Internal Audit Department;
   c. Ensure that Internal Audit Department communicates with Board of Directors, Board of Commissioners, external auditors, and Financial Services Authority (OJK);
   d. Ensure Internal Audit Department works independently;
   e. Provide recommendations to the Board of Commissioners regarding the preparation of the audit plan, scope and budget of Internal Audit Department;
   f. Review audit reports and ensure that Board of Directors takes necessary corrective actions promptly to address control weaknesses, fraud, compliance issues with policies, laws and regulations, or other issues identified and reported by Internal Audit Department;
   g. Provide recommendations to Board of Commissioners regarding the provision of annual remuneration for Internal Audit Department as a whole as well as performance awards; and
   h. Ensure that Internal Audit Department upholds integrity in carrying out its duties.

PENERAPAN FUNGSI AUDIT EKSTERN

Implementation of External Audit Function

PT Bank Shinhan Indonesia telah menerapkan Fungsi Audit Ekstern. Laporan Keuangan PT Bank Shinhan Indonesia setiap tahun diaudit oleh Kantor Akuntan Publik (KAP) yang terdaftar di Otoritas Jasa Keuangan (OJK). Dalam proses penunjukan Kantor Akuntan Publik (KAP) tersebut Bank telah mengikuti seluruh aspek ketentuan yang berlaku dengan memperhatikan rekomendasi Komite Audit melalui Dewan Komisaris yang mengacu pada Surat Edaran Otoritas Jasa Keuangan (SEOJK) No. 18/SEOJK.03/2023 tanggal 6 November 2023 tentang Tata Cara Penggunaan Jasa Akuntan Publik dan Kantor Akuntan Publik dalam Kegiatan Jasa Keuangan.

Audit Umum yang dilakukan oleh Kantor Akuntan Publik (KAP) "Suharli Sugiharto dan Rekan (ShineWing Indonesia)" memberikan pernyataan pendapatnya mengenai kewajaran Laporan Keuangan PT Bank Shinhan Indonesia Tahun 2025 sesuai dengan prinsip akuntansi yang ada di Indonesia dan hal ini mengacu pada Peraturan Otoritas Jasa Keuangan (POJK) No. 18 Tahun 2025 tanggal 4 Agustus 2025 tentang Transparansi dan Publikasi Laporan Bank.

PT Bank Shinhan Indonesia has implemented an External Audit Function. PT Bank Shinhan Indonesia's financial statements are audited annually by a Public Accounting Firm (KAP) registered with the Financial Services Authority (OJK). In the process of appointing the Public Accounting Firm (KAP), Bank has complied with all applicable regulations, taking into account the recommendations of the Audit Committee through Board of Commissioners. which refers to the Circular Letter of the Financial Services Authority (SEOJK) Number 18/SEOJK.03/2023 dated November 6, 2023 concerning Procedures for Using Public Accountant Services and Public Accounting Firms in Financial Services Activities.

General Audit conducted by the Public Accounting Firm (KAP) Suharli Sugiharto and Partners (ShineWing Indonesia) provides a statement of opinion regarding fairness of the Financial Statements of PT Bank Shinhan Indonesia for 2025 in accordance with the accounting principles in Indonesia and this refers to Financial Services Authority Regulation (POJK) No. 18 of 2025 dated August 4, 2025 concerning Transparency and Publication of Bank Reports.

INDEPENDENSI

KAP Suharli, Sugiharto & Rekan tidak terdapat kepentingan keuangan langsung/tidak langsung yang material kepada Bank. Tidak memiliki Hubungan Pekerjaan dengan Bank seperti memiliki anggota keluarga, rekan kerja/rekan kerja sebelumnya, dan teman dengan Bank dan Karyawan;

INDEPENDENCE

KAP Suharli, Sugiharto & Rekan has no direct/indirect material financial interest in the Bank. It does not have any Employment Relationship with the Bank such as having family members, co-workers/previous co-workers, and friends with Bank and Employees;

KAP Suharli, Sugiharto & Rekan tidak memberikan jasa Non Asuransi kepada Bank pada Periode Audit yang sama, seperti:
- Pembukuan atau jasa lain yang berhubungan dengan laporan keuangan bank;
- Audit Internal;
- Konsultasi SDM dan Sistem Informasi Keuangan dan Implementasi;
- Penasihat Keuangan;
- Jasa Pepajakan;
- Jasa lain yang menimbulkan benturan kepentingan.

KAP Suharli, Sugiharto & Rekan tidak memberikan Jasa atau Produk kepada Bank dengan dasar *fee* kontinjen/komisi, atau menerima *fee* kontinjen dari Bank. Tidak memiliki sengketa hukum dengan Bank. Tidak terdapat hal-hal lain yang menimbulkan benturan kepentingan.

FUNGSI AUDIT EKSTERNAL

Melakukan pemeriksaan laporan keuangan PT Bank Shinhan Indonesia untuk tahun yang berakhir 31 Desember 2025 dan penerbitan *management letter* terkait dengan pengendalian internal Bank.

PROSEDUR AUDIT EKSTERNAL DAN STANDAR AUDIT

Prosedur Audit Eksternal dilakukan melalui:
- Penelaahan atas asersi manajemen atas hal-hal yang ditetapkan dalam regulasi OJK;
- Penelaahan atas pengungkapan manajemen mengenai kewajaran transaksi dengan pihak-pihak berelasi maupun transaksi yang dilakukan dengan perlakuan khusus;
- Penelaahan nilai wajar transaksi *spot* dan transaksi derivatif bagi Bank, serta pengungkapannya;
- Pengujian keandalan sistem informasi pelaporan keuangan Bank;
- Hal-hal lain yang ditentukan berdasarkan hasil komunikasi Otoritas Jasa Keuangan dengan AP KAP sebagaimana dimaksud dalam Pasal 34 POJK AP dan KAP; dan

- Hal-hal lain yang diatur dalam Standar Akuntansi Keuangan (SAK) dan peraturan terkait akuntansi yang diterbitkan oleh Otoritas Jasa Keuangan (OJK) antara lain Buku Panduan Akuntansi Perbankan bagi Bank Umum Konvensional (BPAK), termasuk catatan atas laporan keuangan.

Pelaksanaan Audit oleh KAP Suharli, Sugiharto & Rekan (ShineWing Indonesia) terhadap informasi keuangan telah dilakukan terhadap semua akun yang material berdasarkan Standar Profesional Akuntan Publik yang berlaku dan kesesuaian terhadap Standar Akuntansi yang berlaku di Indonesia.

MEKANISME PENUNJUKAN AKUNTAN PUBLIK

Berdasarkan RUPS tanggal 11 Juni 2025 pemegang saham memberikan atau mendelegasikan kewenangan kepada Dewan Komisaris Perseroan untuk memutuskan penunjukan Akuntan Publik dan / atau Kantor Akuntan Publik untuk melakukan jasa audit atas informasi keuangan historis tahunan tahun buku 2025.

Dewan Komisaris dengan mempertimbangkan rekomendasi Komite Audit yang disampaikan melalui Memo Internal No. 010/BSI-MIKA/

KAP Suharli, Sugiharto & Rekan does not provide Non-Insurance services to the Bank during the same Audit Period, such as:
- Bookkeeping or other services related to bank financial reports;
- Internal Audit;
- HR and Financial Information Systems Consulting and Implementation;
- Financial Advisor;
- Tax Services;
- Other services that give rise to a conflict of interest.

KAP Suharli, Sugiharto & Rekan does not provide services or products to banks on a contingent fee/commission basis, nor does it receive contingent fees from banks. It has no legal disputes with banks. There are no other matters that give rise to a conflict of interest.

EXTERNAL AUDIT FUNCTION

Conducting an audit of the financial statements of PT Bank Shinhan Indonesia for the year ending 31 December 2025 and issuing a management letter related to the Bank's internal controls.

EXTERNAL AUDIT PROCEDURES AND AUDIT STANDARDS

External Audit Procedures are carried out through:
- Review of management assertions on matters stipulated in OJK regulations;
- Review of management disclosures regarding the fairness of transactions with related parties and transactions conducted with special treatment;
- Review of the fair value of spot transactions and derivative transactions for Bank, and their disclosure;
- Testing reliability of Bank's financial reporting information system;
- Other matters determined based on the results of communication between Financial Services Authority and Public Accounting Firm (AP KAP) as referred to in Article 34 of POJK on Public Accounting Firms (AP) and Public Accounting Firms (KAP); and
- Other matters regulated in the Financial Accounting Standards (SAK) and accounting-related regulations issued by Financial Services Authority (OJK) include the Banking Accounting Guidelines for Conventional Commercial Banks (BPAK), including notes to financial statements.

Audit by KAP Suharli, Sugiharto & Rekan (ShineWing Indonesia) on financial information has been carried out on all material accounts based on the applicable Public Accountant Professional Standards and in accordance with the applicable Accounting Standards in Indonesia.

PUBLIC ACCOUNTANT APPOINTMENT MECHANISM

Based on the GMS dated June 11, 2025, the shareholders granted or delegated authority to Company's Board of Commissioners to decide on the appointment of a Public Accountant and/or Public Accounting Firm to perform audit services on annual historical financial information for the 2025 financial year.

Board of Commissioners, taking into account the recommendations of the Audit Committee submitted through

IX/2025 tanggal 11 September 2025 memutuskan penunjukan KAP Suharli, Sugiharto & Rekan untuk melakukan audit atas laporan Keuangan tahun buku 2025 yang tertuang dalam Risalah Rapat No. 011/MoM-BoC/BSI/IX/2025 tanggal 18 Desember 2025.

Adapun rekomendasi Komite Audit kepada Dewan Komisaris telah mempertimbangkan:
- Independensi AP, KAP, dan Orang dalam KAP
- Ruang lingkup audit;
- Imbalan jasa audit;
- Keahlian dan pengalaman AP, KAP, dan Tim Audit dari KAP;
- Metodologi, teknik, dan sarana audit yang digunakan KAP;
- Manfaat sudut pandang baru yang akan diperoleh melalui penggantian AP, KAP, dan Tim Audit dari KAP;
- Potensi risiko atas penggunaan jasa audit oleh KAP yang sama secara berturut-turut untuk kurun waktu yang cukup panjang;
- Hasil evaluasi terhadap pelaksanaan pemberian jasa audit atas informasi keuangan historis tahunan oleh AP dan KAP pada periode sebelumnya.

Internal Memo No. 010/BSI-MIKA/IX/2025 dated September 11, 2025, decided to appoint KAP Suharli, Sugiharto & Rekan to conduct an audit of the Financial Statements for the 2025 fiscal year as stated in the Minutes of Meeting No. 011/MoM-BoC/BSI/IX/2025 dated December 18, 2025.

Audit Committee's recommendations to Board of Commissioners have taken into consideration:
- Independence of AP, KAP, and People in KAP;
- Scope of audit;
- Audit service fee;
- Expertise and experience of AP, KAP, and Audit Team from KAP;
- Audit methodology, techniques and tools used by KAP;
- The benefits of a new perspective which will be obtained through replacement of AP, KAP, and Audit Team from KAP;
- Potential risks of using audit services by the same KAP consecutively for a fairly long period of time;
- Results of evaluation of implementation of the provision of audit services for annual historical financial information by AP and KAP in the previous period;

PENERAPAN MANAJEMEN RISIKO TERMASUK SISTEM PENGENDALIAN INTERN
Implementation of Risk Management Including Internal Control System

TUJUAN PENERAPAN MANAJEMEN RISIKO

Tujuan penerapan manajemen risiko adalah untuk mengidentifikasi dan memitigasi seluruh jenis risiko yang melekat pada aktivitas fungsional yang berpotensi merugikan bank. Hal-hal yang perlu diperhatikan dalam menerapkan identifikasi risiko antara lain:
1. Bersifat proaktif;
2. Mencakup seluruh aktivitas fungsional (kegiatan operasional);
3. Menggabungkan dan menganalisis informasi risiko dari seluruh sumber informasi yang tersedia;
4. Menganalisis probabilitas timbulnya risiko serta konsekuensinya;
5. Melakukan identifikasi risiko secara berkala yang ada di kantor pusat, kantor cabang maupun kantor-kantor cabang pembantu.

Semakin Kompleksnya risiko yang dihadapi oleh Bank, sehingga mengharuskan bank untuk menerapkan Manajemen Risiko secara efektif, baik untuk Bank secara individu maupun untuk Bank secara konsolidasi dengan anak perusahaan.

Penerapan Manajemen Risiko Bank Shinhan Indonesia berdasarkan Peraturan Otoritas Jasa Keuangan No. 18/POJK.03/2016 tanggal 16 Maret 2016 dan Surat Edaran No. 34/SEOJK.03/2016 tanggal 1 September 2016 tentang Penerapan Manajemen Risiko Bagi Bank Umum.

Penerapan Manajemen Risiko tersebut paling sedikit mencakup:
1. Pengawasan aktif Direksi pengawasan aktif Direksi dan Dewan Komisaris;
2. Kecukupan Kebijakan dan Prosedur Manajemen Risiko serta penetapan limit Risiko;
3. Kecukupan proses identifikasi, pengukuran, pemantauan,

PURPOSE OF IMPLEMENTING RISK MANAGEMENT

The purpose of implementing risk management is to identify and mitigate all types of risks inherent in functional activities that could potentially harm the bank. Factors to consider when implementing risk identification include:
1. Be proactive;
2. Covers all functional activities (operational activities);
3. Combine and analyze risk information from all available information sources;
4. Analyzing the probability of risk occurring and its consequences;
5. Conducting periodic risk identification at the head office, branch offices and sub-branch offices.

The increasing complexity of the risks faced by banks requires banks to implement effective risk management, both for individual banks and for banks in a consolidated manner with subsidiaries.

The implementation of Bank Shinhan Indonesia's Risk Management is based on Financial Services Authority Regulation No. 18/POJK.03/2016 dated March 16, 2016 and Circular Letter No. 34/SEOJK.03/2016 dated September 1, 2016 concerning the Implementation of Risk Management for Commercial Banks.

The implementation of Risk Management includes at least:
1. Active supervision of the Board of Directors active supervision of the Board of Directors and the Board of Commissioners;
2. Adequacy of Risk Management Policies and Procedures and determination of Risk limits;
3. Adequacy of the Risk identification, measurement, monitoring

dan pengendalian Risiko, serta sistem informasi Manajemen Risiko; dan
4. Sistem pengendalian intern yang menyeluruh.

Tujuan Utama Bank melakukan penerapan manajemen risiko untuk meminimalkan dan memitigasi risiko yang akan ditimbulkan dari aktivitas bisnis bank agar tidak berdampak terhadap rentabilitas dan permodalan bank baik pada masa sekarang maupun pada masa datang.

ORGANISASI MANAJEMEN RISIKO

Dalam rangka pelaksanaan proses dan sistem Manajemen Risiko yang efektif Bank Shinhan Indonesia wajib membentuk:

1. **Komite Manajemen Risiko**

   Bank Shinhan Indonesia telah membentuk Keanggotaan Komite Manajemen Risiko (KMR) sesuai SK No. 004/BSI–SKDIR/VIII/2022 tanggal 16 Agustus 2022 tentang Susunan Anggota Komite Manajemen Risiko dengan susunan anggota sebagai berikut:

   a. Direktur Utama : Ketua
   b. Seluruh Direktur : Anggota
   c. Kepala Departemen Internal Audit : Anggota
   d. Kepala Departemen Kepatuhan : Anggota
   e. Kepala Departemen Manajemen Risiko : Anggota

   Wewenang dan Tanggung Jawab Komite Manajemen Risiko adalah memberikan rekomendasi kepada Direktur Utama, meliputi:

   1. Penyusunan kebijakan, strategi dan pedoman penerapan Manajemen Risiko;
   2. Perbaikan atau penyempurnaan pelaksanaan Manajemen Risiko berdasarkan hasil evaluasi pelaksanaan Manajemen Risiko.
   3. Penetapan hal-hal yang terkait dengan keputusan bisnis yang menyimpang dari prosedur normal
   4. Melakukan pengendalian risiko di Kantor Pusat Seperti:
      - Melakukan *review* atas tindakan penanggulangan terhadap pengendalian internal seperti kejadian yang dapat berdampak secara finansial.
      - Membahas isu terkait risiko pencucian uang dan pendanaan teroris.
      - Mempertimbangkan hal-hal yang berkaitan dengan pengendalian internal, termasuk progres tindaklanjut terhadap pemenuhan *action plan* atas temuan dari pihak audit internal maupun audit eksternal.

2. **Satuan Kerja Manajemen Risiko (SKMR) melalui Departemen Manajemen Risiko**

   Struktur organisasi Departemen Manajemen Risiko pada Bank Shinhan Indonesia disesuaikan dengan ukuran dan kompleksitas usaha Bank, serta Risiko yang melekat pada Bank. Departemen Manajemen Risiko pada Bank Shinhan Indonesia berdiri sendiri secara independen dan terpisah dari unit kerja yang melakukan aktivitas operasional (*risk taking unit*) antara lain *Treasury*, Kredit, Pendanaan, Akunting, dan terhadap unit kerja yang melaksanakan fungsi pengendalian intern (Departemen Internal Audit).

   Departemen Manajemen Risiko bertanggung jawab kepada Direktur yang Membawahkan Fungsi Kepatuhan, berikut wewenang dan tanggung jawab Departemen Manajemen Risiko:

   a. Memberikan masukan kepada Direksi dalam penyusunan kebijakan, strategi, dan kerangka Manajemen risiko;
   b. Mengembangkan prosedur dan alat untuk identifikasi, pengukuran, pemantauan dan pengendalian risiko;
   c. Mendesain dan menerapkan perangkat yang dibutuhkan dalam penerapan Manajemen risiko, misalnya menyusun

and control processes, as well as the Risk Management information system; and
4. Comprehensive internal control system.

Bank's main objective in implementing risk management is to minimize and mitigate risks that will arise from the bank's business activities so that they do not impact the bank's profitability and capital, both now and in the future.

RISK MANAGEMENT ORGANIZATION

In order to implement an effective Risk Management process and system, Bank Shinhan Indonesia is required to establish:

1. **Risk Management Committee**

   Bank Shinhan Indonesia has established a Risk Management Committee (KMR) membership in accordance with Decree No. 004/BSI – SKDIR/VIII/2022 dated August 16, 2022 concerning the Composition of Risk Management Committee Members with the following membership composition:

   a. President Director : Chairman
   b. All Directors : Members
   c. Head of Internal Audit Department : Member
   d. Head of Compliance Department : Member
   e. Head of Risk Management Department : Member

   Authority and responsibility of Risk Management Committee is to provide recommendations to President Director, including:

   1. Preparation of policies, strategies and guidelines for implementing Risk Management;
   2. Improvements or refinements to the implementation of Risk Management based on the results of the evaluation of the implementation of Risk Management.
   3. Determination of matters related to business decisions that deviate from normal procedures
   4. Carrying out risk control at Head Office such as:
      - Conducting reviews of countermeasures against internal controls such as events that could have a financial impact.
      - Discussing issues related to the risks of money laundering and terrorist financing.
      - Considering matters relating to internal control, including progress on follow-up to fulfill the action plan for findings from internal and external audits.

2. **Risk Management Work Unit (SKMR) through the Risk Management Department**

   Organizational structure of Risk Management Department at Bank Shinhan Indonesia is adjusted to the size and complexity of the Bank's business, as well as the inherent risks of the Bank. Risk Management Department at Bank Shinhan Indonesia stands alone independently and separately from work units that carry out operational activities (risk taking units), including Treasury, Credit, Funding, Accounting, and work unit that carries out internal control functions (Internal Audit Department).

   Risk Management Department is responsible to Director in Charge of Compliance Function, the following are the authorities and responsibilities of Risk Management Department:

   a. Provide input to the Board of Directors in the preparation of policies, strategies and risk management frameworks;
   b. Develop procedures and tools for identifying, measuring, monitoring and controlling risks;
   c. Designing and implementing tools needed in implementing risk management, for example compiling

dan mengembangkan *Operational Risk Management* (ORM)*Tools* seperti *Operational Risk & Control Self Assessment* (ORCSA), *Loss Event Database* (LED), dan *Key Operational Risk Indicators* (KORI);

d. Melakukan sosialisasi secara periodik mengenai *tools* dan implementasi Manajemen Risiko kepada seluruh Cabang dan Departemen terkait untuk meningkatkan *risk awareness* dan budaya Manajemen Risiko secara *bankwide*.
e. Memantau implementasi kebijakan, strategi dan kerangka manajemen risiko yang direkomendasikan oleh Komite Manajemen Risiko dan telah disetujui Direksi Bank Shinhan Indonesia.
f. Memantau posisi/eksposur risiko secara keseluruhan (*Composite*), maupun per risiko termasuk pemantauan Kepatuhan terhadap toleransi risiko dan limit yang ditetapkan.
g. Melakukan *stress testing* guna mengetahui dampak dari implementasi kebijakan dan strategi Manajemen Risiko terhadap portofolio atau kinerja bank secara keseluruhan.
h. Mengkaji usulan aktivitas dan/atau produk baru yang diajukan atau dikembangkan oleh suatu unit tertentu. Pengkajian difokuskan terutama pada aspek kemampuan bank untuk mengelola aktivitas dan atau produk baru termasuk kelengkapan sistem dan prosedur yang digunakan dan dampaknya terhadap eksposur risiko Bank Shinhan Indonesia secara keseluruhan.
i. Memberikan rekomendasi kepada unit kerja Bisnis dan/atau kepada Komite Manajemen Risiko, terkait penerapan Manajemen Risiko antara lain mengenai besaran atau maksimum eksposur Risiko yang wajib dipelihara bank.
j. Mengevaluasi akurasi dan validitas data yang digunakan oleh Bank Shinhan Indonesia untuk mengukur risiko Bank.
k. Menyusun dan menyampaikan laporan profil/komposisi risiko kepada Direktur Kepatuhan dan Komite Manajemen Risiko secara berkala.
l. Melaksanakan kaji ulang secara berkala dengan frekuensi yang disesuaikan kebutuhan Bank untuk memastikan:
   - Kecukupan kerangka Manajemen Risiko
   - Keakuratan metodologi penilaian risiko
   - Kecukupan implementasi sistem informasi Manajemen Risiko.
m. Melakukan penginian SOP *Business Continuity Plan* (BCP) dan memastikan prosedur BCP berjalan dengan baik melalui BCP *Testing* secara berkala dengan tujuan untuk memitigasi risiko operasional untuk memastikan kelangsungan bisnis dan operasional tetap berjalan pada saat terjadi kejadian bencana.

PROSES MANAJEMEN RISIKO

Secara umum masing-masing elemen proses manajemen risiko dapat dideskripsikan sebagai berikut:

a. Identifikasi Risiko
   Tujuan dilakukannya identifikasi risiko adalah untuk mengidentifikasi seluruh jenis risiko yang melekat pada setiap aktivitas fungsional yang berpotensi merugikan bank.
b. Pengukuran Risiko
   1 Pendekatan pengukuran risiko digunakan untuk mengukur profil risiko bank guna memperoleh gambaran efektivitas penerapan manajemen risiko.
   2 Metode pengukuran risiko dapat dilakukan secara kuantitatif maupun kualitatif.
   3 Metode yang digunakan dalam pengukuran risiko dikaitkan dengan jenis, skala, dan kompleksitas

and developing Operational Risk Management (ORM) Tools such as Operational Risk & Control Self Assessment (ORCSA), Loss Event Database (LED), and Key Operational Risk Indicators (KORI);

d. Conducting periodic outreach regarding Risk Management tools and implementation to all relevant Branches and Departments to increase risk awareness and Risk Management culture bankwide.
e. Monitor the implementation of risk management policies, strategies and frameworks recommended by Risk Management Committee and approved by the Board of Directors of Bank Shinhan Indonesia.
f. Monitoring the overall risk position/exposure (Composite), as well as per risk, including monitoring compliance with established risk tolerances and limits.
g. Conduct stress testing to determine the impact of implementing Risk Management policies and strategies on the bank's portfolio or overall performance.
h. Reviewing proposed new activities and/or products submitted or developed by a specific unit. The review focuses primarily on the bank's ability to manage new activities and/or products, including completeness of the systems and procedures used and their impact on Bank Shinhan Indonesia's overall risk exposure.
i. Provide recommendations to Business work unit and/or to Risk Management Committee, regarding the implementation of Risk Management, including regarding the amount or maximum risk exposure that bank must maintain.
j. Evaluate accuracy and validity of data used by Bank Shinhan Indonesia to measure Bank risk.
k. Prepare and submit risk profile/composition reports to Compliance Director and Risk Management Committee on a regular basis.
l. Conduct periodic reviews with a frequency adjusted to Bank's needs to ensure:
   - Adequacy of Risk Management framework
   - Accuracy of risk assessment methodology
   - Adequacy of implementation of Risk Management information system.
m. Updating Business Continuity Plan (BCP) SOP and ensuring that BCP procedures are running smoothly through regular BCP Testing with the aim of mitigating operational risks to ensure business continuity and operations continue to run in the event of a disaster.

RISK MANAGEMENT PROCESS

In general, each element of the risk management process can be described as follows:

a. Risk Identification
   The purpose of risk identification is to identify all typesof risks inherent in each functional activity that have the potential to harm the bank.
b. Risk Measurement
   1. Risk measurement approach is used to measure the bank's risk profile to obtain an overview of the effectiveness of risk management implementation.
   2. Risk measurement methods can be carried out quantitatively or qualitatively.
   3. Method used in risk measurement is related to the type, scale and complexity of business activities, capabilities of

kegiatan usaha, kemampuan sistem pengumpulan data, serta kemampuan direksi dan pejabat eksekutif terkait memahami keterbatasan dari hasil akhir sistem pengukuran risiko yang digunakan.

4 Metode pengukuran risiko harus dipahami secara jelas oleh pegawai yang terkait dalam pengendalian risiko, antara lain *Department Treasury*, Komite Manajemen Risiko, Department Manajemen Risiko, dan Direktur bidang terkait serta Departemen maupun unit kerja terkait lainnya.

c. Pengendalian Risiko
   1) Pelaksanaan proses pengendalian risiko harus digunakan bank untuk mengelola risiko tertentu, terutama yang dapat membahayakan kelangsungan usaha bank.
   2) Pengendalian risiko dapat dilakukan oleh bank dan metode mitigasi risiko lainnya.

d. Pemantauan Risiko
   Pemantauan risiko pada PT Bank Shinhan Indonesia dilakukan berjenjang sesuai dengan ketentuan regulator. Seluruh organisasi Bank melakukan pemantauan paparan risiko seperti Komisaris, jajaran pengurus, pejabat eksekutif dan seluruh karyawan. Dengan adanya pemantauan berjenjang akan menumbuhkan budaya sadar risiko pada setiap jenjang organisasi. Pemantauan yang dilakukan Bank meliputi pemantauan terhadap *risk appetite* dan *risk tolerance* Bank secara berkala serta tindak lanjut untuk mengatasi dalam hal terjadi pelampauan.

e. Sistem Informasi Manajemen Risiko
   Sistem informasi manajemen risiko yang cepat, tepat dan akurat berperan penting dalam pengambilan keputusan bisnis dan pengembangan strategi usaha. Bank mengadakan dan membangun sistem informasi manajemen secara mandiri. Seluruh kebutuhan informasi dan laporan disediakan oleh *core banking* yang ada baik untuk kepentingan internal maupun kepentingan pelaporan wajib kepada regulator.

f. Stress Testing
   1) Dalam melakukan *stress testing*, sistem pengukuran risiko harus cukup fleksibel untuk memfasilitasi berbagai macam skenario yang di jalankan.
   2) Analisis *stress testing* harus dapat menguantifikasi besarnya potensi kerugian sehingga memungkinkan bank untuk melihat dampak terburuk dari berbagai perubahan yang terjadi terhadap pendapatan dan permodalan bank.
   3) Bank telah melakukan *stress test* secara berkala untuk 3 (tiga) risiko yaitu Risiko Kredit, Risiko Pasar dan Risiko Likuiditas.

data collection system, and ability of directors and related executive officers to understand limitations of final results of risk measurement system used.

4. Risk measurement method must be clearly understood by employees involved in risk control, including Treasury Department, Risk Management Committee, Risk Management Department, and Directors of related fields as well as other related departments and work units.

c. Risk Control
   1) Implementation of risk control processes must be used by banks to manage certain risks, especially those that can endanger the continuity of bank's business.
   2) Risk control can be carried out by banks and other risk mitigation methods.

d. Risk Monitoring
   Risk monitoring at PT Bank Shinhan Indonesia is carried out in stages in accordance with regulatory requirements. The entire Bank organization monitors risk exposure, including those at Board of Commissioners, management, executive officers, and all employees. This multi-level monitoring fosters a culture of risk awareness at every level of the organization. The Bank's monitoring includes regular monitoring of its risk appetite and risk tolerance, and follow-up actions to address any excesses.

e. Risk Management Information System
   A fast, precise, and accurate risk management information system plays a crucial role in business decision-making and strategic development. Banks independently establish and develop management information systems. All information and reporting requirements are provided by the existing core banking system, both for internal purposes and for mandatory reporting to regulators.

f. Stress Testing
   1) In conducting stress testing, the risk measurement system must be flexible enough to facilitate a wide variety of scenarios being run.
   2) Stress testing analysis must be able to quantify the magnitude of potential losses so that it allows the bank to see the worst impact of various changes that occur on bank's income and capital.
   3) Bank has conducted periodic stress tests for 3 (three) risks, namely Credit Risk, Market Risk and Liquidity Risk.

PROFIL RISIKO

Profil Risiko PT Bank Shinhan Indonesia Tahun 2025 memiliki peringkat dengan nilai komposit 2 dengan rincian sebagai berikut:

RISK PROFILE

Risk Profile of PT Bank Shinhan Indonesia in 2025 has a composite value rating of 2 with the following details:

PROFIL RISIKO UNTUK BANK SECARA INDIVIDUAL
RISK PROFILE FOR INDIVIDUAL BANKING

Nama Bank: PT Bank Shinhan Indonesia

Bank Name : PT Bank Shinhan Indonesia

Periode Posisi I Position Period	Profil Risiko Komposit I Composite Risk Profile
Triwulan I - Tahun 2025 I Quarter I - Year 2025	2
Triwulan I - Tahun 2025 I Quarter II - Year 2025	2
Triwulan I - Tahun 2025 I Quarter III - Year 2025	2
Triwulan I - Tahun 2025 I Quarter IV - Year 2025	2

MANAJEMEN RISIKO

Penerapan manajemen risiko yang efektif pada Bank Shinhan Indonesia telah didukung oleh kerangka manajemen risiko, yang mencakup kebijakan manajemen risiko, prosedur manajemen risiko, perangkat *(tools)* manajemen risiko dan limit risiko. Kerangka manajemen risiko tersebut telah ditentukan secara jelas berdasarkan visi, misi dan strategi bisnis Bank.

Kebijakan manajemen risiko, prosedur manajemen risiko dan limit dikinikan secara berkala dan mengikuti dinamika dan kompleksitas transaksi. Guna efektivitas penginian tersebut Bank memiliki organ komite manajemen risiko dan komite pemantau risiko untuk memberikan rekomendasi atas hal-hal yang dikinikan dalam kebijakan dan prosedur manajemen risiko.

SISTEM PENGENDALIAN INTERNAL

Bank memiliki sumber daya pengendalian internal yang memastikan Bank telah bekerja secara aman sesuai dengan kebijakan dan prosedur yang ada. Pengendalian internal dilakukan pertama kali oleh unit bisnis yang menjalankan kegiatan bisnis dan operasional melalui mekanisme kerja *maker, checker* dan *approval*. Serta agar tidak banyak terjadi *human error*, Bank Shinhan Indonesia memberikan pelatihan-pelatihan kepada karyawannya agar dapat bertambah keahlian pada SDM yang dimilikinya. Dengan mekanisme tersebut dapat meminimalisasi kesalahan yang dapat berdampak finansial bagi perusahaan. Pengendalian internal selain dilakukan oleh bisnis unit juga diperkuat oleh monitoring yang dilakukan oleh Departemen Manajemen Risiko dan Departemen Kepatuhan sehingga *risk event* yang lepas dari pengendalian internal oleh bisnis unit dapat terungkap di lapis pengendalian kedua yang dilakukan oleh Departemen Manajemen Risiko dan Departemen Kepatuhan. Bank juga memiliki Departemen Internal Audit yang memastikan pengendalian internal Bank secara keseluruhan telah berjalan sesuai dengan kebijakan dan prosedur Bank.

RISK MANAGEMENT

Effective implementation of risk management at Bank Shinhan Indonesia is supported by a risk management framework, which includes risk management policies, risk management procedures, risk management tools, and risk limits. This risk management framework is clearly defined based on the Bank's vision, mission, and business strategy.

Risk management policies, procedures, and limits are updated regularly and keep pace with the dynamics and complexity of transactions. To ensure these updates are effective, Bank has a risk management committee and a risk monitoring committee to provide recommendations on updates to its risk management policies and procedures.

INTERNAL CONTROL SYSTEM

Bank has internal control resources that ensure Bank operates safely in accordance with existing policies and procedures. Internal control is initially carried out by business units that carry out business and operational activities through a work mechanism of maker, checker, and approval. Furthermore, to prevent human error, Bank Shinhan Indonesia provides training to its employees to improve the skills of its human resources. This mechanism can minimize errors that can have a financial impact on the company. Internal control is not only carried out by business units but also strengthened by monitoring carried out by Risk Management Department and the Compliance Department so that risk events that escape internal control by business units can be revealed in the second layer of control carried out by the Risk Management Department and the Compliance Department. The Bank also has an Internal Audit Department that ensures the Bank's overall internal control is running in accordance with the Bank's policies and procedures.

PENYEDIAAN DANA KEPADA PIHAK TERKAIT DAN PENYEDIAAN DANA BESAR

Provision of Funds to Related Parties and Provision of Large Funds.

PT Bank Shinhan Indonesia telah memiliki kebijakan, sistem dan prosedur yang tertulis dan jelas untuk penyediaan dana kepada pihak terkait. Bank dalam pelaksanaan penyediaan dana kepada pihak terkait berpedoman pada ketentuan Otoritas Jasa Keuangan tentang Batas Maksimum Pemberian Kredit (BMPK) dan telah memperhatikan prinsip–kehati-hatian maupun perundang-undangan yang berlaku. Saat ini tidak ada pelanggaran dan pelampauan BMPK. Pemutus Kredit bertindak hati-hati dan Independen serta tidak pernah ada intervensi dari pihak mana pun. Sesuai dengan Rencana Bisnis (*business plan*) target penyediaan dana maupun realisasinya kepada pihak terkait kecil, hal ini untuk mencegah terjadi *conflict of interest*.

PT Bank Shinhan Indonesia has written and clear policies, systems, and procedures for providing funds to related parties. Bank, in implementing the provision of funds to related parties, is guided by the provisions of the Financial Services Authority regarding the Legal Lending Limit (BMPK) and has paid attention to the principle of prudence and applicable laws. Currently, there are no violations or exceedances of the BMPK. Credit Decision Makers act carefully and independently and there has never been any intervention from any party. In accordance with the Business Plan, the target for providing funds and its realization to related parties is small, this is to prevent conflicts of interest.

No	Penyediaan Dana I Funding Provision	Jumlah I Amount	
		Debitur I Debtor	Baki Debet*) I Debit Balance *)
1	Kepada Pihak terkait I To the relevant parties	3	Rp278.519
2	Kepada Debitur Inti I To Core Debtors:		
	a. Individu I Individual	2	Rp1.344.624
	b. Grup I Group	10	Rp7.017.774

Catatan: *) dalam jutaan rupiah per 31 Desember 2025
Note: *) in millions of rupiah as of December 31, 2025

INTEGRITAS PELAPORAN DAN SISTEM PENGENDALIAN INTERNAL

Reporting Integrity and Internal Control System

PT Bank Shinhan Indonesia telah menyampaikan laporan kondisi keuangan dan non keuangan kepada *stakeholders* dan publik melalui website https://shinhan.co.id.
Adapun transparansi Laporan Keuangan dengan tata cara dan cakupan sebagaimana diatur dalam Peraturan Otoritas Jasa Keuangan meliputi:

1. Laporan Keuangan Tahunan yang telah diaudit oleh Akuntan Publik dan Kantor Akuntan Publik yang terdaftar di Otoritas Jasa Keuangan;
2. Laporan Publikasi Keuangan Triwulanan;
3. Laporan Publikasi Keuangan Bulanan;
4. Laporan Keuangan lainnya yakni Laporan *Liquid Coverage Ratio* (LCR), *Net Stable Funding Ratio* (NSFR) dan *Leverage Ratio*.

PT Bank Shinhan Indonesia has submitted financial and non-financial condition reports to stakeholders and the public through the website https://shinhan.co.id.
The transparency of Financial Reports with procedures and scope as regulated in the Financial Services Authority Regulations includes:

1. Annual Financial Reports that have been audited by Public Accountants and Public Accounting Firms registered with the Financial Services Authority;
2. Quarterly Financial Publication Report;
3. Monthly Financial Publication Report;
4. Other financial reports include the Liquid Coverage Ratio (LCR), Net Stable Funding Ratio (NSFR) and Leverage Ratio.

Bank telah menyusun dan menyajikan seluruh laporan kondisi keuangan dan non keuangan dengan tata cara, jenis dan cakupan sebagaimana diatur dalam ketentuan Otoritas Jasa Keuangan yang mengatur mengenai Transparansi Kondisi Keuangan Bank melalui berbagai sarana media cetak maupun elektronik termasuk publikasi laporan keuangan di *website*.

Bank has prepared and presented all financial and non-financial condition reports in accordance with the procedures, types and scope as stipulated in the Financial Services Authority provisions governing the Transparency of Bank Financial Conditions through various print and electronic media, including the publication of financial reports on the website.

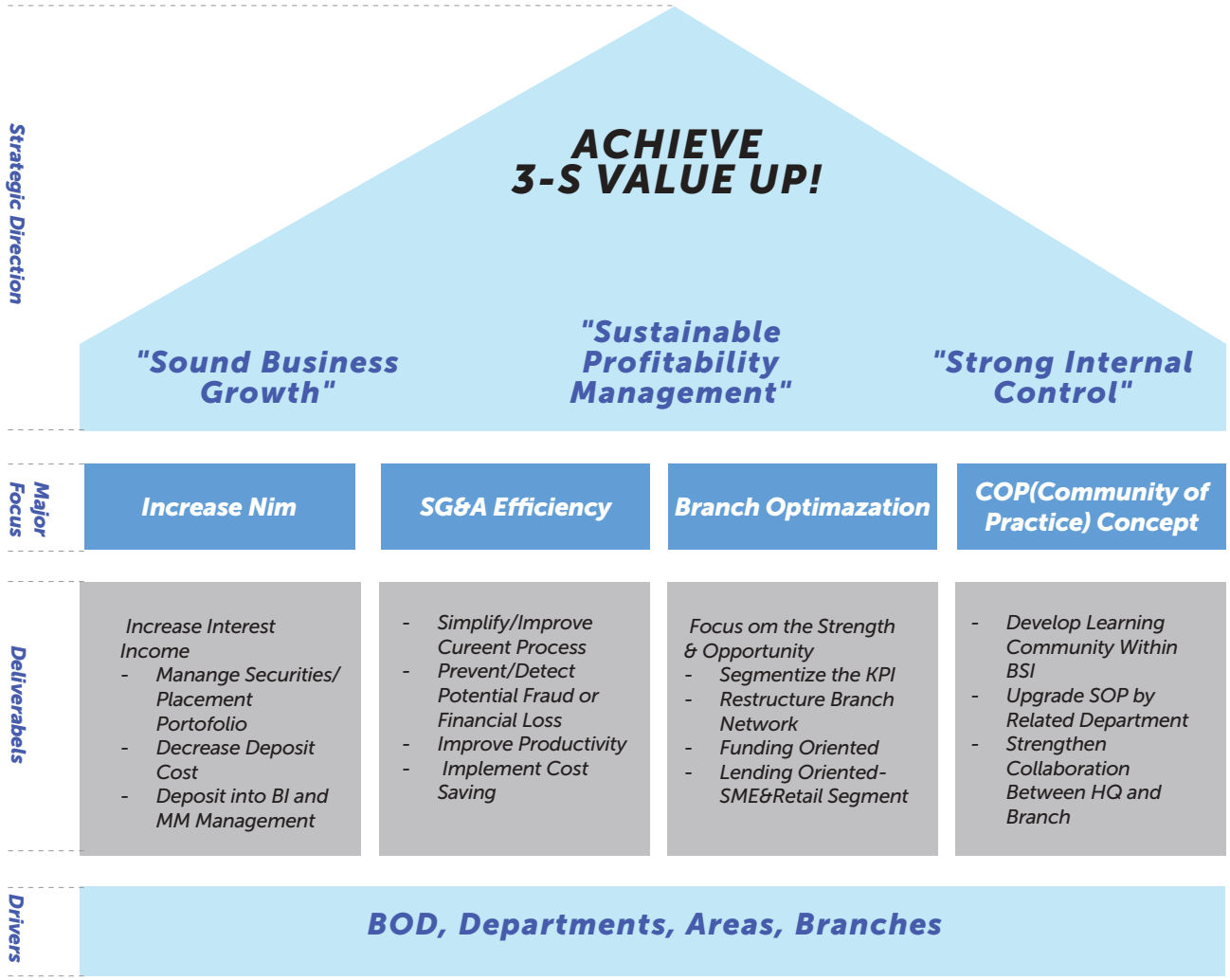
Untuk menguatkan kualitas proses pengambilan keputusan, Bank telah memastikan ketersediaan dan kecukupan pelaporan internal yang didukung oleh sistem informasi manajemen yang memadai.

To strengthen the quality of the decision-making process, the Bank has ensured the availability and adequacy of internal reporting supported by an adequate management information system.

RENCANA STRATEGIS BANK
Bank Strategic Plan

Langkah strategis yang akan dilakukan Bank pada tahun 2025 adalah sebagai berikut:

The strategic steps that the Bank will take in 2025 are as follows:



Untuk menguatkan kualitas proses pengambilan keputusan, Bank telah memastikan ketersediaan dan kecukupan pelaporan internal yang didukung oleh sistem informasi manajemen yang memadai. Untuk mencapai sasaran strategis yang lebih optimal dalam meraih 3-S *Value Up*! Bank telah menentukan fokus utama di tahun 2025 melalui 4 agenda strategis di antaranya adalah:

1 Meningkatkan Margin Bunga Bersih (NIM)
   a. Bank akan meningkatkan porsi pertumbuhan pada kredit ritel konsumsi yang pada gilirannya akan meningkatkan porsi portofolio kredit ritel konsumsi terhadap total portofolio kredit Bank, seperti peningkatan kredit kendaraan bermotor (MyCarLoan) dengan memperluas merek kendaraan yang dibiayai, peningkatan KTA dan Digital KTA dengan menambah mitra perusahaan yang bekerja sama dengan Bank.

To enhance the quality of the decision-making process, the Bank has ensured the availability and adequacy of internal reporting, supported by an adequate management information system. To achieve more optimal strategic goals in achieving 3-S Value Up!, the Bank has determined its main focus in 2025 through 4 strategic agendas. among others are:

1. Increasing Net Interest Margin (NIM)
   a. Bank will increase growth portion of consumer retail credit which in turn will increase the portion of consumer retail credit portfolio to Bank's total credit portfolio, such as increasing motor vehicle credit (MyCarLoan) by expanding brands of vehicles financed, increasing KTA and Digital KTA by adding corporate partners collaborating with Bank.

b. Bank akan terus menumbuhkan porsi kredit korporasi dan komersial secara granular sesuai dengan pengalaman dan kemampuan Bank selama ini sebagai upaya menumbuhkan aset kredit secara keseluruhan.
c. Mengelola penempatan pada Bank Indonesia (BI) dan pembelian surat berharga yang dapat mendukung peningkatan pendapatan bunga Bank.
d. Bank berupaya mendukung pembiayaan pada kegiatan/sektor ramah lingkungan atau dikenal sebagai Kategori Kegiatan Usaha Berkelanjutan (KKUB) secara bertahap salah satunya adalah dengan meningkatkan portofolio kredit korporasi kepada perusahaan Korea (*Korean desk business).*
e. Bank juga mendukung perjanjian bersama antara Bank Indonesia dan Bank Sentral Korea Selatan terkait transaksi perdagangan dan investasi dengan mata uang lokal masing-masing, sehingga dapat mengembangkan FX *business* Bank dengan melayani nasabah yang membutuhkan mata uang IDR/KRW.
f. Meningkatkan pendapatan selain bunga *(fee based income)* melalui transaksi terutama transaksi valuta asing, *remittance*, penerbitan L/C dan fee kredit
g. Penghimpunan dana pihak ketiga yang difokuskan ke dana murah melalui aktivitas *cross selling*.
h. Meningkatkan hubungan kerja sama dan melakukan pendekatan kepada nasabah-nasabah yang bergerak di bidang ekspor-impor untuk meningkatkan simpanan USD nasabah terkait pada Bank. Hal ini juga erat kaitannya dengan penerapan DHE SDA yang dilaksanakan oleh perbankan secara umum.
i. Melanjutkan dan memperluas kerja sama dengan pihak ketiga seperti *channeling* dan/atau *joint financing* dalam rangka menyediakan fasilitas pinjaman kepada masyarakat.

2 Efisiensi Biaya Tenaga Kerja dan Administrasi - SG&A *Efficiency*

a. Bank senantiasa melakukan efisiensi terhadap biaya *overhead* melalui beberapa *campaign* yang selaras dalam mendukung ramah lingkungan seperti penghematan energi, penghematan penggunaan kertas, dan penghematan penggunaan air.
b. Simplifikasi proses bisnis dengan mengoptimalkan layanan perbankan elektronik melalui penawaran produk dan jasa yang menarik dan kompetitif dan pengembangan produk dan jasa berbasis perbankan elektronik secara berkesinambungan.
c. Meningkatkan produktivitas dalam bekerja, Bank fokus pada penyempurnaan proses dan SOP untuk mendukung layanan dan aktivitas operasional.
d. Sosialisasi aktif terkait *risk awareness, compliance awareness,* dan *fraud* kepada seluruh karyawan untuk meningkatkan *awareness* terhadap ketentuan yang berlaku dan potensi risiko serta menghindarkan Bank dari potensi yang menimbulkan biaya kerugian yang besar bagi Bank.

3 Optimalisasi Kinerja Cabang - *Branch Optimization*

a. Meningkatkan peranan dan kontribusi kantor cabang pada pertumbuhan bisnis dan laba Bank dengan memberikan KPI berdasarkan kekuatan dan peluang yang ada pada masing-masing kantor cabang.
b. Melakukan analisa terhadap karakteristik wilayah yang ada di cabang dengan mempertimbangkan kekuatan dan peluang untuk dapat memaksimalkan potensi pasar.
c. Untuk meningkatkan kinerja Cabang, Bank akan melakukan penyesuaian bobot pada indikator *lending* dan *funding* berdasarkan kekuatan dan peluang pada masing-masing cabang.

b. Bank will continue to grow the portion of corporate and commercial credit in a granular manner in accordance with Bank's experience and capabilities so far as an effort to grow overall credit assets.
c. Managing placements with Bank Indonesia (BI) and purchasing securities that can support increasing Bank's interest income.
d. Bank is striving to support financing in environmentally friendly activities/sectors or known as Sustainable Business Activity Category (KKUB) in stages, one of which is by increasing the corporate credit portfolio to Korean companies (Korean desk business).
e. Bank also supports joint agreement between Bank Indonesia and the Central Bank of South Korea regarding trade and investment transactions in their respective local currencies, so that it can develop the Bank's FX business by serving customers who need IDR/KRW currency.
f. Increase income other than interest (fee-based income) through transactions, especially foreign exchange transactions, remittances, issuance of L/Cs and credit fees.
g. Third party fundraising focused on low-cost funds through cross-selling activities.
h. Strengthening cooperative relationships and engaging with export-import customers to increase their USD deposits with the Bank. This is also closely related to the implementation of DHE SDA, which is implemented by banks in general.
i. Continuing and expanding cooperation with third parties such as channeling and/or joint financing in order to provide loan facilities to the public.

2. Labor and Administration Cost Efficiency - SG&A Efficiency

a. Overhead cost efficiencies through several campaigns that are aligned with supporting environmental friendliness, such as energy savings, paper savings, and water savings.
b. Simplify business processes by optimizing electronic banking services through offering attractive and competitive products and services and continuously developing electronic banking-based products and services.
c. To increase productivity at work, the Bank focuses on improving processes and SOPs to support operational services and activities.
d. Active socialization regarding risk awareness, compliance awareness, and fraud to all employees to increase awareness of applicable provisions and potential risks and prevent the Bank from potential risks that can cause large losses for the Bank.

3. Branch Performance Optimization

a. Increase the role and contribution of branch offices to Bank's business growth and profits by providing KPIs based on the strengths and opportunities that exist in each branch office.
b. Conduct an analysis of the characteristics of existing branch areas by considering strengths and opportunities to maximize market potential.
c. To improve branch performance, the Bank will adjust the weighting of lending and funding indicators based on strengths and opportunities of each branch.

d. Memaksimalkan tenaga kerja di cabang untuk meningkatkan *brand awareness* Bank di masyarakat sekaligus memasarkan produk dan layanan yang dimiliki oleh Bank
e. Meningkatkan produktivitas karyawan cabang, Bank fokus pada penyempurnaan proses untuk mendukung layanan, aktivitas operasional, aktivitas transaksi yang akan dimonitor dan dianalisis secara berkala.
f. Dalam rangka memperkuat peran jaringan kantor:
Bank merencanakan untuk melakukan penutupan kantor cabang.

4 Implementasi Konsep Komunitas Praktik *(Community of Practice Concept)*
a. Bank akan fokus untuk memperkuat pengembangan kapasitas dan pengetahuan karyawan baik di Kantor Pusat maupun di Cabang dengan harapan dapat meningkatkan kinerja dan meminimalkan risiko yang mungkin timbul.
b. Membentuk kelompok belajar yang melibatkan seluruh karyawan dengan membahas di antaranya produk, SOP Bank dan lainnya yang berhubungan dengan pekerjaan sehari-hari serta pengetahuan lainnya seperti transformasi digital, kinerja perbankan atau *peers*. Diharapkan dari kelompok belajar ini, Bank juga memperoleh usulan-usulan yang mendukung penginian SOP Bank dan peningkatan kinerja karyawan yang pada gilirannya mendukung pencapaian target Bank.

A. JANGKA PENDEK

Pertumbuhan bisnis pada triwulan IV 2025 dan target tahun 2025:
1. Mencapai Pertumbuhan Bisnis yang Sehat dan Seimbang *(Sound Business Growth)*:
a. Pinjaman yang diberikan pada triwulan IV 2025 tercapai sebesar Rp19.365.598 juta atau 88,89% dari target.
b. Simpanan Dana Pihak Ketiga (DPK) triwulan IV 2025 adalah sebesar Rp15.496.665 juta di atas target yang sebesar Rp14.291.200 juta.
c. Pada tahun 2025 direncanakan beberapa pengembangan produk berbasis teknologi, di antaranya:
i. Tabungan USD online di aplikasi SOL;
ii. Tabungan Bank Shinhan Indonesia Prime online di aplikasi SOL;
iii. API management;
iv. Pembukaan rekening bagi nasabah existing;
v. Pembukaan dan pendaftaran rekening tabungan melalui platform pihak ketiga;
vi. Pembukaan tabungan berjangka;
vii. Topup E-Money.
Bank menyadari semakin meningkatnya tantangan terkait keamanan siber seiring meningkatnya digitalisasi perbankan. Bank telah membuat *roadmap* yang secara rinci diakomodasi dalam Rencana Strategis Teknologi Informasi (RSTI) 2021-2025 untuk meningkatkan sistem keamanan teknologi informasi pada Bank dengan beberapa inisiatif antara lain:
i. *Transaction Monitoring System* (*Fraud Detection System*/*Anti Money Laundry*);
ii. *Database Security Access*.
d. Pengembangan aktivitas treasuri, sebagai alternatif pendanaan antara lain: Pinjaman Luar Negeri (PLN) dan penerbitan NCD yang disesuaikan dengan kebutuhan likuiditas Bank dan kondisi makro ekonomi nasional.

d. Maximizing workforce in branches to increase Bank's brand awareness in the community while marketing the products and services owned by Bank.

e. To increase the productivity of branch employees, Bank focuses on improving processes to support services, operational activities, transaction activities which will be monitored and analyzed periodically.
f. In order to strengthen the role of the office network:
Bank plans to close its branch offices.

4. Implementation of the Community of Practice Concept

a. Bank will focus on strengthening the development of employee capacity and knowledge both at the Head Office and at Branches with hope of improving performance and minimizing risks that may arise.
b. Forming study groups involving all employees by discussing, among other things, products, Bank SOPs and other things related to daily work as well as other knowledge such as digital transformation, banking performance or peers. It is expected that from this study group, the Bank will also obtain suggestions that support updating Bank's SOP and improving employee performance which in turn supports the achievement of Bank's targets.

A. SHORT-TERM

Business growth in the fourth quarter 2025 and 2025 targets:
1. Achieving Sound Business Growth :

a. Loans disbursed in the fourth quarter of 2025 reached IDR 19,365,598 million, or 88.89% of the target.
b. Third Party Funds (DPK) deposits in the fourth quarter of 2025 were IDR 15,496,665 million, above target of IDR 14,291,200 million.
c. In 2025, several technology-based product developments are planned, including:
i. Online USD savings on the SOL app
ii. Shinhan Prime Savings online on the SOL app
iii. API management
iv. Account opening for existing customers
v. Opening and registering a savings account through a third-party platform
vi. Opening a term savings account
vii. E-Money Top Up
Bank recognizes growing challenges related to cybersecurity as banking digitalization increases. Bank has developed a detailed roadmap, outlined in its 2021-2025 Information Technology Strategic Plan (RSTI), to enhance the Bank's information technology security system through several initiatives, including:
i. Transaction Monitoring System (Fraud Detection System / Anti Money Laundry)
ii. Database Security Access
d. Development of treasury activities, as alternative funding, including: Foreign Loans (PLN) and NCD issuance adjusted to the Bank's liquidity needs and national macroeconomic conditions.

e. Pengembangan aktivitas layanan retail:
   i. Perluasan kerja sama kemitraan melalui *bancassurance* dengan beberapa perusahaan asuransi.
   ii. Perluasan kerja sama kemitraan melalui *channeling* dengan beberapa perusahaan lain.
   iii. Perluasan kerja sama KKB dengan merk mobil.
   iv. Kerja sama dengan Pihak Ketiga terkait *referral* bagi nasabah yang memerlukan Solusi QRIS untuk penerimaan pembayaran.

2. Sumber Daya Manusia (SDM):
   Bank senantiasa berupaya meningkatkan kualitas dan kecukupan sumber daya manusia, antara lain melalui:
   a. Strategi pemenuhan karyawan dengan mengacu pada prinsip "*the right man at the right place*".
   b. Menjaga keselarasan strategi bisnis dan seluruh aktivitas di dalam perusahaan agar mengacu pada nilai–nilai *(values)* perusahaan yang dinamakan *SHINHAN WAY 2.0*, meliputi "Benar" menjadi urutan pertama, diikuti dengan "Cepat" dan diakhiri dengan "Berbeda". Di mana setiap *core value* mewakili urutan Mulai, Proses Kerja dan Hasil Kerja.
   c. Bank akan meningkatkan kemampuan dan keahlian karyawan dengan menyediakan program pendidikan dan pelatihan baik secara internal maupun eksternal.
   d. Meningkatkan efisiensi manajemen sumber daya manusia.
   e. Meningkatkan kultur kerja karyawan yang lebih baik.
   f. Meningkatkan kompensasi dan manfaat karyawan yang kompetitif.
   g. Peningkatan fungsi *Human Resource Information System* (HRIS).

e. Development of retail service activities:
   i. Expansion of partnership cooperation through bancassurance with several insurance companies.
   ii. Expansion of partnership cooperation through channeling with several other companies.
   iii. Expansion of KKB cooperation with car brands.
   iv. Collaboration with third parties regarding referrals for customers who require QRIS solutions for receiving payments.

2. Human Resources (HR):
   The Bank continuously strives to improve the quality and adequacy of human resources, including through:
   a. Employee fulfillment strategy by referring to the principle of "the right man at the right place".
   b. of business strategy and all activities within the company to refer to the company's values called SHINHAN WAY 2.0, including "Right" as the first order, followed by "Fast" and ending with "Different". Where each core value represents the order of Start, Work Process and Work Results.
   c. The Bank will improve employee capabilities and skills by providing education and training programs both internally and externally.
   d. Improve the efficiency of human resource management.
   e. Improve employee work culture.
   f. Increase competitive employee compensation and benefits.
   g. Improving the function of the Human Resource Information System (HRIS).

B. JANGKA MENENGAH

1. Menumbuhkan portofolio yang berimbang dan sehat antara kredit korporasi, ritel konsumsi dan UMKM secara bertahap.
2. Melakukan inovasi produk dan peningkatan pelayanan yang prima untuk memenuhi kebutuhan masyarakat dan/atau nasabah.
3. Pengembangan teknologi informasi dan kanal digital dalam mendukung pengembangan bisnis Bank.
4. Mengembangkan kapasitas internal Bank terkait dengan Keuangan Berkelanjutan dan RPIM.
5. Meningkatkan budaya risiko, kepatuhan, dan pengendalian internal yang sejalan dengan pengembangan bisnis Bank.
6. Meningkatkan kompetensi dan kecukupan SDM secara berkelanjutan sesuai dengan kebutuhan bisnis dan organisasi Bank.
7. Melakukan evaluasi pemanfaatan Tenaga Kerja Asing (TKA) secara berkala dan pengalihan pengetahuan kepadakaryawan lokal.

B. MEDIUM TERM

1. Gradually growing a balanced and healthy portfolio between corporate, retail, consumer, and MSME loans.
2. Carrying out product innovation and improving excellent service to meet the needs of the community and/or customers.
3. Development of information technology and digital channels to support Bank's business development.
4. Developing Bank's internal capacity related to Sustainable Finance and RPIM.
5. Improving the culture of risk, compliance and internal control in line with Bank's business development.
6. Continuously improve competence and adequacy of human resources in accordance with Bank's business and organizational needs.
7. Conduct periodic evaluations of the utilization of Foreign Workers (TKA) and transfer of knowledge to local employees.

ASPEK PEMEGANG SAHAM
Shareholder Aspects

Pemegang saham bank menunjukkan komitmen yang kuat dalam mendukung pelaksanaan kegiatan usaha Bank yang sehat dan berkelanjutan, antara lain melalui pemenuhan ketentuan permodalan sesuai dengan peraturan yang berlaku, dukungan terhadap penerapan tata kelola yang baik (*Good Corporate Governance*(GCG)), serta persetujuan atas kebijakan dan strategi usaha bank yang *prudent*. Selain itu, pemegang saham secara aktif mendukung penguatan permodalan bank dan likuiditas apabila diperlukan, serta memastikan Bank memiliki kapasitas yang memadai untuk mengelola risiko, menjaga stabilitas keuangan, dan mendukung pertumbuhan usaha secara berkesinambungan guna menjaga keberlangsungan usaha Bank dalam jangka Panjang

The bank's shareholders demonstrate a strong commitment to supporting the implementation of healthy and sustainable Bank business activities, including through compliance with capital requirements in accordance with applicable regulations, support for the implementation of Good Corporate Governance (GCG), and approval of prudent bank business policies and strategies. In addition, shareholders actively support the strengthening of bank's capital and liquidity when necessary, and ensure Bank has adequate capacity to manage risks, maintain financial stability, and support sustainable business growth in order to maintain Bank's long-term business continuity.

KEPEMILIKAN SAHAM ANGGOTA DEWAN KOMISARIS SERTA HUBUNGAN KEUANGAN KELUARGA ANGGOTA DEWAN KOMISARIS LAIN, ANGGOTA DIREKSI DAN/ATAU PEMEGANG SAHAM BANK
Share Ownership of Board of Commissioners Members and Financial Relationships of other Board of Commissioners Members, Board of Directors Members and/or Bank Shareholders

Kepemilikan Saham Anggota Dewan Komisaris – Anggota Direksi
Share Ownership of Board of Commissioners Members – Board of Directors Members

No	Pemegang Saham PT Bank Shinhan Indonesia Shareholders of PT Bank Shinhan Indonesia	Kepemilikan Saham Shareholding
1	Shinhan Bank Co., Ltd.	99,00%
2	PT. Metropanca Gemilang	0,53%
3	PT. STM Tunggal Jaya	0,47%

	PT BANK SHINHAN INDONESIA		SHINHAN BANK CO.,LTD		PT. METROPANCA GEMILANG		PT. STM TUNGGAL JAYA	
	Jabatan Position	Kepemilikan Ownership	Jabatan Position	Kepemilikan Ownership	Jabatan Position	Kepemilikan Ownership	Jabatan Position	Kepemilikan Ownership
Timoty E. Marnandus	Komisaris Utama The main Commissioner	-	-	-	-	-	-	-
Ananda Barata	Komisaris Commissioner	-	-	-	-	-	-	-
Kim Ji Hyun	Komisaris Commissioner	-	-	-	-	-	-	-
Koo Hyunghoe	Direktur Utama President Director	-	-	-	-	-	-	-
Shin Changhun	Direktur Director	-	-	-	-	-	-	-
Tony Tanusaputra	Direktur yang Membawahkan Fungsi Kepatuhan Director in Charge of Compliance Function	-	-	-	-	-	-	-
Lasmintono	Direktur Director	-	-	-	-	-	-	-

HUBUNGAN KEUANGAN DAN HUBUNGAN KELUARGA ANGGOTA DEWAN KOMISARIS LAIN, ANGGOTA DIREKSI DAN / ATAU PEMEGANG SAHAM BANK.

Hubungan Keuangan Dan Hubungan Keluarga Anggota Dewan Komisaris Lain, Anggota Direksi Dan / Atau Pemegang Saham Bank.

Hubungan I Connection			
Nama I Name	**Jabatan I** Position	**Keuangan I** Finance	**Keluarga** I Family
Timoty E. Marnandus	Komisaris Utama The main commissioner	Tidak ada I There isn't any	Tidak Ada I There isn't any
Ananda Barata	Komisaris Commissioner	Tidak ada I There isn't any	Tidak Ada I There isn't any
Kim Ji Hyung	Komisaris Commissioner	Tidak ada I There isn't any	Tidak Ada I There isn't any
Koo Hyunghoe	Direktur Utama President Director	Tidak ada I There isn't any	Tidak Ada I There isn't any
Shin Changhun	Direktur Director	Tidak ada I There isn't any	Tidak ada I There isn't any
Tony Tanusaputra	Direktur yang Membawahkan Fungsi Kepatuhan Director in Charge of Compliance Function	Tidak ada I There isn't any	Tidak ada I There isn't any
Lasmintono	Direktur Director	Tidak ada I There isn't any	Tidak ada I There isn't any

FREKUENSI RAPAT

Meeting Frequency

1. Direksi I Board of Directors

Selama tahun 2025 Direksi telah mengadakan Rapat Direksi sebanyak 16 (enam belas) kali, sebagaimana tabel di bawah ini:
During 2025, the Board of Directors held 16 (Sixteen) Board of Directors Meetings, as shown in the table below:

Rapat Direksi I Board of Directors Meeting

No	Tanggal Date	Direksi I Board of Directors						
		Koo Hyunghoe	Kim Seong Won**	Shin Changhun***	Tony Tanusaputra	Leonard Auly****	Lasmintono	Fransisca Rita Gosal*
1.	09/01/2025	✓	✓	-	✓	✓	✓	✓
2.	13/02/2025	✓	✓	-	✓	✓	✓	✓
3.	05/03/2025	✓	✓	-	✓	✓	✓	✓
4.	13/03/2025	✓	✓	-	✓	✓	✓	✓
5.	16/04/2025	✓	✓	-	✓	✓	✓	✓
6.	15/05/2025	✓	✓	-	✓	✓	✓	✓
7.	23/05/2025	✓	-	-	✓	✓	✓	-
8.	13/06/2025	✓	✓	-	✓	✓	✓	-
9.	16/07/2025	✓	-	-	✓	✓	✓	-
10.	13/08/2025	✓	-	-	✓	✓	✓	-
11.	12/09/2025	✓	-	✓	✓	✓	✓	-
12.	17/09/2025	✓	-	✓	✓	-	✓	-
13.	13/10/2025	✓	-	✓	✓	-	✓	-
14.	13/11/2025	✓	-	✓	✓	-	✓	-

No	Tanggal Date	Direksi I Board of Directors						
		Koo Hyunghoe	Kim Seong Won**	Shin Changhun***	Tony Tanusaputra	Leonard Auly****	Lasmintono	Fransisca Rita Gosal*
15.	12/12/2025	✓	-	✓	✓	-	✓	-
16.	12/12/2025	✓	-	✓	✓	-	✓	-

Catatan :
✓ Hadir dalam rapat
- Tidak Hadir dalam rapat
*) Ibu Fransisca Rita Gosal mengundurkan diri dari jabatannya sebagai Direktur berdasarkan Akta No. 04 tanggal 6 Agustus 2025;
**) Bpk. Kim Seong Won diberhentikan dengan hormat sebagai Direktur berdasarkan Akta No. 04 tanggal 6 Agustus 2025;
***) Bpk. Shin Changhun menjabat sebagi Direktur Keuangan dan Konglomerasi berdasarkan Akta No. 04 tanggal 6 Agustus 2025 dan efektif sebagai Direktur Keuangan dan Konglomerasi per tanggal 22 Agustus 2025;
****) Bpk. Leonard Auly mengundurkan diri dari jabatannya sebagai Direktur berdasarkan Akta No. 01 tanggal 8 Oktober 2025.
Notes:
✓ Present at the meeting
- Not present at the meeting
*) Mrs. Fransisca Rita Gosal resigned from her position as Director based on Deed No. 04 dated August 6, 2025;
**) Mr. Kim Seong Won was honorably dismissed as Director based on Deed No. 04 dated August 6, 2025;
***) Mr. Shin Changhun serves as Director of Finance and Conglomeration based on Deed No. 04 dated August 6, 2025 and is effective as Director of Finance and Conglomeration as of August 22, 2025;
****) Mr. Leonard Auly resigned from his position as Director based on Deed No. 01 dated October 8, 2025.

2. Dewan Komisaris I Board of Commissioners

Selama tahun 2025 Dewan Komisaris telah mengadakan Rapat Dewan Komisaris sebanyak 16 (enam belas) kali, sebagaimana tabel di bawah ini:
During 2025, the Board of Commissioners held 16 (sixteen) Board of Commissioners Meetings, as shown in the table below:

Rapat Dewan Komisaris I Board of Commissioners Meeting

No	Tanggal Date	Dewan Komisaris I Board of Commissioners		
		Timoty E. Marnandus	Kim Jihyung	Ananda Barata
1.	10/03/2025	✓	✓	✓
2.	24/04/2025	✓	✓	✓
3.	16/05/2025	✓	✓	✓
4.	16/05/2025	✓	✓	✓
5.	16/05/2025	✓	✓	✓
6.	22/05/2025	✓	✓	✓
7.	28/05/2025	✓	✓	✓
8.	16/06/2025	✓	✓	✓
9.	16/07/2025	✓	✓	✓
10	24/07/2025	✓	✓	✓
11.	15/09/2025	✓	✓	✓
12.	18/09/2025	✓	✓	✓
13.	18/09/2025	✓	✓	✓
14.	25/09/2025	✓	✓	✓
15.	06/10/2025	✓	✓	✓
16.	11/12/2025	✓	✓	✓

Catatan I Note :
✓ Hadir dalam rapat I Present at the meeting
- Tidak Hadir dalam rapat I Not present at the meeting

3. Komite Audit I Audit Committee

Selama tahun 2025 Komite Audit telah mengadakan Rapat Komite Audit sebanyak 15 (lima belas) kali, sebagaimana tabel di bawah ini:
During 2025, the Audit Committee held 15 (fifteen) Audit Committee Meetings, as shown in the table below:

Rapat Komite Audit I Audit Committee Meeting

No	Tanggal Date	Anggota Komite Audit I Audit Committee Members		
		Ananda Barata	Richard S. Dompas	Rusli Simanjuntak
1.	23/01/2025	✓	✓	✓
2.	28/02/2025	✓	✓	✓
3.	20/03/2025	✓	✓	✓
4.	21/03/2025	✓	✓	✓
5.	24/04/2025	✓	✓	✓
6.	23/05/2025	✓	✓	✓
7.	23/06/2025	✓	✓	✓
8.	24/07/2025	✓	✓	✓
9.	21/08/2025	✓	✓	✓
10.	26/09/2025	✓	✓	✓
11.	06/10/2025	✓	✓	✓
12.	24/10/2025	✓	✓	✓
13.	24/11/2025	✓	✓	✓
14.	28/11/2025	✓	✓	✓
15.	11/12/2025	✓	✓	✓

Catatan I Note :
✓ Hadir dalam rapat I Present at the meeting
- Tidak Hadir dalam rapat I Not present at the meeting

4. Komite Pemantau Risiko I Risk Monitoring Committee

Selama tahun 2025 Komite Pemantau Risiko telah mengadakan Rapat Komite Pemantau Risiko sebanyak 12 (dua belas) kali, sebagaimana tabel di bawah ini:
During 2025, the Risk Monitoring Committee held 12 (Twelve) Risk Monitoring Committee Meetings, as shown in the table below:

Rapat Komite Pemantau Risiko I Risk Monitoring Committee Meeting

No	Tanggal Date	Anggota Komite Pemantau Risiko I Risk Monitoring Committee Members		
		Ananda Barata	Lando Simatupang	Rusli Simanjuntak
1.	23/01/2025	✓	✓	✓
2.	28/02/2025	✓	✓	✓
3.	21/03/2025	✓	✓	✓
4.	28/04/2025	✓	✓	✓
5.	26/05/2025	✓	✓	✓
6.	23/06/2025	✓	✓	✓
7.	24/07/2025	✓	✓	✓
8.	21/08/2025	✓	✓	✓
9.	26/09/2025	✓	✓	✓
10.	24/10/2025	✓	✓	✓
11.	24/11/2025	✓	✓	✓
12.	11/12/2025	✓	✓	✓

Catatan I Note :
✓ Hadir dalam rapat I Present at the meeting
- Tidak Hadir dalam rapat I Not present at the meeting

5. Komite Remunerasi & Nominasi I Remuneration & Nomination Committee

Selama tahun 2025 Komite Remunerasi & Nominasi telah mengadakan Rapat Komite Remunerasi & Nominasi sebanyak 6 (Enam) kali, sebagaimana tabel di bawah ini:
During 2025, the Remuneration & Nomination Committee held 6 (six) Remuneration & Nomination Committee Meetings, as shown in the table below:

Rapat Komite Remunerasi & Nominasi I Remuneration & Nomination Committee Meeting

No	Tanggal Date	Anggota Komite Remunerasi & Nominasi I Remuneration & Nomination Committee Members		
		Timoty E. Marnandus	Kim Ji Hyung	Dimas Febriyatno
1.	18/03/2025	✓	✓	✓
2.	15/05/2025	✓	✓	✓
3.	15/05/2025	✓	✓	✓
4.	16/06/2025	✓	✓	✓
5.	9/09/2025	✓	✓	✓
6.	9/09/2025	✓	✓	✓
7.	27/11/2025	✓	✓	✓
8.	27/11/2025	✓	✓	✓

Catatan I Note :
✓ Hadir dalam rapat I Present at the meeting
- Tidak Hadir dalam rapat I Not present at the meeting

JUMLAH PENYIMPANGAN
Amount of Deviations

Penyimpangan internal *(Internal Fraud)* adalah *Fraud* yang dilakukan oleh anggota Direksi, anggota Dewan Komisaris, pegawai tetap, pegawai tidak tetap (honorer), dan/atau tenaga kerja alih daya *(Outsourcing)*. Adapun pengertian *fraud* mengacu pada ketentuan mengenai penerapan anti strategi *fraud* bagi Bank Umum. Nominal penyimpangan *(Internal Fraud)* yang diungkapkan adalah penyimpangan bernilai lebih dari Rp100.000.000 (seratus juta Rupiah).

Dalam Pedoman Penerapan Strategi Anti *Fraud* Versi 4.1 tanggal 10 Juni 2025 Yang dimaksud dengan penyimpangan (*Internal Fraud*) adalah *fraud* yang dilakukan oleh anggota Direksi, anggota Dewan Komisaris, Pegawai Tetap, Pegawai tidak tetap (honorer), dan/atau tenaga kerja ahli daya (*outsourcing*). Adapun pengertian *fraud* mengacu pada ketentuan mengenai penerapan strategi anti *fraud* bagi Bank Umum Nominal penyimpanan (*Internal Fraud*) yang diungkapkan adalah penyimpangan bernilai lebih dari Rp100.000.000 seratus juta rupiah).

Pada periode Januari sampai dengan Desember 2025, tidak terdapat penyimpangan internal dalam aktivitas operasional PT Bank Shinhan Indonesia.

Internal fraud is fraud committed by members of Board of Directors, members of the Board of Commissioners, permanent employees, temporary employees (honorary), and/or outsourced workers. definition of fraud refers to the provisions regarding implementation of anti-fraud strategies for Commercial Banks. The nominal deviation (Internal Fraud) disclosed is deviation worth more than IDR 100,000,000 (One Hundred Million Rupiah).

In the Guidelines for Implementing Anti-Fraud Strategy Version 4.1 dated June 10, 2025, Internal Fraud is defined as fraud committed by members of the Board of Directors, members of the Board of Commissioners, permanent employees, non-permanent employees (honorary), and/or expert workers (outsourcing). The definition of fraud refers to the provisions regarding the implementation of anti-fraud strategies for Commercial Banks. The nominal storage (Internal Fraud) disclosed is a deviation worth more than IDR 100,000,000 (one hundred million rupiah).

In the period from January to December 2025, there were no internal deviations in the operational activities of PT Bank Shinhan Indonesia.

Penyimpangan (Internal Fraud) Dalam 1 Tahun Deviation (Internal) (Fraud) In 1 Year	Jumlah Kasus Yang Dilakukan Oleh I Number of Cases Carried Out By					
	Anggota Direksi Dan Anggota Komisaris Members of the Board of Directors and Members of the Commissioners		Pegawai Tetap Permanent Employee		Pegawai Tidak Tetap Dan Tenaga Kerja Alih Daya Non Permanent Employee and Transferred Workforce	
	Tahun Sebelumnya Previous Year (2024)	Tahun Berjalan Current Year (2025)	Tahun Sebelumnya Previous Year (2024)	Tahun Berjalan Current Year (2025)	Tahun Sebelumnya Previous Year (2024)	Tahun Berjalan Current Year (2025)
Total *Fraud* Total Fraud	0	0	4	0	0	0
Telah diselesaikan It has been completed	0	0	4	0	0	0
Dalam proses penyelesaian di internal bank In the process of internal settlement at the bank	0	0	0	0	0	0
Belum diupayakan penyelesaian No resolution has been attempted	0	0	0	0	0	0
Telah ditindaklanjuti melalui proses hukum Has been followed up through legal process	0	0	0	0	0	0

Catatan:
Untuk Penyimpangan (*Internal Fraud*) pada tahun 2024 telah dilaporkan ke Otoritas Jasa Keuangan melalui Surat No. 652/BSI-DIR/XII/2024 tanggal 23 Desember 2024 dan No. 031/-DIR/I/2025 tanggal 21 Januari 2025.
Notes:
Internal Fraud in 2024 has been reported to the Financial Services Authority through Letter No. 652/BSI-DIR/XII/2024 dated December 23, 2024 and No. 031/-DIR/I/2025 dated January 21, 2025.

WHISTLEBLOWING SYSTEM

Whistleblowing System

PT Bank Shinhan Indonesia telah memiliki dan menerapkan *Whistleblowing System*. *Whistleblowing System* merupakan media resmi bagi karyawan yang disediakan oleh perusahaan untuk menerima, mengelola, dan menindaklanjuti laporan atas dugaan pelanggaran yang terjadi di lingkungan Bank dan mendukung Penerapan Tata kelola Bank khususnya transparansi, akuntabilitas dan integritas.

1. **Jenis tindakan kecurangan atau pelanggaran yang dilaporkan, antara lain:**
   a. Kecurangan dan penggelapan aset internal maupun eksternal;
   b. Membocorkan informasi bank dan nasabah;
   c. Tindak Pidana Perbankan;
   d. Pelanggaran Hukum;
   e. Benturan Kepentingan;
   f. Pelanggaran Kode Etik.
2. **Perlindungan bagi Pelapor**
   PT Bank Shinhan Indonesia memberikan perlindungan penuh kepada setiap pelapor *(Whistleblower)* yang menyampaikan laporan melalui *Whistleblowing* dengan fakta yang dapat dipertanggungjawabkan.
3. **Tata Cara melaporkan tindak Pelanggaran**
   Ada 3 (tiga) tata cara melaporkan tindak Pelanggaran, antara lain:
   a. Melalui *browser* pada komputer jaringan internet melalui http://10.96.70.61:8881/login;
   b. Melalui Telepon / email ke Anti *Fraud* Unit;
   c. Dapat mengirimkan surat dengan menuliskan kode "WB" di kiri atas amplop ke:
      PT Bank Shinhan Indonesia International Financial Centre
      Jl. Jenderal Sudirman Kav. 22 – 23
      Jakarta Selatan 12920

PT Bank Shinhan Indonesia has had and implemented a Whistleblowing System .
The Whistleblowing System is an official medium for employees provided by the company to receive, manage, and follow up on reports of alleged violations that occur within the Bank and supports the implementation of Bank governance, especially transparency, accountability and integrity.

1. **The types of fraudulent acts or violations reported include :**
   a. Fraud and embezzlement of internal and external assets;
   b. Leaking bank and customer information;
   c. Banking Crimes;
   d. Violation of Law;
   e. Conflict of Interest;
   f. Violation of the Code of Ethics.
2. **Protection for Whistleblowers**
   PT Bank Shinhan Indonesia provides full protection to every reporter (Whistleblower) who submits a report through Whistleblowing with accountable facts.
3. **Procedures for reporting violations**
   There are 3 (three) procedures for reporting violations, including:
   a. Via a browser on a computer connected to internet via http://10.96.70.61:8881/login ;
   b. By telephone/email to Fraud Unit Queue;
   c. You can send a letter by writing the code "WB" on the top left of the envelope to:
      PT Bank Shinhan Indonesia
      International Financial Centre
      Jl. Jenderal Sudirman Kav. 22 – 23
      South Jakarta 12920

PENGUNGKAPAN PERMASALAHAN HUKUM
Disclosure of Legal Issues

Sepanjang tahun 2025, jumlah permasalahan hukum perdata dan pidana yang dihadapi PT Bank Shinhan Indonesia dan upaya yang dilakukan untuk melakukan penyelesaiannya adalah sebagai berikut :
Throughout 2025, the number of civil and criminal legal problems faced by PT Bank Shinhan Indonesia and efforts made to resolve them are as follows:

Permasalahan Hukum Legal Issues	Jumlah Kasus I Number of Cases	
	Perdata I Civil	Pidana I Criminal
Telah mendapatkan putusan yang mempunyai kekuatan hukum tetap Has received a decision that has permanent legal force	12	-
Dalam proses penyelesaian In the process of completion	14	2
Jumlah I Total	**26**	**2**

Berdasarkan pengungkapan hukum di atas, selama tahun 2025 telah mendapatkan putusan yang mempunyai kekuatan hukum tetap perdata sebanyak 12 (dua belas), sebagai berikut:
Based on the legal disclosure above, during 2025, 12 (Twelve) decisions with permanent civil legal force were obtained, as follows:

No	Nama Debitur Debtor Name	Nomor Perkara Case Number	Tingkatan I Status Perkara Case Level I Status
1.	Debitur a.n DK	357/Pdt.G/2024/PN.Bdg	Pengadilan Negeri Bandung / Berkekuatan Hukum Tetap 18 Februari 2025 (PT Bank Shinhan Indonesia Menang) Bandung District Court / Permanent Legal Force February 18, 2025 (PT Bank Shinhan Indonesia Wins)
2.	Debitur a.n HH	743/Pdt.G/2024/PN.Jkt.Sel	Pengadilan Negeri / Berkekuatan Hukum Tetap 9 Februari 2025 (Damai) District Court / Permanent Legal Force February 9, 2025 (Peace)
3.	Debitur a.n RGP	40/Pdt.G/2025/PN.Mtr	Pengadilan Negeri Mataram / Berkekuatan Hukum Tetap 6 Maret 2025 (PT Bank Shinhan Indonesia Menang) Mataram District Court / Permanent Legal Force March 6, 2025 (PT Bank Shinhan Indonesia Wins)
4.	Debitur a.n AS	838/Pdt.G/2024/PN.Jkt.Sel	Pengadilan Negeri Jakarta Selatan / Berkekuatan Hukum Tetap 23 April 2025 (PT Bank Shinhan Indonesia Menang) South Jakarta District Court / Final Legal Force April 23, 2025 (PT Bank Shinhan Indonesia Wins)
5.	Debitur a.n SW (Pihak Ketiga)	50/Pdt.G/2025/PN.Yyk	Pengadilan Negeri Yogyakarta / Berkekuatan Hukum Tetap 5 Juni 2025 (Damai) Yogyakarta District Court / Permanent Legal Force June 5, 2025 (Peace)
6.	Debitur a.n PE	648/Pdt.G/2024/PN.Tng	Pengadilan Negeri Yogyakarta / Berkekuatan Hukum Tetap 5 Juni 2025 (Damai) Yogyakarta District Court / Permanent Legal Force June 5, 2025 (Peace)
7.	Debitur a.n MT	517/Pdt.G/2023/PN.Bdg	Mahkamah Agung RI (Kasasi) / Berkuatan Hukum Tetap 12 September 2025 (PT Bank Shinhan Indonesia Menang) Supreme Court of the Republic of Indonesia (Cassation) / Permanent Legal Force September 12, 2025 (PT Bank Shinhan Indonesia Wins)
8.	Debitur a.n PT BI	342/Pdt.G/2020/PN.Bdg	Pengadilan Tinggi Bandung / Berkekuatan Hukum Tetap 17 September 2025 (PT Bank Shinhan Indonesia Menang) Bandung High Court / Permanent Legal Force 17 September 2025 (PT Bank Shinhan Indonesia Wins)
9.	Debitur a.n PT DWP	1238/Pdt.G/2023/PN.Jkt.Sel	Mahkamah Agung RI (Kasasi) / Berkuatan Hukum Tetap 17 September 2025 (PT Bank Shinhan Indonesia Menang) Supreme Court of the Republic of Indonesia (Cassation) / Permanent Legal Force 17 September 2025 (PT Bank Shinhan Indonesia Wins)
10.	Debitur a.n DH	680/Pdt.G/2024/PN.Sby	Mahkamah Agung RI (Kasasi) / Berkuatan Hukum Tetap 23 Oktober 2025 (PT Bank Shinhan Indonesia Menang) Supreme Court of the Republic of Indonesia (Cassation) / Permanent Legal Force October 23, 2025 (PT Bank Shinhan Indonesia Wins)
11.	Debitur a.n AS	395/Pdt.G/2025/PN.Jkt.Sel	Pengadilan Negeri Jakarta Selatan / Berkekuatan Hukum Tetap 17 November 2025 (PT Bank Shinhan Indonesia Menang) South Jakarta District Court / Final Legal Force November 17, 2025 (PT Bank Shinhan Indonesia Wins)
12.	Debitur a.n C	491/Pdt.G/2025/PN.Jkt.Sel	Pengadilan Negeri Jakarta Selatan / Berkekuatan Hukum Tetap 1 Desember 2025 (PT Bank Shinhan Indonesia Menang) South Jakarta District Court / Permanent Legal Force December 1, 2025 (PT Bank Shinhan Indonesia Wins)

TRANSAKSI YANG MEMILIKI BENTURAN KEPENTINGAN

Transactions that Have a Conflict of Interest

Selama tahun 2025, tidak pernah terjadi transaksi yang mengandung Benturan Kepentingan yang merugikan atau mengurangi keuntungan Bank dan kegiatan operasional Bank bebas dari intervensi pemilik/pihak terkait/pihak lainnya yang dapat menimbulkan Benturan Kepentingan yang dapat merugikan atau mengurangi keuntungan Bank sebagai mana tabel di bawah ini:

During 2025, there were no transactions containing Conflicts of Interest that were detrimental or reduced the Bank's profits and the Bank's operational activities were free from intervention by owners/related parties/other parties that could give rise to Conflicts of Interest that could be detrimental or reduce the Bank's profits as shown in the table below:

No.	Nama dan Jabatan Pihak yang memiliki Benturan Kepentingan Name and Position of the Party with a Conflict of Interest	Nama dan Jabatan Pengambil Keputusan Name and Position of Decision Maker	Jenis Transaksi Transaction Type	Nilai Transaksi (jutaan rupiah) Transaction Value (millions of rupiah)	Keterangan *) Information *)
-	-	-	-	-	-

Catatan I Note :
- Nihil I Nothing
*) tidak sesuai sistem dan prosedur yang berlaku. I does not comply with applicable systems and procedures

PEMBELIAN KEMBALI (*BUY BACK*) SAHAM DAN/ ATAU OBLIGASI BANK

Buy Back of Bank Shares and/or Bonds

Pada tahun 2025, PT Bank Shinhan Indonesia tidak terdapat transaksi *buy back* saham/obligasi.

In 2025 , PT Bank Shinhan Indonesia did not carry out any buy back transactions, stocks/bonds.

PENERAPAN KEUANGAN BERKELANJUTAN, TERMASUK PENERAPAN TANGGUNG JAWAB SOSIAL DAN LINGKUNGAN

Implementation of Sustainable Finance, Including Implementation of Social and Environmental Responsibility

Bank telah memiliki rencana aksi keuangan berkelanjutan bagi Bank dengan cakupan sesuai dengan Peraturan Otoritas Jasa Keuangan mengenai penerapan keuangan berkelanjutan bagi lembaga jasa keuangan, emiten, dan perusahaan publik. Laporan keberlanjutan telah disampaikan secara lengkap dan tepat waktu kepada Otoritas Jasa Keuangan.

Bank has a sustainable finance action plan for Bank with a scope in accordance with the Financial Services Authority (OJK) Regulation regarding the implementation of sustainable finance for financial services institutions, issuers, and public companies.
The sustainability report has been submitted in full and on time to the Financial Services Authority (OJK).

PEMBERIAN DANA UNTUK KEGIATAN SOSIAL DAN KEGIATAN POLITIK BAIK NOMINAL MAUPUN PENERIMA DANA

Di Tahun 2025 ini, Shinhan Bank Co., Ltd. melalui PT Bank Shinhan Indonesia telah melakukan beberapa kegiatan sosial dengan rincian sebagai berikut:

PROVISION OF FUNDS FOR SOCIAL ACTIVITIES AND POLITICAL ACTIVITIES, BOTH NOMINAL AND RECIPIENT OF FUNDS

In the year 2025 Currently, Shinhan Bank Co., Ltd. through PT Bank Shinhan Indonesia has carried out several social activities with the following details:

No.	Tanggal Date	Keterangan Information	Rupiah	
			Kegiatan Sosial Activity Social	Kegiatan Politik Activity Political
1.	9 November 2025	Kegiatan sosial yakni dalam bentuk tempat pembuangan sampah, aktivitas pemungutan sampah, buku edukasi lingkungan, dan alat pungut sampah Social activities in the form of waste disposal sites, waste collection activities, environmental education books, and waste collection tools on November 9, 2025 amounting to Rp. 13,906,515.	Rp13.906.515	

TATA KELOLA TERINTEGRASI
Integrated Governance

Berdasarkan peraturan di atas dan Surat OJK No. SR-35/KS.13/2025 tentang Penyampaian Keputusan Persetujuan PT Bank Shinhan Indonesia sebagai PIKK Operasional atas KK Bank Shinhan Indonesia yang menyatakan bahwa PT Bank Shinhan Indonesia telah disetujui sebagai Perusahaan Induk Konglomerasi Keuangan Operasional atas Konglomerasi Keuangan Shinhan sebagai berikut:

- Menunjuk PT Bank Shinhan Indonesia sebagai Perusahaan Induk Konglomerasi Keuangan (Entitas Utama).
- PT Shinhan Indo Finance, dan PT. Shinhan Sekuritas Indonesia sebagai anggota LJK dalam Konglomerasi Keuangan.

Based on the above regulations and OJK Letter No. SR-35/KS.13/2025 concerning Submission of the Approval Decision of PT Bank Shinhan Indonesia as an Operational PIKK for Shinhan KK which states that PT Bank Shinhan Indonesia has been approved as the Operational Financial Conglomerate Holding Company for Shinhan Financial Conglomerate as follows:

- Appointing PT. Bank Shinhan Indonesia as the Holding Company of the Financial Conglomerate (Main Entity) .
- PT. Shinhan Indo Finance, and PT. Shinhan Sekuritas Indonesia as members of the Financial Services Institution (LJK) in the Financial Conglomerate.

LAPORAN TAHUNAN PELAKSANAAN TATA KELOLA TERINTEGRASI KONGLOMERASI KEUANGAN BANK SHINHAN INDONESIA TAHUN 2025

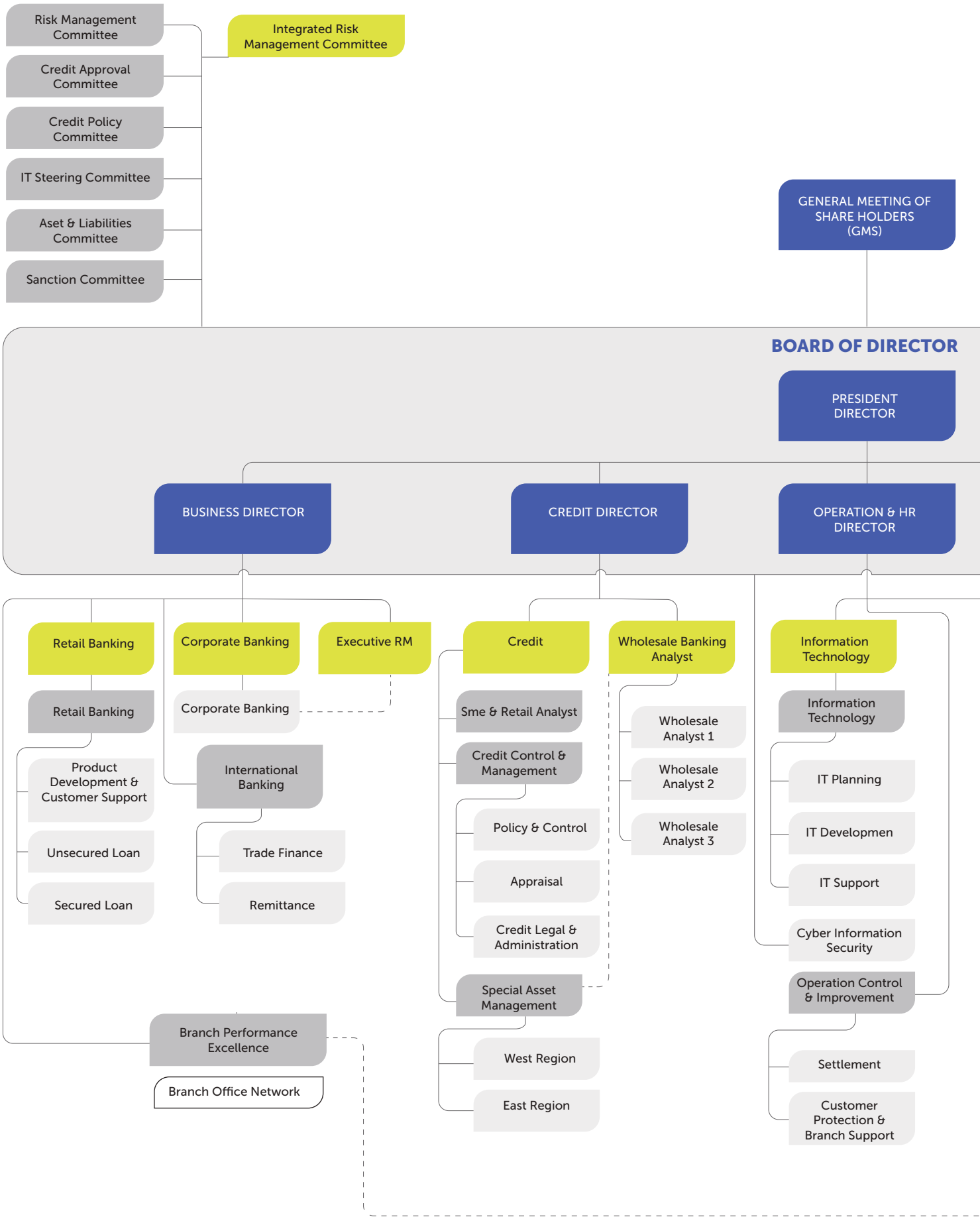
ANNUAL REPORT ON THE IMPLEMENTATION OF INTEGRATED GOVERNANCE OF BANK SHINHAN INDONESIA FINANCIAL CONGLOMERATION IN 2025

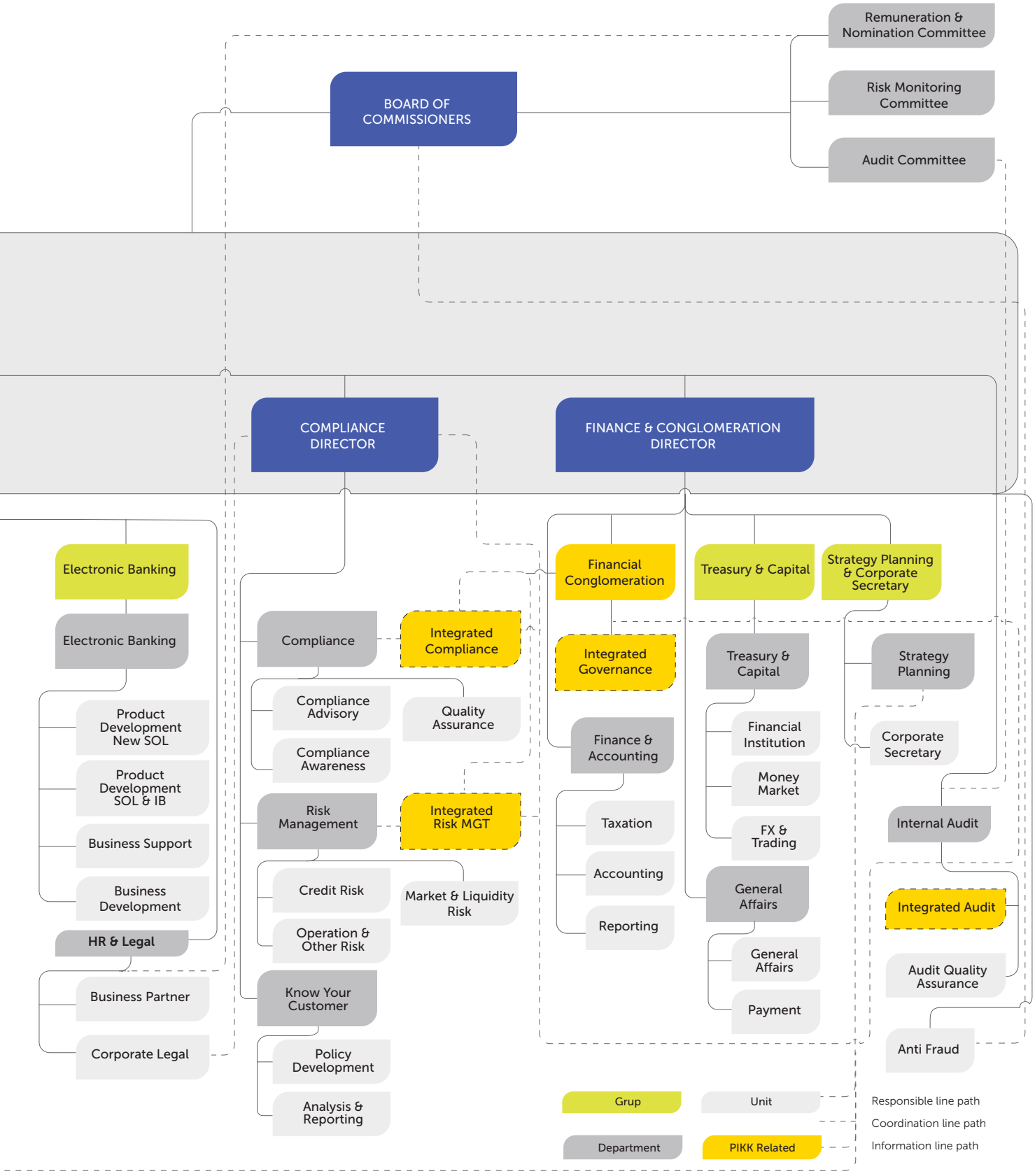
DASAR HUKUM

- Peraturan Otoritas Jasa Keuangan (POJK) No. 30 Tahun 2024 Tentang Konglomerasi Keuangan dan Perusahaan Induk Konglomerasi Keuangan.
- Peraturan Otoritas Jasa Keuangan (POJK) No. 18/POJK.03/2014 Tentang Penerapan Tata Kelola Terintegrasi bagi Konglomerasi Keuangan.
- Surat Edaran Otoritas Jasa Keuangan (SEOJK) No. 15/SEOJK.03/2015 Tentang Penerapan Tata Kelola Terintegrasi bagi Konglomerasi Keuangan.
- Peraturan Otoritas Jasa Keuangan (POJK) No. 17/POJK.03/2014 Tentang Penerapan Manajemen Risiko Terintegrasi Bagi Konglomerasi Keuangan.
- Surat Edaran Otoritas Jasa Keuangan (SEOJK) No. 14/SEOJK.03/2015 Tentang Penerapan Manajemen Risiko Terintegrasi Bagi Konglomerasi.
- Peraturan Otoritas Jasa Keuangan (POJK) No. 26/POJK.03/2015 Tentang Kewajiban Penyediaan Modal Minimum Terintegrasi Bagi Konglomerasi Keuangan.

LEGAL BASIS

- Financial Services Authority Regulation (POJK) No. 30 of 2024 concerning Financial Conglomerates and Financial Conglomerate Holding Companies
- Financial Services Authority Regulation (POJK) No. 18/POJK.03/2014 concerning the Implementation of Integrated Governance for Financial Conglomerates.
- Circular Letter of the Financial Services Authority (SEOJK) No. 15/SEOJK.03/2015 Concerning the Implementation of Integrated Governance for Financial Conglomerates.
- Financial Services Authority Regulation (POJK) No. 17/POJK.03/2014 concerning the Implementation of Integrated Risk Management for Financial Conglomerates.
- Circular Letter of the Financial Services Authority (SEOJK) No. 14/SEOJK.03/2015 Concerning the Implementation of Integrated Risk Management for Conglomerates
- Financial Services Authority Regulation (POJK) No. 26/POJK.03/2015 Concerning the Obligation to Provide Integrated Minimum Capital for Financial Conglomerates


Risk Management Committee
Credit Approval Committee
Credit Policy Committee
IT Steering Committee
Aset & Liabilities Committee
Sanction Committee
Integrated Risk Management Committee
GENERAL MEETING OF SHARE HOLDERS (GMS)
BOARD OF DIRECTOR
PRESIDENT DIRECTOR
BUSINESS DIRECTOR
CREDIT DIRECTOR
OPERATION & HR DIRECTOR
Retail Banking
Retail Banking
Product Development & Customer Support
Unsecured Loan
Secured Loan
Corporate Banking
Corporate Banking
International Banking
Trade Finance
Remittance
Executive RM
Branch Performance Excellence
Branch Office Network
Credit
Sme & Retail Analyst
Credit Control & Management
Policy & Control
Appraisal
Credit Legal & Administration
Special Asset Management
West Region
East Region
Wholesale Banking Analyst
Wholesale Analyst 1
Wholesale Analyst 2
Wholesale Analyst 3
Information Technology
Information Technology
IT Planning
IT Developmen
IT Support
Cyber Information Security
Operation Control & Improvement
Settlement
Customer Protection & Branch Support


Remuneration & Nomination Committee
Risk Monitoring Committee
Audit Committee
BOARD OF COMMISSIONERS
COMPLIANCE DIRECTOR
FINANCE & CONGLOMERATION DIRECTOR
Electronic Banking
Electronic Banking
Product Development New SOL
Product Development SOL & IB
Business Support
Business Development
HR & Legal
Business Partner
Corporate Legal
Compliance
Integrated Compliance
Compliance Advisory
Quality Assurance
Compliance Awareness
Risk Management
Integrated Risk MGT
Credit Risk
Market & Liquidity Risk
Operation & Other Risk
Know Your Customer
Policy Development
Analysis & Reporting
Financial Conglomeration
Integrated Governance
Finance & Accounting
Taxation
Accounting
Reporting
Treasury & Capital
Treasury & Capital
Financial Institution
Money Market
FX & Trading
General Affairs
General Affairs
Payment
Strategy Planning & Corporate Secretary
Strategy Planning
Corporate Secretary
Internal Audit
Integrated Audit
Audit Quality Assurance
Anti Fraud
Grup
Unit
Department
PIKK Related
Responsible line path
Coordination line path
Information line path

PENERAPAN TATA KELOLA TERINTEGRASI

PT Bank Shinhan Indonesia sebagai Entitas Utama telah melakukan penilaian sendiri (*self-Assessment*) atas penerapan tata kelola terintegrasi pada Semester II -2025. Hasil penilaian sendiri mengacu pada Peraturan Otoritas Jasa Keuangan No. 18/POJK.03/2014 dan Surat Edaran Otoritas Jasa Keuangan No. 15/SEOJK.03/2015 Tentang Penerapan Tata Kelola Terintegrasi bagi Konglomerasi Keuangan dengan menggunakan 7 (tujuh) faktor penilaian pelaksanaan Tata Kelola Terintegrasi yaitu:

1. Pelaksanaan tugas dan tanggung jawab Direksi Entitas Utama;
2. Pelaksanaan tugas dan tanggung jawab Dewan Komisaris Entitas Utama;
3. Tugas dan tanggung jawab Komite Tata Kelola Terintegrasi;
4. Tugas dan tanggung jawab Satuan Kerja Kepatuhan Terintegrasi;
5. Tugas dan tanggung jawab Satuan Kerja Audit Intern Terintegrasi;
6. Penerapan Manajemen Risiko Terintegrasi; dan
7. Penyusunan dan pelaksanaan Pedoman Tata Kelola Terintegrasi.

IMPLEMENTATION OF INTEGRATED GOVERNANCE

PT Bank Shinhan Indonesia as the Main Entity has conducted a self-assessment on the implementation of integrated governance in Semester II -2025. The results of the self-assessment refer to Financial Services Authority Regulation No. 18/POJK.03/2014 and Financial Services Authority Circular Letter No. 15/SEOJK.03/2015 Concerning the Implementation of Integrated Governance for Financial Conglomerates by using 7 (seven) assessment factors for the implementation of Integrated Governance, namely:

1. Implementation of the duties and responsibilities of the Board of Directors of the Main Entity;
2. Implementation of the duties and responsibilities of the Board of Commissioners of Main Entity;
3. Duties and responsibilities of Integrated Governance Committee;
4. Duties and responsibilities of the Integrated Compliance Work Unit;
5. Duties and responsibilities of Integrated Internal Audit
6. Implementation of Integrated Risk Management; and
7. Preparation and implementation of Integrated Governance Guidelines.

HASIL PENILAIAN SENDIRI (*SELF-ASSESSMENT*) PELAKSANAAN TATA KELOLA TERINTEGRASI

Hasil Penilaian Sendiri (*self-assessment*) Pelaksanaan Tata Kelola Terintegrasi Semester II – 2025 berada di Peringkat 2 sebagai berikut:

SELF - ASSESSMENT RESULTS OF THE IMPLEMENTATION OF INTEGRATED GOVERNANCE

The results of the Self-Assessment of Integrated Governance Implementation for Semester II – 2025 are ranked 2nd as follows:

Hasil Penilaian Sendiri (Self Assessment) Pelaksanaan Tata Kelola Terintegrasi Self-Assessment Results of the Implementation of Integrated Governance	
Peringkat Rank	Definisi Peringkat Definition of Ranking
2	Konglomerasi Keuangan dinilai telah melakukan penerapan Tata Kelola Terintergrasi yang secara umum baik. Hal ini tercermin dari pemenuhan yang memadai atas penerapan prinsip Tata Kelola Terintegrasi. Apabila terdapat kelemahan dalam penerapan Tata Kelola Terintegrasi, secara umum kelemahan tersebut kurang signifikan dan dapat diselesaikan dengan tindakan normal oleh Entitas Utama dan/atau LJK. The Financial Conglomerate is assessed to have implemented Integrated Governance which is generally sound. This is reflected in the adequate fulfilment of the principles of Integrated Governance. Where there are weaknesses in the implementation of Integrated Governance, these are generally insignificant and can be resolved through standard measures by the Parent Entity and/or the Financial Institutions.

Pelaksanaan Tata Kelola Terintegrasi Konglomerasi Keuangan didasarkan pada pertimbangan faktor-faktor penilaian Tata Kelola Terintegrasi secara komprehensif dan terstruktur, melalui analisis terhadap indikator pada seluruh faktor penilaian pelaksanaan Tata Kelola Terintegrasi sebagai berikut:

1. **Pelaksanaan tugas dan tanggung jawab Direksi Entitas Utama**
   Seluruh Anggota Direksi Entitas Utama (*Board of Director of The Main Entity*) telah memiliki integritas, kompetensi dan reputasi keuangan yang memadai dan sudah lulus *fit & proper test*, telah memperoleh surat persetujuan dan tercatat dalam administrasi dari OJK melalui:
   a Surat No. KERP-47/D.03/2023 tanggal 12 Juni 2023 tentang Hasil Penilaian Kemampuan dan Kepatutan Sdr. Koo Hyunghoe selaku Calon Direktur Utama PT Bank Shinhan Indonesia;
   b Surat No. KEP-94/D.03/2016 tanggal 24 November 2016

The implementation of Integrated Governance of Financial Conglomerates is based on consideration of Integrated Governance assessment factors in a comprehensive and structured manner, through analysis of indicators in all assessment factors for the implementation of Integrated Governance as follows:

1. **Implementation of duties and responsibilities of the Board of Directors of the Main Entity**
   All members of the Board of Directors of the Main Entity have integrity, competence and adequate financial reputation and have passed the fit & proper test , have obtained a letter of approval and are registered in the administration of the OJK through:
   a. Letter Number KERP-47/D.03/2023 dated June 12, 2023 concerning the Results of the Fit and Proper Assessment of Mr. Koo Hyunghoe as Candidate for President Director of PT Bank Shinhan Indonesia;
   b. Letter Number KEP-94/D.03/2016 dated 24 November

tentang Hasil Penilaian Kemampuan dan Kepatutan Sdr. Tony Tanusaputra selaku calon Direktur yang Membawahkan Fungsi Kepatuhan PT Bank Shinhan Indonesia (Hasil Merger);

c Surat No. KEPR-166/D.03/2023 tanggal 22 Desember 2023 tentang Hasil Penilaian Kemampuan dan Kepatutan Sdr. Lasmintono Sebagai Calon Direktur Operasional PT Bank Shinhan Indonesia;

d Surat No. KEPR-87/D.03/2025 tanggal 5 Agustus 2025 tentang Hasil Penilaian Kemampuan dan Kepatutan Sdr. Shin Changhun Sebagai Calon Direktur Keuangan dan Konglomerasi PT Bank Shinhan Indonesia.

Direksi Entitas Utama telah memiliki pengetahuan mengenai Entitas Utama, serta telah memahami kegiatan bisnis Utama dan risiko utama yang ditimbulkan dari LJK dalam Konglomerasi Keuangan.

Seluruh Direksi Entitas Utama memiliki kemauan dan kemampuan untuk senantiasa melakukan pembelajaran secara berkelanjutan dalam rangka meningkatkan pengetahuan tentang perbankan, perusahaan pembiayaan dan pasar modal untuk mendukung pelaksanaan tugas dan tanggung jawabnya.

Direksi Entitas Utama senantiasa menindaklanjuti arahan atau nasihat Dewan Komisaris Entitas Utama dalam rangka penyempurnaan Penerapan Tata Kelola Terintegrasi. Direksi Entitas Utama telah memantau tindaklanjut temuan *Internal Audit Department*, Otoritas Jasa Keuangan (OJK) dan Audit Eksternal (KAP) yang ada pada Entitas Utama serta ke depannya Direksi Entitas Utama juga akan memantau penyelesaian tindaklanjut temuan yang berasal dari Satuan Kerja Audit Intern Terintegrasi dan Satuan Kerja Kepatuhan Terintegrasi yang disampaikan dari masing-masing Grup LJK dalam Konglomerasi Keuangan.

2. **Pelaksanaan tugas dan tanggung jawab Dewan Komisaris Entitas Utama**

Seluruh Anggota Dewan Komisaris Entitas Utama telah memiliki integritas, kompetensi dan reputasi keuangan yang memadai, dibuktikan dengan lulus *fit & proper test*, telah memperoleh surat persetujuan dan tercatat dalam administrasi dari OJK melalui:

a Surat No. KEP-90/D.03/2016 tanggal 24 November 2016 tentang Hasil Penilaian Kemampuan dan Kepatutan Sdr. Timoty E. Marnandus selaku Calon Komisaris Utama Independen PT Bank Shinhan Indonesia (Hasil Merger);

b Surat No. KEP-136/D.03/2020 tanggal 15 September 2020 tentang Hasil Penilaian dan Kepatutan Sdr. Ananda Barata selaku Komisaris Independen PT Bank Shinhan Indonesia;

c Surat No. KEP-92/D.03/2016 tanggal 24 November 2016 tentang Hasil Penilaian Kemampuan dan Kepatutan Sdr. Kim Ji Hyung selaku Calon Anggota Dewan Komisaris PT Bank Shinhan Indonesia (Hasil Merger).

Dewan Komisaris Entitas Utama memiliki pengetahuan mengenai Entitas Utama, serta telah memahami kegiatan bisnis Utama dan risiko utama yang ditimbulkan dari LJK dalam Konglomerasi Keuangan.

Seluruh Dewan Komisaris Entitas Utama memiliki kemauan dan kemampuan untuk senantiasa melakukan

2016 concerning the Results of the Fit and Proper Assessment of Mr. Tony Tanusaputra as a candidate for Director in Charge of the Compliance Function of PT Bank Shinhan Indonesia (Merger Result);

c. Letter Number KEPR-166/D.03/2023 dated December 22, 2023 concerning the Results of the Fit and Proper Assessment of Mr. Lasmintono as a Candidate for Operational Director of PT Bank Shinhan Indonesia;

d. Letter Number KEPR-87/D.03/2025 dated August 5, 2025 concerning the Results of the Fit and Proper Assessment of Mr. Shin Changhun as a Candidate for Director of Finance and Conglomeration of PT Bank Shinhan Indonesia.

Board of Directors of the Main Entity has knowledge regarding the Main Entity, and has understood the Main business activities and main risks arising from the LJK in the Financial Conglomerate.

All Directors of the Main Entity have the willingness and ability to continuously undertake continuous learning in order to increase their knowledge of banking, financing companies and capital markets to support the implementation of their duties and responsibilities.

Board of Directors of the Main Entity always follows up on the direction or advice of the Board of Commissioners of the Main Entity in order to improve the Implementation of Integrated Governance. The Board of Directors of the Main Entity has monitored the follow-up of findings from the Internal Audit Department, the Financial Services Authority (OJK) and External Audit (KAP) in the Main Entity and in the future the Board of Directors of the Main Entity will also monitor the completion of follow-up findings originating from the Integrated Internal Audit Work Unit and the Integrated Compliance Work Unit submitted by each LJK Group in the Financial Conglomerate.

2. **Implementation of the duties and responsibilities of the Board of Commissioners of the Main Entity**

All members of the Board of Commissioners of the Main Entity have integrity, competence and adequate financial reputation, proven by passing the fit & proper test , have obtained a letter of approval and are registered in the administration of the OJK through:

a. Letter Number KEP-90/D.03/2016 dated 24 November 2016 concerning the Results of the Fit and Proper Assessment of Mr. Timoty E. Marnandus as Candidate for Independent Main Commissioner of PT Bank Shinhan Indonesia (Merger Result);

b. Letter Number KEP-136/D.03/2020 dated September 15, 2020 concerning the Results of the Assessment and Suitability of Mr. Ananda Barata as Independent Commissioner of PT Bank Shinhan Indonesia;

c. Letter Number KEP-92/D.03/2016 dated November 24, 2016 concerning the Results of the Fit and Proper Assessment of Mr. Kim Ji Hyung as a Candidate Member of the Board of Commissioners of PT Bank Shinhan Indonesia (Merger Result).

The Board of Commissioners of the Main Entity has knowledge of the Main Entity, and understands the Main business activities and main risks arising from the LJK in the Financial Conglomerate.

All Board of Commissioners of the Main Entity have the willingness and ability to continuously undertake

pembelajaran secara berkelanjutan dalam rangka meningkatkan pengetahuan tentang perbankan, perusahaan pembiayaan dan pasar modal untuk mendukung pelaksanaan tugas dan tanggung jawabnya.

3. Tugas dan tanggung jawab Komite Tata Kelola Terintegrasi

Entitas Utama pada Semester II - 2025 masih dalam proses pembentukan PIKK. Pada bulan Desember 2025 Entitas Utama telah membentuk *Task Force Team* Perusahaan Induk Konglomerasi Keuangan (PIKK) yang menunjuk beberapa unit kerja yang bertugas dalam melakukan pemantauan Konglomerasi Keuangan ke depannya. Sehingga belum terdapat pembentukan Komite Tata Kelola Terintegrasi.

Pelaksanaan Komite Tata Kelola masih berada pada masing-masing LJK dalam Konglomerasi Keuangan. Komite Tata Kelola pada masing-masing LJK dalam Konglomerasi Keuangan telah melakukan penilaian kecukupan pengendalian intern dan pelaksanaan fungsi kepatuhan sebagaimana tertuang dalam Penilaian Sendiri (*Self-Assessment*) Tata Kelola masing-masing LJK dalam Konglomerasi Keuangan.

4. Tugas dan tanggung jawab Satuan Kerja Kepatuhan Terintegrasi

Entitas Utama dan Grup LJK dalam Konglomerasi Keuangan (SIF dan SSI) telah memiliki Satuan Kerja Kepatuhan yang independen terhadap Satuan Kerja Operasional. Hal ini tercermin dari tidak ada keterlibatan dalam kegiatan operasional maupun bisnis.

Selain itu, Entitas Utama juga telah membentuk *Task Force Team* Perusahaan Induk Konglomerasi Keuangan (PIKK) pada bulan Desember 2025 di mana *Compliance Department* bertugas dalam mendukung *Task Force* Perusahaan Induk Konglomerasi Keuangan (PIKK) dalam aspek *compliance*.

Entitas Utama juga telah menunjuk Direktur Keuangan dan Konglomerasi PT Bank Shinhan Indonesia berdasarkan SK No. KEPR-87/D.03/2025 tanggal 5 Agustus 2025 yang bertugas dalam memastikan penerapan kepatuhan terintegrasi dapat berjalan dengan baik sesuai dengan peraturan yang berlaku.

Entitas Utama telah menyediakan SDM yang memadai pada Satuan Kerja Kepatuhan untuk menyelesaikan tugas secara efektif. Selain itu beberapa SDM dari *Compliance Department* juga telah mengikuti Uji Sertifikasi Kepatuhan Perbankan serta telah mengikuti beberapa pelatihan/*training*, baik internal maupun eksternal.

5. Tugas dan tanggung jawab Satuan Kerja Audit Intern Terintegrasi

Entitas Utama dan Grup LJK dalam Konglomerasi Keuangan (PT Shinhan Indo Finance, dan PT Shinhan Sekuritas Indonesia) telah memiliki Satuan Kerja Audit Internal yang independen terhadap Satuan Kerja Operasional. Hal ini tercermin dari tidak ada keterlibatan dalam kegiatan operasional maupun bisnis.

Internal Audit Department Entitas Utama bertanggung jawab langsung kepada Direktur Utama dan memiliki garis koordinasi dengan Direktur Kepatuhan. *Internal Audit Department* independen terhadap Satuan Kerja Operasional seperti *Operation Control & Improvement Department*, *Compliance Department* dan *Risk Management Department*.

continuous learning in order to increase knowledge about banking, financing companies and capital markets to support the implementation of their duties and responsibilities.

3. Duties and responsibilities of the Integrated Governance Committee

Main Entity is still in the process of establishing the Financial Conglomerate Holding Company (PIKK) in Semester II of 2025. In December 2025, the Main Entity established the Financial Conglomerate Holding Company (PIKK) Task Force Team, which appointed several work units to monitor the future of the Financial Conglomerate. Therefore, the Integrated Governance Committee has not yet been established.

Governance Committee remains in place at each LJK within the Financial Conglomerate. The Governance Committee at each LJK within the Financial Conglomerate has assessed the adequacy of internal control and the implementation of the compliance function, as outlined in the Governance Self-Assessment of each LJK within the Financial Conglomerate.

4. Duties and responsibilities of the Integrated Compliance Work Unit

Main Entity and Financial Services Group within the Financial Conglomerate (SIF and SSI) have established Compliance Units that are independent from the Operational Units. This is reflected in their absence of involvement in operational or business activities.

In addition, the Main Entity has also formed a Task Force Team for Financial Conglomerate Holding Company (PIKK) in December 2025 where Compliance Department is tasked with supporting the Task Force for Financial Conglomerate Holding Company (PIKK) in compliance aspects.

Main Entity has also appointed the Director of Finance and Conglomeration of PT Bank Shinhan Indonesia based on Decree No. KEPR-87/D.03/2025 dated August 5, 2025, whose duty is to ensure that the implementation of integrated compliance can run well in accordance with applicable regulations.

Main Entity has provided adequate human resources within the Compliance Work Unit to effectively complete its duties. Furthermore, several Compliance Department personnel have also taken the Banking Compliance Certification Test and attended various internal and external training programs.

5. Duties and responsibilities of the Integrated Internal Audit Work Unit

Main Entity and Financial Services Group within the Financial Conglomerate (PT. Shinhan Indo Finance and PT. Shinhan Sekuritas Indonesia) have an Internal Audit Unit that is independent from the Operational Unit. This is reflected in the absence of involvement in operational or business activities.

Internal Audit Department reports directly to President Director and has a line of coordination with the Compliance Director. Internal Audit Department is independent of Operational Work Units such as Operation Control & Improvement Department, Compliance Department, and Risk Management Department.

Direksi Entitas Utama (PT Bank Shinhan Indonesia) telah memastikan terhadap pemenuhan kebutuhan SDM yang memadai di dalam *Internal Audit Department*. Kepala SKAI Entitas Utama sudah memiliki kompetensi dan kemampuan yang memadai dalam memimpin fungsi audit intern yang independen dan objektif.

6. **Penerapan Manajemen Risiko Terintegrasi**
   Entitas Utama telah memiliki struktur organisasi yang memadai untuk mendukung Penerapan Manajemen Risiko Terintegrasi. *Risk Management Department* Entitas Utama bertanggung jawab langsung kepada *Director of Compliance* dan independen terhadap kegiatan operasional. Hal ini tercermin dari tidak adanya keterlibatan dalam kegiatan operasional maupun bisnis.

   Selain itu, Entitas Utama juga telah membentuk *Task Force Team* Perusahaan Induk Konglomerasi Keuangan (PIKK) pada bulan Desember 2025 di mana *Risk Management Department* bertugas dalam menyiapkan infrastruktur yang diperlukan dalam rangka penerapan manajemen risiko terintegrasi pada masing-masing LJK dalam Konglomerasi Keuangan.

   Entitas Utama juga telah menunjuk Direktur Keuangan dan Konglomerasi PT Bank Shinhan Indonesia berdasarkan SK No. KEPR-87/D.03/2025 tanggal 5 Agustus 2025 yang bertugas dalam memastikan Penerapan Manajemen Risiko Terintegrasi memadai dalam mengidentifikasi, mengukur dan memantau risiko yang ada pada masing-masing LJK dalam Konglomerasi Keuangan.

7. **Penyusunan dan pelaksanaan Pedoman Tata Kelola Terintegrasi**
   Entitas Utama dan Grup LJK dalam Konglomerasi Keuangan telah memiliki Pedoman Tata Kelola sesuai peraturan yang berlaku pada masing-masing LJK dalam Konglomerasi Keuangan yang di dalamnya mengatur terkait Kerangka Tata Kelola yang ada pada masing-masing LJK dalam Konglomerasi Keuangan. Entitas Utama saat ini masih dalam proses persiapan penyusunan Pedoman Tata Kelola Terintegrasi yang ke depannya akan digunakan untuk Penerapan Tata Kelola Terintegrasi.

   Hasil Tata Kelola Terintegrasi telah mencerminkan bahwa Entitas Utama dan LJK dalam Konglomerasi Keuangan (SIF dan SSI) telah menerapkan prinsip-prinsip tata kelola yang cukup memadai sesuai peraturan berlaku tercermin dari Penilaian Sendiri (*Self-Assessment*) Tata Kelola posisi Semester II-2025 pada masing-masing LJK dalam Konglomerasi Keuangan yang berada pada **"Peringkat Baik"**.

PELAKSANAAN MANAJEMEN RISIKO TERINTEGRASI

Entitas Utama pada Konglomerasi Keuangan telah melakukan Penerapan Manajemen Risiko Terintegrasi pada seluruh Lembaga Jasa Keuangan (LJK) yang menjadi bagian dari Konglomerasi Keuangan Bank Shinhan Indonesia. Pengelolaan risiko dilakukan terhadap 9 (sembilan) jenis yaitu Risiko Kredit, Risiko Pasar, Risiko Likuiditas, Risiko Operasional, Risiko Stratejik, Risiko Hukum, Risiko Kepatuhan, Risiko Reputasi dan Risiko Intra – Grup.

Dalam pelaksanaannya, penerapan manajemen risiko terintegrasi pada PT Bank Shinhan Indonesia dikelola oleh *Risk Management Dept.* yang berkoordinasi dengan Satuan Kerja yang melaksanakan fungsi Manajemen Risiko pada masing-masing LJK dalam Konglomerasi Keuangan.

Board of Directors of the Main Entity (PT. Bank Shinhan Indonesia) has ensured adequate human resource requirements within Internal Audit Department. Head of Main Entity's Internal Audit Unit (SKAI) has sufficient competence and capabilities to lead an independent and objective internal audit function.

6. **Implementation of Integrated Risk Management**
   Main Entity has an adequate organizational structure to support implementation of Integrated Risk Management. Main Entity's Risk Management Department reports directly to the Director of Compliance and is independent of operational activities. This is reflected in its absence of involvement in operational or business activities.

   In addition, Main Entity has also established a Task Force Team for Financial Conglomerate Holding Company (PIKK) in December 2025, where the Risk Management Department is tasked with preparing the necessary infrastructure for implementing integrated risk management at each LJK within the Financial Conglomerate.

   Main Entity has also appointed Director of Finance and Conglomeration of PT Bank Shinhan Indonesia based on Decree No. KEPR-87/D.03/2025 dated August 5, 2025, whose duty is to ensure that the Implementation of Integrated Risk Management is adequate in identifying, measuring and monitoring risks that exist in each LJK in the Financial Conglomeration.

7. **Preparation and implementation of Integrated Governance Guidelines**
   Main Entity and Financial Services Institution Group within the Financial Conglomerate have established Governance Guidelines in accordance with the regulations applicable to each Financial Services Institution within the Financial Conglomerate, which regulate the Governance Framework for each Financial Services Institution within the Financial Conglomerate. The Main Entity is currently in the process of preparing the Integrated Governance Guidelines, which will be used for the future Implementation of Integrated Governance.

   The results of Integrated Governance have reflected that the Main Entities and LJKs in the Financial Conglomerate (SIF and SSI) have implemented adequate governance principles in accordance with applicable regulations, as reflected in the Self - Assessment of Governance in Semester II-2025 for each LJK in the Financial Conglomerate which is at the "**Good Rating**".

IMPLEMENTATION OF INTEGRATED RISK MANAGEMENT

The Main Entity in the Financial Conglomerate has implemented Integrated Risk Management across all Financial Services Institutions (LJK) within the Bank Shinhan Indonesia Financial Conglomerate. Risk management covers nine types: Credit Risk, Market Risk, Liquidity Risk, Operational Risk, Strategic Risk, Legal Risk, Compliance Risk, Reputation Risk, and Intra - Group Risk.

In its implementation, implementation of integrated risk management at PT. Bank Shinhan Indonesia is managed by Risk Management Dept. which coordinates with Work Units that carry out the Risk Management function in each - each LJK in the Financial Conglomerate.

Penerapan manajemen risiko terintegrasi meliputi 4 (empat) pilar utama yang terdiri dari:
1. Pengawasan Dewan Komisaris dan Direksi Entitas Utama.
2. Kecukupan kebijakan, prosedur, dan penetapan limit Manajemen Risiko Terintegrasi.
3. Kecukupan proses identifikasi, pengukuran, pemantauan dan pengendalian risiko secara terintegrasi, serta sistem informasi Manajemen Risiko Terintegrasi.
4. Sistem pengendalian intern yang menyeluruh terhadap penerapan Manajemen Risiko Terintegrasi.

Berdasarkan Hasil Penilaian Profil Risiko Terintegrasi pada Semester II - 2025, berada di "**Peringkat 2**".

The implementation of integrated risk management includes 4 (four) main pillars, namely:
1. Supervision of the Board of Commissioners and Directors of the Main Entity.
2. Adequacy of Integrated Risk Management policies, procedures and limit setting.
3. Adequacy of the integrated risk identification, measurement, monitoring and control process, as well as the Integrated Risk Management information system.
4. A comprehensive internal control system for the implementation of Integrated Risk Management.

Based on the results of the Integrated Risk Profile Assessment in Semester II - 2025, it is in "**Rank 2**"

No.	Jenis Resiko Types of Risk	Penilaian Per Posisi Desember 2025 Position-by-Position Assessment: December 2025			Penilaian Per Posisi Juni 2025 Position-by-Position Assessment: December 2025		
		Peringkat Resiko Inherent Risk Rating	Peringkat KPMR KPMR Rating	Peringkat Tingkat Resiko Risk Rating	Peringkat Risiko Inherent Risk Rating Inherent	Peringkat KPMR KPMR Rating	Peringkat Resiko Risk Rating
1.	Kredit Credit	*Moderate*	*Fair*	3	Pada Semester I-2025 Bank Shinhan belum tergolong Konglemerasi Keuangan In the first half of 2025, Shinhan Bank was not yet classified as a financial conglomerate		
2	Pasar Market	*Low To Moderate*	*Satisfactory*	2			
3	Likuiditas	*Low To Moderate*	*Satisfactory*	2			
4	Operasional Operational	*Moderate*	*Fair*	3			
5	Hukum Law	*Low To Moderate*	*Satisfactory*	2			
6	Stratejik Strategy	*Low To Moderate*	*Fair*	2			
7	Kepatuhan Complliance	*Low To Moderate*	*Satisfactory*	2			
8	Reputasi Reputation	*Low To Moderate*	*Satisfactory*	2			
9	Intragrup	*Low To Moderate*	*Satisfactory*	2			
Profil Resiko Komposit Composite Risk Profile		***Low To Moderate***	***Satisfactory***	**2**			

PERMODALAN TERINTEGRASI

Selain mengelola 9 (sembilan) risiko, *Risk Management Department* juga telah menghitung Rasio Kewajiban Penyediaan Modal Minimum Terintegrasi sesuai dengan peraturan di atas.

Setiap Lembaga Jasa Keuangan (LJK) telah menghitung Kecukupan Modal yang dimilikinya sesuai dengan peraturan yang berlaku di masing-masing Lembaga Jasa Keuangan dalam Konglomerasi Keuangan. Data tersebut diberikan kepada *Risk Management Department* untuk dapat diperhitungkan Rasio Kewajiban Penyediaan Modal Minimum (KPMM) Terintegrasi.

Berdasarkan hasil perhitungan rasio Kewajiban Penyediaan Modal Minimum Terintegrasi Semester II - 2025, PT Bank Shinhan Indonesia dan Grup LJK dalam Konglomerasi Keuangan yaitu menunjukkan bahwa modal minimum yang dimiliki sudah mampu meng-*cover* risiko yang ditimbulkan dari aktivitas bisnis LJK Dalam Konglomerasi Keuangan akibat adanya transaksi intragrup, di mana modal minimum yang dipersyaratkan sebesar Rp. 2.217.089 juta dan modal aktual sebesar Rp. 5.830.802 juta dan KPMM

INTEGRATED CAPITAL

In addition to managing 9 (nine) risks, the Risk Management Dept. has also calculated the Integrated Minimum Capital Adequacy Ratio in accordance with the regulations above.

Each Financial Services Institution (LJK) has calculated its Capital Adequacy in accordance with the regulations in force in each Financial Services Institution within the Financial Conglomerate. This data is provided to the Risk Management Department to calculate the Integrated Capital Adequacy Ratio (CAR).

Based on the calculation results of the Integrated Minimum Capital Adequacy Ratio for Semester II – 2025, PT. Bank Shinhan Indonesia and the LJK Group in the Financial Conglomerate, it shows that the minimum capital owned is able to cover the risks arising from the LJK business activities in the Financial Conglomerate due to intragroup transactions, where the minimum capital required is IDR 2,217,089 million and the actual capital is IDR 5,830,802 million and the Integrated KPMM is **262.99%**, which is still above

Terintegrasi **sebesar 262.99%** masih berada di atas batas yang telah ditetapkan berdasarkan POJK No. 26/POJK.03/2015 modal minimum terintegrasi paling rendah sebesar 100% dari total modal minimum Konglomerasi Keuangan.

the limit set by POJK No. 26/POJK.03/2015, the lowest integrated minimum capital is 100% of the total minimum capital of the Financial Conglomerate.

Keterangan I Description	Nominal
Modal Aktual I Actual Capital	Posisi 31 Desember 2025 I As at 31 December 2025
PT Bank Shinhan Indonesia	5,197,833
PT Shinhan Indo Finance	511,742
PT Shinhan Sekuritas Indonesia	121,227
Total Modal Aktual (TMA) I Total Actual Capital (TAC)	**5,830,802**
Faktor Pengurang Total Modal Aktual I Factors Reducing Total Actual Capital	-
Total Modal Aktual (TMA) Setelah Dikurangi Faktor Pengurang I Total Actual Capital (TAC) After Deduction of the Reduction Factor	**5,830,802**
Modal Minim I Low capital:	
PT Bank Shinhan Indonesia	2,007,886
PT Shinhan Indo Finance	184,203
PT Shinhan Sekuritas Indonesia	25,000
Total Modal Minimum (TMM) I Minimum Total Capital (MTC)	**2,217,089**
Rasio KPMM Terintegrasi I Integrated KPMM Ratio	**262.99%**

PENUTUP
Closing

Berdasarkan Kesimpulan di atas dan berpedoman pada hasil penilaian sendiri (self-assessment) penerapan tata kelola mencerminkan manajemen PT Bank Shinhan Indonesia telah melakukan penerapan tata kelola yang secara umum **BAIK (Peringkat 2)** pada tahun 2025, tercermin dari pemenuhan yang memadai atas prinsip-prinsip Tata Kelola. Apabila terdapat kelemahan dalam penerapan prinsip Tata Kelola, maka secara umum kelemahan tersebut kurang signifikan dan dapat diselesaikan dengan tindakan normal oleh manajemen Bank.

Based on the conclusions above and guided by the results of self-assessment of the implementation of governance reflects that the management of PT Bank Shinhan Indonesia has implemented **GOOD governance (Rank 2)** in 2025, reflected in the adequate fulfillment of Governance principles. If there are weaknesses in the implementation of Governance principles, then in general these weaknesses are less significant and can be resolved with normal actions by the Bank's management.

Bank akan terus memperkuat penerapan prinsip transparansi, akuntabilitas, pertanggung jawaban, independensi dan kewajaran di Bank, yang diharapkan dapat berbanding lurus dengan pertumbuhan bisnis dan kinerja keuangan Bank dengan menerapkan Prinsip Tata Kelola secara konsisten dan disiplin.

Bank will continue to strengthen the implementation of the principles of transparency, accountability, responsibility, independence and fairness in the Bank, which is expected to be directly proportional to the Bank's business growth and financial performance by implementing Governance Principles in a Consistent and Disciplined manner.

Komitmen yang disampaikan ke Otoritas Jasa Keuangan akan terus dilaksanakan sesuai target waktu yang telah ditetapkan dan akan terus dimonitoring dan dilaporkan secara berkala kepada Otoritas Jasa Keuangan.

The commitments submitted to the Financial Services Authority will continue to be implemented according to the set time targets and will continue to be monitored and reported periodically to the Financial Services Authority.

Jakarta, April 2026
PT BANK SHINHAN INDONESIA
Direksi I Board of Directors

KOO MYUNGHOE
Direktur Utama
President Director

TONY TANUSAPUTRA
Direktur Kepatuhan
Compliance Director

Shinhan Bank

TANGGUNG JAWAB SOSIAL DAN LINGKUNGAN

Environmenta and
Social Responsibility

STRATEGI KEBERLANJUTAN [OJK A.1]
Sustainability Strategy

Tahun 2019 merupakan tahun pertama PT Bank Shinhan Indonesia (selanjutnya disebut "Bank") mengimplementasikan program Keuangan Berkelanjutan. Dukungan dari pihak internal dalam hal ini pegawai, pimpinan dan Direksi serta dukungan dari pihak eksternal antara lain Regulator, kebijakan, dan kondisi perekonomian, kondisi politik di dalam negeri akan sangat mendukung program ini. Bank selanjutnya akan lebih mengintegrasikan aspek lingkungan hidup, sosial, dan tata kelola ke dalam proses bisnis, kebijakan, program dan produk.

In 2019 is the first year PT Bank Shinhan Indonesia hereinafter referred to as "Bank" implements the Sustainable Finance program. Support from internal parties in this case employees, management and Board of Directors as well as support from external parties including Regulations, policies, economic conditions, and domestic political conditions will greatly support this program. Bank will further integrate environmental, social and governance aspects into business processes, policies, programs and products.

Bank menyusun Visi dan Misi Keberlanjutan sebagai dasar untuk menjalankan proses bisnis yang sesuai dengan prinsip Keuangan Keberlanjutan. Visi dan Misi Keberlanjutan Bank dapat dilihat pada bagian profil singkat dalam laporan ini.

Bank develops a Sustainability Vision and Mission as the basis for carrying out business processes in accordance with the principles of Sustainable Finance. The Vision and Mission of Bank's Sustainability can be found in the brief profile section of this report.

Strategi dalam mewujudkan Visi dan Misi Keberlanjutan adalah dengan penerapan program-program internal yang sejalan dengan prinsip Keberlanjutan. Upaya ini dilakukan dengan tujuan menjadi Bank yang turut serta mencapai tujuan pembangunan Berkelanjutan di Indonesia. Program-program prioritas yang telah disusun untuk memenuhi tujuan tersebut yaitu:

The strategy in realizing the Vision and Mission of Sustainability is the implementation of internal programs that are in line with the Sustainability principles. This effort is carried out with the aim of becoming a Bank that participates in achieving the goals of Sustainable development in Indonesia. Priority programs that have been prepared to meet these objectives are:

Tahun I Year	Aktivitas I Activities
2025	Meningkatkan Kredit UMKM I Increasing MSME Credit
2026	Meningkatkan Kapasitas Teknis Bank I Increasing Bank Technical Capacity
2027	Melaksanakan Bisnis Ramah Lingkungan I Implementing Environmentally Friendly Business
2028	Menjalankan Tanggung Jawab Sosial I Executing Social Responsibility
2029	Menciptakan Dampak Ekonomi Berkelanjutanl Creating Sustainable Economic Impact

Strategi lainnya untuk meningkatkan portofolio kredit Keuangan Berkelanjutan adalah dengan meningkatkan penyaluran kredit pada sektor Usaha Mikro Kecil dan Menengah (UMKM). Bank Shinhan Indonesia juga akan menyalurkan kredit kepada usaha-usaha terkait keberlanjutan.

The other strategy for increasing the Sustainable Finance loan portfolio is to increase lending to the Micro, Small and Medium Enterprises sector (MSME). Bank Shinhan Indonesia will also increase lending to sustainability related business.

ASSURANCE ATAS INFORMASI LAPORAN [POJK G.1]
Assurance on Report Information

Bank berkomitmen untuk menjaga keandalan dan kredibilitas informasi yang disajikan dalam Laporan Keberlanjutan ini. Seluruh data dan informasi telah melalui proses pengendalian internal dan penelaahan oleh unit kerja terkait, guna memastikan kesesuaian dengan kebijakan internal serta peraturan yang berlaku.

The Bank is committed to maintaining the reliability and credibility of the information presented in this Sustainability Report. All data and information have undergone internal control processes and review by the relevant departments to ensure compliance with internal policies and applicable regulations.

Pada tahun pelaporan ini, Laporan Keberlanjutan belum melalui proses assurance oleh pihak independen. Meskipun demikian, Bank terus melakukan penyempurnaan proses pelaporan dan penguatan sistem pengendalian internal sebagai bagian dari upaya peningkatan kualitas dan keandalan informasi keberlanjutan secara berkelanjutan.

In the reporting year, this Sustainability Report has not yet undergone an assurance process by an independent party. Nevertheless, the Bank continues to refine its reporting processes and strengthen its internal control systems as part of its ongoing efforts to improve the quality and reliability of sustainability information.

Informasi Lebih Lanjut
Informasi lebih lanjut terkait Laporan Keberlanjutan ini dapat diperoleh melalui:

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Further Information
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KOMITMEN PADA KEUANGAN BERKELANJUTAN
Commitments for Sustainable Finance

Keberlanjutan Bank Shinhan Indonesia merupakan salah satu paradigma tercapainya kinerja keuangan Bank dengan tetap menyeimbangkan kepentingan lingkungan, sosial dan tata kelola yang baik untuk menghasilkan nilai tambah guna memberikan peningkatan daya saing dan daya tahan Bank Shinhan Indonesia sehingga dalam jangka panjang dapat berkontribusi pada kemajuan bangsa serta kelestarian lingkungan.

Komitmen Bank Shinhan Indonesia pada Keuangan Berkelanjutan diwujudkan dalam:
a. Penerapan prinsip kehati-hatian dalam menjalankan fungsi dan kegiatan usaha.
b. Menjalankan Operasional Bank yang lebih efisien dan ramah lingkungan.
c. Pengembangan kompetensi staf pada pemahaman terhadap sosial dan lingkungan serta penerapannya dalam setiap kegiatan usaha yang dijalankan Bank Shinhan Indonesia.
d. Menyediakan dukungan akses keuangan bagi seluruh masyarakat, termasuk mereka yang berada di daerah terpencil.
e. Berpartisipasi dalam upaya bersama meningkatkan kesejahteraan masyarakat.

Bank Shinhan Indonesia Sustainability is one of the paradigms of achieving Bank financial performance while balancing environmental, social and good governance interests to generate value added in order to provide increased Bank Shinhan Indonesia competitiveness and resilience so that in the long run length can contribute to the pro gress of the nation as well as environmental Sustainability.

Bank Shinhan Indonesia commitment to Sustainable Finance is implemented through:
a. The application of the precautionary principle in carrying out the functions and business activities.
b. Running Bank operations that are more efficient and environmentally friendly.
c. Development of staff competence in under standing social and environment and its application in every business activity carried out by Bank Shinhan Indonesia.
d. Provide financial access support for all communities including those who are in remote areas.
e. Participate in joint efforts to improve community welfare.

IKHTISAR KINERJA ASPEK KEBERLANJUTAN
Sustainability Aspect Overview

Aspek Ekonomi [OJK B.1]

Saat ini, Bank Shinhan Indonesia memiliki kredit terkait usaha keberlanjutan sebesar 8,95% dari total portofolio kredit. Bank Shinhan Indonesia akan terus berusaha meningkatkan rasio tersebut dengan mengadopsi pembiayaan inklusif terhadap UMKM dan selanjutnya akan mengidentifikasi nasabah yang sektor usahanya mendukung pelestarian lingkungan dan sesuai dengan *risk appetite* Bank Shinhan Indonesia.

Economy Aspects

Currently, Bank Shinhan Indonesia has sustainability related of total 8.95% from total credit portfolio. Bank Shinhan Indonesia will keep on improving this ratio by adopting inclusive RSME financing and further recognize debtor whose business contributes in conserving the environment and matches our risk appetite.

Portofolio Terkait Keuangan Berkelanjutan

Portfolio Related to Sustainable Finance

Dalam Jutaan Rupiah | in IDR Mio

Keterangan Description	2025	2024	2023
Energi Terbarukan Renewable Energy	341.944	417.467	261.749
Transportasi Ramah Lingkungan Environmentally Friendly Transportation	72.498	60.279	45.917
Kegiatan Usaha dan/atau Kegiatan Lain yang Berwawasan Lingkungan Lainnya Other Environmentally Aware Business and/or Activities	448.359	561.773	334.238
Kegiatan Usaha Mikro Kecil dan Menengah (UMKM) Micro, Small and Medium Enterprises (MSMEs) Activities	598.280	777.617	889.653
Jumlah I Total	1.461.081	1.817.136	1.531.557
Total terhadap Portofolio I Total to Portfolio	7,54%	8,95%	8,89%

Portofolio Terkait Keuangan

Finance-Related Portfolio

Dalam Jutaan Rupiah | in IDR Mio

Keterangan Description	2025	2024	2023
Pendapatan Bunga Bersih Net Interest Income	631.969	673.399	631.435
Pendapatan Operasional Operating Income	1.731.475	1.744.669	837.297
Laba Operasional Operating Profit	273.965	65.483	207.204
Laba Bersih Tahun Berjalan Net Profit for the Year	229.813	48.480	156.532

Aspek Lingkungan [OJK B.2]

Setiap tahunnya, bank berkomitmen untuk mengimplementasikan langkah-langkah penghematan yang mendukung penjagaan lingkungan. Upaya ini diwujudkan dengan membatasi penggunaan sumber daya penting seperti pemakaian air, konsumsi air mineral botol, penggunaan kertas, serta efisiensi dalam pemakaian listrik dan BBM. Dengan menerapkan strategi pengurangan konsumsi tersebut, bank tidak hanya berperan dalam mengurangi dampak lingkungan, tetapi juga mendukung inisiatif keberlanjutan yang sejalan dengan prinsip pembangunan hijau dan tanggung jawab sosial perusahaan.

Environmental Aspects

Every year, our bank is committed to implementing savings measures that support environmental protection. This effort is realized by limiting the use of important resources such as water consumption, consumption of bottled mineral water, paper use, and efficiency in electricity and fuel consumption. By implementing these consumption reduction strategies, the bank not only plays a role in reducing environmental impacts, but also supports sustainability initiatives that are in line with the principles of green development and corporate social responsibility.

Portofolio Terkait Konsumsi
Consumer-Related Portfolio

Dalam Jutaan Rupiah) | in IDR Mio

Keterangan Description	Satuan Unit	2025	2024	2023
Pemakaian Air Water Usage		85	93	118
Pemakaian Air Mineral Botol Mineral Bottle Usage		36	34	48
Pemakaian Kertas Paper Usage		142	155	179
Pemakaian Listrik Electricity Usage		1.622	1.902	2.398
Pemakaian BBM Gasoline Usage		1.265	1.354	1.640

Aspek Sosial [POJK B.3]

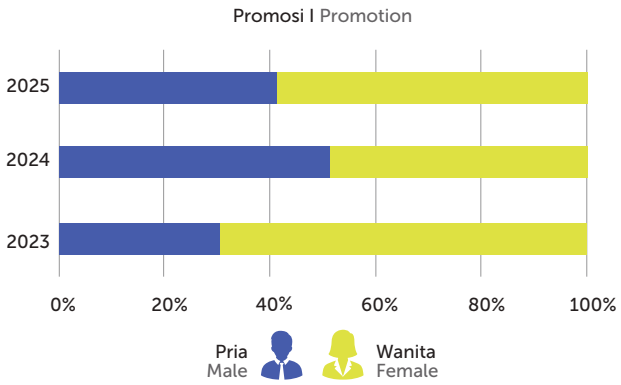
Dalam hal kesempatan bekerja, Bank memberikan kesempatan kepada semua warga negara Indonesia untuk bekerja dan berkarier di semua jaringan Bank Shinhan Indonesia terutama masyarakat di sekitar lokasi kantor. Selain itu, Bank Shinhan Indonesia juga menjamin kesetaraan gender di tempat kerja. Semua karyawan di Bank Shinhan Indonesia mendapatkan kesempatan promosi sesuai dengan kompetensi yang dimilikinya. Di samping itu, Bank juga berperan meningkatkan akses keuangan kepada masyarakat melalui program inklusi keuangan.

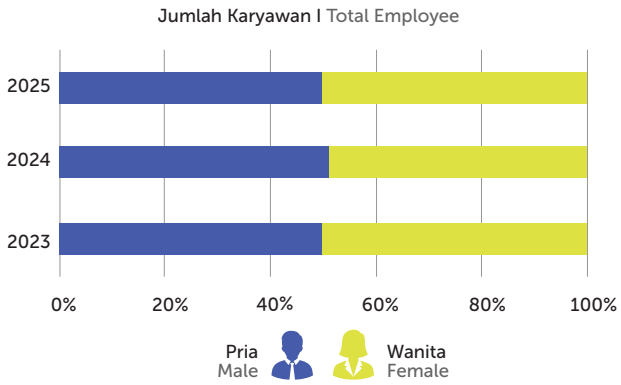
Social Aspects

In terms of employment opportunities, Bank provides opportunities for all Indonesian citizens to work and have a career in all of the Bank Shinhan Indonesia networks, especially the community around the office location. Furthermore, Bank Shinhan Indonesia also ensures gender equality in the workplace. Every employee in Bank Shinhan Indonesia get a chance to advance their career according to their competency. In addition, Bank also play a role in increasing financial access to the public through financial inclusion programs.

Uraian Description	2025		2024		2023	
	Wanita Female	Pria Male	Wanita Female	Pria Male	Wanita Female	Pria Male
Dewan Direksi I Board of Director	0	4	1	5	-	4
Pimpinan Cabang I Branch Manager	8	12	6	15	9	16
Pimpinan Cabang Pembantu I Sub-Branch Manager	3	4	4	4	5	3
Pimpinan Kantor Kas I Cash Office Manager	-	-	-	-	-	-

Uraian Description	2025	2024	2023
Karyawan di Kantor Pusat Employees in the Head Office	274	380	312
Karyawan di Jaringan Kantor Employees in the Office Network	319	291	374
Jumlah I Total	**593**	**671**	**686**





PROFIL SINGKAT [POJK C.2]

Brief Profile

Nama Perusahaan I Company Name
PT BANK SHINHAN INDONESIA [C.2]
Kantor Pusat I Head Office
International Financial Center Tower 2, Ground Floor, 30th-32nd Floor Jl. Jend. Sudirman Kav. 22-23, Jakarta Selatan 12920
Akses Informasi I Access Information
Telepon I Telephone: 021-29751500 I Faksimili I Facsimile : 021-29880346 I Situs Web: www.shinhan.co.id E-mail: shinhanid@shinhan.com
Daftar Asosiasi Perbankan [C.5]I List of Banking Associate

- Perbanas / Perhimpunan Bank Swasta Nasional
- FKDKP / Forum Komunikasi Direktur Kepatuhan Perbankan
- BMPD / Badan Musyawarah Perbankan Daerah
- ASPI / Asosiasi Sistem Pembayaran Indonesia
- LAPS SJK / Lembaga Alternatif Penyelesaian Sengketa Sektor Jasa Keuangan

- Perbanas / Perhimpunan Bank Swasta Nasional
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- ASPI / Asosiasi Sistem Pembayaran Indonesia
- LAPS SJK / Lembaga Alternatif Penyelesaian Sengketa Sektor Jasa Keuangan

Bank Shinhan Indonesia dahulu PT Bank Metro Express, didirikan berdasarkan Akta No.6 dari wakil Notaris Julizar di Jakarta, tanggal 8 September 1967, yang kemudian diubah dengan akta No.10 tanggal 6 Juli 1968 dan akta No.4 tanggal 3 Oktober 1968 dari notaris yang sama. Akta tersebut telah mendapat pengesahan dari Menteri Kehakiman Republik Indonesia dalam Surat Keputusan No.J.A.5/60/16 tanggal 28 April 1970 serta diumumkan dalam Berita Negara Republik Indonesia No.47 tambahan No.173 tanggal 12 Juni 1970.

Pada tanggal 4 April 1968, Bank mendapat izin usaha sebagai Bank Umum dari Menteri Keuangan Republik Indonesia dengan Surat No.D.15.6.2.23.

Pada tanggal 21 Desember 1976, Bank melakukan penggabungan usaha (Merger) dengan N.V. Bank Umum Persatuan Ekonomi yang berdomisili di Yogjakarta. Keputusan Merger ini dituangkan dalam akta notaris Ridwan Suselo, S.H., No.234 di Jakarta tanggal 21 Desember 1976.

Bank Shinhan Indonesia formerly PT Bank Metro Express, was established based on notarial Deed No.6 of Julizar, notary in Jakarta, dated September 8th, 1967, which was then amended by deed No.10 dated July 6th, 1968 and deed No.4 dated October 3rd, 1968 by the same notary. The deed was approved by the Minister of Justice of the Republic of Indonesia in Decision Letter No.J.A.5/60/16 dated April 28th, 1970 and was published in the State Gazette of the Republic of Indonesia No.47 supplement No.173 dated June 12th 1970.

On April 4th, 1968, the Bank obtained its license to operate as a Commercial Bank from the Minister of Finance of the Republic of Indonesia in Letter No. D.15.6.2.23.

On December 21st, 1976, the Bank merged with N.V. Bank Umum Persatuan Ekonomi domiciled in Yogjakarta by virtue of notarial deed No. 234 dated December 21st, 1976 of Ridwan Suselo, S.H., a notary in Jakarta.

Akta tersebut telah mendapat pengesahan dari Menteri Kehakiman Republik Indonesia dalam keputusannya No.Y.A.5/138/7 tanggal 6 Juni 1978 serta diumumkan dalam Berita Negara Republik Indonesia No. 56, tambahan No. 431, tanggal 14 Juli 1978.

Pada tanggal 22 Maret 1995, Bank Indonesia menunjuk Bank sebagai Bank Devisa dengan Surat Keputusan No.27/155/KEP/DIR.

Berdasarkan Pernyataan Keputusan Rapat No. 31 yang dibuat di hadapan Notaris Hermin Budisetyasih, S.H., M.Kn., notaris di Jakarta, tanggal 30 November 2015, telah dilakukan perubahan nama dari PT Bank Metro Express menjadi Bank Shinhan Indonesia. Akta perubahan tersebut telah mendapat persetujuan dari Menteri Hukum dan Hak Asasi Manusia Republik Indonesia melalui Surat Keputusan No.AHU-0946955. AH.01.02. Tahun 2015 tanggal 30 November 2015.

Perubahan nama dimaksud telah mendapat persetujuan melalui Keputusan Dewan Komisioner Otoritas Jasa Keuangan nomor 6/KDK.03/2016 tanggal 1 Maret 2016, tentang Penetapan Penggunaan Izin Usaha Atas Nama PT Bank Metro Express menjadi Izin Usaha Atas Nama Bank Shinhan Indonesia.

Pada tanggal 6 Desember 2016, Bank melakukan penggabungan usaha (Merger) dengan PT Centratama Nasional Bank (CNB) yang berdomisili di Surabaya. Keputusan Merger ini dituangkan dalam Akta No.1 tanggal 1 Desember 2016 yang dibuat di hadapan Hermin Budisetyasih, S.H., M.Kn., notaris di Jakarta Timur, dan telah mendapat persetujuan melalui Keputusan Anggota Dewan Komisioner Otoritas Jasa Keuangan nomor: KEP-88/D.03/2016 tanggal 24 November 2016, tentang Pemberian izin Penggabungan Usaha (Merger) PT Centra-tama Nasional Bank ke dalam Bank Shinhan Indonesia.

Anggaran Dasar Bank telah mengalami beberapa perubahan, terakhir diubah dengan Akta No.04 tanggal 11 Juni 2025, dibuat di hadapan Hermin Budisetyasih, S.H., M.Kn., notaris di Jakarta Timur, yang telah mendapat penerimaan pemberitahuan dari Kementerian Hukum berdasarkan Surat No.AHU-AH.01.03-0156516 tanggal 11 Juni 2025.

Sesuai dengan pasal 3 Anggaran Dasar Bank, ruang lingkup kegiatan Bank adalah melakukan usaha di bidang Bank umum.

Kantor Pusat Bank berlokasi di International Financial Centre tower 2, lantai 30-32 Jl. Jenderal Sudirman Kav. 22-23, Jakarta Selatan. Pada tanggal 31 Desember 2025, Bank memiliki jumlah Kantor Cabang sebanyak 28.

Pada tanggal 31 Desember 2025, susunan Dewan Komisaris dan Direksi Bank adalah sebagai berikut:

Dewan Komisaris
- Komisaris Utama: Timoty E. Marnandus
- Komisaris Independen : Ananda Barata
- Komisaris : Kim Ji Hyung

Direksi
- Direktur Utama: Koo Hyunghoe
- Direktur: Shin Changhun
- Direktur: Tony Tanusaputra
- Direktur: Lasmintono

Pada tanggal 31 Desember 2025, Bank memiliki karyawan sebanyak 593 karyawan.

The deed was approved by the Minister of Justice of the Republic of Indonesia in Decision Letter No. Y.A 5/138/7 dated June 6th, 1978 and was published in the State Gazette of the Republic of Indonesia No. 56, supplement No. 431, dated July 14th, 1978.

On March 22th, 1995, Bank Indonesia appointed the Bank as a Foreign Exchange Bank in Decision Letter No.27/155/KEP/DIR.

Based on the Statement of the Minutes of No.31 as notarized by Hermin Budisetyasih, S.H.,M.Kn., notary in Jakarta, dated November 30th 2015, the name of the Bank was changed from PT Bank Metro Express, into Bank Shinhan Indonesia. The amendment was approved by the Minister of Law and Human Rights of the Republic of Indonesia in Decision Letter No. AHU-0946955. AH.01.02. Year 2015 dated November 30th 2015.

The name change has been approved by the Decision of the Board of Commissioners of the Financial Services Authority number 6/KDK.03/ 2016 dated March 1st, 2016, concerning the Determination of the Use of a Business License on behalf of PT Bank Metro Express becomes a business license on behalf of Bank Shinhan Indonesia.

On December 6th, 2016, the Bank merged its business with PT Centratama Nasional Bank CNB which is domiciled in Surabaya. The Merger decision is stated in Deed No.1 December 1st 2016 made before Hermin Budisetyasih, SH., M.Kn., notary in East Jakarta, and has received approval through the Decree of the Board of Commissioners of the Otoritas Jasa Keuangan number: KEP-88/D.03/2016 dated November 24th, 2016, concerning the Granting of a Business Merger Permit for the Merger of PT Centratama Nasional Bank into Bank Shinhan Indonesia.

The Bank's Articles of Association have undergone several changes, the latest being amended by Deed No.04 dated June 11th 2025, drawn up before Hermin Budisetyasih, SH, a notary in East Jakarta, and has received the notification from the Minister of Law based on the Letter No.AHU-AH.01.03-0156516 dated June 11th 2025.

In accordance with article 3 of the Bank's Articles of Association, the scope of the Bank's activities is to conduct business in the field of commercial Banking.

The Bank's Head Office is located at the International Financial Center tower 2, floors 30th-32nd Jl. Jenderal Sudirman Kav. 22-23, South Jakarta. As of December 31st 2025, the Bank has 28 Branch Offices.

As of December 31st 2025, the composition of the Bank's Board of Commissioners and Directors is as follows:

Board of Commissioners
- President Commissioner: Timoty E. Marnandus
- Commissioner : Ananda Barata
- Komisaris : Kim Ji Hyung

Board of Directors
- President Director: Koo Hyunghoe
- Director: Shin Changhun
- Director: Tony Tanusaputra
- Director: Lasmintono

As of December 31st 2025, the Bank has 593 employees.

Shinhan Bank Co., Ltd.

Bank merupakan salah satu perusahaan anak dari Shinhan Bank Co.,Ltd. (SHB). Selain sebagai induk perusahaan, SHB juga berperan sebagai Pemegang Saham Pengendali Bank.

SHB merupakan Bank Umum komersial terbesar di Korea Selatan, dan telah beroperasi secara global dengan ratusan jaringan kantor yang tersebar di Korea Selatan dan 20 negara di dunia termasuk Indonesia.

Shinhan bank Co., Ltd.

Bank is one of subsidiary companies of Shinhan Bank Co.,Ltd. (SHB). Besides as a holding company, SHB also acts as the Bank's Ultimate Shareholder.

SHB is the largest Commercial Bank in South Korea, and has been operating globally with hundreds of office networks spread across South Korea and 20 countries in the world including Indonesia.

KOO HYUNGHOE
Direktur Utama
President Director

SHIN CHANGHUN
Direktur Keuangan dan Konglomerasi
Finance and Conglomeration Director

TONY TANUSAPUTRA
Direktur Kepatuhan
Compliance Director

LASMINTONO
Direktur Operasional & HR
Operational & HR Director

Jaringan Global
Global Network

20 Countries | **249** Channels

Shinhan Bank (169 in 20 Countries)
Shinhan Card (72 in 4 Countries)
Shinhan Securities (7di 3 Countries)
Shinhan Life (1 in 1 Country)

Countries that Enter the market alone

UK
Bank Branch

Germany
Banking Corporation

Poland
Bank Office

Uzbekistan
Bank Office

Japan
Banking Corporation

Mexico
Banking Corporation

Canada
Banking Corporation

UAE
Bank Branch

India
Bank Branch

Cambodia
Banking Corporation

Singapore
Bank Branch

Australia
Banking Corporation

HongKong
Bank Branch

Countries with Joint Expansion

Kazakhstan
Banking Corporation, Card Corporation

China
Banking Corporation, Securities Office

Myanmar
Bank Branch, Card Corporation

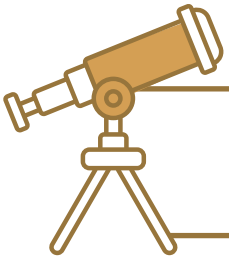
Indonesia
Banking Corporation, Card Corporation, Securities Corporation

US
Banking Corporation, Bank Branch

Vietnam
Banking Corporation, Card Corporation, Securities Corporation, Life Corporation

VISI MISI & NILAI KEBERLANJUTAN [OJK C.1]

Vision Mission & Sustainability Value



Visi Utama Main Vision

Kami percaya industri Keuangan harus Lebih Ramah, Lebih Aman, Lebih Kreatif.

We believe the Financial industry should be More Friendly, More Secure, More Creative.

Lebih Ramah:
More Friendly

Mudah, Dapat Diakses dan Nyaman

Bank Shinhan akan terus mengembangkan layanan keuangan *offline* dan online agar nasabah kami dapat lebih mudah dan lebih nyaman memanfaatkan jasa keuangan Bank Shinhan Indonesia yang dapat terkoneksi secara dekat dengan kehidupan sehari-hari nasabah kami melalui ekosistem digital.

Easy, Accessible, and Convenient

Bank Shinhan Indonesia will continue to develop both offline and online financial services, enabling our customers to access Bank Shinhan Indonesia financial offerings more easily and conveniently. These services are designed to be closely integrated with customers' daily lives through our digital ecosystem.

Lebih Aman:
Safer:

Aman dan Dapat diandalkan

Kita akan menyediakan layanan keuangan dan dukungan *customer* yang aman, dapat diandalkan dan aman untuk mewujudkan impian customer.

Safe and Reliable

Bank Shinhan Indonesia means a promise to make customer feel more comfortable in heart by providing safe, reliable, and right finance.

Lebih Kreatif:
More Creative

Orisinil dan Inovatif

Kami akan memberikan nilai baru kepada pelanggan kami melalui layanan keuangan inovatif dan orisinal yang secara kreatif menggabungkan ciri khas Shinhan dan teknologi digital inovatif.

Original and Innovative

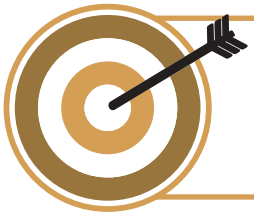
Is a promise to provide better value to customers through novel and creative first-class financial services that creatively innovative digital technologies.

Visi Keuangan Berkelanjutan :

Vision of Sustainable Finance :

Menjadi Bank terbaik dalam menciptakan Keuangan Berkelanjutan di Indonesia.

To be the best Bank in creating Sustainable Finance in Indonesia.



Misi Utama Main Mission :

Membangun dunia yang lebih baik melalui kekuatan finansial

A better world through Finance.

Inti dari bisnis keuangan :

Membantu nasabah dan calon nasabah untuk mencapai targetnya dengan menyediakan produk dan layanan keuangan yang sesuai dengan kebutuhan dan memberikan keuntungan yang optimal atas dana yang dipercayakan kepada Bank

Keuangan kreatif :

- Penyediaan produk, jasa layanan serta pengelolaan keuangan yang dinamis yang mampu mengikuti perubahan waktu dan lingkungan bisnis sedemikian rupa agar bisnis utama nasabah dapat berkembang dengan baik dan optimal.
- Bank berusaha menganalisa kejadian atau kebiasaan di masa lalu, dan mencari solusi yang inovatif.

Siklus kebaikan dari kemakmuran bersama:

- Menawarkan siklus yang saling menguntungkan antara Bank dengan nasabah melalui penyediaan jasa keuangan yang kreatif akan dapat menarik lebih banyak nasabah dan dengan penambahan jumlah nasabah akan dapat meningkatkan nilai perusahaan, sehingga mampu untuk menyediakan layanan baru yang lebih berarti bagi banyak nasabah, demikian seterusnya sehingga tercipta siklus yang positif untuk pertumbuhan bersama dan membawa keuntungan bersama.

Misi Keuangan Berkelanjutan:

Peduli terhadap kepentingan masyarakat dan lingkungan hidup.

The core of financial business :

We help clients achieve their goals by providing financial products and services that meet the latest trends, and delivering high returns on the funds entrusted to us.

Creative finance :

- Financial products, services and money management must evolve along with the changing times and business environment in order for our core business to succeed.

- The Bank strives to analyze past events or behaviors and find innovative solutions.

Virtuous cycle of shared prosperity:

- By offering greater value, creative finance will attract more clients, which in turn will increase Bank Shinhan Indonesia corporate value. As Bank Shinhan Indonesia helps more clients succeed and fulfills the fundamental role of finance, that is the efficient allocation of resources, value will increase for the whole of society. The interlinked values of the client, Bank Shinhan Indonesia, and society will grow together and lead to progress in a virtuous cycle of shared prosperity.

Mission of Finance Sustainability:

Caring for the interests of the community and the environment.

Nilai Dasar I Core Value

Benar I Right

"Kami menghargai untuk melakukan apa yang BENAR bagi pelanggan kami dan untuk generasi mendatang."

"We value doing what is RIGHT for our customers and for generations to come."

"Benar" berarti tidak ada pelanggaran norma sosial atau moral; tidak bertentangan dengan kenyataan. Sebelum melakukan sesuatu atau membuat keputusan apa pun, kita perlu bertanya pada diri sendiri apakah ini hal yang benar yang kita lakukan untuk pelanggan kita, atau apakah itu hal yang benar untuk masa depan Shinhan dan semua karyawan kita.

"Right" means no violation of social or moral norms does not conflict with reality. Before doing anything or making any decision, we need to ask ourselves if this is the right thing we are doing for our customers, or if it is the right thing for the future of Shinhan and all of our employees."

Cepat I Nimble

"Kami menghargai agar karyawan Bank Shinhan Indonesia menjadi Cepat – mengeksekusi dengan fleksibilitas dan efisiensi, tidak pernah berhenti belajar dan terus bergerak maju".

"We value Bank Shinhan Indonesia employees to be Nimble – executing with flexibility and efficiency, never stopping learning and constantly moving forward".

"Cepat" berarti siap dan mudah beradaptasi dengan perubahan, kita harus terus belajar untuk meningkatkan pengetahuan dan memperbarui tren lebih cepat. Selain memunculkan ide/metode baru, kita perlu terus meningkatkan produk/layanan kami, terus belajar dan berkembang.

"Nimble" means ready and adaptable to change, we must keep learning to increase knowledge and update trends more quickly. Apart from coming up with new ideas/methods, we need to continuously improve our products/services, keep learning and growing.

Berbeda I Different

"Kami menghargai PERBEDAAN individu dan menghargai hasil yang BERBEDA."

"We value individual DIFFERENCES and value DIFFERENT outcomes."

"Berbeda" merupakan istilah yang sering disebutkan ketika membahas "keragaman" dalam budaya perusahaan. Bank Shinhan Indonesia sangat menghormati perbedaan dan keyakinan setiap karyawan di negara manapun. Selain itu, "Berbeda" juga berarti bahwa kami menghargai hasil yang berbeda dengan memberikan nilai pelanggan yang luar biasa dan pengalaman pelanggan yang unik.

"Different" is a term often used when discussing diversity in corporate culture. Bank Shinhan Indonesia highly respects the differences and beliefs of every employee in any country. In addition, "Different" also means that we value differences by providing exceptional customer value and unique customer experiences.

JARINGAN KANTOR
Office Network

Kantor Pusat Bank berlokasi di International Financial Centre 2, lantai dasar, Jl. Jenderal Sudirman Kav. 22-23, Jakarta Selatan. Pada tahun 2022, adanya perubahan pada jumlah jaringan kantor Bank Shinhan Indonesia.

The Bank's Head Office is located at International Financial Centre 2, ground floor, 30-32 Jl. Jenderal Sudirman Kav. 22-23, South Jakarta. In 2022, there was a change in the number of Bank Shinhan Indonesia office networks.

Jenis Kantor Office Type	2025	2024	2023
Kantor Cabang Branch Office	20	22	26
Kantor Cabang Pembantu Sub-Branch Office	8	8	9
Kantor Kas Cash Office	-	-	-
Jumlah I Total	28	30	35

Lokasi Jaringan Cabang I Branch Network Location

Barat I West

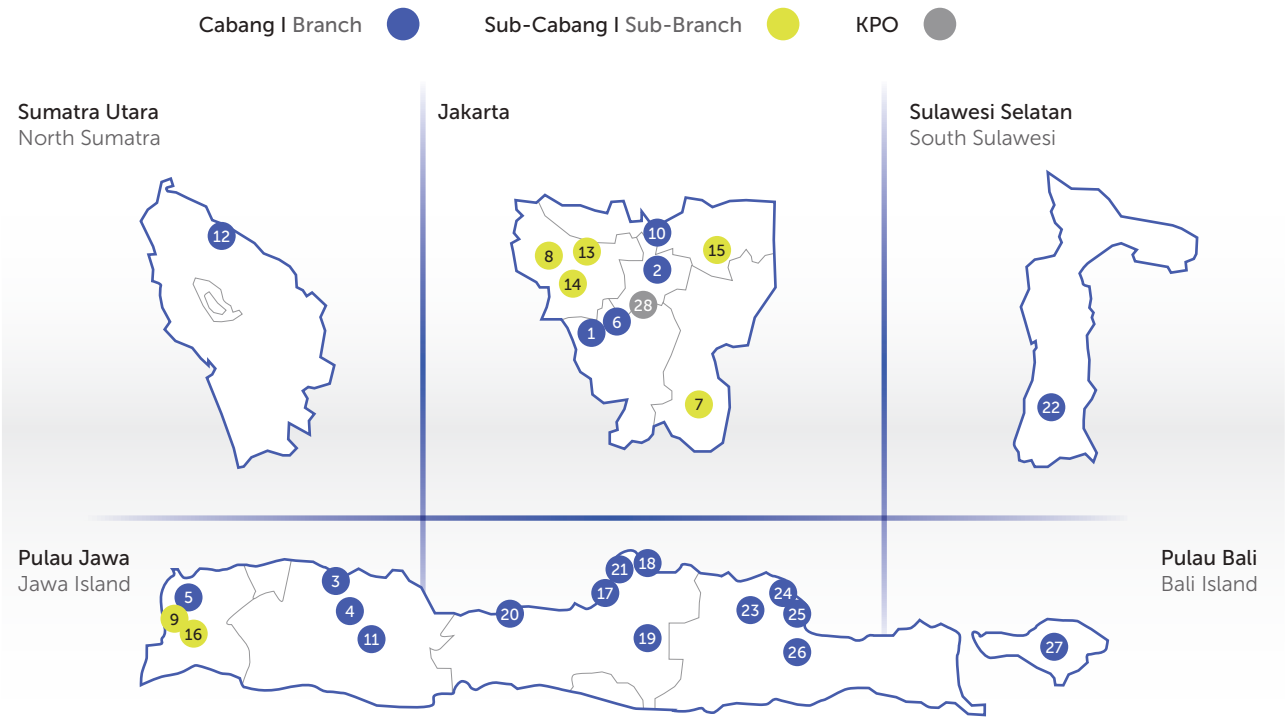
1. Darmawangsa
2. Wahid Hasyim
3. Cikarang
4. Karawang
5. Pinangsia
6. Jakarta central
7. Cibubur
8. Tomang
9. Amartapura
10. Mangga dua
11. Bandung
12. Medan
13. Jembatan Lima
14. Kebon Jeruk
15. Kelapa Gading
16. Cilegon

Timur I East

17. Semarang
18. Kudus
19. Solo
20. Tegal
21. Ngaliyan
22. Makassar
23. Bukit Darmo
24. Pucang Anom
25. Ir. Soekarno
26. Malang
27. Bali

KPO

28. KPO



DKI JAKARTA

KANTOR PUSAT
International Financial Centre Tower 2,
Lt. Dasar, Mezzanine, 30-32
Jl. Jend. Sudirman Kav. 22-23, Jakarta Selatan 12920
Telp. 021-29751500 / 021-29751623 / 021-29751632
Fax. 021-29880346 / 021-22512479

KC MANGGA DUA
Komp. Pertokoan Mangga Dua Mall Kav. 39
Jl. Arteri Mangga Dua Raya Jakarta Pusat 10730
Telp. 021-6122871
Fax. 021-62203740

KC WAHID HASYIM
Tamansari Parama Office
Jl. K.H Wahid Hasyim No. 84-86 Jakarta Pusat 10350
Telp. 021-3102525
021-3102500
021-3102527
Fax. 021-3106144

KC DARMAWANGSA
Ruko Darmawangsa Square Jl. Darmawangsa VI No. 47 Jakarta Selatan 12160
Telp. 021-2700426
Fax. 021-2700425

KCP KELAPA GADING
Jl. Boulevard Raya Blok FX 1/13-14 Jakarta Utara 14240
Telp. 021-4535823
Fax. 021-4535824

KCP KEBON JERUK
Jl. Pesanggrahan Raya No. 2D Jakarta Barat 11620
Telp. 021-5890465
Fax. 021-5868981

KCP TOMANG
Ruko Tomang Raya Blok B No. 10b Rt. 5 / Rw. 1 Jatipulo Kec. Palmerah, Jakarta Barat 11430
Telp. 021-38789056
021-38789058
021-38789053
Fax. 021-38789069

KCP JEMBATAN LIMA
Jl. K.H. Moch Mansyur No. 73A Jakarta Barat 11260
Telp. 021-63851948
021-63851947
Fax. 021-6314087

KC JAKARTA CENTRAL
Gedung Hans Place Wolter
Jl. Wolter Monginsidi No. 63B
Jakarta Selatan 12180
Telp. 021-38250464
021-38250465
021-38250467

BANTEN

KC PINANGSIA
Ruko Pinangsia
Karawaci Office Park Blok A-32
Tangerang 15138
Telp. 021- 50813021
021- 50813022
021- 50813023
Fax. 021-50813025

KCP AMARTAPURA
Apartemen Amartapura Tower B Unit 1/F
Tangerang 15810
Telp. 021- 55681929
021- 29506835
021- 22224306
Fax. 021-55680910

KCP CILEGON
Jl. Lingkar Selatan Ruko No. 13 Cilegon Banten 42422
Telp. 0254-5022005
0254-5021019
0254-5021025
Fax. 0254-5021029

JAWA BARAT

KC BANDUNG
JL. Cihampelas No. 29 Bandung 40116
Telp. 022-4209992
Fax. 022-4233617

KC KARAWANG
Jl. Tuparev No. 94
Karawang 41312
Telp. 0267- 410666
Fax. 0267- 402575

KC CIKARANG
Ruko Thamrin Blok B No. 10
Jl. M.H. Thamrin, Lippo Cikarang, Cikarang Selatan Bekasi, 17530 Telp. 021-89913336
021-29611026
Fax. 021-89913845

KCP CIBUBUR
Ruko Cibubur Times Square Blok B1 No. 2
Jl. Alternatif Cibubur Jati Karya, Bekasi 17435
Telp. 021-28672944
021-28672123
021-28672911
Fax. 021-28672411

JAWA TENGAH

KC SEMARANG
Kompl. Pertokoan Bangkong Plaza C1
Jl. MT. Haryono
Semarang 50242
Telp. 024-8442777
Fax. 024-8311677

KC SOLO
JL. Honggowongso No. 12A
Solo 57153
Telp. 0271-630980
0271-630981
0271-630982
Fax. 0271-634167

KC NGALIYAN
Jl. Prof. Dr. Hamka No. 11G
Purwoyoso
Kec. Ngaliyan Semarang 50184
Telp. 024-35320060
024-35320069
024-35320075
Fax. 024-35320078

KC KUDUS
Jl. Ahmad Yani No. 11
Kudus 59317
Telp. 0291-446455
Fax. 0291-446457

KC TEGAL
Jl. Jendral Sudirman No. 29
Tegal 52131
Telp. 0283-4538800
Fax. 0283-4536563

SULAWESI	BALI
KC MAKASSAR Jl. Wahidin Sudirohusodo No. 52 Makassar 90174 Telp. 0411-3624209 0411-3621048 Fax. 0411-3624562	KC BALI Jl. Boulevard Sunset Road No. 18 Badung, Bali 80361 Telp. 0361-4754684 0361-4752176 0361-4754937 Fax. 0361-4726566

JAWA TIMUR		
KC BUKIT DARMO Jl. Bukit Darmo Golf Blok B2 No. 31 CBD Office Park 2 Surabaya 60226 Telp. 031-99142444 Fax. 031-99142578	KC PUCANG ANOM Jl. Pucang Anom No. 60 Surabaya 60282 Telp. 031-5024390 031-5024391 Fax. 031-5024393	KC MALANG Jl. Zainul Arifin No. 100 Malang 65118 Telp. 0341-352020 Fax. 0341-362804
KC Ir. Soekarno Jl. Dr. Ir. H. Soekarno Komplek Ruko Icon 21 Blok S-28/212-B Surabaya 60161 Telp. 031-35954030 Fax. 031-35954052		

SUMATRA
KC MEDAN Kompleks The Crown Centre blok A No. 10-11 Jl. S. Parman, Medan 20153 Telp. 061-42008431 061-42009326 061-42009817 Fax. 061-4200764

SKALA USAHA BANK [POJK C.3]

Bank Business Scale

Dalam Jutaan Rupiah | In IDR Mio

Skala Usaha Business Scale	Satuan Unit	2025	2024	2023
Total Aset Total Assets	Jutaan Rupiah Million IDR	27.244.905	24.920.534	23.342.422
Biaya Tenaga Kerja Manpower Expenses	Jutaan Rupiah Million IDR	181.529	177.198	181.940
Kewajiban Liabilities	Jutaan Rupiah Million IDR	21.997.375	19.917.887	18.378.346
Modal Equity	Jutaan Rupiah Million IDR	5.247.530	4.887.733	4.964.074
Jumlah Karyawan Total employees	Orang People	593	671	686
Jumlah Kantor I Total Offices	**Satuan I Unit**	**28**	**30**	**35**

Komposisi Berdasarkan Level Organisasi
Employee composition by Organization Level

Level Jabatan Level of Position	2025	2024	2023
Officer	134	134	91
Senior Officer	162	200	250
Assistant Manager	111	126	127
Manager	63	74	74
Senior Manager	43	49	62
Assistant Vice President	40	43	37
Vice President	26	29	33
Executive Vice President	10	10	8
Director	4	6	4
Jumlah I Total	**593**	**671**	**686**

Komposisi Berdasarkan Jenis Kelamin
Employee composition by Gender

Jenis Kelamin Gender	2025	2024	2023
Laki-laki I Male	298	347	346
Perempuan I Female	295	324	340
Jumlah I Total	**593**	**671**	**686**

Komposisi Karyawan Berdasarkan Usia
Employee composition by Age

Jenjang Usia Age	2025	2024	2023
< 21 Tahun < 21 Years old	-	-	-
> 21-35 Tahun > 21-35 Years old	297	328	300
> 35-45 Tahun > 35-45 Years old	195	219	236
> 45-58 Tahun > 45-58 Years old	100	123	149
> 58 Tahun > 58 Years old	1	1	1
Jumlah I Total	**593**	**671**	**686**

Komposisi Karyawan Berdasarkan Status Ketenagakerjaan
Employee composition by Employment Status

Status	2025	2024	2023
Pegawai Tetap Permanent Employee	540	583	649
Pegawai Tidak Tetap Non-Permanent Employee	53	88	37
Jumlah I Total	**593**	**671**	**686**

Komposisi Karyawan Berdasarkan Jenjang Pendidikan
Employee composition by Education Level

Pendidikan Levels	2025	2024	2023
SMP Sederajat	-	-	-
SMA Sederajat	34	49	72
D1	2	2	3
D2	-	-	-
D3	50	56	70
S1	472	530	512
S2	35	34	29
S3	-	-	-
Jumlah I Total	**593**	**671**	**686**

PRODUK DAN LAYANAN [OJK C.4]
Products and Services

Produk Simpanan
1. Tabungan
   a. Tabungan Shinhan IDR
   b. Tabungan Shinhan USD
   c. Tabungan Shinhan Plus
   d. Tabungan Shinhan Prime
   e. Tabungan Shinhan Junior
   f. Tabungan Berjangka Shinhan IDR
   g. Tabungan Berjangka Shinhan USD
   h. Tabungan SOL
   i. Tabungan Mapan
   j. Tabungan Mapan Bebas
   k. Tabungan Mapan Prima
   l. Tabungan Rekening Khusus DHE SDA IDR
   m. Tabungan Rekening Khusus DHE SDA USD

2. Giro
   a. Giro Shinhan IDR
   b. Giro Shinhan USD
   c. Giro Shinhan Prime IDR
   d. Giro Shinhan Prime USD
   e. Giro Shinhan EUR
   f. Giro Shinhan KRW
   g. Giro Rekening Khusus DHE SDA IDR
   h. Giro Rekening Khusus DHE SDA USD

Saving Products
1. Saving Products
   a. Shinhan Savings IDR
   b. Shinhan Savings USD
   c. Shinhan Saving Plus
   d. Shinhan Prime Shinhan
   e. Shinhan Junior Savings
   f. Shinhan Term Savings IDR
   g. Shinhan Term Savings USD
   h. OL Savings
   i. Mapan Savings
   j. Mapan Bebas Savings
   k. Mapan Prima Savings
   l. Special Account for DHE SDA IDR
   m. Special Account for DHE SDA USD

2. Current Account
   a. Shinhan Giro IDR
   b. Shinhan Giro USD
   c. Shinhan Giro Prime IDR
   d. Shinhan Giro Prime USD
   e. Shinhan Giro EUR
   f. Shinhan Giro KRW
   g. Shinhan Special Giro Account DHE SDA IDR
   h. Shinhan Special Giro Account DHE SDA USD

3. Deposito
   a. Deposito Berjangka IDR
   b. Deposito Berjangka USD
   c. Deposito Online IDR
   d. Deposito Online USD
   e. Deposito IDR ESG

3. Time Deposit
   a. Time Deposit IDR
   b. Time Deposit USD
   c. Online Time Deposit IDR
   d. Online Time Deposit USD
   e. ESG Time Deposit

Produk Pinjaman

1. Kredit Korporasi
   a. Pinjaman Rekening Koran (PRK)
   b. Pinjaman Akseptasi (*Demand Loan*)
   c. Pinjaman Korporasi (Modal Kerja)
   d. Pinjaman Korporasi (Investasi)
   e. *Plain Vanilla Forward Line* & IRS & *Cross currency swap*
   f. *Dealer Financing*

2. Kredit Konsumsi
   a. Pinjaman KTA
   b. *Channeling*
   c. Joint Financing
   d. Kredit Pemilikan Mobil KPM)/*My Car Loan*
   e. Kredit Pemilikan Rumah (KPR)

Loan Products

1. Corporate Loans
   a. Current Account Loan
   b. Demand Loan
   c. Corporate Loan (Working Capital)
   d. Corporate Loan (Investment loan)
   e. Plain Vanilla Forward Line & IRS & Cross currency swap
   f. Dealer Financing

2. Retail Loans
   a. Personal loan
   b. Channeling
   c. Joint Financing
   d. My Car Loan
   e. Mortgage Loan

Layanan

1. *Safe deposit box*
2. *Payroll*
3. Pembayaran Tagihan (*Bill Payment*)
4. *Virtual Account*
5. *Foreign Exchange*
6. Mobil Kas Keliling
7. Surat Referensi Bank
8. Pembayaran Pajak

Services

1. Safe deposit box
2. Payroll
3. Bill Payment
4. Virtual Account
5. Foreign Exchange
6. Mobile Cash Car
7. Bank Reference Letter
8. Tax Payments

Layanan International

1. *Trade Services*
   a. L/C (SKBDN)
   b. *Documentary Collection*

2. Trade Finance
   a. L/C *Negotiation*
   b. L/C *Forfeiting*
   c. L/C (SKBDN) *Issuance*
   d. *Demand Loan for* SKBDN *Payment*
   e. T/R (*Trust Receipt*) for L/C *Payment*
   f. SBLC (*Standby Letter of Credit*) & *Demand Guarantee*
   g. *Local Bank Guarantee* (BG)
   h. *Omnibus Trade Line* (terdiri dari *Letter of Credit*/ SKBDN, sub limit *Trust Receipt/ Demand Loan*)

3. *Remittance*
   a. *Outward Remittance (Overseas & Domestic)*
   b. *Incoming Remittance (Overseas & Domestic)*

International Service

1. Trade Services
   a. L/C (SKBDN)
   b. Documentary Collection

2. Trade Finance
   a. L/C Negotiation
   b. L/C Forfeiting
   c. L/C (SKBDN) Issuance
   d. Demand Loan for SKBDN Payment
   e. T/R (Trust Receipt) for L/C Payment
   f. SBLC (Standby Letter of Credit) & Demand Guarantee
   g. Local Bank Guarantee (BG)
   h. Omnibus Trade Line (consisting of Letter of Credit/ SKBDN, sub limit Trust Receipt/ Demand Loann)

3. Remittance
   a. Outward Remittance (Overseas & Domestic)
   b. Incoming Remittance (Overseas & Domestic)

E-Banking

1. *Mobile Banking*
2. *Internet Banking*
3. ATM
4. *Firm Banking (Host-to-Host Banking)*

E-Banking

1. Mobile Banking
2. Internet Banking
3. ATM
4. Firm Banking (Host-to-Host Banking)

PENJELASAN DIREKSI [OJK D.1, D.2, D.3]
Board of Director Message

Para pemangku kepentingan yang terhormat,

Kami mengucapkan terimakasih atas dukungan para pemangku kepentingan sehingga Bank Shinhan Indonesia dapat melalui tahun 2025 dengan baik terlepas dari berbagai gejolak yang terjadi sehingga Laporan Keberlanjutan ini dapat kami sampaikan dengan baik.

Pada tahun 2025, Bank Shinhan Indonesia menjalankan *roadmap* keuangan keberlanjutan hingga tahun 2029. Hal ini mencerminkan komitmen Bank dalam mendukung ekonomi yang berkelanjutan sekaligus memberikan nilai tambah bagi nasabah. Upaya tersebut menghasilkan award dari Bank Indonesia kategori Bank Penggerak Keuangan Berkelanjutan Terbaik untuk Bank KBMI 1 dan 2.

Nilai Keberlanjutan bagi Bank

Sesuai nilai Keberlanjutan Shinhan Group, nilai Keberlanjutan bagi Bank Shinhan Indonesia adalah "*Building a Better World through Finance*". Nilai ini kemudian tertuang dalam usaha terus-menerus Bank Shinhan Indonesia untuk *do the green things, do the brave things, dan do the fair things*.

Melalui *do the green things*, Bank Shinhan Indonesia berusaha untuk memperhatikan aspek lingkungan hidup di wilayah kerja Bank Shinhan Indonesia dan meminimalisir dampak negatif terhadap lingkungan yang ditimbulkan oleh proses bisnis Bank Shinhan Indonesia.

Melalui *do the brave things*, Bank Shinhan Indonesia selalu berusaha untuk memperluas layanannya ke seluruh lapisan masyarakat di Indonesia dan terus menerus meningkatkan efisiensi layanan.

Terakhir, melalui *do the fair things*, Bank Shinhan Indonesia berkomitmen untuk menjamin tidak adanya tenaga kerja paksa dan tenaga kerja anak-anak di Bank Shinhan Indonesia. Bank Shinhan Indonesia juga menjamin kesetaraan kesempatan bekerja dan kesetaraan gender di tempat kerja.

Respon terhadap Isu Keberlanjutan

Bank berkomitmen untuk mengimplementasikan berbagai inisiatif terkait keuangan keberlanjutan melalui pengembangan RAKB (Rencana Aksi Keuangan Berkelanjutan) sesuai dengan Peraturan OJK No.51/POJK.03/2017 tanggal 27 Juli 2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan (LJK), Emiten dan Perusahaan Publik.

Bank juga akan terus meningkatkan penyaluran kredit terkait Kategori Kegiatan Usaha Berkelanjutan (KKUB) seperti UMKM, Energi terbarukan, Pengelolaan sampah, Transportasi ramah lingkungan dan lain sebagainya.

Kegiatan operasional di internal Bank Shinhan Indonesia sudah mendukung kegiatan Keuangan Berkelanjutan di antaranya

Dear Valued Stakeholders,

We would like to express our sincere gratitude for your unwavering support, which enabled Bank Shinhan Indonesia to navigate the challenges of 2025 with resilience. It is through this collective strength that we are pleased to present this Sustainability Report.

In 2025, Bank Shinhan Indonesia actively implemented our Sustainable Finance Roadmap, which extends through 2029. This initiative reflects the Bank's steadfast commitment to fostering a sustainable economy while delivering enhanced value to our customers. As a testament to these efforts, we are honored to have received an award from Bank Indonesia as the Best Sustainable Finance Driver Bank in the KBMI 1 and 2 categories.

Bank Sustainability value

Comply with Shinhan Group Sustainability value, Sustainability value of Bank Shinhan Indonesia is "Building a better world through finance". This value then reflected in bank relentless effort to do the green things, do the brave things, and do the fair things.

By trying to do the green things, Bank Shinhan Indonesia always keep in mind green environment in Bank Shinhan Indonesia working area and minimized negative effects to environment caused by business processes in Bank Shinhan Indonesia.

By trying to do the brave things, Bank Shinhan Indonesia will always try to expand its services to every layer of Indonesian citizen and improving service efficiency.

Last, by trying to do the fair things, Bank Shinhan Indonesia commits to ensure no force labor and child labor involved in Bank Shinhan Indonesia. Bank Shinhan Indonesia also ensures fair work opportunity and gender inclusivity in workplace.

Response to Sustainability Issue

Bank commits to implement various initiative related to sustainable finance through development of RAKB (Sustainable Finance Action Plan) that complies with OJK Rules No.51/POJK.03/2017 dated July 27th, 2017 that covers Sustainable Finance Implementation for Public Financial Institution and Public Company.

Bank also has continuous effort to increase sustainability related credit portfolio that includes credit to SME and credit to business in renewable energy, waste management, environmentally friendly vehicle, and others sustainable sectors.

The operational activities in the internal Bank Shinhan Indonesia have supported Financial Sustainability activities including by

dengan menghemat penggunaan kertas, air, listrik dan beralih dari penggunaan air minum dalam kemasan plastik ke botol minum pribadi yang lebih ramah lingkungan.

saving the use of paper, water, electricity and shift from using drinking water in plastic packages into personal water bottle that is more environmental friendly.

Komitmen Bank Shinhan Indonesia dalam Menerapkan Keuangan Berkelanjutan

Bank Shinhan Indonesia mendukung penerapan Keuangan Berkelanjutan dengan berkomitmen untuk menyediakan produk pembiayaan yang ditujukan untuk membiayai pembangunan Berkelanjutan, ekonomi yang rendah karbon, dan pertumbuhan ekonomi yang inklusif.

Bank Shinhan Indonesia Commitment to implementing Sustainable Finance

Bank Shinhan Indonesia supports the implementation of Sustainable Finance by committing to provide financing products aimed at financing Sustainable development, low carbon economy, and inclusive economic growth.

Pencapaian Kinerja Keuangan Berkelanjutan

Pada tahun 2025, Bank Shinhan Indonesia telah berhasil menyalurkan kredit sebesar Rp19.365.598. Dari total kredit yang disalurkan, Bank Shinhan Indonesia memiliki portofolio terkait keuangan berkelanjutan berupa kredit kepada UMKM sebesar Rp598 miliar serta kredit terkait usaha berkelanjutan sebesar Rp1.461 miliar, semuanya setara 7,54% dari total kredit.

Bank Shinhan Indonesia berhasil membukukan pendapatan operasional sebesar Rp1,73 triliun dan laba bersih sebesar Rp229.813 milliar.

Pada aspek lingkungan, Bank Shinhan Indonesia telah berhasil mengurangi biaya konsumsi listrik sebesar 280 juta Rupiah, kertas sebanyak 13 juta Rupiah, dan botol air mineral sebesar 2 juta Rupiah, air sebesar 8 juta Rupiah sedangkan pemakaian BBM mengalami penurunan sebesar 89 juta Rupiah.

Sustainable Financial Achievement

In 2025, Shinhan Bank Indonesia has successfully disbursed loans amounting to IDR19,365,598. Of the total loans disbursed, Shinhan Bank Indonesia has a portfolio related to sustainable finance in the form of loans to MSMEs amounting to IDR598 billion and loans related to sustainable businesses amounting to IDR1,461 billion, equivalent to 7.54% of total loans.

Shinhan Bank Indonesia managed to book operating income of IDR1,73 trillion and net profit of IDR229,813 billion.

On the environmental aspect, Shinhan Bank Indonesia has succeeded in reducing the cost of electricity consumption by 280 million Rupiah, paper by 13 million Rupiah, and mineral water bottles by 2 million Rupiah, water by 8 million Rupiah while the use of fuel decreased by 89 million Rupiah.

Tantangan dalam Penerapan Keuangan Berkelanjutan

Tentunya penerapan keuangan berkelanjutan akan memiliki tantangan tersendiri. Salah satu tantangan yang dihadapi Bank Shinhan Indonesia saat ini adalah menyesuaikan *risk appetite* yang dimiliki bank untuk menyalurkan kredit terkait keuangan berkelanjutan. Usaha terkait keuangan berkelanjutan mengandung risiko yang cukup tinggi dan membutuhkan pembiayaan yang cukup besar, dan risiko tersebut dapat berada di luar toleransi batas risiko yang dimiliki Bank.

Untuk mengatasi hal tersebut, Bank senantiasa melakukan identifikasi dan mitigasi berbagai aspek risiko, sehingga Bank Shinhan Indonesia dapat ikut berkontribusi dalam proyek-proyek berkelanjutan yang sesuai dengan *risk appetite* yang dimiliki bank.

Challenges in Implementing Sustainable Finance

The implementation of sustainable finance has it's own particular set of challenge. One of challenges faced by Bank Shinhan Indonesia in implementing sustainable finance is adjusting internal risk appetite to channel sustainable credit. Sustainable Finance related business tends to have higher risk and demands high amoung of financing and sometimes such perceived risk lays outside of Bank internal risk tolerance.

To face this challenges, Bank continuosly identify and mitigate various risk aspects so that Bank Shinhan Indonesia will be able to contribute in certain sustainable projects that fits the Bank risk appetite.

Strategi dan Pencapaian Target

Bank Shinhan Indonesia memiliki strategi keberlanjutan bagi seluruh sektor nasabah yang ada di Bank. Strategi yang dijalankan adalah dengan menambah eksposur kredit kepada sektor hijau pada kredit korporasi, menambah produk untuk menyalurkan kredit UMKM, serta mendorong penyaluran kendaraan listrik.

Strategy and Target Achievement

Bank Shinhan Indonesia has sustainable strategy for each customer segment in the Bank. Current strategy is increasing exposure to green credit in corporate banking, increasing products for RSME credit and increasing retail exposure to electric vehicle.

Pengelolaan Risiko atas Penerapan Keuangan Berkelanjutan

Bank Shinhan Indonesia menyadari pentingnya melakukan proses manajemen risiko yang memadai dalam menerapkan Kinerja

Risk Management in Sustainable Finance

Bank Shinhan Indonesia realizes the importance of prudence risk management in implementing Sustainable Finance. Bank Shinhan

Keuangan Berkelanjutan. Bank Shinhan Indonesia memastikan bahwa seluruh karyawan yang ada terus menerapkan budaya kepatuhan serta secara disiplin menerapkan prinsip *three line* of defense untuk mengelola berbagai risiko yang mungkin terjadi dalam proses bisnis yang dijalankan. Dalam menerapkan penerapan keuangan berkelanjutan, Bank Shinhan Indonesia melibatkan beberapa satuan kerja seperti *Corporate Banking, Retail Banking, E-Banking* dan *Operation Control & Improvement* untuk memberikan layanan dan produk serta mendorong nasabah bertransaksi yang berorientasi ramah lingkungan.

Indonesia ensures that every employee in Bank Shinhan Indonesia is implementing compliance culture and implementing three line of defense framework in a disciplined manner to manage various kind of risks in our business process. In implementing sustainable finance, Bank Shinhan Indonesia appoint Corporate Banking, Retail Banking, E-Banking and Operation Control & Improvement working units to provide services and products and encourage customers to make environmentally friendly transactions.

Bank secara berkala melakukan pemantauan portofolio kredit dan memastikan diversifikasi yang dilakukan sesuai dengan *risk appetite* dan *risk tolerance bank*. Bank Shinhan Indonesia juga terus meningkatkan *credit policy* yang dimiliki Bank Shinhan Indonesia sesuai dengan kebutuhan nasabah. Selain itu, Bank Shinhan Indonesia juga memilih lembaga partner penyaluran kredit (*chanelling*) dengan reputasi baik.

Bank periodically does credit portfolio monitoring and ensures that loan diversification match with the Bank's Risk Appetite and Risk Tolerance. Bank Shinhan Indonesia will keep on improving our credit policy to meet with customers' needs. Bank Shinhan Indonesia will also select institutional partner with good reputation for channelling.

Bank mengerti adanya risiko lingkungan dalam menjalankan aktivitas bisnis, salah satunya terkait penggunaan kertas pada setiap aktivitasnya. Selain itu, Bank Shinhan Indonesia juga mengembangkan *electronic banking* yang aman serta dapat diandalkan agar nasabah dapat bertransaksi dengan lebih praktis secara digital. Bank Shinhan Indonesia juga terus mendorong karyawan untuk berperilaku ramah lingkungan dengan mengurangi pemakaian air, tisu, serta botol kemasan.

The bank understands the environmental risks inherent in its business activities, one of which is the use of paper in all its activities. Furthermore, Bank Shinhan Indonesia has developed a secure and reliable electronic banking platform to enable customers to conduct digital transactions more conveniently. Bank Shinhan Indonesia also continues to encourage employees to adopt environmentally friendly practices by reducing the use of water, tissues, and plastic bottles.

Pemanfaatan Peluang dan Prospek Usaha

Bank Shinhan Indonesia akan memanfaatkan link Indonesia-Korea untuk mengembangkan portofolio terkait keberlanjutan melalui eksposur kepada pembiayaan yang terkait dengan pelestarian lingkungan dan sosial serta meningkatkan kredit UMKM dengan memberikan kredit *supply chain* dan *value chain* kepada perusahaan Indonesia yang menjadi rekanan perusahaan di Korea. Bank Shinhan Indonesia juga telah bekerja sama dengan produsen mobil listrik untuk menyalurkan lebih banyak kredit kendaraan bermotor untuk pembelian mobil listrik yang lebih ramah lingkungan. Selain itu, Bank juga akan terus mengembangkan layanan *electronic banking* untuk dapat melayani nasabah lebih luas secara lebih ramah lingkungan. Bank Shinhan Indonesia juga akan berkontribusi dalam penerapan Keuangan Berkelanjutan secara nasional melalui pembelian *green bonds*.

Utilization of Business Opportunities and Prospects

Shinhan Bank Indonesia will utilize the Indonesia-Korea link to develop its sustainability-related portfolio through exposure to environmental and social preservation-related loans and increase MSME loans by providing supply chain and value chain loans to Indonesian companies that are partners of companies in Korea. Shinhan Bank Indonesia has also cooperated with electric car manufacturers to extend more motor vehicle loans for the purchase of more environmentally friendly electric cars. Moreover, Bank will also continue to develop electronic banking services to be able to serve wider customers in a more environmentally friendly manner. Bank Shinhan Indonesia will also contribute in national Sustainable Finance by green bonds purchasing.

PENGANTAR LAPORAN

Periode Laporan Keberlanjutan ini adalah 1 Januari 2025 hingga 31 Desember 2025. Laporan ini diterbitkan setiap tahun dan laporan ini merupakan Laporan Keberlanjutan yang ketiga bagi Bank Shinhan Indonesia. Informasi yang disampaikan dalam laporan berasal dari Kantor Pusat Bank Shinhan Indonesia.

Laporan Keberlanjutan ini disusun berdasarkan Peraturan Otoritas Jasa Keuangan (POJK) tentang Keuangan Berkelanjutan.

Informasi terkait dengan laporan ini dapat menghubungi:

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FOREWORD

The period of this Sustainability Report is January 1st, 2025 to December 31st, 2025. This report is published annually and this report is the third Sustainability Report for Bank Shinhan Indonesia. The information submitted in the report came from the Bank Shinhan Indonesia head-quarters.

This Sustainable report is prepared based on the Financial Services Authority Regulation (POJK) on Sustainable Finance.

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PROSES PENENTUAN ISI

Laporan Keberlanjutan ini disusun berdasarkan prinsip Laporan Keberlanjutan, yaitu prinsip isi dan kualitas.

Prinsip isi meliputi:
1. Konteks Berkelanjutan: Laporan Berkelanjutan ini disusun sejalan dengan konteks Keuangan Berkelanjutan.
2. Kelengkapan: Informasi disajikan sebagai informasi kualitatif dan kuantitatif untuk memberikan kelengkapan bagi pembaca.

Prinsip kualitas adalah:
1. Keseimbangan: Informasi terkait capaian dan prestasi, serta tantangan disampaikan sesuai dengan kondisi perusahaan.
2. Komparabilitas: Data yang disampaikan dalam laporan disajikan dalam 3 tahun terakhir.
3. Akurasi: Angka dan informasi telah diperiksa secara internal Perusahaan sehingga diyakini akurasinya.
4. Ketepatan waktu: Laporan ini disajikan tepat waktu bersama dengan Laporan Tahunan.
5. Kejelasan: Informasi yang disajikan dalam laporan mudah untuk dipahami.

CONTENT PREPARATION PROCESS

This Sustainability Report was prepared based on Sustainability Report principles, which are content and quality principles.

Content principles cover:
1. Sustainable context: This Sustainability Report was prepared consistent with the context of Sustainable Finance.
2. Comprehensiveness: Information were presented as qualitative and quantitative information to provide clarity for the reader.

Quality principles are:
1. Balance: Information related to achievements and accomplishment, as well as challenges were presented according to the Company's condition.
2. Comparability: Data presented in the report that was prepared for the last 3 years' conditions.
3. Accuracy: Figures and informations were checked by the Company's internals to ensure the accuracy.
4. Punctuality: This report was presented on time along with Annual Report.
5. Clarity: Information presented in this report were easily understandable.

TATA KELOLA KEBERLANJUTAN [E.1]
Sustainability Governance

Tata Kelola Perusahaan yang Baik (GCG) adalah prinsip dasar yang mendasari suatu proses dan mekanisme pengelolaan perusahaan berlandaskan peraturan perundang-undangan dan etika berusaha. Bank Shinhan Indonesia berupaya semaksimal mungkin untuk menerapkan GCG. Penerapan tersebut didorong oleh kesadaran bahwa tata kelola yang baik merupakan kunci penting untuk meningkatkan kinerja dan keunggulan daya saing.

Struktur Tata Kelola
1. Struktur Utama, terdiri dari:
   a. Rapat Umum Pemegang Saham (RUPS)
   b. Dewan Komisaris
   c. Direksi
2. Struktur Pendukung, terdiri dari:
   a. Komite di bawah Komisaris
   b. Komite di bawah Direksi
   c. Departemen dan Unit Kerja

Penetapan GCG merupakan keharusan dalam rangka membangun kondisi perusahaan yang tangguh sehingga dapat menciptakan suatu sistem dan struktur perusahaan yang kuat dengan memberi manfaat dan nilai tambah bagi para Pemegang Saham dan Pemangku Kepentingan.

Dalam persaingan industri perbankan yang ketat, kinerja dan citra yang baik merupakan kunci penting untuk mengoptimalkan daya saing sehingga bisa memenangkan persaingan.

Good Corporate Governance (GCG) are the basic principles that underlie a process and mecha-nism based on laws and regulations and business ethics. Bank Shinhan Indonesia makes every effort to implement GCG. The application is driven by the awareness that good governance is an important key to improve performance and competitive advantage.

Governance Structure
1. The Main Structure, consist of:
   a. General Meeting of Shareholders (GMS)
   b. Board of Commissioners
   c. Board of Directors
2. Supporting Structure, consist of:
   a. Committee under the Commissioner
   b. Committees under the Directors
   c. Department and Work Unit

The determination of GCG is a must in order to build strong company conditions so as to create a strong company system and structure by providing benefits and added value to the Shareholders and Stakeholders.

In the intense competition of the banking industry, good performance and image are important keys to optimizing competitiveness so that they can win the competition.

Bank Shinhan Indonesia terus berupaya menyempurnakan penerapan GCG dengan menerapkan prinsip keterbukaan, akuntabilitas, pertanggungjawaban, independensi dan kewajaran.

RUPS

RUPS merupakan otoritas dan badan tata kelola tertinggi pada perseroan dimana para pemegang saham dapat menggunakan hak dan otoritasnya pada manajemen perseroan. Pemegang Saham mayoritas adalah Shinhan Bank Co., Ltd. sebagai Pemegang Saham Pengendali Bank Shinhan Indonesia.

RUPS memiliki kewenangan antara lain:
1. Mengangkat dan memberhentikan anggota Dewan Komisaris serta Direksi.
2. Menentukan jumlah remunerasi bagi Dewan Komisaris dan Direksi.
3. Mengesahkan perubahan Anggaran Dasar Perseroan.
4. Memberikan persetujuan atas Laporan Tahunan dan mengesahkan laporan keuangan.
5. Memutuskan penggunaan laba bersih perseroan.
6. Menunjuk akuntan publik.
7. Mengevaluasi keputusan dan realisasi hasil RUPS tahun sebelumnya.

RUPS sebagai forum pengambilan keputusan tertinggi, Dewan Komisaris sebagai pegawas, dan Direksi yang memimpin jalannya kegiatan operasional perusahaan dan pelaksana keputusan-keputusan RUPS.

Untuk mendukung fungsi pengawasan Dewan Komisaris, Bank membentuk 3 Komite guna mendukung pengawasan Dewan Komisaris, yaitu Komite Audit, Komite Pemantau Risiko, dan Komite Nominasi dan Remunerasi.

Komite Audit merupakan salah satu syarat yang harus dipenuhi dalam struktur tata kelola yang berfungsi untuk membantu pelaksanaan tugas dan fungsi pengawasan oleh Dewan Komisaris dalam memastikan terselenggaranya penerapan Tata Kelola yang baik dalam kegiatan usaha Bank, dan pengawasan terhadap pelaksanaan tugas dan tanggung jawab Direksi.

Komite Pemantau Risiko sangat dibutuhkan dalam struktur tata kelola perusahaan yang baik, yaitu untuk membantu Dewan Komisaris dalam melaksanakan tugas dan fungsi pengawasan dalam Pemantauan Manajemen Risiko.

Komite Remunerasi dan Nominasi berfungsi untuk membantu Dewan Komisaris dalam penetapan kriteria pemilihan calon anggota Dewan Komisaris dan Direksi beserta sistem remunerasinya.

Bank Shinhan Indonesia continues to strive to perfect the implementation of GCG by applying the principles of transparancy, accountability, responsibility, independence and fairness.

GMS

The GMS is the highest authority and governance body in the company where shareholders can exercise their rights and authority on the company's management. The majority Shareholder is Shinhan Bank Co., Ltd. as the Controlling Shareholder of Bank Shinhan Indonesia.

The GMS has authority including:
1. To appoint and dismiss members of the Board of Commissioners and Directors.
2. Determine the amount of remuneration for the Board of Commissioners and Directors.
3. To approve changes to the company's articles of association.
4. Give approval to the annual report and authorize the financial statements.
5. Decide on the use of the company's net profit.
6. Appoint a public accountant.
7. Evaluate the decisions and realization of the results of the previous year's GMS.

The GMS as the highest decision making forum, the Board of Commissioners as the supervisor, and the Board of Directors who lead the company's operational activities and implement the GMS decisions.

Bank has formed 3 Committees to support the supervisory function of the Board of Commissioners namely the Audit Committee, the Risk Monitoring Committee, and the Nomination and Remuneration Committee.

The Audit Committee is one of the requirements that must be met in the governance structure that serves to assist the implementation of the duties and functions of supervision by the Board of Commissioners in ensuring the implementation of good governance in the Bank's business activities, and supervision of the implementation of the duties and responsibilities of the Directors.

The Risk Monitoring Committee is highly needed in a good corporate governance structure, which is to assist the Board of Commissioners in carrying out their supervisory duties and functions in Monitoring Risk Management.

The Remuneration and Nomination Committee functions as assisting the Board of Commissioners in determining the criteria for selecting candidates for members of the Board of Commissioners and Directors and their remuneration system.

DEWAN KOMISARIS

Dewan Komisaris bertugas dan bertanggung jawab secara kolektif untuk melakukan pengawasan dan memberikan nasihat kepada Direksi serta memastikan pelaksanaan *Good Corporate Governance* (GCG) pada seluruh jenjang organisasi.

Anggota Dewan Komisaris berjumlah 3 (tiga) orang dengan komposisi sebagai berikut:

BOARD OF COMMISSIONERS

The Board of Commissioners has the duty and collective responsibility to supervise and provide advice to the Directors and ensure that implementation of Good Corporate Governance (GCG) at all levels of the organization.

Members of the Board of Commissioners are 3 (three) members with the following composition:

KIM JIHYUNG
Komisaris
Commissioner

TIMOTY E. MARNANDUS
Komisaris Utama
President Commissioner

ANANDA BARATA
Komisaris
Commissioner

Tugas dan Tanggung Jawab Dewan Komisaris

Berdasarkan ketentuan dalam Anggaran Dasar, Dewan Komisaris bertugas melakukan pengawasan atas kebijakan Direksi dalam menjalankan tugas-tugas Bank. Uraian tugas dan tanggung jawab Dewan Komisaris sebagai berikut:

1. Dewan Komisaris wajib melaksanakan tugas dan tanggung jawabnya secara independen.
2. Dewan Komisaris mengadakan rapat sesuai jadwal yang ditetapkan.
3. Dewan Komisaris wajib memastikan penerapan Tata Kelola yang baik terselenggara dalam setiap kegiatan usaha Bank pada seluruh jenjang organisasi.
4. Dewan Komisaris wajib melaksanakan pengawasan terhadap pelaksanaan tugas dan tanggung jawab Direksi serta memberikan nasihat kepada Direksi.
5. Dewan Komisaris wajib mengarahkan, memantau, dan mengevaluasi pelaksanaan kebijakan strategis Bank.
6. Dewan Komisaris wajib memastikan bahwa Direksi Bank telah menindaklanjuti temuan audit dan rekomendasi dari Departemen Audit Internal, Auditor Eksternal, hasil pengawasan dari Otoritas Jasa Keuangan dan/atau hasil pengawasan Otoritas lain.
7. Dewan Komisaris wajib melaporkan kepada Otoritas Jasa Keuangan paling lambat 7 (tujuh) hari sejak ditemukan:
   a. Pelanggaran peraturan perundang-undangan di bidang keuangan dan perbankan.
   b. Keadaan atau perkiraan keadaan yang dapat membahayakan kelangsungan usaha Bank.
8. Dewan Komisaris telah membentuk komite-komite untuk membantu dalam efektivitas tugas dan tanggung jawabnya, sebagai berikut:
   a. Komite Audit.
   b. Komite Pemantau Risiko.

Board of Commissioners Duties and Responsibilities

Based on the provisions in the Articles of Association, the Board of Commissioners has the duty to supervise the policies of the Board of Directors in carrying out the duties of the Bank. The duties and responsibilities of the Board of Commissioners are as follows:

1. The Board of Commissioners must carry out their duties and responsibilities independently.
2. The Board of Commissioners meeting is set according to the schedule.
3. The Board of Commissioners must ensure the implementation of good governance in all business activities of the Bank at all levels of the organization.
4. The Board of Commissioners must exercise supervision over the implementation of the duties and responsibilities of the Board of Directors and provide advice to the Board of Directors.
5. The Board of Commissioners must direct, monitor and evaluate the implementation of the Bank's strategic policies.
6. The Board of Commissioners must ensure that the Board of Directors of the Bank has followed up on audit findings and recommendations from the Internal Audit Department, External Auditors, the results of supervision from the Financial Services Authority and/or the results of supervision by other Authorities.
7. The Board of Commissioners must report to the Financial Services Authority no later than 7 (seven) days after being discovered:
   a. Violations of laws and regulations in the financial and banking sector.
   b. Circumstances or estimates of circumstances that could be dangerous for the Bank's business continuity.
8. The Board of Commissioners has formed committees to assist in the effectiveness of their duties and responsibilities, as follows:
   a. Audit Committee.
   b. Risk Monitoring Committee.

c. Komite Remunerasi dan Nominasi.
9. Dewan Komisaris dapat membentuk Komite Remunerasi dan Nominasi secara terpisah.
10. Dewan Komisaris wajib memastikan bahwa Komite yang telah dibentuk pada butir 8 menjalankan tugasnya secara efektif.
11. Dewan Komisaris wajib menyediakan waktu yang cukup untuk melaksanakan tugas dan tanggung jawab secara optimal.
12. Dewan Komisaris wajib melakukan pengawasan, namun Dewan Komisaris dilarang terlibat dalam pengambilan keputusan kegiatan operasional Bank, kecuali:
    a. Penyediaan dana kepada pihak terkait sebagaimana diatur dalam ketentuan mengenai Batas Maksimum Pemberian Kredit Bank Umum.
    b. Hal-hal lain yang ditetapkan dalam Anggaran Dasar Bank atau peraturan perundang-undangan.
13. Pengambilan keputusan pada butir 12 merupakan bagian dari tugas pengawasan oleh Dewan, sehingga tidak meniadakan tanggung jawab Direksi atas pelaksanaan kepengurusan Bank.
14. Melaksanakan tugas-tugas lain sepanjang masih berada dalam ruang lingkup tugas dan fungsi Dewan Komisaris.

Komposisi dan Kompetensi anggota Dewan Komisaris sudah sesuai dengan peraturan Otoritas Jasa Keuangan tentang Penerapan Tata Kelola yang berlaku. Seluruh anggota Dewan Komisaris mampu bertindak dan mengambil keputusan secara independen. Sebagaimana fungsinya sebagai pengawas Bank, pelaksanaan tugas dan tanggung jawab Dewan Komisaris telah memenuhi prinsip-prinsip Tata Kelola. Rapat Dewan Komisaris terselenggara secara efektif dan efisien sesuai dengan pedoman dan tata tertib kerja Dewan Komisaris dan sesuai dengan kebutuhan Bank. Aspek transparansi anggota Dewan Komisaris sangat baik dan tidak pernah melanggar ketentuan/peraturan yang berlaku.

Direksi merupakan organ perseroan yang bertanggung jawab penuh atas pengelolaan perusahaan untuk kepentingan dan tujuan perusahaan serta mewakili perusahaan sesuai Anggaran Dasar, serta mempertanggungjawabkan pelaksanaan tugas kepada Pemegang Saham melalui RUPS.

DIREKSI

Komposisi Direksi pada tahun 2025 adanya perubahan Direktur.

Berdasarkan Akta Pernyataan Keputusan diluar rapat perseroan terbatas PT Bank Shinhan Indonesia Akta No. 04 Tanggal 06 Juni 2025, anggota Direksi berjumlah 4 (empat) dengan komposisi pada akhir tahun 2025 terdiri dari 4 Direktur.

Tugas dan Tanggung Jawab Direksi

Berdasarkan ketentuan Anggaran Dasar (AD), Direksi bertugas menjalankan tugas-tugas Bank sehari-hari termasuk melaksanakan Rencana Bisnis Bank yang telah disetujui oleh Dewan Komisaris serta kebijakan, mengelola risiko dengan sebaik-baiknya, memonitor, mengelola aset, sumber daya manusia dan menjaga likuiditas dan reputasi Bank secara prudent (kehati-hatian). Uraian Tugas dan Tanggung Jawab Direksi diantaranya yaitu:

1. Direksi wajib mengelola Bank sesuai dengan kewenangan dan tanggung jawabnya sebagaimana diatur dalam AD dan Peraturan Perundang-undangan yang berlaku.

c. Remuneration and Nomination Committee.
9. The Board of Commissioners may form a Remuneration and Nomination Committee separately.
10. The Board of Commissioners must ensure that the Committee formed in point 8 carries out its duties effectively.
11. The Board of Commissioners must provide sufficient time to carry out their duties and responsibilities optimally.
12. The Board of Commissioners is obliged to conduct supervision, but the Board of Commissioners is prohibited from being involved in making decisions on the Bank's operational activities, except:
    a. Provision of funds to related parties as stipulated in the provisions concerning the Legal Lending Limit for Commercial Banks.
    b. Other matters stipulated in the Bank's Articles of Association or laws and regulations.
13. Decision making in point 12 is part of the oversight task by the Board, so it does not negate the responsibilities of the Board of Directors for the implementation of the management of the Bank.
14. Carry out other tasks as long as they are within the scope of the duties and functions of the Board of Commissioners.

The composition and competence of members of the Board of Commissioners are in accordance with the regulations of the Financial Services Authority regarding the Implementation of Good Governance. All members of the Board of Commissioners are able to act and make decisions independently. As it functions as a Bank supervisor, the implementation of the duties and responsibilities of the Board of Commissioners has fulfilled the Governance principles. Meetings of the Board of Commissioners are held effectively and efficiently in accordance with the guidelines and work rules of the Board of Commissioners and in accordance with the needs of the Bank. The transparency aspect of the members of the Board of Commissioners is very good and has never violated the applicable rules/regulations.

The Board of Directors is the organ of the company that is fully responsible for managing the company for the interests and objectives of the company and representing the company in accordance with the Articles of Association, and is responsible for carrying out its duties to Shareholders through the GMS.

THE BOARD OF DIRECTORS

Composition of the Board of Directors in 2025 there was a change in Director.

Based on the Deed of Statement of Decision outside the meeting of the limited liability company PT Bank Shinhan Indonesia Deed No. 04 dated June 11, 2025, The Board of Directors consists of 6 (six) members with a composition at the end of 2025 consisting of 6 Directors.

Board of Directors' Duties and Responsibilities

Based on the provisions of the Articles of Association (AoA), the Board of Directors is tasked with carrying out the day-to-day duties of the Bank including implementing the Bank's Business Plan which has been approved by the Board of Commissioners and policies, managing risks as well as possible, monitoring, managing assets, human resources and maintaining the Bank's liquidity and reputation prudently. Description of Duties and Responsibilities of the Directors include:

1. The Board of Directors must manage the Bank in accordance with its authority and responsibilities as stipulated in the AoA and the prevailing laws and regulations.

2. Direksi bertanggung jawab penuh sesuai bidangnya atas pelaksanaan kepengurusan Bank.
3. Direksi wajib menerapkan prinsip–prinsip Tata Kelola yang baik dalam setiap kegiatan usaha Bank pada seluruh tingkatan atau jenjang organisasi.
4. Direksi wajib menindaklanjuti temuan Audit dan rekomendasi dari Departemen Audit Internal dan Auditor Eksternal, hasil Pengawasan Otoritas Jasa Keuangan dan/atau hasil pengawasan Otoritas lainnya.

5. Untuk melaksanakan prinsip-prinsip Tata Kelola yang baik Direksi telah membentuk sebagai berikut:
   a. Departemen Audit Internal.
   b. Departemen Manajemen Risiko dan Komite Manajemen Risiko.
   c. Departemen Kepatuhan.
6. Direksi wajib mempertanggungjawabkan pelaksanaan tugas sesuai bidangnya kepada Pemegang Saham melalui RUPS.

7. Direksi wajib menyediakan data dan informasi yang akurat, relevan dan tepat waktu kepada Dewan Komisaris.
8. Direksi menyusun Rencana Bisnis Bank/merevisinya dan menyampaikannya ke OJK dan selanjutnya memantau pelaksanaannya, sebagaimana yang dituangkan dalam Realisasi Rencana Bisnis Bank secara Triwulanan.
9. Direksi melaksanakan tugas–tugas lain sepanjang masih berada dalam ruang lingkup tugas dan fungsi Direksi Bank.

2. The Board of Directors is fully responsible in accordance with their fields for the management of the Bank.
3. The Board of Directors is required to apply the principles of Good Governance in every business activity of the Bank at all levels or levels of the organization.
4. The Board of Directors is obliged to follow up on Audit findings and recommendations from the Internal Audit Department and External Auditor, the results of the Oversight from the Financial Services Authority and/or other Regulator supervision results.
5. To implement the principles of Good Governance the Directors have formed the following:
   a. Internal Audit Department.
   b. Risk Management Department and Risk Management Committee.
   c. Compliance Department.
6. The Board of Directors is responsible for carrying out its duties in accordance with its area to the Shareholders through the GMS.
7. The Board of Directors must provide accurate, relevant and timely data and information to the Board of Commissioners.
8. The Directors compile the Bank Business Plan/revise it and submit it to the OJK and subsequently monitor its implementation, as outlined in the Quarterly Realization of the Bank's Business Plan.
9. The Board of Directors performs other tasks as long as they are within the scope of the duties and functions of the Board of Directors of the Bank.

Pengembangan Kompetensi [E.2]

Setiap tahun, Bank Shinhan Indonesia memberikan kesempatan kepada semua jajaran manajemen dan karyawan untuk mengembangkan kompentensi.

Pada tahun 2025 telah terdapat pengembangan kompetensi terkait dengan Keuangan Berkelanjutan sebagai berikut:

Competency Development

Every year, Bank Shinhan Indonesia provides opportunities for all levels of management and employees to develop competence.

In 2025 there has been a development of competencies related to Sustainable Finance as follows:

Pelatihan Training	Penyelenggara Organizer
Sustainable Finance Taxonomy Seminar	Bloomberg dan Otoritas Jasa Keuangan Bloomberg and Financial Service Authority
Sosialisasi Penggunaan Kalkulator Hijau Socialization of the Use of Green Calculators	Bank Indonesia Central Bank of Indonesia

Manajemen Risiko [POJK E.3]

Sesuai POJK No. 18/POJK.03/2016 dan SEOJK No. 34/SEOJK.03/2016 tentang Penerapan Manajemen Risiko bagi Bank Umum serta POJK No. 4/POJK.03/2016 dan SEOJK No.14/SEOJK.03/2017 tentang Penilaian Tingkat Kesehatan Bank Umum, Manajemen Risiko adalah serangkaian metodologi dan prosedur yang digunakan untuk mengidentifikasi, mengukur, memantau, dan mengendalikan risiko yang timbul dari seluruh kegiatan usaha Bank. Secara umum, dalam rangka penerapan manajemen risiko berjalan secara efekfif harus mencakup 4 pilar utama, yaitu:

I. Pengawasan aktif Direksi dan Dewan Komisaris

II. Kecukupan kebijakan dan prosedur manajemen risiko serta penetapan limit risiko
III. Kecukupan proses identifikasi, pengukuran, pemantauan dan pengendalian risiko serta sistem informasi manajemen risiko

Risk Management

In accordance with OJK Regulation No. 18/POJK.03/2016 and OJK Circular Letter No. 34/SEOJK.03/2016 concerning the Implementation of Risk Management for Commercial Banks, as well as OJK Regulation No. 4/POJK.03/2016 and OJK Circular Letter No. 14/SEOJK.03/2017 concerning the Assessment of the Soundness Level of Commercial Banks, Risk Management is a series of methodologies and procedures used to identify, measure, monitor, and control risks arising from all of a Bank's business activities. In general, effective risk management implementation must encompass four main pillars:

I. Active supervision by the Board of Directors and Board of Commissioners
II. Adequate risk management policies and procedures and risk limit setting
III. Adequate risk identification, measurement, monitoring, and control processes, as well as risk management information systems

IV. Sistem pengendalian intern yang menyeluruh

Penerapan Manajemen Risiko yang efektif pada Bank Shinhan Indonesia telah didukung oleh kerangka Manajemen Risiko, yang mencakup kebijakan Manajemen Risiko, prosedur Manajemen Risiko dan limit risiko. Kerangka Manajemen Risiko tersebut telah ditentukan secara jelas berdasarkan Visi, Misi dan strategi bisnis Bank.

Kebijakan Manajemen Risiko, prosedur Manajemen Risiko dan limit diperiksa dan/atau diperbarui jika diperlukan mengikuti dinamika dan kompleksitas transaksi. Guna efektivitas pengkinian tersebut Bank memiliki organ Komite Manajemen Risiko dan Komite Pemantau Risiko untuk memberikan rekomendasi atas hal-hal yang diperbarui dalam kebijakan dan prosedur Manajemen Risiko.

Pemangku Kepentingan [OJK E.4]

Keterlibatan para Pemangku Kepentingan memengaruhi kegiatan usaha dan Keberlanjutan Bank, baik yang berkaitan dengan proses bisnis Keuangan Berkelanjutan secara langsung maupun tidak langsung.

Bank Shinhan Indonesia menjaga hubungan profesional yang harmonis dengan para pemangku kepentingan untuk meningkatkan pelayanan dan kebutuhan Bank.

Tantangan yang Dihadapi [OJK E.5]

Tahun 2025 merupakan tahun ketujuh penerapan Keuangan Berkelanjutan di Bank Shinhan Indonesia. Masih banyak tantangan yang dihadapi oleh Bank Shinhan Indonesia, antara lain sebagai berikut:

1. Kapabilitas internal karyawan yang belum merata terkait keuangan berkelanjutan.
2. Masih terdapat kesulitan untuk penyaluran kredit kepada UMKM akibat profil nasabah yang sering kali kurang sesuai dengan *risk appetite* Bank.
3. Tingkat kesiapan proses internal Bank untuk mendukung integrasi keuangan berkelanjutan dalam aktivitas bisnis bank, seperti pengembangan sistem monitoring dan pelaporan terkait Kegiatan Usaha Berkelanjutan (KKUB) dan Taksonomi Hijau Indonesia (THI).
4. Kesadaran nasabah dan Pemangku Kepentingan juga diperlukan untuk mendukung dan menerapkan Keuangan Berkelanjutan. Pengembangan organisasi, produk dan kebijakan internal yang perlu disusun dan dikembangkan memerlukan waktu dan pengetahuan yang cukup terkait Keuangan Berkelanjutan.

IV. Comprehensive internal control system

The implementation of effective Risk Management at Bank Shinhan Indonesia has been supported by a Risk Management framework, which includes Risk Management policies, Risk Management procedures and risk limits. The Risk Management framework has been clearly determined based on the Bank's Vision, Mission and business strategy.

Risk Management policies, Risk Management procedures and limits are reviewed and/or updated if necessary, following the dynamics and complexity of the transaction. For the effectiveness of the update, the Bank has a Risk Management Committee and Risk Monitoring Committee organ to provide recommendations on matters that are updated in the Risk Management policies and procedures.

Stakeholders

The involvement of the Stakeholders affects the business activities and Sustainability of the Bank, both related to the Sustainable Financial business process directly or indirectly.

Bank Shinhan Indonesia maintains a harmonious professional relationship with Stakeholders to improve Bank services and needs.

Challenges

2025 is the seventh year of the implementation of Sustainable Finance at Bank Shinhan Indonesia. Many challenges faced by Bank Shinhan Indonesia include the following:

1. Uneven internal capabilities of employees related to sustainable finance.
2. There are still difficulties in distributing credit to MSMEs due to customer profiles that often do not match the Bank's risk appetite.
3. The level of readiness of the Bank's internal processes to support the integration of sustainable finance in the bank's business activities, such as the development of monitoring and reporting systems related to Sustainable Business Activities (KKUB) and Indonesian Green Taxonomy (THI).
4. Customer and Stakeholder Awareness is also needed to support and implement Sustainable Finance.The development of internal organizations, products and policies that need to be enhanced and developed requires adequate time and knowledge related to Sustainable Finance.

Tata Kelola Pemangku Kepentingan [OJK E.4]

Stakeholder Governance

Pemangku Kepentingan Stakeholders	Aspek Kerja sama Collaboration Aspect	Metode Pelibatan & Frekuensi Engaging in accordance with	Departemen Penanggung Jawab Department In Charge
Pemegang Saham dan Investor Shareholders and Investors	• Tata kelola organisasi • Pencapaian kinerja ekonomi • Corporate Governance • Economic Achievement	• Menyediakan informasi pencapaian Bank Shinhan Indonesia melalui laporan Global Conference Shinhan Korea, Laporan Triwulan dan Tahunan • Komunikasi langsung untuk memastikan penyampaian informasi material • Pertemuan sesuai kebutuhan • Providing relevant information about Bank Shinhan Indonesia achievement through Global conference Shinhan Korea, quarterly report, and annual report. • Direct communication to ensure communication of material information • Meetings as necessary	• Direksi • Strategy Planning • Corporate Secretary • Board of Directors • Strategy Planning • Corporate Secretary
Nasabah Customers	• Perlindungan Nasabah • Keamanan data nasabah • Hubungan berkelanjutan • Customer Protection • Customer data security • Sustainable Relationship	• Penyediaan produk dan jasa sesuai peraturan yang berlaku • Pemberian informasi produk dan jasa dengan tepat waktu, memadai, jelas dan akurat • Pengembangan layanan berkualitas demi kepuasan nasabah • Selalu berinovasi untuk meningkatkan keamanan data nasabah • Komunikasi melalui media sosial • Pertemuan sesuai kebutuhan • Providing financial product and service and banking solution in accordance with current rules and regulations • Providing product service information in a timely, accurate, and adequate manner • Continuous service improvement to enhance customer satisfaction • Continuous innovation to improve customer data security • Social media communication • Meetings as necessary	• Retail Business Group • E- Banking • Corporate Banking • Retail Business Group • E- Banking • Corporate Banking

Daftar Pemangku Kepentingan Stakeholder	Aspek Kerja sama Collaboration Aspect	Metode Pelibatan & Frekuensi Engaging Method	Departemen Penanggung jawab Department In Charge
Pegawai Employee	• Hubungan berkelanjutan • Perlindungan kondisi kerja • Pengembangan kompetensi • Pengembangan karir dan aktualisasi diri • Sustainable Relationship • Working condition protection • Competency development • Career advancement and self actualization	• Memberikan kesempatan yang sama untuk setiap pegawai Bank Shinhan Indonesia untuk terus berkembang dan meningkatkan diri • Membangun lingkungan kerja kondusif • Terus berinovasi untuk mempertahankan top talent di Bank Shinhan Indonesia • Pertemuan sesuai kebutuhan • Providing equal opportunity to every employee of Bank Shinhan Indonesia to continuously grow and develop their capability • Ensuring conducive work environment • Continuous innovation to retain top talent in Bank Shinhan Indonesia • Meetings as necessary	• Human Resources and Legal • Retail Business Group • Corporate Banking • Human Resources and Legal • Retail Business Group • Corporate Banking
Komunitas Community	• Pendidikan dan inklusi finansial • Kesejahteraan dan pendapatan • Education and financial inclusion • Welfare and income	• Turut serta berkontribusi untuk menyejahterakan masyarakat sekitar melalui berbagai program yang mencakup bidang; pendidikan, pemberdayaan, dan kemanusiaan. • Melaksanakan Literasi Keuangan • Pertemuan sesuai kebutuhan • Contributing in improving the welfare of surrounding community through various program and charity that consist; education, empowerment, and humanity • Periodically conduct financial literacy • Meetings as necessary	• Human Resources and Legal • Corporate Secretary • IT • Finance & Accounting • Retail Business Group • Human Resources and Legal • Corporate Secretary • IT • Finance & Accounting • Retail Business Group
Mitra Kerja/Pemasok Partners/Vendors	• Hubungan berkelanjutan • Ekonomi • Keadilan dan transparansi • Sustainable relationship • Economy • Fairness and transparency	• Syarat kerja sama dan proses yang jelas • Penilaian kinerja yang transparan • Evaluasi vendor secara rutin • Pertemuan sesuai kebutuhan • Clear partnership requirement and transparent tender process • Transparent vendor evaluation • Periodic vendor evaluation • Meetings as necessary	• General Affair • IT • Finance & Accounting • General Affair • IT • Finance & Accounting

Daftar Pemangku Kepentingan Stakeholder	Aspek Kerja sama Collaboration Aspect	Metode Pelibatan & Frekuensi Engaging Method	Departemen Penanggung jawab Department In Charge
Pemerintah/Regulator Government/Regulator	• Kepatuhan terhadap peraturan Perundang-undangan yang berlaku • Komitmen terhadap regulasi perbankan • Komunikasi dan pelaporan yang jelas dan akurat, komprehensif, dan tepat waktu • Compliance with current rules and regulation • Commitment on complying with banking regulation • Communication and reporting in a clear, accurate, comprehensive, and timely manner	• Penyempurnaan panduan GCG secara terus menerus • Implementasi GCG di seluruh unit kerja • Pertemuan berkala untuk membahas tingkat kesehatan Bank Shinhan Indonesia • Contributes improvement of GCG guidance • GCG implementation in all working unit • Periodic meeting to evaluate health level of Bank Shinhan Indonesia	• Direksi • Seluruh Departemen • Board of Director • All Department
Tokoh Masyarakat/Pejabat Setempat Local Government	• Pengembangan usaha • Kemajuan daerah setempat • Business development • Development of surrounding area	• Perencanaan pembangunan • Pertemuan berkala sesuai kebutuhan • Contributes in local development • Meetings as necessary	• Retail Business Group • Corporate Banking • General Affair • Retail Business Group • Corporate Banking • General Affair

KINERJA KEBERLANJUTAN
Sustainability Performance

KINERJA EKONOMI [OJK F.2 F.3]

Keuangan Berkelanjutan merupakan hal baru bagi Bank Shinhan Indonesia sehingga salah satu strategi kinerja ekonomi di tahun 2025 sebagai tahun keenam pelaksanaan Keuangan Berkelanjutan adalah dengan membangun budaya Keberlanjutan kepada seluruh Pemangku Kepentingan. Bank sudah mulai menerapkan prinsip Keuangan Berkelanjutan ke dalam kegiatan operasional sehari-hari. Hal ini merupakan langkah pendekatan manajemen yang dilakukan sebagai upaya peningkatan kesadaran terhadap Keuangan Berkelanjutan. [F.1]

Adapun bentuk penerapan kinerja aspek Keberlanjutan dalam kegiatan sehari-hari antara lain sebagai berikut:

1. Penghematan pengunaan kertas.
2. Penghematan penggunaan air.
3. Penghematan penggunaan listrik.
4. Mengurangi pemakaian air minum dalam kemasan.

ECONOMIC PERFORMANCE

Sustainable Finance is a new thing for Bank Shinhan Indonesia so that one of the economic performance strategies in 2025 as the sixth year of the implementation of Sustainable Finance is to build a culture of Sustainability for all Stakeholders. Bank have started to apply the principles of Sustainable Finance into daily operations. This is a step in the management approach taken as an effort to increase awareness of Financial Sustainability.

The forms of the implementation of the performance aspects of Sustainability in everyday activities include the following:

1. Saving in paper usage.
2. Saving in water usage.
3. Saving in electricity usage.
4. Reducing the use of bottled water.

Dalam Jutaan Rupiah | In IDR Mio

Uraian Description	2025 Realisasi I Realization	2024 Realisasi I Realization	2023 Realisasi I Realization
Total Aset Total Assets	27.244.905	24.920.534	23.342.422
Aset Produktif Productive Assets	33.413.132	31.306.321	29.446.256
Kredit Loan	19.365.598	20.295.631	17.220.313
Dana Pihak Ketiga Third Party Funds	15.496.665	12.874.955	11.851.862
Pendapatan Operasional Operating Revenues	1.731.475	1.744.669	837.297
Beban Operasional Operating Expense	1.457.509	1.679.187	630.093
Laba Bersih Tahun Berjalan Net Income for the Year	229.813	48.480	156.532

*Audited

Uraian Description	2025 Realisasi I Realization	2024 Realisasi I Realization	2023 Realisasi I Realization
Rasio Kecukupan Modal Minimum Minimum Capital Adequacy Ratio	24,07	21,95	23,28
Aset produktif bermasalah dan aset non produktif bermasalah terhadap total aset produktif dan aset non produktif Non performing earning assets and non productive assets to total earning and non-productive assets	1,66	3,29	2,89
Aset produktif bermasalah terhadap total aset produktif Non performing earning assets to total productive assets	1,60	3,03	2,33
Cadangan Kerugian Penurunan Nilai (CKPN) aset keuangan terhadap aset produktif Allowance for Impairment Losses (AIL) for financial assets to productive assets	1,30	2,53	1,63
NPL *Gross*	2,15	3,55	2,97
NPL *Net*	1,48	1,34	1,93
Return on Assets (ROA)	1,17	0,33	0,91
Return on Equity (ROE)	4,78	1,02	3,39
Net Interest Margin (NIM)	2,01	2,21	2,22
Rasio Efisiensi (BOPO)	84,18	96,25	87,73
Loan to Deposit Ratio (LDR)	56,42	55,42	145,13
Net Stable Funding Ratio (NSFR)	114,67	157,63	117,34
Liquidity Coverage Ratio Individu (LCR) *Individual* LCR	253,59	122,12	384,99
Liquidity Coverage Ratio Konsolidasi (LCR) *Consolidated* LCR	N/A	N/A	N/A

* : tidak ditarget I not targeted

Uraian Description	2025 Realisasi I Realization	2024 Realisasi I Realization	2023 Realisasi I Realization
Jumlah Produk yang Memenuhi Kegiatan Usaha Berkelanjutan Number of products that meet criteria for sustainable business activities			
a. Dana Pihak Ketiga Third Party Fund			
b. Kredit Loan			
c. Total Aset Produktif Kegiatan Usaha Berkelanjutan Total Productive Assets of Sustainable Business Activities			
1. Total Kredit/Pembiayaan Kegiatan Usaha Berkelanjutan (Juta Rupiah) Total Loan/Financing for Sustainable Business Activities (million IDR)	1.461.081	1.817.136	1.531.557
2. Total Non-Kredit/Pembiayaan Kegiatan Usaha Berkelanjutan Total Non-Loan/Financing for Sustainable Business Activities			
Persentase Total Kredit/Pembiayaan Kegiatan Usaha Berkelanjutan terhadap Total Kredit/Pembiayaan Percentage of Total Loans/Financing of Sustainable Business Activities to Total Credit/Financing	7,54%	8,95%	8,89%

KINERJA LINGKUNGAN
Environmental Performance

Biaya Lingkungan Hidup [POJK F.4]

Pada tahun 2025 Bank Shinhan Indonesia belum mengeluarkan biaya khusus untuk memperbaiki lingkungan hidup, tetapi Bank Shinhan Indonesia memastikan gedung yang ditempati untuk kegiatan operasional Shinhan memiliki pengelolaan sampah dan limbah yang baik. Bank Shinhan Indonesia juga secara aktif mengurangi limbah kertas yang digunakan dalam kegiatan operasional Bank.

Penggunaan Material Ramah Lingkungan [POJK F.5]

Bank Shinhan Indonesia berkomitmen untuk mengurangi jejak karbon yang ditimbulkan dari proses bisnis bank dengan cara mengurangi pemakaian kertas, air dan bahan bakar minyak serta menggunakan teknologi hemat listrik termasuk lampu hemat energi. Bank Shinhan Indonesia juga memastikan adanya tanaman hijau di setiap ruangan. Kantor pusat Bank Shinhan Indonesia juga menempati gedung yang telah memiliki pemisahan sampah. Kami juga terus mengingatkan karyawan untuk menggunakan air secukupnya.

E-Banking untuk Ujung Tombak Keberlanjutan

Bank Shinhan Indonesia berencana untuk terus memperluas layanan kepada seluruh lapisan masyarakat Indonesia tentunya dengan memperhatikan dampak terhadap lingkungan dan layanan yang mudah dijangkau. Percepatan aspek digital dan teknologi dalam perbankan memungkinkan Bank Shinhan Indonesia memperluas layanan dengan lebih ramah lingkungan. Pada tahun 2025, Bank Shinhan Indonesia telah mendapatkan 10.366 Account SOL Baru yang mendukung pengembangan Aplikasi dan penggunaan teknologi.

Environment Expenses

In 2025, Bank Shinhan Indonesia has no expense for green environment. However, Bank Shinhan Indonesia makes sure to occupy environmentally conscious building with good waste management for operating offices. Bank Shinhan Indonesia is also actively reducing paper used in Bank operational activity.

Usage of Environmentally Friendly Material

Bank Shinhan Indonesia commits to reduce carbon footprint from business process in the bank by reducing paper usage, water, fuel and using energy saving technology including energy saving light bulb. Bank Shinhan Indonesia is also ensuring plants in every rooms. The headquarters of Bank Shinhan Indonesia occupies building with waste separation management. We also constantly remind employees to use water only as needed.

E-Banking for Sustainability

Bank Shinhan Indonesia intend to widen our service to reach all layer of Indonesian Citizen with environmentally friendly and accessible service. Acceleration in digital aspect and technology in banking now has allowed Bank Shinhan Indonesia to do that. By 2025, Bank Shinhan Indonesia has acquired 10,366 New SOL Accounts that support Application development and technology usage.

Jumlah Penggunaan Sumber Daya [OJK F.6 F.8]
Total Resource Usage

Uraian/Tahun Description/Year	Des 2025 I Des 2025			Des 2024 I Dec 2024			Des 2023 I Dec 2023		
	Kantor Pusat Head Office	Cabang Branch	Jumlah Total	Kantor Pusat Head Office	Cabang Branch	Jumlah Total	Kantor Pusat Head Office	Cabang Branch	Jumlah Total
Mineral air botol Bottle mineral water	15.392.032	20.217.274	35.609.306	18.636.136	15.502.910	34.139.046	23.302.205	24.749.395	48.051.600
Listrik Electricity	437.069.939	1.185.245.952	1.622.315.891	466.972.500	1.435.011.277	1.901.983.777	538.826.255	1.858.874.790	2.397.701.045
Air Water	8.208.109	77.240.166	85.448.275	9.037.554	84.216.780	93.254.334	10.247.578	107.322.479	117.570.057
BBM Fuel	512.777.568	751.887.460	1.264.665.028	569.252.898	784.850.188	1.354.103.086	664.524.023	975.865.764	1.640.389.787
Kertas Paper	48.755.700	93.738.363	142.494.063	53.564.100	101.771.504	155.335.604	62.774.500	115.798.203	178.572.703

Uraian Description	2025	2024	2023
Pemakaian Listrik (kWh) Electricity Usage	1.622.315.891	1.901.983.777	2.397.701.045
Jumlah Pekerja Number of Employees	593	671	686
Intensitas penggunaan energi/pekerja Energy intensity per worker	2,736	2,834	3,495

Inisiatif Terkait Lingkungan Hidup Lainnya [POJK F.7, F.12]

Pada tahun 2025, Bank Shinhan Indonesia menerapkan inisiatif penghematan energi dengan mematikan lampu saat jam istirahat serta memastikan perangkat elektronik di ruangan yang tidak digunakan di cabang-cabang dimatikan. Upaya ini dilakukan untuk mengurangi konsumsi listrik dan mendorong praktik operasional yang lebih berkelanjutan.

Selain itu, Bank Shinhan Indonesia juga menerapkan penghematan penggunaan kertas untuk mengurangi konsumsi dan limbah kertas. Melalui inisiatif ini, bank berupaya mendorong praktik kerja yang lebih bertanggung jawab terhadap lingkungan.

Bank Shinhan Indonesia juga berkomitmen untuk mengoptimalkan penggunaan air seefisien mungkin dalam operasionalnya. Langkah ini diambil untuk mendukung upaya konservasi air serta memastikan pemanfaatan sumber daya yang lebih berkelanjutan. terhadap lingkungan.

Other Environmental Initiatives

In 2025, Bank Shinhan Indonesia implemented an energy saving initiative by turning off lights during break times and ensuring that electronic devices in unused rooms at branches are turned off. This effort was made to reduce electricity consumption and encourage more sustainable operational practices.

In addition, Bank Shinhan Indonesia also implemented usage savings of paper to reduce paper consumption and waste. Through this initiative, the bank seeks to encourage more environmentally responsible work practices.

Bank Shinhan Indonesia is also committed to optimizing water use as efficiently as possible in its operations. This step was taken to support water conservation efforts and ensure more sustainable use of resources towards the environment.

Dampak Wilayah Operasional terhadap Kawasan Konservasi [POJK F.9]

Bank tidak beroperasi di atau dekat kawasan konservasi atau area dengan keanekaragaman hayati tinggi. Namun, Bank tetap menjalankan aktivitas usaha dengan prinsip ramah lingkungan dan bertanggung jawab.

Impact of Operational Areas on Conservation Areas

The Bank does not operate within or near conservation areas or areas with high biodiversity. However, the Bank continues to conduct its business activities in an environmentally friendly and responsible manner.

Usaha Pelestarian Keanekaragaman Hayati [POJK F.10]

Meski tidak berada di kawasan konservasi, Bank secara aktif menerapkan praktik pengelolaan lingkungan yang bertanggung jawab dan mengedukasi karyawan untuk menjaga keberlanjutan ekosistem.

Biodiversity Conservation Efforts

Although not located within conservation areas, the Bank actively implements responsible environmental management practices and educates employees to preserve ecosystem sustainability.

Jumlah Limbah yang Dihasilkan Berdasarkan Jenis [POJK F.13]

Bank menghasilkan limbah yang bersifat domestik, seperti sisa makanan, kertas, dan sampah anorganik dari kegiatan operasional kantor. Bank tidak menghasilkan efluen dari kegiatan operasionalnya karena sifat bisnis perbankan yang tidak melibatkan proses industri.

Amount of Waste Generated by Type

The Bank generates domestic waste, such as food waste, paper and inorganic waste, from its office operations. The Bank does not generate effluent from its operations due to the nature of the banking business, which does not involve industrial processes.

Mekanisme Pengelolaan Limbah [POJK F.14]

Untuk memastikan pengelolaan limbah yang bertanggung jawab, Bank menerapkan sistem pemilahan sampah di kantor pusat guna memisahkan limbah organik, anorganik, dan kertas. Seluruh karyawan juga diingatkan untuk menerapkan praktik kerja yang bertanggung jawab terhadap lingkungan, termasuk pengurangan limbah dan penggunaan kembali sumber daya bila memungkinkan.

Waste Management Mechanisms

To ensure responsible waste management, the Bank implements a waste sorting system at its headquarters to separate organic, inorganic, and paper waste. All employees are also reminded to adopt environmentally responsible work practices, including waste reduction and resource reuse whenever possible.

Tumpahan yang Terjadi [POJK F.15]

Bank tidak memiliki risiko tumpahan terkait kegiatan operasional-nya. Seluruh aktivitas kantor dijalankan tanpa penggunaan bahan kimia berbahaya yang dapat menimbulkan tumpahan lingkungan.

Spills Incidents

The Bank has no spill risks associated with its operational activities. All office operations are conducted without the use of hazardous chemicals that could cause environmental spills

KINERJA SOSIAL
Social Performance

KOMITMEN BANK

Keuangan Berkelanjutan di Bank Shinhan Indonesia telah dimulai pada tahun 2019, maka Bank berkomitmen untuk memberikan layanan yang setara kepada seluruh nasabah dan masyarakat, baik untuk produk dan/atau jasa.

Untuk saat ini, Bank telah memberikan layanan produk kredit untuk kelompok masyarakat yang termasuk dalam sektor UMKM.

Ketenagakerjaan [F.18] [F.19]

A. Kesetaraan kesempatan bekerja dan tidak adanya tenaga kerja paksa dan tenaga kerja anak-anak.
Bank memiliki komitmen untuk terus berupaya menjamin kesejahteraan karyawan dan memberikan kesempatan kerja yang setara.
Dalam hal kesempatan bekerja, Bank memberikan kesempatan kepada semua warga negara Indonesia untuk bekerja dan berkarier di Bank Shinhan Indonesia.
Proses penerimaan pekerja dilakukan melalui seleksi yang transparan melalui penilaian yang objektif, antara lain wawancara secara langsung dengan user, kecocokan kepribadian, kompetensi pekerjaan, serta adanya proses *know your employee*.

B. Kesetaraan Jenis Kelamin [F.18]
Dalam hal kesempatan bekerja di Bank Shinhan Indonesia juga menghindari segala bentuk diskriminasi yang berpotensi melanggar hak asasi manusia (HAM). Hal ini diantaranya tercermin dalam jumlah karyawan berdasarkan jenis kelamin dan usia.

BANK COMMITMENTS

Sustainable Finance at Bank Shinhan Indonesia has begun in 2019, so the Bank is committed to providing equal services to all customers and the public, both for products and/or services.

For now, the Bank has provided credit product services for community groups included in the MSME sector.

Employment

A. Equality of employment opportunities and absence of forced and child labor.
The Bank is committed to continuing to strive to guarantee employee welfare and provide equal employment opportunities.
In terms of employment opportunities, Bank provides opportunities for all Indonesian citizens to work and have a career at Bank Shinhan Indonesia.
The recruitment process is carried out through transparent selection through objective assessments, including direct interviews with users, personality compatibility, job competencies, and the process of know your employee.

B. Gender Inclusivity
In terms of employment opportunities at Bank Shinhan Indonesia also avoids all forms of discrimination that have the potential to violate human rights. This is reflected in the number of employees based on gender and age.

Usia Age	Tahun I Year 2025 Wanita Female	 Pria Male	Tahun I Year 2024 Wanita Female	 Pria Male	Tahun I Year 2023 Wanita Female	 Pria Male
Usia di bawah 21 Tahun Age Under 21 Year	-	-	-	-	-	-
Usia 21 Tahun – 35 Tahun Age 21 year to 35 year	181	116	198	130	189	111
Usia di atas 35 Tahun – 45 Tahun Age above 35 year to 45 year	79	116	83	136	95	141
Usia di atas 45 Tahun – Usia Pensiun Age above 45 year until retirement age	35	64	42	78	56	92
Di atas usia pensiun Above retirement age	-	2	1	3	-	2
Jumlah I Total	**295**	**298**	**324**	**347**	**340**	**346**

Lokasi Penempatan Kerja Karyawan
Employee Work Placement Location

Provinsi Province	Tahun I Year 2025 Wanita Female	 Pria Male	Tahun I Year 2024 Wanita Female	 Pria Male	Tahun I Year 2023 Wanita Female	 Pria Male
Sumatra Utara I North Sumatra	5	3	6	3	6	4
Banten	13	10	14	12	11	6
DKI Jakarta	190	213	192	219	194	219
Jawa Barat I West Java	30	25	32	22	32	24
Jawa Tengah I Central Java	27	24	28	26	30	25
D.I. Yogyakarta	-	-	2	7	2	7
Jawa Timur I East Java	22	14	42	46	56	49
Bali	4	3	4	5	4	6
Sulawesi Selatan I South Sulawesi	4	6	4	7	5	6
Nusa Tenggara Barat I West Nusa Tenggara	-	-	-	-	-	-
Jumlah I Total	**295**	**298**	**324**	**347**	**340**	**346**

Kelompok Level Organisasi
Group by Organization Level

Level	2025	2024	2023
Officer	134	134	91
Senior Officer	162	200	250
Assistant Manager	111	126	127
Manager	63	74	74
Senior Manager	43	49	62
Assistant Vice President	40	43	37
Vice President	26	29	33
Executive Vice President	10	10	8
Director	4	6	4
Jumlah I Total	**593**	**671**	**686**

Tingkat Perputaran Karyawan
Employee Turnover

Uraian Description	Tahun I Year 2025 Wanita Female	 Pria Male	Tahun I Year 2024 Wanita Female	 Pria Male	Tahun I Year 2023 Wanita Female	 Pria Male
Karyawan Baru New Employee	32	34	95	63	66	35
Karyawan Berhenti Employee Quits	91	68	93	80	108	76
Jumlah I Total	**123**	**102**	**188**	**143**	**174**	**111**

Perputaran Karyawan Berdasarkan Usia
Employee Turnover Based On Age

Usia Age	Tahun I Year 2025 Wanita Female	 Pria Male	Tahun I Year 2024 Wanita Female	 Pria Male	Tahun I Year 2023 Wanita Female	 Pria Male
Usia di bawah 21 Tahun Age Under 21 Year	-	-	-	-	-	-
Usia 21 Tahun – 35 Tahun Age 21 year to 35 year	29	38	33	39	38	35
Usia 35 Tahun – 45 Tahun Age 35 year to 45 year	32	16	35	21	33	29
Usia di atas 45 Tahun – Usia Pensiun Age above 45 year until retirement age	27	12	23	20	34	12
Di atas usia pensiun Above retirement age	3	2	2	-	3	-

Latar Belakang Karyawan Berhenti
Unemployment Background

Usia Age	Tahun I Year 2025 Pria Male	 Wanita Female	Tahun I Year 2024 Pria Male	 Wanita Female	Tahun I Year 2023 Pria Male	 Wanita Female
Pensiun Normal Normal retirement	6	2	3	3	2	2
Pensiun Dini Early retirement	-	-	-	-	-	-
Mengundurkan Diri Resign	30	37	43	37	43	35
Meninggal Dunia Die	-	1	-	-	-	-
Lain-lain I Others	55	28	47	40	63	39

Kesejahteraan Karyawan [POJK F.20]

Bank terus berupaya untuk dapat terus memenuhi kesejahteraan karyawan yang diwujudkan antara lain dengan memberikan remunerasi yang disesuaikan dengan ketentuan perundang-undangan. Tidak ada perbedaan dalam proses pemberian remunerasi bagi karyawan laki-laki maupun karyawan perempuan. Secara umum besaran remunerasi yang diberikan kepada karyawan Bank Shinhan Indonesia pada tingkat jabatan terendah telah memenuhi dengan ketentuan mengenai Upah Minimum Pekerja di wilayah kerja masing-masing karyawan berada.

Komponen remunerasi yang diberikan kepada setiap karyawan tetap dan tidak tetap terdiri atas gaji dan upah, insentif dan tunjangan, upah kerja lembur, jaminan pemeliharaan kesehatan dan pengobatan, bantuan musibah, cuti melahirkan, cuti haid, cuti menjalankan kewajiban beragama, cuti tahunan dan kepesertaan dalam Badan Penyelenggara Jaminan Sosial (BPJS).

Employee Benefit

Bank continues to strive to meet employee welfare which is realized, among others, by providing remuneration that are tailored to statutory provisions. There is no difference in the process of providing remuneration for male and female workers. In general, the amount of remuneration provided to Bank Shinhan Indonesia employees at the lowest position level has fulfilled the provisions regarding the Minimum Workers' Wages in the work area of each employee.

The remuneration component given to each permanent and nonpermanent employee consists of salary and wages, incentives and benefits, overtime wages, health care and medical insurance, disaster assistance, maternity leave, menstrual leave, leave to fulfill religious obligations, annual leave and participation in Social Security Administration Agency (BPJS).

Lingkungan Kerja [F.21]

Untuk menunjang kenyamanan setiap karyawan dalam bekerja, maka Bank Shinhan Indonesia berupaya menciptakan lingkungan kerja yang layak dan aman, untuk menjamin keselamatan dan kesehatan para karyawan.

Work Environment

To support the comfort of each employee at work, the Bank Shinhan Indonesia strives to create a decent and safe work environment, to ensure the safety and health of employees.

Sejalan dengan perkembangan bisnis, maka Bank terus melakukan perbaikan gedung kantor sebagai salah satu upaya dalam meningkatkan kenyamanan dan keselamatan setiap karyawan dalam bekerja.

In line with business development, the Bank continues to make improvements to office buildings as an effort to improve the comfort and safety of every employee at work.

Pendidikan dan Pelatihan [F.22]

Dalam rangka mewujudkan Visi dan Misi Bank Shinhan Indonesia, maka telah disusun program pendidikan dan pelatihan kepada seluruh pekerja di semua lapis jabatan. Pendidikan dan pelatihan dilaksanakan melalui pelatihan internal maupun eksternal dengan pola pembelajaran di kelas atau pun secara *online*. Selain itu, Bank Shinhan juga memastikan adanya *transfer knowledge* dari TKA Korea kepada tenaga kerja lokal dengan rincian sebagai berikut:

Education and Training

In order to realize the Vision and Mission of the Bank Shinhan Indonesia, education and training programs have been prepared for all workers in all levels of position. Education and training are carried out through internal and external training with learning patterns in the classroom or online. Furthermore, Bank Shinhan also ensures knowledge transfer from Korean foreign employee to local employee with detail as follow:

Knowledge Transfer Training	2025	2024	2023
Jumlah pelatihan Number of traning	27	28	26
Jumlah peserta pelatihan Number of training participant	300	338	260

Serikat Karyawan

Bank Shinhan Indonesia selalu mengedepankan hubungan industrial antara manajemen dengan karyawan yang tergabung dalam Serikat Pekerja Bank Shinhan Indonesia.

Serikat Pekerja di Bank Shinhan Indonesia memiliki peran sebagai mitra dalam menjalankan aktifitas operasional dengan memberikan pendapat yang konstruktif sehingga menjadi pendamping dalam pemenuhan hak-hak normatif maupun kasus-kasus hubungan industrial.

Suasana kerja yang kondusif, aman, dan nyaman merupakan salah satu strategi Bank dalam membentuk dan membangun kekompakan karyawan dalam usaha pencapaian target kinerja Bank secara keseluruhan.

Aspek penting dalam mewujudkan budaya kerja di Bank Shinhan Indonesia adalah Core Value & Code and Conduct.

Employee Union

Bank Shinhan Indonesia always establishes industrial relations between management and employees who are members of the Bank Shinhan Indonesia Workers Union.

Trade Unions at Bank Shinhan Indonesia have a role as partners in carrying out operational activities by providing constructive opinions so that they become companions in fulfilling normative rights and industrial relations cases.

A conducive, safe and comfortable work atmosphere is one of the Bank's strategies in forming and building employee cohesiveness in the effort to achieve the overall Bank performance targets.

An important aspect in realizing work culture at Bank Shinhan Indonesia is Core Value & Code and Conduct.

Masyarakat [F.17] [F.23]

Bank merupakan hasil merger antara 2 Bank yang sudah beroperasi cukup lama di Indonesia dan tersebar di 9 provinsi.

Di tahun 2025, salah satu rencana Bank adalah membuat jaringan kantor yang *sustainable* sehingga dapat melayani semua lapisan masyarakat dengan lebih baik lagi.

Communities

Bank is the result of a merger between 2 Banks that have been operating for a long time in Indonesia and are spread across 9 Provinces.

In 2025, one of the Bank's plans is to create a sustainable office network so that it can better serve all levels of society.

Namun demikian, saat ini masih banyak lokasi yang belum dapat dijangkau oleh jaringan kantor Bank Shinhan Indonesia. Untuk itu, Bank terus mengembangkan dan meningkatkan layanan perbankan dengan memanfaatkan teknologi digital sehingga dapat meningkatkan akses keuangan kepada masyarakat yang belum dapat terlayani oleh jaringan kantor kami.

Salah satu bentuk lain dalam meningkatkan layanan kepada masyarakat adalah dengan menggunakan Kantor Cabang Pembantu Berpindah (KCP *Mobile*), sehingga Bank dapat secara fisik melayani kebutuhan layanan keuangan perbankan.

However, currently there are still many locations that cannot be reached by the Bank Shinhan Indonesia office network. For this reason, the Bank continues to develop and improve banking services by utilizing digital technology so as to increase financial access to people who cannot yet be served by our office network.

Another form of improving services to the public is the use of Mobile Sub-Branch Offices, so that the Bank can physically serve the needs of banking financial services.

Pengaduan Masyarakat [POJK F.24]

Sepanjang tahun 2025, tidak terdapat pengaduan masyarakat terkait operasi Bank. Hal ini menunjukkan kepatuhan dan pelaksanaan operasional Bank yang sesuai dengan prinsip ramah masyarakat dan praktik perbankan yang baik.

Public Complaints

Throughout 2025, there were no public complaints regarding the Bank's operations. This demonstrates the Bank's compliance and operational practices in line with community-friendly principles and sound banking practices

Keamanan Produk dan Produk yang Ditarik Kembali [OJK F.27] [OJK F.29

Bank Shinhan Indonesia memastikan bahwa seluruh produk dan jasa keuangan maupun solusi perbankan yang dimiliki Bank Shinhan Indonesia telah disetujui Bank Indonesia dan OJK. Sampai dengan tahun 2025, belum ada produk/jasa keuangan maupun solusi perbankan dari Bank Shinhan Indonesia yang ditarik kembali ataupun ditangguhkan setelah diluncurkan.

Product Safety and Recalled Products

Bank Shinhan Indonesia ensures that all financial products and services as well as banking solutions owned by Bank Shinhan Indonesia have been approved by Bank Indonesia and OJK. Until 2025, there have been no financial products/services or banking solutions from Bank Shinhan Indonesia that have been withdrawn or suspended after being launched.

Survei Kepuasan Pelanggan [F.30]

Sampai dengan saat ini, Bank Shinhan Indonesia belum pernah mengadakan survei kepuasan pelanggan. Di periode mendatang, Bank Shinhan Indonesia berkomitmen untuk mengadakan survei kepuasan pelanggan untuk meningkatkan layanan Bank Shinhan Indonesia khususnya terkait dengan Keuangan Berkelanjutan.

Customer Satisfaction Survey

Until now, Bank Shinhan Indonesia has not conduct any customer satisfaction survey. In the future, Bank Shinhan Indonesia commits to conduct customer satisfaction survey to improve service of Bank Shinhan Indonesia especially related to Sustainable Finance.

Tabel Pengaduan Konsumen 31 Desember 2025

Consumer Complaints Table December 31, 2025

No	Subyek Subject	Jumlah I Total			
		Keluhan Complaint	Dalam Proses In the process	Tidak Selesai Not completed	Selesai Done
1	Kartu ATM/Debit/ATM ATM Card/Debit Card/ATM	183	-	-	183
2	*Electronic Banking*	223	-	-	223
3	Kredit Tanpa Agunan Unsecured Loans	165	-	-	165
4	Safe Deposit Box	1	-	-	1
5	Kredit/Pembiayaan Modal Kerja Credit/Working Capital Financing	5	-	-	5
6	Pelayanan Cabang Branch Services	7	-	-	7
7	Tabungan Saving	12	-	-	12
8	Indikasi Penipuan Fraud Indication	2	-	-	2
9	Deposito Deposit	4	-	-	4
10	Kredit/Pembiayaan Kendaraan Bermotor Motor Vehicle Credit/Financing	2	-	-	2
11	Kartu Kredit Credit Card	1	-	-	1
12	Sistem Pembayaran Lainnya Other Payment Systems	5	-	-	5
Jumlah I Total		**610**	**-**	**-**	**610**

:

Dalam Proses:

Jumlah pengaduan yang masih dalam proses tabel di atas adalah posisi di akhir tahun 2025.

Tanggung jawab Pengembangan Produk [F.26] [F.28]

Bank Shinhan Indonesia meyakini bahwa ke depannya sistem transaksi keuangan akan bergeser dari transaksi manual yang masih membutuhkan kehadiran fisik kantor Bank ke sistem keuangan digital yang dapat diakses oleh setiap masyarakat di manapun berada.

Hal ini akan memberikan dampak yang positif terhadap peningkatan dan pemberdayaan sektor UMKM, pariwisata dan sektor lainnya.

Mencermati perkembangan ini, maka Bank Shinhan Indonesia melakukan inovasi layanan dan produk yang sejalan dengan perubahan tersebut.

Saat ini Bank Shinhan Indonesia sudah memberikan layanan bergerak atau Mobil Edukasi (KCP *Mobile*). KCP *Mobile* merupakan KCP yang dapat berpindah tempat atau yang berlokasi pada suatu tempat dalam waktu sementara untuk melayani nasabah, berupa kas mobil atau kendaraan yang dirancang khusus untuk memenuhi layanan transaksi perbankan nasabah.

In Process:

The number of complaints that are still in process in the table above is the position at the end of the year 2025.

Product Development Responsibility

Bank Shinhan Indonesia believes that in the future the financial transaction system will shift from manual transactions that still require the physical presence of a Bank office to a digital financial system that can be accessed by every community wherever they are.

This will have a positive impact on the improvement and empowerment of the MSME sector, tourism and other sectors.

Paying close attention to this development, Bank Shinhan Indonesia to innovate services and products in line with these changes.

At present, Bank Shinhan Indonesia has provided mobile services or KCP Mobile Educational Cars. KCP Mobile is a KCP that moves from one place to another or is located at one place temporarily to serve customers, in the form of car cash or vehicles specifically designed to fulfill customer banking transaction services.

Untuk meningkatkan inklusi keuangan, Bank juga melakukan inovasi lainnya berupa layanan elektronik perbankan melalui sistem aplikasi yang dapat diakses melalui *mobile phone*, sehingga diharapkan dapat menjangkau masyarakat dimanapun dan kapan pun untuk melakukan transaksi perbankan.

Bentuk tanggung jawab utama Bank lainnya adalah memberikan perlindungan kepada nasabah melalui produk dan layanan yang diberikan.

Semua produk yang ditawarkan kepada nasabah telah menerapkan prinsip keterbukaan, keandalan, kerahasiaan dan keamanan data atau/informasi nasabah, penanganan pengaduan serta Penyelesaian sengketa nasabah secara sederhana, cepat, dan terjangkau.

Kami juga menyediakan informasi tertulis dalam Bahasa Indonesia secara lengkap untuk setiap produk dan layanan Bank.

Kami yang bertanda tangan di bawah ini menyatakan bahwa informasi dalam Laporan Keberlanjutan tahun 2025 ini telah disampaikan sesuai dengan POJK 51/POJK.03/2017. Laporan dibuat oleh Direksi dan telah mendapat persetujuan Dewan Komisaris.

To increase financial inclusion, the Bank also made other innovations in the form of electronic banking services through an application system that can be accessed via mobile phones, so that it is expected to be able to reach the public anywhere and anytime to conduct banking transactions.

Another major form of Bank responsibility is to provide protection to customers through the products and services provided.

All products offered to customers have implemented the principles of openness, reliability, confidentiality and security of customer data or/information, complaint handling and resolving customer disputes in a simple, fast, and affordable manner.

We also provide complete written information for every product and service in the Bank.

We, the undersigned, declare that the information in this 2025 Sustainability Report has been submitted in accordance with POJK 51/POJK.03/2017. The report is prepared by the Board of Directors and has been approved by the Board of Commissioners.

Tanggapan Terhadap Umpan Balik Laporan Tahunan Sebelumnya [POJK G.3]

Sepanjang tahun 2025, Bank tidak menerima saran, masukan, atau tanggapan dari pemangku kepentingan maupun pembaca terkait Laporan Keberlanjutan Tahun 2024.

Response To Feedback On The Previous Annual Report

Throughout 2025, the Bank received no suggestions, comments or feedback from stakeholders or readers regarding the 2024 Sustainability Report.

Lembar Umpan Balik [POJK G.2]

PT Bank Shinhan Indonesia menerbitkan Laporan Keberlanjutan untuk memberikan gambaran atas kinerja keberlanjutan dan penerapan Keuangan Berkelanjutan kepada pemangku kepentingan. Kami mengharapkan masukan, kritik, dan saran dari Bapak/Ibu/Saudara setelah membaca Laporan Keberlanjutan ini dengan mengirim e-mail atau mengirim formulir ini melalui pos.

Profil Anda
Nama :
Instiusi/Perusahaan :
E-mail :
Telepon/Handphone :

Feedback Form

PT Bank Shinhan Indonesia publishes the Sustainability Report to provide stakeholders with an overview of its sustainability performance and the implementation of sustainable finance. We welcome your comments, criticisms and suggestions after reading this Sustainability Report; please send them via email or post this form.

Your Profile
Name:
Organisation/Company:
Email:
Telephone/Mobile:

Regulator Regulators
Investor dan Pemegang Saham Investors and Shareholders
Pekerja Employees
Nasabah Customers
Mitra Bisnis/Pemasok/Vendor Business Partners/Suppliers/Vendors
Masyarakat Umum The General Public
Media The Media

Lain-lain, mohon sebutkan
Others (please specify)
.....

Mohon Pilih Jawaban Berikut yang Paling Sesuai dengan Pertanyaan di Bawah

Please select the answer below that best matches the question below

		Ya I Yes	Tidak I No
1	Laporan ini mudah dimengerti This report is easy to understand		
2	Laporan ini bermanfaat bagi Anda This report will be useful to you		
3	Laporan ini sudah memaparkan kinerja keberlanjutan secara jelas This report has clearly outlined our sustainability performance		
4	Laporan ini sudah mengungkapkan topik-topik material yang relevan bagi Perusahaan. This report has already highlighted the material topics relevant to the Company.		

Terima Kasih atas Partisipasi Anda.
Mohon agar Lembar Umpan Balik ini Dikirimkan Kembali ke Alamat:

Thank you for your participation.
Please return this feedback form to the following address:

PT Bank Shinhan Indonesia
International Financial Centre Tower 2, Lantai 30–32
Jakarta Selatan 12920
Telp: (021) 2975 150

Jakarta, April 2026

Hormat Kami,
Sincerely,

KOO KYUNGHOE
Direktur Utama
President Director

REFERENSI SILANG POJK No. 51/POJK.03/2017

Cross-Reference to POJK NO. 51/POJK.03/2017

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LEMBAR PERSETUJUAN DEWAN KOMISARIS ATAS LAPORAN KEBERLANJUTAN 2025

Approval by the Board of Commissioners for the 2025 Sustainability Report

Jakarta, April 2026

Hormat Kami,
Sincerely,

TIMOTY E. MARNANDUS
Komisaris Utama
President Commissioner

SURAT PERNYATAAN ANGGOTA DEWAN KOMISARIS DAN ANGGOTA DIREKSI TENTANG TANGGUNG JAWAB ATAS LAPORAN TAHUNAN 2025 PT BANK SHINHAN INDONESIA

Statement of Board of Commissioners and Board of Directors Responsibility for the 2025 Annual Report of PT Bank Shinhan Indonesia

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

Surat pernyataan ini merupakan satu kesatuan dan bagian yang tidak terpisahkan dari Laporan Tahunan PT Bank Shinhan Indonesia tahun 2025.

Demikian pernyataan ini dibuat dengan sebenarnya.

We hereby state that all information contained herein has been fully disclosed in this 2025 Annual Report of PT Bank Shinhan Indonesia and we are solely responsible for the accuracy for the accuracy of the content.

This statement letter is an integral part of the 2025 Annual Report of PT Bank Shinhan Indonesia.

The declaration has been made truthfully.

Jakarta, April 2026

DEWAN KOMISARIS
BOARD OF COMMISSIONERS

TIMOTY E. MARNANDUS
Komisaris Utama
President Commissioner

ANANDA BARATA
Komisaris Independen
Independent Commissioner

KIM JIHYUNG
Komisaris
Commissioner

DIREKSI
BOARD OF DIRECTORS

KOO HYUNGHOE
Direktur Utama
President Director

SHIN CHANGHUN
Direktur Keuangan dan Konglomerasi
Finance and Conglomeration Director

TONY TANUSAPUTRA
Direktur Kepatuhan
Compliance Director

LASMINTONO
Direktur Operasional dan Sumber Daya Manusia
Operations and Human Resources Director

Shinhan
Bank

LAPORAN
KEUANGAN
Financial Report

Shinhan Bank

2025

Laporan Tahunan
Annual Report

International Financial Centre 2,
Jl. Jenderal Sudirman No.Kav 22-23,
Jakarta 12920
(021) 29751500

PT BANK SHINHAN INDONESIA

LAPORAN KEUANGAN/
FINANCIAL STATEMENTS

UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2025/
FOR THE YEAR ENDED DECEMBER 31, 2025

DAN/*AND*

LAPORAN AUDITOR INDEPENDEN/
INDEPENDENT AUDITORS' REPORT

PT BANK SHINHAN INDONESIA
LAPORAN KEUANGAN
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2025

PT BANK SHINHAN INDONESIA
FINANCIAL STATEMENTS
FOR THE YEAR ENDED DECEMBER 31, 2025

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Laporan Auditor Independen

Pemegang Saham, Dewan Komisaris dan Direksi
PT Bank Shinhan Indonesia

Opini

Kami telah mengaudit laporan keuangan PT Bank Shinhan Indonesia ("Bank") terlampir, yang terdiri dari laporan posisi keuangan tanggal 31 Desember 2025, serta laporan laba rugi dan penghasilan komprehensif lain, laporan perubahan ekuitas, dan laporan arus kas untuk tahun yang berakhir pada tanggal tersebut, serta catatan atas laporan keuangan, termasuk informasi kebijakan akuntansi material.

Menurut opini kami, laporan keuangan terlampir disajikan secara wajar, dalam semua hal yang material, posisi keuangan Bank tanggal 31 Desember 2025, serta kinerja keuangan dan arus kasnya untuk tahun yang berakhir pada tanggal tersebut, sesuai dengan Standar Akuntansi Keuangan di Indonesia.

Basis Opini

Kami melaksanakan audit kami berdasarkan Standar Audit yang ditetapkan oleh Institut Akuntan Publik Indonesia. 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.

Independent Auditors' Report

The Shareholders, Boards of Commissioners and Directors
PT Bank Shinhan Indonesia

Opinion

We have audited the financial statements of PT Bank Shinhan Indonesia ("the Bank"), which comprise the statement of financial position as at December 31, 2025, and the statement of profit or loss and other comprehensive income, statement of changes in equity and statement of cash flows for the year then ended, and notes to the financial statements, including material accounting policy information.

In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of the Bank as at December 31, 2025, and its financial performance and its cash flows for the year then ended, in accordance with Indonesian Financial Accounting Standards.

Basis for Opinion

We conducted our audit in accordance with Standards on Auditing established by the Indonesian Institute of Certified Public Accountants. Our responsibilities under those standards are further described in the 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.

Hal Audit Utama (Lanjutan)

Hal audit utama yang teridentifikasi dalam audit kami dan bagaimana audit kami merespons hal tersebut diuraikan di bawah ini:

Cadangan Penurunan Nilai atas Kredit

Pada tanggal 31 Desember 2025, saldo kredit adalah sebesar Rp 19.365.597.668.647 dan saldo cadangan kerugian penurunan nilai atas kredit sebesar Rp 336.001.187.855. Kami fokus pada area ini karena saldo kredit dan cadangan kerugian penurunan nilai adalah signifikan terhadap laporan keuangan terlampir. Saldo kredit setelah cadangan kerugian penurunan nilai adalah sebesar Rp 19.029.596.480.792 atau 69,85% dari jumlah aset.

Seperti yang dijelaskan dalam Catatan 3e, 4, dan 12 atas laporan keuangan, pembentukan cadangan kerugian penurunan nilai aset keuangan membutuhkan pertimbangan manajemen yang subjektif, melibatkan estimasi dengan tingkat ketidakpastian yang tinggi dan asumsi-asumsi yang digunakan dalam perhitungan cadangan kerugian penurunan nilai secara individual dan kolektif termasuk faktor ekonomi makro masa depan.

Bagaimana audit kami merespons Hal Audit Utama:

- Memperoleh pemahaman tentang metodologi dan kebijakan yang digunakan oleh Bank untuk perhitungan cadangan kerugian penurunan pinjaman yang diberikan secara kolektif dan individual, antara lain *Probability of Default (PD)*, *Loss Given Default (LGD)* dan *Exposure at Default (EAD)*, faktor makro ekonomi yang digunakan untuk perkiraan kondisi ekonomi masa depan *(forward-looking information)* dan skenario keluaran probabilitas tertimbang;
- Mereviu dan menguji proses pemberian kualitas pinjaman yang diberikan Bank termasuk pinjaman yang diberikan yang mengalami proses restrukturisasi;
- Untuk cadangan kerugian penurunan nilai yang dihitung secara individual, kami mereviu asumsi yang digunakan, antara lain penjualan agunan dan penerimaan arus kas masa depan, skenario keluaran probabilitas tertimbang yang digunakan, dan faktor diskonto;
- Untuk cadangan kerugian penurunan nilai yang dihitung secara kolektif, kami mereviu asumsi yang digunakan dalam proses penentuan kesesuaian makro ekonomi faktor dengan menggunakan uji regresi, kelengkapan dan keakuratan data yang digunakan dalam pemodelan, dan skenario keluaran probabilitas tertimbang;
- Menguji secara sampel, untuk perhitungan cadangan kerugian penurunan nilai baik yang dihitung secara individual dan kolektif.

Key Audit Matters (Continued)

The identified key audit matter in our audit and how our audit address such matter is outlined below:

Allowance for Impairment Losses of Loans

As at December 31, 2025, balance of loans amounted to Rp 19,365,597,668,647 and balance of allowance for impairment losses of loans amounted to Rp 336,001,187,855. We focus on this area since balance of loans and its allowance for impairment losses are significant to the accompanying financial statements. Balance of loans after its allowance for impairment losses amounted to Rp 19,029,596,480,792 or 69.85% of total assets.

As explained in the Notes 3e, 4, and 12 to the financial statements, providing allowance for impairment losses on financial assets requires subjective management judgment, involves high degree of estimation uncertainty and assumptions used in the calculation of both individual and collective allowance for impairment losses including forward-looking macro economic factors.

How our audit addressed the Key Audit Matters:

- *Obtained understanding of methodology and policies used by the Bank in the calculation of allowance for impairment losses for loans both collective and individual, such as Probability of Default (PD), Loss Given Default (LGD), Exposure at Default (EAD), macro economic factors used in the forward-looking information and possible scenario of weighted-average probability;*
- *Reviewed and tested the process of loans collectability determination of the Bank including restructured loans;*
- *For allowance for impairment losses individually calculated, we reviewed the assumptions used, such as sale of collateral and receipt of future cash flows, possible scenario of weighted-average probability used, and discount factors;*
- *For allowance for impairment losses collectively calculated, we reviewed the assumptions used in the process of determining the suitability of macro economic factors using regression testing, completeness and accuracy of data used in the model, and possible scenario of weighted-average probability;*
- *Tested on a sample basis, calculations for both allowance for impairment losses which were calculated individually and collectively.*

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.

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 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.

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.

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.

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.

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.

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:

- 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.
- 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.

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:

- *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.*
- *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.*

Tanggung Jawab Auditor terhadap Audit atas Laporan Keuangan (Lanjutan)

- Mengevaluasi penyajian, struktur, dan isi laporan keuangan secara keseluruhan, termasuk pengungkapannya, dan apakah laporan keuangan mencerminkan transaksi dan peristiwa yang mendasarinya dengan suatu cara yang mencapai penyajian wajar.

Kami mengomunikasikan kepada pihak yang bertanggung jawab atas tata kelola mengenai, antara lain, ruang lingkup dan saat yang direncanakan atas audit, serta temuan audit signifikan, termasuk setiap defisiensi signifikan dalam pengendalian internal yang teridentifikasi oleh kami selama audit.

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.

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.

Auditors' Responsibilities for the Audit of the Financial Statements (Continued)

- *Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.*

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the financial statements of the current period and are therefore the key audit matters. We describe 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.

Kantor Akuntan Publik/Registered Public Accountants
Suharli, Sugiharto & Rekan

Nico Hernando Novianto, CPA
Registrasi Akuntan Publik/*Public Accountant Registration* No. AP. 1938

31 Maret 2026/*March 31, 2026*

Shinhan Bank

International Financial Centre 2, 31st Floor
Jl. Jend. Sudirman Kav. 22-23, Jakarta 12920
Phone : (021) 2975 1500, Fax : (021) 2988 0346

SURAT PERNYATAAN DIREKSI
TENTANG TANGGUNG JAWAB ATAS
LAPORAN KEUANGAN
PT BANK SHINHAN INDONESIA
UNTUK TAHUN YANG BERAKHIR
31 DESEMBER 2025

DIRECTOR'S STATEMENT LETTER
REGARDING THE RESPONSIBILITY FOR
THE FINANCIAL STATEMENTS
PT BANK SHINHAN INDONESIA
FOR THE YEAR ENDED
DECEMBER 31, 2025

Kami yang bertanda tangan di bawah ini:/*We, the undersigned:*

1. Nama/*Name* : Koo Hyunghoe
   Alamat Kantor/*Office Address* : International Financial Center Tower 2, Lt. 30-31, Jl. Jenderal Sudirman Kav. 22-23, Jakarta Selatan
   Alamat Domisili/*Domicile Address* : Apartemen Plaza Senayan Unit D#061T Tower D Level Gelora Tanah Abang Jakarta Pusat
   Nomor Telepon/*Phone Number* : 021-29751500
   Jabatan/*Position* : Direktur Utama

2. Nama/*Name* : Shin Changhun
   Alamat Kantor/*Office Address* : International Financial Center Tower 2, Lt 30-31, Jl. Jenderal Sudirman Kav. 22-23, Jakarta Selatan
   Alamat Domisili/*Domicile Address* : Shangri-La Residence Unit 10 A Jl. Jenderal Sudirman Kav 1 Jakarta Selatan 10220
   Nomor Telepon/*Phone Number* : 021-29751500
   Jabatan/*Position* : Direktur Keuangan & Konglomerasi

Menyatakan bahwa:

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

Demikian pernyataan ini dibuat dengan sebenarnya.

State that:

1. *We are responsible for the preparation and presentation of the financial statements of PT Bank Shinhan Indonesia ("Bank");*
2. *The Bank's financial statements have been prepared and presented in accordance with Indonesian Financial Accounting Standards;*
3. *a. All information contained in the financial statements of Bank have been completely and properly disclosed;*
   b. The financial statements of the Bank do not contain any improper material information or fact, nor do not omit material information or fact.
4. *We are responsible for the Bank's internal control system.*

This statement letter is made truthfully.

Jakarta, 31 Maret 2026/*March 31, 2026*

METERAI TEMPEL

Koo Hyunghoe
Direktur Utama/*President Director*

Shin Changhun
Direktur Keuangan & Konglomerasi/
Finance & Conglomeration Director

PT BANK SHINHAN INDONESIA
LAPORAN POSISI KEUANGAN
31 DESEMBER 2025
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT BANK SHINHAN INDONESIA
STATEMENT OF FINANCIAL POSITION
DECEMBER 31, 2025
(Expressed in Rupiah, unless otherwise stated)

	2025	Catatan/ *Notes*	2024	
ASET				***ASSETS***
Kas	46.999.793.073	5	56.066.884.552	*Cash*
Giro pada Bank Indonesia	884.463.830.474	6	858.790.530.706	*Current accounts with Bank Indonesia*
Giro pada bank lain	350.212.014.047	7	275.443.769.346	*Current accounts with other banks*
Dikurangi: cadangan kerugian penurunan nilai	(24.917.830)		(10.090.806)	*Less: allowance for impairment losses*
Neto	350.187.096.217		275.433.678.540	*Net*
Penempatan pada Bank Indonesia dan bank lain	2.050.162.000.000	8	246.000.000.000	*Placements with Bank Indonesia and other banks*
Bunga yang belum diamortisasi	(2.283.395.489)		(35.864.540)	*Unamortized interest*
Neto	2.047.878.604.511		245.964.135.460	*Net*
Efek-efek	4.033.425.193.097	9	2.913.459.380.793	*Securities*
Dikurangi: cadangan kerugian penurunan nilai	(255.750.000)		(174.440.000)	*Less: allowance for impairment losses*
Neto	4.033.169.443.097		2.913.284.940.793	*Net*
Efek-efek yang dibeli dengan janji untuk dijual kembali	108.720.080.400	10	-	*Securities purchased under resale agreement*
Aset derivatif	43.868.974.826	11	48.362.791.388	*Derivative assets*
Kredit				*Loans*
Pihak berelasi	211.568.839.326	12,32	75.639.875.354	*Related parties*
Pihak ketiga	19.154.028.829.321	12	20.219.991.041.172	*Third parties*
Dikurangi: cadangan kerugian penurunan nilai	(336.001.187.855)		(597.544.017.464)	*Less: allowance for impairment losses*
Neto	19.029.596.480.792		19.698.086.899.062	*Net*
Penyertaan saham	86.656.101.247		34.209.977.318	*Investment in shares*
Aset tetap - neto	96.615.044.640	13	94.904.717.827	*Property and equipment - net*
Aset takberwujud - neto	51.594.240.430	14	39.806.261.084	*Intangible assets - net*
Aset hak-guna - neto	19.064.271.375	15a	29.278.545.639	*Right-of-use assets - net*
Klaim atas pengembalian pajak	42.095.123.132	31c	42.095.123.132	*Claim for tax refund*
Aset pajak tangguhan - neto	68.898.082.949	31b	77.516.471.382	*Deferred tax asset - net*
Aset lain-lain	335.098.275.417	16	506.733.342.295	*Other assets - net*
JUMLAH ASET	**27.244.905.442.580**		**24.920.534.299.178**	***TOTAL ASSETS***

Catatan atas Laporan Keuangan merupakan bagian yang tidak terpisahkan dari Laporan Keuangan secara keseluruhan.

Notes to the Financial Statements are an integral part of the Financial Statements taken as a whole.

PT BANK SHINHAN INDONESIA
LAPORAN POSISI KEUANGAN
31 DESEMBER 2025
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT BANK SHINHAN INDONESIA
STATEMENT OF FINANCIAL POSITION
DECEMBER 31, 2025
(Expressed in Rupiah, unless otherwise stated)

	2025	Catatan/ *Notes*	2024	
LIABILITAS DAN EKUITAS				***LIABILITIES AND EQUITY***
LIABILITAS				***LIABILITIES***
Liabilitas segera	39.803.153.946		26.972.371.877	*Obligations due immediately*
Simpanan				*Deposits*
Pihak berelasi	83.621.212.781	17,32	93.648.110.201	*Related parties*
Pihak ketiga	15.413.044.370.564	17	12.781.306.844.753	*Third parties*
Jumlah	15.496.665.583.345		12.874.954.954.954	*Total*
Simpanan dari bank lain				*Deposits from other banks*
Pihak berelasi	63.943.992.434	18,32	30.395.330.936	*Related parties*
Pihak ketiga	62.211.615.613	18	861.777.487.645	*Third parties*
Jumlah	126.155.608.047		892.172.818.581	*Total*
Liabilitas derivatif	20.658.275.035	11	46.853.822.432	*Derivative liabilities*
Utang pajak	15.205.416.079	31a	15.074.396.867	*Taxes payable*
Pinjaman yang diterima	6.086.375.000.000	19,32	5.874.675.000.000	*Borrowings*
Liabilitas imbalan kerja	32.849.297.053	30	34.687.711.973	*Employee benefits liabilities*
Liabilitas sewa	9.629.834.605	15b	17.861.568.437	*Lease liabilities*
Liabilitas lain-lain	170.032.778.248	20	134.633.842.230	*Other liabilities*
JUMLAH LIABILITAS	**21.997.374.946.358**		**19.917.886.487.351**	***TOTAL LIABILITIES***

Catatan atas Laporan Keuangan merupakan bagian yang tidak terpisahkan dari Laporan Keuangan secara keseluruhan.

Notes to the Financial Statements are an integral part of the Financial Statements taken as a whole.

PT BANK SHINHAN INDONESIA
LAPORAN POSISI KEUANGAN
31 DESEMBER 2025
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT BANK SHINHAN INDONESIA
STATEMENT OF FINANCIAL POSITION
DECEMBER 31, 2025
(Expressed in Rupiah, unless otherwise stated)

	2025	Catatan/ *Notes*	2024	
EKUITAS				***EQUITY***
Modal saham - nilai nominal Rp1.000.000 per saham Modal dasar - 3.700.000 saham Modal ditempatkan dan disetor - 944.278 lembar saham	944.278.000.000	21	944.278.000.000	*Share capital - Rp1,000,000 par value per share* *Authorized - 3,700,000 shares* *Issued and paid up capital - 944,278 shares*
Tambahan modal disetor	3.026.001.139.245	22	3.026.001.139.245	*Additional paid-in capital*
Penghasilan komprehensif lain:				*Other comprehensive income:*
Kerugian yang belum direalisasi atas aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain - neto	(7.484.879.069)	24	(23.931.023.650)	*Unrealized loss from financial asset measured at fair value through other comprehensive income - net*
Keuntungan pengukuran kembali kewajiban imbalan pascakerja - neto	31.109.044.939		32.485.561.361	*Gain on remeasurement of post-employment benefits obligation - net*
Saldo laba:				*Retained earnings:*
Ditentukan penggunaannya	20.600.000.000	23	20.600.000.000	*Appropriated*
Belum ditentukan penggunaannya	1.233.027.191.107		1.003.214.134.871	*Unappropriated*
JUMLAH EKUITAS	**5.247.530.496.222**		**5.002.647.811.827**	***TOTAL EQUITY***
JUMLAH LIABILITAS DAN EKUITAS	**27.244.905.442.580**		**24.920.534.299.178**	***TOTAL LIABILITIES AND EQUITY***

Catatan atas Laporan Keuangan merupakan bagian yang tidak terpisahkan dari Laporan Keuangan secara keseluruhan.

Notes to the Financial Statements are an integral part of the Financial Statements taken as a whole.

PT BANK SHINHAN INDONESIA
LAPORAN LABA RUGI DAN PENGHASILAN KOMPREHENSIF LAIN
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2025
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT BANK SHINHAN INDONESIA
STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE YEAR ENDED DECEMBER 31, 2025
(Expressed in Rupiah, unless otherwise stated)

	2025	Catatan/ *Notes*	2024	
Pendapatan dan beban bunga				***Interest income and expenses***
Pendapatan bunga	1.559.987.208.455	25,32	1.610.980.449.884	*Interest income*
Beban bunga	(955.700.090.858)	26,32	(961.430.043.028)	*Interest expenses*
Pendapatan bunga - neto	**604.287.117.597**		**649.550.406.856**	***Interest income - net***
Pendapatan operasional lainnya				***Other operating income***
Provisi dan komisi lainnya	30.174.584.835	27	29.935.121.041	*Other fees and commissions*
Laba selisih kurs - neto	24.706.025.354	27	27.270.369.916	*Gain on foreign exchange - net*
Laba dari instrumen derivatif - neto	19.010.398.623	27	3.402.768.329	*Gain from derivative Instruments - net*
Lain-lain	56.098.525.916	27	29.235.953.776	*Others*
Jumlah pendapatan operasional lainnya	**129.989.534.728**		**89.844.213.062**	***Total other operating income***
Beban kerugian penurunan nilai	**(71.732.858.668)**		**(281.925.653.987)**	***Provision for impairment losses***
Beban operasional lainnya				***Other operating expenses***
Beban umum dan administrasi	(198.592.483.301)	29	(202.489.736.606)	*General and administrative expenses*
Beban tenaga kerja	(189.985.204.301)	28	(189.497.655.612)	*Personnel expenses*
Jumlah beban operasional lainnya	**(388.577.687.602)**		**(391.987.392.218)**	***Total other operating expenses***
PENDAPATAN OPERASIONAL - NETO	**273.966.106.055**		**65.481.573.713**	***OPERATING REVENUES - NET***
Pendapatan (beban) non-operasional				***Non-operating income (expenses)***
Pendapatan non-operasional	27.930.152.589		17.731.711.513	*Non-operating income*
Beban non-operasional	(2.948.947.378)		(2.886.920.168)	*Non-operating expenses*
Jumlah pendapatan non-operasional	**24.981.205.211**		**14.844.791.345**	***Total non-operating income - net***
LABA SEBELUM PAJAK	**298.947.311.266**		**80.326.365.058**	***PROFIT BEFORE TAX***
BEBAN PAJAK PENGHASILAN				***INCOME TAX EXPENSE***
Kini	(64.766.274.540)	31b	(21.150.545.020)	*Current*
Tangguhan	(4.367.980.490)	31b	(10.695.885.830)	*Deferred*
BEBAN PAJAK - NETO	**(69.134.255.030)**		**(31.846.430.850)**	***TAX EXPENSE - NET***
LABA NETO TAHUN BERJALAN	**229.813.056.236**		**48.479.934.208**	***NET INCOME FOR THE YEAR***

Catatan atas Laporan Keuangan merupakan bagian yang tidak terpisahkan dari Laporan Keuangan secara keseluruhan.

Notes to the Financial Statements are an integral part of the Financial Statements taken as a whole.

PT BANK SHINHAN INDONESIA
LAPORAN LABA RUGI DAN PENGHASILAN KOMPREHENSIF LAIN
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2025
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT BANK SHINHAN INDONESIA
STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE YEAR ENDED DECEMBER 31, 2025
(Expressed in Rupiah, unless otherwise stated)

	2025	Catatan/ *Notes*	2024	
LABA NETO TAHUN BERJALAN	**229.813.056.236**		**48.479.934.208**	***NET INCOME FOR THE YEAR***
PENGHASILAN KOMPREHENSIF LAIN				***OTHER COMPREHENSIVE INCOME***
Pos-pos yang tidak akan direklasifikasi ke laba rugi:				***Items that will not be reclassified to profit or loss:***
Pengukuran kembali kewajiban imbalan pascakerja	(1.764.764.643)	30	1.437.366.194	*Remeasurement of post-employment benefits obligation*
Pajak penghasilan terkait	388.248.221	31b	(316.220.563)	*Related income tax*
Subjumlah	(1.376.516.422)		1.121.145.631	*Sub-total*
Pos-pos yang akan direklasifikasi ke laba rugi:				***Items that will be reclassified to profit or loss:***
Keuntungan (kerugian) yang belum direalisasi atas aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain	21.084.800.745		(14.137.925.004)	*Unrealized profit (loss) from financial asset measured at fair value through other comprehensive income*
Pajak penghasilan terkait	(4.638.656.164)	31b	3.110.343.501	*Related income tax benefit*
Subjumlah	16.446.144.581		(11.027.581.503)	*Sub-total*
JUMLAH PENGHASILAN KOMPREHENSIF LAIN TAHUN BERJALAN	**15.069.628.159**		**(9.906.435.872)**	***TOTAL OTHER COMPREHENSIVE INCOME FOR THE YEAR***
JUMLAH LABA KOMPREHENSIF TAHUN BERJALAN	**244.882.684.395**		**38.573.498.336**	***TOTAL COMPREHENSIVE INCOME FOR THE YEAR***

Catatan atas Laporan Keuangan merupakan bagian yang tidak terpisahkan dari Laporan Keuangan secara keseluruhan.

Notes to the Financial Statements are an integral part of the Financial Statements taken as a whole.

These Financial Statements are Originally Issued in Indonesian Language

PT BANK SHINHAN INDONESIA
LAPORAN PERUBAHAN EKUITAS
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2025
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT BANK SHINHAN INDONESIA
STATEMENT OF CHANGES IN EQUITY
FOR THE YEAR ENDED DECEMBER 31, 2025
(Expressed in Rupiah, unless otherwise stated)

	Modal saham/ *Share capital*	Tambahan modal disetor/ *Additional paid-in capital*	Penghasilan komprehensif Lain/ *Other comprehensive income*: Keuntungan (Kerugian) yang Belum Direalisasi atas Perubahan Nilai Aset Keuangan pada Nilai Wajar Melalui Penghasilan Komprehensif Lain - Neto/ *Unrealized Gain (Loss) on Changes in Value of Financial Assets at Fair Value Through Other Comprehensive Income - Net*	Penghasilan komprehensif Lain/ *Other comprehensive income*: Pengukuran Kembali Kewajiban Imbalan Pascakerja - Neto/ *Remeasurement of Post-employment Benefits Obligation - Net*	Saldo laba/ *Retained earnings*: Ditentukan Penggunaannya/ *Appropriated*	Saldo laba/ *Retained earnings*: Belum Ditentukan Penggunaannya/ *Unappropriated*	Jumlah Ekuitas/ *Total Equity*	
Saldo per 1 Januari 2024	**944.278.000.000**	**3.026.001.139.245**	**(12.903.442.147)**	**31.364.415.730**	**20.600.000.000**	**954.734.200.663**	**4.964.074.313.491**	***Balance as of January 1, 2025***
Laba komprehensif tahun berjalan	-	-	(11.027.581.503)	1.121.145.631	-	48.479.934.208	38.573.498.336	*Comprehensive income for the year*
Saldo per 31 Desember 2024	**944.278.000.000**	**3.026.001.139.245**	**(23.931.023.650)**	**32.485.561.361**	**20.600.000.000**	**1.003.214.134.871**	**5.002.647.811.827**	***Balance as of December 31, 2024***
Laba komprehensif tahun berjalan	-	-	16.446.144.581	(1.376.516.422)	-	229.813.056.236	244.882.684.395	*Comprehensive income for the year*
Saldo per 31 Desember 2025	**944.278.000.000**	**3.026.001.139.245**	**(7.484.879.069)**	**31.109.044.939**	**20.600.000.000**	**1.233.027.191.107**	**5.247.530.496.222**	***Balance as of December 31, 2025***

Catatan atas Laporan Keuangan merupakan bagian yang tidak terpisahkan dari Laporan Keuangan secara keseluruhan.

Notes to the Financial Statements are an integral part of the Financial Statements taken as a whole.

PT BANK SHINHAN INDONESIA
LAPORAN ARUS KAS
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2025
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT BANK SHINHAN INDONESIA
STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED DECEMBER 31, 2025
(Expressed in Rupiah, unless otherwise stated)

	2025	Catatan/ *Notes*	2024	
ARUS KAS DARI AKTIVITAS OPERASI				***CASH FLOWS FROM OPERATING ACTIVITIES***
Penerimaan pendapatan bunga, provisi dan komisi	1.448.837.652.598		1.613.012.823.412	*Interest income, fees and commissions received*
Pembayaran beban bunga	(961.815.964.316)		(950.784.419.800)	*Interest expenses paid*
Pembayaran beban karyawan	(193.588.383.864)		(186.430.901.080)	*Employee expense paid*
Beban umum dan administrasi	(146.425.680.824)		(153.505.704.790)	*General and administrative expenses*
Pendapatan operasional lainnya	56.098.525.915		303.710.794.203	*Other operating income*
Pendapatan (beban) non-operasional	(30.666.984.978)		5.157.402.434	*Non-operating income (expenses)*
Pembayaran pajak penghasilan badan	(64.716.586.661)		(106.841.714.067)	*Corporate income tax paid*
Hasil dari klaim atas pengembalian pajak	-		47.430.234.782	*Proceeds from claim for tax refund*
Arus kas operasi sebelum perubahan dalam aset dan liabilitas operasi	107.722.577.870		571.748.515.094	*Operating cash flows before changes in operating assets and liabilities*
Penurunan (kenaikan) dalam aset operasi:				*Decrease (increase) in operating assets:*
Tagihan akseptasi	-		52.049.760.817	*Acceptance receivables*
Efek-efek	(18.000.000.000)		(51.847.000.000)	*Securities*
Aset derivatif	28.407.509.508		47.059.131.675	*Derivative assets*
Kredit	952.067.779.844		(3.120.764.741.322)	*Loans*
Aset lain-lain	(12.343.388.558)		(27.151.487.415)	*Other assets*
Kenaikan (penurunan) dalam liabilitas operasi:				*Increase (decrease) in operating liabilities:*
Liabilitas segera	12.830.782.069		7.680.661.520	*Liabilities payable immediately*
Simpanan	2.479.385.034.839		1.023.092.801.183	*Deposits*
Simpanan dari bank lain	(766.017.210.534)		789.022.932.416	*Deposits from other banks*
Liabilitas akseptasi	-		(52.049.760.817)	*Acceptance payable*
Liabilitas derivatif	(26.195.547.397)		(45.654.417.784)	*Derivative liabilities*
Utang pajak dan liabilitas lain-lain	43.171.282.408		(13.666.631.482)	*Taxes payables and other liabilities*
Kas Neto Diperoleh dari (Digunakan untuk) Aktivitas Operasi	**2.801.028.820.049**		**(820.480.236.115)**	***Net Cash Provided by (Used in) Operating Activities***
ARUS KAS DARI AKTIVITAS INVESTASI				***CASH FLOWS FROM INVESTING ACTIVITIES***
Perolehan efek-efek biaya diamortisasi	(909.000.000.000)		(760.000.000.000)	*Purchase of securities at amortized cost*
Penerimaan efek-efek pada biaya diamortisasi	-		75.000.000.000	*Proceeds from securities at amortized cost*
Perolehan penyertaan saham	(72.140.300.000)		(39.700.000.000)	*Purchase of investment in share*
Pembelian aset tetap dan aset takberwujud	(50.834.771.984)		(47.123.412.868)	*Acquisitions of property and equipment and intangible assets*
Hasil penjualan aset yang diambil alih	218.000.000.000		28.093.500.000	*Proceeds from sale of foreclosed assets*
Hasil penjualan aset tetap	9.103.681.354	13	13.946.666.668	*Proceeds from sale of property and equipment*
Kas Neto Digunakan untuk Aktivitas Investasi	**(804.871.390.630)**		**(729.783.246.200)**	***Net Cash Used in Investing Activities***

Catatan atas Laporan Keuangan merupakan bagian yang tidak terpisahkan dari Laporan Keuangan secara keseluruhan.

Notes to the Financial Statements are an integral part of the Financial Statements taken as a whole.

PT BANK SHINHAN INDONESIA
LAPORAN ARUS KAS
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2025
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT BANK SHINHAN INDONESIA
STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED DECEMBER 31, 2025
(Expressed in Rupiah, unless otherwise stated)

	2025	Catatan/ *Notes*	2024	
ARUS KAS DARI AKTIVITAS PENDANAAN				***CASH FLOWS FROM FINANCING ACTIVITIES***
Pembayaran utang sewa	(12.723.323.860)		(11.784.056.406)	*Payment for lease liabilities*
Pembayaran pinjaman	-		(4.247.505.000.000)	*Receipt of borrowings*
Penerimaan pinjaman	-	15b	3.864.480.000.000	*Payment for lease liabilities*
Kas Neto Digunakan untuk Aktivitas Pendanaan	**(12.723.323.860)**		**(394.809.056.406)**	***Net Cash Used in Financing Activities***
KENAIKAN (PENURUNAN) NETO KAS DAN SETARA KAS	**1.983.434.105.559**		**(1.945.072.538.721)**	***NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS***
KAS DAN SETARA KAS AWAL TAHUN	**1.436.265.320.064**		**3.359.922.142.130**	***CASH AND CASH EQUIVALENTS AT BEGINNING OF THE YEAR***
Pengaruh perubahan kurs valuta asing	18.574.896.882		21.415.716.655	*Effect of foreign exchange rate change*
KAS DAN SETARA KAS AKHIR TAHUN	**3.438.274.322.505**		**1.436.265.320.064**	***CASH AND CASH EQUIVALENTS AT END OF THE YEAR***
PENGUNGKAPAN TAMBAHAN				***SUPPLEMENTAL DISCLOSURES***
Kas dan setara kas terdiri dari:				***Cash and cash equivalents consists of:***
Kas	46.999.793.073		56.066.884.552	*Cash*
Giro pada Bank Indonesia	884.463.830.474		858.790.530.706	*Current account with Bank Indonesia*
Giro pada Bank lain	350.212.014.047		275.443.769.346	*Current account with other Banks*
Penempatan pada Bank Indonesia dan Bank lain jangka waktu jatuh tempo tiga bulan atau kurang sejak tanggal perolehan	2.047.878.604.511		245.964.135.460	*Placements with Bank Indonesia and other Banks maturing within three months or less from acquisition date*
Efek yang dibeli dengan janji untuk dijual kembali	108.720.080.400		-	*Securities purchased under resale agreement*
JUMLAH	**3.438.274.322.505**		**1.436.265.320.064**	***TOTAL***

Catatan atas Laporan Keuangan merupakan bagian yang tidak terpisahkan dari Laporan Keuangan secara keseluruhan.

Notes to the Financial Statements are an integral part of the Financial Statements taken as a whole.

1. UMUM

a. Pendirian Bank dan Informasi Umum

PT Bank Shinhan Indonesia (selanjutnya disebut "Bank"; dahulu PT Bank Metro Express), didirikan berdasarkan Akta Notaris No. 6 dari wakil Notaris Julizar, S.H., M.Kn., di Jakarta, tanggal 8 September 1967, yang kemudian diubah dengan Akta Notaris No. 10 tanggal 6 Juli 1968 dan Akta Notaris No. 4 tanggal 3 Oktober 1968 dari Notaris yang sama. Akta Pendirian tersebut telah mendapat pengesahan dari Menteri Kehakiman Republik Indonesia dalam Surat Keputusan No. J.A.5/60/16 tanggal 28 April 1970 serta diumumkan dalam Berita Negara Republik Indonesia No. 47, Tambahan No. 173 tanggal 12 Juni 1970.

Pada tanggal 4 April 1968, Bank mendapat izin usaha sebagai bank umum dari Menteri Keuangan Republik Indonesia dengan Surat No. D.15.6.2.23.

Pada tanggal 21 Desember 1976, Bank melakukan penggabungan usaha (merger) dengan N.V. Bank Umum Persatuan Ekonomi yang berdomisili di Yogyakarta. Keputusan merger ini dituangkan dalam Akta Notaris Ridwan Suselo, S.H., No. 234 di Jakarta tanggal 21 Desember 1976. Akta tersebut telah mendapat pengesahan dari Menteri Kehakiman Republik Indonesia dalam Surat Keputusan No. Y.A.5/138/7 tanggal 6 Juni 1978 serta diumumkan dalam Berita Negara Republik Indonesia No. 56, Tambahan No. 431 tanggal 14 Juli 1978.

Pada tanggal 22 Maret 1995, Bank Indonesia menunjuk Bank sebagai Bank Devisa dengan Surat Keputusan No. 27/155/KEP/DIR.

Berdasarkan Akta Pernyataan Keputusan Rapat No. 31 yang dibuat di hadapan Notaris Hermin Budisetyasih, S.H., M.Kn., Notaris di Jakarta Timur, tanggal 30 November 2015, telah dilakukan perubahan nama dari PT Bank Metro Express menjadi PT Bank Shinhan Indonesia. Akta Perubahan tersebut telah mendapat persetujuan dari Menteri Hukum dan Hak Asasi Manusia Republik Indonesia melalui Surat Keputusan No. AHU-0946955.AH.01.02.TAHUN 2015 tanggal 30 November 2015.

Pada tanggal 6 Desember 2016, Bank melakukan penggabungan usaha (merger) dengan PT Centratama Nasional Bank (CNB) yang berdomisili di Surabaya. Keputusan Merger ini dituangkan dalam Akta Notaris No. 01 tanggal 1 Desember 2016 yang dibuat di hadapan Notaris Hermin Budisetyasih, S.H., M.Kn., Notaris di Jakarta Timur.

1. GENERAL

a. Establishment of the Bank and General Information

PT Bank Shinhan Indonesia (the "Bank"; formerly PT Bank Metro Express), was established based on the Notarial Deed No. 6 of Julizar, S.H., M.Kn., Notary in Jakarta, dated September 8, 1967, which was then amended by the Notarial Deed No. 10 dated July 6, 1968 and Notarial Deed No. 4 dated October 3, 1968 by the same Notary. The Deed of Establishment has been approved by the Ministry of Law of the Republic of Indonesia in its Decision Letter No. J.A.5/60/16 dated April 28, 1970 and was published in the State Gazette of the Republic of Indonesia No. 47, Supplement No. 173 dated June 12, 1970.

As of April 4, 1968, the Bank obtained its license to operate as a commercial bank from the Ministry of Finance of the Republic of Indonesia in its Letter No. D.15.6.2.23.

As December 21, 1976, the Bank merged with N.V. Bank Umum Persatuan Ekonomi, which was domiciled in Yogyakarta. The merger was documented in the Notarial Deed No. 234 of Ridwan Suselo, S.H., dated December 21, 1976, in Jakarta. The Deed has been approved by the Ministry of Law of the Republic of Indonesia in its Decision Letter No. Y.A.5/138/7 dated June 6, 1978 and was published in the State Gazette of the Republic of Indonesia No. 56, Supplement No. 431 dated July 14, 1978.

As of March 22, 1995, Bank Indonesia appointed the Bank as a Foreign Exchange Bank in its Decision Letter No. 27/155/KEP/DIR.

Based on the Resolution Deed of Extraordinary General Meeting of Shareholders No. 31 as notarized by Hermin Budisetyasih, S.H., M.Kn., Notary in East Jakarta, dated November 30, 2015, the name of the Bank was changed from PT Bank Metro Express into PT Bank Shinhan Indonesia. The Deed of Amendment was approved by the Minister of Law and Human Rights of the Republic of Indonesia in its Decision Letter No. AHU-0946955.AH.01.02.TAHUN 2015 dated November 30, 2015.

As of December 6, 2016, the Bank merged with PT Centratama Nasional Bank (CNB) domicilied in Surabaya. This merger decision is stated in the Notarial Deed No. 01 dated December 1, 2016 of Hermin Budisetyasih, S.H., M.Kn., Notary in East Jakarta.

1. UMUM (Lanjutan)

a. Pendirian Bank dan Informasi Umum (Lanjutan)

Anggaran Dasar Bank telah mengalami beberapa perubahan, terakhir diubah dengan Akta Notaris No. 04 tanggal 11 Juni 2025 yang dibuat di hadapan Notaris Hermin Budisetyasih, S.H., M.Kn., Notaris di Jakarta Timur, menyetujui untuk mengubah ketentuan Pasal 1 Ayat 2 Anggaran Dasar Bank tentang Nama dan Tempat Kedudukan, Pasal 11 Ayat 2 Anggaran Dasar Bank tentang Direksi. Akta perubahan ini telah diterima dan dicatat oleh Kementrian Hukum Republik Indonesia Sistem Administrasi Badan Hukum Kementerian Hukum Republik Indonesia No. AHU-AH.01.03-0156516 tanggal 11 Juni 2025 dan Penerimaan Pemberitahuan Perubahan Data Bank PT Bank Shinhan Indonesia No. AHU-AH.01.09-0296742 tanggal 11 Juni 2025.

Susunan Dewan Komisaris dan Direksi Bank telah mengalami beberapa kali perubahan, terakhir diubah dengan Akta No. 01 tanggal 08 Oktober 2025 yang dibuat di hadapan Notaris Hermin Budisetyasih, S.H., M.Kn., Notaris di Jakarta Timur mengenai perubahan Direksi dan Komisaris. Akta perubahan tersebut telah diterima dan dicatat di dalam Sistem Administrasi Badan Hukum Kementerian Hukum Republik Indonesia dalam Surat Penerimaan Pemberitahuan PT Bank Shinhan Indonesia No. AHU-AH.01.09-0348413 tanggal 09 Oktober 2025.

Sesuai dengan Pasal 3 Anggaran Dasar Bank, ruang lingkup kegiatan Bank adalah melakukan usaha di bidang bank umum.

Kantor Pusat Bank berlokasi di International Financial Centre 2, Lantai 30 - 32, Jl. Jenderal Sudirman Kav. 22-23, Jakarta Selatan. Pada tanggal 31 Desember 2025 dan 2024, Bank memiliki Kantor Cabang dan Kantor Cabang Pembantu sebagai berikut:

	2025	2024	
Kantor Pusat	1	1	*Head Office*
Kantor Cabang	20	21	*Branch Offices*
Kantor Cabang Pembantu	7	8	*Sub-branch Office*

1. GENERAL (Continued)

a. Establishment of the Bank and General Information (Continued)

The Bank's Articles of Association have undergone several amendments, most recently by Notarial Deed No. 04 dated June 11, 2025 executed before Hermin Budisetyasih, S.H., M.Kn., Notary in East Jakarta, regarding the amendment of Article 1, Paragraph 2 of the Bank's Articles of Association concerning the Name and Registered Office, and Article 11, Paragraph 2 concerning the Board of Directors. The Deed of Amendment has been received and registered in the Legal Entity Administration System of the Ministry of Law of the Republic of Indonesia in Notification Acceptance Letter No. AHU-AH.01.03-0156516 dated June 11, 2025, and the Receipt of Notification of Changes to Bank Data for PT Bank Shinhan Indonesia No. AHU-AH.01.09-0296742 dated June 11, 2025.

The composition of the Bank's Board of Commissioners and Directors has been amended several times, most recently by Notarial Deed No. 01 dated October 8, 2025 executed before Hermin Budisetyasih, S.H., M.Kn., Notary in East Jakarta, regarding changes in Board of Directors and Commissioners. The Deed of Amendment has been received and registered in the Legal Entity Administration System of the Ministry of Law and Human Rights of the Republic of Indonesia in Notification Acceptance Letter No. AHU-AH.01.09-0348413 dated October 9, 2025.

In accordance with the Article 3 of the Bank's Articles of Association, the scope of its activities is to engage in commercial banking.

The Bank's Head Office is located at International Financial Centre 2, 30th - 32th Floor, Jl. Jenderal Sudirman Kav. 22-23, Jakarta Selatan. As of December 31, 2025 and 2024, the Bank has Branch Offices and Sub-branch Offices as follows:

1. UMUM (Lanjutan)

a. Pendirian Bank dan Informasi Umum (Lanjutan)

Berdasarkan POJK No. 30 tahun 2024 mengenai Konglomerasi Keuangan dan Perusahaan Induk Konglomerasi Keuangan, Bank memperoleh persetujuan dari OJK sebagai Perusahaan Induk Konglomerasi Keuangan (Operasional) berdasarkan Surat Keputusan Dewan Komisioner OJK No. KEP-17/KS.1/2025 tanggal 16 September 2025 tentang Persetujuan Bank sebagai Perusahaan Induk Konglomerasi Keuangan Operasional atas Konglomerasi Keuangan Shinhan, yang disampaikan oleh OJK dengan surat No. SR-35/KS.13/2025 tanggal 24 September 2025 dengan struktur Konglomerasi Keuangan Shinhan sebagai berikut:

a. PT Bank Shinhan Indonesia sebagai Perusahaan Induk Konglomerasi Keuangan ("PIKK");
b. PT Shinhan Indo Finance sebagai Anggota; dan
c. PT Shinhan Sekuritas Indonesia sebagai Anggota.

b. Dewan Komisaris dan Direksi, Komite Audit, Komite Pemantau Risiko, Komite Remunerasi, dan Nominasi, dan Karyawan

Pada tanggal 31 Desember 2025 dan 2024, susunan Dewan Komisaris dan Direksi, Komite Audit, Komite Pemantau Risiko, Komite Remunerasi, dan Nominasi adalah sebagai berikut:

1. GENERAL (Continued)

a. Establishment of the Bank and General Information (Continued)

Based on POJK No. 30 year 2024 regarding Financial Conglomerates and Financial Conglomerate Holding Companies, The Bank obtained approval from the OJK as a Financial Conglomerate Holding Company (Operational) based on the OJK Board of Commissioners Decree No. KEP-17/KS.1/2025 dated September 16, 2025 regarding the Approval of the Bank as an Operational Financial Conglomerate Holding Company for the Shinhan Financial Conglomerate, which was submitted by the OJK in letter No. SR-35/KS.13/2025 dated September 24, 2025, with the following structure of the Shinhan Financial Conglomerate:

a. PT Bank Shinhan Indonesia as the Holding Company of the Financial Conglomerate ("PIKK");
b. PT Shinhan Indo Finance as Member; and
c. PT Shinhan Sekuritas Indonesia as Member.

b. Board of Commissioners and Directors, Audit Committee, Risk Monitoring Committee, Remuneration, and Nomination, and Employees

As of December 31, 2025 and 2024, the structure of the Bank's Board of Commissioners and Directors, Audit Committee, Risk Monitoring Committee, Remuneration, and Nomination Committee are as follows:

	2025	2024	
Dewan Komisaris			***Board of Commissioners***
Komisaris Utama	Drs. Timoty E. Marnandus	Drs. Timoty E. Marnandus	*President Commissioner*
Komisaris (Independen)	Ananda Barata	Ananda Barata	*Commissioner (Independent)*
Komisaris	Kim Jihyung	Kim Jihyung	*Commissioner*
Direksi			***Board of Directors***
Direktur Utama	Koo Hyunghoe	Koo Hyunghoe	*President Director*
Direktur	Tony Tanusaputra	Tony Tanusaputra	*Director*
Direktur	Lasmintono	Lasmintono	*Director*
Direktur	Shin Changhun	Kim Seong Won	*Director*
Direktur	-	Leonard Auly	*Director*
Direktur	-	Fransisca Rita Gosal	*Director*
Komite Audit			***Audit Committee***
Ketua	Ananda Barata	Ananda Barata	*Chairman*
Anggota	Richard Steven Dompas	Richard Steven Dompas	*Member*
Anggota	Rusli Simanjuntak	Rusli Simanjuntak	*Member*
Komite Pemantau Risiko			***Risk Monitoring Committee***
Ketua	Ananda Barata	Ananda Barata	*Chairman*
Anggota	Lando Simatupang	Lando Simatupang	*Member*
Anggota	Rusli Simanjuntak	Rusli Simanjuntak	*Member*
Komite Remunerasi dan Nominasi			***Remuneration and Nomination Committee***
Ketua	Drs. Timoty E. Marnandus	Drs. Timoty E. Marnandus	*Chairman*
Anggota	Kim Jihyung	Kim Jihyung	*Member*
Anggota	Dimas Febriyatno	Dimas Febriyatno	*Member*

1. UMUM (Lanjutan)

b. Dewan Komisaris dan Direksi, Komite Audit, Komite Pemantau Risiko, Komite Remunerasi, dan Nominasi, dan Karyawan (Lanjutan)

Pada tanggal 31 Desember 2025 dan 2024, Bank memiliki masing-masing sebanyak 539 dan 579 karyawan tetap (tidak diaudit).

c. Otorisasi Laporan Keuangan

Laporan keuangan ini telah diotorisasi untuk diterbitkan oleh Direksi Bank, selaku pihak yang bertanggung jawab atas penyusunan laporan keuangan pada tanggal 31 Maret 2026.

2. PERUBAHAN TERHADAP STANDAR AKUNTANSI KEUANGAN (SAK)

Standar dan amandemen terhadap SAK yang telah diterbitkan dan berlaku efektif untuk tahun buku yang dimulai pada atau setelah 1 Januari 2025 namun tidak berdampak secara material terhadap pelaporan kinerja ataupun posisi keuangan Bank adalah sebagai berikut:

- PSAK No. 117 tentang "Kontrak Asuransi";
- Amendemen PSAK No. 117 tentang "Kontrak Asuransi - Penerapan Awal PSAK No. 117 dan PSAK No. 109 - Informasi Komparatif"; dan
- Amendemen PSAK No. 221 tentang "Pengaruh Perubahan Kurs Valuta Asing - Kekurangan Ketertukaran".

Di samping itu, pada tanggal penerbitan laporan keuangan ini, terdapat pula beberapa SAK yang baru serta amendemen ataupun penyesuaian terhadap SAK lainnya yang telah diterbitkan namun belum berlaku efektif. Standar, interpretasi, amendemen ataupun penyesuaian tersebut akan berlaku efektif untuk tahun buku yang dimulai pada atau setelah:

1 Januari 2026

- Amendemen PSAK No. 109 tentang "Instrumen Keuangan" dan PSAK No. 107 tentang "Instrumen Keuangan: Pengunkapan" tentang "Klasifikasi dan Pengukuran Instrumen Keuangan"; dan
- PSAK No. 338 (Revisi 2025) tentang "Kombinasi Bisnis Entitas Sepengendali".

1 Januari 2027

- PSAK No. 118 tentang "Penyajian dan Pengungkapan dalam Laporan Keuangan";
- PSAK No. 119 tentang "Entitas Anak Tanpa Akuntabilitas Publik: Pengungkapan"; dan
- Amendemen PSAK No. 119 tentang "Entitas Anak Tanpa Akuntabilitas Publik: Pengungkapan".

Penerapan dini untuk standar dan amandemen terhadap SAK di atas diperkenankan.

1. GENERAL (Continued)

b. Board of Commissioners and Directors, Audit Committee, Risk Monitoring Committee, Remuneration, and Nomination, and Employees (Continued)

As of December 31, 2025 and 2024, the Bank has 539 and 579 permanent employees (unaudited), respectively.

c. Authorization of Financial Statements

These financial statements have been authorized to be issued by the Board of Directors of the Bank, as the party who are responsible for the preparation of the financial statements on March 31, 2026.

2. CHANGES ON FINANCIAL ACCOUNTING STANDARDS

New standards and amendments on SAK those issued and effective for the annual reporting period beginning on or after January 1, 2025 which neither have material effect on the reporting of financial performance nor financial position of the Bank are as follows:

- *PSAK No. 117 on "Insurance Contract";*
- *Amendments to PSAK No. 117 on "Insurance Contract - Initial Application of PSAK No. 117 and PSAK No. 109 - Comparative Information"; and*
- *Amendment to PSAK No. 221 on "The Effect of Changes in Foreign Exchange Rates - Lack of Exchangeability".*

Moreover, as of the authorization date of the issuance of these financial statements, there are also several new SAK, and amendments or improvements on other SAK which have been issued but not yet effective. Those standards, interpretations, amendments or improvements shall be effective for the annual reporting period beginning on or after:

January 1, 2026

- *Amendments to PSAK No. 109 on "Financial Instruments" and PSAK No. 107 on "Financial Instruments: Disclosure" on Classification and Measurement of Financial Instruments"; and*
- *PSAK No. 338 (Revised 2025) on "Business Combinations of Entities Under Common Control".*

January 1, 2027

- *PSAK No. 118 on "Presentation and Disclosure in Financial Statements";*
- *PSAK No. 119 on "Subsidiaries without Public Accountability: Disclosure"; and*
- *Amendment to PSAK No. 119 on "Subsidiaries without Public Accountability: Disclosure".*

Early adoption of the above new standards and amendments to SAK are permitted.

2. PERUBAHAN TERHADAP STANDAR AKUNTANSI KEUANGAN (SAK) (Lanjutan)

Manajemen masih mengevaluasi penerapan dari standar dan amendemen tersebut dan belum dapat menentukan dampak yang mungkin timbul terhadap pelaporan keuangan Bank secara keseluruhan.

3. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL

a. Pernyataan Kepatuhan

Laporan keuangan Bank disusun sesuai dengan SAK Indonesia.

b. Dasar Penyusunan

Laporan keuangan Bank disusun atas dasar biaya historis kecuali untuk instrumen keuangan yang diukur pada nilai wajar pada setiap akhir periode pelaporan, sebagaimana dijelaskan dalam kebijakan akuntansi berikut.

Laporan arus kas Bank disusun dengan menggunakan metode langsung dengan mengelompokkan arus kas dalam aktivitas operasi, investasi dan pendanaan, kas dan setara kas terdiri dari kas, giro pada Bank Indonesia, giro pada Bank lain, penempatan pada Bank Indonesia dan Bank lain, dan efek yang dibeli dengan janji untuk dijual kembali yang jatuh tempo dalam waktu tiga bulan atau kurang dari tanggal perolehan dan yang tidak dijaminkan serta tidak dibatasi penggunaannya.

Pada tahun 2025, Dewan Standar Akuntansi Keuangan, Ikatan Akuntan Indonesia menerbitkan Buletin Implementasi Volume 5 mengenai pengungkapan persyaratan permodalan eksternal dan pengungkapan informasi tambahan dan Bank telah mengungkapkan pada catatan atas laporan keuangan (Catatan 39).

c. Transaksi dan Saldo dalam Mata Uang Asing

Laporan keuangan Bank diukur dan disajikan dalam mata uang dari lingkungan ekonomi utama di mana Bank beroperasi (mata uang fungsionalnya). Laporan keuangan Bank disajikan dalam mata uang Rupiah yang merupakan mata uang fungsional dan mata uang penyajian untuk laporan keuangan Bank. Dalam penyusunan laporan keuangan Bank, transaksi dalam mata uang asing selain mata uang fungsional Bank (mata uang asing) diakui pada kurs yang berlaku pada tanggal transaksi. Pada setiap akhir periode pelaporan, pos moneter dalam valuta asing dijabarkan kembali dengan menggunakan kurs laporan (penutupan) yang ditetapkan oleh Bank Indonesia, yaitu kurs spot Reuters pada pukul 3:00 p.m. WIB untuk mencerminkan kurs yang berlaku pada tanggal tersebut (Catatan 34). Pos-pos nonmoneter yang diukur pada nilai wajar dalam valuta asing dijabarkan kembali pada kurs yang berlaku pada tanggal ketika nilai wajar ditentukan. Pos nonmoneter dalam valuta asing yang diukur pada biaya historis tidak dijabarkan kembali. Selisih kurs atas pos moneter diakui dalam laba rugi pada periode saat terjadinya.

2. CHANGES ON FINANCIAL ACCOUNTING STANDARDS *(Continued)*

Management is still evaluating the adoption of the above standards and amendments and unable to determine the impact that might arise towards the financial reporting of the Bank as a whole.

3. SUMMARY OF MATERIAL ACCOUNTING POLICIES

a. Statement of Compliance

The Bank's financial statements have been prepared in accordance with the SAK Indonesia.

b. Basis of Preparation

The Bank's financial statements have been prepared on the historical cost basis except for financial instruments that are measured at fair values at the end of each reporting period, as explained in the following accounting policies.

The Bank's statement of cash flows is prepared using the direct method with classifications of cash flows into operating, investing and financing activities, cash and cash equivalents consist of cash, current account with Bank Indonesia, current account with other Banks, and placements with Bank Indonesia and other Banks, and securities purchased under resale agreement with maturities of three months or less from the date of placement and are not pledged or restricted.

In 2025, the Financial Accounting Standards Board of the Institute of Indonesia Chartered Accountants issued Implementation Bulletin Volume 5 regarding the disclosure of external capital requirements and additional information disclosure and Bank has disclosed in the notes to the financial statements (Note 39).

c. Foreign Currency Transaction and Translation

The Bank's financial statements are measured and presented in the currency of the primary economic environment in which the Bank operates (its functional currency). The financial statements of the Bank are presented in Indonesian Rupiah, which is the functional currency of the Bank and the presentation currency for the financial statements. In preparing the financial statements of the Bank, transactions in currencies other than the Bank's functional currency (foreign currencies) are recognized at the rates of exchange prevailing at the dates of the transactions. At the end of each reporting period, monetary items denominated in foreign currencies are retranslated using the reporting (closing) rate set by Bank Indonesia, which is Reuters' spot rate at 3:00 p.m. WIB to reflect the rates of exchange prevailing at that date (Note 34). Non-monetary items carried at fair value that are denominated in foreign currencies are retranslated at the rates prevailing at the date when the fair value was determined. Non-monetary items in foreign currency that are measured at historical cost are not re-translated. Exchange differences in monetary items are recognized in profit or loss in the period in which they arise.

3. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (Lanjutan)

d. Transaksi Pihak-pihak Berelasi

a. Orang atau anggota keluarga dekatnya mempunyai relasi dengan entitas pelapor jika orang tersebut:

i. Memiliki pengendalian atau pengendalian bersama atas entitas pelapor;
ii. Memiliki pengaruh signifikan atas entitas pelapor; atau
iii. Merupakan personel manajemen kunci entitas pelapor atau entitas induk dari entitas pelapor.

b. Suatu entitas berelasi dengan entitas pelapor jika memenuhi salah satu hal berikut:

i. Entitas dan entitas pelapor adalah anggota dari kelompok usaha yang sama (artinya entitas induk, entitas anak, dan entitas anak berikutnya saling berelasi dengan entitas lainnya);
ii. Satu entitas adalah entitas asosiasi atau ventura bersama dari entitas lain (atau entitas asosiasi atau ventura bersama yang merupakan anggota suatu kelompok usaha, yang mana entitas lain tersebut adalah anggotanya);
iii. Kedua entitas tersebut adalah ventura bersama dari pihak ketiga yang sama;
iv. Satu entitas adalah ventura bersama dari entitas ketiga dan entitas yang lain adalah entitas asosiasi dari entitas ketiga;
v. Entitas tersebut adalah suatu program imbalan pascakerja untuk imbalan kerja dari salah satu entitas pelapor atau entitas yang terkait dengan entitas pelapor. Jika entitas pelapor adalah entitas yang menyelenggarakan program tersebut, maka entitas sponsor juga berelasi dengan entitas pelapor;
vi. Entitas yang dikendalikan atau dikendalikan bersama oleh orang yang diidentifikasi dalam huruf (a);
vii. Orang yang diidentifikasi dalam huruf (a)(i) memiliki pengaruh signifikan atas entitas atau merupakan personel manajemen kunci entitas (atau entitas induk dari entitas); atau
viii. Entitas, atau anggota dari kelompok yang mana entitas merupakan bagian dari kelompok tersebut, menyediakan jasa personel manajemen kunci kepada entitas pelapor atau kepada entitas induk dari entitas pelapor.

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

3. SUMMARY OF MATERIAL ACCOUNTING POLICIES (Continued)

d. Transaction with Related Parties

a. A person or a close member of that person's family is related to the reporting entity if that person:

i. Has control or joint control over the reporting entity;
ii. Has significant influence over the reporting entity; or
iii. Is a member of the key management personnel of the reporting entity or a parent of the reporting entity.

b. An entity is related to the reporting entity if any of the following conditions applies:

i. The entity, and the reporting entity are members of the same group (which means that each parent, subsidiary and fellow subsidiary is related to the others);

ii. One entity is an associate or joint venture of the other entity (or an associate or joint venture of a member of a group of which the other entity is a member);

iii. Both entities are joint ventures of the same third party;
iv. One entity is a joint venture of a third entity and the other entity is an associate of the third entity;
v. The entity is a post-employment benefit plan for the benefit of employees of either the reporting entity, or an entity related to the reporting entity. If the reporting entity is itself such a plan, the sponsoring employers are also related to the reporting entity;

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

vii. A person identified in (a)(i) has significant influence over the entity or is a member of the key management personnel of the entity (or a parent of the entity); or
viii. The entity, or any member of a group of which it is a part, provides key management personnel services to the reporting entity or the parent of the reporting entity.

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

3. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (Lanjutan)

e. Aset Keuangan

(i) Klasifikasi, Pengakuan, dan Pengukuran

Bank mengakui aset keuangan jika, dan hanya jika, Bank menjadi pihak dalam ketentuan kontraktual instrumen tersebut. Pembelian atau penjualan aset keuangan secara reguler harus diakui dan dihentikan pengakuannya, jika berlaku, menggunakan akuntansi tanggal perdagangan.

Bank mengklasifikasikan aset keuangannya berdasarkan kategori sebagai berikut:

- Aset keuangan yang diukur pada nilai wajar melalui laba rugi;
- Aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain; dan
- Aset keuangan yang diukur pada biaya perolehan diamortisasi.

Bank mengklasifikasikan aset keuangan atas dasar model bisnis dalam mengelola aset keuangan, dan arus kas kontraktual dari aset keuangan (hanya pembayaran pokok dan bunga [SPPI]).

Penilaian Model Bisnis

Model bisnis ditentukan pada level yang mencerminkan bagaimana kelompok aset keuangan dikelola bersama-sama untuk mencapai tujuan bisnis tertentu.

Penilaian model bisnis dilakukan dengan mempertimbangkan, tetapi tidak terbatas pada, hal-hal berikut:

- Bagaimana kinerja dari model bisnis dan aset keuangan yang dimiliki dalam model bisnis dievaluasi dan dilaporkan kepada personel manajemen kunci Bank;
- Apakah risiko yang memengaruhi kinerja dari model bisnis (termasuk aset keuangan yang dimiliki dalam model bisnis) dan khususnya bagaimana cara aset keuangan tersebut dikelola; dan
- Bagaimana penilaian kinerja pengelola aset keuangan (sebagai contoh, apakah penilaian kinerja berdasarkan nilai wajar dari aset yang dikelola atau arus kas kontraktual yang diperoleh).

3. SUMMARY OF MATERIAL ACCOUNTING POLICIES (Continued)

e. Financial Assets

(i) Classification, Recognition, and Measurement

The Bank recognizes financial assets when, and only when, the Bank becomes party to the contractual provisions of the instrument. A regular way purchase or sale of financial assets shall be recognized and derecognized, as applicable, using trade date accounting.

The Bank classifies its financial assets in the following categories:

- *Financial assets at fair value through profit or loss;*
- *Financial assets at fair value through other comprehensive income; and*
- *Financial assets at amortized cost.*

The Bank classifies its financial assets on the basis of both the business model in managing financial assets, and the contractual cash flows of the financial assets (solely payments of principal and interest [SPPI]).

Evaluation of Business Model

The business model is determined at a level that reflects how groups of financial assets are managed together to achieve certain business objectives.

The evaluation of the business model is carried out by considering, but not limited to, the following:

- *How the performance of the business model and financial assets held in the business model are evaluated and reported to the Bank's key management personnel;*
- *What are the risks that affect the performance of the business model (including financial assets held in the business model) and specifically how the financial assets are managed; and*
- *How to evaluate the performance of managers of financial assets (for example, whether performance appraisals are based on the fair value of the assets being managed or the contractual cash flows obtained).*

3. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (Lanjutan)

e. Aset Keuangan (Lanjutan)

(i) Klasifikasi, Pengakuan, dan Pengukuran (Lanjutan)

Pengujian SPPI

Pada pengakuan awal pokok didefinisikan sebagai nilai wajar aset keuangan, dan dapat berubah selama umur aset keuangan (misalnya, jika terdapat pembayaran kembali pokok). Bunga terdiri dari pertimbangan untuk nilai waktu uang, untuk risiko kredit yang terkait dengan jumlah pokok terutang selama periode waktu tertentu dan untuk risiko dan biaya pinjaman dasar lainnya, serta margin keuntungan.

Dalam melakukan pengujian SPPI, Bank menerapkan penilaian dan pertimbangan atas faktor-faktor yang relevan seperti mata uang yang mendenominasi aset keuangan, periode tingkat suku bunga ditetapkan, peristiwa kontinjensi yang akan mengubah jumlah dan pengaturan waktu arus kas, fitur leverage, pembayaran di muka dan persyaratan ekstensi, serta fitur lain yang dapat mengubah pertimbangan untuk nilai waktu uang.

Aset Keuangan yang Diukur pada Nilai Wajar melalui Laporan Laba Rugi (FVTPL)

Aset keuangan diklasifikasikan dan diukur pada FVTPL kecuali evaluasi atas model bisnis dan uji SPPI menunjukkan aset keuangan diukur pada biaya perolehan diamortisasi atau pada nilai wajar melalui penghasilan komprehensif lain.

Klasifikasi ini dimaksudkan untuk instrumen keuangan yang dimiliki untuk perdagangan atau pada saat pengakuan awal telah ditentukan oleh Bank untuk diukur pada FVTPL.

Aset keuangan dimiliki untuk diperdagangkan jika diperoleh untuk tujuan dijual dalam waktu dekat, atau pada pengakuan awal, aset tersebut merupakan bagian dari portofolio instrumen keuangan teridentifikasi yang dikelola bersama oleh Bank dan terdapat bukti pola sebenarnya dari pengambilan keuntungan jangka pendek.

Derivatif juga diklasifikasikan sebagai FVTPL, kecuali ditetapkan sebagai instrumen lindung nilai dan efektif.

Bank dapat secara tidak dapat dibatalkan menetapkan aset keuangan diukur pada FVTPL jika hal tersebut menghilangkan atau secara signifikan mengurangi ketidaksesuaian akuntansi yang mungkin timbul.

3. SUMMARY OF MATERIAL ACCOUNTING POLICIES (Continued)

e. Financial Assets (Continued)

(i) Classification, Recognition, and Measurement (Continued)

SPPI Test

Principal is defined as the fair value of financial assets at initial recognition, and may change over the life of the financial asset (for example, if there are repayments of principal). Interest consists of consideration for the time value of money, for the credit risk associated with the principal amount outstanding during a particular period of time and for other basic lending risks and costs, as well as a profit margin.

In performing the SPPI test, the Bank applies judgment and considers relevant factors such as the currency in which the financial asset is denominated, the period for which the interest rate is set, contingent events that would change the amount and timing of cash flows, leverage features, prepayment and extension terms and other features that may modify the consideration for the time value of money.

Financial Assets at Fair Value through Profit or Loss (FVTPL)

Financial assets are classified and measured at FVTPL unless the evaluation of business model and SPPI test shows that financial assets are to be measured at amortized cost or at fair value through other comprehensive income.

This classification is intended for held for trading financial instruments or at the time of initial recognition has been determined by the Bank to be measured at FVTPL.

A financial asset is held for trading if it was acquired principally for the purpose of selling in the near term, or on initial recognition it is a part of a portfolio of identified financial instruments that the Bank manages together and for which there is evidence of recent actual pattern of short-term profit taking.

Derivatives are also classified as at FVTPL, except as designated and effective hedging instrument.

The Bank may irrevocably designate a financial asset measured at FVTPL if doing so eliminates or significantly reduces an accounting mismatch that would otherwise arise.

3. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (Lanjutan)

e. **Aset Keuangan** (Lanjutan)

(i) **Klasifikasi, Pengakuan, dan Pengukuran** (Lanjutan)

Aset Keuangan yang Diukur pada Nilai Wajar melalui Laporan Laba Rugi (FVTPL) (Lanjutan)

Pada pengakuan awal, aset keuangan pada FVTPL diakui pada nilai wajarnya, dan biaya transaksi langsung diakui pada laba rugi. Keuntungan atau kerugian yang timbul dari perubahan nilai wajar dan pendapatan bunga diakui dalam laporan laba rugi.

Perubahan nilai wajar Aset derivatif diakui sebagai "laba selisih kurs - neto" dalam laporan laba rugi.

Aset Keuangan yang Diukur pada Nilai Wajar melalui Penghasilan Komprehensif Lain (FVOCI)

Instrumen utang diklasifikasikan dan diukur pada FVOCI ketika aset keuangan dimiliki dalam model bisnis yang tujuannya dicapai dengan mengumpulkan arus kas kontraktual dan menjual aset keuangan, dan persyaratan kontraktual dari aset keuangan menimbulkan arus kas pada tanggal tertentu yang hanya pembayaran pokok dan bunga.

Bank dapat membuat pemilihan yang tidak dapat dibatalkan pada pengakuan awal atas instrumen ekuitas yang dimiliki untuk diperdagangkan yang akan diukur di FVOCI.

Bank mengklasifikasikan penyertaan saham diukur pada FVOCI.

Pada pengakuan awal, aset keuangan pada FVOCI diukur pada nilai wajar ditambah biaya transaksi, dan selanjutnya diukur pada nilai wajar di mana keuntungan atau kerugian dari penilaian wajar dicatat sebagai penghasilan komprehensif lain. Bunga dan dividen dari instrumen utang dan ekuitas diakui dalam laporan laba rugi. Kerugian kredit ekspektasian dari instrumen utang diukur pada FVOCI diakui dalam penghasilan komprehensif lain dan tidak mengurangi nilai tercatat aset keuangan.

Aset Keuangan pada Biaya Perolehan Diamortisasi

Aset keuangan diklasifikasikan dan diukur pada biaya perolehan diamortisasi ketika aset keuangan dimiliki dalam model bisnis untuk mengumpulkan arus kas kontraktual, dan persyaratan kontraktual dari aset keuangan menimbulkan arus kas pada tanggal tertentu yang hanya merupakan pembayaran pokok dan bunga.

3. SUMMARY OF MATERIAL ACCOUNTING POLICIES (Continued)

e. Financial Assets (Continued)

(i) Classification, Recognition and Measurement (Continued)

Financial Assets at Fair Value through Profit or Loss (FVTPL) (Continued)

On initial recognition, financial assets at FVTPL are recognized at fair value, and transaction costs are recognized directly in profit or loss. Gain or loss arising from changes in fair value and interest income are recognized in profit or loss.

Changes in fair value of derivative assets are recognized as "gain on foreign exchange - net" in profit or loss.

Financial Asset at Fair Value through Other Comprehensive Income (FVOCI)

Debt instruments are classified and measured at FVOCI when the financial assets are held within a business model whose objective is achieved by both collecting contractual cash flows and selling financial assets, and the contractual terms of the financial assets give rise on specified dates to cash flows that are solely payments of principal and interest.

The Bank may make an irrevocable election at initial recognition for equity instruments held for trading to be measured at FVOCI.

The Bank classifies its investment in shares to be measured at FVOCI.

On initial recognition, financial assets at FVOCI are measured at fair value plus transaction cost, and subsequently measured at fair value where gain or loss from fair valuation are recorded in other comprehensive income. Interest and dividends from debt and equity instruments are recognized in profit or loss. Expected credit losses from debt instruments measured at FVOCI are recognized in other comprehensive income and do not reduce the carrying amount of financial assets.

Financial Assets at Amortized Cost

Financial assets are classified and measured at amortized cost when the financial assets are held within a business model to collect contractual cash flows, and the contractual terms of the financial assets give rise on specified dates to cash flows that are solely payments of principal and interest.

3. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (Lanjutan)

e. **Aset Keuangan** (Lanjutan)

(i) **Klasifikasi, Pengakuan, dan Pengukuran** (Lanjutan)

Aset Keuangan pada Biaya Perolehan Diamortisasi (Lanjutan)

Pada pengakuan awal, aset keuangan yang diukur dengan biaya perolehan diamortisasi diukur pada nilai wajar ditambah biaya transaksi, dan selanjutnya diukur pada biaya perolehan diamortisasi dengan menggunakan metode suku bunga efektif. Bunga dari aset keuangan yang diukur dengan biaya perolehan diamortisasi dicatat sebagai "pendapatan bunga" dalam laporan laba rugi. Kerugian kredit ekspektasian diakui dalam laporan laba rugi sebagai "cadangan kerugian penurunan nilai" dan mengurangi nilai tercatat aset keuangan melalui akun penyisihan.

(ii) **Penghentian Pengakuan**

Penghentian Pengakuan Aset Keuangan

Bank menghentikan pengakuan aset keuangan jika dan hanya jika hak kontraktual atas arus kas yang berasal dari aset keuangan berakhir, atau bank mentransfer aset keuangan dan secara substansial mentransfer seluruh risiko dan manfaat atas kepemilikan aset kepada entitas lain. Jika bank tidak mentransfer serta tidak memiliki secara substansial atas seluruh risiko dan manfaat kepemilikan serta masih mengendalikan aset yang ditransfer, maka bank mengakui keterlibatan berkelanjutan atas aset yang ditransfer dan liabilitas terkait sebesar jumlah yang mungkin harus dibayar. Jika bank memiliki secara substansial seluruh risiko dan manfaat kepemilikan aset keuangan yang ditransfer, Bank masih mengakui aset keuangan dan juga mengakui pinjaman yang dijamin sebesar pinjaman yang diterima.

Penghentian pengakuan aset keuangan secara keseluruhan, selisih antara jumlah tercatat aset dan jumlah pembayaran dan piutang yang diterima dan keuntungan atau kerugian kumulatif yang telah diakui dalam penghasilan komprehensif lain dan terakumulasi dalam ekuitas diakui dalam laba rugi.

Penghentian pengakuan aset keuangan terhadap satu bagian saja (misalnya ketika Bank masih memiliki hak untuk membeli kembali bagian aset yang ditransfer), Bank mengalokasikan jumlah tercatat sebelumnya dari aset keuangan tersebut pada bagian yang tetap diakui berdasarkan keterlibatan berkelanjutan, dan bagian yang tidak lagi diakui berdasarkan nilai wajar relatif dari kedua bagian tersebut pada tanggal transfer.

3. SUMMARY OF MATERIAL ACCOUNTING POLICIES (Continued)

e. Financial Assets (Continued)

(i) Classification, Recognition, and Measurement (Continued)

Financial Assets at Amortized Cost (Continued)

At initial recognition, financial assets at amortized cost are measured at fair value plus transaction cost, and subsequently measured at amortized cost using the effective interest rate method. Interest from financial assets at amortized cost is recorded as "interest income" in profit or loss. Expected credit losses are recognized in profit or loss as a "provision for impairment loss" and reduce the carrying amount of the financial asset through an allowance account.

(ii) Derecognition

Derecognition of Financial Assets

The Bank derecognizes a financial asset only when the contractual rights to the cash flows from the financial asset expire, or when it transfers the financial asset and substantially all the risks and rewards of ownership of the asset to another entity. If the Bank neither transfers nor retains substantially all the risks and rewards of ownership and continues to control the transferred asset, the Bank recognizes its retained interest in the asset and an associated liability for amounts it may have to pay. If the Bank retains substantially all the risks and rewards of ownership of a transferred financial asset, the Bank continues to recognize the financial asset and also recognizes collateralized borrowing for the proceeds received.

On derecognition of financial asset in its entirety, the difference between the asset's carrying amount and the sum of the consideration received and receivable and the cumulative gain or loss that had been recognized in other comprehensive income and accumulated in equity (if any) is recognized in profit or loss.

On derecognition of financial asset other than its entirety (e.g., when the Bank retains an option to repurchase part of a transferred asset), the Bank allocates the previous carrying amount of the financial asset between the part it continues to recognize under continuing involvement, and the part it no longer recognizes on the basis of the relative fair values of those parts on the date of the transfer.

3. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (Lanjutan)

e. Aset Keuangan (Lanjutan)

(ii) Penghentian Pengakuan (Lanjutan)

Penghentian Pengakuan Aset Keuangan (Lanjutan)

Selisih antara jumlah tercatat yang dialokasikan pada bagian yang tidak lagi diakui dan jumlah dari pembayaran yang diterima untuk bagian yang yang tidak lagi diakui dan setiap keuntungan atau kerugian kumulatif yang dialokasikan pada bagian yang tidak lagi diakui tersebut yang sebelumnya telah diakui dalam penghasilan komprehensif lain diakui pada laba rugi. Keuntungan dan kerugian kumulatif yang sebelumnya diakui dalam penghasilan komprehensif lain dialokasikan pada bagian yang tetap diakui dan bagian yang dihentikan pengakuannya, berdasarkan nilai wajar relatif kedua bagian tersebut.

Penghapusan

Bank secara langsung mengurangi jumlah tercatat bruto dari aset keuangan dan dibebankan ke akun penyisihan ketika manajemen tidak memiliki ekspektasi yang wajar untuk memulihkan aset keuangan secara keseluruhan atau sebagian. Pemulihan aset keuangan yang sebelumnya telah dihapusbukukan pada tahun-tahun sebelumnya dicatat sebagai pendapatan operasional selama tahun tersebut.

(iii) Reklasifikasi Aset Keuangan

Bank mereklasifikasi aset keuangan jika, dan hanya jika, model bisnis untuk pengelolaan aset keuangan berubah.

Reklasifikasi aset keuangan dari biaya perolehan diamortisasi ke FVTPL dicatat sebesar nilai wajar. Selisih antara nilai tercatat dan nilai wajar diakui dalam laporan laba rugi.

Reklasifikasi aset keuangan dari biaya perolehan diamortisasi ke FVOCI dicatat sebesar nilai wajar.

Reklasifikasi aset keuangan dari FVOCI ke FVTPL dicatat sebesar nilai wajar. Keuntungan atau kerugian yang belum direalisasi direklasifikasi ke laba rugi.

Reklasifikasi aset keuangan dari FVOCI ke biaya perolehan diamortisasi dicatat sebesar nilai tercatat. Keuntungan atau kerugian yang belum direalisasi dihapus dari ekuitas dan disesuaikan dengan nilai wajar.

Reklasifikasi aset keuangan dari FVTPL menjadi FVOCI atau biaya perolehan diamortisasi dicatat sebesar nilai wajar.

3. SUMMARY OF MATERIAL ACCOUNTING POLICIES (Continued)

e. Financial Assets (Continued)

(ii) Derecognition (Continued)

Derecognition Of Financial Assets (Continued)

The difference between the carrying amount of the part that is no longer recognized and the sum of the consideration received for that part and any cumulative gain or loss allocated to it that had been recognized in other comprehensive income (if any) is recognized in profit or loss. A cumulative gain or loss that had been recognized in other comprehensive income is allocated between the part that continues to be recognized and the part that is no longer recognized on the basis of the relative fair values of those parts.

Write-off

The Bank directly reduces the gross carrying amount of a financial asset and charges to the allowance account when management has no reasonable expectations of recovering a financial asset in its entirety or a portion thereof. Recovery of a financial asset previously written-off in the previous years is recorded as operating income during the year.

(iii) Reclassifications of Financial Assets

The Bank reclassifies financial assets if, and only if, the business model for managing financial assets changes.

Reclassification of financial assets from amortized cost to FVTPL is recorded at fair value. The difference between the recorded value and fair value is recognized in profit or loss.

Reclassification of financial assets from amortized cost to FVOCI is recorded at fair values.

Reclassification of financial assets from FVOCI to FVTPL is recorded at fair value. Unrealized gains or losses are reclassified to profit or loss.

Reclassification of financial assets from FVOCI to amortized cost is recorded at carrying amount. Unrealized gains or losses are removed from equity and are adjusted against the fair value.

Reclassification of financial assets from FVTPL to FVOCI or amortized cost is recorded at fair value.

3. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (Lanjutan)

e. Aset Keuangan (Lanjutan)

(iv) Cadangan Kerugian Penurunan Nilai Aset Keuangan

Prinsip Kerugian Kredit Ekspektasian (ECL)

Bank mengakui cadangan kerugian penurunan nilai atas aset keuangan yang tidak diukur pada FVTPL.

Bank mengukur penyisihan kerugian penurunan nilai pada jumlah yang sama dengan ECL seumur hidup jika risiko kredit pada aset keuangan telah meningkat secara signifikan sejak pengakuan awal, atau pada jumlah yang sama dengan ECL 12 bulan jika risiko kredit pada aset keuangan tidak meningkat secara signifikan sejak pengakuan awal.

ECL 12 bulan adalah bagian dari ECL seumur hidup yang mewakili kerugian kredit ekspektasian yang diakibatkan oleh peristiwa gagal bayar pada aset keuangan yang mungkin terjadi dalam 12 bulan setelah tanggal pelaporan.

Aset Keuangan yang Memburuk

Aset keuangan mengalami penurunan nilai kredit ketika satu atau lebih peristiwa yang berdampak merugikan pada estimasi arus kas masa depan dari aset keuangan tersebut telah terjadi. Bukti bahwa aset keuangan mengalami penurunan nilai kredit mencakup data yang dapat diobservasi mengenai peristiwa berikut:

- Kesulitan keuangan signifikan yang dialami penerbit atau pihak peminjam;
- Pelanggaran kontrak, seperti peristiwa gagal bayar atau peristiwa tunggakan;
- Peminjam, karena alasan ekonomi atau kontrak yang berkaitan dengan kesulitan keuangan, telah memberikan konsesi kepada peminjam yang tidak akan dipertimbangkan oleh pemberi pinjaman;
- Terdapat kemungkinan bahwa pihak peminjam akan dinyatakan pailit atau melakukan reorganisasi keuangan lainnya;
- Hilangnya pasar aktif dari aset keuangan tersebut karena kesulitan keuangan; atau

- Pembelian atau asal mula aset keuangan dengan diskon besar yang mencerminkan kerugian kredit yang terjadi.

3. SUMMARY OF MATERIAL ACCOUNTING POLICIES (Continued)

e. Financial Assets (Continued)

(iv) Allowance for Impairment Loss on Financial Assets

Expected Credit Loss (ECL) Principle

The Bank recognizes allowance for impairment loss on financial assets that are not measured at FVTPL.

The Bank measures the allowance for impairment loss at an amount equal to the lifetime ECL if the credit risk on financial assets has increased significantly since initial recognition, or at an amount equal to 12 months ECL if the credit risk on financial assets has not increased significantly since initial recognition.

The 12 months ECL is the portion of lifetime ECL that represents the expected credit loss that results from default events on a financial asset that is possible within the 12 months after the reporting date.

Credit-impaired Financial Assets

A financial asset is credit-impaired when one or more events that have a detrimental impact on the estimated future cash flows of that financial asset have occurred. Evidence that a financial asset is credit-impaired includes observable data about the following events:

- *Significant financial difficulty of the issues or the borrower;*
- *A breach of contract, such as a default or past due event;*
- *The borrower, for economic or contractual reasons relating to the borrower's financial difficulty, having granted to the borrower a concession that the lender would not otherwise consider;*
- *It is becoming probable that the borrower will enter bankruptcy or other financial reorganization;*
- *The disappearance of an active market for that financial asset because of financial difficulties; or*
- *The purchase or origination of a financial asset at a deep discount that reflects the incurred credit losses.*

3. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (Lanjutan)

e. **Aset Keuangan** (Lanjutan)

(iv) **Cadangan Kerugian Penurunan Nilai Aset Keuangan** (Lanjutan)

Aset Keuangan yang Dibeli atau yang Berasal dari Aset Keuangan Memburuk (POCI)

Aset keuangan POCI adalah aset keuangan yang mengalami penurunan nilai pada saat pembelian. Tidak ada cadangan kerugian penurunan nilai yang diakui pada pengakuan awal karena harga pembelian termasuk estimasi kerugian kredit seumur hidup. Setiap perubahan kerugian kredit seumur hidup diakui dalam laporan laba rugi sebagai bagian dari cadangan kerugian penurunan nilai.

Tahapan Penurunan Nilai Berdasarkan Klasifikasi Risiko Kredit

Bank mengklasifikasikan penurunan nilai aset keuangan dalam tiga tahap berdasarkan evaluasi internal terhadap risiko kredit dan kriteria tambahan untuk menentukan kualitas aset instrumen keuangan sesuai dengan Peraturan Otoritas Jasa Keuangan (POJK) No. 40/POJK.03/ 2019 tentang Penilaian Kualitas Aset Bank Umum sebagai berikut:

Tahap 1

- Tidak ada tunggakan *(Bucket 1)*
- Terlambat tidak lebih dari 30 hari *(Bucket 2)*

Bank akan mengukur cadangan kerugian penurunan nilai sebesar ECL 12 bulan.

Tahap 2

- Terlambat 31 - 60 hari (*Bucket* 3)
- Terlambat 61 - 90 hari (*Bucket* 4)
- Memiliki satu dari kriteria
  - Penurunan peringkat kredit internal
  - Peringkat kredit internal kedaluwarsa
  - *Early warning*
  - Indikasi keuangan mengalami penurunan
- Restrukturisasi

Tahap 3

- Terlambat lebih dari 90 hari (*Bucket* 5)
- Peringkat kredit internal D1-D3 (untuk perusahaan dan lembaga keuangan)
- Hapus buku

Bank akan mengukur cadangan kerugian penurunan nilai untuk *Stage* 2 dan *Stage* 3 seumur hidup ECL.

3. SUMMARY OF MATERIAL ACCOUNTING POLICIES (Continued)

e. Financial Assets (Continued)

(iv) Allowance for Impairment Loss on Financial Assets (Continued)

Purchased or Originated Credit-impaired (POCI) Financial Assets

POCI financial assets are those that are credit impaired at purchase. No allowance for impairment loss is recognized at initial recognition as the purchase price includes the estimated lifetime credit losses. Any changes in lifetime credit losses are recognized in profit or loss as part of the allowance for impairment losses.

Stages of Impairment Based on Classification of Credit Risk

The Bank classifies the impairment of financial assets in three stages based on the internal evaluation of credit risk and additional criteria to determine the quality of financial instrument assets in accordance with the Financial Services Authority Regulation (POJK) No. 40/POJK.03/2019 concerning Asset Quality Assessment for Commercial Banks as follows:

Stage 1

- *No overdue (Bucket 1)*
- *Overdue not more than 30 days (Bucket 2)*

The Bank will measure allowance for impairment loss at an amount equal to 12 months ECL.

Stage 2

- *Overdue 31 - 60 days (Bucket 3)*
- *Overdue 61 - 90 days (Bucket 4)*
- *Has one of the following criteria*
  - *Downgrading of internal credit rating*
  - *Expired internal credit rating*
  - *Early warning*
  - *Downgrading financial indication*
- *Restructured*

Stage 3

- *Overdue more than 90 days (Bucket 5)*
- *Internal credit rating D1-D3 (for company and financial institution)*
- *Write-off*

The Bank will measure the allowance for impairment losses for Stage 2 and Stage 3 equal to lifetime ECL.

3. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (Lanjutan)

e. Aset Keuangan (Lanjutan)

(iv) Cadangan Kerugian Penurunan Nilai Aset Keuangan (Lanjutan)

Evaluasi Penurunan Nilai

Penurunan Nilai secara Individual

Bank mengevaluasi penurunan nilai secara individual atas aset keuangan dengan kriteria:

- Jumlah total Rp25 miliar ke atas;
- Aset keuangan diklasifikasikan sebagai Tahap 2 atau Tahap 3; dan
- Mendapat persetujuan dari Komite Manajemen Risiko.

Taksiran kerugian didasarkan pada semua informasi yang tersedia dan penilaian kredit yang dialami, dan mempertimbangkan faktor-faktor lain termasuk, tetapi tidak terbatas pada hal-hal berikut:

- Kemampuan pembayaran kembali;
- Jenis dan total agunan;
- Ketersediaan jaminan; dan
- Prospek bisnis rekanan di masa depan.

Estimasi jumlah terpulihkan didasarkan pada nilai kini arus kas masa depan yang diidentifikasi dari pihak lawan. Bank menggunakan teknik yang berbeda untuk mengevaluasi penurunan nilai dan mengukur kerugian penurunan nilai, seperti:

- Metode arus kas yang didiskontokan;
- Nilai wajar agunan, jika nilai terpulihkannya hanya bersumber dari agunan, maka jumlah dan waktu arus kas masa depan dari pokok dan bunganya sulit ditentukan, dan kemungkinan terjadi pengambilalihan agunan dan didukung dengan aspek hukum pengikatan agunan; atau
- Harga pasar yang dapat diamati.

Penurunan Nilai secara Kolektif

Penurunan nilai kolektif termasuk aset keuangan lain yang tidak dinilai secara individual.

Bank mengklasifikasikan aset keuangan untuk penurunan nilai kolektif berdasarkan karakteristik kredit yang serupa sebagai berikut:

- Ritel - disubklasifikasi menjadi Ritel dan Kantor Kecil/Kantor Rumah (SOHO)
- Nonritel - disubklasifikasi menjadi Perusahaan Luar Negeri, Lembaga Keuangan, dan Pembiayaan Khusus

3. SUMMARY OF MATERIAL ACCOUNTING POLICIES (Continued)

e. Financial Assets (Continued)

(iv) Allowance for Impairment Loss on Financial Assets (Continued)

Impairment Evaluation

Individual Impairment

The Bank evaluates impairment individually to financial assets with criteria:

- *Total amount of Rp25 billion and above;*
- *The financial asset is classified as Stage 2 or Stage 3; and*
- *Obtained approval from the Risk Management Committee.*

The estimated losses are based on all available information and experienced credit judgment, and considering other factors including, but not limited to the following:

- *Repayment capability;*
- *Type and total collateral;*
- *Availability of guarantee; and*
- *Counterparty's business prospect in the future.*

The estimated recoverable amount is based on the present value of future cash flows identified from the counterparty. Bank uses different technique to evaluate impairment and measure impairment losses, such as:

- *Discounted cash flow method;*
- *Fair value of collateral, if the recoverable amount is only sourced from collateral, the amount and timing of future cash flows from principal and interest are difficult to determine, and collateral acquisition is possible to occur and supported with legal aspects of collateral binding; or*
- *Observable market prices.*

Collective Impairment

Collective impairment includes other financial assets which are not assessed individually.

The Bank classifies financial assets for collective impairment based on similar credit characteristics as follows:

- *Retail - subclassified into Retail and Small Office/Home Office (SOHO)*
- *Non-retail - subclassified into Overseas Corporate, Financial Institution, and Special Financing*

3. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (Lanjutan)

e. Aset Keuangan (Lanjutan)

(iv) Cadangan Kerugian Penurunan Nilai Aset Keuangan (Lanjutan)

Penurunan Nilai secara Kolektif (Lanjutan)

Evaluasi penurunan nilai kolektif didasarkan pada parameter *Probability* of *Default* (PD), *Loss Given Default* (LGD) dan *Exposure at Default* (EAD), dengan mempertimbangkan informasi historis, terkini dan berwawasan ke depan.

PD ditentukan menggunakan model *Markov Chain* dengan model *Number of Account of Transition Matrix*, dievaluasi dan diamati secara bulanan berdasarkan data historis. PD disesuaikan dengan informasi berwawasan ke depan dengan memasukkan faktor makroekonomi yang berhubungan langsung dengan PD bulanan berdasarkan analisis regresi.

LGD ditentukan berdasarkan tingkat pemulihan dari pembayaran pinjaman, dan eksposur terhadap agunan fisik dan keuangan.

EAD ditentukan sebagai saldo terutang dari aset keuangan pada tanggal penilaian penurunan nilai.

Bank mencerminkan nilai waktu atas uang dengan menggunakan suku bunga efektif sebagai faktor diskonto untuk menentukan kerugian penurunan nilai pada tanggal pelaporan.

Bobot probabilitas dalam perhitungan ECL telah ditentukan oleh Bank yang meliputi persentase skenario normal, terburuk, dan kasus terbaik.

Aset Keuangan yang Dimodifikasi

Ketika arus kas kontraktual dari aset keuangan dinegosiasi ulang atau dimodifikasi dan negosiasi ulang atau modifikasi tidak mengakibatkan penghentian pengakuan aset keuangan, Bank menghitung ulang jumlah tercatat bruto dari aset keuangan sebagai nilai kini dari renegosiasi atau modifikasi arus kas kontraktual yang didiskontokan dengan suku bunga efektif awal aset keuangan. Selisih antara arus kas kontraktual yang dinegosiasi ulang dan nilai tercatat aset keuangan pada tanggal modifikasi diakui dalam laporan laba rugi.

3. SUMMARY OF MATERIAL ACCOUNTING POLICIES (Continued)

e. Financial Assets (Continued)

(iv) Allowance for Impairment Loss on Financial Assets (Continued)

Collective Impairment (Continued)

The evaluation of collective impairment is based on the parameters of Probability of Default (PD), Loss Given Default (LGD) and Exposure at Default (EAD), taking into account historical, current and forward-looking information.

PD is determined using Markov Chain with Number of Account of Transition Matrix model, evaluated and observed on a monthly basis based on historical data. PD is adjusted with forward-looking information by incorporating macroeconomic factor that has direct relationship with the monthly PD based on regression analysis.

LGD is determined based on the historical recovery rate from loan repayments, and exposure to risk-mitigating collaterals.

EAD is determined as the outstanding balance of the financial assets in the event of default.

The Bank reflects the time value of money using the effective interest rate as the discount factor to determine the impairment loss as of reporting date.

The probability weight in the calculation of ECL has been determined by the Bank which includes percentage of normal, worst, and best-case scenario.

Modified Financial Assets

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 the financial asset, the Bank recalculates the gross carrying amount of the financial asset as the present value of the renegotiated or modified contractual cash flows that are discounted at the financial asset's original effective interest rate. Difference between the renegotiated contractual cash flows and the carrying amount of the financial asset at the date of modification is recognized in profit or loss.

3. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (Lanjutan)

f. Liabilitas Keuangan

(i) Klasifikasi, Pengakuan, dan Pengukuran

Liabilitas keuangan yang diterbitkan oleh Bank diklasifikasi sesuai dengan substansi perjanjian kontraktual dan definisi liabilitas keuangan dan instrumen ekuitas.

Bank mengklasifikasikan kewajiban keuangannya dalam kategori berikut:

- Kewajiban keuangan pada nilai wajar melalui laba rugi; dan
- Liabilitas keuangan pada biaya perolehan diamortisasi.

Kewajiban Keuangan yang Diukur pada Nilai Wajar melalui Laporan Laba Rugi (FVTPL)

Kategori ini terdiri dari kewajiban keuangan yang diklasifikasikan pada FVTPL, dan kewajiban keuangan yang ditetapkan oleh Bank pada FVTPL.

Liabilitas keuangan diklasifikasikan dan diukur pada FVTPL jika diakuisisi terutama untuk tujuan pembelian kembali dalam waktu dekat, atau pada pengakuan awal, merupakan bagian dari portofolio instrumen keuangan teridentifikasi yang dikelola bersama oleh Bank dan yang terdapat bukti pola aksi ambil untung jangka pendek baru-baru ini. Derivatif juga diklasifikasikan sebagai FVTPL, kecuali ditetapkan dan efektif sebagai instrumen lindung nilai.

Bank dapat secara tidak dapat ditarik kembali menetapkan liabilitas keuangan pada FVTPL ketika hal itu menghasilkan informasi yang lebih relevan karena menghilangkan atau secara signifikan mengurangi ketidaksesuaian akuntansi yang mungkin timbul, atau sekelompok liabilitas keuangan dikelola dan kinerjanya dievaluasi berdasarkan nilai wajar, berdasarkan manajemen risiko atau strategi investasi yang terdokumentasi dan informasi tentang Bank disediakan secara internal atas dasar itu kepada personel manajemen kunci Bank.

Liabilitas keuangan pada awalnya diakui pada nilai wajar, dan biaya transaksi diakui secara langsung dalam laporan laba rugi. Keuntungan atau kerugian yang timbul dari perubahan nilai wajar dan beban bunga diakui dalam laba rugi.

Perubahan nilai wajar liabilitas derivatif diakui sebagai laba atau rugi instrumen derivatif - neto dalam laba rugi.

3. SUMMARY OF MATERIAL ACCOUNTING POLICIES (Continued)

f. Financial Liabilities

(i) Classification, Recognition, and Measurement

Financial liabilities issued by the Bank are classified according to the substance of the contractual arrangements entered into and the definitions of a financial liability and an equity instrument.

The Bank classifies its financial liabilities into the following categories:

- *Financial liabilities at fair value through profit or loss; and*
- *Financial liabilities at amortized cost.*

Financial Liabilities at Fair Value through Profit or Loss (FVTPL)

This category comprises financial liabilities classified at FVTPL, and financial liabilities designated by the Bank at FVTPL.

A financial liability is classified and measured at FVTPL if it was acquired principally for the purpose of repurchasing it in the near term, or on initial recognition it is a part of a portfolio of identified financial instruments that the Bank manages together and for which there is evidence of recent actual pattern of short-term profit taking. Derivatives are also classified as at FVTPL, except a designated and effective hedging instrument.

The Bank may irrevocably designate a financial liability at FVTPL when doing so results in more relevant information because either it eliminates or significantly reduces an accounting mismatch that would otherwise arise, or a group of financial liabilities is managed and its performance is evaluated on a fair value basis in accordance with a documented risk management or investment strategy and information about the Bank is provided internally on that basis to the Bank's key management personnel.

Financial liabilities are initially recognized at fair value, and transaction costs are recognized directly in profit or loss. Gain or loss arising from changes in fair value and interest expense are recognized in profit or loss.

Changes in fair value of derivative liabilities are recognized as gain or loss on derivative instruments - net in profit or loss.

3. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (Lanjutan)

f. Liabilitas Keuangan (Lanjutan)

(i) Klasifikasi, Pengakuan, dan Pengukuran (Lanjutan)

Liabilitas Keuangan yang Diukur dengan Biaya Perolehan Diamortisasi

Liabilitas keuangan diklasifikasikan dan diukur pada biaya perolehan diamortisasi, kecuali untuk:

- Liabilitas keuangan pada nilai wajar melalui laba rugi;
- Liabilitas keuangan yang timbul ketika transfer aset keuangan tidak memenuhi syarat untuk penghentian pengakuan atau ketika pendekatan keterlibatan berkelanjutan diterapkan;
- Kontrak jaminan keuangan;
- Komitmen untuk memberikan pinjaman dengan suku bunga di bawah pasar; dan
- Pertimbangan kontinjensi yang diakui oleh pihak pengakuisisi dalam kombinasi bisnis.

Pada pengakuan awal, liabilitas keuangan diakui pada nilai wajar dikurangi biaya transaksi, dan selanjutnya diukur pada biaya perolehan diamortisasi dengan menggunakan metode suku bunga efektif. Bunga dari kewajiban keuangan yang diukur dengan biaya perolehan diamortisasi dicatat sebagai beban bunga dalam laporan laba rugi.

(ii) Penghentian Pengakuan Liabilitas Keuangan

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

(iii) Reklasifikasi Liabilitas Keuangan

Bank tidak diperbolehkan untuk mereklasifikasi setiap kewajiban keuangan dari atau ke kelompok kewajiban keuangan FVTPL.

(iv) Cadangan Kerugian Penurunan Nilai Liabilitas Keuangan

Prinsip Kerugian Kredit Ekspektasian (ECL)

Bank akan mengakui penyisihan kerugian ECL pada komitmen pinjaman dan kontrak jaminan keuangan yang mana persyaratan penurunan nilai berlaku. Lihat Catatan 3e (iv.) untuk mengukur kerugian kredit ekspektasian.

3. SUMMARY OF MATERIAL ACCOUNTING POLICIES (Continued)

f. Financial Liabilities (Continued)

(i) Classification, Recognition, and Measurement (Continued)

Financial Liabilities at Amortized Cost

Financial liabilities are classified and measured at amortized cost, except for:

- *Financial liabilities at fair value through profit or loss;*
- *Financial liabilities that arise when a transfer of financial asset does not qualify for derecognition or when the continuing involvement approach is applied;*
- *Financial guarantee contracts;*
- *Commitments to provide loans at below market interest rate; and*
- *Contingent considerations recognized by the acquirer in the business combination.*

On initial recognition, financial liabilities are recognized at fair value minus the transaction costs, and subsequently measured at amortized cost using the effective interest rate method. Interest from financial liabilities at amortized cost is recorded as interest expense in profit or loss.

(ii) Derecognition of Financial Liabilities

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

(iii) Reclassification of Financial Liabilities

The Bank is not allowed to reclassify any financial liabilities from or to a group of FVTPL financial liabilities.

(iv) Allowance for Impairment Loss on Financial Liabilities

Expected Credit Losses (ECL) Principle

The Bank shall recognize a loss allowance for ECL on a loan commitment and a financial guarantee contract to which the impairment requirements apply. Refer to Note 3e (iv.) for the measurement of expected credit losses.

3. IKHTISAR KEBIJAKAN AKUNANSI YANG MATERIAL (Lanjutan)

f. Liabilitas Keuangan (Lanjutan)

Prinsip Kerugian Kredit Ekspektasian (ECL) (Lanjutan)

Untuk komitmen pinjaman yang belum ditarik, ECL diukur pada selisih antara nilai kini dari jumlah arus kas jika komitmen ditarik dan arus kas yang diharapkan diterima oleh Bank.

Untuk kontrak jaminan keuangan, ECL diukur pada selisih antara estimasi pembayaran untuk menggantikan pemilik kerugian kredit yang terjadi dikurangi jumlah yang diperkirakan dapat dipulihkan.

ECL yang ditentukan untuk komitmen pinjaman dan kontrak jaminan keuangan diakui sebagai provisi untuk penyediaan dana yang belum ditarik pada komponen liabilitas Bank.

g. Saling Hapus antar Aset Keuangan dan Liabilitas Keuangan

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

h. Metode Suku Bunga Efektif

Metode suku bunga efektif adalah metode yang digunakan untuk menghitung biaya perolehan diamortisasi dari instrumen keuangan dan metode untuk mengalokasikan pendapatan bunga atau biaya selama periode yang relevan. Suku bunga efektif adalah suku bunga yang secara tepat mendiskontokan estimasi penerimaan atau pembayaran kas masa depan (mencakup seluruh komisi dan bentuk lain yang dibayarkan dan diterima oleh para pihak dalam kontrak yang merupakan bagian yang tak terpisahkan dari suku bunga efektif, biaya transaksi dan premium dan diskonto lainnya) selama perkiraan umur instrumen keuangan, atau (jika lebih tepat), digunakan periode yang lebih singkat untuk memperoleh nilai tercatat bersih dari aset keuangan pada saat pengakuan awal.

Pendapatan dan beban diakui berdasarkan suku bunga efektif untuk instrumen keuangan selain dari instrumen keuangan pada FVTPL.

3. SUMMARY OF MATERIAL ACCOUNTING POLICIES *(Continued)*

f. Financial Liabilities *(Continued)*

Expected Credit Losses (ECL) Principle (Continued)

For undrawn loan commitments, ECL is measured at the difference between the present value of the amount of cash flow if the commitments are withdrawn and the cash flow expected to be received by the Bank.

For financial guarantee contracts, ECL are measured at the difference between the estimated payments to replace the holder for the credit losses incurred less the amount estimated to be recoverable.

The ECL determined that loan commitments and financial guarantee contract are recognized as provision for unused credit facility in the Bank's liability component.

g. Netting of Financial Assets and Financial Liabilities

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

h. Effective Interest Method

The effective interest method is a method of calculating the amortized cost of a financial instrument and of allocating interest income or expense over the relevant period. The effective interest rate is the rate that exactly discounts estimated future cash receipts or payments (including all fees and points paid or received that form an integral part of the effective interest rate, transaction costs and other premiums or discounts) through the expected life of the financial instrument, or (where appropriate), a shorter period to the net carrying amount on initial recognition.

Income and expenses are recognized on an effective interest basis for financial instruments other than those financial instruments at FVTPL.

3. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (Lanjutan)

i. Nilai Wajar

Nilai wajar adalah harga yang akan diterima untuk menjual suatu aset atau harga yang akan dibayar untuk mengalihkan suatu liabilitas dalam transaksi teratur antara pelaku pasar pada tanggal pengukuran tanpa memperhatikan apakah harga tersebut dapat diobservasi secara langsung atau diestimasi menggunakan teknik penilaian lain. Dalam mengukur nilai wajar atas suatu aset atau liabilitas pada tanggal pengukuran, Bank memperhitungkan karakteristik suatu aset atau liabilitas jika pelaku pasar akan memperhitungkan karakteristik tersebut ketika menentukan harga aset atau liabilitas pada tanggal pengukuran.

Dalam rangka konsistensi dan perbandingan dalam pengukuran nilai wajar dan pengungkapan terkait, Bank melakukan pengukuran nilai wajar atas instrumen keuangan yang dimiliki dengan hierarki berikut:

- Pengukuran nilai wajar Level 1 adalah yang berasal dari harga kuotasian (tanpa penyesuaian) di pasar aktif untuk aset atau liabilitas yang identik di mana Bank dapat mengakses pada tanggal pengukuran;
- Pengukuran nilai wajar Level 2 adalah yang berasal dari input selain harga kuotasian yang termasuk dalam Level 1 yang dapat diobservasi untuk aset atau liabilitas, baik secara langsung (misalnya harga) atau secara tidak langsung (misalnya deviasi dari harga); dan
- Pengukuran nilai wajar Level 3 adalah yang berasal dari teknik penilaian yang mencakup input untuk aset atau liabilitas yang bukan berdasarkan data pasar yang dapat diobservasi (input yang tidak dapat diobservasi).

j. Kas dan Giro pada Bank Indonesia dan Bank Lain

Kas dan giro pada Bank Indonesia dan bank lain tidak dijaminkan atau dibatasi penggunaannya.

Kas dan setara kas diklasifikasikan sebagai biaya perolehan diamortisasi.

Lihat Catatan 3e untuk kebijakan akuntansi terkait klasifikasi, pengakuan, pengukuran, reklasifikasi, penghentian pengakuan, dan penurunan nilai kas dan giro pada Bank Indonesia dan bank lain.

3. SUMMARY OF MATERIAL ACCOUNTING POLICIES (Continued)

i. Fair Value

Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date, regardless of whether that price is directly observable or estimated using another valuation technique. In estimating the fair value of an asset or a liability, the Bank takes into account the characteristics of the asset or a liability if market participants would take those characteristics into account when pricing the asset or liability at the measurement date.

In order to increase consistency and comparability in fair value measurements and related disclosures, the Bank measures the fair value of the financial instruments held based on the following hierarchy:

- *Level 1 fair value measurements are those derived from quoted prices (unadjusted) in active markets for identical assets or liabilities that the Bank can access at the measurement date;*
- *Level 2 fair value measurements are those derived from inputs other than quoted prices included within Level 1 that are observable for the assets or liability, either directly (i.e. as prices) or indirectly (i.e. derived from prices); and*
- *Level 3 fair value measurements are those derived from valuation techniques that include inputs for the asset or liability that are not based on observable market data (unobservable inputs).*

j. Cash and Current Accounts with Bank Indonesia and Other Banks

Cash and current accounts with Bank Indonesia and other banks are not pledged or restricted in use.

Cash and cash equivalents are classified as financial assets at amortized cost.

Refer to Note 3e for the related accounting policies on classification, recognition, measurement, reclassification, derecognition, and impairment of cash and current accounts with Bank Indonesia and other banks.

3. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (Lanjutan)

k. Penempatan pada Bank Indonesia dan Bank Lain

Penempatan pada Bank Indonesia dan bank lain merupakan penempatan dalam bentuk Deposito Berjangka dan *Deposit Facility* Bank Indonesia.

Lihat Catatan 3e untuk kebijakan akuntansi terkait klasifikasi, pengakuan, pengukuran, reklasifikasi, penghentian pengakuan, dan penurunan nilai penempatan pada Bank Indonesia dan bank lain.

l. Efek-efek

Efek-efek terdiri dari obligasi Pemerintah dan obligasi korporasi yang diperdagangkan di pasar uang, *forfaiting* serta wesel ekspor.

Efek-efek diklasifikasikan sebagai FVOCI dan pada biaya perolehan diamortisasi.

Lihat Catatan 3e untuk kebijakan akuntansi terkait klasifikasi, pengakuan, pengukuran, reklasifikasi, penghentian pengakuan, dan penurunan nilai efek-efek.

m. Instrumen Keuangan Derivatif

Bank melakukan transaksi yang melibatkan instrumen keuangan derivatif seperti transaksi spot mata uang asing dan swap suku bunga, untuk mengelola eksposur risiko pasar seperti risiko mata uang dan risiko suku bunga.

Tagihan dan kewajiban derivatif diklasifikasikan sebagai aset dan kewajiban keuangan pada FVTPL.

Lihat Catatan 3e dan 3f untuk kebijakan akuntansi terkait klasifikasi, pengakuan, pengukuran, reklasifikasi, penghentian pengakuan, dan penurunan nilai instrumen keuangan derivatif.

n. Tagihan dan Liabilitas Akseptasi

Tagihan akseptasi diklasifikasikan sebagai biaya perolehan diamortisasi.

Liabilitas akseptasi diklasifikasikan sebagai biaya perolehan diamortisasi.

Lihat Catatan 3e dan 3f untuk kebijakan akuntansi terkait klasifikasi, pengakuan, pengukuran, reklasifikasi, penghentian pengakuan, dan penurunan nilai piutang dan kewajiban akseptasi.

3. SUMMARY OF MATERIAL ACCOUNTING POLICIES (Continued)

k. Placements with Bank Indonesia and Other Banks

Placements with Bank Indonesia and other banks represent placement in Bank Indonesia Time Deposit and Deposit Facility.

Refer to Note 3e for the related accounting policies on classification, recognition, measurement, reclassification, derecognition, and impairment of placements with Bank Indonesia and other banks.

l. Securities

Securities consist of the Government bonds and corporate bonds traded in the money market, forfaiting and export drafts.

Securities are classified as at FVOCI and at amortized cost.

Refer to Note 3e for the related accounting policies on classification, recognition, measurement, reclassification, derecognition, and impairment of securities.

m. Derivative Financial Instruments

The Bank enters into transactions involving derivative financial instruments such as foreign currency spot and forward transactions, and interest rate swaps, to manage exposures to market risks such as currency risk and interest rate risks.

Derivative assets and payables are classified as financial assets and liabilities at FVTPL.

Refer to Notes 3e and 3f for the related accounting policies on classification, recognition, measurement, reclassification, derecognition, and impairment of derivative financial instruments.

n. Acceptance Receivables and Payables

Acceptance receivables are classified as at amortized cost.

Acceptance payables are classified as at amortized cost.

Refer to Notes 3e and 3f for the related accounting policies on classification, recognition, measurement, reclassification, derecognition, and impairment of acceptance receivables and payables.

3. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (Lanjutan)

o. Penyertaan Saham

Penyertaan saham merupakan investasi jangka panjang pada perusahaan nonpublik.

Bank memiliki investasi pada saham yang diklasifikasikan sebagai aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain. Nilai wajar penyertaan saham dihitung menggunakan perhitungan nilai wajar Level 2 (Catatan 3i).

Bila terjadi penurunan nilai yang bersifat permanen, nilai tercatatnya dikurangi untuk mengakui penurunan tersebut yang ditentukan untuk setiap investasi secara individu dan kerugiannya dibebankan pada laporan laba rugi.

p. Kredit

Kredit merupakan dana yang diberikan berdasarkan perjanjian atau kontrak pembiayaan dengan peminjam, di mana peminjam diharuskan membayar kembali utangnya dengan bunga setelah jangka waktu tertentu.

Kredit diklasifikasikan sebagai biaya perolehan diamortisasi.

Kredit sindikasi dicatat sesuai proporsi risiko yang ditanggung Bank.

Lihat Catatan 3f untuk kebijakan akuntansi terkait klasifikasi, pengakuan, pengukuran, reklasifikasi, penghentian pengakuan, dan penurunan nilai kredit.

Restrukturisasi Kredit

Restrukturisasi kredit dilakukan kepada peminjam yang tidak dapat memenuhi pembayaran pokok atau bunganya sesuai dengan jadwal kontrak.

Kerugian yang timbul dari restrukturisasi kredit terkait dengan perubahan persyaratan kredit diakui jika nilai kini penerimaan kas masa depan yang didiskontokan pada tingkat bunga efektif awal, lebih kecil dari nilai tercatat kredit sebelum restrukturisasi. Lihat Catatan 3f (iv.) untuk kebijakan akuntansi restrukturisasi kredit.

3. SUMMARY OF MATERIAL ACCOUNTING POLICIES (Continued)

o. Investment in Shares

Investment in shares is a long-term investment in non-public companies.

The Bank has investment in shares which is classified as financial assets at fair value through other comprehensive income. Fair value of investment in shares is calculated using level 2 fair value (Note 3i).

If the decline in value of investments is permanent, its carrying amount is written-down to recognize impairment for each individual investment and such loss is charged directly to the profit or loss.

p. Loans

Loans represent funds provided based on the agreements or financing contracts with borrowers, where borrowers are required to repay their debts with interest after a specified period.

Loans are classified as at amortized cost.

Syndicated loans are recorded according to the proportion of risks borne by the Bank.

Refer to Note 3f for the related accounting policies on classification, recognition, measurement, reclassification, derecognition, and impairment of loans.

Loan Restructuring

Loan restructuring is made for borrowers who are unable to fulfill their principal or interest payments according to the contractual schedule.

Losses resulting from loan restructuring related to modification of credit terms are recognized if the present value of future cash receipts discounted at the original effective interest rate, is less than the carrying amount of loan before the restructuring. Refer to Note 3f (iv.) for the accounting policies on loan restructuring.

3. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (Lanjutan)

q. Aset Tetap

Aset tetap dicatat berdasarkan biaya perolehan setelah dikurangi akumulasi penyusutan dan akumulasi kerugian penurunan nilai.

Penyusutan diakui untuk menghapuskan biaya perolehan aset dikurangi nilai residu dengan menggunakan metode garis lurus dengan jangka waktu sebagai berikut:

	Tahun/*Years*	
Bangunan	20	*Building*
Inventaris kantor	5	*Office equipment*
Kendaraan	5	*Vehicles*
Perbaikan prasarana	5	*Leasehold improvements*

Masa manfaat ekonomik, nilai residu, dan metode penyusutan dikaji setiap akhir tahun dan pengaruh dari setiap perubahan estimasi tersebut berlaku prospektif.

Tanah dinyatakan berdasarkan biaya perolehan dan tidak disusutkan.

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

Aset tetap yang sudah tidak digunakan lagi atau yang dijual dikeluarkan dari kelompok aset tetap berikut akumulasi penyusutannya. Keuntungan atau kerugian dari penjualan aset tetap tersebut dibukukan dalam laba rugi pada tahun terjadinya transaksi.

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

r. Aset Takberwujud

Aset takberwujud Bank terdiri dari hak atas tanah dan perangkat lunak.

Perangkat lunak yang dibeli oleh Bank dicatat sebesar biaya perolehan dikurangi akumulasi amortisasi dan akumulasi penurunan nilai.

Amortisasi diakui pada laba rugi dengan menggunakan metode garis lurus berdasarkan taksiran masa manfaat selama 5 tahun.

3. SUMMARY OF MATERIAL ACCOUNTING POLICIES *(Continued)*

q. Property and Equipment

Property and equipment are stated at cost, less accumulated depreciation and any accumulated impairment losses.

Depreciation is recognized so as to write-off the cost of assets less residual values using the straight-line method with rates as follows:

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

Land is stated at cost and is not depreciated.

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

Property and equipment that are no longer used or disposed from property and equipment along with their accumulated depreciation. Gains or losses from the sale of property and equipment are recorded in the profit and loss in year transactions occur.

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

r. Intangible Assets

Intangible assets of the Bank consist of land rights and software.

Software acquired by the Bank is stated at cost less accumulated amortization and accumulated impairment losses.

Amortization is recognized in profit or loss using the straight-line method based on its estimated useful life of 5 years.

3. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (Lanjutan)

r. Aset Takberwujud (Lanjutan)

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

Biaya pembaruan atau pengurusan perpanjangan hak atas tanah diakui sebagai aset takberwujud dan diamortisasi selama periode hak atas tanah sebagaimana tercantum dalam kontrak atau umur ekonomik aset, mana yang lebih pendek.

s. Sewa

Pada awal kontrak, Bank menilai apakah kontrak tersebut adalah, atau memuat, sewa. Suatu kontrak adalah atau memuat sewa jika kontrak tersebut memberikan hak untuk mengendalikan penggunaan aset yang diidentifikasi untuk suatu periode waktu sebagai imbalan untuk imbalan.

Bank mengakui kewajiban sewa sebesar pembayaran sewa yang akan dibayar selama masa sewa, didiskontokan dengan menggunakan suku bunga pinjaman tambahan *lessee*. Pembayaran sewa mencakup pembayaran tetap, termasuk pembayaran tetap secara substansial, dikurangi piutang insentif sewa, pembayaran sewa variabel yang bergantung pada indeks atau suku bunga, dan jumlah yang diharapkan untuk dibayar dalam jaminan nilai sisa. Pembayaran sewa juga mencakup harga pelaksanaan yang wajar untuk opsi pembelian jika ditentukan untuk dilaksanakan oleh Bank, dan pembayaran denda untuk mengakhiri sewa jika jangka waktu sewa mencerminkan Bank melaksanakan opsi pengakhiran sewa.

Aset hak-guna termasuk jumlah liabilitas sewa yang diakui, biaya langsung awal yang dibayarkan, biaya pemulihan dan pembayaran sewa pada atau sebelum tanggal mulai sewa, dikurangi insentif sewa yang diterima.

Setelah tanggal awal sewa, jumlah kewajiban sewa ditingkatkan untuk mencerminkan beban bunga dan dikurangi pembayaran sewa yang dilakukan. Aset hak-guna disusutkan dengan menggunakan metode garis lurus selama periode yang lebih singkat antara masa sewa dan taksiran masa manfaat aset.

Untuk sewa jangka pendek (dengan jangka waktu kurang atau sama dengan 12 bulan) dan sewa aset bernilai rendah, Bank mengakui pembayaran sewa dengan dasar garis lurus selama periode sewa dalam laba rugi.

Aset hak-guna dan liabilitas sewa disajikan terpisah di laporan posisi keuangan. Penyusutan aset hak-guna dan beban bunga atas liabilitas sewa disajikan dalam laporan laba rugi. Pembayaran tunai untuk liabilitas sewa disajikan secara terpisah di laporan arus kas.

3. SUMMARY OF MATERIAL ACCOUNTING POLICIES *(Continued)*

r. Intangible Assets *(Continued)*

The legal cost of land rights upon acquisition of the land is recognized as part of intangible assets.

The cost of renewal or extension of legal rights on land is recognized as an intangible asset and amortized over the period of land rights as stated in the contract or economic life of the asset, whichever is shorter.

s. Leases

At the inception of a contract, the Bank assesses whether the contract is, or contains, a lease. A contract is or contains a lease if the contract conveys the right to control the use of an identified asset for a period of time in return for consideration.

The Bank recognizes lease liabilities at the amount of lease payments that will be paid over the lease term, discounted using the lessee's incremental borrowing rate. Lease payments include fixed payments, including substantially fixed payments, less lease incentive receivables, variable lease payments that depends on index or interest rate, and the expected amount to be paid in a residual value guarantee. Lease payments also include the reasonable exercise price for purchase option if it is determined to be exercised by the Bank, and the payment of penalty to terminate the lease if the lease term reflects the Bank exercising the lease termination option.

The right-of-use assets include the amount of lease liabilities recognized, initial direct costs paid, restoration costs and lease payments on or before the start date of the lease, less lease incentives received.

After the inception date of the lease, the amount of the lease liabilities is increased to reflect the interest charges and fewer lease payments made. Right-of-use assets are depreciated using the straight-line method over the shorter period between the lease term and the estimated useful life of the asset.

For short-term leases (with terms of less or equal to 12 months) and leases of low-value assets, the Bank recognizes lease payments on a straight-line basis during the lease period in profit or loss.

Right-of-use assets and lease liabilities are presented separately in the statement of financial position. Depreciation of right-of-use assets and interest charges on lease liabilities are presented in profit and loss. Cash payments for lease liabilities are presented separately in the statement of cash flows.

3. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (Lanjutan)

t. Agunan yang Diambil Alih dan Properti Terbengkalai

Agunan yang diambil alih adalah agunan yang diambil alih oleh Bank.

Properti terbengkalai merupakan aset tetap Bank seperti tanah dan bangunan yang tidak digunakan dalam kegiatan operasional bisnis Bank.

Aset yang diambil alih dan properti terbengkalai disajikan pada aset lain-lain.

Selisih antara nilai tercatat agunan yang diambil alih dan properti terbengkalai dengan hasil penjualan properti tersebut dicatat sebagai keuntungan atau kerugian pada tanggal penjualan.

Agunan yang diambil alih dan properti terbengkalai diukur pada nilai mana yang lebih rendah antara jumlah tercatat dan nilai wajar dikurangi biaya untuk menjual. Manajemen mengevaluasi nilai agunan yang diambil alih dan properti terbengkalai secara berkala. Cadangan kerugian penurunan nilai atas agunan yang diambil alih dan properti terbengkalai diakui sebagai penurunan nilai tercatat properti.

u. Penurunan Nilai Aset Nonkeuangan

Pada setiap akhir periode pelaporan, Bank menelaah nilai tercatat aset nonkeuangan untuk menentukan apakah terdapat indikasi bahwa aset tersebut telah mengalami penurunan nilai. Jika terdapat indikasi tersebut, nilai yang dapat diperoleh kembali dari aset diestimasi untuk menentukan tingkat kerugian penurunan nilai (jika ada). Bila tidak memungkinkan untuk mengestimasi nilai yang dapat diperoleh kembali atas suatu aset individu, Bank akan mengestimasi nilai yang dapat diperoleh kembali dari unit penghasil kas atas aset.

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

Jika jumlah terpulihkan dari aset nonkeuangan (unit penghasil kas) lebih kecil dari nilai tercatatnya, nilai tercatat aset (unit penghasil kas) diturunkan menjadi sebesar nilai terpulihkan dan rugi penurunan nilai diakui ke laba rugi.

3. SUMMARY OF MATERIAL ACCOUNTING POLICIES (Continued)

t. Foreclosed Assets and Abandoned Properties

Foreclosed assets are collaterals foreclosed by the Bank.

Abandoned properties represent the Bank's fixed assets such as land and building which are not used in the Bank's business operational activities.

Foreclosed assets and abandoned properties are presented in the other assets.

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

Foreclosed assets and abandoned properties are measured at the lower of carrying amount and fair value less cost to sell. Management evaluates the carrying amount of foreclosed assets and abandoned properties periodically. Allowance for impairment losses on foreclosed assets and abandoned properties is recognized as the reduction of carrying amount of the properties.

u. Impairment of Non-financial Assets

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

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

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

3. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (Lanjutan)

v. Liabilitas Segera

Liabilitas segera dicatat pada saat liabilitas kepada masyarakat maupun kepada bank lain timbul.

Kewajiban segera diklasifikasikan sebagai biaya perolehan diamortisasi.

Lihat Catatan 3f untuk kebijakan akuntansi terkait klasifikasi, pengakuan, pengukuran, dan penghentian pengakuan liabilitas segera.

w. Simpanan

Simpanan nasabah adalah dana yang ditempatkan nasabah pada Bank, yang meliputi giro, tabungan, dan deposito berjangka.

Simpanan diklasifikasikan sebagai biaya perolehan diamortisasi.

Lihat Catatan 3f untuk kebijakan akuntansi terkait tentang klasifikasi, pengakuan, pengukuran dan penghentian pengakuan simpanan.

x. Simpanan dari Bank Lain

Simpanan dari bank lain merupakan kewajiban kepada bank dalam dan luar negeri berupa giro, tabungan, deposito berjangka, dan interbank *call money*.

Simpanan dari bank lain diklasifikasikan dalam kategori liabilitas keuangan diukur pada biaya perolehan diamortisasi.

Lihat Catatan 3f untuk kebijakan akuntansi terkait klasifikasi, pengakuan, pengukuran, dan penghentian pengakuan simpanan dari bank lain.

y. Pinjaman yang Diterima

Pinjaman diterima merupakan dana yang diterima dari bank lain dengan liabilitas pembayaran kembali sesuai dengan persyaratan perjanjian pinjaman.

Pinjaman diklasifikasikan sebagai biaya perolehan diamortisasi.

Lihat Catatan 3f untuk kebijakan akuntansi terkait klasifikasi, pengakuan, pengukuran, dan penghentian pinjaman yang diterima.

z. Pengakuan Pendapatan dan Beban Bunga

Pendapatan dan beban bunga diakui secara akrual menggunakan metode suku bunga efektif (Catatan 3h).

3. SUMMARY OF MATERIAL ACCOUNTING POLICIES (Continued)

v. Liabilities Payable Immediately

Liabilities payable immediately are recorded when obligations to public customers or other banks arise.

Liabilities payable immediately are classified as at amortized cost.

Refer to Note 3f for the related accounting policies on classification, recognition, measurement, and derecognition of liabilities payable immediately.

w. Deposits

Deposits from customers are the funds placed by customers with the Bank, which include current deposits, saving deposits, time deposits, and other similar deposits.

Deposits are classified as at amortized costs.

Refer to Note 3f for the related accounting policies on classification, recognition, measurement, and derecognition of deposits.

x. Deposits from Other Banks

Deposits from other banks represent liabilities to domestic and overseas banks, in the form of current deposits, savings deposits, time deposits, and interbank call money.

Deposits from other banks are classified as at amortized costs.

Refer to Note 3f for the related accounting policies on classification, recognition, measurement, and derecognition of deposits from other banks.

y. Borrowings

Borrowings are funds received from other banks, with payment obligation based on loan agreement.

Borrowings are classified as at amortized cost.

Refer to Note 3f for the related accounting policies on classification, recognition, measurement, and derecognition of borrowings.

z. Recognition of Interest Revenues and Expenses

Interest revenue and expenses are recognized on an accrual basis using the effective interest method (Note 3h).

3. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (Lanjutan)

z. Pengakuan Pendapatan dan Beban Bunga (Lanjutan)

Pendapatan dan beban bunga dari aset dan liabilitas keuangan diakui dalam laba rugi. Pendapatan bunga dari kredit yang mengalami penurunan nilai dihitung menggunakan metode suku bunga efektif berdasarkan jumlah kredit setelah dikurangi cadangan kerugian penurunan nilai.

aa. Pengakuan Pendapatan dan Beban Provisi dan Komisi

Pendapatan komisi dan upah yang terkait dengan aktivitas pinjaman atau persyaratan tertentu dan dalam jumlah yang signifikan diperlakukan sebagai biaya transaksi ditangguhkan yang dapat diatribusikan secara langsung ke instrumen keuangan dan diamortisasi selama periode instrumen keuangan terkait dengan menggunakan metode suku bunga efektif.

Provisi dan komisi yang tidak berkaitan dengan kegiatan perkreditan atau pinjaman dan syarat tertentu atau nilainya tidak material menurut Bank diakui sebagai pendapatan atau beban pada saat terjadinya transaksi.

ab. Perpajakan

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

Pajak kini terutang berdasarkan laba kena pajak untuk tahun berjalan. Laba kena pajak berbeda dari laba sebelum pajak seperti yang dilaporkan dalam laporan laba rugi dan penghasilan komprehensif lain karena pos pendapatan atau beban yang dikenakan pajak atau dikurangkan pada tahun berbeda dan pos-pos yang tidak pernah dikenakan pajak atau tidak dapat dikurangkan.

Beban pajak kini ditentukan berdasarkan laba kena pajak dalam periode yang bersangkutan yang dihitung berdasarkan tarif pajak yang berlaku.

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

3. SUMMARY OF MATERIAL ACCOUNTING POLICIES (Continued)

z. Recognition of Interest Revenues and Expenses (Continued)

Interest revenues and expenses from financial assets and liabilities are recognized in profit or loss. Interest revenues from impaired loans are computed using the effective interest rate method based on the amount of loan, net of impairment loss.

aa. Recognition of Revenues and Expenses on Commissions and Fees

Commissions and fees income related to loan activities or specific terms and with significant amounts are treated as deferred transaction cost that are directly attributable to the financial instruments and amortized over the periods of the related financial instruments using the effective interest rate method.

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

ab. Taxation

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

The tax currently payable is based on taxable profit for the year. Taxable profit differs from profit before tax as reported in the statement of profit or loss and other comprehensive income because of items of income or expense that are taxable or deductible in other years and items that are never taxable nor deductible.

Current tax expense is determined based on the taxable income for the year computed using prevailing tax rates.

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

3. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (Lanjutan)

ab. Perpajakan (Lanjutan)

Aset dan liabilitas pajak tangguhan tidak diakui jika perbedaan temporer timbul dari pengakuan awal (selain dari kombinasi bisnis) dari aset dan liabilitas suatu transaksi yang tidak memengaruhi laba kena pajak atau laba akuntansi.

Aset dan liabilitas pajak tangguhan diukur dengan menggunakan tarif pajak yang diekspektasikan berlaku dalam periode ketika liabilitas diselesaikan atau aset dipulihkan dengan tarif pajak (dan peraturan pajak) yang telah berlaku atau secara substantif telah berlaku pada akhir periode pelaporan. Pengukuran aset dan liabilitas pajak tangguhan mencerminkan konsekuensi pajak yang sesuai dengan cara yang Bank harapkan, pada akhir periode pelaporan, untuk memulihkan atau menyelesaikan jumlah tercatat aset dan liabilitasnya.

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

Pajak kini dan pajak tangguhan diakui sebagai beban atau pendapatan dalam laporan laba rugi, kecuali jika berkaitan dengan pos-pos yang diakui di luar laba rugi (baik dalam penghasilan komprehensif lain atau langsung dalam ekuitas), dalam hal ini pajak juga diakui di luar laporan laba rugi. Aset dan liabilitas pajak tangguhan dikompensasikan ketika ada hak yang dapat diberlakukan secara hukum untuk menghapus aset pajak kini terhadap liabilitas pajak kini dan ketika mereka berhubungan dengan pajak penghasilan yang dipungut oleh otoritas perpajakan yang sama pada salah satu entitas kena pajak yang sama ketika ada tujuan untuk memulihkan aset pajak kini dan liabilitas pajak kini secara neto, atau untuk merealisasikan aset dan menyelesaikan liabilitas secara bersamaan, di setiap periode mendatang di mana sejumlah besar liabilitas atau aset pajak tangguhan diharapkan dapat diselesaikan atau dipulihkan.

ac. Imbalan Kerja

Imbalan kerja jangka pendek

Imbalan kerja jangka pendek diakui pada saat terutang kepada karyawan berdasarkan metode akrual.

3. SUMMARY OF MATERIAL ACCOUNTING POLICIES *(Continued)*

ab. Taxation *(Continued)*

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

Deferred tax assets and liabilities are measured at the tax rates that are expected to apply in the period in which the liability is settled or the asset realized, based on the tax rates (and tax laws) that have been enacted, or substantively enacted, by the end of the reporting period. The measurement of deferred tax assets and liabilities reflects the consequences that would follow from the manner in which the Bank expects, at the end of the reporting period, to recover or settle the carrying amount of their assets and liabilities.

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

Current and deferred tax are recognized as an expense or income in profit or loss, except when they relate to items that are recognized outside of profit or loss (whether in other comprehensive income or directly in equity), in which case the tax is also recognized outside of profit or loss. Deferred tax assets and liabilities are offset when there is a legally enforceable right to set off current tax assets against current tax liabilities and when they relate to income taxes levied by the same taxation authority on either the same taxable entity when there is an intention to settle its current tax assets and current tax liabilities on a net basis, or to realize the assets and settle the liabilities simultaneously, in each future period in which significant amounts of deferred tax liabilities or assets are expected to be settled or recovered.

ac. Employee Benefits

Short-term employee benefits

Short-term employee benefits are recognized when they accrue to the employees based on accrual method.

3. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (Lanjutan)

ac. Imbalan Kerja (Lanjutan)

Liabilitas imbalan pascakerja

Bank mengakui liabilitas imbalan pascakerja kepada karyawan sesuai dengan ketentuan minimum di dalam Peraturan Pemerintah No. 35 Tahun 2021 yang mengatur mengenai pelaksanaan dari Undang-Undang No. 11 Tahun 2020 tentang "Cipta Kerja" yang telah diganti dengan Undang-Undang No. 6 Tahun 2025 tentang "Penetapan Peraturan Pemerintah Pengganti Undang-Undang No. 2 Tahun 2022 tentang Cipta Kerja menjadi Undang-Undang".

Biaya penyedian imbalan ditentukan dengan menggunakan metode *projected unit credit*, dengan penilaian aktuaria dilakukan pada setiap akhir periode pelaporan tahunan. Pengukuran kembali, yang terdiri dari keuntungan dan kerugian aktuarial, segera tercermin dalam laporan posisi keuangan dengan beban atau kredit yang diakui dalam penghasilan komprehensif lain pada periode terjadinya. Pengukuran kembali yang diakui dalam penghasilan komprehensif lain tercermin sebagai pos terpisah pada penghasilan komprehensif lain di ekuitas dan tidak akan direklasifikasi ke laba rugi. Biaya jasa lalu diakui dalam laporan laba rugi pada periode amendemen program. Biaya bunga bersih dihitung dengan mengalihkan tingkat diskonto pada awal periode terhadap liabilitas imbalan pasti. Biaya manfaat pasti dikategorikan sebagai berikut:

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

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

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

Liabilitas untuk pesangon diakui mana yang terjadi lebih dulu ketika entitas tidak dapat lagi menarik penawaran imbalan tersebut dan ketika Bank mengakui biaya restrukturisasi terkait.

Liabilitas Imbalan Pascakerja Jangka Panjang Lainnya

Tahun 2024 bank memberikan cuti kerja selama dua bulan bagi pegawai yang masih aktif selama 6 tahun masa kerja yang akan diberikan pada tahun ke-7 dan ke-8. Bank menyajikan komponen imbalan kerja jangka panjang lainnya dalam laporan laba rugi.

3. SUMMARY OF MATERIAL ACCOUNTING POLICIES *(Continued)*

ac. Employee Benefits *(Continued)*

Post-employment benefits liabilities

The Bank recognizes post-employment benefit liabilities to its employees in accordance with the minimum requirement in the Government Regulation No. 35 Year 2021 which regulates the implementation of Law No. 11 Year 2020 on "Job Creation" which has been replaced by Law No. 6 Year 2025 on "Stipulation of Government Regulation in Lieu of Law No. 2 Year 2022 on Job Creation into Law".

The cost of providing benefits is determined using the projected unit credit method, with actuarial valuations being carried out at the end of each annual reporting period. Remeasurement, comprising actuarial gains and losses, is reflected immediately in the statement of financial position with a charge or credit recognized in other comprehensive income in the period in which they occur. Remeasurement recognized in other comprehensive income is reflected as a separate item in the other comprehensive income in equity and will not be reclassified to profit or loss. Past service cost is recognized in profit or loss in the period of a plan amendment. Net interest cost is calculated by applying the discount rate at the beginning of the period to the defined benefit liability. Defined benefit costs are categorized as follows:

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

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

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

A liability for a termination benefit is recognized at the earliest of when the entity can no longer withdraw the offer of the termination benefit and when the Bank recognizes any related restructuring costs.

Other Long-term Post-employment Benefit Liabilities

In 2024, the Bank provides two months of work leave for employees who are still active for 6 years of service, which will be given in the 7th and 8th years. The Bank presents other long-term employee benefit components in the profit or loss.

3. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (Lanjutan)

ac. Imbalan Kerja (Lanjutan)

Liabilitas Imbalan Pascakerja Jangka Panjang Lainnya (Lanjutan)

Pada tahun 2025, cuti tambahan bagi karyawan ini tidak lagi berlaku, sesuai dengan Perjanjian Kerja Bersama Bank yang berlaku. Bank memberikan kepada Pekerja yang telah bekerja selama 3 (tiga) tahun berturut-turut sejak diangkat sebagai Pekerja tetap Bank, cuti tambahan akan ditambahkan 1 (satu) hari kerja dan akan bertambah 1 hari kerja setiap 3 (tiga) tahun. Maksimal cuti adalah 18 (delapan belas) hari kerja.

ad. Provisi

Penyisihan diakui jika Bank memiliki kewajiban masa kini (baik secara hukum maupun konstruktif) sebagai akibat dari peristiwa masa lalu, kemungkinan besar Bank akan diminta untuk menyelesaikan kewajiban tersebut, dan dapat dibuat estimasi yang andal tentang jumlah kewajiban tersebut.

Jumlah yang diakui sebagai penyisihan merupakan estimasi terbaik dari pertimbangan yang diperlukan untuk menyelesaikan kewajiban kini pada akhir periode pelaporan, dengan mempertimbangkan risiko dan ketidakpastian yang melingkupi kewajiban tersebut. Jika penyisihan diukur dengan menggunakan estimasi arus kas untuk menyelesaikan kewajiban kini, nilai tercatatnya adalah nilai kini dari arus kas tersebut.

Ketika beberapa atau semua manfaat ekonomik yang diperlukan untuk menyelesaikan penyisihan diharapkan dapat dipulihkan dari pihak ketiga, piutang diakui sebagai aset jika secara virtual dipastikan bahwa penggantian akan diterima dan jumlah piutang dapat diukur dengan andal.

Kontinjensi

Kewajiban kontinjensi tidak diakui dalam laporan keuangan tetapi diungkapkan kecuali kemungkinan arus keluar sumber daya yang mengandung manfaat ekonomi kecil. Aset kontinjensi tidak diakui tetapi diungkapkan dalam laporan keuangan jika kemungkinan besar terdapat arus masuk manfaat ekonomik.

3. SUMMARY OF MATERIAL ACCOUNTING POLICIES *(Continued)*

ac. Employee Benefits *(Continued)*

Other Long-term Post-employment Benefit Liabilities (Continued)

In 2025, this additional leave for employees will no longer apply, in accordance with the applicable Bank's Collective Labor Agreement. The Bank provides employees who have worked for 3 (three) consecutive years since being appointed as permanent employees of the Bank, additional leave will be added by 1 (one) working day and will increase by 1 working day every 3 (three) years. The maximum leave is 18 (eighteen) working days.

ad. Provision

Provision is recognized when the Bank has a present obligation (legal or constructive) as a result of a past event, it is probable that the Bank will be required to settle the obligation, and a reliable estimate can be made of the amount of the obligation.

The amount recognized as a provision is the best estimate of the consideration required to settle the present obligation at the end of the reporting period, taking into account the risks and uncertainties surrounding the obligation. Where a provision is measured using the cash flows estimated to settle the present obligation, its carrying amount is the present value of those cash flows.

When some or all of the economic benefits required to settle a provision are expected to be recovered from a third party, a receivable is recognized as an asset if it is virtually certain that reimbursement will be received and the amount of the receivable can be measured reliably.

Contingencies

Contingent liabilities are not recognized in the financial statements but are disclosed unless the possibility of an outflow of resources embodying economic benefits is remote. Contingent assets are not recognized but are disclosed in the financial statements when an inflow of economic benefits is probable.

4. PENGGUNAAN ESTIMASI DAN PERTIMBANGAN AKUNTANSI YANG SIGNIFIKAN

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

Estimasi dan asumsi yang mendasari ditelaah secara berkelanjutan. Revisi estimasi akuntansi diakui dalam periode yang perkiraan tersebut direvisi jika revisi hanya memengaruhi periode itu, atau pada periode revisi dan periode masa depan jika revisi memengaruhi kedua periode tersebut.

Dalam proses penerapan kebijakan akuntansi yang dijelaskan dalam Catatan 3, pertimbangan kritis yang memiliki dampak signifikan pada jumlah yang diakui dalam laporan keuangan selain dari penyajian perkiraan yang diatur di bawah ini.

Klasifikasi Aset dan Liabilitas Keuangan

Bank menetapkan klasifikasi aset dan liabilitas keuangan sesuai dengan kebijakan akuntansi sebagaimana diungkapkan dalam Catatan 3e dan 3f.

Sumber Estimasi Ketidakpastian

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

Rugi Penurunan Nilai Aset Keuangan

Bank menilai penurunan nilai aset keuangan pada setiap tanggal pelaporan. Dalam menentukan apakah rugi penurunan nilai harus dicatat dalam laba rugi, manajemen membuat penilaian, apakah terdapat bukti objektif bahwa kerugian telah terjadi. Suatu aset keuangan dinyatakan mengalami penurunan nilai bila ada bukti objektif terjadinya peristiwa yang berdampak pada estimasi arus kas atas aset keuangan. Bukti tersebut meliputi data yang dapat diobservasi yang menunjukkan bahwa telah terjadi peristiwa yang merugikan dalam status pembayaran debitur atau kondisi ekonomi nasional atau lokal yang berkorelasi dengan kelalaian pembayaran piutang.

Cadangan kerugian penurunan nilai akan dibentuk untuk mengakui kerugian penurunan nilai yang terjadi dalam portofolio aset keuangan. Manajemen menggunakan perkiraan berdasarkan pengalaman kerugian historis untuk aset dengan karakteristik risiko kredit dan bukti objektif adanya penurunan nilai yang serupa dengan yang ada dalam portofolio pada saat penjadwalan arus kas masa depan.

4. USE OF CRITICAL ACCOUNTING ESTIMATES AND JUDGMENTS

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

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

In the process of applying the accounting policies described in Note 3, critical judgment has a significant impact on the amounts recognized in the financial statements apart from those involving estimates, which are dealt with below.

Classification of Financial Assets and Liabilities

The Bank determines the classification of financial assets and liabilities in accordance with the accounting policies as disclosed in Notes 3e and 3f.

Key Sources of Estimation Uncertainty

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

Impairment Loss on Financial Assets

The Bank assesses its financial assets at each reporting date. In determining whether the impairment loss should be recorded in profit or loss, management makes judgment as to whether there is objective evidence that loss event has occurred. Financial assets are considered to be impaired when there is objective evidence that, as a result of one or more events that occurred after the initial recognition of the financial asset, the estimated future cash flows of the financial assets have been affected. The evidence includes observable data which indicates that an adverse event has occurred in the payment status of borrowers or in the national or local economic conditions that correlate with the omission of payment of receivables.

Allowance for impairment losses will be set up to recognize the impairment loss that occurs in a portfolio of financial assets. Management uses estimates based on historical loss experience for assets with credit risk characteristics and objective evidence of impairment similar to those in the portfolio when scheduling future cash flows.

4. PENGGUNAAN ESTIMASI DAN PERTIMBANGAN AKUNTANSI YANG SIGNIFIKAN (Lanjutan)

Sumber Estimasi Ketidakpastian (Lanjutan)

Rugi Penurunan Nilai Aset Keuangan (Lanjutan)

Manajemen juga membuat penilaian atas metodologi dan asumsi untuk memperkirakan jumlah dan waktu arus kas masa depan yang direviu secara berkala untuk mengurangi perbedaan antara estimasi kerugian dan kerugian aktualnya. Bank melakukan penilaian terhadap penurunan nilai dengan dua pendekatan sebagai berikut:

a. Individual, dilakukan untuk jumlah aset keuangan yang melebihi ambang batas (*threshold*) tertentu dan aset keuangan yang memiliki bukti objektif penurunan nilai yang telah teridentifikasi secara terpisah pada tanggal laporan posisi keuangan. Kerugian penurunan nilai adalah selisih antara nilai tercatat dan nilai kini dari estimasi terbaik atas arus kas masa depan dan realisasi agunan pada tingkat suku bunga efektif awal dari aset keuangan tersebut. Estimasi ini dilakukan dengan mempertimbangkan kapasitas utang dan fleksibilitas keuangan debitur, kualitas pendapatan debitur, jumlah dan sumber arus kas, industri di mana debitur beroperasi dan nilai realisasi agunan.

   Estimasi jumlah dan waktu pemulihan masa depan akan membutuhkan banyak pertimbangan. Jumlah penerimaan tergantung pada kinerja debitur pada masa mendatang dan nilai agunan, keduanya akan dipengaruhi oleh kondisi ekonomi di masa depan, di samping itu, agunan mungkin tidak mudah dijual. Nilai aktual arus kas masa depan dan tanggal penerimaan mungkin berbeda dari estimasi tersebut dan akibatnya kerugian aktual yang terjadi mungkin berbeda dengan yang diakui dalam laporan keuangan.

b. Kolektif, dilakukan untuk jumlah aset keuangan yang tidak melebihi ambang batas (threshold) tertentu, tidak memiliki bukti objektif penurunan nilai dan aset keuangan yang memiliki bukti objektif penurunan nilai, namun belum diidentifikasi secara terpisah pada tanggal laporan posisi keuangan. Pembentukan kerugian penurunan nilai dilakukan secara kolektif dengan antara lain memperhitungkan jumlah dan lamanya tunggakan, agunan dan pengalaman kerugian masa lalu. Faktor paling penting dalam pembentukan cadangan adalah probability of default dan loss given default. Kualitas aset keuangan pada masa mendatang dipengaruhi oleh ketidakpastian yang dapat menyebabkan kerugian aktual aset keuangan dapat berbeda secara material dari cadangan kerugian penurunan nilai yang telah dibentuk. Ketidakpastian ini termasuk lingkungan ekonomi, suku bunga dan pengaruhnya terhadap pembelanjaan debitur, tingkat pengangguran dan perilaku pembayaran.

4. USE OF CRITICAL ACCOUNTING ESTIMATES AND JUDGMENTS *(Continued)*

Key Sources of Estimation Uncertainty *(Continued)*

Impairment Loss on Financial Assets (Continued)

Management also makes judgments as to the methodology and assumptions for estimating the amount and timing of future cash flows which are reviewed regularly to reduce any difference between loss estimate and actual loss. The Bank performs assessment of allowance for impairment losses using two approach as follows:

a. Individually, made to the amount of financial assets that exceed certain threshold and to certain financial assets that have objective evidence that impairment has been identified separately on the date of statement of financial position. Impairment loss is the difference between the carrying amount and the present value of the best estimated future cash flows and realization of collateral at the initial effective interest rates of financial assets. The estimates are made by considering the debt capacity and financial flexibility of the debtor, debtor's earnings quality, quantity and source of cash flows, industry in which the debtor operates and realizable value of collateral.

   Estimating the amount and timing of future recovery will require a lot of considerations. The amount of revenue depends on the performance of the debtor in the future and the value of collateral, both of which will be affected by future economic conditions, in addition, to the fact that the collateral may not be easily sold. The actual value and date of receipt of future cash flows may differ from the estimates and as a result, an actual loss which occurs may be different from the amount recognized in the financial statements.

b. Collectively, made to the amount of financial assets that do not exceed certain threshold and do not have objective evidence of impairment when assessed individually, and to the financial assets that have objective evidence of impairment but has not been identified separately on the date of statement of financial position. Establishment of collective impairment loss is made by, among others, taking into account the number and duration of arrears, collateral and past loss experience. The most important factors in establishing reserves are the probability of default and the loss given default. The quality of financial assets in the future is affected by uncertainties that could cause actual loss on financial assets, which may differ materially from the impairment loss reserves that have been established. These uncertainties include the economic environment, interest rates and the effect on spending of the debtor, unemployment rate and payment behavior.

4. PENGGUNAAN ESTIMASI DAN PERTIMBANGAN AKUNTANSI YANG SIGNIFIKAN (Lanjutan)

Sumber Estimasi Ketidakpastian (Lanjutan)

Penilaian Instrumen Keuangan

Seperti dijelaskan dalam Catatan 35, Bank menggunakan teknik penilaian yang meliputi input yang tidak didasarkan pada data pasar yang dapat diobservasi untuk mengestimasi nilai wajar dari beberapa jenis instrumen keuangan. Catatan 35 memberikan informasi yang rinci mengenai asumsi utama yang digunakan dalam menentukan nilai wajar instrumen keuangan. Manajemen berpendapat bahwa teknik penilaian yang dipilih dan asumsi yang digunakan adalah tepat dalam menentukan nilai wajar dari instrumen keuangan.

Liabilitas Imbalan Pascakerja

Penentuan liabilitas imbalan kerja tergantung pada pemilihan asumsi tertentu yang diidentifikasi oleh manajemen dalam menghitung jumlah liabilitas tersebut. Asumsi tersebut termasuk antara lain tingkat diskonto dan tingkat kenaikan gaji. Perubahan signifikan dalam asumsi yang digunakan dapat berpengaruh secara signifikan terhadap liabilitas imbalan kerja Bank. Nilai kini liabilitas imbalan kerja diungkapkan dalam Catatan 30.

Taksiran Masa Manfaat Ekonomik Aset Tetap dan Aset Takberwujud

Masa manfaat setiap aset tetap dan aset takberwujud Bank ditentukan berdasarkan kegunaan yang diharapkan dari aset tersebut. Estimasi ini ditentukan berdasarkan evaluasi teknis internal dan pengalaman atas aset sejenis, Masa manfaat setiap aset direviu secara periodik dan disesuaikan apabila perkiraan berbeda dengan estimasi sebelumnya karena keausan, keusangan teknis dan komersial, hukum atau keterbatasan lainnya atas pemakaian aset. Namun terdapat kemungkinan bahwa hasil operasi di masa mendatang dapat dipengaruhi secara signifikan oleh perubahan atas jumlah serta periode pencatatan biaya yang diakibatkan karena perubahan faktor yang disebutkan di atas.

Perubahan masa manfaat aset tetap dan aset takberwujud dapat memengaruhi jumlah biaya penyusutan dan amortisasi yang diakui dan mengurangi nilai tercatat aset tersebut. Nilai tercatat aset tetap dan aset takberwujud diungkapkan masing-masing dalam Catatan 13 dan 14.

4. USE OF CRITICAL ACCOUNTING ESTIMATES AND JUDGMENTS *(Continued)*

Key Sources of Estimation Uncertainty *(Continued)*

Valuation of Financial Instruments

As described in Note 35, the Bank uses valuation techniques that include inputs that are not based on observable market data to estimate the fair value of certain types of financial instruments. Note 35 provides detailed information about the key assumptions used in the determination of the fair value of financial instruments, as well as the detailed sensitivity analysis for these assumptions. The management believes that the chosen valuation techniques and assumptions used are appropriate in determining the fair value of financial instruments.

Post-employment Benefit Liabilities

Determination of employment benefit liabilities depends on the selection of certain assumptions identified by management in calculating the amount of such liability. These assumptions include, among others, the discount rate and the rate of increase in salaries. Significant changes in the assumptions used can significantly affect the Bank's employment benefit liabilities. The present value of the employment benefit liabilities of the Bank is disclosed in Note 30.

Estimated Useful Lives of Property and Equipment and Intangible Assets

The useful life of each item of the Bank's property and equipment and intangible assets are estimated based on the period over which the asset is expected to be available for use. Such estimation is based on internal technical evaluation and experience with similar assets. The estimated useful life of each asset is reviewed periodically and 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 asset. It is possible, however, that future results of operations could be materially affected by changes in the amounts and timing of recorded expenses brought about by changes in the factors mentioned above.

A change in the estimated useful life of any item of property and equipment and intangible assets would affect the recorded depreciation and amortization expense and decrease the carrying amount of these assets. The carrying amounts of property and equipment and intangible assets are disclosed in Notes 13 and 14, respectively.

4. PENGGUNAAN ESTIMASI DAN PERTIMBANGAN AKUNTANSI YANG SIGNIFIKAN (Lanjutan)

Sumber Estimasi Ketidakpastian (Lanjutan)

Penurunan Nilai Aset Nonkeuangan

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 penilaian penurunan nilai adalah sebagai berikut:

a) performa yang tidak tercapai secara signifikan terhadap ekspektasi historis atau proyeksi hasil operasi di masa yang akan datang;
b) perubahan yang signifikan dalam cara penggunaan aset atau strategi bisnis secara keseluruhan; dan
c) industri atau tren ekonomi yang secara signifikan bernilai negatif.

Bank mengakui kerugian penurunan nilai apabila nilai tercatat aset melebihi nilai yang dapat dipulihkan. Jumlah terpulihkan adalah nilai yang lebih tinggi antara nilai wajar dikurang biaya untuk menjual dengan nilai pakai aset (atau 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.

Aset Pajak Tangguhan

Bank mengakui aset pajak tangguhan sepanjang kemungkinan besar bahwa laba kena pajak tersedia dalam jumlah yang memadai untuk mengkompensasikan sebagian atau seluruh aset pajak tangguhan yang dapat dimanfaatkan. Penilaian Bank atas pengakuan aset pajak tangguhan dari perbedaan temporer yang dapat dikurangkan didasarkan pada tingkatan dan waktu dari proyeksi laba kena pajak periode pelaporan berikutnya.

Proyeksi didasarkan pada historis dan ekspektasi Bank atas pendapatan dan beban serta strategi perencanaan pajak di masa depan.

Menentukan Jangka Waktu Kontrak dengan Opsi Perpanjangan dan Penghentian Kontrak - Bank sebagai *Lessee*

Bank menentukan jangka waktu sewa sebagai jangka waktu sewa yang tidak dapat dibatalkan, bersama dengan periode yang dicakup oleh opsi untuk memperpanjang masa sewa jika dipastikan akan dilaksanakan, atau periode apa pun yang dicakup oleh opsi untuk menghentikan sewa, jika cukup wajar untuk tidak dilakukan.

4. USE OF CRITICAL ACCOUNTING ESTIMATES AND JUDGMENTS *(Continued)*

Key Sources of Estimation Uncertainty *(Continued)*

Impairment of Non-financial Assets

The Bank assesses impairment of assets whenever events or changes in circumstances that would indicate that the carrying amount of an asset may not be recoverable. The factors that the Bank consider important which could trigger an impairment assessment include the following:

a) significant underperformance relative to expected historical or projected future operating results;
b) significant changes in the manner of use of the acquired assets or the strategy for overall business; and
c) significant negative industry or economic trends.

The Bank recognizes an impairment loss whenever the carrying amount of an asset exceeds its recoverable amount. The recoverable amount is the higher of an asset's (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.

Deferred Tax Assets

The Bank recognizes deferred tax assets to the extent it is probable that sufficient taxable income will be available to allow all or part of the deferred tax assets to be utilized. The Bank's assessment of the recognition of deferred tax assets on deductible temporary differences is based on the level and timing of forecasted taxable income of the subsequent reporting periods.

The forecast is based on the Bank's past results and future expectations on revenues and expenses as well as future tax planning strategies.

Determining the Contract Term with Extension and Contract Termination Options - the Bank as Lessee

The Bank determines the lease term as noncancellable term, together with the period covered by the option to extend the lease if it is determined to be exercised, or any period covered by the option to terminate the lease, if it is reasonably certain not to be exercised.

4. PENGGUNAAN ESTIMASI DAN PERTIMBANGAN AKUNTANSI YANG SIGNIFIKAN (Lanjutan)

Sumber Estimasi Ketidakpastian (Lanjutan)

Menentukan Jangka Waktu Kontrak dengan Opsi Perpanjangan dan Penghentian Kontrak - Bank sebagai *Lessee* (Lanjutan)

Bank memiliki beberapa kontrak sewa yang mencakup opsi perpanjangan dan penghentian jangka waktu sewa. Bank menerapkan penilaian dalam mengevaluasi apakah dapat dipastikan jika akan menggunakan opsi untuk memperpanjang atau menghentikan sewa. Hal tersebut dilakukan dengan mempertimbangkan seluruh fakta dan keadaan yang relevan yang memberikan insentif ekonomi untuk melakukan perpanjangan atau penghentian sewa. Setelah tanggal dimulainya, Bank menilai kembali masa sewa, jika terdapat peristiwa atau perubahan signifikan dalam keadaan yang berada dalam kendali dan memengaruhi apakah *lessee* cukup pasti untuk mengeksekusi opsi memperpanjang atau menghentikan sewa.

4. USE OF CRITICAL ACCOUNTING ESTIMATES AND JUDGMENTS (Continued)

***Key Sources of Estimation Uncertainty** (Continued)*

Determining the Contract Term with Extension and Contract Termination Options - the Bank as Lessee (Continued)

The Bank has several lease contracts that include extension and contract termination in the lease terms. The Bank applies its judgment in evaluating whether it is certain to exercise the option to extend or terminate the lease. This is done by considering all relevant facts and circumstances that provide economic incentives to extend or terminate the lease. After the commencement date, the Bank reassesses the lease term, if there is a significant event or change in circumstances which are under its control and affect whether the lessee is certain enough to exercise the option to extend or terminate the lease.

5. KAS / *5. CASH*

Kas terdiri dari: / *Cash consists of:*

	2025	2024	
Rupiah	32.711.728.100	33.936.709.000	*Rupiah*
Mata uang asing:			*Foreign currency:*
Dolar Amerika Serikat	14.251.088.650	22.083.981.690	*United States Dollar*
Dolar Singapura	36.976.323	46.193.862	*Singapore Dollar*
Jumlah	**46.999.793.073**	**56.066.884.552**	***Total***

Kas termasuk kas pada *Automated Teller Machines* masing-masing sebesar Rp1.400.050.000 dan Rp1.702.500.000 pada tanggal 31 Desember 2025 dan 2024.

Cash includes cash in Automated Teller Machines amounting to Rp1,400,050,000 and Rp1,702,500,000 as of December 31, 2025 and 2024, respectively.

6. GIRO PADA BANK INDONESIA / *6. CURRENT ACCOUNTS WITH BANK INDONESIA*

Giro pada Bank Indonesia ini terdiri dari: / *Current accounts with Bank Indonesia consist of:*

	2025	2024	
Rupiah	631.003.830.474	614.146.530.706	*Rupiah*
Mata uang asing:			*Foreign currency:*
Dolar Amerika Serikat	253.460.000.000	244.644.000.000	*United States Dollar*
Jumlah	**884.463.830.474**	**858.790.530.706**	***Total***

Giro Wajib Minimum (GWM) Bank sesuai dengan Peraturan Bank Indonesia dan Peraturan Anggota Dewan Gubernur (PADG) diungkapkan pada Catatan 39a (tidak diaudit).

The Bank's Minimum Statutory Reserves (GWM) Bank in accordance with Bank Indonesia Regulation and Regulation of Members of The Board of Governors (PADG) are disclosed in Note 39a (unaudited).

7. GIRO PADA BANK LAIN / *CURRENT ACCOUNTS WITH OTHER BANKS*

Akun ini terdiri dari rekening giro pada bank lain dengan rincian sebagai berikut:

This account consists of current accounts with other banks with details as follows:

	2025	2024	
Pihak Berelasi			***Related Parties***
Mata uang asing			*Foreign currencies*
Shinhan Bank Co., Ltd.			*Shinhan Bank Co., Ltd.*
Dolar Amerika Serikat	50.703.145.070	52.810.399.121	*United States Dollar*
Won Korea	1.885.479.570	819.767.239	*Korean Won*
Subjumlah	52.588.624.640	53.630.166.360	*Sub-total*
Pihak Ketiga			***Third Parties***
Rupiah			*Rupiah*
PT Bank Negara Indonesia (Persero) Tbk	10.095.338.113	4.205.770.057	*PT Bank Negara Indonesia (Persero) Tbk*
PT Bank Rakyat Indonesia (Persero) Tbk	10.535.748.492	8.020.531.917	*PT Bank Rakyat Indonesia (Persero) Tbk*
PT Bank Danamon Indonesia Tbk	1.243.102.694	5.310.871.615	*PT Bank Danamon Indonesia Tbk*
PT Bank Mandiri (Persero) Tbk	100.070.000	-	*PT Bank Mandiri (Persero) Tbk*
PT Bank Central Asia Tbk	25.307.408	4.780.195.013	*PT Bank Central Asia Tbk*
PT Bank MNC Internasional Tbk	1.050.000	-	*PT Bank MNC Internasional Tbk*
PT Bank Maybank Indonesia Tbk	-	33.566.407	*PT Bank Maybank Indonesia Tbk*
Subjumlah	22.000.616.707	22.350.935.009	*Sub-total*
Mata uang asing			*Foreign currencies*
Dolar Amerika Serikat			*United States Dollar*
Bank of America, N.A.	107.026.669.092	130.706.355.474	*Bank of America, N.A.*
Citibank, N.A.	63.611.344.277	14.301.607.704	*Citibank, N.A.*
PT Bank Central Asia Tbk	54.016.621.647	13.750.766.148	*PT Bank Central Asia Tbk*
JP Morgan Chase Bank, N.A.	46.830.967.615	36.191.982.156	*JP Morgan Chase Bank, N.A.*
Subjumlah	271.485.602.631	194.950.711.482	*Sub-total*
Euro			*Euro*
Bank of America, Merril Lynch	1.241.913.014	2.307.873.823	*Bank of America, Merril Lynch*
Dolar Australia			*Australian Dollar*
Bank of America, N.A.	1.062.063.837	257.488.397	*Bank of America, N.A.*
Dolar Singapura			*Singapore Dollar*
Bank of America, Singapore Ltd.	1.041.577.372	1.126.030.820	*Bank of America, Singapore Ltd.*
Yen Jepang			*Japanese Yen*
Bank of America, N.A.	516.550.134	443.507.471	*Bank of America, N.A.*
Yuan China			*Chinese Yuan*
Bank of China, Hongkong Ltd.	247.235.178	345.893.077	*Bank of China, Hongkong Ltd.*
Dolar Hongkong			
Bank of America, N.A.	27.830.534	31.162.907	
Jumlah	**350.212.014.047**	**275.443.769.346**	***Total***
Dikurangi: cadangan kerugian penurunan nilai	(24.917.830)	(10.090.806)	*Less: allowance for impairment losses*
Neto	**350.187.096.217**	**275.433.678.540**	

7. GIRO PADA BANK LAIN (Lanjutan) / *CURRENT ACCOUNTS WITH OTHER BANKS (Continued)*

Rentang suku bunga efektif per tahun untuk giro pada bank lain dalam mata uang Rupiah dan dalam mata uang asing adalah sebagai berikut:

The annual effective interest range for current accounts with other banks in Rupiah and in foreign currencies are as follows:

	2025	2024	
Rupiah	0,00% - 0,26%	0,00% - 1,37%	*Rupiah*
Mata uang asing	0,00% - 0,32%	0,00% - 0,00%	*Foreign currencies*

Manajemen berpendapat bahwa jumlah cadangan kerugian penurunan nilai telah memadai.

Management believes that the allowance for impairment losses is adequate.

Kolektibilitas giro pada bank lain sesuai dengan Peraturan Otoritas Jasa Keuangan (POJK), diungkapkan pada Catatan 39b (tidak diaudit).

The collectibility of current accounts with other banks in accordance with Financial Services Authority Regulation (POJK) is disclosed in Note 39b (unaudited).

8. PENEMPATAN PADA BANK INDONESIA DAN BANK LAIN / *PLACEMENTS WITH BANK INDONESIA AND OTHER BANKS*

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

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

	2025		
	Jangka waktu/ *Period*	Jumlah/ *Total*	
	Hari/*Days*	Rp	
Pihak Ketiga			***Third Parties***
Rupiah			*Rupiah*
Fasilitas simpanan			*Deposit facility*
Bank Indonesia - setelah dikurangi bunga yang belum diamortisasi sebesar Rp130.159.029	3 hari/*days*	1.249.656.840.971	*Bank Indonesia - net of unamortized interest of Rp130,159,029*
Sertifikat deposito yang dapat diperdagangkan			*Negotiable certificate deposit*
PT Bank KEB Hana Indonesia - setelah dikurangi bunga yang belum diamortisasi sebesar Rp2.153.236.460	1 tahun/years	47.846.763.540	*PT Bank KEB Hana Indonesia - net of unamortized interest of Rp2,153,236,460*
Mata uang asing			*Foreign currencies*
Dolar Amerika Serikat			*United States Dollar*
Simpanan berjangka			*Time deposit*
Bank Indonesia	3 hari/*days*	750.375.000.000	*Bank Indonesia*
Jumlah		**2.047.878.604.511**	***Total***

8. PENEMPATAN PADA BANK INDONESIA DAN BANK LAIN (Lanjutan)

8. *PLACEMENTS WITH BANK INDONESIA AND OTHER BANKS (Continued)*

	2024		
	Jangka Waktu/ *Period*	Jumlah/ *Total*	
	Hari/*Days*	Rp	
Pihak Ketiga			***Third Parties***
Rupiah			*Rupiah*
Fasilitas simpanan			*Deposit facility*
Bank Indonesia - setelah dikurangi bunga yang belum diamortisasi sebesar Rp35.864.540	3 hari/*days*	245.964.135.460	*Bank Indonesia - net of unamortized interest of Rp35,864,540*

Rentang suku bunga efektif per tahun untuk penempatan pada Bank Indonesia dan bank lain dalam mata uang Rupiah dan dalam mata uang asing adalah sebagai berikut:

The annual effective interest range for placements with Bank Indonesia and other banks in Rupiah and in foreign currencies are as follows:

	2025	2024	
Rupiah	3,75% - 5,00%	6,15%	*Rupiah*
Mata uang asing	4,07%	5,34%	*Foreign currencies*

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

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

	2025	2024	
Penempatan pada Bank Indonesia dan bank lain	2.047.878.604.511	245.964.135.460	*Placements with Bank Indonesia and other banks*
Pendapatan bunga masih akan diterima (Catatan 16)	84.834.063	-	*Accrued interest receivable (Note 16)*
Jumlah	**2.047.963.438.574**	**245.964.135.460**	***Total***

Manajemen berpendapat bahwa tidak diperlukan cadangan kerugian penurunan nilai untuk penempatan pada bank lain pada tanggal 31 Desember 2025 dan 2024.

Management believes that no allowance for impairment losses on placements with other banks is required as of December 31, 2025 and 2024.

Kolektibilitas penempatan pada Bank Indonesia dan bank lain sesuai dengan Peraturan Otoritas Jasa Keuangan (POJK), diungkapkan pada Catatan 39c (tidak diaudit).

The collectability of placements with Bank Indonesia and other banks in accordance with Financial Services Authority Regulation (POJK) is disclosed in Note 39c (unaudited).

9. EFEK-EFEK

Efek-efek berdasarkan klasifikasi, jenis, mata uang, dan peringkat obligasi adalah sebagai berikut:

9. SECURITIES

Securities based on classification, type, currencies, and rating of bonds are as follows:

	2025		
	Rp	Peringkat/*Rating*	
Pihak Ketiga			***Third Parties***
Pada biaya perolehan diamortisasi			*At amortized cost*
Rupiah			*Rupiah*
Obligasi perusahaan			*Corporate bonds*
PT Bank KB Indonesia Tbk	80.000.000.000	IdAAA	*PT Bank KB Indonesia Tbk*
PT Bank Negara Indonesia (Persero) Tbk	460.000.000.000	IdAAA	*PT Bank Negara Indonesia (Persero) Tbk*
PT Bank Rakyat Indonesia (Persero) Tbk	331.000.000.000	IdAAA	*PT Bank Rakyat Indonesia (Persero) Tbk*
PT Bank Mandiri (Persero) Tbk	444.000.000.000	IdAAA	*PT Bank Mandiri (Persero) Tbk*
Sekuritas Rupiah Bank Indonesia - setelah dikurangi diskon yang belum diamortisasi Rp14.485.593.680	775.881.406.320		*Bank Indonesia Rupiah Securities - net of unamortized discount of Rp14,485,593,680*
Obligasi pemerintah Republik Indonesia - setelah dikurangi diskon yang belum diamortisasi Rp620.213.223	29.379.786.777		*Government bonds of the Republic of Indonesia - net of unamortized discount of Rp620,213,223*
Subjumlah	2.120.261.193.097		*Sub-total*
Pada nilai wajar melalui penghasilan komprehensif lain			*At fair value through other comprehensive income*
Rupiah			*Rupiah*
Obligasi Pemerintah Republik Indonesia	1.913.164.000.000		*Government Bonds of the Republic of Indonesia*
Jumlah	**4.033.425.193.097**		***Total***
Dikurangi: cadangan kerugian penurunan nilai	(255.750.000)		*Less: allowance for impairment losses*
Neto	**4.033.169.443.097**		***Net***

9. EFEK-EFEK (Lanjutan)

9. *SECURITIES* *(Continued)*

	2024		
	Rp	Peringkat/*Rating*	
Pihak Ketiga			***Third Parties***
Pada biaya perolehan diamortisasi			*At amortized cost*
Rupiah			*Rupiah*
Obligasi perusahaan			*Corporate bonds*
Lembaga Pembiayaan Ekspor Indonesia	40.000.000.000	IdAAA	*Lembaga Pembiayaan Ekspor Indonesia*
PT Bank Negara Indonesia (Persero) Tbk	145.000.000.000	IdAAA	*PT Bank Negara Indonesia (Persero) Tbk*
PT Bank Rakyat Indonesia (Persero) Tbk	303.000.000.000	IdAAA	*PT Bank Rakyat Indonesia (Persero) Tbk*
PT Bank Mandiri (Persero) Tbk	175.000.000.000	IdAAA	*PT Bank Mandiri (Persero) Tbk*
Sekuritas Rupiah Bank Indonesia - setelah dikurangi diskon yang belum diamortisasi Rp10.608.970.000	644.277.702.554		*Bank Indonesia Rupiah Securities - net of unamortized discount of Rp 10,608,970,000*
Obligasi pemerintah Republik Indonesia - setelah dikurangi diskon yang belum diamortisasi Rp851.671.761	29.148.328.239		*Government bonds of the Republic of Indonesia - net of unamortized discount of Rp851,671,761*
Subjumlah	1.336.426.030.793		*Sub-total*
Pada nilai wajar melalui penghasilan komprehensif lain			*At fair value through other comprehensive income*
Rupiah			*Rupiah*
Obligasi Pemerintah Republik Indonesia	1.577.033.350.000		*Government Bonds of the Republic of Indonesia*
Jumlah	**2.913.459.380.793**		***Total***
Dikurangi: cadangan kerugian penurunan nilai	(174.440.000)		*Less: allowance for impairment losses*
Neto	**2.913.284.940.793**		***Net***

Efek-efek dinilai oleh PT Pemeringkat Efek Indonesia (Pefindo), pihak ketiga yang tidak terkait dengan Bank.

Securities are rated by PT Pemeringkat Efek Indonesia (Pefindo), a third party that is not related to the Bank.

Suku bunga rata-rata per tahun dan jangka waktu adalah sebagai berikut:

Average interest rates per annum and terms are as follows:

	2025		2024		
	Jangka waktu/ *Term*	Suku bunga rata-rata per tahun/ *Average annual interest rate*	Jangka waktu/ *Term*	Suku bunga rata-rata per tahun/ *Average annual interest rate*	
	Hari/*Days*		Hari/*Days*		
Rupiah					*Rupiah*
Obligasi Perusahaan	375 - 1.827	6,24%	730 - 2.557	6,26%	*Corporate Bonds*
Obligasi Pemerintah Republik Indonesia	2.010 - 5.846	6,80%	1.826 - 6.940	7,03%	*Government Bonds of the Republic of Indonesia*
Sekuritas Rupiah Bank Indonesia	172 - 361	-	182 - 364	-	*Bank Indonesia Rupiah Securities*

9. EFEK-EFEK (Lanjutan) / *SECURITIES (Continued)*

Nilai tercatat pada biaya perolehan diamortisasi dan nilai wajar melalui penghasilan komprehensif lain dari efek-efek adalah sebagai berikut:

Carrying amount at amortized cost and fair value through other comprehensive income of the securities is as follows:

	2025	2024	
Efek-efek	4.033.425.193.097	2.913.459.380.793	*Securities*
Pendapatan bunga masih akan diterima (Catatan 16)	46.040.830.021	27.856.733.486	*Accrued interest receivable (Note 16)*
Dikurangi: cadangan kerugian penurunan nilai	(255.750.000)	(174.440.000)	*Less: allowance for impairment losses*
Neto	**4.079.210.273.118**	**2.941.141.674.279**	***Net***

Perubahan laba (rugi) yang belum direalisasi dari perubahan nilai wajar aset keuangan pada nilai wajar melalui penghasilan komprehensif lain untuk tahun-tahun yang berakhir pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut:

The movements in unrealized gain (losses) from changes in fair value of financial assets at fair value through other comprehensive income for the years ended December 31, 2025 and 2024 are as follows:

	2025	2024	
Saldo awal	(19.657.476.438)	(16.542.874.547)	*Beginning balance*
Perubahan nilai wajar efek selama tahun berjalan	35.245.676.386	(8.659.018.322)	*Changes in fair value of securities during the year*
Jumlah sebelum pajak tangguhan	15.588.199.948	(25.201.892.869)	*Total before deferred tax*
Pajak penghasilan tangguhan (Catatan 31b)	(3.429.403.989)	5.544.416.431	*Deferred income tax (Note 31b)*
Saldo akhir	**12.158.795.959**	**(19.657.476.438)**	***Ending balance***

Perubahan nilai tercatat bruto adalah sebagai berikut:

The movements in the gross carrying amount are as follows:

	2025	2024	
Saldo awal	2.913.459.380.793	2.175.640.106.636	*Beginning balance*
Aset baru	1.979.000.000.000	1.252.847.000.000	*New assets originated*
Aset dihentikan pengakuannya atau dilunasi selama tahun berjalan (kecuali hapus buku)	(1.052.000.000.000)	(516.000.000.000)	*Assets derecognized or repaid during the year (exclude write-off)*
Pengukuran kembali	192.965.812.304	972.274.157	*Remeasurement*
Saldo akhir	**4.033.425.193.097**	**2.913.459.380.793**	***Ending balance***

Perubahan cadangan kerugian penurunan nilai atas efek-efek adalah sebagai berikut:

The movements in the allowance for impairment losses on securities are as follows:

	2025	2024	
Saldo awal	174.440.000	102.510.000	*Beginning balance*
Aset baru	141.570.000	30.800.000	*New assets originated*
Aset dihentikan pengakuannya atau dilunasi selama tahun berjalan (kecuali hapus buku)	(75.260.000)	(8.500.000)	*Assets derecognized or repaid during the year (exclude write-off)*
Pengukuran kembali	15.000.000	49.630.000	*Remeasurement*
Saldo akhir	**255.750.000**	**174.440.000**	***Ending balance***

Manajemen berpendapat bahwa cadangan kerugian penurunan nilai pada tanggal 31 Desember 2025 dan 2024 telah memadai untuk menutup kemungkinan kerugian.

Management believes that the allowance for impairment losses is adequate as of December 31, 2025 and 2024 to cover possible losses.

Kolektibilitas efek-efek sesuai dengan Peraturan Otoritas Jasa Keuangan (POJK), diungkapkan pada Catatan 39e (tidak diaudit).

The collectability of marketable securities in accordance with Financial Services Authority Regulation (POJK) is disclosed in Note 39e (unaudited).

10. EFEK-EFEK YANG DIBELI DENGAN JANJI UNTUK DIJUAL KEMBALI

10. SECURITIES PURCHASED UNDER RESALE AGREEMENT

Akun ini terdiri dari:

This account consists of:

	2025					
Rekanan/ *Counterparty*	Jenis efek-efek/ *Type of securities*	Tanggal dimulai/ *Starting date*	Tanggal jatuh tempo/ *Maturity date*	Jumlah penjualan kembali/ *Resale amount*	Bunga yang belum realisasi/ *Unrealized interest*	Nilai tercatat/ *Carrying amount*
Pihak ketiga/ *Third party*						
Bank Indonesia	VR0070	31 Desember/ December, 2025	7 Januari/ January, 2026	108.820.495.474	100.415.074	108.720.080.400

Tingkat suku bunga rata-rata per tahun atas efek-efek yang dibeli dengan janji dijual kembali (*Reverse Repo*) pada tanggal 31 Desember 2025 adalah 4,75%.

The average interest rate per annum of securities purchased under resale agreement (Reverse Repo) as of December 31, 2025 is 4.75%.

Pada tanggal 31 Desember 2025, lokasi penyimpanan efek-efek jaminan tanpa warkat (*scriptless*) dicatat pada sistem BI-SSSS Bank Indonesia, Efek-efek tersebut memiliki *rating* "*Investment Grade*".

As of December 31, 2025, the scriptless collateral securities were custodied in BI-SSSS system of Bank Indonesia. The securities are rated as "Investment Grade".

Manajemen berpendapat bahwa tidak diperlukan adanya cadangan penurunan nilai pada efek-efek yang dibeli dengan janji dijual kembali.

Management believes that no allowance for impairment losses is necessary on securities purchased under resale agreement.

Kolektibilitas efek-efek yang dibeli dengan janji untuk dijual kembali, sesuai dengan Peraturan Otoritas Jasa Keuangan (POJK), diungkapkan pada Catatan 39d (tidak diaudit).

The collectability of securities purchased under resale agreement in accordance with Financial Services Authority Regulation (POJK) is disclosed in Note 39d (unaudited).

11. ASET DAN LIABILITAS DERIVATIF

11. DERIVATIVE ASSETS AND LIABILITIES

Instrumen keuangan derivatif Bank terdiri dari kontrak valuta asing berjangka, *swap* suku bunga, transaksi *spot dan opsi jual*.

The Bank's derivative financial instruments consist of forward foreign exchange contracts, interest rate swaps, spot transactions and put option.

Transaksi perangkat moneter derivatif di atas menimbulkan risiko pasar dan risiko kredit. Risiko pasar dari transaksi perangkat moneter derivatif timbul sebagai akibat dari adanya fluktuasi dalam tingkat bunga dan nilai tukar mata uang asing. Sedangkan risiko kredit timbul dalam hal pihak lain tidak memenuhi liabilitasnya kepada Bank, Jangka waktu dari instrumen derivatif berkisar lebih kecil dari 1 bulan - 12 bulan untuk transaksi *forward* dan *spot*, dan 5 - 8 tahun untuk transaksi *swap*.

The Bank's derivative financial instruments give rise to market and credit risks. The market risk of derivative financial instruments arises from the potential changes in value due to fluctuations in interest and foreign exchange rates. Credit risk is the possibility that a loss may occur due to the failure of a counterparty to fulfill its obligations according to the terms of the contract. The Bank's derivative financial instruments have terms of less than 1 month - 12 months for forward and spot transactions, and 5 - 8 years for swap transaction.

Pada tanggal 31 Desember 2025 dan 2024, Bank tidak menerapkan akuntansi lindung nilai pada instrumen derivatif. Dengan demikian, seluruh laba/rugi yang berasal dari transaksi derivatif diakui pada laba rugi.

As of December 31, 2025 and 2024, the Bank did not apply hedge accounting for its hedging instruments. Accordingly, all gains/losses resulting from the derivative transactions are recognized in profit or loss.

11. ASET DAN LIABILITAS DERIVATIF (Lanjutan)

Rincian tagihan dan liabilitas derivatif pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut:

11. DERIVATIVE ASSETS AND LIABILITIES (Continued)

The details of derivative assets and liabilities as of December 31, 2025 and 2024 are as follows:

	2025			
	Nilai nosional/ *Notional amount*	Aset/ *Assets*	Liabilitas/ *Liabilities*	
Swap atas suku bunga	2.474.255.409.450	16.879.577.588	16.879.577.588	*Interest rate swap*
Forward contract	1.138.976.849.723	2.498.204.293	2.785.697.447	*Forward contract*
Spot	326.155.500.000	577.500.000	993.000.000	*Spot*
Opsi jual	111.840.300.000	23.913.692.945	-	*Put option*
Jumlah		**43.868.974.826**	**20.658.275.035**	***Total***

	2024			
	Nilai nosional/ *Notional amount*	Aset/ *Assets*	Liabilitas/ *Liabilities*	
Swap atas suku bunga	2.981.796.235.650	34.910.402.603	34.910.402.603	*Interest rate swap*
Forward contract	953.776.835.778	13.107.388.785	11.508.419.829	*Forward contract*
Spot	174.261.000.000	345.000.000	435.000.000	*Spot*
Jumlah		**48.362.791.388**	**46.853.822.432**	***Total***

12. KREDIT

Kredit ini terdiri dari:

a. Jenis Pinjaman dan Mata Uang

12. LOANS

Loans consist of:

a. By Type of Loan and Currencies

	2025	2024	
Pihak berelasi			***Related parties***
Rupiah			*Rupiah*
Modal kerja	211.000.000.000	72.282.558.639	*Working capital*
Investasi	-	2.547.930.958	*Investment*
Konsumsi	568.839.326	809.385.757	*Consumption*
Subjumlah	211.568.839.326	75.639.875.354	*Sub-total*
Pihak ketiga			***Third parties***
Rupiah			*Rupiah*
Modal kerja	7.886.993.190.817	7.463.133.617.357	*Working capital*
Investasi	682.167.841.256	615.470.548.523	*Investment*
Konsumsi	1.902.363.289.692	1.469.445.996.300	*Consumption*
Dolar Amerika Serikat			*United States Dollar*
Modal kerja	6.073.469.799.298	6.900.080.500.662	*Working capital*
Investasi	2.609.034.708.258	3.771.860.378.330	*Investment*
Subjumlah	19.154.028.829.321	20.219.991.041.172	*Sub-total*
Jumlah	**19.365.597.668.647**	**20.295.630.916.526**	***Total***
Dikurangi: cadangan kerugian penurunan nilai	(336.001.187.855)	(597.544.017.464)	*Less: allowance for impairment losses*
Neto	**19.029.596.480.792**	**19.698.086.899.062**	***Net***

12. KREDIT (Lanjutan) / *LOANS (Continued)*

b. Jenis Pinjaman dan Mata Uang / *By Type of Loan and Currencies*

	2025	2024	
Rupiah			*Rupiah*
Perantara keuangan	3.516.414.436.031	3.364.048.650.415	*Financial intermediary*
Manufaktur	2.290.760.979.031	1.529.647.716.627	*Manufacturing*
Perdagangan besar dan eceran	943.057.867.109	1.503.441.661.084	*Wholesale and retail*
Perorangan	1.902.932.129.021	1.470.255.382.052	*Individual*
Konstruksi	426.498.811.844	334.185.083.474	*Construction*
Penyediaan akomodasi dan makan minum	75.755.785.054	69.058.956.951	*Accommodation and food and beverages*
Real estat, usaha persewaan dan perusahaan jasa	429.948.610.742	232.626.250.809	*Real estate, leasing services and services companies*
Lainnya	1.097.724.542.259	1.120.426.336.122	*Others*
Subjumlah	10.683.093.161.091	9.623.690.037.534	*Sub-total*
Dolar Amerika Serikat			*United States Dollar*
Manufaktur	7.185.214.777.826	8.977.736.304.684	*Manufacturing*
Perdagangan besar dan eceran	330.761.783.910	137.319.700.036	*Wholesale and retail*
Konstruksi		177.045.000.000	*Construction*
Real estat, usaha persewaan dan perusahaan jasa	237.711.146.508	255.762.753.533	*Real estate, leasing services and services companies*
Perantara keuangan	9.665.994.415	20.275.348.556	*Financial intermediary*
Penyediaan akomodasi dan makan minum	-	684.009.012	*Accommodation and food and beverages*
Lainnya	919.150.804.897	1.103.117.763.171	*Others*
Subjumlah	8.682.504.507.556	10.671.940.878.992	*Sub-total*
Jumlah	**19.365.597.668.647**	**20.295.630.916.526**	***Total***
Dikurangi: cadangan kerugian penurunan nilai	(336.001.187.855)	(597.544.017.464)	*Less: allowance for impairment losses*
Neto	**19.029.596.480.792**	**19.698.086.899.062**	***Net***

c. Jangka Waktu / *By Period*

	2025			
	Rupiah/ *Rupiah*	Dolar Amerika Serikat/ *United States Dollar*	Jumlah/ *Total*	
≤1 tahun	5.704.346.083.001	4.823.755.184.428	10.528.101.267.429	*≤1 year*
>1 - 2 tahun	799.973.223.928	360.039.410.574	1.160.012.634.502	*>1 - 2 years*
>2 - 5 tahun	3.275.065.176.402	1.516.920.690.641	4.791.985.867.043	*>2 - 5 years*
>5 tahun	903.708.677.760	1.981.789.221.913	2.885.497.899.673	*>5 years*
Jumlah	**10.683.093.161.091**	**8.682.504.507.556**	**19.365.597.668.647**	***Total***
Dikurangi:				*Less:*
Cadangan kerugian penurunan nilai	(241.552.108.581)	(94.449.079.274)	(336.001.187.855)	*Allowance for impairment losses*
Kredit - Neto	**10.441.541.052.510**	**8.588.055.428.282**	**19.029.596.480.792**	***Loans - Net***

12. KREDIT (Lanjutan) / *LOANS (Continued)*

c. Jangka Waktu (Lanjutan) / *By Period (Continued)*

	2024			
	Rupiah/ *Rupiah*	Dolar Amerika Serikat/ *United States Dollar*	Jumlah/ *Total*	
≤1 tahun	4.855.751.547.680	5.271.256.633.944	10.127.008.181.624	*≤1 year*
>1 - 2 tahun	305.480.971.395	588.542.908.831	894.023.880.226	*>1 - 2 years*
>2 - 5 tahun	3.485.234.262.452	1.508.291.435.164	4.993.525.697.616	*>2 - 5 years*
>5 tahun	977.223.256.007	3.303.849.901.053	4.281.073.157.060	*>5 years*
Jumlah	9.623.690.037.534	10.671.940.878.992	20.295.630.916.526	***Total***
Dikurangi:				*Less:*
Cadangan kerugian penurunan nilai	(224.009.041.490)	(373.534.975.974)	(597.544.017.464)	*Allowance for impairment losses*
Kredit - Neto	**9.399.680.996.044**	**10.298.405.903.018**	**19.698.086.899.062**	***Loans - Net***

d. Menurut *Stage* / *By Stage*

Berikut adalah perubahan jumlah kredit yang diberikan berdasarkan *stage* selama periode berakhir 31 Desember 2025 dan 2024:

Below is movement of loans based on stage during the period ended December 31, 2025 and 2024:

	2025				
	Stage 1	*Stage 2*	*Stage 3*	Jumlah/*Total*	
Saldo awal	12.332.779.944.214	7.112.087.846.053	850.763.126.259	20.295.630.916.526	*Beginning balance*
Transfer ke:					*Transfer to:*
Stage 1	976.645.189.651	(976.352.503.959)	(292.685.692)	-	*Stage 1*
Stage 2	(994.304.803.762)	994.304.803.762	-	-	*Stage 2*
Stage 3	(4.062.500.322)	(57.466.836.896)	61.529.337.218	-	*Stage 3*
Pinjaman tambahan *selama tahun berjalan*	3.944.156.930.603	390.612.721.348	240.236.246	4.335.009.888.197	*Additional loans during the year*
Pembayaran kembali pinjaman	(2.772.376.722.929)	(1.993.280.946.427)	(160.668.380.476)	(4.926.326.049.832)	*Repayment of loans*
Penghapusan pinjaman	-	-	(338.717.086.244)	(338.717.086.244)	*Write-off of loans*
Saldo akhir	**13.482.838.037.455**	**5.469.905.083.881**	**412.854.547.311**	**19.365.597.668.647**	***Ending balance***

	2024				
	Stage 1	*Stage 2*	*Stage 3*	Jumlah/*Total*	
Saldo awal	12.832.928.192.717	3.875.635.302.419	511.749.828.650	17.220.313.323.786	*Beginning balance*
Transfer ke:					*Transfer to:*
Stage 1	284.280.755.115	(283.524.767.607)	(755.987.508)	-	*Stage 1*
Stage 2	(2.378.887.232.843)	2.378.887.232.843	-	-	*Stage 2*
Stage 3	(26.365.687.527)	(461.488.378.947)	487.854.066.474	-	*Stage 3*
Pinjaman tambahan *selama tahun berjalan*	5.120.355.857.781	2.342.726.640.549	77.269.032.901	7.540.351.531.231	*Additional loans during the year*
Pembayaran kembali pinjaman	(3.499.531.941.029)	(740.148.183.204)	(179.906.665.675)	(4.419.586.789.908)	*Repayment of loans*
Penghapusan pinjaman	-	-	(45.447.148.583)	(45.447.148.583)	*Write-off of loans*
Saldo akhir	**12.332.779.944.214**	**7.112.087.846.053**	**850.763.126.259**	**20.295.630.916.526**	***Ending balance***

12. KREDIT (Lanjutan)

d. Menurut *Stage* (Lanjutan)

Perubahan cadangan kerugian penurunan nilai kredit yang diberikan untuk periode berakhir 31 Desember 2025 dan 2024 adalah sebagai berikut:

12. LOANS (Continued)

d. By Stage (Continued)

The movement of allowance for impairment losses loans during the period ended December 31, 2025 and 2024 are as follows:

	2025				
	Stage 1	*Stage 2*	*Stage 3*	Jumlah/*Total*	
Saldo awal	30.190.469.389	105.193.138.562	462.160.409.513	597.544.017.464	*Beginning balance*
Transfer ke:					*Transfer to:*
Stage 1	2.557.269.383	(2.464.702.454)	(92.566.929)	-	*Stage 1*
Stage 2	(2.687.099.638)	2.687.099.638	-	-	*Stage 2*
Stage 3	(11.562.405)	(7.833.664.538)	7.845.226.943	-	*Stage 3*
Penyisihan sepanjang tahun	(386.731.229)	94.389.424.369	12.054.696.616	106.057.389.756	*Provision during the year*
Pembayaran kembali pinjaman	(7.013.116.290)	(9.534.340.583)	(12.335.676.248)	(28.883.133.121)	*Repayment of loans*
Penghapusan sepanjang tahun	-	-	(338.717.086.244)	(338.717.086.244)	*Write-off during the year*
Saldo akhir	**22.649.229.210**	**182.436.954.994**	**130.915.003.651**	**336.001.187.855**	***Ending balance***

	2024				
	Stage 1	*Stage 2*	*Stage 3*	Jumlah/*Total*	
Saldo awal	37.135.974.124	137.213.521.750	179.673.772.543	354.023.268.417	*Balance at beginning of the year*
Transfer ke:					*Transfer to:*
Stage 1	1.545.545.234	(1.042.370.730)	(503.174.504)	-	*Stage 1*
Stage 2	(7.307.074.034)	7.307.074.034	-	-	*Stage 2*
Stage 3	(94.190.741)	(46.531.324.533)	46.625.515.274	-	*Stage 3*
Penyisihan sepanjang tahun	8.029.053.658	61.521.854.495	326.005.734.345	395.556.642.498	*Provision during the year*
Pembayaran kembali pinjaman	(9.118.838.852)	(53.275.616.454)	(49.460.039.021)	(111.854.494.327)	*Repayment of loans*
Penghapusan sepanjang tahun	-	-	(45.447.148.583)	(45.447.148.583)	*Write-off during the year*
Valuta asing dan pergerakan lainnya	-	-	5.265.749.459	5.265.749.459	*Foreign exchange and other movements*
Saldo akhir	**30.190.469.389**	**105.193.138.562**	**462.160.409.513**	**597.544.017.464**	***Ending balance***

e. Tingkat Suku Bunga Rata-rata Per Tahun

e. Average Annual Interest Rate

	2025	2024	
Tingkat bunga efektif rata-rata per tahun			*Average annual effective interest rate*
Rupiah	7,30%	7,86%	*Rupiah*
Dolar Amerika Serikat	5,85%	4,02%	*United States Dollar*

f. Informasi Pokok Lainnya

1. Kredit sindikasi merupakan kredit yang diberikan kepada debitur berdasarkan perjanjian pembiayaan sindikasi dengan bank-bank lain.

   Partisipasi Bank dalam perjanjian pembiayaan sindikasi berkisar antara 0,77% - 22,08% pada tahun 2025 dan 0,77% - 22,00% pada tahun 2024.

2. Pinjaman untuk karyawan adalah pinjaman untuk pembelian rumah, kendaraan dan barang lainnya dengan jangka waktu 12 sampai 36 bulan. Pinjaman ini dikenakan tingkat bunga sebesar 6,00% pembayaran per tahun yang dipotong dari gaji bulanan.

f. Other Significant Information

1. *Syndicated loans represent loans given to debtors based on syndicated financing agreements with other banks.*

   The Bank's participation in syndicated financing agreements ranges from 0.77% - 22.08% in 2025 and 0.77% - 22.00% in 2024.

2. *Loans to employees are loans for purchase of houses, vehicles and other items with a period of 12 until 36 months. These loans bear an interest rate of 6.00% per annum payments which are deducted from monthly salaries.*

12. KREDIT (Lanjutan)

f. Informasi Pokok Lainnya (Lanjutan)

3. Pinjaman dijamin dengan agunan yang disahkan dengan akta hak tanggungan, surat kuasa untuk menjual dan agunan lain yang berlaku umum di industri perbankan. Pinjaman juga dijamin dengan agunan tunai dalam bentuk giro, deposito berjangka dan *irrecoverable letter of credit* dari bank.

4. Kredit yang disalurkan Bank melalui pembiayaan langsung kepada perusahaan *multifinance* dan mekanisme pembiayaan bersama pada tanggal 31 Desember 2025 dan 2024 masing-masing sebesar Rp1.179.102.664.947 dan Rp709.249.006.858.

5. Berdasarkan penilaian secara individual dan kolektif adalah sebagai berikut:

	2025	2024	
Kredit yang dinilai secara kolektif			*Loans assessed collectively*
Bruto	17.775.767.888.941	17.181.246.503.596	*Gross*
Dikurangi: cadangan kerugian penurunan nilai	(91.214.150.151)	(113.971.499.745)	*Less: allowance for impairment losses*
Neto	17.684.553.738.790	17.067.275.003.851	*Net*
Kredit yang dinilai secara secara individual			*Loans assessed individually*
Bruto	1.589.829.779.706	3.114.384.412.930	*Gross*
Dikurangi: cadangan kerugian penurunan nilai	(244.787.037.704)	(483.572.517.719)	*Less: allowance for impairment losses*
Neto	1.345.042.742.002	2.630.811.895.211	*Net*
Jumlah Kredit - Neto	**19.029.596.480.792**	**19.698.086.899.062**	***Total Loans - Net***

6. Mutasi cadangan kerugian penurunan nilai kredit adalah sebagai berikut:

	2025	2024	
Saldo awal	597.544.017.464	354.023.268.417	*Beginning balance*
Penyisihan selama tahun berjalan	71.749.895.987	283.702.148.171	*Provision during the year*
Penghapusan selama tahun berjalan	(338.717.086.244)	(45.447.148.583)	*Write-off during the year*
Selisih kurs penjabaran	5.424.360.648	5.265.749.459	*Exchange rates difference*
Saldo akhir	**(336.001.187.855)**	**597.544.017.464**	***Ending balance***

Manajemen berpendapat bahwa jumlah cadangan kerugian penurunan nilai yang dibentuk cukup untuk menutup kerugian yang mungkin timbul akibat tidak tertagihnya kredit yang diberikan.

12. *LOANS (Continued)*

f. Other Significant Information (Continued)

3. Loans are secured by collateral, which are legalized by deed of encumbrance, power of attorney to sell and other collaterals that are generally accepted in the banking industry. Loans are also secured by cash collateral, in the form of current accounts, time deposits and irrecoverable letter of credit from bank.

4. Loans channeled by the Bank through direct financing to multi-finance companies and joint financing mechanisms as of December 31, 2025 and 2024 amounted to Rp1,179,102,664,947 and Rp709,249,006,858, respectively.

5. Individual and collective impairment assessments of loans are as follows:

6. The movements in allowance for impairment losses on loans are as follows:

Management believes that the allowance for impairment losses is adequate to cover possible losses arising from uncollectible loans.

12. KREDIT (Lanjutan) / *LOANS (Continued)*

f. Informasi Pokok Lainnya (Lanjutan) / *Other Significant Information (Continued)*

7. Mutasi kredit yang dihapus buku adalah sebagai berikut: / *The movements in the loans written-off are as follows:*

	2025	2024	
Saldo awal	415.854.508.594	367.803.892.133	*Beginning balance*
Penambahan tahun berjalan	338.717.086.244	45.447.148.583	*Additions during the year*
Penerimaan kembali	(9.313.318.007)	(879.892.047)	*Recovery*
Selisih kurs penjabaran	10.899.095.428	3.483.359.925	*Translation Differences*
Saldo akhir	**756.157.372.259**	**415.854.508.594**	***Ending balance***

8. Nilai tercatat biaya perolehan diamortisasi dari kredit yang diberikan adalah sebagai berikut: / *The carrying amount of loans at amortized cost is as follows:*

	2025	2024	
Kredit	19.365.597.668.647	20.295.630.916.526	*Loans*
Pendapatan bunga masih akan diterima (Catatan 16)	91.903.613.113	120.237.256.993	*Accrued interest receivables (Note 16)*
Dikurangi: cadangan kerugian penurunan nilai	(336.001.187.855)	(597.544.017.464)	*Less: allowance for impairment losses*
Neto	**19.121.500.093.905**	**19.818.324.156.055**	***Net***

Kolektabilitas pinjaman yang diberikan sesuai dengan Peraturan Otoritas Jasa Keuangan (POJK), diungkapkan pada Catatan 39f (tidak diaudit).

The collectibility of loans in accordance with the Financial Services Authority Regulation (POJK) is disclosed in Note 39f (unaudited).

13. ASET TETAP / *PROPERTY AND EQUIPMENT*

Mutasi aset tetap adalah sebagai berikut: / *Mutation of property and equipment are as follows:*

	2025					
	Saldo awal/ *Beginning balance*	Penambahan/ *Additions*	Pengurangan/ *Disposals*	Reklasifikasi/ *Reclassification*	Saldo akhir/ *Ending balance*	
Biaya Perolehan						***Acquisition Cost***
Pemilikan langsung						*Direct acquisition*
Tanah	34.646.322.863		(1.269.000.000)	(1.956.289.500)	31.421.033.363	*Land*
Bangunan	40.502.770.658	1.078.253.957	(4.636.228.228)	(5.310.618.427)	31.634.177.960	*Buildings*
Inventaris kantor	165.414.836.687	20.660.109.221	(6.174.544.253)	-	179.900.401.655	*Office equipment*
Kendaraan	9.415.995.793	2.021.250.000	(848.275.000)	-	10.588.970.793	*Vehicles*
Perbaikan prasarana	23.362.862.862	314.460.786	(1.690.997.037)	-	21.986.326.611	*Leasehold improvements*
Jumlah	273.342.788.863	24.074.073.964	(14.619.044.518)	(7.266.907.927)	275.530.910.382	*Total*
Akumulasi Penyusutan						***Accumulated Depreciation***
Bangunan	24.326.511.508	1.341.634.375	(3.542.650.556)	(4.142.559.819)	17.982.935.508	*Buildings*
Inventaris kantor	127.877.955.180	12.920.759.466	(6.173.370.920)	-	134.625.343.726	*Office equipment*
Kendaraan	6.769.582.460	968.935.000	(848.275.000)	-	6.890.242.460	*Vehicles*
Perbaikan prasarana	19.464.021.888	1.644.319.200	(1.690.997.040)	-	19.417.344.048	*Leasehold improvements*
Jumlah	178.438.071.036	16.875.648.041	(12.255.293.516)	(4.142.559.819)	178.915.865.742	*Total*
Nilai Buku	**94.904.717.827**				**96.615.044.640**	***Book Value***

13. ASET TETAP (Lanjutan) / *13. PROPERTY AND EQUIPMENT (Continued)*

	2024					
	Saldo awal/ *Beginning balance*	Penambahan/ *Additions*	Pengurangan/ *Disposals*	Reklasifikasi/ *Reclassification*	Saldo akhir/ *Ending balance*	
Biaya Perolehan						***Acquisition Cost***
Pemilikan langsung						*Direct acquisition*
Tanah	35.310.722.863	-	(664.400.000)	-	34.646.322.863	*Land*
Bangunan	44.848.011.254	27.525.000	(4.372.765.596)	-	40.502.770.658	*Buildings*
Inventaris kantor	151.525.646.433	17.395.379.183	(3.506.188.929)	-	165.414.836.687	*Office equipment*
Kendaraan	10.486.449.205	547.300.000	(1.617.753.412)	-	9.415.995.793	*Vehicles*
Perbaikan prasarana	33.451.012.121	1.416.679.491	(11.504.828.750)	-	23.362.862.862	*Leasehold improvements*
Jumlah	275.621.841.876	19.386.883.674	(21.665.936.687)	-	273.342.788.863	*Total*
Akumulasi Penyusutan						***Accumulated Depreciation***
Bangunan	26.247.450.865	1.720.840.074	(3.641.779.431)	-	24.326.511.508	*Buildings*
Inventaris kantor	119.971.666.624	11.408.008.526	(3.501.719.970)	-	127.877.955.180	*Office equipment*
Kendaraan	7.750.049.205	637.286.667	(1.617.753.412)	-	6.769.582.460	*Vehicles*
Perbaikan prasarana	28.882.839.657	2.086.010.981	(11.504.828.750)	-	19.464.021.888	*Leasehold improvements*
Jumlah	182.852.006.351	15.852.146.248	(20.266.081.563)	-	178.438.071.036	*Total*
Nilai Buku	**92.769.835.525**				**94.904.717.827**	***Book Value***

Beban penyusutan sebesar Rp16.875.648.041 dan Rp15.852.146.248 pada tahun 2025 dan 2024 masing-masing dibebankan pada "Beban umum dan administrasi" dalam laporan laba rugi (Catatan 29).

Depreciation expenses amounting to Rp16,875,648,041 and Rp15,852,146,248 in 2025 and 2024, respectively is charged to "General and administrative expenses" in profit or loss (Note 29).

Keuntungan penjualan aset tetap dicatat sebagai bagian "Pendapatan non-operasional" pada tahun 2025 dan 2024 adalah sebagai berikut:

Gain on sale of property and equipment recorded as part of "Non-operating income" in 2025 and 2024 are as follows:

	2025	2024	
Harga jual	9.103.681.354	13.946.666.668	*Proceeds from sale*
Nilai buku	2.363.751.002	1.399.855.124	*Book value*
Laba penjualan aset tetap	**6.739.930.352**	**12.546.811.544**	***Gain on sale of property and equipment***

Pada tanggal 31 Desember 2025, terdapat reklasifikasi dari aset tetap ke properti terbengkalai sesuai dengan sifat aset.

As of December 31, 2025, there was reclassification from property and equipment to abandoned properties according to the nature of assets.

Pada tanggal 31 Desember 2025 dan 2024, Bank memiliki masing-masing 15 dan 31 bidang tanah dengan hak legal berupa sertifikat Hak Guna Bangunan (HGB), Hak Milik dan Hak Pakai. Sertifikat Hak Guna Bangunan mempunyai masa manfaat antara 6 hingga 30 tahun. Masa berlaku HGB berakhir sampai 2046. Manajemen berpendapat tidak terdapat masalah dengan perpanjangan hak atas tanah karena seluruh tanah diperoleh secara sah dan didukung dengan bukti kepemilikan yang memadai.

As of December 31, 2025 and 2024, the Bank owns 15 and 31, respectively, land with legal rights of Building Use Right (HGB), Ownership Right and Usage Right. These certificates have useful lives of 6 to 30 years. The HGB expiration period ranges up to 2046. Management believes that there will be no difficulty in obtaining the extension of the land rights as all the land was acquired legally and are supported by sufficient evidence of ownership.

Manajemen menilai bahwa pada tanggal 31 Desember 2025 dan 2024: (1) tidak ada aset tetap yang tidak dipakai sementara; (2) jumlah tercatat bruto dari setiap aset tetap yang telah disusutkan penuh dan masih digunakan masing-masing adalah sebesar Rp125.377.579.064 dan Rp130.114.197.746; dan (3) tidak ada aset tetap yang berasal dari hibah.

Management considers that as of December 31, 2025 and 2024: (1) there are no property and equipment that are not used temporarily; (2) the gross amount of property and equipment which have been fully depreciated and are still used amounted to Rp125,377,579,064 and Rp130,114,197,746, respectively; and (3) no property and equipment were derived from the grant.

13. ASET TETAP (Lanjutan) / *PROPERTY AND EQUIPMENT (Continued)*

Pada tanggal 31 Desember 2025 dan 2024, bangunan dan kendaraan diasuransikan terhadap risiko gempa bumi dan risiko kerugian lainnya kepada PT Meritz Korindo Insurance, pihak ketiga, dengan nilai pertanggungan masing-masing sebesar Rp101.835.605.000 dan Rp94.452.120.000. Manajemen berpendapat bahwa nilai pertanggungan tersebut cukup untuk menutupi kemungkinan kerugian yang akan terjadi.

As of December 31, 2025 and 2024, buildings and vehicles are insured against earthquake and other risks with PT Meritz Korindo Insurance, a third party, with insurance coverage of Rp101,835,605,000 and Rp94,452,120,000, respectively. Management believes that the amount is adequate to cover possible losses from such risks.

Berdasarkan penilaian manajemen Bank, tidak ada kejadian atau perubahan keadaan yang mengindikasikan adanya penurunan nilai aset tetap pada tanggal 31 Desember 2025 dan 2024.

Based on the assessment of the Bank's management, there are no events or changes in circumstances that indicate any impairment of property and equipment as of December 31, 2025 and 2024.

14. ASET TAKBERWUJUD / *INTANGIBLE ASSETS*

Mutasi aset takberwujud adalah sebagai berikut:

Mutation of intangible assets are as follows:

	2025				
	Saldo awal/ *Beginning balance*	Penambahan/ *Additions*	Pengurangan/ *Disposals*	Saldo akhir/ *Ending Balance*	
Biaya Perolehan					***Acquisition Cost***
Perangkat lunak	116.479.798.760	26.760.698.020	-	143.240.496.780	*Software*
Akumulasi Amortisasi					***Accumulated Amortization***
Perangkat lunak	76.673.537.676	14.972.718.674	-	91.646.256.350	*Software*
Nilai Buku	**39.806.261.084**			**51.594.240.430**	***Book Value***

	2024				
	Saldo awal/ *Beginning balance*	Penambahan/ *Additions*	Pengurangan/ *Disposals*	Saldo akhir/ *Ending Balance*	
Biaya Perolehan					***Acquisition Cost***
Perangkat lunak	105.645.554.663	17.830.884.236	(6.996.640.139)	116.479.798.760	*Software*
Akumulasi Amortisasi					***Accumulated Amortization***
Perangkat lunak	70.246.846.532	13.423.331.283	(6.996.640.139)	76.673.537.676	*Software*
Nilai Buku	**35.398.708.131**			**39.806.261.084**	***Book Value***

Pada tahun 2025 dan 2024 masing-masing beban amortisasi sebesar Rp14.972.718.674 dan Rp13.423.331.283 dibebankan pada "Beban umum dan administrasi" dalam laporan laba rugi (Catatan 29).

In 2025 and 2024, amortization expenses amounting to Rp14,972,718,674 and Rp13,423,331,283, respectively is charged to "General and administrative expenses" in profit or loss (Note 29).

Manajemen berpendapat tidak terdapat indikasi penurunan nilai atas aset takberwujud yang dimiliki Bank pada tanggal 31 Desember 2025 dan 2024.

Management believes that there is no indication of impairment on intangible assets owned by the Bank as of December 31, 2025 and 2024.

15. SEWA / *LEASES*

a. Aset Hak-guna / *Right-of-use Assets*

Mutasi aset hak-guna adalah sebagai berikut:

Movements of right-of-use assets are as follows:

	2025				
	Saldo awal/ *Beginning balance*	Penambahan/ *Additions*	Penghapusan/ *Disposals*	Saldo akhir/ *Ending Balance*	
Biaya Perolehan					***Acquisition Cost***
Tanah dan bangunan	70.232.336.765	9.443.048.727	(6.716.730.412)	72.958.655.080	*Land and building*
Akumulasi Penyusutan					***Accumulated Depreciation***
Tanah dan bangunan	40.953.791.126	19.657.322.991	(6.716.730.412)	53.894.383.705	*Land and building*
Nilai Buku	**29.278.545.639**			**19.064.271.375**	***Book Value***

15. SEWA (Lanjutan) / *LEASES (Continued)*

a. Aset Hak-guna (Lanjutan) / *Right-of-use Assets (Continued)*

	2024				
	Saldo awal/ *Beginning balance*	Penambahan/ *Additions*	Penghapusan/ *Disposals*	Saldo akhir/ *Ending Balance*	
Biaya Perolehan					***Acquisition Cost***
Tanah dan bangunan	65.189.765.907	9.905.644.959	(4.863.074.101)	70.232.336.765	*Land and building*
Akumulasi Penyusutan					***Accumulated Depreciation***
Tanah dan bangunan	26.709.473.990	19.107.391.237	(4.863.074.101)	40.953.791.126	*Land and building*
Nilai Buku	**38.480.291.917**			**29.278.545.639**	***Book Value***

Pada tanggal 31 Desember 2025 dan 2024, beban penyusutan aset hak-guna masing-masing sejumlah Rp19.657.322.991 dan Rp19.107.391.237 dibebankan pada "Beban umum dan administrasi" dalam laporan laba rugi (Catatan 29).

As of December 31, 2025 and 2024, depreciation expense of right-of-use asset amounting to Rp19,657,322,991 and Rp19,107,391,237, respectively, is charged to "General and administrative expenses" in profit or loss (Note 29).

b. Liabilitas Sewa / *Lease Liabilities*

Mutasi liabilitas sewa adalah sebagai berikut:

Movement in lease liabilities are as follows:

	2025	2024	
Saldo awal	17.861.568.437	28.712.446.277	*Begining balance*
Penambahan	3.596.244.580	-	*Additions*
Beban bunga (Catatan 29)	661.112.771	933.178.566	*Interest expense (Note 29)*
Penyesuaian	234.232.677	-	*Adjustment*
Pembayaran	(12.723.323.860)	(11.784.056.406)	*Payments*
Saldo akhir	**9.629.834.605**	**17.861.568.437**	***Ending balance***

Jatuh tempo liabilitas sewa dianalisa sebagai berikut:

Maturity of lease liabilities is analyzed as follows:

	2025	2024	
Kurang dari 1 tahun	7.586.338.387	11.061.769.792	*Within 1 year*
Antara 1 - 2 tahun	856.272.254	6.799.798.645	*Between 1 - 2 years*
Antara 2 - 5 tahun	1.187.223.964	-	*Between 2 - 5 years*
Jumlah	**9.629.834.605**	**17.861.568.437**	***Total***

Pada tahun 2025 dan 2024, Bank mengakui beban sewa dari sewa jangka pendek dan sewa aset bernilai rendah masing-masing sebesar Rp1.829.601.150 dan Rp2.249.134.307 (Catatan 29).

In 2025 and 2024, the Bank recognized rent expense from short-term leases and leases of low-value assets amounting to Rp1,829,601,150 and Rp2,249,134,307 (Note 29).

16. ASET LAIN-LAIN / *OTHER ASSETS*

Aset lain-lain terdiri atas: / *Other assets consist of:*

	2025	2024	
Agunan yang diambil alih	145.270.272.633	320.163.753.968	*Foreclosed assets*
Dikurangi: cadangan kerugian penurunan nilai	(12.417.919.239)	(6.815.816.933)	*Less: allowance for impairment losses*
Neto	132.852.353.394	313.347.937.035	*Net*
Pendapatan bunga masih akan diterima (Catatan 8, 9 dan 12)	138.029.277.197	148.093.990.479	*Accrued interest receivables (Notes 8, 9 and 12)*
Dikurangi: cadangan kerugian penurunan nilai	(1.040.244.189)	(4.294.222.874)	*Less: allowance for impairment losses*
Neto	136.989.033.008	143.799.767.605	*Net*
Settlement ATM	26.409.131.666	26.368.234.207	*Settlement ATM*
Properti terbengkalai	8.617.568.467	6.599.281.380	*Abandoned properties*
Beban dibayar di muka	7.993.331.824	4.890.772.013	*Prepaid expenses*
Setoran jaminan, kliring, dan uang muka	7.205.911.744	10.256.856.037	*Security deposits, clearing, and advances*
Persediaan keperluan kantor	9.310.469	9.940.536	*Office supplies*
Lain-lain	15.021.634.845	1.460.553.482	*Others*
Jumlah	**335.098.275.417**	**506.733.342.295**	***Total***

Agunan yang diambil alih merupakan jaminan kredit dalam bentuk tanah dan bangunan yang telah diambil alih oleh Bank.

Foreclosed assets represent collaterals on loans in the form of land and buildings that have been foreclosed by the Bank.

Pada tahun 2025 dan 2024, Bank menjual agunan yang diambil alih dengan harga jual masing-masing sejumlah Rp218.000.000.000 dan Rp28.093.500.000.

In 2025 and 2024, the Bank sold foreclosed asset with selling price amounting to Rp218,000,000,000 and Rp28,093,500,000, respectively.

Pendapatan bunga masih harus diterima merupakan piutang bunga atas penempatan pada Bank Indonesia dan bank lain, efek-efek dan kredit.

Accrued interest receivable represents interest receivable on placements with Bank Indonesia and other banks, securities and loans.

Setoran jaminan, kliring dan uang muka merupakan jaminan sewa gedung, uang muka ATM Prima, uang muka kepada vendor dan lainnya.

Security deposits, clearing and advances represent building rental deposits, ATM Prima deposits, advances to other vendors and others.

Properti terbengkalai merupakan tanah dan bangunan milik Bank yang sudah tidak digunakan kembali untuk kegiatan operasional.

Abandoned properties represent land and buildings owned by the Bank that are no longer used for operational activities.

Beban dibayar di muka merupakan biaya pemeliharaan, biaya servis gedung, biaya langganan, asuransi kendaraan dan biaya lainnya.

Prepaid expenses represent maintenance costs, building service costs, subscription fees, vehicle insurance and other costs.

Settlement ATM merupakan tagihan dari penyelesaian transaksi nasabah melalui ATM Bersama.

Settlement ATM represents receivables from settlement of customer transactions through ATM Bersama.

Persediaan keperluan kantor merupakan formulir bank, kartu ATM dan alat tulis lainnya.

Office supplies represent bank forms, ATM cards and other stationery.

Manajemen berkeyakinan bahwa cadangan kerugian penurunan nilai pada tanggal 31 Desember 2025 dan 2024 masing-masing telah memadai untuk kemungkinan kerugian.

Management believes that the allowance for impairment losses as of December 31, 2025 and 2024, respectively is adequate.

17. SIMPANAN / *17. DEPOSITS*

Simpanan terdiri dari: / *Deposits consists of:*

	2025			
	Pihak berelasi/ *Related parties*	Pihak ketiga/ *Third parties*	Jumlah/ *Total*	
Giro	59.230.947.899	3.010.971.530.938	3.070.202.478.837	*Current deposits*
Tabungan	1.176.528.112	3.637.222.891.967	3.638.399.420.079	*Saving deposits*
Deposito berjangka	23.213.736.770	8.764.849.947.659	8.788.063.684.429	*Time deposits*
Jumlah	**83.621.212.781**	**15.413.044.370.564**	**15.496.665.583.345**	***Total***

	2024			
	Pihak berelasi/ *Related parties*	Pihak ketiga/ *Third parties*	Jumlah/ *Total*	
Giro	65.560.561.485	2.741.134.120.157	2.806.694.681.642	*Current deposits*
Tabungan	826.005.916	2.992.540.941.485	2.993.366.947.401	*Saving deposits*
Deposito berjangka	27.261.542.800	7.047.631.783.111	7.074.893.325.911	*Time deposits*
Jumlah	**93.648.110.201**	**12.781.306.844.753**	**12.874.954.954.954**	***Total***

a. Giro terdiri atas: / *a. Current deposits consist of:*

	2025	2024	
Pihak berelasi			*Related parties*
Rupiah	51.758.298.441	47.482.679.213	*Rupiah*
Dolar Amerika Serikat	7.472.649.458	18.077.882.272	*United States Dollar*
Subjumlah	59.230.947.899	65.560.561.485	*Sub-total*
Pihak ketiga			*Third parties*
Rupiah	1.933.980.668.777	1.715.667.795.394	*Rupiah*
Dolar Amerika Serikat	1.076.824.530.866	1.025.117.576.722	*United States Dollar*
Euro	166.331.295	348.748.041	*Euro*
Subjumlah	3.010.971.530.938	2.741.134.120.157	*Sub-total*
Jumlah	**3.070.202.478.837**	**2.806.694.681.642**	***Total***

	2025	2024	
Tingkat bunga efektif rata-rata per tahun			*Average annual effective interest rate*
Rupiah	3,03%	3,32%	*Rupiah*
Dolar Amerika Serikat	2,06%	2,05%	*United States Dollar*
Euro	0,03%	0,05%	*Euro*

Pada tanggal 31 Desember 2025 dan 2024, tidak terdapat giro yang dijadikan sebagai jaminan kredit.

As of December 31, 2025 and 2024, there are no current deposits that are pledged as loan collateral.

b. Tabungan terdiri atas: / *b. Savings deposits consist of:*

	2025	2024	
Pihak berelasi			*Related parties*
Rupiah	821.021.781	825.920.934	*Rupiah*
Dolar Amerika Serikat	355.506.331	84.982	*United States Dollar*
Subjumlah	1.176.528.112	826.005.916	*Sub-total*
Pihak ketiga			*Third parties*
Rupiah	940.930.172.510	929.801.481.743	*Rupiah*
Dolar Amerika Serikat	2.696.292.719.457	2.062.739.459.742	*United States Dollar*
Subjumlah	3.637.222.891.967	2.992.540.941.485	*Sub-total*
Jumlah	**3.638.399.420.079**	**2.993.366.947.401**	***Total***

17. SIMPANAN (Lanjutan) / *DEPOSITS (Continued)*

b. Tabungan terdiri atas: (Lanjutan) / *Savings deposits consist of: (Continued)*

	2025	2024	
Tingkat bunga efektif rata-rata per tahun			*Average annual effective interest rate*
Rupiah	2,73%	2,63%	*Rupiah*
Dolar Amerika Serikat	3,79%	2,98%	*United States Dollar*

Pada tanggal 31 Desember 2025 dan 2024, tidak terdapat giro yang dijadikan sebagai jaminan kredit.

As of December 31, 2025 and 2024, there are no savings deposits that were pledged as loan collateral.

c. Deposito berjangka terdiri atas: / *Time deposits consists of:*

	2025	2024	
Pihak berelasi			*Related parties*
Rupiah	23.178.140.647	27.192.828.416	*Rupiah*
Dolar Amerika Serikat	35.596.123	68.714.384	*United States Dollar*
Subjumlah	23.213.736.770	27.261.542.800	*Sub-total*
Pihak ketiga			*Third parties*
Rupiah	8.070.745.820.366	5.755.668.385.634	*Rupiah*
Dolar Amerika Serikat	694.104.127.293	1.291.963.397.477	*United States Dollar*
Subjumlah	8.764.849.947.659	7.047.631.783.111	*Sub-total*
Jumlah	**8.788.063.684.429**	**7.074.893.325.911**	***Total***

	2025	2024	
Tingkat bunga efektif rata-rata per tahun			*Average annual effective interest rate*
Rupiah	5,53%	5,57%	*Rupiah*
Dolar Amerika Serikat	3,95%	4,68%	*United States Dollar*

Deposito berjangka berdasarkan jangka waktu adalah sebagai berikut:

Time deposits based on time periods are as follows:

	2025	2024	
Rupiah			*Rupiah*
1 bulan	3.337.793.418.423	2.343.956.440.126	*1 month*
3 bulan	2.880.515.406.413	1.689.067.695.576	*3 months*
6 bulan	648.734.609.160	763.701.961.330	*6 months*
12 bulan	1.226.880.527.017	986.135.117.018	*12 months*
Subjumlah	8.093.923.961.013	5.782.861.214.050	*Sub-total*
Dolar Amerika Serikat			*United States Dollar*
1 bulan	315.294.122.112	672.915.379.234	*1 month*
3 bulan	134.648.291.167	266.509.052.511	*3 months*
6 bulan	113.915.034.720	108.395.897.660	*6 months*
12 bulan	130.282.275.417	244.211.782.456	*12 months*
Subjumlah	694.139.723.416	1.292.032.111.861	*Sub-total*
Jumlah	**8.788.063.684.429**	**7.074.893.325.911**	***Total***

Pada tanggal 31 Desember 2025 dan 2024, deposito berjangka yang telah dibatasi penggunaannya dan dijadikan sebagai jaminan kredit masing-masing sejumlah Rp912.968.374.235 dan Rp263.445.912.983.

As of December 31, 2025 and 2024, time deposits which were restricted and pledged as loan collateral amounted to Rp912,968,374,235 and Rp263,445,912,983, respectively.

17. SIMPANAN (Lanjutan) / *DEPOSITS (Continued)*

Nilai tercatat pada biaya perolehan diamortisasi dari simpanan adalah sebagai berikut:

Carrying amount at amortized cost of the deposits are as follows:

	2025	2024	
Simpanan			*Deposits*
Giro	3.070.202.478.837	2.806.694.681.642	*Current deposits*
Tabungan	3.638.399.420.079	2.993.366.947.401	*Saving deposits*
Deposito berjangka	8.788.063.684.429	7.074.893.325.911	*Time deposits*
Subjumlah	15.496.665.583.345	12.874.954.954.954	*Sub-total*
Beban bunga yang masih harus dibayar (Catatan 20)			*Accrued interest expense (Note 20)*
Giro	1.945.055.258	2.884.592.763	*Current deposits*
Tabungan	4.201.147.974	3.441.839.392	*Saving deposits*
Deposito berjangka	31.409.320.941	33.529.132.835	*Time deposits*
Subjumlah	37.555.524.173	39.855.564.990	*Sub-total*
Jumlah	**15.534.221.107.518**	**12.914.810.519.944**	***Total***

18. SIMPANAN DARI BANK LAIN / *DEPOSITS FROM OTHER BANKS*

Simpanan dari bank lain terdiri dari:

Deposits from other banks consist of:

	2025	2024	
Pihak berelasi			*Related parties*
Rupiah			*Rupiah*
Giro	41.943.992.434	9.395.330.936	*Current deposits*
Deposito berjangka	22.000.000.000	21.000.000.000	*Time deposits*
Subjumlah	63.943.992.434	30.395.330.936	*Sub-total*
Pihak ketiga			*Third parties*
Dolar Amerika Serikat			*United States Dollar*
Call money	-	820.845.000.000	*Call money*
Rupiah			*Rupiah*
Giro	1.670.909.226	3.662.798.700	*Current deposits*
Tabungan	265.206.387	366.735.920	*Saving deposits*
Deposito berjangka	60.275.500.000	36.902.953.025	*Time deposits*
Subjumlah	62.211.615.613	861.777.487.645	*Sub-total*
Jumlah	**126.155.608.047**	**892.172.818.581**	***Total***
Jangka waktu			*Term*
Deposito berjangka	1 - 12 bulan/*months*	1 - 12 bulan/*months*	*Time deposits*
Call money	-	11 bulan/*months*	*Call money*
Tingkat bunga efektif rata-rata per tahun			*Average annual effective interest rate*
Dolar Amerika Serikat			*United States Dollar*
Call money	4,40%	5,18%	*Call money*
Rupiah			*Rupiah*
Giro	1,56%	2,93%	*Current deposits*
Tabungan	1,01%	1,63%	*Saving deposits*
Deposito berjangka	5,49%	5,44%	*Time deposits*
Call Money	-	6,27%	*Call Money*

Nilai tercatat pada biaya perolehan diamortisasi dari simpanan dari bank lain adalah sebagai berikut:

Carrying amount at amortized cost of the deposits from other banks are as follows:

	2025	2024	
Simpanan dari bank lain	126.155.608.047	892.172.818.581	*Deposits from other banks*
Beban bunga masih dibayar (Catatan 20)	204.461.865	335.268.833	*Accrued interest expense (Note 20)*
Jumlah	**126.360.069.912**	**892.508.087.414**	***Total***

18. SIMPANAN DARI BANK LAIN (Lanjutan)

Tidak terdapat simpanan dari bank lain yang dibatasi dan dijadikan jaminan atas kredit yang diberikan pada tanggal 31 Desember 2025 dan 2024.

18. DEPOSITS FROM OTHER BANKS (Continued)

There were no deposits from other banks that were restricted and pledged as loan collateral as of December 31, 2025 and 2024.

19. PINJAMAN YANG DITERIMA

Shinhan Bank Co.,Ltd

Pada tanggal 31 Desember 2025, Bank memperoleh fasilitas pinjaman dari Shinhan Bank Co.,Ltd yang terdiri dari:

a. Fasilitas pinjaman tanggal 15 September 2022 sebesar USD252.000.000 dengan jangka waktu selama 2 tahun dan tingkat suku bunga SOFR 3M Term ditambah margin tertentu.
b. Fasilitas pinjaman tanggal 12 April 2023 sebesar USD285.000.000 dengan jangka waktu selama 5 tahun dan tingkat suku bunga SOFR 3M Term ditambah margin tertentu.
c. Fasilitas pinjaman tanggal 26 April 2023 sebesar USD30.000.000 dengan jangka waktu selama 5 tahun dan tingkat suku bunga SOFR 3M Term ditambah margin tertentu.
d. Fasilitas pinjaman tanggal 20 September 2024 sebesar USD250.000.000 dengan jangka waktu selama 5 tahun dan tingkat suku bunga SOFR 3M Term ditambah margin tertentu.

Pada tanggal 31 Desember 2025 dan 2024, Bank memiliki saldo pinjaman yang diberikan dari fasilitas tersebut sebesar USD365.000.000 (setara masing-masing sebesar Rp6.086.375.000.000 dan Rp5.874.675.000.000).

PT Bank Maybank Indonesia Tbk

Bank memperoleh fasilitas pinjaman dengan PT Bank Maybank Indonesia Tbk ("Maybank") tanggal 5 Desember 2024 sebesar USD20.000.000 (setara dengan Rp250.000.000.000) dengan jangka waktu selama 12 bulan dan tingkat suku bunga atas fasilitas mata uang USD mengacu pada Term SOFR dengan tingkat margin tertentu dan tingkat suku bunga atas fasilitas mata uang IDR mengacu pada JIBOR dengan tingkat margin tertentu. Sampai dengan tanggal jatuh tempo, fasilitas pinjaman ini belum digunakan oleh Bank.

Nilai tercatat pinjaman yang diukur dengan biaya perolehan diamortisasi adalah sebagai berikut:

19. BORROWINGS

Shinhan Bank Co.,Ltd

As of December 31, 2025, the Bank has obtained loan facilities from Shinhan Bank Co., Ltd which consists of the following:

a. Loan facility dated September 15, 2022 amounting to USD252,000,000 with a period of 2 years and with interest rate at SOFR 3M Term plus certain margin.

b. Loan facility dated April 12, 2023 amounting to USD285,000,000 with a period of 5 years and with interest rate at SOFR 3M Term plus certain margin.

c. Loan facility dated April 26, 2023 amounting to USD30,000,000 with a period of 5 years and with interest rate at SOFR 3M Term plus certain margin.

d. Loan facility dated September 20, 2024 amounting to USD250,000,000 with a period of 5 years and with interest rate at SOFR 3M Term plus certain margin.

As of December 31, 2025 and 2024, the Bank has outstanding borrowings from these facilities amounting to USD365,000,000 (equivalent to Rp6,086,375,000,000, and Rp5,874,675,000,000, respectively).

PT Bank Maybank Indonesia Tbk

The Bank has obtained a loan facility with PT Bank Maybank Indonesia Tbk ("Maybank") dated December 5, 2024 amounting to USD20,000,000 (equivalent to Rp250,000,000,000) with a period of 12 months and the interest rate on the USD facility refers to Term SOFR with a certain margin rate and the interest rate on the IDR facility refers to JIBOR with a certain margin rate. Up to the maturity date, the loan facility has not been utilized by the Bank.

The carrying amount of the borrowings at amortized cost are as follows:

	2025	2024	
Shinhan Bank Co. Ltd	6.086.375.000.000	5.874.675.000.000	*Shinhan Bank Co. Ltd*
Beban bunga masih dibayar (Catatan 20)	32.526.547.646	36.211.573.312	*Accrued interest expense (Note 20)*
Jumlah	**6.118.901.547.646**	**5.910.886.573.312**	***Total***

20. LIABILITAS LAIN-LAIN / *OTHER LIABILITIES*

Liabilitas lain-lain terdiri dari: / *Other liabilities consist of:*

	2025	2024	
Beban masih harus dibayar	73.337.290.127	25.238.315.803	*Accrued expenses*
Beban bunga masih harus dibayar (Catatan 17, 18 dan 19)	70.286.533.684	76.402.407.135	*Accrued interest expense (Notes 17, 18 and 19)*
Penyisihan insentif dan tunjangan hari raya	14.139.074.841	14.366.050.502	*Incentive and religious allowances*
Penyisihan kerugian batas kredit yang belum ditarik	4.379.513.061	6.755.865.185	*Provision for unused credit facility*
Pendapatan diterima di muka	1.647.736.721	846.526.200	*Unearned income*
Setoran jaminan	777.643.806	770.243.806	*Guarantee deposits*
Lainnya	5.464.986.008	10.254.433.599	*Others*
Jumlah	**170.032.778.248**	**134.633.842.230**	***Total***

Beban yang masih harus dibayar merupakan cadangan biaya terkait karyawan seperti cadangan Bonus, THR, BPJS, pelatihan dan lainnya.

Accrued expenses include reserve related to employee expenses such as bonus reserves, THR, BPJS, training and others.

Beban bunga masih harus dibayar merupakan bunga masih harus dibayar atas simpanan dari nasabah, simpanan dari Bank lain dan pinjaman yang diterima.

Accrued interest expenses represent accrued interest on deposits from customers, deposits from other banks and borrowings.

Penyisihan insentif dan tunjangan hari raya merupakan akrual biaya-biaya atas insentif dan tunjangan karyawan.

Incentive and religious allowances represent the accrual of expenses for incentives and benefits for employees.

Penyisihan kerugian batas kredit yang belum ditarik merupakan cadangan kerugian penurunan nilai atas fasilitas kredit komitmen yang belum ditarik.

Provision for unused credit facility is the allowance for impairment losses established for unused commited credit facilities.

Pendapatan di terima di muka adalah pendapatan diterima dimuka atas kredit yang diberikan dan bank garansi.

Unearned income represents unearned income on loans and bank guarantees.

Setoran jaminan merupakan jaminan atas transaksi LC dan setoran jaminan lainnya.

Guarantee deposits represent guarantees for LC transactions and other guarantee deposits.

Lainnya termasuk liabilitas dari penyelesaian transaksi nasabah melalui ATM Prima, uang muka yang diterima, dan lain-lain.

Others include payables from settlement of customer transactions through ATM Prima, advances received, and others.

21. MODAL SAHAM / *SHARE CAPITAL*

Modal saham pada tanggal 31 Desember 2025 dan 2024 terdiri dari:

As of December 31, 2025 and 2024 share capital consists of:

Pemegang Saham	Jumlah Saham yang Ditempatkan dan Disetor penuh/ *Number of Shares Issued and Fully Paid*	Persentase Kepemilkan/ *Percentage of Ownership* (%)	Jumlah/ *Total*	*Shareholders*
Shinhan Bank Co., Ltd	934.828	99,00	934.828.000.000	*Shinhan Bank Co., Ltd*
PT Metropanca Gemilang	5.000	0,53	5.000.000.000	*PT Metropanca Gemilang*
PT STM Tunggal Jaya	4.450	0,47	4.450.000.000	*PT STM Tunggal Jaya*
Jumlah	**944.278**	**100,00**	**944.278.000.000**	***Total***

21. MODAL SAHAM (Lanjutan)

Berdasarkan Akta Notaris No. 15 tanggal 21 Juli 2017 yang dibuat oleh Notaris Hermin Budisetyasih, S.H., M.Kn., Notaris di Jakarta, para pemegang saham sepakat untuk melaksanakan peningkatan modal dasar dari Rp800.000.000.000 menjadi Rp3.700.000.000.000 dan modal disetor Bank dari Rp490.087.000.000 menjadi Rp944.278.000.000. Akta tersebut telah disetujui oleh Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dalam Surat Keputusan No. AHU-0015084.AH.01.02.Tahun 2017 tanggal 24 Juli 2017.

21. SHARE CAPITAL (Continued)

Based on Notarial Deed No. 15 dated July 21, 2017 by Notary Hermin Budisetyasih, S.H., M.Kn., Notary in Jakarta, the shareholders agreed to increase the authorized capital from Rp800,000,000,000 to Rp3,700,000,000,000 and the paid-up capital of the Bank from Rp490,087,000,000 to Rp944,278,000,000. The Deed was approved by the Minister of Law and Human Rights of the Republic of Indonesia in Decision Letter No. AHU-0015084.AH.01.02.Tahun 2017 dated July 24, 2017.

22. TAMBAHAN MODAL DISETOR

Tambahan modal disetor saham pada tanggal 31 Desember 2025 dan 2024 terdiri dari:

22. ADDITIONAL PAID-IN CAPITAL

As of December 31, 2025 and 2024 additional paid-in capital consists of:

	Agio Saham/ *Premium on Share Capital*	Efek Penggabungan Usaha/ *Effect of Merger Acquisition*	Jumlah/ *Total*	
Penambahan 172.850 lembar saham tahun 2015	627.146.123.800	-	627.146.123.800	*Additional 172,850 shares in 2015*
Penambahan 224.615 lembar saham tahun 2016	775.380.638.445	-	775.380.638.445	*Additional 224,615 shares in 2016*
Penggabungan usaha	-	57.878.000.000	57.878.000.000	*Merger acquisition*
Jumlah per 31 Desember 2016	1.402.526.762.245	57.878.000.000	1.460.404.762.245	*Total as of December 31, 2016*
Penambahan 454.191 lembar saham tahun 2017	1.565.596.377.000	-	1.565.596.377.000	*Additional 454,191 shares in 2017*
Jumlah	**2.968.123.139.245**	**57.878.000.000**	**3.026.001.139.245**	***Total***

23. CADANGAN UMUM

Sesuai Undang-Undang No. 40 tahun 2007 efektif tanggal 16 Agustus 2007 tentang Perseroan Terbatas, yang mengharuskan Perusahaan di Indonesia untuk membuat cadangan umum sebesar sekurang-kurangnya 20% dari jumlah modal yang ditempatkan dan disetor penuh. Undang-Undang tersebut tidak mengatur jangka waktu untuk cadangan umum minimum tersebut. Pada tanggal 31 Desember 2025 dan 2024, saldo cadangan umum sebesar Rp20.600.000.000.

23. GENERAL RESERVE

In accordance with Law No. 40 Year 2007 effective on August 16, 2007 regarding Limited Liability Company, the Company in Indonesia should create a general reserve of at least 20% of the issued and fully paid capital. The law has not set a period of time for the minimum general reserve. As of December 31, 2025 and 2024, general reserve amounted to Rp20,600,000,000.

24. PENGHASILAN KOMPREHENSIF LAIN

Penghasilan komprehensif lain tediri dari:

24. OTHER COMPREHENSIVE INCOME

Other comprehensive income consists of:

	2025	2024	
Kerugian yang belum direalisasi dari aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain - neto	(7.484.879.069)	(23.931.023.650)	*Unrealized loss from financial assets measured at fair value through other comprehensive income - net*
Pengukuran kembali atas kewajiban imbalan pasti - neto	31.109.044.939	32.485.561.361	*Remeasurement of post-employment benefits obligation - net*
Jumlah	**23.624.165.870**	**8.554.537.711**	***Total***

25. PENDAPATAN BUNGA / *INTEREST INCOME*

Pendapatan bunga terdiri dari: / *Interest income consist of:*

	2025	2024	
Rupiah			*Rupiah*
Kredit	745.055.944.141	757.238.022.726	*Loans*
Efek-efek	227.851.503.684	138.018.043.889	*Securities*
Giro pada Bank lain	10.408.367.708	452.162.225	*Current accounts with other Banks*
Giro pada Bank Indonesia	4.455.212.161	5.087.723.111	*Current accounts with Bank Indonesia*
Penempatan pada Bank Indonesia dan Bank lain	2.801.248.958	57.081.404.192	*Placements with Bank Indonesia and other Banks*
Efek yang dibeli dengan janji untuk dijual kembali	444.296.268	3.117.814.955	*Securities purchased under resale agreement*
Subjumlah	991.016.572.920	960.995.171.098	*Sub-total*
Mata uang asing			*Foreign currencies*
Kredit	557.175.797.212	641.781.087.591	*Loans*
Giro pada bank lain	6.859.646.369	-	*Current accounts with other Banks*
Penempatan pada Bank Indonesia dan Bank lain	4.935.191.954	8.204.191.195	*Placements with Bank Indonesia and other banks*
Subjumlah	568.970.635.535	649.985.278.786	*Sub-total*
Jumlah	**1.559.987.208.455**	**1.610.980.449.884**	***Total***

Jumlah pendapatan bunga dari pihak berelasi pada tahun 2025 dan 2024 masing-masing sebesar Rp15.523.185.350 dan Rp17.037.107.196 (Catatan 32).

Total interest income from parties in 2025 and 2024 amounted to Rp15,523,185,350 and Rp17,037,107,196, respectively (Note 32).

26. BEBAN BUNGA / *INTEREST EXPENSES*

Beban bunga terdiri dari: / *Interest expenses consists of:*

	2025	2024	
Rupiah			*Rupiah*
Simpanan nasabah			*Deposits from customers*
Giro	37.636.242.110	49.284.178.022	*Current deposits*
Tabungan	37.269.388.742	34.652.587.711	*Saving deposits*
Deposito berjangka	354.276.744.255	321.816.671.184	*Time deposits*
Premi penjaminan simpanan	27.682.220.090	23.848.435.969	*Premium on deposit guarantee*
Simpanan dari Bank lain	15.519.151.658	4.643.660.923	*Deposits from other Banks*
Subjumlah	472.383.746.855	434.245.533.809	*Sub-total*
Mata uang asing			*Foreign currencies*
Simpanan nasabah			*Deposits from customers*
Giro	19.191.104.249	19.209.587.806	*Current deposits*
Tabungan	95.494.488.783	40.040.874.936	*Saving deposits*
Deposito berjangka	38.300.528.107	67.785.072.317	*Time deposits*
Simpanan dari bank lain	5.031.197.268	12.039.030.426	*Deposits from other banks*
Pinjaman yang diberikan	325.299.025.596	388.109.943.734	*Borrowings*
Subjumlah	483.316.344.003	527.184.509.219	*Sub-total*
Jumlah	**955.700.090.858**	**961.430.043.028**	***Total***

Jumlah beban bunga kepada pihak berelasi pada tahun 2025 dan 2024 masing-masing sebesar Rp323.580.060.173 dan Rp376.656.419.840 (Catatan 32).

Total interest expenses to related parties in 2025 and 2024 amounted to Rp323,580,060,173 and Rp376,656,419,840, respectively (Note 32).

27. PENDAPATAN OPERASIONAL LAINNYA / *27. OTHER OPERATING INCOME*

Pendapatan operasional lainnya terdiri dari: / *Other operating income consist of:*

	2025	2024	
Provisi dan komisi lainya			*Other fees and commissions*
Rupiah	30.174.584.835	29.935.121.041	*Rupiah*
Keuntungan transaksi mata uang asing - neto	24.706.025.354	27.270.369.916	*Gain on foreign exchange - net*
Laba dari instrumen derivatif - neto	19.010.398.623	3.402.768.329	*Gain from derivative Instruments - net*
Lain-lain			*Others*
Jasa kliring dan transfer	13.570.980.601	15.649.106.765	*Clearing and transfer fees*
Keuntungan penjualan obligasi pemerintah	21.162.360.511	-	*Gain on sale of government bonds*
Jasa keterlambatan	5.804.029.468	5.457.986.109	*Penalty fees*
Jasa administrasi nasabah	1.887.695.696	2.394.602.078	*Customer administration fees*
Jasa penyimpanan	330.081.888	326.231.279	*Safe deposits box fees*
Lainnya	13.343.377.752	5.408.027.545	*Others*
Subjumlah	56.098.525.916	29.235.953.776	*Sub-total*
Jumlah	**129.989.534.728**	**89.844.213.062**	***Total***

28. BEBAN TENAGA KERJA / *28. PERSONNEL EXPENSES*

Beban tenaga kerja terdiri dari: / *Personnel expenses consist of:*

	2025	2024	
Gaji dan tunjangan	177.826.301.761	172.914.713.835	*Salaries and allowances*
Imbalan pascakerja (Catatan 30)	8.456.152.657	12.299.612.034	*Post-employment benefits (Note 30)*
Pendidikan dan pelatihan	3.702.749.883	4.283.329.743	*Education and training*
Jumlah	**189.985.204.301**	**189.497.655.612**	***Total***

Termasuk ke dalam beban tenaga kerja adalah gaji dan tunjangan lainnya yang dibayarkan kepada Komisaris, Direksi dan Pejabat Eksekutif Bank adalah sebagai berikut:

Included in personnel expenses are salaries and other allowances for Commissioners, Directors and Executive Officers of the Bank as follows:

	2025	2024	
Komisaris			*Commissioners*
Gaji dan tunjangan	747.864.000	747.864.000	*Salaries and allowances*
Bonus dan THR	112.179.600	110.261.200	*Bonus and religious allowances*
Subjumlah	860.043.600	858.125.200	*Sub-total*
Direktur			*Directors*
Gaji dan tunjangan	14.870.898.097	14.929.369.253	*Salaries and allowances*
Bonus dan THR	3.209.699.270	2.978.327.404	*Bonus and religious allowances*
Subjumlah	18.080.597.367	17.907.696.657	*Sub-total*
Komite audit			*Audit committee*
Gaji dan tunjangan	406.016.000	406.016.000	*Salaries and allowances*
Pejabat eksekutif bank			*Executive bank officers*
Gaji dan tunjangan	35.744.095.321	35.901.048.083	*Salaries and allowances*
Bonus dan THR	4.008.923.465	5.665.851.266	*Bonus and religious allowances*
Subjumlah	39.753.018.786	41.566.899.349	*Sub-total*
Jumlah	**59.099.675.753**	**60.738.737.206**	***Total***

29. BEBAN UMUM DAN ADMINISTRASI / *29. GENERAL AND ADMINISTRATIVE EXPENSES*

Beban umum dan administrasi terdiri dari: / *General and administrative expenses consist of:*

	2025	2024	
Pemeliharaan dan perbaikan	39.625.120.737	32.834.203.626	*Maintenance and repairs*
Penyusutan (Catatan 13 dan 15)	36.532.971.032	34.959.537.485	*Depreciation (Notes 13 and 15)*
Keamanan dan kebersihan	34.383.595.563	31.091.753.905	*Security and cleaning*
Utilitas	16.781.400.762	16.293.149.449	*Utilities*
Amortisasi aset takberwujud (Catatan 14)	14.972.718.674	13.423.331.283	*Amortization of intangible assets (Note 14)*
Iuran	13.516.064.758	11.328.225.364	*Contributions*
Komisi	10.617.966.961	12.744.530.176	*Commission*
Jasa profesional	9.315.547.086	20.778.133.295	*Professional fees*
Administrasi bank	6.979.180.701	6.740.152.003	*Bank administration*
Asuransi	3.430.479.681	6.093.521.709	*Insurance*
Biaya kantor	2.350.949.156	2.088.312.872	*Office expense*
Sewa (Catatan 15)	1.829.601.150	2.249.134.307	*Rent (Note 15)*
Iklan	1.753.637.514	1.801.919.963	*Advertisement*
Jamuan	1.498.958.059	1.649.563.150	*Entertainment*
Perjalanan dinas	1.492.394.007	1.947.237.870	*Business trip*
Beban pajak	933.094.360	3.826.092.385	*Tax expenses*
Beban bunga atas liabilitas sewa (Catatan 15b)	661.112.771	933.178.566	*Interest expense from lease liabilities (Note 15b)*
Lain-lain (di bawah Rp2 miliar)	1.917.690.329	1.707.759.198	*Others (below Rp2 billion)*
Jumlah	**198.592.483.301**	**202.489.736.606**	***Total***

30. LIABILITAS IMBALAN KERJA / *30. EMPLOYEE BENEFIT LIABILITIES*

Liabilitas imbalan kerja terdiri dari: / *Employment benefits liabilities consist of:*

	2025	2024	
Liabilitas imbalan pascakerja	32.849.297.053	27.700.209.985	*Post-employment benefits liabilities*
Imbalan jangka panjang lainnya	-	6.987.501.988	*Other long-term benefits*
Jumlah	**32.849.297.053**	**34.687.711.973**	***Total***

Perhitungan liabilitas imbalan kerja pada tahun 2025 dan 2024 dilakukan oleh KKA Riana & Rekan.

The calculation of employee benefit liabilities in 2025 and 2024 was conducted by KKA Riana & Rekan.

Jumlah karyawan yang berhak atas liabilitas imbalan kerja masing-masing sebanyak 539 dan 579 karyawan pada tanggal 31 Desember 2025 dan 2024 (tidak diaudit).

The number of eligible employees for employment benefit liabilities is 539 and 579 employees as of December 31, 2025 and 2024, respectively (unaudited).

Program imbalan pasti memberikan eksposur Bank terhadap risiko aktuarial adalah sebagai berikut:

The defined benefit plan typically exposes the Bank to actuarial risks as follows:

Risiko Tingkat Bunga

Interest Rate Risk

Penurunan suku bunga obligasi akan meningkatkan liabilitas imbalan kerja.

A decrease in the bond interest rate will increase the employee benefit liabilities.

Risiko Gaji

Salary Risk

Nilai kini kewajiban imbalan pasti dihitung dengan mengacu pada gaji masa depan peserta program. Dengan demikian, kenaikan gaji peserta program akan meningkatkan liabilitas program itu.

The present value of the defined benefit plan liability is calculated by reference to the future salaries of plan participants. As such, an increase in the salary of the plan participants will increase the plan's liability.

Risiko Harapan Hidup

Longevity Risk

Nilai kini kewajiban imbalan pasti dihitung dengan mengacu pada estimasi terbaik dari mortalitas peserta program selama masa kerja. Peningkatan harapan hidup peserta program akan meningkatkan liabilitas program.

The present value of the defined benefit plan liability is calculated by reference to the best estimate of the mortality of plan participants during their employment. An increase in the life expectancy of the plan participants will increase the plan's liability.

30. LIABILITAS IMBALAN KERJA (Lanjutan) / *EMPLOYEE BENEFIT LIABILITIES (Continued)*

Liabilitas Imbalan Pascakerja / *Post-employment Benefits Liabilities*

Bank memberikan imbalan pascakerja kepada karyawan tetap yang memenuhi kriteria yang telah ditetapkan atau telah mencapai usia pensiun normal pada umur 55 tahun yang dihitung berdasarkan peraturan yang berlaku, yakni Undang-Undang No. 6 Tahun 2023 tentang "Penetapan Peraturan Pemerintah Pengganti Undang-Undang No. 2 Tahun 2022 tentang Cipta Kerja menjadi Undang-Undang".

The Bank provides post-employment benefits to its permanent employees who meet the criteria or reach the normal retirement age of 55 years in accordance with Law No. 6 Year 2023 on "Stipulation of Government Regulation in Lieu of Law No. 2 Year 2022 on Job Creation into Law".

Jumlah yang diakui dalam laporan laba rugi dan penghasilan komprehensif lain sehubungan dengan liabilitas imbalan pascakerja adalah sebagai berikut:

The amounts recognized in the statement of profit or loss and other comprehensive income in respect of the post-employment benefits liabilities are as follows:

	2025	2024	
Diakui pada laba rugi			*Recognized in profit or loss*
Biaya jasa:			*Service cost:*
Biaya jasa kini	5.675.431.079	6.330.477.499	*Current service cost*
Biaya jasa lalu	(507.771.851)	(3.534.330.923)	*Past service cost*
Biaya bunga	1.811.387.100	1.773.451.784	*Interest cost*
Biaya tambahan untuk pemutusan hubungan kerja karyawan	8.464.608.317	6.331.681.608	*Additional cost for terminated employees*
Jumlah	15.443.654.645	10.901.279.968	*Total*
Diakui pada penghasilan komprehensif lain			*Recognized in other comprehensive income*
Pengukuran			*Remeasurements*
Kerugian (keuntungan) aktuaria yang timbul dari:			*Actuarial loss (gain) arising from:*
Perubahan asumsi keuangan	1.109.270.445	(491.333.239)	*Changes in financial assumptions*
Penyesuaian pengalaman	655.494.198	(946.032.955)	*Experience adjustments*
Jumlah	1.764.764.643	(1.437.366.194)	*Total*
Jumlah yang diakui di laporan laba rugi dan penghasilan komprehensif lain	**17.208.419.288**	**9.463.913.774**	***Total recognized in statement of profit or loss and other comprehensive income***

Mutasi dari nilai kini liabilitas imbalan pascakerja adalah sebagai berikut:

Movements in present value of post-employment benefit liabilities are as follows:

	2025	2024	
Saldo awal	27.700.209.985	27.469.153.713	*Begining balance*
Biaya jasa kini	5.675.431.079	6.330.477.499	*Current service cost*
Biaya layanan lalu	(507.771.851)	(3.534.330.923)	*Past service cost*
Biaya bunga	1.811.387.100	1.773.451.784	*Interest cost*
Pembayaran imbalan kerja	(12.059.332.220)	(9.232.857.502)	*Benefits paid*
Biaya tambahan untuk pemutusan hubungan kerja karyawan	8.464.608.317	6.331.681.608	*Additional cost for terminated employees*
Kerugian (keuntungan) aktuarial yang timbul dari:			*Actuarial loss (gain) arising from:*
Perubahan asumsi keuangan	1.109.270.445	(491.333.239)	*Changes in financial assumptions*
Penyesuaian pengalaman	655.494.198	(946.032.955)	*Experience adjustments*
Saldo akhir	**32.849.297.053**	**27.700.209.985**	***Ending balance***

30. LIABILITAS IMBALAN KERJA (Lanjutan)

Imbalan jangka panjang lainnya

Mutasi imbalan kerja jangka panjang lainnya sebagai berikut:

	2025	2024	
Saldo awal	6.987.501.988	5.589.169.922	*Begining balance*
Biaya jasa kini	-	2.048.838.072	*Current service cost*
Biaya jasa lalu	(6.987.501.988)	(564.122.091)	*Past service cost*
Biaya bunga	-	357.569.855	*Interest cost*
Keuntungan aktuarial yang timbul dari penyesuaian pengalaman	-	(407.425.644)	*Actuarial gains arising from experience adjustment*
Keuntungan aktuarial yang timbul dari perubahan asumsi keuangan	-	(36.528.126)	*Actuarial gain arising from changes in financial assumption*
Saldo akhir	**-**	**6.987.501.988**	***Ending balance***

Imbalan kerja jangka panjang lainnya meliputi cuti panjang yang diberikan kepada karyawan yang telah bekerja selama enam (6) tahun. Pada tanggal 11 Juli 2025, berdasarkan Perjanjian Kerja Bersama (PKB) periode 2025-2027, Bank mencabut ketentuan terkait pemberian cuti panjang tersebut. Perjanjian Kerja Bersama tersebut telah didaftarkan pada Kementerian Ketenagakerjaan Republik Indonesia dengan nomor pendaftaran No. 230626009.

Biaya imbalan pasti bersih yang diakui pada laba rugi masing-masing sebesar Rp8.456.152.657 dan Rp12.299.612.034 (Catatan 28).

Asumsi Aktuaria Signifikan dan Analisis Sensitivitas

Perhitungan aktuaria dilakukan dengan menggunakan asumsi utama sebagai berikut:

	2025	2024	
Usia pensiun normal	57 tahun/*years*	57 tahun/*years*	*Normal retirement age*
Tingkat diskonto	6,50%	7,00%	*Discount rate*
Tingkat proyeksi kenaikan gaji	5,00%	5,00%	*Projected salary increment rate*
Tingkat mortalitas	100%-TMI 4	100%-TMI 4	*Mortality rate*
Tingkat kecacatan	10%-TMI 4	10%-TMI 4	*Disability rate*
Tingkat pengunduran diri	15% hingga usia 22 tahun dan menurun secara linier hingga 0% per tahun pada usia 57 tahun/ *15% up to age 22 then decrease linearly to 0% at age 57*	15% hingga usia 22 tahun dan menurun secara linier hingga 0% per tahun pada usia 57 tahun/ *15% up to age 22 then decrease linearly to 0% at age 57*	*Resignation rate*

Asumsi aktuarial yang signifikan untuk penentuan liabilitas imbalan kerja adalah tingkat diskonto dan tingkat kenaikan gaji. Analisis sensitivitas di bawah ini ditentukan berdasarkan masing-masing perubahan asumsi yang mungkin terjadi pada akhir periode pelaporan, dengan semua asumsi lain konstan.

30. *EMPLOYEE BENEFIT LIABILITIES (Continued)*

Other long-term benefits

Movements in other long-term benefits are as follows:

Other long-term employee benefits include long service leave granted to employees who have completed six (6) years of service. On July 11, 2025, based on the Collective Labor Agreement (CLA) for the period 2025-2027, the Bank revoked the provision related to the long service leave benefit. The Collective Labor Agreement has been registered with the Ministry of Manpower of the Republic of Indonesia under registration number No. 230626009.

Net defined benefit cost recognized in profit or loss amounted to Rp8,456,152,657 and Rp12,299,612,034, respectively (Note 28).

Significant Actuarial Assumptions and Sensitivity Analysis

The actuarial calculations are carried out using the following key assumptions:

Significant actuarial assumptions for the determination of employment benefits liabilities are discount rate and salary increment rate. The sensitivity analysis below has been determined based on reasonably possible changes of the respective assumptions occurring at the end of the reporting period. while holding all other assumptions constant.

30. LIABILITAS IMBALAN KERJA (Lanjutan)

Asumsi Aktuaria Signifikan dan Analisis Sensitivitas (Lanjutan)

- Jika tingkat diskonto lebih tinggi (lebih rendah) 100 basis poin, kewajiban imbalan pasti akan berkurang sebesar Rp2.157.702.168 (meningkat sebesar Rp2.419.490.007) pada tanggal 31 Desember 2025 dan berkurang sebesar Rp1.830.301.389 (meningkat sebesar Rp2.054.475.653) pada tanggal 31 Desember 2024.

- Jika pertumbuhan gaji yang diharapkan naik (turun) sebesar 100 basis poin kewajiban imbalan pasti akan naik sebesar Rp2.574.779.123 (turun sebesar Rp2.330.839.144) pada tanggal 31 Desember 2025 dan naik sebesar Rp2.196.705.677 (turun sebesar Rp1.985.842.086) pada tanggal 31 Desember 2024.

- Jika tingkat diskonto lebih tinggi (lebih rendah) 100 basis poin, kewajiban imbalan lainnya pasti akan berkurang dan meningkat sebesar nihil pada tanggal 31 Desember 2025 dan berkurang sebesar Rp142.890.816 (meningkat sebesar Rp148.111.312) pada tanggal 31 Desember 2024.

- Jika pertumbuhan gaji yang diharapkan naik (turun) sebesar 100 basis poin kewajiban imbalan lainnya pasti akan naik dan turun sebesar nihil pada tanggal 31 Desember 2025 dan naik sebesar Rp195.149.155 (turun sebesar Rp190.938.693) pada tanggal 31 Desember 2024.

Analisis sensitivitas yang disajikan di atas mungkin tidak mewakili perubahan yang sebenarnya dalam kewajiban imbalan pasti mengingat bahwa perubahan asumsi terjadinya tidak terisolasi satu sama lain karena beberapa asumsi tersebut mungkin berkorelasi.

Selanjutnya, dalam menyajikan analisis sensitivitas di atas. nilai kini dari program imbalan pasti telah dihitung dengan menggunakan metode "*Projected Unit Credit*" pada akhir periode pelaporan, yang sama dengan yang diterapkan dalam menghitung liabilitas manfaat pasti yang diakui dalam laporan posisi keuangan.

Durasi rata-rata dari liabilitas imbalan pascakerja pada tanggal 31 Desember 2025 dan 2024 masing-masing adalah 11,67 tahun dan 12,12 tahun.

Durasi rata-rata dari imbalan jangka panjang lainnya pada tanggal 31 Desember 2025 dan 2024 masing-masing adalah nihil dan 6,72 tahun.

30. EMPLOYMENT BENEFIT LIABILITIES (Continued)

Significant Actuarial Assumptions and Sensitivity Analysis (Continued)

- *If the discount rate is 100 basis points higher (lower), the defined benefits obligation would decrease by Rp2,157,702,168 (increase by Rp2,419,490,007) as of December 31, 2025, and decrease by Rp1,830,301,389 (increase by Rp2,054,475,653) as of December 31, 2024.*

- *If the expected salary growth increase (decrease) by 100 basis points the defined benefits obligation would increase by Rp2,574,779,123 (decrease by Rp2,330,839,144) as of December 31, 2025, and increase by Rp2,196,705,677 (decrease by Rp1,985,842,086) as of December 31, 2024.*

- *If the discount rate is 100 basis points higher (lower), the other defined benefits obligation would decrease and increase by nil as of December 31, 2025, and decrease by Rp142,890,816 (increase by Rp148,111,312) as of December 31, 2024.*

- *If the expected salary growth increase (decrease) by 100 basis points the other defined benefits obligation would increase and decrease by nil as of December 31, 2025, and increase by Rp195,149,155 (decrease by Rp190,938,693) as of December 31, 2024.*

The sensitivity analysis presented above may not be representative of the actual change in the defined benefit obligation as it is unlikely that the change in assumptions would occur in isolation of one another as some of the assumptions may be correlated.

Furthermore, in presenting the above sensitivity analysis. the present value of the defined benefit plan has been calculated using the "Projected Unit Credit" method at the end of the reporting period, which is the same as that applied in calculating the defined benefits obligation liability recognized in the statement of financial position.

The average duration of post-employment benefit liabilities on December 31, 2025 and 2024 is 11.67 years and 12.12 years, respectively.

The average duration of other long-term benefits on December 31, 2025 and 2024 is nil and 6.72 years, respectively.

31. PERPAJAKAN / *31. TAXATION*

a. Utang Pajak / *a. Taxes Payable*

Utang pajak terdiri dari: / *Taxes payable consists of:*

	2025	2024	
Pajak penghasilan:			*Income taxes:*
Pasal 4(2)	10.541.875.708	11.200.548.873	*Article 4(2)*
Pasal 21	960.856.519	841.020.747	*Article 21*
Pasal 23	94.721.136	127.358.168	*Article 23*
Pasal 25	999.831	-	*Article 25*
Pasal 26	2.975.033.495	2.646.280.995	*Article 26*
Pasal 29	49.687.879	-	*Article 29*
Pajak pertambahan nilai	582.241.511	259.188.084	*Value added tax*
Jumlah	**15.205.416.079**	**15.074.396.867**	***Total***

b. Pajak Penghasilan / *b. Income Taxes*

Beban pajak penghasilan terdiri atas: / *Income tax expense consist of the following:*

	2025	2024	
Pajak kini	(64.766.274.540)	(21.150.545.020)	*Current tax*
Pajak tangguhan	(4.367.980.490)	(10.695.885.830)	*Deferred tax*
Jumlah beban pajak	**(69.134.255.030)**	**(31.846.430.850)**	***Total tax expense***

Pajak kini / *Current tax*

Rekonsiliasi antara laba sebelum pajak penghasilan menurut laporan laba rugi dan penghasilan komprehensif lain dengan laba kena pajak adalah sebagai berikut:

Reconciliation between profit before income tax per statement of profit or loss and other comprehensive income and taxable income is as follows:

	2025	2024	
Laba sebelum pajak	298.947.311.266	80.326.365.058	*Profit before tax*
Perbedaan temporer:			*Temporary differences:*
Sewa dari aset hak-guna	990.696.589	(417.357.433)	*Lease from right-of-use assets*
Cadangan kerugian penurunan nilai kredit dan aset lainnya	2.050.351.341	(22.665.007.149)	*Allowance for impairment losses on loans and other assets*
Cadangan kerugian penurunan nilai agunan yang diambil alih	5.602.102.306	128.109.730	*Allowance for impairment losses on foreclosed asset*
Akrual untuk biaya jasa manajemen	1.353.507.264	(9.751.748.520)	*Accrual for management service fee*
Insentif dan tunjangan hari raya	(226.975.660)	198.318.289	*Incentives and religious Allowances*
Beban penyusutan	(4.362.000.898)	(682.365.065)	*Depreciation expense*
Amortisasi aset takberwujud	(1.753.277.157)	(2.041.972.932)	*Amortization of intangible assets*
Beban imbalan pascakerja	(3.603.179.563)	3.066.754.532	*Post-employment benefits expense*
Penghapusan pinjaman	(9.116.741.197)	-	*Write-off of loans*
Subjumlah	(9.065.516.975)	(32.165.268.548)	*Sub-total*

31. PERPAJAKAN (Lanjutan) / *TAXATION (Continued)*

b. Pajak Penghasilan (Lanjutan) / *Income Taxes (Continued)*

Pajak kini (Lanjutan) / *Current tax (Continued)*

	2025	2024	
Perbedaan permanen:			*Permanent differences:*
Biaya yang tidak dapat dikurangkan dan pendapatan yang tidak dikenakan pajak:			*Non-deductible expenses and non-taxable income:*
Penghapusan pinjaman	-	45.447.148.583	*Write-off of loans*
Natura	6.768.279.496	1.947.963.193	*Benefit in kind*
Sewa	6.996.594.025	8.377.882.310	*Leases*
Promosi	1.753.637.514	987.500	*Promotion*
Perjamuan	1.446.089.322	894.519.289	*Representation*
Surat kabar dan majalah	19.640.192	24.742.000	*Newspaper and magazines*
Sumbangan	50.447.375	44.750.000	*Donations*
Laba penjualan aset tetap dan properti terbengkalai	(12.497.412.048)	(10.905.111.306)	*Gain on sale of property and equipment and abandoned property*
Lainnya	(26.912.819)	2.144.862.759	*Others*
Subjumlah	4.510.363.057	47.977.744.328	*Sub-total*
Penghasilan kena pajak	**294.392.157.348**	**96.138.840.838**	***Taxable income tax***
Penghasilan kena pajak - dibulatkan	**294.392.157.000**	**96.138.841.000**	***Taxable income tax - rounded***

Perhitungan beban dan utang pajak kini adalah sebagai berikut:

The computation of current tax expenses and current tax payable are as follows:

	2025	2024	
Beban pajak kini	64.766.274.540	21.150.545.020	*Current tax expenses*
Dikurangi: pajak dibayar di muka Pasal 25	(64.716.586.661)	(63.245.668.152)	*Less: prepaid income tax Article 25*
Kurang (lebih) bayar pajak penghasilan badan	**49.687.879**	**(42.095.123.132)**	***Underpayment (overpayment) of corporate income tax***

31. PERPAJAKAN (Lanjutan)

31. TAXATION (Continued)

b. Pajak Penghasilan (Lanjutan)

b. Income Taxes (Continued)

Pajak tangguhan

Deferred tax

Rincian dari aset pajak tangguhan bank adalah sebagai berikut:

The details of the bank's deferred tax assets are as follows:

	2025					
	1 Januari/ *January* 2025	Dikreditkan (dibebankan) pada laba rugi/*Credited (charged) to profit or loss*	Dikreditkan (dibebankan) pada penghasilan komprehensif lain/*Credited (Charged) to other comprehensive income*	Penyesuaian/ Adjustments	31 Desember/ December 2025	
Cadangan kerugian penurunan nilai kredit	-	1.671.045.448	-	-	1.671.045.448	*Allowance for impairment losses on loans*
Cadangan kerugian penurunan nilai - nonpinjaman	2.474.061.670	(1.219.968.153)	-	-	1.254.093.517	*Allowance for impairment losses - other than loans*
Penghapusan kredit	53.280.069.960	(2.005.683.063)	-		51.274.386.897	*Write-off of loan*
Beban imbalan pascakerja	7.631.296.515	(792.699.504)	388.248.221	-	7.226.845.232	*Post-employment benefits obligation*
Perubahan nilai wajar dari aset keuangan yang diukur pada nilai keuangan melalui penghasilan komprehensif lain - efek-efek	5.544.416.431	-	(8.973.820.420)	-	(3.429.403.989)	*Changes in fair value of financial assets measured at fair value through other comprehensive income - securities*
Perubahan nilai wajar dari aset keuangan yang diukur pada nilai keuangan melalui penghasilan komprehensif lain - investasi ekuitas	1.205.359.470	-	4.335.164.256	-	5.540.523.726	*Changes in fair value of financial assets measured at fair value through other comprehensive income - investment in share*
Insentif dan tunjangan hari raya	3.160.531.110	(49.934.645)	-	-	3.110.596.465	*Incentive and religious allowances*
Penyusutan dan amortisasi	(3.828.274.636)	(1.345.361.172)	-	-	(5.173.635.808)	*Depreciation and amortization*
Akrual biaya jasa manajemen	6.405.633.441	297.771.598	-	(2.373.566.756)	4.329.838.283	*Accrual for management service fee*
Sewa	143.897.695	217.953.250	-	-	361.850.945	*Leases*
Cadangan kerugian penurunan nilai - aset yang diambil alih	1.499.479.726	1.232.462.507	-	-	2.731.942.233	*Allowance for impairment losses on foreclosed assets*
Aset pajak tangguhan - neto	**77.516.471.382**	**(1.994.413.734)**	**(4.250.407.943)**	**(2.373.566.756)**	**68.898.082.949**	***Deferred tax assets - net***

31. PERPAJAKAN (Lanjutan) / *TAXATION (Continued)*

b. Pajak Penghasilan (Lanjutan) / *Income Taxes (Continued)*

Pajak tangguhan (Lanjutan) / *Deferred tax (Continued)*

	2024				
	1 Januari/ *January 2024*	Dikreditkan (Dibebankan) pada Laba Rugi/*Credited (Charged) to Profit or Loss*	Dikreditkan (Dibebankan) pada Penghasilan Komprehensif Lain/*Credited (Charged) to Other Comprehensive Income*	31 Desember/ *December 2024*	
Cadangan kerugian penurunan nilai kredit	4.605.041.662	(4.605.041.662)	-	-	*Allowance for impairment losses on loans*
Cadangan kerugian penurunan nilai - nonpinjaman	2.855.321.580	(381.259.910)	-	2.474.061.670	*Allowance for impairment losses - other than loans*
Penghapusan kredit	56.899.596.710	(3.619.526.750)	-	53.280.069.960	*Write-off of loan*
Beban imbalan pascakerja	7.272.831.082	674.685.996	(316.220.563)	7.631.296.515	*Post-employment benefits obligation*
Perubahan nilai wajar dari aset keuangan yang diukur pada nilai keuangan melalui penghasilan komprehensif lain - efek-efek	3.639.432.400		1.904.984.031	5.544.416.431	*Changes in fair value of financial assets measured at fair value through other comprehensive income - securities*
Perubahan nilai wajar dari aset keuangan yang diukur pada nilai keuangan melalui penghasilan komprehensif lain - investasi ekuitas	-	-	1.205.359.470	1.205.359.470	*Changes in fair value of financial assets measured at fair value through other comprehensive income - investment in share*
Insentif dan tunjangan hari raya	3.116.901.086	43.630.024	-	3.160.531.110	*Incentive and religious allowances*
Penyusutan dan amortisasi	(3.228.920.277)	(599.354.359)	-	(3.828.274.636)	*Depreciation and amortization*
Akrual biaya jasa manajemen	8.551.018.116	(2.145.384.675)	-	6.405.633.441	*Accrual for management service fee*
Sewa	235.716.330	(91.818.635)	-	143.897.695	*Leases*
Cadangan kerugian penurunan nilai - aset yang diambil alih	1.471.295.585	28.184.141	-	1.499.479.726	*Allowance for impairment losses on foreclosed assets*
Aset pajak tangguhan - neto	**85.418.234.274**	**(10.695.885.830)**	**2.794.122.938**	**77.516.471.382**	***Deferred tax assets - net***

Rekonsiliasi antara beban pajak dan hasil perkalian laba akuntansi sebelum pajak dengan tarif pajak efektif yang berlaku adalah sebagai berikut:

Reconciliation between the total tax expense and the amounts computed by applying the effective tax rates to income before tax is as follows:

	2025	2024	
Laba sebelum pajak penghasilan	298.947.311.266	80.326.365.058	*Profit before income tax*
Tarif pajak yang berlaku	65.768.408.479	17.671.800.313	*Effective tax rates*
Penghapusan pajak tangguhan	4.379.249.742	3.619.526.785	*Disposal of deferred tax*
Pengaruh pajak atas beban yang tidak dapat dikurangkan menurut fiskal	(1.013.403.191)	10.555.103.752	*Tax effect of non-deductible expenses*
Jumlah beban pajak	**69.134.255.030**	**31.846.430.850**	***Total tax expense***

c. Klaim atas Pengembalian Pajak / *Claims for Tax Refund*

Pada tanggal 14 Mei 2024, berdasarkan Surat Keputusan Pengadilan Pajak PUT-005893.15/2023/PP/M.XXA Tahun 2024, majelis mengabulkan surat keberatan yang diajukan oleh bank.

On May 14, 2024, based on Tax Court Decision Letter PUT-005893.15/2023/PP/M.XXA Year 2024, the panel granted the objection letter filed by the Bank.

Pada tanggal 20 Mei 2024, Bank menerima pengembalian pajak melalui Bank Tabungan Negara berdasarkan Surat Perintah Membayar Kelebihan Pajak Nomor 00487A.

On May 20, 2024, the Bank received tax refund through Bank Tabungan Negara based on Tax Excess Payment Order Number 00487A.

Selisih antara sisa klaim dan jumlah pajak lebih bayar yang diterima dikompensasikan ke pajak lainnya.

The difference between the remaining claim and the amount of tax overpayment is compensated to other taxes.

31. PERPAJAKAN (Lanjutan)

d. Surat Pajak

Pada tahun 2025, Bank menerima Surat Permintaan Penjelasan atas Data dan/atau Keterangan (SP2DK) dari Direktorat Jenderal Pajak untuk tahun pajak 2021. Berdasarkan surat tersebut, Bank telah melakukan Pembetulan kedua terhadap SPT PPh Badan tahun 2021 dan telah membayarkan kurang bayar pajak sebesar Rp61.546.287.

31. TAXATION (Continued)

d. Tax Letter

In 2025, Bank received Letter of Request for Clarification on Data and/or Information (SP2DK) from the Directorate General of Taxes for the 2021 fiscal year. Based on this letter, the Bank has submitted the second amendment to its 2021 Corporate Income Tax and paid the tax underpayment amounting to Rp61,546,287.

32. SIFAT DAN TRANSAKSI DENGAN PIHAK BERELASI

Sifat hubungan dan transaksi dengan pihak berelasi adalah sebagai berikut:

32. NATURE OF RELATIONSHIP AND TRANSACTIONS WITH RELATED PARTIES

The nature of relationships and transactions with related parties are as follows:

2025 dan/*and* 2024

Pihak berelasi/ *Related parties*	Sifat hubungan berelasi/ *Nature of relationship*	Transaksi/ *Transaction*
Shinhan Bank Co., Ltd	Pemegang saham pengendali/ *Controlling shareholder*	Giro pada bank lain, aset derivatif, pendapatan bunga masih akan diterima, simpanan dari bank lain, pinjaman yang diterima, liabilitas derivatif, beban bunga masih harus dibayar, pendapatan bunga dan beban bunga/ *Current accounts with other banks, derivative assets, accrued interest income, deposits from other banks, borrowings, derivative liabilities, accrued interest expense, interest income, and interest expense*
PT Shinhan Sekuritas Indonesia	Entitas pengendali oleh Shinhan Financial Group/ *Entity under common control by Shinhan Financial Group*	Simpanan, beban bunga masih harus dibayar, dan beban bunga/ *Deposits, accrued interest expense, and interest expense*
PT Shinhan Indo Finance	Entitas pengendali oleh Shinhan Financial Group/ *Entity under common control by Shinhan Financial Group*	Kredit yang diberikan, pendapatan bunga masih akan diterima, simpanan, beban bunga masih harus dibayar, pendapatan bunga, dan beban bunga/ *Loans, accrued interest income, deposits, accrued interest expense, interest income, and interest expense*
Dewan Komisaris, Dewan Direksi, Komite Audit, dan Pejabat Eksekutif/ *Board of Commissioners, Board of Directors, Audit Committee, and Executive Officer*	Personel manajemen kunci/ *Key management personnel*	Kredit yang diberikan, pendapatan bunga masih akan diterima, simpanan, beban bunga masih harus dibayar, pendapatan bunga, beban bunga dan beban tenaga kerja dan tunjangan/ *Loans, accrued interest income, deposits, accrued interest expense, interest income, interest expense and salaries and allowances*

32. SIFAT DAN TRANSAKSI DENGAN PIHAK BERELASI (Lanjutan)

32. *NATURE OF RELATIONSHIP AND TRANSACTIONS WITH RELATED PARTIES (Continued)*

2025 dan/*and* 2024

Pihak berelasi/ *Related parties*	Sifat hubungan berelasi/ *Nature of relationship*	Transaksi/ *Transaction*
PT Bank Perkreditan Rakyat Gamon PT Bank Pantura Abadi PT BPR Gitamakmur Utama PT Indomobil Sukses Internasional Tbk	Hubungan istimewa dengan personel manajemen kunci Bank/ *Special relationship with the Bank's key management personnel*	Kredit yang diberikan, pendapatan bunga masih akan diterima, simpanan, beban bunga masih harus dibayar, pendapatan bunga, dan beban bunga/ *Loans, accrued interest income, deposits, accrued interest expense, interest income, and interest expense*

2024

Pihak berelasi/ *Related parties*	Sifat hubungan berelasi/ *Nature of relationship*	Transaksi/ *Transaction*
PT Megalestari Epack Sentosaraya Tbk	Hubungan istimewa dengan personel manajemen kunci Bank/ *Special relationship with the Bank's key management personnel*	Kredit yang diberikan, pendapatan bunga masih akan diterima, simpanan, beban bunga masih harus dibayar, pendapatan bunga, dan beban bunga/ *Loans, accrued interest income, deposits, accrued interest expense, interest income, and interest expense*

Transaksi dengan Pihak-pihak Berelasi

Transaksi dengan pihak-pihak yang berelasi diperlakukan sama dengan transaksi dengan pihak lainnya.

Dalam kegiatan usahanya, Bank juga mengadakan transaksi tertentu dengan pihak-pihak berelasi. Transaksi-transaksi tersebut meliputi antara lain:

a. Saldo pihak berelasi dan persentase terhadap total aset adalah sebagai berikut:

Transactions with Related Parties

Balances and transactions with related parties are treated in the same manner as transactions with other parties.

In the normal course of business, the Bank entered into certain transactions with related parties. These transactions included, among others the following:

a. The balances from related parties and percentage to total assets are as follows:

	2025		2024		
	Saldo/*Balance*	%	Saldo/*Balance*	%	
Giro pada bank lain (Catatan 7)	52.588.624.640	0,19%	53.630.166.360	0,22%	*Current accounts with other banks (Note 7)*
Kredit (Catatan 12)	211.568.839.326	0,78%	75.639.875.354	0,30%	*Loans (Note 12)*
Aset derivatif	5.638.684.579	0,02%	34.910.402.603	0,14%	*Derivative assets*
Pendapatan bunga masih akan diterima	1.015.208.888	0,004%	511.487.147	0,002%	*Accrued interest receivables*

b. Persentase simpanan dan simpanan dari bank lain dari pihak yang berelasi terhadap jumlah liabilitas adalah sebagai berikut:

b. The balances from related parties and percentage to total liabilities are as follows:

	2025		2024		
	Saldo/*Balance*	%	Saldo/*Balance*	%	
Simpanan (Catatan 17)	83.621.212.781	0,38%	93.648.110.201	0,47%	*Deposits (Note 17)*
Simpanan dari bank lain (Catatan 18)	63.943.992.434	0,29%	30.395.330.936	0,15%	*Deposits from other bank (Note 18)*
Pinjaman yang diterima (Catatan 19)	6.086.375.000.000	27,67%	5.874.675.000.000	29,49%	*Borrowings (Note 19)*
Liabilitas derivatif	11.240.893.009	0,05%	-	-	*Derivative liabilities*
Beban bunga yang masih harus dibayar	32.526.547.646	0,15%	36.502.616.315	0,18%	*Accrued interest expense*

32. SIFAT DAN TRANSAKSI DENGAN PIHAK BERELASI (Lanjutan)

c. Persentase pendapatan bunga dan beban bunga. kepada pihak yang berelasi terhadap jumlah pendapatan bunga dan beban bunga adalah sebagai berikut:

32. NATURE OF RELATIONSHIP AND TRANSACTIONS WITH RELATED PARTIES (Continued)

c. The percentage of interest income and interest expense from related parties to total interest income and total interest expense, are as follows:

	2025		2024		
	Saldo/*Balance*	%	Saldo/*Balance*	%	
Pendapatan bunga	15.523.185.350	1,00%	17.037.107.196	1,06%	*Interest revenues*
Beban bunga	323.580.060.173	33,86%	376.656.419.840	39,18%	*Interest expenses*

33. KOMITMEN DAN KONTINJENSI

33. COMMITMENTS AND CONTINGENCIES

	2025	2024	
Komitmen			***Commitments***
Tagihan komitmen			*Commitment receivables*
Fasilitas pinjaman yang belum ditarik	917.125.000.000	885.225.000.000	*Unused credit facility*
Pembelian valuta asing tunai yang belum diselesaikan dan derivatif	1.760.162.470.748	2.210.433.055.210	*Unsettled foreign currencies bought and derivatives*
Jumlah tagihan komitmen	2.677.287.470.748	3.095.658.055.210	*Total commitment receivables*
Liabilitas komitmen			*Commitment liabilities*
Penjualan valuta asing tunai belum diselesaikan dan derivatif	2.291.065.588.425	2.231.515.446.738	*Unsettled foreign currencies sold and derivatives*
Fasilitas kredit kepada debitur yang belum digunakan	4.904.240.353.358	5.023.165.649.407	*Unused loan facility granted to debtors*
Irrevocable letter of credit yang diterbitkan	71.058.943.534	161.980.165.534	*Irrevocable letter of credit issued*
Lainnya	988.627.601.120	979.102.477.844	*Others*
Jumlah liabilitas komitmen	8.254.992.486.437	8.395.763.739.523	*Total commitment liabilities*
Liabilitas komitmen - neto	**5.577.705.015.689**	**5.300.105.684.313**	***Commitment liabilities - net***
Kontinjensi			***Contingencies***
Tagihan kontinjensi			*Contingent receivables*
Pendapatan bunga dalam penyelesaian	95.085.153.934	88.832.396.023	*Interest receivables from non-performing loans*
Liabilitas kontinjensi			*Contingent liabilities*
Bank garansi yang diterbitkan	110.408.727.659	76.577.906.250	*Bank guarantees issued*
(Liabilitas) tagihan kontinjensi - neto	**(15.323.573.725)**	**12.254.489.773**	***Contingent (liabilities) receivables - net***

34. ASET DAN LIABILITAS MONETER DALAM MATA UANG ASING

34. MONETARY ASSETS AND LIABILITIES DENOMINATED IN FOREIGN CURRENCIES

		2025		2024		
		Mata uang asing (nilai penuh)/ *Foreign currencies (full amount)*	Ekuivalen dalam Rp/ *Equivalent in Rp*	Mata uang asing (nilai penuh)/ *Foreign currencies (full amount)*	Ekuivalen dalam Rp/ *Equivalent in Rp*	
Aset						***Assets***
Kas	USD	854.638	14.251.088.650	1.372.102	22.083.981.690	*Cash*
	SGD	2.852	36.976.323	3.900	46.193.862	
Giro pada Bank Indonesia	USD	15.200.000	253.460.000.000	15.200.000	244.644.000.000	*Current accounts with Bank Indonesia*
Giro pada bank lain - neto	USD	19.321.664	322.188.747.701	15.393.670	247.761.110.603	*Current accounts with other banks - net*
	SGD	80.337	1.041.577.372	95.067	1.126.030.820	
	KRW	163.103.769	1.885.479.570	75.070.260	819.767.239	
	AUD	95.233	1.062.063.837	25.714	257.488.397	
	EUR	63.455	1.241.913.014	137.717	2.307.873.823	
	CNY	103.675	247.235.178	156.868	345.893.077	
	JPY	4.850.236	516.550.134	4.304.644	443.507.471	
	HKD	12.991	27.830.534	15.032	31.162.907	
Penempatan pada Bank Indonesia dan bank lain	USD	45.000.000	750.375.000.000	-	-	*Placements with Bank Indonesia and other banks*
Kredit - neto	USD	515.025.813	8.588.055.428.282	639.851.252	10.298.405.903.018	*Loans - net*
Aset lain-lain - neto	USD	2.913.158	48.576.911.322	3.385.629	96.430.995.847	*Other assets - net*
Jumlah aset			**9.982.966.801.917**		**10.914.703.908.754**	***Total assets***
Liabilitas						***Liabilities***
Simpanan	USD	268.370.922	4.475.085.129.528	273.250.520	4.397.967.115.579	*Deposits*
	EUR	8.499	166.331.295	20.811	348.748.041	
Simpanan dari bank lain	USD	-		51.000.000	820.845.000.000	*Deposits from other banks*
Pinjaman yang diterima	USD	365.000.000	6.086.375.000.000	365.000.000	5.874.675.000.000	*Borrowings*
Liabilitas lain-lain	USD	2.463.309	41.075.682.924	2.811.313	96.575.460.624	*Other liabilities*
Jumlah liabilitas			**10.602.702.143.747**		**11.190.411.324.244**	***Total liabilities***
Jumlah aset (liabilitas) - neto			**(619.735.341.830)**		**(275.707.415.490)**	***Total assets (liabilities) - net***

Kurs yang digunakan untuk menjabarkan aset dan liabilitas moneter dalam mata uang asing adalah kurs Reuters dengan rincian sebagai berikut:

The foreign exchange rates used for monetary assets and liabilities of the Bank denominated in foreign currencies were Reuters spot rates as follows:

	2025	2024	
Euro	19.571,45	16.758,12	*Euro*
Dolar Amerika Serikat	16.675,00	16.095,00	*United States Dollar*
Dolar Singapura	12.965,05	11.844,58	*Singapore Dollar*
Dolar Australia	11.152,24	10.013,51	*Australian Dollar*
Yuan China	2.384,72	2.204,99	*Chinese Yuan*
Dolar Hong Kong	2.142,30	2.073,11	*Hong Kong Dollar*
Yen Jepang	106,50	103,03	*Japanese Yen*
Won Korea	11,56	10,92	*Korean Won*

35. PENGUKURAN NILAI WAJAR

Selain yang disebutkan dalam tabel di bawah ini, manajemen menilai bahwa nilai tercatat dari aset dan liabilitas keuangan dalam laporan posisi keuangan adalah mendekati nilai wajarnya.

35. FAIR VALUE MEASUREMENT

Except as detailed in the following table, management considers the carrying amounts of financial assets and liabilities recognized in the statement of financial position approximate their fair values.

	2025		2024		
	Nilai tercatat/ *Carrying amount*	Nilai wajar/ *Fair value*	Nilai tercatat/ *Carrying amount*	Nilai wajar/ *Fair value*	
Efek-efek pada biaya perolehan diamortisasi	2.120.261.193.097	1.672.793.214.928	1.336.426.030.793	1.075.540.845.742	*Securities at amortized cost*

Aset atau liabilitas dengan suku bunga tetap terekspos risiko suku bunga nilai wajar, sedangkan aset atau liabilitas dengan suku bunga mengambang terekspos risiko suku bunga arus kas.

Assets or liabilities with fixed interest rates are exposed to fair value interest risk, meanwhile assets or liabilities arranged at floating interest rates are exposed to cash flows interest rate risk.

Teknik Penilaian dan Asumsi yang Diterapkan untuk Tujuan Pengukuran Nilai Wajar

Valuation Techniques and Assumptions Applied for the Purpose of Measuring Fair Value

Nilai wajar aset dan liabilitas keuangan ditentukan sebagai berikut:

The fair values of financial assets and liabilities are determined as follows:

- Kas, giro pada Bank Indonesia, giro pada bank lain, penempatan pada Bank Indonesia dan bank lain, kredit, liabilitas segera, simpanan nasabah, simpanan dari bank lain, pinjaman yang diterima, dan aset dan liabilitas keuangan lain-lain yang diakui dalam laporan keuangan mendekati nilai wajarnya karena jatuh tempo dalam jangka pendek atau yang memiliki tingkat suku bunga pasar.

- *Cash, current accounts with Bank Indonesia, current accounts with other banks, placements with Bank Indonesia and other banks, loans, obligations due immediately, deposits from customers, deposits from other banks, borrowings, and other financial assets and liabilities that are recognized in the financial statements approximate their fair values either because of their short-term maturities or they carry market rates of interest.*

- Nilai wajar efek-efek dengan syarat dan kondisi standar dan diperdagangkan di pasar aktif ditentukan dengan mengacu pada kuotasi harga pasar.

- *Fair value of securities with standard terms and conditions and traded in active market is determined by reference to the quoted market prices.*

- Nilai wajar aset dan liabilitas derivatif diukur dengan menggunakan kurs kuotasi dan kurva *yield* yang berasal dari suku bunga kuotasi mencocokkan jatuh tempo kontrak.

- *Fair value of derivative assets and liabilities are measured using quoted forward exchange rates and yield curves derived from quoted interest rates to match the maturity of the contract.*

Nilai wajar investasi saham diukur oleh penilai independen menggunakan model penetapan harga opsi binomial.

The fair value of investment in shares is measured by independent valuer using binomial option pricing model.

Tabel berikut ini memberikan analisis dari instrumen keuangan yang diukur setelah pengakuan awal sebesar nilai wajar, dikelompokkan ke tingkat 1 sampai 3 didasarkan pada sejauh mana nilai wajar diamati.

The following table provides an analysis of financial instruments that are measured at fair value, grouped into levels 1 to 3 based on the degree to which the fair value is observable.

35. PENGUKURAN NILAI WAJAR (Lanjutan) / *35. FAIR VALUE MEASUREMENT (Continued)*

	2025				
	Jumlah tercatat/ *Total carrying amount*	Tingkat 1/ *Level 1*	Tingkat 2/ *Level 2*	Tingkat 3/ *Level 3*	
Aset keuangan yang diakui pada nilai wajar melalui laba rugi					***Financial assets at fair value through profit or loss***
Aset derivatif	43.868.974.826	-	43.868.974.826	-	*Derivative assets*
yang diakui pada nilai wajar melalui penghasilan komprehensif lain					***at fair value through other comprehensive income***
Efek-efek	1.913.164.000.000	1.913.164.000.000	-	-	*Securities*
Penyertaan saham	86.656.101.246	-	86.656.101.246	-	*Investment in shares*
Liabilitas keuangan yang diakui pada nilai wajar melalui laba rugi					***Financial liabilities at fair value through profit or loss***
Liabilitas derivatif	20.658.275.035	-	20.658.275.035	-	*Derivative liabilities*

	2024				
	Jumlah tercatat/ *Total carrying amount*	Tingkat 1/ *Level 1*	Tingkat 2/ *Level 2*	Tingkat 3/ *Level 3*	
Aset keuangan yang diakui pada nilai wajar melalui laba rugi					***Financial assets at fair value through profit or loss***
Aset derivatif	48.362.791.388	-	48.362.791.388	-	*Derivative assets*
yang diakui pada nilai wajar melalui penghasilan komprehensif lain					***at fair value through other comprehensive income***
Efek-efek	1.577.033.350.000	1.577.033.350.000	-	-	*Securities*
Penyertaan saham	34.209.977.318	-	34.209.977.318	-	*Investment in shares*
Liabilitas keuangan yang diakui pada nilai wajar melalui laba rugi					***Financial liabilities at fair value through profit or loss***
Liabilitas derivatif	46.853.822.432	-	46.853.822.432	-	*Derivative liabilities*

Tidak ada transfer antar level atau perubahan dalam teknik penilaian selama tahun tersebut.

There are no transfers between levels nor changes in the valuation technique during the year.

36. MANAJEMEN RISIKO

Pengelolaan risiko tidak hanya terbatas pada pemantauan, pelaporan dan evaluasi terhadap risiko-risiko tetapi juga mendeteksi dan mengantisipasi risiko-risiko yang mungkin terjadi. Komitmen manajemen untuk meningkatkan kualitas pengelolaan risiko diwujudkan melalui penyusunan kebijakan Manajemen Risiko yang mencakup:

- Pengawasan aktif oleh Dewan Komisaris dan Direksi;
- Kecukupan kebijakan, prosedur, dan penetapan limit;
- Kecukupan proses identifikasi, pengukuran, pemantauan, dan pengendalian risiko serta sistem informasi Manajemen Risiko; dan
- Sistem pengendalian internal yang menyeluruh.

Selain itu, manajemen telah membentuk Komite Manajemen Risiko dan Satuan Kerja Manajemen Risiko, agar pengelolaan risiko secara keseluruhan dapat dilakukan secara terpadu, terarah dan terkoordinir dan berkesinambungan untuk meningkatkan kinerja usaha Bank.

Sesuai dengan kompleksitas usahanya, Bank melakukan identifikasi, pengukuran, dan pemantauan terhadap 8 (delapan) jenis risiko yaitu risiko kredit, risiko pasar, risiko mata uang asing, risiko likuiditas, risiko operasional, risiko kepatuhan, risiko hukum, risiko strategik dan risiko reputasi.

Setiap periodik, Bank menyusun profil risiko yang bertujuan untuk mendapat cerminan dari tingkat risiko Bank terhadap 8 (delapan) jenis risiko.

Kerangka Manajemen Risiko

Organisasi manajemen risiko Bank melibatkan pengawasan dari Dewan Komisaris, melalui Komite Pemantau Risiko. Komite Pemantau Risiko merupakan pengawas risiko tertinggi di tingkat Dewan Komisaris di mana dibentuk oleh Dewan Komisaris dan bertanggung jawab untuk mengelola risiko yang ada di Bank. Komite Pemantau Risiko memantau pelaksanaan kerangka dan kebijakan manajemen risiko Bank. Dewan Komisaris mendelegasikan kuasa kepada Presiden Direktur dan Direksi untuk mengimplementasikan strategi manajemen risiko.

Kebijakan manajemen risiko Bank ditetapkan untuk mengidentifikasi dan menganalisis risiko-risiko yang dihadapi Bank, untuk menetapkan batasan risiko dan pengendalian yang sesuai, serta untuk mengawasi risiko dan kepatuhan terhadap batasan yang telah ditetapkan. Kebijakan dan sistem manajemen risiko ditelaah secara berkala untuk mencerminkan perubahan dalam kondisi pasar, produk dan jasa yang ditawarkan. Bank, melalui pelatihan serta standar dan prosedur pengelolaan, berusaha untuk mengembangkan lingkungan pengendalian yang taat dan konstruktif, di mana semua karyawan memahami tugas dan kewajiban mereka.

36. RISK MANAGEMENT

Risk management is not merely related to monitoring, reporting and evaluating the risks, but also detecting and anticipating possible risks. Management's commitment to enhance the quality of risk management is implemented by formulating the manual of Guidelines for Application of Risk Management as follows:

- *Active supervision by the Board of Commissioners and Board of Directors;*
- *Adequacy of policies, procedures, and establishment of limits;*
- *Adequacy of processes of identification, measurement, monitoring, and control of risks and the Risk Management information system; and*
- *Comprehensive internal control system.*

In addition, the management has been established the Risk Management Committee and Risk Management Working Unit, so the overall risk management will be integrated, coordinated and continuously practiced to improve bank operational performance.

In accordance with the complexity of business, the Bank has identifies, measures and monitors 8 (eight) types of risks, namely credit risk, market risk, liquidity risk, operational risk, compliance risk, legal risk, strategic risk and reputation risk.

On quarterly basis, the Bank prepared the risks profile to get reflected the Bank's risk rate against 8 (eight) types of risk.

Risk Management Framework

The organization of the Bank's risk management involves oversight from the Boards of Commissioners through Risk Monitoring Committee. The Risk Monitoring Committee is the highest risk authority in the Board of Commissioner's level which is formed by the Board of Commissioners and is responsible for managing risk of the Bank. The Risk Monitoring Committee monitors the implementation of risk management framework and policies of the Bank. The Board of Commissioners delegates authority to the President Director and Directors to implement the risk management strategy.

The Bank's risk management policies are established to identify and analyze the risks faced by the Bank, to set appropriate risk limits and controls and to monitor risks and adherence to limits determined. Risk management policies and systems are reviewed regularly to reflect changes in market conditions, products and services offered. The Bank, through its training and management standards and procedures, aims to develop a disciplined and constructive control environment, in which all employees understand their roles and responsibilities.

36. MANAJEMEN RISIKO (Lanjutan)

Kerangka Manajemen Risiko (Lanjutan)

Komite Audit Bank memiliki tanggung jawab untuk memantau kepatuhan terhadap kebijakan dan prosedur, untuk menelaah kecukupan kerangka manajemen risiko yang terkait dengan risiko-risiko yang dihadapi oleh Bank. Dalam menjalankan fungsinya, Komite Audit dibantu oleh Satuan Kerja Audit Internal yang secara berkala maupun sesuai kebutuhan, menelaah pengendalian dan prosedur manajemen risiko dan melaporkan hasilnya ke Komite Audit Bank.

Komite Pemantau Risiko mengawasi perkembangan kebijakan manajemen risiko dan menilai penerapannya. Komite Pemantau Risiko juga memberikan nasihat mengenai strategi manajemen risiko yang harus digunakan oleh Bank. Dalam melaksanakan fungsi pengawasan, Komite Pemantau Risiko akan melakukan pengawasan dan evaluasi kinerja Komite Manajemen Risiko yang diketuai oleh Direktur Utama.

Assets Liabilities Committee (ALCO) merupakan sarana utama untuk mencapai tujuan dalam mengelola aset, liabilitas dan modal dengan memperhatikan risiko terkait untuk tujuan utilitasi yang efisien dan optimum. Tujuan utama dari ALCO adalah:

i. Memberikan arahan dan memastikan tindak lanjut strategi untuk mengelola komposisi posisi keuangan dan struktur pendanaan pada kondisi normal dan stres;
ii. Memonitor risiko yang relevan dan pengaruh pasar;
iii. Menyediakan sarana untuk mendiskusikan masalah ALCO;
iv. Memfasilitasi kerja sama tim antara bisnis/departemen yang berbeda;
v. Menyelesaikan isu antar departemen seperti alokasi sumber daya;
vi. Menelaah sumber dan alokasi pendanaan secara keseluruhan; dan
vii. Melakukan perencanaan ke depan dan menentukan lingkungan perbankan yang paling sesuai untuk perencanaan aset/liabilitas di masa depan dan menelaah skenario kontinjensi.

Sesuai Peraturan Otoritas Jasa Keuangan (POJK) No.17/POJK.03/2014 tentang Penerapan Manajemen Risiko Terintegrasi Bagi Konglomerasi Keuangan, Bank telah ditunjuk sebagai Entitas Utama dalam Konglomerasi Keuangan Shinhan.

Sebagai tindak lanjut atas penunjukkan tersebut, sesuai dengan informasi yang disampaikan oleh OJK dengan surat No.SR-35/KS.13/2025 tanggal 24 September 2025, Bank wajib memenuhi ketentuan sebagai Perusahaan Induk Konglomerasi Keuangan (PIKK) dan Konglomerasi Keuangan (KK) dalam waktu 1 tahun sejak surat ini dterbitkan.

36. RISK MANAGEMENT (Continued)

Risk Management Framework (Continued)

The Bank's Audit Committee is responsible for monitoring compliance with the Bank's policies, procedures and for reviewing the adequacy of the risk management framework in relation to the risks faced by the Bank. In conducting its functions, Audit Committee is assisted by Internal Audit Task Force which Force undertakes both regular and ad-hoc reviews of risk management controls and procedures, the results of which are reported to the Bank's Audit Committee.

The Risk Monitoring Committee supervises the development of risk management policies and assesses the implementation. The Risk Monitoring Committee also provides advice on the risk management strategy to be employed by the Bank. In conducting its oversight role, the Risk Monitoring Committee will also monitor and evaluate the performance of the Risk Management Committee chaired by President Director.

The Assets Liabilities Committee (ALCO) is the primary vehicle for achieving the objectives of managing assets, liabilities and capital with the consideration of related risk for the purpose of efficient and optimum utilization. The main purposes of an ALCO are to:

i. Provide direction and ensure strategy follow through to manage the Bank's balance sheet composition and finding structure under normal and stressed conditions;
ii. Monitor relevant risk and market influences;
iii. Provide a forum for discussing ALCO issues;

iv. Facilitate teamwork between different businesses/ departments;
v. Resolve departmental inter-face issues such as resource allocation;
vi. Examine overall resources and funding allocation; and

vii. Plan and determine the most appropriate banking environment for asset/liability forward planning and review contingency scenarios.

In accordance with Financial Services Authority (POJK) Regulation No.17/POJK.03/2014 on Integrated Risk Management Implementation for Financial Conglomeration, the Bank has been appointed as the Main Entity of Shinhan Financial Conglomeration.

As follow up to the appointment, based on the information provided by the OJK in letter No.SR-35/KS.13/2025 dated September 24, 2025, Bank is required to comply with the requirements as a Financial Conglomerate Holding Company (PIKK) and Financial Conglomerate (KK) within one year from the date of the letter.

36. MANAJEMEN RISIKO (Lanjutan)

Kerangka Manajemen Risiko (Lanjutan)

Satuan Kerja Manajemen Risiko Bank bertanggung jawab dalam penerapan manajemen risiko yang mencakup:

i. Melakukan Pengawasan aktif dan manajemen proaktif berdasarkan arahan dari Dewan Komisaris dan/atau Direksi terhadap profil risiko Bank dan eksposurnya melalui rapat komite secara berkala;

ii. Penetapan kebijakan dan prosedur risiko serta *risk appetite* dan *risk tolerance* termasuk penelaahan berkala dengan tujuan kepatuhan terhadap peraturan dan/atau praktik-praktik terbaik yang terkini; dan

iii. Pengembangan budaya yang sadar akan risiko dan pengendalian di semua level organisasi melalui komunikasi yang cukup terkait pentingnya pengendalian internal yang efektif.

Komite Manajemen Risiko antara lain dibentuk dengan tujuan sebagai berikut:

i. Untuk mengukur dan menganalisa terhadap 8 jenis risiko secara sistematis dan memastikan terdapat pengendalian yang memadai sehingga tingkat pengembalian mencerminkan risiko-risiko terkait.

ii. Untuk mengidentifikasi isu risiko di semua lini organisasi Bank pada tahap awal yang bertujuan untuk meminimalisir potensi kerugian dan memastikan bahwa Bank menyiapkan mitigasi risiko secara optimal; dan

iii. Untuk menjalankan tata kelola dan pengawasan atas sistem penilaian risiko guna menilai bahwa sistem tersebut telah tepat sasaran dan dipergunakan secara memadai untuk pengendalian risiko.

Risiko Kredit

Risiko kredit merupakan risiko yang terjadi akibat kegagalan pihak lawan (*counterparty*) dalam memenuhi kewajibannya. Risiko kredit dapat timbul dari berbagai aktivitas fungsional Bank seperti perkreditan (penyediaan dana), treasuri dan investasi serta operasional dan pelayanan.

Di dalam melakukan pengelolaan risiko kredit, Bank berfokus pada beberapa unsur utama yang meliputi sumber daya manusia yang sadar risiko, proses persetujuan kredit yang transparan, dan berjenjang oleh Komite Kredit, tata cara, kriteria dan alat ukur risiko yang jelas, administrasi dan dokumentasi kredit yang lengkap serta pengawasan kredit secara berkesinambungan terhadap kualitas kredit.

36. RISK MANAGEMENT (Continued)

Risk Management Framework (Continued)

The Bank's Risk Management Working Unit is responsible for applying risk management which comprises:

i. Active oversight and pro-active management from Boards of Commissioners and/or Directors over Bank's risk profiles and its exposures through regular committee meetings;

ii. Establishment of risk policies. procedures risk appetite and risk tolerance including its regular reviews in order to comply with updated regulations and/or best practices; and

iii. Development of risk and control awareness culture in all organizational level, through adequate communication regarding the importance of effective internal controls.

The Risk Management Committee is established with having, among others the following objectives:

i. To measure and analyze 8 risks on a systematic basis and ensure that adequate controls exist and that the related returns reflect these risks.

ii. To identify risk issues in all lines of the Bank's organization at an early stage, with the aim of minimizing potential losses and ensuring that the Bank prepares optimal risk mitigation; and

iii. To exercise governance and oversight over the Bank's risk rating systems to assess that they are fit for purpose and adequately utilized for control risk.

Credit Risk

Credit risk is the risk resulting from the default of counterparty in fulfilling its obligation. Credit risk can arise from various functional activities of the Bank such as credit (finance of fund). treasury and investment and operational and services.

In managing credit risk, the Bank focuses on several major elements which are people's risk-awareness, transparent and layered credit process by Credit Committee, clear risk procedures, criteria, and measurement tools, adequate credit administration and documentation and a continuous credit oversight on the loans portfolio quality.

36. MANAJEMEN RISIKO (Lanjutan)

Risiko Kredit (Lanjutan)

Upaya yang dilakukan Bank dalam memperbaiki profil risiko kredit adalah melakukan *monitoring* atas debitur dan mengambil tindakan yang diperlukan agar kualitas kreditnya tidak menjadi *non-performing loans* (NPL); melakukan penagihan secara intensif terhadap debitur bermasalah; melakukan kaji ulang dan mengevaluasi indikator aspek risiko dan aspek kepatuhan untuk mengevaluasi penerapan *four eyes principles* serta memberi *rating* untuk pemberian kredit korporasi; mengintensifkan rapat Komite Pemutus Kredit untuk pemberian kredit dengan plafon besar; dan secara konsisten memantau ekspansi kredit yang sehat dan berkualitas.

i. Eksposur Maksimum Risiko Kredit tanpa Memperhitungkan Agunan dan Kredit Lainnya

Untuk aset keuangan yang diakui di laporan posisi keuangan, eksposur maksimum terhadap risiko kredit sama dengan nilai tercatatnya. Untuk liabilitas kontinjensi, eksposur maksimum terhadap risiko kredit adalah nilai maksimum yang harus Bank bayarkan ketika timbul kewajiban atas instrumen yang diterbitkan. Untuk komitmen kredit, eksposur maksimum terhadap risiko kredit adalah sebesar jumlah fasilitas yang belum ditarik dari nilai penuh fasilitas kredit yang telah disepakati (*committed*) kepada debitur.

Kemampuan Bank untuk mengendalikan dan memelihara eksposur risiko kredit yang berasal dari kredit yang diberikan berdasarkan hal-hal sebagai berikut:

- Bank telah memiliki pedoman tertulis mengenai kebijakan dan Standar Operasional Prosedur (SOP) kredit yang mencakup seluruh aspek pemberian kredit yang dilakukan. Setiap pemberian kredit harus senantiasa mengacu pada kebijakan tersebut.
- Bank telah memiliki sistem deteksi dini terhadap potensi risiko kredit melalui "*early warning system*" dan pemantauan secara berkala.

Tabel berikut menyajikan eksposur terhadap risiko kredit atas instrumen keuangan pada laporan posisi keuangan serta komitmen dan kontinjensi (rekening administratif) tanpa memperhitungkan agunan yang dimiliki atau jaminan kredit lainnya.

36. RISK MANAGEMENT (Continued)

Credit Risk (Continued)

Efforts by the Bank in improving credit risk profile include the monitoring of borrowers and taking necessary actions so that the credit quality does not become non-performing loans (NPL); conduct an intensive collection of problematic debtors; conducted a review and evaluating indicators of risk aspects and compliance aspects to evaluate the application of four eyes principles and rating for corporate credit; intensify the Credit Approval Committee meeting for credit approval with a large plafond; and consistently monitor healthy and quality credit expansion.

i. The Maximum Credit Risk Exposure without Calculating the Collateral and Other Credit Enhancement

For financial assets recognized on the statement of financial position, the maximum exposure to credit risk equals their carrying amount. For contingent liabilities, the maximum exposure to credit risk is the maximum amount that the Bank would have to pay if the obligations of the instruments issued are called upon. For credit commitments, the maximum exposure to credit risk is the full amount of the undrawn committed credit facilities granted to debtors.

Bank's ability to control and maintain its credit risk exposure arising from loans based on the following:

- *The Bank has written guidelines regarding credit policies and Standard Operating Procedure (SOP) that cover all aspects of loans granted. Each granting of credit should always refer to such policy.*
- *The Bank has an early detection system for potential credit risk through an "early warning system" and periodic monitoring.*

The following table present the exposure to credit risk on financial instruments in its statement of financial position and commitments and contigencies (administrative accounts) without taking into account any collateral held or other credit enhancements.

36. MANAJEMEN RISIKO (Lanjutan)

36. RISK MANAGEMENT (Continued)

Risiko Kredit (Lanjutan)

Credit Risk (Continued)

i. Eksposur Maksimum Risiko Kredit tanpa Memperhitungkan Agunan dan Kredit Lainnya (Lanjutan)

i. The Maximum Credit Risk Exposure without Calculating the Collateral and Other Credit Enhancement *(Continued)*

	2025	2024	
Laporan Posisi Keuangan			*Statement of Financial Position*
Giro pada Bank Indonesia	884.463.830.474	858.790.530.706	*Current accounts with Bank Indonesia*
Giro pada bank lain	350.212.014.047	275.443.769.346	*Current accounts with other banks*
Penempatan pada Bank Indonesia dan bank lain	2.047.878.604.511	245.964.135.460	*Placements with Bank Indonesia and other banks*
Efek-efek	4.033.425.193.097	2.913.459.380.793	*Securities*
Efek yang dibeli dengan janji untuk dijual kembali	108.720.080.400	-	*Securities purchased under resale agreement*
Penyertaan saham	86.656.101.246	34.209.977.318	*Investment in shares*
Aset derivatif	43.868.974.826	48.362.791.388	*Derivative assets*
Kredit	19.365.597.668.647	20.295.630.916.526	*Loans*
Aset lain-lain	138.043.622.207	148.093.990.479	*Other assets*
Subjumlah	27.058.866.089.455	24.819.955.492.016	*Sub-total*
Komitmen dan Kontinjensi			*Commitments and Contingencies*
Fasilitas kredit kepada nasabah yang belum digunakan	4.904.240.353.358	5.023.165.649.407	*Unused loan facility granted to customer*
Irrevocable letter of credit masih berjalan	71.058.943.534	161.980.165.534	*Outstanding irrevocable letters of credit*
Bank garansi yang diterbitkan	110.408.727.659	76.577.906.250	*Bank guarantees issued*
Subjumlah	5.085.708.024.551	5.261.723.721.191	*Sub-total*
Jumlah	**32.144.574.114.006**	**30.081.679.213.207**	***Total***

36. MANAJEMEN RISIKO (Lanjutan)

36. RISK MANAGEMENT (Continued)

Risiko Kredit (Lanjutan)

***Credit Risk** (Continued)*

ii. Risiko konsentrasi kredit

ii. Concentration of credit risk

a. Sektor Industri

a. Industry Sectors

Berikut ini adalah table dari konsentrasi aset keuangan dan *off-balance sheet* berdasarkan jenis *counterparty* (sebelum cadangan kerugian penurunan nilai):

The following table present the financial assets and off-balance sheet account by counterparty (gross of allowance for impairment losses):

2025

	Giro pada Bank Indonesia dan bank lain/ *Current accounts with Bank Indonesia and other banks*	Penempatan pada Bank Indonesia dan bank lain/ *Placements with Bank Indonesia and other banks*	Efek-efek/ *Securities*	Aset derivatif/ *Derivative assets*	Kredit/ *Loans*	Efek yang dibeli dengan janji untuk dijual kembali/ *Securities purchased under resale agreement*	Penyertaan saham/ *Investment in shares*	Aset lain-lain/ *Other assets*	Komitmen dan kontinjensi/ *Commitments and contigencies*	Jumlah/ *Total*	%	
Pemerintah dan Bank Indonesia	884.463.830.474	2.000.031.840.971	2.718.425.193.097	-	-	108.720.080.400	-	-	-	5.711.640.944.942	18%	*Government and Bank Indonesia*
Bank-bank	350.212.014.047	47.846.763.540	1.315.000.000.000	8.606.149.450	11.665.994.415	-	-	-	7.000.000.000	1.740.330.921.452	5%	*Banks*
Korporasi dan perorangan	-	-	-	35.262.825.376	19.353.931.674.232	-	86.656.101.246	138.043.622.207	5.078.708.024.551	24.692.602.247.612	77%	*Corporates and personal*
Jumlah	**1.234.675.844.521**	**2.047.878.604.511**	**4.033.425.193.097**	**43.868.974.826**	**19.365.597.668.647**	**108.720.080.400**	**86.656.101.246**	**138.043.622.207**	**5.085.708.024.551**	**32.144.574.114.006**	**100%**	***Total***

2024

	Giro pada Bank Indonesia dan bank lain/ *Current accounts with Bank Indonesia and other banks*	Penempatan pada Bank Indonesia dan bank lain/ *Placements with Bank Indonesia and other banks*	Efek-efek/ *Securities*	Aset derivatif/ *Derivative assets*	Kredit/ *Loans*	Efek yang dibeli dengan janji untuk dijual kembali/ *Securities purchased under resale agreement*	Penyertaan saham/ *Investment in shares*	Aset lain-lain/ *Other assets*	Komitmen dan kontinjensi/ *Commitments and contigencies*	Jumlah/ *Total*	%	
Pemerintah dan Bank Indonesia	858.790.530.706	245.964.135.460	2.250.459.380.793	-	-	-	-	-		3.355.214.046.959	11%	*Government and Bank Indonesia*
Bank-bank	275.443.769.346	-	623.000.000.000	42.994.149.051	719.923.556	-	-	-	12.000.000.000	954.157.841.953	3%	*Banks*
Korporasi dan perorangan	-	-	40.000.000.000	5.368.642.337	20.294.910.992.970	-	34.209.977.318	148.093.990.479	5.249.723.721.191	25.772.307.324.295	86%	*Corporates and personal*
Jumlah	**1.134.234.300.052**	**245.964.135.460**	**2.913.459.380.793**	**48.362.791.388**	**20.295.630.916.526**	**-**	**34.209.977.318**	**148.093.990.479**	**5.261.723.721.191**	**30.081.679.213.207**	**100%**	***Total***

36. MANAJEMEN RISIKO (Lanjutan)

36. RISK MANAGEMENT (Continued)

Risiko Kredit (Lanjutan)

Credit Risk (Continued)

ii. Risiko Konsentrasi Kredit (Lanjutan)

ii. Concentration of Credit Risk (Continued)

b. Sektor Geografis

b. Geographic Sector

Tabel berikut menyajikan rincian eksposur kredit Bank pada nilai tercatatnya (tanpa memperhitungkan agunan atau pendukung kredit lainnya), yang dikategorikan berdasarkan wilayah geografis di mana operasi dilakukan:

The following tables show the Bank's credit exposure at their carrying amounts (without taking into account any collateral held or other credit enhancement), as categorized by geographic region where activities are undertaken:

	2025							
	DKI Jakarta	Jawa Barat/ *West Java*	Banten	Jawa Tengah/ *Central Java*	Jawa Timur/ *East Java*	Lain-lain/ *Others*	Jumlah/ *Total*	
Giro pada Bank Indonesia	884.463.830.474	-	-	-	-	-	884.463.830.474	*Current deposits with Bank Indonesia*
Giro pada bank lain	350.212.014.047	-	-	-	-	-	350.212.014.047	*Current accounts with other banks*
Penempatan pada Bank Indonesia dan bank lain	2.047.878.604.511	-	-	-	-	-	2.047.878.604.511	*Placements with Bank Indonesia and other banks*
Efek-efek	4.033.425.193.097	-	-	-	-	-	4.033.425.193.097	*Securities*
Efek yang dibeli dengan janji untuk dijual kembali	108.720.080.400	-	-	-	-	-	108.720.080.400	*Securities purchased under resale agreement*
Penyertaan saham	86.656.101.246	-	-	-	-	-	86.656.101.246	*Investment in shares*
Aset derivatif	43.868.974.826	-	-	-	-	-	43.868.974.826	*Derivative assets*
Kredit	6.860.186.364.864	3.784.710.094.211	3.920.591.231.330	1.741.909.540.545	367.078.710.105	2.691.121.727.592	19.365.597.668.647	*Loans*
Aset lain-lain	131.324.539.700	3.422.572.313	159.775.167	1.780.106.687	678.126.058	678.502.282	138.043.622.207	*Other assets*
Jumlah - kotor	**14.546.735.703.165**	**3.788.132.666.524**	**3.920.751.006.497**	**1.743.689.647.232**	**367.756.836.163**	**2.691.800.229.874**	**27.058.866.089.455**	*Total - gross*
Cadangan kerugian penurunan nilai							(336.281.855.685)	*Allowance for impairment losses*
Jumlah - neto							**26.722.584.233.770**	***Total - net***

	2024							
	DKI Jakarta	Jawa Barat/ *West Java*	Banten	Jawa Tengah/ *Central Java*	Jawa Timur/ *East Java*	Lain-lain/ *Others*	Jumlah/ *Total*	
Giro pada Bank Indonesia	858.790.530.706	-	-	-	-	-	858.790.530.706	*Current deposits with Bank Indonesia*
Giro pada bank lain	275.443.769.346	-	-	-	-	-	275.443.769.346	*Current accounts with other banks*
Penempatan pada Bank Indonesia dan bank lain	245.964.135.460	-	-	-	-	-	245.964.135.460	*Placements with Bank Indonesia and other banks*
Efek-efek	2.913.459.380.793	-	-	-	-	-	2.913.459.380.793	*Securities*
Penyertaan saham	34.209.977.318	-	-	-	-	-	34.209.977.318	*Investment in shares*
Aset derivatif	48.362.791.388	-	-	-	-	-	48.362.791.388	*Derivative assets*
Kredit	15.007.788.245.929	1.811.362.155.326	950.731.721.389	1.711.365.077.591	461.104.717.740	353.278.998.551	20.295.630.916.526	*Loans*
Aset lain-lain	131.126.769.957	3.826.002.089	27.732.897	1.747.206.798	9.620.310.292	1.745.968.446	148.093.990.479	*Other assets*
Jumlah - kotor	**19.515.145.600.897**	**1.815.188.157.415**	**950.759.454.286**	**1.713.112.284.389**	**470.725.028.032**	**355.024.966.997**	**24.819.955.492.016**	*Total - gross*
Cadangan kerugian penurunan nilai							(604.544.365.203)	*Allowance for impairment losses*
Jumlah - neto							**24.215.411.126.813**	***Total - net***

36. MANAJEMEN RISIKO (Lanjutan)

Risiko Kredit (Lanjutan)

iii. Kualitas Kredit Berdasarkan Kelas Aset Keuangan

Kualitas kredit berdasarkan kelas aset keuangan adalah sebagai berikut:

a. Tingkat Tinggi

i. Giro pada Bank Indonesia, penempatan pada Bank Indonesia dan bank lain yaitu giro atau penempatan pada institusi Pemerintah dan dengan bank yang memiliki reputasi baik dengan tingkat kemungkinan gagal bayar atas kewajiban yang rendah.

ii. Kredit yang diberikan, bunga masih akan diterima dan tagihan kepada pihak ketiga dari debitur dengan riwayat pembayaran yang sangat baik dan tidak pernah menunggak sepanjang waktu kredit, debitur dengan tingkat stabilitas dan keragaman yang tinggi, memiliki akses setiap saat untuk memperoleh pendanaan dalam jumlah besar dari pasar terbuka; memiliki kemampuan membayar yang kuat dan rasio-rasio neraca yang konservatif.

b. Tingkat Standar

i. Giro pada bank lain, penempatan pada bank lain yaitu giro atau penempatan pada bank lokal yang tidak terdaftar di bursa.

ii. Kredit yang diberikan, bunga masih akan diterima dan tagihan kepada pihak ketiga dari debitur dengan riwayat pembayaran yang baik dan tidak pernah menunggak 90 hari atau lebih, memiliki akses terbatas ke pasar modal atau pasar keuangan lainnya, tingkat pendapatan dan kinerja keseluruhan tidak stabil dan memiliki kemampuan membayar yang cukup.

c. Jatuh Tempo dan Tidak Mengalami Penurunan Nilai

Eksposur di mana pihak ketiga yaitu debitur dalam tahap awal dari keterlambatan pembayaran dan telah gagal untuk melakukan pembayaran atau pembayaran tidak penuh, sesuai dengan persyaratan kontraktual dalam perjanjian kredit. Hal ini pada umumnya di mana suatu kredit telah lewat jatuh tempo sampai dengan 90 hari dan tidak terdapat indikasi penurunan nilai lainnya.

36. RISK MANAGEMENT (Continued)

Credit Risk (Continued)

iii. Credit Quality by Class of Financial Asset

Credit quality by class of financial asset is defined as follows:

a. High Grade

i. Current accounts with Bank Indonesia, placements with Bank Indonesia and other banks, which are current accounts or placements with the Government and with reputable banks and has low probability of insolvency.

ii. Loans, interest receivables and third party receivables from borrowers with very satisfactory track record of loan repayment and whose accounts did not turn past due during the term of the loan, borrowers with high degree of stability and diversity, has access to raise substantial amounts of funds through public market at any time and very strong debt service capacity and has conservative balance sheet ratios.

b. Standard Grade

i. Current accounts with other banks, placements with other banks which are current accounts or placements with the local banks not listed in the stock exchange.

ii. Loans, interest receivables and third party receivables from borrowers who have an average track record of loan repayment and whose accounts did not turn past due for 90 days and over, smaller corporations with limited access to public capital market or to alternative financial market, volatility of earnings and overall performance and repayment ability is adequate.

c. Past Due and Not Impaired

Exposures which third party borrowers are in the early stages of delmaquency and has failed to make a payment or partial payment in accordance with the contractual terms of the loan agreement. This is where a loan is up to 90 days past due and there is no others indicators of impairment.

36. MANAJEMEN RISIKO (Lanjutan)

36. RISK MANAGEMENT (Continued)

Risiko Kredit (Lanjutan)

Credit Risk (Continued)

iii. Kualitas Kredit Berdasarkan Kelas Aset Keuangan (Lanjutan)

iii. Credit Quality by Class of Financial Asset (Continued)

d. Mengalami Penurunan Nilai

Eksposur telah mengalami penurunan nilai. Bank mempertimbangkan bahwa pihak ketiga yaitu debitur tidak mungkin membayar kewajiban kreditnya secara menyeluruh atau pemulihannya akan bertumpu pada realisasi agunan apabila ada atau debitur telah menunggak kewajiban kredit selama lebih dari 90 hari dan terdapat indikasi penurunan nilai.

Tabel di bawah ini menyajikan kualitas aset keuangan berdasarkan kelas dengan risiko kredit, jumlah yang disajikan adalah sebelum dikurangi cadangan kerugian penurunan nilai.

d. Impaired

Exposures have been assessed as impaired. The Bank considers that either the third party borrowers are unlikely to pay their credit obligation in full, or the recovery will be relied on realizing collateral if held, or borrowers have been past due for more than 90 days and there are other indicators of impairment.

The table shows the quality of financial assets by class with credit risk, amount presented is gross of allowance for impairment loss.

	2025					
	Belum jatuh tempo dan tidak mengalami penurunan nilai/ *Neither past due nor impaired*		Telah jatuh tempo tetapi tidak mengalami penurunan nilai/ *Past due but not impaired*	Mengalami Penurunan Nilai/ *Impaired*	Jumlah/ *Total*	
	High Grade	*Standard Grade*				
FVOCI						*FVOCI*
Efek-efek	1.913.164.000.000	-	-	-	1.913.164.000.000	*Securities*
Penyertaan saham	86.656.101.246	-	-	-	86.656.101.246	*Investment in shares*
FVTPL						*FVTPL*
Aset derivatif	43.868.974.826	-	-	-	43.868.974.826	*Derivative assets*
Biaya perolehan diamortisasi						*Amortized cost*
Giro pada Bank Indonesia	884.463.830.474	-	-	-	884.463.830.474	*Current accounts with Bank Indonesia*
Giro pada bank lain	350.212.014.047	-	-	-	350.212.014.047	*Current accounts with other banks*
Penempatan pada Bank Indonesia dan bank lain	2.047.878.604.511	-	-	-	2.047.878.604.511	*Placements with Bank Indonesia and other banks*
Efek-efek	2.120.261.193.097	-	-	-	2.120.261.193.097	*Securities*
Efek yang dibeli dengan janji untuk dijual kembali	108.720.080.400	-	-	-	108.720.080.400	*Securities purchased under resale agreement*
Kredit	18.551.720.914.462	-	397.227.083.491	416.649.670.694	19.365.597.668.647	*Loans*
Aset lain-lain	138.043.622.207	-	-	-	138.043.622.207	*Other assets*
Jumlah	**26.244.989.335.270**	**-**	**397.227.083.491**	**416.649.670.694**	**27.058.866.089.455**	***Total***

36. MANAJEMEN RISIKO (Lanjutan)

36. RISK MANAGEMENT (Continued)

Risiko Kredit (Lanjutan)

***Credit Risk** (Continued)*

iii. Kualitas Kredit Berdasarkan Kelas Aset Keuangan (Lanjutan)

***iii. Credit Quality by Class of Financial Asset** (Continued)*

d. Mengalami Penurunan Nilai (Lanjutan)

d. Impaired (Continued)

	2024					
	Belum jatuh tempo dan tidak mengalami penurunan nilai/ *Neither past due nor impaired*		Telah jatuh tempo tetapi tidak mengalami penurunan nilai/ *Past due but not impaired*	Mengalami penurunan nilai/ *Impaired*	Jumlah/ *Total*	
	High Grade	*Standard Grade*				
FVOCI						*FVOCI*
Efek-efek	1.577.033.350.000	-	-	-	1.577.033.350.000	*Securities*
Penyertaan saham	34.209.977.318	-	-	-	34.209.977.318	*Investment in shares*
FVTPL						*FVTPL*
Aset derivatif	48.362.791.388	-	-	-	48.362.791.388	*Derivative assets*
Biaya perolehan diamortisasi						*Amortized cost*
Giro pada Bank Indonesia	858.790.530.706	-	-	-	858.790.530.706	*Current accounts with Bank Indonesia*
Giro pada bank lain	275.443.769.346	-	-	-	275.443.769.346	*Current accounts with other banks*
Penempatan pada Bank Indonesia dan bank lain	245.964.135.460	-	-	-	245.964.135.460	*Placements with Bank Indonesia and other banks*
Efek-efek	1.336.426.030.793	-	-	-	1.336.426.030.793	*Securities*
Efek yang dibeli dengan janji untuk dijual kembali	-	-	-	-	-	*Securities purchased under resale agreement*
Kredit	19.083.411.884.261	-	491.748.526.985	720.470.505.280	20.295.630.916.526	*Loans*
Aset lain-lain	148.093.990.479	-	-	-	148.093.990.479	*Other assets*
Jumlah	**23.607.736.459.751**	**-**	**491.748.526.985**	**720.470.505.280**	**24.819.955.492.016**	***Total***

iv. Analisa umur kredit yang telah jatuh tempo tetapi tidak mengalami penurunan nilai

Aset keuangan Bank yang telah jatuh tempo tetapi tidak mengalami penurunan nilai masing-masing sebesar Rp397.227.083.491 dan Rp491.748.526.985 pada tanggal 31 Desember 2025 dan 2024. Aset keuangan ini telah jatuh tempo masing-masing di bawah 90 hari.

iv. Aging analysis of loans that would otherwise be past due or impaired

The Bank's financial assets that are past due but not impaired amounted to Rp397,227,083,491 and Rp491,748,526,985 as of December 31, 2025 and 2024, respectively. These financial assets are past due below 90 days.

v. Agunan

Dalam rangka memitigasi risiko kredit, salah satu upaya yang dilakukan oleh Bank adalah meminta nasabah untuk memberikan jaminan sebagai *2nd way out* jika nasabah mengalami kesulitan keuangan yang menyebabkan nasabah tidak dapat melunasi kewajibannya kepada Bank.

Bentuk-bentuk jaminan yang dapat diterima sesuai dengan kebijakan kredit Bank meliputi:

- Deposito berjangka dan rekening tabungan
- *Standby letter of credit*
- Piutang
- Tanah dan/atau bangunan
- Mesin dan peralatan
- Persediaan
- Garansi perusahaan maupun garansi perorangan

Prosedur penilaian jaminan untuk tanah dan bangunan maupun mesin dan peralatan menggunakan pihak ketiga sebagai penilai independen yang akan dinilai kembali secara berkala setiap dua tahun sekali.

v. Collateral

In order to mitigate credit risk, one of the efforts undertaken by the Bank is to request customers to provide collateral as a 2nd way out if the customer is experiencing financial difficulties which cause customers not to repay their obligation to the Bank.

Forms of acceptable collateral in accordance with the loan policy of the Bank include:

- *Time deposits and savings accounts*
- *Standby letter of credit*
- *Receivables*
- *Land and/or building*
- *Machineries and equipment*
- *Inventories*
- *Corporate guarantee or personal guarantee*

Collateral assessment procedure for land and building as well as machineries and equipment is through a third party independent appraiser which will periodically be re-assessed every two years.

36. MANAJEMEN RISIKO (Lanjutan)

36. RISK MANAGEMENT (Continued)

Risiko Kredit (Lanjutan)

Credit Risk (Continued)

v. Agunan (Lanjutan)

v. Collateral (Continued)

Berikut ini adalah portofolio pinjaman (bruto cadangan kerugian penurunan nilai) Bank dan agunan terkait:

The following are loan portfolio of the Bank (gross of allowance for impairment losses) and related collateral:

	2025				
	Pinjaman modal kerja/ *Working capital loan*	Pinjaman investasi/ *Investment loan*	Pinjaman Konsumsi/ *Consumer Loan*	Jumlah/ *Total*	
Eksposur kredit	14.171.462.990.112	3.291.202.549.514	1.902.932.129.021	19.365.597.668.647	*Credit exposure*
Nilai jaminan	9.808.837.176.402	3.440.386.411.669	635.179.626.522	13.884.403.214.593	*Collateral value*
Eksposur jumlah kredit tanpa jaminan	8.941.605.923.188	1.846.285.467.658	1.535.599.583.995	12.323.490.974.841	*Total unsecured credit exposure*
Bagian tanpa jaminan dari eksposur kredit (%)	63%	56%	81%	64%	*Unsecured portion of credit exposure (%)*
Jenis agunan					*Types of collateral*
Tanah dan bangunan	3.851.325.911.791	485.309.922.476	61.651.045.101	4.398.286.879.368	*Land and building*
Standby L/C	2.516.078.500.000	92.920.420.000	-	2.608.998.920.000	*Standby L/C*
Persediaan	2.752.076.801.071	2.463.498.447.458	-	5.215.575.248.529	*Inventories*
Mesin-mesin	4.097.806.500	287.069.597.078	-	291.167.403.578	*Machineries*
Deposito	683.709.797.038	29.765.119.158	1.772.646.646	715.247.562.842	*Deposits*
Kendaraan	-	81.822.905.500	571.755.934.776	653.578.840.276	*Vehicles*
Lain-lain	1.548.360.000	-	-	1.548.360.000	*Others*
Jumlah	**9.808.837.176.400**	**3.440.386.411.670**	**635.179.626.523**	**13.884.403.214.593**	***Total***

	2024				
	Pinjaman modal kerja/ *Working capital loan*	Pinjaman investasi/ *Investment loan*	Pinjaman konsumsi/ *Consumer loan*	Jumlah/ *Total*	
Eksposur kredit	14.435.496.676.659	4.389.878.857.815	1.470.255.382.052	20.295.630.916.526	*Credit exposure*
Nilai jaminan	14.127.409.216.902	4.642.836.259.709	1.179.124.051.492	19.949.369.528.103	*Collateral value*
Eksposur jumlah kredit tanpa jaminan	7.012.360.420.638	2.184.292.437.278	900.713.264.091	10.097.366.122.007	*Total unsecured credit exposure*
Bagian tanpa jaminan dari eksposur kredit (%)	49%	50%	61%	50%	*Unsecured portion of credit exposure (%)*
Jenis Agunan					*Types of collateral*
Tanah dan bangunan	7.224.319.387.803	4.446.766.268.057	128.243.755.013	11.799.329.410.873	*Land and building*
Standby L/C	2.566.173.670.000	118.825.750.000	-	2.684.999.420.000	*Standby L/C*
Persediaan	40.000.000.000	-	-	40.000.000.000	*Inventories*
Mesin-mesin	-	12.422.370.000	-	12.422.370.000	*Machineries*
Deposito	51.866.212.907	26.354.195.980	1.318.686.584	79.539.095.471	*Deposits*
Kendaraan	136.000.000	3.489.400.000	1.049.561.609.895	1.053.187.009.895	*Vehicles*
Lain-lain	4.244.913.946.192	34.978.275.672	-	4.279.892.221.864	*Others*
Jumlah	**14.127.409.216.902**	**4.642.836.259.709**	**1.179.124.051.492**	**19.949.369.528.103**	***Total***

Risiko Pasar

Market Risk

Risiko pasar merupakan risiko yang timbul karena adanya pergerakan faktor pasar dari portofolio yang dimiliki oleh Bank, yang dapat merugikan Bank (*adverse movement*). Faktor pasar adalah suku bunga dan nilai tukar. Secara umum, risiko pasar dibagi ke dalam risiko-risiko berikut:

Market risk is the risk arising from movement in market variables for portfolios held by the Bank that could incur losses for the Bank (adverse movement). Market variables are defined as interest rates and exchange rates. In overall, market risks are divided into the following risks:

1. Risiko Suku Bunga

1. Interest Rate Risk

Bank melakukan pengukuran risiko suku bunga dengan menggunakan metodologi yang dapat mengidentifikasi risiko suku bunga dari portofolio aset dan kewajiban yang sensitif terhadap perubahan suku bunga serta menentukan besaran risiko terhadap Bank.

The Bank performs interest rate risk monitoring by utilizing a methodology which can identify the risk of the interest rate on the asset portfolio and liabilities that are sensitive to interest rate fluctuation and determine the risk exposure of the Bank.

36. MANAJEMEN RISIKO (Lanjutan)

Risiko Pasar (Lanjutan)

1. Risiko Suku Bunga (Lanjutan)

Pengelolaan risiko suku bunga juga dilakukan pada eksposur *banking book*, antara lain dengan memperhatikan posisi gap aset dan liabilitas Bank yang sensitif terhadap pergerakan suku bunga dan kecenderungan pergerakan suku bunga acuan tingkat bunga Bank Indonesia serta suku bunga pasar yang dapat memengaruhi stabilitas tingkat profitabilitas Bank.

Sensitivitas Suku Bunga

Analisis sensitivitas untuk beberapa faktor pasar menunjukkan bagaimana laba rugi dapat dipengaruhi oleh perubahan dari beberapa faktor risiko sesuai dengan tabel di bawah ini. Secara umum, sensitivitas diestimasi dengan membandingkan suatu nilai awal ke nilai tertentu setelah perubahan tertentu dari faktor pasar, dengan mengasumsikan seluruh variabel lainnya tetap. Jumlah sensitivitas atas laporan laba rugi dan penghasilan komprehensif lain didasarkan pada asumsi bahwa terdapat perubahan paralel dalam kurva penghasilan.

Perubahan basis poin/ *Change in basis point*	Dampak ke laporan laba rugi dan penghasilan komprehensif lain/ *Impact to statement of profit or loss and other comprehensive income*	
	2025	2024
+100	33.412.339.765	29.692.192.870
-100	(33.412.339.765)	(29.692.192.870)

2. Risiko Nilai Tukar Mata Uang Asing

Bank memiliki eksposur nilai tukar akibat adanya transaksi dalam mata uang asing. Bank memonitor risiko konsentrasi yang terjadi untuk setiap nilai tukar mata uang asing sehubungan dengan konversi mata uang asing terhadap Rupiah.

Penilaian risiko nilai tukar mata uang asing dilakukan dengan memperhatikan Posisi Devisa Neto (PDN) dan volatilitas mata uang asing yang dikelola Bank. Pengendalian risiko dilakukan melalui *monitoring* mutasi transaksi valuta asing di seluruh kantor cabang dan unit bisnis.

36. *RISK MANAGEMENT (Continued)*

Market Risk (Continued)

1. *Interest Rate Risk (Continued)*

The interest rate risk management is also performed on the banking book exposure, i.e. by monitoring the gap position of the Bank's assets and liabilities which are sensitive to interest rate volatility, Bank Indonesia rate and market rate trend that may impact the Bank's profit stability level.

Interest Rate Sensitivity

Sensitivity analyses for several market factors showing how profit or loss could be affected by changes in the relevant risk factor are in the following tables below. In general, sensitivity is estimated by comparing an initial value to the value derived after a specified change in the market factor, assuming all other variables are constant. The total sensitivity of the statement of profit or loss and other comprehensive income is based on the assumption that there are parallel shifts in the yield curve.

2. *Foreign Exchange Risk*

The Bank is exposed to foreign exchange currency risk through transactions in foreign currencies. The Bank monitors any concentration risk in relation to any individual currency with regards to the translation of foreign currencies into Indonesian Rupiah.

The foreign exchange risk valuation is performed by monitoring the Net Open Position (NOP) and foreign exchange volatility maintained by the Bank. Risk control is performed through monitoring the foreign exchange transaction movement in all branches and business units.

36. MANAJEMEN RISIKO (Lanjutan)

Risiko Likuiditas

Risiko likuiditas adalah risiko yang diakibatkan ketidakmampuan Bank untuk memenuhi kewajiban yang jatuh tempo dari sumber pendanaan arus kas dan/atau dari aset likuid berkualitas tinggi yang dapat diagunkan, tanpa mengganggu aktivitas dan kondisi keuangan Bank. Besar kecilnya risiko likuiditas ditentukan:

1. Kecermatan dalam perencanaan arus kas atau arus dana berdasarkan prediksi pembiayaan dan prediksi pertumbuhan dana termasuk mencermati tingkat fluktuasi dana;
2. Ketepatan dalam mengatur struktur dana termasuk kecukupan dana;
3. Ketersediaan aset yang siap dikonversi menjadi uang tunai; dan
4. Kemampuan menciptakan akses ke pasar antar bank atau sumber dana lainnya.

Jika gap tersebut cukup besar maka akan menurunkan kemampuan Bank dalam memenuhi kewajibannya pada saat jatuh tempo. Oleh karena itu, pengelolaan likuiditas diperlukan untuk mengantisipasi risiko likuiditas yang merupakan bagian dari pengelolaan aset dan kewajiban.

Kebijakan likuiditas Bank ditujukan untuk memastikan bahwa kebutuhan dana dapat dipenuhi, baik untuk membayar simpanan pada saat jatuh tempo atau untuk memenuhi fasilitas kredit yang belum digunakan.

Pengelolaan dan pemantauan posisi likuiditas Bank berada dalam tanggung jawab Departemen *Treasury* sedangkan pengukuran serta analisa terhadap kondisi likuiditas menjadi tugas Satuan Kerja Manajemen risiko di antaranya *stress test* likuiditas berdasarkan skenario dan pembuatan profil risiko yang terkait likuiditas.

Pengelolaan kelebihan dana likuiditas yang tidak terserap penyaluran kredit teroptimalisasi melalui pengelolaan treasuri. Sebagian besar kelebihan dana likuiditas akan ditempatkan melalui instrumen jangka pendek yang aman. Umumnya, kondisi likuiditas bank terjaga baik jika penarikan dana nasabah dapat terpenuhi sementara kelebihan dana teroptimalkan dengan imbal hasil yang optimal.

Sumber dana dan waktu jatuh tempo simpanan jika dikelola untuk menghindari adanya *idle fund* dan menentukan tingkat likuiditas dan instrumen aset lancar yang tepat untuk memastikan keberlangsungan tingkat likuiditas.

36. RISK MANAGEMENT (Continued)

Liquidity Risk

Liquidity risk is the risk resulting from the Bank's inability to meet its maturing obligations from cash flow funding sources and/or from high quality liquid assets that can be collateralized, without disrupting the Bank's activities and financial condition. The size of liquidity risk is determined:

1. *Accuracy in cash flows or flow of fund planning based on financing and fund growth prediction, including observing the fund rate volatility;*
2. *The precision in managing the fund structure, including the adequacy of funding;*
3. *Availability of asset that is ready to be converted into cash; and*
4. *Ability to create access to the interbank market or other funding sources.*

If the gap is large enough, it will reduce the Banks ability to meet its liabilities at maturity. Therefore, liquidity management is needed to anticipate liquidity risk which is a part of the asset and liability management.

The Bank's liquidity policies are aimed at ensuring that fund requirements can be fulfilled, either to pay deposits at maturity or to fulfill additional loans on request.

Maintaining and monitoring the Bank's liquidity position is the responsibility of the Treasury Department while measuring and analyzing on liquidity condition is the responsibility of the Risk Management Working unit, which among others, include liquidity stress test based on scenarios and preparing risk profile related to liquidity risk.

Managing the excess of liquidity fund which are not absorbed by credits will be optimized through managing treasury. Most of the excess of liquidity will be placed in short-term and secured instruments. In general, the Bank's liquidity condition is well maintained where the customers withdrawal can be fulfilled while the excess fund can be optimized with optimum return.

Sources of funds and maturity dates of deposits are managed to avoid idle funds and determine the appropriate liquidity level and liquid asset instrument to ensure a sustainable liquidity level.

36. MANAJEMEN RISIKO (Lanjutan)

36. RISK MANAGEMENT (Continued)

Risiko Likuiditas (Lanjutan)

Liquidity Risk (Continued)

Analisis Jatuh Tempo untuk Liabilitas Keuangan

Maturity Analysis for Financial Liabilities

Jatuh tempo liabilitas keuangan dikelompokkan berdasarkan sisa jatuh tempo kontraktual sejak tanggal pelaporan. Untuk liabilitas keuangan di mana pihak lawan memiliki pilihan kapan suatu jumlah dibayarkan, liabilitas tersebut dialokasikan ke periode paling awal yang dapat disyaratkan oleh Bank untuk membayar.

The maturity of financial liabilities are grouped based on the remaining contractual maturity from the date of reporting. For financial liabilities where the counterparty has a choice of when an amount is paid, the liability is allocated to the earliest period for which the Bank can be implied to pay.

Tabel di bawah menunjukkan profil jatuh tempo liabilitas keuangan Bank berdasarkan arus kas tidak terdiskonto.

The tables below show the maturity profile of the Bank's financial liabilities based on undiscounted contractual cash flows.

	2025						
	Sampai dengan 1 bulan/ *1 month or less*	1-3 bulan/ *1-3 months*	3-6 bulan/ 3-6 months	6-12 bulan/ *6-12 months*	>12 bulan/ *>12 months*	Jumlah/ *Total*	
Tanpa bunga							*Non-interest bearing*
Liabilitas segera	39.803.153.946	-	-	-	-	39.803.153.946	*Liabilities payable Immediately*
Simpanan	45.495.684.740	-	-	-	-	45.495.684.740	*Deposits*
Liabilitas derivatif	1.324.505.982	9.230.048.718	-	-	10.103.720.335	20.658.275.035	*Derivative liabilities*
Liabilitas lain-lain	170.032.778.248	-	-	-	-	170.032.778.248	*Other liabilities*
Instrumen tingkat bunga variabel							*Variable interest rate Instruments*
Simpanan	6.644.727.897.065	-	-	-	-	6.644.727.897.065	*Deposits*
Simpanan dari bank lain	21.884.375.677	-	-	-	-	21.844.375.677	*Deposits from other bank*
Pinjaman yang diterima	-	333.500.000.000	1.000.500.000.000	1.417.375.000.000	3.335.000.000.000	6.086.375.000.000	*Borrowings*
Instrumen tingkat bunga tetap							*Fixed interest rate Instruments*
Simpanan	4.612.167.315.626	2.627.451.574.245	617.909.767.124	947.983.919.545	929.425.000	8.806.442.001.540	*Deposits*
Simpanan dari bank lain	82.035.732.370	12.175.500.000	2.000.000.000	8.100.000.000	-	104.311.232.370	*Deposits from other bank*
Jumlah	**11.617.471.443.654**	**2.982.357.122.963**	**1.620.409.767.124**	**2.373.458.919.545**	**3.346.033.145.335**	**21.939.730.398.621**	***Total***
Liabilitas komitmen							*Commitment liabilities*
Fasilitas kredit nasabah yang belum digunakan	402.667.858.648	593.647.109.872	1.178.213.438.320	1.946.664.687.796	783.047.258.722	4.904.240.353.358	*Unused credit facilities granted*
Irrevocable letter of credit	5.473.145.038	64.932.112.066	653.686.430	-	-	71.058.943.534	*Irrevocable letter of Credit*
Subjumlah	408.141.003.686	658.579.221.938	1.178.867.124.750	1.946.664.687.796	783.047.258.722	4.975.299.296.892	*Sub-total*
Liabilitas kontinjensi							*Contingent liabilities*
Bank garansi yang diterbitkan	5.169.228.015	3.570.724.790	22.948.338.604	78.720.436.250	-	110.408.727.659	*Bank guarantees issued*
Jumlah	**413.310.231.701**	**662.149.946.728**	**1.201.815.463.354**	**2.025.385.124.046**	**783.047.258.722**	**5.085.708.024.551**	***Total***

36. MANAJEMEN RISIKO (Lanjutan) / *RISK MANAGEMENT (Continued)*

Risiko Likuiditas (Lanjutan) / ***Liquidity Risk** (Continued)*

Analisis Jatuh Tempo untuk Liabilitas Keuangan (Lanjutan) / ***Maturity Analysis for Financial Liabilities** (Continued)*

	2024						
	Sampai dengan 1 bulan/ *1 month or less*	1-3 bulan/ *1-3 months*	3-6 bulan/ 3-6 months	6-12 bulan/ *6-12 months*	>12 bulan/ *>12 months*	Jumlah/ *Total*	
Tanpa bunga							*Non-interest bearing*
Liabilitas segera	26.972.371.877	-	-	-	-	26.972.371.877	*Liabilities payable Immediately*
Simpanan	8.749.862.791	-	-	-	-	8.749.862.791	*Deposits*
Liabilitas derivatif	2.237.235.143	5.230.979.419	4.475.205.267	-	34.910.402.603	46.853.822.432	*Derivative liabilities*
Liabilitas lain-lain	134.633.842.230	-	-	-	-	134.633.842.230	*Other liabilities*
Instrumen tingkat bunga variabel							*Variable interest rate Instruments*
Simpanan	5.777.330.494.898	-	-	-	-	5.777.330.494.898	*Deposits*
Simpanan dari bank lain	13.424.865.557	-	-	-	-	13.424.865.557	*Deposits from other bank*
Pinjaman yang diterima	-	-	-	-	5.874.675.000.000	5.874.675.000.000	*Borrowings*
Instrumen tingkat bunga tetap							*Fixed interest rate Instruments*
Simpanan	3.663.900.117.871	1.938.244.005.493	904.144.396.753	581.945.406.148	640.671.000	7.088.874.597.265	*Deposits*
Simpanan dari bank lain	867.097.953.024	4.500.000.000	2.200.000.000	4.950.000.000	-	878.747.953.024	*Deposits from other bank*
Jumlah	**10.494.346.743.391**	**1.947.974.984.912**	**910.819.602.020**	**586.895.406.148**	**5.910.226.073.603**	**19.850.262.810.074**	***Total***
Liabilitas komitmen							*Commitment liabilities*
Fasilitas kredit nasabah yang belum digunakan	433.693.993.876	1.262.738.523.386	711.427.651.691	2.421.386.518.066	193.918.962.388	5.023.165.649.407	*Unused credit facilities granted*
Irrevocable letter of credit	21.389.094.052	135.118.771.482	-	5.472.300.000	-	161.980.165.534	*Irrevocable letter of Credit*
Subjumlah	455.083.087.928	1.397.857.294.868	711.427.651.691	2.426.858.818.066	193.918.962.388	5.185.145.814.941	*Sub-total*
Liabilitas kontinjensi							*Contingent liabilities*
Bank garansi yang diterbitkan	-	3.871.800.000	-	7.995.000.000	64.711.106.250	76.577.906.250	*Bank guarantees issued*
Jumlah	**455.083.087.928**	**1.401.729.094.868**	**711.427.651.691**	**2.434.853.818.066**	**258.630.068.638**	**5.261.723.721.191**	***Total***

Risiko Operasional / *Operational Risk*

Informasi tambahan risiko operasional yang merupakan informasi yang disyaratkan oleh regulasi yang berlaku dan bukan/tidak merupakan informasi yang dipersyaratkan oleh Standar Akuntansi Indonesia diungkapkan pada Catatan 39i (tidak diaudit).

The following additional information operational risk that is required by applicable regulations and is not required by Indonesian Accounting Standards is disclosed in Note 39i (unaudited).

Risiko Hukum / *Legal Risk*

Risiko yang disebabkan oleh adanya kelemahan aspek yuridis, yang antara lain disebabkan adanya tuntutan hukum, ketiadaan peraturan perundang-undangan yang mendukung atau kelemahan perikatan seperti tidak dipenuhinya syarat sahnya kontrak dan pengikatan agunan yang tidak sempurna.

Legal risk is the risk raised by weakness in juridical aspects, which could be caused by legal claims, non-existence of supported regulation or weaknesses in agreements, such a unfulfilled terms and conditions in contracts and collateral binding which is not complete.

36. MANAJEMEN RISIKO (Lanjutan)

Risiko Hukum (Lanjutan)

Risiko hukum dikelola dengan memastikan seluruh aktivitas dan hubungan bisnis Bank dengan pihak ketiga didasarkan pada aturan dan persyaratan yang dapat melindungi kepentingan Bank dari segi hukum.

Berikut adalah kasus hukum yang belum terselesaikan yang melibatkan Bank pada tanggal 31 Desember 2025:

a. Bahwa sepanjang tahun 2025 terdapat 12 perkara yang berproses di tingkat Pengadilan Negeri dengan Register No.40/Pdt.G/2025/PN.Mtr, 395/Pdt.G/2025/PN.Jkt.Sel, 491/Pdt.G/2025/PN.Jkt. Sel,104/Pdt.Bth/2025/PN.Jkt.Pst, 76/Pdt.G/2025/PN .Mtr, 216/Pdt.G/2025/PN.Jkt.Sel, 50/Pdt.G/2025/ PN.Yyk, 160/Pdt.G/2025/PN.Bdg,126/Pdt.G/2025/ PN.Mks, 285/Pdt.G/2025/PN.Bdg, 980/Pdt.G/2025/ PN.Tng, 1307/Pdt.G/2025/PN.Jkt. Sel, dimana semua gugatan tersebut memiliki kesamaan yaitu, Penggugat dalam hal ini Debitur berdalil untuk memohon kepada Pengadilan untuk membatalkan lelang atas jaminan kredit Penggugat yang dilakukan oleh Bank dikarenakan dianggap lelang tersebut merupakan perbuatan melawan hukum. Selain itu, terdapat pula perkara gugatan oleh pihak ketiga yang mengklaim sebagai pemilik sah aset jaminan. serta gugatan antara sesama ahli waris terkait kepemilikan harta waris.

b. Bahwa pada tingkat Pengadilan Tinggi, Bank Shinhan terdapat 6 perkara yang berproses sepanjang tahun 2025 dengan No. 104/Pdt.Bth/2025/PN.Jkt.Pst, 76/Pdt.G/2025/PN.Mt,216/Pdt.G/2025/PN.Jkt.Sel,1 60/Pdt.G/2025/PN.Bd,342/Pdt.G/2020/PN.Bdg,57/ Pdt.G/2024/PN.Jkt.Pst. Adapun pada tingkat pengadilan negeri atas perkara No. 76/Pdt.G/2025/PN.Mtr Gugatan debitur diterima sebagian, sedangkan atas perkara No. 104/Pdt.Bth/2025/PN.Jkt.Pst, 216/Pdt.G/2025/ PN.Jkt.Sel,160/Pdt.G/2025/PN.Bdg 342/Pdt.G/ 2020/PN.Bdg,57/Pdt.G/2024/PN.Jkt.Pst. gugatan Debitur ditolak oleh Majelis Hakim untuk seluruhnya. Adapun keseluruhan permohonan banding masih terkait Penggugat dalam hal ini Debitur berdalil untuk memohon kepada Pengadilan untuk membatalkan lelang atas jaminan kredit Penggugat yang dilakukan oleh Bank dikarenakan dianggap lelang tersebut merupakan perbuatan melawan hukum. Selain itu, terdapat pula perkara gugatan oleh pihak ketiga yang mengklaim sebagai pemilik sah aset jaminan.

36. RISK MANAGEMENT (Continued)

***Legal Risk** (Continued)*

Legal risks are managed by ensuring that all activities and business relationships between the Bank with third parties are based on rules and conditions which able to protecting the Bank's interests from a legal perspective.

The following are the outstanding legal cases which involve the Bank as of December 31, 2025:

a. That throughout 2025, there are 12 cases being processed at the District Court level with Registration No.40/Pdt.G/2025/PN.Mtr, 395/Pdt.G/2025/PN.Jkt. Sel ,491/Pdt.G/2025/PN.Jkt.Sel,104/Pdt.Bth/2025/ PN.Jkt.Pst,76/Pdt.G/2025/PN.Mtr, 216/Pdt.G/2025/ PN.Jkt.Sel, 50/Pdt.G/2025/PN.Yyk, 160/ Pdt.G/2025/PN.Bdg, 126/Pdt.G/2025/PN.Mks, 285/Pdt.G/2025/PN.Bdg, 980/Pdt.G/2025/PN.Tn,13 07/Pdt.G/2025/PN.Jkt.Sel, where all of these lawsuits have a commonality, namely that the Plaintiff, in this case the debtor, is petitioning the court to cancel the auction of the plaintiff's credit collateral conducted by the bank on the grounds that the auction was against the law. In addition, there are also lawsuits filed by third parties claiming to be the rightful owners of the collateral asset, as well as lawsuits between co-heirs regarding the ownership of inherited assets.

b. That at the High Court level, Shinhan Bank had 6 cases being processed throughout 2025 with registration No. 104/Pdt.Bth/2025/PN.Jkt.Pst, 76/Pdt.G/2025/PN.Mtr,216/Pdt.G/2025/PN.Jkt.Sel, 160/Pdt.G/2025/PN.Bdg,342/Pdt.G/2020/PN.Bdg,5 7/Pdt.G/2024/PN.Jkt.Pst. At the district court level, case No. 57/Pdt.G/2024/PN.Jkt.Pst Meanwhile, at the district court level for case No. 76/Pdt.G/2025/PN.Mtr the debtor's lawsuit was partially accepted, while for case No. 104/Pdt.Bth/2025/PN.Jkt.Pst, 216/Pdt.G/2025/PN.Jkt.Sel,160/Pdt.G/2025/PN.Bd, 342/Pdt.G/2020/PN.Bdg, 57/Pdt.G/2024/PN.Jkt.Pst. the Debtor's lawsuit was rejected by the Panel of Judges in its entirety. The entire appeal is still related to the Plaintiff in this case the Debtor argued to ask the Court to cancel the auction of the Plaintiff's credit guarantee carried out by the Bank because it was considered an unlawful act. In addition, there is also a lawsuit case by a third party who claims to be the legal owner of the collateral assets.

36. MANAJEMEN RISIKO (Lanjutan)

36. RISK MANAGEMENT (Continued)

Risiko Hukum (Lanjutan)

***Legal Risk** (Continued)*

c. Bahwa pada tingkat Kasasi (Mahkamah Agung), Bank Shinhan terdapat 5 perkara yang berproses sepanjang tahun 2025 dengan register No. 680/Pdt.G/2025/PN.Sby, 1238/Pdt.G/2023/PN.Jkt. Sel,517/Pdt.G/2023/PN.Bdg, 104/Pdt.Bth/2025/PN. Jkt.Pst, 216/Pdt.G/2025/PN.Jkt.Sel. Adapun pada tingkat Pengadilan Tinggi seluruh permohonan banding debitur selaku Penggugat ditolak oleh Majelis Pengadilan Tinggi. Adapun keseluruhan permohonan banding masih terkait Penggugat dalam hal ini Debitur berdalil untuk memohon kepada Pengadilan untuk membatalkan lelang atas jaminan kredit Penggugat yang dilakukan oleh Bank dikarenakan dianggap lelang tersebut merupakan perbuatan melawan hukum. Selain itu, terdapat pula perkara gugatan oleh pihak ketiga yang mengklaim sebagai pemilik sah aset jaminan.

c. That at the cassation level (supreme court), Shinhan Bank had 5 (five) cases being processed throughout 2025 with registration No. 680/Pdt.G/2025/PN.Sby, 1238/Pdt.G/2023/PN.Jkt.Sel,517/Pdt.G/2023/PN.Bdg,104/Pdt.Bth/2025/PN.Jkt.Pst,216/Pdt.G/2025/PN. Jkt.Sel. At the high court level, all appeals filed by the debtor as the plaintiff were rejected by the high court panel. All appeals were still related to the plaintiff, in this case the debtor, arguing to the court to cancel the auction of the plaintiff's credit collateral conducted by the bank because the auction was considered an unlawful act. In addition, there was also a lawsuit by a third party claiming to be the rightful owner of the collateral assets.

d. Bahwa pada tingkat peninjauan kembali (Mahkamah Agung) Bank terdapat 1 perkara yang berproses sepanjang tahun 2025 dengan register No. 471/Pdt.G/2019/PN.Mks. Adapun permohonan peninjauan kembali masih terkait Penggugat dalam hal ini Debitur kepada Pengadilan untuk membatalkan lelang atas jaminan kredit Penggugat yang dilakukan oleh Bank dikarenakan dianggap lelang tersebut merupakan perbuatan melawan hukum.

d. That at the judicial review level (Supreme Court), the Bank has 1 cases being processed throughout 2025 with registration No. 471/Pdt.G/2019/PN.Mks. The application for judicial review is still related to the Plaintiff, in this case the Debtor, to the Court to cancel the auction of the Plaintiff's credit guarantee carried out by the Bank because it is considered that the auction is an unlawful act.

e. Bahwa pada perkara perdata khusus terdapat 4 perkara yang berproses sepanjang tahun 2025 dengan register No. 02/Pdt.Sus-Homologasi/2024/ PN.Niaga.Smg,28/Pdt.SusPembatalan Perdamaian/ 2025/PN.Niaga.Jkt.Pst, 58/Pdt.Sus-GLL/2025/PN.Jkt. Pst dan 208/Pdt.Sus-PHI/2025/PN.Jkt.Pst. Adapun perkara No. 208/Pdt.Sus-PHI/2025/PN.Jkt.Pst terkait Hubungan Industrial sedangkan 3 (tiga) perkara lainnya terkait proses PKPU/PAILIT.

e. That in special civil cases there are 4 cases in process throughout 2025 with register No. 02/Pdt.Sus-Homologasi/2024/PN.Niaga.Smg, 28/Pdt.SusPeace Cancellation/2025/PN.Niaga.Jkt.Pst,58/Pdt.SusGLL/ 2025/PN.Jkt.Pst and 208/Pdt.Sus-PHI/2025/PN .Jkt. Pst, As for case No. 208/Pdt.Sus-PHI/2025/PN .Jkt.Pst is related to Industrial Relations while the other 3 (three) cases are related to the PKPU/BANKMENT process.

Risiko Strategik

Strategic Risk

Risiko strategik adalah risiko yang disebabkan adanya penetapan dan pelaksanaan strategi Bank yang tidak tepat, pengambilan keputusan bisnis yang tidak tepat atau kurang responsifnya Bank terhadap perubahan eksternal. Risiko strategik yang memengaruhi yaitu visi Bank, rencana strategis, perubahan kepemilikan dan peluncuran produk baru.

Strategic risk is the risk caused by inappropriate determination and implementation of the Bank strategy, inappropriate business decisions or being unresponsive to external changes. Strategic risk is influenced by the Bank's vision, strategic plan, changes in ownership and new product launches.

Melalui satuan kerja terkait, Bank mengelola risiko strategis melalui proses pertimbangan dan pengambilan keputusan setiap kebijakan strategis secara kolektif dan komprehensif oleh Direksi dan Komite-Komite yang telah dibentuk.

The Bank manages strategic risk through a consideration of and decision making process regarding every strategic policy in a collective and comprehensive manner performed by the established Bank's Directors and Committees.

36. MANAJEMEN RISIKO (Lanjutan)

Risiko Kepatuhan

Risiko kepatuhan merupakan risiko yang disebabkan Bank tidak mematuhi atau tidak melaksanakan peraturan perundang-undangan dan ketentuan lain yang berlaku.

Bank mengelola risiko kepatuhan dengan melakukan penelaahan secara komprehensif untuk memastikan kesesuaian kebijakan standar operasi dan prosedur serta pengembangan produk baru dengan peraturan eksternal.

Satuan Kerja Kepatuhan juga telah melaksanakan pengkajian sistem dan prosedur terhadap rencana kebijakan dan rancangan keputusan dalam rangka mencegah penyimpangan terhadap peraturan perundang-undangan lain yang berlaku. Di samping itu, Bank juga melaksanakan fungsi kepatuhan meliputi tindakan untuk:

1. Mewujudkan terlaksananya budaya kepatuhan pada semua tingkatan organisasi dan kegiatan usaha Bank;
2. Mengelola risiko kepatuhan yang dihadapi oleh Bank; tindakan mengelola risiko kepatuhan dilaksanakan dengan mengacu pada ketentuan Otoritas Jasa Keuangan mengenai Manajemen Risiko bagi Bank Umum;
3. Memastikan agar kebijakan, ketentuan, sistem dan prosedur serta kegiatan usaha yang dilakukan oleh Bank telah sesuai dengan ketentuan Bank Indonesia dan peraturan perundang-undangan yang berlaku; dan
4. Memastikan kepatuhan Bank terhadap komitmen yang dibuat oleh Bank kepada Otoritas Jasa Keuangan.

Risiko Reputasi

Bank menindaklanjuti seluruh keluhan nasabah dan akan selalu berusaha menanganinya secara tepat waktu. Tidak terdapat kasus publikasi negatif pada bank. Karena itu, risiko yang mungkin timbul dari tingkat Bank yang berdampak langsung atau tidak langsung pada reputasi Bank adalah rendah.

36. RISK MANAGEMENT (Continued)

Compliance Risk

Compliance risk is the risk caused by non-compliance bank with or non-application of prevailing regulations.

The Bank manages its compliance risk by performing comprehensive review to ensure that Bank's Standard Operating Procedures and new product development conform with external regulations.

The Compliance Unit has also evaluated systems and procedures relating to new or revised policies and decisions to ensure their compliance with the applicable regulations. Furthermore, the Bank has also performed compliance function including:

1. *Compliance culture in all level of organization and Bank's business activities;*
2. *Manage compliance risk faced by the Bank; managing compliance risk is based on Financial Services Authority regulation about Risk Management for the Bank;*
3. *Ensure policy, regulation, system and procedure and bank business activities inline with Bank Indonesia's regulation and law; and*
4. *Ensure Bank's compliance with commitments made by the Bank to the Financial Services Authority.*

Reputation Risk

The Bank follows up on any customer complaints and tries to resolve them in a timely manner. There are no cases of negative publicity for the bank. Therefore, the possibility of risk that may arise from the Bank level which may have direct or indirect impact on the Bank's reputation is low.

37. INFORMASI SIGNIFIKAN LAINNYA / *37. OTHER SIGNIFICANT INFORMATION*

a. Analisis Perbedaan Jatuh Tempo / *a. Maturity Mismatch Analysis*

	2025						
	Sampai dengan 1 bulan/ *1 month or less*	1-3 bulan/ *1-3 months*	3-6 bulan/ *3-6 months*	6-12 bulan/ *6-12 months*	>12 bulan/ *>12 months*	Jumlah/ *Total*	
Aset							*Assets*
Tanpa Bunga							*Non-interest bearing*
Kas	46.999.793.073	-	-	-	-	46.999.793.073	*Cash*
Giro pada Bank Indonesia	884.463.830.474	-	-	-	-	884.463.830.474	*Current accounts with Bank Indonesia*
Giro pada bank lain	350.212.014.047	-	-	-	-	350.212.014.047	*Current accounts with other banks*
Efek yang dibeli janji untuk dijual kembali	108.720.080.400	-	-	-	-	108.720.080.400	*Securities purchased under resale agreement*
Aset derivatif	838.419.519	2.237.284.774	5.638.684.579	-	35.154.585.954	43.868.974.826	*Derivative assets*
Aset lain-lain	125.941.924.861	-	5.755.698.407	665.098.939	5.680.900.000	138.043.622.207	*Other assets*
Suku bunga variabel							*Variable interest rate*
Kredit	302.554.944.038	1.368.917.506.761	1.211.838.129.777	4.942.979.465.300	4.079.793.448.914	11.906.083.494.790	*Loans*
Suku bunga tetap							*Fixed interest rate*
Penempatan pada bank lain	2.047.878.604.511	-	-	-	-	2.047.878.604.511	*Placements with other bank*
Efek-efek	-	330.027.335.646	545.139.644.371	672.192.976.303	2.486.065.236.777	4.033.425.193.097	*Securities*
Kredit	396.754.501.501	721.153.977.886	692.283.294.846	1.899.961.360.143	3.749.361.039.481	7.459.514.173.857	*Loans*
Jumlah aset keuangan	**4.264.364.112.424**	**2.422.336.105.067**	**2.460.655.451.980**	**7.515.798.900.685**	**10.356.055.211.126**	**27.019.209.781.282**	***Total financial assets***
Liabilitas							*Liabilities*
Tanpa bunga							*Non-interest bearing*
Liabilitas segera	39.803.153.946	-	-	-	-	39.803.153.946	*Liabilities payable immediately*
Simpanan	45.495.684.740	-	-	-	-	45.495.684.740	*Deposits*
Liabilitas derivatif	1.324.505.982	9.230.048.718	-	-	10.103.720.335	20.658.275.035	*Derivative liabilities*
Liabilitas lain-lain	170.032.778.248	-	-	-	-	170.032.778.248	*Other liabilities*
Suku bunga variabel		-	-				*Variable interest rate*
Simpanan	6.644.727.897.065	-	-	-	-	6.644.727.897.065	*Deposits*
Simpanan dari bank lain	21.844.375.677	-	-	-	-	21.844.375.677	*Deposits from other bank*
Pinjaman yang diterima	-	333.500.000.000	1.000.500.000.000	1.417.375.000.000	3.335.000.000.000	6.086.375.000.000	*Borrowing*
Suku bunga tetap							*Fixed interest rate*
Simpanan	4.612.167.315.626	2.627.451.574.245	617.909.767.124	947.983.919.545	929.425.000	8.806.442.001.540	*Deposits*
Simpanan dari bank lain	82.035.732.370	12.175.500.000	2.000.000.000	8.100.000.000	-	104.311.232.370	*Deposits from other bank*
Jumlah liabilitas keuangan	**11.617.431.443.654**	**2.982.357.122.963**	**1.620.409.767.124**	**2.373.458.919.545**	**3.346.033.145.335**	**21.939.690.398.621**	***Total financial liabilities***
Jumlah	**(7.353.067.331.230)**	**(560.021.017.896)**	**840.245.684.856**	**5.142.339.981.140**	**7.010.022.065.791**	**5.079.519.382.661**	***Total***

37. INFORMASI SIGNIFIKAN LAINNYA (Lanjutan) / *37. OTHER SIGNIFICANT INFORMATION (Continued)*

a. Analisis Perbedaan Jatuh Tempo (Lanjutan) / *a. Maturity Mismatch Analysis (Continued)*

	2024						
	Sampai dengan 1 bulan/ *1 month or less*	1-3 bulan/ *1-3 months*	3-6 bulan/ *3-6 months*	6-12 bulan/ *6-12 months*	>12 bulan/ *>12 months*	Jumlah/ *Total*	
Aset							*Assets*
Tanpa Bunga							*Non-interest bearing*
Kas	56.066.884.552	-	-	-	-	56.066.884.552	*Cash*
Giro pada Bank Indonesia	858.790.530.706	-	-	-	-	858.790.530.706	*Current accounts with Bank Indonesia*
Giro pada bank lain	275.443.769.346	-	-	-	-	275.443.769.346	*Current accounts with other banks*
Aset derivatif	2.416.274.427	6.368.503.783	4.667.610.481	-	34.910.402.697	48.362.791.388	*Derivative assets*
Aset lain-lain	129.069.071.903	64.079.166	311.450.000	18.649.389.410	-	148.093.990.479	*Other assets*
Suku bunga variabel							*Variable interest rate*
Kredit	836.393.359.474	1.711.501.211.305	2.721.073.435.244	6.091.385.340.258	8.931.404.271.363	20.291.757.617.644	*Loans*
Suku bunga tetap							*Fixed interest rate*
Penempatan pada bank lain	245.964.135.460	-	-	-	-	245.964.135.460	*Placements with other bank*
Efek-efek	249.403.968.731	337.135.252.276	592.241.681.547	162.840.300.000	1.571.838.178.239	2.913.459.380.793	*Securities*
Kredit	-	-	-	-	3.873.298.882	3.873.298.882	*Loans*
Jumlah aset keuangan	**2.653.547.994.599**	**2.055.069.046.530**	**3.318.294.177.272**	**6.272.875.029.668**	**10.542.026.151.181**	**24.841.812.399.250**	***Total financial assets***
Liabilitas							*Liabilities*
Tanpa bunga							*Non-interest bearing*
Liabilitas segera	26.972.371.877	-	-	-	-	26.972.371.877	*Liabilities payable immediately*
Simpanan	8.749.862.791	-	-	-	-	8.749.862.791	*Deposits*
Liabilitas derivatif	2.237.235.139	5.230.979.421	4.475.205.269	-	34.910.402.603	46.853.822.432	*Derivative liabilities*
Liabilitas lain-lain	134.633.842.230	-	-	-	-	134.633.842.230	*Other liabilities*
Suku bunga variabel							*Variable interest rate*
Simpanan	5.777.330.494.898	-	-	-	-	5.777.330.494.898	*Deposits*
Simpanan dari bank lain	13.424.865.557	-	-	-	-	13.424.865.557	*Deposits from other bank*
Pinjaman yang diterima	-	-	-	-	5.874.675.000.000	5.874.675.000.000	*Borrowing*
Suku bunga tetap							*Fixed interest rate*
Simpanan	3.663.900.117.871	1.938.244.005.493	904.144.396.753	581.945.406.148	640.671.000	7.088.874.597.265	*Deposits*
Simpanan dari bank lain	867.097.953.024	4.500.000.000	2.200.000.000	4.950.000.000	-	878.747.953.024	*Deposits from other bank*
Jumlah liabilitas keuangan	**10.494.346.743.387**	**1.947.974.984.914**	**910.819.602.022**	**586.895.406.148**	**5.910.226.073.603**	**19.850.262.810.074**	***Total financial liabilities***
Jumlah	**(7.840.798.748.788)**	**107.094.061.616**	**2.407.474.575.250**	**5.685.979.623.520**	**4.631.800.077.578**	**4.991.549.589.176**	***Total***

38. INFORMASI ARUS KAS TAMBAHAN / *38. ADDITIONAL INFORMATION OF CASH FLOWS*

Rekonsiliasi liabilitas yang timbul dari aktivitas pendanaan adalah sebagai berikut:

Reconciliation of liability arising from financing activity is as follows:

	1 Januari/ *January* 2025	Arus kas/ *Cash flows*	Perubahan transaksi nonkas/ *Non-cash changes*	31 Desember/ *December* 2025	
Pinjaman yang diterima	5.874.675.000.000	-	211.700.000.000	6.086.375.000.000	*Borrowings*

	1 Januari/ *January* 2024	Arus kas/ *Cash flows*	Perubahan transaksi nonkas/ *Non-cash changes*	31 Desember/ *December* 2024	
Pinjaman yang diterima	6.004.830.000.000	(383.025.000.000)	252.870.000.000	5.874.675.000.000	*Borrowings*

39. INFORMASI TAMBAHAN YANG TIDAK DIPERSYARATKAN OLEH STANDAR AKUNTANSI INDONESIA / *39. ADDITIONAL INFORMATION THAT IS NOT REQUIRED BY INDONESIAN ACCOUNTING STANDARDS*

Informasi tambahan berikut yang disajikan di bawah ini merupakan informasi yang disyaratkan oleh regulasi yang berlaku dan bukan informasi yang dipersyaratkan oleh Standar Akuntansi Indonesia (tidak diaudit):

The following additional information presented below is information required by applicable regulations and is not information required by Indonesian Accounting Standards (unaudited):

a. Giro pada Bank Indonesia / *a. Current Accounts with Bank Indonesia*

Pada tanggal 31 Desember 2025, Giro Wajib Minimum (GWM) Bank telah sesuai dengan Peraturan Bank Indonesia (PBI) No. 11 Tahun 2024 tentang Pengendalian Moneter dan Peraturan Anggota Dewan Gubernur (PADG) No. 12 Tahun 2023 tanggal 27 September 2024 tentang "Perubahan kedua atas PADG No. 24/8/PADG/2022 tentang Pelaksanaan Peraturan atas Pemenuhan Giro Wajib Minimum Dalam Rupiah dan Valuta Asing bagi Bank Umum Konvensional, Bank Umum Syariah, dan Unit Usaha Syariah".

As of December 31, 2025, the Bank's Minimum Statutory Reserve has complied with Bank Indonesia (BI) Regulation PBI No. 11 Year 2024 concerning Monetary Control and Regulation of Members of The Board of Governors (PADG) No. 12 Year 2023 dated September 27, 2024 concerning "Second Amendment to PADG No. 24/8/PADG/2022 concerning Implementation Regulations for Fulfilling The Minimum Statutory Reserve in Rupiah and Foreign Currency for Conventional Commercial Banks, Sharia Commercial Banks and Sharia Business Units".

Pada tanggal 31 Desember 2024, Giro Wajib Minimum (GWM) Bank telah sesuai dengan Peraturan Bank Indonesia (PBI) No. 11 Tahun 2024 tentang Pengendalian Moneter dan Peraturan Anggota Dewan Gubernur (PADG) No. 12 Tahun 2023 tanggal 27 September 2024 tentang "Perubahan kedua atas PADG No. 24/8/PADG/2022 tentang Pelaksanaan Peraturan atas Pemenuhan Giro Wajib Minimum Dalam Rupiah dan Valuta Asing bagi Bank Umum Konvensional, Bank Umum Syariah, dan Unit Usaha Syariah".

As of December 31, 2025, the Bank's Minimum Statutory Reserve has complied with Bank Indonesia (BI) Regulation PBI No. 11 Year 2024 concerning Monetary Control and Regulation of Members of The Board of Governors (PADG) No. 12 Year 2023 dated September 27, 2024 concerning "Second Amendment to PADG No. 24/8/PADG/2022 concerning Implementation Regulations for Fulfilling The Minimum Statutory Reserve in Rupiah and Foreign Currency for Conventional Commercial Banks, Sharia Commercial Banks and Sharia Business Units".

	2025	2024	
	%	%	
Rupiah			*Rupiah*
- GWM harian*)	0,00%	0,00%	*Daily GWM*) -*
- GWM rata-rata*)	9,00%	9,00%	*Average GWM*) -*
- Penyangga Likuiditas Makroprudensial (PLM)**)	4,00%	6,00%	*Macroprudential - Liquidity Buffer (PLM)**)*
Mata uang asing**)	4,00%	4,00%	*Foreign currencies**)*

39. INFORMASI TAMBAHAN YANG TIDAK DIPERSYARATKAN OLEH STANDAR AKUNTANSI INDONESIA (Lanjutan)

Informasi tambahan berikut yang disajikan di bawah ini merupakan informasi yang disyaratkan oleh regulasi yang berlaku dan bukan/tidak merupakan informasi yang dipersyaratkan oleh Standar Akuntansi Indonesia (tidak diaudit): (Lanjutan)

a. Giro pada Bank Indonesia (Lanjutan)

*) Bank melakukan penyediaan dana untuk kegiatan ekonomi tertentu dan inklusif, sehingga Bank mendapatkan insentif sesuai Kebijakan Insentif Likuiditas Makroprudensial dalam Rupiah masing-masing sebesar 5,10% dan 3,00% pada tanggal 31 Desember 2025 dan 2024. Giro Wajib Minimum dalam Rupiah yang wajib dipenuhi Bank pada tanggal 31 Desember 2025 tanpa adanya insentif secara harian 0,00% dan rata-rata 9,00% menjadi 3,90% dengan ketentuan harian 0,00% dan rata-rata 3,90%. Pada tanggal 31 Desember 2024, ketentuan minimum tanpa insentif sebesar 9,00% dengan ketentuan harian 0,00% dan rata-rata 9,00%, menjadi 6,00% dengan ketentuan harian 0,00% dan rata-rata 6,00%.

**) PADG No. 23 Tahun 2025 tentang tentang Rasio Intermediasi Makroprudensial dan Penyangga Likuiditas Maksroprudensial bagi Bank Umum Konvenional, Bank Umum Syariah dan Unit Usaha Syariah

***) Peraturan Bank Indonesia Nomor 2 Tahun 2026 tentang Perubahan Kelima atas Peraturan Bank Indonesia Nomor 20/4/PBI/2018 tentang Rasio Intermediasi Makroprudensial dan Penyangga Likuiditas Makroprudensial bagi Bank Umum Konvensional, Bank Umum Syariah, dan Unit Usaha Syariah.

RIM adalah tambahan simpanan minimum yang wajib dipelihara oleh Bank dalam bentuk saldo Rekening Giro pada Bank Indonesia, jika RIM Bank di bawah minimum RIM target Bank Indonesia (84%) atau jika di atas maksimum RIM target BI (94%) dan Kewajiban Penyediaan Modal Minimum (KPMM) Bank lebih kecil dari KPMM Insentif BI sebesar 14%.

Giro Wajib Minimum ("GWM") dalam mata uang Rupiah serta Dolar Amerika Serikat pada tanggal 31 Desember 2025 dan 2024:

	2025	2024	
Rupiah			*Rupiah*
- GWM harian*)	5,73%	7,08%	*Daily GWM*) -*
- GWM rata-rata*)	4,91%	6,85%	*Average GWM*) -*
- GWM sekunder/ Penyangga Likuiditas Makroprudensial (PLM)**)	25,94%	25,95%	*Secondary GWM/ - Macroprudential Liquidity Buffer (PLM)**)*
Dolar Amerika Serikat			*United States Dollar*
- GWM valuta asing**)	6,46%	4,35%	*Foreign currency GWM**) -*

Pada tanggal 31 Desember 2025 dan 2024, Bank telah memenuhi ketentuan BI yang belaku tentang Giro Wajib Minimum dan Penyangga Likuiditas Makroprudensial bagi Bank Umum.

39. *ADDITIONAL INFORMATION THAT IS NOT REQUIRED BY INDONESIAN ACCOUNTING STANDARDS (Continued)*

The following additional information presented below is information required by applicable regulations and is not information required by Indonesian Accounting Standards (unaudited): (Continued)

a. *Current accounts with Bank Indonesia (Continued)*

*) *The Bank provides funding for certain economic and inclusive activities, allowing the Bank to receive incentives in accordance with the Macroprudential Liquidity Incentive Policy in Rupiah, amounting to 5.10% and 3.00% as of December 31, 2025, and 2024, respectively. The Minimum Reserve Requirement (Giro Wajib Minimum) in Rupiah that the Bank is required to maintain as of December 31, 2025, without incentives, is 0.00% on a daily basis and an average of 9.00%, which is reduced to 3.90% with a daily requirement of 0.00% and an average of 3.90%. As of December 31, 2024, the requirement without incentives was 9.00% with a daily provision of 0.00% and an average of 9.00%, which was reduced to 6.00% with a daily provision of 0.00% and an average of 6.00%.*

**) *PADG No. 23 Year of 2025 concerning The Macroprudential Intermediation Ratio and Macroprudential Liquidity Buffer for Conventional Commercial Banks, Sharia Commercial Banks and Sharia Business Units*

***) *Bank Indonesia Regulation Number 2 of 2026 concerning the Fifth Amendment to Bank Indonesia Regulation Number 20/4/PBI/2018 concerning the Macroprudential Intermediation Ratio and Macroprudential Liquidity Buffer for Conventional Commercial Banks, Sharia Commercial Banks, and Sharia Business Units.*

RIM is the additional reserve that should be maintained by the Bank in the form of Current Accounts with Bank Indonesia, if the Bank's RIM is below the minimum RIM targeted by Bank Indonesia (84%) or if the Bank's RIM is above the maximum of RIM targeted by BI (94%) and the Capital Adequacy Ratio (CAR) is below BI requirement of 14%.

As of December 31, 2025 and 2024, the minimum statutory reserves ("GWM") in Rupiah and United States Dollar are:

As of December 31, 2025 and 2024, the Bank has fulfilled Bank Indonesia's regulation regarding Statutory Reserve Requirement and Macroprudential Liquidity Buffer on Commercial Banks.

39. INFORMASI TAMBAHAN YANG TIDAK DIPERSYARATKAN OLEH STANDAR AKUNTANSI INDONESIA (Lanjutan)

Informasi tambahan berikut yang disajikan di bawah ini merupakan informasi yang disyaratkan oleh regulasi yang berlaku dan bukan informasi yang dipersyaratkan oleh Standar Akuntansi Indonesia (tidak diaudit): (Lanjutan)

b. Giro pada Bank Lainnya

Berdasarkan kolektibilitas sesuai Peraturan OJK

Seluruh giro pada bank lain pada tanggal 31 Desember 2025 dan 2024 diklasifikasikan lancar.

c. Penempatan pada Bank Indonesia dan Bank Lain

Berdasarkan kolektibilitas sesuai Peraturan OJK

Seluruh penempatan pada Bank Indonesia dan bank lain pada tanggal 31 Desember 2025 dan 2024 diklasifikasikan sebagai lancar.

d. Efek-efek yang Dibeli Dengan Janji untuk Dijual Kembali

Berdasarkan kolektibilitas sesuai Peraturan OJK

Efek-efek yang dibeli dengan janji untuk dijual kembali yang diungkapkan pada Catatan 10 diklasifikasikan sebagai lancar.

e. Efek-efek

Berdasarkan kolektibilitas sesuai Peraturan OJK

Berdasarkan Peraturan Otoritas Jasa Keuangan (POJK) yang berlaku, semua efek-efek pada tanggal 31 Desember 2025 dan 2024 diklasifikasikan sebagai lancar.

39. ADDITIONAL INFORMATION THAT IS NOT REQUIRED BY INDONESIAN ACCOUNTING STANDARDS (Continued)

The following additional information presented below is information required by applicable regulations and is not information required by Indonesian Accounting Standards (unaudited): (Continued)

b. Current Accounts with Others Bank

By collectability in accordance with Financial Services Authority Regulation

Current accounts with other banks as of December 31, 2025 and 2024 are classified as current.

c. Placements with Bank Indonesia and Other Banks

By collectability in accordance with Financial Services Authority Regulation

All placements with Bank Indonesia and other banks as of December 31, 2025 and 2024 are classified as current.

d. Securities Purchased Under Resale Agreement

By collectability in accordance with Financial Services Authority Regulation

Securities purchased under resale agreement disclosed in Note 10 are classified as current.

e. Securities

By collectability in accordance with Financial Services Authority Regulation

Based on the prevailing regulations of the Financial Services Authority, all marketable securities as of December 31, 2025 and 2024 are classified as current.

39. INFORMASI TAMBAHAN YANG TIDAK DIPERSYARATKAN OLEH STANDAR AKUNTANSI INDONESIA (Lanjutan)

Informasi tambahan berikut yang disajikan di bawah ini merupakan informasi yang disyaratkan oleh regulasi yang berlaku dan bukan informasi yang dipersyaratkan oleh Standar Akuntansi Indonesia (tidak diaudit): (Lanjutan)

39. ADDITIONAL INFORMATION THAT IS NOT REQUIRED BY INDONESIAN ACCOUNTING STANDARDS (Continued)

The following additional information presented below is information required by applicable regulations and is not information required by Indonesian Accounting Standards (unaudited): (Continued)

f. Pinjaman yang Diberikan / *f. Loans*

Berdasarkan kolektibilitas sesuai Peraturan OJK / ***By collectability in accordance with Financial Services Authority Regulation***

1. Kolektibilitas kredit adalah sebagai berikut: / *1. Loans collectability are as follows:*

	2025	2024	
Rupiah			*Rupiah*
Lancar	9.990.023.382.208	8.998.664.208.806	*Current*
Dalam perhatian khusus	276.420.108.189	243.011.164.501	*Special mention*
Kurang lancar	50.431.923.438	47.875.352.896	*Substandard*
Diragukan	9.566.197.942	3.536.241.183	*Doubtful*
Macet	356.651.549.314	330.603.070.148	*Loss*
Subjumlah	10.683.093.161.091	9.623.690.037.534	*Sub-total*
Dolar Amerika Serikat			*United States Dollar*
Lancar	8.561.697.532.254	10.084.747.675.454	*Current*
Dalam perhatian khusus	120.806.975.302	248.737.362.485	*Special mention*
Kurang Lancar	-	318.900.416.053	*Substandard*
Diragukan	-	19.555.425.000	*Doubtful*
Subjumlah	8.682.504.507.556	10.671.940.878.992	*Sub-total*
Jumlah	**19.365.597.668.647**	**20.295.630.916.526**	***Total***

2. Pada tanggal 31 Desember 2025 dan 2024, rincian kredit yang direstrukturisasi berdasarkan kolektibilitas POJK adalah sebagai berikut: / *2. As of December 31, 2025 and 2024, the details of restructured loans based on POJK collectability are as follows:*

	2025	2024	
Lancar	411.990.937.435	310.975.715.465	*Current*
Dalam perhatian khusus	165.275.710.670	329.556.250.704	*Special mention*
Kurang lancar	49.904.681.872	366.441.420.820	*Substandard*
Diragukan	8.162.373.103	-	*Doubtful*
Macet	273.025.526.230	245.568.963.448	*Loss*
Jumlah	908.359.229.310	1.252.542.350.437	*Total*
Dikurangi: cadangan kerugian penurunan nilai	(275.668.305.546)	(515.377.391.318)	*Less: allowance for impairment losses*
Neto	**632.690.923.764**	**737.164.959.119**	***Net***

39. INFORMASI TAMBAHAN YANG TIDAK DIPERSYARATKAN OLEH STANDAR AKUNTANSI INDONESIA (Lanjutan)

Informasi tambahan berikut yang disajikan di bawah ini merupakan informasi yang disyaratkan oleh regulasi yang berlaku dan bukan informasi yang dipersyaratkan oleh Standar Akuntansi Indonesia (tidak diaudit): (Lanjutan)

f. Pinjaman yang Diberikan (Lanjutan)

Bank telah melakukan restrukturisasi kredit untuk debitur yang terdampak pandemi Covid-19 sesuai dengan Peraturan Otoritas Jasa Keuangan No. 17/POJK.03/2021 (POJK 17/2021) tentang Perubahan Kedua atas Peraturan Otoritas Jasa Keuangan Nomor 11/POJK.03/2020 tentang Stimulus Perekonomian Nasional sebagai Kebijakan *Countercyclical* Dampak Penyebaran *Coronavirus Disease* 2019 (berlaku hingga 31 Maret 2025) yang diperpanjang berdasarkan Siaran Pers No. 85/DHMS/OJK/XI/2022 dan Keputusan Dewan Komisioner Otoritas Jasa Keuangan (KDK OJK) No. 34/KDK.03/2022 untuk segmen, sektor, industri dan daerah tertentu (*targeted*) yang memerlukan periode restrukturisasi kredit/pembiayaan tambahan selama 1 tahun sampai 31 Maret 2025. Selanjutnya, POJK No. 19 Tahun 2022 tentang Perlakuan Khusus untuk Lembaga Jasa Keuangan pada Daerah dan Sektor Tertentu di Indonesia yang Terkena Dampak Bencana.

Pinjaman yang direstrukturisasi mencakup pinjaman dengan pembayaran pokok dan bunga yang dijadwalkan ulang, penurunan suku bunga dan perubahan jenis fasilitas.

3. Rasio *non-performing loan* (NPL) pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut:

	2025	2024	
NPL Bruto	2,15%	3,55%	*Gross NPL*
NPL Neto	1,48%	1,34%	*Net NPL*

39. ADDITIONAL INFORMATION THAT IS NOT REQUIRED BY INDONESIAN ACCOUNTING STANDARDS (Continued)

The following additional information presented below is information required by applicable regulations and is not information required by Indonesian Accounting Standards (unaudited): (Continued)

f. Loans (Continued)

The Bank has restructured credit for debtors affected by the Covid-19 pandemic in accordance with Financial Services Authority Regulation No. 17/POJK.03/2021 (POJK 17/2021) concerning the Second Amendment to Financial Services Authority Regulation Number 11/POJK.03/2020 concerning National Economic Stimulus as a Countercyclical Policy on the Impact of the Spread of Coronavirus Disease 2019 (valid until March 31, 2025) which was extended based on Press Release No. 85/DHMS/OJK/XI/2022 and Decree of Board of Commissioners of Financial Services Authority (KDK OJK) No. 34/KDK.03/2022 for certain segment, sectors, industries and regions (targeted) that require an additional credit/financing restructuring period of 1 year until March 31, 2025. Further, POJK No. 19 Year 2022 concerning Special Treatment for Financial Institution in Certain Area and Sector in Indonesia Those Affected by Disaster.

Restructured loans include loans with rescheduled principal and interest payments, reduced interest rates and change in facility type.

3. Non-performing loan (NPL) ratio as of December 31, 2025 and 2024 are as follows:

39. INFORMASI TAMBAHAN YANG TIDAK DIPERSYARATKAN OLEH STANDAR AKUNTANSI INDONESIA (Lanjutan)

Informasi tambahan berikut yang disajikan di bawah ini merupakan informasi yang disyaratkan oleh regulasi yang berlaku dan bukan informasi yang dipersyaratkan oleh Standar Akuntansi Indonesia (tidak diaudit): (Lanjutan)

f. Pinjaman yang Diberikan (Lanjutan)

4. Pada tanggal 31 Desember 2025 dan 2024, rincian kredit bermasalah menurut sektor ekonomi adalah sebagai berikut:

39. ADDITIONAL INFORMATION THAT IS NOT REQUIRED BY INDONESIAN ACCOUNTING STANDARDS (Continued)

The following additional information presented below is information required by applicable regulations and is not information required by Indonesian Accounting Standards (unaudited): (Continued)

f. Loans (Continued)

4. As of December 31, 2025 and 2024, the details of non-performing loans based on economic sector are as follows:

	2025		2024		
	Kredit bermasalah/ *Non-performing loans*	Cadangan kerugian penurunan nilai/ *Allowance for impairment losses*	Kredit bermasalah/ *Non-performing loans*	Cadangan kerugian penurunan nilai/ *Allowance for impairment losses*	
Perantara keuangan	-	-	19.555.425.000	5.521.957.498	*Financial intermediary*
Perdagangan besar dan eceran	210.012.836.226	72.436.625.902	217.118.005.439	72.203.854.318	*Wholesale and retail*
Manufaktur	80.166.550.615	26.845.351.507	400.460.148.093	346.336.256.660	*Manufacturing*
Perorangan	2.722.261.174	1.567.952.383	1.772.752.476	1.017.825.467	*Individual*
Konstruksi	19.608.352.493	4.819.859.427	19.608.352.493	4.347.574.663	*Construction*
Real estat, usaha persewaan, dan perusahaan jasa	33.421.242.497	10.624.374.587	37.228.179.149	13.343.989.296	*Real estate, leasing services, and services companies*
Lainnya	70.718.427.689	14.441.456.437	24.727.642.630	6.220.359.928	*Others*
Jumlah	**416.649.670.694**	**130.735.620.243**	**720.470.505.280**	**448.991.817.830**	***Total***

5. Pada tanggal 31 Desember 2025 dan 2024, tidak ada pinjaman yang melanggar maupun atau melebihi BMPK sebagaimana tercantum dalam laporan BMPK kepada Bank Indonesia.

5. As of December 31, 2025 and 2024, there are no loans which violated nor exceeded the legal lending limit (BMPK) as stated in the legal lending limit report to Bank Indonesia.

g. Manajemen Risiko

Penerapan Manajemen Risiko Bank berlandaskan pada regulasi nasional maupun internasional, meliputi Peraturan Otoritas Jasa Keuangan (POJK), Surat Edaran Otoritas Jasa Keuangan (SEOJK), Peraturan Bank Indonesia (PBI) dan Surat Edaran Bank Indonesia (SEBI).

g. Risk Management

The implementation of Bank Risk Management is based on national and international regulations, including Financial Services Authority Regulations (POJK), Financial Services Authority Circular Letters (SEOJK), Bank Indonesia Regulations (PBI) and Bank Indonesia Circular Letters (SEBI).

h. Risiko Pasar

Risiko Nilai Tukar Mata Uang Asing

Bank memiliki eksposur nilai tukar akibat adanya transaksi dalam mata uang asing. Bank memonitor risiko konsentrasi yang terjadi untuk setiap nilai tukar mata uang asing sehubungan dengan konversi mata uang asing terhadap Rupiah.

Penilaian risiko nilai tukar mata uang asing dilakukan dengan memperhatikan Posisi Devisa Neto (PDN) dan volatilitas mata uang asing yang dikelola Bank. Pengendalian risiko dilakukan melalui *monitoring* mutasi transaksi valuta asing di seluruh kantor cabang dan unit bisnis.

h. Market Risk

Foreign Exchange Risk

The Bank is exposed to foreign exchange currency risk through transactions in foreign currencies. The Bank monitors any concentration risk in relation to any individual currency with regards to the translation of foreign currencies into Indonesian Rupiah.

The foreign exchange risk valuation is performed by monitoring the Net Open Position (NOP) and foreign exchange volatility maintained by the Bank. Risk control is performed through monitoring the foreign exchange transaction movement in all branches and business units.

39. INFORMASI TAMBAHAN YANG TIDAK DIPERSYARATKAN OLEH STANDAR AKUNTANSI INDONESIA (Lanjutan)

Informasi tambahan berikut yang disajikan di bawah ini merupakan informasi yang disyaratkan oleh regulasi yang berlaku dan bukaninformasi yang dipersyaratkan oleh Standar Akuntansi Indonesia (tidak diaudit): (Lanjutan)

h. Risiko Pasar (Lanjutan)

Risiko Nilai Tukar Mata Uang Asing (Lanjutan)

Berdasarkan Peraturan Bank Indonesia (PBI) No. 17/5/PBI/2015 tanggal 29 Mei 2015 tentang Perubahan Keempat atas PBI No. 5/13/PBI/2003 tanggal 17 Juli 2003 tentang Posisi Devisa Neto Bank Umum, bank diwajibkan untuk memelihara posisi devisa netonya setinggi-tingginya 20% dari modal. Berdasarkan pedoman Bank Indonesia, "PDN" merupakan penjumlahan dari nilai absolut atas selisih bersih aset dan liabilitas untuk setiap mata uang asing dan selisih bersih tagihan dan liabilitas, berupa komitmen dan kontinjensi di rekening administratif, untuk setiap mata uang, yang semuanya dinyatakan dalam Rupiah.

Berikut ini disajikan rincian Posisi Devisa Neto Bank (PDN):

39. ADDITIONAL INFORMATION THAT IS NOT REQUIRED BY INDONESIAN ACCOUNTING STANDARDS (Continued)

The following additional information presented below is information required by applicable regulations and is not information required by Indonesian Accounting Standards (unaudited): (Continued)

h. Market Risk (Continued)

***Foreign Exchange Risk** (Continued)*

Based on Bank Indonesia Regulation (PBI) No. 17/5/PBI/2015 dated 29 May 2015 concerning the Fourth Amendment to PBI No. 5/13/PBI/2003 concerning the Net Open Position of Commercial Banks, banks are obliged to maintain maximum NOP at 20% of total capital. Under Bank Indonesia guidelines, "NOP" means the sum of the absolute value of the net difference between asset and liability balances for each foreign currency and the net differences between claims and liabilities, in the form both commitments and contingencies in administrative accounts, for each foreign currency, which are stated in Rupiah.

The following table shows the Bank's Net Open Position (NOP):

	2025						
	Aset dan tagihan komitmen dan kontinjensi/*Assets, commitment, and contingent receivables*		Liabilitas dan liabilitas komitmen dan kontinjensi/*Liabilities, commitment, and contingent liabilities*		Posisi devisa absolut/ *Net open position absolute*		
Mata Uang	Mata uang asing (nilai penuh)/ *Foreign currencies (full amount)*	Ekuivalen nilai penuh/ *Equivalent in full amount*	Mata uang asing (nilai penuh)/ *Foreign currencies (full amount)*	Ekuivalen nilai penuh/ *Equivalent in full amount*	Mata uang asing (nilai penuh)/ *Foreign currencies (full amount)*	Ekuivalen nilai penuh/ *Equivalent in full amount*	*Currencies*
Dolar Amerika Serikat	864.964.955	14.423.290.631.463	920.670.739	15.352.184.572.851	55.705.784	928.893.941.388	*United States Dollar*
Dolar Australia	95.233	1.062.063.837	-	-	95.233	1.062.063.837	*Australian Dollar*
Dolar Singapura	83.189	1.078.553.694	-	-	83.189	1.078.553.694	*Singapore Dollar*
Won Korea	163.103.769	1.885.479.570	-	-	163.103.769	1.885.479.570	*Korean Won*
Euro	63.455	1.241.913.014	8.499	166.331.295	54.956	1.075.581.719	*Euro*
Yen Jepang	4.850.236	516.550.134	-	-	4.850.236	516.550.134	*Japanese Yen*
Dolar Hong Kong	12.991	27.830.534	-	-	12.991	27.830.534	*Hong Kong Dollar*
China Yuan	103.675	247.235.178	-	-	103.675	247.235.178	*Chinese Yuan*
Jumlah		**14.429.350.257.424**		**15.352.350.904.146**		**934.787.236.054**	***Total***
Jumlah Modal						**5.194.964.263.498**	***Total Capital***
Persentase PDN terhadap modal						**17,99%**	***Percentage of NOP to capital***

39. INFORMASI TAMBAHAN YANG TIDAK DIPERSYARATKAN OLEH STANDAR AKUNTANSI INDONESIA (Lanjutan)

Informasi tambahan berikut yang disajikan di bawah ini merupakan informasi yang disyaratkan oleh regulasi yang berlaku dan bukaninformasi yang dipersyaratkan oleh Standar Akuntansi Indonesia (tidak diaudit): (Lanjutan)

h. Risiko Pasar (Lanjutan)

Risiko Nilai Tukar Mata Uang Asing (Lanjutan)

39. ADDITIONAL INFORMATION THAT IS NOT REQUIRED BY INDONESIAN ACCOUNTING STANDARDS (Continued)

The following additional information presented below is information required by applicable regulations and is not information required by Indonesian Accounting Standards (unaudited): (Continued)

h. Market Risk (Continued)

Foreign Exchange Risk (Continued)

	2024						
	Aset dan tagihan komitmen, dan kontinjensi/*Assets, commitment, and contingent receivables*		Liabilitas dan liabilitas komitmen dan kontinjensi/*Liabilities, commitment, and contingent liabilities*		Posisi devisa absolut/ *Net open position absolute*		
Mata Uang	Mata uang asing (nilai penuh)/ *Foreign currencies (full amount)*	Ekuivalen nilai penuh/ *Equivalent in full amount*	Mata uang asing (nilai penuh)/ *Foreign currencies (full amount)*	Ekuivalen nilai penuh/ *Equivalent in full amount*	Mata uang asing (nilai penuh)/ *Foreign currencies (full amount)*	Ekuivalen nilai penuh/ *Equivalent in full amount*	*Currencies*
Dolar Amerika Serikat	978.436.701	15.747.938.708.863	1.005.711.409	16.186.925.134.298	27.274.708	438.986.425.435	*United States Dollar*
Dolar Australia	25.714	257.488.397	-	-	25.714	257.488.397	*Australian Dollar*
Dolar Singapura	98.967	1.172.224.681	-	-	98.967	1.172.224.681	*Singapore Dollar*
Won Korea	75.120.260	820.313.239	-	-	75.120.260	820.313.239	*Korean Won*
Euro	137.717	2.307.873.823	20.811	348.754.576	116.906	1.959.119.247	*Euro*
Yen Jepang	4.304.644	443.507.471	-	-	4.304.644	443.507.471	*Japanese Yen*
Dolar Hong Kong	15.032	31.162.907	-	-	15.032	31.162.907	*Hong Kong Dollar*
China Yuan	156.868	345.893.077	-	-	156.868	345.893.077	*Chinese Yuan*
Jumlah		**15.753.317.172.458**		**16.187.273.888.874**		444.016.134.454	***Total***
Jumlah Modal						**4.887.732.439.378**	***Total Capital***
Persentase PDN terhadap modal						**9,08%**	***Percentage of NOP to capital***

Batas nilai (absolut) PDN dengan menggunakan modal akhir tahun pada tanggal 31 Desember 2025 dan 2024 masing-masing sebesar Rp934.787.236.054 dan Rp444.016.134.454 PDN Bank tidak melampaui batas nilai (absolut) yang diperkenankan oleh Bank Indonesia.

The maximum (absolute) value of NOP as of December 31, 2025 and 2024 using capital at end of the year amounting to Rp934,787,236,054 and Rp444,016,134,454, respectively. NOP of the Bank did not exceed the maximum (absolute) limit permitted by Bank Indonesia.

i. Risiko Operasional

Risiko operasional adalah risiko yang disebabkan oleh ketidakcukupan dan atau tidak berfungsinya proses internal, kesalahan manusia, kegagalan sistem atau adanya kejadian eksternal yang memengaruhi operasional Bank. Untuk mengawasi risiko operasional yang mungkin terjadi, Bank telah mengembangkan suatu sistem dengan menggunakan metodologi pengukuran sendiri (*self-assessment*) yang dilakukan oleh masing-masing *risk owner* di cabang, sehingga dapat dibentuk suatu peta risiko yang mungkin terjadi di setiap unit kerja di cabang

i. Operational Risk

Operational risk is a risk incurred by insufficient and or malfunction of internal processes, human error, system failure, or external events that affect the Bank's operation. To monitor the possible occurrence of operational risk, the Bank has developed a self-assessment measurement system to be performed by each risk owner in branch, which enables the Bank to develop a risk mapping system that could potentially be implemented at each work unit in branch.

39. INFORMASI TAMBAHAN YANG TIDAK DIPERSYARATKAN OLEH STANDAR AKUNTANSI INDONESIA (Lanjutan)

Informasi tambahan berikut yang disajikan di bawah ini merupakan informasi yang disyaratkan oleh regulasi yang berlaku dan bukan informasi yang dipersyaratkan oleh Standar Akuntansi Indonesia (tidak diaudit): (Lanjutan)

j. Modal yang Diwajibkan Regulator

Kewajiban Penyediaan Modal Minimum pada tanggal 31 Desember 2025 dan 2024 dihitung berdasarkan Peraturan Otoritas Jasa Keuangan No. 27 Tahun 2022 tanggal 26 Desember 2022 tentang perubahan kedua atas Peraturan Otoritas Jasa Keuangan (POJK) No. 11/POJK.03/2016 tentang Kewajiban Penyediaan Modal Minimum Bank Umum di mana bank wajib membentuk *Capital Conservation Buffer* secara bertahap mulai 1 Januari 2016 sampai dengan 1 Januari 2019. Pada tanggal 31 Desember 2025 dan 2024, *Capital Conservation Buffer* yang wajib dibentuk oleh kelompok Bank berdasarkan modal inti 2, kelompok Bank berdasarkan modal inti 3, kelompok Bank berdasarkan modal inti 4 adalah sebesar 2,5% dari ATMR, di mana Bank masih termasuk dalam kategori kelompok Bank berdasarkan modal inti 1.

Rasio kewajiban penyediaan modal Bank dengan memperhitungkan risiko kredit, risiko operasional dan risiko pasar pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut:

39. ADDITIONAL INFORMATION THAT IS NOT REQUIRED BY INDONESIAN ACCOUNTING STANDARDS (Continued)

The following additional information presented below is information required by applicable regulations and is not information required by Indonesian Accounting Standards (unaudited): (Continued)

j. Regulatory Capital

Capital Adequacy Ratio (CAR) on December 31, 2025 and 2024 is calculated based on Financial Services Authority Regulation No. 27 of 2022 dated December 26, 2022 regarding the second amendment to Financial Services Authority Regulation (POJK) No. 11/POJK.03/2016 regarding Minimum Capital Adequacy of Commercial Banks where banks are required to establish Capital Conservation Buffer gradually starting from January 1, 2016 until January 1, 2019. As of December 31, 2025 and 2024, the Capital Conservation Buffer required to be established by the bank group based on core capital 2, bank group based on core capital 3, bank group based on core capital 4 is 2.5% of RWA, where the bank is still included in the category of Bank group based on core capital 1.

The Bank's capital adequacy ratio with consideration for credit risk, operational risk and market risks as of December 31, 2025 and 2024 are as follows:

	2025	2024	
Modal inti (Tier 1)			*Core capital (Tier 1)*
Modal inti utama (CET 1)	4.973.520.880.309	4.662.685.412.822	*Prime core capital (CET 1)*
Modal pelengkap (Tier 2)	221.443.383.189	225.047.026.556	*Supplementary capital (Tier 2)*
Jumlah modal	**5.194.964.263.498**	**4.887.732.439.378**	***Total capital***
Aset tertimbang menurut risiko (ATMR)			*Risk weighted assets*
Untuk risiko kredit*)	19.446.912.651.604	20.810.642.183.920	*For credit risk*)*
Untuk risiko pasar**)	1.114.672.750.000	526.783.250.000	*For market risk**)*
Untuk risiko operasional***)	1.020.819.750.000	934.801.125.000	*For operational risk***)*
Jumlah ATMR	**21.582.405.151.604**	**22.272.226.558.920**	***Total risk weighted assets***
Rasio KPMM			*CAR Ratio*
Rasio CET 1	23,04%	20,93%	*Ratio CET 1*
Rasio Tier 1	23,04%	20,93%	*Ratio Tier 1*
Rasio Tier 2	1,03%	1,01%	*Ratio Tier 2*
Rasio KPMM	**24,07%**	**21,95%**	***CAR Ratio***

Pada tanggal 31 Desember 2025 dan 2024, Bank telah memenuhi rasio sesuai yang disyaratkan oleh Bank Indonesia untuk rasio kecukupan modal.

As of December 31, 2025 and 2024, the Bank has complied with the required ratio set by Bank Indonesia for capital adequacy ratio.

39. INFORMASI TAMBAHAN YANG TIDAK DIPERSYARATKAN OLEH STANDAR AKUNTANSI INDONESIA (Lanjutan)

Informasi tambahan berikut yang disajikan di bawah ini merupakan informasi yang disyaratkan oleh regulasi yang berlaku dan bukan informasi yang dipersyaratkan oleh Standar Akuntansi Indonesia (tidak diaudit): (Lanjutan)

j. Modal yang Diwajibkan Regulator (Lanjutan)

*) Rasio ATMR untuk risiko kredit dihitung berdasarkan Surat Edaran Otoritas Jasa Keuangan No. 24/SEOJK.03/2021 tanggal 7 Oktober 2021 Tentang Perhitungan Aset Tertimbang menurut Risiko untuk Risiko Kredit dengan menggunakan Pendekatan Standar bagi Bank Umum.

**) Rasio ATMR untuk risiko pasar dihitung berdasarkan Surat Edaran Otoritas Jasa Keuangan No. 23/SEOJK.03/2022 tanggal 7 Desember 2022, tentang Perhitungan Aset Tertimbang Menurut Risiko untuk Risiko Pasar bagi Bank Umum.

***) Rasio ATMR untuk risiko operasional dihitung berdasarkan Surat Edaran Otoritas Jasa Keuangan No. 6/SEOJK.03/2020 tentang Perhitungan Aset Tertimbang Menurut Risiko untuk Risiko Operasional dengan Menggunakan Pendekatan Standar bagi Bank Umum.

Sesuai dengan Peraturan Otoritas Jasa Keuangan No. 27 Tahun 2022 tanggal 26 Desember 2022 mengenai Perubahan kedua atas Peraturan Otoritas Jasa Keuangan No. 11/POJK.03/2016 tentang kewajiban penyediaan Modal Minimum untuk Bank Umum, Bank wajib menyediakan modal minimum sesuai dengan profil risikonya yang ditetapkan dengan skema berikut ini:

i. Untuk profil risiko peringkat 1, modal minimum terendah yang wajib dimiliki adalah 8% dari Aset Tertimbang Menurut Risiko;

ii. Untuk profil risiko peringkat 2, modal minimum terendah yang wajib dimiliki adalah 9% sampai dengan kurang dari 10% dari Aset Tertimbang Menurut Risiko;

iii. Untuk profil risiko peringkat 3, modal minimum terendah yang wajib dimiliki adalah 10% sampai dengan kurang dari 11% dari Aset Tertimbang Menurut Risiko; dan

iv. Untuk profil risiko peringkat 4 atau 5, modal minimum terendah yang wajib dimiliki adalah 11% sampai dengan kurang dari 14% dari Aset Tertimbang Menurut Risiko.

OJK berwenang menetapkan modal minimum lebih besar dari modal minimum dalam hal OJK menilai suatu bank menghadapi potensi kerugian yang membutuhkan modal lebih besar.

39. ADDITIONAL INFORMATION THAT IS NOT REQUIRED BY INDONESIAN ACCOUNTING STANDARDS (Continued)

The following additional information presented below is information required by applicable regulations and is not information required by Indonesian Accounting Standards (unaudited): (Continued)

j. Regulatory Capital (Continued)

*) *Risk weighted assets ratio for credit risk is calculated based on Surat Edaran Otoritas Jasa Keuangan No. 24/SEOJK.03/2021 dated October 7, 2021 on the Calculation of Risk-Weighted Assets for Credit Risk using the Standardized Approach for Commercial Banks.*

**) *Risk weighted assets ratio for market risk is calculated based on Surat Edaran Otoritas Jasa Keuangan No. 23/SEOJK.03/2022 dated December 7, 2022 on the Calculation of Risk-Weighted Asset for Market Risk for Commercial Bank.*

***) *Risk weighted assets ratio for operational risk is calculated based on the circular letter of Financial Services Authority No. 6/SEOJK.03/2020 on the Calculation of Risk-Weighted Assets for Operational Risk Using the Standardized Approach for Commercial Banks.*

In accordance with Prevailling Financial Services Authority Regulation No. 27 of 2022 dated December 26, 2022 regarding the second amendment to the POJK No. 11/POJK.03/2016 regarding the obligation to provide Minimum Capital for Commercial Banks, the Bank is required to provide a minimum capital in accordance based on their risk profile which is determined by the following scheme:

i. For banks with risk profile rating 1, the minimum capital requirement is 8% of Risk Weighted Asset;

ii. For banks with risk profile rating 2, the minimum capital requirement is 9% to less than 10% of Risk Weighted Asset;

iii. For banks with risk profile rating 3, the minimum capital requirement is 10% to less than 11% of Risk Weighted Asset; and

iv. For banks with risk profile rating 4 or 5, the minimum capital requirement is 11% to less than 14% of Risk Weighted Asset.

OJK is authorised to stipulate minimum capital greater than minimum capital in terms of OJK assesses a bank as facing potential losses which requires a larger capital.

39. INFORMASI TAMBAHAN YANG TIDAK DIPERSYARATKAN OLEH STANDAR AKUNTANSI INDONESIA (Lanjutan)

Informasi tambahan berikut yang disajikan di bawah ini merupakan informasi yang disyaratkan oleh regulasi yang berlaku dan bukan informasi yang dipersyaratkan oleh Standar Akuntansi Indonesia (tidak diaudit): (Lanjutan)

j. Modal yang Diwajibkan Regulator (Lanjutan)

Berdasarkan *self-assessment* Bank, profil risiko Bank dinilai berada pada peringkat 2. Oleh karena itu, Bank berkewajiban untuk memenuhi modal minimum sebesar 9,9%. Pada tanggal 31 Desember 2025 dan 2024, Kewajiban Penyediaan Modal Minimum Bank berada pada level di atas modal minimum yang diwajibkan tersebut, yaitu sebesar 24,07% dan 21,95%.

39. ADDITIONAL INFORMATION THAT IS NOT REQUIRED BY INDONESIAN ACCOUNTING STANDARDS (Continued)

The following additional information presented below is information required by applicable regulations and is not information required by Indonesian Accounting Standards (unaudited): (Continued)

j. Regulatory Capital (Continued)

Based on its self-assessment, the Banks risk profile is assessed to be in rating 2. Therefore, the Bank is required to provide a minimum capital of 9.9%. As of December 31, 2025 and 2024, the Bank Capital Adequacy Ratio was 24.07% and 21.95%, which was higher than the required minimum provision of capital.