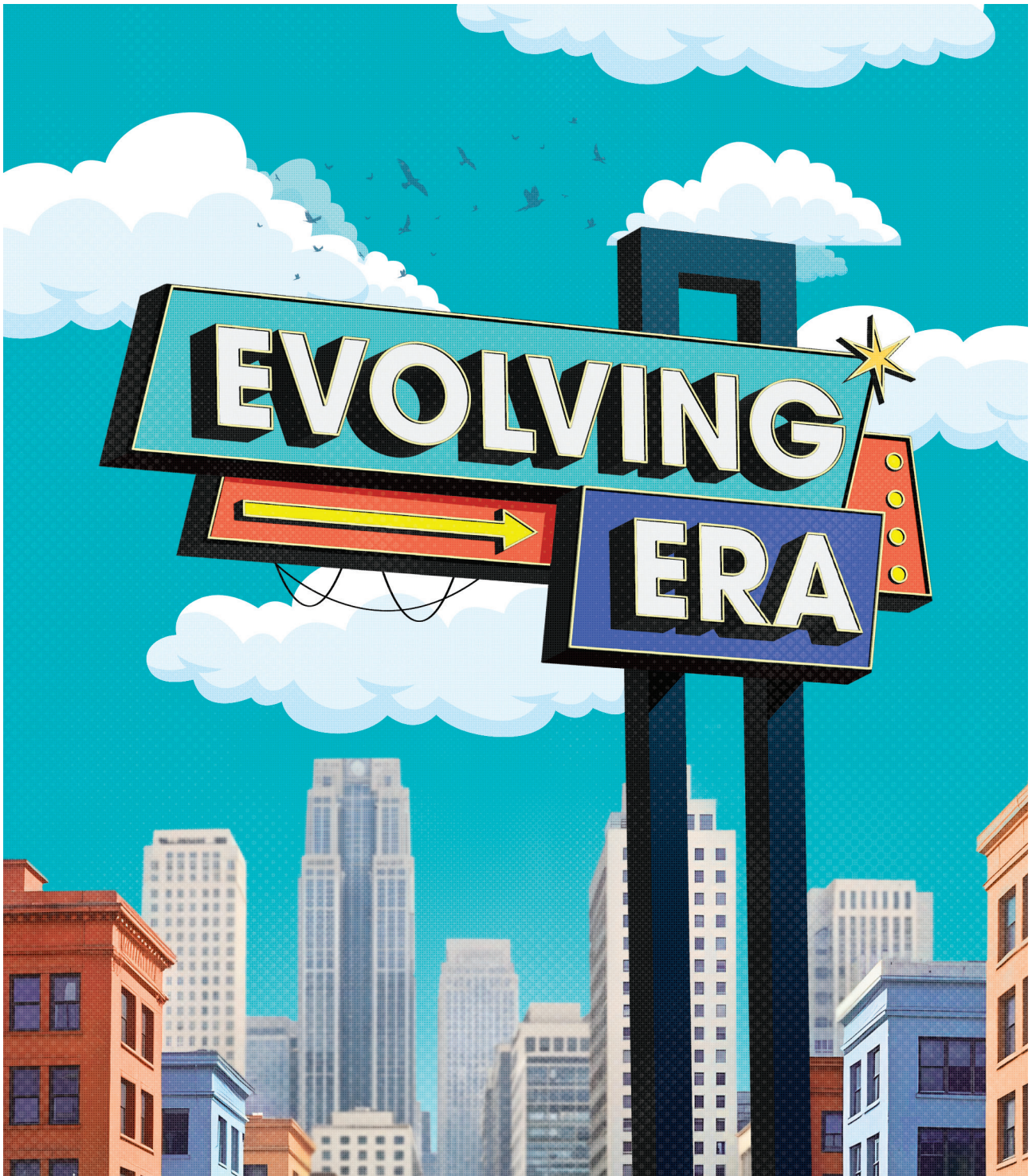


# Annual Report



## **SANGKALAN DAN BATASAN TANGGUNG JAWAB**

Pernyataan pada laporan ini memuat pernyataan terkait kondisi keuangan, hasil operasi, proyeksi, rencana, strategi, kebijakan, dan tujuan Bank yang sebagian digolongkan sebagai pernyataan ke depan dalam pelaksanaan undang-undang yang berlaku. Sejumlah pernyataan tersebut memiliki risiko serta ketidakpastian sehingga dapat mengakibatkan perkembangan aktual yang berbeda secara material dari yang dilaporkan. Tidak terdapat jaminan bahwa informasi yang telah dipastikan keabsahannya tersebut akan membawa hasil-hasil yang seluruhnya sesuai harapan.

Seluruh informasi pada laporan ini disajikan secara bilingual, yaitu dalam Bahasa Indonesia dan Bahasa Inggris, dengan menggunakan jenis dan ukuran huruf yang mudah dibaca dan dicetak dengan kualitas yang baik. Laporan ini juga dapat diakses melalui situs web resmi BCA Digital pada laman <https://bcadigital.co.id/laporan/>

Laporan ini memuat kata “Perusahaan” dan “Bank” yang mengacu pada “BCA Digital” yang beroperasi pada bidang perbankan. Kata tersebut digunakan semata atas dasar kemudahan penyebutan.

## **DISCLAIMER**

The statements in this report contain information related to the financial condition, operational results, projections, plans, strategies, policies, and objectives of the Bank, some of which are classified as forward-looking statements under the applicable laws. These statements involve risks and uncertainties, which may result in actual developments that differ materially from those reported. There is no assurance that the information confirmed for its accuracy will lead to outcomes that completely align with expectations.

All information in this report is presented in both Indonesian and English, using fonts and sizes that are easy to read and printed in good quality. This report is also available on the official website of BCA Digital at <https://bcadigital.co.id/laporan/>.

This report uses the terms “Company” and “Bank” which refer to “BCA Digital”, a company engaged in the banking sector. These terms are used solely for convenience in reference.



## 2024 LAPORAN TAHUNAN ANNUAL REPORT

# EVOLVING ERA



Di tengah pesatnya perkembangan dunia digital, BCA Digital terus beradaptasi dan berinovasi untuk menghadirkan layanan keuangan yang relevan dan berdaya saing. Tema **Evolving Era** mencerminkan perjalanan transformatif Bank dalam menghadapi perubahan zaman, di mana inovasi dan teknologi menjadi kunci utama dalam menciptakan pengalaman perbankan yang lebih modern, *seamless*, dan *customer-centric*.

Pendekatan retro dalam tema ini menjadi simbol koneksi antara masa lalu dan masa depan, menampilkan bagaimana evolusi teknologi telah membentuk perbankan digital saat ini. Dengan memadukan elemen desain dan narasi yang bernuansa klasik tetapi tetap futuristik, **Evolving Era** menggambarkan perjalanan BCA Digital sebagai institusi yang tidak hanya mengikuti tren, tetapi juga menjadi bagian dari perubahan itu sendiri.

Melalui inovasi produk dan layanan berbasis teknologi, BCA Digital terus berkembang untuk menjawab kebutuhan generasi digital. Dari masa ke masa, Perusahaan berkomitmen untuk menghadirkan solusi finansial yang lebih cerdas, mudah diakses, dan relevan bagi ekosistem digital yang terus berkembang.

Amid the rapid growth of the digital world, BCA Digital continues to adapt and innovate, delivering financial services that are both relevant and competitive. The theme “Evolving Era” embodies the Bank’s transformative journey as it adapts to changing times, with innovation and technology serving as the driving forces behind a more modern, seamless, and customer-centric banking experience.

The retro-inspired approach in this theme symbolizes the bridge between the past and the future, highlighting how evolution of technology has shaped the digital banking landscape we see today. By merging timeless design elements with a forward-thinking narrative, “Evolving Era” illustrates BCA Digital’s journey as a company that does not only follow trends but also actively contributes to shaping them.

With tech-powered product innovations and services, BCA Digital keeps evolving to meet the demands of the digital generation. Over time, the Company remains committed to delivering smarter, more accessible, and highly relevant financial solutions to an ever-growing digital ecosystem.

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# Ikhtisar Pencapaian 2024

## Performance Highlights 2024

BCA Digital menjalankan fungsi intermediasi perbankan melalui aplikasi blu dan terus berusaha meningkatkan kinerjanya agar dapat memberikan kontribusi yang lebih besar bagi kemajuan industri perbankan digital melalui produk dan/atau jasa keuangan yang dimiliki.

BCA Digital carries out banking intermediation function through its blu application and strives to deliver better performance in order to contribute even more to the digital banking industry by offering digitized financial products and/or services.







**Nasabah  
Customers**

Lebih dari  
Over

**2,4** Juta  
Million



**Laba Bersih  
Net Profit**

↑ 134,5% (YoY)

**Rp108,0** Milliar  
Billion

Laba Bersih Rp108,0 miliar, meningkat 134,5% dibandingkan dengan tahun sebelumnya Rp46,0 miliar.

Net Profit of Rp108.0 billion, increasing 134.5% from the previous year's figure of Rp46.0 billion



**Total Dana Pihak  
Ketiga (DPK)  
Total Third Party  
Funds (DPK)**

↑ 30,7% (YoY)

**Rp11,7** Triliun  
Trillion

Total Dana Pihak Ketiga (DPK) Rp11,7 triliun, meningkat 30,7% dari tahun sebelumnya Rp9,0 triliun.

Total Third Party Funds (DPK) of Rp11.7 trillion, increasing 30.7% from the previous year's DPK of Rp9.0 trillion



**Total Kredit  
Disalurkan  
Total Loans  
Disbursed**

↑ 40,5% (YoY)

**Rp6,5** Triliun  
Trillion

Total Kredit Disalurkan Rp6,5 triliun, meningkat 40,5% dibandingkan dengan tahun sebelumnya Rp4,6 triliun.

Total Loans Disbursed of Rp6.5 trillion, increasing 40.5% from Rp4.6 trillion in the previous year



**Pendapatan Operasional  
Operational Income**

↑ 69,9% (YoY)

**Rp1,1** Triliun  
Trillion

Pendapatan Operasional Rp1,1 triliun, meningkat 69,9% dibandingkan tahun sebelumnya Rp635,3 miliar.

Operational Income of Rp1.1 trillion, increasing 69.9% from the previous year's figure of Rp635.3 billion



**Penghargaan yang Dimenangkan  
Awards Won**

**30** Penghargaan  
Awards

Memenangkan 30 penghargaan: 12 awards kategori Product & Services, 10 awards kategori Marketing Campaign & Branding, 5 Awards untuk kategori CSR & Compliance, dan 3 Awards untuk kategori Leaderships.

Won 30 awards: 12 awards in the Product & Services category, 10 awards in Marketing Campaign & Branding, 5 awards in CSR & Compliance, and 3 awards in Leadership.



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# Ikhtisar Keuangan

## Financial Highlights

(dalam juta Rupiah)

(in million Rupiah)

| Deskripsi                                                                          | 2024              | 2023                                   | 2022              | Description                                     |
|------------------------------------------------------------------------------------|-------------------|----------------------------------------|-------------------|-------------------------------------------------|
| POSISI KEUANGAN                                                                    |                   | FINANCIAL POSITION                     |                   |                                                 |
| <b>Total Aset</b>                                                                  | <b>16.054.447</b> | <b>13.506.728</b>                      | <b>11.054.851</b> | <b>Total Assets</b>                             |
| Surat Berharga                                                                     | 7.827.740         | 5.294.839                              | 5.020.753         | Securities                                      |
| Tagihan atas Surat Berharga yang Dibeli dengan Janji Dijual Kembali (Reverse Repo) | 551.150           | 2.281.369                              | 1.525.559         | Securities Purchased under Agreements to Resell |
| Penempatan pada Bank Indonesia dan Bank Lain                                       | 1.057.452         | 1.101.367                              | 921.036           | Placements with Bank Indonesia and Other Banks  |
| Kredit yang Diberikan - Bruto                                                      | 6.520.545         | 4.641.960                              | 3.239.169         | Loans – Gross                                   |
| Kredit yang Diberikan - Nett                                                       | 6.277.908         | 4.502.713                              | 3.186.471         | Loans - Net                                     |
| <b>Total Liabilitas</b>                                                            | <b>11.917.455</b> | <b>9.481.872</b>                       | <b>7.076.901</b>  | <b>Total Liability</b>                          |
| Dana Pihak Ketiga                                                                  | 11.730.040        | 8.975.738                              | 6.854.604         | Third Party Funds                               |
| ■ Giro                                                                             | 4.680             | 53                                     | -                 | Current Accounts ■                              |
| ■ Tabungan                                                                         | 5.542.457         | 3.297.705                              | 2.070.533         | Savings ■                                       |
| ■ Deposito                                                                         | 6.182.903         | 5.677.980                              | 4.784.071         | Time Deposits ■                                 |
| <b>Total Ekuitas</b>                                                               | <b>4.136.992</b>  | <b>4.024.856</b>                       | <b>3.977.950</b>  | <b>Total Equity</b>                             |
| LABA (RUGI) DAN PENGHASILAN KOMPREHENSIF                                           |                   | PROFIT (LOSS) AND COMPREHENSIVE INCOME |                   |                                                 |
| <b>Pendapatan Operasional</b>                                                      | <b>1.079.287</b>  | <b>635.333</b>                         | <b>294.858</b>    | <b>Operating Income</b>                         |
| ■ Pendapatan Bunga Bersih                                                          | 984.965           | 608.705                                | 270.353           | Net Interest Income ■                           |
| ■ Pendapatan Operasional selain Bunga                                              | 94.322            | 26.628                                 | 24.505            | Other Operating Income ■                        |
| Beban Penyisihan Kerugian Penurunan Nilai                                          | (380.312)         | (109.424)                              | (52.423)          | Allowance for Impairment Losses                 |
| Beban Operasional                                                                  | (570.157)         | (504.487)                              | (314.429)         | Operating Expenses                              |
| Laba (Rugi) Operasional                                                            | 128.818           | 21.422                                 | (71.994)          | Operating Profit (Loss)                         |
| Laba (Rugi) Nonoperasional                                                         | 9.971             | 239                                    | (70)              | Non-Operating Profit (Loss)                     |
| <b>Laba (Rugi) Sebelum Pajak</b>                                                   | <b>138.789</b>    | <b>21.661</b>                          | <b>(72.064)</b>   | <b>Profit (Loss) Before Tax</b>                 |
| <b>Laba (Rugi) Bersih Setelah Pajak</b>                                            | <b>107.972</b>    | <b>46.045</b>                          | <b>(71.603)</b>   | <b>Net Profit (Loss) After Tax</b>              |
| <b>Laba (Rugi) Komprehensif</b>                                                    | <b>112.136</b>    | <b>46.906</b>                          | <b>(58.635)</b>   | <b>Comprehensive Profit (Loss)</b>              |

| Deskripsi                                                                                                      | 2024   | 2023                                   | 2022    | Description                                                                                                        |
|----------------------------------------------------------------------------------------------------------------|--------|----------------------------------------|---------|--------------------------------------------------------------------------------------------------------------------|
| LABA (RUGI) DAN PENGHASILAN KOMPREHENSIF                                                                       |        | PROFIT (LOSS) AND COMPREHENSIVE INCOME |         |                                                                                                                    |
| Laba (Rugi) per Saham                                                                                          | 2.699  | 1.151                                  | (1.790) | Profit (Loss) per Share                                                                                            |
| Cost to Income Ratio                                                                                           | 53,0%  | 79,4%                                  | 106,6%  | Cost to Income Ratio                                                                                               |
| Persentase pelanggaran & pelampauan Batas Maksimal Pemberian Kredit (BMPK)                                     | -      | -                                      | -       | Percentage of violations & exceeding the Legal Lending Limit (LLL)                                                 |
| Rasio Giro Wajib Minimum (GWM) - Rupiah                                                                        | 7,8%   | 13,5%                                  | 12,2%   | Statutory Reserves Ratio (GWM) - Rupiah                                                                            |
| Rasio Giro Wajib Minimum (GWM) - Valuta Asing                                                                  | 4,2%   | -                                      | -       | Statutory Reserves Ratio (GWM) - Foreign Currency                                                                  |
| Rasio Posisi Devisa Neto (PDN)                                                                                 | 0,02%  | -                                      | -       | Net Open Position (NOP) Ratio                                                                                      |
| RASIO-RASIO KEUANGAN                                                                                           |        | FINANCIAL RATIO                        |         |                                                                                                                    |
| PERMODALAN                                                                                                     |        | CAPITAL                                |         |                                                                                                                    |
| Rasio Kecukupan Modal                                                                                          | 48,7%  | 71,5%                                  | 96,9%   | Capital Adequacy Ratio (CAR)                                                                                       |
| Aset Tetap terhadap Modal                                                                                      | 1,5%   | 1,6%                                   | 2,0%    | Fixed Assets to Capital                                                                                            |
| KUALITAS ASET                                                                                                  |        | ASSET QUALITY                          |         |                                                                                                                    |
| Aset Produktif Bermasalah dan Aset Nonproduktif Bermasalah terhadap Total Aset Produktif dan Aset Nonproduktif | 0,6%   | 0,6%                                   | 0,4%    | Non-Performing Earning Assets and Non-Performing Non-Earning Assets to Total Earning Assets and Non-Earning Assets |
| Aset Produktif Bermasalah terhadap Total Aset Produktif                                                        | 0,5%   | 0,4%                                   | 0,03%   | Non-Performing Earning Assets to Total Earning Assets                                                              |
| Cadangan Kerugian Penurunan Nilai (CKPN) Aset Keuangan terhadap Aset Produktif                                 | 1,4%   | 1,1%                                   | 0,6%    | Allowance for Impairment Loss (CKPN) for Financial Assets to Earning Assets                                        |
| Rasio Kredit Bermasalah – Bruto                                                                                | 1,2%   | 1,1%                                   | 0,09%   | Non-Performing Loans (NPL) - Gross                                                                                 |
| Rasio Kredit Bermasalah – Nett                                                                                 | 0,3%   | 0,2%                                   | 0,04%   | Non-Performing Loans (NPL) - Net                                                                                   |
| RENTABILITAS                                                                                                   |        | RENTABILITY                            |         |                                                                                                                    |
| Tingkat Pengembalian atas Aset                                                                                 | 0,9%   | 0,2%                                   | (0,8%)  | Return on Assets (ROA)                                                                                             |
| Tingkat Pengembalian atas Ekuitas                                                                              | 2,7%   | 1,2%                                   | (1,8%)  | Return on Equity (ROE)                                                                                             |
| Marjin Bunga Bersih                                                                                            | 6,7%   | 5,4%                                   | 3,4%    | Net Interest Margin (NIM)                                                                                          |
| Beban Operasional terhadap Pendapatan Operasional (BOPO)                                                       | 91,0%  | 97,7%                                  | 116,4%  | Operating Expenses to Operating Income (BOPO)                                                                      |
| LIKUIDITAS                                                                                                     |        | LIQUIDITY                              |         |                                                                                                                    |
| Rasio Kredit terhadap Dana Pihak Ketiga                                                                        | 55,6%  | 51,7%                                  | 47,3%   | Loans to Deposits Ratio                                                                                            |
| Rasio CASA terhadap Dana Pihak Ketiga                                                                          | 47,3%  | 36,7%                                  | 30,2%   | CASA to Deposits Ratio                                                                                             |
| Rasio Liabilitas terhadap Ekuitas                                                                              | 288,1% | 235,6%                                 | 177,9%  | Debt to Equity Rasio (DER)                                                                                         |
| Rasio Liabilitas terhadap Aset                                                                                 | 74,2%  | 70,2%                                  | 64,0%   | Debt to Asset Ratio (DAR)                                                                                          |



| Deskripsi                                                     | 2024      | 2023      | 2022     | Description                                            |
|---------------------------------------------------------------|-----------|-----------|----------|--------------------------------------------------------|
| ARUS KAS                                                      | CASH FLOW |           |          |                                                        |
| Kas Neto Diperoleh dari (Digunakan untuk) Aktivitas Operasi   | (14.104)  | 188.596   | 380.576  | Net Cash Provided by (Used in) Operating Activities    |
| Kas Neto Diperoleh dari (Digunakan untuk) Aktivitas Investasi | (26.675)  | (5.047)   | (48.675) | Net Cash Provided by (Used in) Investing Activities    |
| Kas Neto Diperoleh dari (Digunakan untuk) Aktivitas Pendanaan | (3.174)   | (3.174)   | (3.491)  | Net Cash Provided by (Used in) Financing Activities    |
| Kenaikan (Penurunan) Neto Kas dan Setara Kas                  | (43.953)  | 180.375   | 328.410  | Increase (Decrease) in Net Cash and Cash Equivalents   |
| Kas dan Setara Kas Awal Tahun                                 | 1.101.434 | 921.059   | 592.649  | Cash and Cash Equivalents at the Beginning of the Year |
| Kas dan Setara Kas Akhir Tahun                                | 1.057.481 | 1.101.434 | 921.059  | Cash and Cash Equivalents at the End of the Year       |

# Ikhtisar Kinerja Per Segmen Usaha

## Performance Highlights by Business Segment

| (dalam juta Rupiah) |           |           |           | (in million Rupiah) |
|---------------------|-----------|-----------|-----------|---------------------|
| Segmen Usaha        | 2024      | 2023      | 2022      | Business Segment    |
| Kredit Korporasi    | 3.281.286 | 2.657.814 | 2.162.426 | Corporate Loan      |
| Kredit Retail       | 3.239.260 | 1.984.146 | 1.082.188 | Retail Loan         |

# Ikhtisar Saham, Aksi Korporasi, dan Informasi Efek Lainnya

## Share Highlights, Corporate Actions and Other Securities Information

Hingga akhir 2024, BCA Digital bukan merupakan perusahaan terbuka yang sahamnya tidak tercatat di bursa efek manapun. Oleh karena itu, Perusahaan tidak memiliki catatan mengenai ikhtisar saham, aksi korporasi, atau informasi efek lainnya.

As of the end of 2024, BCA Digital is not a public company whose shares are not listed on any stock exchange. Hence, the Company does not have any records regarding stock overviews, corporate actions, or other securities information.

# Penghargaan dan Sertifikasi Tahun 2024

Awards and Certifications in 2024



## 3<sup>rd</sup> Anniversary Indonesia Inspiring Women Awards 2024

Indonesia Inspiring Women Awards 2024  
— THE ICONOMICS



## 5<sup>th</sup> Anniversary Indonesia 20 Top Digital Innovation Award 2024

Top Digital Innovation in Product Offering,  
and Experience Innovation  
— THE ICONOMICS



## Marketeers Youth Choice Award 2024

Digital Banking  
— MARKETEERS



## Sustainable Marketing Excellence 2024

Financial Literacy Program of the Year  
— MARKETEERS



## Sustainable Marketing Excellence 2024

Green Corporate Initiative of the Year  
— MARKETEERS



## 21<sup>st</sup> Infobank-MRI Banking Service Excellence 2024

The 1<sup>st</sup> Best Digital Banking - Layanan Email  
The 1<sup>st</sup> Best Digital Banking - Email  
Services  
— INFOBANK



## 21<sup>st</sup> Infobank-MRI Banking Service Excellence 2024

The 1<sup>st</sup> Best Digital Banking - Website  
— INFOBANK



## 21<sup>st</sup> Infobank-MRI Banking Service Excellence 2024

The 1<sup>st</sup> Best Digital Banking - Call Center  
— INFOBANK



## 21<sup>st</sup> Infobank-MRI Banking Service Excellence 2024

The 1<sup>st</sup> Best Digital Banking - Live Chat  
— INFOBANK





### 21<sup>st</sup> Infobank-MRI Banking Service Excellence 2024

The 1<sup>st</sup> Best Digital Banking - Social Media  
— **INFOBANK**



### 21<sup>st</sup> Infobank-MRI Banking Service Excellence 2024

The 1<sup>st</sup> Best Digital Banking - Opening Account via Mobile Application/Mobile Browser  
— **INFOBANK**



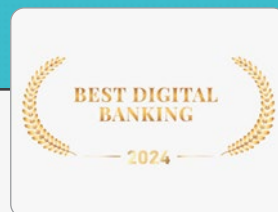
### The Most Outstanding Women 2024

500 Outstanding Women Versi Infobank  
— **INFOBANK**



### TikTok Ad Award 2024

Best Branding Campaign blu by BCA Digital  
— **TIKTOK**



### Selular Award 2024

Best Digital Banking  
— **SELULAR.ID**



### Selular Award 2024

Most Engaging Content on Youtube for Digital Bank  
— **SELULAR.ID**



### Women Empower Woman 2024

Best Performance di Bidang Bisnis  
Best Performance in the Business Field  
— **MAJALAH KEBAYA**



### 7 Most Popular Brand of the Year 2024 Final

Kuangan - Perbankan Digital  
Finance - Digital Banking  
— **JAWA POS**



### Marketing Excellence Award 2024

Excellence in Urban Guerrilla Marketing  
— **MARKETING-INTERACTIVE'S**



### Marketing Excellence Award 2024

Excellence in Personalisation Marketing  
— **MARKETING-INTERACTIVE'S**



### Marketing Excellence Award 2024

Excellence in Content Marketing  
— **MARKETING-INTERACTIVE'S**



### Marketing Excellence Award 2024

Excellence in Anniversary Marketing  
— **MARKETING-INTERACTIVE'S**



### Indonesia Best Digital Innovation 2024

Financial Services  
— **SWA**



### Indonesia Corporate Sustainability Initiatives 2024

Cause Promotion  
— **MIXMARCOMM & SWA**



### Indonesia Corporate Sustainability Initiatives 2024

Circular Economy  
— **MIXMARCOMM & SWA**



### Digital Financial Excellence Award 2024

Bank Digital  
— **MEDIA ASURANSI**



### Digital Banking Awards 2024

Kelompok Bank Digital Murni untuk  
Dimensi Kolaborasi  
Digital Bank Group for Collaboration  
Dimension  
— **INVESTORTRUST**



### Perhumas PR Excellence Awards 2024

CSR Program  
— **PERHUMAS**

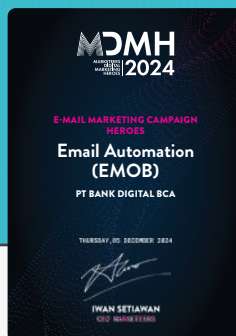




### Marketeers Digital Marketing Heroes 2024

Data-Driven Marketing Heroes

— **MARKETEERS**



### Marketeers Digital Marketing Heroes 2024

E-mail Marketing Campaign Heroes

— **MARKETEERS**



### Marketeers Digital Marketing Heroes 2024

Customer Relationship Management (CRM) Heroes

— **MARKETEERS**

## SERTIFIKASI CERTIFICATION



### Sertifikasi ISO 27001:2013

ISO 27001:2013 Certification

**Dikeluarkan Oleh / Certified by** : SOCIÉTÉ GÉNÉRALE DE SURVEILLANCE (SGS)  
**Tanggal Dikeluarkannya / Date of Issuance** : 17 Januari 2022 / January 17, 2022  
**Masa Berlaku Hingga / Valid until** : 17 Januari 2025 / January 17, 2025



### Sertifikasi ISO 37001:2016

ISO 37001:2016 Certification

**Dikeluarkan Oleh / Certified by** : BRITISH STANDARDS INSTITUTION (BSI)  
**Tanggal Dikeluarkannya / Date of Issuance** : 10 Oktober 2024 / October 10, 2024  
**Masa Berlaku Hingga / Valid until** : 30 September 2027 / September 30, 2027

# Peristiwa Penting 2024

## Event Highlights in 2024



26 Februari February

**Mitra Baru: BAF x blu**  
New Partnership: BAF x blu

blu menghadirkan kolaborasi inovatif terbaru dengan memperluas ekosistem digital blUnion bersama PT Bussan Auto Finance (BAF). Kolaborasi ini memungkinkan sobatblu dan BAF Friends untuk mengoneksikan akun blu dan BAF Mobile guna mendapatkan akses pembayaran cicilan yang mudah dan anti ribet.

blu introduced its latest innovative collaboration by expanding the digital ecosystem of blUnion in partnership with PT Bussan Auto Finance (BAF). This collaboration allows sobatblu and BAF Friends to connect their blu and BAF Mobile accounts, enabling easy and hassle-free installment payment access.



06 Maret March

**Zona blu GBK**

Zona blu dirancang sebagai bentuk komitmen blu by BCA Digital untuk hadir melengkapi layanan *online* blu dengan menjadi wadah bagi sobatblu dan masyarakat umum untuk mendapatkan edukasi finansial (secara *offline*) dalam mencapai gaya hidup *Healthier*, *Wealthier*, dan *Happier*.

The Zona blu was designed as blu by BCA Digital's commitment to enhancing its online services by providing a space for sobatblu and the public to receive offline financial education, helping them achieve a Healthier, Wealthier, and Happier lifestyle.



29 Februari February

**BCA Digital Booth at BCA Expoversary 2024**

BCA Digital turut berpartisipasi untuk menyukseskan BCA Expoversary 2024 dalam rangka perayaan Ulang Tahun ke-67 sebagai persembahan kepada nasabah setia BCA Group.

BCA Digital contributed in the success of BCA Expoversary 2024, celebrating BCA Group's 67th anniversary as a tribute to its loyal customers.



22 April April

**Merayakan Hari Bumi dengan #bluBuatBaik**  
Earth Day Celebration with #bluBuatBaik

Selamat Hari Bumi! BCA Digital mengajak masyarakat Indonesia untuk mulai melakukan hal-hal sederhana yang bikin bumi makin merasa disayang. Salah satunya dengan memilah dan setor sampah anorganik ke #blubuatbaik Waste Station untuk di kelola dan di daur ulang secara bijak oleh Rekossistem yang merupakan mitra *Corporate Sustainability Initiatives* BCA Digital.

Happy Earth Day! BCA Digital encouraged Indonesian citizens to take simple steps to help protect the planet. One such action is sorting and dropping off inorganic waste at the #bluBuatBaik Waste Station, where it will be responsibly managed and recycled by Rekossistem, a partner in BCA Digital's Corporate Sustainability Initiatives.



02 Maret March

**Mini Studio Media Experience BCA Expoversary 2024**

Pada area Mini Studio Media Experience BCA Expoversary 2024, BCA Digital sebagai anak perusahaan dari BCA Group turut memberikan paparan kinerja 2023 serta konsisten memperkenalkan blu by BCA Digital sebagai solusi finansial dan *partner* dalam meraih kedewasaan finansial.

At the Mini Studio Media Experience area of BCA Expoversary 2024, BCA Digital, as a subsidiary of BCA Group, presented its performance in 2023 and continued to showcase blu by BCA Digital as a financial solution and partner in achieving financial maturity.





**22 Mei May**

### Media Visit IDN Group

BCA Digital melakukan kunjungan ke kantor media IDN Group dalam rangka mempererat hubungan baik, memberi paparan terkini tentang BCA Digital, serta berdialog seputar literasi dan inklusi keuangan di Indonesia bersama jajaran pimpinan redaksi dan manajemen IDN Group.

BCA Digital visited the IDN Group office to strengthen its relationship, to provide an update on the latest developments at BCA Digital, and to engage in a discussion about financial literacy and inclusion in Indonesia with the editorial leadership and management team of IDN Group.



**20 Juli July**

### Produk Baru: bluAccount for Teens New Product: bluAccount for Teens

BCA Digital meluncurkan produk terbaru 'bluAccount for Teens' yang merupakan akun rekening untuk calon nasabah anak berusia antara 12 hingga 17 tahun dan belum memiliki e-KTP. Produk terbaru ini diharapkan dapat menjadi solusi keuangan yang inklusif bagi masyarakat Indonesia, khususnya para remaja.

BCA Digital launched its latest product, 'bluAccount for Teens', a bank account designed for potential customers aged 12 to 17 who do not yet have an e-KTP. This new product is expected to serve as an inclusive financial solution for Indonesian citizens, especially for teenagers.



**28 Mei May**

### HUT Ke-4 BCA Digital The 4th Anniversary of BCA Digital.

Dalam mewujudkan visi untuk menjadi bank umum yang menyediakan layanan digital pilihan utama masyarakat, BCA Digital berkomitmen untuk terus #TumbuhBarengKamu melalui inovasi dengan menghadirkan produk perbankan yang *relevant* serta meningkatkan layanan yang *reliable* bagi sobatblu dalam perjalanannya meraih kedewasaan finansial.

In line with its vision to become Indonesia's main choice in terms of digital service-based banks, BCA Digital is committed to continuously #TumbuhBarengKamu (Growing Together with You) through innovation by offering relevant banking products and enhancing reliable services for sobatblu on their journey toward financial maturity.



**22 Juli July**

### 3rd bluDay

3 tahun sudah blu by BCA Digital hadir di tengah masyarakat Indonesia sebagai pendamping untuk mencapai kedewasaan finansial. blu senantiasa akan selalu berkomitmen untuk terus menjadi mitra keuangan yang andal dan terpercaya bagi semua kalangan, termasuk dalam mendorong literasi dan inklusi para remaja di Indonesia.

blu by BCA Digital has been supporting the financial growth of Indonesians for 3 years, guiding them toward financial maturity. blu is dedicated to continuing as a trustworthy and reliable financial partner for everyone, with a strong focus on advancing financial literacy and inclusion, particularly among the youth in Indonesia.



**19 Juli July**

### Penandatanganan PKS dengan KSEI sebagai Bank Administrator RDN periode 2024-2029

Signing of the Cooperation Agreement with KSEI as the Bank Administrator for RDN for the 2024-2029 period

BCA Digital resmi menjadi Bank Administrator Rekening Dana Nasabah (RDN) setelah melakukan penandatanganan PKS dengan PT Kustodian Sentral Efek Indonesia (KSEI) untuk periode 2024-2029 di Main Hall Bursa Efek Indonesia.

BCA Digital officially became the Bank Administrator for the Customer Fund Account (RDN) after signing a Cooperation Agreement with PT Kustodian Sentral Efek Indonesia (KSEI) for the 2024-2029 period at the Main Hall of the Indonesia Stock Exchange.



**25 Juli July**

### bluXperience

bluXperience adalah rangkaian kegiatan edukasi yang imersif dan interaktif guna mendorong *awareness* literasi-inklusi keuangan masyarakat Indonesia. Mengusung tema "Adulting 101: Survive and Thrive", acara ini terdiri dari kegiatan *on-air* yang disiarkan melalui TikTok LIVE dan rangkaian kegiatan *off-air* di tiga kota besar di Indonesia, yaitu Bandung, Yogyakarta, dan Jakarta.

bluXperience is a series of immersive and interactive educational activities aimed at raising awareness of financial literacy and inclusion in Indonesia. With the theme "Adulting 101: Survive and Thrive", the event includes both *on-air* activities broadcast via TikTok LIVE and a series of *off-air* events in three major cities: Bandung, Yogyakarta, and Jakarta.



01 Agustus August

### Mitra Baru: UniPin x blu New Partnership: UniPin x blu

BCA Digital menjalin kerja sama dengan Universal Pin (UniPin), leading *digital entertainment enabler* untuk berbagai *game online* populer di Indonesia. Sobatblu akan dipermudah dalam melakukan isi ulang (*top-up*), membeli item dalam game sehingga dapat memaksimalkan pengalaman *gaming* yang lebih *seamless* dan menyenangkan.

BCA Digital partnered with Universal Pin (UniPin), a leading digital entertainment enabler for popular online games in Indonesia. This partnership facilitates sobatblu to top-up and purchase in-game items, enhancing their gaming experience to be more seamless and enjoyable.



12 Agustus August

### Pekan QRIS Nasional 2024 National QRIS Week 2024

QRISnya Satu, Menangnya Banyak! BCA Digital menghadirkan banyak kemudahan buat sobatblu melalui meningkatkan kualitas fitur pembayaran digital, termasuk inovasi QRIS di dalam blu seperti *shortcut* dari laman terdepan aplikasi, juga berbagai promo QRIS blu yang hadir sepanjang waktu.

"One QRIS, Endless Benefits!" BCA Digital brings more convenience to sobatblu by enhancing the quality of digital payment features, including innovations in QRIS within blu, such as a shortcut from the app's main page, along with various ongoing QRIS blu promotions.



03 Agustus August

### bluAdventure

Untuk pertama kalinya sejak BCA Digital hadir maupun sejak blu diluncurkan, bluForce berkesempatan untuk *outing* bersama ke luar Jakarta. Diharapkan keakraban yang terjalin melalui "bluAdventure: *Hike our way to the top*" akan mengeratkan *teamwork* antar bluForce agar BCA Digital maupun blu menjadi semakin baik dan lebih berprestasi ke depannya.

For the first time since the launch of BCA Digital and blu, bluForce had the opportunity to go on an outing outside Jakarta. The "bluAdventure: Hike our way to the top" is expected to strengthen teamwork among bluForce, enabling BCA Digital and blu to continue improving and achieving greater success in the future.



04 September September

### Hari Pelanggan Nasional 2024 National Customer Day 2024

Hari Pelanggan Nasional (HPN) merupakan momen spesial bagi BCA Digital untuk memberikan apresiasi dan berterima-kasih atas kepercayaan para sobatblu. Dalam rangka HPN 2024, blu by BCA Digital menghadirkan serangkaian aktivitas interaktif seru untuk para sobatblu mulai dari 4 hingga 10 September 2024 di dua lokasi, yakni Rumah Kenangan Senopati dan Zona blu GBK Jakarta.

National Customer Day is a special occasion for BCA Digital to express appreciation and gratitude for the trust of sobatblu. To celebrate this, blu by BCA Digital hosted a series of fun interactive activities for sobatblu from September 4 to 10, 2024, at two locations: Rumah Kenangan Senopati and the Zona blu at GBK Jakarta.



08 Agustus August

### Campaign #SepanjangJalanPegangan

blu by BCA Digital meluncurkan kolaborasi inovatif terbaru dengan musisi ternama tanah air, Kunto Aji melalui lagu berjudul "Sepanjang Jalan Pegangan". Kolaborasi ini bertujuan untuk mengedukasi dan meningkatkan kesadaran tentang kedewasaan finansial melalui pendekatan kreatif lewat musik dan teknologi AI.

blu by BCA Digital launched an innovative collaboration with renowned Indonesian musician Kunto Aji through the song "Sepanjang Jalan Pegangan". This collaboration aimed to educate and raise awareness about financial maturity by using a creative approach combining music and AI technology.



17 September September

### Instagram @SeruBarengblu

blu meluncurkan akun Instagram baru @serubarengblu yang merupakan kanal media sosial khusus untuk program-program dan promo-promo seru dari blu. Akun ini tidak menggantikan akun resmi @blubybcadigital, tetapi hadir sebagai pendamping yang menawarkan pilihan dan benefit lebih bagi sobatblu.

blu launched a new Instagram account, @serubarengblu, dedicated to sharing exciting programs and promotions from blu. This account does not replace the official @blubybcadigital, but rather serves as a complementary channel offering additional options and benefits for sobatblu.





**20 September** September

**blu Travel Week**

blu Travel Week campaign adalah sebuah inisiatif yang menawarkan panduan praktis, mulai dari cara menabung efektif hingga memanfaatkan promo eksklusif. Kampanye ini berlangsung dari 19 hingga 27 September 2024, memberikan kesempatan emas bagi para sobatblu untuk merencanakan liburan dengan lebih cermat.

The blu Travel Week campaign was an initiative offering practical guides, from effective saving tips to exclusive promo deals. Taking place from September 19 to 27, 2024, this campaign provided a golden opportunity for sobatblu to plan their vacations more wisely.



**27 Oktober** October

**Bulan Inklusi Keuangan 2024**  
Financial Inclusion Month 2024

BCA Digital turut menyukseskan Bulan Inklusi Keuangan 2024 serta Kampanye GENCARKAN sesuai arahan dari Otoritas Jasa Keuangan (OJK) melalui 9 promo produk berinsentif, 14 kegiatan literasi dan inklusi finansial dengan total peserta mencapai 2950 individu, serta meningkatkan *awareness* melalui 94 publikasi sepanjang bulan Oktober 2024.

BCA Digital played an active role in supporting Financial Inclusion Month 2024 and the GENCARKAN campaign, as directed by the Financial Services Authority (OJK). The initiative features 9 promotional products with incentives, 14 financial literacy and inclusion events engaging 2,950 participants, and a significant increase in awareness through 94 publications in October 2024.



**26 September** September

**Nobar "Home Sweet Loan"**  
Movie Night "Home Sweet Loan"

bluForce mengadakan Nobarblu alias Nonton Bareng film "Home Sweet Loan" sebagai bagian dari kegiatan literasi finansial. Film ini sebagai pengingat yang kreatif tentang bagaimana mengatur keuangan secara bijak dan juga membuat kita makin sadar untuk berhati-hati dengan pinjaman *online* yang ilegal.

bluForce organized a Nobarblu (Movie Night) to watch the film "Home Sweet Loan" as part of their financial literacy programs. The film serves as a creative reminder on how to manage finances wisely while also raising awareness to be cautious about illegal online loans.



**31 Oktober** October

**Festival Habluween 2024**  
Hablueen Festival 2024

Festival tahunan Habluween yang diprakarsai oleh Divisi People and Culture kali ini mengangkat tema 'Retro: Stayin Alive!' yang mewajibkan setiap bluForce untuk mengenakan kostum Retro sesuai interpretasi masing-masing divisi. *Trick or Treat!*

The annual Habluween Festival, organized by the People and Culture Division, carried the theme 'Retro: Stayin Alive!' requiring every bluForce to wear a Retro costume according to their division's interpretation. *Trick or Treat!*



**10 Oktober** October

**Produk Baru: bluValas**  
New Product: bluValas

BCA Digital pacu pertumbuhan dengan menghadirkan layanan valas dan inovasi teknologi melalui bluValas. bluValas memberikan akses bagi nasabah untuk menabung, menjual, dan membeli valuta asing dengan *rate* yang kompetitif. Dalam satu akun bluValas, pengguna dapat menyimpan hingga delapan mata uang asing, termasuk USD, SGD, JPY, GBP, EUR, AUD, HKD, dan CNH.

BCA Digital accelerated growth by introducing bluValas, a service offering foreign exchange (forex) solutions and technological innovations. bluValas provides customers with the ability to save, buy, and sell foreign currencies at competitive rates. With a single bluValas account, users can store up to eight foreign currencies, including USD, SGD, JPY, GBP, EUR, AUD, HKD, and CNH.



**01 November** November

**Level Loyalty Baru: bluRoyal**  
New Loyalty Level: bluRoyal

Penambahan *level* baru *loyalty program* yaitu bluRoyal dihadirkan sebagai bentuk apresiasi kepada pengguna setia blu by BCA Digital yang mengutamakan kenyamanan dan kemudahan dalam mengelola keuangan. Dengan berbagai manfaat yang ditawarkan, bluRoyal tidak hanya memudahkan transaksi keuangan, tetapi juga memberikan pengalaman yang lebih *premium* dan eksklusif.

A new loyalty level, bluRoyal, was introduced as a form of appreciation for loyal blu by BCA Digital users who prioritize convenience and ease in managing their finances. With a range of benefits, bluRoyal not only simplifies financial transactions but also offers a more premium and exclusive experience.



05 November November

**Fitur Baru:  
Request Dana**  
New Feature:  
Request Dana

Fitur baru blu bernama *Request Dana* dirancang khusus untuk memudahkan sobatblu dalam membagi tagihan dengan mudah langsung dari aplikasi blu. Dengan fitur ini pengguna selalu dapat bertransaksi finansial dengan lebih mudah dan praktis, termasuk dalam menikmati momen-momen kecil seperti *split bill* saat makan bersama teman.

The new blu feature, Request Dana, is designed to facilitate sobatblu in splitting bills directly from the blu app. This feature enables users to handle financial transactions more easily and conveniently, even for simple moments like splitting a bill when dining out with friends.



10 Desember December

**Garuda x  
bluDebit Card**

BCA Digital melakukan kolaborasi strategis dengan Garuda Indonesia untuk meluncurkan Garuda x bluDebit Card yang merupakan kartu debit *co-brand* antara perbankan digital pertama di Indonesia dengan maskapai penerbangan. Kartu debit ini didukung oleh jaringan pembayaran *global* Mastercard untuk memberikan manfaat istimewa bagi pelanggan setia Garuda Indonesia dan sobatblu.

BCA Digital established a strategic collaboration with Garuda Indonesia to launch the Garuda x bluDebit Card, a co-branded debit card between Indonesia's first digital bank and the airline. This debit card, supported by the global payment network Mastercard, offers special benefits to the loyal customers of Garuda Indonesia and sobatblu.



14 November November

**Media Visit KONTAN**

BCA Digital melakukan kunjungan ke kantor media KONTAN dalam rangka mempererat hubungan baik, memberi paparan terkini tentang BCA Digital, serta berdialog seputar literasi dan inklusi keuangan di Indonesia bersama jajaran pimpinan redaksi dan manajemen KONTAN.

BCA Digital visited the KONTAN media office to strengthen its relationship, to provide an update on the latest developments at BCA Digital, and to engage in a discussion about financial literacy and inclusion in Indonesia with KONTAN's editorial leadership and management team.



12 Desember December

**GAS 12.12: Promo Akhir Tahun  
dari blu**

12.12: Year-End Promo from blu

Menutup akhir tahun, BCA Digital mempersembahkan promo GAS 12.12 spesial untuk para sobatblu. Program tersebut digelar selama empat hari mulai dari tanggal 12 hingga 15 Desember 2024 dengan berbagai penawaran menarik untuk para pengguna blu.

Closing the year, BCA Digital presented the special 12.12 promo for sobatblu. This program took place for four days, from December 12 to 15, 2024, offering a variety of exciting deals for blu users.



04 Desember December

**bluLeaders Training  
Strength Coach  
Certification**

Para bluLeaders mengikuti *Training Strength Coach Certification* yang difasilitasi oleh Business Wisdom Institute. Sertifikasi ini diharapkan dapat mendorong produktivitas *teamwork* dan optimalisasi *strength* antar bluForce dengan arahan yang tepat dari para leader yang telah dibekali ilmu dasar *strength coaching*.

The bluLeaders participated in the Strength Coach Certification Training facilitated by the Business Wisdom Institute. This certification is expected to enhance teamwork productivity and optimize strengths within bluForce, with effective guidance from leaders who have been trained in the core principles of strength coaching.



12 Desember December

**BCA Digital  
Volunteer Program  
"bluForce #BuatBaik"**

Di penghujung tahun 2024, BCA Digital kembali melaksanakan *Corporate Sustainability Initiative campaign* #BuatBaik melalui kegiatan 'bluForce Volunteer Program' di Rumah Harapan Indonesia (RHI). Pada kesempatan ini, para relawan bluForce melakukan kebaikan berupa edukasi kebiasaan baik, serta memberikan bantuan operasional kepada teman-teman di rumah singgah RHI tersebut.

At the end of 2024, BCA Digital once again conducted its Corporate Sustainability Initiative campaign #BuatBaik through the 'bluForce Volunteer Program' at Rumah Harapan Indonesia (RHI). During this event, bluForce volunteers contributed by educating good habits and providing operational support to the team at the RHI.



# LAPORAN MANAJEMEN

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# Dr. Th. Endang Ratnawati

**Komisaris Utama**  
President Commissioner

# Laporan Dewan Komisaris

## Report of the Board of Commissioners

### Pemegang saham dan pemangku kepentingan yang terhormat,

Tahun 2024 merupakan tahun yang dipenuhi dengan berbagai tantangan dan peluang bisnis. Hal ini disebabkan oleh berbagai ketidakpastian yang ada di tingkat global maupun nasional. BCA Digital senantiasa menunjukkan daya tahan yang baik dalam melewati badai ketidakpastian akan ekonomi global dan nasional. Kami dengan gigih terus mengikuti arus industri perbankan yang stabil dan terus bertumbuh dengan pasti. Perumusan strategi yang inovatif, adaptif dan *agile* membuat BCA Digital terus mendapat kepercayaan nasabah setia sobatblu.

Sepanjang tahun 2024, kondisi perekonomian nasional tercatat cukup baik, hal ini tidak terlepas dari keberhasilan pemerintah dalam mengambil langkah tepat dalam menjaga stabilitas, momentum, pemulihan, dan fondasi yang kuat bagi pertumbuhan ekonomi yang berkelanjutan telah membuahkan hasil yang baik; Inflasi yang terkendali di angka 1,57% (YoY), pertumbuhan ekonomi di level 5% sesuai proyeksi, ketahanan sistem keuangan yang terjaga dengan baik, pertumbuhan kredit dan pembiayaan yang tetap kuat mencapai 10,79% (YoY), realisasi investasi pada triwulan III-2024 yang mengalami peningkatan 15,24% atau sebesar Rp431,48 triliun dibandingkan tahun sebelumnya menunjukkan optimisme terhadap kondisi perekonomian nasional.

Hal ini selaras dengan kondisi perekonomian global yang berangsur-angsur kembali stabil dengan berakhirnya *political disruption* dari *global elections* yang terjadi di banyak negara di sepanjang tahun 2024. Ekonomi global turut diproyeksikan tumbuh di angka 3,1% pada 2024, dan 3,2% untuk 2025.

BCA Digital terus bergerak dengan perhitungan yang matang, mengukur berbagai macam potensi risiko yang ada dengan meningkatkan manajemen risiko dan terus

### Dear Shareholders and Stakeholders,

The year 2024 has been marked by a mix of challenges and business opportunities, fueled by uncertainties on both the global and national fronts. BCA Digital has consistently demonstrated resilience in navigating the storm of global and national economic uncertainties. We have steadfastly continued to follow the stable and steadily growing banking industry. Through the development of creative, flexible, and responsive strategies, BCA Digital has successfully upheld the trust of our dedicated customers, sobatblu.

Throughout 2024, the national economic condition was relatively positive. This success is a result of the government's effective measures in preserving stability, momentum, recovery, and a solid foundation for long-term economic growth, leading to positive outcomes. Inflation was kept at a manageable 1.57% (YoY), economic growth reached 5%, as projected, and the financial system's resilience remained strong. Credit and financing growth remained solid at 10.79% (YoY), and the realization of investments in the third quarter of 2024 showed a 15.24% increase, amounting to Rp431.48 trillion compared to the previous year, indicating optimism in the national economic outlook.

This was in line with the gradual stabilization of the global economy following the conclusion of political disruptions due to elections in many countries in 2024. The global economy was projected to grow at 3.1% in 2024 and 3.2% in 2025.

BCA Digital has consistently advanced through careful planning, assessing potential risks, enhancing risk management practices, and adhering to prudential



memperhatikan aspek kehati-hatian sesuai pedoman tata kelola dalam setiap proses pengambilan keputusan. Hal ini menjadi sorotan utama akan kunci pencapaian dan pertumbuhan BCA Digital yang solid dan berkualitas di tahun 2024.

## PENILAIAN KINERJA DIREKSI

Dewan Komisaris mengapresiasi seluruh jajaran Direksi atas dedikasi dan kesungguhan hati dalam membangun BCA Digital, sehingga kita dapat membukukan kinerja dengan sangat baik pada tahun 2024. Terlepas dari tantangan yang datang dari situasi ekonomi dunia sekaligus kondisi dalam negeri yang menantang, Dewan Komisaris menilai Direksi telah mengambil langkah-langkah strategis yang tepat untuk menjadikan BCA Digital menjadi unggul di antara persaingan bisnis Lembaga Jasa Keuangan (LJK) yang semakin kompetitif dari tahun ke tahun.

Berbagai *breakthrough innovations* dan *impactful initiatives* yang telah disajikan untuk terus meningkatkan kepercayaan nasabah melalui peningkatan kualitas layanan yang *reliable* serta terus berinovasi dalam mengembangkan produk yang relevan untuk menjawab kebutuhan finansial nasabah, khususnya para *digital savvy* demi mendorong peningkatan jumlah transaksi. Hal ini menguatkan *positioning corporate brand* BCA Digital dan merek produk blu by BCA Digital di mata sobatblu. Selain itu, di tahun 2024, BCA Digital juga terus memperbesar penyaluran kredit yang dijaga ketat oleh prinsip kehati-hatian melalui *monitoring* manajemen risiko.

Kami juga melihat komitmen Direksi dalam penerapan tata kelola perusahaan secara teliti dalam menjalankan bisnis perbankan digital yang transparan dan bertanggung jawab. Pendekatan strategi yang *agile*, adaptif, dan inovatif diharapkan membentuk fundamental dan kinerja keuangan BCA Digital semakin kuat, sehingga pencapaian kami dapat terus ditingkatkan dan Bank terus bertumbuh secara berkelanjutan.

principles and governance standards in every decision-making process. This focus was key to driving BCA Digital's strong and sustainable growth in 2024.

## PERFORMANCE ASSESSMENT OF THE BOARD OF DIRECTOR

The Board of Commissioners appreciates the entire Board of Directors for their dedication and commitment in building BCA Digital, which enabled us to deliver outstanding performance in 2024. Despite the challenges posed by the global economic situation and the domestic conditions, the Board of Commissioners believes that the Board of Directors has taken the right strategic steps to position BCA Digital as a leader amid the growing competition in the financial services sector, which becomes more intense each year.

The series of breakthrough innovations and impactful initiatives introduced have played a key role in consistently boosting customer trust by improving the reliability and quality of services. Furthermore, BCA Digital has continuously innovated to develop relevant products that meet the financial needs of customers, especially the digital savvy generation, driving an increase in transaction volume. This has strengthened the corporate brand positioning of BCA Digital and the blu by BCA Digital product brand in the eyes of sobatblu. In addition, in 2024, BCA Digital continued to expand its loan disbursement, carefully maintaining the principles of prudence through diligent risk management monitoring.

We also recognize the commitment of the Board of Directors in implementing corporate governance diligently, ensuring the operation of a transparent and responsible digital banking business. The agile, adaptive, and innovative strategic approach is expected to further strengthen the fundamentals and financial performance of BCA Digital, enabling continuous improvement in our achievements and fostering sustainable growth for the Bank.

## PENGAWASAN TERHADAP IMPLEMENTASI STRATEGI BANK

Dewan Komisaris secara rutin membangun komunikasi serta mengawasi proses perumusan Rencana Bisnis Bank (RBB) yang disusun Direksi melalui rapat gabungan. Dengan memanfaatkan keahlian dan pengalaman masing-masing anggota, kami memberikan masukan strategis untuk memastikan kebijakan, target, dan rencana kerja yang ditetapkan selaras dengan kebutuhan pengembangan usaha ke depan. Setelah RBB disahkan, kami melakukan evaluasi berkala atas pencapaian target guna memastikan operasional BCA Digital berjalan sesuai rencana dan arahan strategis. Pengawasan ini dilakukan melalui rapat gabungan maupun melalui komite-komite di bawah Dewan Komisaris.

Sepanjang 2024, kami mencatat Direksi telah menjalankan pengelolaan Bank dengan baik sesuai rencana bisnis, menjaga kepatuhan terhadap regulasi, serta berinvestasi pada infrastruktur dan teknologi informasi (TI) yang memadai. Sistem keamanan TI yang berlapis dengan standar tinggi juga diimplementasikan untuk memberikan perlindungan maksimal kepada nasabah. Kami mendukung upaya Direksi dalam memperkuat keamanan siber yang menjadi elemen krusial dalam operasional BCA Digital.

Dari sisi penyaluran kredit, kami mengapresiasi keberhasilan Direksi dalam menjalin kemitraan strategis untuk mendukung pertumbuhan UMKM dan inklusi keuangan. Kolaborasi ini diyakini mampu memperluas akses pembiayaan bagi kelompok rentan dan UMKM yang membutuhkan.

Dengan persaingan antar lembaga jasa keuangan yang semakin ketat, Dewan Komisaris terus memastikan BCA Digital bergerak secara *agile*, adaptif, dan responsif, sambil tetap menjaga prinsip kehati-hatian. Kami optimis, melalui inisiatif yang tepat dan sinergi yang kuat, BCA Digital berpotensi menjadi pionir perbankan digital yang berkontribusi signifikan pada inklusi keuangan nasional.

## PANDANGAN ATAS PROSPEK USAHA BANK

Dewan Komisaris memberikan apresiasi atas pencapaian signifikan BCA Digital sepanjang 2024, yang

## SUPERVISION OF BANK'S STRATEGY IMPLEMENTATION

The Board of Commissioners regularly engages in communication and supervises the formulation of the Business Plan (RBB) prepared by the Board of Directors through joint meetings. Leveraging the expertise and experience of each member, we provide strategic input to ensure that the policies, targets, and work plans set align with the future business development needs. Once the RBB is approved, we conduct periodic evaluations of target achievements to ensure that BCA Digital's operations are running according to plan and strategic direction. This supervision is carried out through joint meetings and committees under the Board of Commissioners.

Throughout 2024, we noted that the Board of Directors effectively managed the Bank in line with the business plan, ensured regulatory compliance, and made strategic investments in the necessary infrastructure and information technology (IT). A multi-layered IT security system with high standards was also implemented to provide maximum protection for customers. We support the Board of Directors' initiatives in strengthening cybersecurity, which is a critical element in BCA Digital's operations.

In terms of loan disbursement, we appreciate the Board of Directors' success in establishing strategic partnerships to support the growth of MSMEs and financial inclusion. This collaboration is expected to broaden access to financing for vulnerable groups and MSMEs that are in need.

With increasing competition among financial services institutions, the Board of Commissioners continues to ensure that BCA Digital operates in an agile, adaptive, and responsive manner, while upholding the principle of prudence. We are optimistic that, through the right initiatives and strong synergy, BCA Digital has the potential to become a pioneer in digital banking, making a significant contribution to national financial inclusion.

## VIEWS ON BANK'S BUSINESS PROSPECTS

The Board of Commissioners commends BCA Digital for its significant achievements throughout 2024, reflecting



mencerminkan solidnya kinerja keuangan dan operasional Bank. Dengan Rasio Kecukupan Modal (CAR) mencapai 48,7%, jauh di atas batas minimum regulator, BCA Digital memiliki fondasi permodalan yang kuat untuk mendukung rencana ekspansi jangka panjang.

Peningkatan Dana Pihak Ketiga (DPK) sebesar 31% menjadi Rp11,7 triliun mengindikasikan kepercayaan yang terus tumbuh dari nasabah terhadap layanan BCA Digital. Di sisi lain, fungsi intermediasi juga menunjukkan perkembangan yang mengesankan, dengan pertumbuhan kredit sebesar 40% menjadi Rp6,5 triliun. Bank mampu menjaga kualitas kredit yang baik dengan rasio NPL gross di tingkat terkendali sebesar 1,2%.

Peningkatan aset Bank yang kini mencapai Rp16,1 triliun serta laba bersih sebesar Rp108,0 miliar, melampaui target RBB 2024, merupakan bukti nyata dedikasi Direksi dan bluForce dalam mendorong performa yang *excellent*. Semua ini didukung oleh penerapan tata kelola perusahaan yang baik, pengelolaan risiko yang efektif, serta permodalan yang kokoh.

Memasuki 2025, meskipun ketidakpastian ekonomi global dan domestik masih membayangi, Dewan Komisaris optimis bahwa BCA Digital dapat terus menjaga momentum pertumbuhan yang berkelanjutan. Dengan sumber daya yang mumpuni, inovasi yang berkelanjutan, dan strategi yang adaptif, BCA Digital siap menjawab setiap tantangan sekaligus memanfaatkan peluang untuk terus berkontribusi pada pengembangan industri perbankan digital di Indonesia.

## **PANDANGAN ATAS PENERAPAN TATA KELOLA PERUSAHAAN**

Dewan Komisaris menghargai setiap komitmen Direksi dalam mengelola BCA Digital secara sehat dan berkelanjutan. Kami mencatat bahwa Direksi telah menindaklanjuti semua rekomendasi yang disampaikan untuk menyempurnakan penerapan tata kelola perusahaan. Hal ini menunjukkan keseriusan Direksi dalam memastikan bahwa prinsip-prinsip tata kelola diterapkan untuk mendukung bisnis berbasis berkelanjutan.

Keberhasilan penerapan tata kelola yang baik tercermin dari hasil penilaian mandiri untuk Semester I dan Semester

the Bank's strong financial and operational performance. With a Capital Adequacy Ratio (CAR) of 48.7%, well above the regulatory minimum, BCA Digital has a solid capital foundation to support its long-term expansion plans.

The 31% increase in Third-Party Funds (DPK) to Rp11.7 trillion indicates growing customer trust in BCA Digital's services. Meanwhile, the Bank's intermediary function has also shown impressive growth, with a 40% increase in loans to Rp6.5 trillion. The Bank has maintained good credit quality, with gross NPL at 1.2%.

The Bank's assets, which have now reached Rp16.1 trillion, along with a net profit of Rp108.0 billion, exceeding the 2024 RBB target, stand as clear evidence of the Board of Directors' and bluForce's dedication to driving excellent performance. All of this is driven by strong corporate governance, efficient risk management, and solid capital foundations.

Entering 2025, despite ongoing global and domestic economic uncertainties, the Board of Commissioners is confident that BCA Digital will continue to maintain its sustainable growth momentum. With strong resources, continuous innovation, and a flexible strategy, BCA Digital is well-equipped to tackle challenges and seize opportunities, further advancing the growth of the digital banking sector in Indonesia.

## **VIEWS ON CORPORATE GOVERNANCE IMPLEMENTATION**

The Board of Commissioners appreciates the Board of Directors' commitment to managing BCA Digital in a healthy and sustainable manner. We have noted that the Board has acted on all recommendations made to enhance the implementation of corporate governance, demonstrating their seriousness in ensuring that governance principles are implemented to support a sustainable business model.

The success of strong governance practices is evident in the self-assessment results for both the first and second

II tahun 2024, yang memperoleh peringkat “Baik”. Hasil tersebut juga menjadi bagian dari penilaian Tingkat Kesehatan Bank yang dilaporkan kepada regulator, mengukuhkan posisi BCA Digital sebagai institusi yang transparan dan terpercaya.

Dewan Komisaris menghimbau agar praktik tata kelola perusahaan yang telah berjalan dengan baik ini terus diterapkan secara konsisten di seluruh kegiatan usaha. Hal ini penting untuk menjaga transparansi, memperkuat kepercayaan para pemangku kepentingan, serta memberikan nilai tambah yang signifikan bagi seluruh *stakeholders* BCA Digital.

## PANDANGAN ATAS PENERAPAN WHISTLEBLOWING SYSTEM

Implementasi sistem pengaduan pelanggaran (*Whistleblowing System*) merupakan elemen penting dalam mendukung praktik tata kelola perusahaan yang bertanggung jawab dan sesuai dengan standar etika bisnis perbankan yang sehat. Sistem ini memungkinkan masyarakat dan korporasi untuk berperan aktif dalam mencegah serta menangani tindakan *fraud* atau pelanggaran yang bertentangan dengan kebijakan dan kode etik Bank.

Sepanjang tahun 2024, BCA Digital telah secara konsisten menyempurnakan *Whistleblowing System* melalui berbagai inisiatif, termasuk sosialisasi kepada karyawan melalui media internal seperti poster, *e-mail*, dan *e-learning* wajib. Bank juga telah menunjuk unit kerja khusus yang bertanggung jawab atas pengelolaan sistem ini, yang berkoordinasi langsung dengan jajaran Direksi dan melapor secara berkala kepada Dewan Komisaris.

Dewan Komisaris terus memantau dan memberikan arahan untuk mengoptimalkan penerapan *Whistleblowing System* guna memperkuat tata kelola perusahaan. Selama tahun 2024, tidak terdapat laporan pelanggaran yang diterima melalui sistem ini, yang mencerminkan integritas bluForce dalam menjalankan tugasnya sesuai dengan kode etik dan nilai-nilai budaya Bank. Hal ini menjadi indikator bahwa seluruh bluForce berintegritas dan menjalankan profesionalismenya sesuai dengan kode etik dan nilai-nilai budaya Bank.

semesters of 2024, which received a “Good” rating. These results are also included in the Bank’s Soundness Rating, reported to regulators, reinforcing BCA Digital’s standing as a transparent and reliable institution.

The Board of Commissioners urges that these strong governance practices continue to be applied consistently across all business operations. This is essential to maintaining transparency, strengthening stakeholder trust, and delivering significant added value to all stakeholders of BCA Digital.

## VIEWS ON WHISTLEBLOWING SYSTEM IMPLEMENTATION

The Whistleblowing System is a key component in fostering responsible corporate governance practices, aligned with the strong business ethics standards of the banking sector. This system enables both the public and corporations to actively participate in preventing and addressing fraud or violations that conflict with the Bank’s policies and code of conduct.

Throughout 2024, BCA Digital consistently enhanced its Whistleblowing System through various initiatives, including employee awareness campaigns via internal channels such as posters, e-mails, and mandatory e-learning. The Bank also appointed a dedicated unit responsible for managing this system, which directly coordinates with the Board of Directors and reports periodically to the Board of Commissioners.

The Board of Commissioners continues to monitor and provide guidance to optimize the implementation of the Whistleblowing System, further strengthening corporate governance. In 2024, no violations were reported through the system, reflecting bluForce’s integrity in carrying out its duties in accordance with the Bank’s code of conduct and cultural values. This serves as a clear indication that all bluForce members are upholding integrity and professionalism in accordance with the Bank’s code of conduct and values.



## PERUBAHAN KOMPOSISI DEWAN KOMISARIS

Sepanjang tahun 2024, Bank tidak mengalami perubahan komposisi Dewan Komisaris sehingga per 31 Desember 2024, susunan Dewan Komisaris BCA Digital tetap sebagai berikut:

- Komisaris Utama : Dr. Th. Endang Ratnawati
- Komisaris Independen : Ina Suwandi
- Komisaris Independen : Daniel Gunawan

## FREKUENSI DAN PEMBERIAN NASIHAT KEPADA DIREKSI

Sepanjang tahun 2024, Dewan Komisaris memberikan pengawasan kepada direksi melalui penyampaian pandangan dan saran terkait kebijakan dan strategi melalui rapat maupun memorandum dalam rapat gabungan sebanyak 14 kali. Rapat dilakukan secara *hybrid* baik secara *offline* maupun secara *online* dengan bantuan media konferensi video. Adapun pemberian nasihat ini mengenai pembahasan kinerja keuangan Bank, penetapan suku bunga terbaik bagi nasabah, *review* berkala atas penetapan limit risiko, evaluasi struktur organisasi sesuai kebutuhan Bank, pembaruan kebijakan Bank terhadap regulasi yang berlaku, pembahasan hasil pemeriksaan OJK terhadap Bank, evaluasi dan implementasi UU Perlindungan Data Pribadi (UU PDP) di Bank, hingga pengawasan pelaksanaan Rencana Bisnis Bank (RBB).

## PENUTUP

Tahun 2024 merupakan tahun yang penuh dengan pencapaian luar biasa bagi BCA Digital. Inovasi yang terus dihadirkan melalui produk dan fitur baru telah semakin melengkapi berbagai kebutuhan finansial nasabah. Dari sisi layanan, terobosan-terobosan yang diimplementasikan telah berhasil meningkatkan kualitas layanan demi mengoptimalkan pengalaman nasabah saat menggunakan aplikasi blu by BCA Digital.

Seluruh pencapaian ini tentu tidak lepas dari dedikasi, kerja keras, dan kerja sama seluruh bluForce yang terus sehati dalam membawa BCA Digital ke tingkat yang lebih tinggi dari waktu ke waktu. Kami juga berterima kasih kepada seluruh pemangku kepentingan atas dukungan, kepercayaan, dan kontribusi yang telah diberikan.

## CHANGES IN THE COMPOSITION OF THE BOARD OF COMMISSIONERS

Throughout 2024, there were no changes in the composition of the Board of Commissioners. As of December 31, 2024, the composition of the Board of Commissioners of BCA Digital remained as follows:

- President Commissioner : Dr. Th. Endang Ratnawati
- Independent Commissioner : Ina Suwandi
- Independent Commissioner : Daniel Gunawan

## FREQUENCY AND PROVISION OF ADVICE TO THE BOARD OF DIRECTORS

Throughout 2024, the Board of Commissioners provided oversight to the Board of Directors by offering views and recommendations on policies and strategies through meetings and memorandums during 14 joint sessions. These meetings took place in a hybrid format, incorporating both offline and online participation, facilitated by video conferencing tools. The advice provided covered various topics, including the Bank's financial performance, determining the best interest rates for customers, periodic reviews of risk limits, evaluation of the organizational structure based on the Bank's needs, updates on the Bank's policies in line with prevailing regulations, discussions on the OJK's audit findings, the evaluation and implementation of the Personal Data Protection Law (UU PDP), and the supervision of the Business Plan (RBB) implementation.

## CLOSING

The year 2024 has been a year of remarkable achievements for BCA Digital. The continuous innovation through new products and features has further met the financial needs of customers. In terms of service, the implemented innovations have significantly improved service quality, refining the customer experience when using the blu by BCA Digital app.

All of these achievements are the outcome of the dedication, hard work, and collaboration of the entire bluForce, who have remained aligned in driving BCA Digital to greater success. We also express our gratitude to all stakeholders for their ongoing support, trust, and contributions.

Kami optimis, dengan semangat kolaborasi dan inovasi yang telah tertanam di setiap insan BCA Digital, Bank dapat terus tumbuh, berkembang, dan memberikan kontribusi nyata bagi ekosistem keuangan digital di Indonesia.

Jakarta, Februari 2025

We are optimistic that, with the spirit of collaboration and innovation embedded in every member of BCA Digital, the Bank will continue to grow, evolve, and make a tangible contribution to the digital financial ecosystem in Indonesia.

Jakarta, February 2025



**Dr. Th. Endang Ratnawati**  
Komisaris Utama  
President Commissioner



**Lanny  
Budiati**

**Direktur Utama**  
President Director



# Laporan Direksi

## Report of the Board of Directors

### **Pemegang Saham, Dewan Komisaris, dan seluruh Pemangku Kepentingan yang terhormat,**

Puji dan syukur kita panjatkan kepada Tuhan Yang Maha Esa atas berakhirnya tahun buku 2024. Tahun 2024 diwarnai berbagai tantangan untuk proses pemulihan ekonomi global dan nasional akibat berbagai ketidakpastian seperti ketegangan geopolitik, fragmentasi geoekonomi, kenaikan harga komoditas, disrupsi rantai pasok global, gejolak nilai tukar Dolar AS, kebijakan moneter ketat yang dilakukan sejumlah bank sentral, serta berbagai faktor lainnya.

Namun demikian, Pemerintah telah banyak menentukan langkah strategis serta mengeluarkan kebijakan yang berhasil untuk menjaga stabilitas, momentum pemulihan, dan fondasi yang kuat bagi pertumbuhan ekonomi. Dilansir dari publikasinya, Kementerian Koordinator Bidang Perekonomian Republik Indonesia memaparkan tingkat inflasi Indonesia yang terkendali di angka 1,57% (YoY) di bulan Desember 2024 menunjukkan optimisme terhadap kondisi perekonomian nasional.

Kementerian Keuangan Republik Indonesia juga optimis ekonomi Indonesia akan mencapai target 2024, melihat kinerja perekonomian Indonesia tangguh bertumbuh sebesar 4,95% (YoY) pada kuartal III-2024, mendekati proyeksi *Economic Outlook Interim Report* di bulan September oleh the Organization for Economic Cooperation and Development (OECD) juga Outlook World Bank bulan Desember 2024 terkait perekonomian Indonesia bertumbuh di 5,1% pada tahun 2024, dan tetap akan tumbuh menjadi 5,2% pada 2025 dengan peningkatan konsumsi masyarakat, investasi, hingga belanja Pemerintah menjadi faktor pendorong utama pertumbuhan ekonomi Indonesia ke depan.

BCA Digital percaya selalu ada peluang pada setiap tantangan dan dinamika yang terjadi. Mencermati perkembangan volatilitas ekonomi global, berbagai macam potensi risiko yang ada, dan dampaknya terhadap

### **Dear Shareholders, Board of Commissioners, and all Stakeholders,**

We express our sincere gratitude to God Almighty for the completion of the fiscal year 2024. The year was defined by several challenges in the ongoing process of global and national economic recovery, driven by uncertainties such as geopolitical tensions, geo-economic fragmentation, rising commodity prices, disruptions in global supply chains, fluctuations in the US Dollar exchange rate, tight monetary policies implemented by central banks, and various other factors.

Nevertheless, the Government has implemented several strategic initiatives and policies that have been effective in maintaining stability, supporting recovery momentum, and laying a strong foundation for economic growth. According to a report from the Coordinating Ministry for Economic Affairs of the Republic of Indonesia, Indonesia's inflation rate remained controlled at 1.57% (YoY) in December 2024, reflecting optimism about the national economy.

The Ministry of Finance of the Republic of Indonesia is also optimistic about reaching Indonesia's economic target for 2024, with the economy showing resilience, growing by 4.95% (YoY) in the third quarter of 2024. This is in line with the Economic Outlook Interim Report from the Organization for Economic Cooperation and Development (OECD) in September and the World Bank's December 2024 outlook, which forecasted Indonesia's economy to grow at 5.1% in 2024, with continued growth to 5.2% in 2025. The key drivers of this growth include increasing household consumption, investment, and government spending.

BCA Digital believes that every challenge presents opportunities. By closely monitoring the volatility of the global economy, the various risks involved, and their impact on the domestic economy and Indonesia's

ekonomi domestik maupun industri perbankan Indonesia, BCA Digital senantiasa meningkatkan manajemen risiko dan terus memperhatikan aspek kehati-hatian dalam setiap proses pengambilan keputusan, termasuk dalam aspek perlindungan konsumen. Kami berkomitmen mematuhi arahan-arahan dan mendukung langkah-langkah pemerintah, regulator, dan otoritas perbankan. Kami optimis kebijakan atau regulasi pemerintah yang akomodatif merupakan kunci dalam menciptakan peluang baru dan daya saing yang sehat bagi pelaku industri secara umum, termasuk industri perbankan dalam menjaga pertumbuhan kinerja yang tetap *solid* dan berkualitas.

## STRATEGI DAN KEBIJAKAN STRATEGIS BANK

BCA Digital berhasil mencatatkan kinerja keuangan yang impresif, ditandai dengan pertumbuhan laba bersih yang signifikan. Berdasarkan Laporan Keuangan per Desember 2024, laba bersih Bank mencapai Rp108,0 miliar, meningkat 134,5% dibandingkan periode yang sama pada tahun sebelumnya sebesar Rp46,0 miliar.

Peningkatan laba bersih ini merupakan hasil dari strategi efisiensi yang berhasil diterapkan, sebagaimana terlihat pada rasio Beban Operasional terhadap Pendapatan Operasional (BOPO) yang membaik dari 97,7% pada Desember 2023 menjadi 91,0% pada Desember 2024. Selain itu, produktivitas dalam mengelola pertumbuhan aset dan liabilitas serta perluasan portofolio kredit turut mendukung pencapaian kinerja ini.

Dari sisi pendapatan, pertumbuhan pendapatan bunga bersih (*Net Interest Income/NII*) menjadi pendorong utama, mencapai Rp985,0 miliar pada Desember 2024, naik dari Rp608,7 miliar pada periode yang sama tahun sebelumnya. Hal ini juga tercermin dari *net interest margin* (NIM) yang membaik menjadi 6,7%, dibandingkan 5,4% pada Desember 2023. Capaian ini menunjukkan profitabilitas yang semakin *solid* dan pengelolaan aset yang lebih efisien.

Melalui penerapan kebijakan strategis yang tepat, BCA Digital telah membuktikan komitmennya dalam menciptakan nilai tambah bagi pemangku kepentingan sekaligus menjaga pertumbuhan yang berkelanjutan di tengah dinamika industri perbankan digital.

banking industry, BCA Digital consistently enhances its risk management and maintains a cautious approach in every decision-making process, particularly in terms of consumer protection. We are committed to following the guidance of the government, regulators, and banking authorities. We are confident that accommodative government policies and regulations are key to creating new opportunities and healthy competition for industry players, including the banking sector, ensuring sustained and high-quality performance growth.

## BANK'S STRATEGIES AND STRATEGIC POLICIES

BCA Digital has achieved impressive financial performance, marked by significant growth in net profit. According to the Financial Statements as of December 2024, the Bank's net profit reached Rp108.0 billion, a 134.5% increase compared to Rp46.0 billion in the same period the previous year.

This increase in net profit was the result of successfully implemented efficiency strategies, reflected in the improvement of the Operating Expenses to Operating Income (BOPO) ratio, which decreased from 97.7% in December 2023 to 91.0% in December 2024. In addition, productivity in managing asset and liability growth, along with an expanded credit portfolio, further contributed to this strong performance.

In terms of revenue, the growth in net interest income (NII) was the main driver, reaching Rp985.0 billion in December 2024, increasing from Rp608.7 billion in the same period the previous year. This was also reflected in the improved net interest margin (NIM), which rose to 6.7%, compared to 5.4% in December 2023. These achievements highlight a stronger profitability and more efficient asset management.

Through the implementation of effective strategic policies, BCA Digital has demonstrated its commitment to creating value for stakeholders while maintaining sustainable growth amidst the dynamic digital banking industry.

## PERANAN DIREKSI DALAM PERUMUSAN STRATEGI DAN KEBIJAKAN STRATEGIS BANK

Direksi BCA Digital merumuskan strategi dan kebijakan yang mendukung pencapaian visi dan misi perusahaan. Dengan memanfaatkan data analitik, wawasan pasar, serta evaluasi menyeluruh terhadap peluang dan tantangan industri, Direksi menetapkan arah strategis yang berfokus pada penguatan layanan perbankan digital, peningkatan efisiensi operasional, dan pengelolaan risiko yang terukur.

Dalam perumusan kebijakan strategis, Direksi memastikan keterpaduan antara strategi bisnis jangka panjang dengan kebutuhan nasabah yang terus berkembang. Direksi juga senantiasa mempertimbangkan masukan dari Dewan Komisaris untuk memperluas perspektif dalam menentukan langkah-langkah strategis, seperti ekspansi portofolio kredit, optimalisasi pendapatan bunga bersih, serta peningkatan kualitas layanan melalui inovasi teknologi.

Melalui peran aktif dalam pengawasan implementasi kebijakan, Direksi menjaga agar seluruh inisiatif yang dijalankan selaras dengan prinsip tata kelola perusahaan yang baik, mendukung keberlanjutan, serta memberikan kontribusi positif terhadap pertumbuhan bisnis BCA Digital.

## PROSES YANG DILAKUKAN DIREKSI UNTUK MEMASTIKAN IMPLEMENTASI STRATEGI BANK

Direksi BCA Digital menjalankan serangkaian langkah terukur untuk memastikan implementasi strategi Bank berjalan sesuai dengan rencana yang telah ditetapkan. Proses ini dimulai dengan penyusunan Rencana Bisnis Bank (RBB) yang komprehensif, disusun berdasarkan analisis mendalam terhadap peluang pasar, kondisi ekonomi, serta kebutuhan nasabah.

Direksi juga melakukan pengawasan secara berkelanjutan melalui evaluasi kinerja operasional dan finansial yang dilaporkan secara berkala. Direksi juga mengadakan rapat rutin dengan tim manajemen untuk membahas progres pencapaian target, tantangan yang dihadapi, dan langkah korektif yang diperlukan untuk memastikan kelancaran pelaksanaan inisiatif strategis.

## ROLE OF THE BOARD OF DIRECTORS IN FORMULATING THE BANK'S STRATEGIES AND STRATEGIC POLICIES

BCA Digital's Board of Directors formulates strategies and policies that drive the achievement of the Company's vision and mission. By leveraging data analytics, market insights, and a comprehensive evaluation of industry opportunities and challenges, the Board sets a strategic direction focused on strengthening digital banking services, enhancing operational efficiency, and managing risks in a measured manner.

In formulating strategic policies, the Board ensures alignment between long-term business strategies and the evolving needs of customers. The Board also consistently considers input from the Board of Commissioners to broaden its perspective in determining strategic actions, such as expanding the credit portfolio, optimizing net interest income, and improving service quality through technological innovation.

Through its active role in supervising the implementation of policies, the Board ensures that all initiatives align with the principles of Good Corporate Governance (GCG), support sustainability, and contribute positively to the growth of BCA Digital's business.

## INITIATIVES TAKEN BY THE BOARD OF DIRECTORS TO ENSURE THE BANK'S STRATEGY IMPLEMENTATION

The Board of Directors of BCA Digital undertakes a series of measured steps to ensure that the Bank's strategy implementation aligns with the established plan. This process begins with the development of a comprehensive Business Plan (RBB), established through in-depth analysis of market opportunities, economic conditions, and customer needs.

The Board also conducts continuous oversight by regularly evaluating operational and financial performance reports. Regular meetings with the management team are held to discuss the progress toward target achievements, challenges encountered, and corrective actions needed to ensure the smooth execution of strategic initiatives.



Selain itu, Direksi menerapkan teknologi manajemen data untuk memantau indikator utama, seperti pertumbuhan Dana Pihak Ketiga (DPK), penyaluran kredit, dan kualitas aset. Komitmen terhadap prinsip tata kelola perusahaan yang baik (GCG) menjadi landasan utama dalam memastikan setiap kebijakan dan keputusan strategis berjalan secara transparan, akuntabel, dan berorientasi pada keberlanjutan.

## **PERBANDINGAN ANTARA HASIL YANG DICAPAI DAN YANG DITARGETKAN**

Hingga akhir 2024, BCA Digital mencatatkan pencapaian yang menggembirakan, melampaui beberapa target strategis yang ditetapkan. Kinerja laba bersih yang mencapai Rp108,0 miliar, tumbuh 134,5% dibandingkan tahun sebelumnya, menjadi salah satu indikator keberhasilan transformasi digital dan pengembangan produk yang dijalankan secara tepat. Pertumbuhan *net interest income* (NII) yang mencapai Rp985,0 miliar serta peningkatan *net interest margin* (NIM) menjadi bukti efektivitas pengelolaan aset dan efisiensi operasional yang terus membaik.

Meski tantangan industri perbankan digital semakin kompleks, fundamental yang kuat memungkinkan BCA Digital untuk tidak hanya memenuhi, tetapi juga melampaui ekspektasi di berbagai aspek. Inovasi layanan dan produk yang berorientasi pada kebutuhan nasabah terbukti menjadi strategi yang tepat dalam mendukung pertumbuhan bisnis yang berkelanjutan.

Ke depan, BCA Digital tetap berkomitmen untuk mengoptimalkan strategi inovasi dan kualitas layanan demi memperkuat daya saing dan relevansi di industri perbankan digital Indonesia. Pencapaian di tahun 2024 menjadi pijakan penting untuk terus memberikan solusi finansial yang relevan dan terpercaya bagi seluruh nasabah.

## **KENDALA YANG DIHADAPI BANK DAN UPAYA PENYELESAIANNYA**

Di tengah dinamika politik dan ekonomi global serta nasional pada tahun 2024, BCA Digital menghadapi tantangan berupa tingginya inflasi yang menyebabkan penurunan daya beli masyarakat. Sebagai respons, BCA Digital berupaya memberikan solusi keuangan yang praktis

Furthermore, the Board employs data management technology to monitor key indicators, such as Third-Party Funds (DPK) growth, loan disbursement, and asset quality. A strong commitment to the principles of Good Corporate Governance (GCG) serves as the foundation to ensure that every policy and strategic decision is executed transparently, accountably, and sustainably.

## **COMPARISON BETWEEN ACHIEVEMENTS AND TARGETS**

By the end of 2024, BCA Digital achieved impressive results, surpassing several of the strategic targets set for the year. The net profit of Rp108.0 billion, representing a 134.5% growth compared to the previous year, stood as a key indicator of the success of the digital transformation and product development efforts implemented effectively. The growth in net interest income (NII) to Rp985.0 billion and the improvement in the net interest margin (NIM) further demonstrated the effectiveness of asset management and operational efficiency improvements.

Despite the increasingly complex challenges in the digital banking industry, BCA Digital's strong fundamentals have allowed it not only to meet but exceed expectations in various aspects. Customer-centric innovations in services and products have proven to be the right strategy for supporting sustainable business growth.

Looking ahead, BCA Digital remains committed to optimizing its innovation strategy and service quality to strengthen its competitiveness and relevance in Indonesia's digital banking industry. The 2024 achievements serve as a crucial foundation for continuing to deliver relevant and reliable financial solutions to all customers.

## **CHALLENGES AND SOLUTIONS**

Amid the political and economic dynamics at both the global and national levels in 2024, BCA Digital encountered challenges, notably high inflation, which resulted in decreased purchasing power among the public. In response, BCA Digital sought to provide practical

melalui berbagai tools pengelolaan keuangan yang tersedia di aplikasi blu. Selain itu, bank aktif menginisiasi program literasi, edukasi, dan inklusi finansial bagi masyarakat luas, mendorong mereka untuk mengatur keuangan secara lebih bijak.

Sementara itu, hasil Survei Nasional Literasi dan Inklusi Keuangan (SNLIK) 2024 menunjukkan adanya gap antara indeks literasi (65,43%) dan inklusi keuangan (75,02%) sebesar 9,59%. Hal ini mengindikasikan masih banyak masyarakat yang memanfaatkan layanan keuangan tanpa pemahaman yang memadai. Untuk mengurangi gap tersebut, BCA Digital menyelenggarakan program edukasi publik yang mengajak masyarakat memanfaatkan layanan keuangan blu by BCA Digital dengan aman dan efektif.

Selain itu, BCA Digital menghadapi risiko eksternal seperti merebaknya judi online, pinjaman online ilegal, dan ancaman *cyber crime*. Sebagai langkah antisipasi, bank meluncurkan kampanye digital #JagaDataJagaHarta untuk meningkatkan kesadaran nasabah terhadap pentingnya menjaga data pribadi. Bank juga berkomitmen mengikuti arahan regulator untuk mendukung keamanan nasabah.

Di bidang teknologi, BCA Digital terus memperkuat pengembangan produk dan fitur, serta meningkatkan keamanan dan keandalan sistem teknologi informasi. Langkah-langkah ini dilakukan untuk menjaga daya saing, mengoptimalkan pengalaman nasabah, dan mendukung pencapaian *roadmap* bisnis secara berkelanjutan.

## PROSPEK USAHA

Memasuki tahun 2025, BCA Digital melangkah dengan penuh optimisme meskipun masih dihadapkan pada ketidakpastian ekonomi global dan nasional. Kami percaya bahwa di balik setiap tantangan terdapat peluang untuk tumbuh dan berkembang.

BCA Digital telah merumuskan strategi untuk tahun 2025 yang berfokus pada perluasan kolaborasi strategis dengan berbagai pihak guna menyediakan layanan transaksi yang semakin kaya, memperluas ekosistem digital, dan menyalurkan kredit dengan tetap mengutamakan tata kelola data. Semua ini bertujuan memberikan nilai tambah yang berkelanjutan baik bagi nasabah maupun bisnis Bank.

financial solutions through various financial management tools available on the blu app. Additionally, the Bank actively initiated financial literacy, education, and inclusion programs to encourage the public to manage their finances more wisely.

Meanwhile, the 2024 National Survey on Financial Literacy and Inclusion (SNLIK) revealed a gap between the financial literacy index (65.43%) and the financial inclusion index (75.02%) of 9.59%. This indicates that many individuals utilize financial services without adequate understanding. To bridge this gap, BCA Digital organized public education programs encouraging the community to use blu by BCA Digital safely and effectively.

Furthermore, BCA Digital faced external risks such as the rise of online gambling, illegal online lending, and cybercrime threats. In anticipation, the Bank launched the #JagaDataJagaHarta digital campaign to raise awareness among customers about the importance of protecting their personal data. The Bank also remains committed to following regulatory guidelines to ensure customer security.

In the field of technology, BCA Digital has continuously strengthened product and feature development while enhancing the security and reliability of its information technology systems. These efforts aim to maintain competitiveness, optimize customer experience, and support the achievement of the business roadmap in a sustainable manner.

## BUSINESS OUTLOOK

As we enter 2025, BCA Digital moves forward with optimism, despite the ongoing uncertainties in both the global and national economies. We firmly believe that every challenge presents an opportunity for growth and progress.

BCA Digital has formulated a strategy for 2025, focusing on expanding strategic collaborations with various stakeholders to provide an increasingly diverse range of transactional services, broaden the digital ecosystem, and continue to disburse loans while maintaining a strong emphasis on data governance. These initiatives are aimed at delivering sustainable value to both our customers and the Bank's business.

Bank juga akan terus mengembangkan berbagai solusi perbankan untuk memberikan kemudahan, kenyamanan, dan solusi yang relevan dengan kebutuhan nasabah. Penyaluran kredit akan dilakukan dengan berlandaskan prinsip manajemen risiko yang baik serta mematuhi seluruh regulasi yang berlaku.

Sebagai bank yang sepenuhnya berbasis digital, BCA Digital terus memprioritaskan pengembangan metode kerja, peningkatan kapasitas, dan kapabilitas infrastruktur teknologi informasi. Hal ini bertujuan untuk menghadirkan layanan yang andal, cepat, dan responsif bagi nasabah.

Dengan memperhitungkan berbagai aspek keuangan, nonkeuangan, serta rencana pengembangan usaha, BCA Digital telah menyusun langkah-langkah strategis untuk merealisasikan target di tahun 2025, sekaligus memperkuat posisinya sebagai pelopor layanan perbankan digital di Indonesia.

## **PENERAPAN TATA KELOLA PERUSAHAAN**

Pada tahun 2024, penerapan *Good Corporate Governance* (GCG) di BCA Digital dinilai “Baik,” mencerminkan komitmen manajemen dalam menerapkan tata kelola sesuai dengan prinsip-prinsip GCG. Penerapan ini menjadi kunci BCA Digital untuk tumbuh berdaya saing, menciptakan nilai tambah bagi pemangku kepentingan, dan menunjukkan pengelolaan yang profesional serta bertanggung jawab.

Sebagai bagian dari transformasi berkelanjutan, BCA Digital mengintegrasikan GCG dengan visi dan misi perusahaan, manajemen risiko yang menyeluruh, budaya perusahaan yang sehat, serta sinergi dengan pemegang saham dan pemangku kepentingan lainnya. Bank juga rutin melakukan evaluasi implementasi GCG untuk memastikan kepatuhan dan efektivitasnya di seluruh tingkat organisasi.

BCA Digital memiliki perangkat tata kelola yang lengkap, termasuk Kode Etik, Pedoman Kerja Direksi dan Komisaris, Piagam, Kebijakan Manajemen Risiko, dan *Whistleblowing System*. Semua perangkat ini diperbarui secara berkala agar tetap relevan dengan perkembangan bisnis dan peraturan yang berlaku, mendukung pertumbuhan bisnis

The Bank will also continue to develop banking solutions that offer convenience, comfort, and relevance to the evolving needs of our customers. Loan disbursement will be conducted in accordance with sound risk management principles and full compliance with applicable regulations.

As a digital service-based bank, BCA Digital remains committed to prioritizing the development of work methods, enhancing capacity, and strengthening the information technology infrastructure. This will ensure that we can provide reliable, fast, and responsive services to our customers.

By considering various financial, non-financial, and business development aspects, BCA Digital has outlined strategic initiatives to meet its 2025 targets and strengthen its position as a leader among digital service-based banks in Indonesia.

## **CORPORATE GOVERNANCE IMPLEMENTATION**

In 2024, BCA Digital’s implementation of *Good Corporate Governance* (GCG) was rated as “Good,” reflecting the management’s commitment to adhering to GCG principles. This implementation has been the key for BCA Digital to grow competitively, create added value for stakeholders, and demonstrate professional and responsible management.

As part of its ongoing transformation, BCA Digital integrates GCG with the Company’s vision and mission, comprehensive risk management, a healthy corporate culture, and synergy with shareholders and other stakeholders. The Bank also regularly evaluates the implementation of GCG to ensure its compliance and effectiveness throughout all levels of the organization.

BCA Digital is equipped with a comprehensive governance framework, including a Code of Conduct, Board Manual of the Board of Directors and Board of Commissioners, Risk Management Policy, and *Whistleblowing System*. These instruments are updated periodically to remain aligned with business



yang berkelanjutan, serta melindungi hak dan aspirasi seluruh pemangku kepentingan.

## PENERAPAN WHISTLEBLOWING SYSTEM

Penerapan *Whistleblowing System* (WBS) di BCA Digital semakin disempurnakan sebagai bagian dari infrastruktur *Good Corporate Governance* (GCG) dan langkah strategis mitigasi risiko. Sistem ini dirancang untuk memfasilitasi pelaporan dugaan tindakan *fraud* atau pelanggaran oleh pihak internal maupun eksternal dengan menjamin kerahasiaan dan keamanan pelapor.

BCA Digital telah membentuk unit kerja khusus yang bertanggung jawab langsung kepada Direktur Utama serta memiliki jalur komunikasi dan pelaporan langsung kepada Dewan Komisaris. Selain itu, sosialisasi WBS kepada karyawan dilakukan secara berkelanjutan untuk memastikan seluruh pihak memahami tata cara pelaporan dan pentingnya integritas.

Dewan Komisaris secara aktif memantau dan memberikan arahan untuk memastikan optimalisasi penerapan *Whistleblowing System* sebagai bagian dari penguatan tata kelola perusahaan. Sepanjang tahun 2024, tidak ada laporan pelanggaran yang diterima melalui sistem ini, mencerminkan komitmen bluForce dalam menjalankan tugas dengan integritas tinggi. Hal ini menjadi bukti bahwa seluruh bluForce bekerja secara profesional sesuai dengan kode etik dan nilai-nilai budaya Bank.

## PERUBAHAN KOMPOSISI DIREKSI

Sepanjang tahun 2024, tidak terdapat perubahan komposisi Direksi di BCA Digital sehingga per 31 Desember 2024 komposisi Direksi BCA Digital adalah sebagai berikut:

- Direktur Utama : Lanny Budiati
- Direktur IT dan Operasi : Iman Sentosa
- Direktur Kepatuhan : Nugroho Budiman S.H.

developments and applicable regulations, supporting sustainable business growth and safeguarding the rights and aspirations of all stakeholders.

## WHISTLEBLOWING SYSTEM IMPLEMENTATION

The implementation of the *Whistleblowing System* (WBS) at BCA Digital has been further enhanced as part of its *Good Corporate Governance* (GCG) infrastructure and a strategic step for risk mitigation. This system is intended to enable the reporting of suspected fraud or violations by both internal and external parties, while ensuring the confidentiality and protection of the whistleblower.

BCA Digital has established a dedicated unit responsible directly to the President Director, with communication and reporting channels directly to the Board of Commissioners. In addition, continuous WBS socialization is conducted among employees to ensure everyone understands the reporting procedures and the importance of maintaining integrity.

The Board of Commissioners actively monitors and provides guidance to ensure the optimal implementation of the *Whistleblowing System* as part of strengthening corporate governance. Throughout 2024, no violation reports were received through this system, demonstrating bluForce's commitment to carrying out its duties with high integrity. This serves as evidence that bluForce works professionally in accordance with the code of conduct and the Bank's cultural values.

## CHANGES IN THE COMPOSITION OF THE BOARD OF DIRECTORS

Throughout 2024, there were no changes in the composition of the Board of Directors at BCA Digital. As of December 31, 2024, the Board of Directors of BCA Digital remained as follows:

- President Director : Lanny Budiati
- IT and Operations Director : Iman Sentosa
- Compliance Director : Nugroho Budiman, S.H.

## PENUTUP

Kami mengucapkan terima kasih kepada seluruh pemangku kepentingan dan bluForce atas dedikasi, dukungan, dan kolaborasi yang luar biasa sepanjang tahun 2024. Pencapaian BCA Digital dalam memperkuat posisinya di industri perbankan digital Indonesia, baik dari kinerja keuangan yang impresif, inovasi layanan, hingga mendorong inklusi keuangan digital, tidak terlepas dari kerja sama yang *solid* di semua lini.

Dengan semangat ‘Tumbuh Bareng Kamu’, kami optimis untuk terus bertumbuh bersama sobatblu, menghadapi tantangan, dan menciptakan nilai tambah yang berkelanjutan di tahun-tahun mendatang.

Jakarta, Februari 2025

## CLOSING

We would like to express our sincere gratitude to all stakeholders and bluForce for their dedication, support, and exceptional collaboration throughout 2024. BCA Digital's success in solidifying its position within Indonesia's digital banking sector—spanning outstanding financial results, innovative services, and advancing digital financial inclusion—has been made possible through the strong collaboration and teamwork at every level.

With the spirit of “*Tumbuh Bareng Kamu*” (Growing with You), we remain confident in our continued growth alongside our valued customers, embracing challenges and creating sustainable value in the years ahead.

Jakarta, February 2025



**Lanny Budiati**  
Direktur Utama  
President Director

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# Riwayat Singkat BCA Digital

## Brief History of BCA Digital

PT Bank Digital BCA (selanjutnya disebut BCA Digital) adalah entitas perbankan yang beroperasi di sektor layanan keuangan. Perusahaan ini didirikan pada tahun 1965 di Tjiparaj, Bandung, dengan nama awal PT Bank Rakjat Parahyangan, berdasarkan Akta Pendirian Nomor 35 tanggal 25 Oktober 1965, yang dibuat di hadapan Notaris R. Soerojo Wongsowidjojo, S.H., Notaris di Jakarta. Pada tahun 1982, Perusahaan ini mengalami pergantian nama menjadi PT Bank Pasar Rakyat Parahyangan, sebagaimana tercantum dalam perubahan Anggaran Dasar yang dituangkan dalam Akta No. 19 tanggal 21 Agustus 1982, yang juga dibuat oleh Notaris R. Soerojo Wongsowidjojo, S.H., Notaris di Jakarta. Selanjutnya, pada awal tahun 1990, tepatnya berdasarkan Akta Nomor 68 tanggal 8 Januari 1990, yang disusun oleh Notaris Misahardi Wilamarta, S.H., Notaris di Jakarta, status Perusahaan ditingkatkan menjadi Bank Umum dan berganti nama menjadi PT Bank Royal Indonesia atau yang lebih dikenal dengan sebutan “Bank Royal”.

Pada penghujung tahun 2019, PT Bank Royal Indonesia secara resmi diakuisisi oleh PT Bank Central Asia Tbk (BCA). Selanjutnya, pada tanggal 19 Mei 2020, Bank Royal mengalami perubahan nama menjadi PT Bank Digital BCA. Perubahan tersebut ditujukan untuk menunjukkan fokus bisnis Bank sebagai bank umum berbasis layanan digital dengan kalangan muda dan para *digital savvy* menjadi target nasabah Bank. Perubahan ini juga menandai transformasi strategis dalam perjalanan institusi sebelum akhirnya bertransformasi menjadi BCA Digital seperti saat ini.

Hadirnya BCA Digital ditujukan untuk menawarkan inovasi yang berbeda daripada bank konvensional. Inovasi ini ditujukan untuk mempermudah nasabah melakukan berbagai transaksi finansial dan nonfinansial melalui perangkat seluler. Selain itu, infrastruktur yang terintegrasi dengan infrastruktur BCA dilakukan untuk menunjukkan komitmen BCA Digital dalam memberikan layanan yang unggul kepada nasabah. Hal ini sekaligus menegaskan posisi BCA Digital untuk menghadirkan solusi perbankan berbasis digital yang sesuai dengan kebutuhan modern.

PT Bank Digital BCA (hereinafter referred to as BCA Digital) is a financial institution operating in the financial services industry. The Company was established in Tjiparaj, Bandung, in 1965 under the name PT Bank Rakjat Parahyangan based on Deed of Establishment Number 35 dated October 25, 1965, which was drawn up by Notary R. Soerojo Wongsowidjojo, S.H., Notary in Jakarta. In 1982, the Company changed its name to PT Bank Pasar Rakyat Parahyangan, as stipulated in the amendment to the Articles of Association which was recorded in Deed No. 19 dated August 21, 1982, which was also drawn up by Notary R. Soerojo Wongsowidjojo, S.H., Notary in Jakarta. Furthermore, in early 1990, precisely based on Deed Number 68 dated January 8, 1990, drawn up by Notary Misahardi Wilamarta, S.H., Notary in Jakarta, the Company's status was renewed to be a Commercial Bank and it changed its name to PT Bank Royal Indonesia or known as “Bank Royal”.

At the end of 2019, PT Bank Royal Indonesia was officially acquired by PT Bank Central Asia Tbk (BCA). Following this, on May 19, 2020, Bank Royal underwent a name transformation to become PT Bank Digital BCA. This change was aimed at demonstrating the Bank's focus as a digital service-based bank, with young people and digital savvy individuals as the target customers. This shift also marked a strategic transformation in the institution's journey, which ultimately led to its evolution into BCA Digital as it is today.

The presence of BCA Digital is intended to offer a different kind of innovation compared to conventional banks. This innovation is designed to facilitate customers in conducting various financial and non-financial transactions through mobile devices. Additionally, the infrastructure integrated with BCA's underscores BCA Digital's commitment to delivering excellent services to its customers. This also reaffirms BCA Digital's position as a digital service-based bank that offers solutions tailored to modern needs.



BCA Digital menunjukkan komitmennya dalam merespon dinamika pesat perkembangan teknologi melalui peluncuran aplikasi blu pada Juli 2021. Aplikasi ini menjadi salah satu tonggak inovasi BCA Digital, menghadirkan solusi perbankan berbasis mobile dengan fitur unggulan seperti bluAccount, bluSaving, bluDeposit, bluGether, bluBisnis, bluVirtual Card, bluDebitCard, bluInvest, bluInsurance, bluExtraCash, dan lainnya. Fitur-fitur ini dirancang untuk memberikan kendali penuh atas keuangan sembari menawarkan fleksibilitas yang tinggi untuk nasabah. Lebih dari sekadar layanan digital perbankan langsung, blu juga mengadopsi konsep *Bank-as-a-Service* (BaaS), yang memungkinkan integrasi layanan dengan ekosistem digital yang lebih luas.

Aplikasi blu terus disempurnakan untuk meningkatkan pengalaman pengguna, termasuk kemudahan dalam proses pembukaan rekening, antarmuka yang intuitif (*user-friendly UI/UX*), dan akses yang mudah ke haloblu. Selain itu, aplikasi ini dapat diunduh melalui Google Play Store dan Apple App Store, untuk memastikan aksesibilitas yang luas bagi para pengguna.

Kemudian, untuk menjaga dan meningkatkan kepuasan nasabah, BCA Digital terus berinovasi dengan meningkatkan kualitas layanan, dan menawarkan produk yang relevan serta memberikan nilai tambah kepada nasabah. Semua langkah ini disertai dengan manajemen risiko yang efektif untuk menjamin ketersediaan likuiditas dan keberlanjutan operasional. Strategi ini sejalan dengan visi perusahaan untuk menjadi bank umum yang menyediakan layanan digital pilihan utama masyarakat.

Melalui dukungan penuh dari Grup BCA dan sumber daya manusia yang kompeten serta inovatif, BCA Digital optimistis mampu mempertahankan posisinya sebagai bank umum berbasis layanan digital terkemuka di Indonesia. Perusahaan bertekad untuk terus menjawab kebutuhan nasabah dengan solusi yang menjamin kenyamanan, keamanan, serta kemudahan dalam mengelola keuangan di era digital.

BCA Digital has demonstrated its commitment to responding to the rapid technological advancements by launching the blu app in July 2021. The app represents a key milestone in BCA Digital's innovation, offering mobile-based banking solutions with standout features such as bluAccount, bluSaving, bluDeposit, bluGether, bluBisnis, bluVirtual Card, bluDebitCard, bluInvest, bluInsurance, bluExtraCash, and others. These features are designed to give customers full control over their finances while providing high flexibility. Beyond being just a direct digital banking service, blu also adopts the Bank-as-a-Service (BaaS) concept, enabling service integration with a broader digital ecosystem.

The blu app continues to be improved to enhance user experience, including ease of account opening, an intuitive user interface (*user-friendly UI/UX*), and easy access to haloblu. Furthermore, the app can be downloaded from both Google Play Store and Apple App Store, ensuring wide accessibility for users.

In addition, to maintain and to increase customer satisfaction, BCA Digital continues to innovate by improving service quality and offering relevant products that provide added value to customers. All of these efforts are accompanied by effective risk management to ensure liquidity availability and operational sustainability. This strategy aligns with the Company's vision to become Indonesia's main choice in terms of digital service-based banks.

With full support from the BCA Group and a competent, innovative workforce, BCA Digital is confident in its ability to maintain its position as a leading digital service-based bank. The Company is determined to continuously meet customer needs with solutions that guarantee comfort, security, and ease in managing finances in the digital era.

# Informasi Umum Perusahaan

## General Information of the Company

**Nama**  
Name

**PT Bank Digital BCA**



**Kode Swift**  
Swift Code

**BBLUIDJA**



**Nama Inisial**  
Initial

**BCAD**



**Jumlah Karyawan**  
Total Employees

**400 orang** people



**Bidang Usaha**  
Line of Business

**Bank Umum**  
Commercial Bank



**Alamat Kantor Pusat**  
Head Office Address

**The City Tower Lantai 11**  
Jl. M.H. Thamrin No.. 81  
Jakarta Pusat 10130



**Kepemilikan Saham**  
Shareholders

PT Bank Central Asia Tbk

**99,999997%**

PT BCA Finance

**0,000003%**



**Situs Web**  
Website

**[www.bcadigital.co.id](http://www.bcadigital.co.id)**  
**[www.blubybcadigital.id](http://www.blubybcadigital.id)**



**E-mail**  
E-mail

**[contact.us@bcadigital.co.id](mailto:contact.us@bcadigital.co.id)**



**Tanggal pendirian**  
Date of Establishment

**25 Oktober 1965**  
October 25, 1965



**Kode Bank**  
Bank Code

**501**



**Telepon**  
Telephone

**(021) 508-48010**



# Visi, Misi, dan Nilai Perusahaan

## Corporate Vision, Mission and Values

### Visi

#### Vision

**Menjadi bank umum yang menyediakan layanan digital pilihan utama masyarakat**

To become Indonesia's main choice in terms of digital service-based banks.

### Misi

#### Mission

- 1. Memahami beragam kebutuhan nasabah dan memberikan layanan finansial yang tepat demi tercapainya kepuasan optimal bagi nasabah, dengan memanfaatkan teknologi tepat guna.**

To understand various customer needs and provide appropriate financial services to achieve optimal customer satisfaction by utilizing appropriate technology.

- 2. Memberikan nilai tambah bagi para pemangku kepentingan.**

To provide added value for stakeholders.

### Nilai Perusahaan

#### Corporate Values



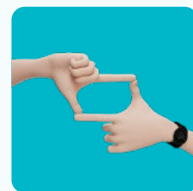
***Ear and heart for customers***

Ear and heart for customers



***Stand up for integrity***

Stand up for integrity



***Soul for agility and relevance***

Soul for agility and relevance



***Hand in hand for  
collaboration and growth***

Hand in hand for collaboration and growth



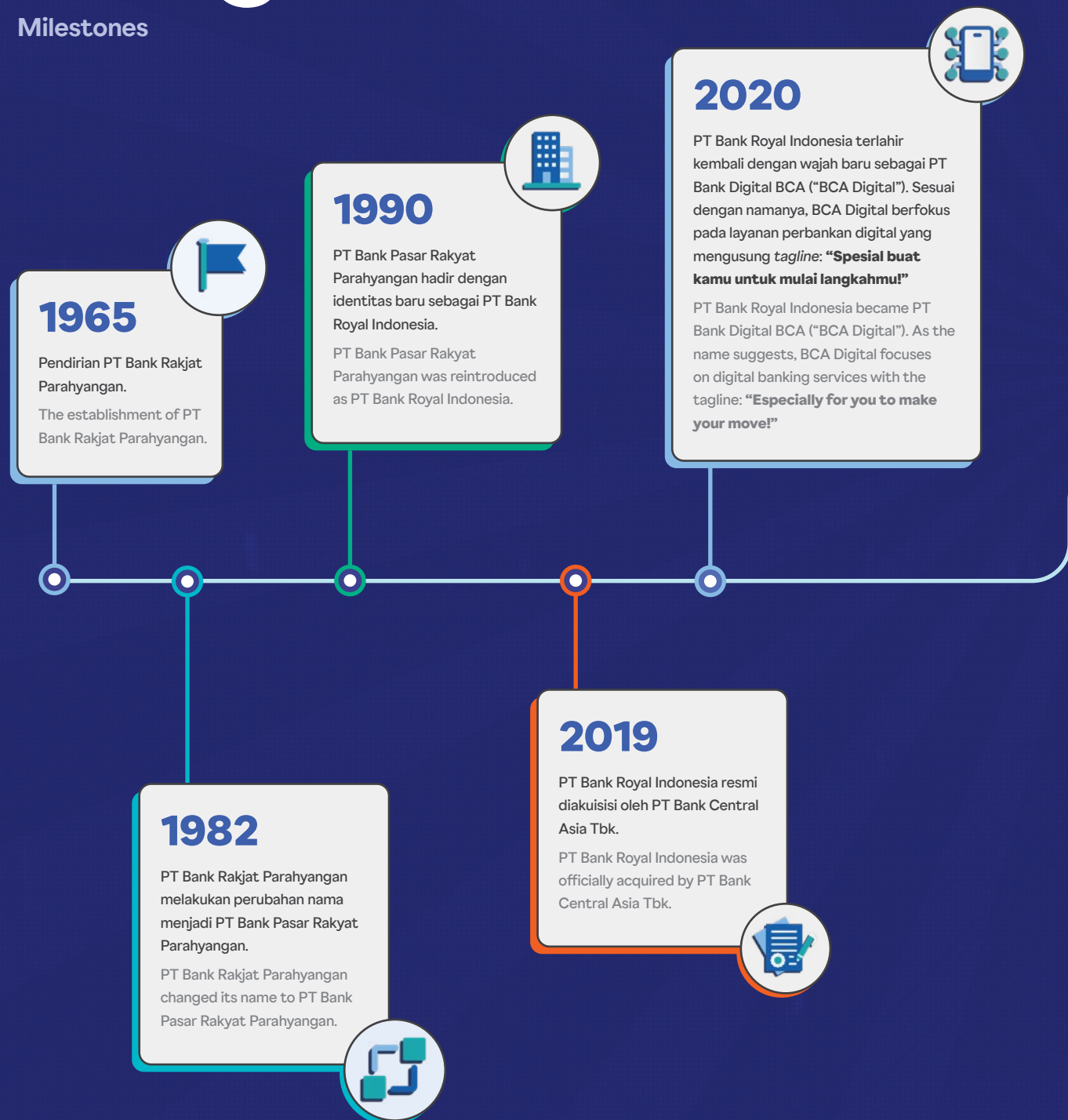
***Mind for excellence  
and impact***

Mind for excellence and impact



# Jejak Langkah

## Milestones





## 2022

- Peluncuran bluVirtual Card dan bluPoin.
- Pengembangan ekosistem digital bersama mitra baru dari berbagai macam industri; antara lain industri hiburan dan industri pendidikan.
- BI-FAST hadir di aplikasi blu.
- bluVirtual Card and bluPoin were launched.
- A digital ecosystem was developed in collaboration with new partners from various industries, including the entertainment and education industries.
- BI-FAST was launched on the blu app.

## 2024

- Peluncuran bluAccount for Teens, bluValas, Garuda x bluDebit Card, dan level baru *loyalty program*, yaitu bluRoyal.
- Peluncuran Zona blu GBK (Gelora Bung Karno).
- Resmi menjadi Bank Administrator Rekening Dana Nasabah (RDN) melalui penandatanganan Perjanjian Kerja Sama dengan PT Kustodian Sentral Efek Indonesia (KSEI).
- Ekosistem digital blu merambah kolaborasi dengan mitra di industri sustainability
- bluAccount for Teens, bluValas, Garuda x bluDebit Card, a new level of the *loyalty program*, bluRoyal, were launched.
- Zona blu GBK (Gelora Bung Karno) was launched.
- BCA Digital officially became the Bank Administrator for Customer Fund Accounts (RDN) through the signing of a Cooperation Agreement with PT Kustodian Sentral Efek Indonesia (KSEI).
- blu's digital ecosystem expanded into collaborations with partners in the sustainability industry.

## 2021

- Peluncuran aplikasi *mobile banking* blu dan memperkenalkan bluAccount, bluSaving, bluGether, serta bluDeposit.;
- Membangun ekosistem digital sebagai langkah untuk mendorong inklusi keuangan digital di Indonesia melalui blUnion, yang merupakan layanan *Bank-as-a-Service* (BaaS) dari BCA Digital, dengan mengintegrasikan blu dengan aplikasi mitra sebagai *seamless digital banking* dan *digital payment*.
- Menjalni kolaborasi dengan Blibli dari industri *e-commerce* yang merupakan mitra pertama blUnion, juga disusul dengan kemitraan bersama Telkomsel dari industri telekomunikasi yang diluncurkan di tahun yang sama.
- blu mobile banking application was launched, and bluAccount, bluSaving, bluGether, and bluDeposit were introduced;
- BCA Digital built a digital ecosystem as an initiative to promote digital financial inclusion in Indonesia through blUnion, which is BCA Digital's Bank-as-a-Service (BaaS), by integrating blu with partner applications to provide seamless digital banking and digital payment solutions.
- BCA Digital collaborated with Blibli from the e-commerce industry, which became the first partner of blUnion, followed by a partnership with Telkomsel from the telecommunications industry, both of which were launched in the same year.

## 2023

- Peluncuran bluInvest, bluInsurance, bluBisnis, bluDebit Card, bluExtraCash dan bluLoyalty.
- Kolaborasi BCA Digital bersama BCA untuk layanan transaksi *Top Up Flazz*
- Jaringan ekosistem digital blu terus diperluas dengan menjalin kemitraan bersama berbagai industri, antara lain, industri transportasi darat, industri *fintech*, hingga industri *food and beverage*.
- bluInvest, bluInsurance, bluBisnis, bluDebit Card, bluExtraCash and bluLoyalty were launched.
- BCA Digital collaborated with BCA for Top-Up Flazz transaction services.
- blu digital ecosystem network continued to expand through partnerships with various industries, including the land transportation industry, fintech, and the food and beverage industry.

# Kegiatan dan Bidang Usaha

## Line of Business

### KEGIATAN USAHA SESUAI ANGGARAN DASAR TERAKHIR

Sesuai dengan Pasal 3 Anggaran Dasar BCA Digital dan sebagaimana tercantum dalam Akta Pernyataan Keputusan Pemegang Saham PT Bank Royal Indonesia Nomor 22 tanggal 8 Juli 2008, yang dibuat oleh Notaris Fransiscus Xaverius Budi Santoso Isbandi, S.H., Notaris di Jakarta, tujuan utama Perusahaan ini adalah beroperasi sebagai Bank Umum. Untuk mencapai tujuan tersebut, BCA Digital memiliki wewenang untuk melaksanakan berbagai kegiatan usaha yang mencakup:

- a. Menghimpun dana dari masyarakat dalam bentuk simpanan berupa giro, deposito berjangka, sertifikat deposito, tabungan dan/atau bentuk lainnya yang dipersamakan dengan itu.
- b. Memberikan kredit.
- c. Menerbitkan surat pengakuan berhutang.
- d. Membeli, menjual dan/atau menjamin atas risiko sendiri maupun untuk kepentingan dan atas perintah nasabahnya:
  1. Surat-surat wesel termasuk wesel yang diakseptasi oleh bank yang masa berlakunya tidak lebih lama daripada kebiasaan dalam perdagangan surat-surat dimaksud.
  2. Surat pengakuan hutang dan kertas dagang lainnya yang masa berlakunya tidak lebih lama daripada kebiasaan dalam perdagangan surat-surat dimaksud.
  3. Kertas perbendaharaan negara dan surat jaminan pemerintah.
  4. Sertifikat Bank Indonesia (SBI).
  5. Obligasi.
  6. Surat Dagang berjangka waktu sampai dengan 1 (satu) tahun.
  7. Instrumen surat berharga lain yang berjangka waktu sampai dengan 1 (satu) tahun.
- e. Memindahkan uang baik untuk kepentingan sendiri dan/atau kepentingan nasabah.
- f. Menempatkan dana pada, meminjam dana dari, atau meminjamkan dana kepada bank lain, baik dengan menggunakan surat, sarana, telekomunikasi maupun dengan wesel unjuk cek atau sarana lainnya.

### LINE OF BUSINESS ACCORDING TO THE LATEST ARTICLE OF ASSOCIATION

In accordance with Article 3 of the Articles of Association of BCA Digital and as stipulated in the Deed of Shareholders' Resolution of PT Bank Royal Indonesia Number 22 dated July 8, 2008, by Notary Fransiscus Xaverius Budi Santoso Isbandi, S.H., Notary in Jakarta, the primary objective of the Company is to operate as a Commercial Bank. To achieve this, BCA Digital is authorized to conduct various business activities as follows:

- a. Collect funds from the society in the form of current accounts, time deposits, certificates of deposit, savings accounts and/or any other form equivalent thereto.
- b. Provide loans.
- c. Issue debt acknowledgment letters.
- d. Purchase, sell and/or guarantee the following, whether at its own risk or for the benefits of and at the request of its customers:
  1. Letter of notes, including notes accepted with a validity period not to exceed the normal practice for trading instruments.
  2. Debt acknowledgment letters and other commercial paper, with a validity period not to exceed the normal practice for trading such letters.
  3. State treasury notes and government guarantees.
  4. Bank Indonesia Certificates (SBI).
  5. Bonds.
  6. Commercial paper with validity of up to one (one) year.
  7. Other commercial papers with validity of up to 1 (one) year.
- e. Transfer funds, either for its own benefit or its customer's benefit.
- f. Place funds at, borrow funds from, or lend funds to other banks, whether by letters, telecommunication facilities, bearer drafts, cheques, or other media.



- g. Menerima pembayaran dari tagihan atas surat berharga dan melakukan perhitungan dengan atau antar pihak ketiga.
- h. Menyediakan tempat untuk menyimpan barang dan surat berharga.
- i. Melakukan kegiatan penitipan untuk kepentingan pihak lain berdasarkan suatu kontrak.
- j. Melakukan penempatan dana dari nasabah kepada nasabah lainnya dalam bentuk surat berharga yang tidak tercatat di Bursa Efek.
- k. Membeli melalui pelelangan agunan baik semua maupun sebagian dalam hal Debitur tidak memenuhi kewajiban kepada Bank, dengan ketentuan agunan yang dibeli tersebut wajib dicairkan secepatnya.
- l. Melakukan kegiatan anjak piutang, usaha kartu kredit dan kegiatan wali amanat.
- m. Melaksanakan kegiatan dalam valuta asing dengan memenuhi ketentuan yang ditetapkan oleh Bank Indonesia.
- n. Melakukan kegiatan penyertaan modal pada bank atau perusahaan lain di bidang keuangan, seperti sewa guna usaha, modal ventura, perusahaan efek, asuransi, serta lembaga kliring penyelesaian dan penyimpanan, dengan memenuhi ketentuan yang ditetapkan oleh Bank Indonesia.
- o. Melakukan kegiatan penyertaan modal sementara untuk mengatasi akibat kegagalan kredit atau kegagalan pembiayaan berdasarkan prinsip syariah, dengan syarat harus menarik kembali penyertaannya, dengan memenuhi ketentuan yang ditetapkan oleh Bank Indonesia.
- p. Bertindak sebagai pendiri dana pensiun dan pengurus dana pensiun sesuai dengan ketentuan dalam peraturan perundang-undangan dana pensiun yang berlaku.
- q. Melakukan kegiatan perbankan lainnya sebagaimana yang dimungkinkan oleh peraturan perundang-undangan yang berlaku.

- g. Receive payments of receivables from commercial paper and make calculations with or among these parties.
- h. Provide safe deposit boxes in order to store goods or valuable securities.
- i. Carry out custodian activities for the benefit of other parties based on contract.
- j. Conduct a placement of funds from one customer to another in the form of commercial paper not registered on the stock exchange.
- k. Purchase through auction either all or part of collateral, if the debtor does not fulfill its obligations to the Bank, providing the collateral purchased is to be immediately disbursed.
- l. Conduct factoring, credit card, and trusteeship services.
- m. Conduct activities in foreign currencies in compliance with provisions stipulated by Bank Indonesia.
- n. Perform capital participation in banks or other companies through financial actions such as leasing, venture capital, securities companies, insurance, agreement and deposit clearing houses in compliance with provisions stipulated by Bank Indonesia.
- o. Undertake a temporary equity participation to overcome consequences of a credit failure or failure of financing based on sharia principles, with the condition that existing participants must withdraw the sharia principle by complying with the provisions stipulated by Bank Indonesia.
- p. Act as a founder of pensions funds and manager of pension funds within the prevailing pension fund laws and regulations.
- q. Conduct other banking activities which are permitted by the prevailing laws and regulations.

## BIDANG USAHA YANG TELAH DIJALANKAN TAHUN 2024

Pada tahun 2024, BCA Digital telah menjalankan kegiatan usaha sesuai dengan ketentuan Anggaran Dasarnya.

## LINE OF BUSINESS CONDUCTED IN 2024

In 2024, BCA Digital conducted its business activities in accordance with the provisions of its Articles of Association.

## PRODUK DAN/ATAU LAYANAN YANG DIBERIKAN

Sebagai Perusahaan yang bergerak dibidang layanan perbankan, BCA Digital memiliki beberapa produk dan layanan sebagai berikut:

### A. Penghimpunan Dana

BCA Digital telah meluncurkan beberapa produk untuk menghimpun dana masyarakat, yaitu:

1. Giro (bluGiro)
2. Tabungan (bluAccount, bluSaving, bluGether, bluBisnis, bluValas, dan bluRDN)
3. Deposito Berjangka (bluDeposit)

### B. Penyaluran Kredit

BCA Digital aktif dalam menyalurkan dana kepada berbagai segmen nasabah, termasuk individu, pelaku usaha mikro, kecil, dan menengah (UMKM), serta korporasi. Bank terus memperluas akses pembiayaan melalui kolaborasi dengan perusahaan *fintech Peer-to-Peer (P2P) lending* dan koperasi, yang bertujuan mendukung pengembangan usaha nasabah individu dan UMKM. Produk pembiayaan yang disediakan mencakup kredit pensiunan, pembiayaan faktur (*invoice financing*), hingga pembiayaan pesanan pembelian (PO financing), *showroom financing*, *cash loan* hingga *Buy Now Pay Later (BNPL)*.

Sementara itu, untuk segmen korporasi, BCA Digital menyediakan fasilitas pendanaan yang dirancang untuk kebutuhan jangka pendek maupun jangka panjang. Layanan ini mencakup kredit investasi untuk mendukung ekspansi usaha serta kredit modal kerja yang ditujukan untuk memenuhi kebutuhan operasional nasabah dari berbagai sektor industri. Selain itu, BCA Digital juga menyediakan pinjaman konsumtif melalui aplikasi blu (*bluExtraCash*) untuk nasabah individu.

Beberapa produk kredit yang ditawarkan Bank meliputi:

1. Kredit Modal Kerja
2. Kredit Investasi
3. Kredit Konsumsi

## PRODUCTS AND/OR SERVICES

As a company operating in the banking services sector, BCA Digital offers several products and services as follows:

### A. Funding

BCA Digital has launched several products to raise public funds, namely:

1. Current Accounts (bluGiro)
2. Savings (bluAccount, bluSaving, bluGether, bluBisnis, bluValas, and bluRDN)
3. Time Deposit (bluDeposit)

### B. Loan Disbursement

BCA Digital is actively involved in disbursing funds to various customer segments, including individuals, micro, small, and medium enterprises (MSMEs), as well as corporations. The Bank continuously expands access to financing through collaborations with *Peer-to-Peer (P2P) lending fintech companies* and cooperatives, aiming to support the business development of individual customers and MSMEs. The financing products provided include pension loans, invoice financing, and purchase order (PO) financing, *showroom financing*, *cash loans*, and *Buy Now Pay Later (BNPL)*.

Meanwhile, for the corporate segment, BCA Digital offers funding facilities tailored to both short-term and long-term needs. These services include investment credit to support business expansion, as well as working capital credit aimed at meeting the operational needs of customers across various industries. In addition, BCA Digital offers consumer credits through the blu app (*bluExtraCash*) for individual customers.

Some of the credit products offered by the Bank include:

1. Working Capital Loan
2. Investment Loan
3. Consumer Loan

### C. Jasa Perbankan Lainnya

Adapun jasa perbankan yang ditawarkan oleh BCA Digital adalah sebagai berikut:

- a. Transfer *online*, RTGS, LLG, dan BI-FAST
- b. Pembayaran tagihan (BPJS, PBB, PLN, PDAM, angsuran kredit, kartu kredit, internet, TV kabel, dan *e-commerce*)
- c. Pembelian *voucher* digital dan internet/pulsa
- d. Penambahan dana *e-money*
- e. Pembayaran menggunakan QRIS
- f. Tarik dan setor tunai dengan maupun tanpa kartu via ATM BCA
- g. Transfer *Virtual Account* BCA
- h. Pengiriman dana berbentuk hadiah (bluGift)
- i. Kartu debit virtual (bluVirtual Card) dan kartu debit fisik (bluDebit Card dan Garuda x bluDebit Card)
- j. Layanan BCA Digital pada aplikasi mitra (pembukaan rekening, pembayaran transaksi *online*, dan lain-lain)
- k. Penambahan dana kartu Flazz
- l. Keranjang Transaksi
- m. *Split bill*
- n. *Request For Payment* (RFP)
- o. Transaksi Tanpa PIN (untuk transaksi QRIS dan penambahan dana *e-money*)
- p. bluInvest
- q. bluInsurance

### C. Other Banking Services

The banking services offered by BCA Digital are as follows:

- a. Online transfer, RTGS, LLG, and BI-FAST
- b. Bill payments (BPJS insurance, Property Tax (PBB), electricity bills (PLN), water bills (PDAM), credit installments, credit cards, internet, cable TV, and *e-commerce*)
- c. Purchase of digital vouchers and internet/credit
- d. E-money top up
- e. QRIS Payment
- f. Cardless cash withdrawals and deposits via BCA ATM.
- g. BCA Virtual Account Transfer
- h. Transfer of funds in the form of gifts (bluGift)
- i. Virtual debit card (bluVirtual Card) and physical debit card (bluDebit Card and Garuda x bluDebit Card)
- j. BCA Digital services on partner applications (account opening, online transaction payments, etc.)
- k. Flazz card funds top-ups
- l. Transaction Cart
- m. Split bill
- n. Request For Payment (RFP)
- o. Transactions without PIN (for QRIS transactions and *e-money* top-ups)
- p. bluInvest
- q. bluInsurance

## Wilayah Operasional

### Operational Area

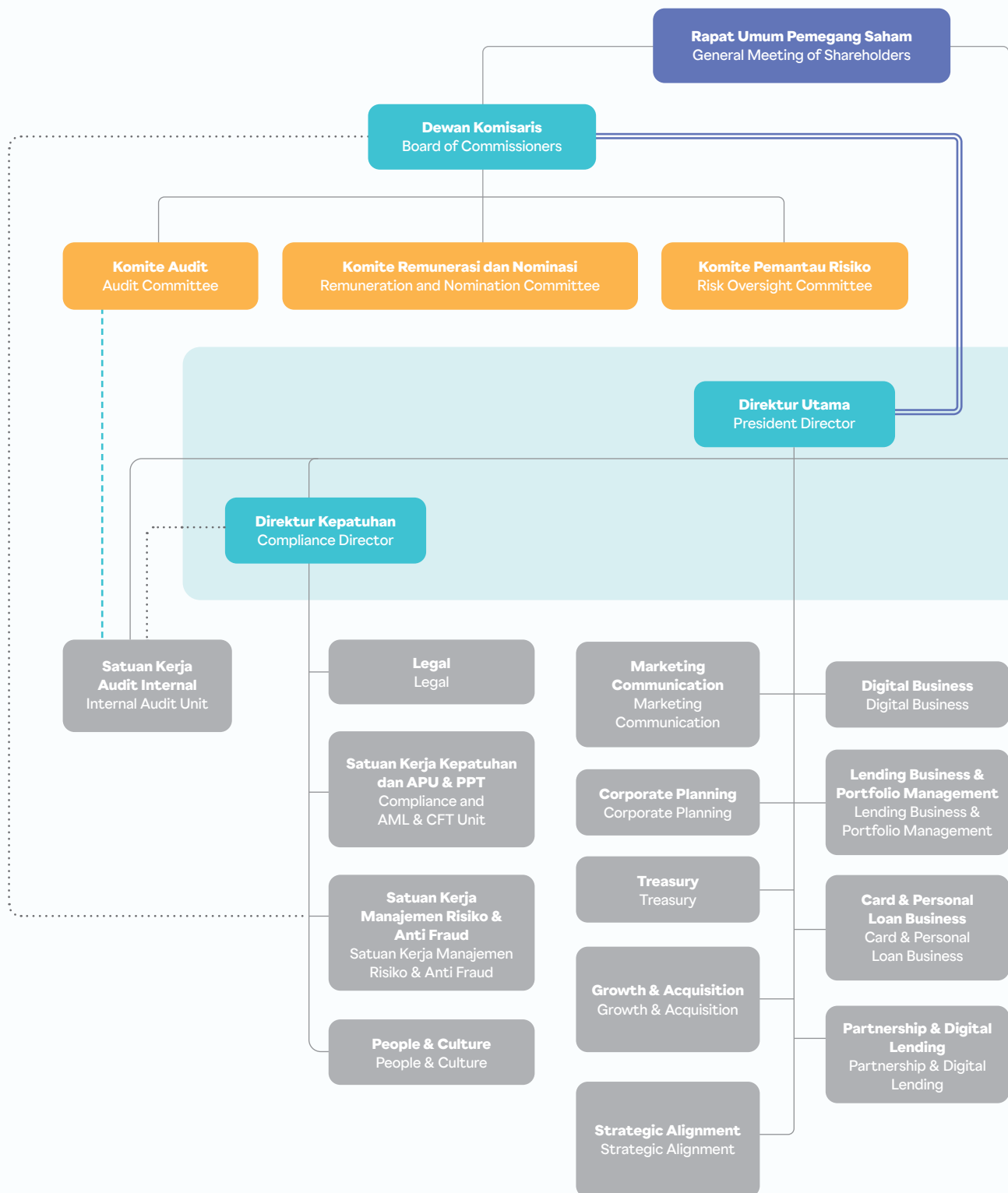
BCA Digital mengoperasikan kegiatannya secara terpusat melalui kantor utamanya yang berlokasi di Jakarta Pusat. Sebagai bank yang sepenuhnya berbasis digital, Perusahaan tidak memerlukan jaringan kantor cabang konvensional, karena seluruh layanan perbankan disediakan secara digital, sehingga memungkinkan nasabah untuk mengakses produk dan layanan kapan saja dan di mana saja.

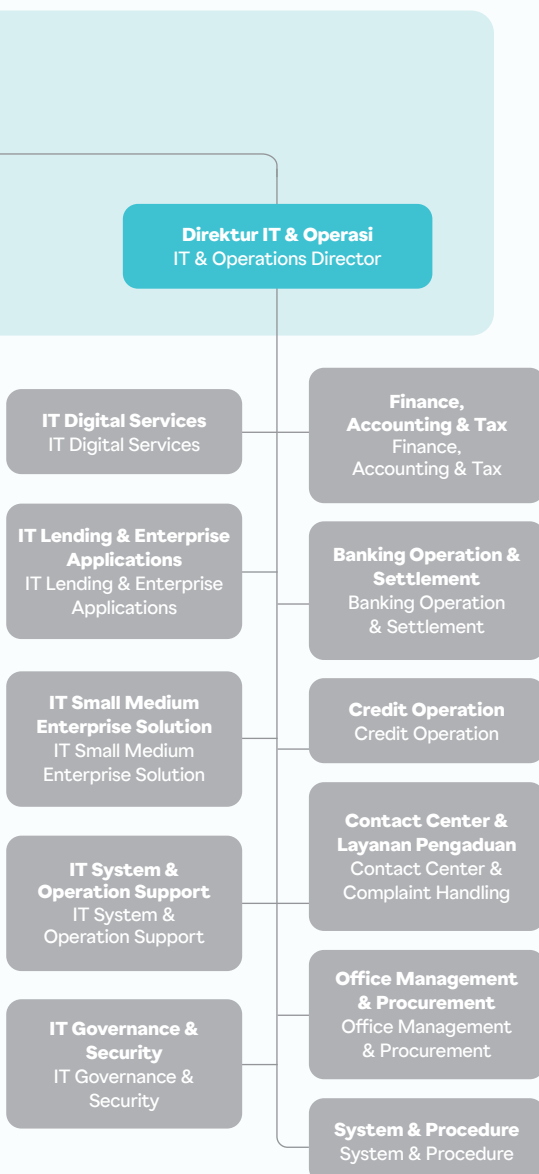
BCA Digital carries out its operations from its head office which is located in Central Jakarta. As a fully digital bank, the Company does not require a traditional branch network, as all banking services are offered online, enabling customers to access products and services at any time and from anywhere.



# Struktur Organisasi

## Organization Structure





**Catatan:**  
Notes:

- Garis Tanggung Jawab  
Line of Responsibility
- - - - - Garis Pemantauan & Evaluasi  
Line of Monitoring & Evaluation
- ..... Garis Komunikasi & Pelaporan  
Line of Communication & Reporting
- ===== Garis Pengawasan  
Line of Supervision

# Daftar Keanggotaan Dalam Asosiasi

## Association Membership

Sampai akhir tahun 2024, Perusahaan memiliki keanggotaan dalam asosiasi nasional maupun internasional sebagai berikut:

As of the end of 2024, the Company holds membership in the following national and international associations:

| Organisasi                                                              | Organization                                                                   |
|-------------------------------------------------------------------------|--------------------------------------------------------------------------------|
| Lembaga Penjamin Simpanan (LPS)                                         | Indonesia Deposit Insurance Corporation (LPS)                                  |
| Perhimpunan Bank Nasional (Perbanas)                                    | National Bank Association (Perbanas)                                           |
| ACI Financial Market Association (ACI FMA)                              | ACI Financial Market Association (ACI FMA)                                     |
| Asosiasi Sistem Pembayaran Indonesia (ASPI)                             | Indonesian Payment System Association (ASPI)                                   |
| Asosiasi SWIFT Indonesia (Aswiftindo)                                   | Indonesia SWIFT Association (Aswiftindo)                                       |
| Forum Komunikasi Direktur Kepatuhan Perbankan (FKDKP)                   | Communication Forum for Director of Banking Compliance (FKDKP)                 |
| Forum Komunikasi Direktur Operasional Perbankan (FKDOP)                 | Communication Forum for Director of Banking Operational (FKDOP)                |
| Lembaga Alternatif Penyelesaian Sengketa Sektor Jasa Keuangan (LAPSSJK) | Alternative Dispute Resolution Agencies in Financial Services Sector (LAPSSJK) |
| Information System Audit & Control Association (ISACA)                  | Information System Audit & Control Association (ISACA)                         |
| Ikatan Auditor Intern Bank (IAIB)                                       | Ikatan Auditor Intern Bank (IAIB)                                              |
| The Institute of Internal Auditors (IIA)                                | The Institute of Internal Auditors (IIA)                                       |



# *Tumbuh* \_\_\_\_\_ **BARENG** \_\_\_\_\_ *Kamu*



# Profil Direksi

## Profile of the Board of Directors

### Lanny Budiati

Direktur Utama  
President Director



#### Usia

57 tahun

#### Warga Negara

Indonesia

#### Age

57 years old

#### Nationality

Indonesian

#### Dasar Pengangkatan

Pertama kali diangkat sebagai Direktur Utama PT Bank Digital BCA d/h PT Bank Royal Indonesia berdasarkan Rapat Umum Pemegang Saham Luar Biasa PT Bank Royal Indonesia tanggal 30 Desember 2019, efektif menjabat mulai tanggal 1 April 2020.

#### Legal Basis of Appointment

Appointed as President Director of PT Bank Digital BCA (formerly PT Bank Royal Indonesia) based on the Resolution of Extraordinary General Meeting of Shareholders of PT Bank Royal Indonesia on December 30, 2019, which has been effective since April 1, 2020.

#### Latar Belakang Pendidikan

- Magister Manajemen (MM) di Universitas Tarumanagara

#### Educational Background

- Master of Management (MM), Tarumanegara University

#### Perjalanan Karier

Ibu Lanny Budiati memulai kariernya di PT Bank Central Asia Tbk sejak tahun 1991 hingga 1998, pernah bekerja di Bank Bali sebagai *Area Manager* dari tahun 1998 hingga 2000, dan kemudian bergabung dengan Citibank sebagai Kepala Personal Banker di cabang *Landmark* dari tahun 2000 hingga 2001. Setelah itu, beliau kembali berkarir di PT Bank Central Asia Tbk pada tahun 2001, dengan berbagai penugasan penting yang terus memperkuat kapasitas kepemimpinannya. Pada periode 2013 hingga 2018, beliau menjabat sebagai Kepala Sentra Layanan Perdagangan & Pembayaran Internasional. Kemudian pada tahun 2018 sampai 2020, beliau dipercaya sebagai Kepala Kantor Wilayah Jawa barat dan bertanggung jawab atas operasional dan pengembangan bisnis kantor wilayah serta supervisi terhadap 11 Kantor Cabang Utama (KCU).

#### Pelatihan dan Sertifikasi yang Diikuti Sepanjang 2024

- *The Lost Secret of Success - Find The Diamond in You*
- Refreshment Sertifikasi *Treasury Level Advance*
- *Training Master Life - Breakthrough*
- *The Matrix for Successful Communication*
- Apa Kabar *Core Tax*? Sudah Siapkah Kita? Pengujian *System Integration Testing (SIT)* dan *Functional Verification Testing*
- OJK: Forum KEPP terkait Kejahatan Keuangan & Pencucian Uang
- *Grab the Attention*
- *Build the Structure*
- *Impactful Visual Aids*
- *Navigating for Sustainability: Financial Leadership in a Changing World*
- *Citi Digital Bank Conference 2024*
- *BCA Leader Plus*
- *Leading Digital Bank*

#### Rangkap Jabatan

Tidak merangkap jabatan sebagai anggota Dewan Komisaris, anggota Direksi, atau Pejabat Eksekutif pada bank, perusahaan, dan/atau lembaga lain.

#### Hubungan Afiliasi

Tidak memiliki keterkaitan finansial, kepemilikan saham, maupun hubungan keluarga dengan anggota Dewan Komisaris, Direksi lainnya, atau pemegang saham pengendali yang dapat memengaruhi independensi dalam menjalankan tugas dan tanggung jawab.

#### Professional Experience

Mrs. Lanny Budiati began her career at PT Bank Central Asia Tbk from 1991 to 1998, then worked at Bank Bali as an Area Manager from 1998 to 2000, and later joined Citibank as Head of Personal Banker at the Landmark branch from 2000 to 2001. Subsequently, she returned to PT Bank Central Asia Tbk in 2001, taking on various important assignments that further strengthened her leadership capacity. From 2013 to 2018, she served as the Head of Trade Services & International Payments Center. Then, from 2018 to 2020, she was trusted with the role of Head of West Java Regional Office, responsible for the operations and business development of the regional office, as well as supervising 11 Branch Offices (KCU).

#### Training and Certifications in 2024

- *The Lost Secret of Success - Find The Diamond in You*
- Refreshment of Treasury Certification for Advanced Level
- Training on Master Life - Breakthrough
- *The Matrix for Successful Communication*
- How's the *Core Tax*? Are We Ready? System Integration Testing (SIT) Testing and Functional Verification Testing
- OJK: KEPP Forum on Financial Crimes & Money Laundering
- *Grab the Attention*
- *Build the Structure*
- *Impactful Visual Aids*
- *Navigating for Sustainability: Financial Leadership in a Changing World*
- *Citi Digital Bank Conference 2024*
- *BCA Leader Plus*
- *Leading Digital Bank*

#### Concurrent Position

No concurrent positions as a member of either Board of Commissioners or Board of Directors, or as an Executive Official at other banks, companies and/or institutions.

#### Affiliation

No financial, share ownership, or familial relationships with other members of the Board of Commissioners, Board of Directors, or controlling shareholders that could affect her independence in carrying out her duties and responsibilities.

## Iman Sentosa

Direktur IT &  
Operasi  
IT & Operations  
Director



### Usia

60 tahun

### Warga Negara

Indonesia

### Age

60 years old

### Nationality

Indonesian

### Dasar Pengangkatan

Pertama kali diangkat sebagai Direktur IT & Operasi PT Bank Digital BCA d/h PT Bank Royal Indonesia berdasarkan Rapat Umum Pemegang Saham Luar Biasa PT Bank Royal Indonesia tanggal 30 Desember 2019, efektif menjabat mulai tanggal 1 Maret 2020.

### Legal Basis of Appointment

Appointed as IT & Operations Director of PT Bank Digital BCA (formerly PT Bank Royal Indonesia) based on the Resolution of Extraordinary General Meeting of Shareholders of PT Bank Royal Indonesia on December 30, 2019, which has been effective since March 1, 2020

### Latar Belakang Pendidikan

- Bachelor of Business dari Swinburne Institute of Technology, Melbourne Australia

### Educational Background

- Bachelor of Business from Swinburne Institute of Technology, Melbourne Australia

### Perjalanan Karier

Bapak Iman Sentosa memulai perjalanan karirnya di PT Bank Central Asia (BCA) pada tahun 1988, di mana beliau telah memberikan kontribusi besar, khususnya dalam sektor Teknologi Informasi (TI). Salah satu pencapaian penting yang dicapai adalah terlibat dalam proses pemindahan pusat data dari Wisma BCA (sekarang IFN Center) ke Data Center Menara BCA, sebuah langkah krusial yang mendukung transformasi digital BCA.

Pada periode 2017 hingga 2019, beliau menjabat sebagai Kepala Grup IT Architecture & Service Quality di PT Bank Central Asia Tbk. Dalam peran tersebut, beliau bertanggung jawab atas berbagai aspek penting, termasuk Arsitektur TI, Quality Assurance, Proses Automasi, implementasi standar ISO 9001-2015, SDLC Automation, dan Robotic Testing. Dengan dedikasinya yang luar biasa, beliau berhasil membangun budaya kerja yang saling percaya di antara timnya, mendorong timnya untuk mengadopsi teknologi baru yang pada saat itu masih jarang digunakan, hingga akhirnya proses verifikasi data dan pemindahan dapat dilaksanakan dengan lancar dan efisien, sekaligus meningkatkan kepercayaan terhadap sistem yang baru diterapkan.

### Pelatihan dan Sertifikasi yang Diikuti Sepanjang 2024

- Kaizen 5R & Kaizen Proses
- Meningkatkan Layanan Perbankan dengan Mengadaptasi Peran AI dan Machine Learning serta Memperkokoh Keamanan Siber
- BCA Leader Plus
- Capacity Building ESG "Pengenalan dan Rencana Penerapan IFRS S1 & S2 di Perbankan Indonesia"

### Rangkap Jabatan

Tidak memiliki rangkap jabatan sebagai anggota Direksi, maupun Pejabat Eksekutif di bank, perusahaan, atau lembaga lain.

### Hubungan Afiliasi

Tidak memiliki keterkaitan finansial, kepemilikan saham, maupun hubungan keluarga dengan anggota Dewan Komisaris, Direksi lainnya, atau pemegang saham pengendali yang dapat memengaruhi independensi dalam menjalankan tugas dan tanggung jawab.

### Professional Experience

Mr. Iman Sentosa began his career at PT Bank Central Asia (BCA) in 1988, where he made significant contributions, particularly in the Information Technology (IT) sector. One of his key achievements was being involved in the process of relocating the data center from Wisma BCA (now IFN Center) to the Menara BCA Data Center, which was a crucial step that supported BCA's digital transformation.

From 2017 to 2019, he served as Head of the IT Architecture & Service Quality Group at PT Bank Central Asia Tbk. In this role, he was responsible for several critical areas, including IT Architecture, Quality Assurance, Process Automation, the implementation of ISO 9001-2015 standards, SDLC Automation, and Robotic Testing. With his exceptional dedication, he successfully fostered a culture of trust within his team, encouraging them to adopt emerging technologies that were still rare at the time. This enabled the smooth and efficient execution of data verification and migration processes, while also enhancing confidence in the newly implemented systems.

### Training and Certifications in 2024

- Kaizen 5R & Kaizen Process
- Enhancing Banking Services by Adapting the Role of AI and Machine Learning while Strengthening Cybersecurity
- BCA Leader Plus
- ESG Capacity Building: "Introduction and Implementation Plan of IFRS S1 & S2 in the Indonesian Banking Sector"

### Concurrent Position

No concurrent positions as a member of either Board of Commissioners or Board of Directors, or as an Executive Official at other banks, companies and/or institutions.

### Affiliation

No financial, share ownership, or familial relationships with other members of the Board of Commissioners, Board of Directors, or controlling shareholders that could affect his independence in carrying out his duties and responsibilities.



## Nugroho Budiman S.H.

**Direktur Kepatuhan**  
Compliance Director



### Usia

57 tahun

### Warga Negara

Indonesia

### Age

57 years old

### Nationality

Indonesian

### Dasar Pengangkatan

Pertama kali diangkat sebagai Direktur Kepatuhan di PT Bank Digital BCA d/h PT Bank Royal Indonesia berdasarkan Rapat Umum Pemegang Saham Luar Biasa PT Bank Royal Indonesia tanggal 30 Desember 2019, efektif menjabat mulai tanggal 1 Maret 2020.

### Legal Basis of Appointment

Appointed as Compliance Director of PT Bank Digital BCA (formerly PT Bank Royal Indonesia) based on the Resolution of Extraordinary General Meeting of Shareholders of PT Bank Royal Indonesia on December 30, 2019, which has been effective since March 1, 2020.

### Latar Belakang Pendidikan

- Sarjana Hukum dari Universitas Kristen Satya Wacana, Salatiga

### Educational Background

- Bachelor of Laws from Satya Wacana Christian University, Salatiga

### Perjalanan Karier

Bapak Nugroho Budiman memulai kariernya sebagai Asisten Manajer Hukum & Administrasi Kredit di PT Bank Ekonomi Raharja pada tahun 1994-1996. Kemudian, pada tahun 1996, beliau bekerja di PT Bank Central Asia Tbk sebagai Legal Adviser hingga tahun 2009. Selanjutnya, pada tahun 2009-2011 Beliau menjabat sebagai Kepala Hukum di PT Bank UOB Indonesia, dan Kepala Manajemen Aset Khusus dan Kepala Bagian Hukum di PT Bank ICBC Indonesia pada tahun 2011-2016, hingga akhirnya beliau menjabat sebagai Kepala Divisi Hukum di Bank Capital Indonesia Tbk pada tahun 2016 hingga 2019.

### Professional Experience

Mr. Nugroho Budiman began his career as an Assistant Manager of Legal & Credit Administration at PT Bank Ekonomi Raharja from 1994 to 1996. In 1996, he joined PT Bank Central Asia Tbk as a Legal Adviser, where he worked until 2009. He then served as Head of Legal at PT Bank UOB Indonesia from 2009 to 2011, followed by roles as Head of Special Asset Management and Head of the Legal at PT Bank ICBC Indonesia from 2011 to 2016. Ultimately, he served as Head of Legal Division at Bank Capital Indonesia Tbk from 2016 to 2019.

### Pelatihan dan Sertifikasi yang Diikuti Sepanjang 2024

- Organization Model & Transformation Management
- Sosialisasi Pelaksanaan Bye Laws
- Integrated Financial Service: The Astra Story
- Penyelarasan Sertifikasi Manajemen Risiko J7
- Resertifikasi - Sertifikasi Manajemen Risiko J7
- Rapat Umum Anggota Forum Komunikasi Direktur Kepatuhan Perbankan
- Kaizen 5R & Kaizen Proses
- Agile HR: Adapting to Change in a Rapidly Evolving World
- OJK: Forum KEPP terkait Kejahatan Keuangan & Pencucian Uang
- Corporate Gathering Future of Work
- Citi Digital Bank Conference 2024
- BCA Leader Plus
- Optimizing Collaboration in Mitigating and Eradicating Green Financial Crime in Indonesia Toward Indonesia Emas 2045
- Persamaan Persepsi Perizinan Penilaian Kemampuan dan Kepatuhan (PKK) Kepengurusan dan Kepemilikan Bank Umum
- Jakarta Economic Forum 2024
- Leading Digital Bank
- Pelatihan APU PPT & PPPSPM
- Capacity Building ESG "Pengenalan dan Rencana Penerapan IFRS S1 & S2 di Perbankan Indonesia"
- Indonesia Knowledge Forum XIII-2024 (IKF) Linear to Limitless "Advance Business Exponential Growth"
- Indonesia & SE Asia: 10<sup>th</sup> International Arbitration & Corporate Crime Summit

### Training and Certifications in 2024

- Organization Model & Transformation Management
- Socialization of Bye-Laws Implementation
- Integrated Financial Service: The Astra Story
- Alignment of Risk Management Certification J7
- Recertification - Risk Management Certification J7
- General Assembly of the Banking Compliance Director Communication Forum
- Kaizen 5R & Kaizen Process
- Agile HR: Adapting to Change in a Rapidly Evolving World
- OJK: KEPP Forum on Financial Crimes & Money Laundering
- Corporate Gathering Future of Work
- Citi Digital Bank Conference 2024
- BCA Leader Plus
- Optimizing Collaboration in Mitigating and Eradicating Green Financial Crime in Indonesia Toward Indonesia Emas 2045
- Alignment of Perception on Licensing for Competency and Compliance Assessment (PKK) of Management and Ownership of Commercial Banks
- Jakarta Economic Forum 2024
- Leading Digital Bank
- Training on Anti-Money Laundering & Anti-Terrorism Financing
- ESG Capacity Building: "Introduction and Implementation Plan of IFRS S1 & S2 in the Indonesian Banking Sector"
- Indonesia Knowledge Forum XIII-2024 (IKF) Linear to Limitless "Advanced Business Exponential Growth"
- Indonesia & SE Asia: 10<sup>th</sup> International Arbitration & Corporate Crime Summit

### Rangkap Jabatan

Tidak memiliki rangkap jabatan sebagai anggota Direksi, maupun Pejabat Eksekutif di bank, perusahaan, atau lembaga lain.

### Concurrent Position

No concurrent positions as a member of either Board of Commissioners or Board of Directors, or as an Executive Official at other banks, companies and/or institutions.

### Hubungan Afiliasi

Tidak memiliki keterkaitan finansial, kepemilikan saham, maupun hubungan keluarga dengan anggota Dewan Komisaris, Direksi lainnya, atau pemegang saham pengendali yang dapat memengaruhi independensi dalam menjalankan tugas dan tanggung jawab.

### Affiliation

No financial, share ownership, or familial relationships with other members of the Board of Commissioners, Board of Directors, or controlling shareholders that could affect his independence in carrying out his duties and responsibilities.

# Profil Dewan Komisaris

## Profile of the Board of Commissioners



**Dr. Th. Endang Ratnawati**  
Komisaris Utama  
President Commissioner

|                                                                                                                                                                                                                                               |                     |                                                                                                                                                                                                                                                                       |                    |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------|
| <b>Usia</b>                                                                                                                                                                                                                                   | <b>Warga Negara</b> | <b>Age</b>                                                                                                                                                                                                                                                            | <b>Nationality</b> |
| 61 tahun                                                                                                                                                                                                                                      | Indonesia           | 61 years old                                                                                                                                                                                                                                                          | Indonesian         |
| <b>Dasar Pengangkatan</b>                                                                                                                                                                                                                     |                     | <b>Legal Basis of Appointment</b>                                                                                                                                                                                                                                     |                    |
| Pertama kali diangkat sebagai Komisaris Utama PT Bank Digital BCA d/h PT Bank Royal Indonesia berdasarkan Rapat Umum Pemegang Saham Luar Biasa PT Bank Royal Indonesia tanggal 30 Desember 2019, efektif menjabat mulai tanggal 1 April 2020. |                     | Appointed as President Commissioner of PT Bank Digital BCA (formerly PT Bank Royal Indonesia) based on the Resolution of Extraordinary General Meeting of Shareholders of PT Bank Royal Indonesia on December 30, 2019, which has been effective since April 1, 2020. |                    |
| <b>Latar Belakang Pendidikan</b>                                                                                                                                                                                                              |                     | <b>Educational Background</b>                                                                                                                                                                                                                                         |                    |
| <ul style="list-style-type: none"><li>• Sarjana Hukum dari Universitas Gadjah Mada</li><li>• Magister Kenotarian dari Universitas Indonesia</li><li>• Doktor Ilmu Hukum dari Universitas Diponegoro</li></ul>                                 |                     | <ul style="list-style-type: none"><li>• Bachelor of Laws from Gadjah Mada University</li><li>• Master of Notary from the University of Indonesia</li><li>• Doctor of Laws from Diponegoro University</li></ul>                                                        |                    |

### Perjalanan Karier

Ibu Endang Ratnawati mencatat karirnya di PT Bank Central Asia Tbk sejak tahun 2003 sebagai Anggota Dewan Pengawas Dana Pensiun Bank Central Asia sampai tahun 2019. Selain itu, Beliau juga pernah menjabat sebagai Kepala Divisi Hukum di PT Bank Central Asia Tbk dari tahun 2011 sampai 2018, hingga akhirnya bergabung sebagai senior penasihat Hukum di Grup Hukum. Selain itu, beliau juga pernah menjabat sebagai Komisaris di PT Asuransi Umum BCA dari tahun 2011 sampai 2015. Selain pekerjaannya di bidang perbankan, beliau juga memiliki profesi aktif sebagai Dosen di Magsiter Hukum sejak tahun 2010 di Universitas Gajah mada.

### Pelatihan dan Sertifikasi yang Diikuti Sepanjang 2024

- Peran UU P2SK dalam Memberikan Efek Jera bagi Pelaku Jasa Keuangan Ilegal
- *Artificial Intelligence Changes the Face of the Financial Sector*
- Pembekalan Sertifikasi Manajemen Risiko Perbankan "Materi Skema Sertifikasi Manajemen Risiko Jenjang/Kualifikasi 6 Berdasarkan SKKNI No. 218 Tahun 2020 & KKKNI Nomor Kep-18/D.02/2021"
- Peran Taksonomi untuk Keuangan Berkelanjutan Indonesia (TKBI) dalam Mendorong Transisi Energi Menuju *Net Zero Emission* Indonesia
- Seminar Penyelarasan Manajemen Risiko Jenjang 7 - "Meningkatkan Penerapan Manajemen Risiko Untuk Mewujudkan Industri"

Selain berpartisipasi mengikuti sejumlah kegiatan pelatihan, beliau juga pernah menjadi narasumber atau pembicara pada acara berikut:

- Narasumber *Forum Dialogue* "Perlindungan Data Pribadi dan Literasi Digital"
- Narasumber "Aspek Hukum Bisnis Perbankan"
- Narasumber "*Focus Group Discussion* mengenai Transaksi Elektronik Risiko Tinggi: Tinjauan Terhadap Undang-Undang Mengenai Informasi dan Transaksi Elektronik"

### Rangkap Jabatan

- Dosen di Magister Hukum UGM (2010-sekarang)
- Senior Adviser Grup Hukum PT Bank Central Asia Tbk (2018-sekarang)

### Hubungan Afiliasi

Tidak memiliki keterkaitan finansial, kepemilikan saham, maupun hubungan keluarga dengan anggota Dewan Komisaris, Direksi lainnya, atau pemegang saham pengendali yang dapat memengaruhi independensi dalam menjalankan tugas dan tanggung jawab.

### Professional Experience

Mrs. Endang Ratnawati began her career at PT Bank Central Asia Tbk in 2003 as a Member of the Supervisory Board of the Bank Central Asia Pension Fund until 2019. She also served as Head of Legal Division at PT Bank Central Asia Tbk from 2011 to 2018, prior to joining the Legal Group as a Senior Legal Advisor. Additionally, she was a Commissioner at PT Asuransi Umum BCA from 2011 to 2015. Beyond her work in banking, she has also been an active lecturer of Master Program in Laws at Universitas Gadjah Mada since 2010.

### Training and Certifications in 2024

- The Role of the Financial Sector Protection Law (UU P2SK) in Deterring Illegal Financial Service Providers
- Artificial Intelligence: Changing the Face of the Financial Sector
- Training on Risk Management Certification for Banking: "Risk Management Certification Scheme for Level/Qualification 6 Based on SKKNI No. 218 of 2020 & KKKNI Kep-18/D.02/2021"
- The Role of the Taxonomy for Sustainable Finance in Indonesia (TKBI) in Supporting the Energy Transition Towards Indonesia's Net Zero Emission
- Risk Management Alignment Seminar Level 7 - "Enhancing Risk Management Implementation to Achieve a Sustainable Banking Industry"

In addition to participating in various training programs, she has also been a speaker or resource person at the following events:

- Speaker at the Forum Dialogue "Personal Data Protection and Digital Literacy"
- Speaker on "Legal Aspects of Banking Business"
- Speaker at the "Focus Group Discussion on High-Risk Electronic Transactions: A Review of the Law on Electronic Information and Transactions"

### Concurrent Position

- Lecturer of Master Program in Laws at UGM (2010-present)
- Senior Advisor of Legal Group at PT Bank Central Asia Tbk (2018-present)

### Affiliation

No financial, share ownership, or familial relationships with other members of the Board of Commissioners, Board of Directors, or controlling shareholders that could affect her independence in carrying out her duties and responsibilities.

## Ina Suwandi

**Komisaris Independen**  
Independent Commissioner



### Usia

59 tahun

### Warga Negara

Indonesia

### Age

59 years old

### Nationality

Indonesian

### Dasar Pengangkatan

Pertama kali diangkat sebagai Komisaris Independen di PT Bank Digital BCA d/h PT Bank Royal Indonesia berdasarkan Rapat Umum Pemegang Saham PT Bank Digital BCA tanggal 1 Maret 2023, efektif menjabat mulai tanggal 1 Juli 2023.

### Legal Basis of Appointment

Appointed as an Independent Commissioner of PT Bank Digital BCA (formerly PT Bank Royal Indonesia) based on the Resolution of Extraordinary General Meeting of Shareholders of PT Bank Royal Indonesia on March 1, 2023, which has been effective since July 1, 2023.

### Latar Belakang Pendidikan

- Insinyur dari Institut Pertanian Bogor
- Magister Manajemen dari IPMI

### Educational Background

- Engineer from IPB University
- Master of Management from IPMI

### Perjalanan Karier

Ibu Ina Suwandi memulai karirnya di PT Bank Central Asia Tbk pada tahun 1990 sebagai MDP Trainee. Seiring dengan perjalanan karirnya, beliau telah menduduki berbagai posisi strategis, termasuk sebagai *General Audit and Research Development*, serta menjabat Kepala Urusan Business Development dan Kepala Urusan Biro *Product Management*. Pada tahun 2010, beliau diangkat menjadi Kepala Sub Divisi Perbankan Elektronik, dan selanjutnya menjabat sebagai Kepala Divisi Pengembangan Dana dan Jasa, serta Kepala Divisi Pengembangan Produk Transaksi Perbankan hingga tahun 2020.

Di luar pengabdian di PT Bank Central Asia Tbk, Ibu Ina Suwandi juga memiliki pengalaman kepemimpinan di berbagai lembaga, antara lain menjabat sebagai Ketua Komite *e-money* di Asosiasi Sistem Pembayaran Indonesia (2010-2016), Komisaris Utama di PTEN (2017-2019), dan Komisaris Utama di PT Central Capital Ventura (CCV) (2019-2020). Selama karirnya, beliau telah berperan penting dalam pengembangan perbankan elektronik dan menciptakan berbagai produk inovatif yang disesuaikan dengan kebutuhan nasabah, memberikan kontribusi yang signifikan bagi perkembangan sektor perbankan digital di Indonesia.

### Pelatihan dan Sertifikasi yang Diikuti Sepanjang 2024

- *Artificial Intelligence Changes the Face of the Financial Sector*
- Peluang dan Tantangan Aset Digital Indonesia
- Peran Taksonomi untuk Keuangan Berkelanjutan Indonesia (TKBI) dalam Mendorong Transisi Energi Menuju *Net Zero Emission* Indonesia
- Pengkajian Materi Skema Sertifikasi Manajemen Risiko J6
- Uji Kompetensi Manajemen Risiko Perbankan J6
- *Capacity Building ESG* "Pengenalan dan Rencana Penerapan IFRS S1 & S2 di Perbankan Indonesia"
- *Risk and Governance Summit (RGS) Tahun 2024 "Strengthening The GRC Ecosystem in the Financial Sector to Support the Golden Indonesia 2024 Vision"*

### Rangkap Jabatan

Tidak memiliki rangkap jabatan sebagai anggota Direksi, maupun Pejabat Eksekutif di bank, perusahaan, atau lembaga lain.

### Hubungan Afiliasi

Tidak memiliki keterkaitan finansial, kepemilikan saham, maupun hubungan keluarga dengan anggota Dewan Komisaris, Direksi lainnya, atau pemegang saham pengendali yang dapat memengaruhi independensi dalam menjalankan tugas dan tanggung jawab.

### Professional Experience

Mrs. Ina Suwandi began her career at PT Bank Central Asia Tbk in 1990 as an MDP Trainee. Over the course of her career, she has held various strategic positions, including General Audit and Research Development, as well as Head of Business Development and Head of the Product Management Bureau. In 2010, she was appointed Head of the Electronic Banking Subdivision, and later served as Head of the Fund and Service Development Division, as well as Head of the Banking Transaction Product Development Division until 2020.

Apart from her service at PT Bank Central Asia Tbk, Mrs. Ina Suwandi also has leadership experience in various institutions, including serving as Chair of the E-money Committee at the Indonesian Payment System Association (2010-2016), President Commissioner at PTEN (2017-2019), and President Commissioner at PT Central Capital Ventura (CCV) (2019-2020). Throughout her career, she has played a crucial role in the development of electronic banking and the creation of innovative products tailored to customer needs, making a significant contribution to the growth of the digital banking sector in Indonesia.

### Training and Certifications in 2024

- *Artificial Intelligence Changes the Face of the Financial Sector*
- Opportunities and Challenges of Digital Assets in Indonesia
- The Role of the Taxonomy for Sustainable Finance in Indonesia in Supporting the Energy Transition Towards Indonesia's Net Zero Emission
- Update on the Risk Management Certification Scheme J6
- Banking Risk Management Competency Test J6
- ESG Capacity Building: "Introduction and Implementation Plan of IFRS S1 & S2 in the Indonesian Banking Sector"
- Risk and Governance Summit (RGS) 2024: "Strengthening the GRC Ecosystem in the Financial Sector to Support the Golden Indonesia 2045 Vision"

### Concurrent Position

No concurrent positions as a member of either Board of Commissioners or Board of Directors, or as an Executive Official at other banks, companies and/or institutions.

### Affiliation

No financial, share ownership, or familial relationships with other members of the Board of Commissioners, Board of Directors, or controlling shareholders that could affect her independence in carrying out her duties and responsibilities.



## Daniel Gunawan

Komisaris  
Independen  
Independent  
Commissioner



### Usia

59 tahun

### Warga Negara

Indonesia

### Age

59 years old

### Nationality

Indonesian

### Dasar Pengangkatan

Pertama kali diangkat sebagai Komisaris Independen di PT Bank Digital BCA berdasarkan Keputusan Pemegang Saham PT Bank Digital BCA tanggal 1 Maret 2023, efektif menjabat mulai tanggal 1 Agustus 2023.

### Legal Basis of Appointment

Appointed as an Independent Commissioner at PT Bank Digital BCA based on the Shareholder Resolution of PT Bank Digital BCA on March 1, 2023, which has been effective since August 1, 2023.

### Latar Belakang Pendidikan

- Insinyur dari Institut Teknologi Bandung
- Sarjana Ekonomi dari Universitas Pajajaran
- Magister Manajemen dari Universitas Mulawarman Samarinda

### Educational Background

- Engineer from the Bandung Institute of Technology
- Bachelor of Economics from Padjadjaran University
- Master of Management from Mulawarman University, Samarinda

### Perjalanan Karier

Bapak Daniel Gunawan memulai karier profesionalnya di PT Bank Central Asia Tbk pada tahun 1991 sebagai *MDP Trainee*. Selama perjalanan kariernya, beliau menduduki berbagai posisi penting, dimulai dari Staff Bidang Implementasi Sistem Operasional Luar Negeri dan Operation Support Specialist. Pada tahun 1997, beliau dipercaya untuk menjabat sebagai Kepala Kantor Cabang Utama (KCU) Samarinda, dan kemudian melanjutkan kariernya sebagai Kepala KCU di berbagai kota besar seperti Solo, Malang, Bandung, Semarang, hingga KCU Mangga Dua Raya.

Selain berkari di PT Bank Central Asia Tbk, Bapak Daniel Gunawan juga menjabat sebagai Komisaris di PT Kota Jati Furindo sejak tahun 2020 hingga saat ini. Dalam perjalanan kariernya, beliau berhasil mencatatkan prestasi signifikan, terutama dalam hal perbaikan sistem dan peningkatan kualitas layanan bank, yang berhasil mengubah kondisi yang sebelumnya kurang optimal menjadi sangat baik, memberikan kontribusi nyata terhadap kemajuan layanan perbankan di Indonesia.

### Pelatihan dan Sertifikasi yang Diikuti Sepanjang 2024

- *Artificial Intelligence Changes the Face of the Financial Sector*
- Peluang dan Tantangan Aset Digital Indonesia
- PERBANAS: Seminar Outlook PERBANAS 2024 dan Buka Puasa Bersama
- Peran Taksonomi untuk Keuangan Berkelanjutan Indonesia (TKBI) dalam Mendorong Transisi Energi Menuju *Net Zero Emission* Indonesia
- Penyelarasan Manajemen Risiko "Meningkatkan Penerapan Manajemen Risiko Untuk Mewujudkan Industri Perbankan yang Berkelanjutan"
- Penginian Materi Skema Sertifikasi Manajemen Risiko J6
- Peran *Innovative Credit Scoring* (ICS) dalam Meningkatkan Akses Pendanaan
- Peran Teknologi Digital dalam Meningkatkan Praktik Akuntansi
- Uji Kompetensi Manajemen Risiko Perbankan J6
- *Business Continuity and Crisis Management in the Digital Era*
- *The Future of Data Analytics in the Financial Industry: Trends and Innovations*
- *Carbon Trading and Its Effect on Indonesia's Economy*

### Rangkap Jabatan

- Komisaris PT Kota Jati Furindo (2020 – sekarang)

### Hubungan Afiliasi

Tidak memiliki keterkaitan finansial, kepemilikan saham, maupun hubungan keluarga dengan anggota Dewan Komisaris, Direksi lainnya, atau pemegang saham pengendali yang dapat memengaruhi independensi dalam menjalankan tugas dan tanggung jawab.

### Professional Experience

Mr. Daniel Gunawan began his professional career at PT Bank Central Asia Tbk in 1991 as an MDP Trainee. Over the course of his career, he held several key positions, including as a Staff of Overseas Operational System Implementation and Operation Support Specialist. In 1997, he was entrusted with the role of Head of the Samarinda Branch Office (KCU Samarinda), and subsequently continued his career as Head of KCU in several major cities, including KCU Solo, Malang, Bandung, Semarang, and Mangga Dua Raya.

In addition to his career at PT Bank Central Asia Tbk, Mr. Daniel Gunawan has also served as a Commissioner at PT Kota Jati Furindo since 2020. Throughout his career, he has achieved significant accomplishments, particularly in improving systems and enhancing the quality of banking services, successfully transforming previously suboptimal conditions into highly efficient operations, making a tangible contribution to the advancement of banking services in Indonesia.

### Training and Certifications in 2024

- *Artificial Intelligence Changes the Face of the Financial Sector*
- Opportunities and Challenges of Digital Assets in Indonesia
- PERBANAS: PERBANAS Outlook 2024 Seminar and Iftar Together
- The Role of the Taxonomy for Sustainable Finance in Indonesia (TKBI) in Supporting the Energy Transition Towards Indonesia's Net Zero Emission
- Risk Management Alignment: "Enhancing the Implementation of Risk Management to Achieve a Sustainable Banking Industry"
- Update on the Risk Management Certification Scheme J6
- The Role of Innovative Credit Scoring (ICS) in Improving Access to Funding
- The Role of Digital Technology in Enhancing Accounting Practices
- Banking Risk Management Competency Test J6
- Business Continuity and Crisis Management in the Digital Era
- The Future of Data Analytics in the Financial Industry: Trends and Innovations
- Carbon Trading and Its Effect on Indonesia's Economy

### Concurrent Position

- Commissioner of PT Kota Jati Furindo (2020 – present)

### Affiliation

No financial, share ownership, or familial relationships with other members of the Board of Commissioners, Board of Directors, or controlling shareholders that could affect his independence in carrying out his duties and responsibilities.

# Pejabat Eksekutif

## Executive Officials

### Ruli Himawan Nugroho

Kepala Marketing Communication  
Head of Marketing Communication



### Edwin Tirta

Kepala Digital Business  
Head of Digital Business



### Yoga Tirtosudono Halim

Kepala Corporate Planning  
Head of Corporate Planning



### Syisyira Angkiston

Kepala Strategic Alignment  
Head of Strategic Alignment



### Albert Kurniawan

Kepala Growth & Acquisition  
Head of Growth & Acquisition



### Rainer

Kepala Card & Personal Loan Business  
Head of Card & Personal Loan Business





## Anita Maryanah

Kepala Finance, Accounting, & Tax  
Head of Finance, Accounting, & Tax



## Yoedi Wijaya

Kepala IT Lending & Enterprise Applications  
Head of IT Lending & Enterprise Applications



## Ratna Surjani Rahardjo

Kepala Treasury  
Head of Treasury



## Betarto Fitriaji

Kepala Satuan Kerja Manajemen Risiko & Anti Fraud  
Head of Risk Management Unit & Anti Fraud



## Ratna Winda Basuki

Kepala Banking Operation & Settlement  
Head of Banking Operation & Settlement



## Suman Situmeang

Kepala Office Management & Procurement  
Head of Office Management & Procurement





## Kurnyah Suhanto

Kepala Contact Center & Layanan Pengaduan  
Head of Contact Center & Complaint Handling



## Vera Melijana

Kepala People & Culture  
Head of People & Culture



## Noverio Joe

Kepala IT Small Medium Enterprise Solution  
Head of IT Small Medium Enterprise Solution



## Milka Suwandi

Kepala Credit Operation  
Head of Credit Operation



## Rimon

Kepala IT Governance & Security  
Head of IT Governance & Security



## Berliana Wulan Pangaribuan

Kepala Legal  
Head of Legal





## Agung Kusuma

Kepala IT Digital Services  
Head of IT Digital Services



## Galih Wijanarko

Kepala Satuan Kerja Kepatuhan dan APU & PPT  
Head of Compliance and AML & CFT



## Dra. Herlina Tanugraha

Kepala Lending Business & Portfolio Management  
Head of Lending Business & Portfolio Management



## Theodora Katherine

Kepala Partnership & Digital Lending  
Head of Partnership & Digital Lending



## Willy Handoko Budiman

Kepala Satuan Kerja Audit Internal  
Head of Internal Audit



## Dicky Trimardi Budiharto

Kepala IT System & Operation Support  
Head of IT System & Operation Support



## Feby Widagdo

Kepala System & Procedure  
Head of System & Procedure



# Informasi Pemegang Saham Per 1 Januari 2024 dan 31 Desember 2024

Shareholders Information as of January 1, 2024 and December 31, 2024

Komposisi Pemegang Saham Perusahaan per 1 Januari 2024 dan 31 Desember 2024 adalah sebagai berikut:

The composition of the Company’s Shareholders as of January 1, 2024 and December 31, 2024 is as follows:

| Nama Pemegang Saham<br>Shareholders | 1 Januari 2024<br>January 1, 2024 |                   |                                  | 31 Desember 2024<br>December 31, 2024 |                   |                                  |
|-------------------------------------|-----------------------------------|-------------------|----------------------------------|---------------------------------------|-------------------|----------------------------------|
|                                     | Jumlah Saham<br>Total Shares      | Nominal           | Persentase (%)<br>Percentage (%) | Jumlah Saham<br>Total Shares          | Nominal           | Persentase (%)<br>Percentage (%) |
| PT Bank Central Asia Tbk            | 39.999.999                        | 3.999.999.900.000 | 99,999997%                       | 39.999.999                            | 3.999.999.900.000 | 99,999997%                       |
| PT BCA Finance                      | 1                                 | 100.000           | 0,000003%                        | 1                                     | 100.000           | 0,000003%                        |
| Total                               | 40.000.000                        | 4.000.000.000.000 | 100%                             | 40.000.000                            | 4.000.000.000.000 | 100%                             |

# Informasi Kepemilikan Saham Langsung Atau Tidak Langsung Oleh Direksi Dan Dewan Komisaris

Information on Direct or Indirect Share Ownership by the Board of Directors and Board of Commissioners

Hingga akhir tahun 2024, tidak terdapat anggota Dewan Komisaris atau Direksi BCA Digital yang tercatat sebagai pemegang saham Perusahaan secara langsung atau tidak langsung.

As of the end of 2024, there were no members of the Board of Commissioners or Board of Directors of BCA Digital who either directly or indirectly owned shares in the Company.



# Informasi Pemegang Saham Utama dan/atau Pengendali

## Information on Majority and/or Controlling Shareholder

### PEMEGANG SAHAM UTAMA DAN PENGENDALI

#### PT BANK CENTRAL ASIA TBK (“BCA”)

PT Bank Central Asia memulai perjalanannya pada tanggal 10 Oktober 1955 dengan nama awal NV Perseroan Dagang dan Industrie Semarang Knitting Factory. Pada 2 September 1975, perusahaan ini bertransformasi dan mengubah namanya menjadi PT Bank Central Asia (BCA), sekaligus menetapkan fokus utamanya sebagai lembaga keuangan yang beroperasi sebagai bank umum. Tonggak penting lainnya tercatat pada tanggal 31 Mei 2000, ketika BCA secara resmi mencatatkan sahamnya di Bursa Efek Indonesia dengan kode saham “BBCA”. menandai langkah strategis dalam memperluas akses pasar dan memperkuat posisinya di industri keuangan nasional.

### PEMEGANG SAHAM NON-PENGENDALI

#### PT BCA FINANCE (“BCA FINANCE”)

PT BCA Finance memulai operasinya pada 7 Maret 1981 dengan nama awal PT Central Sari Metropolitan Leasing Corporation (CSML). Transformasi signifikan terjadi pada tahun 2001 ketika PT Bank Central Asia Tbk mengakuisisi 99,58% saham mayoritas perusahaan tersebut. Hal ini mendorong perubahan nama dari CSML menjadi PT Central Sari Finance (CSF). Selanjutnya, pada 28 Maret 2005, CSF resmi bertransformasi menjadi PT BCA Finance. Langkah strategis ini diikuti oleh pengukuhan izin usaha di sektor pembiayaan yang diperoleh pada 20 Februari 2006, menandai dimulainya kiprah baru BCA Finance dalam memberikan solusi pembiayaan bagi masyarakat.

### MAJORITY AND CONTROLLING SHAREHOLDERS

#### PT BANK CENTRAL ASIA TBK (“BCA”)

PT Bank Central Asia began its journey on October 10, 1955, under the name NV Perseroan Dagang dan Industrie Semarang Knitting Factory. On September 2, 1975, the company underwent a transformation and changed its name to PT Bank Central Asia (BCA), marking its focus as a financial institution operating as a commercial bank. Another significant milestone occurred on May 31, 2000, when BCA officially listed its shares on the Indonesia Stock Exchange under the stock code “BBCA”, marking a strategic step in expanding market access and solidifying its position in the national financial industry.

### NON-CONTROLLING SHAREHOLDERS

#### PT BCA FINANCE (“BCA FINANCE”)

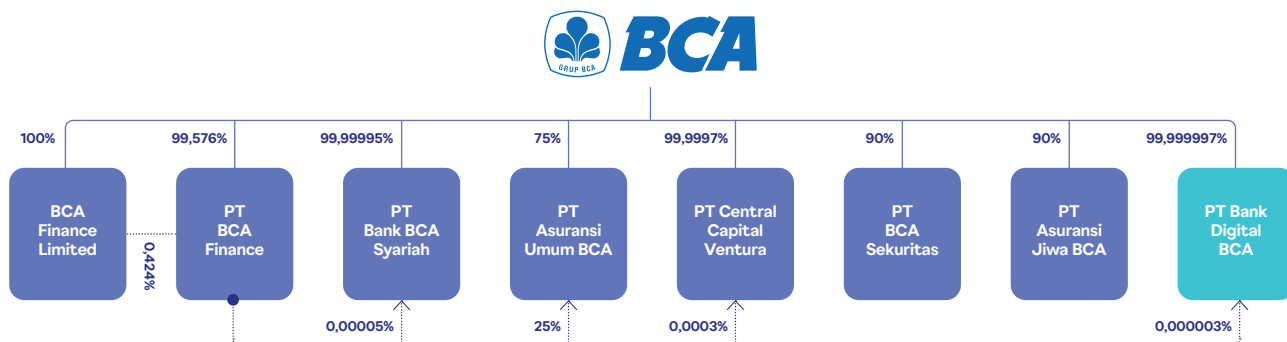
PT BCA Finance began its operations on March 7, 1981, under the name PT Central Sari Metropolitan Leasing Corporation (CSML). A significant transformation occurred in 2001 when PT Bank Central Asia Tbk acquired 99.58% of the company’s majority shares. This led to a name change from CSML to PT Central Sari Finance (CSF). Subsequently, on March 28, 2005, CSF officially transformed into PT BCA Finance. This strategic move was followed by the issuance of a financing license on February 20, 2006, marking the beginning of BCA Finance’s new journey in providing financing solutions to the community.

# Struktur Grup Perusahaan

## Company Group Structure

Per 31 Desember 2024, struktur grup perusahaan BCA ialah sebagai berikut:

As of December 31, 2024, the structure of the BCA group is as follows:



# Nama dan Alamat Entitas Anak

## Name and Address of Subsidiaries

Sampai akhir Desember 2024, BCA Digital tidak memiliki entitas anak, entitas sosial, entitas asosiasi, maupun perusahaan ventura bersama.

As of the end of December 2024, BCA Digital did not have any subsidiaries, social entities, associates, or joint ventures.

# Kronologi Pencatatan Saham

## Share Listing Chronology

Hingga 31 Desember 2024, BCA Digital tidak melakukan pencatatan saham di Bursa Efek Indonesia (BEI) maupun bursa efek lainnya. Oleh karena itu, tidak terdapat pengungkapan terkait kronologis pencatatan saham Perusahaan dalam Laporan Tahunan 2024.

As of December 31, 2024, BCA Digital did not list its shares on the Indonesia Stock Exchange (IDX) or any other stock exchanges. Therefore, there is no disclosure regarding the chronology of the Company's share listing in the 2024 Annual Report.

# Perubahan yang Bersifat Signifikan

## Significant Changes

Sepanjang tahun 2024 tidak terdapat perubahan atau kejadian yang signifikan pada kegiatan operasional BCA Digital.

Throughout 2024, there were no significant changes or events in the operational activities of BCA Digital.

# Lembaga dan Profesi Penunjang Pasar Modal

## Capital Market Supporting Institutions and Professions

### KANTOR AKUNTAN PUBLIK (KAP)

**KAP Purwantono, Sungkoro & Surja**  
(firma anggota jaringan global Ernst & Young Global Limited)

#### Jasa yang Diberikan:

Audit atas Laporan Keuangan Konsolidasian Perusahaan untuk tahun yang berakhir pada tanggal 31 Desember 2024 yang meliputi laporan posisi keuangan, laporan laba rugi dan penghasilan komprehensif lain, laporan perubahan ekuitas dan laporan arus kas, disusun sesuai dengan Standar Akuntansi Keuangan Indonesia.

#### Periode Penugasan

2024

#### Komisi yang Dibayarkan

Rp828.000.000,-

### PUBLIC ACCOUNTING FIRM (KAP)

**KAP Purwantono, Sungkoro & Surja**  
(a member firm of the Ernst & Young Global Limited)

#### Services:

Audit on the Consolidated Financial Statements of the Company for the year ended December 31, 2024, which includes the statement of financial position, statement of profit or loss and other comprehensive income, statement of changes in equity, and statement of cash flows, prepared in accordance with Indonesian Financial Accounting Standards.

#### Period of Assignment

2024

#### Fee

Rp828.000.000,-



#### **NOTARIS**

**Sakti Lo S.H.**

**Jasa yang Diberikan:**

Pembuatan Akta RUPS Tahunan 2024

**Periode Penugasan**

2024

**Komisi yang Dibayarkan**

Rp5.000.000,-

#### **NOTARY**

**Sakti Lo S.H.**

**Services:**

Preparation of Deed of Annual GMS 2024

**Period of Assignment**

2024

**Fee**

Rp5.000.000,-

## **Pendidikan dan/atau Pelatihan Dewan Komisaris, Direksi, Komite-Komite, dan Unit Audit Internal**

### **Education and/or Training of the Board of Commissioners, Board of Directors, Committees, and Internal Audit Unit**

Dalam upaya merealisasikan visi dan misi Perusahaan, perhatian yang serius terhadap pengembangan sumber daya manusia menjadi suatu keharusan. Keberhasilan dalam mencapai tujuan strategis perusahaan sangat ditentukan oleh kualitas SDM, yang berperan sebagai elemen kunci dan fondasi utama Perusahaan. Proses pengembangan SDM ini dapat diwujudkan melalui pelaksanaan program pelatihan yang dirancang secara komprehensif untuk meningkatkan produktivitas. Program tersebut mencakup peningkatan kompetensi di bidang operasional teknis, sekaligus memperkuat kemampuan manajerial dan kepemimpinan pada level yang lebih strategis.

Secara spesifik, program peningkatan kompetensi karyawan yang dilakukan Perusahaan meliputi pada tahun 2024 meliputi:

In order to realize the company's vision and mission, a strong focus on human resource development is essential. The success in achieving the company's strategic objectives is largely determined by the quality of human resources, which serve as the key element and main foundation of the Company. This human resource development process can be realized through the implementation of comprehensive training programs designed to enhance productivity. These programs include improving competencies in technical operations, while also strengthening managerial and leadership capabilities at a more strategic level.

Specifically, the employee competency enhancement programs carried out by the company in 2024 are as follows:

| Nama<br>Name                                     | Jabatan<br>Position                       | Jenis Program dan/atau Kegiatan<br>Pengembangan Kompetensi<br>Type of Competency<br>Development Program and/or Activity                                                                                                                                                                                                                                                  | Penyelenggara<br>Organizer                                | Tanggal<br>Date                         |
|--------------------------------------------------|-------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------|-----------------------------------------|
| <b>Dewan Komisaris</b><br>Board of Commissioners |                                           |                                                                                                                                                                                                                                                                                                                                                                          |                                                           |                                         |
| <b>Dr. Th. Endang Ratnawati</b>                  | Komisaris Utama<br>President Commissioner | Peran UU P2SK dalam Memberikan Efek Jera bagi Pelaku Jasa Keuangan Ilegal<br>The Role of the P2SK Law in Deterring Illegal Financial Service Providers                                                                                                                                                                                                                   | OJK Institute                                             | 15 Februari 2024<br>February 15, 2024   |
|                                                  |                                           | <i>Artificial Intelligence Changes the Face of the Financial Sector</i>                                                                                                                                                                                                                                                                                                  | OJK Institute                                             | 7 Maret 2024<br>March 7, 2024           |
|                                                  |                                           | Pembekalan Sertifikasi Manajemen Risiko Perbankan "Materi Skema Sertifikasi Manajemen Risiko Jenjang/Kualifikasi 6 Berdasarkan SKKNI No. 218 Tahun 2020 & KKNi Nomor Kep-18/D.02/2021"<br>Training on Risk Management Certification for Banking: "Risk Management Certification Scheme for Level/Qualification 6 Based on SKKNI No. 218 of 2020 & KKNi Kep-18/D.02/2021" | Maisa Edukasi                                             | 18-19 Maret 2024<br>March 18 - 19, 2024 |
|                                                  |                                           | Peran Taksonomi untuk Keuangan Berkelanjutan Indonesia (TKBI) dalam Mendorong Transisi Energi Menuju Net Zero Emission Indonesia<br>The Role of the Taxonomy for Sustainable Finance in Indonesia in Supporting the Energy Transition Towards Indonesia's Net Zero Emission                                                                                              | OJK Institute                                             | 28 Maret 2024<br>March 28, 2024         |
|                                                  |                                           | Seminar Penyelarasan Manajemen Risiko Jenjang 7 - "Meningkatkan Penerapan Manajemen Risiko Untuk Mewujudkan Industri Perbankan yang Berkelanjutan"<br>Seminar on Risk Management Alignment Level 7 - "Enhancing the Implementation of Risk Management to Achieve a Sustainable Banking Industry"                                                                         | Bankers Association for Risk Management (BARA Risk Forum) | 21-22 Mei 2024<br>May 21 - 22, 2024     |
|                                                  |                                           | Narasumber Forum Dialogue "Perlindungan Data Pribadi dan Literasi Digital"<br>Speaker at the Forum Dialogue "Personal Data Protection and Digital Literacy"                                                                                                                                                                                                              | Perbanas                                                  | 1 Oktober 2024<br>October 1, 2024       |
|                                                  |                                           | Narasumber "Aspek Hukum Bisnis Perbankan"<br>Speaker on "Legal Aspects of Banking Business"                                                                                                                                                                                                                                                                              | SESPIBANK LPPI                                            | 11 Oktober 2024<br>October 11, 2024     |
|                                                  |                                           | Narasumber "Focus Group Discussion mengenai Transaksi Elektronik Risiko Tinggi: Tinjauan Terhadap Undang-Undang Mengenai Informasi dan Transaksi Elektronik"<br>Speaker at the "Focus Group Discussion on High-Risk Electronic Transactions: A Review of the Law on Electronic Information and Transactions"                                                             | Satgas PASTI OJK                                          | 25 Oktober 2024<br>October 25, 2024     |

| Nama<br>Name   | Jabatan<br>Position                                 | Jenis Program dan/atau Kegiatan<br>Pengembangan Kompetensi<br>Type of Competency<br>Development Program and/or Activity                                                                                                                                                     | Penyelenggara<br>Organizer | Tanggal<br>Date                       |
|----------------|-----------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------|---------------------------------------|
| Ina Suwandi    | Komisaris Independen<br>Independent<br>Commissioner | <i>Artificial Intelligence Changes the Face of the Financial Sector</i>                                                                                                                                                                                                     | OJK Institute              | 7 Maret 2024<br>March 7, 2024         |
|                |                                                     | Peluang dan Tantangan Aset Digital Indonesia<br>Opportunities and Challenges of Digital Assets in Indonesia                                                                                                                                                                 | OJK Institute              | 14 Maret 2024<br>March 14, 2024       |
|                |                                                     | Peran Taksonomi untuk Keuangan Berkelanjutan Indonesia (TKBI) dalam Mendorong Transisi Energi Menuju Net Zero Emission Indonesia<br>The Role of the Taxonomy for Sustainable Finance in Indonesia in Supporting the Energy Transition Towards Indonesia's Net Zero Emission | OJK Institute              | 28 Maret 2024<br>March 28, 2024       |
|                |                                                     | Pengkinian Materi Skema Sertifikasi Manajemen Risiko J6<br>Update on the Risk Management Certification Scheme J6                                                                                                                                                            | PT Arfaidhams Secret       | 22 Juni 2024<br>June 22, 2024         |
|                |                                                     | Uji Kompetensi Manajemen Risiko Perbankan J6<br>Banking Risk Management Competency Test J6                                                                                                                                                                                  | LSPP                       | 15 Juli 2025<br>July 15, 2025         |
|                |                                                     | Capacity Building ESG "Pengenalan dan Rencana Penerapan IFRS S1 & S2 di Perbankan Indonesia"<br>ESG Capacity Building: "Introduction and Implementation Plan of IFRS S1 & S2 in the Indonesian Banking Sector"                                                              | BCA                        | 7 November 2024<br>November 7, 2024   |
|                |                                                     | <i>Risk and Governance Summit (RGS) Tahun 2024 "Strengthening The GRC Ecosystem in the Financial Sector to Support the Golden Indonesia 2024 Vision"</i>                                                                                                                    | OJK Institute              | 26 November 2024<br>November 26, 2024 |
| Daniel Gunawan | Komisaris Independen<br>Independent<br>Commissioner | <i>Artificial Intelligence Changes the Face of the Financial Sector</i>                                                                                                                                                                                                     | OJK Institute              | 7 Maret 2024<br>March 7, 2024         |
|                |                                                     | Peluang dan Tantangan Aset Digital Indonesia<br>Opportunities and Challenges of Digital Assets in Indonesia                                                                                                                                                                 | OJK Institute              | 14 Maret 2024<br>March 14, 2024       |
|                |                                                     | PERBANAS: Seminar Outlook PERBANAS 2024 dan Buka Puasa Bersama<br>PERBANAS: PERBANAS Outlook 2024 Seminar and Iftar Together                                                                                                                                                | Perbanas                   | 22 Maret 2024<br>March 22, 2024       |
|                |                                                     | Peran Taksonomi untuk Keuangan Berkelanjutan Indonesia (TKBI) dalam Mendorong Transisi Energi Menuju Net Zero Emission Indonesia<br>The Role of the Taxonomy for Sustainable Finance in Indonesia in Supporting the Energy Transition Towards Indonesia's Net Zero Emission | OJK Institute              | 28 Maret 2024<br>March 28, 2024       |



| Nama<br>Name | Jabatan<br>Position | Jenis Program dan/atau Kegiatan<br>Pengembangan Kompetensi<br>Type of Competency<br>Development Program and/or Activity                                                                                                                                                 | Penyelenggara<br>Organizer                                      | Tanggal<br>Date                         |
|--------------|---------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------|-----------------------------------------|
|              |                     | Penyelarasan Manajemen Risiko<br>"Meningkatkan Penerapan Manajemen Risiko<br>Untuk Mewujudkan Industri Perbankan yang<br>Berkelanjutan"<br>Risk Management Alignment: "Enhancing<br>the Implementation of Risk Management to<br>Achieve a Sustainable Banking Industry" | Bankers Association<br>for Risk Management<br>(BARA) Risk Forum | 21–22 Mei 2024<br>May 21 – 22, 2024     |
|              |                     | Pengkinian Materi Skema Sertifikasi<br>Manajemen Risiko J6<br>Update on the Risk Management<br>Certification Scheme J6                                                                                                                                                  | PT Arfaidhams Secret                                            | 22 Juni 2024<br>Juni 22, 2024           |
|              |                     | Peran Innovative Credit Scoring (ICS) dalam<br>Meningkatkan Akses Pendanaan<br>The Role of Innovative Credit Scoring (ICS) in<br>Improving Access to Funding                                                                                                            | OJK Institute                                                   | 27 Juni 2024<br>Juni 27, 2024           |
|              |                     | Peran Teknologi Digital dalam Meningkatkan<br>Praktik Akuntans<br>The Role of Digital Technology in Enhancing<br>Accounting Practices                                                                                                                                   | OJK Institute                                                   | 11 Juli 2024<br>July 11, 2024           |
|              |                     | Uji Kompetensi Manajemen Risiko Perbankan<br>J6<br>Banking Risk Management Competency<br>Test J6                                                                                                                                                                        | LSPP                                                            | 15 Juli 2024<br>July 15, 2024           |
|              |                     | <i>Business Continuity and Crisis Management<br/>in the Digital Era</i>                                                                                                                                                                                                 | OJK Institute                                                   | 5 Agustus 2024<br>August 5, 2024        |
|              |                     | <i>The Future of Data Analytics in the Financial<br/>Industry: Trends and Innovations</i>                                                                                                                                                                               | OJK Institute                                                   | 12 September 2024<br>September 12, 2024 |
|              |                     | <i>Carbon Trading and Its Effect on Indonesia's<br/>Economy</i>                                                                                                                                                                                                         | OJK Institute                                                   | 17 October 2024<br>October 17, 2024     |
|              |                     | <i>Risk and Governance Summit (RGS) Tahun<br/>2024 "Strengthening The GRC Ecosystem in<br/>the Financial Sector to Support the Golden<br/>Indonesia 2024 Vision"</i>                                                                                                    | OJK Institute                                                   | 26 November 2024<br>November 26, 2024   |
|              |                     | Data Science dalam Satu Minggu<br>Data Science for One Week                                                                                                                                                                                                             | Udemy                                                           | 15 Desember 2024<br>December 15, 2024   |

| Nama<br>Name                         | Jabatan<br>Position                  | Jenis Program dan/atau Kegiatan<br>Pengembangan Kompetensi<br>Type of Competency<br>Development Program and/or Activity                                                                                                                                                                                                                       | Penyelenggara<br>Organizer                     | Tanggal<br>Date                               |
|--------------------------------------|--------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------|-----------------------------------------------|
| <b>Direksi</b><br>Board of Directors |                                      |                                                                                                                                                                                                                                                                                                                                               |                                                |                                               |
| <b>Lanny Budiati</b>                 | Direktur Utama<br>President Director | <i>The Lost Secret of Success - Find The Diamond in You</i>                                                                                                                                                                                                                                                                                   | HND Training                                   | 3 Februari 2024<br>February 3, 2024           |
|                                      |                                      | Refreshment Sertifikasi Treasury Level Advance<br><i>Refreshment of Treasury Certification for Advanced Level</i>                                                                                                                                                                                                                             | ACI FMA                                        | 27 April 2024<br>April 27, 2024               |
|                                      |                                      | <i>Master Life – Breakthrough</i>                                                                                                                                                                                                                                                                                                             | Life Mastery Training                          | 5 Mei 2024<br>May 5, 2024                     |
|                                      |                                      | <i>The Matrix for Successful Communication</i>                                                                                                                                                                                                                                                                                                | Giokni/eLevasi                                 | 29 Juni 2024<br>June 29, 2024                 |
|                                      |                                      | Apa Kabar Core Tax? Sudah Siakah Kita? Pengujian <i>System Integration Testing (SIT)</i> dan <i>Functional Verification Testing</i><br>How's the Core Tax? Are We Ready? System Integration Testing (SIT) and Functional Verification Testing                                                                                                 | PB Taxand TaxTalk                              | 4 Juli 2024<br>July 4, 2024                   |
|                                      |                                      | OJK: Forum KEPP terkait Kejahatan Keuangan & Pencucian Uang<br>OJK: KEPP Forum on Financial Crimes & Money Laundering                                                                                                                                                                                                                         | Otoritas Jasa Keuangan                         | 8 Juli 2024<br>July 8, 2024                   |
|                                      |                                      | <i>Grab the Attention</i>                                                                                                                                                                                                                                                                                                                     | Giokni/eLevasi                                 | 23 Juli 2024<br>July 23, 2024                 |
|                                      |                                      | <i>Build the Structure</i>                                                                                                                                                                                                                                                                                                                    | Giokni/eLevasi                                 | 29 Juli 2024<br>July 29, 2024                 |
|                                      |                                      | <i>Impactful Visual Aids</i>                                                                                                                                                                                                                                                                                                                  | Giokni/eLevasi                                 | 30 Juli 2024<br>July 30, 2024                 |
|                                      |                                      | <i>Navigating for Sustainability: Financial Leadership in a Changing World</i>                                                                                                                                                                                                                                                                | Perbanas                                       | 2 Agustus 2024<br>August 2, 2024              |
|                                      |                                      | Citi Digital Bank Conference 2024                                                                                                                                                                                                                                                                                                             | Citibank                                       | 27-29 Agustus 2024<br>August 27 – 29, 2024    |
|                                      |                                      | BCA Leader Plus                                                                                                                                                                                                                                                                                                                               | BCA                                            | 13 September 2024<br>September 13, 2024       |
|                                      |                                      | <i>Leading Digital Bank</i>                                                                                                                                                                                                                                                                                                                   | Intellectual Business Community                | 17 Oktober 2024<br>October 17, 2024           |
|                                      |                                      | Seminar Penyelarasan Manajemen Risiko bagi Direksi "Meningkatkan Efektifitas Penerapan Manajemen Risiko untuk Mewujudkan Industri Perbankan yang Berkelanjutan"<br>Seminar on Risk Management Alignment for the Board of Directors: "Enhancing the Effectiveness of Risk Management Implementation to Achieve a Sustainable Banking Industry" | Bankers Association for Risk Management (BARA) | 14–15 November 2024<br>November 14 – 15, 2024 |

| Nama<br>Name    | Jabatan<br>Position                               | Jenis Program dan/atau Kegiatan<br>Pengembangan Kompetensi<br>Type of Competency<br>Development Program and/or Activity                                                                                                           | Penyelenggara<br>Organizer                               | Tanggal<br>Date                         |
|-----------------|---------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------|-----------------------------------------|
| Iman Sentosa    | Direktur IT & Operasi<br>IT & Operations Director | Kaizen 5R & Kaizen Proses<br>Kaizen 5R & Kaizen Process                                                                                                                                                                           | Lanny Budiati                                            | 20 Juli 2024<br>July 20, 2024           |
|                 |                                                   | Meningkatkan Layanan Perbankan Dengan Mengadaptasi Peran AI dan Machine Learning serta Memperkokoh Keamanan Siber<br>Enhancing Banking Services by Adapting the Role of AI and Machine Learning While Strengthening Cybersecurity | Perbanas                                                 | 25 Juli 2024<br>July 25, 2024           |
|                 |                                                   | BCA Leader Plus                                                                                                                                                                                                                   | BCA                                                      | 13 September 2024<br>September 13, 2024 |
|                 |                                                   | Capacity Building ESG "Pengenalan dan Rencana Penerapan IFRS S1 & S2 di Perbankan Indonesia"<br>ESG Capacity Building: "Introduction and Implementation Plan of IFRS S1 & S2 in the Indonesian Banking Sector"                    | BCA                                                      | 7 November 2024<br>November 7, 2024     |
|                 |                                                   |                                                                                                                                                                                                                                   |                                                          |                                         |
| Nugroho Budiman | Direktur Kepatuhan<br>Compliance Director         | Organization Model & Transformation Management                                                                                                                                                                                    | Djarum & Group                                           | 17 Januari 2024<br>January 17, 2024     |
|                 |                                                   | Sosialisasi Pelaksanaan Bye Laws<br>Specialization on Bye Laws Implementation                                                                                                                                                     | Perbanas                                                 | 23 Februari 2024<br>February 23, 2024   |
|                 |                                                   | Integrated Financial Service: The Astra Story                                                                                                                                                                                     | Astra Financial                                          | 25 Maret 2024<br>March 25, 2024         |
|                 |                                                   | Penyelarasan Sertifikasi Manajemen Risiko J7<br>Risk Management Certification Alignment J7                                                                                                                                        | BSMR                                                     | 27 Maret 2024<br>March 27, 2024         |
|                 |                                                   | Resertifikasi - Sertifikasi Manajemen Risiko J7<br>Recertification - Risk Management Certification J7                                                                                                                             | BSMR                                                     | 28 Maret 2024<br>March 28, 2024         |
|                 |                                                   | Rapat Umum Anggota Forum Komunikasi Direktur Kepatuhan Perbankan<br>General Assembly of the Banking Compliance Director Communication Forum                                                                                       | Forum Komunikasi<br>Direktur Kepatuhan Perbankan (FKDKP) | 15 Mei 2024<br>May 15, 2024             |
|                 |                                                   | Kaizen 5R & Kaizen Proses<br>Kaizen 5R & Kaizen Process                                                                                                                                                                           | Lanny Budiati                                            | 8 Juni 2024<br>June 8, 2024             |
|                 |                                                   | Agile HR: Adapting to Change in a Rapidly Evolving World                                                                                                                                                                          | Universitas Prasetia Mulya                               | 2 Juli 2024<br>July 2, 2024             |
|                 |                                                   | OJK: Forum KEPP terkait Kejahatan Keuangan & Pencucian Uang<br>OJK: KEPP Forum on Financial Crimes & Money Laundering                                                                                                             | Otoritas Jasa Keuangan                                   | 8 Juli 2024<br>July 8, 2024             |
|                 |                                                   | Corporate Gathering Future of Work                                                                                                                                                                                                | Business Wisdom Institute                                | 18 Juli 2024<br>July 18, 2024           |
|                 |                                                   | Citi Digital Bank Conference 2024                                                                                                                                                                                                 | Citibank                                                 | 27 Agustus 2024<br>August 27, 2024      |
|                 |                                                   | BCA Leader Plus                                                                                                                                                                                                                   | BCA                                                      | 13 September 2024<br>September 13, 2024 |



| Nama<br>Name | Jabatan<br>Position | Jenis Program dan/atau Kegiatan<br>Pembangunan Kompetensi<br>Type of Competency<br>Development Program and/or Activity                                                                                                                       | Penyelenggara<br>Organizer                | Tanggal<br>Date                         |
|--------------|---------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------|-----------------------------------------|
|              |                     |                                                                                                                                                                                                                                              |                                           |                                         |
|              |                     | <i>Optimizing Collaboration in Mitigating and Eradicating Green Financial Crime in Indonesia Toward Indonesia Emas 2045</i>                                                                                                                  | PPATK                                     | 24 September 2024<br>September 24, 2024 |
|              |                     | Persamaan Persepsi Perizinan Penilaian Kemampuan dan Kepatuhan (PKK) Kepengurusan dan Kepemilikan Bank Umum<br>Alignment of Perception on Licensing for Competency and Compliance Assessment of Management and Ownership of Commercial Banks | OJK                                       | 8 Oktober 2024<br>October 8, 2024       |
|              |                     | <i>Jakarta Economic Forum 2024</i>                                                                                                                                                                                                           | Bank Indonesia                            | 15 Oktober 2024<br>October 15, 2024     |
|              |                     | <i>Leading Digital Bank</i>                                                                                                                                                                                                                  | Intellectual Business Community           | 17 Oktober 2024<br>October 17, 2024     |
|              |                     | Pelatihan APU PPT & PPPSPM<br>Training on Anti-Money Laundering & Anti-Terrorism Financing                                                                                                                                                   | PPATK                                     | 23 Oktober 2024<br>October 23, 2024     |
|              |                     | Capacity Building ESG "Pengenalan dan Rencana Penerapan IFRS S1 & S2 di Perbankan Indonesia"<br>ESG Capacity Building: "Introduction and Implementation Plan of IFRS S1 & S2 in the Indonesian Banking Sector"                               | BCA                                       | 7 November 2024<br>November 7, 2024     |
|              |                     | Indonesia Knowledge Forum XIII-2024 (IKF) Linear to Limitless "Advance Business Exponential Growth"                                                                                                                                          | BCA                                       | 12 November 2024<br>November 12, 2024   |
|              |                     | Indonesia & SE Asia: 10th International Arbitration & Corporate Crime Summit                                                                                                                                                                 | Legal Plus Event Management & Consultants | 12 Desember 2024<br>December 12, 2024   |

| Nama<br>Name                                                                        | Jabatan<br>Position                                                                 | Jenis Program dan/atau Kegiatan<br>Pengembangan Kompetensi<br>Type of Competency<br>Development Program and/or Activity                                                                                                          | Penyelenggara<br>Organizer                                                          | Tanggal<br>Date                                                                                                                                        |
|-------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------|
| Komite Audit & Komite Pemantau Risiko<br>Audit Committee & Risk Oversight Committee |                                                                                     |                                                                                                                                                                                                                                  |                                                                                     |                                                                                                                                                        |
| Ninik Indrajati                                                                     | Komite Audit & Komite Pemantau Risiko<br>Audit Committee & Risk Oversight Committee | Peran Innovative Credit Scoring (ICS) dalam Meningkatkan Akses Pendanaan<br>The Role of Innovative Credit Scoring (ICS) in Improving Access to Funding                                                                           | OJK Institute                                                                       | 27 Juni 2024<br>June 27, 2024                                                                                                                          |
|                                                                                     |                                                                                     | Pengkinian Materi Skema Sertifikasi Manajemen Risiko J5<br>Update on the Risk Management Certification Scheme J5                                                                                                                 | PT Arfaidhams Secret                                                                | 24 Juli 2024<br>July 24, 2024                                                                                                                          |
|                                                                                     |                                                                                     | Uji Kompetensi Manajemen Risiko Perbankan J5<br>Banking Risk Management Competency Test J5                                                                                                                                       | LSPP                                                                                | 13 Agustus 2024<br>August 13, 2024                                                                                                                     |
|                                                                                     |                                                                                     | Pengkinian Materi Skema Sertifikasi Manajemen Risiko J6<br>Update on the Risk Management Certification Scheme J6                                                                                                                 | PT Arfaidhams Secret                                                                | 12 Oktober 2024<br>October 12, 2024                                                                                                                    |
|                                                                                     |                                                                                     | Uji Kompetensi Manajemen Risiko Perbankan J6<br>Banking Risk Management Competency Test J6                                                                                                                                       | LSPP                                                                                | 26 November 2024<br>November 26, 2024                                                                                                                  |
|                                                                                     |                                                                                     | Pengkinian Materi Skema Sertifikasi Manajemen Risiko J7<br>Update on the Risk Management Certification Scheme J7                                                                                                                 | PT Arfaidhams Secret                                                                | 4 Desember 2024<br>December 4, 2024                                                                                                                    |
|                                                                                     |                                                                                     | Uji Kompetensi Manajemen Risiko Perbankan J7<br>Banking Risk Management Competency Test J7                                                                                                                                       | LSPP                                                                                | 17 Desember 2024<br>December 17, 2024                                                                                                                  |
|                                                                                     |                                                                                     | Drs. Ivan Purnama Sanoesi                                                                                                                                                                                                        | Komite Audit & Komite Pemantau Risiko<br>Audit Committee & Risk Oversight Committee | Peran Innovative Credit Scoring (ICS) dalam Meningkatkan Akses Pendanaan<br>The Role of Innovative Credit Scoring (ICS) in Improving Access to Funding |
| Sertifikasi Manajemen Risiko J7<br>Risk Management Certification J7                 | Badan Sertifikasi Manajemen Risiko (BSMR)                                           |                                                                                                                                                                                                                                  |                                                                                     | 19 September 2024<br>September 19, 2024                                                                                                                |
| Komite Remunerasi dan Nominasi<br>Remuneration and Nomination Committee             |                                                                                     |                                                                                                                                                                                                                                  |                                                                                     |                                                                                                                                                        |
| Vera Melijana                                                                       | Komite Remunerasi dan Nominasi<br>Remuneration and Nomination Committee             | Kaizen 5R & Kaizen Proses<br>Kaizen 5R & Kaizen Process                                                                                                                                                                          | Lanny Budiati                                                                       | 8 Juni 2024<br>June 8, 2024                                                                                                                            |
|                                                                                     |                                                                                     | Apa Kabar Core Tax? Sudah Siapkah Kita? Pengujian System Integration Testing (SIT) dan Functional Verification Testing<br>How's the Core Tax? Are We Ready? System Integration Testing (SIT) and Functional Verification Testing | PB Taxand TaxTalk                                                                   | 4 Juli 2024<br>July 4, 2024                                                                                                                            |

| Nama<br>Name                                     | Jabatan<br>Position                                                   | Jenis Program dan/atau Kegiatan<br>Pengembangan Kompetensi<br>Type of Competency<br>Development Program                                                                                                           | Penyelenggara<br>Organizer         | Tanggal<br>Date                       |
|--------------------------------------------------|-----------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------|---------------------------------------|
|                                                  |                                                                       | Kepalan Gatotkaca                                                                                                                                                                                                 | Lanny Budiati                      | 6 Juli 2024<br>July 6, 2024           |
|                                                  |                                                                       | Pengkinian Materi Skema Sertifikasi<br>Manajemen Risiko J4<br>Update on the Risk Management<br>Certification Scheme J4                                                                                            | PT Arfaidhams Secret               | 8 Oktober 2024<br>October 8, 2024     |
|                                                  |                                                                       | Pelatihan APU PPT & PPPSPM<br>Training on Anti-Money Laundering & Anti-<br>Terrorism Financing                                                                                                                    | PPATK                              | 23 Oktober 2024<br>October 23, 2024   |
|                                                  |                                                                       | Uji Kompetensi Manajemen Risiko Perbankan<br>J4<br>Banking Risk Management Competency<br>Test J4                                                                                                                  | LSPP                               | 28 Oktober 2024<br>October 28, 2024   |
|                                                  |                                                                       | Performance Booster & KPI                                                                                                                                                                                         | PT Solusi Akselerasi<br>Misi       | 16 November 2024<br>November 16, 2024 |
|                                                  |                                                                       | Forum Sinergi BCA Leader+<br>BCA Leader+ Synergy Forum                                                                                                                                                            | BCA                                | 21 November 2024<br>November 21, 2024 |
|                                                  |                                                                       | Kelas Intensif Key Performance Indicator<br>(KPI)<br>Intensive Class on Key Performance<br>Indicators (KPI)                                                                                                       | PT Solusi Akselerasi<br>Misi       | 19 Desember 2024<br>December 19, 2024 |
| Satuan Kerja Audit Intern<br>Internal Audit Unit |                                                                       |                                                                                                                                                                                                                   |                                    |                                       |
| Willy Handoko<br>Budiman                         | Kepala Satuan Kerja<br>Audit Intern<br>Head of Internal Audit<br>Unit | Kepalan Gatotkaca                                                                                                                                                                                                 | Lanny Budiati                      | 6 Juli 2024<br>July 6, 2024           |
|                                                  |                                                                       | Kaizen 5R & Kaizen Proses<br>Kaizen 5R & Kaizen Process                                                                                                                                                           | Lanny Budiati                      | 20 Juli 2024<br>July 20, 2024         |
|                                                  |                                                                       | Konvensi Nasional Rancangan Kerangka<br>Nasional Indonesia (RKKNI) Bidang Audit<br>Intern Bank<br>National Convention on the Draft of<br>Indonesia's National Framework in the Field<br>of Internal Bank Auditing | OJK                                | 2 Oktober 2024<br>October 2, 2024     |
|                                                  |                                                                       | Leading Digital Bank                                                                                                                                                                                              | Intellectual Business<br>Community | 17 Oktober 2024<br>October 17, 2024   |
|                                                  |                                                                       | Pelatihan APU PPT & PPPSPM<br>Training on Anti-Money Laundering & Anti-<br>Terrorism Financing                                                                                                                    | PPATK                              | 23 Oktober 2024<br>October 23, 2024   |
|                                                  |                                                                       | Forum Sinergi BCA Leader+<br>BCA Leader+ Synergy Forum                                                                                                                                                            | BCA                                | 21 November 2024<br>November 21, 2024 |



# Demografi Karyawan dan Komitmen Pengembangan Kompetensi

## Employee Demographics and Competency Development Commitment

Hingga akhir tahun 2024, BCA Digital telah memiliki karyawan sebanyak 400 orang. Hal ini tidak termasuk pada pengurus dan karyawan *outsourcing*. Rincian lengkap mengenai demografi karyawan BCA Digital dapat dilihat berdasarkan tabel berikut.

### PROFIL KARYAWAN BERDASARKAN TINGKAT PENDIDIKAN

Hingga akhir tahun 2024, secara keseluruhan profil karyawan BCA Digital didominasi oleh tingkat pendidikan sarjana, yakni sejumlah 345 orang atau 86%.

As of the end of 2024, BCA Digital's employees were recorded at 400 employees. This figure excludes executives and outsourced employees. A complete description of the employee demographics at BCA Digital is presented in the following table.

### EMPLOYEE COMPOSITION BY EDUCATION LEVEL

As of December 31, 2023, the majority of BCA Digital's employees hold an undergraduate degree, namely 345 people or 86%.

| Pendidikan   | 2024         |                       | 2023         |                       | 2022         |                       | Education Level |
|--------------|--------------|-----------------------|--------------|-----------------------|--------------|-----------------------|-----------------|
|              | Jumlah Total | Persentase Percentage | Jumlah Total | Persentase Percentage | Jumlah Total | Persentase Percentage |                 |
| Pascasarjana | 43           | 11%                   | 43           | 11%                   | 33           | 10%                   | Postgraduate    |
| Sarjana      | 345          | 86%                   | 317          | 85%                   | 274          | 84%                   | Undergraduate   |
| Diploma      | 9            | 2%                    | 10           | 3%                    | 12           | 4%                    | Diploma         |
| Non Akademik | 3            | 1%                    | 3            | 1%                    | 6            | 2%                    | Non-Academics   |
| Jumlah*      | 400          | 100%                  | 373          | 100%                  | 325          | 100%                  | Total*          |

\* Tidak termasuk BOD, BOC, DPS, dan Komite

\*The figures do not include members of the BOD, the BOC the DPS, and the BOC Committees

### PROFIL KARYAWAN BERDASARKAN TINGKAT STATUS KEPEGAWAIAN

Hingga akhir tahun 2024, status karyawan yang tercatat didominasi oleh karyawan tetap dibanding karyawan PKWT. Hal tersebut dapat dilihat dari jumlah karyawan tetap yang tercatat sejumlah 321 orang (80%) dibanding karyawan PKWT yang hanya tercatat sejumlah 79 orang (20%)

### EMPLOYEE COMPOSITION BY EMPLOYMENT STATUS

As of the end of 2024, the number of permanent employees was higher than the number of non-permanent employees. This is reflected in the total number of permanent employees, which stood at 321 people (80%), compared to non-permanent employees of 79 people (20%).

| Status Pegawai | 2024         |                       | 2023         |                       | 2022         |                       | Employment Status |
|----------------|--------------|-----------------------|--------------|-----------------------|--------------|-----------------------|-------------------|
|                | Jumlah Total | Persentase Percentage | Jumlah Total | Persentase Percentage | Jumlah Total | Persentase Percentage |                   |
| PKWT           | 79           | 20%                   | 66           | 11%                   | 111          | 35%                   | Non-Permanent     |
| Tetap          | 321          | 80%                   | 307          | 85%                   | 214          | 65%                   | Permanent         |
| Jumlah*        | 400          | 100%                  | 373          | 100                   | 325          | 100%                  | Total*            |

\* Tidak termasuk BOD, BOC, DPS, dan Komite

\*The figures do not include members of the BOD, the BOC, the DPS, and the BOC Committees

PROFIL KARYAWAN BERDASARKAN KELOMPOK USIA

Per 31 Desember 2024, karyawan BCA Digital didominasi oleh kelompok usia 20-29 tahun, yaitu sejumlah 209 orang (52%).

EMPLOYEE COMPOSITION BY AGE GROUP

As of December 31, 2024, the majority of BCA Digital employees were in the 20-29 age group, with a total of 209 people (52%)

| Kelompok Usia | 2024         |                       | 2023         |                       | 2022         |                       | Age Group       |
|---------------|--------------|-----------------------|--------------|-----------------------|--------------|-----------------------|-----------------|
|               | Jumlah Total | Persentase Percentage | Jumlah Total | Persentase Percentage | Jumlah Total | Persentase Percentage |                 |
| 20-29 tahun   | 209          | 52%                   | 212          | 57%                   | 188          | 58%                   | 20-29 years old |
| 30-39 tahun   | 143          | 36%                   | 117          | 31%                   | 103          | 32%                   | 30-39 years old |
| 40-49 tahun   | 28           | 7%                    | 23           | 6%                    | 17           | 5%                    | 40-49 years old |
| >50 tahun     | 20           | 5%                    | 21           | 6%                    | 17           | 5%                    | >50 years old   |
| Jumlah*       | 400          | 100%                  | 373          | 100%                  | 325          | 4%                    | Total*          |

\* Tidak termasuk BOD, BOC, DPS, dan Komite

\*The figures do not include members of the BOD, the BOC, the DPS, and the BOC Committees

PROFIL KARYAWAN BERDASARKAN JENIS KELAMIN

Hingga akhir tahun 2024, karyawan BCA Digital didominasi oleh laki-laki, yakni sebanyak sejumlah 242 orang (61%).

EMPLOYEE COMPOSITION BY GENDER

As of the end of 2024, the majority of BCA Digital's employees were male, with a total of 242 people (61%).

| Jenis Kelamin | 2024         |                       | 2023         |                       | 2022         |                       | Gender |
|---------------|--------------|-----------------------|--------------|-----------------------|--------------|-----------------------|--------|
|               | Jumlah Total | Persentase Percentage | Jumlah Total | Persentase Percentage | Jumlah Total | Persentase Percentage |        |
| Laki-laki     | 242          | 61%                   | 225          | 60%                   | 189          | 58%                   | Male   |
| Perempuan     | 158          | 39%                   | 148          | 40%                   | 136          | 42%                   | Female |
| Jumlah*       | 400          | 100%                  | 373          | 100%                  | 325          | 100%                  | Total* |

\* Tidak termasuk BOD, BOC, DPS, dan Komite

\*The figures do not include members of the BOD, the BOC, the DPS, and the BOC Committees

PROFIL KARYAWAN BERDASARKAN  
JABATAN

EMPLOYEE COMPOSITION BY POSITION

| Jabatan        | 2024         |                       | 2023         |                       | 2022         |                       | Position         |
|----------------|--------------|-----------------------|--------------|-----------------------|--------------|-----------------------|------------------|
|                | Jumlah Total | Persentase Percentage | Jumlah Total | Persentase Percentage | Jumlah Total | Persentase Percentage |                  |
| BOC BOD        | 6            | 1%                    | 6            | 1%                    | 6            | 1%                    | BOC BOD          |
| Anggota Komite | 2            | 1%                    | 2            | 1%                    | 2            | 1%                    | Committee Member |
| Head Unit      | 25           | 6%                    | 23           | 6%                    | 22           | 7%                    | Head Unit        |
| Team Member    | 375          | 92%                   | 350          | 92%                   | 303          | 91%                   | Team Member      |
| Jumlah         | 408          | 100%                  | 381          | 100%                  | 333          | 100%                  | Total            |

PENGEMBANGAN KOMPETENSI  
KARYAWAN

Informasi lebih lanjut mengenai Pengembangan Kompetensi Karyawan dapat dilihat pada buku Laporan Tahunan 2024 bagian Tinjauan Sumber Daya Manusia pada halaman 180.

EMPLOYEE COMPETENCY DEVELOPMENT

Further information regarding Employee Competency Development is presented in the 2024 Annual Report in the Human Resources Review section on page 180.



# EKSPOSUR RISIKO DAN PERMODALAN PERUSAHAAN

Risk Exposure and Capital Information

- |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
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# Ukuran Utama (KM1)

## Key Metrics (KM1)

(dalam juta Rupiah)

(in million Rupiah)

| No.                                                                              | Deskripsi<br>Description                                                                                                                                                                                                                                                                                                     | Des-24<br>Dec-24                                              | Sep-24<br>Sep-24 | Jun-24<br>Jun-24 | Mar-24<br>Mar-24 | Des-23<br>Dec-23 |
|----------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------|------------------|------------------|------------------|------------------|
| AUDITED                                                                          |                                                                                                                                                                                                                                                                                                                              | AUDITED                                                       |                  |                  |                  |                  |
| Modal yang Tersedia                                                              |                                                                                                                                                                                                                                                                                                                              | Available Capital                                             |                  |                  |                  |                  |
| 1.                                                                               | Modal Inti Utama (CET1)<br>Main Core Capital (CET1)                                                                                                                                                                                                                                                                          | 4.053.910                                                     | 4.021.879        | 4.002.772        | 3.980.335        | 3.959.549        |
| 2.                                                                               | Modal Inti<br>Tier 1 Capital                                                                                                                                                                                                                                                                                                 | 4.053.910                                                     | 4.021.879        | 4.002.772        | 3.980.335        | 3.959.549        |
| 3.                                                                               | Total Modal<br>Total Capital                                                                                                                                                                                                                                                                                                 | 4.146.647                                                     | 4.066.596        | 4.048.251        | 4.024.567        | 4.026.736        |
| Aset Tertimbang Menurut Risiko                                                   |                                                                                                                                                                                                                                                                                                                              | Risk-Weighted Assets                                          |                  |                  |                  |                  |
| 4.                                                                               | Total Aset Tertimbang Menurut Risiko (ATMR)<br>Total Risk-Weighted Assets (RWA)                                                                                                                                                                                                                                              | 8.509.702                                                     | 7.112.545        | 6.955.330        | 6.155.864        | 5.633.164        |
| Rasio Modal berbasis Risiko dalam bentuk persentase dari ATMR                    |                                                                                                                                                                                                                                                                                                                              | Risk-Based Capital Ratios as a percentage of RWA              |                  |                  |                  |                  |
| 5.                                                                               | Rasio CET1 (%)<br>CET1 Ratio (%)                                                                                                                                                                                                                                                                                             | 47,64%                                                        | 56,55%           | 57,55%           | 64,66%           | 70,29%           |
| 6.                                                                               | Rasio Tier 1 (%)<br>Tier 1 Ratio (%)                                                                                                                                                                                                                                                                                         | 47,64%                                                        | 56,55%           | 57,55%           | 64,66%           | 70,29%           |
| 7.                                                                               | Rasio Total Modal (%)<br>Total Capital Ratio (%)                                                                                                                                                                                                                                                                             | 48,73%                                                        | 57,18%           | 58,20%           | 65,38%           | 71,48%           |
| Tambahan CET1 yang berfungsi sebagai buffer<br>dalam bentuk persentase dari ATMR |                                                                                                                                                                                                                                                                                                                              | Additional CET1 buffer requirements<br>as a percentage of RWA |                  |                  |                  |                  |
| 8.                                                                               | Capital Conservation Buffer<br>(2.5% dari ATMR) (%)<br>Capital Conservation Buffer requirement (2.5%<br>from RWA) (%)                                                                                                                                                                                                        | 0,00%                                                         | 0,00%            | 0,00%            | 0,00%            | 0,00%            |
| 9.                                                                               | Countercyclical Buffer<br>(0-2.5% dari ATMR) (%)<br>Countercyclical Buffer Requirement<br>(0 - 2.5% from RWA) (%)                                                                                                                                                                                                            | 0,00%                                                         | 0,00%            | 0,00%            | 0,00%            | 0,00%            |
| 10.                                                                              | Capital Surcharge untuk Bank Sistemik<br>(1%-2.5%) (%)<br>Bank G-SIB and/or D-SIB additional<br>requirements (1% - 2.5%) (%)                                                                                                                                                                                                 | 0,00%                                                         | 0,00%            | 0,00%            | 0,00%            | 0,00%            |
| 11.                                                                              | Total CET1 sebagai buffer (%)<br>Total of bank CET1 specific buffer<br>requirements (%)                                                                                                                                                                                                                                      | 0,00%                                                         | 0,00%            | 0,00%            | 0,00%            | 0,00%            |
| 12.                                                                              | Komponen CET1 untuk buffer (%)<br>CET1 available after meeting the bank's<br>minimum capital requirements (%)                                                                                                                                                                                                                | 38,74%                                                        | 49,18%           | 50,20%           | 57,38%           | 63,48%           |
| Rasio Pengungkit sesuai Basel III                                                |                                                                                                                                                                                                                                                                                                                              | Basel III Leverage Ratio                                      |                  |                  |                  |                  |
| 13.                                                                              | Total Eksposur<br>Total Basel III leverage ratio exposure measure                                                                                                                                                                                                                                                            | 16.831.215                                                    | 15.635.854       | 15.166.930       | 14.739.051       | 13.776.932       |
| 14.                                                                              | Nilai Rasio Pengungkit, termasuk dampak dari<br>penyesuaian terhadap pengecualian sementara<br>atas penempatan giro pada Bank Indonesia<br>dalam rangka memenuhi ketentuan GWM (jika<br>ada) (%)<br>Basel III leverage ratio (%) (including the impact<br>of any applicable temporary exemption of<br>central bank reserves) | 24,09%                                                        | 25,72%           | 26,39%           | 27,01%           | 28,74%           |

| No.                                  | Deskripsi<br>Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | Des-24<br>Dec-24 | Sep-24<br>Sep-24 | Jun-24<br>Jun-24 | Mar-24<br>Mar-24 | Des-23<br>Dec-23                |
|--------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------|------------------|------------------|------------------|---------------------------------|
| AUDITED                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                  |                  |                  |                  | AUDITED                         |
| 14b.                                 | <p>Nilai Rasio Pengungkit, tidak termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan GWM (jika ada) (%)</p> <p>Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)</p>                                                                                                                                                                         | 24,09%           | 25,72%           | 26,39%           | 27,01%           | 28,74%                          |
| 14c.                                 | <p>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 memasukan nilai rata-rata dari nilai tercatat aset <i>Securities Financing Transactions</i> (SFT) secara gross (%)</p> <p>Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets</p>       | 24,09%           | 25,72%           | 26,39%           | 27,01%           | 28,74%                          |
| 14d.                                 | <p>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 memasukan nilai rata-rata dari nilai tercatat aset <i>Securities Financing Transactions</i> (SFT) secara gross (%)</p> <p>Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets</p> | 24,09%           | 25,72%           | 26,39%           | 27,01%           | 28,74%                          |
| Rasio Kecukupan Likuiditas (LCR)     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                  |                  |                  |                  | Liquidity Coverage Ratio (LCR)  |
| 15.                                  | Total Aset Likuid Berkualitas Tinggi (HQLA)<br>Total High-Quality Liquid Assets (HQLA)                                                                                                                                                                                                                                                                                                                                                                                                              | 7.442.121        | 7.428.636        | 7.562.384        | 8.174.778        | 7.295.680                       |
| 16.                                  | Total Arus Kas Keluar Bersih<br>Total Net Cash Outflow                                                                                                                                                                                                                                                                                                                                                                                                                                              | 359.094          | 410.410          | 380.030          | 514.283          | 577.345                         |
| 17.                                  | LCR<br>LCR Ratio                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 1884%            | 1810%            | 1990%            | 1590%            | 1264%                           |
| Rasio Pendanaan Stabil Bersih (NSFR) |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                  |                  |                  |                  | Net Stable Funding Ratio (NSFR) |
| 18.                                  | Total Pendanaan Stabil yang Tersedia (ASF)<br>Total Available Stable Funding                                                                                                                                                                                                                                                                                                                                                                                                                        | 15.072.862       | 14.241.513       | 13.884.717       | 13.361.711       | 12.282.952                      |
| 19.                                  | Total Pendanaan Stabil yang Diperlukan (RSF)<br>Total Required Stable Funding                                                                                                                                                                                                                                                                                                                                                                                                                       | 6.730.360        | 5.234.202        | 5.832.275        | 3.761.550        | 3.912.409                       |
| 20.                                  | NSFR<br>NSFR Ratio                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 223,95%          | 272,09%          | 238,07%          | 355,22%          | 313,95%                         |



## 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)

Difference Between Consolidated Scope And Mapping In The Financial Statement In Accordance With Financial Accounting Standards By Risk Categories As Reported By Regulatory For Risk Categories (LI1)

|                                                                                                                                      | a                                                                                                                                                 | b                                                                                                        |
|--------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------|
|                                                                                                                                      | <b>Nilai tercatat sebagaimana tercantum dalam publikasi laporan keuangan</b><br><br>Carrying values as reported in published financial statements | <b>Nilai tercatat berdasarkan prinsip kehati-hatian</b><br><br>Carrying values under scope of regulatory |
| <b>Aset</b><br><b>Assets</b>                                                                                                         |                                                                                                                                                   |                                                                                                          |
| Kas<br>Cash                                                                                                                          | 23                                                                                                                                                | 23                                                                                                       |
| Penempatan pada Bank Indonesia<br>Placement with Bank Indonesia                                                                      | 884.828                                                                                                                                           | 884.828                                                                                                  |
| Penempatan pada bank lain<br>Placement with other banks                                                                              | 172.630                                                                                                                                           | 172.630                                                                                                  |
| Tagihan spot dan derivatif/forward<br>Spot and derivative/forward receivables                                                        | -                                                                                                                                                 | -                                                                                                        |
| Surat berharga yang dimiliki<br>Securities                                                                                           | 7.829.063                                                                                                                                         | 7.829.063                                                                                                |
| Surat berharga yang dijual dengan janji dibeli kembali (repo)<br>Securities sold under repurchase agreement (repo)                   | -                                                                                                                                                 | -                                                                                                        |
| Tagihan atas surat berharga yang dibeli dengan janji dijual kembali (reverse repo)<br>Claims on securities bought under reverse repo | 551.241                                                                                                                                           | 551.241                                                                                                  |
| Tagihan akseptasi<br>Acceptance receivables                                                                                          | -                                                                                                                                                 | -                                                                                                        |
| Kredit yang diberikan<br>Loans                                                                                                       | 6.520.545                                                                                                                                         | 6.520.545                                                                                                |
| Penyertaan modal<br>Equity investment                                                                                                | -                                                                                                                                                 | -                                                                                                        |
| Aset keuangan lainnya<br>Other financial assets                                                                                      | 118.873                                                                                                                                           | 118.873                                                                                                  |
| Cadangan kerugian penurunan nilai dari aset keuangan -/-<br>Impairment on financial assets -/-                                       | (244.057)                                                                                                                                         | (244.057)                                                                                                |
| Aset tidak berwujud<br>Intangible assets                                                                                             | 58.045                                                                                                                                            | 58.045                                                                                                   |
| Akumulasi amortisasi aset tidak berwujud -/-<br>Accumulated amortization on intangible asset -/-                                     | (37.429)                                                                                                                                          | (37.429)                                                                                                 |

| c                                                                                | d                                             | e                                       | f                                    | g                                                                            |
|----------------------------------------------------------------------------------|-----------------------------------------------|-----------------------------------------|--------------------------------------|------------------------------------------------------------------------------|
| <b>Nilai tercatat masing-masing risiko</b><br>Carrying amount of each risk items |                                               |                                         |                                      |                                                                              |
| Sesuai kerangka risiko kredit                                                    | Sesuai kerangka counterparty credit risk      | Sesuai kerangka sekuritisasi            | Sesuai kerangka risiko pasar         | Tidak mengacu pada persyaratan permodalan atau berdasarkan pengurangan modal |
| Subject to credit risk framework                                                 | Subject to counterparty credit risk framework | Subject to the securitisation framework | Subject to the market risk framework | Not subject to capital requirements or subject to deduction from capital     |
| 23                                                                               | -                                             | -                                       | -                                    | -                                                                            |
| 884.828                                                                          | -                                             | -                                       | -                                    | -                                                                            |
| 172.630                                                                          | -                                             | -                                       | -                                    | -                                                                            |
| -                                                                                | -                                             | -                                       | -                                    | -                                                                            |
| 7.829.063                                                                        | -                                             | -                                       | -                                    | -                                                                            |
| -                                                                                | -                                             | -                                       | -                                    | -                                                                            |
| -                                                                                | 551.241                                       | -                                       | -                                    | -                                                                            |
| -                                                                                | -                                             | -                                       | -                                    | -                                                                            |
| 6.520.545                                                                        | -                                             | -                                       | -                                    | -                                                                            |
| -                                                                                | -                                             | -                                       | -                                    | -                                                                            |
| 118.873                                                                          | -                                             | -                                       | -                                    | -                                                                            |
| (244.057)                                                                        | -                                             | -                                       | -                                    | -                                                                            |
| -                                                                                | -                                             | -                                       | -                                    | 58.045                                                                       |
| -                                                                                | -                                             | -                                       | -                                    | (37.429)                                                                     |

|                                                                                                          | a                                                                                                                                                                   | b                                                                                                                   |
|----------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------|
|                                                                                                          | <b>Nilai tercatat<br/>sebagaimana tercantum<br/>dalam publikasi laporan<br/>keuangan</b><br><br>Carrying values as<br>reported in published<br>financial statements | <b>Nilai tercatat<br/>berdasarkan prinsip<br/>kehati-hatian</b><br><br>Carrying values under<br>scope of regulatory |
| <b>Aset</b><br><b>Assets</b>                                                                             |                                                                                                                                                                     |                                                                                                                     |
| Aset tetap dan inventaris<br>Fixed assets and equipment                                                  | 111.355                                                                                                                                                             | 111.355                                                                                                             |
| Akumulasi penyusutan aset tetap dan inventaris<br>Accumulated depreciation on fixed assets and equipment | (50.605)                                                                                                                                                            | (50.605)                                                                                                            |
| Aset non produktif<br>Non earning assets                                                                 | 25.080                                                                                                                                                              | 25.080                                                                                                              |
| Aset lainnya<br>Other assets                                                                             | 114.855                                                                                                                                                             | 114.855                                                                                                             |
| <b>Total aset</b><br><b>Total assets</b>                                                                 | <b>16.054.447</b>                                                                                                                                                   | <b>16.054.447</b>                                                                                                   |
| <b>Kewajiban</b><br><b>Liabilities</b>                                                                   |                                                                                                                                                                     |                                                                                                                     |
| Giro<br>Current account                                                                                  | 4.680                                                                                                                                                               | 4.680                                                                                                               |
| Tabungan<br>Saving account                                                                               | 5.542.457                                                                                                                                                           | 5.542.457                                                                                                           |
| Deposito<br>Time deposit                                                                                 | 6.182.903                                                                                                                                                           | 6.182.903                                                                                                           |
| Liabilitas lainnya<br>Other liabilities                                                                  | 187.415                                                                                                                                                             | 187.415                                                                                                             |
| <b>Total liabilitas</b><br><b>Total liabilities</b>                                                      | <b>11.917.455</b>                                                                                                                                                   | <b>11.917.455</b>                                                                                                   |

| c                                                                                | d                                             | e                                       | f                                    | g                                                                            |
|----------------------------------------------------------------------------------|-----------------------------------------------|-----------------------------------------|--------------------------------------|------------------------------------------------------------------------------|
| <b>Nilai tercatat masing-masing risiko</b><br>Carrying amount of each risk items |                                               |                                         |                                      |                                                                              |
| Sesuai kerangka risiko kredit                                                    | Sesuai kerangka counterparty credit risk      | Sesuai kerangka sekuritisasi            | Sesuai kerangka risiko pasar         | Tidak mengacu pada persyaratan permodalan atau berdasarkan pengurangan modal |
| Subject to credit risk framework                                                 | Subject to counterparty credit risk framework | Subject to the securitisation framework | Subject to the market risk framework | Not subject to capital requirements or subject to deduction from capital     |
| 111.355                                                                          | -                                             | -                                       | -                                    | -                                                                            |
| (50.605)                                                                         | -                                             | -                                       | -                                    | -                                                                            |
| 25.080                                                                           | -                                             | -                                       | -                                    | -                                                                            |
| 79.348                                                                           | -                                             | -                                       | -                                    | 35.507                                                                       |
| <b>15.447.083</b>                                                                | <b>551.241</b>                                | -                                       | -                                    | <b>56.123</b>                                                                |
| -                                                                                | -                                             | -                                       | -                                    | 4.680                                                                        |
| -                                                                                | -                                             | -                                       | -                                    | 5.542.457                                                                    |
| -                                                                                | -                                             | -                                       | -                                    | 6.182.903                                                                    |
| -                                                                                | -                                             | -                                       | -                                    | 187.415                                                                      |
| -                                                                                | -                                             | -                                       | -                                    | <b>11.917.455</b>                                                            |



## Perbedaan Utama antara Nilai Tercatat Sesuai Standar Akuntansi Keuangan dengan Nilai Eksposur Sesuai dengan Ketentuan OJK (LI2)

Differences Between Carrying Value in Accordance with Indonesian Financial Accounting Standards with Exposure Value in Accordance with Financial Services Authority (LI2)

|                                                                                                                                                                                                                                                                | a                                                          | b                                                                | c                                                                                  | d                                                             | e        |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------|------------------------------------------------------------------|------------------------------------------------------------------------------------|---------------------------------------------------------------|----------|
|                                                                                                                                                                                                                                                                | Item sesuai: Items subject to:                             |                                                                  |                                                                                    |                                                               |          |
| Total                                                                                                                                                                                                                                                          | Kerangka risiko kredit<br>Subject to credit risk framework | Kerangka sekuritisasi<br>Subject to the securitization framework | Kerangka counterparty credit risk<br>Subject to counterparty credit risk framework | Kerangka risiko pasar<br>Subject to the market risk framework |          |
| Nilai tercatat aset sesuai dengan cakupan konsolidasi ketentuan kehati-hatian (sebagaimana dilaporkan pada <i>template</i> LI1)<br>Asset carrying value amount under scope of regulatory consolidation (as per <i>template</i> LI1)                            | 16.054.447                                                 | 15.447.083                                                       | -                                                                                  | 551.241                                                       | -        |
| Nilai tercatat liabilitas sesuai lingkup sesuai dengan cakupan konsolidasi ketentuan kehati-hatian (sebagaimana dilaporkan pada <i>template</i> LI1)<br>Liabilities carrying value amount under regulatory scope of consolidation (as per <i>template</i> LI1) | 11.917.455                                                 | -                                                                | -                                                                                  | -                                                             | -        |
| <b>Total nilai bersih sesuai dengan cakupan konsolidasi ketentuan kehati-hatian</b><br><b>Total net amount under regulatory scope of consolidation</b>                                                                                                         | <b>4.136.992</b>                                           | <b>15.447.083</b>                                                | <b>-</b>                                                                           | <b>551.241</b>                                                | <b>-</b> |
| Nilai rekening administratif<br>Off-balance sheet amounts                                                                                                                                                                                                      | 1.706.712                                                  | 1.706.712                                                        | -                                                                                  | -                                                             | -        |
| Perbedaan valuasi Differences in valuations                                                                                                                                                                                                                    |                                                            |                                                                  |                                                                                    |                                                               |          |
| Perbedaan antara <i>netting rules</i> , selain dari yang termasuk pada baris 2<br>Differences due to different <i>netting rules</i> , other than those already included in row 2                                                                               | -                                                          | -                                                                | -                                                                                  | -                                                             | -        |
| Perbedaan provisi<br>Differences due to consideration of provisions                                                                                                                                                                                            | -                                                          | -                                                                | -                                                                                  | -                                                             | -        |
| Perbedaan <i>prudential filters</i><br>Differences due to <i>prudential filters</i>                                                                                                                                                                            | -                                                          | -                                                                | -                                                                                  | -                                                             | -        |
| <b>Nilai eksposur yang dipertimbangkan, sesuai dengan cakupan konsolidasi ketentuan kehati-hatian</b><br><b>Exposure amounts considered for regulatory purposes</b>                                                                                            | <b>15.998.324</b>                                          | <b>15.447.083</b>                                                | <b>-</b>                                                                           | <b>551.241</b>                                                | <b>-</b> |

# Penjelasan Mengenai Perbedaan antara Nilai Eksposur sesuai dengan SAK dengan Ketentuan OJK

## Difference Between the Exposure Value According to Financial Accounting Standards and the Regulatory Provisions

Tidak terdapat perbedaan antara nilai tercatat dalam Publikasi Laporan Keuangan dan nilai tercatat dalam prinsip kehati-hatian.

There is no difference between the carrying value in the Published Financial Statements and the carrying value in accordance with the precautionary principle.

# Komposisi Permodalan (CC1)

## Composition of Capital (CC1)

(dalam juta Rupiah)

(in million Rupiah)

| No.                                                                                                   | Komponen<br>Component                                                                                                                                                           | Jumlah<br>Amount | No. Ref. yang<br>berasal dari Neraca<br>Konsolidasi<br>Ref. Number from<br>Consolidated Balance<br>Sheet | Jumlah<br>Amount | No. Ref. yang<br>berasal dari Neraca<br>Konsolidasi<br>Ref. Number from<br>Consolidated Balance<br>Sheet |
|-------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------|----------------------------------------------------------------------------------------------------------|------------------|----------------------------------------------------------------------------------------------------------|
|                                                                                                       |                                                                                                                                                                                 | 2024             |                                                                                                          | 2023             |                                                                                                          |
| CET 1: Instrumen dan Tambahan Modal Disetor<br>Common Equity Tier 1 Capital: Instruments and Reserves |                                                                                                                                                                                 |                  |                                                                                                          |                  |                                                                                                          |
| 1.                                                                                                    | Saham biasa (termasuk <i>stock surplus</i> )<br>Directly issued qualifying common share (and<br>equivalent for non-joint stock companies) capital<br>plus related stock surplus | 4.000.000        | c                                                                                                        | 4.000.000        | c                                                                                                        |
| 2.                                                                                                    | Laba ditahan<br>Retained earnings                                                                                                                                               | 89.858           | d                                                                                                        | (15.812)         | d                                                                                                        |
| 3.                                                                                                    | Akumulasi penghasilan komprehensif lain<br>(dan cadangan lain)<br>Accumulated other comprehensive income (and<br>other reserves)                                                | 42.202           | d                                                                                                        | 39.496           | d                                                                                                        |
| 4.                                                                                                    | Modal yang termasuk <i>phase out</i> dari CET1<br>Directly issued capital subject to phase out<br>from CET1 (only applicable to non-joint stock<br>companies)                   | N/A              | -                                                                                                        | N/A              | -                                                                                                        |
| 5.                                                                                                    | Kepentingan Non Pengendali yang dapat<br>diperhitungkan<br>Common share capital issued by subsidiaries and<br>held by third parties (amount allowed in group<br>CET1)           | N/A              | -                                                                                                        | N/A              | -                                                                                                        |
| 6.                                                                                                    | <b>CET1 sebelum <i>regulatory adjustment</i></b><br><b>Common Equity Tier 1 capital before</b><br><b>regulatory adjustments</b>                                                 | <b>4.132.060</b> | -                                                                                                        | <b>4.023.684</b> | -                                                                                                        |
| CET 1: Faktor Pengurang<br>Common Equity Tier 1 Capital: Regulatory Adjustments                       |                                                                                                                                                                                 |                  |                                                                                                          |                  |                                                                                                          |
| 7.                                                                                                    | Selisih kurang jumlah penyesuaian nilai wajar dari<br>instrumen keuangan dalam <i>trading book</i><br>Prudential valuation adjustments                                          | -                | -                                                                                                        | -                | -                                                                                                        |
| 8.                                                                                                    | <i>Goodwill</i><br>Goodwill (net of related tax liability)                                                                                                                      | -                | -                                                                                                        | -                | -                                                                                                        |

| No.                                                                                                   | Komponen<br>Component                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | Jumlah<br>Amount | No. Ref. yang<br>berasal dari Neraca<br>Konsolidasi<br>Ref. Number from<br>Consolidated Balance<br>Sheet | Jumlah<br>Amount | No. Ref. yang<br>berasal dari Neraca<br>Konsolidasi<br>Ref. Number from<br>Consolidated Balance<br>Sheet |
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|                                                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | 2024             |                                                                                                          | 2023             |                                                                                                          |
| CET 1: Instrumen dan Tambahan Modal Disetor<br>Common Equity Tier 1 Capital: Instruments and Reserves |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                  |                                                                                                          |                  |                                                                                                          |
| 9.                                                                                                    | Aset tidak berwujud lainnya (selain <i>Mortgage Servicing Rights</i> )<br>Other intangibles other than mortgage-servicing rights (net of related tax liability)                                                                                                                                                                                                                                                                                                                                                                     | (20.616)         | a                                                                                                        | (10.308)         | a                                                                                                        |
| 10.                                                                                                   | Aset pajak tangguhan yang berasal dari <i>future profitability</i><br>Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)                                                                                                                                                                                                                                                                                                                       | N/A              | -                                                                                                        | -                | -                                                                                                        |
| 11.                                                                                                   | <i>Cash-flow hedge reserve</i><br>Cash-flow hedge reserve                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | N/A              | -                                                                                                        | N/A              | -                                                                                                        |
| 12.                                                                                                   | <i>Shortfall on provisions to expected losses</i><br>Shortfall on provisions to expected losses                                                                                                                                                                                                                                                                                                                                                                                                                                     | N/A              | -                                                                                                        | N/A              | -                                                                                                        |
| 13.                                                                                                   | Keuntungan penjualan aset dalam transaksi sekuritisasi<br>Securitisation gain on sale (as set out in paragraph 562 of Basel II framework)                                                                                                                                                                                                                                                                                                                                                                                           | N/A              | -                                                                                                        | N/A              | -                                                                                                        |
| 14.                                                                                                   | Peningkatan/penurunan nilai wajar atas kewajiban keuangan (DVA)<br>Gains and losses due to changes in own credit risk on fair valued liabilities                                                                                                                                                                                                                                                                                                                                                                                    | N/A              | -                                                                                                        | N/A              | -                                                                                                        |
| 15.                                                                                                   | Aset pensiun manfaat pasti<br>Defined-benefit pension fund net assets                                                                                                                                                                                                                                                                                                                                                                                                                                                               | N/A              | -                                                                                                        | N/A              | -                                                                                                        |
| 16.                                                                                                   | Investasi pada saham sendiri (jika belum di net dalam modal di Laporan Posisi Keuangan)<br>Investments in own shares (if not already netted off paid-in capital on reported balance sheet)                                                                                                                                                                                                                                                                                                                                          | N/A              | -                                                                                                        | N/A              | -                                                                                                        |
| 17.                                                                                                   | Kepemilikan silang pada instrumen CET 1 pada entitas lain<br>Reciprocal cross-holdings in common equity                                                                                                                                                                                                                                                                                                                                                                                                                             | N/A              | -                                                                                                        | N/A              | -                                                                                                        |
| 18.                                                                                                   | Investasi pada modal bank, entitas keuangan dan asuransi diluar cakupan konsolidasi secara ketentuan, <i>net</i> posisi <i>short</i> yang diperkenankan, dimana Bank tidak memiliki lebih dari 10% modal saham yang diterbitkan (jumlah di atas batasan 10%)<br>Investments in the capital of Banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the Bank does not own more than 10% of the issued share capital (amount above 10% threshold) | N/A              | -                                                                                                        | N/A              | -                                                                                                        |
| 19.                                                                                                   | Investasi signifikan pada saham biasa Bank, entitas keuangan dan asuransi diluar cakupan konsolidasi secara ketentuan, <i>net</i> posisi <i>short</i> yang diperkenankan (jumlah di atas batasan 10%)<br>Significant investments in the common stock of Banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)                                                                                                              | N/A              | -                                                                                                        | N/A              |                                                                                                          |
| 20.                                                                                                   | <i>Mortgage servicing rights</i><br>Mortgage servicing rights (amount above 10% threshold)                                                                                                                                                                                                                                                                                                                                                                                                                                          | N/A              | -                                                                                                        | N/A              | -                                                                                                        |
| 21.                                                                                                   | Aset pajak tangguhan yang berasal dari perbedaan temporer (jumlah di atas batasan 10%, <i>net</i> dari kewajiban pajak)<br>Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)                                                                                                                                                                                                                                                                                        | N/A              | -                                                                                                        | N/A              | -                                                                                                        |
| 22.                                                                                                   | Jumlah melebihi batasan 15% dari:<br>Amount exceeding the 15% threshold                                                                                                                                                                                                                                                                                                                                                                                                                                                             | N/A              | -                                                                                                        | N/A              | -                                                                                                        |

| No.                                                                                                   | Komponen<br>Component                                                                                                                                                                                                          | Jumlah<br>Amount | No. Ref. yang<br>berasal dari Neraca<br>Konsolidasi<br>Ref. Number from<br>Consolidated Balance<br>Sheet | Jumlah<br>Amount | No. Ref. yang<br>berasal dari Neraca<br>Konsolidasi<br>Ref. Number from<br>Consolidated Balance<br>Sheet |
|-------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------|----------------------------------------------------------------------------------------------------------|------------------|----------------------------------------------------------------------------------------------------------|
|                                                                                                       |                                                                                                                                                                                                                                | 2024             |                                                                                                          | 2023             |                                                                                                          |
| CET 1: Instrumen dan Tambahan Modal Disetor<br>Common Equity Tier 1 Capital: Instruments and Reserves |                                                                                                                                                                                                                                |                  |                                                                                                          |                  |                                                                                                          |
| 23.                                                                                                   | Investasi signifikan pada saham biasa <i>financials</i><br>Significant investments in the common stock of<br><i>financials</i>                                                                                                 | N/A              | -                                                                                                        | N/A              | -                                                                                                        |
| 24.                                                                                                   | <i>Mortgage servicing rights</i>                                                                                                                                                                                               | N/A              | -                                                                                                        | N/A              | -                                                                                                        |
| 25.                                                                                                   | Pajak tangguhan dari perbedaan temporer<br>Deferred tax assets arising from temporary<br>differences                                                                                                                           | N/A              | -                                                                                                        | N/A              | -                                                                                                        |
| 26.                                                                                                   | Penyesuaian berdasarkan ketentuan<br>spesifik nasional<br>National specific regulatory adjustments                                                                                                                             | -                | -                                                                                                        | -                | -                                                                                                        |
|                                                                                                       | a. Selisih PPKA dan CKPN<br>Difference between allowance for possible<br>losses and impairment losses                                                                                                                          | -                | -                                                                                                        | -                | -                                                                                                        |
|                                                                                                       | b. PPKA non produktif<br>Allowance for losses on non productive assets<br>required                                                                                                                                             | (22.028)         | -                                                                                                        | (23.536)         | -                                                                                                        |
|                                                                                                       | c. Aset Pajak Tangguhan<br>Deferred tax aset                                                                                                                                                                                   | (35.507)         | b                                                                                                        | (30.289)         | b                                                                                                        |
|                                                                                                       | d. Penyertaan<br>Investments in shares of stock                                                                                                                                                                                | -                | -                                                                                                        | -                | -                                                                                                        |
|                                                                                                       | e. Kekurangan modal pada perusahaan anak<br>asuransi<br>Shortage of capital on insurance subsidiary<br>company                                                                                                                 | -                | -                                                                                                        | -                | -                                                                                                        |
|                                                                                                       | f. Eksposur sekuritisasi<br>Securitisation Exposure                                                                                                                                                                            | -                | -                                                                                                        | -                | -                                                                                                        |
|                                                                                                       | g. Lainnya<br>Other deduction factor of common equity<br>tier 1                                                                                                                                                                | -                | -                                                                                                        | -                | -                                                                                                        |
| 27.                                                                                                   | Penyesuaian pada CET 1 akibat AT 1 dan Tier 2<br>lebih kecil daripada faktor pengurangnya<br>Regulatory adjustments applied to Common<br>Equity Tier 1 due to insufficient Additional Tier 1<br>and Tier 2 to cover deductions | -                | -                                                                                                        | -                | -                                                                                                        |
| 28.                                                                                                   | Jumlah pengurang ( <i>regulatory adjustment</i> )<br>terhadap CET 1<br>Total regulatory adjustments to Common<br>equity Tier 1                                                                                                 | (78.151)         | -                                                                                                        | (64.133)         | -                                                                                                        |
| 29.                                                                                                   | Jumlah CET 1 setelah faktor pengurang<br>Common Equity Tier 1 capital (CET1)                                                                                                                                                   | 4.053.909        | -                                                                                                        | 3.959.551        | -                                                                                                        |
| Modal Inti Tambahan (AT 1): Instrumen<br>Additional Tier 1 Capital: Instruments                       |                                                                                                                                                                                                                                |                  |                                                                                                          |                  |                                                                                                          |
| 30.                                                                                                   | Instrumen AT 1 yang diterbitkan oleh Bank<br>(termasuk <i>stock surplus</i> )<br>Directly issued qualifying Additional Tier 1<br>instruments plus related stock surplus                                                        | N/A              | -                                                                                                        | N/A              | -                                                                                                        |
| 31.                                                                                                   | Yang diklasifikasikan sebagai ekuitas berdasarkan<br>standar akuntansi<br>Classified as equity under applicable accounting<br>standards                                                                                        | N/A              | -                                                                                                        | N/A              | -                                                                                                        |
| 32.                                                                                                   | Yang diklasifikasikan sebagai liabilitas<br>berdasarkan standar akuntansi<br>Classified as liabilities under applicable<br>accounting standards                                                                                | N/A              | -                                                                                                        | N/A              | -                                                                                                        |



| No.                                                                                        | Komponen<br>Component                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Jumlah<br>Amount | No. Ref. yang<br>berasal dari Neraca<br>Konsolidasi<br>Ref. Number from<br>Consolidated Balance<br>Sheet | Jumlah<br>Amount | No. Ref. yang<br>berasal dari Neraca<br>Konsolidasi<br>Ref. Number from<br>Consolidated Balance<br>Sheet |
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|                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | 2024             |                                                                                                          | 2023             |                                                                                                          |
| 33.                                                                                        | Modal yang termasuk <i>phase out</i> dari AT 1<br>Directly issued capital instruments subject to<br>phase out from Additional Tier 1                                                                                                                                                                                                                                                                                                                                                                                                                                                   | N/A              | -                                                                                                        | N/A              | -                                                                                                        |
| 34.                                                                                        | Instrumen AT 1 yang diterbitkan oleh Entitas<br>Anak yang diakui dalam perhitungan KPMM<br>secara konsolidasi<br>Additional Tier 1 instruments (and CET1<br>instruments not included in row 5) issued by<br>subsidiaries and held by third parties (amount<br>allowed in group AT1)                                                                                                                                                                                                                                                                                                    | N/A              | -                                                                                                        | N/A              | -                                                                                                        |
| 35.                                                                                        | Instrumen yang diterbitkan Entitas Anak yang<br>termasuk <i>phase out</i><br>Instruments issued by subsidiaries subject to<br>phase out                                                                                                                                                                                                                                                                                                                                                                                                                                                | N/A              | -                                                                                                        | N/A              | -                                                                                                        |
| 36.                                                                                        | <b>Jumlah AT 1 sebelum regulatory adjustment</b><br><b>Additional Tier 1 capital before regulatory<br/>adjustments</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | -                | -                                                                                                        | -                | -                                                                                                        |
| Modal Inti Tambahan: Faktor Pengurang<br>Additional Tier 1 Capital: Regulatory Adjustments |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                  |                                                                                                          |                  |                                                                                                          |
| 37.                                                                                        | Investasi pada instrumen AT 1 sendiri<br>Investments in own Additional Tier 1 instruments                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | N/A              | -                                                                                                        | N/A              | -                                                                                                        |
| 38.                                                                                        | Kepemilikan silang pada instrumen AT 1 pada<br>entitas lain<br>Reciprocal cross-holdings in Additional Tier 1<br>instruments                                                                                                                                                                                                                                                                                                                                                                                                                                                           | N/A              | -                                                                                                        | N/A              | -                                                                                                        |
| 39.                                                                                        | Investasi pada modal bank, entitas keuangan<br>dan asuransi diluar cakupan konsolidasi secara<br>ketentuan, <i>net</i> posisi <i>short</i> yang diperkenankan,<br>dimana Bank tidak memiliki lebih dari 10% modal<br>saham yang diterbitkan (jumlah di atas batasan<br>10%)<br>Investments in the capital of Banking, financial<br>and insurance entities that are outside the scope<br>of regulatory consolidation, net of eligible short<br>positions, where the Bank does not own more<br>than 10% of the issued common share capital of<br>the entity (amount above 10% threshold) | N/A              | -                                                                                                        | N/A              | -                                                                                                        |
| 40.                                                                                        | Investasi signifikan pada modal Bank, entitas<br>keuangan dan asuransi di luar cakupan konsolidasi<br>secara ketentuan ( <i>net</i> posisi <i>short</i> yang<br>diperkenankan)<br>Significant investments in the capital of Banking,<br>financial and insurance entities that are outside<br>the scope of regulatory consolidation (net of<br>eligible short positions)                                                                                                                                                                                                                | N/A              | -                                                                                                        | N/A              | -                                                                                                        |
| 41.                                                                                        | Penyesuaian berdasarkan ketentuan spesifik<br>nasional<br>National specific regulatory adjustments                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | N/A              | -                                                                                                        | N/A              | -                                                                                                        |
| 41a.                                                                                       | Penempatan dana pada instrumen AT 1 pada<br>Bank lain<br>Investments in Additional Tier 1 instruments at<br>other banks                                                                                                                                                                                                                                                                                                                                                                                                                                                                | N/A              | -                                                                                                        | N/A              | -                                                                                                        |
| 42.                                                                                        | Penyesuaian pada AT 1 akibat Tier 2 lebih kecil<br>daripada faktor pengurang<br>Regulatory adjustments applied to Additional<br>Tier 1 due to insufficient Tier 2 to cover<br>deductions                                                                                                                                                                                                                                                                                                                                                                                               | N/A              | -                                                                                                        | N/A              | -                                                                                                        |
| 43.                                                                                        | <b>Jumlah faktor pengurang (<i>regulatory<br/>adjustment</i>) terhadap AT 1</b><br><b>Total regulatory adjustments to Additional<br/>Tier 1 capital</b>                                                                                                                                                                                                                                                                                                                                                                                                                                | -                | -                                                                                                        | -                | -                                                                                                        |
| 44.                                                                                        | <b>Jumlah AT 1 setelah faktor pengurang</b><br><b>Additional Tier 1 capital (AT1)</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | -                | -                                                                                                        | -                | -                                                                                                        |

| No.                                                                                            | Komponen<br>Component                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Jumlah<br>Amount | No. Ref. yang<br>berasal dari Neraca<br>Konsolidasi<br>Ref. Number from<br>Consolidated Balance<br>Sheet | Jumlah<br>Amount | No. Ref. yang<br>berasal dari Neraca<br>Konsolidasi<br>Ref. Number from<br>Consolidated Balance<br>Sheet |
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|                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | 2024             |                                                                                                          | 2023             |                                                                                                          |
| 45.                                                                                            | <b>Jumlah Modal Inti (Tier 1) (CET 1 + AT 1)</b><br><b>Tier 1 capital (T1 = CET 1 + AT 1)</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | N/A              | -                                                                                                        | N/A              | -                                                                                                        |
| Modal Pelengkap (Tier 2): Instrumen dan Cadangan<br>Tier 2 Capital: Instruments and Provisions |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                  |                                                                                                          |                  |                                                                                                          |
| 46.                                                                                            | Instrumen Tier 2 yang diterbitkan oleh Bank<br>(termasuk <i>stock surplus</i> )<br>Directly issued qualifying Tier 2 instruments plus<br>related stock surplus                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | N/A              | -                                                                                                        | N/A              | -                                                                                                        |
| 47.                                                                                            | Modal yang termasuk <i>phase out</i> dari Tier 2<br>Directly issued capital instruments subject to<br>phase out from Tier 2                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | N/A              | -                                                                                                        | N/A              | -                                                                                                        |
| 48.                                                                                            | Instrumen Tier 2 yang diterbitkan oleh Entitas<br>Anak yang diakui dalam perhitungan KPMM<br>secara konsolidasi<br>Tier 2 instruments (and CET1 and AT1<br>instruments not included in rows 5 or 34) issued<br>by subsidiaries and held by third parties (amount<br>allowed in group Tier 2)                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | N/A              | -                                                                                                        | N/A              | -                                                                                                        |
| 49.                                                                                            | Modal yang diterbitkan Entitas Anak yang<br>termasuk <i>phase out</i><br>Instruments issued by subsidiaries subject to<br>phase out                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | N/A              | -                                                                                                        | N/A              | -                                                                                                        |
| 50.                                                                                            | Cadangan umum PPKA atas aset produktif<br>yang wajib dihitung dengan jumlah paling tinggi<br>sebesar 1,25% dari ATMR untuk Risiko Kredit<br>General allowance for losses on earning assets<br>that must be calculated with a maximum of 1.25%<br>of RWA for Credit Risk                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 92.737           | -                                                                                                        | 67.187           | -                                                                                                        |
| 51.                                                                                            | <b>Jumlah Modal Pelengkap (Tier 2) sebelum<br/>faktor pengurang</b><br><b>Tier 2 capital before regulatory adjustments</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | <b>92.737</b>    | -                                                                                                        | <b>67.187</b>    | -                                                                                                        |
| Modal Pelengkap (Tier 2): Faktor Pengurang<br>Tier 2 Capital: Regulatory Adjustments           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                  |                                                                                                          |                  |                                                                                                          |
| 52.                                                                                            | Investasi pada instrumen Tier 2 sendiri<br>Investments in own Tier 2 instruments                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | N/A              | -                                                                                                        | N/A              | -                                                                                                        |
| 53.                                                                                            | Kepemilikan silang pada instrumen Tier 2 pada<br>entitas lain<br>Reciprocal cross-holdings in Tier 2 instruments<br>and other TLAC liabilities                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | N/A              | -                                                                                                        | N/A              | -                                                                                                        |
| 54.                                                                                            | Investasi pada kewajiban TLAC modal bank,<br>entitas keuangan dan asuransi diluar cakupan<br>konsolidasi secara ketentuan, net posisi <i>short</i><br>yang diperkenankan, dimana Bank tidak memiliki<br>lebih dari 10% modal saham yang diterbitkan; nilai<br>sebelumnya ditetapkan dengan <i>threshold</i> 5%<br>namun tidak lagi memenuhi kriteria (untuk bank<br>Sistemik)<br>Investments in TLAC capital obligations of banks,<br>financial and insurance entities outside the<br>scope of consolidation under the provision that<br>net short positions are permitted, where the<br>Bank does not own more than 10% of the issued<br>share capital; the previous value was set with a<br>threshold of 5% but no longer meets the criteria<br>(for Systemic banks) | N/A              | -                                                                                                        | N/A              | -                                                                                                        |
| 55.                                                                                            | Investasi signifikan pada modal atau instrumen<br>TLAC Bank, entitas keuangan dan asuransi di luar<br>cakupan konsolidasi secara ketentuan (net posisi<br><i>short</i> yang diperkenankan)<br>Significant investments in the capital banking,<br>financial and insurance entities that are outside<br>the scope of regulatory consolidation (net of<br>eligible short positions)                                                                                                                                                                                                                                                                                                                                                                                       | N/A              | -                                                                                                        | N/A              | -                                                                                                        |

| No.                                                                                                                       | Komponen<br>Component                                                                                                                                                                                              | Jumlah<br>Amount | No. Ref. yang<br>berasal dari Neraca<br>Konsolidasi<br>Ref. Number from<br>Consolidated Balance<br>Sheet | Jumlah<br>Amount | No. Ref. yang<br>berasal dari Neraca<br>Konsolidasi<br>Ref. Number from<br>Consolidated Balance<br>Sheet |
|---------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------|----------------------------------------------------------------------------------------------------------|------------------|----------------------------------------------------------------------------------------------------------|
|                                                                                                                           |                                                                                                                                                                                                                    | 2024             |                                                                                                          | 2023             |                                                                                                          |
| 56.                                                                                                                       | Penyesuaian berdasarkan ketentuan spesifik nasional<br>National specific regulatory adjustments                                                                                                                    | N/A              | -                                                                                                        | N/A              | -                                                                                                        |
| 56a.                                                                                                                      | <i>Sinking fund</i><br>Sinking fund                                                                                                                                                                                | N/A              | -                                                                                                        | N/A              | -                                                                                                        |
| 56b.                                                                                                                      | Penempatan dana pada instrumen Tier 2 pada Bank lain<br>Investments in Instruments issued by the other bank that meet the criteria for inclusion in additional tier 2                                              | N/A              | -                                                                                                        | N/A              | -                                                                                                        |
| 57.                                                                                                                       | <b>Jumlah faktor pengurang (<i>regulatory adjustment</i>) Modal Pelengkap</b><br>Total regulatory adjustments to Tier 2 capital                                                                                    | -                | -                                                                                                        | -                | -                                                                                                        |
| 58.                                                                                                                       | <b>Jumlah Modal Pelengkap (Tier 2) setelah <i>regulatory adjustment</i></b><br>Tier 2 capital (T2)                                                                                                                 | 92.737           | -                                                                                                        | 67.187           | -                                                                                                        |
| 59.                                                                                                                       | <b>Total Modal (Modal Inti + Modal Pelengkap)</b><br>Total capital (TC = T1 + T2)                                                                                                                                  | 4.146.647        | -                                                                                                        | 4.026.739        | -                                                                                                        |
| 60.                                                                                                                       | <b>Total Aset Tertimbang Menurut Risiko (ATMR)</b><br>Total risk weighted assets                                                                                                                                   | 8.509.702        | -                                                                                                        | 5.633.163        | -                                                                                                        |
| Rasio Kecukupan Pemenuhan Modal Minimum (KPMM) dan Tambahan Modal ( <i>Capital Buffer</i> )<br>Capital Ratios and Buffers |                                                                                                                                                                                                                    |                  |                                                                                                          |                  |                                                                                                          |
| 61.                                                                                                                       | <b>Rasio CET 1 (persentase terhadap ATMR)</b><br>Common Equity Tier 1 (as a percentage of risk weighted assets)                                                                                                    | 47,64%           | -                                                                                                        | 70,29%           | -                                                                                                        |
| 62.                                                                                                                       | <b>Rasio Modal Inti Tier 1 (persentase terhadap ATMR)</b><br>Tier 1 (as a percentage of risk weighted assets)                                                                                                      | 47,64%           | -                                                                                                        | 70,29%           | -                                                                                                        |
| 63.                                                                                                                       | <b>Rasio Total Modal (persentase terhadap ATMR)</b><br>Total capital (as a percentage of risk weighted assets)                                                                                                     | 48,73%           | -                                                                                                        | 71,48%           | -                                                                                                        |
| 64.                                                                                                                       | <b>Buffer (persentase terhadap ATMR)</b><br>Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus                                                                | 0%               | -                                                                                                        | 0%               | -                                                                                                        |
| 65.                                                                                                                       | <i>Capital Conservation Buffer</i><br>Capital Conservation Buffer                                                                                                                                                  | 0%               | -                                                                                                        | 0%               | -                                                                                                        |
| 66.                                                                                                                       | <i>Countercyclical Buffer</i><br>Countercyclical Buffer                                                                                                                                                            | 0%               | -                                                                                                        | 0%               | -                                                                                                        |
| 67.                                                                                                                       | <i>Higher Loss Absorbency Requirement</i><br>Higher Loss Absorbency Requirement                                                                                                                                    | 0%               | -                                                                                                        | 0%               | -                                                                                                        |
| 68.                                                                                                                       | <b>Modal Inti Utama (CET 1) yang tersedia untuk memenuhi Tambahan Modal (<i>Buffer</i>) - persentase terhadap ATMR</b><br>Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) | 0%               | -                                                                                                        | 0%               | -                                                                                                        |
| National minimal (jika berbeda dari Basel 3)<br>National minimal (if different from Basel 3)                              |                                                                                                                                                                                                                    |                  |                                                                                                          |                  |                                                                                                          |
| 69.                                                                                                                       | Rasio terendah CET 1 nasional (jika berbeda dengan Basel 3)<br>National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum)                                                                     | N/A              | -                                                                                                        | N/A              | -                                                                                                        |

| No.                                                                                                                                                                                                           | Komponen<br>Component                                                                                                                                                                                                                                                     | Jumlah<br>Amount | No. Ref. yang<br>berasal dari Neraca<br>Konsolidasi<br>Ref. Number from<br>Consolidated Balance<br>Sheet | Jumlah<br>Amount | No. Ref. yang<br>berasal dari Neraca<br>Konsolidasi<br>Ref. Number from<br>Consolidated Balance<br>Sheet |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------|----------------------------------------------------------------------------------------------------------|------------------|----------------------------------------------------------------------------------------------------------|
|                                                                                                                                                                                                               |                                                                                                                                                                                                                                                                           | 2024             |                                                                                                          | 2023             |                                                                                                          |
| 70.                                                                                                                                                                                                           | Rasio terendah <i>Tier 1</i> nasional (jika berbeda dengan Basel 3)<br>National Tier 1 minimum ratio (if different from Basel 3 minimum)                                                                                                                                  | N/A              | -                                                                                                        | N/A              | -                                                                                                        |
| 71.                                                                                                                                                                                                           | Rasio terendah total modal nasional (jika berbeda dengan Basel 3)<br>National total capital minimum ratio (if different from Basel 3 minimum)                                                                                                                             | N/A              | -                                                                                                        | N/A              | -                                                                                                        |
| Jumlah di bawah batasan pengurangan (sebelum pembobotan risiko)<br>Amounts below the thresholds for deduction (before risk weighting)                                                                         |                                                                                                                                                                                                                                                                           |                  |                                                                                                          |                  |                                                                                                          |
| 72.                                                                                                                                                                                                           | Investasi nonsignifikan pada modal atau kewajiban TLAC lainnya pada entitas keuangan lain<br>Non-significant investments in the capital and other TLAC liabilities of other financial entities                                                                            | N/A              | -                                                                                                        | N/A              | -                                                                                                        |
| 73.                                                                                                                                                                                                           | Investasi signifikan pada saham biasa entitas keuangan<br>Significant investments in the common stock of financial entities                                                                                                                                               | N/A              | -                                                                                                        | N/A              | -                                                                                                        |
| 74.                                                                                                                                                                                                           | <i>Mortgage servicing rights</i> (net dari kewajiban pajak)<br>Mortgage servicing rights (net of related tax liability)                                                                                                                                                   | N/A              | -                                                                                                        | N/A              | -                                                                                                        |
| 75.                                                                                                                                                                                                           | Aset pajak tangguhan yang berasal dari perbedaan temporer (net dari kewajiban pajak)<br>Deferred tax assets arising from temporary differences (net of related tax liability)                                                                                             | N/A              | -                                                                                                        | N/A              | -                                                                                                        |
| Rasio Kecukupan Pemenuhan Modal Minimum (KPMM) dan Tambahan Modal ( <i>Capital Buffer</i> )<br>Capital Ratios and Buffers                                                                                     |                                                                                                                                                                                                                                                                           |                  |                                                                                                          |                  |                                                                                                          |
| 76.                                                                                                                                                                                                           | Provisi yang dapat diakui sebagai <i>Tier 2</i> sesuai dengan eksposur berdasarkan pendekatan standar (sebelum dikenakan cap)<br>Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)       | N/A              | -                                                                                                        | N/A              | -                                                                                                        |
| 77.                                                                                                                                                                                                           | Cap atas provisi yang diakui sebagai <i>Tier 2</i> berdasarkan pendekatan standar<br>Cap on inclusion of provisions in Tier 2 under standardised approach                                                                                                                 | N/A              | -                                                                                                        | N/A              | -                                                                                                        |
| 78.                                                                                                                                                                                                           | Provisi yang dapat diakui sebagai <i>Tier 2</i> sesuai dengan eksposur berdasarkan pendekatan IRB (sebelum dikenakan cap)<br>Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap) | N/A              | -                                                                                                        | N/A              | -                                                                                                        |
| 79.                                                                                                                                                                                                           | Cap atas provisi yang diakui sebagai <i>Tier 2</i> berdasarkan pendekatan IRB<br>Cap for inclusion of provisions in Tier 2 under internal ratings-based approach                                                                                                          | N/A              | -                                                                                                        | N/A              | -                                                                                                        |
| Instrumen Modal yang termasuk <i>phase out</i> (hanya berlaku antara 1 Jan 2018 s.d. 1 Jan 2022)<br>Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022) |                                                                                                                                                                                                                                                                           |                  |                                                                                                          |                  |                                                                                                          |
| 80.                                                                                                                                                                                                           | Cap pada CET 1 yang termasuk <i>phase out</i><br>Current cap on CET1 instruments subject to phase out arrangements                                                                                                                                                        | N/A              | -                                                                                                        | N/A              | -                                                                                                        |
| 81.                                                                                                                                                                                                           | Jumlah yang dikecualikan dari CET 1 karena adanya cap (kelebihan di atas cap setelah <i>redemptions</i> dan <i>maturities</i> )<br>Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)                                                | N/A              | -                                                                                                        | N/A              | -                                                                                                        |



| No. | Komponen<br>Component                                                                                                                                                                                                                   | Jumlah<br>Amount | No. Ref. yang<br>berasal dari Neraca<br>Konsolidasi<br>Ref. Number from<br>Consolidated Balance<br>Sheet | Jumlah<br>Amount | No. Ref. yang<br>berasal dari Neraca<br>Konsolidasi<br>Ref. Number from<br>Consolidated Balance<br>Sheet |
|-----|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------|----------------------------------------------------------------------------------------------------------|------------------|----------------------------------------------------------------------------------------------------------|
|     |                                                                                                                                                                                                                                         | 2024             |                                                                                                          | 2023             |                                                                                                          |
| 82. | Cap pada AT 1 yang termasuk <i>phase out</i><br>Current cap on AT1 instruments subject to phase out arrangements                                                                                                                        | N/A              | -                                                                                                        | N/A              | -                                                                                                        |
| 83. | Jumlah yang dikecualikan dari AT 1 karena adanya <i>cap</i> (kelebihan di atas <i>cap</i> setelah <i>redemptions</i> dan <i>maturities</i> )<br>Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)  | N/A              | -                                                                                                        | N/A              | -                                                                                                        |
| 84. | Cap pada Tier 2 yang termasuk <i>phase out</i><br>Current cap on T2 instruments subject to phase out arrangements                                                                                                                       | N/A              | -                                                                                                        | N/A              | -                                                                                                        |
| 85. | Jumlah yang dikecualikan dari Tier 2 karena adanya <i>cap</i> (kelebihan di atas <i>cap</i> setelah <i>redemptions</i> dan <i>maturities</i> )<br>Amount excluded from T2 due to cap (excess over cap after redemptions and maturities) | N/A              | -                                                                                                        | N/A              | -                                                                                                        |

# Rekonsiliasi Permodalan (CC2)

Reconciliation of Capital (CC2)

| No.            | Pos-pos<br>Accounts                                                                                                                                 | Laporan Posisi<br>Keuangan<br>Statements of<br>Financial Position | Neraca Konsolidasi<br>dengan cakupan<br>konsolidasi berdasarkan<br>ketentuan kehati-<br>hatian<br>Consolidated Statements<br>of Financial Position<br>under Regulatory Scope<br>of Consolidation | Laporan<br>Posisi<br>Keuangan<br>Statements<br>of<br>Financial<br>Position | Neraca Konsolidasi<br>dengan cakupan<br>konsolidasi berdasarkan<br>ketentuan<br>kehati-hatian<br>Consolidated Statements<br>of Financial Position<br>under Regulatory Scope<br>of Consolidation |
|----------------|-----------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                |                                                                                                                                                     | 31 Des 2024<br>Dec 31, 2024                                       | 31 Des 2024<br>Dec 31, 2024                                                                                                                                                                      | 31 Des 2023<br>Dec 31, 2023                                                | 31 Des 2023<br>Dec 31, 2023                                                                                                                                                                     |
| ASET<br>ASSETS |                                                                                                                                                     |                                                                   |                                                                                                                                                                                                  |                                                                            |                                                                                                                                                                                                 |
| 1.             | Kas<br>Cash                                                                                                                                         | 23                                                                | -                                                                                                                                                                                                | 23                                                                         | -                                                                                                                                                                                               |
| 2.             | Penempatan pada Bank Indonesia<br>Placement to Bank Indonesia                                                                                       | 884.828                                                           | -                                                                                                                                                                                                | 942.424                                                                    | -                                                                                                                                                                                               |
| 3.             | Penempatan pada bank lain<br>Interbank placement                                                                                                    | 172.630                                                           | -                                                                                                                                                                                                | 158.987                                                                    | -                                                                                                                                                                                               |
| 4.             | Tagihan <i>spot</i> dan derivatif/ <i>forward</i><br>Spot and derivative/ <i>forward</i> receivables                                                | -                                                                 | -                                                                                                                                                                                                | -                                                                          | -                                                                                                                                                                                               |
| 5.             | Surat berharga yang dimiliki<br>Securities                                                                                                          | 7.829.063                                                         | -                                                                                                                                                                                                | 5.295.848                                                                  | -                                                                                                                                                                                               |
| 6.             | Surat berharga yang dijual dengan janji<br>dibeli kembali ( <i>repo</i> )<br>Securities sold under repurchase agreement<br>(repo)                   | -                                                                 | -                                                                                                                                                                                                | -                                                                          | -                                                                                                                                                                                               |
| 7.             | Tagihan atas surat berharga yang dibeli<br>dengan janji dijual kembali ( <i>reverse repo</i> )<br>Claims on securities bought under reverse<br>repo | 551.241                                                           | -                                                                                                                                                                                                | 2.281.369                                                                  | -                                                                                                                                                                                               |
| 8.             | Tagihan akseptasi<br>Acceptance receivables                                                                                                         | -                                                                 | -                                                                                                                                                                                                | -                                                                          | -                                                                                                                                                                                               |
| 9.             | Kredit yang diberikan<br>Loans and financing                                                                                                        | 6.520.545                                                         | -                                                                                                                                                                                                | 4.641.960                                                                  | -                                                                                                                                                                                               |

| No.                        | Pos-pos<br>Accounts                                                                                                 | Laporan Posisi<br>Keuangan<br>Statements of<br>Financial Position | Neraca Konsolidasi<br>dengan cakupan<br>konsolidasi berdasarkan<br>ketentuan<br>kehati-hatian<br>Consolidated Statements<br>of Financial Position<br>under Regulatory Scope<br>of Consolidation | Laporan<br>Posisi<br>Keuangan<br>Statements<br>of<br>Financial<br>Position | Neraca Konsolidasi<br>dengan cakupan<br>konsolidasi berdasarkan<br>ketentuan<br>kehati-hatian<br>Consolidated Statements<br>of Financial Position<br>under Regulatory Scope<br>of Consolidation |
|----------------------------|---------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                            |                                                                                                                     | 31 Des 2024<br>Dec 31, 2024                                       | 31 Des 2024<br>Dec 31, 2024                                                                                                                                                                     | 31 Des 2023<br>Dec 31, 2023                                                | 31 Des 2023<br>Dec 31, 2023                                                                                                                                                                     |
| ASET<br>ASSETS             |                                                                                                                     |                                                                   |                                                                                                                                                                                                 |                                                                            |                                                                                                                                                                                                 |
| 10.                        | Pembiayaan syariah<br>Sharia financing                                                                              | -                                                                 | -                                                                                                                                                                                               | -                                                                          | -                                                                                                                                                                                               |
| 11.                        | Penyertaan Modal<br>Equity investment                                                                               | -                                                                 | -                                                                                                                                                                                               | -                                                                          | -                                                                                                                                                                                               |
| 12.                        | Aset Keuangan Lainnya<br>Other financial assets                                                                     | 118.873                                                           | -                                                                                                                                                                                               | 104.205                                                                    | -                                                                                                                                                                                               |
| 13.                        | Cadangan kerugian penurunan nilai aset<br>keuangan -/- Impairment on financial assets<br>-/-                        | (244.057)                                                         | -                                                                                                                                                                                               | (140.299)                                                                  | -                                                                                                                                                                                               |
|                            | a. Surat berharga<br>Securities                                                                                     | (1.323)                                                           | -                                                                                                                                                                                               | (1.009)                                                                    | -                                                                                                                                                                                               |
|                            | b. Kredit yang diberikan dan pembiayaan<br>syariah Loans and Sharia financing                                       | (242.637)                                                         | -                                                                                                                                                                                               | (139.247)                                                                  | -                                                                                                                                                                                               |
|                            | c. Lainnya<br>Others                                                                                                | (97)                                                              | -                                                                                                                                                                                               | (43)                                                                       | -                                                                                                                                                                                               |
| 14.                        | Aset tidak berwujud<br>Intangible assets                                                                            | 58.045                                                            | a                                                                                                                                                                                               | 37.985                                                                     | a                                                                                                                                                                                               |
|                            | Akumulasi amortisasi aset tidak berwujud<br>-/- Accumulated amortization on intangible<br>asset -/-                 | (37.429)                                                          | a                                                                                                                                                                                               | (27.677)                                                                   | a                                                                                                                                                                                               |
| 15.                        | Aset tetap dan inventaris<br>Fixed assets and equipment                                                             | 111.355                                                           | -                                                                                                                                                                                               | 101.684                                                                    | -                                                                                                                                                                                               |
|                            | Akumulasi penyusutan aset tetap dan<br>inventaris -/- Accumulated depreciation on fixed assets<br>and equipment -/- | (50.605)                                                          | -                                                                                                                                                                                               | (37.597)                                                                   | -                                                                                                                                                                                               |
| 16.                        | Aset nonproduktif<br>Non productive asset                                                                           | (25.080)                                                          | -                                                                                                                                                                                               | 26.650                                                                     | -                                                                                                                                                                                               |
|                            | a. Properti terbengkalai<br>Abandoned property                                                                      | 6.105                                                             | -                                                                                                                                                                                               | 6.228                                                                      | -                                                                                                                                                                                               |
|                            | b. Agunan yang diambil alih<br>Foreclosed accounts                                                                  | 18.975                                                            | -                                                                                                                                                                                               | 20.422                                                                     | -                                                                                                                                                                                               |
|                            | c. Rekening tunda<br>Suspense accounts                                                                              | -                                                                 | -                                                                                                                                                                                               | -                                                                          | -                                                                                                                                                                                               |
|                            | d. Aset antar kantor<br>Interbranch assets                                                                          | -                                                                 | -                                                                                                                                                                                               | -                                                                          | -                                                                                                                                                                                               |
| 17.                        | Aset lainnya<br>Other Assets                                                                                        | 114.855                                                           | -                                                                                                                                                                                               | 121.167                                                                    | -                                                                                                                                                                                               |
|                            | a. Aset pajak tangguhan<br>Deferred tax assets                                                                      | 35.507                                                            | b                                                                                                                                                                                               | 30.289                                                                     | b                                                                                                                                                                                               |
|                            | b. Lainnya<br>Others                                                                                                | 79.348                                                            | -                                                                                                                                                                                               | -                                                                          | -                                                                                                                                                                                               |
| Total Aset<br>Total Assets |                                                                                                                     | 16.054.447                                                        | -                                                                                                                                                                                               | 13.506.729                                                                 | -                                                                                                                                                                                               |

| No.                                                | Pos-pos<br>Accounts                                                                                                                                 | Laporan Posisi<br>Keuangan<br>Statements of<br>Financial Position | Neraca Konsolidasi<br>dengan cakupan<br>konsolidasi berdasarkan<br>ketentuan<br>kehati-hatian<br>Consolidated Statements<br>of Financial Position<br>under Regulatory Scope<br>of Consolidation | Laporan Posisi<br>Keuangan<br>Statements<br>of<br>Financial<br>Position | Neraca Konsolidasi<br>dengan cakupan<br>konsolidasi berdasarkan<br>ketentuan<br>kehati-hatian<br>Consolidated Statements<br>of Financial Position<br>under Regulatory Scope<br>of Consolidation |
|----------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                                    |                                                                                                                                                     | 31 Des 2024<br>Dec 31, 2024                                       | 31 Des 2024<br>Dec 31, 2024                                                                                                                                                                     | 31 Des 2023<br>Dec 31, 2023                                             | 31 Des 2023<br>Dec 31, 2023                                                                                                                                                                     |
| LIABILITAS DAN EKUITAS<br>LIABILITIES AND EQUITIES |                                                                                                                                                     |                                                                   |                                                                                                                                                                                                 |                                                                         |                                                                                                                                                                                                 |
| 1.                                                 | Giro<br>Current account                                                                                                                             | 4.680                                                             | -                                                                                                                                                                                               | 53                                                                      | -                                                                                                                                                                                               |
| 2.                                                 | Tabungan<br>Saving account                                                                                                                          | 5.542.457                                                         | -                                                                                                                                                                                               | 3.297.705                                                               | -                                                                                                                                                                                               |
| 3.                                                 | Deposito<br>Time deposit                                                                                                                            | 6.182.903                                                         | -                                                                                                                                                                                               | 5.677.980                                                               | -                                                                                                                                                                                               |
| 4.                                                 | Uang Elektronik<br>Electronic money                                                                                                                 | -                                                                 | -                                                                                                                                                                                               | -                                                                       | -                                                                                                                                                                                               |
| 5.                                                 | Liabilitas kepada Bank Indonesia<br>Liabilities to Bank Indonesia                                                                                   | -                                                                 | -                                                                                                                                                                                               | -                                                                       | -                                                                                                                                                                                               |
| 6.                                                 | Liabilitas kepada Bank Lain<br>Interbank liabilities                                                                                                | -                                                                 | -                                                                                                                                                                                               | -                                                                       | -                                                                                                                                                                                               |
| 7.                                                 | Liabilitas spot dan derivatif/forward<br>Spot and derivative/forward<br>liabilities                                                                 | -                                                                 | -                                                                                                                                                                                               | -                                                                       | -                                                                                                                                                                                               |
| 8.                                                 | Liabilitas atas surat berharga yang<br>dijual dengan janji dibeli kembali<br>(repo)<br>Liabilities on securities sold under<br>repurchase agreement | -                                                                 | -                                                                                                                                                                                               | -                                                                       | -                                                                                                                                                                                               |
| 9.                                                 | Liabilitas akseptasi<br>Acceptance liabilities                                                                                                      | -                                                                 | -                                                                                                                                                                                               | -                                                                       | -                                                                                                                                                                                               |
| 10.                                                | Surat berharga yang diterbitkan<br>Issued securities                                                                                                | -                                                                 | -                                                                                                                                                                                               | -                                                                       | -                                                                                                                                                                                               |
| 11.                                                | Pinjaman/pembiayaan yang diterima<br>Loans/financing received                                                                                       | -                                                                 | -                                                                                                                                                                                               | -                                                                       | -                                                                                                                                                                                               |
| 12.                                                | Setoran jaminan<br>Margin deposit                                                                                                                   | 12.215                                                            | -                                                                                                                                                                                               | -                                                                       | -                                                                                                                                                                                               |
| 13..                                               | Liabilitas antar kantor<br>Interbranch liabilities                                                                                                  | -                                                                 | -                                                                                                                                                                                               | -                                                                       | -                                                                                                                                                                                               |
| 14.                                                | Liabilitas lainnya<br>Other liabilities                                                                                                             | 175.200                                                           | -                                                                                                                                                                                               | 506.136                                                                 | -                                                                                                                                                                                               |
| Total Liabilitas<br>Total Liability                |                                                                                                                                                     | 11.917.455                                                        | -                                                                                                                                                                                               | 9.481.874                                                               | -                                                                                                                                                                                               |
| 15.                                                | Modal disetor<br>Paid in capital                                                                                                                    | 4.000.000                                                         | c                                                                                                                                                                                               | 4.000.000                                                               | c                                                                                                                                                                                               |
|                                                    | a. Modal dasar<br>Capital                                                                                                                           | 10.000.000                                                        | -                                                                                                                                                                                               | 10.000.000                                                              | -                                                                                                                                                                                               |
|                                                    | b. Modal yang belum disetor<br>Unpaid Capital                                                                                                       | (6.000.000)                                                       | -                                                                                                                                                                                               | (6.000.000)                                                             | -                                                                                                                                                                                               |
|                                                    | c. Saham yang dibeli kembali<br>Treasury stock                                                                                                      | -                                                                 | -                                                                                                                                                                                               | -                                                                       | -                                                                                                                                                                                               |
| 16.                                                | Tambahan modal disetor<br>Additional paid in capital                                                                                                | -                                                                 | -                                                                                                                                                                                               | -                                                                       | -                                                                                                                                                                                               |
|                                                    | a. Agio<br>Agio                                                                                                                                     | -                                                                 | -                                                                                                                                                                                               | -                                                                       | -                                                                                                                                                                                               |
|                                                    | b. Disagio<br>Disagio                                                                                                                               | -                                                                 | -                                                                                                                                                                                               | -                                                                       | -                                                                                                                                                                                               |

| No.                                                          | Pos-pos<br>Accounts                                                                                                                                                                                                                                                                                                                                                                                                                           | Laporan Posisi<br>Keuangan<br>Statements of<br>Financial Position | Neraca Konsolidasi<br>dengan cakupan<br>konsolidasi berdasarkan<br>ketentuan<br>kehati-hatian<br>Consolidated Statements<br>of Financial Position<br>under Regulatory Scope<br>of Consolidation | Laporan<br>Posisi<br>Keuangan<br>Statements<br>of<br>Financial<br>Position | Neraca Konsolidasi<br>dengan cakupan<br>konsolidasi berdasarkan<br>ketentuan<br>kehati-hatian<br>Consolidated Statements<br>of Financial Position<br>under Regulatory Scope<br>of Consolidation |
|--------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                               | 31 Des 2024<br>Dec 31, 2024                                       | 31 Des 2024<br>Dec 31, 2024                                                                                                                                                                     | 31 Des 2023<br>Dec 31, 2023                                                | 31 Des 2023<br>Dec 31, 2023                                                                                                                                                                     |
| LIABILITAS DAN EKUITAS<br>LIABILITIES AND EQUITIES           |                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                                   |                                                                                                                                                                                                 |                                                                            |                                                                                                                                                                                                 |
|                                                              | c. Dana setoran modal<br>Fund for paid up capital                                                                                                                                                                                                                                                                                                                                                                                             | -                                                                 | -                                                                                                                                                                                               | -                                                                          | -                                                                                                                                                                                               |
|                                                              | d. Lainnya<br>Others                                                                                                                                                                                                                                                                                                                                                                                                                          | -                                                                 | -                                                                                                                                                                                               | -                                                                          | -                                                                                                                                                                                               |
| 17.                                                          | Penghasilan komprehensif lain<br>Other comprehensive gain/(loss)                                                                                                                                                                                                                                                                                                                                                                              | 40.725                                                            | -                                                                                                                                                                                               | 36.561                                                                     | -                                                                                                                                                                                               |
|                                                              | a. Keuntungan<br>Gains                                                                                                                                                                                                                                                                                                                                                                                                                        | 41.771                                                            | -                                                                                                                                                                                               | 37.631                                                                     | -                                                                                                                                                                                               |
|                                                              | • Potensi keuntungan dari<br>peningkatan nilai wajar aset<br>keuangan yang diukur pada<br>nilai wajar melalui penghasilan<br>komprehensif lain<br>Unrealized gain on financial<br>assets measured through other<br>comprehensive income                                                                                                                                                                                                       | -                                                                 | -                                                                                                                                                                                               | -                                                                          | -                                                                                                                                                                                               |
|                                                              | • Saldo surplus revaluasi aset tetap<br>Revaluation surplus of fixed assets                                                                                                                                                                                                                                                                                                                                                                   | 36.839                                                            | d                                                                                                                                                                                               | 36.459                                                                     | d                                                                                                                                                                                               |
|                                                              | • Pengukuran kembali liabilitas<br>imbalan pasca kerja, setelah pajak<br>tanggungan<br>Remeasurement of employee<br>benefit liabilities, net of deferred<br>tax                                                                                                                                                                                                                                                                               | 4.932                                                             | -                                                                                                                                                                                               | 1.172                                                                      | -                                                                                                                                                                                               |
|                                                              | b. Kerugian<br>Losses                                                                                                                                                                                                                                                                                                                                                                                                                         | (1.046)                                                           | -                                                                                                                                                                                               | (1.070)                                                                    | -                                                                                                                                                                                               |
|                                                              | • Kerugian yang Belum Direalisasi<br>atas Perubahan nilai wajar efek-<br>efek yang diukur pada nilai wajar<br>melalui pendapatan komprehensif<br>lain, setelah pajak tanggungan dan<br>cadangan atas kerugian kredit<br>ekspektasian<br>Unrealized losses on changes in<br>fair value of marketable securities<br>measured at fair value through<br>other comprehensive income, net<br>of deferred tax and expected credit<br>loss allowances | (1.046)                                                           | d                                                                                                                                                                                               | (1.070)                                                                    | d                                                                                                                                                                                               |
| 18                                                           | Cadangan<br>Reserves                                                                                                                                                                                                                                                                                                                                                                                                                          | 6.409                                                             | d                                                                                                                                                                                               | 4.107                                                                      | d                                                                                                                                                                                               |
|                                                              | a. Cadangan umum<br>General reserves                                                                                                                                                                                                                                                                                                                                                                                                          | 6.409                                                             | -                                                                                                                                                                                               | 4.107                                                                      | -                                                                                                                                                                                               |
|                                                              | b. Cadangan tujuan<br>Appropriated reserves                                                                                                                                                                                                                                                                                                                                                                                                   | -                                                                 | -                                                                                                                                                                                               | -                                                                          | -                                                                                                                                                                                               |
| 19.                                                          | Laba/rugi<br>Gain/loss                                                                                                                                                                                                                                                                                                                                                                                                                        | 89.858                                                            | e                                                                                                                                                                                               | (15.812)                                                                   | e                                                                                                                                                                                               |
|                                                              | a. Tahun-tahun lalu<br>Previous years                                                                                                                                                                                                                                                                                                                                                                                                         | (18.114 )                                                         | -                                                                                                                                                                                               | (61.587)                                                                   | -                                                                                                                                                                                               |
|                                                              | b. Tahun berjalan<br>Current Year                                                                                                                                                                                                                                                                                                                                                                                                             | 107.972                                                           | -                                                                                                                                                                                               | 46.045                                                                     | -                                                                                                                                                                                               |
|                                                              | c. Dividen yang dibayarkan<br>Dividen paid                                                                                                                                                                                                                                                                                                                                                                                                    | -                                                                 | -                                                                                                                                                                                               | -                                                                          | -                                                                                                                                                                                               |
| Total Ekuitas<br>Total Equity                                |                                                                                                                                                                                                                                                                                                                                                                                                                                               | 4.136.992                                                         | -                                                                                                                                                                                               | 4.024.856                                                                  | -                                                                                                                                                                                               |
| Total Liabilitas dan Ekuitas<br>Total Liabilities and Equity |                                                                                                                                                                                                                                                                                                                                                                                                                                               | 16.054.447                                                        | -                                                                                                                                                                                               | 13.506.730                                                                 | -                                                                                                                                                                                               |



# Permodalan - Fitur Utama Instrumen Permodalan dan Instrumen TLAC-Eligible (CCA)

## Capital - Main Features of Capital and TLAC - Eligible Instruments (CCA)

| No.                                                                    | Pertanyaan<br>Question                                                                                                                                                                                                                                                                                                         | Jawaban<br>Answer                         |                                           |
|------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------|-------------------------------------------|
|                                                                        |                                                                                                                                                                                                                                                                                                                                | 2024                                      | 2023                                      |
| 1.                                                                     | Penerbit<br>Issuer                                                                                                                                                                                                                                                                                                             | PT Bank Digital BCA                       | PT Bank Digital BCA                       |
| 2.                                                                     | Nomor identifikasi<br>Unique identifier                                                                                                                                                                                                                                                                                        | N/A                                       | N/A                                       |
| 3.                                                                     | Hukum yang digunakan<br>Governing law(s) of the instrument                                                                                                                                                                                                                                                                     | Hukum Indonesia<br>Indonesian Law         | Hukum Indonesia<br>Indonesian Law         |
| 3a.                                                                    | Sarana yang memungkinkan kewajiban pelaksanaan pada Bagian 13 dari Lembar Istilah TLAC tercapai (untuk instrumen TLAC sah lainnya yang diatur oleh hukum asing)<br>The means by which the performance obligations in Section 13 of the TLAC Term Sheet are achieved (for other valid TLAC instruments governed by foreign law) | N/A                                       | N/A                                       |
| Perlakuan Instrumen berdasarkan Ketentuan KPMM<br>Regulatory Treatment |                                                                                                                                                                                                                                                                                                                                |                                           |                                           |
| 4.                                                                     | Pada saat masa transisi<br>Transitional Basel III rules                                                                                                                                                                                                                                                                        | N/A                                       | N/A                                       |
| 5.                                                                     | Setelah masa transisi<br>Post-transitional Basel III rules                                                                                                                                                                                                                                                                     | CET 1                                     | CET 1                                     |
| 6.                                                                     | Apakah instrumen <i>eligible</i> untuk Individu/Konsolidasi/Konsolidasi dan Individu<br>Eligible at solo/group/group and solo                                                                                                                                                                                                  | Individu<br>Solo                          | Individu<br>Solo                          |
| 7.                                                                     | Jenis instrumen<br>Instrument type                                                                                                                                                                                                                                                                                             | Saham Biasa<br>Common Stock               | Saham Biasa<br>Common Stock               |
| 8.                                                                     | Jumlah yang diakui dalam perhitungan KPMM<br>Amount recognised in regulatory capital                                                                                                                                                                                                                                           | 4.000.000                                 | 4.000.000                                 |
| 9.                                                                     | Nilai par dari instrumen<br>Par value of instrument                                                                                                                                                                                                                                                                            | 4.000.000                                 | 4.000.000                                 |
| 10.                                                                    | Klasifikasi sesuai standar akuntansi keuangan<br>Accounting classification                                                                                                                                                                                                                                                     | Ekuitas<br>Equity                         | Ekuitas<br>Equity                         |
| 11.                                                                    | Tanggal penerbitan<br>Original date of issuance                                                                                                                                                                                                                                                                                | 21 September 2021<br>September 21, 2021   | 21 September 2021<br>September 21, 2021   |
| 12.                                                                    | Tidak ada jatuh tempo ( <i>perpetual</i> ) atau dengan jatuh tempo<br>Perpetual or dated                                                                                                                                                                                                                                       | Tidak ada jatuh tempo<br>Without maturity | Tidak ada jatuh tempo<br>Without maturity |
| 13.                                                                    | Tanggal jatuh tempo<br>Original maturity date                                                                                                                                                                                                                                                                                  | N/A                                       | N/A                                       |
| 14.                                                                    | Eksekusi <i>call option</i> atas persetujuan Otoritas Jasa Keuangan<br>Issuer call subject to prior supervisory approval                                                                                                                                                                                                       | N/A                                       | N/A                                       |
| 15.                                                                    | Tanggal <i>call option</i> , jumlah penarikan dan persyaratan <i>call option</i> lainnya (bila ada)<br>Optional call date, contingent call dates and redemption amount (if any)                                                                                                                                                | N/A                                       | N/A                                       |
| 16.                                                                    | <i>Subsequent call option</i><br>Subsequent call option                                                                                                                                                                                                                                                                        | N/A                                       | N/A                                       |

| No.                                | Pertanyaan<br>Question                                                                                                                        | Jawaban<br>Answer |      |
|------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------|-------------------|------|
|                                    |                                                                                                                                               | 2024              | 2023 |
| Kupon/Dividen<br>Coupons/Dividends |                                                                                                                                               |                   |      |
| 17.                                | Dividen/kupon dengan bunga tetap atau <i>floating</i><br>Fixed atau floating                                                                  | N/A               | N/A  |
| 18.                                | Tingkat dari <i>coupon rate</i> atau <i>index</i> lain yang menjadi acuan<br>Coupon rate and any related index                                | N/A               | N/A  |
| 19.                                | Ada atau tidaknya <i>dividend stopper</i><br>Existence of a dividend stopper                                                                  | N/A               | N/A  |
| 20.                                | <i>Fully discretionary; partial</i> atau <i>mandatory</i><br>Fully discretionary; partial or mandatory                                        | N/A               | N/A  |
| 21.                                | Apakah terdapat fitur <i>step up</i> atau insentif lain<br>Existence of step up or other incentive to redeem                                  | N/A               | N/A  |
| 22.                                | Nonkumulatif atau kumulatif<br>Noncumulative or cumulative                                                                                    | N/A               | N/A  |
| 23.                                | Dapat dikonversi atau tidak dapat dikonversi<br>Convertible or non-convertible                                                                | N/A               | N/A  |
| 24.                                | Jika dapat dikonversi, sebutkan <i>trigger point</i> -nya<br>If convertible, conversion trigger(s)                                            | N/A               | N/A  |
| 25.                                | Jika dapat dikonversi, apakah seluruh atau sebagian<br>If convertible, fully or partially                                                     | N/A               | N/A  |
| 26.                                | Jika dapat dikonversi, bagaimana <i>rate</i> konversinya<br>If convertible, conversion rate                                                   | N/A               | N/A  |
| 27.                                | Jika dapat dikonversi; apakah <i>mandatory</i> atau <i>optional</i><br>If convertible, mandatory or optional conversion                       | N/A               | N/A  |
| 28.                                | Jika dapat dikonversi, sebutkan jenis instrumen konversinya<br>If convertible, specify instrument type convertible into                       | N/A               | N/A  |
| 29.                                | Jika dapat dikonversi, sebutkan <i>issuer of instrument it converts into</i><br>If convertible, specify issuer of instrument it converts into | N/A               | N/A  |
| 30.                                | Fitur <i>write-down</i><br>Write-down feature                                                                                                 | N/A               | N/A  |
| 31.                                | Jika terjadi <i>write-down</i> , sebutkan <i>trigger</i> -nya<br>If write-down, write-down trigger(s)                                         | N/A               | N/A  |
| 32.                                | Jika terjadi <i>write-down</i> , apakah penuh atau sebagian<br>If write-down, full or partial                                                 | N/A               | N/A  |
| 33.                                | Jika terjadi <i>write down</i> ; permanen atau temporer<br>If write-down, permanent or temporary                                              | N/A               | N/A  |
| 34.                                | Jika terjadi <i>write down</i> temporer, jelaskan mekanisme <i>write-up</i><br>If temporary write-down, description of write-up mechanism     | N/A               | N/A  |
| 34a.                               | Tipe subordinasi<br>Subordinated                                                                                                              | N/A               | N/A  |
| 35.                                | Hierarki instrumen pada saat likuidasi<br>Position in subordination hierarchy in liquidation                                                  | N/A               | N/A  |
| 36.                                | Apakah terdapat fitur yang <i>non-compliant</i><br>Non-compliant transitioned features                                                        | N/A               | N/A  |
| 37.                                | Jika ya, jelaskan fitur yang <i>non-compliant</i><br>If yes, specify non-compliant features                                                   | N/A               | N/A  |

# Permodalan - Pengungkapan Kualitatif mengenai Struktur Permodalan dan Kecukupan Permodalan

## Capital - Qualitative Disclosures on Capital Structure and Capital Adequacy

BCA Digital bukan merupakan perusahaan terbuka, dan tidak memiliki instrumen permodalan selain modal disetor dari pemilik, ditambah dengan laba ditahan.

BCA Digital is not a public company, and does not have capital instruments other than paid-in capital from the owner, plus retained earnings.

BCA Digital melakukan pengukuran kecukupan permodalan sesuai dengan ketentuan yang berlaku dari regulator, dimana saat ini BCA Digital melakukan perhitungan ATMR Risiko Kredit dengan Pendekatan Standar, ATMR Risiko Pasar dengan Pendekatan Standar, dan ATMR Risiko Operasional dengan Pendekatan Standar, yang selanjutnya digunakan untuk perhitungan Kecukupan Penyediaan Modal Minimum.

BCA Digital measures capital adequacy in accordance with applicable regulations from the regulator, where currently BCA Digital calculates Credit Risk RWA using a Standard Approach, Market Risk RWA using a Standard Approach, and Operational Risk RWA using a Standard Approach, which is then used to calculate Minimum Capital Adequacy.

# Pendekatan Manajemen Risiko Bank (OVA)

## Bank Risk Management Approach (OVA)

Penerapan manajemen risiko Bank mengacu pada Kerangka Kerja Manajemen Risiko untuk mendukung tercapainya tujuan perusahaan yang pada akhirnya dapat meningkatkan *stakeholder value*, dengan mengacu pada Peraturan Bank Indonesia (PBI), Peraturan Otoritas Jasa Keuangan (POJK), ketentuan Basel dan *international best practices*.

The Bank's implementation of risk management refers to the Risk Management Framework to support the achievement of company goals which ultimately can increase stakeholder value, by referring to Bank Indonesia Regulations (PBI), Financial Services Authority Regulations (POJK), Basel provisions and international best practices.

Kerangka Manajemen Risiko BCA Digital mencakup penetapan kebijakan dan prosedur Manajemen Risiko, penetapan tingkat risiko yang akan diambil (*risk appetite*) dan toleransi risiko (*risk tolerance*), pengelolaan limit risiko (*risk limit*), pengelolaan kecukupan modal untuk mengendalikan risiko, pengelolaan *business continuity plan*, serta pengelolaan Tingkat Kesehatan Bank berdasarkan pendekatan Risiko. BCA Digital memastikan bahwa seluruh eksposur risiko yang timbul dari kegiatan

BCA Digital's Risk Management Framework includes establishing Risk Management policies and procedures, determining risk appetite and risk tolerance, managing risk limits, managing capital adequacy to cover risks, managing business continuity plan, as well as managing the Bank's Soundness Level based on a Risk approach. BCA Digital ensures that all risk exposures arising from banking business activities carried out have been identified, measured, monitored, controlled and reported

usaha perbankan yang dijalankan telah diidentifikasi, diukur, dipantau, dikendalikan, dan dilaporkan secara tepat baik kepada regulator maupun BCA selaku Entitas Utama (EU).

Dalam proses perkembangan model bisnis bank yang menyediakan layanan perbankan secara digital, BCA Digital mendapatkan dukungan dari pengalaman dan *expertise* BCA dalam mengembangkan layanan digital serta dibantu oleh jasa konsultan independen. Untuk mewujudkan hadirnya pengelolaan risiko yang efektif, BCA Digital juga terus meningkatkan budaya sadar risiko di seluruh tingkatan organisasi, salah satunya diwujudkan dengan memberikan pelatihan ataupun *workshop* manajemen risiko yang berkesinambungan bagi karyawan. Penetapan strategi tersebut bertujuan untuk memastikan bahwa eksposur risiko telah dikelola secara terkendali sesuai dengan regulasi internal serta peraturan perundang-undangan dan regulasi lain yang berlaku. Dengan begitu, seluruh aktivitas fungsional operasional BCA Digital senantiasa dapat berjalan lancar, sehat, dan berkelanjutan.

BCA Digital terus berupaya meningkatkan Kualitas Penerapan Manajemen Risiko (KPMR) dengan menerapkan sistem manajemen risiko yang efektif sesuai dengan tujuan, strategi, ukuran, dan kompleksitas usaha. Kebijakan Manajemen Risiko internal ditetapkan oleh Direksi dan Dewan Komisaris serta disosialisasikan ke seluruh jenjang organisasi.

Secara umum, penerapan manajemen risiko di BCA Digital paling sedikit mencakup aspek di bawah ini, yaitu:

#### 1. Pengawasan Aktif Direksi dan Dewan Komisaris

Dalam menjalankan fungsi pengawasan terhadap penerapan Manajemen Risiko BCA Digital, Dewan Komisaris dibantu oleh komite di tingkat Dewan Komisaris yaitu Komite Pemantau Risiko, Komite Audit, serta Komite Remunerasi dan Nominasi. Pengawasan aktif yang dilakukan Dewan Komisaris, antara lain meliputi pemberian persetujuan dan evaluasi atas Kebijakan Dasar Manajemen Risiko yang disusun oleh Direksi dan Satuan Kerja Manajemen Risiko (SKMR). Selain itu, Dewan Komisaris juga secara berkala melakukan evaluasi pelaksanaan

appropriately to both regulators and BCA as the Main Entity (EU).

In the development of a bank business model that provides digital banking services, BCA Digital has received support from BCA's experience and expertise in developing digital services and has been assisted by independent consultant services. To create effective risk management, BCA Digital also continues to improve its risk awareness culture at all levels of the organization, one of which is realized by providing ongoing risk management training or workshops for employees. The aim of establishing this strategy is to ensure that risk exposure is managed in a controlled manner in accordance with internal regulations as well as applicable laws and other regulations. That way, all functional operational activities of BCA Digital can always run smoothly, healthily and sustainably.

BCA Digital continues to strive to improve the Quality of Implementation of Risk Management (KPMR) by implementing an effective risk management system in accordance with the objective, strategy, size and complexity of the business. The internal Risk Management Policy is determined by the Board of Directors and Board of Commissioners and socialized to all levels of the organization.

In general, the implementation of risk management at BCA Digital covers at least the following aspects, namely:

#### 1. Active supervision of the Board of Directors and Board of Commissioners

In carrying out its supervisory function over the implementation of BCA Digital's Risk Management, the Board of Commissioners is assisted by committees at the Board of Commissioners level, namely the Risk Oversight Committee, Audit Committee, and Remuneration and Nomination Committee. Active supervision carried out by the Board of Commissioners includes, among other things, providing approval and evaluation of the Basic Risk Management Policy prepared by the Board of Directors and the Risk Management Unit



kebijakan manajemen risiko melalui Rapat Direksi dan Dewan Komisaris maupun dalam rapat Komite Pemantau Risiko, dan memberikan rekomendasi perbaikan yang disampaikan dalam notulensi. Di tingkat Direksi, BCA Digital membentuk Komite Manajemen Risiko, Komite Pengarah Teknologi Informasi, Komite Manajemen Aset dan Kewajiban (ALCO), Komite Kredit, Komite Kebijakan Perkreditan, dan Komite Disiplin. Pengawasan aktif Direksi ditunjukkan dengan melakukan penyusunan, persetujuan, penerapan serta pengawasan dan evaluasi atas kebijakan dan prosedur manajemen risiko BCA Digital maupun manajemen risiko terintegrasi.

## 2. Kecukupan Kebijakan dan Prosedur Manajemen Risiko serta Penetapan Limit Risiko

BCA Digital telah memiliki Kebijakan Dasar Manajemen Risiko beserta Pedoman Manajemen Risiko untuk tiap jenis risiko, yang selanjutnya dijabarkan dalam sejumlah Prosedur dan Petunjuk Pelaksanaan. Kebijakan, prosedur terkait risiko serta penetapan atas *risk appetite*, *risk tolerance* dan limit risiko BCA Digital juga telah ditetapkan, antara lain melalui Surat Keputusan Direksi perihal Penetapan Limit Risiko. Evaluasi dan/atau pengkinian terhadap Kebijakan dan Prosedur Manajemen Risiko BCA Digital dilakukan secara berkala, atau dalam hal terjadi perubahan secara signifikan yang mempengaruhi kegiatan usaha BCA Digital.

## 3. Kecukupan Proses Identifikasi, Pengukuran, Pemantauan, dan Pengendalian Risiko, serta Sistem Informasi Manajemen Risiko

Proses manajemen risiko pada lingkup BCA Digital telah dilaksanakan sesuai prosedur internal yang berlaku dan dituangkan dalam kajian risiko, *risk assessment*, pelaporan hasil penilaian sendiri risiko, serta penerapan sejumlah sistem identifikasi dan pengukuran risiko, seperti *Risk Control Self-Assessment* (RCSA) dan *Loss Event Database* (LED).

(SKMR). In addition, the Board of Commissioners periodically evaluates the implementation of risk management policies through meetings of the Board of Directors and Board of Commissioners as well as meetings of the Risk Oversight Committee meetings, and provides recommendations for improvements which are submitted in the minutes. At the Board of Directors level, BCA Digital established a Risk Management Committee, Information Technology Steering Committee, Asset and Liability Management Committee (ALCO), Credit Committee, Credit Policy Committee and Disciplinary Committee. Active supervision by the Board of Directors is demonstrated by preparing, approving, implementing as well as monitoring and evaluating BCA Digital's risk management policies and procedures as well as integrated risk management.

## 2. Adequacy of Risk Management Policy and Procedure and Determination of Risk Limits

BCA Digital has a Basic Risk Management Policy along with Risk Management Guidelines for each type of risk, which are further described in a number of Procedures and Implementation Guidelines. BCA Digital's risk policies, procedures and also risk appetite, risk tolerance and risk limit setting have also been determined, among other things, through the Decree of the Board of Directors regarding Risk Limit Determination. Evaluation and/or updating of BCA Digital's Risk Management Policies and Procedures is carried out periodically, or in the event of significant changes that affect BCA Digital's business activities.

## 3. Adequacy of Risk Identification, Measurement, Monitoring and Control, as well as Risk Management Information System

The risk management process within the scope of BCA Digital has been implemented in accordance with applicable internal procedures and is stated in risk studies, risk assessments, risk self-assessment results, as well as the implementation of a number of risk identification and measurement systems, such as Risk Control Self-Assessment (RCSA) and Loss Event Database (LED).

#### 4. Sistem Pengendalian Intern yang Menyeluruh

BCA Digital menerapkan pendekatan model *Three Lines of Defense* dalam sistem pengendalian internal dan pengelolaan risiko untuk mendukung terciptanya tata kelola yang andal. Penerapan prinsip *three lines model* di BCA Digital adalah sebagai berikut:

- **First Line Roles (seluruh unit kerja/risk owner)**  
Bertanggung jawab untuk mengidentifikasi, memitigasi, dan mengendalikan risiko dengan menggunakan kerangka kerja pengendalian bisnis, menerapkan proses internal, dan kontrol yang memadai
- **Second Line Roles (Satuan Kerja Manajemen Risiko (SKMR) dibantu Satuan Kerja Kepatuhan dan APU & PPT (SKK dan APU & PPT))**  
Bertanggung jawab untuk menetapkan kerangka kerja Manajemen Risiko Perusahaan, pelaporan independen kepada manajemen dan komite, dan menjalankan peran penasihat untuk lini pertama.
- **Third Line Roles (Satuan Kerja Audit Intern (SKAI))**  
Memberikan jaminan tentang desain dan efektivitas lini 1 dan 2, pelaporan kepada manajemen dan Komite Audit, dan menjalankan peran penasihat untuk menyempurnakan proses.

#### STRUKTUR MANAJEMEN RISIKO

Kecukupan struktur organisasi BCA Digital sangat penting bagi implementasi Manajemen Risiko yang efektif. BCA Digital memastikan kecukupan infrastruktur manajemen risiko sebagaimana tercermin dari pengelolaan risiko yang terpusat dan independen, antara lain melalui pembentukan:

- Komite Pemantau Risiko (KPR) yang memiliki tugas dan wewenang untuk memberikan rekomendasi kepada Dewan Komisaris dalam melakukan evaluasi dan pemantauan kebijakan risiko dengan pelaksanaan tugas Komite Manajemen Risiko dan Satuan Kerja Manajemen Risiko.
- Komite Manajemen Risiko (KMR) yang memiliki tugas dan wewenang untuk memberikan rekomendasi kepada Direktur Utama yang sekurang-kurangnya mencakup:

#### 4. Comprehensive Internal Control System

BCA Digital applies the Three Lines of Defense model approach in its internal control system and risk management to support the establishment of reliable governance. The application of the three lines model principle at BCA Digital is as follows:

- **First Line Roles (all work units/risk owners)**  
Responsible for identifying, mitigating and controlling risks by using a business control framework, implementing internal processes and adequate controls
- **Second Line Roles (Risk Management Unit (SKMR) assisted by the Compliance and AML & CFT Work Unit (SKK and AML & CFT))**  
Responsible for establishing the Company's Risk Management framework, independent reporting to management and committees, and carrying out an advisory role for the first line.
- **Third Line Roles (Internal Audit Unit (IAU))**  
Provide assurance on the design and effectiveness of lines 1 and 2, reporting to management and the Audit Committee, and assume an advisory role to improve processes.

#### RISK MANAGEMENT STRUCTURE

The adequacy of BCA Digital's organizational structure is the key to the effective implementation of Risk Management. BCA Digital ensures adequate risk management infrastructure as reflected in centralized and independent risk management, including through the establishment of:

- Risk Oversight Committee (KPR) which has the duty and authority to provide recommendations to the Board of Commissioners in evaluating and monitoring risk policies by executing the duties of the Risk Management Committee and the Risk Management Unit.
- Risk Management Committee (KMR) which has the duty and authority to provide recommendations to the President Director which at least includes:

- Penyusunan kebijakan Manajemen Risiko serta perubahannya, antara lain namun tidak terbatas pada strategi Manajemen Risiko, tingkat Risiko yang diambil dan toleransi Risiko, kerangka Manajemen Risiko serta rencana kontinjensi untuk mengantisipasi terjadinya kondisi tidak normal;
- Penyempurnaan proses Manajemen Risiko secara berkala maupun bersifat insidental sebagai akibat dari suatu perubahan kondisi eksternal dan internal Bank yang mempengaruhi kecukupan permodalan, profil Risiko Bank, dan tidak efektifnya penerapan Manajemen Risiko berdasarkan hasil evaluasi;
- Penetapan hal-hal yang terkait dengan keputusan bisnis yang menyimpang dari prosedur normal, seperti pelampauan ekspansi usaha yang signifikan dibandingkan rencana bisnis Bank dan pengambilan posisi atau eksposur risiko yang menyimpang dari limit yang telah ditetapkan.
- Satuan Kerja Manajemen Risiko (SKMR) yang independen terhadap satuan kerja operasional (risk-taking unit) dan terhadap satuan kerja yang melaksanakan fungsi pengendalian intern serta bertanggung jawab langsung kepada Direktur Kepatuhan. SKMR sebagai second lines of defense berkoordinasi dengan risk taking unit untuk mengidentifikasi, mengukur, memantau, dan mengendalikan semua risiko di BCA Digital sesuai kebijakan dan prosedur manajemen risiko yang telah ditetapkan.
- Prepare Risk Management policies and changes thereto, including but not limited to Risk Management strategies, Risk appetite and Risk tolerance, Risk Management framework and contingency plans to anticipate the occurrence of abnormal conditions;
- Carry out periodic or incidental improvement of the Risk Management process as a result of changes in the Bank's external and internal conditions which affect capital adequacy, the Bank's Risk profile, and ineffective implementation of Risk Management based on evaluation results;
- Determine matters related to business decisions that deviate from normal procedures, such as exceeding significant business expansion compared to the Bank's business plan and taking positions or risk exposures that deviate from predetermined limits.
- The Risk Management Unit (SKMR) operates independently from the operational units (risk-taking units) and those performing internal control functions, reporting directly to the Compliance Director. SKMR as the second line of defense coordinates with the risk taking unit to identify, measure, monitor and control all risks at BCA Digital in accordance with established risk management policies and procedures.

## PROFIL RISIKO DAN UPAYA MITIGASI

Bank telah melakukan proses identifikasi, pengukuran, pemantauan, dan pengendalian risiko terhadap 8 (delapan) jenis risiko utama yaitu Risiko Kredit, Risiko Likuiditas, Risiko Pasar, Risiko Operasional, Risiko Reputasi, Risiko Kepatuhan, Risiko Strategik dan Risiko Hukum, yang dinilai memiliki pengaruh signifikan terhadap kelangsungan usaha Bank. BCA Digital sebagai bagian dari Konglomerasi Keuangan BCA juga memiliki kewajiban melakukan identifikasi, pengukuran, pemantauan dan pengendalian Risiko Transaksi Intragrup, melalui penyusunan dan penyajian laporan yang disampaikan kepada Bank BCA selaku Entitas Utama. Pengelolaan risiko-risiko tersebut

## RISK PROFILE AND MITIGATION

The Bank has carried out the process of identifying, measuring, monitoring and controlling risks for 8 (eight) main types of risk, namely Credit Risk, Liquidity Risk, Market Risk, Operational Risk, Reputation Risk, Compliance Risk, Strategic Risk and Legal Risk, which are considered to have a significant impact on the Bank's business continuity. BCA Digital as part of the BCA Financial Conglomeration also has the obligation to identify, measure, monitor and control Intragroup Transaction Risk, through the preparation and presentation of reports submitted to BCA Bank as the Main Entity. Management of these risks is carried

dilakukan dengan penuh kehati-hatian dalam rangka memperkuat ketahanan dan menjaga stabilitas aktivitas perbankan.

Untuk memitigasi dampak yang dapat timbul sewaktu-waktu dari seluruh eksposur risiko di atas, BCA Digital senantiasa melakukan penyesuaian terhadap kebijakan, prosedur dan metodologi perhitungan risiko yang digunakan sehingga dapat mencerminkan kondisi pengelolaan risiko yang aktual untuk setiap jenis risiko yang melekat pada aktivitas fungsionalnya.

out carefully to strengthen resilience and maintain the stability of banking activities.

To mitigate the impacts that may arise at any time from all of the above risk exposures, BCA Digital consistently makes adjustments to the policies, procedures and risk calculation methodologies used to reflect actual risk management conditions for each type of risk inherent in its functional activities.

# Laporan Kewajiban Pemenuhan Rasio Pengungkit dan Laporan Perhitungan Rasio Pengungkit

## Report of Exposure in Leverage Ratio and Report of Leverage Calculation

### LAPORAN TOTAL EKSPOSUR DALAM RASIO PENGUNGKIT

(dalam juta Rupiah)

### REPORT OF TOTAL EXPOSURE IN LEVERAGE RATIO

(in million Rupiah)

| No. | Keterangan<br>Information                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | Des-24<br>Dec-24 |
|-----|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------|
| 1.  | Total aset di laporan posisi keuangan pada laporan keuangan publikasi (nilai gross sebelum dikurangi CKPN).<br>Total assets on the balance sheet in published financial statements (gross value before deducting impairment provision).                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | 16.298.504       |
| 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.<br>Adjustment for investment in Bank, Financial Institution, Insurance Company, and/or other entities that consolidated based on accounting standard yet out of scope consolidation based on Otoritas Jasa Keuangan.                                                                                                                                                                                                                                          | -                |
| 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. Dalam hal aset keuangan yang mendasari dimaksud telah dikurangkan dari total aset pada laporan posisi keuangan maka angka pada baris ini adalah 0 (nol).<br>Adjustment for portfolio of financial asset that have underlying which already transferred to without recourse securitization asset as stipulated in OJK's statutory regulations related to Prudential Principles in Securitization Asset Activity for General Bank. | -                |
| 4.  | Penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan giro wajib minimum (jika ada).<br>Adjustment to temporary exception of Placement to Bank Indonesia in accordance Statutory Reserve Requirement (if any).                                                                                                                                                                                                                                                                                                                                                                                                                                               | -                |
| 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.<br>Adjustment to fiduciary asset that recognized as balance sheet based on accounting standard yet excluded from total exposure in Leverage Ratio calculation.                                                                                                                                                                                                                                                                                                                                                         | -                |



| No. | Keterangan<br>Information                                                                                                                                                                                                                                 | Des-24<br>Dec-24  |
|-----|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------|
| 6.  | Penyesuaian untuk nilai pembelian atau penjualan aset keuangan secara reguler dengan menggunakan metode akuntansi tanggal perdagangan.<br>Adjustment to acquisition cost or sales price of financial assets regularly using trade date accounting method. | -                 |
| 7.  | Penyesuaian untuk nilai transaksi <i>cash pooling</i> yang memenuhi persyaratan sebagaimana diatur dalam Peraturan Otoritas Jasa Keuangan ini.<br>Adjustment to qualified cash pooling transaction as stipulated in this OJK's regulation.                | -                 |
| 8.  | Penyesuaian untuk nilai eksposur transaksi derivatif.<br>Adjustment to exposure of derivative transaction.                                                                                                                                                | -                 |
| 9.  | Penyesuaian untuk nilai eksposur SFT sebagai contoh transaksi <i>reverse repo</i> .<br>Adjustment to exposure of Securities Financing Transaction (SFT) as example: reverse repo transaction.                                                             | -                 |
| 10. | Penyesuaian untuk nilai eksposur TRA yang telah dikalikan dengan FKK.<br>Adjustment to exposure of Off Balance Sheet transaction that already multiply with Credit Conversion Factor.                                                                     | 682.685           |
| 11. | Penyesuaian penilaian prudensial berupa faktor pengurang modal dan CKPN.<br>Prudent valuation adjustments in form of capital deduction factor and impairment.                                                                                             | 149.974           |
| 12. | Penyesuaian lainnya.<br>Other adjustments.                                                                                                                                                                                                                | -                 |
| 13. | <b>Total Eksposur dalam perhitungan Rasio Pengungkit</b><br><b>Total Exposure in Leverage Ratio Calculation</b>                                                                                                                                           | <b>16.831.215</b> |

LAPORAN PERHITUNGAN RASIO  
PENGUNGKITREPORT OF LEVERAGE RATIO  
CALCULATION

(dalam juta Rupiah)

(in million Rupiah)

| No.                                                                      | Keterangan<br>Information                                                                                                                                                                                                                                                                                                                                | Periode<br>Period |                  |
|--------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------|------------------|
|                                                                          |                                                                                                                                                                                                                                                                                                                                                          | Des-24<br>Dec-24  | Sep-24<br>Sep-24 |
| Eksposur Aset dalam Laporan Posisi Keuangan<br>On-Balance Sheet Exposure |                                                                                                                                                                                                                                                                                                                                                          |                   |                  |
| 1.                                                                       | Eksposur aset dalam laporan posisi keuangan termasuk aset jaminan, namun tidak termasuk eksposur transaksi derivatif dan eksposur SFT (Nilai gross sebelum dikurangi CKPN)<br>On-balance sheet exposure including collateral, but excluding derivatives and securities financing transaction (SFTs) (gross value before deducting impairment provisions) | 15.747.264        | 15.075.284       |
| 2.                                                                       | Nilai penambahan kembali untuk agunan derivatif yang diserahkan kepada pihak lawan yang mengakibatkan penurunan total eksposur aset dalam neraca karena adanya penerapan standar akuntansi keuangan<br>Gross-up for derivatives collateral provided where deducted from balance sheet assets pursuant to the accounting standard                         | -                 | -                |
| 3.                                                                       | (Pengurangan atas piutang terkait <i>Cash Variation Margin</i> (CVM) yang diberikan dalam transaksi derivatif)<br>(Deductions of receivable assets for Cash Variation Margin (CVM) provided in derivatives transactions)                                                                                                                                 | -                 | -                |
| 4.                                                                       | (Penyesuaian untuk nilai tercatat surat berharga yang diterima dalam eksposur SFT yang diakui sebagai aset)<br>(Adjustment for securities received under securities financing transactions that are recognised as an asset)                                                                                                                              | -                 | -                |
| 5.                                                                       | (CKPN atas aset tersebut sesuai standar akuntansi keuangan)<br>(Impairment provision those assets inline with accounting standard applied)                                                                                                                                                                                                               | 93.851            | 88.397           |
| 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)<br>(Asset amounts deducted in determing Basel III Tier 1 capital and regulatory adjustments)                                                                 | 56.122            | 50.410           |

| No.                                                                                                       | Keterangan<br>Information                                                                                                                                                                                                                                                                                                                              | Periode<br>Period |                  |
|-----------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------|------------------|
|                                                                                                           |                                                                                                                                                                                                                                                                                                                                                        | Des-24<br>Dec-24  | Sep-24<br>Sep-24 |
| Eksposur Aset dalam Laporan Posisi Keuangan<br>On-Balance Sheet Exposure                                  |                                                                                                                                                                                                                                                                                                                                                        |                   |                  |
| 7.                                                                                                        | Total Eksposur aset dalam laporan posisi keuangan<br>Total On-Balance Sheet Exposure                                                                                                                                                                                                                                                                   | 15.597.290        | 14.936.477       |
| Eksposur Transaksi Derivatif<br>Derivative Exposure                                                       |                                                                                                                                                                                                                                                                                                                                                        |                   |                  |
| 8.                                                                                                        | Nilai RC untuk seluruh transaksi derivatif baik dalam hal terdapat <i>variation margin</i> yang memenuhi syarat ataupun terdapat perjanjian saling hapus yang memenuhi persyaratan tertentu<br>Replacement cost associated with all derivatives transactions<br>(where applicable net of eligible cash variation margin and/or with bilateral netting) | -                 | -                |
| 9.                                                                                                        | Nilai penambahan yang merupakan PFE untuk seluruh transaksi derivatif<br>Add on amounts for PFE associated with all derivatives transactions                                                                                                                                                                                                           | -                 | -                |
| 10.                                                                                                       | (Pengecualian atas eksposur transaksi derivatif yang diselesaikan melalui <i>central counterparty</i> (CCP))<br>(Exempted central counterparty (CCP) leg of client-cleared trade exposures)                                                                                                                                                            | -                 | -                |
| 11.                                                                                                       | Penyesuaian untuk nilai nosional efektif dari derivatif kredit<br>Adjustment for effective notional amount of written credit derivatives                                                                                                                                                                                                               | -                 | -                |
| 12.                                                                                                       | (Penyesuaian untuk nilai nosional efektif yang dilakukan saling hapus dan pengurangan <i>add-on</i> untuk transaksi penjualan derivatif kredit)<br>(Adjustment for effective notional offsets and add-on deductions for written credit derivatives)                                                                                                    | -                 | -                |
| 13.                                                                                                       | Total Eksposur Transaksi Derivatif<br>Total Derivative Exposure                                                                                                                                                                                                                                                                                        | -                 | -                |
| Eksposur <i>Securities Financing Transaction</i> (SFT)<br>Securities Financing Transaction (SFT) Exposure |                                                                                                                                                                                                                                                                                                                                                        |                   |                  |
| 14.                                                                                                       | Nilai tercatat aset SFT secara <i>gross</i><br>Gross SFT Assets                                                                                                                                                                                                                                                                                        | 551.241           | 353.168          |
| 15.                                                                                                       | Nilai bersih antara liabilitas kas dan tagihan kas<br>Netted amounts of cash payables and cash receivables of gross SFT assets                                                                                                                                                                                                                         | -                 | -                |
| 16.                                                                                                       | Risiko Kredit akibat kegagalan pihak lawan terkait aset SFT yang mengacu pada perhitungan <i>current exposure</i> sebagaimana diatur dalam Lampiran Peraturan Otoritas Jasa Keuangan ini<br>Counterparty credit risk exposure for SFT assets refers to current exposure calculation                                                                    | -                 | -                |
| 17.                                                                                                       | Eksposur sebagai agen SFT<br>Agent transaction exposures                                                                                                                                                                                                                                                                                               | -                 | -                |
| 18.                                                                                                       | Total Eksposur SFT<br>Total SFT Exposure                                                                                                                                                                                                                                                                                                               | 551.241           | 353.168          |
| Eksposur Transaksi Rekening Administratif (TRA)<br>Other Off-Balance Sheet Exposure                       |                                                                                                                                                                                                                                                                                                                                                        |                   |                  |
| 19.                                                                                                       | Nilai seluruh kewajiban komitmen atau kewajiban kontinjensi. Nilai <i>gross</i> sebelum dikurangi CKPN<br>Off-balance sheet exposure at gross notional amount (gross value before deducting impairment provision)                                                                                                                                      | 1.706.712         | 1.090.522        |
| 20.                                                                                                       | (Penyesuaian terhadap hasil perkalian antara nilai kewajiban komitmen atau kewajiban kontinjensi dan FKK kemudian dikurangi CKPN)<br>Adjustment from the result of multiplying commitment payable or contingent payables with credit conversion factor and deducted with impairment provision                                                          | 1.024.027         | 744.313          |
| 21.                                                                                                       | (CKPN atas TRA sesuai standar akuntansi keuangan)<br>(Impairment provision for off balance sheet inline with accounting standard)                                                                                                                                                                                                                      | -                 | -                |
| 22.                                                                                                       | Total Eksposur TRA<br>Total Other Off-Balance Sheet Exposure                                                                                                                                                                                                                                                                                           | 682.685           | 346.209          |

| No.                                                        | Keterangan<br>Information                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | Periode<br>Period |                  |
|------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------|------------------|
|                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | Des-24<br>Dec-24  | Sep-24<br>Sep-24 |
| Modal dan Total Eksposur<br>Capital and Total Exposure     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                   |                  |
| 23.                                                        | Modal Inti<br>Tier 1 Capital                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 4.053.910         | 4.021.876        |
| 24.                                                        | Total Eksposur<br>Total Exposure                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 16.831.215        | 15.635.854       |
| Rasio Pengungkit (Leverage)<br>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)<br>Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)                                                                                                                                                                                       | 24,09%            | 25,72%           |
| 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)<br>Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)                                                                                                                                                                                 | 24,09%            | 25,72%           |
| 26.                                                        | Nilai Minimum Rasio Pengungkit<br>National Minimum Leverage Ratio Requirement                                                                                                                                                                                                                                                                                                                                                                                                                 | 3,00%             | 3,00%            |
| 27.                                                        | Bantalan terhadap nilai Rasio Pengungkit<br>Applicable Leverage Buffer                                                                                                                                                                                                                                                                                                                                                                                                                        | -                 | -                |
| Pengungkapan Nilai Rata-Rata<br>Disclosures of Mean 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<br>Mean value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables.                                                                                    | -                 | -                |
| 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<br>Quarter-end value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables.                                                                | -                 | -                |
| 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<br>Total exposures (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets.              | 16.831.215        | 15.635.854       |
| 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<br>Total exposures (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT asset.         | 16.831.215        | 15.635.854       |
| 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<br>Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets.       | 24,09%            | 25,72%           |
| 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<br>Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets. | 24,09%            | 25,72%           |

# Pengungkapan Eksposur *Counterparty Credit Risk (CCRA)*

## Exposure Disclosure of Counterparty Credit Risk (CCRA)

Seluruh transaksi yang menimbulkan *Counterparty Credit Risk (CCRA)* adalah transaksi *Repurchase Agreement (Repo)* atas Surat Berharga Negara dengan *counterparty* merupakan bank lain di Indonesia. Sebelum melakukan transaksi yang menimbulkan CCRA, Bank melakukan analisis atas kondisi dan kualitas dari setiap calon *Counterparty*, dan selanjutnya menetapkan limit *Counterparty* berdasarkan hasil Komite Kredit. Dalam menghitung kecukupan modal, Bank menggunakan Metode Standar untuk Risiko Kredit, dengan bobot risiko sesuai jenis *counterparty*. Bank tidak melakukan perhitungan atas nilai jaminan yang dibutuhkan untuk menyediakan penurunan risiko kredit.

All transactions resulting in Counterparty Credit Risk (CCRA) are Repurchase Agreement (Repo) transactions involving Government Securities with a counterparty that is another bank in Indonesia. Before engaging in transactions that generate CCRA, the Bank conducts an analysis of the condition and quality of each potential counterparty, and subsequently sets a Counterparty limit based on the results of the Credit Committee. In calculating capital adequacy, the Bank uses the Standard Method for Credit Risk, with risk weights according to the type of counterparty. The Bank does not calculate the value of collateral required to provide credit risk mitigation.

# Analisis Eksposur *Counterparty Credit Risk (CCR1)*

## Exposure Analysis of Counterparty Credit Risk (CCR1)

Analisa eksposur *Counterparty Credit Risk* tidak relevan untuk BCA Digital.

Exposure analysis of Counterparty Credit Risk is not relevant to BCA Digital.



# Eksposur CCR berdasarkan Kategori Portofolio dan Bobot Risiko (CCR3)

## CCR Exposure by Portfolio Category and Risk Weight (CCR3)

(dalam juta Rupiah)

(in million Rupiah)

| Bobot Risiko                                                                                                                                          | a  | b   | c              | d   | e   | f    | g    | h                 | i                                            |
|-------------------------------------------------------------------------------------------------------------------------------------------------------|----|-----|----------------|-----|-----|------|------|-------------------|----------------------------------------------|
| Kategori Portofolio<br>Portfolio Category                                                                                                             | 0% | 10% | 20%            | 50% | 75% | 100% | 150% | Lainnya<br>Others | Total<br>Tagihan<br>Bersih<br>Total Net Bill |
| Tagihan kepada Pemerintah dan Bank Sentral<br>Receivables on sovereigns                                                                               | -  | -   | -              | -   | -   | -    | -    | -                 | -                                            |
| Tagihan kepada Entitas Sektor Publik<br>Receivables on public sector entities                                                                         | -  | -   | -              | -   | -   | -    | -    | -                 | -                                            |
| Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional<br>Receivables on multilateral development banks and international institution | -  | -   | -              | -   | -   | -    | -    | -                 | -                                            |
| Tagihan kepada Bank Lain<br>Receivables on banks                                                                                                      | -  | -   | 551.241        | -   | -   | -    | -    | -                 | 551.241                                      |
| Tagihan kepada perusahaan sekuritas<br>Receivables on securities company                                                                              | -  | -   | -              | -   | -   | -    | -    | -                 | -                                            |
| Tagihan kepada Korporasi<br>Receivables on corporate                                                                                                  | -  | -   | -              | -   | -   | -    | -    | -                 | -                                            |
| Tagihan Kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel<br>Receivables on micro, small business & retail portfolio                              | -  | -   | -              | -   | -   | -    | -    | -                 | -                                            |
| Aset lainnya<br>Other assets                                                                                                                          | -  | -   | -              | -   | -   | -    | -    | -                 | -                                            |
| <b>Total</b>                                                                                                                                          | -  | -   | <b>551.241</b> | -   | -   | -    | -    | -                 | <b>551.241</b>                               |

# Tagihan Bersih Derivatif Kredit (CCR6)

## Net Credit Derivative Claims (CCR6)

Bank tidak memiliki eksposur *Counterparty Credit Risk* dalam bentuk derivatif.

The Bank has no exposure to net credit derivative receivables.

# Pengungkapan Kualitatif mengenai Eksposur Sekuritisasi (SECA)

## Qualitative Disclosures on Securitization Exposures (SECA)

Bank tidak memiliki eksposur sekuritisasi.

The Bank has no securitization exposure.

# Eksposur Sekuritisasi pada *Banking Book* (SEC1)

## Securitization Exposure on Banking Book (SEC1)

Bank tidak memiliki eksposur sekuritisasi.

The Bank has no securitization exposure.

# Eksposur Sekuritisasi pada *Trading Book* (SEC2)

## Securitization Exposure on the Trading Book (SEC2)

Bank tidak memiliki eksposur sekuritisasi.

The Bank has no securitization exposure.

## Eksposur Sekuritisasi pada *Banking Book* dan terkait Persyaratan Modalnya - Bank yang Bertindak Sebagai Originator atau Sponsor (SEC3)

Securitization Exposure on the Banking Book and related Capital Requirements – Banks as Originators or Sponsors (SEC3)

Bank tidak memiliki eksposur sekuritisasi.

The Bank has no securitization exposure.

## Eksposur Sekuritisasi pada *Banking Book* dan Persyaratan Modalnya - Bank yang Bertindak Sebagai Investor (SEC4)

Securitization Exposure on the Banking Book and Capital Requirements – Banks Acting as Investors (SEC4)

Bank tidak memiliki eksposur sekuritisasi.

The Bank has no securitization exposure.

## Pengungkapan Risiko Pasar dengan Menggunakan Metode Standar

Disclosure on Market Risk Using Standard Methods

Bank tidak memiliki eksposur risiko pasar pada *trading book*. Atas eksposur risiko pasar terkait nilai tukar, Bank melakukan pengelolaan Posisi Devisa Neto yang ketat dan terkendali. Dengan demikian, hasil perhitungan Aktiva Tertimbang Menurut Risiko (ATMR) Pasar dengan Menggunakan Metode Standar relatif sangat kecil, yaitu sebesar Rp1,8 triliun pada bulan Desember 2024.

The Bank has no market risk exposure on the trading book. For market risk exposure related to exchange rates, the Bank manages a tight and controlled Net Open Position. Thus, the result of calculating Market Risk Weighted Assets (RWA) using the Standard Method is relatively very small, which is Rp1.8 trillion in December 2024.

# Pengungkapan Kualitatif Umum

## General Qualitative Disclosures

Risiko pasar adalah risiko perubahan faktor-faktor risiko pasar seperti nilai tukar valas, suku bunga dan *credit spreads*, yang dapat menyebabkan penurunan pada pendapatan dan nilai portofolio Bank. Risiko Pasar muncul dari instrumen keuangan yang diukur pada nilai wajar (*fair value*) dan biaya perolehan diamortasi (*amortised cost*).

BCA Digital telah menjadi bank devisa, namun hingga saat ini kegiatan transaksi maupun nilai aset dan kewajiban dalam valuta asing relatif masih sangat kecil sehingga risiko pasar terkait nilai tukar dinilai tidak signifikan. Di samping itu, BCA Digital juga tidak melakukan kegiatan *trading* baik pada portofolio aset maupun kewajiban serta tidak memiliki produk derivatif. BCA Digital telah melakukan kegiatan penempatan dana pada produk Obligasi Perusahaan yang dikategorikan sebagai *Available for Sale* (AFS) atau *Fair Value through Other Comprehensive Income* (FVOCI). Strategi bisnis BCA Digital terkait suku bunga difokuskan pada pengelolaan *banking book*, yaitu dengan menjaga struktur pendanaan dan pendapatan bunga yang ditempatkan pada instrumen dengan risiko relatif rendah.

Dalam mengantisipasi terjadinya Risiko Pasar, BCA Digital melakukan kajian *sensitivity to market risk* untuk melihat dampak perubahan *interest rate* serta menjalankan *mark to market* untuk menghitung posisi risiko pada akhir hari. Untuk mendukung penerapan manajemen Risiko Pasar yang efektif, BCA Digital telah memiliki kebijakan tertulis mengenai pengelolaan Risiko Pasar.

Market risk is the risk of changes in market risk factors such as foreign exchange rates, interest rates and credit spreads, which may cause a decrease in the Bank's income and portfolio value. Market Risk arises from financial instruments which are measured at fair value and amortized cost.

BCA Digital is a foreign exchange bank, but the foreign exchange transaction amount and the assets and liabilities in foreign exchange is relatively very small, so market risks related to exchange rates is considered insignificant. In addition, BCA Digital does not carry out trading activities on either asset or liability portfolios and does not have derivative products. BCA Digital has carried out fund placement activities in Corporate Bond products which are categorized as Available for Sale (AFS) or Fair Value through Other Comprehensive Income (FVOCI). BCA Digital's business strategy regarding interest rates is focused on managing the banking book, namely by maintaining the funding structure and interest income placed in instruments with relatively low risk.

In anticipating the occurrence of Market Risk, BCA Digital carries out a sensitivity to market risk study to see the impact of changes in interest rates and carries out mark to market to calculate the risk position at the end of the day. To support the implementation of effective Market Risk management, BCA Digital has a written policy regarding Market Risk management.

# Laporan Penerapan Manajemen Risiko untuk IRRBB

## IRRBB Report

BCA Digital saat ini dikategorikan sebagai Kelompok Bank Berdasarkan Modal Inti (KBMI) 1, sehingga belum memiliki kewajiban untuk melakukan perhitungan IRRBB (*Interest Rate Risk in Banking Book*).

BCA Digital is currently categorized as Bank Group Based on Core Capital (KBMI) 1, so it does not yet have an obligation to disclose the LCR.



# Pengungkapan mengenai LCR

Disclosure regarding the Liquidity Coverage Ratio (LCR)

| No.                              | Komponen<br>Components                                                                                                                                                                                          | Posisi Triwulan IV 2024<br>Position in Fourth Quarter of 2024                                                                             |                                                                                                                                                                                                                                                                                                                                                                                  | Posisi Triwulan III 2024<br>Position in Third Quarter of 2024                                                                             |                                                                                                                                                                                                                                                                                                                                                                                  |
|----------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                  |                                                                                                                                                                                                                 | Nilai Outstanding kewajiban dan komitmen/nilai tagihan kontraktual<br>Value of outstanding obligations and commitments/contractual claims | Nilai HQLA setelah pengurangan nilai (haircut), outstanding kewajiban dan komitmen dikalikan tingkat penarikan (run-off rate) atau nilai tagihan kontraktual dikalikan tingkat penerimaan (inflow rate)<br>Value of HQLA after deduction of haircut, outstanding obligations and commitments multiplied by run-off rate or value of contractual claims multiplied by inflow rate | Nilai Outstanding kewajiban dan komitmen/nilai tagihan kontraktual<br>Value of outstanding obligations and commitments/contractual claims | Nilai HQLA setelah pengurangan nilai (haircut), outstanding kewajiban dan komitmen dikalikan tingkat penarikan (run-off rate) atau nilai tagihan kontraktual dikalikan tingkat penerimaan (inflow rate)<br>Value of HQLA after deduction of haircut, outstanding obligations and commitments multiplied by run-off rate or value of contractual claims multiplied by inflow rate |
| 1.                               | Jumlah data poin yang digunakan dalam perhitungan LCR<br>The number of data points used in the calculation of the LCR                                                                                           | -                                                                                                                                         | 63 Hari                                                                                                                                                                                                                                                                                                                                                                          | -                                                                                                                                         | 65 Hari                                                                                                                                                                                                                                                                                                                                                                          |
| HIGH QUALITY LIQUID ASSET (HQLA) |                                                                                                                                                                                                                 |                                                                                                                                           |                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                                                                           |                                                                                                                                                                                                                                                                                                                                                                                  |
| 2.                               | Total High Quality Liquid Asset (HQLA)                                                                                                                                                                          | -                                                                                                                                         | 7.442.121                                                                                                                                                                                                                                                                                                                                                                        | -                                                                                                                                         | 7.428.636                                                                                                                                                                                                                                                                                                                                                                        |
| Arus Kas Keluar<br>Cash Outflow  |                                                                                                                                                                                                                 |                                                                                                                                           |                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                                                                           |                                                                                                                                                                                                                                                                                                                                                                                  |
| 3.                               | Simpanan nasabah perorangan dan Pendanaan yang berasal dari nasabah Usaha Mikro dan Usaha Kecil, terdiri dari:<br>Individual customer deposits and funding from Micro and Small Business customers, consist of: | 11.062.392                                                                                                                                | 709.442                                                                                                                                                                                                                                                                                                                                                                          | 10.692.490                                                                                                                                | 695.792                                                                                                                                                                                                                                                                                                                                                                          |
|                                  | a. Simpanan/Pendanaan Stabil<br>Stable Deposits/Funding                                                                                                                                                         | 7.935.941                                                                                                                                 | 396.797                                                                                                                                                                                                                                                                                                                                                                          | 7.469.130                                                                                                                                 | 373.457                                                                                                                                                                                                                                                                                                                                                                          |
|                                  | b. Simpanan/Pendanaan Kurang Stabil<br>Unstable Deposits/Funding                                                                                                                                                | 3.126.450                                                                                                                                 | 312.645                                                                                                                                                                                                                                                                                                                                                                          | 3.223.360                                                                                                                                 | 322.336                                                                                                                                                                                                                                                                                                                                                                          |
| 4.                               | Pendanaan yang berasal dari nasabah korporasi, terdiri dari:<br>Funding from corporate customers:                                                                                                               | 1.585                                                                                                                                     | 79                                                                                                                                                                                                                                                                                                                                                                               | 451                                                                                                                                       | 24                                                                                                                                                                                                                                                                                                                                                                               |
|                                  | a. Simpanan operasional<br>Operational deposits                                                                                                                                                                 | 1.585                                                                                                                                     | 79                                                                                                                                                                                                                                                                                                                                                                               | 451                                                                                                                                       | 24                                                                                                                                                                                                                                                                                                                                                                               |
|                                  | b. Simpanan non-operasional dan/atau kewajiban lainnya yang bersifat non-operasional<br>Non-operational deposits and/or other non-operational liabilities                                                       | -                                                                                                                                         | -                                                                                                                                                                                                                                                                                                                                                                                | -                                                                                                                                         | -                                                                                                                                                                                                                                                                                                                                                                                |
|                                  | c. Surat berharga berupa surat utang yang diterbitkan oleh bank<br>Unsecured debt                                                                                                                               | -                                                                                                                                         | -                                                                                                                                                                                                                                                                                                                                                                                | -                                                                                                                                         | -                                                                                                                                                                                                                                                                                                                                                                                |
| 5.                               | Pendanaan dengan agunan<br>Secured funding                                                                                                                                                                      | -                                                                                                                                         | -                                                                                                                                                                                                                                                                                                                                                                                | -                                                                                                                                         | -                                                                                                                                                                                                                                                                                                                                                                                |
| 6.                               | Arus kas keluar lainnya, terdiri dari:<br>Additional requirements:                                                                                                                                              | 2.051.058                                                                                                                                 | 205.106                                                                                                                                                                                                                                                                                                                                                                          | 1.109.190                                                                                                                                 | 110.919                                                                                                                                                                                                                                                                                                                                                                          |
|                                  | a. Arus kas keluar atas transaksi derivatif<br>Cash outflow from derivative transactions                                                                                                                        | -                                                                                                                                         | -                                                                                                                                                                                                                                                                                                                                                                                | -                                                                                                                                         | -                                                                                                                                                                                                                                                                                                                                                                                |
|                                  | b. Arus kas keluar atas peningkatan kebutuhan likuiditas<br>Cash outflow from increased liquidity requirements                                                                                                  | -                                                                                                                                         | -                                                                                                                                                                                                                                                                                                                                                                                | -                                                                                                                                         | -                                                                                                                                                                                                                                                                                                                                                                                |
|                                  | c. Arus kas keluar atas kehilangan pendanaan<br>Cash outflow from lost funding                                                                                                                                  | -                                                                                                                                         | -                                                                                                                                                                                                                                                                                                                                                                                | -                                                                                                                                         | -                                                                                                                                                                                                                                                                                                                                                                                |

| No.                           | Komponen<br>Components                                                                                                                                                             | Posisi Triwulan IV 2024<br>Position in Fourth Quarter of 2024                                                                             |                                                                                                                                                                                                                                                                                                                                                                                  | Posisi Triwulan III 2024<br>Position in Third Quarter of 2024                                                                             |                                                                                                                                                                                                                                                                                                                                                                                  |
|-------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                               |                                                                                                                                                                                    | Nilai Outstanding kewajiban dan komitmen/nilai tagihan kontraktual<br>Value of outstanding obligations and commitments/contractual claims | Nilai HQLA setelah pengurangan nilai (haircut), outstanding kewajiban dan komitmen dikalikan tingkat penarikan (run-off rate) atau nilai tagihan kontraktual dikalikan tingkat penerimaan (inflow rate)<br>Value of HQLA after deduction of haircut, outstanding obligations and commitments multiplied by run-off rate or value of contractual claims multiplied by inflow rate | Nilai Outstanding kewajiban dan komitmen/nilai tagihan kontraktual<br>Value of outstanding obligations and commitments/contractual claims | Nilai HQLA setelah pengurangan nilai (haircut), outstanding kewajiban dan komitmen dikalikan tingkat penarikan (run-off rate) atau nilai tagihan kontraktual dikalikan tingkat penerimaan (inflow rate)<br>Value of HQLA after deduction of haircut, outstanding obligations and commitments multiplied by run-off rate or value of contractual claims multiplied by inflow rate |
|                               | d. Arus kas keluar atas penarikan komitmen fasilitas kredit dan fasilitas likuiditas<br>Cash outflow from withdrawal of commitments for credit facilities and liquidity facilities | 2.051.058                                                                                                                                 | 205.106                                                                                                                                                                                                                                                                                                                                                                          | 1.109.190                                                                                                                                 | 110.919                                                                                                                                                                                                                                                                                                                                                                          |
|                               | e. Arus kas keluar atas kewajiban kontraktual lainnya terkait penyaluran dana<br>Cash outflow from other contractual obligations related to channelling of funds                   | -                                                                                                                                         | -                                                                                                                                                                                                                                                                                                                                                                                | -                                                                                                                                         | -                                                                                                                                                                                                                                                                                                                                                                                |
|                               | f. Arus kas keluar atas kewajiban kontinjensi pendanaan lainnya<br>Cash outflow from other contingency funding obligations                                                         | -                                                                                                                                         | -                                                                                                                                                                                                                                                                                                                                                                                | -                                                                                                                                         | -                                                                                                                                                                                                                                                                                                                                                                                |
|                               | g. Arus kas keluar kontraktual lainnya<br>Other contractual cash outflow                                                                                                           | -                                                                                                                                         | -                                                                                                                                                                                                                                                                                                                                                                                | -                                                                                                                                         | -                                                                                                                                                                                                                                                                                                                                                                                |
| 7.                            | <b>TOTAL ARUS KAS KELUAR<br/>TOTAL CASH OUTFLOW</b>                                                                                                                                |                                                                                                                                           | <b>914.628</b>                                                                                                                                                                                                                                                                                                                                                                   |                                                                                                                                           | <b>806.736</b>                                                                                                                                                                                                                                                                                                                                                                   |
| Arus Kas Masuk<br>Cash Inflow |                                                                                                                                                                                    |                                                                                                                                           |                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                                                                           |                                                                                                                                                                                                                                                                                                                                                                                  |
| 8.                            | Pinjaman dengan agunan<br>Secured Lending                                                                                                                                          | -                                                                                                                                         | -                                                                                                                                                                                                                                                                                                                                                                                | -                                                                                                                                         | -                                                                                                                                                                                                                                                                                                                                                                                |
| 9.                            | Tagihan berasal dari pihak lawan (counterparty) yang bersifat lancar<br>Inflows from fully performing exposures                                                                    | 1.085.671                                                                                                                                 | 519.534                                                                                                                                                                                                                                                                                                                                                                          | 819.840                                                                                                                                   | 396.326                                                                                                                                                                                                                                                                                                                                                                          |
| 10.                           | Arus kas masuk lainnya<br>Other cash inflow                                                                                                                                        | -                                                                                                                                         | -                                                                                                                                                                                                                                                                                                                                                                                | -                                                                                                                                         | -                                                                                                                                                                                                                                                                                                                                                                                |
| 11.                           | <b>TOTAL ARUS KAS MASUK<br/>TOTAL CASH INFLOW</b>                                                                                                                                  | -                                                                                                                                         | <b>519.534</b>                                                                                                                                                                                                                                                                                                                                                                   | -                                                                                                                                         | <b>396.326</b>                                                                                                                                                                                                                                                                                                                                                                   |
| <b>TOTAL ADJUSTED VALUE</b>   |                                                                                                                                                                                    |                                                                                                                                           |                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                                                                           |                                                                                                                                                                                                                                                                                                                                                                                  |
| 12.                           | <b>TOTAL HQLA</b>                                                                                                                                                                  | -                                                                                                                                         | <b>7.442.121</b>                                                                                                                                                                                                                                                                                                                                                                 | -                                                                                                                                         | <b>7.428.636</b>                                                                                                                                                                                                                                                                                                                                                                 |
| 13.                           | <b>TOTAL ARUS KAS KELUAR BERSIH<br/>NET CASH OUTFLOWS</b>                                                                                                                          | -                                                                                                                                         | <b>395.094</b>                                                                                                                                                                                                                                                                                                                                                                   | -                                                                                                                                         | <b>410.410</b>                                                                                                                                                                                                                                                                                                                                                                   |
| 14.                           | <b>LCR</b>                                                                                                                                                                         | -                                                                                                                                         | <b>1884%</b>                                                                                                                                                                                                                                                                                                                                                                     | -                                                                                                                                         | <b>1810%</b>                                                                                                                                                                                                                                                                                                                                                                     |

ANALISIS KUALITATIF

QUALITATIVE ANALYSIS

| Analisis secara Individu                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | Individual Analysis                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                        |                |      |        |                          |       |                     |        |                           |        |       |      |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------|----------------|------|--------|--------------------------|-------|---------------------|--------|---------------------------|--------|-------|------|
| <div><div>1.</div><div>Perhitungan <i>Liquidity Coverage Ratio</i> (LCR) Bank Digital BCA periode Triwulan IV 2024 menggunakan data rata-rata posisi harian selama bulan Oktober 2024 sampai dengan Desember 2024. Sementara perhitungan periode Triwulan III 2024 menggunakan data rata-rata posisi harian selama bulan Juli 2024-September 2024.</div></div> <div><div>2.</div><div>LCR Bank periode Triwulan IV 2024 yaitu 1884% (lebih tinggi sebesar 74% dibandingkan Triwulan III 2024). Hal ini disebabkan oleh nilai HQLA yang lebih tinggi sebesar 0,18% (Rp13,49 miliar), diimbangi dengan <i>net cash outflows</i> setelah <i>run-off</i> yang lebih rendah sebesar 3,73% (Rp15,32 miliar). Meski demikian, LCR periode Triwulan IV masih berada jauh di atas batas minimum yang ditetapkan OJK, mengindikasikan bahwa Bank memiliki likuiditas yang sangat memadai selama periode 30 hari ke depan dalam skenario stres.</div></div> <div><div>3.</div><div>Nilai HQLA periode Triwulan IV 2024 lebih tinggi sebesar 0,18% dibandingkan periode Triwulan III 2024, terutama disebabkan oleh Surat Berharga yang diterbitkan Pemerintah Pusat dan Bank Indonesia dalam Rupiah dan valuta asing yang lebih tinggi sebesar Rp105,18 miliar dan diimbangi dengan penempatan pada Bank Indonesia yang lebih rendah sebesar Rp65,38 miliar. Adapun penurunan <i>net cash outflows</i> setelah <i>run-off</i> periode Triwulan IV 2024, terutama disebabkan oleh pembayaran pokok maupun bunga atas kredit dengan likuiditas lancar sebesar Rp109,13 miliar dan peningkatan tagihan yang berasal dari <i>counterparties</i> retail sebesar Rp14,07 miliar, serta diimbangi dengan <i>unused loan facilities</i> yang lebih tinggi sebesar Rp94,29 miliar.</div></div> <div><div>4.</div><div>Komposisi sumber pendanaan Bank dapat dilihat pada Tabel 1 berikut:</div></div> | <div><div>1.</div><div>The calculation of the <i>Liquidity Coverage Ratio</i> (LCR) for BCA Digital Bank for the fourth quarter of 2024 uses the average daily position data from October 2024 to December 2024. Meanwhile, the calculation for the third quarter of 2024 uses the average daily position data from July 2024 to September 2024.</div></div> <div><div>2.</div><div>The Bank's LCR in the fourth quarter of 2024 was recorded at 1884% (74% higher compared to the third quarter of 2024). This was due to a higher value of HQLA by 0.18% (Rp13.49 billion), balanced by lower net cash outflows after run-off by 3.73% (Rp15.32 billion). However, the LCR for the fourth quarter remained well above the minimum threshold set by OJK, indicating that the Bank has very adequate liquidity for the next 30 days in a stress scenario.</div></div> <div><div>3.</div><div>The value of HQLA for the fourth quarter of 2024 was higher by 0.18% compared to the third quarter of 2024, mainly due to an increase in Government Securities issued by the Central Government and Bank Indonesia in IDR and foreign currencies by Rp105.18 billion, balanced by a lower placement with Bank Indonesia by Rp65.38 billion. The reduction in net cash outflows after run-off for the fourth quarter of 2024 was mainly due to principal and interest payments on credits with high liquidity of Rp109.13 billion, as well as an increase in receivables from retail counterparties of Rp14.07 billion, balanced by higher unused loan facilities of Rp94.29 billion.</div></div> <div><div>4.</div><div>The composition of the Bank's funding sources is presented in Table 1 below:</div></div> |                                        |                |      |        |                          |       |                     |        |                           |        |       |      |
| <table><tr><th>Dana Pihak Ketiga<br/>Third Party Funds</th><th>Rasio<br/>Ratio</th></tr><tr><td>CASA</td><td>47,29%</td></tr><tr><td>Giro<br/>Current Accounts</td><td>0,04%</td></tr><tr><td>Tabungan<br/>Savings</td><td>47,25%</td></tr><tr><td>Deposito<br/>Time Deposits</td><td>52,71%</td></tr><tr><td>Total</td><td>100%</td></tr></table>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | Dana Pihak Ketiga<br>Third Party Funds | Rasio<br>Ratio | CASA | 47,29% | Giro<br>Current Accounts | 0,04% | Tabungan<br>Savings | 47,25% | Deposito<br>Time Deposits | 52,71% | Total | 100% |
| Dana Pihak Ketiga<br>Third Party Funds                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | Rasio<br>Ratio                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                        |                |      |        |                          |       |                     |        |                           |        |       |      |
| CASA                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 47,29%                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                                        |                |      |        |                          |       |                     |        |                           |        |       |      |
| Giro<br>Current Accounts                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | 0,04%                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                                        |                |      |        |                          |       |                     |        |                           |        |       |      |
| Tabungan<br>Savings                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | 47,25%                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                                        |                |      |        |                          |       |                     |        |                           |        |       |      |
| Deposito<br>Time Deposits                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | 52,71%                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                                        |                |      |        |                          |       |                     |        |                           |        |       |      |
| Total                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | 100%                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                        |                |      |        |                          |       |                     |        |                           |        |       |      |
| <div><div>5.</div><div>Konsentrasi sumber pendanaan Bank masih didominasi oleh deposito dengan porsi 52,17%, sedangkan sisanya sebesar 47,29% bersumber dari dana murah (tabungan dan giro).</div></div> <div><div>6.</div><div>Untuk menjaga likuiditas Bank agar selalu berada dalam posisi aman, Bank melakukan analisa arus kas, <i>maturity profiling</i>, dan <i>stress testing</i> dengan hati-hati. Sementara untuk mendukung penerapan manajemen risiko likuiditas yang efektif, Bank juga telah memiliki sejumlah kebijakan mengenai pengelolaan risiko likuiditas.</div></div>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | <div><div>5.</div><div>The concentration of the Bank's funding sources is still dominated by Time Deposits, accounting for 52.17%, while the remaining 47.29% comes from low-cost funds (savings and current accounts).</div></div> <div><div>6.</div><div>To maintain the Bank's liquidity at a safe level, the Bank carefully conducts cash flow analysis, maturity profiling, and stress testing. Additionally, to support the implementation of effective liquidity risk management, the Bank has established several policies regarding liquidity risk management.</div></div>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                        |                |      |        |                          |       |                     |        |                           |        |       |      |

# Laporan NSFR

## Statement of NSFR

### PERHITUNGAN NSFR

### NSFR CALCULATION

(dalam juta Rupiah)

(in million Rupiah)

| No. | Komponen ASF<br>ASF Components                                                                                                                                                                                                                      | Desember 2024<br>December 2024                                                         |                       |                                                |                     |                                                         | September 2024<br>September 2024                                                       |                       |                                                |                     |                                                         |
|-----|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------|-----------------------|------------------------------------------------|---------------------|---------------------------------------------------------|----------------------------------------------------------------------------------------|-----------------------|------------------------------------------------|---------------------|---------------------------------------------------------|
|     |                                                                                                                                                                                                                                                     | Nilai Tercatat berdasarkan Sisa Jangka Waktu<br>Carrying Value Based on Remaining Term |                       |                                                |                     | Total Nilai<br>Tertimbang<br>Total<br>Weighted<br>Value | Nilai Tercatat berdasarkan Sisa Jangka Waktu<br>Carrying Value Based on Remaining Term |                       |                                                |                     | Total Nilai<br>Tertimbang<br>Total<br>Weighted<br>Value |
|     |                                                                                                                                                                                                                                                     | Tanpa<br>Jangka<br>Waktu<br>No Time<br>Limit                                           | <6 bulan<br><6 months | ≥6 Bulan -<br><1 Tahun<br>≥6 Months<br><1 Year | ≥1 Tahun<br>≥1 Year |                                                         | Tanpa<br>Jangka<br>Waktu<br>No Time<br>Limit                                           | <6 bulan<br><6 months | ≥6 Bulan -<br><1 Tahun<br>≥6 Months<br>≥1 Year | ≥1 Tahun<br>≥1 Year |                                                         |
| 1.  | Modal<br>Capital                                                                                                                                                                                                                                    | -                                                                                      | -                     | -                                              | -                   | -                                                       | -                                                                                      | -                     | -                                              | -                   | -                                                       |
| 2.  | Modal sesuai POJK<br>KPM<br>Vapital according<br>to POJK KPM                                                                                                                                                                                        | 4.202.769                                                                              | -                     | -                                              | -                   | 4.202.769                                               | 4.066.596                                                                              | -                     | -                                              | -                   | 4.066.596                                               |
| 3.  | Instrumen modal<br>lainnya<br>Other capital<br>instruments                                                                                                                                                                                          | -                                                                                      | -                     | -                                              | -                   | -                                                       | -                                                                                      | -                     | -                                              | -                   | -                                                       |
| 4.  | Simpanan<br>yang berasal<br>dari nasabah<br>perorangan dan<br>Pendanaan yang<br>berasal dari<br>nasabah usaha<br>mikro dan usaha<br>kecil<br>Deposits from<br>individual<br>customers and<br>funding from micro<br>and small business<br>customers: | -                                                                                      | -                     | -                                              | -                   | -                                                       | -                                                                                      | -                     | -                                              | -                   | -                                                       |
| 5.  | Simpanan dan<br>Pendanaan Stabil<br>Stable savings and<br>funding                                                                                                                                                                                   | 89                                                                                     | 6.084.154             | 98.750                                         | -                   | 5.873.843                                               | -                                                                                      | 6.119.827             | 94.261                                         | -                   | 5.903.384                                               |
| 6.  | Simpanan dan<br>Pendanaan Kurang<br>Stabil<br>Savings and<br>funding are less<br>stable                                                                                                                                                             | 5.542.457                                                                              | -                     | -                                              | -                   | 4.988.211                                               | 4.739.866                                                                              | -                     | -                                              | -                   | 4.265.879                                               |
| 7.  | Pendanaan yang<br>berasal dari<br>nasabah korporasi:<br>Funding from<br>corporate<br>customers:                                                                                                                                                     | 4.591                                                                                  | -                     | -                                              | -                   | 2.295                                                   | 1.055                                                                                  | -                     | -                                              | -                   | -                                                       |
| 8.  | Simpanan<br>operasional<br>Operational<br>savings                                                                                                                                                                                                   | 4.591                                                                                  | -                     | -                                              | -                   | 2.295                                                   | -                                                                                      | -                     | -                                              | -                   | -                                                       |
| 9.  | Pendanaan lainnya<br>yang berasal dari<br>nasabah korporasi<br>Other funding<br>from corporate<br>customers                                                                                                                                         | -                                                                                      | -                     | -                                              | -                   | -                                                       | 1.055                                                                                  | -                     | -                                              | -                   | -                                                       |
| 10. | Liabilitas yang<br>memiliki pasangan<br>aset yang saling<br>bergantung<br>Liabilities that<br>have a pair of<br>interdependent<br>assets                                                                                                            | -                                                                                      | -                     | -                                              | -                   | -                                                       | -                                                                                      | -                     | -                                              | -                   | -                                                       |
| 11. | Liabilitas dan<br>ekuitas lainnya:<br>Other liabilities and<br>equity:                                                                                                                                                                              | 160.154                                                                                | 8.882                 | 840                                            | 5.323               | 5.743                                                   | 182.891                                                                                | 8.624                 | 957                                            | 5.175               | 5.654                                                   |



| No. | Komponen ASF<br>ASF Components                                                                                                             | Desember 2024<br>December 2024                                                             |                       |                                                |                     | September 2024<br>September 2024                        |                                                                                            |                       |                                                |                     |                                                      |
|-----|--------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------|-----------------------|------------------------------------------------|---------------------|---------------------------------------------------------|--------------------------------------------------------------------------------------------|-----------------------|------------------------------------------------|---------------------|------------------------------------------------------|
|     |                                                                                                                                            | Nilai Tercatat berdasarkan Sisa Jangka Waktu<br>Recorded Value Based on Remaining Maturity |                       |                                                |                     | Total Nilai<br>Tertimbang<br>Total<br>Weighted<br>Value | Nilai Tercatat berdasarkan Sisa Jangka Waktu<br>Recorded Value Based on Remaining Maturity |                       |                                                |                     | Total Nilai<br>Tertimbang<br>Total Weighted<br>Value |
|     |                                                                                                                                            | Tanpa<br>Jangka<br>Waktu<br>Non-<br>Maturity                                               | <6 bulan<br><6 months | ≥6 Bulan -<br><1 Tahun<br>≥6 Months<br><1 Year | ≥1 Tahun<br>≥1 Year |                                                         | Tanpa<br>Jangka<br>Waktu<br>Non-<br>Maturity                                               | <6 bulan<br><6 months | ≥6 Bulan -<br><1 Tahun<br>≥6 Months<br>≥1 Year | ≥1 Tahun<br>≥1 Year |                                                      |
| 12. | NSFR liabilitas derivatif<br>NSFR derivative liabilities                                                                                   |                                                                                            | -                     | -                                              | -                   |                                                         |                                                                                            | -                     | -                                              | -                   |                                                      |
| 13. | Ekuitas dan Liabilitas lainna yang tidak masuk dalam kategori di atas<br>Equity and other liabilities not included in the above categories | 160.154                                                                                    | 8.882                 | 840                                            | 5.323               | 5.743                                                   | 182.891                                                                                    | 8.624                 | 957                                            | 5.175               | 5654                                                 |
| 14. | TOTAL ASF                                                                                                                                  |                                                                                            |                       |                                                |                     | 15.072.862                                              |                                                                                            |                       |                                                |                     | 14.241.513                                           |

| No  | Komponen RSF<br>RSF Components                                                                                                                                                                                                                                           | Desember 2024<br>December 2024                                                             |                       |                                                |                     | September 2024<br>September 2024                        |                                                                                            |                       |                                                |                     |                                                         |
|-----|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------|-----------------------|------------------------------------------------|---------------------|---------------------------------------------------------|--------------------------------------------------------------------------------------------|-----------------------|------------------------------------------------|---------------------|---------------------------------------------------------|
|     |                                                                                                                                                                                                                                                                          | Nilai Tercatat berdasarkan Sisa Jangka Waktu<br>Recorded Value Based on Remaining Maturity |                       |                                                |                     | Total Nilai<br>Tertimbang<br>Total<br>Weighted<br>Value | Nilai Tercatat berdasarkan Sisa Jangka Waktu<br>Recorded Value Based on Remaining Maturity |                       |                                                |                     | Total Nilai<br>Tertimbang<br>Total<br>Weighted<br>Value |
|     |                                                                                                                                                                                                                                                                          | Tanpa<br>Jangka<br>Waktu<br>Non-<br>Maturity                                               | <6 bulan<br><6 months | ≥6 Bulan -<br><1 Tahun<br>≥6 Months<br><1 Year | ≥1 Tahun<br>≥1 Year |                                                         | Tanpa<br>Jangka<br>Waktu<br>Non-<br>Maturity                                               | <6 bulan<br><6 months | ≥6 Bulan -<br><1 Tahun<br>≥6 Months<br>≥1 Year | ≥1 Tahun<br>≥1 Year |                                                         |
| 15. | Total HQLA dalam<br>rangka perhitungan<br>NSFR<br>Total HQLA for the<br>purpose of NSFR<br>calculation                                                                                                                                                                   |                                                                                            |                       |                                                |                     | 745.034                                                 |                                                                                            |                       |                                                |                     | 646.655                                                 |
| 16. | Simpanan pada<br>lembaga keuangan<br>lain untuk tujuan<br>operasional<br>Deposits in<br>other financial<br>institutions for<br>operational<br>purposes                                                                                                                   | 62.630                                                                                     | 110.094               | -                                              | -                   | 86.362                                                  | 38.485                                                                                     | 299.973               | -                                              | -                   | 169.229                                                 |
| 17. | Pinjaman dengan<br>kategori Lancar<br>dan Dalam<br>Perhatian Khusus<br>(performing)<br>Loans in the<br>categories<br>Current and<br>Special Attention<br>(performing)                                                                                                    | -                                                                                          | -                     | -                                              | -                   | -                                                       | -                                                                                          | -                     | -                                              | -                   | -                                                       |
| 18. | kepada lembaga<br>keuangan yang<br>dijamin dengan<br>HQLA Level 1<br>to financial<br>institutions secured<br>by HQLA Level 1                                                                                                                                             | -                                                                                          | -                     | -                                              | -                   | -                                                       | -                                                                                          | -                     | -                                              | -                   | -                                                       |
| 19. | kepada lembaga<br>keuangan yang<br>dijamin bukan<br>dengan HQLA Level<br>1 dan pinjaman<br>kepada lembaga<br>keuangan tanpa<br>jaminan<br>to financial<br>institutions<br>secured not by<br>HQLA Level 1 and<br>loans to financial<br>institutions without<br>collateral | -                                                                                          | 50.011                | 100.035                                        | 902.521             | 960.041                                                 | -                                                                                          | 118.944               | 100.000                                        | 391.260             | 459.102                                                 |

| No. | Komponen RSF<br>RSF Components                                                                                                                                                                                                                                                                                                                                                                                                                        | Desember 2024<br>December 2024                                                             |                       |                                                |                     | Total Nilai<br>Tertimbang<br>Total<br>Weighted<br>Value | September 2024<br>September 2024                                                           |                       |                                                |                     | Total Nilai<br>Tertimbang<br>Total Weighted<br>Value |
|-----|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------|-----------------------|------------------------------------------------|---------------------|---------------------------------------------------------|--------------------------------------------------------------------------------------------|-----------------------|------------------------------------------------|---------------------|------------------------------------------------------|
|     |                                                                                                                                                                                                                                                                                                                                                                                                                                                       | Nilai Tercatat berdasarkan Sisa Jangka Waktu<br>Recorded Value Based on Remaining Maturity |                       |                                                |                     |                                                         | Nilai Tercatat berdasarkan Sisa Jangka Waktu<br>Recorded Value Based on Remaining Maturity |                       |                                                |                     |                                                      |
|     |                                                                                                                                                                                                                                                                                                                                                                                                                                                       | Tanpa<br>Jangka<br>Waktu<br>Non-<br>Maturity                                               | <6 bulan<br><6 months | ≥6 Bulan -<br><1 Tahun<br>≥6 Months<br><1 Year | ≥1 Tahun<br>≥1 Year |                                                         | Tanpa<br>Jangka<br>Waktu<br>Non-<br>Maturity                                               | <6 bulan<br><6 months | ≥6 Bulan -<br><1 Tahun<br>≥6 Months<br>≥1 Year | ≥1 Tahun<br>≥1 Year |                                                      |
| 20. | kepada korporasi non-keuangan, nasabah retail dan nasabah usaha mikro dan kecil, pemerintah pusat, pemerintah negara lain, Bank Indonesia, bank sentral negara lain dan entitas sektor publik, yang di antaranya: to non-financial corporations, retail customers and micro and small business customers, central government, governments of other countries, Bank Indonesia, central banks of other countries and public sector entities, including: | -                                                                                          | 3.592.895             | 930.809                                        | 2.902.836           | 3.718.133                                               | -                                                                                          | 3.428.038             | 2.253.337                                      | 1.331.407           | 2.883.005                                            |
| 21. | memenuhi kualifikasi untuk mendapat bobot risiko 35% atau kurang, sesuai SE OJK ATMR untuk Risiko Kredit meet the qualifications to receive a risk weight of 35% or less, in accordance with SE OJK ATMR for Credit Risk                                                                                                                                                                                                                              | -                                                                                          | -                     | -                                              | -                   | -                                                       | -                                                                                          | -                     | -                                              | -                   | -                                                    |
| 22. | Kredit beragun rumah tinggal yang tidak sedang dijaminkan, yang di antaranya : Credit secured by a residential home that is not being used as collateral, including:                                                                                                                                                                                                                                                                                  | -                                                                                          | -                     | -                                              | -                   | -                                                       | -                                                                                          | -                     | -                                              | -                   | -                                                    |
| 23. | memenuhi kualifikasi untuk mendapat bobot risiko 35% atau kurang, sesuai SE OJK ATMR untuk Risiko Kredit meet the qualifications to receive a risk weight of 35% or less, in accordance with SE OJK ATMR for Credit Risk                                                                                                                                                                                                                              | -                                                                                          | -                     | -                                              | -                   | -                                                       | -                                                                                          | -                     | -                                              | -                   | -                                                    |

| No. | Komponen RSF<br>RSF Components                                                                                                                                                                                                                                                                                                                                                                      | Desember 2024<br>December 2024                                                             |                       |                                                |                     | September 2024<br>September 2024                        |                                                                                            |                       |                                                |                     |                                                      |
|-----|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------|-----------------------|------------------------------------------------|---------------------|---------------------------------------------------------|--------------------------------------------------------------------------------------------|-----------------------|------------------------------------------------|---------------------|------------------------------------------------------|
|     |                                                                                                                                                                                                                                                                                                                                                                                                     | Nilai Tercatat berdasarkan Sisa Jangka Waktu<br>Recorded Value Based on Remaining Maturity |                       |                                                |                     | Total Nilai<br>Tertimbang<br>Total<br>Weighted<br>Value | Nilai Tercatat berdasarkan Sisa Jangka Waktu<br>Recorded Value Based on Remaining Maturity |                       |                                                |                     | Total Nilai<br>Tertimbang<br>Total Weighted<br>Value |
|     |                                                                                                                                                                                                                                                                                                                                                                                                     | Tanpa<br>Jangka<br>Waktu<br>Non-<br>Maturity                                               | <6 bulan<br><6 months | ≥6 Bulan -<br><1 Tahun<br>≥6 Months<br><1 Year | ≥1 Tahun<br>≥1 Year |                                                         | Tanpa<br>Jangka<br>Waktu<br>Non-<br>Maturity                                               | <6 bulan<br><6 months | ≥6 Bulan -<br><1 Tahun<br>≥6 Months<br>≥1 Year | ≥1 Tahun<br>≥1 Year |                                                      |
| 24. | Surat Berharga dengan kategori Lancar dan Kurang Lancar (performing) yang tidak sedang dijaminkan, tidak gagal bayar , dan tidak masuk sebagai HQLA, termasuk saham yang diperdagangkan di bursa<br>Securities in the Current and Less Current (performing) categories that are not being pledged, are not in default, and are not included as HQLA, including shares traded on the stock exchange. | -                                                                                          | 65.115                | 217.695                                        | 845.489             | 860.071                                                 | -                                                                                          | 78.000                | 129.997                                        | 727.859             | 722.679                                              |
| 25. | Aset yang memiliki pasangan liabilitas yang saling bergantung<br>Assets that have a pair of interdependent liabilities                                                                                                                                                                                                                                                                              | -                                                                                          | -                     | -                                              | -                   | -                                                       | -                                                                                          | -                     | -                                              | -                   | -                                                    |
| 26. | Aset lainnya :<br>Other assets:                                                                                                                                                                                                                                                                                                                                                                     | 182.925                                                                                    | 11.379                | 1.989                                          | 157.586             | 275.384                                                 | 178.655                                                                                    | 55.519                | 9.120                                          | 128.495             | 299.006                                              |
| 27. | Komoditas fisik yang diperdagangkan, termasuk emas<br>Physical commodities that are traded, including gold                                                                                                                                                                                                                                                                                          | -                                                                                          |                       |                                                |                     | -                                                       | -                                                                                          |                       |                                                |                     | -                                                    |
| 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)<br>Cash, securities and other assets recorded as initial margin for derivative contracts and cash or other assets submitted as default funds to a central counterparty (CCP)                           |                                                                                            | -                     | -                                              | -                   | -                                                       |                                                                                            | -                     | -                                              | -                   | -                                                    |
| 29. | NSFR aset derivatif<br>NSFR derivative assets                                                                                                                                                                                                                                                                                                                                                       |                                                                                            | -                     | -                                              | -                   | -                                                       |                                                                                            | -                     | -                                              | -                   | -                                                    |

| No. | Komponen RSF<br>RSF Components                                                                                                       | Desember 2024<br>December 2024                                                             |                       |                                                |                     |                                                      | September 2024<br>September 2024                                                           |                       |                                                |                     |                                                      |
|-----|--------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------|-----------------------|------------------------------------------------|---------------------|------------------------------------------------------|--------------------------------------------------------------------------------------------|-----------------------|------------------------------------------------|---------------------|------------------------------------------------------|
|     |                                                                                                                                      | Nilai Tercatat berdasarkan Sisa Jangka Waktu<br>Recorded Value Based on Remaining Maturity |                       |                                                |                     | Total Nilai<br>Tertimbang<br>Total Weighted<br>Value | Nilai Tercatat berdasarkan Sisa Jangka Waktu<br>Recorded Value Based on Remaining Maturity |                       |                                                |                     | Total Nilai<br>Tertimbang<br>Total Weighted<br>Value |
|     |                                                                                                                                      | Tanpa<br>Jangka<br>Waktu<br>Non-<br>Maturity                                               | <6 bulan<br><6 months | ≥6 Bulan -<br><1 Tahun<br>≥6 Months<br><1 Year | ≥1 Tahun<br>≥1 Year |                                                      | Tanpa<br>Jangka<br>Waktu<br>Non-<br>Maturity                                               | <6 bulan<br><6 months | ≥6 Bulan -<br><1 Tahun<br>≥6 Months<br>≥1 Year | ≥1 Tahun<br>≥1 Year |                                                      |
| 30. | NSFR liabilitas derivatif sebelum dikurangi dengan variation margin<br>NSFR derivative liabilities before deducting variation margin |                                                                                            |                       |                                                |                     |                                                      |                                                                                            |                       |                                                |                     |                                                      |
| 31. | Seluruh aset lainnya yang tidak masuk dalam kategori di atas<br>All other assets that do not fall into the above categories          | 182,925                                                                                    | 11,379                | 1,989                                          | 157,586             | 275,384                                              | 178.655                                                                                    | 55.519                | 9.120                                          | 128.495             | 299.006                                              |
| 32. | Rekening Administratif<br>Administrative Account                                                                                     |                                                                                            | 1,706,712             | 1,706,712                                      | 1,706,712           | 85,336                                               |                                                                                            | 1.090.522             | 1.090.522                                      | 1.090.522           | 54.526                                               |
| 33. | TOTAL RSF                                                                                                                            |                                                                                            |                       |                                                |                     | 6.730.360                                            |                                                                                            |                       |                                                |                     | 5.234.202                                            |
| 34. | Rasio Pendanaan Stabil Bersih (Net Stable Funding Ratio (%)<br>Net Stable Funding Ratio (NETF) (%)                                   |                                                                                            |                       |                                                |                     | 223,95%                                              |                                                                                            |                       |                                                |                     | 272,09%                                              |

ANALISIS KUALITATIF

QUALITATIVE ANALYSIS

| Analisis                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | Analysis                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>Berdasarkan hasil perhitungan, nilai <i>Net Stable Funding Ratio</i> (NSFR) – Individu per 31 Desember 2024 adalah sebesar 223,95%, lebih rendah 48,13% dibandingkan dengan triwulan sebelumnya. Hal tersebut terutama disebabkan oleh adanya peningkatan RSF (<i>Required Stable Funding</i>) yang lebih besar dibandingkan peningkatan ASF (<i>Available Stable Funding</i>), yaitu sebesar 28,58%.</p> <p>Peningkatan RSF ini terutama disebabkan oleh peningkatan nilai tertimbang pinjaman dengan kategori lancar dan dalam perhatian khusus (<i>performing</i>) sebesar Rp1,47 triliun yang terutama berasal dari perusahaan nonkeuangan, nasabah perorangan dan nasabah usaha mikro dan usaha kecil. Rasio NSFR Bank Digital BCA secara individu saat ini sudah memenuhi persyaratan minimum sebesar 100%, menunjukkan bahwa Bank memiliki pendanaan stabil yang cukup untuk mendanai aktivitas Bank dalam jangka panjang.</p> | <p>Based on the calculation results, the <i>Net Stable Funding Ratio</i> (NSFR) value – Individual as of December 31, 2024 was 223.95%, 48.13% lower compared to the previous quarter. This was mainly due to an increase in RSF (<i>Required Stable Funding</i>) which was greater than the increase in ASF (<i>Available Stable Funding</i>), which was 28.58%.</p> <p>The increase in RSF was mainly due to an increase in the weighted value of loans in the current and special attention (<i>performing</i>) categories of IDR1.47 trillion, which mainly came from non-financial companies, individual customers and micro and small business customers. The NSFR ratio of BCA Digital Bank individually currently meets the minimum requirement of 100%, indicating that the Bank has sufficient stable funding to fund the Bank's activities in the long term.</p> |



# Aset Terikat (*Encumbrance*) (ENC)

## Encumbered Assets (ENC)

BCA Digital saat ini dikategorikan sebagai Kelompok Bank Berdasarkan Modal Inti (KBMI) 1, sehingga belum memiliki kewajiban untuk mengungkapkan aset terikat (*encumbrance*) (ENC).

BCA Digital is currently categorized as Bank Group Based on Core Capital (KBMI) 1, so it does not yet have an obligation to disclose encumbered assets (ENC).

# Risiko Likuiditas – Manajemen Risiko Likuiditas (LIQA)

## Liquidity Risk – Liquidity Risk Management (LIQA)

Risiko likuiditas adalah risiko bahwa Bank tidak memiliki kemampuan finansial yang memadai untuk memenuhi kewajibannya pada saat jatuh tempo, atau memenuhi kewajiban tersebut tetapi dengan biaya yang tinggi, di mana risiko timbul dari ketidakselarasan waktu dari arus kas.

Dalam mengelola likuiditasnya, selain menjaga Giro Wajib Minimum (GWM) primer dan Penyangga Likuiditas Makroprudensial (PLM), BCA Digital juga melakukan pengawasan secara harian terhadap laporan *Liquidity Coverage Ratio* (LCR) dan *Net Stable Funding Ratio* (NSFR). BCA Digital secara berkala juga melakukan *stress testing* terhadap kondisi likuiditas dengan menggunakan asumsi skenario yang mungkin terjadi pada sistem perbankan Indonesia.

BCA Digital memiliki eksposur Risiko Likuiditas dari produk pendanaan bagi nasabah yang secara resmi diluncurkan pada tahun 2021. Menyadari hal ini, BCA Digital senantiasa melakukan pengelolaan Risiko Likuiditas secara cermat untuk memastikan kemampuan Bank dalam memenuhi kewajiban yang jatuh tempo dari sumber pendanaan arus kas dan/atau dari aset likuid berkualitas tinggi dan berisiko rendah.

Untuk menjaga tingkat likuiditas Bank agar selalu berada di posisi aman, BCA Digital melakukan analisa arus kas, *maturity profiling*, dan *stress testing* dengan hati-hati.

Liquidity risk is the risk that the Bank does not have sufficient financial capacity to fulfill its obligations when they fall due, or fulfills these obligations but at high costs, where the risk arises from misalignment of the timing of cash flows.

In managing its liquidity, apart from maintaining the primary Statutory Reserve (GWM) and Macroprudential Liquidity Buffer (PLM), BCA Digital carries out daily supervision of the *Liquidity Coverage Ratio* (LCR) and *Net Stable Funding Ratio* (NSFR) reports. BCA Digital also periodically carries out *stress testing* on liquidity conditions using scenario assumptions that might occur in the Indonesian banking system.

BCA Digital has exposure to Liquidity Risk from funding products for customers which were officially launched in 2021. Realizing this, BCA Digital continues to manage Liquidity Risk carefully to ensure the Bank's ability to meet maturing obligations from cash flow funding sources and/or from high-quality, low-risk liquid assets.

To maintain the Bank's liquidity level so that it is always in a safe position, BCA Digital carries out cash flow analysis, *maturity profiling* and *stress testing* carefully. Meanwhile,

Sementara untuk mendukung penerapan manajemen Risiko Likuiditas yang efektif, BCA Digital juga telah memiliki sejumlah kebijakan mengenai pengelolaan Risiko Likuiditas.

to support the implementation of effective Liquidity Risk management, BCA Digital also has a number of policies regarding Liquidity Risk management.

## Risiko Operasional – Perhitungan Risiko Operasional

### Operational Risk—Operational Risk Measurement

Pengukuran Risiko Operasional dilakukan secara memadai berdasarkan pengumpulan data historis mengenai kerugian Bank yang disebabkan oleh Risiko Operasional dan disesuaikan dengan skala usaha Bank. Informasi data historis kerugian Bank diperoleh dari *Loss Event Database*. Dalam menghitung ATMR untuk Risiko Operasional dalam perhitungan KPMM, Bank menggunakan rumus sebagai berikut:

Operational Risk measurement is carried out adequately based on the collection of historical data regarding Bank losses caused by Operational Risk and adjusted to the Bank's business scale. Information on the Bank's historical loss data is obtained from the Loss Event Database. In calculating RWA for Operational Risk, the Bank uses the following formula:

$$\text{ATMR Operasional} = 12,5 \times \text{MMRO}$$

$$\text{Operational RWA} = 12.5 \times \text{MMRO}$$

Keterangan:

ATMR = Aset Tertimbang Menurut Risiko  
MMRO = Modal Minimum Risiko Operasional.

Information:

RWA = Risk Weighted Assets  
MMRO = Minimum Operational Risk Capital

Pemilihan metode untuk menghitung Modal Minimum Risiko Operasional (MMRO) mengacu pada SEOJK No. 6 Tahun 2020 dengan pendekatan standar dan disesuaikan dengan karakteristik dan kompleksitas kegiatan usaha BCA Digital.

The method selection for calculating Minimum Operational Risk Capital (MMRO) refers to SEOJK No. 6 of 2020 using a standard approach and is adapted to the characteristics and complexity of BCA Digital's business activities.

## Risiko Operasional – Pengungkapan Kualitatif Umum

### Operational Risk – General Qualitative Disclosures

Risiko operasional adalah risiko yang terjadi akibat ketidakcukupan dan/atau tidak berfungsinya proses

Operational risk is the risk that occurs due to inadequacy and/or non-functioning of internal processes, human

internal, kesalahan manusia, kegagalan sistem, dan/atau adanya kejadian-kejadian eksternal yang mempengaruhi aktivitas operasional Bank. BCA Digital menilai Risiko Operasional sebagai salah satu risiko utama yang wajib diperhitungkan dalam perhitungan kecukupan modal.

Pengelolaan Risiko Operasional di BCA Digital dilakukan dengan menerapkan proses identifikasi dan pengukuran risiko sesuai frekuensi serta mengelola dampaknya. Langkah ini diwujudkan melalui penerapan *Risk Control Self-Assessment* pada setiap unit kerja di BCA Digital, *IT Risk Register* pada unit kerja Teknologi Informasi (TI), serta penerapan *Loss Event Database*. BCA Digital juga terus melakukan pengembangan *Operational Risk Management Information System* (ORMIS). Selain itu, pengendalian Risiko Operasional dilakukan melalui penerapan sistem pengamanan TI, pengelolaan SDM, asuransi, alih daya pada kegiatan operasional, serta manajemen anti fraud antara lain berupa implementasi *Whistleblowing System* (WBS). BCA Digital juga telah mendapatkan sertifikasi ISO 27001:2013 tentang Sistem Manajemen Keamanan Informasi bagi Bank serta ISO 37001:2016 tentang Sistem Manajemen Anti Penyuapan.

BCA Digital secara kontinu meningkatkan *awareness* karyawan maupun nasabah mengenai risiko kejadian fraud eksternal, di antaranya terkait modus *social engineering*, akun dan/atau petugas bank palsu, *phishing* dan sebagainya. Pada prinsipnya, pemantauan Risiko Operasional dilakukan secara berkelanjutan pada seluruh aspek Risiko Operasional dan kerugian yang berpotensi terjadi dari seluruh kegiatan bisnis BCA Digital.

BCA Digital berkomitmen untuk terus meningkatkan koordinasi antar-unit kerja guna mendukung terciptanya pengembangan dan perbaikan proses kerja di internal Bank. Melalui koordinasi tersebut, BCA Digital dapat meningkatkan kontrol dan mitigasi Risiko Operasional dalam menghadapi peningkatan risiko yang mungkin timbul baik dari internal maupun eksternal. Di sisi lain, BCA Digital juga secara kontinu melakukan sosialisasi penerapan manajemen Risiko Operasional di setiap unit kerja sebagai salah satu upaya dalam membangun budaya risiko kepada seluruh karyawan, di antaranya melalui sosialisasi RCSA dan LED.

error, system failure, and/or external events that affect the Bank's operational activities. BCA Digital considers Operational Risk to be one of the main risks that must be taken into account in calculating capital adequacy.

Operational Risk Management at BCA Digital is conducted by identifying and measuring risks according to frequency and managing their impact. This is realized through the implementation of Risk Control Self-Assessment in each work unit at BCA Digital, the IT Risk Register in the Information Technology (IT) work unit, as well as the implementation of the Loss Event Database. BCA Digital also continues to develop the Operational Risk Management Information System (ORMIS). In addition, Operational Risk control is carried out through the implementation of an IT security system, HR management, insurance, outsourcing of operational activities, as well as anti-fraud management such as implementation of a Whistleblowing System (WBS). BCA Digital has received ISO 27001:2013 certification regarding Information Security Management Systems for Banks, and ISO 37001:2016 certification regarding Anti-Bribery Management Systems.

BCA Digital continuously increases employee and customer awareness regarding the risk of external fraud incidents, including those related to social engineering, fake bank accounts and/or officers, phishing and so on. In principle, Operational Risk monitoring is carried out continuously on all aspects of Operational Risk and potential losses from all BCA Digital business activities.

BCA Digital is committed to continuously improving coordination between work units to support the development and improvement of work processes within the Bank. Through this coordination, BCA Digital can improve Operational Risk control and mitigation in dealing with increased risks that may arise from both internal and external factors. BCA Digital also continuously socializes the implementation of Operational Risk Management in each work unit as to build a risk culture for all employees, including through socialization of RCSA and LED.

Mekanisme pengendalian Risiko Operasional dilakukan melalui implementasi sistem pengendalian internal yang dilakukan oleh Satuan Kerja Audit Internal (SKAI). BCA Digital juga senantiasa melakukan kaji ulang independen yang dilakukan oleh SKAI dan SKMR.

The Operational Risk control mechanism is conducted through the implementation of an internal control system carried out by the Internal Audit Unit (IAU). BCA Digital also always executes independent reviews carried out by IAU and SKMR.

## Risiko Hukum – Pengungkapan Kualitatif Umum

### Legal Risk – General Qualitative Disclosures

Risiko hukum adalah risiko akibat tuntutan hukum dan/atau kelemahan aspek yuridis yang timbul, antara lain karena lemahnya perikatan yang dilakukan oleh Bank, ketiadaan dan/atau perubahan peraturan perundang-undangan yang menyebabkan suatu transaksi yang telah dilakukan Bank menjadi tidak sesuai dengan ketentuan yang berlaku di kemudian hari, serta adanya tuntutan hukum dalam proses litigasi, baik yang timbul dari gugatan pihak ketiga terhadap Bank maupun Bank terhadap pihak ketiga.

Untuk mencegah terjadinya Risiko Hukum, BCA Digital secara berkala melakukan *review* terhadap dokumen perjanjian atau kontrak yang dimiliki. Di samping itu, Manajemen juga terus berupaya menjaga posisi BCA Digital agar selalu berada di posisi yang kuat secara yuridis.

Legal risk is the risk resulting from lawsuits and/or weaknesses in juridical aspects due to weak engagements carried out by the Bank, the absence and/or changes in statutory regulations which cause a transaction carried out by the Bank to be inconsistent with applicable regulations in the future, as well as legal claims in the litigation process, whether from third party lawsuits against the Bank or the Bank against third parties.

To mitigate legal risks, BCA Digital periodically reviews its agreement or contract documents. In addition, Management continues to strive to maintain BCA Digital's position so that it is always in a strong position juridically.

## Risiko Reputasi – Pengungkapan Kualitatif Umum

### Reputation Risk – General Qualitative Disclosures

Risiko reputasi dapat terjadi akibat menurunnya tingkat kepercayaan pemangku kepentingan yang bersumber dari persepsi negatif terhadap Bank. Untuk mencegah terjadinya Risiko Reputasi, BCA Digital mempunyai komitmen kuat untuk mengelola Risiko Reputasi semaksimal mungkin. BCA Digital juga mencatat dan menatausahakan setiap kejadian yang terkait dengan Risiko Reputasi.

Reputation risk may occur due to a decrease in the level of stakeholder trust resulting from negative perceptions of the Bank. To mitigate Reputation Risk from occurring, BCA Digital has a strong commitment to managing Reputation Risk as fully as possible. BCA Digital also records and administers every incident related to Reputation Risk.



Dalam hal penanganan keluhan nasabah, BCA Digital telah menyediakan media komunikasi yang dapat digunakan oleh nasabah, antara lain melalui *contact center* haloblu, e-mail, dan juga media sosial BCA Digital yang telah terverifikasi (*verified account*). Sampai akhir tahun 2024, BCA Digital telah memproses dan menyelesaikan seluruh keluhan nasabah yang masuk sesuai dengan prosedur internal yang berlaku. Dalam upaya mitigasi Risiko Reputasi, BCA Digital telah memiliki beberapa kebijakan terkait pengelolaan Risiko Reputasi yang memadai.

In terms of handling customer complaints, BCA Digital has provided communication media that can be used by customers, including through the haloblu contact center, e-mail, and verified BCA Digital social media (verified accounts). As of the end of 2024, BCA Digital processed and resolved all incoming customer complaints in accordance with applicable internal procedures. To mitigate Reputation Risk, BCA Digital has several policies related to adequate Reputation Risk management.

## Risiko Strategik – Pengungkapan Kualitatif Umum

### Reputation Risk – General Qualitative Disclosures

Risiko strategik merupakan risiko yang disebabkan oleh ketidaktepatan dalam pengambilan keputusan dan/atau pelaksanaan suatu rencana strategik serta ketidakmampuan dalam mengantisipasi perubahan lingkungan bisnis. BCA Digital memiliki eksposur Risiko Strategik dari pengembangan produk-produk baru, termasuk pada aplikasi BCA Digital (aplikasi blu). Meskipun risiko terkait perubahan strategi serta beberapa pengembangan produk tersebut tergolong cukup tinggi, BCA Digital mampu menjaga rasio KPMM di level 48,7% pada posisi 31 Desember 2024.

Untuk memitigasi risiko strategik, BCA Digital telah melakukan pengelolaan secara berhati-hati melalui pemantauan Risiko Strategik dengan memperhatikan penyimpangan pada pelaksanaan Rencana Bisnis Bank. BCA Digital melakukan pengukuran Risiko Strategik melalui laporan pencapaian dan deviasi Rencana Bisnis Bank. BCA Digital juga telah memiliki kebijakan mengenai pengelolaan Risiko Strategik.

Strategic risk is a risk resulting from inaccuracy in making decisions and/or implementation of a strategic plan as well as the inability to anticipate changes in the business environment. BCA Digital has exposure to Strategic Risk from the development of new products, including the BCA Digital application (blu application). Even though the risks related to changes in strategy and several product developments are quite high, BCA Digital was able to maintain the KPMM ratio at the level of 48,7% as of December 31, 2024.

To mitigate strategic risk, BCA Digital has carried out careful management through Strategic Risk monitoring by paying attention to deviations in the implementation of the Bank's Business Plan. BCA Digital measures Strategic Risk through reports on achievements and deviations from the Bank's Business Plan. BCA Digital also has a policy regarding Strategic Risk management.

# Risiko Kepatuhan – Pengungkapan Kualitatif Umum

## Compliance Risk – General Qualitative Disclosures

Pelaksanaan seluruh kegiatan operasional BCA Digital senantiasa berpedoman pada regulasi perbankan yang berlaku sebagaimana ditetapkan regulator. Hal ini sekaligus menunjukkan komitmen BCA Digital dalam mematuhi peraturan yang berlaku. Dalam rangka meminimalkan potensi Risiko Kepatuhan, seluruh lini organisasi bertanggung jawab terhadap pengelolaan risiko kepatuhan pada seluruh aktivitas Bank.

Pengelolaan Risiko Kepatuhan di BCA Digital dilakukan dengan menjalankan proses identifikasi Risiko Kepatuhan yang mungkin timbul seiring dengan pengembangan model bisnis bank yang menyediakan layanan perbankan secara digital. BCA Digital juga melakukan kaji ulang terhadap peluncuran produk-produk baru termasuk meninjau Risiko Kepatuhan yang mungkin timbul. Mekanisme kontrol dan kaji ulang diperkuat melalui penguatan fungsi Satuan Kerja Kepatuhan (SKK). BCA Digital juga telah memiliki kebijakan mengenai pengelolaan Risiko Kepatuhan.

The implementation of all BCA Digital operational activities always refers to applicable banking regulations as determined by the regulator. This also shows BCA Digital's commitment to complying with applicable regulations. In order to minimize potential Compliance Risk, all lines of the organization are responsible for managing compliance risk in all Bank activities.

Compliance Risk Management at BCA Digital is executed through the identification of Compliance Risk that may arise in line with the development of the bank's business model which provides digital banking services. BCA Digital also reviews the launch of new products, including reviewing compliance risks that may arise. Control and review mechanisms are strengthened by strengthening the function of the Compliance Work Unit (SKK). BCA Digital also has a policy regarding Compliance Risk management.

# Pengungkapan Informasi Kualitatif terkait Risiko Kredit secara Umum (CRA)

## Disclosure on Qualitative Information related to General Credit Risk (CRA)

Risiko Kredit adalah risiko yang timbul dari kegagalan nasabah atau pihak lawan dalam memenuhi kewajibannya kepada Bank. Menyadari hal ini, BCA Digital melakukan pengelolaan Risiko Kredit secara cermat yang bertujuan untuk memastikan bahwa proses penempatan dana telah sesuai dengan ketentuan dan limit yang ditetapkan dalam pengelolaan Risiko Kredit. Guna mengantisipasi terjadinya Risiko Kredit, BCA Digital senantiasa mengkaji dan/atau melakukan diskusi atas pemilihan mitra untuk menyalurkan kredit secara *joint financing* atau *channeling*, menyiapkan

Credit Risk is the risk from the failure of customers or counterparties to fulfill their obligations to the Bank. Provided with this information, BCA Digital carries out prudent Credit Risk management to ensure that the fund placement process is in accordance with the provisions and limits set in Credit Risk management. In order to mitigate Credit Risk, BCA Digital always reviews and/or conducts discussions on the selection of partners to distribute credit by joint finance or channeling scheme, preparing a scoring system to assess the level of risk and

*scoring system* untuk menilai tingkat risiko dan kelayakan kredit dari calon debitur, menggunakan rating eksternal sebagai alternatif mengukur tingkat risiko, dan mengkaji alternatif penyaluran dana, serta memastikan Komite Kredit melakukan analisis risiko atas debitur dan fasilitas kredit.

BCA Digital menyalurkan Kredit Korporasi melalui skema Sindikasi/*Club Deal*, *Money Market Line*, penyaluran kredit skema *channeling*, kerja sama *joint financing*, *direct lending*, pembelian Obligasi Korporasi dan Surat Berharga Pemerintah, serta penyaluran pada instrumen keuangan jangka pendek di Bank Indonesia seperti *Deposit Facility*, *Term Deposit* dan *Reverse Repo*.

Pemantauan terhadap seluruh aspek Risiko Kredit juga dilakukan melalui monitoring kinerja obligasi dan korporasi penerbitnya, dan pemantauan Agunan Yang Diambil Alih serta Properti Terbengkalai. Dengan dibantu konsultan independen ternama, BCA Digital telah melakukan persiapan perhitungan Cadangan Kerugian Penurunan Nilai (CKPN) sesuai PSAK 71 dan sudah menerapkan perhitungan CKPN tersebut atas eksposur Risiko Kredit yang ada.

BCA Digital telah melakukan upaya-upaya pengendalian Risiko Kredit secara optimal, di antaranya dengan memastikan kecukupan kebijakan dan prosedur mengenai perkreditan. Dengan kecukupan struktur organisasi dan pedoman Manajemen Risiko Kredit yang dimiliki, BCA Digital dapat menjaga kualitas pengelolaan Risiko Kredit melalui proses yang memadai, di mana penetapan *risk appetite* BCA Digital telah sesuai dengan kompleksitas usaha yang dijalankan.

creditworthiness of prospective debtors, using external ratings as an alternative to measure the level risks, and reviewing alternative distribution of funds, as well as ensuring the Credit Committee executes risk analysis on debtors and credit facilities.

BCA Digital distributes Corporate Credit through the Syndication/*Club Deal* scheme, *Money Market Line*, credit channeling scheme, joint financing cooperation, direct lending, purchasing Corporate Bonds and Government Securities, as well as distribution of short-term financial instruments at Bank Indonesia such as the *Deposit Facility*, *Term Deposit* and *Reverse Repo*.

Monitoring of all aspects of Credit Risk is also carried out by monitoring the performance of bonds and the issuing corporation, and monitoring Foreclosed Collateral and Abandoned Property. With the assistance of well-known independent consultants, BCA Digital has prepared the calculation of Impairment Losses (CKPN) in accordance with PSAK 71 and has applied the CKPN calculation to existing Credit Risk exposures.

BCA Digital has made efforts to control Credit Risk optimally, including by ensuring the adequacy of policies and procedures regarding credit. With an adequate organizational structure and Credit Risk Management guidelines in place, BCA Digital can maintain the quality of Credit Risk management through an adequate process, where BCA Digital's risk appetite is determined in accordance with the complexity of the running business.

# Pengungkapan Kualitas Kredit atas Aset (CR1)

## Disclosure on Credit Quality of Assets (CR1)

| (dalam juta Rupiah)<br>(in million Rupiah) |                                                           | Per 31 Des 2024<br>As of Dec 31, 2024         |                                                     |                    |                                                  |         |                                                                |                                                  |
|--------------------------------------------|-----------------------------------------------------------|-----------------------------------------------|-----------------------------------------------------|--------------------|--------------------------------------------------|---------|----------------------------------------------------------------|--------------------------------------------------|
|                                            |                                                           | Nilai Tercatat Bruto<br>Gross Carrying Amount |                                                     | CKPN<br>Impairment | CKPN<br>Impairment                               |         | CKPN<br>(Pendekatan<br>IRB)<br>Impairment<br>(IRB<br>Approach) | Nilai Bersih<br>(a+b-c)<br>Net Amount<br>(a+b-c) |
|                                            |                                                           | Tagihan yang<br>Telah Jatuh<br>Tempo<br>Due   | Tagihan yang<br>Belum Jatuh<br>Tempo<br>Not Yet Due |                    | Stage 2 dan<br>Stage 3<br>Stage 2 and<br>Stage 3 | Stage 1 |                                                                |                                                  |
|                                            |                                                           | a                                             | b                                                   |                    | c                                                | d       |                                                                |                                                  |
| 1.                                         | Kredit<br>Loans                                           | 80.048                                        | 6.440.497                                           | 242.637            | 93.851                                           | 148.786 | -                                                              | 6.277.907                                        |
| 2.                                         | Surat Berharga<br>Securities                              | -                                             | 7.829.063                                           | 1.323              | -                                                | 1.323   | -                                                              | 7.827.748                                        |
| 3.                                         | Transaksi Rekening<br>Administratif<br>Off Balance Sheets | -                                             | 1.706.712                                           | 6.748              | -                                                | 6.748   | -                                                              | 1.699.964                                        |
| 4.                                         | TOTAL                                                     | 80.048                                        | 15.976.272                                          | 250.708            | 93.851                                           | 156.857 | -                                                              | 15.805.612                                       |

\*) Kredit termasuk Piutang Pembiayaan Konsumen dan Pembiayaan Syariah

\*) Credit includes Consumer Financing Receivables and Sharia Financing

# Pengungkapan Mutasi Kredit dan Surat Berharga yang Telah Jatuh Tempo (CR2)

## Disclosure of Movement on Overdue Loans and Securities (CR2)

|    |                                                                                                                                                                  | Per 31 Des 2024<br>As of Dec 31, 2024 |
|----|------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------|
|    |                                                                                                                                                                  | a                                     |
| 1. | Kredit dan Surat Berharga yang Telah Jatuh Tempo pada periode pelaporan terakhir<br>Loans and Securities overdue on last reporting period                        | 79.888                                |
| 2. | Kredit dan Surat Berharga yang Telah Jatuh Tempo sejak periode pelaporan terakhir<br>Loans and Securities overdue since last reporting period                    | 41.570                                |
| 3. | Kredit dan Surat Berharga yang kembali menjadi tagihan yang belum jatuh tempo<br>Loans and Securities back to non overdue                                        | 376                                   |
| 4. | Nilai hapus buku<br>Write-off Amount                                                                                                                             | 59.859                                |
| 5. | Perubahan lain<br>Other changes                                                                                                                                  | 18.825                                |
| 6. | Kredit dan Surat Berharga yang Telah Jatuh Tempo pada akhir periode pelaporan (1+2-3-4+5)<br>Loans and Securities overdue on end of reporting period (1+2-3-4+5) | 80.048                                |

\*) Kredit termasuk Piutang Pembiayaan Konsumen dan Pembiayaan Syariah

\*) Credit includes Consumer Financing Receivables and Sharia Financing



# Pengungkapan Tambahan terkait Kualitas Kredit atas Aset (CRB)

## Additional Disclosures on Credit Quality of Assets (CRB)

### PENGUNGKAPAN TAGIHAN BERSIH BERDASARKAN WILAYAH

(dalam jutaan Rupiah)

### DISCLOSURE ON NET RECEIVABLES BY REGIONS

(in million Rupiah)

| No. | Kategori Portofolio<br>Portfolio Category                                                                                                              | Per 31 Des 2024<br>As of Dec 31, 2024                           |           |            |                                             |           | Per 31 Des 2023<br>As of Dec 31, 2023                           |           |            |                                             |           |
|-----|--------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------|-----------|------------|---------------------------------------------|-----------|-----------------------------------------------------------------|-----------|------------|---------------------------------------------|-----------|
|     |                                                                                                                                                        | Tagihan Bersih Berdasarkan Wilayah<br>Net Receivable by Regions |           |            |                                             |           | Tagihan Bersih Berdasarkan Wilayah<br>Net Receivable by Regions |           |            |                                             |           |
|     |                                                                                                                                                        | Sumatera                                                        | Jawa      | Kalimantan | Indonesia Bagian Timur<br>Eastern Indonesia | Total     | Sumatera                                                        | Jawa      | Kalimantan | Indonesia Bagian Timur<br>Eastern Indonesia | Total     |
| a   | b                                                                                                                                                      | c                                                               | d         | e          | f                                           | g         | h                                                               | i         | j          | k                                           | l         |
| 1.  | Tagihan kepada Pemerintah<br>Receivables on Sovereigns                                                                                                 | -                                                               | 5.877.443 | -          | -                                           | 5.877.443 | -                                                               | 6.441.889 | -          | -                                           | 6.441.889 |
| 2.  | Tagihan kepada Entitas Sektor Publik<br>Receivables on Public Sector Entities                                                                          | -                                                               | -         | -          | -                                           | -         | -                                                               | -         | -          | -                                           | -         |
| 3.  | Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional<br>Receivables on Multilateral Development Banks and International Institutions | -                                                               | -         | -          | -                                           | -         | -                                                               | -         | -          | -                                           | -         |
| 4.  | Tagihan kepada Bank<br>Receivables on Banks                                                                                                            | -                                                               | 1.219.751 | -          | -                                           | 1.219.751 | -                                                               | 654.840   | -          | -                                           | 654.840   |
| 5.  | Tagihan berupa Covered Bond<br>Receivables in the form of Covered Bond                                                                                 | -                                                               | -         | -          | -                                           | -         | -                                                               | -         | -          | -                                           | -         |
| 6.  | Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya<br>Receivables on Securities Company and other Financial Service Companies            | -                                                               | -         | -          | -                                           | -         | -                                                               | -         | -          | -                                           | -         |

| No.   | Kategori Portofolio<br>Portfolio Category                                                                                                                                                         | Per 31 Des 2024<br>As of Dec 31, 2024                           |            |            |                                             |            | Per 31 Des 2023<br>As of Dec 31, 2023                           |            |            |                                             |            |
|-------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------|------------|------------|---------------------------------------------|------------|-----------------------------------------------------------------|------------|------------|---------------------------------------------|------------|
|       |                                                                                                                                                                                                   | Tagihan Bersih Berdasarkan Wilayah<br>Net Receivable by Regions |            |            |                                             |            | Tagihan Bersih Berdasarkan Wilayah<br>Net Receivable by Regions |            |            |                                             |            |
|       |                                                                                                                                                                                                   | Sumatera                                                        | Jawa       | Kalimantan | Indonesia Bagian Timur<br>Eastern Indonesia | Total      | Sumatera                                                        | Jawa       | Kalimantan | Indonesia Bagian Timur<br>Eastern Indonesia | Total      |
| a     | b                                                                                                                                                                                                 | c                                                               | d          | e          | f                                           | g          | h                                                               | i          | j          | k                                           | l          |
| 7.    | Tagihan berupa Surat Berharga/ Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya<br>Receivables in the form of Securities/ Subordinated Receivables, Equity and Other Capital Instruments | -                                                               | -          | -          | -                                           | -          | -                                                               | -          | -          | -                                           | -          |
| 8.    | Kredit Beragun Properti Rumah Tinggal<br>Loans Secured by Residential Property                                                                                                                    | -                                                               | -          | -          | -                                           | -          | -                                                               | -          | -          | -                                           | -          |
| 9.    | Kredit Beragun Properti Komersial<br>Loans Secured by Commercial Real Estate                                                                                                                      | -                                                               | -          | -          | -                                           | -          | -                                                               | -          | -          | -                                           | -          |
| 10.   | Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi<br>Loan for Land Acquisition, Land Processing, and Construction                                                                    | -                                                               | -          | -          | -                                           | -          | -                                                               | -          | -          | -                                           | -          |
| 11.   | Kredit Pegawai atau Pensiunan<br>Employee or Retired Loans                                                                                                                                        | -                                                               | -          | -          | -                                           | -          | -                                                               | -          | -          | -                                           | -          |
| 12.   | Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel<br>Receivables on Micro & Small Enterprises, and Retail Portfolio                                                                   | 729.715                                                         | 1.840.555  | 156.205    | 436.397                                     | 3.162.871  | 388.633                                                         | 1.272.372  | 106.820    | 235.039                                     | 2.002.865  |
| 13.   | Tagihan kepada Korporasi<br>Receivables on corporates                                                                                                                                             | 497.900                                                         | 5.807.781  | -          | 83.247                                      | 6.388.928  | 226.792                                                         | 3.699.125  | -          | 498.530                                     | 4.424.447  |
| 14.   | Tagihan yang Telah Jatuh Tempo<br>Past Due Receivables                                                                                                                                            | 5.354                                                           | 8.948      | 1.002      | 1.715                                       | 17.019     | 1.362                                                           | 7.557      | 349        | 450                                         | 9.719      |
| 15.   | Aset Lainnya<br>Other Assets                                                                                                                                                                      | -                                                               | 165.203    | -          | -                                           | 165.203    | -                                                               | 181.639    | -          | -                                           | 181.639    |
| TOTAL |                                                                                                                                                                                                   | 1.232.969                                                       | 14.919.680 | 157.207    | 521.359                                     | 16.831.215 | 616.787                                                         | 12.257.422 | 107.170    | 734.019                                     | 13.715.398 |

**PENGUNGKAPAN TAGIHAN BERSIH BERDASARKAN SEKTOR EKONOMI**

(dalam jutaan Rupiah)

| No.             | Sektor Ekonomi<br>Economic Sector                                                                                                                                                              | Tagihan kepada Pemerintah<br>Receivables on Sovereigns | Tagihan kepada Entitas Sektor Publik<br>Receivables in Public Sector Entities | Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional<br>Receivables on Multilateral Development Banks and International Institutions | Tagihan kepada Bank<br>Receivables on Banks | Tagihan berupa Covered Bond<br>Receivables in the form of Covered Bond | Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya<br>Receivables on Securities Company and other Financial Service Companies | Tagihan berupa Surat Berharga/ Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya<br>Receivables in the form of Securities/ Subordinated Receivables, Equity and Other Capital Instruments |
|-----------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------|-------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------|------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| a               | b                                                                                                                                                                                              | c                                                      | d                                                                             | e                                                                                                                                                      | f                                           | g                                                                      | h                                                                                                                                           | i                                                                                                                                                                                                 |
| Per 31 Des 2024 |                                                                                                                                                                                                |                                                        |                                                                               |                                                                                                                                                        |                                             |                                                                        |                                                                                                                                             |                                                                                                                                                                                                   |
| 1.              | Pertanian, Kehutanan dan Perikanan<br>Agriculture, forestry and Fisheries                                                                                                                      | -                                                      | -                                                                             | -                                                                                                                                                      | -                                           | -                                                                      | -                                                                                                                                           | -                                                                                                                                                                                                 |
| 2.              | Pertambangan dan Penggalian<br>Mining and Quarrying                                                                                                                                            | -                                                      | -                                                                             | -                                                                                                                                                      | -                                           | -                                                                      | -                                                                                                                                           | -                                                                                                                                                                                                 |
| 3.              | Industri Pengolahan<br>Manufacturing                                                                                                                                                           | -                                                      | -                                                                             | -                                                                                                                                                      | -                                           | -                                                                      | -                                                                                                                                           | -                                                                                                                                                                                                 |
| 4.              | Pengadaan Listrik, Gas, Uap/Air Panas dan Udara Dingin<br>Electricity, Gas, Steam/Hot Water and Cold Air                                                                                       | -                                                      | -                                                                             | -                                                                                                                                                      | -                                           | -                                                                      | -                                                                                                                                           | -                                                                                                                                                                                                 |
| 5.              | Pengelolaan Air, Pengelolaan Air Limbah, Pengelolaan dan Daur Ulang Sampah, dan Aktivitas Remediasi<br>Water Treatment, Waste Water Treatment, Waste Management and Recycling, and Remediation | -                                                      | -                                                                             | -                                                                                                                                                      | -                                           | -                                                                      | -                                                                                                                                           | -                                                                                                                                                                                                 |
| 6.              | Konstruksi<br>Construction                                                                                                                                                                     | -                                                      | -                                                                             | -                                                                                                                                                      | -                                           | -                                                                      | -                                                                                                                                           | -                                                                                                                                                                                                 |
| 7.              | Perdagangan Besar dan Eceran; Reparasi dan Perawatan Mobil dan Sepeda Motor<br>Wholesale and Retail Trading; Motor Vehicle Repair and Maintenance                                              | -                                                      | -                                                                             | -                                                                                                                                                      | -                                           | -                                                                      | -                                                                                                                                           | -                                                                                                                                                                                                 |
| 8.              | Pengangkutan dan Pergudangan<br>Transportation and Warehousing                                                                                                                                 | -                                                      | -                                                                             | -                                                                                                                                                      | -                                           | -                                                                      | -                                                                                                                                           | -                                                                                                                                                                                                 |

## DISCLOSURE ON NET RECEIVABLES BY ECONOMIC SECTORS

(in million Rupiah)

| Kredit Beragun Properti Rumah Tinggal<br>Loans Secured by Residential Property | Kredit Beragun Properti Komersial<br>Loans Secured by Commercial Real Estate | Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi<br>Credit for Land Acquisition, Land Processing and Construction | Kredit Pegawai atau Pensiunan<br>Employee or Retired Loans | Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel<br>Receivables on Micro & Small Enterprises, and Retail Portfolio | Tagihan kepada Korporasi<br>Receivables on Corporates | Tagihan yang Telah Jatuh Tempo<br>Past Due Receivables | Aset Lainnya<br>Other Assets |
|--------------------------------------------------------------------------------|------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------|--------------------------------------------------------|------------------------------|
| j                                                                              | k                                                                            | l                                                                                                                               | m                                                          | n                                                                                                                               | o                                                     | p                                                      | q                            |
| As of Dec 31, 2024                                                             |                                                                              |                                                                                                                                 |                                                            |                                                                                                                                 |                                                       |                                                        |                              |
| -                                                                              | -                                                                            | -                                                                                                                               | -                                                          | 22.449                                                                                                                          | -                                                     | 74                                                     |                              |
| -                                                                              | -                                                                            | -                                                                                                                               | -                                                          | 57                                                                                                                              | 201.604                                               | -                                                      | -                            |
| -                                                                              | -                                                                            | -                                                                                                                               | -                                                          | 9.443                                                                                                                           | 2.914.557                                             | 63                                                     | -                            |
| -                                                                              | -                                                                            | -                                                                                                                               | -                                                          | 152                                                                                                                             | 74.996                                                | -                                                      | -                            |
| -                                                                              | -                                                                            | -                                                                                                                               | -                                                          | 1.872                                                                                                                           | -                                                     | -                                                      | -                            |
| -                                                                              | -                                                                            | -                                                                                                                               | -                                                          | 1.120                                                                                                                           | 101.672                                               | 11                                                     | -                            |
| -                                                                              | -                                                                            | -                                                                                                                               | -                                                          | 26.814                                                                                                                          | 175.517                                               | 791                                                    | -                            |
| -                                                                              | -                                                                            | -                                                                                                                               | -                                                          | 1.594                                                                                                                           | 105.278                                               | 20                                                     | -                            |



| No.             | Sektor Ekonomi<br>Economic Sector                                                                                                                                                                                                                             | Tagihan kepada<br>Pemerintah<br>Receivables on<br>Sovereigns | Tagihan<br>kepada Entitas<br>Sektor Publik<br>Receivables in<br>Public Sector<br>Entities | Tagihan<br>kepada Bank<br>Pembangunan<br>Multilateral<br>dan Lembaga<br>Internasional<br>Receivables<br>on Multilateral<br>Development Banks<br>and International<br>Institutions | Tagihan<br>kepada Bank<br>Receivables on<br>Banks | Tagihan berupa<br>Covered Bond<br>Receivables<br>in the form of<br>Covered Bond | Tagihan kepada<br>Perusahaan Efek<br>dan Lembaga Jasa<br>Keuangan Lainnya<br>Receivables on<br>Securities Company<br>and other Financial<br>Service Companies | Tagihan berupa<br>Surat Berharga/<br>Piutang<br>Subordinasi,<br>Ekuitas, dan<br>Instrumen Modal<br>Lainnya<br>Receivables in the<br>form of Securities/<br>Subordinated<br>Receivables, Equity<br>and Other Capital<br>Instruments |
|-----------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------|-------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------|---------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| a               | b                                                                                                                                                                                                                                                             | c                                                            | d                                                                                         | e                                                                                                                                                                                 | f                                                 | g                                                                               | h                                                                                                                                                             | i                                                                                                                                                                                                                                  |
| Per 31 Des 2024 |                                                                                                                                                                                                                                                               |                                                              |                                                                                           |                                                                                                                                                                                   |                                                   |                                                                                 |                                                                                                                                                               |                                                                                                                                                                                                                                    |
| 9.              | Penyediaan<br>Akomodasi dan<br>Penyediaan Makan<br>Minum<br>Accommodation,<br>and Food &<br>Beverage                                                                                                                                                          | -                                                            | -                                                                                         | -                                                                                                                                                                                 | -                                                 | -                                                                               | -                                                                                                                                                             | -                                                                                                                                                                                                                                  |
| 10.             | Informasi dan<br>Komunikasi<br>Information and<br>Communication                                                                                                                                                                                               | -                                                            | -                                                                                         | -                                                                                                                                                                                 | -                                                 | -                                                                               | -                                                                                                                                                             | -                                                                                                                                                                                                                                  |
| 11.             | Aktivitas<br>Keuangan dan<br>Asuransi<br>Finance and<br>Accounting                                                                                                                                                                                            | 884.828                                                      | -                                                                                         | -                                                                                                                                                                                 | 1.219.751                                         | -                                                                               | -                                                                                                                                                             | -                                                                                                                                                                                                                                  |
| 12.             | Real Estat<br>Real Estate                                                                                                                                                                                                                                     | -                                                            | -                                                                                         | -                                                                                                                                                                                 | -                                                 | -                                                                               | -                                                                                                                                                             | -                                                                                                                                                                                                                                  |
| 13.             | Aktivitas<br>Profesional, Ilmiah<br>dan Teknis<br>Professional,<br>Scientific<br>and Technical<br>Activities                                                                                                                                                  | -                                                            | -                                                                                         | -                                                                                                                                                                                 | -                                                 | -                                                                               | -                                                                                                                                                             | -                                                                                                                                                                                                                                  |
| 14.             | Aktivitas<br>Penyewaan dan<br>Sewa Guna Usaha<br>Tanpa Hak Opsi,<br>Ketenagakerjaan,<br>Agen Perjalanan<br>dan Penunjang<br>Usaha Lainnya<br>Rental and<br>Leasing Without<br>Option Rights,<br>Employment,<br>Travel Agents and<br>Other Business<br>Support | -                                                            | -                                                                                         | -                                                                                                                                                                                 | -                                                 | -                                                                               | -                                                                                                                                                             | -                                                                                                                                                                                                                                  |
| 15.             | Administrasi<br>Pemerintahan,<br>Pertahanan dan<br>Jaminan Sosial<br>Wajib<br>Government<br>Administration,<br>Defense and<br>Compulsary Social<br>Security                                                                                                   | 4.992.615                                                    | -                                                                                         | -                                                                                                                                                                                 | -                                                 | -                                                                               | -                                                                                                                                                             | -                                                                                                                                                                                                                                  |
| 16.             | Pendidikan<br>Education Services                                                                                                                                                                                                                              | -                                                            | -                                                                                         | -                                                                                                                                                                                 | -                                                 | -                                                                               | -                                                                                                                                                             | -                                                                                                                                                                                                                                  |

| Kredit Beragun<br>Properti Rumah<br>Tinggal<br>Loans Secured<br>by Residential<br>Property | Kredit Beragun<br>Properti<br>Komersial<br>Loans Secured<br>by Commercial<br>Real Estate | Kredit untuk<br>Pengadaan Tanah,<br>Pengolahan Tanah,<br>dan Konstruksi<br>Credit for Land<br>Acquisitio, Land<br>Processing and<br>Construction | Kredit Pegawai<br>atau Pensiunan<br>Employee or<br>Retired Loans | Tagihan kepada Usaha<br>Mikro, Usaha Kecil, dan<br>Portofolio Ritel<br>Receivables on Micro &<br>Small Enterprises, and Retail<br>Portfolio | Tagihan kepada<br>Korporasi<br>Receivables on<br>Corporates | Tagihan yang<br>Telah Jatuh<br>Tempo<br>Past Due<br>Receivables | Aset Lainnya<br>Other Assets |
|--------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------|-----------------------------------------------------------------|------------------------------|
| j                                                                                          | k                                                                                        | l                                                                                                                                                | m                                                                | n                                                                                                                                           | o                                                           | p                                                               | q                            |
| As of Dec 31, 2024                                                                         |                                                                                          |                                                                                                                                                  |                                                                  |                                                                                                                                             |                                                             |                                                                 |                              |
| -                                                                                          | -                                                                                        | -                                                                                                                                                | -                                                                | 10.783                                                                                                                                      | -                                                           | -                                                               | -                            |
| -                                                                                          | -                                                                                        | -                                                                                                                                                | -                                                                | 64                                                                                                                                          | 849.777                                                     | -                                                               | -                            |
| -                                                                                          | -                                                                                        | -                                                                                                                                                | -                                                                | -                                                                                                                                           | 1.965.528                                                   | -                                                               | -                            |
| -                                                                                          | -                                                                                        | -                                                                                                                                                | -                                                                | 151                                                                                                                                         | -                                                           | -                                                               | -                            |
| -                                                                                          | -                                                                                        | -                                                                                                                                                | -                                                                | 608                                                                                                                                         | -                                                           | -                                                               | -                            |
| -                                                                                          | -                                                                                        | -                                                                                                                                                | -                                                                | 1.311                                                                                                                                       | -                                                           | -                                                               | -                            |
| -                                                                                          | -                                                                                        | -                                                                                                                                                | -                                                                | -                                                                                                                                           | -                                                           | -                                                               | -                            |
| -                                                                                          | -                                                                                        | -                                                                                                                                                | -                                                                | 97                                                                                                                                          | -                                                           | -                                                               | -                            |

| No.             | Sektor Ekonomi<br>Economic Sector                                                                                                                                                                                                                                                           | Tagihan kepada Pemerintah<br>Receivables on Sovereigns | Tagihan kepada Entitas Sektor Publik<br>Receivables in Public Sector Entities | Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional<br>Receivables on Multilateral Development Banks and International Institutions | Tagihan kepada Bank<br>Receivables on Banks | Tagihan berupa Covered Bond<br>Receivables in the form of Covered Bond | Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya<br>Receivables on Securities Company and other Financial Service Companies | Tagihan berupa Surat Berharga/ Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya<br>Receivables in the form of Securities/ Subordinated Receivables, Equity and Other Capital Instruments |
|-----------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------|-------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------|------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| a               | b                                                                                                                                                                                                                                                                                           | c                                                      | d                                                                             | e                                                                                                                                                      | f                                           | g                                                                      | h                                                                                                                                           | i                                                                                                                                                                                                 |
| Per 31 Des 2024 |                                                                                                                                                                                                                                                                                             |                                                        |                                                                               |                                                                                                                                                        |                                             |                                                                        |                                                                                                                                             |                                                                                                                                                                                                   |
| 17.             | Aktivitas Kesehatan Manusia dan Aktivitas Sosial<br>Health and Social Activities                                                                                                                                                                                                            | -                                                      | -                                                                             | -                                                                                                                                                      | -                                           | -                                                                      | -                                                                                                                                           | -                                                                                                                                                                                                 |
| 18.             | Kesenian, Hiburan dan Rekreasi<br>Arts, Entertainment and Recreation                                                                                                                                                                                                                        | -                                                      | -                                                                             | -                                                                                                                                                      | -                                           | -                                                                      | -                                                                                                                                           | -                                                                                                                                                                                                 |
| 19.             | Aktivitas Jasa Lainnya<br>Other Services                                                                                                                                                                                                                                                    | -                                                      | -                                                                             | -                                                                                                                                                      | -                                           | -                                                                      | -                                                                                                                                           | -                                                                                                                                                                                                 |
| 20.             | Aktivitas Rumah Tangga sebagai Pemberi Kerja; Aktivitas yang Menghasilkan Barang dan Jasa oleh Rumah Tangga yang Digunakan untuk Memenuhi Kebutuhan Sendiri<br>Household Activities as Employer; Activities which Generate Products or Services by Household, Use for Fulfilling Self-Needs | -                                                      | -                                                                             | -                                                                                                                                                      | -                                           | -                                                                      | -                                                                                                                                           | -                                                                                                                                                                                                 |
| 21.             | Aktivitas Badan Internasional dan Badan Ekstra Internasional Lainnya<br>International Institution and Other Extra International Agencies                                                                                                                                                    | -                                                      | -                                                                             | -                                                                                                                                                      | -                                           | -                                                                      | -                                                                                                                                           | -                                                                                                                                                                                                 |
| 22.             | Rumah Tangga<br>Household Activities                                                                                                                                                                                                                                                        | -                                                      | -                                                                             | -                                                                                                                                                      | -                                           | -                                                                      | -                                                                                                                                           | -                                                                                                                                                                                                 |
| 23.             | Bukan Lapangan Usaha Lainnya<br>Non BusinessField                                                                                                                                                                                                                                           | -                                                      | -                                                                             | -                                                                                                                                                      | -                                           | -                                                                      | -                                                                                                                                           | -                                                                                                                                                                                                 |
| 24.             | Lainnya<br>Other Activities                                                                                                                                                                                                                                                                 | -                                                      | -                                                                             | -                                                                                                                                                      | -                                           | -                                                                      | -                                                                                                                                           | -                                                                                                                                                                                                 |
| <b>TOTAL</b>    |                                                                                                                                                                                                                                                                                             | <b>5.877.443</b>                                       |                                                                               |                                                                                                                                                        | <b>1.219.751</b>                            |                                                                        |                                                                                                                                             |                                                                                                                                                                                                   |

| Kredit Beragun<br>Properti Rumah<br>Tinggal<br>Loans Secured<br>by Residential<br>Property | Kredit Beragun<br>Properti<br>Komersial<br>Loans Secured<br>by Commercial<br>Real Estate | Kredit untuk<br>Pengadaan Tanah,<br>dan Konstruksi<br>Credit for Land<br>Acquisitio, Land<br>Processing and<br>Construction | Kredit Pegawai<br>atau Pensiunan<br>Employee or<br>Retired Loans | Tagihan kepada Usaha<br>Mikro, Usaha Kecil, dan<br>Portofolio Ritel<br>Receivables on Micro &<br>Small Enterprises, and Retail<br>Portfolio | Tagihan kepada<br>Korporasi<br>Receivables on<br>Corporates | Tagihan yang<br>Telah Jatuh<br>Tempo<br>Past Due<br>Receivables | Aset Lainnya<br>Other Assets |
|--------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------|-----------------------------------------------------------------|------------------------------|
| j                                                                                          | k                                                                                        | l                                                                                                                           | m                                                                | n                                                                                                                                           | o                                                           | p                                                               | q                            |
| As of Dec 31, 2024                                                                         |                                                                                          |                                                                                                                             |                                                                  |                                                                                                                                             |                                                             |                                                                 |                              |
| -                                                                                          | -                                                                                        | -                                                                                                                           | -                                                                | 111                                                                                                                                         | -                                                           | -                                                               | -                            |
| -                                                                                          | -                                                                                        | -                                                                                                                           | -                                                                | 321                                                                                                                                         | -                                                           | -                                                               | -                            |
| -                                                                                          | -                                                                                        | -                                                                                                                           | -                                                                | 1.141.545                                                                                                                                   | -                                                           | -                                                               | -                            |
| -                                                                                          | -                                                                                        | -                                                                                                                           | -                                                                | -                                                                                                                                           | -                                                           | -                                                               | -                            |
| -                                                                                          | -                                                                                        | -                                                                                                                           | -                                                                | -                                                                                                                                           | -                                                           | -                                                               | -                            |
| -                                                                                          | -                                                                                        | -                                                                                                                           | -                                                                | 1.944.380                                                                                                                                   | -                                                           | 7.245                                                           | -                            |
| -                                                                                          | -                                                                                        | -                                                                                                                           | -                                                                | -                                                                                                                                           | -                                                           | -                                                               | -                            |
| -                                                                                          | -                                                                                        | -                                                                                                                           | -                                                                | -                                                                                                                                           | -                                                           | -                                                               | -                            |
| 3.162.871                                                                                  |                                                                                          |                                                                                                                             |                                                                  | 6.388.928                                                                                                                                   | 17.019                                                      | 165.203                                                         |                              |

| No.             | Sektor Ekonomi<br>Economic Sector                                                                                                                                                                                                  | Tagihan kepada<br>Pemerintah<br>Receivables on<br>Sovereigns | Tagihan<br>kepada Entitas<br>Sektor Publik<br>Receivables in<br>Public Sector<br>Entities | Tagihan<br>kepada Bank<br>Pembangunan<br>Multilateral<br>dan Lembaga<br>Internasional<br>Receivables<br>on Multilateral<br>Development Banks<br>and International<br>Institutions | Tagihan<br>kepada Bank<br>Receivables on<br>Banks | Tagihan berupa<br>Covered Bond<br>Receivables<br>in the form of<br>Covered Bond | Tagihan kepada<br>Perusahaan Efek<br>dan Lembaga Jasa<br>Keuangan Lainnya<br>Receivables on<br>Securities Company<br>and other Financial<br>Service Companies | Tagihan berupa<br>Surat Berharga/<br>Piutang<br>Subordinasi,<br>Ekuitas, dan<br>Instrumen Modal<br>Lainnya<br>Receivables in the<br>form of Securities/<br>Subordinated<br>Receivables, Equity<br>and Other Capital<br>Instruments |
|-----------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------|-------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------|---------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| a               | b                                                                                                                                                                                                                                  | c                                                            | d                                                                                         | e                                                                                                                                                                                 | f                                                 | g                                                                               | h                                                                                                                                                             | i                                                                                                                                                                                                                                  |
| Per 31 Des 2023 |                                                                                                                                                                                                                                    |                                                              |                                                                                           |                                                                                                                                                                                   |                                                   |                                                                                 |                                                                                                                                                               |                                                                                                                                                                                                                                    |
| 1.              | Pertanian,<br>Kehutanan dan<br>Perikanan<br>Agriculture,<br>forestry and<br>Fisheries                                                                                                                                              | -                                                            | -                                                                                         | -                                                                                                                                                                                 | -                                                 | -                                                                               | -                                                                                                                                                             | -                                                                                                                                                                                                                                  |
| 2.              | Pertambangan<br>dan Penggalian<br>Mining and<br>Quarrying                                                                                                                                                                          | -                                                            | -                                                                                         | -                                                                                                                                                                                 | -                                                 | -                                                                               | -                                                                                                                                                             | -                                                                                                                                                                                                                                  |
| 3.              | Industri<br>Pengolahan<br>Manufacturing                                                                                                                                                                                            | -                                                            | -                                                                                         | -                                                                                                                                                                                 | -                                                 | -                                                                               | -                                                                                                                                                             | -                                                                                                                                                                                                                                  |
| 4.              | Pengadaan Listrik,<br>Gas, Uap/Air<br>Panas dan Udara<br>Dingin<br>Electricity, Gas,<br>Steam/Hot Water<br>and Cold Air                                                                                                            | -                                                            | -                                                                                         | -                                                                                                                                                                                 | -                                                 | -                                                                               | -                                                                                                                                                             | -                                                                                                                                                                                                                                  |
| 5.              | Pengelolaan Air,<br>Pengelolaan<br>Air Limbah,<br>Pengelolaan<br>dan Daur<br>Ulang Sampah,<br>dan Aktivitas<br>Remediasi<br>Water Treatment,<br>Waste Water<br>Treatment, Waste<br>Management and<br>Recycling, and<br>Remediation | -                                                            | -                                                                                         | -                                                                                                                                                                                 | -                                                 | -                                                                               | -                                                                                                                                                             | -                                                                                                                                                                                                                                  |
| 6.              | Konstruksi<br>Construction                                                                                                                                                                                                         | -                                                            | -                                                                                         | -                                                                                                                                                                                 | -                                                 | -                                                                               | -                                                                                                                                                             | -                                                                                                                                                                                                                                  |
| 7.              | Perdagangan<br>Besar dan Eceran;<br>Reparasi dan<br>Perawatan Mobil<br>dan Sepeda Motor<br>Wholesale and<br>Retail Trading;<br>Motor Vehicle<br>Repair and<br>Maintenance                                                          | -                                                            | -                                                                                         | -                                                                                                                                                                                 | -                                                 | -                                                                               | -                                                                                                                                                             | -                                                                                                                                                                                                                                  |
| 8.              | Pengangkutan dan<br>Pergudangan<br>Transportation<br>and Warehousing                                                                                                                                                               | -                                                            | -                                                                                         | -                                                                                                                                                                                 | -                                                 | -                                                                               | -                                                                                                                                                             | -                                                                                                                                                                                                                                  |



| Kredit Beragun Properti Rumah Tinggal<br>Loans Secured by Residential Property | Kredit Beragun Properti Komersial<br>Loans Secured by Commercial Real Estate | Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi<br>Credit for Land Acquisitio, Land Processing and Construction | Kredit Pegawai atau Pensiunan<br>Employee or Retired Loans | Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel<br>Receivables on Micro & Small Enterprises, and Retail Portfolio | Tagihan kepada Korporasi<br>Receivables on Corporates | Tagihan yang Telah Jatuh Tempo<br>Past Due Receivables | Aset Lainnya<br>Other Assets |
|--------------------------------------------------------------------------------|------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------|--------------------------------------------------------|------------------------------|
| j                                                                              | k                                                                            | l                                                                                                                              | m                                                          | n                                                                                                                               | o                                                     | p                                                      | q                            |
| As of Dec 31, 2023                                                             |                                                                              |                                                                                                                                |                                                            |                                                                                                                                 |                                                       |                                                        |                              |
| -                                                                              | -                                                                            | -                                                                                                                              | -                                                          | 5.526                                                                                                                           | -                                                     | 194                                                    |                              |
| -                                                                              | -                                                                            | -                                                                                                                              | -                                                          | 89                                                                                                                              | -                                                     | -                                                      | -                            |
| -                                                                              | -                                                                            | -                                                                                                                              | -                                                          | 5.905                                                                                                                           | 649.187                                               | 118                                                    | -                            |
| -                                                                              | -                                                                            | -                                                                                                                              | -                                                          | -                                                                                                                               | -                                                     | -                                                      | -                            |
| -                                                                              | -                                                                            | -                                                                                                                              | -                                                          | 416                                                                                                                             | -                                                     | 68                                                     | -                            |
| -                                                                              | -                                                                            | -                                                                                                                              | -                                                          | 3.857                                                                                                                           | 863.508                                               | 35                                                     | -                            |
| -                                                                              | -                                                                            | -                                                                                                                              | -                                                          | 24.880                                                                                                                          | 125.228                                               | 372                                                    | -                            |
| -                                                                              | -                                                                            | -                                                                                                                              | -                                                          | 1.193                                                                                                                           | 81.388                                                | -                                                      | -                            |

| No.             | Sektor Ekonomi<br>Economic Sector                                                                                                                                                                                                                             | Tagihan kepada<br>Pemerintah<br>Receivables on<br>Sovereigns | Tagihan<br>kepada Entitas<br>Sektor Publik<br>Receivables in<br>Public Sector<br>Entities | Tagihan<br>kepada Bank<br>Pembangunan<br>Multilateral<br>dan Lembaga<br>Internasional<br>Receivables<br>on Multilateral<br>Development Banks<br>and International<br>Institutions | Tagihan<br>kepada Bank<br>Receivables on<br>Banks | Tagihan berupa<br>Covered Bond<br>Receivables<br>in the form of<br>Covered Bond | Tagihan kepada<br>Perusahaan Efek<br>dan Lembaga Jasa<br>Keuangan Lainnya<br>Receivables on<br>Securities Company<br>and other Financial<br>Service Companies | Tagihan berupa<br>Surat Berharga/<br>Piutang<br>Subordinasi,<br>Ekuitas, dan<br>Instrumen Modal<br>Lainnya<br>Receivables in the<br>form of Securities/<br>Subordinated<br>Receivables, Equity<br>and Other Capital<br>Instruments |
|-----------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------|-------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------|---------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| a               | b                                                                                                                                                                                                                                                             | c                                                            | d                                                                                         | e                                                                                                                                                                                 | f                                                 | g                                                                               | h                                                                                                                                                             | i                                                                                                                                                                                                                                  |
| Per 31 Des 2023 |                                                                                                                                                                                                                                                               |                                                              |                                                                                           |                                                                                                                                                                                   |                                                   |                                                                                 |                                                                                                                                                               |                                                                                                                                                                                                                                    |
| 9.              | Penyediaan<br>Akomodasi dan<br>Penyediaan Makan<br>Minum<br>Accommodation,<br>and Food &<br>Beverage                                                                                                                                                          | -                                                            | -                                                                                         | -                                                                                                                                                                                 | -                                                 | -                                                                               | -                                                                                                                                                             | -                                                                                                                                                                                                                                  |
| 10.             | Informasi dan<br>Komunikasi<br>Information and<br>Communication                                                                                                                                                                                               | -                                                            | -                                                                                         | -                                                                                                                                                                                 | -                                                 | -                                                                               | -                                                                                                                                                             | -                                                                                                                                                                                                                                  |
| 11.             | Aktivitas<br>Keuangan dan<br>Asuransi<br>Finance and<br>Accounting                                                                                                                                                                                            | 3.223.793                                                    | -                                                                                         | -                                                                                                                                                                                 | 159.054                                           | -                                                                               | -                                                                                                                                                             | -                                                                                                                                                                                                                                  |
| 12.             | Real Estat<br>Real Estate                                                                                                                                                                                                                                     | -                                                            | -                                                                                         | -                                                                                                                                                                                 | -                                                 | -                                                                               | -                                                                                                                                                             | -                                                                                                                                                                                                                                  |
| 13.             | Aktivitas<br>Profesional, Ilmiah<br>dan Teknis<br>Professional,<br>Scientific<br>and Technical<br>Activities                                                                                                                                                  | -                                                            | -                                                                                         | -                                                                                                                                                                                 | -                                                 | -                                                                               | -                                                                                                                                                             | -                                                                                                                                                                                                                                  |
| 14.             | Aktivitas<br>Penyewaan dan<br>Sewa Guna Usaha<br>Tanpa Hak Opsi,<br>Ketenagakerjaan,<br>Agen Perjalanan<br>dan Penunjang<br>Usaha Lainnya<br>Rental and<br>Leasing Without<br>Option Rights,<br>Employment,<br>Travel Agents and<br>Other Business<br>Support | -                                                            | -                                                                                         | -                                                                                                                                                                                 | -                                                 | -                                                                               | -                                                                                                                                                             | -                                                                                                                                                                                                                                  |
| 15.             | Administrasi<br>Pemerintahan,<br>Pertahanan dan<br>Jaminan Sosial<br>Wajib<br>Government<br>Administration,<br>Defense and<br>Compulsary Social<br>Security                                                                                                   | 3.218.096                                                    | -                                                                                         | -                                                                                                                                                                                 | 495.786                                           | -                                                                               | -                                                                                                                                                             | -                                                                                                                                                                                                                                  |
| 16.             | Pendidikan<br>Education Services                                                                                                                                                                                                                              | -                                                            | -                                                                                         | -                                                                                                                                                                                 | -                                                 | -                                                                               | -                                                                                                                                                             | -                                                                                                                                                                                                                                  |

| Kredit Beragun<br>Properti Rumah<br>Tinggal<br>Loans Secured<br>by Residential<br>Property | Kredit Beragun<br>Properti<br>Komersial<br>Loans Secured<br>by Commercial<br>Real Estate | Kredit untuk<br>Pengadaan Tanah,<br>Pengolahan Tanah,<br>dan Konstruksi<br>Credit for Land<br>Acquisitio, Land<br>Processing and<br>Construction | Kredit Pegawai<br>atau Pensiunan<br>Employee or<br>Retired Loans | Tagihan kepada Usaha<br>Mikro, Usaha Kecil, dan<br>Portofolio Ritel<br>Receivables on Micro &<br>Small Enterprises, and Retail<br>Portfolio | Tagihan kepada<br>Korporasi<br>Receivables on<br>Corporates | Tagihan yang<br>Telah Jatuh<br>Tempo<br>Past Due<br>Receivables | Aset Lainnya<br>Other Assets |
|--------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------|-----------------------------------------------------------------|------------------------------|
| j                                                                                          | k                                                                                        | l                                                                                                                                                | m                                                                | n                                                                                                                                           | o                                                           | p                                                               | q                            |
| As of Dec 31, 2023                                                                         |                                                                                          |                                                                                                                                                  |                                                                  |                                                                                                                                             |                                                             |                                                                 |                              |
| -                                                                                          | -                                                                                        | -                                                                                                                                                | -                                                                | 2.895                                                                                                                                       | -                                                           | 70                                                              | -                            |
| -                                                                                          | -                                                                                        | -                                                                                                                                                | -                                                                | 165                                                                                                                                         | 332.272                                                     | -                                                               | -                            |
| -                                                                                          | -                                                                                        | -                                                                                                                                                | -                                                                | -                                                                                                                                           | 720.048                                                     | -                                                               | -                            |
| -                                                                                          | -                                                                                        | -                                                                                                                                                | -                                                                | 500                                                                                                                                         | 711                                                         | 38                                                              | -                            |
| -                                                                                          | -                                                                                        | -                                                                                                                                                | -                                                                | 123                                                                                                                                         | -                                                           | -                                                               | -                            |
| -                                                                                          | -                                                                                        | -                                                                                                                                                | -                                                                | 1.717                                                                                                                                       | -                                                           | 36                                                              | -                            |
| -                                                                                          | -                                                                                        | -                                                                                                                                                | -                                                                | -                                                                                                                                           | 1.652.104                                                   | -                                                               | -                            |
| -                                                                                          | -                                                                                        | -                                                                                                                                                | -                                                                | 248                                                                                                                                         | -                                                           | -                                                               | -                            |

| No.             | Sektor Ekonomi<br>Economic Sector                                                                                                                                                                                                                                                           | Tagihan kepada<br>Pemerintah<br>Receivables on<br>Sovereigns | Tagihan<br>kepada Entitas<br>Sektor Publik<br>Receivables in<br>Public Sector<br>Entities | Tagihan<br>kepada Bank<br>Pembangunan<br>Multilateral<br>dan Lembaga<br>Internasional<br>Receivables<br>on Multilateral<br>Development Banks<br>and International<br>Institutions | Tagihan<br>kepada Bank<br>Receivables on<br>Banks | Tagihan berupa<br>Covered Bond<br>Receivables<br>in the form of<br>Covered Bond | Tagihan kepada<br>Perusahaan Efek<br>dan Lembaga Jasa<br>Keuangan Lainnya<br>Receivables on<br>Securities Company<br>and other Financial<br>Service Companies | Tagihan berupa<br>Surat Berharga/<br>Piutang<br>Subordinasi,<br>Ekuitas, dan<br>Instrumen Modal<br>Lainnya<br>Receivables in the<br>form of Securities/<br>Subordinated<br>Receivables, Equity<br>and Other Capital<br>Instruments |
|-----------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------|-------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------|---------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| a               | b                                                                                                                                                                                                                                                                                           | c                                                            | d                                                                                         | e                                                                                                                                                                                 | f                                                 | g                                                                               | h                                                                                                                                                             | i                                                                                                                                                                                                                                  |
| Per 31 Des 2023 |                                                                                                                                                                                                                                                                                             |                                                              |                                                                                           |                                                                                                                                                                                   |                                                   |                                                                                 |                                                                                                                                                               |                                                                                                                                                                                                                                    |
| 17.             | Aktivitas Kesehatan Manusia dan Aktivitas Sosial<br>Health and Social Activities                                                                                                                                                                                                            | -                                                            | -                                                                                         | -                                                                                                                                                                                 | -                                                 | -                                                                               | -                                                                                                                                                             | -                                                                                                                                                                                                                                  |
| 18.             | Kesenian, Hiburan dan Rekreasi<br>Arts, Entertainment and Recreation                                                                                                                                                                                                                        | -                                                            | -                                                                                         | -                                                                                                                                                                                 | -                                                 | -                                                                               | -                                                                                                                                                             | -                                                                                                                                                                                                                                  |
| 19.             | Aktivitas Jasa Lainnya<br>Other Services                                                                                                                                                                                                                                                    | -                                                            | -                                                                                         | -                                                                                                                                                                                 | -                                                 | -                                                                               | -                                                                                                                                                             | -                                                                                                                                                                                                                                  |
| 20.             | Aktivitas Rumah Tangga sebagai Pemberi Kerja; Aktivitas yang Menghasilkan Barang dan Jasa oleh Rumah Tangga yang Digunakan untuk Memenuhi Kebutuhan Sendiri<br>Household Activities as Employer; Activities which Generate Products or Services by Household, Use for Fulfilling Self-Needs | -                                                            | -                                                                                         | -                                                                                                                                                                                 | -                                                 | -                                                                               | -                                                                                                                                                             | -                                                                                                                                                                                                                                  |
| 21.             | Aktivitas Badan Internasional dan Badan Ekstra Internasional Lainnya<br>International Institution and Other Extra International Agencies                                                                                                                                                    | -                                                            | -                                                                                         | -                                                                                                                                                                                 | -                                                 | -                                                                               | -                                                                                                                                                             | -                                                                                                                                                                                                                                  |
| 22.             | Rumah Tangga<br>Household Activities                                                                                                                                                                                                                                                        | -                                                            | -                                                                                         | -                                                                                                                                                                                 | -                                                 | -                                                                               | -                                                                                                                                                             | -                                                                                                                                                                                                                                  |
| 23.             | Bukan Lapangan Usaha Lainnya<br>Non BusinessField                                                                                                                                                                                                                                           | -                                                            | -                                                                                         | -                                                                                                                                                                                 | -                                                 | -                                                                               | -                                                                                                                                                             | -                                                                                                                                                                                                                                  |
| 24.             | Lainnya<br>Other Activities                                                                                                                                                                                                                                                                 | -                                                            | -                                                                                         | -                                                                                                                                                                                 | -                                                 | -                                                                               | -                                                                                                                                                             | -                                                                                                                                                                                                                                  |
| <b>TOTAL</b>    |                                                                                                                                                                                                                                                                                             | <b>6.441.889</b>                                             |                                                                                           |                                                                                                                                                                                   | <b>654.840</b>                                    |                                                                                 |                                                                                                                                                               |                                                                                                                                                                                                                                    |

| Kredit Beragun<br>Properti Rumah<br>Tinggal<br>Loans Secured<br>by Residential<br>Property | Kredit Beragun<br>Properti<br>Komersial<br>Loans Secured<br>by Commercial<br>Real Estate | Kredit untuk<br>Pengadaan Tanah,<br>Pengolahan Tanah,<br>dan Konstruksi<br>Credit for Land<br>Acquisitio, Land<br>Processing and<br>Construction | Kredit Pegawai<br>atau Pensiunan<br>Employee or<br>Retired Loans | Tagihan kepada Usaha<br>Mikro, Usaha Kecil, dan<br>Portofolio Ritel<br>Receivables on Micro &<br>Small Enterprises, and Retail<br>Portfolio | Tagihan kepada<br>Korporasi<br>Receivables on<br>Corporates | Tagihan yang<br>Telah Jatuh<br>Tempo<br>Past Due<br>Receivables | Aset Lainnya<br>Other Assets |
|--------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------|-----------------------------------------------------------------|------------------------------|
| j                                                                                          | k                                                                                        | l                                                                                                                                                | m                                                                | n                                                                                                                                           | o                                                           | p                                                               | q                            |
| As of Dec 31, 2023                                                                         |                                                                                          |                                                                                                                                                  |                                                                  |                                                                                                                                             |                                                             |                                                                 |                              |
| -                                                                                          | -                                                                                        | -                                                                                                                                                | -                                                                | 171                                                                                                                                         | -                                                           | -                                                               | -                            |
| -                                                                                          | -                                                                                        | -                                                                                                                                                | -                                                                | 253                                                                                                                                         | -                                                           | -                                                               | -                            |
| -                                                                                          | -                                                                                        | -                                                                                                                                                | -                                                                | 507.954                                                                                                                                     | -                                                           | 8.779                                                           | -                            |
| -                                                                                          | -                                                                                        | -                                                                                                                                                | -                                                                | -                                                                                                                                           | -                                                           | -                                                               | -                            |
| -                                                                                          | -                                                                                        | -                                                                                                                                                | -                                                                | -                                                                                                                                           | -                                                           | -                                                               | -                            |
| -                                                                                          | -                                                                                        | -                                                                                                                                                | -                                                                | 1.446.970                                                                                                                                   | -                                                           | 8.825                                                           | -                            |
| -                                                                                          | -                                                                                        | -                                                                                                                                                | -                                                                | -                                                                                                                                           | -                                                           | -                                                               | 165.203                      |
| -                                                                                          | -                                                                                        | -                                                                                                                                                | -                                                                | -                                                                                                                                           | -                                                           | -                                                               | -                            |
|                                                                                            |                                                                                          |                                                                                                                                                  |                                                                  | 2.002.865                                                                                                                                   | 4.424.447                                                   | 9.719                                                           | 181.639                      |



PENGUNGKAPAN TAGIHAN BERSIH BERDASARKAN SISA JANGKA WAKTU KONTRAK

(dalam jutaan Rupiah)

| No.   | Kategori Portofolio<br>Portfolio Category                                                                                                                                                       | Per 31 Des 2024<br>As of Dec 31, 2024                                                                    |                                                        |                                                       |                      |                                          |            |
|-------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------|--------------------------------------------------------|-------------------------------------------------------|----------------------|------------------------------------------|------------|
|       |                                                                                                                                                                                                 | Tagihan bersih berdasarkan sisa jangka waktu kontrak<br>Net receivables based on remaining contract term |                                                        |                                                       |                      |                                          |            |
|       |                                                                                                                                                                                                 | <1 tahun<br><1 year                                                                                      | >1 tahun<br>s.d.<br>3 tahun<br>>1 year s.d.<br>3 years | >3 tahun<br>s.d.<br>5 tahun<br>>3 years to<br>5 years | >5 tahun<br>>5 years | Non<br>Kontraktual<br>Non<br>Contractual | Total      |
| a     | b                                                                                                                                                                                               | c                                                                                                        | d                                                      | e                                                     | f                    | g                                        | h          |
| 1.    | Tagihan kepada Pemerintah<br>Receivables on Sovereigns                                                                                                                                          | 4.163.397                                                                                                | 996.444                                                | 124.687                                               | 592.915              | -                                        | 5.877.443  |
| 2.    | Tagihan kepada Entitas Sektor Publik<br>Receivables on Public Sector Entities                                                                                                                   | -                                                                                                        | -                                                      | -                                                     | -                    | -                                        | -          |
| 3.    | Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional<br>Receivables on Multilateral Development Banks and International Institutions                                          | -                                                                                                        | -                                                      | -                                                     | -                    | -                                        | -          |
| 4.    | Tagihan kepada Bank<br>Receivables on Banks                                                                                                                                                     | 1.006.775                                                                                                | 152.092                                                | 60.885                                                | -                    | -                                        | 1.219.751  |
| 5.    | Tagihan berupa Covered Bond<br>Receivables in the form of Covered Bond                                                                                                                          | -                                                                                                        | -                                                      | -                                                     | -                    | -                                        | -          |
| 6.    | Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya<br>Receivables on Securities Companies and Other Financial Services Institutions                                               | -                                                                                                        | -                                                      | -                                                     | -                    | -                                        | -          |
| 7.    | Tagihan berupa Surat Berharga/Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya<br>Receivables in the form of Securities/Subordinated Receivables, Equity and Other Capital Instruments | -                                                                                                        | -                                                      | -                                                     | -                    | -                                        | -          |
| 8.    | Kredit Beragun Properti Rumah Tinggal<br>Loans Secured by Residential Property                                                                                                                  | -                                                                                                        | -                                                      | -                                                     | -                    | -                                        | -          |
| 9.    | Kredit Beragun Properti Komersial<br>Loans Secured by Commercial Real Estate                                                                                                                    | -                                                                                                        | -                                                      | -                                                     | -                    | -                                        | -          |
| 10.   | Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi<br>Loan for Land Acquisition, Land Processing and Construction                                                                   | -                                                                                                        | -                                                      | -                                                     | -                    | -                                        | -          |
| 11.   | Kredit Pegawai atau Pensiunan<br>Employee or Pensioner Credit                                                                                                                                   | -                                                                                                        | -                                                      | -                                                     | -                    | -                                        | -          |
| 12.   | Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel<br>Receivables on Micro Businesses, Small Businesses, and Retail Portfolios                                                       | 2.314.730                                                                                                | 386.894                                                | 422.949                                               | 38.298               | -                                        | 3.162.871  |
| 13.   | Tagihan kepada Korporasi<br>Receivables on Corporates                                                                                                                                           | 1.055.630                                                                                                | 2.345.648                                              | 1.711.967                                             | 1.275.684            | -                                        | 6.388.928  |
| 14.   | Tagihan yang Telah Jatuh Tempo<br>Past Due Receivables                                                                                                                                          | 12.174                                                                                                   | 4.845                                                  | -                                                     | -                    | -                                        | 17.019     |
| 15.   | Aset Lainnya<br>Other Assets                                                                                                                                                                    | -                                                                                                        | -                                                      | -                                                     | -                    | 165.203                                  | 165.203    |
| TOTAL |                                                                                                                                                                                                 | 8.552.706                                                                                                | 3.885.922                                              | 2.320.488                                             | 1.906.896            | 165.203                                  | 16.831.215 |

## DISCLOSURE ON NET RECEIVABLES BY THE REMAINING TERM OF THE CONTRACT

(in million Rupiah)

| Per 31 Des 2023<br>As of Dec 31, 2023                                                                    |                                               |                                              |                      |                                    |            |
|----------------------------------------------------------------------------------------------------------|-----------------------------------------------|----------------------------------------------|----------------------|------------------------------------|------------|
| Tagihan bersih berdasarkan sisa jangka waktu kontrak<br>Net receivables based on remaining contract term |                                               |                                              |                      |                                    |            |
| <1 tahun<br><1 year                                                                                      | >1 tahun s.d. 3 tahun<br>>1 year s.d. 3 years | >3 tahun s.d. 5 tahun<br>>3 years to 5 years | >5 tahun<br>>5 years | Non Kontraktual<br>Non Contractual | Total      |
| i                                                                                                        | j                                             | k                                            | l                    | m                                  | n          |
| 4.034.643                                                                                                | 1.681.063                                     | 233.609                                      | 492.574              |                                    | 6.441.889  |
| -                                                                                                        | -                                             | -                                            | -                    | -                                  | -          |
| -                                                                                                        | -                                             | -                                            | -                    | -                                  | -          |
| 159.054                                                                                                  | 434.902                                       | 60.885                                       | -                    | -                                  | 654.840    |
| -                                                                                                        | -                                             | -                                            | -                    | -                                  | -          |
| -                                                                                                        | -                                             | -                                            | -                    | -                                  | -          |
| -                                                                                                        | -                                             | -                                            | -                    | -                                  | -          |
| -                                                                                                        | -                                             | -                                            | -                    | -                                  | -          |
| -                                                                                                        | -                                             | -                                            | -                    | -                                  | -          |
| -                                                                                                        | -                                             | -                                            | -                    | -                                  | -          |
| 1.188.141                                                                                                | 637.543                                       | 141.646                                      | 35.535               | -                                  | 2.002.865  |
| 1.278.376                                                                                                | 1.423.761                                     | 1.160.767                                    | 561.543              | -                                  | 4.424.447  |
| 394                                                                                                      | 7.594                                         | 1.731                                        | -                    | -                                  | 9.719      |
| -                                                                                                        | -                                             | -                                            | -                    | 181.639                            | 181.639    |
| 6.660.608                                                                                                | 4.184.862                                     | 1.598.638                                    | 1.089.652            | 181.639                            | 13.715.398 |

PENGUNGKAPAN TAGIHAN DAN PENCADANGAN BERDASARKAN WILAYAH

(dalam jutaan Rupiah)

| No. | Keterangan<br>Information                                                  | Per 31 Des 2024<br>As of Dec 31, 2024 |            |            |                                                   |            |
|-----|----------------------------------------------------------------------------|---------------------------------------|------------|------------|---------------------------------------------------|------------|
|     |                                                                            | Wilayah<br>Region                     |            |            |                                                   |            |
|     |                                                                            | Sumatera                              | Jawa       | Kalimantan | Indonesia<br>Bagian Timur<br>Eastern<br>Indonesia | Total      |
| a   | b                                                                          | c                                     | d          | e          | f                                                 | g          |
| 1.  | Tagihan<br>Receivables                                                     | 1.272.676                             | 15.806.034 | 162.329    | 542.851                                           | 17.783.891 |
| 2.  | Tagihan yang Mengalami Penurunan Nilai<br>Impaired credit risk receivables | -                                     | -          | -          | -                                                 | -          |
|     | a. Belum Jatuh Tempo<br>Not Past Due                                       | 17.279                                | 51.781     | 3.840      | 6.868                                             | 79.768     |
|     | b. Telah Jatuh Tempo<br>Past Due                                           | 16.084                                | 53.628     | 4.400      | 5.936                                             | 80.048     |
| 3.  | CKPN - Stage 1<br>Allowance for impairment losses - Stage 1                | 19.042                                | 120.434    | 5.888      | 11.591                                            | 156.956    |
| 4.  | CKPN - Stage 2<br>Allowance for impairment losses - Stage 2                | 4.943                                 | 21.109     | 1.607      | 2.231                                             | 29.889     |
| 5.  | CKPN - Stage 3<br>Allowance for impairment losses - Stage 3                | 10.937                                | 45.248     | 3.516      | 4.261                                             | 63.962     |
| 6.  | Tagihan yang Dihapus Buku<br>Written-off receivables                       | 37.764                                | 204.931    | 11.040     | 15.450                                            | 269.185    |

PENGUNGKAPAN TAGIHAN DAN PENCADANGAN BERDASARKAN SEKTOR EKONOMI

(dalam jutaan Rupiah)

| No.             | Sektor Ekonomi<br>Economic Sector                                                                                                                                                              | Tagihan<br>Receivable | Tagihan yang Mengalami<br>Penurunan Nilai<br>Impaired credit risk receivables |                                  | CKPN<br>Tahap 1<br>CKPN<br>Stage 1 | CKPN<br>Tahap 2<br>CKPN<br>Stage 2 | CKPN<br>Tahap 3<br>CKPN<br>Stage 3 | Tagihan yang<br>Dihapus<br>Buku<br>Written-off<br>receivables |
|-----------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------|-------------------------------------------------------------------------------|----------------------------------|------------------------------------|------------------------------------|------------------------------------|---------------------------------------------------------------|
|                 |                                                                                                                                                                                                |                       | Belum Jatuh<br>Tempo<br>Not Past Due                                          | Telah Jatuh<br>Tempo<br>Past Due |                                    |                                    |                                    |                                                               |
| a               | b                                                                                                                                                                                              | c                     | d                                                                             | e                                | f                                  | g                                  | h                                  | i                                                             |
| Per 31 Des 2024 |                                                                                                                                                                                                |                       |                                                                               |                                  | As of Dec 31, 2024                 |                                    |                                    |                                                               |
| 1.              | Pertanian, Kehutanan dan Perikanan<br>Agriculture, Forestry and Fisheries                                                                                                                      | 22.856                | 125                                                                           | 326                              | 519                                | 30                                 | 302                                | 466                                                           |
| 2.              | Pertambangan dan Penggalian<br>Mining and Quarrying                                                                                                                                            | 201.660               | -                                                                             | -                                | 78                                 | -                                  | -                                  | -                                                             |
| 3.              | Industri Pengolahan<br>Manufacturing                                                                                                                                                           | 3.298.838             | -                                                                             | 277                              | 13.072                             | -                                  | 214                                | 283                                                           |
| 4.              | Pengadaan Listrik, Gas, Uap/Air Panas dan Udara Dingin<br>Electricity, Gas, Steam/Hot Water and Cold Air                                                                                       | 75.147                | -                                                                             | -                                | 5                                  | -                                  | -                                  | -                                                             |
| 5.              | Pengelolaan Air, Pengelolaan Air Limbah, Pengelolaan dan Daur Ulang Sampah, dan Aktivitas Remediasi<br>Water Treatment, Waste Water Treatment, Waste Management and Recycling, and Remediation | 1.872                 | -                                                                             | -                                | 45                                 | -                                  | -                                  | 137                                                           |

## DISCLOSURE ON RECEIVABLES AND RESERVES BY REGIONS

(in million Rupiah)

| Per 31 Des 2023<br>As of Dec 31, 2023 |            |            |                                             |            |
|---------------------------------------|------------|------------|---------------------------------------------|------------|
| Wilayah<br>Region                     |            |            |                                             |            |
| Sumatera                              | Jawa       | Kalimantan | Indonesia Bagian Timur<br>Eastern Indonesia | Total      |
| h                                     | i          | j          | k                                           | l          |
| 623.623                               | 12.422.453 | 109.379    | 738.922                                     | 13.894.377 |
| -                                     | -          | -          | -                                           | -          |
| 10.106                                | 43.484     | 2.364      | 3.702                                       | 59.656     |
| 6.945                                 | 39.351     | 2.151      | 2.643                                       | 51.090     |
| 11.500                                | 66.780     | 2.854      | 10.300                                      | 91.434     |
| 738                                   | 3.994      | 187        | 381                                         | 5.299      |
| 6.098                                 | 33.256     | 2.022      | 2.192                                       | 43.568     |
| 2.742                                 | 7.735      | 621        | 673                                         | 11.771     |

## DISCLOSURE ON RECEIVABLES AND RESERVES BY ECONOMIC SECTORS

(in million Rupiah)

| Tagihan<br>Receivable | Tagihan yang Mengalami<br>Penurunan Nilai<br>Impaired credit risk receivables |                                  | CKPN<br>Tahap 1<br>CKPN<br>Stage 1 | CKPN<br>Tahap 2<br>CKPN<br>Stage 2 | CKPN<br>Tahap 3<br>CKPN<br>Stage 3 | Tagihan yang<br>Dihapus Buku<br>Written-off<br>receivables |
|-----------------------|-------------------------------------------------------------------------------|----------------------------------|------------------------------------|------------------------------------|------------------------------------|------------------------------------------------------------|
|                       | Belum Jatuh<br>Tempo<br>Not Past Due                                          | Telah Jatuh<br>Tempo<br>Past Due |                                    |                                    |                                    |                                                            |
| j                     | k                                                                             | l                                | m                                  | n                                  | o                                  | p                                                          |
| Per 31 Des 2023       |                                                                               |                                  |                                    |                                    |                                    | As of Dec 31, 2023                                         |
| 6.283                 | 430                                                                           | 560                              | 159                                | 197                                | 366                                | 198                                                        |
| 89                    | -                                                                             | -                                | 1                                  | -                                  | -                                  | -                                                          |
| 810.316               | 250                                                                           | 340                              | 25.304                             | 115                                | 222                                | 466                                                        |
| -                     | -                                                                             | -                                | -                                  | -                                  | -                                  | -                                                          |
| 614                   | -                                                                             | 198                              | 17                                 | -                                  | 129                                | 116                                                        |

| No.             | Sektor Ekonomi<br>Economic Sector                                                                                                                                                                                      | Tagihan<br>Receivable | Tagihan yang Mengalami<br>Penurunan Nilai<br>Impaired credit risk receivables |                                  | CKPN<br>Tahap 1<br>CKPN<br>Stage 1 | CKPN<br>Tahap 2<br>CKPN<br>Stage 2 | CKPN<br>Tahap 3<br>CKPN<br>Stage 3 | Tagihan yang<br>Dihapus<br>Buku<br>Written-off<br>receivables |
|-----------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------|-------------------------------------------------------------------------------|----------------------------------|------------------------------------|------------------------------------|------------------------------------|---------------------------------------------------------------|
|                 |                                                                                                                                                                                                                        |                       | Belum Jatuh<br>Tempo<br>Not Past Due                                          | Telah Jatuh<br>Tempo<br>Past Due |                                    |                                    |                                    |                                                               |
| a               | b                                                                                                                                                                                                                      | c                     | d                                                                             | e                                | f                                  | g                                  | h                                  | i                                                             |
| Per 31 Des 2024 |                                                                                                                                                                                                                        |                       |                                                                               |                                  |                                    |                                    |                                    | As of Dec 31, 2024                                            |
| 6.              | Konstruksi<br>Construction                                                                                                                                                                                             | 102.842               | -                                                                             | 50                               | 56                                 | -                                  | 39                                 | 100                                                           |
| 7.              | Perdagangan Besar dan Eceran; Reparasi dan Perawatan Mobil dan Sepeda Motor<br>Wholesale and Retail Trading; Motor Vehicle Repair and Maintenance                                                                      | 275.067               | 379                                                                           | 1.593                            | 2.591                              | 203                                | 802                                | 1.472                                                         |
| 8.              | Pengangkutan dan Pergudangan<br>Transportation and Warehousing                                                                                                                                                         | 166.959               | -                                                                             | 88                               | 1.493                              | -                                  | 68                                 | 8                                                             |
| 9.              | Penyediaan Akomodasi dan Penyediaan Makan Minum<br>Accommodation, Food & Beverage                                                                                                                                      | 10.783                | -                                                                             | -                                | 80                                 | -                                  | -                                  | 158                                                           |
| 10.             | Informasi dan Komunikasi<br>Information and Communication                                                                                                                                                              | 1.057.615             | 63                                                                            | -                                | 19.167                             | -                                  | 48                                 | -                                                             |
| 11.             | Aktivitas Keuangan dan Asuransi<br>Finance and Accounting                                                                                                                                                              | 4.380.906             | -                                                                             | -                                | 14.813                             | -                                  | -                                  | -                                                             |
| 12.             | Real Estat<br>Real Estate                                                                                                                                                                                              | 151                   | -                                                                             | -                                | 27                                 | -                                  | -                                  | -                                                             |
| 13.             | Aktivitas Profesional, Ilmiah dan Teknis<br>Professional, Scientific and Technical Activities                                                                                                                          | 608                   | -                                                                             | -                                | 9                                  | -                                  | -                                  | 45                                                            |
| 14.             | Aktivitas Penyewaan dan Sewa Guna Usaha Tanpa Hak Opsi, Ketenagakerjaan, Agen Perjalanan dan Penunjang Usaha Lainnya<br>Rental and Leasing Without Option Rights, Employment, Travel Agents and Other Business Support | 1.468                 | -                                                                             | 157                              | 50                                 | -                                  | 121                                | -                                                             |
| 15.             | Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib<br>Government Administration, Defense and Compulsary Social Security                                                                                    | 4.992.615             | -                                                                             | -                                | -                                  | -                                  | -                                  | -                                                             |
| 16.             | Pendidikan<br>Education Services                                                                                                                                                                                       | 97                    | -                                                                             | -                                | 1                                  | -                                  | -                                  | -                                                             |
| 17.             | Aktivitas Kesehatan Manusia dan Aktivitas Sosial<br>Health and Social Activities                                                                                                                                       | 111                   | -                                                                             | -                                | 11                                 | -                                  | -                                  | -                                                             |
| 18.             | Kesenian, Hiburan dan Rekreasi<br>Arts, Entertainment and Recreation                                                                                                                                                   | 321                   | -                                                                             | -                                | 23                                 | -                                  | -                                  | -                                                             |



| Tagihan<br>Receivable | Tagihan yang Mengalami<br>Penurunan Nilai<br>Impaired credit risk receivables |                                  | CKPN<br>Tahap 1<br>CKPN<br>Stage 1 | CKPN<br>Tahap 2<br>CKPN<br>Stage 2 | CKPN<br>Tahap 3<br>CKPN<br>Stage 3 | Tagihan yang<br>Dihapus Buku<br>Written-off<br>receivables |
|-----------------------|-------------------------------------------------------------------------------|----------------------------------|------------------------------------|------------------------------------|------------------------------------|------------------------------------------------------------|
|                       | Belum Jatuh<br>Tempo<br>Not Past Due                                          | Telah Jatuh<br>Tempo<br>Past Due |                                    |                                    |                                    |                                                            |
| j                     | k                                                                             | l                                | m                                  | n                                  | o                                  | p                                                          |
| Per 31 Des 2023       |                                                                               |                                  | As of Dec 31, 2023                 |                                    |                                    |                                                            |
| 869.795               | -                                                                             | 100                              | 5.002                              | -                                  | 65                                 | 121                                                        |
| 151.602               | 784                                                                           | 1.073                            | 1.068                              | 217                                | 906                                | 2.485                                                      |
| 82.619                | 83                                                                            | -                                | 639                                | 38                                 | -                                  | 115                                                        |
| 3.096                 | -                                                                             | 201                              | 66                                 | -                                  | 131                                | 209                                                        |
| 339.788               | -                                                                             | -                                | 2.463                              | -                                  | -                                  | 76                                                         |
| 5.902.299             | -                                                                             | -                                | 1.237                              | -                                  | -                                  | -                                                          |
| 1.211                 | -                                                                             | -                                | 34                                 | -                                  | -                                  | -                                                          |
| 233                   | -                                                                             | 110                              | 1                                  | -                                  | 72                                 | -                                                          |
| 1.763                 | 99                                                                            | -                                | 31                                 | 45                                 | -                                  | -                                                          |
| 3.713.882             | -                                                                             | -                                | 15                                 | -                                  | -                                  | -                                                          |
| 248                   | -                                                                             | -                                | 3                                  | -                                  | -                                  | -                                                          |
| 171                   | -                                                                             | -                                | 2                                  | -                                  | -                                  | -                                                          |
| 253                   | -                                                                             | -                                | 24                                 | -                                  | -                                  | -                                                          |

| No.             | Sektor Ekonomi<br>Economic Sector                                                                                                                                                                                                                                                                                                        | Tagihan<br>Receivable | Tagihan yang Mengalami<br>Penurunan Nilai<br>Impaired credit risk receivables |                                  | CKPN<br>Tahap 1<br>CKPN<br>Stage 1 | CKPN<br>Tahap 2<br>CKPN<br>Stage 2 | CKPN<br>Tahap 3<br>CKPN<br>Stage 3 | Tagihan yang<br>Dihapus<br>Buku<br>Written-off<br>receivables |
|-----------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------|-------------------------------------------------------------------------------|----------------------------------|------------------------------------|------------------------------------|------------------------------------|---------------------------------------------------------------|
|                 |                                                                                                                                                                                                                                                                                                                                          |                       | Belum Jatuh<br>Tempo<br>Not Past Due                                          | Telah Jatuh<br>Tempo<br>Past Due |                                    |                                    |                                    |                                                               |
| a               | b                                                                                                                                                                                                                                                                                                                                        | c                     | d                                                                             | e                                | f                                  | g                                  | h                                  | i                                                             |
| Per 31 Des 2024 |                                                                                                                                                                                                                                                                                                                                          |                       | As of Dec 31, 2024                                                            |                                  |                                    |                                    |                                    |                                                               |
| 19.             | Aktivitas Jasa Lainnya<br>Other Services                                                                                                                                                                                                                                                                                                 | 1.159.378             | 17.984                                                                        | 14.835                           | 12.266                             | 2.998                              | 6.056                              | 51.438                                                        |
| 20.             | Aktivitas Rumah<br>Tangga sebagai<br>Pemberi Kerja;<br>Aktivitas yang<br>Menghasilkan<br>Barang dan Jasa oleh<br>Rumah Tangga yang<br>Digunakan untuk<br>Memenuhi Kebutuhan<br>Sendiri<br>Household Activities<br>as Employer;<br>Activities which<br>Generate Products<br>or Services by<br>Household, Use for<br>Fulfilling Self-Needs | -                     | -                                                                             | -                                | -                                  | -                                  | -                                  | -                                                             |
| 21.             | Aktivitas Badan<br>Internasional dan<br>Badan Ekstra<br>Internasional Lainnya<br>International<br>institution and Other<br>Extra International<br>Agency Activities                                                                                                                                                                      | -                     | -                                                                             | -                                | -                                  | -                                  | -                                  | -                                                             |
| 22.             | Rumah Tangga<br>Household Activities                                                                                                                                                                                                                                                                                                     | 2.034.595             | 61.218                                                                        | 62.721                           | 92.650                             | 26.657                             | 56.313                             | 215.078                                                       |
| 23.             | Bukan Lapangan<br>Usaha Lainnya<br>Non-Business Field                                                                                                                                                                                                                                                                                    | -                     | -                                                                             | -                                | -                                  | -                                  | -                                  | -                                                             |
| 24.             | Lainnya<br>Others                                                                                                                                                                                                                                                                                                                        | -                     | -                                                                             | -                                | -                                  | -                                  | -                                  | -                                                             |
| TOTAL           |                                                                                                                                                                                                                                                                                                                                          | 17.783.891            | 79.768                                                                        | 80.048                           | 156.856                            | 29.889                             | 63.962                             | 269.185                                                       |

| Tagihan<br>Receivable | Tagihan yang Mengalami<br>Penurunan Nilai<br>Impaired credit risk receivables |                                  | CKPN<br>Tahap 1<br>CKPN<br>Stage 1 | CKPN<br>Tahap 2<br>CKPN<br>Stage 2 | CKPN<br>Tahap 3<br>CKPN<br>Stage 3 | Tagihan yang<br>Dihapus Buku<br>Written-off<br>receivables |
|-----------------------|-------------------------------------------------------------------------------|----------------------------------|------------------------------------|------------------------------------|------------------------------------|------------------------------------------------------------|
|                       | Belum Jatuh<br>Tempo<br>Not Past Due                                          | Telah Jatuh<br>Tempo<br>Past Due |                                    |                                    |                                    |                                                            |
| j                     | k                                                                             | l                                | m                                  | n                                  | o                                  | p                                                          |
| Per 31 Des 2023       |                                                                               |                                  | As of Dec 31, 2023                 |                                    |                                    |                                                            |
| 515.073               | 12.760                                                                        | 6.686                            | 14.449                             | 433                                | 6.686                              | 16                                                         |
| -                     | -                                                                             | -                                | -                                  | -                                  | -                                  | -                                                          |
| -                     | -                                                                             | -                                | -                                  | -                                  | -                                  | -                                                          |
| 1.495.040             | 45.250                                                                        | 41.822                           | 40.920                             | 4.255                              | 34.991                             | 7.971                                                      |
| -                     | -                                                                             | -                                | -                                  | -                                  | -                                  | -                                                          |
| -                     | -                                                                             | -                                | -                                  | -                                  | -                                  | -                                                          |
| 13.894.377            | 59.656                                                                        | 51.090                           | 91.434                             | 5.299                              | 43.568                             | 11.771                                                     |

# Pengungkapan Tambahan terkait Perlakuan terhadap Aset Bermasalah (CRB-A)

Additional Disclosures on Troubled Asset Relief (CRB-A)

**PENGUNGKAPAN ASET PERFORMING DAN NON-PERFORMING**

(dalam jutaan Rupiah)  
(in million Rupiah)

| REKAPITULASI ASET PERFORMING DAN NON-PERFORMING<br><br>(dalam jutaan Rupiah)<br>(in million Rupiah) |                                                                                  | Per 31 Des 2024<br>As of Dec 31, 2024                       |         |                                                                   |        |                                                                       |      |                                                         |      |
|-----------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------|-------------------------------------------------------------|---------|-------------------------------------------------------------------|--------|-----------------------------------------------------------------------|------|---------------------------------------------------------|------|
|                                                                                                     |                                                                                  | Performing<br>(Kualitas L dan DPK)<br>(DPK and L Qualities) |         | Non Performing (Kualitas KL, D, M)<br>(KL, D, M Qualities)        |        |                                                                       |      |                                                         |      |
|                                                                                                     |                                                                                  |                                                             |         | Tagihan yang Mengalami<br>Penurunan Nilai<br>Impaired Receivables |        | Tagihan yang Tidak Mengalami Penurunan Nilai<br>Increased Receivables |      |                                                         |      |
|                                                                                                     |                                                                                  |                                                             |         |                                                                   |        | Memiliki Tunggakan<br>> 90 Hari<br>>90 Days in Arrears                |      | Memiliki Tunggakan<br>≤ 90 Hari<br>≤ 90 Days in Arrears |      |
|                                                                                                     |                                                                                  |                                                             |         |                                                                   |        | Nilai<br>Tercatat<br>Bruto<br>Carrying<br>Gross Value                 | CKPN | Nilai<br>Tercatat<br>Bruto<br>Carrying<br>Gross Value   | CKPN |
|                                                                                                     |                                                                                  | a                                                           | b       | c                                                                 | d      | e                                                                     | f    | g                                                       | h    |
| 1.                                                                                                  | Surat Berharga<br>Securities                                                     | 7.829.063                                                   | 1.323   | -                                                                 | -      | -                                                                     | -    | -                                                       | -    |
| 2.                                                                                                  | Kredit<br>Loans                                                                  | 6.440.497                                                   | 179.609 | 80.048                                                            | 63.028 | -                                                                     | -    | -                                                       | -    |
|                                                                                                     | a. Korporasi<br>Corporate                                                        | 3.281.286                                                   | 41.994  | -                                                                 | -      | -                                                                     | -    | -                                                       | -    |
|                                                                                                     | b. Ritel<br>Retail                                                               | 3.159.212                                                   | 137.615 | 80.048                                                            | 63.028 | -                                                                     | -    | -                                                       | -    |
|                                                                                                     | c. Komersial<br>Commercial                                                       | -                                                           | -       | -                                                                 | -      | -                                                                     | -    | -                                                       | -    |
| 3.                                                                                                  | Transaksi Rekening<br>Administratif<br>Administrative<br>Account<br>Transactions | 1.706.712                                                   | 6.748   | -                                                                 | -      | -                                                                     | -    | -                                                       | -    |

**PENGUNGKAPAN  
ASET  
RESTRUKTURISASI  
PERFORMING DAN  
NON-PERFORMING**

(dalam jutaan Rupiah)  
(in million Rupiah)

|    |                                                                | Per 31 Des 2024<br>As of Dec 31, 2024                       |      |                                                               |      |                                                    |      |                                                    |      |                                                    |      |
|----|----------------------------------------------------------------|-------------------------------------------------------------|------|---------------------------------------------------------------|------|----------------------------------------------------|------|----------------------------------------------------|------|----------------------------------------------------|------|
|    |                                                                | Performing<br>(Kualitas L dan DPK)<br>(DPK and L Qualities) |      | Non Performing<br>(Kualitas KL, D, M)<br>(KL, D, M Qualities) |      | Tahap 1<br>Stage 1                                 |      | Tahap 2<br>Stage 2                                 |      | Tahap 3<br>Stage 3                                 |      |
|    |                                                                | Nilai Tercatat<br>Bruto<br>Carrying Gross<br>Value          | CKPN | Nilai Tercatat<br>Bruto<br>Carrying Gross<br>Value            | CKPN | Nilai Tercatat<br>Bruto<br>Carrying Gross<br>Value | CKPN | Nilai Tercatat<br>Bruto<br>Carrying Gross<br>Value | CKPN | Nilai Tercatat<br>Bruto<br>Carrying Gross<br>Value | CKPN |
|    |                                                                | a                                                           | b    | c                                                             | d    | e                                                  | f    | g                                                  | h    | i                                                  | j    |
| 1. | Surat Berharga<br>Securities                                   | -                                                           | -    | -                                                             | -    | -                                                  | -    | -                                                  | -    | -                                                  | -    |
| 2. | Kredit<br>Loans                                                | -                                                           | -    | -                                                             | -    | -                                                  | -    | -                                                  | -    | -                                                  | -    |
|    | a. Korporasi<br>Corporate                                      | -                                                           | -    | -                                                             | -    | -                                                  | -    | -                                                  | -    | -                                                  | -    |
|    | b. Ritel<br>Retail                                             | -                                                           | -    | -                                                             | -    | -                                                  | -    | -                                                  | -    | -                                                  | -    |
|    | c. Komersial<br>Commercial                                     | -                                                           | -    | -                                                             | -    | -                                                  | -    | -                                                  | -    | -                                                  | -    |
| 3. | Transaksi Rekening<br>Administratif<br>Account<br>Transactions | -                                                           | -    | -                                                             | -    | -                                                  | -    | -                                                  | -    | -                                                  | -    |

# Pengungkapan Kualitatif terkait Teknik MRK (CRC)

## Qualitative Disclosures on MRK Techniques (CRC)

Bank tidak memiliki eksposur Risiko Kredit yang dalam perhitungan Aktiva Tertimbang Menurut Risiko (ATMR) Kredit dapat (*eligible*) menggunakan Teknik Mitigasi Risiko Kredit (MRK) sebagai faktor pengurang ATMR.

The Bank has no Credit Risk exposure, in which calculating Risk Weighted Assets (RWA) Credit is eligible for Credit Risk Mitigation Techniques (MRK) as a deduction factor for RWA.



# Pengungkapan Kuantitatif terkait Teknik MRK (CR3)

Quantitative Disclosures related to MRK Techniques (CR3)

|                                              |                                                                                   | Per 31 Des 2024<br>As of Dec 31, 2024                                                                |                                                                                   |                                                                         |                                                                                                                                                |                                                                                           |
|----------------------------------------------|-----------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------|-------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------|
| (dalam jutaan Rupiah)<br>(in million Rupiah) |                                                                                   | Tagihan yang Tidak Dijamin dengan Teknik MRK<br>Receivables That are Not Secured with MRK Techniques | Tagihan yang Dijamin dengan Teknik MRK<br>Receivables Secured with MRK Techniques | Tagihan yang Dijamin dengan Agunan<br>Receivables Secured by Collateral | Tagihan yang Dijamin dengan Garansi, Penjaminan dan/atau Asuransi Kredit<br>Receivables Secured by Warranty, Guarantee and/or Credit Insurance | Tagihan yang Dijamin dengan Derivatif Kredit<br>Receivables Secured by Credit Derivatives |
|                                              |                                                                                   | a                                                                                                    | b                                                                                 | c                                                                       | d                                                                                                                                              | e                                                                                         |
| 1.                                           | Kredit Loans                                                                      | 6.277.907                                                                                            | -                                                                                 | -                                                                       | -                                                                                                                                              | -                                                                                         |
| 2.                                           | Surat Berharga Securities                                                         | 7.827.740                                                                                            | -                                                                                 | -                                                                       | -                                                                                                                                              | -                                                                                         |
| 3.                                           | Total                                                                             | 14.105.648                                                                                           | -                                                                                 | -                                                                       | -                                                                                                                                              | -                                                                                         |
| 4.                                           | Kredit dan Surat Berharga yang Telah Jatuh Tempo<br>Past Due Loans and Securities | 17.019                                                                                               | -                                                                                 | -                                                                       | -                                                                                                                                              | -                                                                                         |

\*) Kredit termasuk Piutang Pembiayaan Konsumen dan Pembiayaan Syariah

\*) Loans includes Consumer Financing Receivables and Sharia Financing

# Pengungkapan Penggunaan Peringkat Kredit Eksternal (CRD)

Disclosure on Use of External Credit Ratings (CRD)

Bank tidak memiliki eksposur Risiko Kredit yang dalam perhitungan Aktiva Tertimbang Menurut Risiko (ATMR) Kredit dapat (*eligible*) menggunakan Peringkat Kredit Eksternal sebagai faktor pengurang ATMR.

The Bank has no Credit Risk exposure, in which calculating Risk Weighted Assets (RWA) Credit is eligible for the External Credit Rating as a deduction factor for RWA.

# Pengungkapan Eksposur Risiko Kredit dan Dampak Teknik MRK (CR4)

## Disclosure on Credit Risk Exposure and Impact of MRK Techniques (CR4)

(dalam jutaan Rupiah)

(in million Rupiah)

| Kategori Portofolio<br>Portfolio Category                                                                                                                                                                               | Tagihan Bersih Sebelum Penerapan FKK dan Teknik MRK<br>Net Receivables Before Implementation of FKK and MRK Techniques |           | Tagihan Bersih Setelah penerapan FKK dan Teknik MRK<br>Net Receivables After Implementation of FKK and MRK Techniques |         | ATMR dan Rata-Rata Bobot Risiko<br>RWA and Mean Value of Risk Weight |     |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------|-----------|-----------------------------------------------------------------------------------------------------------------------|---------|----------------------------------------------------------------------|-----|
|                                                                                                                                                                                                                         | Laporan Posisi Keuangan<br>Statement of Financial Position                                                             | TRA       | Laporan Posisi Keuangan<br>Statement of Financial Position                                                            | TRA     | Laporan Posisi Keuangan<br>Statement of Financial Position           | TRA |
|                                                                                                                                                                                                                         | a                                                                                                                      | b         | c                                                                                                                     | d       | e                                                                    | f   |
| Per 31 Des 2024                                                                                                                                                                                                         |                                                                                                                        |           |                                                                                                                       |         |                                                                      |     |
| 1. Tagihan kepada Pemerintah<br>Receivables on Sovereigns                                                                                                                                                               | 5.877.443                                                                                                              | -         | 5.877.443                                                                                                             | -       | -                                                                    | 0%  |
| 2. Tagihan kepada Entitas Sektor Publik<br>Receivables on Public Sector Entities                                                                                                                                        | -                                                                                                                      | -         | -                                                                                                                     | -       | -                                                                    | 0%  |
| 3. Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional<br>Receivables on Multilateral Development Banks and International Institutions                                                               | -                                                                                                                      | -         | -                                                                                                                     | -       | -                                                                    | 0%  |
| 4. Tagihan kepada Bank<br>Receivables on Banks                                                                                                                                                                          | 1.219.751                                                                                                              | -         | 1.219.751                                                                                                             | -       | 243.950                                                              | 20% |
| 5. Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lain<br>Receivables on Securities Companies and Other Financial Services Institutions                                                                       | -                                                                                                                      | -         | -                                                                                                                     | -       | -                                                                    | 0%  |
| 6. Tagihan berupa Covered Bond<br>Receivables in the form of Covered Bond                                                                                                                                               | -                                                                                                                      | -         | -                                                                                                                     | -       | -                                                                    | 0%  |
| 7. Tagihan kepada Korporasi - Eksposur Korporasi Umum<br>Receivables on Corporates - General Corporate Exposure                                                                                                         | 5.706.243                                                                                                              | 1.706.712 | 5.706.243                                                                                                             | 682.685 | 4.035.280                                                            | 63% |
| 8. Tagihan kepada perusahaan efek dan lembaga jasa keuangan lain<br>Receivables on securities companies and other financial services institutions                                                                       | -                                                                                                                      | -         | -                                                                                                                     | -       | -                                                                    | 0%  |
| 9. Eksposur Pembiayaan Khusus<br>Special Financing Exposure                                                                                                                                                             | -                                                                                                                      | -         | -                                                                                                                     | -       | -                                                                    | 0%  |
| Tagihan berupa Surat Berharga/Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya<br>Receivables in the form of Securities/Subordinated Receivables, Equity and Other Capital Instruments                         | -                                                                                                                      | -         | -                                                                                                                     | -       | -                                                                    | 0%  |
| Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel<br>Receivables on Micro Businesses, Small Businesses, and Retail Portfolios                                                                               | 3.162.871                                                                                                              | -         | 3.162.871                                                                                                             | -       | 2.688.441                                                            | 85% |
| Kredit Beragun Properti<br>Loans Secured by Property                                                                                                                                                                    | -                                                                                                                      | -         | -                                                                                                                     | -       | -                                                                    | 0%  |
| Kredit Beragun Properti Rumah Tinggal yang Pembayarananya Tidak Bergantung Secara Material pada Arus Kas Properti<br>Loans Secured by Residential property, payments of which are not materially dependent on cash flow | -                                                                                                                      | -         | -                                                                                                                     | -       | -                                                                    | 0%  |
| Kredit Beragun Properti Rumah Tinggal yang Pembayarananya Bergantung Secara Material pada Arus Kas Properti<br>Loans Secured by Residential property, payments of which are materially dependent on cash flow           | -                                                                                                                      | -         | -                                                                                                                     | -       | -                                                                    | 0%  |
| Kredit Beragun Properti Komersial yang Pembayarananya Tidak Bergantung Secara Material pada Arus Kas Properti<br>Loans Secured by Commercial Real Estate, payments of which are not materially dependent on cash flow   | -                                                                                                                      | -         | -                                                                                                                     | -       | -                                                                    | 0%  |

| Kategori Portofolio<br>Portfolio Category                                                                                                                                                                    | Tagihan Bersih Sebelum Penerapan FKK dan Teknik MRK<br>Net Receivables Before Implementation of FKK and MRK Techniques |           | Tagihan Bersih Setelah penerapan FKK dan Teknik MRK<br>Net Receivables After Implementation of FKK and MRK Techniques |         | ATMR dan Rata-Rata Bobot Risiko<br>RWA and Mean Value of Risk Weight |      |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------|-----------|-----------------------------------------------------------------------------------------------------------------------|---------|----------------------------------------------------------------------|------|
|                                                                                                                                                                                                              | Laporan Posisi Keuangan<br>Statement of Financial Position                                                             | TRA       | Laporan Posisi Keuangan<br>Statement of Financial Position                                                            | TRA     | Laporan Posisi Keuangan<br>Statement of Financial Position           | TRA  |
|                                                                                                                                                                                                              | a                                                                                                                      | b         | c                                                                                                                     | d       | e                                                                    | f    |
| Per 31 Des 2024                                                                                                                                                                                              |                                                                                                                        |           |                                                                                                                       |         |                                                                      |      |
| Kredit Beragun Properti Komersial yang Pembayaranannya Bergantung Secara Material pada Arus Kas Properti<br>Loans Secured by Commercial Real Estate, payments of which are materially dependent on cash flow | -                                                                                                                      | -         | -                                                                                                                     | -       | -                                                                    | 0%   |
| Kredit Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi<br>Receivables on Land Acquisition, Land Processing and Construction                                                                                | -                                                                                                                      | -         | -                                                                                                                     | -       | -                                                                    | 0%   |
| 10. Tagihan yang Telah Jatuh Tempo<br>Past Due Receivables                                                                                                                                                   | 17.019                                                                                                                 |           | 17.019                                                                                                                |         | 17.357                                                               | 102% |
| 11. Aset Lainnya<br>Other Assets                                                                                                                                                                             | 165.203                                                                                                                |           | 165.203                                                                                                               |         | 174.667                                                              | 106% |
| TOTAL                                                                                                                                                                                                        | 16.148.531                                                                                                             | 1.706.712 | 16.148.531                                                                                                            | 682.685 | 7.159.695                                                            | 43%  |

# Pengungkapan Exposur berdasarkan Kelas Aset dan Bobot Risiko (CR5)

Exposure Disclosure by Asset Class and Risk Weight (CR5)

(dalam jutaan Rupiah)

(in million Rupiah)

| Kategori Portofolio<br>Portfolio Category                 | 0%        | 20% | 50% | 100% | 150% | Lainnya<br>Others | Tagihan Bersih Setelah FKK dan Teknik MRK<br>Net Receivables After FKK and MRK |
|-----------------------------------------------------------|-----------|-----|-----|------|------|-------------------|--------------------------------------------------------------------------------|
| 1. Tagihan kepada Pemerintah<br>Receivables on Sovereigns | 5.877.443 | -   | -   | -    | -    | -                 | 5.877.443                                                                      |

| Kategori Portofolio<br>Portfolio Category                                        | 20% | 50% | 100% | 150% | Lainnya<br>Others | Tagihan Bersih Setelah FKK dan Teknik MRK<br>Net Receivables After FKK and MRK |
|----------------------------------------------------------------------------------|-----|-----|------|------|-------------------|--------------------------------------------------------------------------------|
| 2. Tagihan kepada Entitas Sektor Publik<br>Receivables on Public Sector Entities | -   | -   | -    | -    | -                 | -                                                                              |

| Kategori Portofolio<br>Portfolio Category                                                                                                                 | 0% | 20% | 30% | 50% | 100% | 150% | Lainnya<br>Others | Tagihan Bersih Setelah FKK dan Teknik MRK<br>Net Receivables After FKKand MRK |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------|----|-----|-----|-----|------|------|-------------------|-------------------------------------------------------------------------------|
| 3. Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional<br>Receivables on Multilateral Development Banks and International institutions | -  | -   | -   | -   | -    | -    | -                 | -                                                                             |

| Kategori Portofolio<br>Portfolio Category                                                                                                      | 20%       | 30% | 40% | 50% | 75% | 100% | 150% | Lainnya<br>Others | Tagihan Bersih Setelah FKK dan Teknik MRK<br>Net Receivables After FKK and MRK |
|------------------------------------------------------------------------------------------------------------------------------------------------|-----------|-----|-----|-----|-----|------|------|-------------------|--------------------------------------------------------------------------------|
| 4. Tagihan kepada Bank<br>Receivables on Banks                                                                                                 | 1.219.751 | -   | -   | -   | -   | -    | -    | -                 | 1.219.751                                                                      |
| Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lain<br>Receivables on Securities Companies and Other Financial Services Institutions | -         | -   | -   | -   | -   | -    | -    | -                 | -                                                                              |

| Kategori Portofolio<br>Portfolio Category                                 | 10% | 15% | 20% | 25% | 30% | 35% | 50% | 100% | Lainnya<br>Others | Tagihan Bersih Setelah FKK<br>dan Teknik MRK<br>Net Receivables After FKK and MRK |
|---------------------------------------------------------------------------|-----|-----|-----|-----|-----|-----|-----|------|-------------------|-----------------------------------------------------------------------------------|
| 5. Tagihan berupa Covered Bond<br>Receivables in the form of Covered Bond | -   | -   | -   | -   | -   | -   | -   | -    | -                 | -                                                                                 |

| Kategori Portofolio<br>Portfolio Category                                                                                                                  | 20%       | 50%     | 65% | 75% | 80% | 85% | 100%      | 130% | 150% | Lainnya<br>Others | Tagihan Bersih Setelah FKK<br>dan Teknik MRK<br>Net Receivables After FKK and MRK |
|------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------|---------|-----|-----|-----|-----|-----------|------|------|-------------------|-----------------------------------------------------------------------------------|
| 6. Tagihan kepada<br>Korporasi Umum<br>Receivables on Corporate                                                                                            | 1.549.435 | 862.831 | -   | -   | -   | -   | 3.976.662 | -    | -    | -                 | 6.388.928                                                                         |
| Tagihan kepada perusahaan<br>efek dan lembaga jasa<br>keuangan lain<br>Receivables on securities<br>companies and other financial<br>services institutions | -         | -       | -   | -   | -   | -   | -         | -    | -    | -                 | -                                                                                 |
| Eksposur Pembiayaan Khusus<br>Special Financing Exposure                                                                                                   | -         | -       | -   | -   | -   | -   | -         | -    | -    | -                 | -                                                                                 |

| Kategori Portofolio<br>Portfolio Category                                                                                                                                                                | 100% | 150% | 250% | 400% | Lainnya<br>Others | Tagihan Bersih Setelah FKK<br>dan Teknik MRK<br>Net Receivables After FKK and MRK |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|------|------|------|-------------------|-----------------------------------------------------------------------------------|
| 7. Tagihan berupa Surat Berharga/Piutang Subordinasi, Ekuitas, dan Instrumen<br>Modal Lainnya<br>Receivables in the form of Securities/Subordinated Receivables, Equity and<br>Other Capital Instruments | -    | -    | -    | -    | -                 | -                                                                                 |

| Kategori Portofolio<br>Portfolio Category                                                                                                   | 45% | 75% | 85%       | 100% | Lainnya<br>Others | Tagihan Bersih Setelah FKK<br>dan Teknik MRK<br>Net Receivables After FKK and MRK |
|---------------------------------------------------------------------------------------------------------------------------------------------|-----|-----|-----------|------|-------------------|-----------------------------------------------------------------------------------|
| 8. Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel<br>Receivables on Micro Businesses, Small Businesses, and Retail Portfolio | -   | -   | 3.162.871 | -    | -                 | 3.162.871                                                                         |

| Kategori Portofolio<br>Portfolio Category                                                                                                                                                                                                            | 0% | 20% | 25% | 30% | 35% | 40% | 45% | 50% | 60% | 65% | 70% | 75% | 85% | 90% | 100% | 105% | 110% | 150% | Lainnya<br>Others | Tagihan<br>Bersih<br>Setelah<br>FKK dan<br>Teknik<br>MRK<br>Net<br>Receivables<br>After FKK<br>and MRK |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|------|------|------|------|-------------------|--------------------------------------------------------------------------------------------------------|
| 9. Kredit Beragun Properti<br>Loans Secured by<br>Property                                                                                                                                                                                           | -  | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -    | -    | -    | -    | -                 | -                                                                                                      |
| Kredit Beragun Properti<br>Rumah Tinggal yang<br>Pembayarannya Tidak<br>Bergantung Secara<br>Material pada Arus Kas<br>Properti<br>Loans Secured by<br>Residential Property,<br>Payments of Which<br>Are Not Materially<br>Dependent on Cash<br>Flow | -  | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -    | -    | -    | -    | -                 | -                                                                                                      |
| • tanpa pendekatan<br>pembagian kredit<br>without lending<br>approach                                                                                                                                                                                | -  | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -    | -    | -    | -    | -                 | -                                                                                                      |
| • dengan menggunakan<br>pendekatan<br>pembagian kredit<br>(dijamin)<br>with lending approach<br>(guaranteed)                                                                                                                                         | -  | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -    | -    | -    | -    | -                 | -                                                                                                      |
| • dengan menggunakan<br>pendekatan<br>pembagian kredit<br>(dijamin)<br>with lending approach<br>(guaranteed)                                                                                                                                         | -  | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -    | -    | -    | -    | -                 | -                                                                                                      |

| Kategori Portofolio<br>Portfolio Category |                                                                                                                                                                                                                       | 0% 20% 25% 30% 35% 40% 45% 50% 60% 65% 70% 75% 85% 90% 100% 105% 110% 150% |   |  |   |   |      |   |   |   |   |       |   |   |   |   |                   |   |   | Lainnya<br>Others                                                              | Tagihan Bersih Setelah FKK dan Teknik MRK<br>Net Receivables After FKK and MRK |  |  |
|-------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------|---|--|---|---|------|---|---|---|---|-------|---|---|---|---|-------------------|---|---|--------------------------------------------------------------------------------|--------------------------------------------------------------------------------|--|--|
|                                           |                                                                                                                                                                                                                       |                                                                            |   |  |   |   |      |   |   |   |   |       |   |   |   |   |                   |   |   |                                                                                |                                                                                |  |  |
|                                           | Kredit Beragun Properti Rumah Tinggal yang Pembayarananya Bergantung Secara Material pada Arus Kas Properti<br>Loans Secured by Residential Property, Payments of Which Are Materially Dependent on Cash Flow         |                                                                            |   |  | - | - |      | - |   | - |   |       |   |   |   |   | -                 |   | - | -                                                                              | -                                                                              |  |  |
|                                           | Kredit Beragun Properti Komersial yang Pembayarananya Tidak Bergantung Secara Material pada Arus Kas Properti<br>Loans Secured by Commercial Real Estate, Payments of Which Are Not Materially Dependent on Cash Flow | -                                                                          | - |  | - |   | -    |   | - | - | - |       | - | - |   | - |                   | - |   | -                                                                              | -                                                                              |  |  |
|                                           | • tanpa pendekatan pembagian kredit without lending approach                                                                                                                                                          | -                                                                          | - |  | - |   | -    |   | - | - |   |       |   |   |   |   |                   |   | - |                                                                                | -                                                                              |  |  |
|                                           | • dengan menggunakan pendekatan pembagian kredit (dijamin) with lending approach (guaranteed)                                                                                                                         |                                                                            |   |  |   |   |      |   |   | - |   |       |   |   |   |   |                   |   | - |                                                                                | -                                                                              |  |  |
|                                           | • dengan menggunakan pendekatan pembagian kredit (dijamin) with lending approach (guaranteed)                                                                                                                         | -                                                                          | - |  | - |   | -    |   | - |   | - |       | - | - |   | - |                   | - |   | -                                                                              | -                                                                              |  |  |
|                                           | Kredit Beragun Properti Komersial yang Pembayarananya Bergantung Secara Material pada Arus Kas Properti<br>Loans Secured by Commercial Real Estate, Payments of Which Are Materially Dependent on Cash Flow           |                                                                            |   |  |   |   |      |   |   |   | - |       |   |   | - |   |                   | - | - | -                                                                              | -                                                                              |  |  |
|                                           | Kredit Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi<br>Land Acquisition, Land Processing and Construction Credit                                                                                                 |                                                                            |   |  |   |   |      |   |   |   |   |       |   |   |   | - |                   |   | - |                                                                                | -                                                                              |  |  |
|                                           | Kredit Pegawai atau Pensiunan<br>Employee or Retired Loans                                                                                                                                                            |                                                                            |   |  |   |   |      |   |   |   |   |       |   |   |   | - |                   |   | - |                                                                                | -                                                                              |  |  |
|                                           |                                                                                                                                                                                                                       |                                                                            |   |  |   |   |      |   |   |   |   |       |   |   |   |   |                   |   |   |                                                                                |                                                                                |  |  |
| Kategori Portofolio<br>Portfolio Category |                                                                                                                                                                                                                       | 50%                                                                        |   |  |   |   | 100% |   |   |   |   | 150%  |   |   |   |   | Lainnya<br>Others |   |   | Tagihan Bersih Setelah FKK dan Teknik MRK<br>Net Receivables After FKK and MRK |                                                                                |  |  |
| 10.                                       | Tagihan yang Telah Jatuh tempo<br>Past Due Receivables                                                                                                                                                                | 8.172                                                                      |   |  |   |   | -    |   |   |   |   | 8.847 |   |   |   |   | -                 |   |   | 17.019                                                                         |                                                                                |  |  |



| Kategori Portofolio<br>Portfolio Category |                              | 0% | 20% | 100%    | 150%   | 1250% | Lainnya<br>Others | Tagihan Bersih Setelah FKK dan Teknik MRK<br>Net Receivables After FKK and MRK |
|-------------------------------------------|------------------------------|----|-----|---------|--------|-------|-------------------|--------------------------------------------------------------------------------|
| 11.                                       | Aset Lainnya<br>Other Assets | 23 | -   | 146.204 | 18.975 | -     | -                 | 165.203                                                                        |

| No.                                           | Bobot Risiko<br>Risk Weight | Tagihan Bersih Laporan<br>Posisi Keuangan<br>Net Receivables on Statement<br>of Financial Position | Tagihan Bersih TRA (sebelum<br>pengenaan FKK)<br>Net Receivables on TRA (before<br>imposition of FKK) | Rata-Rata<br>FKK<br>Mean Value<br>of FKK | Tagihan Bersih Setelah FKK dan Teknik MRK<br>Net Receivables After FKK and MRK |
|-----------------------------------------------|-----------------------------|----------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------|------------------------------------------|--------------------------------------------------------------------------------|
| 1.                                            | < 40%                       | 8.646.652                                                                                          | -                                                                                                     | -                                        | 8.646.652                                                                      |
| 2.                                            | 40% - 70%                   | 871.004                                                                                            | -                                                                                                     | -                                        | 871.004                                                                        |
| 3.                                            | 75%                         | -                                                                                                  | -                                                                                                     | -                                        | -                                                                              |
| 4.                                            | 80%                         | 3.162.871                                                                                          | -                                                                                                     | -                                        | 3.162.871                                                                      |
| 5.                                            | 85%                         | 3.440.181                                                                                          | 1.706.712                                                                                             | 0,40                                     | 4.122.866                                                                      |
| 6.                                            | 90% -100%                   | -                                                                                                  | -                                                                                                     | -                                        | -                                                                              |
| 7.                                            | 105% -130%                  | 27.823                                                                                             | -                                                                                                     | -                                        | 27.823                                                                         |
| 8.                                            | 150%                        | -                                                                                                  | -                                                                                                     | -                                        | -                                                                              |
| 9.                                            | 250%                        | -                                                                                                  | -                                                                                                     | -                                        | -                                                                              |
| 10.                                           | 400%                        | -                                                                                                  | -                                                                                                     | -                                        | -                                                                              |
| 11.                                           | 1250%                       | 16.148.531                                                                                         | 1.706.712                                                                                             | 0,40                                     | 16.831.215                                                                     |
| Total Tagihan Bersih<br>Total Net Receivables |                             | 8.646.652                                                                                          | -                                                                                                     | -                                        | 8.646.652                                                                      |

# Pengungkapan Tagihan Berdasarkan Hari Tunggalan (CRB-6)

## Disclosure of Receivables Based on Days Overdue (CRB-6)

(dalam jutaan Rupiah)

(in million Rupiah)

| No.   | Jenis Eksposur<br>Types of Exposure                                                                                | Per 31 Des 2024<br>As of December 31, 2024                              |                                                   |                          |        |
|-------|--------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------|---------------------------------------------------|--------------------------|--------|
|       |                                                                                                                    | Tagihan Berdasarkan Hari Tunggalan<br>Receivables Based on Days Overdue |                                                   |                          | Total  |
|       |                                                                                                                    | > 90 hari s.d. 120 hari<br>> 90 days – 120 days                         | > 120 hari s.d. 180 hari<br>> 120 days – 180 days | > 180 hari<br>> 180 days |        |
| a     | b                                                                                                                  | c                                                                       | d                                                 | e                        | f      |
| 1.    | Kredit yang termasuk dalam Tagihan yang Telah Jatuh Tempo<br>Credit classified as Past Due Receivables             | 34.663                                                                  | 30.446                                            | 14.938                   | 80.048 |
| 2.    | Surat Berharga yang termasuk dalam Tagihan yang Telah Jatuh Tempo<br>Securities classified as Past Due Receivables | -                                                                       | -                                                 | -                        | -      |
| TOTAL |                                                                                                                    | 34.663                                                                  | 30.446                                            | 14.938                   | 80.048 |

# ANALISIS DAN PEMBAHASAN MANAJEMEN

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# Tinjauan Ekonomi dan Industri Perbankan

## Review of the Economy and the Banking Industry

Sepanjang tahun 2024, ekonomi global terus menunjukkan tren pemulihan dari dampak pandemi dan efek berkepanjangan perang Rusia-Ukraina. Berdasarkan laporan *Global Economic Prospect* Bank Dunia edisi Juni 2024 yang dicatat dalam buku *Research Digest* oleh Lembaga Penjamin Simpanan, pertumbuhan ekonomi global diproyeksikan mencapai 2,6%, meningkat 0,2 poin persentase (ppt) dibandingkan prediksi Januari 2024. Kenaikan proyeksi ini terlihat baik di negara maju maupun negara berkembang, dengan proyeksi pertumbuhan masing-masing sebesar 1,5% (naik 0,2 ppt) dan 4,0% (naik 0,1 ppt).

Di kelompok negara maju, proyeksi pertumbuhan ekonomi Amerika Serikat mengalami peningkatan terbesar, diperkirakan mencapai 2,5% pada 2024, naik signifikan sebesar 0,9 ppt dari proyeksi awal. Perbaikan ini didukung oleh pertumbuhan yang lebih kuat dalam konsumsi masyarakat dan sektor tenaga kerja. Sementara pada kelompok negara berkembang, Tiongkok dan India mencatat kenaikan proyeksi ekonomi. Bank Dunia menaikkan pertumbuhan Tiongkok 2024 sebesar 0,3 ppt menjadi 4,8%, didukung perbaikan ekspor. Sementara itu, proyeksi India naik 0,2 ppt menjadi 6,6%, didorong oleh peningkatan investasi dan konsumsi di sektor jasa.

Perkembangan perekonomian Indonesia sampai dengan Triwulan III-2024 tercatat tumbuh sebesar 4,95% (YoY). Sebagaimana siklus triwulanan, pada triwulan III-2024 pertumbuhan ekonomi cenderung menurun dibandingkan triwulan sebelumnya. Apalagi pada triwulan ini tidak ada dorongan *event* besar dan khusus seperti hari besar keagamaan atau liburan anak sekolah, seperti triwulan sebelumnya.

Tingkat pertumbuhan ekonomi Triwulan III-2024 didukung oleh inflasi yang rendah dan terkendali di rentang sasaran  $2,5\% \pm 1\%$  yaitu 1,71% di bulan Oktober 2024 dengan rasio utang yang terkendali pada 39,4% di bulan Juni 2024. Kinerja ekonomi Indonesia juga tetap

Throughout 2024, the global economy consistently demonstrated signs of recovery from the pandemic's impact and the prolonged effects of the Russia-Ukraine war. According to the World Bank's *Global Economic Prospect* report for June 2024, as stipulated in the *Research Digest* by the Deposit Insurance Corporation, global economic growth was projected to reach 2.6%, increasing 0.2 percentage points (ppt) from the January 2024 forecast. This revision reflected improvements in both developed and developing economies, with growth projections of 1.5% (an increase of 0.2 ppt) and 4.0% (an increase of 0.1 ppt), respectively.

Among developed countries, the United States' economic growth projection saw the largest increase, anticipated to reach 2.5% in 2024, significantly increasing by 0.9 ppt from the initial projection. This improvement was supported by stronger growth in consumer spending and the manpower sector. Meanwhile, in the group of developing countries, China and India recorded an increase in their economic projections. The World Bank raised China's 2024 growth forecast by 0.3 ppt to 4.8%, supported by improved exports. Meanwhile, India's projection increased by 0.2 ppt to 6.6%, driven by higher investment and consumption in the services sector.

The development of Indonesia's economy as of the third quarter of 2024 recorded a growth of 4.95% (YoY). As per the quarterly cycle, the economic growth in the third quarter of 2024 showed a decline compared to the previous quarter. Furthermore, unlike the previous quarter, there were no major events such as religious holidays or school vacations during this quarter.

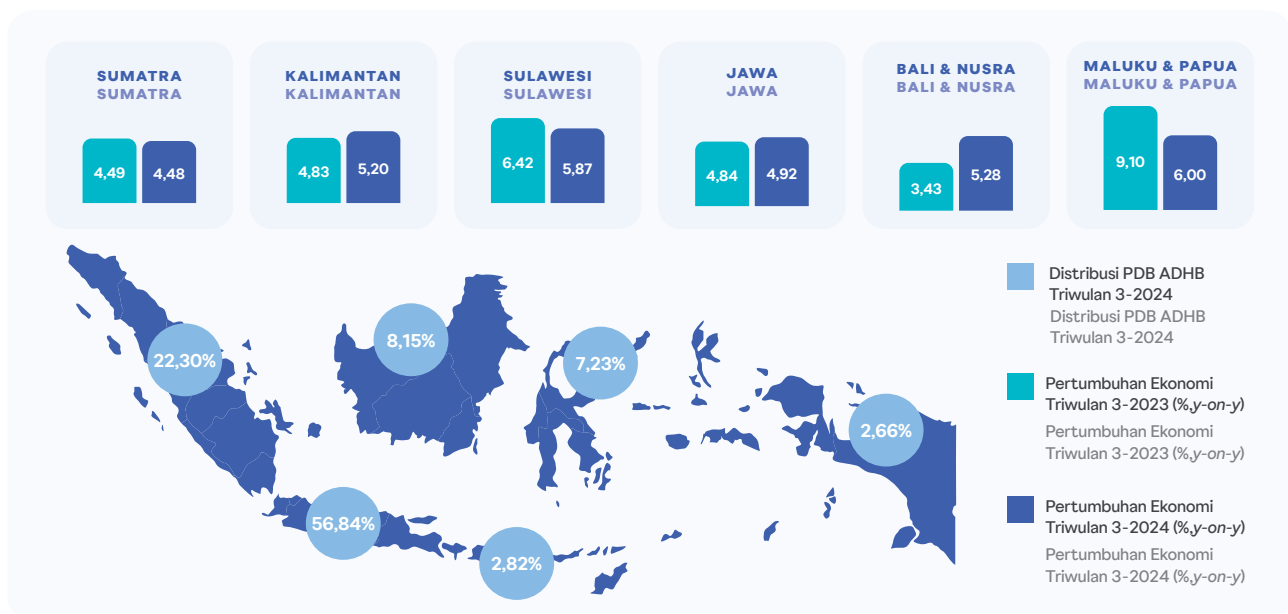
The economic growth rate in the third quarter of 2024 was driven by low and controlled inflation within the target range of  $2.5\% \pm 1\%$ , at 1.71% in October 2024, with a controlled debt ratio of 39.4% in June 2024. Indonesia's economic performance remained solid, even better

solid, bahkan lebih baik dibandingkan negara maju atau negara berkembang lainnya, seperti Singapura (4,1%), Arab Saudi (2,8%), dan Meksiko (1,5%).

Secara spasial, pertumbuhan ekonomi terjadi di seluruh wilayah, meski ada pelambatan di beberapa wilayah seperti Sumatera, Sulawesi, dan Maluku-Papua. Wilayah Jawa, Kalimantan, Bali, dan Nusra menunjukkan pertumbuhan yang lebih kuat dibandingkan wilayah lainnya.

than other developed or developing countries, such as Singapore (4.1%), Saudi Arabia (2.8%), and Mexico (1.5%).

Spatially, economic growth occurred across all regions, although there was a slowdown in some areas such as Sumatera, Sulawesi, and Maluku-Papua. The regions of Java, Kalimantan, Bali, and Nusra showed stronger growth compared to other regions.



Pada Triwulan III-2024, kinerja perbankan semakin membaik dengan Indeks Orientasi Bisnis Perbankan (IBP) mencapai 68, mencerminkan optimisme. Keyakinan terhadap kondisi makroekonomi yang lebih baik mendorong Indeks Ekspektasi Kondisi Makroekonomi (IKM) ke level 59, didukung oleh stabilitas ekonomi domestik, nilai tukar yang menguat, dan BI-Rate yang stabil.

Indeks Ekspektasi Kinerja (IEK) juga optimis di 86%, seiring ekspektasi pertumbuhan Dana Pihak Ketiga (DPK) yang mendukung peningkatan kredit, laba, dan modal perbankan. Pertumbuhan kredit diperkirakan terus meningkat pasca-Pemilu 2024, didorong oleh aktivitas usaha yang membaik.

Secara keseluruhan, pemulihan ekonomi global dan domestik tetap menjanjikan, didukung konsumsi, investasi, inflasi yang terkendali, serta sektor strategis

In the third quarter of 2024, the banking sector's performance improved further, with the Banking Business Orientation Index (IBP) reaching 68, reflecting optimism. Confidence in better macroeconomic conditions drove the Macroeconomic Condition Expectation Index (IKM) to a level of 59, supported by domestic economic stability, a stronger exchange rate, and a stable BI-Rate.

The Performance Expectation Index (IEK) was similarly positive, reaching 86%, in line with expectations of growth in Third-Party Funds (DPK) that supported increased credit, profits, and banking capital. Credit growth was expected to continue increasing post-2024 elections, driven by improved business activity.

Overall, the recovery of both the global and domestic economies remains optimistic, supported by consumption, investment, controlled inflation, and key



yang memperkuat daya tahan ekonomi nasional. Optimisme sektor perbankan turut memperkuat prospek pertumbuhan ke depan.

sectors that strengthen the resilience of the national economy. The positive outlook in the banking sector further strengthens the growth prospects moving forward.

# Tinjauan Bisnis

## Business Overview

BCA Digital terus memperkuat kemitraan strategis dengan berbagai mitra digital, perusahaan *multifinance*, serta platform *fintech peer-to-peer* (P2P). Kolaborasi ini bertujuan untuk memperluas ekosistem bisnis Bank, meningkatkan penghimpunan dana dari masyarakat, serta mendorong pertumbuhan volume transaksi. Langkah ini juga diharapkan dapat memperluas akses masyarakat terhadap layanan kredit, mendukung inklusi keuangan, dan memperkuat posisi Bank di industri keuangan digital.

BCA Digital continues to strengthen strategic partnerships with various digital partners, multifinance companies, and peer-to-peer (P2P) fintech platforms. These collaborations aim to expand the Bank's business ecosystem, increase the funding from the public, and drive growth in transaction volumes. This initiative is also expected to expand public access to credit services, support financial inclusion, and strengthen the Bank's position in the digital financial industry.

## ASPEK PEMASARAN ATAS PRODUK BANK

Divisi Marketing Communication ("Marcomm") BCA Digital merespon pertumbuhan bank, perkembangan industri, serta tantangan atas faktor internal maupun eksternal korporasi melalui praktik komunikasi pemasaran yang berorientasi terhadap rencana-rencana strategis dengan berfokus pada efektivitas, efisiensi, dan kontribusi positif terhadap keberlanjutan bisnis dan perusahaan.

Ada dua misi besar yang menjadi fokus tim Marcomm:

1. Mengukuhkan eksistensi dan posisi BCA Digital sebagai bank dengan produk dan layanan yang *fully digital* milik grup BCA kepada publik;
2. Memperkenalkan dan meyakinkan masyarakat Indonesia untuk menjadikan blu by BCA Digital sebagai aplikasi bank digital pilihan utama untuk menemani perjalanan meraih #KedewasaanFinansial.

Di dalam mengimplementasikan rencana strategis pemasaran dan komunikasi, terdapat komponen berupa infrastruktur komunikasi, saluran komunikasi, dan pesan komunikasi yang dioptimalisasi pemanfaatan dan distribusinya secara terintegrasi lewat 4 komponen eksekutor yaitu:

## MARKETING ASPECT OF BANK PRODUCTS

The Marketing Communication ("Marcomm") division of BCA Digital responds to the bank's growth, industry developments, as well as both internal and external corporate challenges through marketing communication practices that align with strategic plans, focusing on effectiveness, efficiency, and positive contributions to the sustainability of the business and the company.

The Marcomm team is focused on two main missions:

1. Strengthening BCA Digital's presence and positioning as the bank offering fully digital products and services within the BCA group to the public;
2. Introducing and convincing the Indonesian citizens to make blu by BCA Digital their primary digital banking app to support their journey towards achieving #FinancialMaturity.

In implementing strategic marketing and communication plans, there are components such as communication infrastructure, communication channels, and communication messages that are optimized in terms of utilization and distribution, integrated through four execution components, as follows:

#### A. Activation

- Berperan untuk mendorong pengguna untuk aktif bertransaksi berbasis pengalaman yang disesuaikan dengan kebutuhan, edukasi, hingga gamifikasi.
- Berkontribusi pada bisnis dalam meningkatkan volume transaksi melalui *user engagement* secara rutin, mendorong adopsi lintas produk yang memperpanjang *Customer Lifetime Value* (CLV), hingga memperbaiki retensi pengguna melalui interaksi dan kampanye yang berkelanjutan.

#### B. Brand

- Berperan untuk memastikan pesan dan identitas *brand* (produk) yang konsisten di semua saluran komunikasi serta membangun hubungan emosional dan kepercayaan dengan pengguna.
- Berkontribusi pada bisnis dalam meningkatkan loyalitas pengguna terhadap brand yang lebih kuat sehingga turut berpengaruh terhadap peningkatan retensi, *Customer Lifetime Value* (CLV), serta memfasilitasi akuisisi pengguna melalui *brand recognition* yang kuat.

#### C. Corporate Communication & PR

- Berperan dalam membentuk persepsi masyarakat terhadap reputasi *corporate brand* yang positif melalui *media relations* dan *thought leaderships*, serta memupuk kredibilitas dan kepercayaan di antara para pemangku kepentingan.
- Berkontribusi pada bisnis melalui peningkatan citra, kepercayaan, visibilitas, hingga reputasi positif korporasi yang akan berdampak pada pertumbuhan pengguna secara *organic* hingga penguatan kemitraan perusahaan untuk nilai jangka panjang.

#### D. Data, Performance, Media & CRM.

- Berperan dalam memanfaatkan wawasan berbasis data untuk membuat kampanye yang tepat sasaran dan berbasis personalisasi, sekaligus mengoptimalkan *media spending* dan strategi *user-engagement* untuk efisiensi.
- Berkontribusi pada bisnis dengan menghasilkan tingkat konversi yang lebih tinggi melalui upaya pemasaran yang dipersonalisasi, meningkatkan penggunaan lintas produk dengan penargetan yang didukung data, hingga mendorong pertumbuhan

#### A. Activation

- Plays a key role in encouraging users to engage in transactions by providing personalized experiences, education, and gamification.
- Contributes to the business by increasing transaction volumes through regular user engagement, by promoting cross-product adoption to extend Customer Lifetime Value (CLV), and by improving user retention through ongoing interactions and campaigns.

#### B. Brand

- Focuses on ensuring consistent messaging and brand (product) identity across all communication channels, while building emotional connections and trust with users.
- Contributes to business growth by enhancing user loyalty to the brand, which in turn positively impacts retention, Customer Lifetime Value (CLV), and facilitates user acquisition through strong brand recognition.

#### C. Corporate Communication & PR

- Plays a key role in shaping the public's view of the corporate brand by handling media relations and promoting thought leadership, while establishing credibility and trust with stakeholders.
- Contributes to the business by enhancing the corporation's image, trust, visibility, and positive reputation, which will lead to organic user growth and strengthen long-term corporate partnerships.

#### D. Data, Performance, Media & CRM

- Plays a role in leveraging data-driven insights to create targeted and personalized campaigns, while optimizing media spending and user engagement strategies for greater efficiency.
- Contributes to the business by driving higher conversion rates through personalized marketing efforts, increasing cross-product usage with data-supported targeting, and promoting cost-effective growth through marketing performance

yang hemat biaya melalui *optimization marketing-performance* dan integrasi *Credit Risk Management* (CRM).

optimization and Credit Risk Management (CRM) integration.

Adapun di sepanjang 2024, Divisi Marketing Communication telah meluncurkan *signature campaign, initiative, dan program*, beberapa diantaranya adalah:

- **bluAcademy** — Program Literasi dan Inklusi Finansial untuk publik.
- **bluXperience “Adulting 101: Survive and Thrive”** — Kegiatan edukasi yang imersif dan interaktif untuk sobatblu yang disiarkan *on-air* melalui TikTok LIVE dan hadir secara *off-air* di Bandung, Yogyakarta, dan Jakarta.
- **#SepanjangJalanPegangan (feat. Kunto Aji)** — Kolaborasi inovatif dengan musisi ternama, Kunto Aji, yang bertujuan untuk mengedukasi dan meningkatkan *awareness* tentang kedewasaan finansial melalui pendekatan kreatif lewat musik dan teknologi AI.
- **@serubarengblu** — Akun Instagram pendamping @blubyBCADigital yang menawarkan pilihan dan benefit lebih bagi sobatblu.
- **blu #BuatBaik Waste Station** — Inisiatif keberlanjutan dibawah pilar ‘Planet’ yang fokus dalam mendorong praktik *circular economy* melalui *waste management* yang baik dan bijak.
- **bluForce #BuatBaik BCA Digital Volunteer Program** — Inisiatif keberlanjutan dibawah pilar ‘People’ dimana para relawan bluForce melakukan kebaikan berupa edukasi kebiasaan baik dan memberikan bantuan operasional kepada teman-teman di Rumah Harapan Indonesia.
- **Optimisasi akuisisi calon nasabah blu** — Strategi peningkatan akuisisi dan retensi melalui media digital.
- **Optimisasi channel media digital** — Strategi peningkatan performa bisnis digital, kartu, dan pinjaman.
- **Optimisasi infrastruktur marketing-technology** — Strategi peningkatan efisiensi dan efektivitas penggunaan media digital.

Dari rencana-rencana strategis yang telah berhasil di implementasi, divisi Marketing Communication sukses memenangkan 10 penghargaan dengan kategori *Marketing Campaign & Branding* serta 5 penghargaan dengan kategori *Corporate Social Responsibility* (CSR) untuk BCA Digital di sepanjang tahun 2024.

In 2024, the Marketing Communication Division successfully launched several signature campaigns, initiatives, and programs, as follows:

- **bluAcademy** — A Financial Literacy and Inclusion Program for the public.
- **bluXperience “Adulting 101: Survive and Thrive”** — An immersive and interactive educational activity for sobatblu, broadcast on TikTok LIVE and held off-air in Bandung, Yogyakarta, and Jakarta.
- **#SepanjangJalanPegangan (feat. Kunto Aji)** — An innovative collaboration with renowned musician Kunto Aji, aimed at educating and raising awareness about financial maturity through creative approaches using music and AI technology.
- **@serubarengblu** — An Instagram account that complements @blubyBCADigital, offering more choices and benefits for sobatblu.
- **blu #BuatBaik Waste Station** — A sustainability initiative under the ‘Planet’ pillar, aimed at promoting circular economy practices through effective and responsible waste management.
- **bluForce #BuatBaik BCA Digital Volunteer Program** — A sustainability initiative under the ‘People’ pillar, where bluForce volunteers engage in good deeds by educating healthy habits and providing operational support to Rumah Harapan Indonesia.
- **Optimization of blu customer acquisition** — A strategy to enhance acquisition and retention through digital media.
- **Optimization of digital media channels** — A strategy to improve the business performance of digital products, cards, and loans.
- **Optimization of marketing technology infrastructure** — A strategy to improve the efficiency and effectiveness of digital media usage.

As a result of these successful strategic initiatives, the Marketing Communication Division won 10 awards in the categories of Marketing Campaign & Branding and 5 awards in the Corporate Social Responsibility (CSR) category for BCA Digital throughout 2024.

## JENIS PRODUK DAN JASA YANG DITAWARKAN

Adapun sepanjang tahun 2024, BCA Digital memiliki beberapa kegiatan usaha aktif, yakni:

### 1. Penghimpunan Dana

BCA Digital meluncurkan beberapa produk yang bertujuan untuk menghimpun dana masyarakat, antara lain:

- Giro
- Tabungan
- Deposito Berjangka

### 2. Penyaluran Kredit

Penyaluran kredit BCA Digital menasar segmen individu, UMKM dan korporasi. Berdasarkan tujuan dari penyaluran dana, berikut ini adalah jenis kredit yang dikucurkan BCA Digital di tahun 2024, antara lain:

#### a. Kredit Usaha/Modal Kerja:

Saat ini, BCA Digital telah menjalin kerja sama dengan perusahaan *fintech* P2P maupun koperasi untuk membantu nasabah individu dan UMKM mengembangkan usahanya, antara lain dalam bentuk kredit pensiunan, maupun *invoice* dan *PO financing*. Selain itu, BCA Digital juga membantu nasabah korporasi dalam pemberian kredit modal kerja.

#### b. Kredit Investasi

Bagi nasabah korporasi, BCA Digital membantu pendanaan jangka pendek maupun jangka panjang untuk berbagai sektor usaha, antara lain perdagangan, konstruksi, dan pengolahan.

#### c. Kredit Konsumtif

Saat ini, BCA Digital telah menjalin kerja sama dengan koperasi dan perusahaan *multi finance* untuk memberikan kredit konsumtif berupa kredit multiguna dan kendaraan bermotor.

## PRODUCTS AND SERVICES

Throughout 2024, BCA Digital had several active business activities as follows:

### 1. Funding

BCA Digital launched several products aimed to raise public funds, including:

- Current Accounts
- Savings
- Time Deposits

### 2. Loan Disbursement

BCA Digital's loan disbursement or provision of credit facilities targets individuals, MSMEs and corporations. Based on its purpose, the following are the types of loan disbursed by BCA Digital in 2024:

#### a. Working Capital Loan

BCA Digital has recently collaborated with P2P fintech companies and cooperatives to help individual customers and MSMEs develop their businesses, including in the form of pension loan, as well as invoice and PO financing. In addition, BCA Digital offers working capital loan to assist corporations.

#### b. Investment Loan

For corporate customers, BCA Digital assists with short-term and long-term funding for various business sectors, including trade, construction, and processing.

#### c. Consumer Loan

BCA Digital has recently established partnerships with cooperatives and multi finance companies to provide consumer loans in the form of multipurpose loans and vehicle financing.

### 3. Jasa Perbankan Lainnya :

Selain penghimpun dan penyalur dana, BCA Digital juga memiliki beberapa jasa perbankan lainnya, yakni:

- a. Transfer *online*, RTGS, LLG, dan BI-FAST
- b. Pembayaran tagihan (BPJS, PBB, PLN, PDAM, angsuran kredit, kartu kredit, internet, TV kabel, dan *e-commerce*)
- c. Pembelian *voucher* digital dan internet/pulsa
- d. Penambahan dana *e-money*
- e. Pembayaran menggunakan QRIS
- f. Tarik dan setor tunai dengan maupun tanpa kartu via ATM BCA
- g. Transfer *Virtual Account* BCA
- h. Pengiriman dana berbentuk hadiah (bluGift)
- i. Kartu debit virtual (bluVirtual Card) dan kartu debit fisik (bluDebit Card dan Garuda x bluDebit Card)
- j. Layanan BCA Digital pada aplikasi mitra (pembukaan rekening, pembayaran transaksi online, dan lain-lain)
- k. Penambahan dana kartu Flazz
- l. Keranjang Transaksi
- m. *Split bill*
- n. *Request For Payment* (RFP)
- o. Transaksi tanpa PIN (untuk transaksi QRIS dan penambahan dana *e-money*)
- p. blulInvest
- q. blulInsurance

### TINGKAT SUKU BUNGA PENGHIMPUNAN DAN PENEMPATAN DANA

Tingkat suku bunga yang ditawarkan oleh BCA Digital disesuaikan dengan dinamika pasar serta kebutuhan nasabah. Kebijakan ini memastikan bahwa setiap nasabah mendapatkan tingkat suku bunga yang relevan berdasarkan jumlah dan jenis dana yang mereka tempatkan. Struktur suku bunga yang diterapkan pada penghimpunan dana oleh BCA Digital mencerminkan komitmen untuk memberikan nilai optimal bagi nasabah, dengan rincian sebagai berikut:

### 3. Other Banking Services

In addition to being a fund collector and distributor, BCA Digital also offers several other banking services, as follows:

- a. Online transfer, RTGS, LLG and BI-FAST
- b. Bill payment (BPJS insurance, Property Tax (PBB), electricity bills (PLN), water bills (PDAM), credit installments, credit cards, internet, cable TV, and *e-commerce*)
- c. Purchase of digital vouchers and internet/credit
- d. E-money top-ups
- e. QRIS payment
- f. Cardless cash withdrawals and deposits via BCA ATM
- g. BCA Virtual Account transfer
- h. Transfer of funds in the form of gifts (bluGift)
- i. Virtual debit card (bluVirtual Card) and physical debit card (bluDebit Card and Garuda x bluDebit Card)
- j. BCA Digital services on partner applications (account opening, online transaction payments, etc.)
- k. Flazz card top-ups
- l. Transaction Cart
- m. Split bill
- n. Request For Payment (RFP)
- o. Transactions without PIN (for QRIS transactions and *e-money* top-ups)
- p. blulInvest
- q. blulInsurance

### INTEREST RATES OF FUND COLLECTION AND PLACEMENT

The interest rates offered by BCA Digital are adjusted according to market dynamics and customer needs. This policy ensures that each customer receives an appropriate interest rate based on the amount and type of funds they place. The interest rate structure applied to fund collection by BCA Digital reflects a commitment to providing optimal value for customers, with the following details:



| Jenis Rekening<br>Type of Account | Suku Bunga<br>Interest Rate                                                                                                                                 |
|-----------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------|
| bluAccount                        | 0,50% p.a                                                                                                                                                   |
| bluSaving/bluGether               | 3,00% p.a                                                                                                                                                   |
| bluDeposit                        | 3,50% p.a (saldo Rp1.000.000 s.d. Rp9.999.999)<br>3.50% p.a (account balance of Rp1,000,000 to Rp9,999,999)                                                 |
|                                   | 3,75% p.a (saldo Rp10.000.000 s.d. Rp99.999.999)<br>3.75% p.a (account balance of Rp10,000,000 to Rp99,999,999)                                             |
|                                   | 4,00% p.a (saldo >= Rp100.000.000 dan tenor 2-12 bulan )<br>4.00% p.a (account balance of >= IDR 100,000,000 and a term of 2-12 months)                     |
|                                   | 4,25% p.a (saldo Rp100.000.000 s.d. Rp499.999.999 dan tenor 1 bulan)<br>4.25% p.a (account balance of Rp100,000,000 to Rp499,999,999 and a term of 1 month) |
|                                   | 4,50% p.a (saldo Rp500.000.000 s.d. Rp999.999.999 dan tenor 1 bulan)<br>4.50% p.a (account balance of Rp500,000,000 to Rp999,999,999 and a term of 1 month) |
|                                   | 4,75% p.a (saldo >= Rp1.000.000.000 dan tenor 1 bulan)<br>4.75% p.a (account balance of >= Rp1,000,000,000 and a term of 1 month)                           |
|                                   | 0% p.a (saldo < Rp5.000.000)<br>0% p.a (account balance of < Rp5,000,000)                                                                                   |
|                                   | 0,50% p.a (saldo Rp5.000.000 s.d. Rp49.999.999)<br>0.50% p.a (account balance of Rp5,000,000 to Rp49,999,999)                                               |
| bluBisnis                         | 1,50% p.a (saldo >= Rp50.000.000)<br>1.50% p.a (account balance of >= Rp50,000,000)                                                                         |
|                                   | 0,50% p.a (saldo < Rp1.000.000.000)<br>0.50% p.a (account balance of < Rp1,000,000,000)                                                                     |
| bluGiro                           | 0,75% p.a (saldo Rp1.000.000.000 s.d. Rp9.999.999.999)<br>0.75% p.a (account balance of Rp1,000,000,000 to Rp9,999,999,999)                                 |
|                                   | 1,00% p.a (saldo Rp10.000.000.000 s.d. Rp24.999.999.999)<br>1.00% p.a (account balance of Rp10,000,000,000 to Rp24,999,999,999)                             |
|                                   | 2,00% p.a (saldo >= Rp25.000.000.000)<br>2.00% p.a (account balance of >= Rp25,000,000,000)                                                                 |
|                                   |                                                                                                                                                             |

## JARINGAN KERJA DAN MITRA USAHA DI DALAM DAN/ATAU DI LUAR NEGERI

Sebagai bank yang beroperasi secara digital, BCA Digital tidak memiliki kantor cabang dan hanya memiliki kantor pusat, sehingga seluruh pelayanan yang dilaksanakan oleh BCA Digital dilakukan secara *online* melalui platform digital, call center (haloblu 1500668), dan media digital lainnya. Oleh karena itu, untuk meningkatkan jaringan kerja dan mitra usaha Bank, BCA Digital aktif menjalin kolaborasi dengan berbagai sektor nonperbankan. Sektor-sektor tersebut mencakup *e-commerce*, pendidikan, transportasi darat, makanan dan minuman (FnB), telekomunikasi, hiburan, investasi, teknologi, hingga pengelolaan limbah (*waste recycling*), yang bersama-sama mendukung ekosistem layanan keuangan yang inovatif dan inklusif.

## DOMESTIC AND/OR INTERNATIONAL NETWORK AND BUSINESS PARTNERS

As a digital service-based bank, BCA Digital does not have branch offices and only operates from its head office. Therefore, all services provided by BCA Digital are conducted online through digital platforms, the call center (haloblu 1500668), and other digital media. To expand its network and business partnerships, BCA Digital actively collaborates with various non-banking sectors. These sectors include *e-commerce*, education, land transportation, food and beverage (F&B), telecommunications, entertainment, investment, technology, and waste recycling, all of which contribute to supporting an innovative and inclusive financial services ecosystem.

# Tinjauan Teknologi Informasi

## Information Technology Overview

Penggunaan teknologi informasi pada kegiatan usaha BCA Digital tidak hanya terbatas pada pelayanan produk dan layanan kepada nasabah, tetapi juga diterapkan dalam operasional harian untuk memastikan kelancaran, efisiensi, dan adaptabilitas terhadap perkembangan teknologi. Pendekatan ini memungkinkan BCA Digital memberikan pelayanan yang lebih efektif dan efisien, sekaligus menjawab kebutuhan nasabah dengan cara yang relevan di era digital.

BCA Digital sepenuhnya mengandalkan teknologi dalam operasional dan layanannya dan secara konsisten berupaya mengembangkan solusi berbasis teknologi informasi untuk mendukung integrasi ekosistem digital yang tidak dibatasi oleh ruang dan waktu. Kombinasi antara teknologi informasi yang canggih dan sumber daya manusia yang kompeten menjadi landasan penting dalam mewujudkan visi dan misi Bank untuk memberikan layanan perbankan yang modern dan inovatif.

Komitmen BCA Digital sebagai bank berbasis layanan digital adalah terus menciptakan terobosan baru di sektor perbankan digital. Dengan menghadirkan fitur dan layanan yang inovatif, aman, dan terpercaya, BCA Digital berupaya menjadi solusi yang relevan bagi kebutuhan nasabah di era digital. Kehadiran bank ini tidak hanya menjawab tuntutan teknologi tetapi juga menawarkan pengalaman perbankan yang efisien, adaptif, dan selaras dengan kebutuhan masyarakat modern.

### **PENGUATAN TEKNOLOGI INFORMASI UNTUK MENJADI BANK DIGITAL TERBAIK DI INDONESIA**

Kemajuan teknologi informasi yang pesat telah menjadi pendorong utama bagi BCA Digital untuk terus berinovasi dan menciptakan terobosan guna mendukung strategi bisnis secara menyeluruh. Fenomena ini didorong oleh meningkatnya kebutuhan generasi *digital-savvy* di Indonesia yang mencari solusi perbankan terpadu dalam satu platform. Untuk menjawab kebutuhan tersebut, BCA Digital mengalokasikan investasi strategis pada

The application of information technology in BCA Digital's business operations extends beyond just delivering customer products and services. It is also applied in daily operations to ensure smoothness, efficiency, and adaptability to technological advancements. This approach enables BCA Digital to provide more effective and efficient services, while also meeting customer needs in a relevant way in the digital era.

BCA Digital relies on technology in its operations and services and consistently works to develop information technology-based solutions to support the integration of a digital ecosystem that is not bound by time or space. The combination of advanced information technology and competent human resources establishes a crucial foundation in realizing the Bank's vision and mission to deliver modern and innovative banking services.

BCA Digital's commitment as a digital service-based institution is to continuously create breakthroughs in the digital banking sector. By offering innovative, secure, and reliable features and services, BCA Digital strives to be a relevant solution for customer needs in the digital era. The presence of this bank not only meets the demands of technology but also offers an efficient and adaptive banking experience that aligns with the needs of modern society.

### **STRENGTHENING INFORMATION TECHNOLOGY TO BECOME THE BEST DIGITAL SERVICE-BASED BANK IN INDONESIA**

The rapid advancement of information technology has become a key driver for BCA Digital to continuously innovate and make breakthroughs to support its business strategy. This phenomenon is fueled by the growing demand of the digital-savvy generation in Indonesia, who seek integrated banking solutions on a single platform. To meet this demand, BCA Digital has strategically allocated investments in information technology (IT)

infrastruktur teknologi informasi (TI), jaringan, serta pengembangan sumber daya manusia (SDM) yang andal.

BCA Digital berkomitmen untuk menghadirkan layanan perbankan yang bebas dari batasan geografis maupun waktu. Investasi berkelanjutan pada TI yang canggih, didukung oleh SDM yang kompeten, menjadi pilar utama bagi Bank dalam mewujudkan operasional tanpa batas sekaligus menciptakan pengalaman perbankan digital yang efisien dan inovatif.

Selain itu, BCA Digital juga selalu berupaya menghadirkan layanan yang kreatif dan relevan terlihat dari peluncuran beragam fitur baru yang terus disempurnakan. Dengan menawarkan solusi perbankan yang aman, terpercaya, dan inovatif, BCA Digital memiliki tujuan untuk menjadi pilihan utama bagi nasabah yang menginginkan layanan perbankan digital yang modern dan responsif.

Fokus pengembangan infrastruktur TI diwujudkan melalui aplikasi blu, yang memungkinkan nasabah mengakses seluruh layanan perbankan secara daring. Teknologi mutakhir seperti *video call*, *face recognition*, *Optical Character Recognition* (OCR), dan *push notification* telah diimplementasikan untuk meningkatkan kenyamanan dan efisiensi layanan.

Kesadaran akan pentingnya SDM berkualitas dalam mendukung pengembangan TI menjadi prioritas BCA Digital. Melalui pengembangan SDM yang mumpuni, Bank mampu menjaga daya saing sekaligus memberikan solusi teknologi yang sesuai dengan kebutuhan nasabah. Dengan inovasi berkelanjutan, BCA Digital terus berupaya memperluas jangkauan layanan melalui aplikasi blu, yang dirancang untuk melayani masyarakat di seluruh wilayah Indonesia.

Pada tahun 2024, BCA Digital telah melakukan berbagai pengembangan strategis, meliputi:

- Pengembangan beberapa fitur baru blu, seperti bluValas, bluDebit Card x Garuda, bluInvest, dan fitur transaksi tanpa PIN
- Pengembangan berbagai sistem yang sejalan dengan BI-FAST Fase 2
- Implementasi *tools* terkait DevSecOps
- Berbagai pengembangan terkait *Loan Core System*, *Loan Origination System*, *Scoring System*, dan

infrastructure, networks, and the development of reliable human resources (HR).

BCA Digital is dedicated to offering banking services that are not limited by geography or time. Ongoing investments in advanced IT, supported by competent HR, are the key foundations for the Bank in achieving seamless operations while delivering an efficient and innovative digital banking experience.

Furthermore, BCA Digital is always striving to offer creative and relevant services, as seen in the launch of various new features that are continuously refined. By offering secure, trusted, and innovative banking solutions, BCA Digital aims to become the main choice for customers seeking modern and responsive digital banking services.

The focus on developing IT infrastructure is realized through the blu app, which allows customers to access all banking services online. Advanced technologies such as video calls, face recognition, Optical Character Recognition (OCR), and push notifications have been implemented to enhance convenience and service efficiency.

Recognizing the importance of skilled human resources in supporting IT development, BCA Digital prioritizes HR development. By nurturing capable personnel, the Bank can maintain its competitive edge and provide technology solutions that meet customer needs. Through continuous innovation, BCA Digital strives to expand its service reach via the blu app, designed to serve people across all regions of Indonesia.

In 2024, various strategic developments were made, including:

- Development of several new blu features, such as bluValas, bluDebit Card x Garuda, bluInvest, and a feature for transactions without a PIN.
- Development of various systems in line with BI-FAST Phase 2.
- Implementation of tools related to DevSecOps.
- Various developments related to the Loan Core System, Loan Origination System, Scoring System,

sistem pendukung lainnya dalam rangka peningkatan efisiensi dan efektivitas dalam pemrosesan kredit di Bank

- Pengembangan pada beberapa sistem seperti sistem *Fraud Detection System* dan *Anti Money Laundering* dalam memitigasi terjadinya *fraud* ataupun tindakan pencucian uang
- Pengembangan pada berbagai sistem yang digunakan dalam hal pelaporan kepada pihak regulator ataupun pelaporan untuk kebutuhan internal Bank
- Pengembangan pada sistem *treasury* milik Bank
- Pengembangan berbagai sistem yang digunakan oleh unit kerja ataupun unit operasional dalam menunjang pekerjaan sehari-hari.

and other supporting systems to improve efficiency and effectiveness in credit processing at the bank.

- Enhancement of systems such as *Fraud Detection System* and *Anti-Money Laundering* to mitigate fraud or money laundering activities.
- Improvement of systems used for reporting to regulators and for internal reporting needs within the Bank.
- Development of the Bank's treasury system.
- Enhancement of various systems used by business units or operational units to support daily activities.

## MEMBANGUN EKOSISTEM DIGITAL YANG AMAN

Demi menciptakan ekosistem digital yang aman bagi nasabah, BCA Digital terus berkomitmen menyempurnakan infrastruktur teknologi informasi guna mencapai keseimbangan antara produktivitas karyawan, keamanan data, dan kelancaran transaksi nasabah. Upaya ini juga ditujukan untuk meminimalkan potensi risiko yang dapat mengganggu operasional maupun layanan.

Komitmen BCA Digital dalam melindungi data dan transaksi nasabah ditunjukkan melalui kepemilikan sertifikat ISO 27001:2022 dan ISO 27701:2019, standar internasional untuk Sistem Manajemen Keamanan Informasi dan Manajemen Informasi Privasi. Sertifikasi ini menjadi bukti nyata keseriusan BCA Digital dalam mengelola dan mengurangi risiko keamanan informasi, sekaligus memastikan kerahasiaan, integritas, dan ketersediaan data. Selain itu, BCA Digital juga telah menyesuaikan proses internal Bank guna mendukung implementasi Undang-Undang Pelindungan Data Pribadi, sebagai langkah proaktif dalam menjaga hak dan keamanan nasabah.

Sebagai bagian dari strategi perlindungan ekosistem digital, BCA Digital menjalin kerja sama erat dengan induk bank untuk memperkuat sistem keamanan. Proses ini mencakup pengamanan terhadap ancaman siber dan pemantauan secara berkelanjutan terhadap integritas sistem dan peristiwa. Infrastruktur teknologi informasi

## BUILDING A SECURE DIGITAL ECOSYSTEM

To establish a secure digital ecosystem for its customers, BCA Digital remains committed to enhancing its information technology infrastructure in order to balance employee productivity, data security, and seamless customer transactions. This effort is also aimed at minimizing potential risks that could disrupt operations or services.

BCA Digital's dedication to safeguarding customer data and transactions is evidenced by its achievement of the ISO 27001:2022 and ISO 27701:2019 certifications, the international standard for Information Security Management Systems and Information Privacy Management. This certification serves as tangible proof of BCA Digital's commitment in managing and reducing information security risks, while ensuring the confidentiality, integrity, and availability of data. Additionally, BCA Digital has adjusted its internal processes to comply with the Personal Data Protection Law, as a proactive measure in safeguarding customer rights and security.

As part of its strategy to protect the digital ecosystem, BCA Digital collaborates closely with its parent bank to strengthen security systems. This includes securing against cyber threats and continuously monitoring the integrity of systems and events. BCA Digital's information technology infrastructure is hosted in the parent bank's

BCA Digital ditempatkan di *Data Center* dan *Disaster Recovery Center* milik induk Bank untuk memastikan tingkat ketersediaan layanan (*availability*) yang optimal sekaligus memaksimalkan lapisan keamanan.

Selain penguatan infrastruktur, BCA Digital juga aktif menjalankan kampanye dan program edukasi tentang kesadaran keamanan digital. Langkah ini bertujuan untuk meningkatkan pemahaman nasabah dan karyawan terkait pentingnya menjaga keamanan dalam setiap transaksi perbankan. Berbagai informasi disampaikan melalui situs *web* resmi, *e-mail*, media sosial, dan pesan singkat, sehingga mendorong kehati-hatian dan rasa tanggung jawab dalam bertransaksi di lingkungan perbankan digital.

## RENCANA PENGEMBANGAN TI TAHUN 2025

BCA Digital berkomitmen untuk memperkuat pengembangan teknologi informasi dengan fokus pada peningkatan produk dan fitur yang telah ada. Upaya ini akan disertai dengan perbaikan performa, peningkatan keamanan, serta keandalan sistem teknologi informasi secara menyeluruh. Langkah ini sejalan dengan visi dan misi BCA Digital untuk menjadi bank digital utama yang dipercaya dan dipilih oleh masyarakat.

Sebagai bagian dari rencana strategis untuk mendukung *roadmap* bisnis, pada tahun 2025, BCA Digital akan melaksanakan berbagai inisiatif pengembangan teknologi, di antaranya adalah:

- Pengembangan berbagai fitur baru blu, seperti bluValas 2.0, bluBisnis, bluRoyal, bluInvest Gerai, bluEmas, bluInsurance, bluRDN, bluSpending, Request Dana fase 2, dan *Personal Financial Management*
- Pengembangan *Corporate Debit Card*
- Pengembangan *Business Internet Banking Platform*
- Pengembangan berbagai sistem sejalan dengan BI-FAST fase 2
- Peningkatan kapasitas dan kapabilitas dari infrastruktur TI beserta *improvement* pada *monitoring tools*-nya
- Berbagai pengembangan terkait *Loan Core System*, *Loan Origination System*, *Scoring System*, dan sistem pendukung lainnya dalam rangka peningkatan efisiensi dan efektivitas dalam pemrosesan kredit di Bank

Data Center and Disaster Recovery Center to ensure optimal service availability and maximize security layers.

In addition to infrastructure enhancement, BCA Digital actively runs campaigns and educational programs on digital security awareness. The goal is to increase understanding among customers and employees about the importance of maintaining security in every banking transaction. Various information is shared through the official website, e-mail, social media, and text messages, encouraging caution and a sense of responsibility when conducting transactions in the digital banking environment.

## IT DEVELOPMENT PLAN FOR 2025

BCA Digital is committed to strengthening its information technology development, with a focus on enhancing existing products and features. This effort is accompanied by improvements in performance, increased security, and overall system reliability. This approach aligns with BCA Digital's vision and mission to become the main digital service-based bank chosen by the public.

As part of the strategic plan to support its business roadmap, BCA Digital will implement various technology development initiatives in 2025, as follows:

- Development of various new blu features, such as bluValas 2.0, bluBisnis, bluRoyal, bluInvest Gerai, bluEmas, bluInsurance, bluRDN, bluSpending, Request Dana Phase 2, and Personal Financial Management
- Development of the Corporate Debit Card
- Development of Business Internet Banking Platform
- Development of various systems in line with BI-FAST Phase 2
- Enhancement of IT infrastructure capacity and capabilities, along with improvements in monitoring tools
- Various improvements related to the Loan Core System, Loan Origination System, Scoring System, and other supporting systems to increase efficiency and effectiveness in credit processing at the Bank



- Pengembangan pada beberapa sistem, seperti sistem *Fraud Detection System* dan *Anti-Money Laundering* dalam memitigasi terjadinya *fraud* ataupun tindakan pencucian uang
- Pengembangan pada berbagai sistem yang digunakan dalam hal pelaporan kepada pihak regulator, ataupun pelaporan untuk kebutuhan internal Bank
- Pengembangan berbagai sistem yang digunakan oleh unit kerja ataupun unit operasional dalam menunjang pekerjaan sehari-hari, dan juga dalam efisiensi integrasi antar sistem.
- Development of systems such as the *Fraud Detection System* and *Anti-Money Laundering* system to mitigate fraud and money laundering activities.
- Development of systems used for regulatory reporting and internal reporting requirements within the Bank.
- Enhancement of various systems used by business units or operational units to support daily activities, as well as to improve system integration efficiency.

# Tinjauan Sumber Daya Manusia

## Human Resources Overview

Sumber daya manusia (SDM) memegang peran vital dalam menjalankan dan mengembangkan bisnis Bank, termasuk merealisasikan visi, misi, serta tujuan yang telah ditetapkan, sekaligus memastikan kelangsungan usaha. BCA Digital menyadari bahwa SDM yang berkualitas dan memadai, baik dari segi jumlah maupun kemampuan, adalah kunci untuk mencapai keberhasilan. Oleh karena itu, Bank secara strategis merancang pengelolaan SDM yang selaras dengan rencana bisnis Bank. Setiap tahunnya, BCA Digital melaksanakan program pelatihan dan pengembangan kompetensi bagi karyawan untuk meningkatkan keterampilan dan pengetahuan di berbagai bidang, seperti bisnis, operasional, layanan, hingga pengendalian. Program ini juga menanamkan nilai-nilai Bank sebagai inti budaya kerja yang kokoh.

Bank selalu memprioritaskan kebutuhan SDM di bidang teknologi dan informasi dengan memberikan pembaruan pengetahuan secara berkala serta menyediakan infrastruktur yang mendukung produktivitas karyawan dan literasi digital. Fokus ini penting untuk menciptakan tenaga kerja yang berkompeten dalam menghadapi tantangan era digital dan memperkuat layanan perbankan berbasis teknologi yang andal.

BCA Digital percaya bahwa pendekatan yang terstruktur dalam pengembangan SDM akan membangun fondasi yang kuat bagi setiap individu untuk mendukung keberlanjutan kepemimpinan di masa depan. Hal ini juga

Human resources (HR) play a vital role in running and developing the Bank's business, including realizing its vision, mission, and objectives, as well as ensuring business continuity. BCA Digital understands that a skilled and adequate workforce, both in terms of quantity and capability, is key to achieving success. Therefore, the Bank strategically designs HR management that aligns with its business plans. Every year, BCA Digital implements training and competency development programs for employees to enhance their skills and knowledge across various fields, such as business, operations, services, and control. These programs also embed the Bank's values as the foundation of a strong organizational culture.

The Bank prioritizes HR needs in the areas of technology and information by regularly expanding knowledge and providing infrastructure that enhances employee productivity and digital literacy. This focus is essential in developing a workforce competent to face the challenges of the digital era and strengthening reliable technology-based banking services.

BCA Digital believes that a structured approach to HR development will build a solid foundation for each individual to support future leadership sustainability. This also reflects the Bank's aspiration to prepare a

mencerminkan aspirasi Bank untuk mempersiapkan generasi pemimpin yang tangguh dan inovatif, selaras dengan visi BCA Digital sebagai pelopor layanan perbankan digital yang unggul.

## **MENJARING TALENTA-TALENTA BERBAKAT**

Selain fokus pada pengembangan sumber daya manusia yang ada, BCA Digital juga aktif mencari dan merekrut talenta-talenta terbaik yang memiliki keahlian di bidang digital, pengalaman dalam teknologi, serta kemampuan beradaptasi dengan cepat terhadap perubahan teknologi.

Proses seleksi untuk menjaring talenta-talenta ini dilakukan dengan cermat dan selektif, memastikan bahwa SDM yang terpilih dapat memenuhi kebutuhan setiap unit kerja di berbagai aspek bisnis, operasional, pengendalian, dan layanan. Hingga akhir tahun 2024, BCA Digital berhasil merekrut 78 karyawan baru yang ditempatkan pada posisi-posisi strategis yang sesuai dengan kebutuhan dan perkembangan Bank.

## **MENGEMBANGKAN KUALITAS SDM MELALUI PROGRAM PELATIHAN YANG BERKELANJUTAN**

Sejalan dengan misi BCA Digital yang berfokus pada pemberian kepuasan layanan kepada nasabah, pengembangan kualitas Sumber Daya Manusia (SDM) menjadi hal yang krusial. Hal ini bertujuan agar setiap karyawan memiliki kompetensi dan kualitas yang dibutuhkan untuk mewujudkan visi dan misi Bank.

Untuk mencapai tujuan tersebut, BCA Digital secara konsisten menyelenggarakan program pelatihan bagi seluruh karyawan di berbagai fungsi dan tingkat organisasi. Program ini tidak hanya bertujuan untuk memperkuat kompetensi digital karyawan, tetapi juga untuk memupuk semangat inovasi yang mendukung keberhasilan Bank. Selain itu, BCA Digital juga berkomitmen untuk memastikan karyawan memperoleh sertifikasi yang diwajibkan, khususnya di sektor *Treasury*, Kepatuhan, Manajemen Risiko, dan SPPUR (Sistem Pembayaran dan Pengelolaan Uang Rupiah). Pengembangan kapabilitas karyawan semakin didorong dengan adanya platform *e-Learning* yang memungkinkan akses pelatihan secara daring, memudahkan seluruh karyawan untuk belajar kapan saja dan di mana saja tanpa batasan waktu.

generation of resilient and innovative leaders, in line with BCA Digital's vision of being Indonesia's main choice in terms of digital service-based banks.

## **TALENT RECRUITMENT**

In addition to focusing on the development of existing human resources, BCA Digital is also actively seeking and recruiting top talent with expertise in digital fields, experience in technology, and the ability to quickly adapt to technological changes.

The selection process for recruiting these talents is conducted meticulously and selectively, ensuring that the chosen human resources meet the needs of each department across various business, operational, control, and service aspects. By the end of 2024, BCA Digital successfully recruited 78 new employees, who were placed in strategic positions aligned with the Bank's needs and growth.

## **HR DEVELOPMENT THROUGH SUSTAINABLE TRAINING PROGRAMS**

In line with BCA Digital's mission to provide customer satisfaction, the development of human resources (HR) quality becomes crucial. This aims to ensure that every employee possesses the competencies and qualities needed to realize the Bank's vision and mission.

To achieve this objective, BCA Digital consistently organizes training programs for employees across various functions and organizational levels. These programs are not only designed to strengthen employees' digital competencies but also to foster an innovative mindset that supports the Bank's success. Furthermore, BCA Digital is committed to ensuring that employees obtain the necessary certifications, particularly in the areas of Treasury, Compliance, Risk Management, and SPPUR (System of Payment and Management of Rupiah). Employee capability development is further enhanced through the use of an e-Learning platform, which allows for online access to training, facilitating employees to learn anytime and anywhere, without time constraints.

Hingga akhir tahun 2024, BCA Digital telah meluncurkan 48 modul *e-Learning* yang aktif dan telah menyelenggarakan 161 sesi pelatihan yang berlangsung selama 148 hari bagi seluruh karyawan.

BCA Digital memiliki dua pelatihan internal andalan yang wajib diikuti oleh seluruh karyawannya. Yang pertama adalah pelatihan Kepalan Gatot Kaca yang membahas etos kerja sebagai fondasi menuju kesuksesan. Yang kedua adalah Kaizen yang mempromosikan semangat *continuous improvement* dari hal-hal yang kecil.

Pada tahun 2024, pelatihan Kepala Gatot Kaca diikuti oleh 101 karyawan dan pelatihan Kaizen diikuti oleh 366 karyawan. Melalui dua pelatihan wajib yang dijalankan secara konsisten, diharapkan karyawan memiliki pemahaman yang sama dalam menciptakan lingkungan kerja yang lebih produktif, profesional, dan saling mendukung.

## **PENGEMBANGAN SDM SEBAGAI FONDASI UTAMA BAGI KELANGSUNGAN USAHA**

BCA Digital meyakini bahwa keberhasilan dalam menjalankan usaha dan berkompetisi di pasar perbankan digital sangat bergantung pada sistem proses digital yang *solid*, infrastruktur teknologi yang canggih, serta sumber daya manusia (SDM) yang berpengalaman di bidang perbankan dan teknologi informasi. Ketiga faktor ini menjadi fondasi yang kokoh bagi BCA Digital untuk berkembang dan meraih keunggulan kompetitif.

Untuk memperkuat fondasi ini, BCA Digital terus mengembangkan berbagai program peningkatan kualitas dan kapabilitas SDM yang dirancang dengan cermat, sejalan dengan tren industri perbankan digital yang terus berkembang di Indonesia. Dalam upaya pengembangan SDM, BCA Digital telah merumuskan sejumlah strategi utama, yakni:

1. Bank secara bertahap akan mengembangkan struktur organisasi yang disesuaikan dengan model bisnis serta kebutuhan organisasi.
2. Bank secara bertahap menyempurnakan kebijakan dan sistem rekrutmen yang terstruktur, serta menambahkan *recruitment tools* untuk menjaring lebih banyak talenta.

By the end of 2024, BCA Digital launched 48 active *e-Learning* modules and conducted 161 training sessions that lasted 148 days for all employees.

BCA Digital offers two key internal training programs that are mandatory for all employees. The first is the Kepalan Gatot Kaca training, focusing on work ethics as the foundation for success. The second is Kaizen, which promotes the spirit of continuous improvement in small things.

In 2024, the Kepalan Gatot Kaca training was attended by 101 employees, while the Kaizen training saw participation from 366 employees. By consistently offering these two mandatory programs, BCA Digital aims to ensure that all employees align in creating a more productive, professional, and collaborative work environment.

## **HUMAN RESOURCE DEVELOPMENT AS THE MAIN FOUNDATION FOR BUSINESS SUSTAINABILITY**

BCA Digital believes that success in running its business and competing in the digital banking market heavily relies on a solid digital process system, advanced technology infrastructure, and experienced human resources (HR) in banking and information technology. These three factors create a solid foundation for BCA Digital to expand and secure a competitive advantage.

To strengthen this foundation, BCA Digital continues to develop various programs aimed at improving the quality and capabilities of its HR, designed carefully in line with the evolving digital banking industry trends in Indonesia. In its HR development initiatives, BCA Digital has formulated several key strategies, including:

1. The Bank will gradually evaluate and, if necessary, reorganize its organizational structure in accordance with the business model and existing needs of the organization.
2. The Bank progressively refines its structured recruitment policies and systems, while also adding recruitment tools to attract a larger pool of talent.

3. Bank akan menginternalisasi nilai-nilai (*values*) Bank sesuai dengan model bisnis Bank yang mengedepankan *agility*, kedinamisan, inovasi dan pemanfaatan teknologi digital serta mengembangkan *team engagement* yang kuat.
4. Bank telah melaksanakan serangkaian program pendidikan dan pengembangan untuk karyawan di berbagai bidang, termasuk bisnis, operasional, dan bagian pendukung.
5. Meninjau serta mengembangkan prosedur operasional dalam aspek sumber daya manusia untuk meningkatkan efisiensi dan efektivitas, dengan memanfaatkan teknologi informasi, seperti Sistem Informasi Sumber Daya Manusia (*Human Resources Information System*).

3. The Bank will internalize its core values, reflecting its business model that emphasizes agility, dynamism, innovation, and the utilization of digital technology, while also fostering strong team engagement.
4. The Bank has implemented a series of education and development programs for employees in various fields, including business, operations and support departments.
5. Review and develop operational procedures in the human resources aspect to increase efficiency and effectiveness, by utilizing information technology, such as the Human Resources Information System.

# Tinjauan Kinerja Keuangan

## Financial Performance Overview

Pada tahun 2024, seluruh proses penyusunan laporan Tinjauan Kinerja Keuangan mengacu pada laporan keuangan PT Bank Digital BCA. Laporan keuangan BCA Digital untuk tahun 2024 telah disusun oleh Kantor Akuntan Publik (KAP) Purwantono, Sungkoro & Surja (firma anggota jaringan Ernst & Young Global Limited) yang memberikan opini wajar tanpa pengecualian. Laporan ini mencerminkan posisi keuangan Bank per 31 Desember 2024 serta kinerja keuangan dan arus kas konsolidasian untuk tahun yang berakhir pada tanggal tersebut, yang disusun sesuai dengan Standar Akuntansi Keuangan yang berlaku di Indonesia.

In 2024, the entire process of preparing the Financial Performance Overview referred to the financial statements of PT Bank Digital BCA. The financial statements of BCA Digital for 2024 have been prepared by the Public Accounting Firm (KAP) Purwantono, Sungkoro & Surja (a member of the Ernst & Young Global Limited), which provided an unqualified opinion. This report reflects the Bank's financial position as of December 31, 2024, as well as the consolidated financial performance and cash flows for the year ending on that date, prepared in accordance with the Financial Accounting Standards applicable in Indonesia.

## LAPORAN POSISI KEUANGAN

Hingga akhir tahun 2024, BCA Digital berhasil mencatatkan kinerja keuangan yang *solid*, terlihat dari pencapaian kinerja yang positif.

### Aset

Posisi Aset BCA Digital pada 31 Desember 2024 tercatat sebesar Rp16,1 triliun meningkat 19% dibanding pada tahun 2023 yang sebesar Rp13,5 triliun. Pertumbuhan ini disebabkan oleh kenaikan penyaluran kredit dan penempatan aset treasury. Hingga akhir tahun 2024, BCA Digital telah menyalurkan kredit sebesar Rp6,5 triliun,

## STATEMENT OF FINANSIAL POSITION

As of the end of 2024, BCA Digital successfully recorded solid financial performance, as demonstrated by the positive.

### Assets

BCA Digital's assets as of December 31, 2024, were recorded at Rp16.1 trillion, increasing 19% compared to the figure in 2023, which was recorded at Rp13.5 trillion. This growth resulted from an increase in loan disbursement and placement of treasury assets. By the end of 2024, BCA Digital had disbursed loans totalling

meningkat 40% (YoY). Di sisi lain, jumlah surat berharga yang dimiliki oleh BCA Digital mengalami peningkatan sebesar 48% (YoY), sehingga dibukukan sebesar Rp7,8 triliun.

Rp6.5 trillion, an increase of 40% (YoY). On the other hand, the number of securities held by BCA Digital increased 48% (YoY), amounting to Rp7.8 trillion.

| Uraian                                                 | 2024                          |                                | 2023                          |                                | Description                                 |
|--------------------------------------------------------|-------------------------------|--------------------------------|-------------------------------|--------------------------------|---------------------------------------------|
|                                                        | Juta Rupiah<br>Million Rupiah | % Terhadap Aset<br>% to Assets | Juta Rupiah<br>Million Rupiah | % Terhadap Aset<br>% to Assets |                                             |
| <b>Total Aset</b>                                      | <b>16.054.447</b>             | <b>100%</b>                    | <b>13.506.728</b>             | <b>100%</b>                    | <b>Total Assets</b>                         |
| Surat Berharga                                         | 7.827.740                     | 49%                            | 5.294.839                     | 39%                            | Marketable Securities                       |
| Surat Berharga yang Dibeli dengan Janji Dijual Kembali | 551.241                       | 3%                             | 2.281.369                     | 17%                            | Reverse Repo                                |
| Kredit yang Diberikan – Bruto                          | 6.520.545                     | 41%                            | 4.641.960                     | 34%                            | Loans – Gross                               |
| Penempatan pada Bank Indonesia dan Bank Lain           | 1.057.458                     | 7%                             | 1.101.411                     | 8%                             | Placement at Bank Indonesia and Other Banks |

### Liabilitas

Posisi liabilitas BCA Digital hingga akhir tahun 2024 dibukukan sebesar Rp11,9 triliun, meningkat sebesar 26% dibandingkan dengan tahun sebelumnya sebesar Rp9,5 triliun. Peningkatan tersebut disebabkan oleh kenaikan dana pihak ketiga yang dikumpulkan dari masyarakat. Tabungan mengalami kenaikan sebesar 68% (YoY), sedangkan deposito mengalami kenaikan sebesar 9% (YoY).

### Liabilities

As of the end of 2024, BCA Digital's liabilities were recorded at Rp11.9 trillion, increasing 26% from the previous year's figure of Rp9.5 trillion. This increase was driven by an increase in third party funds collected from the public. Savings increased by 68% (YoY), while time deposits increased by 9% (YoY).

| Uraian                  | 2024                          |                                           | 2023                          |                                           | Description              |
|-------------------------|-------------------------------|-------------------------------------------|-------------------------------|-------------------------------------------|--------------------------|
|                         | Juta Rupiah<br>Million Rupiah | % Terhadap Liabilitas<br>% to Liabilities | Juta Rupiah<br>Million Rupiah | % Terhadap Liabilitas<br>% to Liabilities |                          |
| <b>Total Liabilitas</b> | <b>11.917.455</b>             | <b>100%</b>                               | <b>9.481.872</b>              | <b>100%</b>                               | <b>Total Liabilities</b> |
| Liabilitas Lainnya      | 168.687                       | 2%                                        | 493.386                       | 5%                                        | Other Liabilities        |
| Dana Pihak Ketiga       | 11.730.040                    | 98%                                       | 8.975.738                     | 95%                                       | Third Party Funds        |
| • Giro                  | 4.680                         | 0,04%                                     | 53                            | 0,01%                                     | Current Accounts •       |
| • Tabungan              | 5.542.457                     | 46%                                       | 3.297.705                     | 35%                                       | Savings •                |
| • Deposito              | 6.182.903                     | 52%                                       | 5.677.980                     | 60%                                       | Time Deposits •          |

### Ekuitas

Pada tahun 2024, telah tercatat ekuitas meningkat 3% (YoY) menjadi Rp4,1 triliun. Peningkatan tersebut disebabkan karena adanya pembukuan laba oleh Bank.

### Equity

In 2024, the equity increased by 3% (YoY) to Rp4.1 trillion. This increase resulted from the Bank's profit made in the corresponding year.



| Uraian                              | 2024                          |                                   | 2023                          |                                   | Description                    |
|-------------------------------------|-------------------------------|-----------------------------------|-------------------------------|-----------------------------------|--------------------------------|
|                                     | Juta Rupiah<br>Million Rupiah | % Terhadap Ekuitas<br>% to Equity | Juta Rupiah<br>Million Rupiah | % Terhadap Ekuitas<br>% to Equity |                                |
| <b>Total Ekuitas</b>                | <b>4.136.992</b>              | <b>100%</b>                       | <b>4.024.856</b>              | <b>100%</b>                       | <b>Total Equity</b>            |
| Modal Ditempatkan dan Disetor Penuh | 4.000.000                     | 97%                               | 4.000.000                     | 99%                               | Issued and Fully-Paid Capital  |
| Surplus Revaluasi Aset Tetap        | 36.839                        | 1%                                | 36.459                        | 1%                                | Fixed Asset Revolution Surplus |
| Saldo Laba                          | 96.267                        | 2%                                | (11.705)                      | (0,3%)                            | Retained Earnings              |
| • Telah Ditentukan Penggunaannya    | 6.409                         | 0,2%                              | 4.107                         | 0,1%                              | Appropriated •                 |
| • Belum Ditentukan Penggunaannya    | 89.858                        | 2%                                | (15.812)                      | (0,4%)                            | Unappropriated •               |

## LAPORAN LABA (RUGI) KOMPREHENSIF

Hingga akhir tahun 2024, BCA Digital telah mencatatkan laba bersih sebesar Rp108,0 miliar. Jumlah laba yang dibukukan di tahun 2024 meningkat sebesar 134% (YoY). Jumlah laba tersebut lebih tinggi dari yang diproyeksikan.

(dalam jutaan Rupiah)

| Uraian                                    | 2024             | 2023           | Description                                         |
|-------------------------------------------|------------------|----------------|-----------------------------------------------------|
| <b>Pendapatan Operasional</b>             | <b>1.079.325</b> | <b>635.333</b> | <b>Operational Income</b>                           |
| • Pendapatan Bunga Bersih                 | 984.965          | 608.705        | Net Interest Income •                               |
| • Pendapatan Operasional selain Bunga     | 94.322           | 26.628         | Other Operational Income •                          |
| Beban Penyisihan Kerugian Penurunan Nilai | (380.312)        | (109.424)      | Impairment Losses on Financial Assets               |
| Beban Operasional & Net Nonoperasional    | (570.157)        | (504.248)      | Operational Expenses & Net Non-Operational Expenses |
| Laba/(Rugi) Sebelum Pajak                 | 138.789          | 21.661         | Profit/(Loss) Before Tax                            |
| <b>Laba/(Rugi) Bersih</b>                 | <b>107.972</b>   | <b>46.045</b>  | <b>Net Profit/(Loss)</b>                            |

(in million Rupiah)

## STATEMENT OF COMPREHENSIVE PROFIT (LOSS)

As of the end of 2024, BCA Digital recorded a net profit of Rp108.0 billion. The profit incurred in 2024 increased by 134% (YoY). This gain was higher than projected.

### Pendapatan Bunga Bersih

Hingga akhir tahun 2024, pendapatan bunga bersih BCA Digital tercatat sebesar Rp985,0 miliar, meningkat 62% (YoY) dibanding tahun sebelumnya yang senilai Rp608,7 miliar. Kenaikan ini disebabkan oleh meningkatnya penyaluran kredit dan kepemilikan surat berharga oleh Bank.

### Pendapatan Operasional selain Bunga

Hingga akhir tahun 2024, BCA Digital telah mencatatkan pertumbuhan positif pada pendapatan operasional selain bunga sebesar 254% (YoY) sehingga dibukukan mencapai Rp94,3 miliar. Pertumbuhan tersebut disebabkan oleh berbagai fitur dan produk perbankan yang baru

### Net Interest Income

As of the end of 2024, BCA Digital recorded a net interest income of Rp985.0 billion, an increase of 62% (YoY) compared to the previous year's figure which was recorded at Rp608,7 billion. This increase was due to an increase in lending and securities ownership by the Bank.

### Other Operational Income

By the end of 2024, BCA Digital recorded positive growth in other operational income of 254% (YoY), amounting to Rp94.3 billion. This growth was due to various new banking features and products as well as an increase in financial transactions carried out by customers. As

serta meningkatnya transaksi finansial yang dilakukan oleh nasabah. Akibatnya, pendapatan fee dari layanan perbankan digital dan kredit pun meningkat.

#### **Beban Penyisihan Kerugian Penurunan Nilai Aset Keuangan**

Hingga akhir tahun 2024, BCA Digital telah mencatat beban penyisihan kerugian penurunan nilai aset keuangan sebesar Rp380,3 miliar. Kenaikan beban tersebut diiringi oleh kenaikan jumlah kredit yang disalurkan oleh Bank dan kepemilikan surat berharga.

#### **Beban Operasional & Net Nonoperasional**

Di tahun 2024, beban operasional dan net nonoperasional tercatat sebesar Rp570,2 miliar. Beban tersebut naik 13% (YoY) dibanding tahun sebelumnya yang sebesar Rp504,5 miliar. Meningkatnya beban operasional dan net nonoperasional tahun 2024 seiring dengan proses ekspansi Bank.

#### **Laba/(Rugi) Setelah Pajak**

Sampai akhir tahun 2024, BCA Digital telah mencatat laba setelah pajak sebesar Rp108,0 miliar, laba tersebut tercatat lebih baik dari laba tahun sebelumnya. Adapun pencapaian laba tersebut didorong oleh kenaikan penyaluran kredit dan kepemilikan aset tresuri yang signifikan. Selain itu, pertumbuhan nasabah dan transaksi finansial yang dilakukan juga turut mendorong pencapaian laba Bank.

### **LAPORAN ARUS KAS**

Laporan arus kas yang dicatat oleh BCA Digital dicatat secara hati-hati dan teliti dengan memperhatikan aspek pendanaan, penyaluran kredit, dan penyediaan uang kas. Hingga akhir tahun 2024, BCA Digital telah mencatatkan posisi kas dan setara kas sebesar Rp1.057,5 miliar, turun 4% (YoY) dibandingkan tahun 2023 yang tercatat sebesar Rp 1.101,4 miliar.

a result, fee income from digital banking and credit services also increased.

#### **Impairment Losses on Financial Assets**

By the end of 2024, BCA Digital recorded impairment losses on financial assets of Rp380.3 billion. The increase was accompanied by an increase in the amount of credit disbursed by the Bank and securities ownership.

#### **Operational Expenses & Net Non-Operational**

In 2024, operational expenses and net non-operational were recorded at Rp570.2 billion. These expenses increased by 13% (YoY) compared to the previous year's of Rp504.5 billion. The increase in operational and net non-operational in 2024 was in line with the Bank's expansion process.

#### **Profit/(Loss) After Tax**

As of the end of 2024, BCA Digital recorded a profit after tax of Rp108.0 billion. This profit was higher than the profit recorded in the previous year. This achievement was driven by an increase in credit disbursement and a significant rise in treasury asset holdings. Additionally, the growth in customers and financial transactions contributed to the Bank's profit performance.

### **STATEMENT OF CASH FLOW**

The statement of cash flow recorded by BCA Digital was prepared carefully and thoroughly, paying attention to aspects of funding, credit distribution, and cash availability. By the end of 2024, BCA Digital recorded a cash and cash equivalents of Rp1,057.5 billion, decreasing 4% (YoY) from the figure in 2023 of Rp 1,101.4 billion.

(dalam jutaan Rupiah)

(in million Rupiah)

| Uraian                                                        | 2024             | 2023             | Description                                             |
|---------------------------------------------------------------|------------------|------------------|---------------------------------------------------------|
| Kas Neto Diperoleh Dari (Digunakan Untuk) Aktivitas Operasi   | (14.104)         | 188.596          | Net Cash Provided by (Used in) Operating Activities     |
| Kas Neto Diperoleh Dari (Digunakan Untuk) Aktivitas Investasi | (26.675)         | (5.047)          | Net Cash Provided by (Used in) Investing Activities     |
| Kas Neto Diperoleh dari (Digunakan Untuk) Aktivitas Pendanaan | (3.174)          | (3.174)          | Net Cash Provided by (Used in) Financing Activities     |
| Kenaikan (Penurunan) Neto Kas dan Setara Kas                  | (49.953)         | 180.375          | Net Increase (Decrease) in Cash and Cash Equivalents    |
| Kas dan Setara Kas Pada Awal Tahun                            | 1.101.434        | 921.059          | Cash and Cash Equivalents at the Beginning of the Year  |
| <b>Kas dan Setara Kas Pada Akhir Tahun</b>                    | <b>1.057.481</b> | <b>1.101.434</b> | <b>Cash and Cash Equivalents at the End of the Year</b> |

#### Arus Kas dari Aktivitas Operasi

Hingga akhir tahun 2024, kas neto yang digunakan BCA Digital untuk aktivitas operasi dicatat mencapai Rp14,1 miliar, menurun dibandingkan tahun sebelumnya. Penurunan tersebut terjadi sejalan dengan peningkatan penyaluran kredit yang signifikan di tahun 2024 ini.

#### Arus Kas dari Aktivitas Investasi

Hingga akhir tahun 2024, BCA Digital telah mencatat pengeluaran aktivitas investasi sebesar Rp26,7 miliar. Jumlah tersebut mengalami peningkatan sebesar 429% dari tahun sebelumnya yang sebesar Rp5,0 miliar. Kenaikan tersebut disebabkan oleh adanya investasi pada aset TI tak berwujud dan aset tetap yang bisa menunjang kegiatan operasional Bank dengan lebih baik.

#### Arus Kas dari Aktivitas Pendanaan

Hingga akhir tahun 2024, BCA Digital telah mencatat pengeluaran untuk arus kas dari aktivitas pendanaan sebesar Rp3,2 miliar untuk kebutuhan pembayaran pokok liabilitas sewa.

#### Cash Flow from Operating Activities

As of the end of 2024, the net cash used in BCA Digital for operating activities was recorded at Rp14.1 billion, decreasing compared to the previous year. The decline was in line with the significant increase in loan disbursement in 2024.

#### Cash Flow from Investing Activities

As of the end of 2024, BCA Digital had recorded investing activity expenditures of Rp26.7 billion. This amount increased 429% from the previous year's amount of Rp5.0 billion. The increase was driven by investments in intangible IT assets and fixed assets that can better support the Bank's operational activities.

#### Cash Flow from Financing Activities

By the end of 2024, BCA Digital recorded cash outflows from financing activities amounting to Rp3.2 billion for the payment of the principal lease liabilities.

**ANALISIS KUALITAS ASET PRODUKTIF & RASIO KEUANGAN**

Berikut ini adalah rasio-rasio keuangan utama Bank sebagaimana ditunjukkan pada tabel berikut ini:

**ANALYSIS OF PRODUCTIVE ASSET QUALITY & FINANCIAL RATIOS**

The following are the Bank's key financial ratios:

| Uraian                                                                                                         | 2024   | 2023   | Description                                                                                                        |
|----------------------------------------------------------------------------------------------------------------|--------|--------|--------------------------------------------------------------------------------------------------------------------|
| <b>PERMODALAN</b>                                                                                              |        |        | <b>CAPITAL</b>                                                                                                     |
| Kewajiban Penyediaan Modal Minimum (KPMM)                                                                      | 48,7%  | 71,5%  | Capital Adequacy Ratio (CAR)                                                                                       |
| Aset Tetap terhadap Modal                                                                                      | 1,5%   | 1,6%   | Fixed Assets to Capital                                                                                            |
| <b>KUALITAS ASET</b>                                                                                           |        |        | <b>ASSET QUALITY</b>                                                                                               |
| Aset Produktif Bermasalah dan Aset Nonproduktif Bermasalah terhadap Total Aset Produktif dan Aset Nonproduktif | 0,6%   | 0,6%   | Non-Performing Earning Assets and Non-Performing Non-Earning Assets to Total Earning Assets and Non-Earning Assets |
| Aset Produktif Bermasalah terhadap Total Aset Produktif                                                        | 0,5%   | 0,4%   | Non-Performing Earning Assets to Total Earning Assets                                                              |
| Cadangan Kerugian Penurunan Nilai (CKPN) Aset Keuangan terhadap Aset Produktif                                 | 1,4%   | 1,1%   | Allowance for Impairment Loss (CKPN) for Financial Assets to Earning Assets                                        |
| Rasio Kredit Bermasalah – Bruto                                                                                | 1,2%   | 1,1%   | Non-Performing Loans – Gross                                                                                       |
| Rasio Kredit Bermasalah – Nett                                                                                 | 0,3%   | 0,2%   | Non-Performing Loans – Net                                                                                         |
| <b>RENTABILITAS</b>                                                                                            |        |        | <b>RENTABILITY</b>                                                                                                 |
| Tingkat Pengembalian atas Aset                                                                                 | 0,9%   | 0,2%   | Return on Assets (ROA)                                                                                             |
| Tingkat Pengembalian atas Ekuitas                                                                              | 2,7%   | 1,2%   | Return of Equity (ROE)                                                                                             |
| Marjin Bunga Bersih                                                                                            | 6,7%   | 5,4%   | Net Interest Margin (NIM)                                                                                          |
| Beban Operasional terhadap Pendapatan Operasional (BOPO)                                                       | 91,0%  | 97,7%  | Operating Expenses to Operating Income (BOPO)                                                                      |
| <b>LIKUIDITAS</b>                                                                                              |        |        | <b>LIQUIDITY</b>                                                                                                   |
| Rasio Kredit terhadap Dana Pihak Ketiga                                                                        | 55,6%  | 51,7%  | Loan to Deposit Ratio (LDR)                                                                                        |
| Rasio CASA terhadap Dana Pihak Ketiga                                                                          | 47,3%  | 36,7%  | CASA Ratio to Third Party Funds                                                                                    |
| Rasio Liabilitas terhadap Ekuitas                                                                              | 288,1% | 235,6% | Debt to Equity Ratio (DER)                                                                                         |
| Rasio Liabilitas terhadap Aset                                                                                 | 74,2%  | 70,2%  | Debt to Asset Ratio (DAR)                                                                                          |

**Kewajiban Penyediaan Modal Minimum (KPMM)**

Hingga akhir tahun 2024, Kewajiban Penyediaan Modal Minimum (KPMM) BCA Digital adalah sebesar 48,7%. KPMM ini terbilang masih terjaga di tingkat yang aman dan memenuhi aturan KPMM paling rendah sebesar 10% sebagai Bank dengan profil risiko peringkat 2.

**Capital Adequacy Ratio (CAR)**

As of the end of 2024, BCA Digital's Capital Adequacy Ratio (CAR) was at 48.7%. This figure was still maintained at a safe level and complied with the minimum KPMM requirement of 10% as a bank with a Risk Profile of Rating 2.

### **Aset Produktif Bermasalah dan Aset Nonproduktif Bermasalah terhadap Total Aset Produktif dan Aset Nonproduktif**

Hingga akhir tahun 2024, rasio aset produktif bermasalah dan aset nonproduktif bermasalah terhadap total aset produktif dan aset nonproduktif tercatat sebesar 0,6%.

Aset produktif bermasalah yang dimiliki oleh BCA Digital di tahun 2024 ialah sebesar Rp80,0 miliar, sedangkan aset nonproduktif bermasalah sebesar Rp25,1 miliar. Aset produktif bermasalah berasal dari kredit yang macet, sedangkan aset nonproduktif bermasalah berasal dari properti terbengkalai dan aset yang diambil alih oleh Bank. Bank terus berupaya untuk menyelesaikan aset-aset bermasalah tersebut.

### **Rasio Aset Produktif Bermasalah terhadap Total Aset Produktif**

Per 31 Desember 2024, aset produktif bermasalah yang dimiliki BCA Digital adalah sebesar Rp80,0 miliar yang timbul dari kredit bermasalah. Untuk itu, perhitungan dari rasio aset produktif bermasalah terhadap total aset produktif adalah sebesar 0,5%

### **Rasio Cadangan Kerugian Penurunan Nilai (CKPN) Aset Keuangan terhadap Aset Produktif**

Per 31 Desember 2024, rasio Cadangan Kerugian Penurunan Nilai (CKPN) aset keuangan terhadap aset produktif adalah sebesar 1,4%. Sebagian besar dari aset produktif BCA Digital berupa penempatan dan investasi pada surat-surat berharga pemerintah, penempatan investasi pada surat berharga korporasi dan pembiayaan kepada masyarakat yang memiliki kualitas rating yang relatif baik.

### **Rasio Kredit Bermasalah**

Hingga akhir tahun 2024, posisi rasio kredit bermasalah BCA Digital secara bruto maupun neto masih terjaga dengan baik, dengan masing-masing tercatat sebesar 1,2% dan 0,3%.

### **Tingkat Pengembalian atas Aset**

Sampai akhir tahun 2024, posisi tingkat pengembalian atas aset BCA Digital adalah 0,9%, lebih baik dari pada tahun sebelumnya yang sebesar 0,2%. Kenaikan ini disebabkan oleh perolehan laba yang lebih baik.

### **Non-Performing Earning Assets and Non-Performing Non-Earning Assets to Total Earning Assets and Non-Earning Assets**

As of the end of 2024, the ratio of non-performing earning assets and non-performing non-earning assets to total earning assets and non-earning assets was recorded at 0.6%.

The non-performing earning assets of BCA Digital in 2024 amounted to Rp80.0 billion, whereas the non-performing non-earning assets were recorded at Rp25.1 billion. The non-performing earning assets originated from bad loans, while non-performing non-productive assets were from abandoned properties and assets acquired by the Bank. The Bank continues to strive to resolve these non-performing assets.

### **Non-Performing Non-Earning Assets to Total Earning Assets Ratio**

As of December 31, 2024, the non-performing earning assets held by BCA Digital amounted to Rp80.0 billion, which originated from bad loans. Therefore, the ratio of the non-performing earning assets to total earning assets was 0.5%.

### **Allowance for Impairment Loss (CKPN) for Financial Assets to Earning Assets Ratio**

As of December 31, 2024, the ratio of the allowance for impairment loss (CKPN) for financial assets to earning assets was recorded at 1.4%. The majority of BCA Digital's earning assets consisted of placements and investments in government securities, investments in corporate bonds, and financing to the public with relatively good credit ratings.

### **Non-Performing Loans (NPL) Ratio**

By the end of 2024, BCA Digital's non-performing loans (NPL) ratio, both gross and net, remained well-maintained, namely recorded at 1.2% and 0.3%, respectively.

### **Return on Assets (ROA)**

By the end of 2024, BCA Digital's return on assets was 0.9%, higher than the previous year's ROA of 0.2%. This increase was driven by higher profits.



### **Tingkat Pengembalian atas Ekuitas**

ROE BCA Digital pada tahun 2024 ialah sebesar 2,7%, lebih besar dari pada tahun sebelumnya yang sebesar 1,2%.

### **Marjin Bunga Bersih**

Sampai akhir tahun 2024, realisasi rasio NIM ialah sebesar 6,7%, naik daripada tahun sebelumnya yang sebesar 5,4%.

### **Biaya Operasional terhadap Pendapatan Operasional (BOPO)**

Hingga akhir tahun 2024, realisasi rasio BOPO adalah sebesar 91,0%, mengalami penurunan daripada tahun sebelumnya yang sebesar 97,7%.

### **Rasio Kredit terhadap Dana Pihak Ketiga**

Per 31 Desember 2024, rasio *Loan to Deposit* (LDR) BCA Digital adalah sebesar 55,6%. BCA Digital secara proaktif mengkaji suku bunga dana yang tepat dan sesuai dengan kondisi likuitas. Hal tersebut dilakukan demi menjaga posisi keseluruhan dana pihak ketiga.

## **KEMAMPUAN MEMBAYAR HUTANG DAN KOLEKTABILITAS PIUTANG**

Posisi likuiditas BCA Digital selama tahun 2024 tetap berada pada level yang memadai, sebagaimana tercermin dari rasio LDR yang tumbuh sebesar 55,6%. Dari sisi rentabilitas, BCA Digital mencatatkan kinerja keuangan yang lebih baik dibandingkan tahun 2023, yang terlihat dari pencapaian ROA dan ROE yang lebih baik dibandingkan dengan periode sebelumnya. Di sisi kualitas aset, Bank menunjukkan bahwa cadangan aset keuangan masih mencukupi untuk menghadapi berbagai risiko yang mungkin terjadi.

BCA Digital tetap berkomitmen untuk mengutamakan prinsip kehati-hatian dengan memperhatikan profil risiko yang telah ditetapkan oleh manajemen. Peningkatan hasil kinerja keuangan Bank yang positif mencerminkan keberhasilan kolaborasi seluruh karyawan BCA Digital (bluForce) dalam mengembangkan bisnis Bank secara berkelanjutan dan optimal.

### **Return on Equity (ROE)**

BCA Digital's ROE in 2024 was 2.7%, higher than the previous year's ROE of 1.2%.

### **Net Interest Margin (NIM)**

By the end of 2024, the realized NIM ratio was 6.7%, higher than the previous year's NIM of 5.4%.

### **Operational Costs to Operating Income (BOPO)**

By the end of 2024, the realized BOPO ratio was 91.0%, decreasing from the previous year's ratio of 97.7%.

### **Loan to Deposit Ratio (LDR)**

As of December 31, 2024, BCA Digital's Loan to Deposit Ratio (LDR) stood at 55.6%. BCA Digital is proactively reviewing appropriate interest rates for funds that are in line with liquidity conditions. This is conducted to maintain the overall position of third-party funds.

## **ABILITY TO SETTLE FINANCIAL OBLIGATION AND RECEIVABLES COLLECTIBILITY**

BCA Digital's liquidity position throughout 2024 remained at an adequate level, as demonstrated in the Loan to Deposit Ratio (LDR) which grew by 55.6%. In terms of profitability, BCA Digital recorded increased financial performance compared to 2023, as seen from the increase in ROA and ROE compared to the previous period. Regarding asset quality, the Bank demonstrated that its financial asset provisions remained sufficient to face potential risks.

BCA Digital is consistently committed to prioritizing the principle of prudence while considering the risk profile set by management. The positive improvement in the Bank's financial performance reflects the successful collaboration of all BCA Digital employees (bluForce) in driving sustainable and optimal growth for the Bank's business.

## STRUKTUR MODAL DAN KEBIJAKAN MANAJEMEN ATAS STRUKTUR MODAL

### Struktur Modal

Pada tahun 2024, struktur permodalan BCA Digital adalah sebagai berikut:

- Modal Inti (Tier 1) mencapai 97,8% dari total modal atau sebesar Rp4,1 triliun;
- Modal Pelengkap (Tier 2) sebesar Rp92,7 miliar.

Selama tahun 2024, tingkat permodalan BCA Digital berada pada level yang memadai, dengan rasio kecukupan modal (CAR) yang tercatat sebesar 48,7%. Angka ini masih berada jauh di atas batas minimum yang telah ditetapkan oleh regulator, mencerminkan posisi permodalan Bank yang *solid*. Kedepannya, permodalan BCA Digital diproyeksikan akan tetap kuat dan terjaga, memberikan fondasi yang kokoh untuk mendukung pertumbuhan bisnis dan mengelola risiko dengan baik.

Dengan posisi permodalan dan likuiditas yang memadai, maka ruang pertumbuhan kredit yang dimiliki oleh BCA Digital akan semakin berkembang.

## CAPITAL STRUCTURE AND MANAGEMENT POLICY ON CAPITAL STRUCTURE

### Capital Structure

In 2024, BCA Digital's capital structure was recorded as follows:

- Core Capital (Tier 1), which reached 97.8% of total capital, or Rp4.1 trillion;
- Supplementary Capital (Tier 2), which amounted to Rp92.7 billion.

Throughout 2024, BCA Digital's capital adequacy remained at an adequate level, with a Capital Adequacy Ratio (CAR) recorded at 48.7%. This figure still exceeded the minimum threshold set by the regulator, demonstrating the Bank's solid capital position. Moving forward, BCA Digital's capital is projected to remain strong and well-maintained, providing a solid foundation to support business growth and manage risks effectively.

With adequate capital and liquidity, BCA Digital's credit growth capacity will continue to expand.

(dalam jutaan Rupiah)

(in million Rupiah)

| Uraian                                                  | 2024             | 2023             | Description                      |
|---------------------------------------------------------|------------------|------------------|----------------------------------|
| <b>Total Modal</b>                                      | <b>4.146.647</b> | <b>4.026.736</b> | <b>Total Capital</b>             |
| - Modal inti (Tier 1)                                   | 4.053.910        | 3.959.549        | Core Capital (Tier 1) -          |
| - Modal pelengkap (Tier 2)                              | 92.737           | 67.187           | Supplementary Capital (Tier 2) - |
| Aset Tertimbang Menurut Risiko untuk Risiko Kredit      | 7.842.380        | 5.390.962        | Credit Risk Weighted Assets      |
| Aset Tertimbang Menurut Risiko untuk Risiko Operasional | 665.517          | 242.202          | Operational Risk Weighted Assets |
| Aset Tertimbang Menurut Risiko untuk Risiko Pasar       | 1.806            | -                | Market Risk Weighted Assets      |
| Total Aset Tertimbang Menurut Risiko                    | 8.509.702        | 5.633.164        | Total Risk Weighted Assets       |
| <b>Rasio Kewajiban Penyediaan Modal Minimum (KPM)</b>   | <b>48,7%</b>     | <b>71,5%</b>     | Capital Adequacy Ratio (CAR)     |

### **Kebijakan Manajemen atas Struktur Modal**

BCA Digital mengelola struktur modal dengan tujuan utama memastikan ketersediaan modal yang memadai untuk mendukung strategi ekspansi bisnis, mempertahankan kelangsungan usaha di masa depan, serta memenuhi ketentuan kecukupan permodalan yang ditetapkan oleh regulator. Selain itu, pengelolaan ini juga dirancang untuk memastikan efisiensi struktur permodalan Bank.

Sebagai bagian dari strategi tersebut, BCA Digital telah menyusun rencana permodalan yang disesuaikan dengan tinjauan terkini atas kondisi ekonomi serta hasil dari metode *stress testing*. Proses ini dirancang untuk mengidentifikasi dan mengantisipasi berbagai risiko yang dapat memengaruhi stabilitas keuangan Bank.

Bank secara konsisten mengintegrasikan tujuan keuangan dengan kecukupan modal melalui perencanaan modal yang matang dan penerapan *stress testing*. Pendekatan ini juga diterapkan dalam berbagai aspek bisnis, mengutamakan persyaratan likuiditas dan kecukupan modal Bank. Untuk memastikan akurasi dan relevansi, kebutuhan modal Bank terus direncanakan dan diperbarui secara rutin berdasarkan analisis data terkini.

### **Dasar Penetapan Kebijakan Manajemen atas Struktur Modal**

Dalam menyusun kebijakan rencana permodalan, Direksi menyusun rencana tersebut dengan acuan dari POJK No. 11/POJK.03/2016 sebagaimana telah diubah oleh No. 34/POJK.03/2016 tentang Kewajiban Penyediaan Modal Minimum Bank Umum, yang kemudian disetujui oleh Dewan Komisaris

## **IKATAN MATERIAL UNTUK INVESTASI BARANG MODAL**

### **Tujuan dari Ikatan Material untuk Investasi Barang Modal**

Untuk mendukung kegiatan operasional bank di masa mendatang khususnya di bagian infrastruktur teknologi informasi dan jaringan, maka selama tahun 2024 ini, BCA Digital telah melaksanakan perikatan atas investasi barang modal.

### **Management Policy on Capital Structure**

BCA Digital manages its capital structure with the primary goal of ensuring adequate capital availability to support business expansion strategies, maintain future business continuity, and comply with the capital adequacy requirements established by regulators. In addition, this management approach is designed to ensure the efficiency of the Bank's capital structure.

As part of this strategy, BCA Digital has developed a capital plan that is aligned with the latest economic conditions and results from stress testing methods. This process is designed to identify and mitigate various risks that may affect the Bank's financial stability.

The Bank consistently integrates its financial objectives with capital adequacy through thorough capital planning and the implementation of stress testing. This approach is applied across various aspects of the business, focusing on liquidity requirements and the Bank's capital adequacy. To ensure accuracy and relevance, the Bank's capital needs are continuously planned and updated based on the latest data analysis.

### **Basis for Determining Management Policy on Capital Structure**

In formulating the capital planning policy, the Board of Directors refers to POJK No. 11/POJK.03/2016, as amended by No. 34/POJK.03/2016 on Minimum Capital Adequacy Requirement for Commercial Banks, which is then approved by the Board of Commissioners.

## **MATERIAL COMMITMENT FOR CAPITAL EXPENDITURE**

### **Purpose of Material Commitment for Capital Expenditure**

To support the Bank's operational activities in the future, particularly in the area of information technology infrastructure and network, BCA Digital made a commitment to invest in capital goods for the entire year of 2024.

**Sumber Dana untuk Investasi Barang Modal**

Guna mendukung kebutuhan investasi barang modal, BCA Digital telah menyalurkan sejumlah dana yang signifikan guna memastikan ketersediaan infrastruktur dan fasilitas yang memadai.

**Mata Uang dan Mitigasi Risiko**

Guna mendukung kebutuhan investasi barang modal, BCA Digital telah menyalurkan sejumlah dana yang signifikan guna memastikan ketersediaan infrastruktur dan fasilitas yang memadai.

**INVESTASI BARANG MODAL YANG DIREALISASIKAN TAHUN 2024**

Sampai akhir tahun 2024, BCA Digital telah mengeluarkan dana sebesar Rp29,4 miliar untuk biaya bangunan, kebutuhan, perlengkapan dan peralatan kantor serta perangkat lunak. Berikut ini merupakan uraian realisasi penggunaan dana investasi barang modal sepanjang tahun 2024:

| Uraian                            | 2024          | 2023         | Naik (turun) 2024-2023<br>Increase (decrease) 2024-2023 |             | Description                   |
|-----------------------------------|---------------|--------------|---------------------------------------------------------|-------------|-------------------------------|
|                                   |               |              | Nominal                                                 | %           |                               |
| Bangunan                          | -             | 471          | (471)                                                   | (100%)      | Building                      |
| Perlengkapan dan Peralatan Kantor | 9.414         | 1.722        | 7.692                                                   | 447%        | Office Supplies and Equipment |
| Perangkat lunak                   | 20.060        | 2.764        | 17.296                                                  | 626%        | Software                      |
| <b>Total Biaya Perolehan</b>      | <b>29.474</b> | <b>4.957</b> | <b>24.517</b>                                           | <b>495%</b> | <b>Total Expenditure</b>      |

**INFORMASI DAN FAKTA MATERIAL YANG TERJADI SETELAH TANGGAL LAPORAN AKUNTAN**

Sampai akhir tahun 2024, Bank tidak mencatat adanya informasi dan fakta material yang dilaksanakan oleh BCA Digital setelah tanggal laporan akuntan.

**Source of Funds for Capital Expenditure**

To support capital expenditure needs, BCA Digital has allocated a significant amount of funds to ensure the availability of adequate infrastructure and facilities.

**Currency and Risk Mitigation**

To support capital expenditure needs, BCA Digital has allocated a significant amount of funds to ensure the availability of adequate infrastructure and facilities.

**MATERIAL COMMITMENT FOR CAPITAL EXPENDITURE**

As of the end of 2024, BCA Digital allocated a total of Rp29.4 billion for building expenses as well as office supplies and equipment, as well as software. The following is a breakdown of the realization of use of capital goods investment funds throughout 2024:

**MATERIAL INFORMATION AND FACTS OCCURRING AFTER THE DATE OF THE ACCOUNTANT'S REPORT**

As of the end of 2024, there were no material information and facts recorded by BCA Digital after the date of the accountant's report.

**PERBANDINGAN TARGET DAN  
REALISASI 2024**

Informasi perbandingan target yang ditetapkan di awal tahun dengan realisasi kinerja Bank di tahun 2024 adalah sebagai berikut:

(dalam jutaan Rupiah)

| Uraian                     | Target 2024 | Realisasi 2024<br>Realization in 2024 | Presentase (%)<br>Percentage (%) | Description                |
|----------------------------|-------------|---------------------------------------|----------------------------------|----------------------------|
| Pendapatan Operasional     | 972.065     | 1.079.325                             | 111%                             | Revenue                    |
| Laba (Rugi) Tahun Berjalan | 20.624      | 107.972                               | 524%                             | Profit (Loss) for the Year |
| Aset                       | 14.471.464  | 16.054.447                            | 111%                             | Assets                     |
| Liabilitas                 | 10.462.019  | 11.917.455                            | 114%                             | Liabilities                |
| Ekuitas                    | 4.009.445   | 4.136.992                             | 103%                             | Equity                     |

(in million Rupiah)

**PROSPEK, PRIORITAS STRATEGIS, DAN  
PROYEKSI TAHUN 2025**

Memasuki tahun 2025, awan mendung diprediksi masih menyelimuti ekonomi dunia pada tahun 2025. Sebab, ekonomi dunia diperkirakan tumbuh dengan kecepatan sedang, dan masih harus menghadapi dinamika yang kompleks seperti pemulihan dari pandemi, dampak geopolitik, perubahan teknologi, dan agenda keberlanjutan. Menurut laporan Organization for Economic Co-operation and Development (OECD), pertumbuhan ekonomi global diproyeksi tetap stabil di angka 3,1% pada tahun 2024 dan sedikit meningkat menjadi 3,2% pada tahun 2025. Hal itu, lantaran masih banyaknya tantangan di berbagai sektor penopangnya.

Disisi lain, pertumbuhan ekonomi nasional di tahun 2025 juga masih menjadi periode yang penuh tantangan. Hal tersebut karena penurunan permintaan pasar global, hambatan perdagangan, dan kebijakan internasional yang berubah menjadi faktor utama yang dapat mengganggu kinerja ekspor dan industri domestik.

Melihat tantangan yang dihadapi, diperlukan kebijakan strategis untuk melindungi industri dalam negeri dan meningkatkan daya saing ekspor. Dukungan pemerintah dalam bentuk insentif fiskal, pengembangan pasar alternatif, dan peningkatan produktivitas menjadi kunci untuk menghadapi tantangan ekonomi di tahun 2025.

**COMPARISON BETWEEN TARGET AND  
REALIZATION IN 2024**

The comparison between the targets set at the beginning of the year and the Bank's performance results in 2024 is as follows:

**PROSPECTS, STRATEGIC PRIORITIES,  
AND PROJECTIONS FOR 2025**

Entering 2025, the global economy is expected to face continued uncertainty. This is because global economic growth is expected to remain moderate, still grappling with complex dynamics such as recovery from the pandemic, geopolitical impacts, technological changes, and sustainability agendas. According to the Organization for Economic Co-operation and Development (OECD) report, global economic growth was projected to remain stable at 3.1% in 2024, with a slight increase to 3.2% in 2025. This is due to the ongoing challenges across several key sectors.

On the other hand, national economic growth in 2025 will also be a challenging period. This is primarily due to factors such as the decline in global market demand, trade barriers, and changing international policies, all of which could disrupt export performance and domestic industry.

Given these challenges, strategic policies are needed to protect domestic industries and enhance export competitiveness. Government support in the form of fiscal incentives, the development of alternative markets, and increased productivity will be key to overcoming economic challenges in 2025.



### **Prioritas Strategis BCA Digital Tahun 2025**

Dalam rangka merealisasikan seluruh rencana dan target di tahun 2025, BCA Digital telah menyusun rencana dan langkah strategis dengan mempertimbangkan kondisi keuangan, nonkeuangan, serta rencana pengembangan usaha Bank.

Di tahun 2025 nanti, BCA Digital telah membuat perencanaan strategi untuk terus memperluas kerja sama dengan berbagai pihak dalam penyediaan berbagai layanan transaksi dan penyaluran kredit dengan tetap memerhatikan *data governance*. Selain itu, berbagai solusi dan layanan perbankan juga akan terus dikembangkan agar bisa memberikan nilai tambah dan kemudahan bagi nasabah.

Di bidang penyaluran kredit, setelah sukses meluncurkan produk *direct lending* yaitu bluExtraCash, Bank akan terus bersinergi dengan platform digital lain dalam menggali segmen ritel (UMKM & non-UMKM) baik secara langsung maupun melalui kerja sama dengan pihak ketiga. Bank berkomitmen terus melakukan evaluasi untuk bisa memberikan layanan yang lebih baik sesuai dengan kebutuhan nasabah. Penyaluran kredit akan selalui mengacu pada kaidah-kaidah manajemen risiko serta seluruh ketentuan yang berlaku.

Guna mendukung layanan perbankan sebagai bank yang sepenuhnya berbasis digital, BCA Digital terus menyiapkan dan menyelesaikan metode kerja, kapasitas, dan kapabilitas infrastruktur teknologi informasi. Langkah ini dilakukan agar Bank mampu menyediakan layanan serta akses yang andal dan responsif bagi nasabah.

Melihat potensi ke depan atas perkembangan bisnis *e-commerce* dan *fintech* yang telah menerapkan platform digital, BCA Digital juga akan melakukan kolaborasi strategis dengan mitra-mitra di sektor terkait. Kolaborasi ini bertujuan untuk memperluas cakupan layanan, memperkaya ekosistem digital, dan memberikan nilai tambah yang berkelanjutan bagi nasabah serta bisnis Bank.

### **KEBIJAKAN DIVIDEN**

Hingga akhir tahun 2024, BCA Digital tidak melaksanakan pembagian dividen kepada para pemegang saham.

### **Strategic Priorities of BCA Digital in 2025**

To realize its plans and targets for 2025, BCA Digital has formulated a strategic plan, taking into account financial and non-financial conditions as well as the Bank's business development plans.

For 2025, BCA Digital has developed a strategy to continue to expand collaborations with various parties in providing a range of transaction services and credit disbursement, while maintaining a focus on data governance. In addition, various banking solutions and services will continue to be developed to add value and convenience for customers.

In the area of credit disbursement, after successfully launching the direct lending product, bluExtraCash, the Bank will continue to collaborate with other digital platforms to tap into the retail segment (both MSMEs and non-MSMEs), either directly or through partnerships with third parties. The Bank is committed to continuous evaluation to provide better services tailored to customer needs. Credit disbursement will always adhere to risk management principles and all applicable regulations.

In support of its services as a fully digital-based bank, BCA Digital continues to prepare and enhance its work methods, infrastructure capacity, and technological capabilities. This initiative is aimed at ensuring that the Bank can provide reliable and responsive services and access for its customers.

Provided the potential for growth in e-commerce and fintech businesses that have adopted digital platforms, BCA Digital will also engage in strategic collaborations with partners in related sectors. These collaborations are aimed at expanding service coverage, enriching the digital ecosystem, and creating sustainable value for both customers and the bank's business.

### **DIVIDEND POLICY**

As of the end of 2024, BCA Digital did not distribute any dividends to its shareholders.

#### **PROGRAM KEPEMILIKAN SAHAM OLEH MANAJEMEN DAN/ATAU PEGAWAI (MSOP/ ESOP)**

Per 31 Desember 2024, BCA Digital tidak memiliki program pemberian opsi saham kepada Direksi, Dewan Komisaris, ataupun Karyawan.

#### **REALISASI PENGGUNAAN DANA HASIL PENAWARAN UMUM**

Per 31 Desember 2024 BCA Digital tidak pernah melaksanakan penawaran umum dalam bentuk penerbitan saham baru.

#### **INFORMASI MATERIAL MENGENAI INVESTASI, EKSPANSI, DIVESTASI, DAN AKUISISI**

Hingga akhir tahun 2024, BCA Digital tidak melakukan aktivitas transaksi mengenai investasi, ekspansi, divestasi, atau akuisisi dengan nilai yang material.

#### **PENGUNGKAPAN TRANSAKSI PIHAK BERELASI**

Selama menjalankan bisnisnya, BCA Digital melaksanakan berbagai bentuk transaksi dengan pihak-pihak berelasi. Transaksi tersebut dilakukan berdasarkan persyaratan yang telah disetujui oleh kedua belah pihak. Adapun persyaratan dalam transaksi dengan pihak-pihak berelasi ini mungkin berbeda dari persyaratan yang berlaku untuk transaksi dengan pihak-pihak yang tidak berelasi, mengingat adanya hubungan khusus yang melandasi kerja sama tersebut.

Bank senantiasa memastikan bahwa setiap transaksi dengan pihak-pihak berelasi dilakukan secara transparan, adil, dan sesuai dengan peraturan yang berlaku guna menjaga integritas operasional serta kepercayaan para pemangku kepentingan

Sesuai dengan yang telah diuraikan dalam PSAK 7 (Revisi 2015) mengenai Transaksi Pihak-Pihak Berelasi, yang dimaksud mengenai pihak-pihak berelasi dengan entitas pelopor ialah sebagai berikut:

#### **SHARE OWNERSHIP PROGRAM BY MANAGEMENT AND/OR EMPLOYEES (MSOP/ESOP)**

As of December 31, 2024, BCA Digital did not have a stock option program for the Board of Directors, Board of Commissioners, or employees.

#### **REALIZATION OF USE OF PUBLIC OFFERING FUNDS**

As of December 31, 2024, BCA Digital did not conduct any public offering through the issuance of new shares.

#### **MATERIAL INFORMATION REGARDING INVESTMENT, EXPANSION, DIVESTMENT AND ACQUISITION**

As of the end of 2024, BCA Digital did not engage in any material transactions related to investments, expansion, divestment, or acquisitions.

#### **DISCLOSURE OF RELATED PARTY TRANSACTIONS**

In the course of its business operations, BCA Digital engages in various types of transactions with related parties. These transactions are conducted based on terms that have been mutually agreed upon by both parties. The terms of these transactions with related parties may differ from those applied to transactions with unrelated parties, due to the special relationship underlying the cooperation.

The Bank ensures that every transaction with related parties is conducted transparently, fairly, and in compliance with applicable regulations, in order to maintain operational integrity and the trust of stakeholders.

In accordance with PSAK 7 (Revised 2015) regarding Related Party Transactions, the following are considered related parties to the entity:

**A. Orang atau anggota keluarga terdekatnya berelasi dengan entitas pelapor jika orang tersebut:**

- i. Memiliki pengendalian atau pengendalian bersama terhadap entitas pelapor;
- ii. Memiliki pengaruh signifikan terhadap entitas pelapor; atau
- iii. Personil manajemen kunci entitas pelapor atau entitas induk pelapor.

**B. Suatu entitas berelasi dengan entitas pelapor jika memenuhi hal-hal tersebut:**

- i. Entitas dan entitas pelapor adalah anggota dari kelompok usaha yang sama (artinya entitas induk, entitas anak dan entitas anak berikutnya terkait dengan entitas lain);
- ii. Suatu entitas adalah entitas asosiasi atau ventura bersama bagi entitas lain (atau entitas asosiasi atau ventura bersama yang merupakan anggota suatu kelompok usaha, di mana entitas lain tersebut adalah anggotanya);
- iii. Kedua entitas tersebut adalah ventura bersama dari pihak ketiga yang sama;
- iv. Suatu entitas adalah ventura bersama dari entitas ketiga dan entitas yang lain adalah entitas asosiasi dari entitas ketiga;
- v. Entitas tersebut adalah suatu program imbalan pasca kerja untuk imbalan kerja dari suatu entitas pelapor atau entitas yang terkait dengan entitas pelapor;
- vi. Entitas yang dikendalikan atau dikendalikan bersama oleh orang yang diidentifikasi dalam butir (a);
- vii. Orang yang diidentifikasi, dalam butir (a) (i) memiliki pengaruh signifikan terhadap entitas atau manajemen kunci entitas (atau entitas induk dari entitas).

Adapun informasi tentang pihak-pihak yang telah melaksanakan transaksi, sifat hubungan, dan sifat transaksi dengan Perusahaan selama tahun 2024 adalah sebagai berikut:

**A. Someone or their immediate family member is considered to have relation with the reporting entity if they:**

- i. Have control or joint control over the reporting entity;
- ii. Have significant influence on the reporting entity; or
- iii. Members of key management of the reporting entity or its parent entity.

**B. The entity is considered to have relation with the reporting entity if it meets the following requirements:**

- i. The entity and the reporting entity are members of the same business group (this refers to any holding company, any subsidiary and the subsidiary's subsidiary that is related to the reporting entity);
- ii. The entity is an associate or joint venture of another entity (or an associate or joint venture that is a member of a business group, of which the other entity is a member);
- iii. The entity and the reporting entity are joint ventures of the same third party;
- iv. The entity is a joint venture of a third party and the reporting entity is an associate of the third party;
- v. The entity functions as a post-employment benefits program for employee benefits of the reporting entity or an entity related to the reporting entity;
- vi. The entity is controlled or jointly controlled by the person identified in point (a);
- vii. The person identified in point (a)(i) has a significant influence over the entity or key management of the entity (or the parent entity of the entity).

The information regarding the parties that have conducted transactions, the nature of the relationship, and the nature of the transactions with the Company during 2024 is as follows:

**Sifat Hubungan dengan Pihak-Pihak Berelasi****The Nature of the Relationship with Related Parties**

| Pihak Berelasi<br>Related Party                                     | Sifat dari Hubungan<br>Nature of Relationship           | Sifat dari Transaksi<br>Nature of Transaction                                                                                                                                                                                                 |
|---------------------------------------------------------------------|---------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| PT Bank Central Asia Tbk                                            | Pemegang saham<br>(Shareholder)                         | Giro pada bank lain, Aset dan kewajiban hak guna, Aset lain-lain, Liabilitas lain-lain, Pendapatan dan beban<br>(Current accounts with other banks, Right of use assets and liabilities, Other assets, Other liabilities, Income and expense) |
| Dewan Komisaris dan Direksi<br>Board of Commissioners and Directors | Manajemen kunci<br>(Key Management)                     | Dana pihak ketiga, Liabilitas lain-lain, Beban bunga<br>(Deposit from customers, Other liabilities, Interest expense)                                                                                                                         |
| PT Asuransi Umum BCA (BCA Insurance)                                | Entitas sepengendali<br>(Entities under common control) | Beban umum dan administrasi, Biaya nonoperasional<br>(General and administrative expense, Non-operating expense)                                                                                                                              |
| PT BCA Finance                                                      | Entitas sepengendali<br>(Entities under common control) | Kredit yang diberikan, Aset lain-lain, Pendapatan bunga<br>(Loans, Other assets, Interest income)                                                                                                                                             |
| PT Asuransi Jiwa BCA (BCA Life)                                     | Entitas sepengendali<br>(Entities under common control) | Pendapatan provisi dan komisi, Biaya tenaga kerja<br>(Fee and commission income, Employee expense)                                                                                                                                            |

**Penjelasan mengenai Kewajaran Transaksi dan Pernyataan Direksi atas Transaksi Afiliasi Tahun 2024**

Hingga akhir tahun 2024, Direksi menilai bahwa seluruh aktivitas transaksi yang dilakukan oleh BCA Digital dengan pihak-pihak berelasi telah memenuhi prinsip-prinsip kewajaran transaksi dan sesuai dengan ketentuan yang tercantum dalam PSAK No. 224 (Revisi 2015) – Pengungkapan Pihak-Pihak Berelasi. Hal ini mencakup pengungkapan yang transparan dan akurat mengenai transaksi tersebut dalam laporan keuangan, serta memastikan bahwa semua transaksi dilakukan dengan syarat yang adil dan wajar, sebagaimana ditetapkan dalam peraturan yang berlaku. Keberlanjutan pengelolaan transaksi berelasi ini bertujuan untuk menjaga integritas dan kepercayaan *stakeholder* serta memastikan kepatuhan terhadap standar akuntansi yang berlaku.

**Saldo Transaksi dengan Pihak-Pihak Berelasi**

BCA Digital melakukan segala aktivitas transaksi dan saldo yang material dengan pihak-pihak berelasi yang relevan, dan telah diungkapkan secara transparan dalam Catatan atas Laporan Keuangan (CALK) konsolidasian. Pengungkapan ini dapat ditemukan pada CALK No. 31, yang mencakup detail tentang transaksi yang dilakukan, saldo yang terkait, serta kondisi atau persyaratan yang berlaku dalam transaksi tersebut. Hal ini bertujuan untuk memberikan informasi yang jelas dan lengkap kepada pemangku kepentingan mengenai hubungan dan transaksi yang terjadi antara BCA Digital dan pihak-pihak berelasi, sesuai dengan standar pengungkapan yang berlaku.

**Explanation on the Fairness of Transactions and Statement of the Board of Directors on Affiliate Transactions in 2024**

As of the end of 2024, the Board of Directors assessed that all transactions conducted by BCA Digital with related parties adhered to the principles of fairness and complied with the provisions stipulated in SFAS No. 224 (Revised 2015) – Related Party Disclosures. This includes transparent and accurate disclosures of these transactions in the financial statements, as well as ensuring that all transactions are carried out on fair and reasonable terms, as stipulated by applicable regulations. The ongoing management of related-party transactions aims to maintain the integrity and trust of stakeholders while ensuring compliance with the applicable accounting standards.

**Transaction Balance with Related Parties**

BCA Digital has conducted all material transactions and maintained relevant balances with related parties, which have been transparently disclosed in the Consolidated Notes to Financial Statements (CALK). This disclosure can be found in CALK No. 31, which provides details about the transactions conducted, related balances, as well as the terms and conditions governing these transactions. This disclosure is intended to provide clear and comprehensive information to stakeholders regarding the relationships and transactions between BCA Digital and its related parties, in accordance with the applicable disclosure standards.

## DAMPAK PERUBAHAN PERATURAN PERUNDANG-UNDANGAN

Hingga akhir tahun 2024, regulator telah menerbitkan beberapa kebijakan yang mempengaruhi kegiatan usaha BCA Digital. Kebijakan-kebijakan tersebut berperan penting dalam pengaturan dan pengawasan industri perbankan digital serta memastikan keberlanjutan operasional yang sesuai dengan peraturan yang berlaku. Berikut adalah daftar regulasi yang berpengaruh terhadap aktivitas kegiatan usaha BCA Digital:

## IMPACTS OF REGULATORY CHANGES

As of the end of 2024, regulators issued several policies that impacted the business activities of BCA Digital. These policies play a crucial role in regulating and supervising the digital banking industry, ensuring the sustainability of operations in compliance with applicable regulations. The following is a list of regulations affecting the business activities of BCA Digital:

| No. | Regulasi<br>Regulation                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | Dampak Terhadap<br>BCA Digital                                                                                                                                                                                                                                                                                                                                                                                                             | Impact on<br>BCA Digital                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Rencana Aksi<br>Action Plan                                                                                                                                                                                                                                                                                                                                                                                              | Action Plan                                                                                                                                                                                                                                                                                                                                                                                        |
|-----|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1.  | POJK No. 21 Tahun 2023 tentang Layanan Digital oleh Bank Umum<br>OJK Regulation No. 21 of 2023 concerning Digital Services Provided by Commercial Banks                                                                                                                                                                                                                                                                                                                                                                       | Bank wajib menyediakan fitur bagi Nasabah untuk mengelola hak akses mitra Bank terhadap data dan informasi nasabah secara mandiri paling lambat bulan Desember 2024.                                                                                                                                                                                                                                                                       | The Bank is required to provide features for customers to independently manage the access rights of bank partners to customer data and information by December 2024 at the latest.                                                                                                                                                                                                                                                                                        | BCA Digital telah menyediakan fitur di Aplikasi blu yang memungkinkan bagi Nasabah untuk mengelola secara mandiri dan mengetahui mitra Bank yang dapat mengakses data dan informasi Nasabah serta Nasabah dapat menarik persetujuan pemrosesan data miliknya secara mandiri sesuai jangka waktu yang ditentukan.                                                                                                         | BCA Digital has provided a feature in the blu app that allows customers to independently manage and view which bank partners can access their data and information. Additionally, customers can withdraw their consent for the processing of their data independently, in accordance with the specified time period.                                                                               |
| 2.  | POJK No. 22 Tahun 2023 tentang Pelindungan Konsumen dan Masyarakat di Sektor Jasa Keuangan dan SEOJK No. 13/SEOJK.08/2024 tentang Penyusunan dan Penyampaian Laporan Rencana dan Laporan Realisasi Literasi Keuangan dan Inklusi Keuangan<br>OJK Regulation No. 22 of 2023 concerning Consumer and Public Protection in the Financial Services Sector and OJK Circular Letter No. 13/SEOJK.08/2024 concerning Preparation and Submission of Reports on the Plan and Realization of Financial Literacy and Financial Inclusion | 1. Terdapat perubahan jangka waktu penanganan dan penyelesaian pengaduan secara tertulis menjadi paling lama 10 (sepuluh) hari kerja sejak dokumen diterima secara lengkap.<br>2. Bank wajib memberikan fasilitas pelatihan bagi pegawai yang ditugaskan di unit/fungsi pelindungan konsumen minimal 1 (satu) kali dalam setahun dan paling sedikit 1 (satu) kali dalam masa kerja untuk pegawai di luar unit/fungsi pelindungan konsumen. | 1. There has been a change in the timeline for handling and resolving complaints in writing, which must be completed within a maximum of 10 (ten) working days from the receipt of the complete documents.<br>2. The Bank is required to provide training facilities for employees assigned to the consumer protection unit/function at least once (1) a year, and at least once (1) during their employment for employees outside the consumer protection unit/function. | 1. BCA Digital telah menyesuaikan Kebijakan dan Prosedur Penanganan Pengaduan sesuai dengan ketentuan sebagaimana diatur pada ketentuan ini.<br>2. BCA Digital telah memberikan pelatihan secara bertahap bagi pegawai yang ditugaskan di unit/fungsi pelindungan konsumen minimal 1 (satu) kali dalam setahun dan paling sedikit 1 (satu) kali dalam masa kerja untuk pegawai di luar unit/fungsi pelindungan konsumen. | 1. BCA Digital has adjusted its Complaint Handling Policies and Procedures in accordance with the provisions stipulated in these regulations.<br>2. BCA Digital has provided gradual training for employees assigned to the consumer protection unit/function at least once (1) a year, and at least once (1) during their employment for employees outside the consumer protection unit/function. |



| No. | Regulasi<br>Regulation                                                                                                                                                                                                    | Dampak Terhadap<br>BCA Digital                                                                                                                                                                                                                                                                                                                                                                                                                                                                | Impact on<br>BCA Digital                                                                                                                                                                                                                                                                                                                                                                                                                                         | Rencana Aksi                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | Action Plan                                                                                                                                                                                                                                                                                                                                                                                                                            |
|-----|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 3.  | POJK No. 5 Tahun 2024 tentang Penetapan Status Pengawasan dan Penanganan Permasalahan Bank Umum<br>OJK Regulation No. 5 of 2024 concerning Determination of Supervisory Status and Handling of Issues in Commercial Banks | 1. Bank wajib menyusun dan menyampaikan Rencana Aksi Pemulihan kepada OJK, pertama kali disampaikan pada bulan November 2024.<br>2. Bank wajib memenuhi kepemilikan simpanan dan/atau instrumen utang atau investasi yang memiliki karakteristik modal, milik PSP dan/atau PSPT, dan/atau milik pihak lain paling lambat tanggal 31 Desember 2027.                                                                                                                                            | 1. The Bank is required to prepare and submit a Recovery Action Plan to the OJK, with the first submission to be made in November 2024.<br>2. The Bank is required to meet the ownership of deposits and/or debt instruments or investments that have capital characteristics, owned by PSP and/or PSPT, and/or owned by other parties, no later than December 31, 2027.                                                                                         | 1. BCA Digital telah menyusun dan menyampaikan Rencana Aksi Pemulihan kepada OJK pada tanggal 25 November 2024.<br>2. BCA Digital akan memenuhi kepemilikan simpanan dan/atau instrumen utang atau investasi yang memiliki karakteristik modal, milik PSP dan/atau PSPT, dan/atau milik pihak lain paling lambat tanggal 31 Desember 2027.                                                                                                                                     | 1. BCA Digital prepared and submitted the Recovery Action Plan to the OJK on November 25, 2024.<br>2. BCA Digital will meet the ownership of deposits and/or debt instruments or investments that have capital characteristics, owned by PSP and/or PSPT, and/or owned by other parties, no later than December 31, 2027.                                                                                                              |
| 4.  | PLPS No. 1 Tahun 2024 tentang Premi Program Restrukturisasi Perbankan<br>PLPS No. 1 of 2024 concerning Premium for the Banking Restructuring Program                                                                      | Bank wajib membayar premi untuk Pendanaan Program Restrukturisasi Perbankan (PRP). Premi PRP dihitung sendiri dan wajib dibayarkan oleh Bank dengan besaran persentase tertentu yang dihitung dari kombinasi kelompok Bank berdasarkan jumlah aset dan tingkat risiko Bank yang dikalikan dengan jumlah aset Bank. Bank melakukan perhitungan dan pembayaran premi PRP kepada LPS pertama kali untuk periode 1 Januari 2025 sampai dengan 30 Juni 2025 paling lambat tanggal 31 Januari 2025. | The Bank is required to pay a premium for the Banking Restructuring Program (PRP). The PRP premium is calculated independently and must be paid by the Bank at a certain percentage based on a combination of the bank's asset group and risk level, multiplied by the Bank's asset amount. The Bank must calculate and pay the PRP premium to the LPS for the first time for the period from January 1, 2025, to June 30, 2025, no later than January 31, 2025. | BCA Digital akan menghitung dan membayar premi Pendanaan Program Restrukturisasi Perbankan (PRP) untuk periode 1 Januari 2025 sampai dengan 30 Juni 2025 paling lambat tanggal 31 Januari 2025 serta menyampaikan bukti pembayaran premi PRP kepada LPS.                                                                                                                                                                                                                       | BCA Digital will calculate and pay the premium for the Banking Restructuring Program (PRP) for the period from January 1, 2025, to June 30, 2025, no later than January 31, 2025, and will submit proof of the PRP premium payment to the LPS                                                                                                                                                                                          |
| 5.  | PBI No. 5 Tahun 2024 tentang Standardisasi Kompetensi di Bidang Sistem Pembayaran<br>PBI No. 5 of 2024 concerning Competency Standardization in the Payment System Field                                                  | 1. Bank wajib memastikan SDM yang melaksanakan kegiatan Sistem Pembayaran memiliki Sertifikat PBK Sistem Pembayaran dan/atau Sertifikat Kompetensi Sistem Pembayaran.<br>2. Bank wajib memastikan terlaksananya Pemeliharaan Kompetensi Sistem Pembayaran bagi seluruh SDM yang memiliki Sertifikat PBK Sistem Pembayaran dan/atau Sertifikat Kompetensi Sistem Pembayaran yang dilaksanakan paling sedikit 1 (satu) kali dalam jangka waktu 3 (tiga) tahun.                                  | 1. The Bank is required to ensure that human resources performing Payment System activities have a Payment System PBK Certificate and/or a Payment System Competency Certificate.<br>2. The Bank is required to ensure the implementation of Payment System Competency Maintenance for all human resources holding a Payment System PBK Certificate and/or a Payment System Competency Certificate, conducted at least once every 3 (three) years.               | 1. BCA Digital memastikan SDM yang melaksanakan kegiatan Sistem Pembayaran memiliki Sertifikat PBK Sistem Pembayaran dan/atau Sertifikat Kompetensi Sistem Pembayaran secara bertahap.<br>2. BCA Digital memastikan terlaksananya Pemeliharaan Kompetensi Sistem Pembayaran bagi seluruh SDM yang memiliki Sertifikat PBK Sistem Pembayaran dan/atau Sertifikat Kompetensi Sistem Pembayaran yang dilaksanakan paling sedikit 1 (satu) kali dalam jangka waktu 3 (tiga) tahun. | 1. BCA Digital ensures that human resources performing Payment System activities have a Payment System PBK Certificate and/or a Payment System Competency Certificate gradually.<br>2. BCA Digital ensures the implementation of Payment System Competency Maintenance for all human resources holding a Payment System PBK Certificate and/or a Payment System Competency Certificate, conducted at least once every 3 (three) years. |

| No. | Regulasi<br>Regulation                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | Dampak Terhadap<br>BCA Digital                                                                                                                                                                                                                                                                                                                                                                         | Impact on<br>BCA Digital                                                                                                                                                                                                                                                                                                                                                                                                                                                       | Rencana Aksi                                                                                                                                                                                                                                                                                                                          | Action Plan                                                                                                                                                                                                                                                                                                          |
|-----|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | <p>3. Bank wajib menyampaikan rencana penyediaan dana sesuai dengan asesmen kebutuhan dana dan realisasinya kepada Bank Indonesia, dilakukan untuk pertama kali paling lambat tanggal 13 Desember 2024 untuk rencana penyediaan dana tahun 2025.</p> <p>4. Bank wajib menyampaikan Laporan berkala dan Laporan insidental kepada Bank Indonesia.</p>                                                   | <p>3. The Bank is required to submit a funding provision plan in accordance with the funding needs assessment and its realization to Bank Indonesia, for the first time no later than December 13, 2024, for the 2025 funding provision plan.</p> <p>4. The Bank is required to submit periodic and incidental reports to Bank Indonesia.</p>                                                                                                                                  | <p>3. BCA Digital telah menyampaikan rencana penyediaan dana tahun 2025 sesuai dengan asesmen kebutuhan dana kepada Bank Indonesia pada tanggal 12 Desember 2024 dan akan menyampaikan realisasinya kepada Bank Indonesia.</p> <p>4. BCA Digital telah menyampaikan Laporan berkala dan Laporan insidental kepada Bank Indonesia.</p> | <p>3. BCA Digital submitted the 2025 funding provision plan in accordance with the funding needs assessment to Bank Indonesia on December 12, 2024, and will submit the realization to Bank Indonesia.</p> <p>4. BCA Digital has submitted periodic and incidental reports to Bank Indonesia.</p>                    |
| 6.  | <p>POJK No. 11 Tahun 2024 tentang Perubahan Kedua atas POJK No. 18/POJK.03/2017 tentang Pelaporan dan Permintaan Informasi Debitur Melalui Sistem Layanan Informasi Keuangan dan SEOJK No. 11/SEOJK.01/2024 tentang Pelaporan dan Permintaan Informasi Debitur Melalui Sistem Layanan Informasi Keuangan</p> <p>OJK Regulation No. 11 of 2024 concerning Second Amendment to OJK Regulation No. 18/POJK.03/2017 regarding Reporting and Request for Debtor Information Through the Financial Information Services System, and OJK Circular Letter No. 11/SEOJK.01/2024 concerning Reporting and Request for Debtor Information Through the Financial Information Services System</p> | <p>1. Bank dapat mengajukan akses permintaan Informasi Debitur melalui <i>host to host</i> SLIK kepada OJK.</p> <p>2. Bank menyampaikan Laporan Debitur kepada OJK sesuai dengan pedoman SEOJK No. 3/SEOJK.03/2021 sampai dengan posisi data bulan September 2024. Selanjutnya, Bank menyampaikan Laporan Debitur sesuai dengan pedoman SEOJK No. 11/SEOJK.01/2024 mulai posisi data Oktober 2024.</p> | <p>1. The Bank may request access to debtor information through <i>host-to-host</i> SLIK to OJK.</p> <p>2. The Bank is required to submit debtor reports to OJK in accordance with the guidelines of OJK Circular Letter No. 3/SEOJK.03/2021 until the data position for September 2024. Subsequently, the Bank will submit debtor reports in accordance with the guidelines of OJK Circular Letter No. 11/SEOJK.01/2024 starting from the data position for October 2024.</p> | <p>1. BCA Digital akan mempertimbangkan penggunaan permintaan Informasi Debitur melalui <i>host to host</i> SLIK OJK.</p> <p>2. BCA Digital telah melakukan penyesuaian Laporan Debitur posisi data Oktober 2024 sesuai dengan pedoman SEOJK No. 11/SEOJK.01/2024 dan menyampaikannya kepada OJK.</p>                                 | <p>1. BCA Digital will consider using the debtor information request through <i>host-to-host</i> SLIK OJK.</p> <p>2. BCA Digital has adjusted the debtor report for the data position of October 2024 in accordance with the guidelines of OJK Circular Letter No. 11/SEOJK.01/2024 and has submitted it to OJK.</p> |

| No. | Regulasi<br>Regulation                                                                                                                                                                                                                                                                                                                                                                                                                | Dampak Terhadap<br>BCA Digital                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | Impact on<br>BCA Digital                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | Rencana Aksi                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | Action Plan                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|-----|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 7.  | POJK No. 13 Tahun 2024 tentang Transparansi dan Publikasi Suku Bunga Dasar Kredit bagi Bank Umum Konvensional OJK Regulation No. 13 of 2024 concerning Transparency and Publication of the Base Lending Rate for Conventional Commercial Banks                                                                                                                                                                                        | Bank wajib menyusun, mengumumkan dan menyampaikan SBDK melalui:<br>a. Laporan Publikasi SBDK kepada masyarakat, pertama kali sejak posisi data tanggal 1 Oktober 2024 segera setelah data tersedia dengan mengungkapkan posisi data LBUT yang digunakan dalam rapat ALCO SBDK terakhir.<br>b. Laporan Rincian SBDK kepada OJK secara bulanan, pertama kali sejak posisi data tanggal 31 Oktober 2024 yang disampaikan paling lambat tanggal 7 November 2024.                                                                                                                                                                                                                                                                                                                                                            | The Bank is required to prepare, announce, and submit the Base Lending Rate (SBDK) through:<br>a. The publication of the SBDK report to the public, starting with the data position as of October 1, 2024, as soon as the data becomes available, disclosing the position of the LBUT data used in the last ALCO SBDK meeting.<br>b. The detailed SBDK report to the OJK on a monthly basis, starting with the data position as of October 31, 2024, which must be submitted no later than November 7, 2024.                                                                                                                                                                                                                                                                                                                                                                                  | BCA Digital telah menyusun, mengumumkan, dan menyampaikan SBDK melalui:<br>a. Laporan Publikasi SBDK kepada masyarakat pada tanggal 7 Oktober 2024.<br>b. Laporan Rincian SBDK yang pertama kali disampaikan ke OJK pada tanggal 7 November 2024 untuk posisi data 31 Oktober 2024.                                                                                                                                                                                                                                                                                                                                          | BCA Digital has prepared, announced, and submitted the Base Lending Rate (SBDK) through:<br>a. The publication of the SBDK report to the public on October 7, 2024.<br>b. The detailed SBDK report was first submitted to the OJK on November 7, 2024, for the data position as of October 31, 2024.                                                                                                                                                                                                                                                                         |
| 8.  | PLPS No. 2 Tahun 2024 tentang Rencana Resolusi dan SELPS No. SE-3/ADK1/2024 tentang Pedoman dan Format Penyusunan serta Tata Cara Penyampaian, Perbaikan, dan Pemutakhiran Rencana Resolusi bagi Bank Umum PLPS No. 2 of 2024 concerning Resolution Plan and SELPS No. SE-3/ADK1/2024 concerning Guidelines and Format for the Preparation, Submission, Correction, and Update Procedures of the Resolution Plan for Commercial Banks | 1. Bank wajib menyusun dan menyampaikan Rencana Resolusi yang telah memperoleh persetujuan dari Dewan Komisaris kepada LPS paling lambat tanggal 30 November 2024 melalui sistem e-Laporan.<br>2. Bank wajib menyampaikan rencana aksi pemulihan yang telah disetujui OJK paling lambat 15 (lima belas) hari kalender sejak Bank menerima persetujuan dari OJK, data dan informasi serta dokumen lainnya yang diperlukan LPS untuk kepentingan penilaian Rencana Resolusi.<br>3. Bank wajib menyampaikan Rencana Resolusi kepada LPS setiap 2 (dua) tahun sekali sejak batas waktu penyampaian apabila Bank mengalami perubahan kondisi keuangan lebih dari 20% (dua puluh persen) dari total aset, total kewajiban, dan/atau total ekuitas per tanggal laporan keuangan yang dimuat dalam Rencana Resolusi sebelumnya. | 1. The Bank is required to prepare and submit the Resolution Plan, which has been approved by the Board of Commissioners, to the LPS no later than November 30, 2024, through the e-Report system.<br>2. The Bank is required to submit the recovery action plan that has been approved by the OJK no later than 15 (fifteen) calendar days after the bank receives approval from the OJK, along with the necessary data, information, and other documents required by the LPS for the purpose of evaluating the Resolution Plan.<br>3. The Bank is required to submit the Resolution Plan to the LPS every 2 (two) years, starting from the submission deadline, if the Bank experiences a change in financial condition exceeding 20% (twenty percent) of total assets, total liabilities, and/or total equity as of the financial statement date included in the previous Resolution Plan. | 1. BCA Digital telah menyusun dan menyampaikan Rencana Resolusi kepada LPS pada tanggal 25 November 2024 melalui e-Laporan.<br>2. BCA Digital telah menyampaikan rencana aksi pemulihan yang telah disetujui OJK pada tanggal 16 Desember 2024 kepada LPS pada tanggal 18 Desember 2024.<br>3. Dalam hal BCA Digital mengalami perubahan kondisi keuangan lebih dari 20% (dua puluh) persen dari total aset, total kewajiban, dan/atau total ekuitas per tanggal laporan keuangan yang dimuat dalam Rencana Resolusi sebelumnya, maka BCA Digital akan menyampaikan Rencana Resolusi kepada LPS setiap 2 (dua) tahun sekali. | 1. BCA Digital prepared and submitted the Resolution Plan to the LPS on November 25, 2024, through e-Report.<br>2. BCA Digital submitted the recovery action plan approved by the OJK on December 16, 2024, to the LPS on December 18, 2024.<br>3. In the event that BCA Digital experiences a change in financial condition exceeding 20% (twenty percent) of total assets, total liabilities, and/or total equity as of the financial statement date included in the previous Resolution Plan, BCA Digital will submit the Resolution Plan to the LPS every 2 (two) years. |

| No. | Regulasi<br>Regulation                                                                                                                              | Dampak Terhadap<br>BCA Digital                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | Impact on<br>BCA Digital                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | Rencana Aksi                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | Action Plan                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|-----|-----------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 9.  | POJK No. 15 Tahun 2024 tentang Integritas Pelaporan Keuangan Bank<br>OJK Regulation No. 15 of 2024 concerning Integrity of Bank Financial Reporting | <p>1. Bank wajib menyusun dan menerapkan kebijakan dan prosedur pengendalian internal dalam proses pelaporan keuangan Bank paling lambat tanggal 9 Januari 2025.</p> <p>2. Bank wajib membentuk unit kerja khusus yang bertanggung jawab terhadap pencegahan kecurangan atau manipulasi dalam Informasi Keuangan dan/ atau Laporan Keuangan paling lambat tanggal 9 April 2025.</p> <p>3. Direksi wajib menyampaikan laporan pengendalian internal dalam proses pelaporan keuangan Bank yang dicantumkan dalam Laporan Publikasi Keuangan dan Informasi Kinerja Keuangan Tahunan.</p> <p>4. Dewan Komisaris wajib melakukan pengawasan atas penerapan kebijakan dan prosedur pengendalian internal dalam proses pelaporan keuangan Bank yang dicantumkan dalam Laporan Pengawasan Rencana Bisnis.</p> | <p>1. The Bank is required to develop and implement internal control policies and procedures in the Bank's financial reporting process by January 9, 2025, at the latest.</p> <p>2. The Bank is required to establish a dedicated unit responsible for preventing fraud or manipulation in Financial Information and/ or Financial Statements by April 9, 2025, at the latest.</p> <p>3. The Board of Directors is required to submit an internal control report on the Bank's financial reporting process, which is included in the Financial Publication Report and Annual Financial Performance Information.</p> <p>4. The Board of Commissioners is required to oversee the implementation of internal control policies and procedures in the bank's financial reporting process, which is included in the Business Plan Supervision Report.</p> | <p>1. BCA Digital akan menyusun dan menerapkan kebijakan dan prosedur pengendalian internal dalam proses pelaporan keuangan Bank paling lambat tanggal 9 Januari 2025.</p> <p>2. BCA Digital akan membentuk unit kerja khusus yang bertanggung jawab terhadap pencegahan kecurangan atau manipulasi dalam Informasi Keuangan dan/ atau Laporan Keuangan paling lambat tanggal 9 April 2025.</p> <p>3. Direksi akan menyampaikan laporan pengendalian internal dalam proses pelaporan keuangan Bank yang dicantumkan dalam Laporan Publikasi Keuangan dan Informasi Kinerja Keuangan Tahunan pertama kali untuk periode Tahun 2025.</p> <p>4. Dewan Komisaris akan melakukan pengawasan atas penerapan kebijakan dan prosedur pengendalian internal dalam proses pelaporan keuangan Bank yang dicantumkan dalam Laporan Pengawasan Rencana Bisnis.</p> | <p>1. BCA Digital will develop and implement internal control policies and procedures in the Bank's financial reporting process by January 9, 2025, at the latest.</p> <p>2. BCA Digital will establish a dedicated unit responsible for preventing fraud or manipulation in Financial Information and/or Financial Statements by April 9, 2025, at the latest.</p> <p>3. The Board of Directors will submit an internal control report on the Bank's financial reporting process, which will be included in the Financial Publication Report and Annual Financial Performance Information, starting with the 2025 period.</p> <p>4. The Board of Commissioners will oversee the implementation of internal control policies and procedures in the Bank's financial reporting process, which will be included in the Business Plan Supervision Report.</p> |

PERUBAHAN KEBIJAKAN AKUNTANSI

Pada tanggal 1 Januari 2024, terdapat standar baru dan penyesuaian atau amendemen terhadap beberapa standar yang masih berlaku dan berlaku efektif sejak tanggal tersebut yaitu Amandemen PSAK 116: Liabilitas Sewa dalam Jual Beli dan Sewa-balik Implementasi dari standar-standar tersebut, tidak menghasilkan perubahan substansial terhadap kebijakan akuntansi Bank, dan tidak memiliki dampak yang material terhadap laporan keuangan di tahun berjalan atau tahun sebelumnya.

SUKU BUNGA DASAR KREDIT (SBDK)

BCA Digital menentukan suku bunga dasar kredit berdasarkan tiga komponen yaitu, Harga Pokok Dana untuk Kredit (HPDK) yang timbul dari kegiatan penghimpunan dana nasabah, beban operasional yang dikeluarkan untuk kegiatan penghimpunan dana dan penyaluran kredit, serta komponen *profit margin* dari penyaluran kredit.

Adapun informasi mengenai perubahan SBDK BCA Digital dapat diakses pada situs [www.bcadigital.co.id](http://www.bcadigital.co.id). Berikut ini merupakan informasi SBDK tiap triwulan yang telah ditetapkan oleh BCA Digital di tahun 2024:

Suku Bunga Dasar Kredit per akhir triwulan (efektif % p.a.)

| Periode<br>Period                               | Suku Bunga Dasar Kredit<br>Prime Lending Rate |                 |                            |                |                |                 |                         |
|-------------------------------------------------|-----------------------------------------------|-----------------|----------------------------|----------------|----------------|-----------------|-------------------------|
|                                                 | Kredit Non UMKM<br>Non-MSME Credit            |                 | Kredit UMKM<br>MSME Credit |                |                | KPR<br>Mortgage | Non-KPR<br>Non-Mortgage |
|                                                 | Korporasi<br>Corporate                        | Ritel<br>Retail | Menengah<br>Medium         | Kecil<br>Small | Mikro<br>Micro |                 |                         |
| Triwulan I – 2024<br>First Quarter<br>of 2024   | 8,08%                                         | 10,78%          | -                          | -              | -              | -               | 8,32%                   |
| Triwulan II – 2024<br>Second Quarter<br>of 2024 | 6,92%                                         | 11,23%          | -                          | -              | -              | -               | 7,16%                   |
| Triwulan III – 2024<br>Third Quarter<br>of 2024 | 6,92%                                         | 11,23%          | -                          | -              | -              | -               | 7,16%                   |
| Triwulan IV – 2024<br>Fourth Quarter<br>of 2024 | 7,44%                                         | 8,14%           | 8,14%                      | 8,14%          | 9,05%          | -               | 10,49%                  |

CHANGES TO ACCOUNTING POLICIES

On January 1, 2024, there were new standards and adjustments or amendments for several prevailing standards and effective since that date, as follows: Amendment to PSAK 116: Lease Liability in a Sale and Leaseback The implementation of the above standards, did not result in substantial changes to the Bank's accounting policies, and had no material impact to the financial statements for current or prior financial years.

PRIME LENDING RATE (SBDK)

BCA Digital determines its Prime Lending Rate (SBDK) based on three components, namely the Cost of Funds for Credit (HPDK) incurred from customer funding activities, operational expenses incurred for funding and lending activities, as well as the profit margin component from lending.

Information regarding changes in BCA Digital's Prime Lending Rate (SBDK) can be accessed on the website [www.bcadigital.co.id](http://www.bcadigital.co.id). The following is the Prime Lending Rate information for each quarter as set by BCA Digital in 2024:

Prime Lending Rate as of the end of each quarter (effective % p.a.)



## **PENYEDIAAN DANA, KOMITMEN, & FASILITAS**

Pada 31 Desember 2024, BCA Digital melaporkan bahwa kolektibilitas transaksi komitmen dan kontinjensi yang berkaitan dengan risiko kredit dalam kegiatan usahanya dikategorikan sebagai lancar. Manajemen BCA Digital meyakini bahwa estimasi kerugian terkait transaksi tersebut sudah memadai, sehingga risiko kerugian akibat ketidakrealisasian transaksi dapat diantisipasi dengan baik. Di sisi lain, fasilitas kredit yang belum dimanfaatkan oleh nasabah BCA Digital yang bersifat *committed* tercatat mencapai nilai sebesar Rp1,7 triliun.

## **LARANGAN, BATASAN, DAN/ATAU HAMBATAN**

Selama tahun 2024, BCA Digital tidak menemukan larangan, batasan, dan/atau hambatan khusus yang ada di luar konteks dan kebijakan yang berlaku.

## **INFORMASI DAN FAKTA MATERIAL SETELAH TANGGAL LAPORAN AKUNTAN**

Sampai 31 Desember 2024, tidak terdapat peristiwa penting bersifat material yang dialami oleh Bank setelah tanggal laporan akuntan yang berpengaruh signifikan terhadap penyajian laporan keuangan Bank.

## **PROGRAM KEPEMILIKAN SAHAM OLEH KARYAWAN DAN/ATAU MANAJEMEN**

Hingga 31 Desember 2024, BCA Digital tidak memiliki program kepemilikan saham oleh karyawan dan/atau manajemen.

## **PROVISION OF FUNDING, COMMITMENT, & FACILITIES**

On December 31, 2024, BCA Digital reported that the collectibility of commitment and contingency transactions related to credit risk in its business activities were categorized as current. BCA Digital's management is confident that the estimated losses related to these transactions are adequate, and the risk of loss due to the non-realization of these transactions can be well anticipated. On the other hand, BCA Digital had a total of Rp1.7 trillion in terms of customers committed loan facilities.

## **PROHIBITIONS, LIMITATIONS, AND/OR OBSTACLES**

In 2024, BCA Digital did not find any specific prohibitions, limitations and/or obstacles out of context and prevailing policies.

## **INFORMATION AND MATERIAL FACTS AFTER THE ACCOUNTANT'S REPORT DATE**

As of December 31, 2024, there were no material events occurring after the accountant's report date that significantly impacted the presentation of the Bank's financial statements.

## **EMPLOYEE AND/OR MANAGEMENT STOCK OWNERSHIP PROGRAM**

As of December 31, 2024, BCA Digital does not have an employee and/or management stock ownership program.

# TATA KELOLA PERUSAHAAN

Corporate Governance

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Commitment to Corporate Governance Implementation

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**215 Implementasi Tata Kelola Perusahaan Tahun 2024**  
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# Komitmen Penerapan Tata Kelola Perusahaan

## Commitment to Corporate Governance Implementation

Dalam upaya menjalankan Transformasi Berkelanjutan demi memperkuat fondasi pertumbuhan yang kokoh, BCA Digital berkomitmen untuk mengimplementasikan prinsip-prinsip tata kelola perusahaan yang baik (*Good Corporate Governance/GCG*) secara efektif. Komitmen ini sejalan dengan proses transformasi yang terus dilakukan oleh Bank dan tercermin melalui visi dan misi yang terarah, penerapan manajemen risiko yang menyeluruh, budaya perusahaan yang sehat, serta kolaborasi erat antara Perusahaan, pemegang saham, dan pemangku kepentingan lainnya.

BCA Digital mengacu pada lima prinsip dasar GCG, yaitu Keterbukaan, Akuntabilitas, Tanggung Jawab, Independensi, dan Kewajaran, yang sesuai dengan Peraturan Otoritas Jasa Keuangan Nomor 17 Tahun 2023 tanggal 14 September 2023 tentang Penerapan Tata Kelola Bagi Bank Umum. Kelima prinsip tersebut diterapkan melalui 3 (tiga) aspek penting, yakni *Governance Structure*, *Governance Process*, dan *Governance Outcome*, yang menjadi kerangka dasar tata kelola di seluruh jajaran Bank.

Secara berkala, BCA Digital melakukan evaluasi menyeluruh terhadap implementasi prinsip-prinsip GCG untuk menilai tingkat kepatuhan dan efektivitasnya pada semua tingkat jabatan. Sebagai salah satu bank umum berbasis layanan digital dengan kapitalisasi pasar yang besar di Indonesia, BCA Digital terus memperkuat komitmennya untuk menerapkan, mengembangkan, dan mengintegrasikan prinsip GCG secara konsisten. Hal ini dilakukan guna mendorong pertumbuhan bisnis yang berkelanjutan, sekaligus melindungi hak dan aspirasi seluruh pemangku kepentingan.

Keberhasilan implementasi GCG secara berkesinambungan membutuhkan peran aktif dari manajemen puncak dan seluruh karyawan. Oleh karena itu, BCA Digital menetapkan pedoman perilaku berupa

In order to drive Sustainable Transformation and reinforce the foundation for strong growth, BCA Digital is committed to effectively implementing the principles of Good Corporate Governance (GCG). This commitment is in line with the ongoing transformation process carried out by the Bank and is reflected through its clear vision and mission, comprehensive risk management practices, a healthy corporate culture, and seamless collaboration between the Company, shareholders, and other stakeholders.

BCA Digital adheres to the five fundamental principles of GCG, namely Transparency, Accountability, Responsibility, Independency, and Fairness, in accordance with the Financial Services Authority (OJK) Regulation Number 17 of 2023, dated September 14, 2023, concerning Implementation of Governance for Commercial Banks. These five principles are applied through three key aspects: Governance Structure, Governance Process, and Governance Outcome, which establish the foundational framework for governance at all levels of the Bank.

BCA Digital regularly conducts comprehensive evaluations of the implementation of GCG principles to assess compliance and effectiveness at all levels. As one of the largest digital service-based banks in Indonesia by market capitalization, BCA Digital remains dedicated to continuously applying, developing, and integrating the principles of GCG. This is conducted to drive sustainable business growth as well as to protect the rights and aspirations of all stakeholders.

The success of the continuous implementation of Good Corporate Governance (GCG) relies on the active participation of top management and all employees. Hence, BCA Digital has established a code of conduct and

kode etik dan nilai-nilai budaya perusahaan yang wajib dijalankan oleh seluruh karyawan. Budaya perusahaan yang kokoh dan penerapan nilai-nilai ini menjadi fondasi dalam mendukung keberhasilan GCG dan menciptakan lingkungan kerja yang berintegritas di seluruh lini perusahaan.

corporate values that must be followed by all employees. A strong corporate culture and the implementation of these values serve as the foundation for supporting GCG success and creating a work environment of integrity throughout the company.

# Dasar Penerapan Tata Kelola Perusahaan

## Legal Basis of Corporate Governance Implementation

Landasan hukum penerapan tata kelola BCA Digital mengacu pada Peraturan Perundang-undangan termasuk Peraturan Otoritas Jasa Keuangan, yang antara lain sebagai berikut:

1. Undang-Undang No. 7 Tahun 1992 sebagaimana telah diubah dengan Undang-Undang No. 10 Tahun 1998 tentang Perbankan.
2. Undang-Undang No. 40 Tahun 2007 tentang Perseroan Terbatas.
3. Peraturan Otoritas Jasa Keuangan (POJK) No. 37/POJK.03/2019 tentang Transparansi dan Publikasi Laporan Bank
4. POJK No. 45/POJK.03/2015 tentang Penerapan Tata Kelola dalam Pemberian Remunerasi bagi Bank Umum.
5. POJK No. 4/POJK.03/2016 tentang Penilaian Tingkat Kesehatan Bank Umum.
6. POJK No. 5/POJK.03/2016 tentang Rencana Bisnis Bank.
7. POJK No. 18/POJK.03/2016 tentang Penerapan Manajemen Risiko bagi Bank Umum.
8. POJK No. 11/POJK.03/2022 tentang Penyelenggaraan Teknologi Informasi oleh Bank Umum.
9. POJK No. 17 Tahun 2023 tentang Penerapan Tata Kelola bagi Bank Umum.
10. POJK No. 12 Tahun 2024 tentang Penerapan Strategi *Anti-Fraud* bagi Lembaga Jasa Keuangan.

The legal basis of corporate governance implementation at BCA Digital refers to the applicable laws and regulations, including those set by the Financial Services Authority (OJK), as follows:

1. Law No. 7 of 1992 as amended by Law No. 10 of 1998 concerning Banking.
2. Law No. 40 of 2007 concerning Limited Liability Companies.
3. OJK Regulation No. 37/POJK.03/2019 concerning Transparency and Publication of Bank Reports.
4. OJK Regulation No. 45/POJK.03/2015 concerning Governance Implementation in Remuneration Provision for Commercial Banks.
5. OJK Regulation No. 4/POJK.03/2016 concerning Assessment of the Soundness Level of Commercial Banks.
6. OJK Regulation No. 5/POJK.03/2016 concerning Bank Business Plan.
7. OJK Regulation No. 18/POJK.03/2016 concerning Implementation of Risk Management for Commercial Banks.
8. OJK Regulation No. 11/POJK.03/2022 concerning Implementation of Information Technology in Commercial Banks.
9. OJK Regulation No. 17 of 2023 concerning Implementation of Governance for Commercial Banks.
10. OJK Regulation No. 12 of 2024 concerning Implementation of Anti-Fraud Strategies for Financial Service Institutions.



11. POJK No. 42/POJK.04/2020 tentang Transaksi Afiliasi dan Transaksi Benturan Kepentingan.
12. Surat Edaran Otoritas Jasa Keuangan (SEOJK) No. 12/SEOJK.03/2021 tentang Rencana Bisnis Bank Umum.
13. SEOJK No. 40/SEOJK.03/2016 tentang Penerapan Tata Kelola dalam Pemberian Remunerasi bagi Bank Umum.
14. SEOJK No. 9/SEOJK.03/2020 tentang Transparansi dan Publikasi Laporan Bank Umum Konvensional.
15. SEOJK No. 13/SEOJK.03/2017 tentang Penerapan Tata Kelola bagi Bank Umum.
16. SEOJK No. 14/SEOJK.03/2017 tentang Penilaian Tingkat Kesehatan Bank Umum.
17. SEOJK No. 34/SEOJK.03/2016 tentang Penerapan Manajemen Risiko bagi Bank Umum.
18. SEOJK No. 21/SEOJK.03/2017 tentang Penerapan Manajemen Risiko dalam Penggunaan Teknologi Informasi oleh Bank Umum.

11. OJK Regulation No. 42/POJK.04/2020 concerning Affiliated Transactions and Conflict of Interest Transactions.
12. OJK Circular Letter No. 12/SEOJK.03/2021 concerning Business Plan for Commercial Banks.
13. OJK Circular Letter No. 40/SEOJK.03/2016 concerning Implementation of Governance in the Provision of Remuneration for Commercial Banks.
14. OJK Circular Letter No. 9/SEOJK.03/2020 concerning Transparency and Publication of Conventional Commercial Banks Reports.
15. OJK Circular Letter No. 13/SEOJK.03/2017 concerning Implementation of Governance for Commercial Banks.
16. OJK Circular Letter No. 14/SEOJK.03/2017 concerning Assessment of the Soundness Level of Commercial Banks.
17. OJK Circular Letter No. 34/SEOJK.03/2016 concerning Implementation of Risk Management for Commercial Banks.
18. OJK Circular Letter No. 21/SEOJK.03/2017 concerning Implementation of Risk Management in the Use of Information Technology by Commercial Banks.

# Tujuan Penerapan Tata Kelola Perusahaan

## Objectives of Corporate Governance Implementation

BCA Digital memahami bahwa keberlanjutan bisnis tidak hanya diukur dari pencapaian kinerja keuangan atau peningkatan profitabilitas semata. Bank meyakini bahwa penerapan prinsip-prinsip tata kelola perusahaan yang baik (*Good Corporate Governance/GCG*) merupakan fondasi utama untuk mencapai visi dan misi yang telah ditetapkan. Oleh karena itu, BCA Digital secara konsisten berkomitmen untuk melaksanakan prinsip-prinsip tata kelola yang baik dalam setiap aspek operasionalnya, guna menciptakan nilai tambah yang signifikan bagi seluruh pemangku kepentingan dan membuktikan bahwa Bank dikelola secara profesional dan bertanggung jawab.

BCA Digital understands that business sustainability is not solely measured by financial performance or increased profitability. The Bank believes that the implementation of Good Corporate Governance (GCG) principles is the fundamental foundation for achieving its established vision and mission. Therefore, BCA Digital is consistently committed to implementing these governance principles into every aspect of its operations, in order to create significant added value for all stakeholders and demonstrate that the bank is managed professionally and responsibly.

Penerapan GCG di lingkungan BCA Digital tidak hanya dirancang untuk mencapai tujuan jangka pendek yang relevan dengan kebutuhan operasional saat ini, tetapi juga diarahkan pada pencapaian tujuan jangka panjang yang strategis, memastikan keberlanjutan bisnis yang kokoh, inovatif, dan berdaya saing di masa depan. Adapun tujuan penerapan tata kelola BCA Digital dapat diuraikan sebagai berikut:

1. Mendukung visi BCA Digital, yaitu menjadi “Bank Umum yang menyediakan layanan digital pilihan utama masyarakat”.
2. Memaksimalkan nilai BCA Digital dengan cara meningkatkan penerapan prinsip-prinsip tata kelola perusahaan yaitu keterbukaan, akuntabilitas, tanggung jawab, independensi, dan kewajaran dalam pelaksanaan kegiatan BCA Digital.
3. Terlaksananya pengelolaan BCA Digital secara profesional dan mandiri.
4. Terciptanya pengambilan keputusan oleh seluruh elemen BCA Digital yang didasarkan pada nilai moral yang tinggi dan kepatuhan terhadap peraturan perundang-undangan yang berlaku.
5. Memberikan manfaat dan nilai tambah bagi para pemegang saham dan para pemangku kepentingan.
6. Mempertahankan dan meningkatkan kelangsungan usaha yang sehat dan kompetitif dalam jangka panjang (*sustainable*).
7. Meningkatkan kepercayaan para investor kepada BCA Digital.

The implementation of GCG at BCA Digital is not only designed to achieve short-term objectives relevant to current operational needs but is also focused on achieving long-term strategic goals. This ensures a solid, innovative, and competitive business sustainability in the future. The objectives of corporate governance implementation at BCA Digital are outlined as follows:

1. To support BCA Digital’s vision, namely “To become Indonesia’s main choice in terms of digital service-based banks”.
2. To maximize the value of BCA Digital by enhancing the implementation of GCG principles, namely transparency, accountability, responsibility, independency, and fairness in the execution of BCA Digital’s activities.
3. To perform professional and independent management of BCA Digital.
4. To allow decision making by all elements of BCA Digital that is based on high moral values and compliance with prevailing laws and regulations.
5. To provide benefits and added value to the shareholders and stakeholders.
6. To help maintain and improve sustainable sound and competitive business sustainability.
7. To enhance investor confidence in BCA Digital.

# Prinsip-Prinsip Dasar Tata Kelola Perusahaan

## Corporate Governance Principles

Perumusan prinsip-prinsip Tata Kelola Perusahaan diimplementasikan sesuai dengan POJK No. 17 Tahun 2023 tentang Penerapan Tata Kelola bagi Bank Umum. Adapun prinsip-prinsip tersebut dapat diuraikan sebagai berikut:

The formulation of Corporate Governance principles is implemented in accordance with OJK Regulation No. 17 of 2023 concerning Implementation of Governance for Commercial Banks. The principles are elaborated as follows:

| Prinsip<br>Principles                  | Penjelasan<br>Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Implementasi<br>Implementation                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
|----------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Keterbukaan</b><br>Transparency     | <p>Untuk menjaga kepercayaan semua pihak, BCA Digital secara konsisten menjunjung tinggi prinsip kejujuran sebagai fondasi utama. BCA Digital berkomitmen untuk memperlakukan semua pihak dengan rasa hormat (<i>respect</i>), menjaga komitmen yang telah disepakati, serta membangun dan memelihara nilai-nilai moral dan kepercayaan secara berkesinambungan. Selain itu, BCA Digital senantiasa memperhatikan kepentingan Pemegang Saham dan pemangku kepentingan lainnya dengan berlandaskan pada prinsip kewajaran dan kesetaraan (<i>fairness</i>).</p> <p>Lebih lanjut, dalam tata kelola perusahaan, BCA Digital menjamin pelaksanaan pengelolaan Bank dilakukan secara independen. Dengan demikian, setiap organ Bank berfungsi sesuai perannya tanpa saling mendominasi maupun terpengaruh oleh intervensi pihak eksternal, sehingga tercipta keseimbangan yang harmonis dalam pengambilan keputusan dan pelaksanaan operasional Bank.</p> <p>To maintain the trust of all parties, BCA Digital consistently upholds the principle of integrity as its core foundation. BCA Digital is committed to treating all stakeholders with respect, honoring agreed-upon commitments, and continuously fostering moral values and trust. Additionally, BCA Digital always prioritizes the interests of shareholders and other stakeholders based on the principle of fairness.</p> <p>Furthermore, in corporate governance, BCA Digital ensures that the management of the bank is conducted independently. This means that each organ of the bank functions according to its role without dominance or external interference, creating a harmonious balance in decision-making and operational execution.</p> | <ul style="list-style-type: none"> <li>• BCA Digital secara aktif mempublikasikan Laporan Pelaksanaan Tata Kelola Perusahaan, laporan publikasi, dan informasi material lainnya dengan mengedepankan prinsip ketepatan waktu, kejelasan, serta aksesibilitas. Seluruh informasi tersebut disampaikan melalui platform resmi perusahaan, yaitu situs web BCA Digital (<a href="https://bcadigital.co.id">https://bcadigital.co.id</a> dan <a href="https://blubybcadigital.id">https://blubybcadigital.id</a>).</li> <li>• Dalam proses pengambilan keputusan, Dewan Komisaris dan Direksi melakukan diskusi terbuka pada rapat internal maupun rapat gabungan, guna memastikan efektivitas dan akuntabilitas dalam setiap kebijakan yang diambil.</li> <li>• BCA Digital actively publishes its Corporate Governance Implementation Report, published reports, and other material information, prioritizing timeliness, clarity, and accessibility. All of this information is available on the company's official platforms, namely the BCA Digital website (<a href="https://bcadigital.co.id">https://bcadigital.co.id</a> and <a href="https://blubybcadigital.id">https://blubybcadigital.id</a>).</li> <li>• In the decision-making process, the Board of Commissioners and the Board of Directors conduct open discussions in internal meetings and joint meetings, ensuring effectiveness and accountability in every decision made.</li> </ul> |
| <b>Akuntabilitas</b><br>Accountability | <p>BCA Digital dapat mempertanggungjawabkan kinerjanya secara transparan dan wajar. Untuk itu, Bank harus dikelola secara benar, terukur dan sesuai dengan kepentingan perusahaan dengan tetap mempertimbangkan kepentingan pemegang saham dan pemangku kepentingan. Akuntabilitas merupakan prasyarat yang diperlukan untuk mencapai kinerja yang berkelanjutan.</p> <p>BCA Digital is accountable for its performance in a transparent and fair manner. To achieve this, the Bank must be managed correctly, systematically, and in alignment with corporate interests, while also considering the interests of shareholders and other stakeholders. Accountability is a prerequisite for achieving sustainable performance.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | <ul style="list-style-type: none"> <li>• BCA Digital secara tegas mendefinisikan tugas dan tanggung jawab bagi setiap organ dalam organisasi. Setiap organ Bank menjalankan fungsinya secara profesional dan sesuai dengan mandat yang telah ditetapkan untuk memastikan koordinasi dan efisiensi operasional yang optimal.</li> <li>• Kinerja Dewan Komisaris dan Direksi dievaluasi secara berkala melalui mekanisme yang jelas. Mereka mempertanggungjawabkan hasil kerja mereka kepada Pemegang Saham dalam Rapat Umum Pemegang Saham (RUPS).</li> <li>• BCA Digital clearly defines the roles and responsibilities of each organ within the organization. Each organ of the Bank performs its functions professionally and in accordance with the established mandate, ensuring optimal coordination and operational efficiency.</li> <li>• The performance of the Board of Commissioners and the Board of Directors is regularly evaluated through a clear mechanism. They are accountable for their work to the shareholders in the General Meeting of Shareholders (RUPS).</li> </ul>                                                                                                                                                                                                                                                                                                                                                           |

| Prinsip<br>Principles                   | Penjelasan<br>Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | Implementasi<br>Implementation                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|-----------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Tanggung Jawab</b><br>Responsibility | <p>Aktivitas operasional perbankan yang dijalankan oleh BCA Digital senantiasa dilaksanakan dengan menjunjung tinggi kepatuhan terhadap seluruh peraturan perundang-undangan yang berlaku. Hal ini dilakukan untuk memastikan setiap aspek bisnis dapat berjalan secara transparan, sesuai regulasi, dan dapat dipertanggungjawabkan kepada pemangku kepentingan serta otoritas terkait.</p> <p>BCA Digital's banking operations are consistently carried out with strict adherence to all relevant laws and regulations. This is implemented to ensure that every aspect of the business operates transparently, comply with regulations, and is accountable to stakeholders as well as the relevant authorities.</p>      | <ul style="list-style-type: none"> <li>• Pengelolaan aktivitas bisnis di BCA Digital dilaksanakan dengan mengedepankan prinsip kehati-hatian (<i>prudential banking</i>) serta memastikan kepatuhan terhadap seluruh regulasi dan perundang-undangan yang berlaku.</li> <li>• Selain fokus pada pengembangan bisnis, BCA Digital juga aktif menjalankan tanggung jawab sosial perusahaan (<i>Corporate Social Responsibility/CSR</i>) sebagai bentuk kontribusi nyata terhadap masyarakat dan lingkungan sekitar.</li> <li>• The management of business activities at BCA Digital is carried out with a strong emphasis on prudential banking principles, ensuring compliance with all applicable regulations and laws.</li> <li>• In addition to focusing on business development, BCA Digital actively engages in corporate social responsibility (CSR) initiatives as a tangible contribution to the community and the surrounding environment.</li> </ul>                                         |
| <b>Independensi</b><br>Independency     | <p>Pelaksanaan aktivitas pengurusan BCA Digital dijalankan dengan profesionalisme tinggi sehingga memastikan tidak adanya benturan kepentingan maupun pengaruh atau tekanan dari pihak mana pun yang bertentangan dengan ketentuan peraturan perundang-undangan. Hal ini bertujuan untuk menjaga integritas dan kualitas tata kelola perusahaan secara berkesinambungan.</p> <p>The management activities of BCA Digital are carried out with a high level of professionalism, ensuring that there are no conflicts of interest or influences and pressures from any party that contradict the legal regulations. This is aimed at maintaining the integrity and quality of corporate governance on a continuous basis.</p> | <ul style="list-style-type: none"> <li>• Proses pengambilan keputusan di BCA Digital dilaksanakan dengan menjunjung tinggi profesionalisme dan objektivitas, serta bebas dari tekanan atau intervensi pihak mana pun guna memastikan integritas keputusan yang diambil.</li> <li>• Dalam menjalankan aktivitasnya, BCA Digital secara konsisten berkomitmen untuk mencegah dan mengelola potensi terjadinya benturan kepentingan, sehingga seluruh kebijakan dan tindakan yang diambil sejalan dengan prinsip tata kelola yang baik.</li> <li>• The decision-making process at BCA Digital is carried out with the utmost professionalism and objectivity, free from any external pressures or interventions, ensuring the integrity of the decisions made.</li> <li>• In its operations, BCA Digital is consistently committed to preventing and managing potential conflicts of interest, ensuring that all policies and actions align with the principles of good corporate governance.</li> </ul> |
| <b>Kewajaran</b><br>Fairness            | <p>Dalam menjalankan bisnis Bank, BCA Digital senantiasa menempatkan prinsip keadilan dan kesetaraan sebagai landasan utama dalam menjalankan operasional bisnisnya. BCA Digital memastikan pemenuhan hak-hak pemegang saham serta pemangku kepentingan lainnya secara adil, sesuai dengan ketentuan yang diatur dalam perjanjian maupun peraturan perundang-undangan yang berlaku.</p>                                                                                                                                                                                                                                                                                                                                     | <ul style="list-style-type: none"> <li>• Setiap pemegang saham memiliki hak yang setara untuk menghadiri dan memberikan suara dalam Rapat Umum Pemegang Saham (RUPS), sesuai dengan ketentuan yang berlaku dan Anggaran Dasar Bank.</li> <li>• BCA Digital berkomitmen untuk menyediakan lingkungan kerja yang kondusif, aman, dan sesuai dengan kemampuan Bank, serta mematuhi peraturan perundang-undangan yang berlaku.</li> <li>• Bank memberikan penghargaan kepada seluruh pegawai yang berprestasi, tanpa diskriminasi berdasarkan suku, agama, ras, atau jenis kelamin.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                            |

| Prinsip<br>Principles | Penjelasan<br>Description                                                                                                                                                                                                                                                                                                      | Implementasi<br>Implementation                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|-----------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                       | In operating its business, BCA Digital consistently places the principles of fairness and equality as the foundation of its operations. BCA Digital ensures the fair fulfillment of the rights of shareholders and other stakeholders, in accordance with the terms set out in agreements and applicable laws and regulations. | <ul style="list-style-type: none"><li>• Each shareholder has equal rights to attend and vote in the General Meeting of Shareholders (GMS), in accordance with applicable regulations and the Bank's Articles of Association.</li><li>• BCA Digital is committed to providing a conducive, safe, and supportive work environment, in line with the Bank's capabilities, while complying with all applicable laws and regulations.</li><li>• The Bank awards and recognizes all employees for their performance, without discrimination based on ethnicity, religion, race, or gender.</li></ul> |

# Struktur Tata Kelola Perusahaan

## Objectives of Corporate Governance Implementation

Dalam mengimplementasikan Tata Kelola Perusahaan, BCA Digital memerlukan struktur tata kelola yang solid, karena struktur tersebut merupakan komponen krusial untuk memastikan operasional Bank berjalan dengan efisien, transparan, serta mematuhi standar regulasi dan kebijakan yang berlaku. Hal ini sejalan dengan Peraturan OJK No. 17 Tahun 2023 yang mengatur Penerapan Tata Kelola bagi Bank Umum.

Penerapan tata kelola perusahaan di BCA Digital diwujudkan melalui integrasi antara Rapat Umum Pemegang Saham (RUPS), Dewan Komisaris, dan Direksi, dengan RUPS sebagai elemen utama yang memiliki kewenangan tertinggi. Dewan Komisaris bertanggung jawab untuk mengawasi kebijakan yang diambil oleh Direksi dalam menjalankan operasional Bank, sekaligus memberikan nasihat strategis kepada Direksi. Dalam menjalankan fungsi pengawasan, Dewan Komisaris dan Direksi didukung oleh berbagai organ pendukung yang memiliki peran penting dalam memastikan kelancaran dan efektivitas tata kelola Bank. Adapun dalam pelaksanaan tugasnya, Dewan Komisaris dan Direksi dibantu oleh organ pendukung sebagai berikut:

In implementing the Corporate Governance, BCA Digital requires a solid governance structure, as it is a crucial component to ensure that the Bank's operations run efficiently, transparently, and comply with applicable regulations and policies. This aligns with OJK Regulation No. 17 of 2023, which governs Implementation of Governance for Commercial Banks.

The implementation of corporate governance at BCA Digital is realized through the integration of the General Meeting of Shareholders (GMS), the Board of Commissioners, and the Board of Directors, with GMS as the primary element holding the highest authority. The Board of Commissioners is responsible for supervising the policies adopted by the Board of Directors in managing the Bank's operations, while also providing strategic advice to the Board of Directors. In conducting its supervisory function, the Board of Commissioners and the Board of Directors are supported by various supporting organs, which play a vital role in ensuring the smoothness and effectiveness of the Bank governance. The following supporting organs assist the Board of Commissioners and the Board of Directors in performing their duties:



1. Organ Pendukung Dewan Komisaris:
  - Komite Audit
  - Komite Pemantau Risiko
  - Komite Remunerasi dan Nominasi
2. Organ Pendukung Direksi
  - Komite di bawah Direksi
    - Komite Manajemen Aset & Kewajiban (ALCO)
    - Komite Manajemen Risiko
    - Komite Pengarah Informasi Teknologi
    - Komite Kredit
    - Komite Kebijakan Perkreditan
    - Komite Disiplin
  - Satuan Kerja Audit Internal
  - Satuan Kerja Manajemen Risiko & *Anti Fraud*
  - Satuan Kerja Kepatuhan & APU-PPT
  - Unit Kerja di bawah Direktur Utama
  - Unit Kerja di bawah Direktur IT & Operasi
  - Unit Kerja di bawah Direktur Kepatuhan

Dengan adanya struktur dan infrastruktur Tata Kelola perusahaan yang kokoh, BCA Digital dapat mewujudkan berbagai kegiatan dan pencapaian Bank secara efektif. Infrastruktur tata kelola Bank yang diterapkan oleh BCA Digital mencakup berbagai elemen penting, seperti kode etik Bank, Pedoman dan Tata Tertib Kerja Direksi dan Komisaris, Pedoman dan Tata Tertib Kerja Komite, Piagam, Kebijakan Manajemen Risiko, Sistem Pelaporan Pengaduan (*Whistleblowing System*), serta pedoman internal lainnya yang mendukung keberlanjutan dan integritas operasional Bank.

1. Supporting Organs of the Board of Commissioners:
  - Audit Committee
  - Risk Oversight Committee
  - Remuneration and Nomination Committee
2. Supporting Organs of the Board of Directors
  - Committees under the Board of Directors
    - Asset & Liability Management Committee (ALCO)
    - Risk Management Committee
    - Information Technology Steering Committee
    - Credit Committee
    - Credit Policy Committee
    - Disciplinary Committee
  - Internal Audit Unit
  - Risk Management & Anti-Fraud Unit
  - Compliance & AML-CFT Unit
  - Work Units under the President Director
  - Work Units under the IT & Operations Director
  - Work Units under the Compliance Director

With a strong Corporate Governance structure and infrastructure in place, BCA Digital is able to effectively carry out various activities and achieve its goals. The governance infrastructure implemented by BCA Digital includes key elements such as the Bank's code of conduct, the Board of Directors and Board of Commissioners' Guidelines and Code of Conduct, Committee's Guidelines and Code of Conduct, Charters, Risk Management Policies, Whistleblowing System, and other internal guidelines that support the sustainability and integrity of the Bank's operations.

# Implementasi Tata Kelola Perusahaan Tahun 2024

## Implementation of Corporate Governance in 2024

Salah satu wujud komitmen dan konsistensi BCA Digital dalam menerapkan tata kelola Bank guna menjaga keberlangsungan bisnis ialah dengan mengimplementasikan tata kelola Bank. Adapun serangkaian pedoman dan kebijakan tata kelola Bank dapat diuraikan sebagai berikut:

One of the key demonstrations of BCA Digital's commitment and consistency in implementing Bank governance to ensure business continuity is through the establishment of its governance framework. The following is an outline of the guidelines and policies that govern the Bank:

1. Anggaran Dasar Perusahaan;
2. Kode Etik Perusahaan;
3. Pedoman Tata Kelola Perusahaan;
4. Kebijakan Dasar Manajemen Risiko dalam Penggunaan Teknologi Informasi;
5. Kebijakan Perkreditan;
6. Kebijakan Transparansi Informasi Produk Bank;
7. Kebijakan dan Prosedur Layanan Pengaduan;
8. Piagam Audit Intern;
9. Surat Keputusan Direksi No. 039/SK/ DIR/09/2023 tanggal 29 September 2023 perihal Perubahan Anggota Komite Pemantau Risiko PT Bank Digital BCA;
10. Surat Keputusan Direksi No. 038/SK/DIR/09/2023 tanggal 29 September 2023 perihal Perubahan Anggota Komite Audit PT Bank Digital BCA;
11. Surat Keputusan Direksi No. 025A/SK/DIR/09/2024 tanggal 5 September 2024 perihal Perubahan Anggota Komite Remunerasi dan Nominasi PT Bank Digital BCA;
12. Surat Keputusan Direksi No. 030/SK/ DIR/10/2024 tanggal 3 Oktober 2024 perihal Susunan Komite Manajemen Aset & Kewajiban;
13. Surat Keputusan Direksi No. 050/SK/ DIR/12/2024 tanggal 9 Desember 2024 perihal Perubahan Susunan Komite Manajemen Risiko;
14. Surat Keputusan Direksi No. 032/SK/ DIR/06/2023 tanggal 16 Juni 2023 perihal Susunan Komite Pengarah Teknologi Informasi;
15. Surat Keputusan Direksi No. 041/SK/DIR/10/2024 tanggal 30 Oktober 2024 perihal Susunan Komite Kebijakan Perkreditan;
16. Surat Keputusan Direksi No. 031/SK/DIR/10/2024 tanggal 4 Oktober 2024 perihal Susunan Komite Kredit;
17. Surat Keputusan Direksi No. 025B/SK/DIR/08/2024 tanggal 31 Agustus 2024 perihal Susunan Komite Disiplin;
18. Pedoman dan Tata Tertib Kerja Direksi Ref.: 059-v2.0 tanggal 31 Agustus 2023;
19. Pedoman dan Tata Tertib Kerja Dewan Komisaris Ref.: 062-v2.0 tanggal 15 Agustus 2023;

1. Articles of Association;
2. Code of Conduct;
3. Corporate Governance Guidelines;
4. Basic Risk Management Policy in the Use of Information Technology;
5. Credit Policy;
6. Bank Product Information Transparency Policy;
7. Complaint Service Policy and Procedure;
8. Internal Audit Charter;
9. Decree of the Board of Directors No. 039/ SK/ DIR/09/2023 dated September 29, 2023 concerning Changes in Members of the Risk Oversight Committee of PT Bank Digital BCA;
10. Decree of the Board of Directors Decree No. 038/SK/ DIR/09/2023 dated September 29, 2023 concerning Changes in Members of the Audit Committee of PT Bank Digital BCA;
11. Decree of the Board of Directors No. 025A/SK/ DIR/09/2024 dated September 5, 2024 concerning Changes in Members of the Remuneration and Nomination Committee of PT Bank Digital BCA;
12. Decree of the Board of Directors No. 030/SK/ DIR/10/2024 dated October 3, 2024 concerning Composition of the Asset & Liability Management Committee;
13. Decree of the Board of Directors No. 050/SK/ DIR/01/2023 dated December 9, 2024 concerning Changes in Composition of the Risk Management Committee;
14. Decree of the Board of Directors No. 032/SK/ DIR/06/2023 dated June 16, 2023 concerning Composition of the Information Technology Steering Committee;
15. Decree of the Board of Directors No. 041/SK/ DIR/10/2024 dated October 30, 2024 concerning Composition of the Credit Policy Committee;
16. Decree of the Board of Directors No. 031/SK/ DIR/10/2024 dated October 4, 2024 concerning Composition of the Credit Committee;
17. Decree of the Board of Directors No. 025B/SK/ DIR/08/2024 dated August 31, 2024 concerning Composition of the Disciplinary Committee;
18. Work Guidelines and Regulations of the Board of Directors Ref.: 059-v2.0 dated August 31, 2023;
19. Work Guidelines and Regulations of the Board of Commissioners Ref.: 062-v2.0 dated August 15, 2023;

20. Surat Keputusan Dewan Komisaris No. 002/SK/KOM/07/2024 tanggal 5 Juli 2024 perihal Pedoman Tata Tertib Kerja Komite Pemantau Risiko PT Bank Digital BCA.
21. Surat Keputusan Dewan Komisaris No. 003/SK/KOM/07/2024 tanggal 5 Juli 2024 perihal Pedoman Tata Tertib Kerja Komite Audit PT Bank Digital BCA;
22. Surat Keputusan Dewan Komisaris No. 004/SK/KOM/09/2024 tanggal 19 September 2024 perihal Pedoman Tata Tertib Kerja Komite Remunerasi dan Nominasi PT Bank Digital BCA;
23. Pedoman dan Tata Tertib Komite Kebijakan Perkreditan Ref.: 224-v1.0 tanggal 29 November 2024;
24. Pedoman Tata Tertib Komite Manajemen Aset dan Kewajiban Ref.: 223-v1.0 tanggal 26 November 2024;
25. Pedoman Tata Tertib Komite Kredit Ref.: 222-v1.0 tanggal 25 November 2024;
26. Pedoman dan Tata Tertib Komite Manajemen Risiko Ref.: 225-v1.0 tanggal 31 Desember 2024.

20. Decree of the Board of Commissioners No. 002/SK/KOM/07/2024 dated July 5, 2024 concerning Work Guidelines and Regulations of the Risk Oversight Committee of PT Bank Digital BCA.
21. Decree of the Board of Commissioners No. 003/SK/KOM/07/2024 dated July 5, 2024 concerning Work Guidelines and Regulations of the Audit Committee of PT Bank Digital BCA;
22. Decree of the Board of Commissioners No. 004/SK/KOM/09/2024 dated September 19, 2024 concerning Work Guidelines and Regulations of the Remuneration and Nomination Committee of PT Bank Digital BCA;
23. Work Guidelines and Regulations of the Credit Policy Committee Ref.: 224-v1.0 dated November 29, 2024;
24. Work Guidelines and Regulations of the Asset & Liability Management Committee Ref.: 223-v1.0 dated November 26, 2024;
25. Work Guidelines and Regulations of the Credit Committee Ref.: 222-v1.0 dated November 25, 2024;
26. Work Guidelines and Regulations of the Risk Management Committee Ref.: 225-v1.0 dated December 31, 2024.

# Penilaian Penerapan Tata Kelola Perusahaan

## Assessment on Corporate Governance Implementation

Dalam rangka meningkatkan penerapan tata kelola Bank secara berkelanjutan, BCA Digital senantiasa melakukan penilaian sendiri (*self-assessment*) penerapan Tata Kelola secara Individu berdasarkan POJK No. 17 Tahun 2023 dan SEOJK No. 13/SEOJK.03/2017 tentang Penerapan Tata Kelola Bagi Bank Umum. Penilaian dilakukan secara komprehensif atas pelaksanaan prinsip tata kelola perusahaan yang baik meliputi 11 (sebelas) faktor penilaian pelaksanaan Tata Kelola yang meliputi:

In order to enhance the sustainable implementation of Bank governance, BCA Digital consistently conducts self-assessments of its governance practices based on OJK Regulation No. 17 of 2023 and SEOJK No. 13/SEOJK.03/2017 concerning Implementation of Governance for Commercial Banks. This assessment is conducted comprehensively, covering the implementation of good corporate governance principles, which include the following 11 (eleven) factors:

- a. Pelaksanaan tugas dan tanggung jawab Direksi;
- b. Pelaksanaan tugas dan tanggung jawab Dewan Komisaris;
- c. Kelengkapan dan pelaksanaan tugas komite;
- d. Penanganan benturan kepentingan;
- e. Penerapan fungsi kepatuhan;
- f. Penerapan fungsi audit intern;
- g. Penerapan fungsi audit ekstern;
- h. Penerapan manajemen risiko termasuk sistem pengendalian intern;
- i. Penyediaan dana kepada pihak terkait (*related party*) dan penyediaan dana besar (*large exposure*);
- j. Transparansi kondisi keuangan dan non keuangan Bank, laporan pelaksanaan tata kelola dan pelaporan internal; dan
- k. Rencana strategis Bank.

Penilaian sendiri (*self-assessment*) dilakukan oleh berbagai fungsi atau unit yang relevan, termasuk Dewan Komisaris, Direksi, Komite-komite terkait, Satuan Kerja Audit Internal, Satuan Kerja Kepatuhan, Satuan Kerja Manajemen Risiko, serta unit kerja lainnya yang terlibat.

BCA Digital melaksanakan penilaian diri (*self-assessment*) terhadap penerapan tata kelola perusahaan dengan tujuan untuk mengevaluasi tiga aspek utama:

#### 1. **Governance Structure**

Menilai kecukupan struktur dan infrastruktur tata kelola perusahaan agar proses penerapan prinsip tata kelola perusahaan yang baik dapat menghasilkan *outcome* yang sesuai dengan harapan pemangku kepentingan perusahaan.

#### 2. **Governance Process**

Menilai efektivitas proses penerapan prinsip tata kelola perusahaan yang baik yang didukung oleh kecukupan struktur dan infrastruktur tata kelola sehingga menghasilkan *outcome* yang sesuai dengan harapan pemangku kepentingan.

#### 3. **Governance Outcome**

Menilai kualitas *outcome* yang memenuhi harapan pemangku kepentingan yang merupakan hasil proses penerapan prinsip tata kelola perusahaan yang baik serta didukung oleh kecukupan struktur dan infrastruktur tata kelola perusahaan.

- a. Implementation of the duties and responsibilities of the Board of Directors;
- b. Implementation of the duties and responsibilities of the Board of Commissioners;
- c. Completeness and performance of committee duties;
- d. Management of conflicts of interest;
- e. Implementation of the compliance function;
- f. Implementation of the internal audit function;
- g. Implementation of the external audit function;
- h. Implementation of risk management, including internal control systems;
- i. Provision of funds to related parties and large exposures;
- j. Transparency of the Bank's financial and non-financial conditions, governance implementation reports, and internal reporting; and
- k. The Bank's strategic plan.

The self-assessment is carried out by various relevant functions or units, including the Board of Commissioners, Board of Directors, related Committees, Internal Audit Unit, Compliance Unit, Risk Management Unit, and other related units.

BCA Digital conducts a self-assessment of its corporate governance implementation with the aim of evaluating three key aspects:

#### 1. **Governance Structure**

This evaluates the adequacy of the corporate governance structure and infrastructure to ensure that the implementation of good governance principles yields outcomes that align with stakeholder expectations.

#### 2. **Governance Process**

This assesses the effectiveness of the processes used to implement good governance principles, driven by a sufficient governance structure and infrastructure, to produce outcomes that meet stakeholder expectations.

#### 3. **Governance Outcome**

This evaluates the quality of outcomes that meet stakeholder expectations, which are the results of implementing good corporate governance principles, supported by adequate governance structure and infrastructure.

# Hasil Penilaian Sendiri (Self-Assessment) Penerapan Tata Kelola Perusahaan yang Baik untuk Tahun 2024

## Self-Assessment Results on Implementation of Good Corporate Governance in 2024

Hasil penilaian sendiri (*self-assessment*) atas Penerapan Tata Kelola Perusahaan yang Baik tahun 2024 pada semester I dan II adalah peringkat 2 (dua) dengan rincian sebagai berikut:

The self-assessment results for the implementation of Good Corporate Governance in 2024 for both the first and second semesters were ranked 2 (two) with the following details:

|                                 |                                     |                             |                                                                                               |
|---------------------------------|-------------------------------------|-----------------------------|-----------------------------------------------------------------------------------------------|
| <b>Nama Bank:</b><br>Bank Name: | PT Bank Digital BCA ("BCA Digital") | <b>Posisi:</b><br>Position: | Semester I dan Semester II Tahun 2024<br>1 <sup>st</sup> and 2 <sup>nd</sup> Semester of 2024 |
|---------------------------------|-------------------------------------|-----------------------------|-----------------------------------------------------------------------------------------------|

| Semester                                       | Peringkat Rank | Definisi Peringkat Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|------------------------------------------------|----------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Semester I</b><br>1 <sup>st</sup> Semester  | 2              | <p>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 tidak signifikan dan dapat diselesaikan dengan tindakan normal oleh manajemen Bank.</p> <p>It indicates that the Bank's management has generally implemented good governance practices. This is evident from the adequate fulfillment of governance principles. In cases where there are weaknesses in the implementation of these principles, such weaknesses are generally not significant and can be addressed through normal corrective actions by the Bank's management.</p> |
| <b>Semester II</b><br>2 <sup>nd</sup> Semester | 2              | <p>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 tidak signifikan dan dapat diselesaikan dengan tindakan normal oleh manajemen Bank.</p> <p>It indicates that the Bank's management has generally implemented good governance practices. This is evident from the adequate fulfillment of governance principles. In cases where there are weaknesses in the implementation of these principles, such weaknesses are generally not significant and can be addressed through normal corrective actions by the Bank's management.</p> |



# TANGGUNG JAWAB SOSIAL PERUSAHAAN

Environmental and Social Responsibility

Informasi kegiatan kami terkait tanggung jawab sosial dan lingkungan (TJSL) disampaikan pada Laporan Keberlanjutan BCA Digital 2024, yang diterbitkan dalam buku terpisah dan dalam waktu yang bersamaan dengan Laporan Tahunan ini, sejalan dengan arahan SEOJK No. 16/SEOJK.04/2021. Sebagian informasi ini disesuaikan dengan panduan ISO 26000, termasuk pengungkapan hak asasi manusia, ketenagakerjaan, praktik usaha yang wajar, lingkungan, layanan kepada pelanggan, serta pelibatan dan pemberdayaan masyarakat. Secara umum, informasi dalam Laporan Tahunan ini dan Laporan Keberlanjutan BCA Digital 2024 saling melengkapi.

Information about our activities related to social and environmental responsibility (CSR) is provided in the 2024 Sustainability Report of BCA Digital, which is published in a separate book and simultaneously with this Annual Report, in accordance with OJK Circular Letter No. 16/SEOJK.04/2021. Some of this information is aligned with the ISO 26000 guidelines, including disclosures on human rights, manpower, fair business practices, the environment, customer services, and community involvement and empowerment. In general, the information in this Annual Report and the 2024 Sustainability Report of BCA Digital complement each other.





# Surat Pernyataan Anggota Dewan Komisaris dan Direksi tentang Tanggung Jawab atas Laporan Tahunan 2024 PT Bank Digital BCA

## Statement of Members of the Board of Commissioners and the Board of Directors on Responsibility for the 2024 PT Bank Digital BCA Annual Report

Kami yang bertanda tangan di bawah ini menyatakan bahwa semua informasi dalam Laporan Tahunan PT Bank Digital BCA tahun 2024 telah dimuat secara lengkap dan bertanggung jawab penuh atas kebenaran isi Laporan Tahunan Bank.

Demikian pernyataan ini dibuat dengan sebenarnya.  
Jakarta, Februari 2025

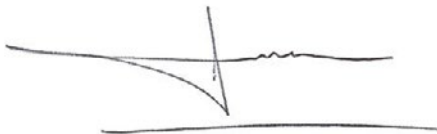
We, the signatories, hereby stated that all information contained in the 2024 Annual Report of PT Bank Digital BCA has been comprehensively presented and that we are fully accountable for the accuracy of the contents of the Bank's Annual Report.

This statement is made truthfully.  
Jakarta, February 2025

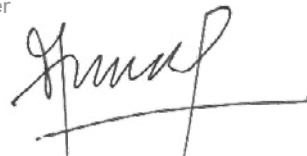
### DEWAN KOMISARIS BOARD OF COMMISSIONERS



**Dr. Th. Endang Ratnawati**  
Komisaris Utama | President Commissioner



**Ina Suwandi**  
Komisaris Independen | Independent Commissioner

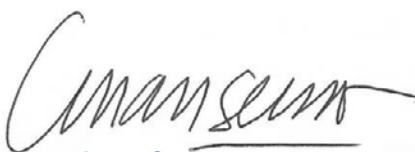


**Daniel Gunawan**  
Komisaris Independen | Independent Commissioner

### DIREKSI BOARD OF DIRECTORS



**Lanny Budiati**  
Direktur Utama | President Director



**Iman Sentosa**  
Direktur IT dan Operasi | IT and Operations Director



**Nugroho Budiman S.H.**  
Direktur Kepatuhan | Compliance Director



# LAPORAN KEUANGAN (AUDIT)

Financial Report (Audited)



**PT Bank Digital BCA**

Laporan Keuangan  
beserta Laporan Auditor Independen  
31 Desember 2024

Financial Report  
with the Independent Auditors' Report  
December 31, 2024

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## PT Bank Digital BCA

Laporan keuangan tanggal 31 Desember 2024  
dan untuk tahun yang berakhir pada tanggal tersebut  
beserta laporan auditor independen/  
*Financial statements as of December 31, 2024 and  
for the year then ended with independent auditor's report*

The original financial statements included herein are in the Indonesian language.

**PT BANK DIGITAL BCA  
LAPORAN KEUANGAN  
TANGGAL 31 DESEMBER 2024  
DAN UNTUK TAHUN YANG BERAKHIR PADA  
TANGGAL TERSEBUT  
BESERTA LAPORAN AUDITOR INDEPENDEN**

**PT BANK DIGITAL BCA  
FINANCIAL STATEMENTS  
AS OF DECEMBER 31, 2024  
AND FOR THE YEAR THEN ENDED  
WITH INDEPENDENT AUDITOR'S REPORT**

**Daftar Isi**

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**SURAT PERNYATAAN DIREKSI TENTANG  
TANGGUNG JAWAB ATAS  
LAPORAN KEUANGAN  
TANGGAL 31 DESEMBER 2024  
DAN UNTUK TAHUN YANG BERAKHIR PADA  
TANGGAL TERSEBUT  
PT BANK DIGITAL BCA**

**BOARD OF DIRECTORS' STATEMENT  
REGARDING  
THE RESPONSIBILITY FOR  
THE FINANCIAL STATEMENTS  
AS OF DECEMBER 31, 2024 AND  
FOR THE YEAR THEN ENDED  
PT BANK DIGITAL BCA**

Kami, yang bertanda tangan di bawah ini:

*We, the undersigned below:*

- |                                    |                                                                                 |                                                |
|------------------------------------|---------------------------------------------------------------------------------|------------------------------------------------|
| 1. Nama                            | Lanny Budiati                                                                   | Name                                           |
| Alamat kantor                      | The City Tower Lantai 11<br>Jln MH. Thamrin No. 81,<br>Jakarta Pusat – 10310    | Office address                                 |
| Alamat domisili<br>atau sesuai KTP | Bumi Permata Indah A-3 No.29<br>Karangmulya, Karang Tengah<br>Tangerang, Banten | Domicile address or<br>address according to ID |
| Jabatan                            | Direktur Utama / President Director                                             | Title                                          |
| 2. Nama                            | Iman Sentosa                                                                    | Name                                           |
| Alamat kantor                      | The City Tower Lantai 11<br>Jln MH. Thamrin No. 81,<br>Jakarta Pusat – 10310    | Office address                                 |
| Alamat domisili<br>atau sesuai KTP | Simplicity Blok A5 No. 62,<br>Sampora, Cisauk<br>Tangerang, Banten              | Domicile address or<br>address according to ID |
| Jabatan                            | Direktur / Director                                                             | Title                                          |

menyatakan bahwa:

*declare that:*

- |                                                                                                                                                  |                                                                                                                                                         |
|--------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1. Kami bertanggung jawab atas penyusunan dan penyajian laporan keuangan PT Bank Digital BCA (Bank);                                             | 1. <i>We are responsible for the preparation and the presentation of the financial statements of PT Bank Digital BCA (Bank);</i>                        |
| 2. Laporan keuangan Bank telah disusun dan disajikan sesuai dengan Standar Akuntansi Keuangan di Indonesia;                                      | 2. <i>The Bank's financial statements have been prepared and presented in accordance with Indonesian Financial Accounting Standards;</i>                |
| 3. a. Semua informasi dalam laporan keuangan Bank telah diungkapkan secara lengkap dan benar; dan                                                | 3. a. <i>All information in the Bank's financial statements have been fully disclosed in a complete and truthful manner; and</i>                        |
| b. Laporan keuangan Bank tidak mengandung informasi atau fakta material yang tidak benar, dan tidak menghilangkan informasi atau fakta material; | b. <i>The Bank's financial statements do not contain any incorrect information or material fact, nor do they omit any information or material fact;</i> |
| 4. Kami bertanggung jawab atas sistem pengendalian internal Bank.                                                                                | 4. <i>We are responsible for the Bank's internal control system.</i>                                                                                    |

Demikian pernyataan ini dibuat dengan sebenarnya.

*This statement has been made truthfully.*

Jakarta, 20 January 2025/ Jakarta, January 20, 2025



**Lanny Budiati**  
Presiden Direktur/President Director



**Iman Sentosa**  
Direktur / Director

*The original report included herein is in the Indonesian language.*

## Laporan Auditor Independen

Laporan No. 00012/2.1032/AU.1/07/1681-2/1/I/2025

Pemegang Saham, Dewan Komisaris dan Direksi  
PT Bank Digital BCA

## Opini

Kami telah mengaudit laporan keuangan PT Bank Digital BCA ("Bank") terlampir, yang terdiri dari laporan posisi keuangan tanggal 31 Desember 2024, serta laporan laba rugi dan penghasilan komprehensif lain, laporan perubahan ekuitas, dan laporan arus kas untuk tahun yang berakhir pada tanggal tersebut, serta catatan atas laporan keuangan, termasuk informasi kebijakan akuntansi material.

Menurut opini kami, laporan keuangan terlampir menyajikan secara wajar, dalam semua hal yang material, posisi keuangan Bank tanggal 31 Desember 2024, serta kinerja keuangan dan arus kasnya untuk tahun yang berakhir pada tanggal tersebut, sesuai dengan Standar Akuntansi Keuangan di Indonesia.

## Basis opini

Kami melaksanakan audit kami berdasarkan Standar Audit yang ditetapkan oleh Institut Akuntan Publik Indonesia ("IAPI"). Tanggung jawab kami menurut standar tersebut diuraikan lebih lanjut dalam paragraf Tanggung Jawab Auditor terhadap Audit atas Laporan Keuangan pada laporan kami. Kami independen terhadap Bank berdasarkan ketentuan etika yang relevan dalam audit kami atas laporan keuangan di Indonesia, dan kami telah memenuhi tanggung jawab etika lainnya berdasarkan ketentuan tersebut. Kami yakin bahwa bukti audit yang telah kami peroleh adalah cukup dan tepat untuk menyediakan suatu basis bagi opini audit kami.

## Independent Auditor's Report

Report No. 00012/2.1032/AU.1/07/1681-2/1/I/2025

*The Shareholders and the Boards of Commissioners and Directors  
PT Bank Digital BCA*

## Opinion

*We have audited the accompanying financial statements of PT Bank Digital BCA (the "Bank"), which comprise the statement of financial position as of December 31, 2024, and the statement of profit or loss and other comprehensive income, statement of changes in equity and statement of cash flows for the year then ended, and notes to the financial statements, including material accounting policy information.*

*In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of the Bank as of December 31, 2024, and its financial performance and cash flows for the year then ended, in accordance with Indonesian Financial Accounting Standards.*

## Basis for opinion

*We conducted our audit in accordance with Standards on Auditing established by Indonesian Institute of Certified Public Accountants ("IICPA"). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements paragraph of our report. We are independent of the Bank in accordance with the ethical requirements that are relevant to our audit of the financial statements in Indonesia, and we have fulfilled our other ethical responsibilities in accordance with such requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.*

*The original report included herein is in the Indonesian language.*

Laporan Auditor Independen (lanjutan)

Laporan No. 00012/2.1032/AU.1/07/1681-2/1/I/2025 (lanjutan)

Informasi lain

Manajemen bertanggung jawab atas informasi lain. Informasi lain terdiri dari informasi yang tercantum dalam Laporan Tahunan 2024 ("Laporan Tahunan") selain laporan keuangan terlampir dan laporan auditor independen kami. Laporan Tahunan diharapkan akan tersedia bagi kami setelah tanggal laporan auditor independen ini.

Opini kami atas laporan keuangan terlampir tidak mencakup Laporan Tahunan, dan oleh karena itu, kami tidak menyatakan bentuk keyakinan apapun atas Laporan Tahunan tersebut.

Sehubungan dengan audit kami atas laporan keuangan terlampir, tanggung jawab kami adalah untuk membaca Laporan Tahunan ketika tersedia dan, dalam melaksanakannya, mempertimbangkan apakah Laporan Tahunan mengandung ketidakkonsistensian material dengan laporan keuangan terlampir atau pemahaman yang kami peroleh selama audit, atau mengandung kesalahan penyajian material.

Ketika kami membaca Laporan Tahunan, jika kami menyimpulkan bahwa terdapat suatu kesalahan penyajian material di dalamnya, kami diharuskan untuk mengomunikasikan hal tersebut kepada pihak yang bertanggung jawab atas tata kelola dan melakukan tindakan yang tepat berdasarkan peraturan perundang-undangan yang berlaku.

*Independent Auditor's Report (continued)*

*Report No. 00012/2.1032/AU.1/07/1681-2/1/I/2025 (continued)*

*Other information*

*Management is responsible for the other information. Other information comprises the information included in the Annual Report Year 2024 (the "Annual Report") other than the accompanying financial statements and our independent auditor's report thereon. The Annual Report is expected to be made available to us after the date of this independent auditor's report.*

*Our opinion on the accompanying financial statements does not cover the Annual Report, and accordingly, we do not express any form of assurance on the Annual Report.*

*In connection with our audit of the accompanying financial statements, our responsibility is to read the Annual Report when it becomes available and, in doing so, consider whether the Annual Report is materially inconsistent with the accompanying financial statements or our knowledge obtained in the audit, or otherwise appears to be materially misstated.*

*When we read the Annual Report, if we conclude that there is a material misstatement therein, we are required to communicate the matter to those charged with governance and take appropriate actions based on the applicable laws and regulations.*



*The original report included herein is in the Indonesian language.*

Laporan Auditor Independen (lanjutan)

*Independent Auditor's Report (continued)*

Laporan No. 00012/2.1032/AU.1/07/1681-2/1/I/2025 (lanjutan)

*Report No. 00012/2.1032/AU.1/07/1681-2/1/I/2025 (continued)*

Tanggung jawab manajemen dan pihak yang bertanggung jawab atas tata kelola terhadap laporan keuangan

*Responsibilities of management and those charged with governance for the financial statements*

Manajemen bertanggung jawab atas penyusunan dan penyajian wajar laporan keuangan tersebut sesuai dengan Standar Akuntansi Keuangan di Indonesia, dan atas pengendalian internal yang dianggap perlu oleh manajemen untuk memungkinkan penyusunan laporan keuangan yang bebas dari kesalahan penyajian material, baik yang disebabkan oleh kecurangan maupun kesalahan.

*Management is responsible for the preparation and fair presentation of the financial statements in accordance with Indonesian Financial Accounting Standards, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.*

Dalam penyusunan laporan keuangan, manajemen bertanggung jawab untuk menilai kemampuan Bank dalam mempertahankan kelangsungan usahanya, mengungkapkan, sesuai dengan kondisinya, hal-hal yang berkaitan dengan kelangsungan usaha, dan menggunakan basis akuntansi kelangsungan usaha, kecuali manajemen memiliki intensi untuk melikuidasi Bank atau menghentikan operasi atau tidak memiliki alternatif yang realistis selain melaksanakannya.

*In preparing the financial statements, management is responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern, and using the going concern basis of accounting, unless management either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so.*

Pihak yang bertanggung jawab atas tata kelola bertanggung jawab untuk mengawasi proses pelaporan keuangan Bank.

*Those charged with governance are responsible for overseeing the Bank's financial reporting process.*

Laporan Auditor Independen (lanjutan)

*Independent Auditor's Report (continued)*

Laporan No. 00012/2.1032/AU.1/07/1681-2/1/I/2025 (lanjutan)

*Report No. 00012/2.1032/AU.1/07/1681-2/1/I/2025 (continued)*

Tanggung jawab auditor terhadap audit atas laporan keuangan

*Auditor's responsibilities for the audit of the financial statements*

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 independen yang mencakup opini kami. Keyakinan memadai merupakan suatu tingkat keyakinan tinggi, namun bukan merupakan suatu jaminan bahwa audit yang dilaksanakan berdasarkan Standar Audit yang ditetapkan oleh IAPI akan selalu mendeteksi kesalahan penyajian material ketika hal tersebut ada. Kesalahan penyajian dapat disebabkan oleh kecurangan maupun kesalahan dan dianggap material jika, baik secara individual maupun secara agregat, dapat diekspektasikan secara wajar akan memengaruhi keputusan ekonomi yang diambil oleh pengguna berdasarkan laporan keuangan tersebut.

*Our objectives are to obtain reasonable assurance about whether the financial statements taken as a whole are free from material misstatement, whether due to fraud or error, and to issue an independent auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with Standards on Auditing established by the IICPA will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.*

Sebagai bagian dari suatu audit berdasarkan Standar Audit yang ditetapkan oleh IAPI, kami menerapkan pertimbangan profesional dan mempertahankan skeptisisme profesional selama audit. Kami juga:

*As part of an audit in accordance with Standards on Auditing established by the IICPA, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:*

- 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 atas pengendalian internal.

- *Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to such risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or override of internal control.*

Laporan Auditor Independen (lanjutan)

*Independent Auditor's Report (continued)*

Laporan No. 00012/2.1032/AU.1/07/1681-2/1/I/2025 (lanjutan)

*Report No. 00012/2.1032/AU.1/07/1681-2/1/I/2025 (continued)*

Tanggung jawab auditor terhadap audit atas laporan keuangan (lanjutan)

*Auditor's responsibilities for the audit of the financial statements (continued)*

Sebagai bagian dari suatu audit berdasarkan Standar Audit yang ditetapkan oleh IAPI, kami menerapkan pertimbangan profesional dan mempertahankan skeptisisme profesional selama audit. Kami juga: (lanjutan)

*As part of an audit in accordance with Standards on Auditing established by the IICPA, we exercise professional judgment and maintain professional skepticism throughout the audit. We also: (continued)*

- Memeroleh suatu pemahaman tentang pengendalian internal yang relevan dengan audit untuk mendesain prosedur audit yang tepat sesuai dengan kondisinya, tetapi bukan untuk tujuan menyatakan opini atas keefektivitasan pengendalian internal Bank.
- 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 independen kami ke pengungkapan terkait dalam laporan keuangan atau, jika pengungkapan tersebut tidak memadai, memodifikasi opini kami. Kesimpulan kami didasarkan pada bukti audit yang diperoleh hingga tanggal laporan auditor independen kami. Namun, peristiwa atau kondisi masa depan dapat menyebabkan Bank tidak dapat mempertahankan kelangsungan usaha.

- *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 independent auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusion is based on the audit evidence obtained up to the date of our independent auditor's report. However, future events or conditions may cause the Bank to cease to continue as going concern.*

*The original report included herein is in the Indonesian language.*

**Laporan Auditor Independen (lanjutan)**

Laporan No. 00012/2.1032/AU.1/07/1681-2/1/I/2025 (lanjutan)

**Tanggung jawab auditor terhadap audit atas laporan keuangan (lanjutan)**

Sebagai bagian dari suatu audit berdasarkan Standar Audit yang ditetapkan oleh IAPI, kami menerapkan pertimbangan profesional dan mempertahankan skeptisisme profesional selama audit. Kami juga: (lanjutan)

- 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.

**Independent Auditor's Report (continued)**

Report No. 00012/2.1032/AU.1/07/1681-2/1/I/2025 (continued)

**Auditor's responsibilities for the audit of the financial statements (continued)**

*As part of an audit in accordance with Standards on Auditing established by the IICPA, we exercise professional judgment and maintain professional skepticism throughout the audit. We also: (continued)*

- *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.*

**KAP Purwantono, Sungkoro & Surja**



**Christophorus Alvin Kossim**

Registrasi Akuntan Publik No. AP.1681/Public Accountant Registration No. AP.1681

20 Januari 2025/January 20, 2025



**PT BANK DIGITAL BCA**  
**LAPORAN POSISI KEUANGAN**  
**Tanggal 31 Desember 2024**  
**(Disajikan dalam Jutaan Rupiah,**  
**kecuali dinyatakan lain)**

**PT BANK DIGITAL BCA**  
**STATEMENT OF FINANCIAL POSITION**  
**As of December 31, 2024**  
**(Expressed in Million Rupiah,**  
**unless otherwise stated)**

|                                                                                                | 31 Desember 2024/<br>December 31, 2024 | Catatan/<br>Notes  | 31 Desember 2023/<br>December 31, 2023 |                                                                                       |
|------------------------------------------------------------------------------------------------|----------------------------------------|--------------------|----------------------------------------|---------------------------------------------------------------------------------------|
| <b>ASET</b>                                                                                    |                                        |                    |                                        | <b>ASSETS</b>                                                                         |
| Kas                                                                                            | 23                                     | 2d,4               | 23                                     | Cash                                                                                  |
| Giro pada Bank Indonesia                                                                       | 864.831                                | 2d,2e,5            | 882.433                                | Current Accounts with Bank Indonesia                                                  |
| Giro pada Bank Lain Pihak Berelasi Pihak Ketiga                                                | 62.623<br>7                            | 2e,2v,6,           | 58.987<br>-                            | Current Accounts with Other Bank Related Parties Third Parties                        |
| Dikurangi: Cadangan Kerugian Penurunan Nilai                                                   | (2)                                    | 25,31              | (3)                                    | Less: Allowance for Impairment Losses                                                 |
| Giro pada Bank Lain, Neto                                                                      | 62.628                                 |                    | 58.984                                 | Current Accounts with Other Bank, Net                                                 |
| Penempatan pada Bank Indonesia dan Bank Lain Pihak Ketiga                                      | 129.997                                | 2d,2f,7,25         | 159.991                                | Placements with Bank Indonesia and Other Bank Third Parties                           |
| Dikurangi: Cadangan Kerugian Penurunan Nilai                                                   | (4)                                    |                    | (41)                                   | Less: Allowance for Impairment Losses                                                 |
| Penempatan pada Bank Indonesia dan Bank Lain, Neto                                             | 129.993                                |                    | 159.950                                | Placements with Bank Indonesia and Other Bank, Net                                    |
| Efek-efek Dikurangi: Cadangan Kerugian Penurunan Nilai                                         | 7.829.063<br>(1.323)                   | 2d,2g,8            | 5.295.848<br>(1.009)                   | Marketable Securities Less: Allowance for Impairment Losses                           |
| Efek-efek, Neto                                                                                | 7.827.740                              |                    | 5.294.839                              | Marketable Securities, Net                                                            |
| Efek-efek yang Dibeli dengan Janji Dijual Kembali Dikurangi: Cadangan Kerugian Penurunan Nilai | 551.241<br>(91)                        | 2d,2h,9            | 2.281.369<br>-                         | Securities Purchased under Agreements to Resell Less: Allowance for Impairment Losses |
| Efek-efek yang Dibeli dengan Janji Dijual Kembali, Neto                                        | 551.150                                |                    | 2.281.369                              | Securities Purchased under Agreements to Resell, Net                                  |
| Kredit yang diberikan Pihak Berelasi Pihak Ketiga                                              | -<br>6.520.545                         | 2d,2i,2v,<br>10,31 | 150.000<br>4.491.960                   | Loans Related Parties Third Parties                                                   |
| Dikurangi: Cadangan Kerugian Penurunan Nilai                                                   | (242.637)                              |                    | (139.247)                              | Less: Allowance for Impairment Losses                                                 |
| Kredit yang diberikan, Neto                                                                    | 6.277.908                              |                    | 4.502.713                              | Loans, Net                                                                            |
| Aset Tetap dan Aset Hak Guna Dikurangi: Akumulasi Penyusutan                                   | 111.355<br>(50.605)                    | 2j,11              | 101.684<br>(37.597)                    | Fixed Assets and Right-of-Use Asset Less: Accumulated Depreciation                    |
| Aset Tetap dan Aset Hak Guna, Neto                                                             | 60.750                                 |                    | 64.087                                 | Fixed Assets and Right-of-Use Asset, Net                                              |
| Aset Tidak Berwujud Dikurangi: Akumulasi Amortisasi                                            | 58.045<br>(37.429)                     | 2k,12              | 37.985<br>(27.677)                     | Intangible Assets Less: Accumulated Amortization                                      |
| Aset Tidak Berwujud, Neto                                                                      | 20.616                                 |                    | 10.308                                 | Intangible Assets, Net                                                                |
| Agunan yang Diambil Alih dan Properti Terbengkalai, Neto                                       | 25.080                                 | 2l,13              | 26.650                                 | Foreclosed Collaterals and Abandoned Property, Net                                    |
| Aset Pajak Tangguhan                                                                           | 35.507                                 | 18e                | 30.289                                 | Deferred Tax Assets                                                                   |
| Aset Lain-lain                                                                                 | 198.221                                | 2n,14              | 195.083                                | Other Assets                                                                          |
| <b>TOTAL ASET</b>                                                                              | <b>16.054.447</b>                      |                    | <b>13.506.728</b>                      | <b>TOTAL ASSETS</b>                                                                   |

Catatan atas laporan keuangan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

The accompanying notes to the financial statements form an integral part of these financial statements taken as a whole.



**PT BANK DIGITAL BCA**  
**LAPORAN POSISI KEUANGAN (lanjutan)**  
**Tanggal 31 Desember 2024**  
**(Disajikan dalam Jutaan Rupiah,**  
**kecuali dinyatakan lain)**

**PT BANK DIGITAL BCA**  
**STATEMENT OF FINANCIAL POSITION (continued)**  
**As of December 31, 2024**  
**(Expressed in Million Rupiah,**  
**unless otherwise stated)**

|                                    | 31 Desember 2024/<br>December 31, 2024 | Catatan/<br>Notes | 31 Desember 2023/<br>December 31, 2023 |                                     |
|------------------------------------|----------------------------------------|-------------------|----------------------------------------|-------------------------------------|
| <b>LIABILITAS DAN EKUITAS</b>      |                                        |                   |                                        | <b>LIABILITIES AND EQUITY</b>       |
| <b>LIABILITAS</b>                  |                                        |                   |                                        | <b>LIABILITIES</b>                  |
| Simpanan Nasabah                   |                                        |                   |                                        | Deposit from Customers              |
| Pihak Berelasi                     | 86.750                                 | 2d,2o,15          | 79.764                                 | Related Parties                     |
| Pihak Ketiga                       | 11.643.290                             | 15                | 8.895.974                              | Third Parties                       |
| Utang Pajak                        | 18.728                                 | 18a               | 12.748                                 | Taxes Payable                       |
| Liabilitas Lain-lain               | 168.687                                | 2p,2q,16,17       | 493.386                                | Other Liabilities                   |
| <b>TOTAL LIABILITAS</b>            | <b>11.917.455</b>                      |                   | <b>9.481.872</b>                       | <b>TOTAL LIABILITIES</b>            |
| <b>EKUITAS</b>                     |                                        |                   |                                        | <b>EQUITY</b>                       |
| Modal Saham Nilai nominal          |                                        |                   |                                        | Share Capital Rp100,000             |
| Rp100.000 per saham (nilai penuh)  |                                        |                   |                                        | par Value per Share (full amount)   |
| Modal Dasar                        |                                        |                   |                                        | Share Capital Authorized            |
| 100.000.000 saham                  |                                        |                   |                                        | 100,000,000 shares                  |
| Modal Ditempatkan dan Disetor      |                                        |                   |                                        | Issued and Fully Paid               |
| penuh per 31 Desember 2024         |                                        |                   |                                        | As of December 31, 2024             |
| dan 31 Desember 2023               |                                        |                   |                                        | and December 31, 2023               |
| 40.000.000 saham                   | 4.000.000                              | 19                | 4.000.000                              | 40,000,000 Shares                   |
| Surplus Revaluasi Aset Tetap       | 36.839                                 | 11                | 36.459                                 | Fixed Asset Revaluation Surplus     |
| Pengukuran Kembali Liabilitas      |                                        |                   |                                        | Remeasurement of                    |
| Imbalan Pasca Kerja, Setelah       |                                        |                   |                                        | Employee Benefit Liabilities,       |
| Pajak Tangguhan                    | 4.932                                  | 17                | 1.172                                  | Net of Deferred Tax                 |
| Kerugian yang Belum Direalisasi    |                                        |                   |                                        | Unrealized Losses on                |
| atas Perubahan Nilai Wajar Efek-   |                                        |                   |                                        | Changes in Fair Value of            |
| Efek yang Diukur                   |                                        |                   |                                        | marketable securities measured      |
| pada Nilai Wajar melalui           |                                        |                   |                                        | at Fair Value through Other         |
| Pendapatan Komprehensif Lain,      |                                        |                   |                                        | Comprehensive Income, Net           |
| Setelah Pajak Tangguhan dan        |                                        |                   |                                        | of Deferred Tax and Expected        |
| Cadangan atas Kerugian             |                                        |                   |                                        | Credit Loss Allowances              |
| Kredit Ekspektasian                | (1.046)                                | 8                 | (1.070)                                |                                     |
| Saldo Laba                         |                                        |                   |                                        | Retained Earnings                   |
| Telah Ditentukan Penggunaannya     | 6.409                                  | 20                | 4.107                                  | Appropriated                        |
| Belum Ditentukan Penggunaannya     | 89.858                                 |                   | (15.812)                               | Unappropriated                      |
| Total Saldo Laba                   | 96.267                                 |                   | (11.705)                               | Total Retained Earnings             |
| <b>TOTAL EKUITAS</b>               | <b>4.136.992</b>                       |                   | <b>4.024.856</b>                       | <b>TOTAL EQUITY</b>                 |
| <b>TOTAL KEWAJIBAN DAN EKUITAS</b> | <b>16.054.447</b>                      |                   | <b>13.506.728</b>                      | <b>TOTAL LIABILITIES AND EQUITY</b> |

Catatan atas laporan keuangan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

The accompanying notes to the financial statements form an integral part of these financial statements taken as a whole.

**PT BANK DIGITAL BCA**  
**LAPORAN LABA RUGI**  
**DAN PENGHASILAN KOMPREHENSIF LAIN**  
**Untuk Tahun yang Berakhir pada Tanggal**  
**31 Desember 2024**  
**(Disajikan dalam Jutaan Rupiah,**  
**kecuali dinyatakan lain)**

**PT BANK DIGITAL BCA**  
**STATEMENT OF PROFIT OR LOSS**  
**AND OTHER COMPREHENSIVE INCOME**  
**For the Year Ended December 31, 2024**  
**(Expressed in Million Rupiah,**  
**unless otherwise stated)**

| Tahun yang Berakhir pada Tanggal 31 Desember/<br>Year Ended December 31, |                |                   |                                              |
|--------------------------------------------------------------------------|----------------|-------------------|----------------------------------------------|
|                                                                          | 2024           | Catatan/<br>Notes | 2023                                         |
| <b>PENDAPATAN BUNGA<br/>DAN BEBAN BUNGA</b>                              |                |                   |                                              |
| Pendapatan Bunga                                                         | 1.329.746      | 2r,21             | 888.683                                      |
| Beban Bunga                                                              | (344.781)      | 2r,22             | (279.978)                                    |
| Pendapatan Bunga Neto                                                    | 984.965        |                   | 608.705                                      |
| <b>PENDAPATAN OPERASIONAL<br/>LAINNYA</b>                                |                |                   |                                              |
| Pendapatan Provisi Dan Komisi                                            | 58.784         | 2s,24             | 19.548                                       |
| Pendapatan Operasional                                                   | 38.690         | 23                | 7.080                                        |
| Kerugian Penjualan<br>Efek-efek - Neto                                   | (3.152)        | 23                | -                                            |
| Total Pendapatan Operasional Lainnya                                     | 94.322         |                   | 26.628                                       |
| <b>PEMBENTUKAN CADANGAN<br/>KERUGIAN PENURUNAN NILAI</b>                 |                |                   |                                              |
| Aset Keuangan                                                            | (378.742)      | 25                | (97.822)                                     |
| Aset Non Keuangan                                                        | (1.570)        | 25                | (11.602)                                     |
| Total Pembentukan Cadangan<br>Kerugian Penurunan Nilai                   | (380.312)      |                   | (109.424)                                    |
| <b>BEBAN OPERASIONAL LAINNYA</b>                                         |                |                   |                                              |
| Gaji, Tunjangan dan<br>Pendidikan Pegawai                                | (163.423)      | 28                | (153.992)                                    |
| Umum dan Administrasi                                                    | (297.275)      | 27                | (236.996)                                    |
| Pemeliharaan, Perbaikan<br>dan Penyusutan                                | (109.459)      | 26                | (113.499)                                    |
| Total Beban Operasional Lainnya                                          | (570.157)      |                   | (504.487)                                    |
| <b>LABA OPERASIONAL</b>                                                  | <b>128.818</b> |                   | <b>21.422</b>                                |
| <b>PENDAPATAN (BEBAN) BUKAN<br/>OPERASIONAL</b>                          |                |                   |                                              |
| Pendapatan Bukan Operasional                                             | 10.485         | 29                | 816                                          |
| Beban Bukan Operasional                                                  | (514)          | 29                | (577)                                        |
| Total Pendapatan<br>Bukan Operasional - Neto                             | 9.971          |                   | 239                                          |
| <b>LABA SEBELUM<br/>BEBAN PAJAK</b>                                      | <b>138.789</b> |                   | <b>21.661</b>                                |
| <b>MANFAAT/(BEBAN) PAJAK</b>                                             |                |                   |                                              |
| Pajak Kini                                                               | (37.102)       | 18c               | (4.662)                                      |
| Pajak Tangguhan                                                          | 6.285          | 18e               | 29.046                                       |
| Total (Beban)/Manfaat<br>Pajak Penghasilan                               | (30.817)       | 18b               | 24.384                                       |
| <b>LABA TAHUN BERJALAN</b>                                               | <b>107.972</b> |                   | <b>46.045</b>                                |
|                                                                          |                |                   | <b>INTEREST INCOME<br/>AND EXPENSES</b>      |
|                                                                          |                |                   | Interest Income                              |
|                                                                          |                |                   | Interest Expense                             |
|                                                                          |                |                   | Net Interest income                          |
|                                                                          |                |                   | <b>OTHER OPERATING INCOME</b>                |
|                                                                          |                |                   | Fee and Commission Income                    |
|                                                                          |                |                   | Operating Income                             |
|                                                                          |                |                   | Loss on Sale of<br>Securities - Net          |
|                                                                          |                |                   | Total Other Operating Income                 |
|                                                                          |                |                   | <b>ALLOWANCE FOR<br/>IMPAIRMENT LOSSES</b>   |
|                                                                          |                |                   | Financial Assets                             |
|                                                                          |                |                   | Non Financial Assets                         |
|                                                                          |                |                   | Total Allowance<br>for Impairment Losses     |
|                                                                          |                |                   | <b>OTHER OPERATING EXPENSES</b>              |
|                                                                          |                |                   | Salaries, Benefit<br>and Education Employees |
|                                                                          |                |                   | General and administrative                   |
|                                                                          |                |                   | Maintenance, Repair,<br>and Depreciation     |
|                                                                          |                |                   | Total Other Operating Expenses               |
|                                                                          |                |                   | <b>OPERATING INCOME</b>                      |
|                                                                          |                |                   | <b>NON OPERATING<br/>INCOME (EXPENSES)</b>   |
|                                                                          |                |                   | Non Operating Income                         |
|                                                                          |                |                   | Non Operating Expenses                       |
|                                                                          |                |                   | Total Non Operating<br>Income - Net          |
|                                                                          |                |                   | <b>INCOME BEFORE<br/>TAX EXPENSE</b>         |
|                                                                          |                |                   | <b>INCOME/(EXPENSE) TAX</b>                  |
|                                                                          |                |                   | Current Tax                                  |
|                                                                          |                |                   | Deferred Tax                                 |
|                                                                          |                |                   | Total (Expense)/<br>Income Tax               |
|                                                                          |                |                   | <b>INCOME FOR THE YEAR</b>                   |

Catatan atas laporan keuangan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

The accompanying notes to the financial statements form an integral part of these financial statements taken as a whole.

**PT BANK DIGITAL BCA**  
**LAPORAN LABA RUGI DAN PENGHASILAN**  
**KOMPREHENSIF LAIN (lanjutan)**  
**Untuk Tahun yang Berakhir pada Tanggal**  
**31 Desember 2024**  
**(Disajikan dalam Jutaan Rupiah,**  
**kecuali dinyatakan lain)**

**PT BANK DIGITAL BCA**  
**STATEMENT OF PROFIT OR LOSS**  
**AND OTHER COMPREHENSIVE**  
**INCOME (continued)**  
**For the Year Ended December 31, 2024**  
**(Expressed in Million Rupiah,**  
**unless otherwise stated)**

| Tahun yang Berakhir pada Tanggal 31 Desember/<br>Year Ended December 31, |                |                   |               |                                    |
|--------------------------------------------------------------------------|----------------|-------------------|---------------|------------------------------------|
|                                                                          | 2024           | Catatan/<br>Notes | 2023          |                                    |
| <b>PENDAPATAN/(BEBAN)</b>                                                |                |                   |               | <b>OTHER COMPREHENSIVE</b>         |
| <b>KOMPREHENSIF LAIN</b>                                                 |                |                   |               | <b>INCOME/(EXPENSES)</b>           |
| Pos yang tidak akan                                                      |                |                   |               | Item that will not be reclassified |
| direklasifikasi ke laba rugi:                                            |                |                   |               | to profit and losses:              |
| Revaluasi Aset Tetap                                                     | 380            | 11                | 143           | Fixed Assets Revaluation           |
| Pengukuran Kembali Liabilitas                                            |                |                   |               | Remeasurement of Employee          |
| Imbalan Kerja                                                            | 4.820          | 17                | 991           | Benefit Liabilities                |
| Beban Pajak Terkait                                                      | (1.060)        | 18e               | (218)         | Related income tax                 |
|                                                                          | 4.140          |                   | 916           |                                    |
| Pos yang akan                                                            |                |                   |               | Item that will be reclassified     |
| direklasifikasi ke laba rugi:                                            |                |                   |               | to profit and losses:              |
| Perubahan Nilai Wajar Efek-Efek                                          |                |                   |               | Fair Value Changes of              |
| Yang Diukur Pada Nilai Wajar                                             |                |                   |               | Marketable Securities Measured     |
| Melalui Pendapatan                                                       |                |                   |               | at Fair Value through Other        |
| Komprehensif Lain                                                        | 31             | 8g                | (71)          | Comprehensive Income               |
| Beban Pajak Terkait                                                      | (7)            | 18e               | 16            | Related Income tax                 |
|                                                                          | 24             |                   | (55)          |                                    |
| Total Pendapatan                                                         |                |                   |               | Total Other                        |
| Komprehensif Lain                                                        | 4.164          |                   | 861           | Comprehensive Income               |
| <b>TOTAL LABA</b>                                                        |                |                   |               | <b>TOTAL COMPREHENSIVE</b>         |
| <b>KOMPREHENSIF TAHUN</b>                                                |                |                   |               | <b>INCOME</b>                      |
| <b>BERJALAN</b>                                                          | <b>112.136</b> |                   | <b>46.906</b> | <b>FOR THE YEAR</b>                |

Catatan atas laporan keuangan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

The accompanying notes to the financial statements form an integral part of these financial statements taken as a whole.

The original financial statements included herein are in the Indonesian language.

**PT BANK DIGITAL BCA**  
**LAPORAN PERUBAHAN EKUITAS**  
**Untuk Tahun yang Berakhir pada Tanggal 31 Desember 2024**  
**(Disajikan dalam Jutaan Rupiah, kecuali dinyatakan lain)**

**PT BANK DIGITAL BCA**  
**STATEMENT OF CHANGES IN EQUITY**  
**For the Year Ended December 31, 2024**  
**(Expressed in Million Rupiah, unless otherwise stated)**

|                                                 |                                                                                        |                                                                              | Kerugian<br>(keuntungan)<br>yang belum<br>direalisasi atas<br>aset keuangan<br>yang diukur<br>pada nilai wajar<br>melalui pendapatan<br>komprehensif<br>lain/ | Pengukuran<br>kembali<br>liabilitas<br>imbalan pasca<br>kerja, setelah<br>pajak tangguhan/<br>Remeasurement<br>of employee<br>benefit liabilities,<br>net of<br>deferred tax | Saldo laba /<br>Retained earnings |                                         |                                               |
|-------------------------------------------------|----------------------------------------------------------------------------------------|------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------|-----------------------------------------|-----------------------------------------------|
|                                                 |                                                                                        |                                                                              |                                                                                                                                                               |                                                                                                                                                                              | Dicadangkan/<br>Appropriated      | Tidak<br>dicadangkan/<br>Unappropriated | Total ekuitas/<br>Total equity                |
|                                                 | Model<br>ditempatkan<br>dan disetor<br>penuh/<br>Issued and<br>full paid-up<br>capital | Surplus<br>revaluasi<br>aset tetap/<br>Fixed asset<br>revaluation<br>surplus | Unrealized<br>losses<br>(gain) on<br>financial<br>asset at on<br>financial asset<br>at fair value<br>through other<br>comprehensive<br>income                 |                                                                                                                                                                              |                                   |                                         |                                               |
| Saldo per 31 Desember 2022                      | 4.000.000                                                                              | 36.316                                                                       | (1.015)                                                                                                                                                       | 399                                                                                                                                                                          | 4.107                             | (61.857)                                | 3.977.950                                     |
| Penghasilan komprehensif lain<br>tahun berjalan | -                                                                                      | 143                                                                          | (55)                                                                                                                                                          | 773                                                                                                                                                                          | -                                 | -                                       | 861                                           |
| Laba tahun berjalan                             | -                                                                                      | -                                                                            | -                                                                                                                                                             | -                                                                                                                                                                            | -                                 | 46.045                                  | 46.045                                        |
| Saldo per 31 Desember 2023                      | 4.000.000                                                                              | 36.459                                                                       | (1.070)                                                                                                                                                       | 1.172                                                                                                                                                                        | 4.107                             | (15.812)                                | 4.024.856                                     |
| Penghasilan komprehensif lain<br>tahun berjalan | -                                                                                      | 380                                                                          | 24                                                                                                                                                            | 3.760                                                                                                                                                                        | -                                 | -                                       | 4.164                                         |
| Cadangan umum                                   | 20                                                                                     | -                                                                            | -                                                                                                                                                             | -                                                                                                                                                                            | 2.302                             | (2.302)                                 | -                                             |
| Laba tahun berjalan                             | -                                                                                      | -                                                                            | -                                                                                                                                                             | -                                                                                                                                                                            | -                                 | 107.972                                 | 107.972                                       |
| Saldo per 31 Desember 2024                      | 4.000.000                                                                              | 36.839                                                                       | (1.046)                                                                                                                                                       | 4.932                                                                                                                                                                        | 6.409                             | 89.858                                  | 4.136.992                                     |
|                                                 |                                                                                        |                                                                              |                                                                                                                                                               |                                                                                                                                                                              |                                   |                                         | Balance as of December 31, 2024               |
|                                                 |                                                                                        |                                                                              |                                                                                                                                                               |                                                                                                                                                                              |                                   |                                         | Other comprehensive income<br>during the year |
|                                                 |                                                                                        |                                                                              |                                                                                                                                                               |                                                                                                                                                                              |                                   |                                         | General reserve                               |
|                                                 |                                                                                        |                                                                              |                                                                                                                                                               |                                                                                                                                                                              |                                   |                                         | Income for the year                           |
|                                                 |                                                                                        |                                                                              |                                                                                                                                                               |                                                                                                                                                                              |                                   |                                         | Balance as of December 31, 2023               |
|                                                 |                                                                                        |                                                                              |                                                                                                                                                               |                                                                                                                                                                              |                                   |                                         | Other comprehensive income<br>during the year |

Catatan atas laporan keuangan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

The accompanying notes to the financial statements form an integral part of these financial statements taken as a whole.

**PT BANK DIGITAL BCA**  
**LAPORAN ARUS KAS**  
**Untuk Tahun yang Berakhir pada Tanggal**  
**31 Desember 2024**  
**(Disajikan dalam Jutaan Rupiah,**  
**kecuali dinyatakan lain)**

**PT BANK DIGITAL BCA**  
**STATEMENT OF CASH FLOWS**  
**For the Year Ended December 31, 2024**  
**(Expressed in Million Rupiah,**  
**unless otherwise stated)**

| Tahun yang Berakhir pada Tanggal 31 Desember/<br>Year Ended December 31, |                    |                   |                                                                      |
|--------------------------------------------------------------------------|--------------------|-------------------|----------------------------------------------------------------------|
|                                                                          | 2024               | Catatan/<br>Notes | 2023                                                                 |
| <b>ARUS KAS DARI</b>                                                     |                    |                   |                                                                      |
| <b>AKTIVITAS OPERASI</b>                                                 |                    |                   | <b>CASH FLOWS FROM</b>                                               |
| Penerimaan bunga, provisi dan komisi                                     | 1.412.553          |                   | 880.057                                                              |
| Pembayaran beban umum dan administrasi                                   | (414.667)          |                   | (301.022)                                                            |
| Pembayaran bunga, provisi dan komisi                                     | (343.630)          |                   | (278.158)                                                            |
| Pembayaran kepada karyawan                                               | (159.663)          |                   | (153.219)                                                            |
| Kerugian penjualan surat-surat berharga                                  | (3.152)            |                   | -                                                                    |
| Penerimaan dari pendapatan non-operasional lainnya                       | 9.970              |                   | 241                                                                  |
| <b>Arus kas sebelum perubahan dalam aset dan liabilitas operasi</b>      | <b>501.411</b>     |                   | <b>147.899</b>                                                       |
| <b>Perubahan dalam aset dan liabilitas operasi:</b>                      |                    |                   | <b>Cash flows before changes in operating assets and liabilities</b> |
| Penurunan/(kenaikan) aset operasi:                                       |                    |                   | <b>Changes in operating assets and liabilities</b>                   |
| Surat berharga dan tagihan lainnya                                       | (803.063)          |                   | (1.029.953)                                                          |
| Kredit yang diberikan                                                    | (2.147.769)        |                   | (1.425.625)                                                          |
| Aset lain-lain                                                           | 6.312              |                   | 89.949                                                               |
| <b>Total</b>                                                             | <b>(2.944.520)</b> |                   | <b>(2.365.629)</b>                                                   |
| Kenaikan/(penurunan) liabilitas operasi:                                 |                    |                   | <b>Increase/(decrease) in Operating liabilities:</b>                 |
| Simpanan                                                                 | 2.754.303          |                   | 2.121.133                                                            |
| Liabilitas lain-lain                                                     | (331.277)          |                   | 278.139                                                              |
| Utang pajak                                                              | 5.979              |                   | 7.054                                                                |
| <b>Total</b>                                                             | <b>2.429.005</b>   |                   | <b>2.406.326</b>                                                     |
| <b>Total perubahan dalam aset dan liabilitas operasi</b>                 | <b>(515.515)</b>   |                   | <b>40.697</b>                                                        |
| <b>Kas netto (digunakan untuk) diperoleh dari aktivitas operasi</b>      | <b>(14.104)</b>    |                   | <b>188.596</b>                                                       |
| <b>ARUS KAS DARI</b>                                                     |                    |                   | <b>CASH FLOWS FROM</b>                                               |
| <b>AKTIVITAS INVESTASI:</b>                                              |                    |                   | <b>INVESTING ACTIVITIES:</b>                                         |
| Perolehan aset takberwujud                                               | (20.060)           | 12                | (2.764)                                                              |
| Perolehan aset tetap                                                     | (6.615)            | 11                | (2.278)                                                              |
| Hasil penjualan aset tetap                                               | -                  | 11                | (5)                                                                  |
| <b>Kas netto digunakan untuk aktivitas investasi</b>                     | <b>(26.675)</b>    |                   | <b>(5.047)</b>                                                       |
|                                                                          |                    |                   | <b>Net cash (used in) provided by operating activities</b>           |
|                                                                          |                    |                   | <b>CASH FLOWS FROM INVESTING ACTIVITIES:</b>                         |
|                                                                          |                    |                   | Acquisition of intangible assets                                     |
|                                                                          |                    |                   | Acquisition of fixed assets                                          |
|                                                                          |                    |                   | Proceeds from sale of fixed assets                                   |
|                                                                          |                    |                   | <b>Net cash used in investing activities</b>                         |

Catatan atas laporan keuangan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

The accompanying notes to the financial statements form an integral part of these financial statements taken as a whole.



**PT BANK DIGITAL BCA**  
**LAPORAN ARUS KAS (lanjutan)**  
**Untuk Tahun yang Berakhir pada Tanggal**  
**31 Desember 2024**  
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**kecuali dinyatakan lain)**

**PT BANK DIGITAL BCA**  
**STATEMENT OF CASH FLOWS (continued)**  
**For the Year Ended December 31, 2024**  
**(Expressed in Million Rupiah,**  
**unless otherwise stated)**

| Tahun yang Berakhir pada Tanggal 31 Desember/<br>Year Ended December 31, |                  |                   |                  |
|--------------------------------------------------------------------------|------------------|-------------------|------------------|
|                                                                          | 2024             | Catatan/<br>Notes | 2023             |
| <b>ARUS KAS DARI</b>                                                     |                  |                   |                  |
| <b>AKTIVITAS PENDANAAN:</b>                                              |                  |                   |                  |
| Pembayaran pokok liabilitas sewa                                         | (3.174)          | 16                | (3.174)          |
| <b>Kas neto digunakan untuk aktivitas pendanaan</b>                      | <b>(3.174)</b>   |                   | <b>(3.174)</b>   |
| <b>(PENURUNAN)/KENAIKAN NETO KAS DAN SETARA KAS</b>                      | <b>(43.953)</b>  |                   | <b>180.375</b>   |
| <b>KAS DAN SETARA KAS PADA AWAL TAHUN</b>                                | <b>1.101.434</b> |                   | <b>921.059</b>   |
| <b>KAS DAN SETARA KAS PADA AKHIR TAHUN</b>                               | <b>1.057.481</b> |                   | <b>1.101.434</b> |
| <b>CASH FLOWS FROM FINANCING ACTIVITIES:</b>                             |                  |                   |                  |
| Payment of lease liabilities principal                                   |                  |                   |                  |
| <b>Net cash used in financing activities</b>                             |                  |                   |                  |
| <b>NET (DECREASE)/INCREASE IN CASH AND CASH EQUIVALENTS</b>              |                  |                   |                  |
| <b>CASH AND CASH EQUIVALENTS AT BEGINNING OF THE YEAR</b>                |                  |                   |                  |
| <b>CASH AND CASH EQUIVALENTS AT THE END OF THE YEAR</b>                  |                  |                   |                  |
| <b>Component of cash and cash equivalents:</b>                           |                  |                   |                  |
| Cash                                                                     | 23               | 4                 | 23               |
| Current account with Bank Indonesia                                      | 864.831          | 5                 | 882.433          |
| Current account with Other Bank                                          | 62.630           | 6                 | 58.987           |
| Placements with Bank Indonesia and Other Bank                            | 129.997          | 7                 | 159.991          |
| <b>Total kas dan setara kas</b>                                          | <b>1.057.481</b> |                   | <b>1.101.434</b> |
| <b>Total cash and cash equivalents</b>                                   |                  |                   |                  |

Catatan atas laporan keuangan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

The accompanying notes to the financial statements form an integral part of these financial statements taken as a whole.

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**CATATAN ATAS LAPORAN KEUANGAN**  
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**PT BANK DIGITAL BCA**  
**NOTES TO THE FINANCIAL STATEMENTS**  
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**for the Year Then Ended**  
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**unless otherwise stated)**

**1. INFORMASI UMUM**

**a. Pendirian Bank**

PT Bank Digital BCA ("Bank") yang awalnya bernama PT Bank Pasar Rakyat Parahyangan yang berkedudukan di Bandung, didirikan dengan Akta Pendirian No. 35 tanggal 25 Oktober 1965, yang dibuat dan ditandatangani di hadapan Notaris R. Soerojo Wongsowidjojo, S.H., Notaris di Jakarta, yang telah diubah berdasarkan dengan Akta No. 24 tanggal 15 Maret 1976, Akta No. 20 tanggal 13 Februari 1980, dan Akta No. 19 tanggal 21 Agustus 1982 yang dibuat di hadapan Notaris R. Soerojo Wongsowidjojo, S.H., Notaris di Jakarta, yang telah mendapat persetujuan dari Menteri Kehakiman Republik Indonesia dengan Surat Keputusan No. C2-1092-HT.01.01.th82 tanggal 3 September 1982.

Berdasarkan Akta Risalah Rapat PT Bank Pasar Rakyat Parahyangan No. 68 tanggal 8 Januari 1990 yang dibuat dan ditandatangani dihadapan Notaris Misahardi Wilamarta, Sarjana Hukum, Notaris di Jakarta, dan telah mendapat persetujuan dari Menteri Kehakiman dengan Surat Keputusan No. C2-1007.HT.01.04-TH.90 tanggal 26 Februari 1990, dan dari Menteri Keuangan dengan Surat Keputusan No. 1090/KMK.013/1990 tanggal 12 September 1990 serta telah dimuat dan diumumkan dalam Tambahan Berita Negara Republik Indonesia tertanggal 4 September 1990 No. 71, dimana status PT Bank Pasar Rakyat Parahyangan ditingkatkan menjadi Bank Umum dan namanya diganti menjadi PT Bank Royal Indonesia, berkedudukan di Jakarta.

Anggaran Dasar Bank telah disesuaikan dengan Undang-Undang Perseroan Terbatas Nomor 40 Tahun 2007, berdasarkan Akta Pernyataan Keputusan Pemegang Saham PT Bank Royal Indonesia No. 22 tanggal 8 Juli 2008 yang dibuat dan ditandatangani dihadapan Notaris F.X. Budi Santoso Isbandi, Notaris di Jakarta dan telah memperoleh persetujuan dari Menteri Hukum dan Hak Asasi Manusia Indonesia dengan Surat Keputusan Menteri Hukum dan Hak Asasi Manusia No. AHU-57502.AH.01.02. Tahun 2008 tanggal 1 September 2008.

**1. GENERAL INFORMATION**

**a. Bank Establishment**

*PT Bank Digital BCA (the "Bank"), previously known as PT Bank Pasar Rakyat Parahyangan domiciled in Bandung, was established with Deed of Establishment No. 35 dated October 25, 1965, drawn up and signed before Notary R. Soerojo Wongsowidjojo, S.H., Notary in Jakarta, which has been amended based on Deed No. 24 dated March 15, 1976, Deed No. 20 dated February 13, 1980, and Deed No. 19 dated August 21, 1982 made before Notary R. Soerojo Wongsowidjojo, S.H., Notary in Jakarta, who has received approval from the Minister of Justice of the Republic of Indonesia with Decree No. C2-1092-HT.01.01.th82 dated September 3, 1982.*

*Based on Deed of Minutes of Meeting of PT Bank Pasar Rakyat Parahyangan No. 68 dated January 8, 1990 made and signed before Notary Misahardi Wilamarta, Bachelor of Law, Notary in Jakarta, and has received approval from the Minister of Justice with a Decree No. C2-1007. HT.01.04-TH.90 dated February 26, 1990, and from the Minister Finance with Decree No. 1090/KMK.013/1990 dated September 12, 1990 and has been published and announced in the Supplement to the State Gazette of the Republic of Indonesia dated September 4, 1990 No. 71, where the status of PT Bank Pasar Rakyat Parahyangan was upgraded to a commercial bank and its name was changed to PT Bank Royal Indonesia, domiciled in Jakarta.*

*The Bank's Articles of Association have been amended to be in line with Law Number 40 of 2007 based on the Deed of Statement of General Meeting of Shareholder of PT Bank Royal Indonesia No.22 dated July 8, 2008 made and signed before Notary F.X. Budi Santoso Isbandi, Notary in Jakarta and has obtained approval from the Minister of Law and Human Rights of Indonesia with the Decree of the Minister of Law and Human Rights No. AHU-57502.AH.01.02. Year 2008 September 1, 2008.*

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**1. INFORMASI UMUM (lanjutan)**

**a. Pendirian Bank (lanjutan)**

PT Bank Royal Indonesia melalui surat No. 131/LB-DIR/OJK/IV/2020 tanggal 24 April 2020 perihal Permohonan Persetujuan Perubahan Nama Bank, mengajukan permohonan kepada Otoritas Jasa Keuangan ("OJK") untuk penetapan izin usaha atas nama PT Bank Royal Indonesia menjadi izin usaha PT Bank Digital BCA dan berdasarkan keputusan Deputy Komisiner Pengawas Perbankan 1 Otoritas Jasa Keuangan No. Kep-92/PB.I/2020 tanggal 19 Mei 2020 tentang Penetapan Penggunaan Izin Usaha atas Nama PT Bank Royal Indonesia menjadi Izin Usaha atas Nama PT Bank Digital BCA, dan Otoritas Jasa Keuangan memberikan izin kepada PT Bank Royal Indonesia untuk melakukan kegiatan usaha dengan nama PT Bank Digital BCA.

Berdasarkan Akta Pernyataan Keputusan Rapat PT Bank Royal Indonesia No. 37 tanggal 2 April 2020 yang dibuat di hadapan Sakti Lo, Notaris di Jakarta, yang telah mendapat persetujuan dari Menteri Hukum dan Hak Asasi Manusia No. AHU-0027414.AH.01.02.Tahun 2020 tentang persetujuan Perubahan Anggaran Dasar perseroaan terbatas PT Bank Digital BCA tanggal 2 April 2020, PT Bank Royal Indonesia telah berganti nama menjadi PT Bank Digital BCA, berkedudukan di Jakarta.

Selanjutnya, Bank yang berkantor pusat di gedung The City Tower, Lantai 11, Jl. M.H. Thamrin No. 81, Jakarta Pusat menjalankan usaha di bidang perbankan yang khususnya memberikan layanan perbankan digital dan tidak memiliki kantor cabang.

**1. GENERAL INFORMATION (continued)**

**a. Bank Establishment (continued)**

PT Bank Royal Indonesia through letter No. 131/LB-DIR/OJK/IV/2020 dated April 24, 2020 regarding Application for Approval of Bank Name Change, submitted an application to the Financial Services Authority ("OJK") for the determination of a business license on behalf of PT Bank Royal Indonesia to become a business license of PT Bank Digital BCA and based on the decision of the Deputy Commissioner of Banking Supervision 1 of the Financial Services Authority No. Kep-92/PB.I/2020 dated May 19, 2020 concerning Decree of the Use of Business Licenses on behalf of PT Bank Royal Indonesia becomes a Business License on behalf of PT Bank Digital BCA, and the Financial Services Authority grants permission to PT Bank Royal Indonesia to conduct business activities under the name PT Bank Digital BCA.

Based on Deed of Statement of General Meeting of Shareholder of PT Bank Royal Indonesia No. 37 dated April 2, 2020 made before Sakti Lo, Notary in Jakarta, which has received approval from the Minister of Law and Human Rights No. AHU-0027414.AH.01.02.Year 2020 concerning the approval of amendments to the Articles of Association of PT Bank Digital BCA limited liability company dated April 2, 2020, PT Bank Royal Indonesia has changed its name to PT Bank Digital BCA, domiciled in Jakarta.

Furthermore, the Bank, which head office is in The City Tower building, 11th Floor, Jl. M.H. Thamrin No. 81, Central Jakarta, runs a business in the banking sector that specifically provides digital banking services and does not have a branch office

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**1. INFORMASI UMUM (lanjutan)**

**b. Dewan Komisaris dan Direksi**

Susunan pengurus Bank pada tanggal 31 Desember 2024 dan 2023 adalah tercantum pada Akta Pernyataan Rapat Umum Pemegang Saham PT Bank Digital BCA No. 111 tanggal 26 Juni 2023, yang dibuat di hadapan Notaris Sakti Lo, S.H., Notaris di Jakarta, yang pemberituannya telah diterima dan dicatat dalam Sistem Administrasi Badan Hukum Kementerian berdasarkan surat No. AHU-AH.01.09-0133553 tanggal 27 Juni 2023 dan Akta Pernyataan Rapat Umum Pemegang Saham PT Bank Digital BCA No. 90 tanggal 18 Juli 2023, yang dibuat dan ditandatangani di hadapan Notaris Sakti Lo, S.H., Notaris di Jakarta yang telah pemberituannya telah diterima dan dicatat dalam Sistem Administrasi Badan Hukum Kementerian berdasarkan surat No. AHU-AH.01.09-0142218 tanggal 18 Juli 2023.

**c. Struktur Manajemen Bank**

Susunan pengurus Bank pada tanggal 31 Desember 2024 dan 2023 adalah sebagai berikut:

|                               | 2024                      |
|-------------------------------|---------------------------|
| <b><u>Dewan Komisaris</u></b> |                           |
| Komisaris Utama :             | Theresia Endang Ratnawati |
| Komisaris Independen :        | Ina Suwandi               |
| Komisaris Independen :        | Daniel Gunawan            |
| <b><u>Direksi</u></b>         |                           |
| Direktur Utama :              | Lanny Budiati             |
| Direktur :                    | Iman Sentosa              |
| Direktur Kepatuhan :          | Nugroho Budiman           |

**1. GENERAL INFORMATION (continued)**

**b. Board of Commisioners and Directors**

The composition of the Bank's management on December 31, 2024 and 2023 is stated in Deed of Statement of General Meeting of Shareholder of PT Bank Digital BCA No. 111 dated June 26, 2023, drawn up before Notary Sakti Lo, S.H., Notary in Jakarta, whose notification has been received and recorded in the Ministry's Legal Entity Administration System based on letter No. AHU-AH.01.09-0133553 dated June 27, 2023 and Deed of Statement of General Meeting of Shareholder of PT Bank Digital BCA No. 90 dated July 18, 2023, drawn up and signed before Notary Sakti Lo, S.H., Notaries in Jakarta whose notification has been received and recorded in the Ministry's Legal Entity Administration System based on letter No. AHU-AH.01.09-0142218 dated July 18, 2023.

**c. Bank Management Structure**

The composition of the Bank's managements as of December 31, 2024 and 2023 are as follows:

|                                      | 2023                     |
|--------------------------------------|--------------------------|
| <b><u>Board of Commissioners</u></b> |                          |
| Theresia Endang Ratnawati :          | President Commissioner   |
| Ina Suwandi :                        | Independent Commissioner |
| Daniel Gunawan :                     | Independent Commissioner |
| <b><u>Directors</u></b>              |                          |
| Lanny Budiati :                      | President Director       |
| Iman Sentosa :                       | Director                 |
| Nugroho Budiman :                    | Compliance Director      |

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**1. INFORMASI UMUM (lanjutan)**

**d. Komite Audit, Komite Pemantau Risiko, dan Komite Remunerasi dan Nominasi**

|                                       | 2024                      |
|---------------------------------------|---------------------------|
| <b>Komite Audit</b>                   |                           |
| Ketua                                 | Daniel Gunawan            |
| Anggota                               | Ivan Purnama Sanoesi      |
| Anggota                               | Ninik Indrajati           |
| <b>Komite Pemantau Risiko</b>         |                           |
| Ketua                                 | Ina Suwandi               |
| Anggota                               | Ivan Purnama Sanoesi      |
| Anggota                               | Ninik Indrajati           |
| <b>Komite Remunerasi dan Nominasi</b> |                           |
| Ketua                                 | Daniel Gunawan            |
| Anggota                               | Theresia Endang Ratnawati |
| Anggota                               | Vera Melijana *)          |

\*) Efektif pada tanggal 5 September 2024 sesuai dengan Surat Keputusan Direksi No. 025A/SK/DIR/09/2024

\*\*) Diberhentikan pada tanggal 5 September 2024 sesuai dengan Surat Keputusan Direksi No. 025A/SK/DIR/09/2024

**e. Jumlah Karyawan**

Karyawan per 31 Desember 2024 dan 2023 sebagai berikut:

|                  | <b>Tetap/<br/>Permanent<br/>(tidak diaudit/<br/>unaudited)</b> | <b>Tidak Tetap/<br/>Non-Permanent<br/>(tidak diaudit/<br/>unaudited)</b> | <b>Total</b> |
|------------------|----------------------------------------------------------------|--------------------------------------------------------------------------|--------------|
| 31 Desember 2024 | 321                                                            | 79                                                                       | 400          |
| 31 Desember 2023 | 307                                                            | 66                                                                       | 373          |

Personil manajemen kunci Bank mencakup anggota Dewan Komisaris dan Direksi.

**2. IKHTISAR KEBIJAKAN AKUNTANSI MATERIAL**

Kebijakan akuntansi utama yang diterapkan secara konsisten oleh Bank dalam penyajian laporan keuangan untuk tahun yang berakhir pada tanggal 31 Desember 2024 dan 2023 sebagai berikut:

**a. Pernyataan kepatuhan**

Laporan Keuangan telah disusun sesuai dengan Standar Akuntansi Keuangan di Indonesia, yang mencakup Pernyataan Standar Akuntansi Keuangan ("PSAK") dan Interpretasi yang dikeluarkan oleh Dewan Standar Akuntansi Keuangan Ikatan Akuntan Indonesia. Laporan keuangan telah mematuhi dalam semua hal material Standar Akuntansi Keuangan tersebut.

**1. GENERAL INFORMATION (continued)**

**d. Audit Committee, Risk Monitoring Committee, and Remuneration and Nomination Committee**

|                                              | 2023 |                                              |
|----------------------------------------------|------|----------------------------------------------|
| <b>Audit Committee</b>                       |      | <b>Audit Committee</b>                       |
| Daniel Gunawan                               |      | Chairman                                     |
| Ivan Purnama Sanoesi                         |      | Member                                       |
| Ninik Indrajati                              |      | Member                                       |
| <b>Risk Monitoring Committee</b>             |      | <b>Risk Monitoring Committee</b>             |
| Ina Suwandi                                  |      | Chairman                                     |
| Ivan Purnama Sanoesi                         |      | Member                                       |
| Ninik Indrajati                              |      | Member                                       |
| <b>Remuneration and Nomination Committee</b> |      | <b>Remuneration and Nomination Committee</b> |
| Daniel Gunawan                               |      | Chairman                                     |
| Theresia Endang Ratnawati                    |      | Member                                       |
| Linda Darmadhi **)                           |      | Member                                       |

\*) Effective as of September 5, 2024, in accordance with the Board of Directors Decree No. 025A/SK/DIR/09/2024

\*\*) Discharge as of September 5, 2024, in accordance with the Board of Directors Decree No. 025A/SK/DIR/09/2024

**e. Numbers of Employees**

Employees as of December 31, 2024 and 2023 are as follows:

The Bank's key management personnel include members of the Board of Commissioners and the Board of Directors.

**2. SUMMARY OF MATERIAL ACCOUNTING POLICIES**

The main accounting policies are applied consistently by the Bank in the presentation of the financial statements for the year ended December 31, 2024 and 2023 as follows:

**a. Declaration of compliance**

Financial Statements have been prepared in accordance with Indonesian Financial Accounting Standards which comprise the Statements of Financial Accounting Standards ("SFAS") and Interpretations issued by the Financial Accounting Standards Board - Indonesian Institute of Accountants. This financial statements comply in all material terms with the Indonesian Financial Accounting Standards.



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**2. IKHTISAR KEBIJAKAN AKUNTANSI MATERIAL**  
**(lanjutan)**

**b. Dasar penyusunan laporan keuangan**

Laporan keuangan ini disajikan dalam Rupiah, yang merupakan mata uang fungsional. Seluruh angka dalam laporan keuangan ini, kecuali dinyatakan secara khusus, dibulatkan menjadi dan disajikan dalam jutaan Rupiah yang terdekat.

Laporan keuangan disusun berdasarkan konsep harga perolehan, kecuali untuk aset tetap - kelompok tanah, aset keuangan diukur pada nilai wajar melalui penghasilan komprehensif lain, dan aset dan liabilitas keuangan (termasuk instrumen derivatif) diukur pada nilai wajar melalui laporan laba rugi, yang diukur berdasarkan nilai wajar.

Laporan keuangan menggunakan dasar akrual kecuali untuk laporan arus kas.

Laporan arus kas menyajikan perubahan dalam kas dan setara kas dari aktivitas operasi, investasi, dan pendanaan, dan disusun dengan menggunakan metode langsung. Untuk tujuan penyajian laporan arus kas, kas dan setara kas meliputi kas, giro pada Bank Indonesia, giro pada bank-bank lain, penempatan pada Bank Indonesia dan bank-bank lain yang jatuh tempo dalam waktu 3 (tiga) bulan sejak tanggal perolehan, sepanjang tidak digunakan sebagai jaminan atas pinjaman yang diterima serta tidak dibatasi penggunaannya.

**c. Perubahan Pernyataan Standar Akuntansi Keuangan dan Interpretasi Standar Akuntansi Keuangan**

Pada tanggal 1 Januari 2024, terdapat standar baru dan penyesuaian atau amendemen terhadap beberapa standar yang masih berlaku dan berlaku efektif sejak tanggal tersebut yaitu Amendemen PSAK 116: Liabilitas Sewa dalam Jual Beli dan Sewa-balik

Implementasi dari standar-standar tersebut, tidak menghasilkan perubahan substansial terhadap kebijakan akuntansi Bank, dan tidak memiliki dampak yang material terhadap laporan keuangan di tahun berjalan atau tahun sebelumnya.

**2. SUMMARY OF MATERIAL ACCOUNTING**  
**POLICIES (continued)**

**b. Basis for preparing financial statements**

*These financial statements are presented in Rupiah, which is the functional currency. Figures in the financial statement are rounded to and presented in millions of Rupiah, unless otherwise stated.*

*The financial statements have been prepared based on the historical cost concept, except for property, plant and equipment - land group, financial assets measured at fair value through other comprehensive income, and financial assets and liabilities (including derivative instruments) which are measured at fair value through profit or loss, which are measured at fair value.*

*The financial statements use the accrual basis except for the statement of cash flows.*

*The statement of cash flows presents the changes in cash and cash equivalents from operating, investing and financing activities, and is prepared using the direct method. For the purpose of presenting the statement of cash flows, cash and cash equivalents include cash, current accounts with Bank Indonesia, demand deposits with other banks, placements with Bank Indonesia and other banks with maturities of 3 (three) months from the date of acquisition, as long as are not used as collateral for loans received and are not restricted in their use.*

**c. Changes to Statements of Financial Accounting Standards and Interpretations of Statements of Financial Accounting Standards**

*On January 1, 2024, there were new standards and adjustments or amendments for several prevailing standards and effective since that date, as follows: Amendment to PSAK 116: Lease Liability in a Sale and Leaseback*

*The implementation of the above standards, did not result in substantial changes to the Bank's accounting policies, and had no material impact to the financial statements for current or prior financial years.*

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**2. IKHTISAR KEBIJAKAN AKUNTANSI MATERIAL**  
**(lanjutan)**

**d. Aset dan liabilitas keuangan**

**i) Aset keuangan**

Sesuai dengan PSAK 109, Bank mengklasifikasikan aset keuangannya dalam kategori (i) aset keuangan yang diukur pada biaya perolehan diamortisasi, (ii) aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain, dan (iii) aset keuangan yang diukur pada nilai wajar melalui laba rugi.

**a) Aset keuangan diukur pada biaya perolehan diamortisasi**

Aset keuangan diukur dengan biaya perolehan diamortisasi hanya jika memenuhi kedua kondisi berikut:

- 1) Aset keuangan dikelola dalam model bisnis yang bertujuan untuk memiliki aset keuangan untuk tujuan mendapatkan arus kas kontraktual; dan
- 2) Persyaratan kontraktual dari aset keuangan yang pada tanggal tertentu menghasilkan arus kas yang merupakan pembayaran pokok dan bunga semata dari jumlah pokok terutang.

Pada saat pengakuan awal, aset keuangan diukur pada biaya perolehan diamortisasi diakui pada nilai wajarnya ditambah biaya transaksi dan selanjutnya diukur pada biaya perolehan diamortisasi dengan menggunakan suku bunga efektif dikurangi cadangan kerugian penurunan nilai.

Pendapatan bunga dari aset keuangan diukur pada biaya perolehan diamortisasi dicatat dalam laporan laba rugi komprehensif dan diakui sebagai "Pendapatan bunga". Ketika penurunan nilai terjadi, kerugian penurunan nilai diakui sebagai pengurang dari nilai tercatat aset dan diakui di dalam laporan keuangan sebagai "Cadangan kerugian penurunan nilai atas aset keuangan".

**2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)**

**d. Financial assets and liabilities**

**i) Financial assets**

In accordance with PSAK 109, the Bank classifies its financial assets into the categories (i) financial assets at amortized cost, (ii) financial assets at fair value through other comprehensive income, and (iii) financial assets at fair value through other comprehensive income, profit and loss.

**a) Financial assets are measured at amortized cost**

Financial assets are measured at amortized cost if they meet the following conditions:

- 1) financial assets are managed in a business model that aims to have financial assets in order to obtain contractual cash flow; and
- 2) the contractual terms of the financial asset provide rights on a certain date for cash flow obtained solely from payment of principal and interest (SPPI) on the principal amount owed.

At initial recognition, financial assets are measured at amortized cost and are recognized at fair value plus transaction costs and subsequently measured at amortized cost using the effective interest rate less allowance for impairment losses.

Interest income from financial assets measured at amortized cost is recorded in the statement of comprehensive income and recognized as "Interest income". When an impairment loss occurs, the impairment loss is recognized as a deduction from the carrying amount of the asset and is recognized in the financial statements as "Allowance for impairment losses on financial assets".

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**2. IKHTISAR KEBIJAKAN AKUNTANSI MATERIAL**  
**(lanjutan)**

**d. Aset dan liabilitas keuangan (lanjutan)**

**i) Aset keuangan (lanjutan)**

**b) Aset keuangan diukur pada nilai wajar melalui penghasilan komprehensif lain**

Aset keuangan diukur pada nilai wajar melalui penghasilan komprehensif lain, hanya jika memenuhi kedua kondisi berikut:

- 1) Aset keuangan dikelola dalam model bisnis yang bertujuan untuk mendapatkan arus kas kontraktual dan menjual aset keuangan; dan
- 2) Persyaratan kontraktual dari aset keuangan tersebut memenuhi kriteria SPPI.

Pada saat pengakuan awalnya, aset keuangan diukur pada nilai wajar melalui penghasilan komprehensif lain diakui pada nilai wajarnya ditambah biaya transaksi dan selanjutnya diukur pada nilai wajarnya dimana keuntungan atau kerugian diakui pada laporan laba rugi komprehensif kecuali untuk kerugian penurunan nilai dan laba rugi selisih kurs, hingga aset keuangan dihentikan pengakuannya.

Pendapatan bunga dari aset keuangan diukur pada biaya perolehan diamortisasi dicatat dalam laporan laba rugi komprehensif dan diakui sebagai "Pendapatan bunga". Ketika penurunan nilai terjadi, kerugian penurunan nilai diakui sebagai pengurang dari nilai tercatat investasi dan diakui di dalam laporan keuangan sebagai "Cadangan kerugian penurunan nilai atas aset keuangan".

**2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)**

**d. Financial assets and liabilities (continued)**

**i) Financial assets (continued)**

**b) Financial assets are measured at fair value through other comprehensive income**

Financial assets are measured at fair value through other comprehensive income if they meet the following conditions:

- 1) Financial assets are managed in a business model that aims to obtain contractual cash flow and sell financial assets; and
- 2) The contractual requirements of the financial assets meet the SPPI criteria.

At the time of initial recognition, financial assets are measured at fair value through other comprehensive income are recognized at fair value plus transaction costs and subsequently measured at fair value wherein the gain or loss is recognized in the statement of comprehensive income except for impairment losses and foreign exchange gains or losses, until financial assets are derecognized.

If a financial asset measured at fair value through other comprehensive income is impaired, the accumulated gain or loss previously recognized in other comprehensive income (expense) is recognized in profit or loss. Interest income is calculated using the effective interest rate method and gains or losses arising from changes in exchange rates of monetary assets classified as group are measured at fair value through other comprehensive income are recognized in the statement of profit or loss.

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**(lanjutan)**

**d. Aset dan liabilitas keuangan (lanjutan)**

**i) Aset keuangan (lanjutan)**

**c) Aset keuangan yang diukur pada nilai wajar melalui laba rugi**

Seluruh aset keuangan yang tidak diklasifikasikan sebagai aset keuangan yang diukur dengan biaya perolehan diamortisasi atau aset keuangan diukur pada nilai wajar melalui penghasilan komprehensif lain sebagaimana ketentuan di atas diukur pada nilai wajar melalui laba rugi.

Instrumen keuangan yang dikelompokkan ke dalam kategori ini diakui pada nilai wajarnya pada saat pengakuan awal; biaya transaksi diakui secara langsung ke dalam laporan laba rugi. Keuntungan dan kerugian yang timbul dari perubahan nilai wajar dan penjualan instrumen keuangan diakui di dalam laporan laba rugi dan dicatat masing-masing sebagai "Keuntungan (kerugian) dari perubahan nilai wajar instrumen keuangan" dan "Keuntungan (kerugian) dari penjualan instrumen keuangan". Pendapatan bunga dari instrumen keuangan dalam kelompok diukur pada nilai wajar melalui laba rugi dicatat sebagai pendapatan bunga dalam kelompok pendapatan transaksi yang diukur pada nilai wajar melalui laba rugi.

Bank menggunakan 2 (dua) dasar untuk mengklasifikasikan aset keuangan yaitu model bisnis Bank dalam mengelola aset keuangan dan karakteristik arus kas kontraktual pembayaran pokok dan bunga (solely payment of principal and interest) ("SPPI") dari aset keuangan.

**2. SUMMARY OF MATERIAL ACCOUNTING**  
**POLICIES (continued)**

**d. Financial assets and liabilities (continued)**

**i) Financial assets (continued)**

**c) Financial assets measured at fair value through profit or loss**

All financial assets that are not classified as financial assets at amortized cost or financial assets are measured at fair value through other comprehensive income as stated above are measured at fair value through profit or loss.

Financial instruments classified into this category are recognized at their fair value upon initial recognition; transaction costs are recognized directly in the statement of income. Gains and losses arising from changes in fair value and sale of financial instruments are recognized in the statements of income and recorded as "Gain (loss) on changes in fair value of financial instruments" and "Gain (loss) on sale of financial instruments, respectively". Interest income from financial instruments in the group at fair value through profit or loss is recorded as interest income in the transaction income group at fair value through profit or loss.

The Bank uses 2 (two) bases to classify financial assets, namely the Bank's business model in managing financial assets and the contractual cash flow characteristics of principal and interest payments (solely payment of principal and interest) ("SPPI") of financial assets.

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**(lanjutan)**

**d. Aset dan liabilitas keuangan (lanjutan)**

**i) Aset keuangan (lanjutan)**

**Penilaian model bisnis**

Model bisnis ditentukan pada level yang mencerminkan bagaimana kelompok aset keuangan dikelola bersama-sama untuk mencapai tujuan bisnis tertentu.

Model bisnis Bank tidak dinilai berdasarkan masing-masing instrumennya, tetapi pada tingkat portofolio secara agregat yang lebih tinggi dan didasarkan pada faktor-faktor yang dapat diamati seperti:

- 1) Bagaimana kinerja model bisnis dan aset keuangan yang dimiliki dalam model bisnis tersebut dievaluasi dan dilaporkan kepada personel manajemen kunci;
- 2) Risiko yang memengaruhi kinerja model bisnis (dan aset keuangan yang dimiliki dalam model bisnis tersebut) dan, khususnya, bagaimana cara risiko tersebut dikelola;
- 3) Bagaimana manajer bisnis dikompensasi (misalnya, apakah kompensasi didasarkan pada nilai wajar dari aset yang dikelola atau pada arus kas kontraktual yang tertagih);
- 4) Frekuensi, nilai, dan waktu penjualan yang diharapkan, juga merupakan aspek penting dari penilaian Bank.

Penilaian model bisnis didasarkan pada skenario yang diharapkan secara wajar tanpa mempertimbangkan skenario "worst case" atau "stress case". Jika arus kas setelah pengakuan awal direalisasikan dengan cara yang berbeda dari yang awal diharapkan, tidak mengubah klasifikasi aset keuangan dimiliki yang tersisa dalam model bisnis tersebut, tetapi memasukkan informasi tersebut dalam melakukan penilaian atas aset keuangan yang baru atau yang baru dibeli selanjutnya.

**2. SUMMARY OF MATERIAL ACCOUNTING**  
**POLICIES (continued)**

**d. Financial assets and liabilities (continued)**

**i) Financial assets (continued)**

**Valuation of business models**

The business model is determined at a level that reflects how groups of financial assets are managed together to achieve certain business objectives.

The Bank's business model is not assessed on the basis of individual instruments, but on a higher aggregate portfolio level and is based on observable factors such as:

- 1) How the performance of the business model and the financial assets held in the business model are evaluated and reported to key management personnel;
- 2) Risks that affect the performance of the business model (and the financial assets held in that business model) and, in particular, how those risks are managed;
- 3) How the business manager is compensated (for example, whether compensation is based on the fair value of the assets under management or on contractual cash flows collected);
- 4) The expected frequency, value and timing of sales are also important aspects of the Bank's assessment.

The business model assessment is based on a reasonably expected scenario without considering the "worst case" or "stress case" scenario. If the cash flows after initial recognition are realized in a way that is different from what was initially expected, the Bank does not change the classification of the remaining financial assets held in the business model, but incorporates that information in the subsequent assessment of the new or newly purchased financial assets.



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**i) Aset keuangan (lanjutan)**

**Pengujian SPPI**

Sebagai langkah kedua dari proses klasifikasi, Bank menilai persyaratan kontraktual keuangan untuk mengidentifikasi apakah mereka memenuhi pengujian SPPI.

Pokok untuk tujuan pengujian ini didefinisikan sebagai nilai wajar dari aset keuangan pada pengakuan awal dan dapat berubah selama umur aset keuangan (misalnya, jika ada pembayaran pokok atau amortisasi premi/diskon).

Elemen bunga yang paling signifikan dalam perjanjian kredit biasanya adalah pertimbangan atas nilai waktu dari uang dan risiko kredit. Untuk membuat penilaian SPPI, menerapkan pertimbangan dan memperhatikan faktor-faktor yang relevan seperti mata uang dimana aset keuangan didenominasikan dan periode pada saat suku bunga ditetapkan.

Sebaliknya, persyaratan kontraktual yang memberikan eksposur lebih dari de minimis atas risiko atau volatilitas dalam arus kas kontraktual yang tidak terkait dengan dasar pengaturan pinjaman, tidak menimbulkan arus kas kontraktual SPPI atas jumlah saldo. Dalam kasus seperti itu, aset keuangan diharuskan untuk diukur pada nilai wajar yang diukur melalui laba rugi.

**ii) Liabilitas keuangan**

Sesuai dengan PSAK 109, Bank mengklasifikasikan liabilitas keuangan dalam kategori (i) liabilitas keuangan yang diukur pada nilai wajar melalui laba rugi dan (ii) liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi. Liabilitas keuangan dihentikan pengakuannya ketika liabilitas telah dilepaskan atau dibatalkan atau kadaluwarsa.

**2. SUMMARY OF MATERIAL ACCOUNTING**  
**POLICIES (continued)**

**d. Financial assets and liabilities (continued)**

**i) Financial assets (continued)**

**SPPI Test**

*As the second step of the classification process, the Bank assesses the financial contractual requirements to identify whether they meet the SPPI test.*

*The principal for this test is defined as the fair value of the financial asset at initial recognition and may change over the life of the financial asset (for example, if there is a principal payment or amortization of premium/discount).*

*The most significant element of interest in a credit agreement is usually a consideration of the time value of money and credit risk. In making the SPPI assessment, the applies judgement and takes into account relevant factors such as the currency in which the financial asset is denominated and the period in which interest rates are determined.*

*In contrast, contractual terms that provide a more than de minimis exposure to risk or volatility in contractual cash flows that are not related to the basis of the loan arrangement, do not give rise to SPPI's contractual cash flows of the outstanding balance. In such a case, the financial asset is required to be measured at fair value as measured through profit or loss.*

**ii) Financial liabilities**

*In accordance with PSAK 109, the Bank classifies financial liabilities into (i) financial liabilities at fair value through profit or loss and (ii) financial liabilities at amortized cost. Financial liabilities are derecognized when the liability is discharged or canceled or expires.*

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**(lanjutan)**

**d. Aset dan liabilitas keuangan (lanjutan)**

**ii) Liabilitas keuangan (lanjutan)**

**(i) Liabilitas keuangan yang diukur**  
**pada nilai wajar melalui laba rugi**

Liabilitas keuangan diklasifikasikan sebagai diperdagangkan jika diperoleh atau dimiliki terutama untuk tujuan dijual atau dibeli kembali dalam waktu dekat atau jika merupakan bagian dari portofolio instrumen keuangan tertentu yang dikelola bersama dan terdapat bukti mengenai pola ambil untung dalam jangka pendek (*short-term profit-taking*) yang terkini. Derivatif diklasifikasikan sebagai instrumen diperdagangkan kecuali ditetapkan dan efektif sebagai instrumen lindung nilai.

Keuntungan dan kerugian yang timbul dari perubahan nilai wajar liabilitas keuangan yang diklasifikasikan sebagai diperdagangkan dicatat dalam laporan laba rugi sebagai "Keuntungan (kerugian) dari perubahan nilai wajar instrumen keuangan". Beban bunga dari liabilitas keuangan diklasifikasikan sebagai diperdagangkan dicatat sebagai "Beban bunga".

Perubahan nilai wajar terkait dengan liabilitas keuangan yang ditetapkan untuk diukur pada nilai wajar melalui laba rugi diakui di dalam "Keuntungan (kerugian) dari perubahan nilai wajar instrumen keuangan".

**2. SUMMARY OF MATERIAL ACCOUNTING**  
**POLICIES (continued)**

**d. Financial assets and liabilities (continued)**

**ii) Financial liabilities (continued)**

**(i) Financial liabilities at fair value**  
**through profit or loss**

Financial liabilities are classified as held for trading if they are acquired or incurred principally for the purpose of selling or repurchasing them in the near term or if they are part of a portfolio of identified financial instruments that are managed together and there is evidence of a pattern of short-term profit-taking that is latest. Derivatives are classified as trading instruments unless designated and effective as hedging instruments.

Gains and losses arising from changes in the fair value of financial liabilities classified as held for trading are recorded in the statements of income as "Gain (loss) from changes in fair value of financial instruments". Interest expense on financial liabilities classified as held for trading is recorded as "Interest expense".

Changes in fair value relating to financial liabilities that are designated to be measured at fair value through profit or loss are recognized under "Gain (loss) from changes in fair value of financial instruments".

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**(lanjutan)**

**d. Aset dan liabilitas keuangan (lanjutan)**

**(ii) Liabilitas keuangan yang diukur**  
**dengan biaya perolehan diamortisasi**

Liabilitas keuangan yang tidak diklasifikasikan sebagai liabilitas keuangan yang diukur pada nilai wajar melalui laba rugi dikategorikan dan diukur dengan biaya perolehan diamortisasi.

Pada saat pengakuan awal, liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi diukur pada nilai wajar ditambah biaya transaksi (jika ada).

Setelah pengakuan awal, mengukur seluruh liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi dengan menggunakan metode suku bunga efektif.

**iii) Pengakuan**

Bank pada awalnya mengakui kredit yang diberikan dan simpanan pada tanggal perolehan penerbitan.

Semua aset dan liabilitas keuangan lainnya pada awalnya diakui pada tanggal perdagangan dimana Perusahaan menjadi suatu pihak dalam ketentuan kontraktual instrumen tersebut.

Pembelian dan penjualan aset keuangan yang lazim (reguler) diakui pada tanggal perdagangan dimana Bank memiliki komitmen untuk membeli atau menjual aset tersebut.

Biaya transaksi hanya meliputi biaya-biaya yang dapat diatribusikan secara langsung untuk perolehan suatu aset keuangan atau penerbitan suatu liabilitas keuangan dan merupakan biaya tambahan yang tidak akan terjadi apabila instrumen keuangan tersebut tidak diperoleh atau diterbitkan.

**2. SUMMARY OF MATERIAL ACCOUNTING**  
**POLICIES (continued)**

**d. Financial assets and liabilities (continued)**

**(ii) Financial liabilities at amortized cost**

*Financial liabilities that are not classified as financial liabilities at fair value through profit or loss are categorized and measured at amortized cost.*

*At initial recognition, financial liabilities at amortized cost are measured at fair value plus transaction costs (if any).*

*After initial recognition, the measures all financial liabilities at amortized cost using the effective interest method.*

**iii) Recognition**

*The Bank initially recognizes loans and deposits on the acquisition issuance date.*

*All other financial assets and liabilities are initially recognized on the trade date on which the Bank becomes a party to the contractual terms of the instrument.*

*Purchases and sales of financial assets that are common (regular) are recognized on the trade date on which the Bank has a commitment to buy or sell the asset.*

*Transaction costs include only those costs that are directly attributable to the acquisition of a financial asset or the issuance of a financial liability and are additional costs that would not have been incurred if the financial instrument had not been acquired or issued.*

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**(lanjutan)**

**d. Aset dan liabilitas keuangan (lanjutan)**

**iii) Pengakuan (lanjutan)**

Aset keuangan yang diukur pada nilai wajar melalui laporan laba rugi pada awalnya dicatat sebesar nilai wajar dan biaya transaksinya dibebankan pada laporan laba rugi. Aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain dan aset keuangan yang diukur pada nilai wajar melalui laporan laba rugi selanjutnya dicatat sebesar nilai wajar. Aset keuangan yang diukur pada biaya perolehan diamortisasi pada awalnya dicatat sebesar nilai wajar, selanjutnya dicatat sebesar biaya perolehan diamortisasi dengan menggunakan metode suku bunga efektif.

Untuk liabilitas keuangan, biaya transaksi dikurangkan dari jumlah utang yang diakui pada pengakuan awal liabilitas. Biaya transaksi tersebut diamortisasi selama umur instrumen berdasarkan metode suku bunga efektif dan dicatat sebagai bagian dari beban bunga.

**iv) Penentuan nilai wajar**

Nilai wajar adalah harga yang akan diterima untuk menjual suatu aset atau harga yang akan dibayar untuk mengalihkan suatu liabilitas dalam transaksi teratur (*orderly transaction*) antara pelaku pasar (*market participants*) pada tanggal pengukuran di pasar utama atau, jika tidak terdapat pasar utama, di pasar yang paling menguntungkan dimana Bank memiliki akses pada tanggal tersebut. Nilai wajar liabilitas mencerminkan risiko wanprestasinya.

**2. SUMMARY OF MATERIAL ACCOUNTING**  
**POLICIES (continued)**

**d. Financial assets and liabilities (continued)**

**iii) Recognition (continued)**

*Financial assets at fair value through profit or loss are initially carried at fair value and the transaction costs are charged to profit or loss. Financial assets at fair value through other comprehensive income and financial assets at fair value through profit or loss are subsequently carried at fair value. Financial assets measured at amortized cost are initially carried at fair value, then recorded at amortized cost using the effective interest rate method.*

*For financial liabilities, transaction costs are deducted from the amount payable recognized at the initial recognition of the liability. The transaction costs are amortized over the life of the instrument based on the effective interest method and are recorded as part of interest expense.*

**iv) Determination of 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 in the primary market or, in the absence of a primary market, in the primary market the most profitable to which the Bank has access on that date. The fair value of the liability reflects the risk of default.*

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**(lanjutan)**

**d. Aset dan liabilitas keuangan (lanjutan)**

**iv) Penentuan nilai wajar (lanjutan)**

Jika tersedia, Bank mengukur nilai wajar instrumen keuangan dengan menggunakan harga kuotasian di pasar aktif untuk instrumen tersebut. Instrumen keuangan dianggap memiliki kuotasi di pasar aktif jika harga kuotasi tersedia sewaktu-waktu dan dapat diperoleh secara rutin dari bursa, pedagang efek (*dealer*), perantara efek (*broker*), kelompok industri, badan pengawas (*pricing service* atau *regulatory agency*), dan harga tersebut mencerminkan transaksi pasar yang aktual dan rutin dalam suatu transaksi yang wajar. Jika kriteria di atas tidak terpenuhi, maka pasar aktif dinyatakan tidak tersedia. Indikasi-indikasi dari pasar tidak aktif adalah terdapat selisih yang besar antara harga penawaran dan permintaan atau kenaikan signifikan dalam selisih harga penawaran dan permintaan dan hanya terdapat beberapa transaksi terkini.

Untuk instrumen keuangan yang tidak mempunyai harga pasar, estimasi atas nilai wajar ditetapkan dengan mengacu pada nilai wajar instrumen lain yang substansinya sama atau dihitung berdasarkan arus kas yang diharapkan terhadap aset bersih efek - efek tersebut.

Nilai wajar untuk semua instrumen keuangan lainnya ditentukan dengan menggunakan teknik penilaian. Dengan teknik ini, nilai wajar merupakan suatu estimasi yang dihasilkan dari data yang dapat diobservasi dari instrumen keuangan yang sama, menggunakan model-model untuk mendapatkan estimasi nilai kini dari arus kas masa depan yang diharapkan atau teknik penilaian lainnya menggunakan input (sebagai contoh nilai tukar mata uang asing, volatilitas, dan *counterparty spreads*) yang tersedia pada tanggal laporan posisi keuangan.

**2. SUMMARY OF MATERIAL ACCOUNTING**  
**POLICIES (continued)**

**d. Financial assets and liabilities (continued)**

**iv) Determination of fair value (continued)**

Where available, the Bank measures the fair value of financial instruments using quoted prices in an active market for those instruments. A financial instrument is considered to be quoted in an active market if the quoted price is available at any time and can be obtained on a regular basis from the stock exchange, securities dealer (*dealer*), securities broker (*broker*), industry, regulatory agency (*pricing service* or *regulatory agency*), and price. These reflect actual and routine market transactions in a fair transaction. If the above criteria are not met, then the active market is declared unavailable. Indications of an inactive market are that there is a large difference between the supply and demand prices or a significant increase in the difference between the supply and demand prices and there are only a few recent transactions.

For financial instruments that do not have a market price, the estimate of fair value is determined by reference to the fair value of other instruments of the same substance or calculated based on the expected cash flows to the net assets of these securities.

Fair values for all other financial instruments are determined using valuation techniques. With this technique, fair value is an estimate generated from observable data from the same financial instrument, using models to obtain an estimate of the present value of expected future cash flows or other valuation techniques using inputs (for example foreign exchange rates, volatility, and *counterparty spreads*) available at the statement of financial position date.



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**(lanjutan)**

**d. Aset dan liabilitas keuangan (lanjutan)**

**v) Penghentian pengakuan**

Penghentian pengakuan aset keuangan dilakukan ketika hak kontraktual atas arus kas yang berasal dari aset keuangan tersebut berakhir, atau ketika aset keuangan tersebut telah ditransfer dan secara substansial seluruh risiko dan manfaat atas kepemilikan aset telah ditransfer (jika, secara substansial seluruh risiko dan manfaat tidak ditransfer, maka Bank melakukan evaluasi untuk memastikan keterlibatan berkelanjutan atas kontrol yang masih dimiliki tidak mencegah penghentian pengakuan). Liabilitas keuangan dihentikan pengakuannya ketika liabilitas telah dilepaskan atau dibatalkan atau kedaluwarsa.

**vi) Modifikasi aset keuangan**

Bank terkadang melakukan renegotiasi atau dalam hal lain modifikasi atas arus kas kontraktual dari aset keuangan dalam bentuk pinjaman. Saat ini terjadi, Bank menilai apakah syarat-syarat pinjaman yang baru berbeda secara substansial dibanding dengan syarat-syarat pinjaman sebelumnya. Bank melakukan hal ini dengan mempertimbangkan, antara lain, faktor-faktor di bawah ini:

- 1) Jika peminjam berada dalam kesulitan keuangan, apakah modifikasi tersebut mengurangi arus kas kontraktual ke nilai yang diharapkan dapat dibayarkan oleh peminjam;
- 2) Perpanjangan signifikan dari waktu pinjaman di mana peminjam tidak berada dalam kesulitan keuangan;
- 3) Perubahan signifikan dari suku bunga; dan
- 4) Perubahan mata uang pinjaman.

**2. SUMMARY OF MATERIAL ACCOUNTING**  
**POLICIES (continued)**

**d. Financial assets and liabilities (continued)**

**v) Derecognition**

A financial asset is derecognized when the contractual rights to the cash flows from the financial asset expire, or when the financial asset has been transferred and substantially all the risks and rewards of ownership of the asset have been transferred (if, substantially all the risks and rewards are not transferred, then the Bank conducts an evaluation to ensure continued involvement of the control it still has does not prevent derecognition). Financial liabilities are derecognized when the liability is discharged or canceled or expires.

**vi) Modification of financial assets**

Banks sometimes renegotiate or in other cases modify contractual cash flows from financial assets in the form of loans. When this is the case, the Bank assesses whether the terms of the new loan differ substantially from the terms of the previous loan. The Bank does this by considering, among others, the following factors:

- 1) If the borrower is in financial difficulty, does the modification reduce the contractual cash flows to the amount the borrower expects to pay;
- 2) Significant extension of the loan period during which the borrower is not in financial difficulty;
- 3) Significant changes in interest rates; and
- 4) Change in loan currency.

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**(lanjutan)**

**d. Aset dan liabilitas keuangan (lanjutan)**

**vi) Modifikasi aset keuangan (lanjutan)**

Apabila syarat-syarat tersebut berbeda secara substansial, Bank menghentikan pengakuan aset keuangan awal dan mengakui aset keuangan yang 'baru' pada nilai wajarnya dan menghitung kembali suku bunga efektif yang baru untuk aset tersebut. Tanggal renegotiasi syarat pinjaman dianggap sebagai tanggal pengakuan awal untuk keperluan perhitungan penurunan nilai, termasuk untuk menentukan apakah terdapat kenaikan signifikan risiko kredit. Namun, Bank juga menilai apakah aset keuangan baru dianggap sebagai aset keuangan yang mengalami penurunan nilai pada pengakuan awal, terutama dalam keadaan di mana renegotiasi didorong oleh peminjam yang tidak dapat melakukan pembayaran yang sudah disetujui sebelumnya. Selisih dari nilai tercatat juga diakui pada laba rugi sebagai laba rugi dari penghentian pengakuan aset keuangan.

Apabila syarat-syarat tersebut tidak berbeda secara substansial, renegotiasi atau modifikasi tidak menghasilkan penghentian pengakuan, dan Bank menghitung kembali nilai tercatat bruto berdasarkan arus kas yang sudah dimodifikasi dari aset keuangan dan mengakui laba atau rugi modifikasian di laporan laba rugi. Nilai tercatat bruto yang baru dihitung kembali dengan mendiskontokan arus kas yang telah dimodifikasi dengan menggunakan tingkat suku bunga efektif awal.

**2. SUMMARY OF MATERIAL ACCOUNTING**  
**POLICIES (continued)**

**d. Financial assets and liabilities (continued)**

**vi) Modification of financial assets**  
**(continued)**

*If the terms differ substantially, the Bank derecognizes the original financial asset and recognizes the 'new' financial asset at fair value and recalculates the new effective interest rate for the asset. The date of renegotiation of loan terms is considered as the date of initial recognition for the purposes of calculating impairment, including to determine whether there is a significant increase in credit risk. However, the Bank also assesses whether new financial assets are considered impaired financial assets on initial recognition, particularly in circumstances where renegotiation is encouraged by borrowers who are unable to make pre-agreed payments. The difference from the carrying amount is also recognized in profit or loss as profit or loss on derecognition of a financial asset.*

*If the terms do not differ substantially, renegotiation or modification does not result in derecognition, and the Bank recalculates the gross carrying amount based on the modified cash flows of the financial asset and recognizes the modified gain or loss in profit or loss. The new gross carrying amount is recalculated by discounting the modified cash flows using the original effective interest rate.*

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(lanjutan)**

**d. Aset dan liabilitas keuangan (lanjutan)**

**vii) Reklasifikasi aset keuangan**

Bank diperkenankan untuk melakukan reklasifikasi atas aset keuangan yang dimiliki jika Bank mengubah model bisnis untuk pengelolaan aset keuangan.

Perubahan model bisnis sifatnya harus berdampak secara signifikan terhadap kegiatan operasional Bank seperti memperoleh, melepaskan, atau mengakhiri suatu lini bisnis. Selain itu, Bank perlu membuktikan adanya perubahan tersebut kepada pihak eksternal.

Bank akan mereklasifikasi seluruh aset keuangan yang terkena dampak dari perubahan model bisnis. Perubahan tujuan model bisnis Bank harus berdampak sebelum tanggal reklasifikasi.

Yang bukan merupakan perubahan model bisnis adalah:

- 1) perubahan intensi berkaitan dengan aset keuangan tertentu (bahkan dalam situasi perubahan signifikan dalam kondisi pasar).
- 2) hilangnya sementara pasar tertentu untuk aset keuangan.
- 3) pengalihan aset keuangan antara bagian dari Bank dengan model bisnis berbeda.

**2. SUMMARY OF MATERIAL ACCOUNTING  
POLICIES (continued)**

**d. Financial assets and liabilities (continued)**

**vii) Financial asset reclassification**

The Bank is allowed to reclassify their financial assets if the Bank changes the business model for managing financial assets.

Changes in the business model must have a significant impact on the Bank's operational activities such as acquiring, divesting, or terminating a line of business. In addition, the Bank needs to prove the existence of these changes to external parties.

The Bank will reclassify all financial assets that are affected by changes in the business model. Changes in the objectives of the Bank's business model must take effect before the reclassification date.

What is not a business model change are:

- 1) changes in intentions with respect to certain financial assets (even in situations of significant changes in market conditions).
- 2) temporary loss of certain markets for financial assets.
- 3) transfer of financial assets between parts of the Bank with different business models.

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**2. SUMMARY OF MATERIAL ACCOUNTING**  
**POLICIES (continued)**

**d. Aset dan liabilitas keuangan (lanjutan)**

**d. Financial assets and liabilities (continued)**

**viii) Klasifikasi aset dan liabilitas keuangan**

**viii) Classification of financial assets and liabilities**

Bank mengklasifikasikan aset dan liabilitas keuangan ke dalam klasifikasi tertentu yang mencerminkan sifat dari informasi dan mempertimbangkan karakteristik dari instrumen keuangan tersebut. Klasifikasi ini dapat dilihat pada tabel di bawah ini.

The Bank classifies financial assets and liabilities into certain classifications that reflect the nature of the information and take into account the characteristics of the financial instruments. This classification can be seen in the table below.

| Kategori aset dan liabilitas keuangan/ <i>Categories of financial assets and liabilities</i> |                                                                                                                                                                   | Golongan/ <i>Classes</i>                                                                           | Subgolongan/ <i>Subclasses</i>                |
|----------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------|-----------------------------------------------|
| Aset keuangan/ <i>Financial assets</i>                                                       | Aset keuangan yang diukur menggunakan biaya perolehan diamortisasi/ <i>Financial assets at amortized cost</i>                                                     | Kas/Cash                                                                                           |                                               |
|                                                                                              |                                                                                                                                                                   | Giro pada Bank Indonesia/Current accounts with Bank Indonesia                                      |                                               |
|                                                                                              |                                                                                                                                                                   | Giro pada Bank Lain/Current accounts with other bank                                               |                                               |
|                                                                                              |                                                                                                                                                                   | Penempatan pada Bank Indonesia dan Bank Lain/Placements with Bank Indonesia and Other Banks        |                                               |
|                                                                                              |                                                                                                                                                                   | Efek-efek/ <i>Marketable Securities</i>                                                            |                                               |
|                                                                                              |                                                                                                                                                                   | Efek - efek yang dibeli dengan janji dijual kembali/Securities purchased with agreements to resell |                                               |
|                                                                                              |                                                                                                                                                                   | Kredit yang diberikan/Loans                                                                        |                                               |
|                                                                                              | Aset keuangan yang diukur menggunakan nilai wajar melalui penghasilan komprehensif lain/ <i>Financial assets at fair value through other comprehensive income</i> | Aset lain - lain/Other Assets                                                                      | Rekening titipan/Account not yet settled      |
|                                                                                              |                                                                                                                                                                   |                                                                                                    | Piutang pendapatan bunga/Interest receivables |
|                                                                                              |                                                                                                                                                                   |                                                                                                    | Uang jaminan/Security deposits                |
|                                                                                              |                                                                                                                                                                   | Efek-efek/ <i>Marketable Securities</i>                                                            | Obligasi korporasi/Corporate bonds            |

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**2. SUMMARY OF MATERIAL ACCOUNTING**  
**POLICIES (continued)**

**d. Aset dan liabilitas keuangan (lanjutan)**

**d. Financial assets and liabilities (continued)**

**viii) Klasifikasi aset dan liabilitas keuangan**  
**(lanjutan)**

**viii) Classification of financial assets and**  
**liabilities (continued)**

| Kategori aset dan liabilitas keuangan/ <i>Categories of financial assets and liabilities</i> |                                                                                                                     | Golongan/ <i>Classes</i>                                         | Subgolongan/ <i>Subclasses</i>                         |
|----------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------|--------------------------------------------------------|
|                                                                                              | Liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi/ <i>Financial liabilities at amortized cost</i> | Simpanan nasabah/ <i>Deposits from customers</i>                 |                                                        |
|                                                                                              |                                                                                                                     | Simpanan dari bank - bank lain/ <i>Deposits from other banks</i> |                                                        |
|                                                                                              |                                                                                                                     | Liabilitas lain-lain/ <i>Other liabilities</i>                   | Rekening titipan/ <i>Account not yet settled</i>       |
|                                                                                              |                                                                                                                     |                                                                  | Beban bunga yang akan dibayar/ <i>Accrued expenses</i> |
| Komitmen dan Kontinjensi/ <i>Commitments and Contingencies</i>                               | Fasilitas kredit yang diberikan yang belum digunakan/ <i>Credit facilities provided that have not been used</i>     |                                                                  |                                                        |

**ix) Saling hapus instrumen keuangan**

**ix) Offsetting financial instruments**

Aset keuangan dan liabilitas keuangan yang saling hapus beserta nilai bersihnya disajikan dalam laporan posisi keuangan jika memiliki hak yang berkekuatan hukum untuk melakukan saling hapus buku atas jumlah yang telah diakui tersebut dan berniat untuk menyelesaikan secara neto atau untuk merealisasikan liabilitasnya secara simultan. Dalam situasi tertentu, meskipun terdapat perjanjian utama untuk saling hapus, keterbatasan dari niat manajemen untuk melakukan penyelesaian dengan basis neto menghasilkan aset keuangan dan liabilitas keuangan yang disajikan secara gross pada laporan posisi keuangan.

*Offsetting financial assets and financial liabilities and their net amount are presented in the statement of financial position if they have a legally enforceable right to set off the recognized amounts and intend to settle on a net basis or to realize the liability simultaneously. In certain situations, even though there is a master set-off agreement, the limitations of management's intention to settle on a net basis result in financial assets and financial liabilities being presented on a gross basis in the statement of financial position.*



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**d. Aset dan liabilitas keuangan (lanjutan)**

**x) Cadangan kerugian penurunan nilai**  
**aset keuangan**

Bank menilai dengan dasar perkiraan masa yang akan datang kerugian kredit ekspektasian (*Expected Credit Loss* /"ECL") terkait dengan instrumen aset keuangan yang dicatat pada biaya perolehan diamortisasi dan nilai wajar melalui penghasilan komprehensif lain. Metodologi penurunan nilai yang ditampilkan tergantung kepada apakah tidak terjadi peningkatan risiko kredit yang signifikan untuk aset keuangan yang diukur pada biaya perolehan diamortisasi dan diukur pada nilai wajar melalui penghasilan komprehensif lain (FVOCI). Jika pada tanggal pelaporan, risiko kredit atas aset keuangan tidak meningkat secara signifikan sejak pengakuan awal, maka Bank akan mengukur penyisihan kerugian untuk aset keuangan tersebut sejumlah ECL 12 bulan. Jika risiko kredit atas aset keuangan telah meningkat secara signifikan dari pengakuan awal, maka Bank akan menyajikan penyisihan kerugian sejumlah ECL *lifetime*.

**ECL 12 bulan dan ECL *lifetime***

ECL 12 bulan adalah bagian dari kerugian kredit ekspektasian sepanjang umurnya yang merepresentasikan ECL yang timbul dari peristiwa gagal bayar aset keuangan yang mungkin terjadi dalam 12 bulan setelah tanggal pelaporan (atau periode yang lebih pendek jika umur aset keuangan yang diharapkan kurang dari 12 bulan). ECL 12 bulan dibobot oleh probabilitas terjadinya default dimaksud.

ECL *lifetime* adalah kerugian yang diakibatkan dari semua kejadian default yang mungkin terjadi selama perkiraan waktu aset keuangan.

**Staging Criteria**

Aset keuangan harus dialokasikan ke salah satu dari tiga tahap penurunan nilai (*stage 1, stage 2, stage 3*) dengan menentukan apakah terjadi peningkatan risiko kredit yang signifikan atas aset keuangan sejak pengakuan awal atau apakah fasilitas tersebut gagal bayar pada setiap tanggal pelaporan.

**2. SUMMARY OF MATERIAL ACCOUNTING**  
**POLICIES (continued)**

**d. Financial assets and liabilities (continued)**

**x) Allowance for impairment losses on**  
**financial assets**

The Bank assesses on an estimated future basis the Expected Credit Loss ("ECL") associated with financial asset instruments carried at amortized cost and fair value through other comprehensive income. The methodology of impairment shown depends on whether it does not occur significant increase in credit risk for financial assets measured at amortized cost and measured at fair value through other comprehensive income (FVOCI). If at the reporting date, credit risk on financial assets has not increased significantly since initial recognition, the Bank will measure the allowance the loss for the financial asset is 12 months ECL. If the credit risk on the financial asset has increased significantly from initial recognition, the Bank will provide an allowance for losses amounting to a lifetime ECL.

**ECL 12 Month dan ECL *lifetime***

The 12-month ECL is the portion of lifetime expected credit losses that represent the ECL arising from financial asset default events that may occur within 12 months after the reporting date (or a shorter period if the financial asset's expected life is less than 12 months). The 12-month ECL is weighted by the probability of the said default occurring.

ECL *lifetime* is the loss resulting from all possible default events during the estimated lifetime of a financial asset.

**Staging Criteria**

Financial assets must be allocated to one of three stages of impairment (*stage 1, stage 2, stage 3*) by determining whether there has been a significant increase in credit risk for the financial asset since initial recognition or whether the facility has defaulted at each reporting date.

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**d. Aset dan liabilitas keuangan (lanjutan)**

**x) Cadangan kerugian penurunan nilai**  
**aset keuangan (lanjutan)**

**Staging Criteria (lanjutan)**

Stage 1: mencakup aset keuangan yang tidak memiliki peningkatan signifikan atas risiko kredit sejak pengakuan awal atau memiliki risiko kredit rendah pada tanggal pelaporan. Untuk aset ini, ECL 12 bulan akan dihitung.

Stage 2: mencakup aset keuangan yang mengalami peningkatan signifikan atas risiko kredit sejak pengakuan awal (kecuali jika memiliki risiko kredit rendah pada tanggal pelaporan), namun tidak memiliki bukti penurunan nilai yang objektif. Untuk aset ini, ECL *lifetime* dihitung. ECL *lifetime* adalah kerugian kredit yang diharapkan yang dihasilkan dari semua kejadian default yang mungkin terjadi selama perkiraan umur dari aset keuangan.

Stage 3: mencakup aset keuangan yang memiliki bukti obyektif penurunan nilai pada tanggal pelaporan. Tahap ini berisi debitur yang telah impaired (gagal bayar).

Faktor utama dalam menentukan apakah aset keuangan memerlukan ECL 12 bulan (stage 1) atau ECL *lifetime* (stage 2) disebut dengan kriteria peningkatan signifikan dalam Risiko Kredit *Significant Increase on Credit Risk* ("SICR"). Penentuan kriteria SICR memerlukan pengkajian apakah telah terjadi peningkatan risiko kredit yang signifikan pada setiap tanggal.

PSAK 109 mensyaratkan penyertaan informasi tentang kejadian masa lalu, kondisi saat ini dan perkiraan kondisi ekonomi masa depan. Perkiraan perubahan dalam kerugian kredit yang diharapkan harus mencerminkan, dan secara langsung konsisten dengan perubahan dalam data terkait yang diobservasi dari periode ke periode. Perhitungan ECL ini membutuhkan estimasi *forward looking* dari *Probability of Default* (PD), *Loss Given Default* (LGD) dan *Exposure At Default* (EAD).

**2. SUMMARY OF MATERIAL ACCOUNTING**  
**POLICIES (continued)**

**d. Financial assets and liabilities (continued)**

**x) Allowance for impairment losses on**  
**financial assets (continued)**

**Staging Criteria (continued)**

Stage 1: includes financial assets that have not had a significant increase in credit risk since initial recognition or have low credit risk at the reporting date. For this asset, a 12 month ECL will be calculated.

Stage 2: includes financial assets that have experienced a significant increase in credit risk since initial recognition (unless they have low credit risk at the reporting date), but have no objective evidence of impairment. For this asset, the ECL *lifetime* is calculated. ECL *lifetime* is the expected credit loss resulting from all possible default events over the estimated life of the financial asset.

Stage 3: includes financial assets that have objective evidence of impairment at the reporting date. This stage contains debtors who have been impaired (failed to pay).

The main factor in determining whether a financial asset requires a 12 month ECL (stage 1) or a lifetime ECL (stage 2) is called the *Significant Increase on Credit Risk* ("SICR") criterion. Determining the SICR criteria requires an assessment of whether there has been a significant increase in credit risk on each date.

PSAK 109 requires the inclusion of information about past events, current conditions and estimates of future economic conditions. Estimated changes in expected credit losses should reflect, and be directly consistent with changes in the related data observed from period to period. This ECL calculation requires forward looking estimates of the *Probability of Default* (PD), *Loss Given Default* (LGD) and *Exposure At Default* (EAD).

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**2. IKHTISAR KEBIJAKAN AKUNTANSI MATERIAL**  
**(lanjutan)**

**d. Aset dan liabilitas keuangan (lanjutan)**

**x) Cadangan kerugian penurunan nilai**  
**aset keuangan (lanjutan)**

**Staging Criteria (lanjutan)**

Untuk komitmen pinjaman dan kontrak jaminan keuangan, tanggal pada saat Bank menjadi pihak dalam suatu komitmen yang tidak dapat dibatalkan merupakan tanggal pengakuan awal untuk keperluan penerapan persyaratan penurunan nilai.

**Probability of Default ("PD")**

Probabilitas yang timbul di suatu waktu dimana debitur mengalami gagal bayar, dikalibrasikan sampai dengan periode 12 bulan dari tanggal laporan (*Stage 1*) atau sepanjang umur (*Stage 2 dan 3*) dan digabungkan pada dampak asumsi ekonomi masa depan yang memiliki risiko kredit. PD diestimasikan pada point in time dimana hal ini berfluktuasi sejalan dengan siklus ekonomi.

**Loss Given Default ("LGD")**

Kerugian yang diperkirakan akan timbul dari debitur yang mengalami gagal bayar dengan menggabungkan dampak dari asumsi ekonomi masa depan yang relevan (jika ada) dimana hal ini mewakili perbedaan antara arus kas kontraktual yang akan jatuh tempo dengan arus kas yang diharapkan untuk diterima. LGD diestimasikan berdasarkan data historis dari tingkat pemulihan dan mempertimbangkan asumsi ekonomi di masa depan jika relevan.

**Exposure at Default ("EAD")**

Perkiraan nilai eksposur kerugian pada saat gagal bayar dengan mempertimbangkan perubahan ekspektasi yang diharapkan selama masa eksposur. Hal ini menggabungkan dampak pembayaran pokok dan bunga, amortisasi dan pembayaran dipercepat, bersama dengan dampak asumsi ekonomi masa depan jika relevan.

**2. SUMMARY OF MATERIAL ACCOUNTING**  
**POLICIES (continued)**

**d. Financial assets and liabilities (continued)**

**x) Allowance for impairment losses on**  
**financial assets (continued)**

**Staging Criteria (continued)**

For loan commitments and financial guarantee contracts, the date when the Bank becomes a party to an irrevocable commitment is the initial recognition date for the purposes of applying the impairment requirement.

**Probability of Default ("PD")**

The probabilities that arise at a time when the debtor defaults, are calibrated up to a period of 12 months from the reporting date (*Stage 1*) or over the lifetime (*Stage 2 and 3*) and are combined with the impact of future economic assumptions that are subject to credit risk. PD is estimated at a point in time where it fluctuates in line with the economic cycle.

**Loss Given Default ("LGD")**

Losses that are expected to arise from defaulting debtors by combining the effects of the relevant future economic assumptions (if any) which represent the difference between the contractual cash flows that will be due and the cash flows that are expected to be received. LGD is estimated based on historical data of the rate of recovery and considers future economic assumptions where relevant.

**Exposure at Default ("EAD")**

Estimated loss exposure value at the time of default taking into account the expected change in expectations over the life of the exposure. This combines the effects of principal and interest payments, amortization and prepayment, together with the effects of future economic assumptions where relevant.

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**2. IKHTISAR KEBIJAKAN AKUNTANSI MATERIAL**  
**(lanjutan)**

**e. Giro pada Bank Indonesia dan Bank lain**

Giro pada Bank Indonesia dan Bank lain disajikan sebesar nilai nominal atau nilai saldo bruto, dikurangi dengan cadangan kerugian penurunan nilai, jika diperlukan.

**f. Penempatan pada Bank Indonesia dan Bank lain**

Penempatan pada bank lain terdiri dari *Deposit On Call (DOC)*, *Interbank Call Money (ICM)* dan *Deposito Berjangka*. Penempatan pada Bank Indonesia terdiri dari Fasilitas Simpanan Bank Indonesia (FASBI).

**g. Efek-efek**

Efek-efek dikategorikan sebagai diukur pada biaya perolehan diamortisasi dan diukur pada nilai wajar melalui penghasilan komprehensif lain.

Setelah pengakuan awal, efek-efek dalam instrumen utang yang diklasifikasikan sebagai diukur pada biaya perolehan diamortisasi diukur sebesar biaya perolehan yang diamortisasi dengan menggunakan metode suku bunga efektif (EIR). Efek - efek dalam bentuk sukuk diukur pada harga perolehan diukur sebesar biaya perolehan yang diamortisasi dengan menggunakan metode garis lurus. Efek-efek dalam instrumen utang yang dikategorikan diukur pada nilai wajar melalui penghasilan komprehensif lain dinyatakan sebesar nilai wajar. Keuntungan atau kerugian yang belum direalisasikan dari kenaikan atau penurunan nilai wajar, setelah pajak, diakui dan disajikan sebagai komponen ekuitas. Ketika efek-efek tersebut dihapus, keuntungan dan kerugian kumulatif setelah pajak, yang sebelumnya diakui di pendapatan komprehensif lainnya, diakui dalam laporan laba rugi dan penghasilan komprehensif lain. Kerugian yang timbul dari penurunan nilai pada investasi tersebut diakui dalam laporan laba rugi dan penghasilan komprehensif lain.

Premi dan/atau diskonto diamortisasi sebagai pendapatan bunga dengan menggunakan metode suku bunga efektif (EIR).

**2. SUMMARY OF MATERIAL ACCOUNTING**  
**POLICIES (continued)**

**e. Current accounts with Bank Indonesia and other bank**

*Current accounts with Bank Indonesia and other bank are stated at nominal value or gross balance value, less allowance for impairment losses, if necessary.*

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

*Placements with other banks consist of Deposit On Call (DOC), Interbank Call Money (ICM) and Time Deposits. Placements with Bank Indonesia consist of the Bank Indonesia Deposit Facility (FASBI).*

**g. Marketable securities**

*Marketable securities are classified as measured at amortised cost and fair value through other comprehensive income.*

*After the initial recognition, marketable securities in debt instruments classified as measured at amortised cost are measured at amortized cost using the effective interest rate (EIR) method. Marketable securities in the form of sukuk at acquisition cost is measured at amortized cost using the straight - line method. Marketable securities in debt instrument classified as fair value through other comprehensive income securities are stated at fair value. Unrealized gains or losses from the increase or decrease in fair value, net of tax, are recognized and presented as an equity component. When the marketable securities is disposed of, the cumulative gain or loss, net of tax, previously recognized in other comprehensive income is recognized in the statement of profit or loss and other comprehensive income. The losses arising from impairment of such investments are recognized in the statement of profit or loss and other comprehensive income.*

*Premium and/or discount is amortized and reported as interest income using the effective interest rate (EIR) method.*

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**(lanjutan)**

**g. Efek-efek (lanjutan)**

Jika Bank mereklasifikasi efek-efek dari kategori pengukuran biaya perolehan diamortisasi menjadi kategori pengukuran nilai wajar melalui komprehensif lain, nilai wajarnya diukur pada tanggal reklasifikasi. Keuntungan atau kerugian yang timbul dari selisih antara biaya perolehan diamortisasi sebelumnya dan nilai wajar diakui dalam penghasilan komprehensif lain. Suku bunga efektif dan pengukuran kerugian kredit ekspektasian tidak disesuaikan sebagai akibat dari reklasifikasi. Bank harus melakukan penilaian kembali terhadap model bisnisnya pada setiap periode pelaporan untuk menentukan apakah ada perubahan model dari periode sebelumnya.

Pada setiap tanggal pelaporan, Bank mengukur penyisihan kerugian kredit ekspektasian menggunakan metodologi penurunan nilai sebagaimana diungkapkan dalam Catatan 2d.x.

**h. Efek-efek yang dibeli dengan janji dijual kembali**

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

Beban bunga diamortisasi dengan menggunakan metode suku bunga efektif.

Pada setiap tanggal pelaporan, Bank mengukur penyisihan kerugian kredit ekspektasian menggunakan metodologi penurunan nilai sebagaimana diungkapkan dalam Catatan 2d.x.

**2. SUMMARY OF MATERIAL ACCOUNTING**  
**POLICIES (continued)**

**g. Marketable securities (continued)**

*If the Bank reclassifies marketable securities from the amortised cost to a fair value through other comprehensive income, its fair value is measured on the reclassification date. Gains or losses arising from the difference between the previous amortised cost and fair value are recognized in other comprehensive income. Effective interest rates and measurement of expected credit loss are not adjusted as a result of reclassification. The Bank must reassess its business model in each reporting period to determine whether there is a change in the model from the previous period.*

*At each reporting date, the Bank measures allowance for expected credit losses using impairment methodology as disclosed in Note 2d.x.*

**h. Securities purchased under agreements to resell**

*Securities purchased under agreements to resell (reverse repo) are presented as assets in the financial statements at the agreed resale price of the securities less the difference between the purchase price and the agreed resale price. The difference between the purchase price and the agreed resale price is amortized using the effective interest method as interest income over the period from the time the securities are purchased until they are resold.*

*Interest expense is amortized by using EIR method.*

*At each reporting date, the Bank measures allowance for expected credit losses using impairment methodology as disclosed in Note 2d.x.*



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**2. IKHTISAR KEBIJAKAN AKUNTANSI MATERIAL**  
**(lanjutan)**

**i. Kredit yang diberikan**

Kredit yang diberikan diukur pada biaya perolehan diamortisasi menggunakan metode suku bunga efektif, dikurangi dengan penyisihan kerugian penurunan nilai. Biaya perolehan diamortisasi dihitung dengan memperhitungkan diskonto atau premi pada saat akuisisi dan biaya transaksi yang merupakan bagian tidak terpisahkan dari suku bunga efektif. Amortisasi diakui dalam laporan laba rugi dan penghasilan komprehensif lain. Cadangan kerugian atas penurunan nilai dilakukan bila terdapat bukti objektif penurunan nilai dengan menggunakan metodologi penurunan nilai.

Pada setiap tanggal pelaporan, Bank mengukur penyisihan kerugian kredit ekspektasian menggunakan metodologi penurunan nilai sebagaimana diungkapkan dalam Catatan 2d.x.

Kredit sindikasi, kredit dalam rangka pembiayaan bersama (*joint financing*), dan kredit penerusan (*channeling loan*) dinyatakan sesuai dengan porsi risiko yang ditanggung oleh Bank dan dicatat sebesar biaya perolehan diamortisasi.

Kredit yang diberikan dihapusbukukan, ketika kredit sudah masuk dalam kategori macet (kolektibilitas 5) dan tidak terdapat prospek yang realistis mengenai pengembalian dimasa datang dan semua jaminan telah diupayakan untuk direalisasi atau sudah diambil alih. Kredit yang tidak dapat dilunasi dihapusbukukan dengan mendebit cadangan kerugian penurunan nilai.

Penerimaan kembali atas kredit yang telah dihapusbukukan, disajikan sebaga pendapatan operasional lainnya.

**j. Aset tetap dan aset hak guna**

**Aset tetap**

Aset tetap pada awalnya dicatat sebesar biaya perolehan. Biaya perolehan termasuk pengeluaran-pengeluaran yang dapat diatribusikan secara langsung agar aset tersebut siap digunakan. Kecuali tanah, setelah pengukuran awal, seluruh aset tetap diukur dengan model biaya, yaitu biaya perolehan dikurangi akumulasi penyusutan dan akumulasi rugi penurunan nilai aset. Tanah tidak disusutkan.

**2. SUMMARY OF MATERIAL ACCOUNTING**  
**POLICIES (continued)**

**i. Loans**

*Loans are measured at amortised cost using the effective interest rate method, less allowance for impairment losses. Amortised cost is calculated by taking into account any discount or premium on acquisition and transaction costs that are an integral part of effective interest rate. The amortisation is recognised in profit and loss and other comprehensive income. Allowance for impairment is calculated if there is an objective evidence of impairment using the impairment methodology.*

*At each reporting date, the Bank measures allowance for expected credit losses using impairment methodology as disclosed in Note 2d.x.*

*Syndicated loans, loans for joint financing and channeling loans are stated in accordance with the portion of risk borne by the Bank and recorded at amortized cost.*

*Loans are written-off, when loans have been included in loss category (collectibility 5) and there is no realistic prospect of collection in the near future and all collateralials that have been sought to be realized or taken over. When a loan is deemed uncollectible, it is written-off against the related allowance for impairment losses.*

*The recoveries of loans written-off are presented as other operational income.*

**j. Fixed assets and right-of-use assets**

**Fixed assets**

*Fixed assets are initially recorded at cost. Cost includes expenses that are directly attributable to getting the asset ready for use. Except for land, after initial measurement, all property, plant and equipment are measured using the cost model, namely cost less accumulated depreciation and accumulated impairment losses on assets. Land is not depreciated.*

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**2. IKHTISAR KEBIJAKAN AKUNTANSI MATERIAL**  
**(lanjutan)**

**j. Aset tetap dan aset hak guna (lanjutan)**

**Aset tetap (lanjutan)**

Pada tahun 2015, Bank mengubah kebijakan akuntansi terkait pengukuran setelah pengukuran awal untuk golongan tanah dari model biaya ke model revaluasi. Perubahan kebijakan akuntansi ini diterapkan secara prospektif.

Tanah disajikan sebesar nilai wajar, berdasarkan penilaian yang dilakukan oleh penilai independen eksternal yang telah terdaftar di OJK. Penilaian terhadap tanah dilakukan oleh penilai yang memiliki kualifikasi profesional. Revaluasi dilakukan dengan keteraturan yang cukup berkala untuk memastikan bahwa nilai tercatat aset yang direvaluasi tidak berbeda secara material dengan nilai wajarnya pada tanggal pelaporan.

Kenaikan nilai tercatat yang timbul dari revaluasi tanah dikreditkan pada "surplus revaluasi aset tetap" sebagai bagian dari pendapatan komprehensif lainnya. Penurunan yang menghapus nilai kenaikan yang sebelumnya atas aset yang sama dibebankan terhadap "surplus revaluasi aset tetap" sebagai bagian dari laba komprehensif, penurunan lainnya dibebankan pada laporan laba rugi. Setiap periode pelaporan, selisih antara penyusutan berdasarkan nilai revaluasi aset yang diakui di dalam laporan laba rugi dan penyusutan berdasarkan harga perolehan awal aset ditransfer dari "surplus revaluasi aset" ke dalam "saldo laba".

Jika jumlah tercatat aset turun akibat revaluasi, maka penurunan tersebut diakui dalam laba rugi. Namun, penurunan nilai tersebut diakui dalam pendapatan komprehensif lain sepanjang tidak melebihi saldo surplus revaluasi aset tetap untuk aset tersebut. Penurunan nilai yang diakui dalam pendapatan komprehensif lain tersebut mengurangi jumlah akumulasi dalam ekuitas pada bagian surplus revaluasi aset tetap.

**2. SUMMARY OF MATERIAL ACCOUNTING**  
**POLICIES (continued)**

**j. Fixed assets and right-of-use assets**  
**(continued)**

**Fixed assets (continued)**

*In 2015, the Bank changed its accounting policy regarding measurement after the initial measurement for land classes from a cost model to a revaluation model. This change in accounting policy is applied prospectively.*

*Land is presented at fair value, based on an assessment carried out by an external independent appraiser registered with the OJK. Land appraisal is carried out by an appraiser who has professional qualifications. Revaluations are carried out with sufficient regularity to ensure that the carrying amount of the revalued asset does not differ materially from its fair value at the reporting date.*

*The increase in the carrying amount arising from the revaluation of land is credited to "revaluation surplus of property, plant and equipment" as part of other comprehensive income. Decreases that offset previous increases in the same asset are charged to "revaluation surplus of property, plant and equipment" as part of comprehensive income, other decreases are charged to profit or loss. Each reporting period, the difference between depreciation based on the revalued value of the asset recognized in the income statement and depreciation based on the initial cost of the asset is transferred from "asset revaluation surplus" to "retained earnings".*

*If the carrying amount of asset decreased due to revaluation, the decrease value is recognized in the profit or loss. However, the decrease is recognized in other comprehensive income to the extent of any credit balance existing in the fixed assets revaluation surplus in respect of that asset. The decrease recognized in other comprehensive income reduces the amount accumulated in equity under the fixed assets revaluation surplus.*

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**2. IKHTISAR KEBIJAKAN AKUNTANSI MATERIAL**  
**(lanjutan)**

**j. Aset tetap dan aset hak guna (lanjutan)**

**Aset tetap (lanjutan)**

Biaya pengurusan hak legal atas tanah ketika tanah diperoleh pertama kali diakui sebagai bagian dari biaya perolehan tanah dan tidak diamortisasi, kecuali terdapat bukti yang mengindikasikan bahwa perpanjangan atau pembaharuan hak atas tanah tersebut kemungkinan besar atau pasti tidak diperoleh. Biaya perpanjangan atau pembaharuan hak legal atas tanah dibebankan dalam laba rugi pada saat terjadinya karena nilainya tidak signifikan.

Aset tetap disusutkan dengan menggunakan metode sebagai berikut:

**Aset tetap/Fixed assets**

Bangunan/*Buildings*  
Aset tetap lainnya/*Other fixed assets*

**Metode penyusutan/Depreciation**  
**method**

Garis lurus/*straight-line*  
Saldo menurun/*Declining balance*

**Manfaat masa ekonomis/**  
**Economic useful life**

20 tahun/*years*  
4 - 8 tahun/*years*

Untuk semua aset tetap, kecuali tanah, Bank menetapkan nilai residu nihil untuk perhitungan penyusutan.

Biaya-biaya setelah pengakuan awal diakui sebagai bagian nilai tercatat aset atau sebagai aset yang terpisah, sebagaimana mestinya, hanya jika kemungkinan besar mendapat manfaat ekonomis di masa depan, berkenaan dengan aset tersebut dan biaya perolehan aset dapat diukur dengan andal. Nilai tercatat dari komponen yang diganti dihapuskan dan biaya perbaikan dan pemeliharaan dibebankan ke dalam laporan laba rugi dalam periode keuangan ketika biaya-biaya tersebut terjadi.

Bangunan dalam penyelesaian dinyatakan sebesar biaya perolehan. Akumulasi biaya perolehan akan dipindahkan ke akun bangunan pada saat bangunan tersebut selesai dikerjakan dan siap digunakan.

Apabila aset tetap dilepas, maka nilai harga perolehan dan akumulasi penyusutannya dikeluarkan dari laporan posisi keuangan, dan keuntungan atau kerugian yang dihasilkan diakui dalam laba rugi tahun berjalan. Jika aset yang direvaluasi dijual, jumlah yang dicatat di dalam ekuitas dipindahkan ke saldo laba.

**2. SUMMARY OF MATERIAL ACCOUNTING**  
**POLICIES (continued)**

**j. Fixed assets and right-of-use assets**  
**(continued)**

**Fixed assets (continued)**

The cost of obtaining legal rights to land when the land is first acquired is recognized as part of the cost of land acquisition and is not amortized, unless there is evidence indicating that it is probable or certain that the extension or renewal of land rights will not be obtained. The cost of extension or renewal of legal rights to land is charged to profit or loss when incurred because the value is not significant.

Fixed assets are depreciated using methods as follows:

For all fixed assets, except for land, the Bank assigns a residual value to nil for depreciation calculations.

Subsequent costs are recognized as part of the carrying amount of the asset or as a separate asset, as appropriate, only when it is probable that future economic benefits associated with the asset can be measured and the cost of the asset can be measured reliably. The carrying amount of the replaced components is written off and repairs and maintenance costs are charged to profit or loss in the financial period in which these costs are incurred.

Buildings under construction are stated at cost. The accumulated cost will be transferred to the building account when the building is completed and ready for use.

If fixed asset is disposed of, the cost and accumulated depreciation are removed from the statement of financial position, and the resulting gain or loss is recognized in profit or loss for the year. If the revalued asset is sold, the amount recorded in equity is transferred to retained earnings.

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**2. IKHTISAR KEBIJAKAN AKUNTANSI MATERIAL**  
**(lanjutan)**

**j. Aset tetap dan aset hak guna (lanjutan)**

**Aset tetap (lanjutan)**

Pada setiap tanggal pelaporan, nilai residu, masa manfaat, dan metode penyusutan dikaji ulang, dan jika diperlukan, akan disesuaikan sesuai dengan ketentuan SAK yang berlaku.

Jika nilai tercatat aset tetap yang diukur dengan model biaya lebih besar dari nilai estimasi yang dapat diperoleh kembali, nilai tercatat aset tetap diturunkan menjadi sebesar nilai yang dapat diperoleh kembali dan rugi penurunan nilai aset diakui dalam laba rugi tahun berjalan.

**Aset hak guna**

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

Bank dapat memilih untuk tidak mengakui aset hak-guna dan liabilitas sewa untuk:

- Sewa jangka-pendek; dan
- Sewa yang aset dasarnya bernilai rendah

Untuk menilai apakah kontrak memberikan hak untuk mengendalikan penggunaan aset identifikasi, Bank harus menilai apakah:

- Bank memiliki hak untuk mendapatkan secara substansial seluruh manfaat ekonomi dari penggunaan aset identifikasi; dan
- Bank memiliki hak untuk mengarahkan penggunaan aset Bank memiliki hak ini ketika Bank memiliki hak untuk pengambilan keputusan yang relevan tentang bagaimana dan untuk tujuan apa aset akan digunakan selama periode penggunaan.

**2. SUMMARY OF MATERIAL ACCOUNTING**  
**POLICIES (continued)**

**j. Fixed assets and right-of-use assets**  
**(continued)**

**Fixed assets (continued)**

At each reporting date, the residual value, useful life, and depreciation method are reviewed and, if necessary, adjusted in accordance with the applicable SAK provisions.

If the carrying amount of property, plant and equipment as measured by the cost model is greater than the estimated recoverable value, the carrying amount of property, plant and equipment is written down to its recoverable amount and an impairment loss is recognized in profit or loss for the year.

**Right-of-use assets**

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 assets for a period of time in exchange for consideration.

The Bank can choose not to recognise the right-of-use asset and lease liabilities for:

- Short term lease; and
- Low value assets.

To assess whether a contract conveys the right to control the use of an identified asset, the Bank shall assess whether:

- The Bank has the right to obtain substantially all the economic benefit from use of the asset throughout the period of use; and
- The Bank has the right to direct the use of the asset. The Bank has the right when it has the most relevant decision-making rights on how and for what purpose the asset used during the period.

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**(lanjutan)**

**j. Aset tetap dan aset hak guna (lanjutan)**

**Aset hak guna (lanjutan)**

Pada tanggal permulaan sewa, Bank mengakui aset hak-guna dan liabilitas sewa. Aset hak guna diukur pada biaya perolehan, dimana meliputi jumlah pengukuran awal liabilitas sewa yang disesuaikan dengan pembayaran sewa yang dilakukan pada atau sebelum tanggal permulaan, ditambah dengan biaya langsung awal yang dikeluarkan. Aset hak guna diamortisasi dengan menggunakan metode garis lurus sepanjang jangka waktu sewa.

Liabilitas sewa diukur pada nilai kini pembayaran sewa yang belum dibayar pada tanggal permulaan, didiskontokan dengan menggunakan suku bunga implisit dalam sewa atau jika suku bunga tersebut tidak dapat ditentukan, maka menggunakan suku bunga pinjaman *incremental*. Pada umumnya, Bank menggunakan suku bunga pinjaman *incremental* sebagai tingkat bunga diskonto.

Pembayaran sewa dialokasikan menjadi bagian pokok dan biaya keuangan. Biaya keuangan dibebankan pada laba rugi selama periode sewa sehingga menghasilkan tingkat suku bunga periodik yang konstan atas saldo liabilitas untuk setiap periode.

Jika sewa mengalihkan kepemilikan aset pendasar kepada Bank pada akhir masa sewa atau jika biaya perolehan aset hak-guna merefleksikan Bank akan mengeksekusi opsi beli, maka Bank menyusutkan aset hak-guna dari tanggal permulaan hingga akhir umur manfaat aset pendasar. Jika tidak, maka Bank menyusutkan aset hak-guna dari tanggal permulaan hingga tanggal yang lebih awal antara akhir umur manfaat aset hak-guna atau akhir masa sewa.

**2. SUMMARY OF MATERIAL ACCOUNTING**  
**POLICIES (continued)**

**j. Fixed assets and right-of-use assets**  
**(continued)**

**Right-of-use assets (continued)**

*The Bank recognises right-of-use asset and lease liability at the lease commencement date. The right-of-use is initially measured at cost, which comprises the initial amount of the lease liability adjusted for any lease payment made at or before the commencement date, plus any initial direct cost incurred. The right-of-use asset is amortised over the straight-line method throughout the lease term.*

*The lease liability is initially measured at the present value of the lease payments that are not paid at the commencement date, discounted using the interest rate implicit in the lease or if that right cannot be readily determined, using incremental borrowing rate. Generally, the Bank uses its incremental borrowing rate as a discount rate.*

*Each leases payment is allocated between the liability and finance cost. The finance cost is charged to profit or loss over the leases period so as to produce a constant periodic rate of interest on the remaining balance of the liability for each period.*

*If the leases transfers ownership of the underlying asset to the Bank by the end of the leases term or if the cost of the right-of-use asset reflects that the Bank will exercise a purchase option, the Bank depreciates the right-of-use asset from the commencement date to the end of the useful life of the underlying asset. Otherwise, the Bank depreciates the right-of-use asset from the commencement date to the earlier of the end of the useful life of the right-of-use asset or the end of the leases term.*



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**2. IKHTISAR KEBIJAKAN AKUNTANSI MATERIAL**  
**(lanjutan)**

**j. Aset tetap dan aset hak guna (lanjutan)**

**Aset hak guna (lanjutan)**

**Modifikasi sewa**

Bank mencatat modifikasi sewa sebagai sewa terpisah jika:

- modifikasi meningkatkan ruang lingkup sewa dengan menambahkan hak untuk menggunakan satu aset pendasar atau lebih;
- imbalan sewa meningkat sebesar jumlah yang setara dengan harga tersendiri untuk peningkatan dalam ruang lingkup dan penyesuaian yang tepat pada harga tersendiri tersebut untuk merefleksikan kondisi kontrak tertentu.

**k. Aset takberwujud**

Aset takberwujud terdiri dari perangkat lunak. Perangkat lunak dicatat sebesar biaya perolehan dikurangi akumulasi amortisasi dan akumulasi rugi penurunan nilai aset. Biaya yang dikeluarkan untuk memperoleh lisensi perangkat lunak komputer dan mempersiapkan perangkat lunak tersebut sehingga siap untuk digunakan dikapitalisasi. Biaya yang terkait dengan pemeliharaan program perangkat lunak diakui sebagai beban pada saat terjadinya. Biaya pengembangan yang dapat secara langsung diatribusikan kepada desain dan pengujian produk perangkat lunak yang dapat diidentifikasi dan unik yang dikendalikan oleh Bank diakui sebagai perangkat lunak. Pengeluaran pengembangan yang lain yang tidak memenuhi kriteria ini diakui sebagai beban pada saat terjadinya. Biaya pengembangan yang sebelumnya diakui sebagai beban tidak dapat diakui sebagai aset pada periode berikutnya. Amortisasi diakui dalam laba rugi berdasarkan masa manfaat ekonomis dengan menggunakan metode saldo menurun (*declining balance method*).

**2. SUMMARY OF MATERIAL ACCOUNTING**  
**POLICIES (continued)**

**j. Fixed assets and right-of-use assets**  
**(continued)**

**Right-of-use assets (continued)**

**Leases modification**

The Bank account for a lease modification as a separate lease if:

- the modification increases the scope of the leases by adding the right to use one or more underlying assets;
- the consideration for the leases increases by an amount commensurate with the standalone price for the increase in scope and any appropriate adjustments to that standalone price to reflect the circumstances of the particular contract.

**k. Intangible assets**

Intangible assets consist of software. Software is carried at cost less accumulated amortization and accumulated impairment losses on assets. Costs incurred to acquire computer software licenses and prepare the software so that it is ready for use are capitalized. Costs related to the maintenance of software programs are recognized as an expense when incurred. Development costs that are directly attributable to the design and testing of identifiable and unique software products controlled by the Bank are recognized as software. Other development expenditures that do not meet these criteria are recognized as expenses when incurred. Development costs previously recognized as an expense cannot be recognized as an asset in a subsequent period. Amortization is recognized in profit or loss over its useful life using the declining balance method.

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**2. IKHTISAR KEBIJAKAN AKUNTANSI MATERIAL**  
**(lanjutan)**

**1. Agunan yang diambil alih (AYDA) dan**  
**properti terbengkalai**

Agunan yang diambil alih (AYDA) adalah aset yang diperoleh Bank, baik melalui pelelangan maupun diluar pelelangan berdasarkan penyerahan secara sukarela oleh pemilik agunan atau berdasarkan kuasa untuk menjual di luar lelang dari pemilik agunan dalam hal debitur tidak memenuhi liabilitasnya kepada Bank. AYDA merupakan agunan kredit yang diberikan yang telah diambil alih sebagai bagian dari penyelesaian kredit yang diberikan.

Aset yang tidak digunakan (properti terbengkalai) adalah aset dalam bentuk properti yang dimiliki Bank dan tidak digunakan untuk kegiatan usaha operasional Bank.

AYDA dan properti terbengkalai disajikan sebesar nilai bersih yang dapat direalisasi (*net realizable value*). Nilai bersih yang dapat direalisasi adalah nilai wajar agunan yang diambil alih dikurangi dengan estimasi biaya untuk menjual AYDA tersebut. Selisih antara nilai bersih yang dapat direalisasi dengan hasil penjualan AYDA diakui sebagai keuntungan atau kerugian pada tahun berjalan pada saat dijual.

Beban-beban yang berkaitan dengan pemeliharaan AYDA dan properti terbengkalai dibebankan ke laporan laba rugi dan penghasilan komprehensif lain tahun berjalan pada saat terjadinya. Bila terjadi penurunan nilai yang bersifat permanen, maka nilai tercatatnya dikurangi untuk mengakui penurunan tersebut dan kerugiannya dibebankan pada laporan laba rugi dan penghasilan komprehensif lain tahun berjalan. Lihat Catatan 2m untuk kebijakan akuntansi atas penyisihan kerugian AYDA dan properti terbengkalai.

**2. SUMMARY OF MATERIAL ACCOUNTING**  
**POLICIES (continued)**

**1. Foreclosed collaterals (AYDA) and**  
**abandoned properties**

Foreclosed collaterals represent assets acquired by Bank, both from auction and non auction based on voluntary transfer by the debtor or based on debtor's approval to sell the collateral where the debtor could not fulfill their obligations to Bank. Foreclosed collaterals represent loan collateral that were taken over as part of loans settlement and presented.

Unused assets (abandoned properties) are assets in the form of property owned by the Bank and are not used for operational business activities of the Bank.

AYDA and abandoned properties are presented at their net realizable value. The net realizable value is the fair value of the foreclosed collaterals less the estimated costs to sell the AYDA. The difference between the net realizable value and the sale of AYDA is recognized as a gain or loss in the current year when it is sold.

Expenses related to maintenance of AYDA and abandoned properties are charged to the current year's statement of profit or loss and other comprehensive income when incurred. If there is a permanent impairment, the carrying amount is reduced to recognize the decrease and the loss is charged to the statement of profit or loss and other comprehensive income for the year. See Note 2m for the accounting policy for allowance for losses on AYDA and abandoned properties.

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**2. IKHTISAR KEBIJAKAN AKUNTANSI MATERIAL**  
**(lanjutan)**

**m. Cadangan kerugian penurunan nilai aset non-keuangan**

Aset yang memiliki masa manfaat yang tidak terbatas - misalnya *goodwill* atau aset takberwujud yang tidak siap untuk digunakan - tidak diamortisasi namun diuji penurunan nilainya setiap tahun, atau lebih sering apabila terdapat peristiwa atau perubahan pada kondisi yang mengindikasikan kemungkinan penurunan nilai. Aset yang diamortisasi diuji ketika terdapat indikasi bahwa nilai tercatatnya mungkin tidak dapat dipulihkan.

Penurunan nilai diakui jika nilai tercatat aset melebihi jumlah terpulihkan. Jumlah terpulihkan adalah yang lebih tinggi antara nilai wajar aset dikurangi biaya untuk menjual dan nilai pakai aset. Dalam menentukan penurunan nilai, aset dikelompokkan pada tingkat yang paling rendah dimana terdapat arus kas masuk yang dapat diidentifikasi, yang sebagian besar tidak tergantung pada arus kas masuk dari aset lain atau kelompok aset (unit penghasil kas). Aset nonkeuangan selain *goodwill* yang mengalami penurunan nilai diuji setiap tanggal pelaporan untuk menentukan apakah terdapat kemungkinan pemulihan penurunan nilai.

Pemulihan rugi penurunan nilai, untuk aset selain *goodwill*, diakui jika, dan hanya jika, terdapat perubahan estimasi yang digunakan dalam menentukan jumlah terpulihkan aset sejak pengujian penurunan nilai terakhir kali. Pembalikan rugi penurunan nilai tersebut diakui segera dalam laba rugi, kecuali aset yang disajikan pada jumlah revaluasi sesuai dengan PSAK lain. Rugi penurunan nilai yang diakui atas *goodwill* tidak dibalik lagi.

**n. Aset lain-lain**

Aset lain-lain dinyatakan sebesar nilai tercatat, yaitu harga perolehan setelah dikurangi dengan akumulasi amortisasi, cadangan kerugian penurunan nilai atau penyisihan kerugian.

Beban dibayar dimuka diamortisasi selama masa manfaat menggunakan metode garis lurus (*straight line method*).

**2. SUMMARY OF MATERIAL ACCOUNTING**  
**POLICIES (continued)**

**m. Allowance for impairment losses on non-financial assets**

Assets that have an indefinite useful life - such as goodwill or intangible assets that are not ready for use - are not amortized but are tested for impairment annually, or more frequently if there are events or changes in conditions that indicate possible impairment. Amortized assets are tested when there is an indication that their carrying amount may not be recoverable.

Impairment is recognized when the carrying amount of the asset exceeds its recoverable amount. The recoverable amount is the higher of the asset's fair value less costs to sell and the asset's value in use. In determining impairment, assets are grouped at the lowest level at which there are identifiable cash inflows, most of which are independent of cash inflows from other assets or groups of assets (cash generating units). Non-financial assets other than goodwill that are impaired are tested at each reporting date to determine whether there is a possibility of recovery for impairment.

An impairment loss, for assets other than goodwill, is recognized if, and only if, there has been a change in the estimate used in determining the asset's recoverable amount since the last impairment test. The reversal of the impairment loss is recognized immediately in profit or loss, except for assets which are stated at revalued amounts in accordance with other PSAKs. Impairment losses recognized on goodwill are not reversed.

**n. Other assets**

Other assets are stated at carrying amount, which is cost less accumulated amortization, allowance for impairment losses or possible losses.

Prepaid expenses are amortized over their useful lives using the straight-line method.

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**2. IKHTISAR KEBIJAKAN AKUNTANSI MATERIAL**  
**(lanjutan)**

**o. Simpanan dari nasabah dan bank-bank lain**

Simpanan dari nasabah adalah dana yang dipercayakan oleh masyarakat (di luar bank) kepada Bank berdasarkan perjanjian penyimpanan dana. Termasuk dalam pos ini adalah giro, tabungan dan deposito berjangka.

Simpanan dari bank lain terdiri dari liabilitas terhadap bank lain, baik lokal maupun luar negeri, dalam bentuk giro, tabungan, deposito berjangka dan *inter-bank call money*.

Simpanan dari nasabah dan simpanan dari bank lain diklasifikasikan sebagai liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi. Biaya tambahan yang dapat diatribusikan secara langsung dengan perolehan simpanan nasabah dan simpanan dari bank lain dikurangkan dari jumlah simpanan nasabah dan simpanan dari bank lain. Lihat Catatan 2d untuk kebijakan akuntansi atas liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi.

**p. Provisi**

Provisi diakui jika, sebagai akibat peristiwa masa lalu, Bank memiliki kewajiban kini, baik bersifat hukum maupun bersifat konstruktif yang dapat diestimasi secara andal, dan kemungkinan besar penyelesaian kewajiban tersebut mengakibatkan arus keluar sumber daya yang mengandung manfaat ekonomi. Provisi diukur sebesar nilai kini dari estimasi terbaik manajemen atas pengeluaran yang diharapkan diperlukan untuk menyelesaikan kewajiban kini pada akhir periode pelaporan. Tingkat diskonto yang digunakan untuk menentukan nilai kini adalah tingkat diskonto sebelum pajak yang mencerminkan penilaian pasar atas nilai waktu uang dan risiko yang terkait dengan kewajiban.

**q. Beban yang akan dibayar dan liabilitas lain-lain**

Beban yang akan dibayar dan liabilitas lain-lain terdiri atas beban bunga yang masih harus dibayar, bonus dan tunjangan, beban yang masih harus dibayar, liabilitas imbalan pasca kerja, kelonggaran tarik, setoran jaminan, liabilitas sewa hak guna, rekening titipan dan lain-lain.

**2. SUMMARY OF MATERIAL ACCOUNTING**  
**POLICIES (continued)**

**o. Deposits from customers and other banks**

*Deposits from customers are funds entrusted by the public (outside the bank) to the Bank based on a fund deposit agreement. Included in this account are demand deposits, savings deposits and time deposits.*

*Deposits from other banks consist of liabilities to other banks, both local and overseas, in the form of demand deposits, savings deposits, time deposits and inter-bank call money.*

*Deposits from customers and deposits from other banks are classified as financial liabilities at amortized cost. Additional costs that are directly attributable to the acquisition of customer deposits and deposits from other banks are deducted from the total customer deposits and deposits from other banks. Refer Note 2d for the accounting policy for financial liabilities at amortized cost.*

**p. Provision**

*Provisions are recognized when, as a result of past events, the Bank has a present obligation, both legal and constructive, that can be estimated reliably, and it is probable that an outflow of resources embodying economic benefits will be required to settle the obligation. Provisions are measured at the present value of management's best estimate of the expenditure expected to be required to settle the current obligation at the end of the reporting period. The discount rate used to determine the present value is a pre-tax discount rate that reflects the market's assessment of the time value of money and the risks associated with the liability.*

**q. Accrued expenses and other liabilities**

*Accrued expenses and other liabilities consist of accrued interest expense, bonus and allowances, accrued expenses, post-employment benefit liability, unused facility, security deposits, right of use lease liability, account not yet settled and others.*

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**r. Pendapatan dan beban bunga**

Pendapatan bunga atas aset keuangan Bank yang diukur dengan nilai wajar melalui penghasilan komprehensif lain atau biaya perolehan diamortisasi dan beban bunga atas seluruh liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi, diakui pada laba rugi berdasarkan suku bunga efektif.

Pendapatan bunga atas aset keuangan yang diukur dengan nilai wajar melalui penghasilan komprehensif lain atau biaya perolehan diamortisasi yang mengalami penurunan nilai setelah pengakuan awal (*stage 3*) diakui berdasarkan suku bunga efektif kredit yang disesuaikan.

Tingkat bunga ini dihitung dengan cara yang sama dalam perhitungan suku bunga efektif kecuali bahwa cadangan kerugian kredit ekspektasian sudah termasuk dalam arus kas ekspektasian. Oleh karenanya, pendapatan bunga diakui atas aset keuangan dalam klasifikasi biaya perolehan diamortisasi termasuk kerugian kredit ekspektasian. Dalam kondisi risiko kredit atas aset keuangan *stage 3* mengalami perbaikan sehingga aset keuangan tidak lagi dipertimbangkan mengalami penurunan nilai, pengakuan pendapatan bunga dihitung berdasarkan nilai tercatat bruto aset keuangan.

**s. Pendapatan dan beban atas provisi dan komisi**

Pendapatan dan beban provisi dan komisi yang merupakan bagian dari suku bunga efektif instrumen keuangan, dimasukkan dalam perhitungan suku bunga efektif. Pendapatan dan beban ini diamortisasi sepanjang umur aset atau liabilitas keuangan, atau selama periode risiko.

Beban provisi dan komisi lainnya yang terutama terkait dengan transaksi antar bank diakui sebagai beban pada saat jasa tersebut diterima.

Provisi dan komisi yang tidak berkaitan dengan kegiatan utama Bank diakui sebagai pendapatan atau beban pada saat terjadinya transaksi dan diklasifikasikan sebagai pendapatan operasional lainnya atau beban operasional lainnya.

**2. SUMMARY OF MATERIAL ACCOUNTING**  
**POLICIES (continued)**

**r. Interest income and expense**

*Interest income for financial assets measured at either fair value through other comprehensive income or amortised cost and interest expense on all financial liabilities measured at amortised cost are recognised in profit or loss using the effective interest method.*

*Interest income for financial assets that are either measured at fair value through other comprehensive income or amortised cost that have become credit impaired subsequent to initial recognition (*stage 3*) is recognised using the credit adjusted effective interest rate.*

*This rate is calculated in the same manner as the effective interest rate except that expected credit losses are included in the expected cash flows. Interest income is therefore recognised on the amortised cost of the financial asset including expected credit losses. Should the credit risk on a *stage 3* financial asset improve such that the financial asset is no longer considered credit impaired, interest income recognition reverts to a computation based on the rehabilitated the carrying value of the financial assets - gross.*

**s. Income and expenses on fees and commissions**

*Fees and commissions income and expense that are integral to the effective interest rate on a financial instrument are being taken into account in calculation of the effective interest rate. These income and expense are amortised over the life of financial assets or liabilities or during the period of the risk.*

*Other fees and commissions which are mainly related to interbank transactions are recognized as expenses when the services are received.*

*Fees and commissions not related to the main activities of the Bank are recognised as revenues and expenses on the transaction date and classified under other operating income or other operating expenses.*



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**2. IKHTISAR KEBIJAKAN AKUNTANSI MATERIAL**  
**(lanjutan)**

**t. Liabilitas imbalan pasca-kerja**

**Imbalan kerja jangka pendek**

Imbalan kerja jangka pendek seperti upah, iuran jaminan sosial, tunjangan cuti jangka pendek, bonus dan imbalan non-moneter lainnya diakui selama periode jasa diberikan. Imbalan kerja jangka pendek dihitung sebesar jumlah yang tidak didiskontokan.

**Imbalan kerja jangka panjang**

Bank menerapkan PSAK 219 (Revisi 2016) "Imbalan Pasca Kerja". Bank menghitung dan mencatat imbalan pasca kerja atas uang pesangon per 31 Desember 2024 dan 2023 sesuai dengan Undang-undang No.6 Tahun 2023 tentang Penetapan Peraturan Pemerintah Pengganti Undang-undang No.2 Tahun 2022 tentang Cipta Kerja menjadi Undang-undang ("UU No. 6/2023"). Imbalan pasca-kerja merupakan manfaat pasti yang dibentuk tanpa pendanaan khusus dan didasarkan pada masa kerja dan jumlah penghasilan karyawan pada saat pensiun. Metode penilaian aktuarial yang digunakan untuk menentukan nilai kini cadangan imbalan pasti, beban jasa kini yang terkait dan beban jasa lalu adalah metode *Projected Unit Credit*. Beban jasa kini, beban bunga, beban jasa lalu yang telah menjadi hak karyawan dan dampak kurtailmen atau penyelesaian (jika ada) diakui segera pada laporan laba rugi dan penghasilan komprehensif lain tahun berjalan. Beban jasa lalu yang belum menjadi hak karyawan diamortisasi selama jangka waktu rata-rata sisa masa kerja karyawan.

Liabilitas imbalan pasca kerja yang diakui di laporan posisi keuangan adalah nilai kini kewajiban imbalan pasti pada tanggal laporan posisi keuangan dikurangi nilai wajar aset program, serta disesuaikan dengan keuntungan/kerugian aktuarial dan biaya jasa lalu yang belum diakui.

**2. SUMMARY OF MATERIAL ACCOUNTING**  
**POLICIES (continued)**

**t. Employment benefits liability**

**Short-term employee benefits**

Short-term employee benefits such as wages, social security contributions, short-term compensated leaves, bonuses and other non-monetary benefits are recognized during the period when services have been rendered. Short-term employee benefits are calculated using undiscounted amounts.

**Long-term employee benefits**

The Bank has adopted SFAS 219 (Revised 2016) "Post-Employee Benefits". The Bank calculates and recognizes post-employment benefit obligation for severance pay as of December 31, 2024 and 2023 in accordance with Law No. 6 of 2023 on the Enactment of Government Regulation in lieu of Law No. 2 of 2022 on Job Creation to Law ("Law No. 6/2023"). Post-employment benefits are unfunded in which amounts are determined based on years of service and salaries of the employees at the time of pension. The actuarial valuation method used to determine the present value of defined benefit obligation, related current service costs and past service costs is the *Projected Unit Credit*. Current service costs, interest costs, past service costs which are already vested, and effects of curtailments and settlements (if any) are charged directly to statement of profit or loss and other comprehensive income current year. Past service costs which are not yet vested for working (active) employees are amortised during the employees' average remaining years of service, until the benefits become vested.

The post-employee benefits liability recognised in the statement of financial position in respect of defined pension benefit plan is the present value of the defined benefit obligation at the statement of financial position date less the fair value of the plan assets, adjusted for unrecognised actuarial gains or losses and past service costs.

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**2. IKHTISAR KEBIJAKAN AKUNTANSI MATERIAL**  
**(lanjutan)**

**t. Liabilitas imbalan pasca-kerja (lanjutan)**

**Imbalan kerja jangka panjang (lanjutan)**

Nilai kini liabilitas imbalan pasca kerja ditentukan dengan mendiskontokan estimasi arus kas keluar masa depan dengan menggunakan tingkat bunga obligasi pemerintah (dengan pertimbangan saat ini tidak ada pasar aktif untuk obligasi korporasi berkualitas tinggi) dalam mata uang yang sama dengan mata uang imbalan yang akan dibayarkan dan waktu jatuh tempo yang kurang lebih sama dengan waktu jatuh tempo imbalan yang bersangkutan.

Perubahan liabilitas imbalan kerja yang timbul atas liabilitas imbalan pasca kerja dari penyesuaian dan perubahan dalam asumsi-asumsi aktuarial langsung diakui seluruhnya melalui penghasilan komprehensif lain.

**u. Perpajakan**

Beban pajak terdiri dari pajak kini dan pajak tangguhan. Pajak diakui dalam laporan laba rugi, kecuali jika pajak tersebut terkait dengan transaksi atau kejadian yang diakui di penghasilan komprehensif lain atau langsung diakui ke ekuitas. Dalam hal ini, pajak tersebut masing-masing diakui dalam penghasilan komprehensif lain atau ekuitas.

Beban pajak kini dihitung berdasarkan peraturan perpajakan yang berlaku atau yang secara substantif berlaku pada akhir periode pelaporan, di negara dimana Bank beroperasi dan menghasilkan pendapatan kena pajak. Manajemen secara periodik mengevaluasi posisi yang dilaporkan di Surat Pemberitahuan Tahunan ("SPT") sehubungan dengan situasi di mana aturan pajak yang berlaku membutuhkan interpretasi. Jika perlu, manajemen menentukan provisi berdasarkan jumlah yang diharapkan akan dibayar kepada otoritas pajak.

Koreksi terhadap liabilitas perpajakan dicatat pada saat diterimanya surat ketetapan, atau apabila diajukan permohonan keberatan atau banding, ketika hasil keberatan atau banding sudah ditetapkan.

**2. SUMMARY OF MATERIAL ACCOUNTING**  
**POLICIES (continued)**

**t. Employment benefits liability (continued)**

**Long-term employee benefits (continued)**

The present value of defined benefit obligation is calculated annually by independent actuaries using the projected unit credit method. The present value of the defined benefit obligation is determined by discounting the estimated future cash outflows using interest rates of government bonds (considering currently there is no deep market for high-quality corporate bonds) that are denominated in the currency in which the benefit will be paid, and that have the terms to maturity approximating the terms of the related pension liability.

Change in employee benefits liability from post employee benefits liability arising from experience adjustments and changes in actuarial assumptions are directly recognised in other comprehensive income.

**u. Taxation**

Tax expense consists of current tax and deferred tax. Tax is recognized in profit or loss, unless the tax relates to a transaction or event that is recognized in other comprehensive income or is recognized directly in equity. In this case, the tax is recognized in other comprehensive income or equity, respectively.

Current tax expense is calculated based on the applicable tax regulations or substantively enacted at the end of the reporting period, in the country where the Bank operates and generates taxable income. Management periodically evaluates the positions reported in the Annual Tax Return ("SPT") in relation to situations where the applicable tax regulations require interpretation. If necessary, management determines the provision based on the amount expected to be paid to the tax authorities.

Amendments to taxation obligations are recorded when an assessment letter is received, or objection or appeal is submitted, or the results of the objection or appeal has been determined.

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**2. IKHTISAR KEBIJAKAN AKUNTANSI MATERIAL**  
**(lanjutan)**

**u. Perpajakan (lanjutan)**

Pajak penghasilan tangguhan diakui sepenuhnya, dengan menggunakan metode liabilitas untuk semua perbedaan temporer yang berasal dari selisih antara dasar pengenaan pajak aset dan liabilitas dengan nilai tercatatnya pada laporan keuangan. Namun, liabilitas pajak penghasilan tangguhan tidak diakui jika berasal dari pengakuan awal goodwill. Pajak penghasilan tangguhan juga tidak diperhitungkan jika pajak penghasilan tangguhan tersebut timbul dari pengakuan awal aset atau pengakuan awal liabilitas dalam transaksi yang bukan kombinasi bisnis yang pada saat transaksi tidak memengaruhi laba akuntansi maupun laba kena pajak/rugi pajak.

Pajak penghasilan tangguhan diukur dengan menggunakan tarif pajak yang sudah diberlakukan atau secara substantif berlaku pada akhir periode pelaporan dan diekspektasi akan digunakan ketika aset pajak tangguhan yang berhubungan direalisasi atau liabilitas pajak tangguhan diselesaikan.

Aset pajak tangguhan diakui hanya jika kemungkinan jumlah penghasilan kena pajak di masa depan akan memadai untuk dikompensasi dengan perbedaan temporer yang masih dapat dimanfaatkan.

Liabilitas pajak tangguhan tidak diakui untuk perbedaan temporer antara nilai tercatat dan dasar pengenaan pajak dari investasi pada operasi asing ketika Bank bisa mengontrol periode pengembalian dari perbedaan temporer dan ada kemungkinan bahwa perbedaan itu tidak akan dibalik di masa depan yang dapat diperkirakan.

Aset dan liabilitas pajak penghasilan tangguhan dapat saling hapus apabila terdapat hak yang berkekuatan hukum untuk melakukan saling hapus antara aset pajak kini dengan liabilitas pajak kini dan apabila aset dan liabilitas pajak penghasilan tangguhan dikenakan oleh otoritas perpajakan yang sama. Aset pajak kini dan liabilitas pajak kini akan saling hapus ketika entitas memiliki hak yang berkekuatan hukum untuk melakukan saling hapus dan adanya niat untuk melakukan penyelesaian saldo-saldo tersebut secara neto atau untuk merealisasikan dan menyelesaikan liabilitas secara bersamaan.

**2. SUMMARY OF MATERIAL ACCOUNTING**  
**POLICIES (continued)**

**u. Taxation (continued)**

*Deferred income tax is fully recognized, using the liability method for all temporary differences arising from the difference between the tax bases of assets and liabilities and their carrying amounts in the financial statements. However, deferred income tax liabilities are not recognized if they arise from the initial recognition of goodwill. Deferred income tax is also not taken into account if the deferred income tax arises from the initial recognition of an asset or initial recognition of a liability in a transaction that is not a business combination which at the time of the transaction does not affect the accounting profit or taxable profit/loss.*

*Deferred income tax is measured at the tax rates that have been enacted or substantively enacted at the end of the reporting period and are expected to be applied when the related deferred tax assets are realised or the deferred tax liability is settled.*

*Deferred tax assets are recognized only to the extent that it is probable that future taxable income will be available against which temporary differences can be utilized.*

*Deferred tax liabilities are not recognized for temporary differences between the carrying amount and the tax base of investments in foreign operations when the Bank can control the payback period of the temporary differences and it is probable that the differences will not reverse in the foreseeable future.*

*Deferred income tax assets and liabilities are offset when there is a legally enforceable right to offset current tax assets and current tax liabilities and when the deferred income tax assets and liabilities are imposed by the same taxation authority. Current tax assets and current tax liabilities are offset when the entity has a legally enforceable right to set off and there is an intention to settle the balances on a net basis or to realize and settle the liability simultaneously.*

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**2. IKHTISAR KEBIJAKAN AKUNTANSI MATERIAL**  
**(lanjutan)**

**v. Transaksi dengan pihak-pihak berelasi**

Bank memiliki transaksi dengan pihak-pihak berelasi seperti yang didefinisikan dalam PSAK No. 224 (Revisi 2015) - Pengungkapan Pihak-pihak Berelasi, "Pengungkapan Pihak-pihak Berelasi".

Pihak berelasi adalah orang atau entitas yang terkait dengan Bank:

- a. Orang atau anggota keluarga dekatnya mempunyai relasi dengan Bank, jika;
  - (i) memiliki pengendalian atau pengendalian bersama atas Bank;
  - (ii) memiliki pengaruh signifikan atas Bank; atau
  - (iii) merupakan personil manajemen kunci Bank atau entitas induk dari Bank.
- b. Suatu pihak dianggap berelasi dengan Bank, jika:
  - (a) langsung, atau tidak langsung yang melalui satu atau lebih perantara, suatu pihak (i) mengendalikan, dikendalikan oleh, atau berada di bawah pengendalian yang sama dengan Bank; (ii) memiliki kepentingan dalam Bank yang memberikan pengaruh signifikan atas Bank; atau (iii) memiliki pengendalian bersama atas Bank;
  - (b) suatu pihak adalah entitas asosiasi Bank;
  - (c) suatu pihak adalah ventura bersama dimana Bank sebagai venturer;
  - (d) suatu pihak adalah anggota dari personil manajemen kunci Bank;
  - (e) suatu pihak adalah anggota keluarga dekat dari individu yang diuraikan dalam butir (a) atau (d);
  - (f) suatu pihak adalah entitas yang dikendalikan, dikendalikan bersama atau dipengaruhi signifikan oleh atau dimana hak suara signifikan dimiliki oleh, langsung maupun tidak langsung, individu seperti diuraikan dalam butir (d) atau (e); atau;
  - (g) suatu pihak adalah suatu program imbalan pasca kerja untuk imbalan kerja dari Bank, atau entitas yang terkait dengan Bank.

**2. SUMMARY OF MATERIAL ACCOUNTING**  
**POLICIES (continued)**

**v. Transactions with related parties**

The Bank has transactions with related parties as defined in SFAS No. 224 (Revised 2015), "Related Party Disclosures".

A related party is a person or entity that is related to the Bank:

- a. An individual or family member is related to the Bank if:
  - (i) has control or joint control over the Bank;
  - (ii) has significant influence over the Bank; or
  - (iii) is a member of the key management personnel of the Bank or of the parent entity of the Bank.
- b. A party is considered to be related to the Bank if:
  - (a) directly, or indirectly through one or more intermediaries, the party (i) controls, is controlled by, or is under common control within the Bank; (ii) has an interest in the Bank that gives it significant influence over the Bank; or, (iii) has joint control over the Bank;
  - (b) the party is an associate of the Bank;
  - (c) the party is a joint venture in which the Bank is a venturer;
  - (d) the party is a member of the key management personnel of the Bank;
  - (e) the party is a close member of the family of any individual referred to in (a) or (d);
  - (f) the party is an entity that is controlled, jointly controlled, or significantly influenced by or for which significant voting power in such entity resides with, directly or indirectly, any individual referred to in (d) or (e); or,
  - (g) the party is a post-employment benefit plan for the benefit of employees of the Bank, or of any entity that is a related party of the Bank.

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**2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)**

**v. Transaksi dengan pihak-pihak berelasi (lanjutan)**

Transaksi ini dilakukan berdasarkan persyaratan yang disetujui oleh kedua belah pihak. Persyaratan tersebut mungkin tidak sama dengan transaksi lain yang dilakukan dengan pihak-pihak yang tidak berelasi.

Seluruh transaksi dan saldo yang signifikan dengan pihak-pihak berelasi diungkapkan dalam catatan-catatan yang relevan atas laporan keuangan dan rincian disajikan pada Catatan 31 atas laporan keuangan.

**3. PENGGUNAAN PERTIMBANGAN DAN ESTIMASI AKUNTANSI YANG SIGNIFIKAN**

Beberapa estimasi dan asumsi dibuat dalam rangka penyusunan laporan keuangan dimana dibutuhkan pertimbangan manajemen dalam menentukan metodologi yang tepat untuk penilaian aset dan liabilitas.

Manajemen membuat estimasi dan asumsi yang berimplikasi pada pelaporan nilai aset dan liabilitas atas tahun keuangan satu tahun kedepan. Semua estimasi dan asumsi yang diharuskan oleh PSAK adalah estimasi terbaik yang didasarkan pada standar yang berlaku. Estimasi dan pertimbangan dievaluasi secara terus menerus dan berdasarkan pengalaman masa lalu dan faktor-faktor lain termasuk harapan atas kejadian yang akan datang.

**Pertimbangan yang signifikan**

Usaha yang berkelanjutan

Manajemen Bank telah melakukan penilaian atas kemampuan Bank untuk melanjutkan kelangsungan usahanya dan berkeyakinan bahwa Bank memiliki sumber daya untuk melanjutkan usahanya di masa mendatang. Selain itu, manajemen tidak mengetahui adanya ketidakpastian material yang dapat menimbulkan keraguan yang signifikan terhadap kemampuan Bank untuk melanjutkan kelangsungan usahanya. Oleh karena itu, laporan keuangan telah disusun atas dasar usaha yang berkelanjutan.

**2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)**

**v. Transactions with related parties (continued)**

The transaction with related parties are made based on terms agreed by the parties. Such terms may not be the same as those for transactions with unrelated parties.

All significant transactions and balances with the related parties are disclosed in the notes to the financial statements and the details are presented in Note 31 to the financial statements.

**3. USE OF SIGNIFICANT ACCOUNTING JUDGEMENTS AND ESTIMATES**

Several estimates and assumptions are made in the preparation of the financial statements where management's judgement is required in determining the appropriate methodology for the valuation of assets and liabilities.

Management makes estimates and assumptions that have implications for reporting the value of assets and liabilities for the next one financial year. All estimates and assumptions required by PSAK are best estimates based on applicable standards. Estimates and judgements are evaluated continuously and based on past experience and other factors including expectations for future events.

**Significant judgements**

Going concern

The Bank's management has made an assessment of the Bank's ability to continue as a going concern and is satisfied that the Bank has the resources to continue its business for the foreseeable future. Furthermore, the management is not aware of any material uncertainties that may cast significant doubt upon the Bank's ability to continue as a going concern. Therefore, the financial statements continue to be prepared on the going concern basis.



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**3. PENGGUNAAN PERTIMBANGAN DAN ESTIMASI AKUNTANSI YANG SIGNIFIKAN (lanjutan)**

**Pertimbangan yang signifikan (lanjutan)**

Klasifikasi aset dan liabilitas keuangan

Bank menetapkan klasifikasi atas aset dan liabilitas tertentu sebagai aset keuangan dan liabilitas keuangan dengan mempertimbangkan bila definisi yang ditetapkan PSAK No. 109 dipenuhi. Dengan demikian, aset keuangan dan liabilitas keuangan diakui sesuai dengan kebijakan akuntansi seperti yang diungkapkan pada Catatan 2.

Nilai wajar atas instrumen keuangan

Dalam menentukan nilai wajar atas aset dan liabilitas keuangan dimana tidak terdapat harga pasar, Bank menggunakan teknik penilaian seperti dijelaskan pada Catatan 2d untuk instrumen keuangan yang jarang diperdagangkan dan memiliki informasi harga yang terbatas, nilai wajarnya menjadi kurang objektif dan membutuhkan berbagai tingkat penilaian, tergantung pada likuiditas, konsentrasi, faktor ketidakpastian pasar, asumsi harga, dan risiko lainnya.

Walaupun estimasi dan asumsi ini dibuat berdasarkan pengetahuan terbaik manajemen atas kejadian dan tindakan saat ini, hasil yang timbul mungkin berbeda dengan estimasi dan asumsi semula.

**Sumber utama atas ketidakpastian estimasi**

**1. Cadangan kerugian penurunan nilai aset keuangan**

Evaluasi atas kerugian penurunan nilai aset keuangan yang dicatat pada biaya perolehan diamortisasi dijelaskan pada Catatan 2d.

PSAK 109 mensyaratkan penyertaan informasi tentang kejadian masa lalu, kondisi saat ini dan perkiraan kondisi ekonomi masa depan. Perkiraan perubahan dalam kerugian kredit yang diharapkan harus mencerminkan, dan secara langsung konsisten dengan, perubahan dalam data terkait yang diobservasi dari periode ke periode. Perhitungan ECL ini membutuhkan estimasi *forward looking* dari *Probability of Default* (PD), *Loss Given Default* (LGD) dan *Exposure at Default* (EAD). Bank memperhitungkan pengaruh dari *forecast macroeconomic* ke depan (*forward-looking adjustment*). Selain itu, Bank juga menentukan *probability weighted* untuk kemungkinan terjadinya sebuah skenario makro tersebut.

**3. USE OF SIGNIFICANT ACCOUNTING JUDGEMENTS AND ESTIMATES (continued)**

**Significant judgements (continued)**

Classification of the financial assets and liabilities

The Bank determines the classification of certain assets and liabilities as financial assets and financial liabilities by judging if they meet the definition set forth in SFAS No. 109. Accordingly, the financial assets and financial liabilities are accounted for in accordance with the accounting policies as disclosed in Note 2.

Fair value of financial instruments

In determining the fair value of financial assets and liabilities where there is no market price, the Bank uses valuation techniques as described in Note 2d for financial instruments that are rarely traded and have limited price information, the fair value of which is less objective and requires different levels of valuation, subject to liquidity, concentration, market uncertainty factors, price assumptions and other risks.

Although these estimates and assumptions are made based on management's best knowledge of current events and actions, the results may differ from the original estimates and assumptions.

**Main sources of estimation uncertainty**

**1. Allowance for impairment losses on financial assets**

The evaluation of impairment losses on financial assets carried at amortized cost is described in Note 2d.

PSAK 109 requires the inclusion of information about past events, current conditions and estimates of future economic conditions. Estimated changes in expected credit losses should reflect, and be directly consistent with, changes in the related data observed from period to period. This ECL calculation requires forward looking estimates of the *Probability of Default* (PD), *Loss Given Default* (LGD) and *Exposure At Default* (EAD). The Bank takes into account the influence of future macroeconomic forecasts (*forward-looking adjustment*). In addition, the Bank also determines the probability weighted for the possibility of the occurrence of a macro scenario.

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**3. PENGGUNAAN PERTIMBANGAN DAN ESTIMASI AKUNTANSI YANG SIGNIFIKAN (lanjutan)**

**Sumber utama atas ketidakpastian estimasi (lanjutan)**

**2. Menentukan nilai wajar instrumen keuangan**

Dalam menentukan nilai wajar aset dan liabilitas keuangan yang tidak mempunyai harga pasar, Bank menggunakan teknik penilaian seperti yang dijelaskan dalam Catatan 2d untuk instrumen keuangan yang tidak diperdagangkan secara aktif dan memiliki informasi harga yang terbatas, nilai wajar yang kurang obyektif dan membutuhkan berbagai tingkat penilaian tergantung pada likuiditas, konsentrasi, faktor ketidakpastian pasar, asumsi harga dan risiko lainnya.

**3. Liabilitas imbalan pasca-kerja**

Nilai kini kewajiban liabilitas imbalan pasca-kerja bergantung pada beberapa faktor yang ditentukan dengan dasar aktuarial berdasarkan beberapa asumsi. Asumsi yang digunakan untuk menentukan biaya (penghasilan) imbalan pasca-kerja neto mencakup tingkat diskonto dan kenaikan gaji di masa datang. Adanya perubahan pada asumsi ini akan memengaruhi jumlah tercatat liabilitas imbalan pasca-kerja.

**4. Pengakuan pajak tangguhan**

Aset pajak tangguhan diakui atas seluruh perbedaan temporer yang dapat dikurangkan, sepanjang besar kemungkinannya bahwa penghasilan kena pajak akan tersedia sehingga perbedaan temporer tersebut dapat digunakan. Estimasi signifikan oleh manajemen disyaratkan dalam menentukan jumlah aset pajak tangguhan yang dapat diakui, berdasarkan saat penggunaan dan tingkat penghasilan kena pajak serta strategi perencanaan pajak masa depan. Bank tidak memperhitungkan sebagian manfaat aset pajak tangguhan karena manajemen Bank berpendapat bahwa aset pajak tangguhan tersebut tidak dapat terpulihkan di masa yang akan datang.

**3. USE OF SIGNIFICANT ACCOUNTING JUDGEMENTS AND ESTIMATES (continued)**

**Main sources of estimation uncertainty (continued)**

**2. Determining the fair value of financial instruments**

*In determining the fair value for financial assets and financial liabilities for which there is no observable market price, the Bank uses the valuation techniques as described in Note 2d for financial instruments that are traded infrequently and limited available price, fair value is less objective and requires varying degrees of judgement depending on liquidity, concentration, uncertainty of market factors, pricing assumptions and other risks.*

**3. Employment benefits liability**

*The present value of the employment benefits liability depend on several factors which are determined on an actuarial basis based on several assumptions. The assumptions used to determine the net employment benefits cost (income) include discount rates and future salary increases. Any changes in these assumptions will affect the carrying amount of employment benefits liability.*

**4. Recognition of deferred taxes**

*Deferred tax assets are recognised for all deductible temporary differences, as long as it is likely that taxable income will be available so that the temporary differences can be utilised. Significant estimates by management is required in determining the amount of deferred tax assets that can be recognised, based on utilisation and the level of taxable income and future tax planning strategies. The Bank does not take into account some of the benefits of deferred tax assets as management believes that deferred tax assets will not be recoverable in the future.*

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**3. PENGGUNAAN PERTIMBANGAN DAN ESTIMASI AKUNTANSI YANG SIGNIFIKAN (lanjutan)**

**Sumber utama atas ketidakpastian estimasi (lanjutan)**

**5. Penyusutan dan estimasi umur manfaat aset tetap**

Biaya perolehan aset tetap disusutkan dengan menggunakan metode garis lurus berdasarkan taksiran masa manfaat ekonomisnya. Manajemen Bank mengestimasi masa manfaat ekonomis aset tetap antara 4 (empat) sampai dengan 20 (dua puluh) tahun.

Perubahan tingkat pemakaian dan perkembangan teknologi dapat mempengaruhi masa manfaat ekonomis dan nilai sisa aset, dan karenanya biaya penyusutan masa depan mungkin direvisi.

**6. Revaluasi atas nilai wajar tanah**

Bank menggunakan spesialis penilai independen untuk menilai nilai wajar atas tanah. Tanah dinilai berdasarkan referensi atas bukti berdasarkan pasar, menggunakan nilai yang dapat diukur setelah disesuaikan dengan faktor pasar spesifik seperti lokasi dan kondisi dari tanah.

**7. Penurunan nilai Agunan yang diambil alih (AYDA) dan properti terbengkalai**

Bank mengevaluasi penurunan nilai aset non-keuangan apabila terdapat kejadian atau perubahan keadaan yang mengindikasikan bahwa nilai tercatat aset non-keuangan tidak dapat dipulihkan kembali.

Manajemen 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 pelepasan 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.

**3. USE OF SIGNIFICANT ACCOUNTING JUDGEMENTS AND ESTIMATES (continued)**

**Main sources of estimation uncertainty (continued)**

**5. Depreciation and estimated useful life of fixed assets**

Cost of acquisition of fixed assets are depreciated using the straight-line method based on their estimated economic useful life. Bank's management estimates the useful lives of the assets between 4 (four) to 20 (twenty) years.

Changes in the level of usage and technological developments could affect the economic useful lives and residual value of assets, and therefore future depreciation charges may be revised.

**6. Revaluation on fair value of land**

The Bank engaged an independent appraiser specialists to assess fair value of revalued land. Lands were valued by reference to market-based evidence, using comparable prices adjusted for specific market factors such as location and condition of land.

**7. Foreclosed collaterals and abandoned properties**

The Bank assesses impairment of non-financial assets whenever events or changes in circumstances indicate that the carrying value of non-financial assets cannot be recovered.

The Management of the Bank recognizes an impairment loss if the carrying amount of the asset exceeds its recoverable amount. Recoverable amount is the higher value between the fair value minus costs of disposal and the value in use of the asset (or cash-generating unit). Recoverable amount is estimated for individual assets or, if not possible, for the cash-generating unit in which the asset forming part of the unit.

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**Sumber utama atas ketidakpastian estimasi (lanjutan)**

8. Opsi pembaruan dan penghentian dalam kontrak - sebagai penyewa

Bank menentukan masa sewa sesuai masa sewa yang tidak dapat dibatalkan, ditambah dengan setiap periode yang dicakup oleh opsi untuk memperpanjang sewa jika cukup pasti untuk mengeksekusi, atau setiap periode yang dicakup oleh opsi untuk menghentikan sewa, jika cukup pasti untuk tidak mengeksekusi opsi tersebut.

Bank memiliki kontrak sewa yang mencakup opsi perpanjangan dan terminasi. Bank menerapkan pertimbangan dalam mengevaluasi apakah secara wajar akan menggunakan opsi untuk memperbarui atau mengakhiri sewa. Bank mempertimbangkan semua faktor relevan yang membentuk insentif ekonomi untuk melakukan pembaruan atau penghentian. Setelah tanggal permulaan, Bank menilai kembali masa sewa jika terdapat peristiwa atau perubahan signifikan yang berada dalam kendalinya dan mempengaruhi kemampuannya untuk menjalankan atau tidak menggunakan opsi untuk memperbarui atau untuk mengakhiri.

**4. KAS**

Berdasarkan mata uang

| 31 Desember/December 31, |      |
|--------------------------|------|
| 2024                     | 2023 |
| Rupiah Kas               |      |
| 23                       | 23   |

**5. GIRO PADA BANK INDONESIA**

| 31 Desember/December 31, |         |
|--------------------------|---------|
| 2024                     | 2023    |
| Rupiah                   | 863.973 |
| Dolar Amerika Serikat    | 858     |
| Total                    | 864.831 |

**3. USE OF SIGNIFICANT ACCOUNTING JUDGEMENTS AND ESTIMATES (continued)**

**Main sources of estimation uncertainty (continued)**

8. Lease term of contracts with renewal and termination options - as lessee

The Bank determines the lease term as the non-cancellable term of the lease, together with any periods covered by an option to extend the lease if it is reasonably certain to be exercised, or any periods covered by an option to terminate the lease, if it is reasonably certain not to be exercised.

The Bank has lease contract that include extension and termination options. The Bank applies judgement in evaluating whether it is reasonably certain to exercise the option to renew or terminate the lease or not. The Bank considers all relevant factors that create an economic incentive for them to exercise either the renewal or termination. After the commencement date, the Bank reassesses the lease term if there is a significant event of change in circumstances that is within its control and affects its ability to exercise of not to exercise the option to renew or to terminate.

**4. CASH**

By currency

| 31 Desember/December 31, |      |
|--------------------------|------|
| 2024                     | 2023 |
| Rupiah Cash              |      |
| 23                       | 23   |

**5. CURRENT ACCOUNTS WITH BANK INDONESIA**

| 31 Desember/December 31, |         |
|--------------------------|---------|
| 2024                     | 2023    |
| Rupiah                   | 863.973 |
| United States Dollar     | 858     |
| Total                    | 864.831 |

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**5. GIRO PADA BANK INDONESIA (lanjutan)**

Informasi mengenai pengelompokan berdasarkan sisa umur sampai dengan saat jatuh tempo diungkapkan pada Catatan 34.

**5. CURRENT ACCOUNTS WITH BANK INDONESIA (continued)**

Information in respect of classification of the remaining age until maturity is disclosed in Note 34.

**6. GIRO PADA BANK LAIN**

a. Berdasarkan hubungan dan mata uang

**6. CURRENT ACCOUNTS WITH OTHER BANK**

a. By relationship and currency

|                                   |  | 31 Desember/December 31, |               |                               |  |
|-----------------------------------|--|--------------------------|---------------|-------------------------------|--|
|                                   |  | 2024                     | 2023          |                               |  |
| Pihak berelasi (Catatan 31)       |  |                          |               | Related party (Note 31)       |  |
| PT Bank Central Asia Tbk          |  |                          |               | PT Bank Central Asia Tbk      |  |
| Rupiah                            |  | 38.136                   | 58.987        | Rupiah                        |  |
| Mata Uang Asing                   |  | 24.487                   | -             | Foreign Currency              |  |
|                                   |  | 62.623                   | 58.987        |                               |  |
| Pihak ketiga                      |  |                          |               | Third party                   |  |
| JP Morgan Chase Bank N.A.         |  |                          |               | JP Morgan Chase Bank N.A.     |  |
| Mata Uang Asing                   |  | 7                        | -             | Foreign currency              |  |
| Total                             |  | 62.630                   | 58.987        | Total                         |  |
| Cadangan Kerugian Penurunan Nilai |  | (2)                      | (3)           | Allowance for impairment loss |  |
| <b>Neto</b>                       |  | <b>62.628</b>            | <b>58.984</b> | <b>Net</b>                    |  |

b. Nilai tercatat dan cadangan kerugian ekspektasian

Perubahan nilai tercatat sebagai berikut:

b. Carrying amounts and allowance for expected losses

Movement in the carrying amount are as follows:

| 31 Desember/December 31, 2024                   |               |          |          |               |                                           |  |
|-------------------------------------------------|---------------|----------|----------|---------------|-------------------------------------------|--|
|                                                 | Stage 1       | Stage 2  | Stage 3  | Total         |                                           |  |
| Saldo awal                                      | 58.987        | -        | -        | 58.987        | Beginning balance                         |  |
| Aset keuangan baru yang diterbitkan atau dibeli | 3.013         | -        | -        | 3.013         | New financial assets originated purchased |  |
| Selisih kurs                                    | 630           | -        | -        | 630           | Foreign exchange difference               |  |
| <b>Saldo akhir</b>                              | <b>62.630</b> | <b>-</b> | <b>-</b> | <b>62.630</b> | <b>Ending balance</b>                     |  |
| 31 Desember/December 31, 2023                   |               |          |          |               |                                           |  |
|                                                 | Stage 1       | Stage 2  | Stage 3  | Total         |                                           |  |
| Saldo awal                                      | 58.545        | -        | -        | 58.545        | Beginning balance                         |  |
| Aset keuangan baru yang diterbitkan atau dibeli | 442           | -        | -        | 442           | New financial assets originated purchased |  |
| <b>Saldo akhir</b>                              | <b>58.987</b> | <b>-</b> | <b>-</b> | <b>58.987</b> | <b>Ending balance</b>                     |  |

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**6. GIRO PADA BANK LAIN (lanjutan)**

- b. Nilai tercatat dan cadangan kerugian ekspektasian (lanjutan)

Perubahan cadangan kerugian ekspektasian sebagai berikut:

| 31 Desember/December 31, 2024                                        |          |          |          |          |
|----------------------------------------------------------------------|----------|----------|----------|----------|
|                                                                      | Stage 1  | Stage 2  | Stage 3  | Total    |
| Saldo awal                                                           | 3        | -        | -        | 3        |
| Aset baru                                                            |          |          |          |          |
| Transfer ke kerugian kredit ekspektasian 12 bulan (Stage 1)          | (1)      | -        | -        | (1)      |
| Transfer ke kerugian kredit ekspektasian sepanjang umurnya (Stage 2) | -        | -        | -        | -        |
| Transfer ke kredit yang mengalami penurunan nilai (Stage 3)          | -        | -        | -        | -        |
| Penghapusbukuan tahun berjalan                                       | -        | -        | -        | -        |
| <b>Saldo akhir</b>                                                   | <b>2</b> | <b>-</b> | <b>-</b> | <b>2</b> |

| 31 Desember/December 31, 2023                                        |          |          |          |          |
|----------------------------------------------------------------------|----------|----------|----------|----------|
|                                                                      | Stage 1  | Stage 2  | Stage 3  | Total    |
| Saldo awal                                                           | -        | -        | -        | -        |
| Aset baru                                                            | 3        | -        | -        | 3        |
| Transfer ke kerugian kredit ekspektasian 12 bulan (Stage 1)          | -        | -        | -        | -        |
| Transfer ke kerugian kredit ekspektasian sepanjang umurnya (Stage 2) | -        | -        | -        | -        |
| Transfer ke kredit yang mengalami penurunan nilai (Stage 3)          | -        | -        | -        | -        |
| Penghapusbukuan tahun berjalan                                       | -        | -        | -        | -        |
| <b>Saldo akhir</b>                                                   | <b>3</b> | <b>-</b> | <b>-</b> | <b>3</b> |

Manajemen berkeyakinan bahwa cadangan kerugian penurunan nilai pada giro pada bank lain pada tanggal 31 Desember 2024 dan 2023 telah memadai.

Informasi mengenai pengelompokan berdasarkan kelompok "tidak mengalami penurunan nilai" dan "mengalami penurunan nilai" diungkapkan pada Catatan 33.

Informasi mengenai pengelompokan berdasarkan sisa umur sampai dengan saat jatuh tempo diungkapkan pada Catatan 34.

**6. CURRENT ACCOUNTS WITH OTHER BANK (continued)**

- b. Carrying amounts and allowance for expected losses (continued)

Movement in the allowance for expected losses are as follows:

Beginning balance  
New assets originated  
Transfer to 12 months expected credit loss (Stage 1)  
Transfer to lifetime expected credit loss (Stage 2)  
Transfer to credit impaired (Stage 3)  
Written-off during the year  
Ending balance

Management believes that the allowance for impairment losses on the current accounts with other bank as of December 31, 2024 and 2023 is adequate.

Information in respect of classification of "non-impaired" and "impaired" are disclosed in Note 33.

Information in respect of classification of the remaining age until maturity is disclosed in Note 34.



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**6. GIRO PADA BANK LAIN (lanjutan)**

c. Tingkat suku bunga per tahun

|                     | 31 Desember/December 31, |               |
|---------------------|--------------------------|---------------|
|                     | 2024                     | 2023          |
| Rupiah (%)          | 0,00% - 1,90%            | 0,00% - 1,00% |
| Mata Uang Asing (%) | 0,00% - 1,88%            | -             |

**6. CURRENT ACCOUNTS WITH OTHER BANK (continued)**

c. Annual interest rates

Rupiah (%)  
Foreign Currency (%)

**7. PENEMPATAN PADA BANK INDONESIA DAN BANK LAIN**

a. Berdasarkan jenis dan mata uang

|                                          | 31 Desember/December 31, |                |
|------------------------------------------|--------------------------|----------------|
|                                          | 2024                     | 2023           |
| Rupiah                                   |                          |                |
| Bank Mega - <i>Interbank Call Money</i>  | 110.000                  | 100.000        |
| Bank Indonesia - <i>Deposit Facility</i> | 19.997                   | 59.991         |
| Total                                    | 129.997                  | 159.991        |
| Cadangan kerugian penurunan nilai        | (4)                      | (41)           |
| <b>Neto</b>                              | <b>129.993</b>           | <b>159.950</b> |

Rupiah  
Bank Mega - *Interbank Call Money*  
Bank Indonesia - *Deposit Facility*

Total  
Allowance for impairment loss

**Net**

**7. PLACEMENTS WITH BANK INDONESIA AND OTHER BANK**

a. By type and currency

b. Berdasarkan jangka waktu

|                                              | 31 Desember/December 31, |                |
|----------------------------------------------|--------------------------|----------------|
|                                              | 2024                     | 2023           |
| ≤ 1 bulan                                    | 129.997                  | 159.991        |
| Dikurangi: Cadangan kerugian penurunan nilai | (4)                      | (41)           |
| <b>Neto</b>                                  | <b>129.993</b>           | <b>159.950</b> |

≤ 1 month  
Less: Allowance  
for impairment losses

**Net**

Informasi mengenai pengelompokan berdasarkan sisa umur sampai dengan saat jatuh tempo diungkapkan pada Catatan 34.

Information in respect of classification of the remaining age until maturity is disclosed in Note 34.

c. Berdasarkan hubungan

Seluruh penempatan pada Bank Indonesia dan bank lain pada tanggal 31 Desember 2024 dan 2023 adalah transaksi dengan pihak ketiga.

c. By relationship

All placements with Bank Indonesia and other bank as of December 31, 2024 and 2023 are transactions with related parties.

Bank memiliki nilai wajar atas penempatan pada Bank Indonesia sudah memiliki pendapatan yang diterima dimuka per 31 Desember 2024 dan 2023 masing - masing sebesar Rp3 dan Rp9.

Bank has a fair value of placement with Bank Indonesia already has unearned income as of December 31, 2024 and December 31, 2023 amounting to Rp3 and Rp9, respectively.

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**7. PENEMPATAN PADA BANK INDONESIA DAN BANK LAIN (lanjutan)**

- d. Penempatan pada bank lain yang digunakan sebagai jaminan

Tidak terdapat penempatan pada bank lain yang digunakan sebagai jaminan pada tanggal 31 Desember 2024 dan 2023.

- e. Nilai tercatat dan cadangan kerugian ekspektasian

Perubahan nilai tercatat sebagai berikut:

| 31 Desember/December 31, 2024                   |                |          |          |                |
|-------------------------------------------------|----------------|----------|----------|----------------|
|                                                 | Stage 1        | Stage 2  | Stage 3  | Total          |
| Saldo awal                                      | 159.991        | -        | -        | 159.991        |
| Aset keuangan baru yang diterbitkan atau dibeli | 18.998.272     | -        | -        | 18.998.272     |
| Aset keuangan yang dihentikan pengakuannya      | (19.028.266)   | -        | -        | (19.028.266)   |
| <b>Saldo akhir</b>                              | <b>129.997</b> | <b>-</b> | <b>-</b> | <b>129.997</b> |

| 31 Desember/December 31, 2023                   |                |          |          |                |
|-------------------------------------------------|----------------|----------|----------|----------------|
|                                                 | Stage 1        | Stage 2  | Stage 3  | Total          |
| Saldo awal                                      | 49.491         | -        | -        | 49.491         |
| Aset keuangan baru yang diterbitkan atau dibeli | 7.552.516      | -        | -        | 7.552.516      |
| Aset keuangan yang dihentikan pengakuannya      | (7.442.016)    | -        | -        | (7.442.016)    |
| <b>Saldo akhir</b>                              | <b>159.991</b> | <b>-</b> | <b>-</b> | <b>159.991</b> |

Beginning balance  
New financial assets  
originated or purchased

Derecognised  
financial assets

Ending balance

Perubahan cadangan kerugian ekspektasian sebagai berikut:

| 31 Desember/December 31, 2024                                        |          |          |          |          |
|----------------------------------------------------------------------|----------|----------|----------|----------|
|                                                                      | Stage 1  | Stage 2  | Stage 3  | Total    |
| Saldo awal                                                           | -        | -        | -        | 41       |
| Aset baru                                                            | 41       | -        | -        | -        |
| Transfer ke kerugian kredit ekspektasian 12 bulan (Stage 1)          | -        | -        | -        | -        |
| Transfer ke kerugian kredit ekspektasian sepanjang umurnya (Stage 2) | -        | -        | -        | -        |
| Transfer ke kredit yang mengalami penurunan nilai (Stage 3)          | -        | -        | -        | -        |
| Perubahan bersih pada eksposur                                       | (37)     | -        | -        | (37)     |
| Penghapusbukuan tahun berjalan                                       | -        | -        | -        | -        |
| <b>Saldo akhir</b>                                                   | <b>4</b> | <b>-</b> | <b>-</b> | <b>4</b> |

Beginning balance  
New assets originated  
Transfer to

12 months expected  
credit loss (Stage 1)

Transfer to  
lifetime expected  
credit loss (Stage 2)

Transfer to credit  
impaired (Stage 3)

Net changes in exposure  
Written-off during the year

Ending balance

Movement in the allowance for expected losses are as follows:

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**7. PENEMPATAN PADA BANK INDONESIA DAN BANK LAIN (lanjutan)**

- e. Nilai tercatat dan cadangan kerugian ekspektasian (lanjutan)

Perubahan cadangan kerugian ekspektasian sebagai berikut (lanjutan):

|                                                                      | 31 Desember/December 31, 2023 |          |          |           |
|----------------------------------------------------------------------|-------------------------------|----------|----------|-----------|
|                                                                      | Stage 1                       | Stage 2  | Stage 3  | Total     |
| Saldo awal                                                           | -                             | -        | -        | -         |
| Aset baru                                                            | 41                            | -        | -        | 41        |
| Transfer ke kerugian kredit ekspektasian 12 bulan (Stage 1)          | -                             | -        | -        | -         |
| Transfer ke kerugian kredit ekspektasian sepanjang umurnya (Stage 2) | -                             | -        | -        | -         |
| Transfer ke kredit yang mengalami penurunan nilai (Stage 3)          | -                             | -        | -        | -         |
| Perubahan bersih pada eksposur                                       | -                             | -        | -        | -         |
| Penghapusbukuan tahun berjalan                                       | -                             | -        | -        | -         |
| <b>Saldo akhir</b>                                                   | <b>41</b>                     | <b>-</b> | <b>-</b> | <b>41</b> |

Manajemen berkeyakinan bahwa cadangan kerugian penurunan nilai pada penempatan pada Bank Indonesia dan bank lain pada tanggal 31 Desember 2024 dan 2023 telah memadai.

Informasi mengenai pengelompokan berdasarkan kelompok "tidak mengalami penurunan nilai" dan "mengalami penurunan nilai" diungkapkan pada Catatan 33.

- f. Tingkat suku bunga per tahun

|            | 31 Desember/December 31, |               |
|------------|--------------------------|---------------|
|            | 2024                     | 2023          |
| Rupiah (%) | 5,25% - 6,43%            | 5,25% - 6,20% |

**7. PLACEMENTS WITH BANK INDONESIA AND OTHER BANK (continued)**

- e. Carrying amounts and allowance for expected losses (continued)

Movement in the allowance for expected losses are as follows (continued):

|                                                      | 31 Desember/December 31, 2023 |
|------------------------------------------------------|-------------------------------|
| Beginning balance                                    | -                             |
| New assets originated                                | 41                            |
| Transfer to 12 months expected credit loss (Stage 1) | -                             |
| Transfer to lifetime expected credit loss (Stage 2)  | -                             |
| Transfer to credit impaired (Stage 3)                | -                             |
| Net changes in exposure                              | -                             |
| Written-off during the year                          | -                             |
| <b>Ending balance</b>                                | <b>41</b>                     |

Management believes that the allowance for impairment losses on the placements with Bank Indonesia and other bank as of December 31, 2024 and 2023 is adequate.

Information in respect of classification of "non-impaired" and "impaired" are disclosed in Note 33.

- f. Annual interest rates

Rupiah (%)

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**8. EFEK-EFEK**

a. Berdasarkan jenis dan mata uang

|                                                            | 31 Desember/December 31, 2024   |                                   | 31 Desember/December 31, 2023   |                                   |                                                  |
|------------------------------------------------------------|---------------------------------|-----------------------------------|---------------------------------|-----------------------------------|--------------------------------------------------|
|                                                            | Nilai nominal/<br>Nominal value | Nilai tercatat/<br>Carrying value | Nilai nominal/<br>Nominal value | Nilai tercatat/<br>Carrying value |                                                  |
| Biaya perolehan<br>diamortisasi                            |                                 |                                   |                                 |                                   | Amortized cost                                   |
| Obligasi Korporasi                                         | 2.726.000                       | 2.726.000                         | 1.937.000                       | 1.937.000                         | Corporate Bonds                                  |
| Sekuritas Rupiah                                           |                                 |                                   |                                 |                                   | Sekuritas Rupiah                                 |
| Bank Indonesia                                             | 2.692.599                       | 2.639.142                         | -                               | -                                 | Bank Indonesia                                   |
| Obligasi Pemerintah                                        | 2.300.715                       | 2.317.265                         | 3.149.300                       | 3.174.223                         | Government Bonds                                 |
| Sukuk                                                      | 72.000                          | 72.000                            | 110.000                         | 110.000                           | Sukuk                                            |
| Sub Total                                                  | 7.791.314                       | 7.754.407                         | 5.196.300                       | 5.221.223                         | Sub Total                                        |
| Nilai wajar melalui<br>penghasilan<br>komprehensif lainnya |                                 |                                   |                                 |                                   | Fair value through other<br>comprehensive income |
| Obligasi Korporasi                                         | 76.000                          | 74.656                            | 76.000                          | 74.625                            | Corporate Bonds                                  |
| Sub Total                                                  | 76.000                          | 74.656                            | 76.000                          | 74.625                            | Sub Total                                        |
| Total                                                      | 7.867.314                       | 7.829.063                         | 5.272.300                       | 5.295.848                         | Total                                            |
| Cadangan kerugian<br>penurunan nilai                       |                                 | (1.323)                           |                                 | (1.009)                           | Allowance for impairment<br>losses               |
| <b>Neto</b>                                                |                                 | <b>7.827.740</b>                  |                                 | <b>5.294.839</b>                  | <b>Net</b>                                       |

Seluruh efek-efek yang dimiliki Bank pada tanggal 31 Desember 2024 dan 2023 dalam mata uang Rupiah.

All marketable securities held by the Bank as of December 31, 2024 and 2023 are in Rupiah currency.

Nilai tercatat obligasi pemerintah sudah termasuk dengan nilai amortisasi sebesar Rp16.550 dan Rp30.743 pada tanggal 31 Desember 2024 dan 2023.

The carrying amount of the government bonds includes an amortization value of Rp16,550 and Rp30,743 as of December 31, 2024 and 2023.

b. Berdasarkan jangka waktu

b. By period

|                                                  | 31 Desember/December 31, |                  |                                           |
|--------------------------------------------------|--------------------------|------------------|-------------------------------------------|
|                                                  | 2024                     | 2023             |                                           |
| ≤ 1 tahun                                        | -                        | 1.285.293        | ≤ 1 year                                  |
| > 1 - 5 tahun                                    | 6.055.926                | 3.528.172        | > 1 - 5 years                             |
| > 5 tahun                                        | 1.773.137                | 482.383          | > 5 years                                 |
| Total                                            | 7.829.063                | 5.295.848        | Total                                     |
| Dikurangi : Cadangan kerugian<br>penurunan nilai | (1.323)                  | (1.009)          | Less : Allowance<br>for impairment losses |
| <b>Neto</b>                                      | <b>7.827.740</b>         | <b>5.294.839</b> | <b>Net</b>                                |

Informasi mengenai pengelompokan berdasarkan sisa umur sampai dengan saat jatuh tempo diungkapkan pada Catatan 34.

Information in respect of classification of the remaining age until maturity is disclosed in Note 34.

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**8. EFEK-EFEK (lanjutan)**

c. Berdasarkan hubungan

Seluruh efek-efek yang dimiliki oleh Bank pada tanggal 31 Desember 2024 dan 2023 adalah transaksi dengan pihak ketiga.

d. Berdasarkan penerbit dan peringkat

**8. MARKETABLE SECURITIES (continued)**

c. By relationship

All securities held by the Bank as of December 31, 2024 and 2023 are transactions with related parties.

d. By issuer and by rating

| 31 Desember/December 31, 2024                    |                          |                      |                                   |                                               |
|--------------------------------------------------|--------------------------|----------------------|-----------------------------------|-----------------------------------------------|
|                                                  | Pemeringkat/<br>Agencies | Peringkat/<br>Rating | Nilai tercatat/<br>Carrying value |                                               |
| Biaya perolehan diamortisasi                     |                          |                      |                                   | Amortized cost                                |
| Obligasi Korporasi                               |                          |                      |                                   | Corporate Bonds                               |
| PT Oki Pulp & Paper Mills                        | Pefindo                  | idA+                 | 350.000                           | PT Oki Pulp & Paper Mills                     |
| PT Chandra Asri Pacific Tbk                      | Pefindo                  | idAA-                | 350.000                           | PT Chandra Asri Pacific Tbk                   |
| PT Lontar Papyrus Pulp & Paper Industry          | Pefindo                  | idA                  | 320.000                           | PT Lontar Papyrus Pulp & Paper Industry       |
| PT BFI Finance Indonesia Tbk                     | Fitch                    | AA-                  | 238.000                           | PT BFI Finance Indonesia Tbk                  |
| PT Bank Rakyat Indonesia (Persero) Tbk           | Pefindo                  | idAAA                | 225.000                           | PT Bank Rakyat Indonesia (Persero) Tbk        |
| PT Astra Sedaya Finance                          | Pefindo                  | idAAA                | 200.000                           | PT Astra Sedaya Finance                       |
| PT Bank Mandiri (Persero) Tbk                    | Pefindo                  | idAAA                | 200.000                           | PT Bank Mandiri (Persero) Tbk                 |
| PT Dian Swastatika Sentosa Tbk                   | Pefindo                  | idAA                 | 193.000                           | PT Dian Swastatika Sentosa Tbk                |
| PT Mayora Indah Tbk                              | Pefindo                  | idAA                 | 150.000                           | PT Mayora Indah Tbk                           |
| PT Indomobil Finance Indonesia                   | Pefindo                  | idAA-                | 100.000                           | PT Indomobil Finance Indonesia                |
| PT Jasa Marga (Persero) Tbk                      | Pefindo                  | idAA                 | 100.000                           | PT Jasa Marga (Persero) Tbk                   |
| PT Steel Pipe Industry of Indonesia Tbk          | Pefindo                  | idA                  | 75.000                            | PT Steel Pipe Industry of Indonesia Tbk       |
| PT Bank Negara Indonesia (Persero) Tbk           | Pefindo                  | idAAA                | 65.000                            | PT Bank Negara Indonesia (Persero) Tbk        |
| PT Sarana Multigriya Finansial                   | Pefindo                  | idAAA                | 60.000                            | PT Sarana Multigriya Finansial                |
| PT Indosat Tbk                                   | Pefindo                  | idAAA                | 35.000                            | PT Indosat Tbk                                |
| PT Pegadaian                                     | Pefindo                  | idAAA                | 30.000                            | PT Pegadaian                                  |
| PT Lautan Luas Tbk                               | Pefindo                  | idA                  | 20.000                            | PT Lautan Luas Tbk                            |
| PT Indah Kiat Pulp and Paper Tbk                 | Pefindo                  | idA+                 | 15.000                            | PT Indah Kiat Pulp and Paper Tbk              |
| Total Obligasi Korporasi                         |                          |                      | 2.726.000                         | Total Corporate Bonds                         |
| Sukuk                                            |                          |                      |                                   | Sukuk                                         |
| PT Steel Pipe Industry of Indonesia              | Pefindo                  | idA                  | 65.000                            | PT Steel Pipe Industry of Indonesia           |
| PT Indah Kiat Pulp and Paper Tbk                 | Pefindo                  | idAA                 | 7.000                             | PT Indah Kiat Pulp and Paper Tbk              |
| Total Sukuk                                      |                          |                      | 72.000                            | Total Sukuk                                   |
| Obligasi Pemerintah                              |                          |                      |                                   | Government Bonds                              |
| Pemerintah Indonesia                             | -                        | -                    | 2.317.265                         | Pemerintah Indonesia                          |
| Sekuritas Rupiah Bank Indonesia                  |                          |                      |                                   | Sekuritas Rupiah Bank Indonesia               |
| Bank Indonesia                                   | -                        | -                    | 2.639.142                         | Bank Indonesia                                |
| Sub Total                                        |                          |                      | 4.956.407                         | Sub Total                                     |
| Nilai wajar melalui pendapatan komprehensif lain |                          |                      |                                   | Fair value through other comprehensive income |
| Obligasi Korporasi                               |                          |                      |                                   | Corporate Bonds                               |
| PT Tamaris Hidro                                 | Pefindo                  | idAAA                | 74.656                            | PT Tamaris Hidro                              |
| Total                                            |                          |                      | 7.829.063                         | Total                                         |
| Cadangan kerugian penurunan nilai                |                          |                      | (1.323)                           | Allowance for impairment losses               |
| <b>Neto</b>                                      |                          |                      | <b>7.827.740</b>                  | <b>Total</b>                                  |

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**8. EFEK-EFEK (lanjutan)**

**8. MARKETABLE SECURITIES (continued)**

d. Berdasarkan penerbit dan peringkat (lanjutan)

d. By issuer and by rating (continued)

| 31 Desember/December 31, 2023                        |                          |                      |                                   |                                                      |
|------------------------------------------------------|--------------------------|----------------------|-----------------------------------|------------------------------------------------------|
|                                                      | Pemeringkat/<br>Agencies | Peringkat/<br>Rating | Nilai tercatat/<br>Carrying value |                                                      |
| Biaya perolehan diamortisasi                         |                          |                      |                                   | Amortized cost                                       |
| Obligasi Korporasi                                   |                          |                      |                                   | Corporate Bonds                                      |
| PT Oki Pulp & Paper Mills                            | Pefindo                  | idA                  | 350.000                           | PT Oki Pulp & Paper Mills                            |
| PT Bank Rakyat Indonesia (Persero) Tbk               | Pefindo                  | idAAA                | 225.000                           | PT Bank Rakyat Indonesia (Persero) Tbk               |
| PT Bank Mandiri (Persero) Tbk                        | Pefindo                  | idAAA                | 200.000                           | PT Bank Mandiri (Persero) Tbk                        |
| PT Mayora Indah Tbk                                  | Pefindo                  | idAA                 | 150.000                           | PT Mayora Indah Tbk                                  |
| PT Profesional Telekomunikasi Indonesia (Protelindo) | Pefindo                  | idAAA                | 150.000                           | PT Profesional Telekomunikasi Indonesia (Protelindo) |
| PT Chandra Asri Pacific Tbk                          | Pefindo                  | idAA                 | 150.000                           | PT Chandra Asri Pacific Tbk                          |
| PT Indah Kiat Pulp and Paper Tbk                     | Pefindo                  | idA                  | 142.000                           | PT Indah Kiat Pulp and Paper Tbk                     |
| PT BFI Finance Indonesia Tbk                         | Pefindo                  | idAA                 | 120.000                           | PT BFI Finance Indonesia Tbk                         |
| PT Sinar Mas Agro Resources and Technology Tbk       | Pefindo                  | idAA                 | 75.000                            | PT Sinar Mas Agro Resources and Technology Tbk       |
| PT Steel Pipe Industry of Indonesia Tbk              | Pefindo                  | idA                  | 75.000                            | PT Steel Pipe Industry of Indonesia Tbk              |
| PT Bank Negara Indonesia Tbk (Persero) Tbk           | Pefindo                  | idAAA                | 65.000                            | PT Bank Negara Indonesia Tbk (Persero) Tbk           |
| PT Astra Sedaya Finance                              | Pefindo                  | idAAA                | 63.000                            | PT Astra Sedaya Finance                              |
| PT Lontar Papyrus Pulp & Paper Industry              | Pefindo                  | idA                  | 60.000                            | PT Lontar Papyrus Pulp & Paper Industry              |
| PT Indosat Tbk                                       | Pefindo                  | idAAA                | 35.000                            | PT Indosat Tbk                                       |
| PT Lautan Luas Tbk                                   | Pefindo                  | idA                  | 32.000                            | PT Lautan Luas Tbk                                   |
| PT Pegadaian                                         | Pefindo                  | idAAA                | 30.000                            | PT Pegadaian                                         |
| PT Federal Internasional Finance                     | Pefindo                  | idAAA                | 15.000                            | PT Federal Internasional Finance                     |
| Total Obligasi Korporasi                             |                          |                      | 1.937.000                         | Total Corporate Bonds                                |
| Sukuk                                                |                          |                      |                                   | Sukuk                                                |
| PT Steel Pipe Industry of Indonesia                  | Pefindo                  | idA                  | 65.000                            | PT Steel Pipe Industry of Indonesia                  |
| PT Indah Kiat Pulp and Paper Tbk                     | Pefindo                  | idA                  | 45.000                            | PT Indah Kiat Pulp and Paper Tbk                     |
| Total Sukuk                                          |                          |                      | 110.000                           | Total Sukuk                                          |
| Obligasi Pemerintah                                  |                          |                      |                                   | Government Bonds                                     |
| Pemerintah Indonesia                                 | -                        | -                    | 3.174.223                         | Pemerintah Indonesia                                 |
| Sub Total                                            |                          |                      | 5.221.223                         | Sub Total                                            |
| Nilai wajar melalui pendapatan komprehensif lain     |                          |                      |                                   | Fair value through other comprehensive income        |
| Obligasi Korporasi                                   |                          |                      |                                   | Corporate Bonds                                      |
| PT Tamaris Hidro                                     | Pefindo                  | idAAA                | 74.625                            | PT Tamaris Hidro                                     |
| Total                                                |                          |                      | 5.295.848                         | Total                                                |
| Cadangan kerugian penurunan nilai                    |                          |                      | (1.009)                           | Allowance for impairment losses                      |
| <b>Neto</b>                                          |                          |                      | <b>5.294.839</b>                  | <b>Net</b>                                           |

e. Tingkat suku bunga per tahun

e. Annual interest rates

|            | 31 Desember/December 31, |                |            |
|------------|--------------------------|----------------|------------|
|            | 2024                     | 2023           |            |
| Rupiah (%) | 4,88% - 12,00%           | 4,90% - 12,00% | Rupiah (%) |



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**8. EFEK-EFEK (lanjutan)**

- f. Nilai tercatat dan cadangan kerugian ekspektasian

Perubahan nilai tercatat sebagai berikut:

| 31 Desember/December 31, 2024                   |                  |          |          |                  |
|-------------------------------------------------|------------------|----------|----------|------------------|
|                                                 | Stage 1          | Stage 2  | Stage 3  | Total            |
| Saldo awal                                      | 5.295.848        | -        | -        | 5.295.848        |
| Aset keuangan baru yang diterbitkan atau dibeli | 5.989.337        | -        | -        | 5.989.337        |
| Aset keuangan yang dihentikan pengakuannya      | (3.456.122)      | -        | -        | (3.456.122)      |
| <b>Saldo akhir</b>                              | <b>7.829.063</b> | <b>-</b> | <b>-</b> | <b>7.829.063</b> |

| 31 Desember/December 31, 2023                   |                  |          |          |                  |
|-------------------------------------------------|------------------|----------|----------|------------------|
|                                                 | Stage 1          | Stage 2  | Stage 3  | Total            |
| Saldo awal                                      | 5.022.545        | -        | -        | 5.022.545        |
| Aset keuangan baru yang diterbitkan atau dibeli | 1.196.709        | -        | -        | 1.196.709        |
| Aset keuangan yang dihentikan pengakuannya      | (923.406)        | -        | -        | (923.406)        |
| <b>Saldo akhir</b>                              | <b>5.295.848</b> | <b>-</b> | <b>-</b> | <b>5.295.848</b> |

*Beginning balance*  
*New financial assets originated or purchased*  
*Derecognised financial assets*  
**Ending balance**

Perubahan cadangan kerugian ekspektasian sebagai berikut:

| 31 Desember/December 31, 2024                                        |              |          |          |              |
|----------------------------------------------------------------------|--------------|----------|----------|--------------|
|                                                                      | Stage 1      | Stage 2  | Stage 3  | Total        |
| Saldo awal                                                           | 1.009        | -        | -        | 1.009        |
| Aset baru                                                            | 577          | -        | -        | 577          |
| Transfer ke kerugian kredit ekspektasian 12 bulan (Stage 1)          | -            | -        | -        | -            |
| Transfer ke kerugian kredit ekspektasian sepanjang umurnya (Stage 2) | -            | -        | -        | -            |
| Transfer ke kredit yang mengalami penurunan nilai (Stage 3)          | -            | -        | -        | -            |
| Perubahan bersih pada eksposur                                       | (263)        | -        | -        | (263)        |
| Penghapusbukuan tahun berjalan                                       | -            | -        | -        | -            |
| <b>Saldo akhir</b>                                                   | <b>1.323</b> | <b>-</b> | <b>-</b> | <b>1.323</b> |

*Beginning balance*  
*New assets originated*  
*Transfer to 12 months expected credit loss (Stage 1)*  
*Transfer to lifetime expected credit loss (Stage 2)*  
*Transfer to credit impaired (Stage 3)*  
*Net changes in exposure*  
*Written-off during the year*  
**Ending balance**

**8. MARKETABLE SECURITIES (continued)**

- f. Carrying amounts and allowance for expected losses

Movement in the carrying amount are as follows:

Movement in the allowance for expected losses are as follows:

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**8. EFEK-EFEK (lanjutan)**

**f. Nilai tercatat dan cadangan kerugian ekspektasian (lanjutan)**

Perubahan cadangan kerugian ekspektasian sebagai berikut (lanjutan):

|                                                                      | 31 Desember/December 31, 2023 |          |          |              |
|----------------------------------------------------------------------|-------------------------------|----------|----------|--------------|
|                                                                      | Stage 1                       | Stage 2  | Stage 3  | Total        |
| Saldo awal                                                           | 1.792                         | -        | -        | 1.792        |
| Aset baru                                                            | 256                           | -        | -        | 256          |
| Transfer ke kerugian kredit ekspektasian 12 bulan (Stage 1)          | -                             | -        | -        | -            |
| Transfer ke kerugian kredit ekspektasian sepanjang umurnya (Stage 2) | -                             | -        | -        | -            |
| Transfer ke kredit yang mengalami penurunan nilai (Stage 3)          | -                             | -        | -        | -            |
| Perubahan bersih pada eksposur                                       | (1.039)                       | -        | -        | (1.039)      |
| Penghapusbukuan tahun berjalan                                       | -                             | -        | -        | -            |
| <b>Saldo akhir</b>                                                   | <b>1.009</b>                  | <b>-</b> | <b>-</b> | <b>1.009</b> |

Manajemen berkeyakinan bahwa cadangan kerugian penurunan nilai efek-efek pada tanggal 31 Desember 2024 dan 2023 telah memadai.

Informasi mengenai pengelompokan berdasarkan kelompok "tidak mengalami penurunan nilai" dan "mengalami penurunan nilai" diungkapkan pada Catatan 33.

**g. Lain-lain**

Pendapatan bunga dari efek-efek pada tahun yang berakhir pada tanggal 31 Desember 2024 dan 2023 masing-masing sebesar Rp518.129 dan Rp335.602 (Catatan 21).

Tidak terdapat efek-efek yang dijadikan jaminan pada tanggal 31 Desember 2024 dan 2023.

**8. MARKETABLE SECURITIES (continued)**

**f. Carrying amounts and allowance for expected losses (continued)**

Movement in the allowance for expected losses are as follows (continued):

|                                                      |
|------------------------------------------------------|
| Beginning balance                                    |
| New assets originated                                |
| Transfer to 12 months expected credit loss (Stage 1) |
| Transfer to lifetime expected credit loss (Stage 2)  |
| Transfer to credit impaired (Stage 3)                |
| Net changes in exposure                              |
| Written-off during the year                          |
| <b>Ending balance</b>                                |

Management believes that the allowance for impairment losses on securities as of December 31, 2024 and 2023 is adequate.

Information in respect of classification of "non-impaired" and "impaired" are disclosed in Note 33.

**g. Others**

Interest income from marketable securities as of December 31, 2024 and 2023 amounted to Rp518,129 and Rp335,602, respectively (Note 21).

There are no securities that are pledged as collateral as of December 31, 2024 and 2023.

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**8. EFEK-EFEK (lanjutan)**

**g. Lain-lain (lanjutan)**

Perubahan (kerugian)/keuntungan yang belum direalisasi atas perubahan nilai wajar investasi keuangan yang diukur pada nilai wajar melalui pendapatan komprehensif lain - setelah pajak tangguhan dan cadangan atas kerugian kredit ekspektasian:

|                                                                                                                                                           | Tahun yang berakhir<br>pada tanggal 31 Desember/<br>Year ended December 31, |                |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------|----------------|
|                                                                                                                                                           | 2024                                                                        | 2023           |
| Saldo awal - sebelum pajak tangguhan                                                                                                                      | (1.372)                                                                     | (1.301)        |
| Perubahan kerugian yang belum direalisasi selama tahun berjalan - neto                                                                                    | 31                                                                          | (71)           |
| Jumlah yang ditransfer ke laba rugi sehubungan dengan perubahan nilai wajar efek - efek yang diukur pada nilai wajar melalui pendapatan komprehensif lain | (1.341)                                                                     | (1.372)        |
| Jumlah sebelum pajak tangguhan                                                                                                                            | (1.341)                                                                     | (1.372)        |
| Pajak tangguhan                                                                                                                                           | 295                                                                         | 302            |
| <b>Saldo akhir - neto</b>                                                                                                                                 | <b>(1.046)</b>                                                              | <b>(1.070)</b> |

**8. MARKETABLE SECURITIES (continued)**

**g. Others (continued)**

Movements in unrealized (losses)/gains on changes in fair value of fair value through other comprehensive income financial investments - net of deferred tax and expected credit loss allowances:

|                                                                                                                                               |
|-----------------------------------------------------------------------------------------------------------------------------------------------|
| Beginning balance - before deferred tax                                                                                                       |
| Movement of unrealized losses during the year - net                                                                                           |
| Amounts transferred to profit and loss in respect of fair value change of fair value through other comprehensive income marketable securities |
| Balance - before deferred tax                                                                                                                 |
| Deferred income tax                                                                                                                           |
| Ending balance - net                                                                                                                          |

**9. EFEK-EFEK YANG DIBELI DENGAN JANJI DIJUAL KEMBALI**

**a. Berdasarkan jenis dan mata uang**

**9. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL**

**a. By type and currency**

31 Desember/December 31, 2024

| Pihak Penjual                                | Jangka waktu/<br>Time<br>Period<br>(Hari/<br>Days) | Tanggal<br>jual<br>kembali/<br>Resale<br>date | Nilai nominal/<br>Nominal value | Nilai jual<br>kembali/<br>Resale value | Pendapatan<br>bunga yang<br>belum<br>diamortisasi/<br>Unamortized<br>interest income | Nilai tercatat/<br>Carrying value | The Seller                                   |
|----------------------------------------------|----------------------------------------------------|-----------------------------------------------|---------------------------------|----------------------------------------|--------------------------------------------------------------------------------------|-----------------------------------|----------------------------------------------|
| Surat Utang Negara<br>Rupiah                 |                                                    |                                               |                                 |                                        |                                                                                      |                                   | State Debt Securities<br>Rupiah              |
| PT Bank Rakyat<br>Indonesia<br>(Persero) Tbk | 7                                                  | 3/1/2025                                      | 207.328                         | 207.583                                | 73                                                                                   | 207.510                           | PT Bank Rakyat<br>Indonesia<br>(Persero) Tbk |
| PT Bank Mega Tbk                             | 7                                                  | 6/1/2025                                      | 205.261                         | 205.515                                | 181                                                                                  | 205.334                           | PT Bank Mega Tbk                             |
| PT Bank Rakyat<br>Indonesia<br>(Persero) Tbk | 6                                                  | 6/1/2025                                      | 138.372                         | 138.518                                | 121                                                                                  | 138.397                           | PT Bank Rakyat<br>Indonesia<br>(Persero) Tbk |
| <b>Total</b>                                 |                                                    |                                               | <b>550.961</b>                  | <b>551.616</b>                         | <b>375</b>                                                                           | <b>551.241</b>                    | <b>Total</b>                                 |
| Cadangan kerugian<br>Penurunan nilai         |                                                    |                                               |                                 |                                        |                                                                                      | (91)                              | Allowance for<br>impairment losses           |
| <b>Neto</b>                                  |                                                    |                                               |                                 |                                        |                                                                                      | <b>551.150</b>                    | <b>Net</b>                                   |

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**9. EFEK-EFEK YANG DIBELI DENGAN JANJI**  
**DIJUAL KEMBALI (lanjutan)**

**9. SECURITIES PURCHASED UNDER**  
**AGREEMENTS TO RESELL (continued)**

a. Berdasarkan jenis dan mata uang (lanjutan)

a. By type and currency (continued)

31 Desember/December 31, 2023

| Pihak Penjual                                            | Jangka waktu/<br>Time Period<br>(Hari/<br>Days) | Tanggal jual kembali/<br>Resale date | Nilai nominal/<br>Nominal value | Nilai jual kembali/<br>Resale value | Pendapatan bunga yang belum diamortisasi/<br>Unamortized interest income | Nilai tercatat/<br>Carrying value | The Seller                                        |
|----------------------------------------------------------|-------------------------------------------------|--------------------------------------|---------------------------------|-------------------------------------|--------------------------------------------------------------------------|-----------------------------------|---------------------------------------------------|
| Bank Indonesia<br>Surat utang Negara<br>Negara<br>Rupiah |                                                 |                                      |                                 |                                     |                                                                          |                                   | Bank Indonesia<br>State Debt Securities<br>Rupiah |
| IDG000014705                                             | 7                                               | 1/5/2024                             | 287.428                         | 287.764                             | 192                                                                      | 287.572                           | IDG000014705                                      |
| IDG000014705                                             | 7                                               | 1/5/2024                             | 263.476                         | 263.783                             | 176                                                                      | 263.607                           | IDG000014705                                      |
| IDG000019704                                             | 364                                             | 5/17/2024                            | 237.939                         | 253.601                             | 5.895                                                                    | 247.706                           | IDG000019704                                      |
| IDG000014705                                             | 7                                               | 1/5/2024                             | 239.523                         | 239.803                             | 160                                                                      | 239.643                           | IDG000014705                                      |
| IDG000016205                                             | 7                                               | 1/4/2024                             | 178.112                         | 178.320                             | 89                                                                       | 178.231                           | IDG000016205                                      |
| IDG000014705                                             | 7                                               | 1/3/2024                             | 148.433                         | 148.605                             | 49                                                                       | 148.556                           | IDG000014705                                      |
| IDG000022104                                             | 364                                             | 5/10/2024                            | 93.228                          | 99.364                              | 2.191                                                                    | 97.173                            | IDG000022104                                      |
| IDG000019506                                             | 364                                             | 8/2/2024                             | 62.079                          | 66.115                              | 2.373                                                                    | 63.742                            | IDG000019506                                      |
| IDG000017708                                             | 273                                             | 1/26/2024                            | 56.186                          | 58.955                              | 254                                                                      | 58.701                            | IDG000017708                                      |
| IDG000015009                                             | 364                                             | 6/14/2024                            | 52.119                          | 55.486                              | 1.526                                                                    | 53.960                            | IDG000015009                                      |
| IDG000015009                                             | 364                                             | 6/14/2024                            | 52.119                          | 55.481                              | 1.524                                                                    | 53.957                            | IDG000015009                                      |
| IDG000019704                                             | 364                                             | 5/3/2024                             | 51.176                          | 54.545                              | 1.138                                                                    | 53.407                            | IDG000019704                                      |
| IDG000019506                                             | 364                                             | 8/2/2024                             | 47.753                          | 50.853                              | 1.822                                                                    | 49.031                            | IDG000019506                                      |
| IDG000019506                                             | 364                                             | 8/2/2024                             | 47.753                          | 50.843                              | 1.817                                                                    | 49.026                            | IDG000019506                                      |
| IDG000019506                                             | 364                                             | 8/2/2024                             | 47.753                          | 50.848                              | 1.820                                                                    | 49.028                            | IDG000019506                                      |
| IDG000019605                                             | 364                                             | 6/7/2024                             | 28.112                          | 29.937                              | 792                                                                      | 29.145                            | IDG000019605                                      |
| IDG000019605                                             | 364                                             | 6/7/2024                             | 28.112                          | 29.931                              | 790                                                                      | 29.141                            | IDG000019605                                      |
| IDG000019209                                             | 273                                             | 4/12/2024                            | 27.949                          | 29.308                              | 508                                                                      | 28.800                            | IDG000019209                                      |
| IDG000022906                                             | 364                                             | 7/12/2024                            | 27.790                          | 29.597                              | 958                                                                      | 28.639                            | IDG000022906                                      |
| IDG000019506                                             | 364                                             | 7/5/2024                             | 23.746                          | 25.290                              | 789                                                                      | 24.501                            | IDG000019506                                      |
| IDG000016809                                             | 91                                              | 1/10/2024                            | 24.072                          | 24.447                              | 37                                                                       | 24.410                            | IDG000016809                                      |
| IDG000019506                                             | 364                                             | 7/5/2024                             | 23.746                          | 25.287                              | 788                                                                      | 24.499                            | IDG000019506                                      |
| IDG000019209                                             | 273                                             | 4/12/2024                            | 23.291                          | 24.421                              | 422                                                                      | 23.999                            | IDG000019209                                      |
| IDG000015603                                             | 273                                             | 4/5/2024                             | 23.282                          | 24.412                              | 393                                                                      | 24.019                            | IDG000015603                                      |
| IDG000016007                                             | 273                                             | 4/5/2024                             | 23.130                          | 24.255                              | 391                                                                      | 23.864                            | IDG000016007                                      |
| IDG000019605                                             | 364                                             | 7/12/2024                            | 23.153                          | 24.656                              | 797                                                                      | 23.859                            | IDG000019605                                      |
| IDG000015900                                             | 91                                              | 2/28/2024                            | 19.201                          | 19.515                              | 200                                                                      | 19.315                            | IDG000015900                                      |
| IDG000015801                                             | 364                                             | 6/21/2024                            | 15.435                          | 16.431                              | 471                                                                      | 15.960                            | IDG000015801                                      |
| IDG000018003                                             | 91                                              | 2/14/2024                            | 14.401                          | 14.634                              | 113                                                                      | 14.521                            | IDG000018003                                      |
| IDG000017906                                             | 91                                              | 1/24/2024                            | 14.339                          | 14.570                              | 58                                                                       | 14.512                            | IDG000017906                                      |
| IDG000017203                                             | 91                                              | 1/17/2024                            | 9.603                           | 9.753                               | 26                                                                       | 9.727                             | IDG000017203                                      |
| IDG000019209                                             | 273                                             | 1/12/2024                            | 9.320                           | 9.780                               | 19                                                                       | 9.761                             | IDG000019209                                      |
| IDG000017807                                             | 7                                               | 1/5/2024                             | 9.517                           | 9.528                               | 6                                                                        | 9.522                             | IDG000017807                                      |
| IDG000018003                                             | 364                                             | 7/19/2024                            | 4.778                           | 5.088                               | 170                                                                      | 4.918                             | IDG000018003                                      |
| IDG000018003                                             | 364                                             | 7/19/2024                            | 4.778                           | 5.088                               | 171                                                                      | 4.917                             | IDG000018003                                      |
| <b>Total</b>                                             |                                                 |                                      | <b>2.242.832</b>                | <b>2.310.294</b>                    | <b>28.925</b>                                                            | <b>2.281.369</b>                  | <b>Total</b>                                      |

Seluruh efek-efek yang dibeli dengan janji dijual kembali yang dimiliki Bank pada tanggal 31 Desember 2024 dan 2023 dalam mata uang Rupiah.

All securities purchased under agreements to resell held by the Bank as of December 31, 2024 and 2023 are in Rupiah currency.

Informasi mengenai pengelompokan berdasarkan sisa umur sampai dengan saat jatuh tempo diungkapkan pada Catatan 34.

Information in respect of classification of the remaining age until maturity is disclosed in Note 34.

Informasi mengenai pengelompokan berdasarkan kelompok "tidak mengalami penurunan nilai" dan "mengalami penurunan nilai" diungkapkan pada Catatan 33.

Information in respect of classification of "non-impaired" and "impaired" are disclosed in Note 33.

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**9. EFEK-EFEK YANG DIBELI DENGAN JANJI**  
**DIJUAL KEMBALI (lanjutan)**

b. Berdasarkan hubungan

|                                   | 31 Desember/December 31, |                  |
|-----------------------------------|--------------------------|------------------|
|                                   | 2024                     | 2023             |
| Pihak Ketiga                      |                          |                  |
| PT Bank Rakyat Indonesia          |                          |                  |
| (Persero) Tbk                     | 345.907                  | -                |
| PT Bank Mega Tbk                  | 205.334                  | -                |
| Bank Indonesia                    | -                        | 2.281.369        |
| Total                             | 551.241                  | 2.281.369        |
| Cadangan kerugian penurunan nilai | (91)                     | -                |
| <b>Neto</b>                       | <b>551.150</b>           | <b>2.281.369</b> |

c. Berdasarkan penerbit dan peringkat

Pada tanggal 31 Desember 2024, lokasi surat berharga berada pada PT Bank Rakyat Indonesia (Persero) Tbk dengan rating "idAAA" dan PT Bank Mega Tbk dengan rating "idAA-". Pada tanggal 31 Desember 2023, lokasi surat berharga berada pada Bank Indonesia. Surat berharga tersebut memiliki rating "Investment Grade".

d. Nilai tercatat dan cadangan kerugian ekspektasian

Perubahan nilai tercatat sebagai berikut:

|                                                 | 31 Desember/December 31, 2024 |          |          |                |
|-------------------------------------------------|-------------------------------|----------|----------|----------------|
|                                                 | Stage 1                       | Stage 2  | Stage 3  | Total          |
| Saldo awal                                      | 2.281.369                     | -        | -        | 2.281.369      |
| Aset keuangan baru yang diterbitkan atau dibeli | 2.851.676                     | -        | -        | 2.851.676      |
| Aset keuangan baru yang dihentikan pengakuannya | (4.581.804)                   | -        | -        | (4.581.804)    |
| <b>Saldo akhir</b>                              | <b>551.241</b>                | <b>-</b> | <b>-</b> | <b>551.241</b> |

|                                                 | 31 Desember/December 31, 2023 |          |          |                  |
|-------------------------------------------------|-------------------------------|----------|----------|------------------|
|                                                 | Stage 1                       | Stage 2  | Stage 3  | Total            |
| Saldo awal                                      | 1.525.559                     | -        | -        | 1.525.559        |
| Aset keuangan baru yang diterbitkan atau dibeli | 21.994.931                    | -        | -        | 21.994.931       |
| Aset keuangan baru yang dihentikan pengakuannya | (21.239.121)                  | -        | -        | (21.239.121)     |
| <b>Saldo akhir</b>                              | <b>2.281.369</b>              | <b>-</b> | <b>-</b> | <b>2.281.369</b> |

**9. SECURITIES PURCHASED UNDER**  
**AGREEMENTS TO RESELL (continued)**

b. By relationship

|                               |
|-------------------------------|
| Third Party                   |
| PT Bank Rakyat Indonesia      |
| (Persero) Tbk                 |
| PT Bank Mega Tbk              |
| Bank Indonesia                |
| Total                         |
| Allowance for impairment loss |
| <b>Net</b>                    |

c. By issuer and by rating

As of December 31, 2024, the location of the securities are with PT Bank Rakyat Indonesia (Persero) Tbk has an "idAAA" rating and PT Bank Mega Tbk has an "idAA-" rating. As of December 31, 2023, the location of the securities are with Bank Indonesia. The securities have an "Investment Grade" rating.

d. Carrying amounts and allowance for expected losses

Movement in the carrying amount are as follows:

|                       |
|-----------------------|
| Beginning balance     |
| New financial assets  |
| originated purchased  |
| Derecognised          |
| financial assets      |
| <b>Ending balance</b> |

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**9. EFEK-EFEK YANG DIBELI DENGAN JANJI**  
**DIJUAL KEMBALI (lanjutan)**

- d. Nilai tercatat dan cadangan kerugian ekspektasian (lanjutan)

Perubahan cadangan kerugian ekspektasian sebagai berikut:

|                                                                      | 31 Desember/December 31, 2024 |          |          |           |                                                      |
|----------------------------------------------------------------------|-------------------------------|----------|----------|-----------|------------------------------------------------------|
|                                                                      | Stage 1                       | Stage 2  | Stage 3  | Total     |                                                      |
| Saldo awal                                                           | -                             | -        | -        | -         | Beginning balance                                    |
| Aset baru                                                            | 91                            | -        | -        | 91        | New assets originated                                |
| Transfer ke kerugian kredit ekspektasian 12 bulan (Stage 1)          | -                             | -        | -        | -         | Transfer to 12 months expected credit loss (Stage 1) |
| Transfer ke kerugian kredit ekspektasian sepanjang umurnya (Stage 2) | -                             | -        | -        | -         | Transfer to lifetime expected credit loss (Stage 2)  |
| Transfer ke kredit yang mengalami penurunan nilai (Stage 3)          | -                             | -        | -        | -         | Transfer to credit impaired (Stage 3)                |
| Perubahan bersih pada eksposur                                       | -                             | -        | -        | -         | Net changes in exposure                              |
| Penghapusbukuan tahun berjalan                                       | -                             | -        | -        | -         | Written-off during the year                          |
| <b>Saldo akhir</b>                                                   | <b>91</b>                     | <b>-</b> | <b>-</b> | <b>91</b> | <b>Ending balance</b>                                |

- e. Tingkat suku bunga per tahun

- e. Annual interest rates

|            | 31 Desember/December 31, |               |            |
|------------|--------------------------|---------------|------------|
|            | 2024                     | 2023          |            |
| Rupiah (%) | 6,32% - 6,35%            | 5,50% - 6,51% | Rupiah (%) |

**10. KREDIT YANG DIBERIKAN**

**10. LOANS**

- a. Berdasarkan jenis dan mata uang

- a. By type and currency

|                                   | 31 Desember/December 31, |                  |                               |
|-----------------------------------|--------------------------|------------------|-------------------------------|
|                                   | 2024                     | 2023             |                               |
| <b>Rupiah</b>                     |                          |                  | <b>Rupiah</b>                 |
| Modal kerja                       | 3.392.040                | 1.193.754        | Working capital               |
| Konsumtif                         | 2.008.991                | 1.474.135        | Consumptive                   |
| Sindikasi                         | 1.105.762                | 1.967.089        | Syndicated                    |
| Investasi                         | 13.752                   | 6.982            | Investment                    |
| Total                             | 6.520.545                | 4.641.960        | Total                         |
| Cadangan kerugian penurunan nilai | (242.637)                | (139.247)        | Allowance for impairment loss |
| <b>Neto</b>                       | <b>6.277.908</b>         | <b>4.502.713</b> | <b>Net</b>                    |



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**10. KREDIT YANG DIBERIKAN (lanjutan)**

**10. LOANS (continued)**

b. Berdasarkan sektor ekonomi

b. By economic sector

|                                          | 31 Desember/December 31, |                  |                                               |
|------------------------------------------|--------------------------|------------------|-----------------------------------------------|
|                                          | 2024                     | 2023             |                                               |
| Manufaktur                               | 1.301.280                | 549.034          | Manufacture                                   |
| Perantara keuangan                       | 1.123.711                | 670.340          | Financial services                            |
| Pengangkutan, pergudangan dan komunikasi | 750.571                  | 410.826          | Transportation, warehousing and communication |
| Perdagangan, restoran dan hotel          | 156.428                  | 151.192          | Commerce, restaurants and hotels              |
| Pertanian dan sarana pertanian           | 22.766                   | 6.259            | Agriculture and agriculture equipment         |
| Listrik, gas dan air                     | 2.017                    | 612              | Electricity, gas and water                    |
| Konstruksi                               | 1.167                    | 865.535          | Construction                                  |
| Jasa bisnis                              | 259                      | 175              | Business services                             |
| Pertambangan                             | 56                       | 89               | Mining                                        |
| Lain-lain                                | 3.162.290                | 1.987.898        | Others                                        |
| Total                                    | 6.520.545                | 4.641.960        | Total                                         |
| Cadangan kerugian penurunan nilai        | (242.637)                | (139.247)        | Allowance for impairment loss                 |
| <b>Neto</b>                              | <b>6.277.908</b>         | <b>4.502.713</b> | <b>Net</b>                                    |

c. Berdasarkan jangka waktu

c. By period

|                                   | 31 Desember/December 31, |                  |                                  |
|-----------------------------------|--------------------------|------------------|----------------------------------|
|                                   | 2024                     | 2023             |                                  |
| Rupiah                            |                          |                  | Rupiah                           |
| Hingga 1 tahun                    | 2.712.305                | 742.652          | Up to 1 year                     |
| > 1 - 5 tahun                     | 2.886.787                | 2.681.277        | > 1 - 5 years                    |
| > 5 tahun                         | 921.453                  | 1.218.031        | > 5 years                        |
| Total pihak ketiga                | 6.520.545                | 4.641.960        | Total third parties              |
| Cadangan kerugian penurunan nilai | (242.637)                | (139.247)        | Allowances for impairment losses |
| <b>Neto</b>                       | <b>6.277.908</b>         | <b>4.502.713</b> | <b>Net</b>                       |

Informasi mengenai pengelompokan berdasarkan sisa umur sampai dengan saat jatuh tempo diungkapkan pada Catatan 34.

Information in respect of classification of the remaining age until maturity is disclosed in Note 34.

d. Berdasarkan hubungan

d. Based on relationship

|                                   | 31 Desember/December 31, |                  |                                  |
|-----------------------------------|--------------------------|------------------|----------------------------------|
|                                   | 2024                     | 2023             |                                  |
| Pihak berelasi (Catatan 31)       |                          |                  | Related party (Note 31)          |
| PT BCA Finance                    | -                        | 150.000          | PT BCA Finance                   |
| Cadangan kerugian penurunan nilai | -                        | (413)            | Allowances for impairment losses |
|                                   | -                        | 149.587          |                                  |
| Pihak ketiga                      | 6.520.545                | 4.491.960        | Third parties                    |
| Cadangan kerugian penurunan nilai | (242.637)                | (138.834)        | Allowances for impairment losses |
|                                   | 6.277.908                | 4.353.126        |                                  |
| <b>Neto</b>                       | <b>6.277.908</b>         | <b>4.502.713</b> | <b>Net</b>                       |

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**10. KREDIT YANG DIBERIKAN (lanjutan)**

**10. LOANS (continued)**

e. Tingkat suku bunga per tahun

e. Annual interest rates

|            | 31 Desember/December 31, |                |            |
|------------|--------------------------|----------------|------------|
|            | 2024                     | 2023           |            |
| Rupiah (%) | 5,50% - 75,50%           | 5,50% - 55,50% | Rupiah (%) |

f. Nilai tercatat dan cadangan kerugian ekspektasian

f. Carrying amounts and allowance for expected losses

Perubahan nilai tercatat sebagai berikut:

Movement in the carrying amount are as follows:

|                                                                      | 31 Desember/December 31, 2024 |               |               |                  |                                                      |
|----------------------------------------------------------------------|-------------------------------|---------------|---------------|------------------|------------------------------------------------------|
|                                                                      | Stage 1                       | Stage 2       | Stage 3       | Total            |                                                      |
| Saldo awal                                                           | 4.531.215                     | 55.635        | 55.110        | 4.641.960        | Beginning balance                                    |
| Transfer ke kerugian kredit ekspektasian 12 bulan (Stage 1)          | 1.409                         | (1.409)       | -             | -                | Transfer to 12 months expected credit loss (Stage 1) |
| Transfer ke kerugian kredit ekspektasian sepanjang umurnya (Stage 2) | (4.154)                       | 4.154         | -             | -                | Transfer to lifetime expected credit loss (Stage 2)  |
| Transfer ke kredit yang mengalami penurunan nilai (Stage 3)          | (107.892)                     | (44.378)      | 152.270       | -                | Transfer to credit impaired (Stage 3)                |
| Perubahan bersih pada eksposur                                       | 1.945.084                     | 59.470        | 143.215       | 2.147.769        | Net changes in exposure                              |
| Penghapusbukuan tahun berjalan                                       | -                             | -             | (269.184)     | (269.184)        | Written-off during the year                          |
| <b>Saldo akhir</b>                                                   | <b>6.365.662</b>              | <b>73.472</b> | <b>81.411</b> | <b>6.520.545</b> | <b>Ending balance</b>                                |

|                                                                      | 31 Desember/December 31, 2023 |               |               |                  |                                                      |
|----------------------------------------------------------------------|-------------------------------|---------------|---------------|------------------|------------------------------------------------------|
|                                                                      | Stage 1                       | Stage 2       | Stage 3       | Total            |                                                      |
| Saldo awal                                                           | 3.230.340                     | 3.523         | 5.306         | 3.239.169        | Beginning balance                                    |
| Transfer ke kerugian kredit ekspektasian 12 bulan (Stage 1)          | 147                           | (147)         | -             | -                | Transfer to 12 months expected credit loss (Stage 1) |
| Transfer ke kerugian kredit ekspektasian sepanjang umurnya (Stage 2) | (7.930)                       | 7.930         | -             | -                | Transfer to lifetime expected credit loss (Stage 2)  |
| Transfer ke kredit yang mengalami penurunan nilai (Stage 3)          | (34.685)                      | (2.934)       | 37.619        | -                | Transfer to credit impaired (Stage 3)                |
| Perubahan bersih pada eksposur                                       | 1.343.343                     | 47.263        | 23.956        | 1.414.562        | Net changes in exposure                              |
| Penghapusbukuan tahun berjalan                                       | -                             | -             | (11.771)      | (11.771)         | Written-off during thes year                         |
| <b>Saldo akhir</b>                                                   | <b>4.531.215</b>              | <b>55.635</b> | <b>55.110</b> | <b>4.641.960</b> | <b>Ending balance</b>                                |

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**10. KREDIT YANG DIBERIKAN (lanjutan)**

- g. Nilai tercatat dan cadangan kerugian ekspektasian

Perubahan cadangan kerugian ekspektasian sebagai berikut:

|                                                                      | 31 Desember/December 31, 2024 |               |               |                |
|----------------------------------------------------------------------|-------------------------------|---------------|---------------|----------------|
|                                                                      | Stage 1                       | Stage 2       | Stage 3       | Total          |
| Saldo awal                                                           | 90.380                        | 5.299         | 43.568        | 139.247        |
| Transfer ke kerugian kredit ekspektasian 12 bulan (Stage 1)          | 200                           | (200)         | -             | -              |
| Transfer ke kerugian kredit ekspektasian sepanjang umurnya (Stage 2) | (1.700)                       | 1.700         | -             | -              |
| Transfer ke kredit yang mengalami penurunan nilai (Stage 3)          | (102.590)                     | (43.430)      | 146.020       | -              |
| Perubahan bersih pada eksposur                                       | 162.495                       | 66.520        | 143.559       | 372.574        |
| Penghapusbukuan tahun berjalan                                       | -                             | -             | (269.184)     | (269.184)      |
| <b>Saldo akhir</b>                                                   | <b>148.785</b>                | <b>29.889</b> | <b>63.963</b> | <b>242.637</b> |

|                                                                      | 31 Desember/December 31, 2023 |              |               |                |
|----------------------------------------------------------------------|-------------------------------|--------------|---------------|----------------|
|                                                                      | Stage 1                       | Stage 2      | Stage 3       | Total          |
| Saldo awal                                                           | 48.693                        | 1.242        | 2.763         | 52.698         |
| Transfer ke kerugian kredit ekspektasian 12 bulan (Stage 1)          | 11                            | (11)         | -             | -              |
| Transfer ke kerugian kredit ekspektasian sepanjang umurnya (Stage 2) | (3.028)                       | 3.028        | -             | -              |
| Transfer ke kredit yang mengalami penurunan nilai (Stage 3)          | (10.548)                      | (1.060)      | 11.608        | -              |
| Perubahan bersih pada eksposur                                       | 55.252                        | 2.100        | 40.968        | 98.320         |
| Penghapusbukuan tahun berjalan                                       | -                             | -            | (11.771)      | (11.771)       |
| <b>Saldo akhir</b>                                                   | <b>90.380</b>                 | <b>5.299</b> | <b>43.568</b> | <b>139.247</b> |

Manajemen berkeyakinan bahwa saldo cadangan penurunan nilai yang telah dibentuk cukup untuk menutup kerugian yang mungkin timbul akibat tidak tertagihnya kredit yang diberikan.

Informasi mengenai pengelompokan berdasarkan kelompok "tidak mengalami penurunan nilai" dan "mengalami penurunan nilai" diungkapkan pada Catatan 33.

**10. LOANS (continued)**

- g. Carrying amounts and allowance for expected losses

Movement in the allowance for expected losses are as follows:

Beginning balance  
Transfer to 12 months expected credit loss (Stage 1)  
Transfer to lifetime expected credit loss (Stage 2)  
Transfer to credit impaired (Stage 3)  
Net changes in exposure  
Written-off during the year  
Ending balance

Management believes that allowance for impairment losses provided was adequate to cover possible losses on uncollectible loan.

Information in respect of classification of "non-impaired" and "impaired" are disclosed in Note 33.

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**10. KREDIT YANG DIBERIKAN (lanjutan)**

**h. Agunan kredit**

Kredit yang diberikan pada umumnya dijamin dengan agunan yang diikat dengan hak tanggungan atau surat kuasa untuk menjual, deposito berjangka atau jaminan lain yang dapat diterima oleh Bank.

Pada tanggal 31 Desember 2024 dan 2023, tidak terdapat kredit yang diberikan yang dijamin dengan deposito berjangka.

**i. Pembiayaan bersama**

Bank mengadakan perjanjian pemberian fasilitas pembiayaan bersama dengan pihak berelasi, yaitu PT BCA Finance (BCAF) untuk membiayai kepemilikan kendaraan secara retail. Risiko kredit Bank dalam pembiayaan bersama tersebut berada pada debitur dari BCAF. Jumlah saldo fasilitas pembiayaan bersama dengan BCAF pada tanggal 31 Desember 2024 and 2023 adalah sebesar Rp841.661 dan Rp796.707.

**j. Kredit penerusan**

Bank memiliki sejumlah perjanjian penerusan kredit dengan perusahaan pembiayaan dan P2P *lending platform* dengan maksimum jumlah fasilitas kredit yang disepakati.

**k. Informasi pokok lainnya sehubungan dengan kredit yang diberikan**

Pada tanggal 31 Desember 2024 dan 2023, Bank tidak memiliki kredit yang dijadikan sebagai jaminan.

**10. LOANS (continued)**

**h. Loan collaterals**

*Loans are generally secured by pledged collateral, bond with powers of attorney in respect of the rights to sell, time deposits or other collateral acceptable by the Bank.*

*As of December 31, 2024 and 2023, there are no loans which were secured by time deposits.*

**i. Joint financing**

*The Bank entered into joint financing arrangements, mainly with the related party, which is PT BCA Finance (BCAF) for financing retail purchases of vehicles. The ultimate credit risk of the Bank under the joint financing is with the customers of BCAF. The outstanding balance of the joint financing arrangements with BCAF as of December 31, 2024 and 2023 are amounted to Rp841,661 and Rp796,707, respectively.*

**j. Channeling loans**

*The Bank has several channeling loan agreements with financing companies and P2P lending platform with a maximum agreed amount of credit facilities.*

**k. Other significant information relating to loans**

*As of December 31, 2024 and 2023, the Bank has no loans which were pledged as collaterals.*

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**11. ASET TETAP DAN ASET HAK GUNA**

**11. FIXED ASSETS AND RIGHT OF USE OF ASSETS**

| 31 Desember/December 31, 2024     |                                     |                           |                         |                                                                        |                                   |
|-----------------------------------|-------------------------------------|---------------------------|-------------------------|------------------------------------------------------------------------|-----------------------------------|
|                                   | Saldo awal/<br>Beginning<br>Balance | Revaluasi/<br>Revaluation | Penambahan/<br>Addition | Pengurangan<br>dan reklasifikasi/<br>Disposals and<br>reclassification | Saldo akhir/<br>Ending<br>balance |
| <b>Biaya perolehan</b>            |                                     |                           |                         |                                                                        | <b>Cost</b>                       |
| Tanah                             | 22.373                              | 380                       | -                       | -                                                                      | 22.753                            |
| Bangunan                          | 23.172                              | -                         | -                       | -                                                                      | 23.172                            |
| Kendaraan                         | 471                                 | -                         | -                       | -                                                                      | 471                               |
| Perlengkapan dan peralatan kantor | 42.122                              | -                         | 9.414                   | (123)                                                                  | 51.413                            |
|                                   | 88.138                              | 380                       | 9.414                   | (123)                                                                  | 97.809                            |
| <b>Aset hak guna</b>              |                                     |                           |                         |                                                                        | <b>Right of use of assets</b>     |
| Bangunan                          | 13.546                              | -                         | -                       | -                                                                      | 13.546                            |
| <b>Sub-total</b>                  | <b>101.684</b>                      | <b>380</b>                | <b>9.414</b>            | <b>(123)</b>                                                           | <b>111.355</b>                    |
| <b>Akumulasi penyusutan</b>       |                                     |                           |                         |                                                                        | <b>Accumulated depreciation</b>   |
| Bangunan                          | (1.702)                             | -                         | (1.121)                 | -                                                                      | (2.823)                           |
| Kendaraan                         | (20)                                | -                         | (113)                   | -                                                                      | (133)                             |
| Perlengkapan dan peralatan kantor | (27.973)                            | -                         | (9.148)                 | 83                                                                     | (37.038)                          |
|                                   | (29.695)                            | -                         | (10.382)                | 83                                                                     | (39.994)                          |
| <b>Aset hak guna</b>              |                                     |                           |                         |                                                                        | <b>Right of use of assets</b>     |
| Bangunan                          | (7.902)                             | -                         | (2.709)                 | -                                                                      | (10.611)                          |
| <b>Sub-total</b>                  | <b>(37.597)</b>                     | <b>-</b>                  | <b>(13.091)</b>         | <b>83</b>                                                              | <b>(50.605)</b>                   |
| <b>Nilai buku bersih</b>          | <b>64.087</b>                       |                           |                         |                                                                        | <b>Net book value</b>             |

| 31 Desember/December 31, 2023     |                                     |                           |                         |                                                                        |                                   |
|-----------------------------------|-------------------------------------|---------------------------|-------------------------|------------------------------------------------------------------------|-----------------------------------|
|                                   | Saldo awal/<br>Beginning<br>Balance | Revaluasi/<br>Revaluation | Penambahan/<br>Addition | Pengurangan<br>dan reklasifikasi/<br>Disposals and<br>reclassification | Saldo akhir/<br>Ending<br>balance |
| <b>Biaya perolehan</b>            |                                     |                           |                         |                                                                        | <b>Cost</b>                       |
| Tanah                             | 22.230                              | 143                       | -                       | -                                                                      | 22.373                            |
| Bangunan                          | 23.172                              | -                         | -                       | -                                                                      | 23.172                            |
| Kendaraan                         | -                                   | -                         | 471                     | -                                                                      | 471                               |
| Perlengkapan dan peralatan kantor | 40.452                              | -                         | 1.722                   | (52)                                                                   | 42.122                            |
|                                   | 85.854                              | 143                       | 2.193                   | (52)                                                                   | 88.138                            |
| <b>Aset hak guna</b>              |                                     |                           |                         |                                                                        | <b>Right of use of assets</b>     |
| Bangunan                          | 14.901                              | -                         | -                       | (1.355)                                                                | 13.546                            |
| <b>Sub-total</b>                  | <b>100.755</b>                      | <b>143</b>                | <b>2.193</b>            | <b>(1.407)</b>                                                         | <b>101.684</b>                    |
| <b>Akumulasi penyusutan</b>       |                                     |                           |                         |                                                                        | <b>Accumulated depreciation</b>   |
| Bangunan                          | (581)                               | -                         | (1.121)                 | -                                                                      | (1.702)                           |
| Kendaraan                         | -                                   | -                         | (20)                    | -                                                                      | (20)                              |
| Perlengkapan dan peralatan kantor | (14.891)                            | -                         | (13.100)                | 18                                                                     | (27.973)                          |
|                                   | (15.472)                            | -                         | (14.241)                | 18                                                                     | (29.695)                          |
| <b>Aset hak guna</b>              |                                     |                           |                         |                                                                        | <b>Right of use of assets</b>     |
| Bangunan                          | (5.712)                             | -                         | (2.709)                 | 519                                                                    | (7.902)                           |
| <b>Sub-total</b>                  | <b>(21.184)</b>                     | <b>-</b>                  | <b>(16.950)</b>         | <b>537</b>                                                             | <b>(37.597)</b>                   |
| <b>Nilai buku bersih</b>          | <b>79.571</b>                       |                           |                         |                                                                        | <b>Net book value</b>             |

Beban penyusutan aset tetap masing-masing sejumlah Rp10.382 dan Rp14.241 untuk tahun yang berakhir 31 Desember 2024 dan 2023, dibebankan ke dalam beban pemeliharaan, perbaikan dan penyusutan (Catatan 26).

Depreciation expense on fixed assets amounted to Rp10,382 and Rp14,241, respectively for the year ended December 31, 2024 and 2023, was charged to in maintenance, repair and depreciation expenses (Note 26).

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**11. ASET TETAP DAN ASET HAK GUNA (lanjutan)**

Tabel berikut menyajikan beban hak-guna yang dilaporkan dalam laporan laba rugi:

| Tahun yang berakhir tanggal 31 Desember/Year ended December 31, 2024                          |                                                                                                    |                                                                                                                   |       |          |
|-----------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------|-------|----------|
| Beban penyusutan aset hak-guna (Catatan 26)/<br>Depreciation of right-of-use assets (Note 26) | Beban bunga atas liabilitas sewa (Catatan 27)/<br>Interest expenses of lease liabilities (Note 27) | Beban yang berhubungan dengan sewa jangka pendek (Catatan 27)/<br>Expenses relating to short term lease (Note 27) |       |          |
| Bangunan                                                                                      | 2.709                                                                                              | 311                                                                                                               | 9.510 | Building |
| Tahun yang berakhir tanggal 31 Desember/Year ended December 31, 2023                          |                                                                                                    |                                                                                                                   |       |          |
| Beban penyusutan aset hak-guna (Catatan 26)/<br>Depreciation of right-of-use assets (Note 26) | Beban bunga atas liabilitas sewa (Catatan 27)/<br>Interest expenses of lease liabilities (Note 27) | Beban yang berhubungan dengan sewa jangka pendek (Catatan 27)/<br>Expenses relating to short term lease (Note 27) |       |          |
| Bangunan                                                                                      | 2.709                                                                                              | 512                                                                                                               | 6.638 | Building |

Bank memiliki sejumlah bidang tanah dengan hak kepemilikan berupa Hak Guna Bangunan yang akan jatuh tempo antara tahun 2035 sampai 2041 yang berlokasi di Jakarta. Manajemen berpendapat hak atas tanah tersebut dapat diperpanjang.

Manajemen berkeyakinan bahwa tidak terdapat kejadian atau perubahan keadaan yang mengindikasikan penurunan nilai atas aset tetap, kecuali tanah, pada tanggal 31 Desember 2024 dan 2023.

Bank telah mengasuransikan aset tetap, kecuali tanah, untuk menutupi kemungkinan kerugian terhadap risiko kebakaran, pencurian, dan bencana alam dengan nilai pertanggungan asuransi masing-masing sebesar Rp104.105 per 31 Desember 2024 dan Rp101.768 per 31 Desember 2023. Manajemen yakin bahwa nilai pertanggungan tersebut telah memadai untuk menutup kerugian yang mungkin terjadi atas aset tetap yang dipertanggungkan.

Tidak terdapat aset tetap yang dijaminkan oleh Bank pada tanggal 31 Desember 2024 dan 2023.

**Revaluasi tanah tahun 2023**

Bank melakukan penilaian tanah yang disajikan sebesar nilai wajar, yang dilakukan oleh penilai independen eksternal terdaftar yaitu KJPP Antonius Setiady dan Rekan pada tanggal 16 Januari 2024.

The table below shows the right-of-use expenses in statement of profit or loss:

The Bank owned numbers of parcels of land with Building Use Rights (Hak Guna Bangunan or "HGB") that will expire between 2035 and 2041 which are located in Jakarta. Management believes that the land rights can be extended.

Management believes that there are no events or changes in circumstances which may indicate impairment in value of fixed assets, except of land, as of December 31, 2024 and 2023.

The Bank has insured fixed assets, except for land, to cover possible losses against fire, theft and natural disasters with insurance coverage amounting to Rp104,105 as of December 31, 2024 and Rp101,768 as of December 31, 2023. Management believes that the sum insured is adequate to cover possible losses on the fixed assets insured.

There are no fixed assets pledged by the Bank as of December 31, 2024 and 2023.

**Revaluation on land year 2023**

The Bank conducted land assessment which is presented at fair value, conducted by a registered external independent appraiser, namely KJPP Antonius Setiady and Rekan on January 16, 2024.



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**11. ASET TETAP DAN ASET HAK GUNA (lanjutan)**

**Revaluasi tanah tahun 2023 (lanjutan)**

Penilaian dilakukan berdasarkan Standar Penilaian Indonesia, ditentukan berdasarkan transaksi pasar terkini dan dilakukan dengan ketentuan - ketentuan yang lazim. Metode penilaian yang dipakai adalah metode data pasar, metode biaya dan metode pendapatan. Elemen-elemen yang digunakan dalam perbandingan data untuk menentukan nilai wajar aset antara lain:

- Jenis dan hak yang melekat pada properti
- Kondisi pasar
- Lokasi
- Karakteristik fisik
- Karakteristik dalam menghasilkan pendapatan
- Karakteristik tanah

Informasi mengenai penilaian kembali aset tetap pada tanggal 22 Desember 2023 untuk kelompok tanah yang dilakukan oleh bank adalah sebagai berikut:

|       | Nilai buku<br>sebelum<br>revaluasi/<br><i>Book value<br/>before<br/>revaluation</i> | Nilai buku<br>setelah<br>revaluasi/<br><i>Book value<br/>after revaluation</i> | Keuntungan<br>revaluasi<br>bersih/<br><i>Net gain<br/>revaluation</i> |      |
|-------|-------------------------------------------------------------------------------------|--------------------------------------------------------------------------------|-----------------------------------------------------------------------|------|
| Tanah | 22.230                                                                              | 22.373                                                                         | 143                                                                   | Land |

Penilaian kembali yang dilakukan atas tanah menghasilkan jumlah kenaikan nilai tercatat sebesar Rp143 dicatat sebagai Pendapatan Komprehensif Lain.

**Revaluasi tanah tahun 2024**

Bank melakukan penilaian tanah yang disajikan sebesar nilai wajar, yang dilakukan oleh penilai independen eksternal terdaftar yaitu KJPP Antonius Setiady dan Rekan pada tanggal 6 Desember 2024.

Penilaian dilakukan berdasarkan Standar Penilaian Indonesia, ditentukan berdasarkan transaksi pasar terkini dan dilakukan dengan ketentuan - ketentuan yang lazim. Metode penilaian yang dipakai adalah metode data pasar, metode biaya dan metode pendapatan. Elemen-elemen yang digunakan dalam perbandingan data untuk menentukan nilai wajar aset antara lain:

- Jenis dan hak yang melekat pada properti
- Kondisi pasar
- Lokasi
- Karakteristik fisik
- Karakteristik dalam menghasilkan pendapatan
- Karakteristik tanah

**11. FIXED ASSETS AND RIGHT OF USE OF ASSETS (continued)**

**Revaluation on land year 2023 (continued)**

Valuations are performed based on Indonesian Valuation Standards, determined based on reference to recent market transactions done on arm's length terms and appropriate requirements. The valuation methods used are market value approach, cost approach and income approach. Elements used in data comparison to determine fair value of assets, among others are as follows:

- Types and rights attached to the property
- Market condition
- Location
- Physical characteristics
- Income producing characteristics
- Land characteristics

Information regarding the revaluation of property, plant and equipment as of December 22, 2023 for the land group conducted by the Bank is as follows:

The revaluation carried out on the land resulted in a recorded increase in value of Rp143 was recorded as Other Comprehensive Income.

**Revaluation on land year 2024**

The Bank conducted land assessment which is presented at fair value, conducted by a registered external independent appraiser, namely KJPP Antonius Setiady and Rekan on December 6, 2024.

Valuations are performed based on Indonesian Valuation Standards, determined based on reference to recent market transactions done on arm's length terms and appropriate requirements. The valuation methods used are market value approach, cost approach and income approach. Elements used in data comparison to determine fair value of assets, among others are as follows:

- Types and rights attached to the property
- Market condition
- Location
- Physical characteristics
- Income producing characteristics
- Land characteristics

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**11. ASET TETAP DAN ASET HAK GUNA (lanjutan)**

Informasi mengenai penilaian kembali aset tetap pada tanggal 6 Desember 2024 untuk kelompok tanah yang dilakukan oleh bank adalah sebagai berikut:

|       | Nilai buku<br>sebelum<br>revaluasi/<br><i>Book value<br/>before<br/>revaluation</i> | Nilai buku<br>setelah<br>revaluasi/<br><i>Book value<br/>after revaluation</i> | Keuntungan<br>revaluasi<br>bersih/<br><i>Net gain<br/>revaluation</i> |      |
|-------|-------------------------------------------------------------------------------------|--------------------------------------------------------------------------------|-----------------------------------------------------------------------|------|
| Tanah | 22.373                                                                              | 22.753                                                                         | 380                                                                   | Land |

Penilaian kembali yang dilakukan atas tanah menghasilkan jumlah kenaikan nilai tercatat sebesar Rp380 dicatat sebagai Pendapatan Komprehensif Lain.

Information regarding the revaluation of property, plant and equipment as of December 6, 2024 for the land group conducted by the Bank is as follows:

The revaluation carried out on the land resulted in a recorded increase in value of Rp380 was recorded as Other Comprehensive Income.

Nilai tercatat tanah Bank berdasarkan model biaya pada tanggal 31 Desember 2024 dan 2023 adalah masing-masing sebesar Rp8.190 dan Rp8.190.

The carrying value of land of the Bank based on cost model as of December 31, 2024 and 2023 amounted to Rp8,190 and Rp8,190, respectively.

Tabel di bawah ini menyajikan instrumen non-keuangan yang diakui pada nilai wajar berdasarkan hierarki yang digunakan Bank untuk menentukan dan mengungkapkan nilai wajar dari instrumen non-keuangan:

The table below presents non-financial instruments recognised at fair value based on the hierarchy used by the Bank to determine and disclose the fair value of non-financial instruments:

| 31 Desember/December 31, 2024 |                       |                       |                       |        |
|-------------------------------|-----------------------|-----------------------|-----------------------|--------|
|                               | Tingkat 1/<br>Level 1 | Tingkat 2/<br>Level 2 | Tingkat 3/<br>Level 3 | Total  |
| Tanah                         | -                     | 22.753                | -                     | 22.753 |
|                               |                       |                       |                       | Land   |
| 31 Desember/December 31, 2023 |                       |                       |                       |        |
|                               | Tingkat 1/<br>Level 1 | Tingkat 2/<br>Level 2 | Tingkat 3/<br>Level 3 | Total  |
| Tanah                         | -                     | 22.373                | -                     | 22.373 |
|                               |                       |                       |                       | Land   |

Nilai wajar tingkat 2 dari tanah dihitung dengan menggunakan pendekatan perbandingan harga pasar dan estimasi pendapatan dan biaya yang dihasilkan oleh aset. Harga pasar dari tanah yang paling mendekati disesuaikan dengan perbedaan atribut utama seperti ukuran aset, lokasi dan penggunaan aset. Input yang paling signifikan dalam pendekatan penilaian ini adalah asumsi harga per meter.

The fair value of land for level 2 is calculated using the comparison of market price approach and estimation of income and expenses generated by the asset. The market price of the land that most closely adjusted for differences in the primary attributes such as asset size, location and usage of assets. The most significant input in this assessment approach is the assumption of the price per meter.

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**12. ASET TIDAK BERWUJUD**

**12. INTANGIBLE ASSETS**

| 31 Desember/December 31, 2024 |                                     |                         |                                                                        |                                |                          |
|-------------------------------|-------------------------------------|-------------------------|------------------------------------------------------------------------|--------------------------------|--------------------------|
|                               | Saldo awal/<br>Beginning<br>balance | Penambahan/<br>Addition | Pengurangan dan<br>reklasifikasi/<br>Disposals and<br>reclassification | Saldo akhir/<br>Ending balance |                          |
| Biaya perolehan               |                                     |                         |                                                                        | Cost                           |                          |
| Perangkat lunak               | 37.985                              | 20.060                  | -                                                                      | 58.045                         | Software                 |
| Akumulasi amortisasi          |                                     |                         |                                                                        |                                | Accumulated amortization |
| Perangkat lunak               | (27.677)                            | (9.752)                 | -                                                                      | (37.429)                       | Software                 |
| Nilai buku bersih             | 10.308                              |                         |                                                                        | 20.616                         | Net book value           |
|                               |                                     |                         |                                                                        |                                |                          |
| 31 Desember/December 31, 2023 |                                     |                         |                                                                        |                                |                          |
|                               | Saldo awal/<br>Beginning<br>balance | Penambahan/<br>Addition | Pengurangan dan<br>reklasifikasi/<br>Disposals and<br>reclassification | Saldo akhir/<br>Ending balance |                          |
| Biaya perolehan               |                                     |                         |                                                                        | Cost                           |                          |
| Perangkat lunak               | 35.221                              | 2.764                   | -                                                                      | 37.985                         | Software                 |
| Akumulasi amortisasi          |                                     |                         |                                                                        |                                | Accumulated amortization |
| Perangkat lunak               | (19.142)                            | (8.535)                 | -                                                                      | (27.677)                       | Software                 |
| Nilai buku bersih             | 16.079                              |                         |                                                                        | 10.308                         | Net book value           |

Beban amortisasi masing-masing sejumlah Rp9.752 dan Rp8.535 untuk tahun yang berakhir 31 Desember 2024 dan 2023 dibebankan ke dalam beban pemeliharaan, perbaikan dan penyusutan (Catatan 26).

Depreciation expense on fixed assets amounted to Rp9,752 and Rp8,535, respectively for the year ended December 31, 2024 and 2023 was charged to in maintenance, repair and depreciation expenses (Note 26).

Manajemen berkeyakinan bahwa tidak terdapat kejadian atau perubahan keadaan yang mengindikasikan penurunan nilai aset tidak berwujud pada tanggal 31 Desember 2024 dan 2023.

Management believes that there are no events or changes in circumstances which may indicate impairment in value of intangible assets as of December 31, 2024 and 2023.

**13. AGUNAN YANG DIAMBIL ALIH DAN PROPERTI TERBENGKALAI**

**13. FORECLOSED COLLATERALS AND ABANDONED PROPERTIES**

| 31 Desember/December 31,          |          |         |                                 |
|-----------------------------------|----------|---------|---------------------------------|
|                                   | 2024     | 2023    |                                 |
| Agunan yang diambil alih          | 29.151   | 29.151  | Foreclosed collaterals          |
| Cadangan kerugian penurunan nilai | (10.175) | (8.729) | Allowance for impairment losses |
|                                   | 18.976   | 20.422  |                                 |
| Properti terbengkalai             | 15.608   | 15.608  | Abandoned properties            |
| Cadangan kerugian penurunan nilai | (9.504)  | (9.380) | Allowance for impairment losses |
|                                   | 6.104    | 6.228   |                                 |
| Neto                              | 25.080   | 26.650  | Net                             |

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**13. AGUNAN YANG DIAMBIL ALIH DAN PROPERTI TERBENGKALAI (lanjutan)**

Perubahan cadangan kerugian penurunan nilai adalah sebagai berikut:

**Agunan yang diambil alih**

|                                     | Tahun yang berakhir<br>pada tanggal 31 Desember/<br>Year ended December 31, |              |
|-------------------------------------|-----------------------------------------------------------------------------|--------------|
|                                     | 2024                                                                        | 2023         |
| Saldo awal                          | 8.729                                                                       | 6.507        |
| Pembentukan cadangan tahun berjalan | 1.446                                                                       | 2.222        |
| <b>Saldo akhir</b>                  | <b>10.175</b>                                                               | <b>8.729</b> |

**13. FORECLOSED COLLATERALS AND ABANDONED PROPERTIES (continued)**

Movement in the allowance for impairment losses are as follows:

**Foreclosed collaterals**

Beginning balance  
Additional of allowance during the year  
Ending balance

**Properti terbengkalai**

|                                     | Tahun yang berakhir<br>pada tanggal 31 Desember/<br>Year ended December 31, |              |
|-------------------------------------|-----------------------------------------------------------------------------|--------------|
|                                     | 2024                                                                        | 2023         |
| Saldo awal                          | 9.380                                                                       | -            |
| Pembentukan cadangan tahun berjalan | 124                                                                         | 9.380        |
| <b>Saldo akhir</b>                  | <b>9.504</b>                                                                | <b>9.380</b> |

**Abandoned properties**

Beginning balance  
Additional of allowance during the year  
Ending balance

Manajemen berkeyakinan bahwa saldo cadangan penurunan nilai atas agunan yang diambil alih dan properti terbengkalai yang telah dibentuk cukup pada tanggal 31 Desember 2024 dan 2023.

Management believes that allowance for impairment losses provided for foreclosed collaterals and abandoned properties were adequate as of December 31, 2024 and 2023.

**14. ASET LAIN-LAIN**

**14. OTHER ASSETS**

|                                 | 31 Desember/December 31, |                |
|---------------------------------|--------------------------|----------------|
|                                 | 2024                     | 2023           |
| Piutang pendapatan bunga        |                          |                |
| Pihak berelasi (Catatan 31)     | -                        | 460            |
| Pihak ketiga                    | 118.872                  | 103.745        |
|                                 | 118.872                  | 104.205        |
| Uang muka                       |                          |                |
| Pihak berelasi (Catatan 31)     | 454                      | 337            |
| Pihak ketiga                    | 36.840                   | 45.384         |
|                                 | 37.294                   | 45.721         |
| Rekening titipan - Pihak ketiga | 30.172                   | 41.657         |
| Persediaan                      | 8.381                    | -              |
| Uang jaminan - Pihak ketiga     | 3.502                    | 3.500          |
| <b>Total</b>                    | <b>198.221</b>           | <b>195.083</b> |

Accrued interest receivables  
Related party (Note 31)  
Third parties  
Advances  
Related party (Note 31)  
Third parties  
Account not yet settled - Third parties  
Inventory  
Security deposits - Third parties

**Total**

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**14. ASET LAIN-LAIN (lanjutan)**

Rekening titipan merupakan titipan *transfer switching beneficiary* yang akan diselesaikan pada hari berikutnya.

Uang muka pihak ketiga merupakan uang muka berlangganan *software*.

Persediaan merupakan persediaan kartu debit dan barang promosi.

Manajemen berkeyakinan bahwa tidak terdapat kejadian atau perubahan keadaan yang mengindikasikan penurunan nilai aset lain-lain pada tanggal 31 Desember 2024 dan 2023.

**14. OTHER ASSETS (continued)**

*Account not yet settled is a transfer transfer beneficiary deposit which will be settled on the next day.*

*Third party advances represent software subscription.*

*Inventory represent debit card inventory and promotion goods.*

*Management believes that there are no events or changes in circumstances which may indicate impairment in value of other assets as of December 31, 2024 and 2023.*

**15. SIMPANAN NASABAH**

a. Berdasarkan jenis dan mata uang

|              | <b>31 Desember/December 31,</b> |                         |
|--------------|---------------------------------|-------------------------|
|              | <b>2024</b>                     | <b>2023</b>             |
| Rupiah       |                                 |                         |
| Giro         | 4.680                           | 53                      |
| Tabungan     | 5.518.096                       | 3.297.705               |
| Deposito     | 6.182.903                       | 5.677.980               |
|              | <u>11.705.679</u>               | <u>8.975.738</u>        |
| Valuta asing |                                 |                         |
| Tabungan     | 24.361                          | -                       |
| <b>Total</b> | <b><u>11.730.040</u></b>        | <b><u>8.975.738</u></b> |

Rupiah  
Current account  
Saving  
Time deposit

Foreign currency  
Saving

**Total**

**15. DEPOSIT FROM CUSTOMERS**

a. By type and currency

b. Berdasarkan pihak

|                             | <b>31 Desember/December 31,</b> |                         |
|-----------------------------|---------------------------------|-------------------------|
|                             | <b>2024</b>                     | <b>2023</b>             |
| Pihak berelasi (Catatan 31) |                                 |                         |
| Giro                        | 3.706                           | -                       |
| Tabungan                    | 18.129                          | 15.400                  |
| Deposito                    | 64.915                          | 64.364                  |
| Total pihak berelasi        | <u>86.750</u>                   | <u>79.764</u>           |
| Pihak ketiga                |                                 |                         |
| Giro                        | 974                             | 53                      |
| Tabungan                    | 5.524.328                       | 3.282.306               |
| Deposito                    | 6.117.988                       | 5.613.615               |
| Total pihak ketiga          | <u>11.643.290</u>               | <u>8.895.974</u>        |
| <b>Total</b>                | <b><u>11.730.040</u></b>        | <b><u>8.975.738</u></b> |

Related parties (Note 31)  
Current account  
Saving  
Time deposit

Total related parties

Third parties  
Current account  
Saving  
Time deposit

Total third parties

**Total**

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**15. SIMPANAN NASABAH (lanjutan)**

c. Berdasarkan jenis

|                       | <b>31 Desember/December 31,</b> |                  |                      |
|-----------------------|---------------------------------|------------------|----------------------|
|                       | <b>2024</b>                     | <b>2023</b>      |                      |
| Giro                  | 4.680                           | 53               | Current account      |
| Tabungan              |                                 |                  | Saving               |
| bluSaving             | 3.330.111                       | 2.036.910        | bluSaving            |
| bluAccount            | 2.150.062                       | 1.244.625        | bluAccount           |
| bluBisnis             | 37.898                          | 16.170           | bluBisnis            |
| bluValas              | 24.361                          | -                | bluValas             |
| bluRDN                | 25                              | -                | bluRDN               |
| Total tabungan        | 5.542.457                       | 3.297.705        | Total saving         |
| Deposito              | 6.182.903                       | 5.677.980        | Total time deposit   |
| <b>Total simpanan</b> | <b>11.730.040</b>               | <b>8.975.738</b> | <b>Total deposit</b> |

d. Tidak terdapat simpanan nasabah yang diblokir dan dijadikan jaminan pada tanggal 31 Desember 2024 dan 2023.

d. There are no deposit from customers blocked and pledged as collateral as of December 31, 2024 and 2023.

e. Berdasarkan jangka waktu

e. By period

Rincian deposito berjangka berdasarkan jangka waktu adalah sebagai berikut:

The details of time deposits based on period are as follows:

|                | <b>31 Desember/December 31,</b> |                  |                 |
|----------------|---------------------------------|------------------|-----------------|
|                | <b>2024</b>                     | <b>2023</b>      |                 |
| 1 bulan        | 5.648.719                       | 5.219.591        | 1 month         |
| > 1 - 3 bulan  | 226.879                         | 203.075          | > 1 - 3 months  |
| > 3 - 6 bulan  | 125.929                         | 110.023          | > 3 - 6 months  |
| > 6 - 9 bulan  | 12.415                          | 9.303            | > 6 - 9 months  |
| > 9 - 12 bulan | 168.961                         | 135.988          | > 9 - 12 months |
| <b>Total</b>   | <b>6.182.903</b>                | <b>5.677.980</b> | <b>Total</b>    |

Informasi mengenai pengelompokan berdasarkan sisa umur sampai dengan saat jatuh tempo diungkapkan pada Catatan 34.

Information in respect of classification of the remaining age until maturity is disclosed in Note 34.

f. Tingkat suku bunga per tahun

f. Annual interest rates

|          | <b>31 Desember/December 31,</b> |               |              |
|----------|---------------------------------|---------------|--------------|
|          | <b>2024</b>                     | <b>2023</b>   |              |
| Tabungan | 0,50% - 3,00%                   | 0,50% - 3,00% | Saving       |
| Deposito | 3,50% - 4,75%                   | 3,50% - 4,75% | Time deposit |



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**16. LIABILITAS LAIN-LAIN**

**16. OTHER LIABILITIES**

|                                             | 31 Desember/December 31, |                |                                              |
|---------------------------------------------|--------------------------|----------------|----------------------------------------------|
|                                             | 2024                     | 2023           |                                              |
| Pihak berelasi (Catatan 31)                 |                          |                | Related party (Note 31)                      |
| Beban bunga yang akan dibayar               | 171                      | 9              | Accrued interest payable                     |
| Liabilitas sewa hak guna                    | 3.080                    | 5.943          | Right of use lease liability                 |
|                                             | 3.251                    | 5.952          |                                              |
| Pihak ketiga                                |                          |                | Third parties                                |
| Rekening titipan                            | 67.311                   | 437.735        | Account not yet settled                      |
| Bonus dan tunjangan                         | 29.250                   | 22.741         | Bonus and allowances                         |
| Beban yang masih harus dibayar              | 28.342                   | 6.638          | Accrued expenses                             |
| Setoran Jaminan                             | 12.215                   | -              | Security deposit deposit                     |
| Beban bunga yang akan dibayar               | 11.794                   | 10.803         | Accrued interest expense                     |
| Liabilitas imbalan pasca kerja (Catatan 17) | 9.720                    | 8.556          | Post-employment benefits liability (Note 17) |
| Kelonggaran tarik (Catatan 25)              | 6.750                    | 949            | Unused facility (Note 25)                    |
| Lain-lain                                   | 54                       | 12             | Others                                       |
|                                             | 165.436                  | 487.434        |                                              |
| <b>Total</b>                                | <b>168.687</b>           | <b>493.386</b> | <b>Total</b>                                 |

Liabilitas sewa pada tanggal 31 Desember 2024 dan 2023 adalah sebagai berikut:

Lease liability as of December 31, 2024 and 2023 consist of;

|                    | 31 Desember/December 31, |              |                  |
|--------------------|--------------------------|--------------|------------------|
|                    | 2024                     | 2023         |                  |
| Masa jatuh tempo:  |                          |              | Maturity dates:  |
| 1 tahun            | 3.080                    | 2.863        | 1 year           |
| Lebih dari 1 tahun | -                        | 3.080        | More than 1 year |
| <b>Total</b>       | <b>3.080</b>             | <b>5.943</b> | <b>Total</b>     |

|                  | Saldo awal/<br>Beginning balance | Penambahan/<br>modifikasi<br>liabilitas sewa/<br>Addition/<br>modification of<br>lease liabilities | Beban bunga<br>atas liabilitas<br>sewa/Interest<br>expense | Liabilitas<br>sewa yang telah<br>dibayarkan<br>/Payment of<br>lease liabilities | Saldo akhir/<br>Ending<br>balance |                   |
|------------------|----------------------------------|----------------------------------------------------------------------------------------------------|------------------------------------------------------------|---------------------------------------------------------------------------------|-----------------------------------|-------------------|
| 31 Desember 2024 | 5.943                            | -                                                                                                  | 311                                                        | (3.174)                                                                         | 3.080                             | December 31, 2024 |
| 31 Desember 2023 | 9.524                            | (919)                                                                                              | 512                                                        | (3.174)                                                                         | 5.943                             | December 31, 2023 |

Total biaya bunga yang dibebankan pada tahun yang berakhir pada tanggal 31 Desember 2024 dan 2023 adalah sebesar Rp311 dan Rp512.

Interest expense charged for the year ended December 31, 2024 and 2023 is amounted Rp311 and Rp512, respectively.

Perubahan cadangan kerugian penurunan nilai atas kelonggaran tarik adalah sebagai berikut:

Movement in the allowance for impairment losses of unused facility are as follows:

|                                     | Tahun yang berakhir<br>pada tanggal 31 Desember/<br>Year ended December 31, |            |                                         |
|-------------------------------------|-----------------------------------------------------------------------------|------------|-----------------------------------------|
|                                     | 2024                                                                        | 2023       |                                         |
| Saldo awal                          | 949                                                                         | 709        | Beginning balance                       |
| Pembentukan cadangan tahun berjalan | 5.799                                                                       | 240        | Additional of allowance during the year |
| <b>Saldo akhir</b>                  | <b>6.748</b>                                                                | <b>949</b> | <b>Ending balance</b>                   |

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**16. LIABILITAS LAIN-LAIN (lanjutan)**

Manajemen berkeyakinan bahwa saldo cadangan penurunan nilai atas kelonggaran tarik yang telah dibentuk cukup pada tanggal 31 Desember 2024 dan 2023.

**16. OTHER LIABILITIES (continued)**

Management believes that allowance for impairment losses provided for unused facility was adequate as of December 31, 2024 and 2023.

**17. IMBALAN PASCA KERJA**

Sesuai dengan Undang-undang Republik Indonesia No.11/2020 tentang Cipta Kerja dan Peraturan Pemerintah No. 35/2021, Bank wajib memberikan imbalan pasca-kerja kepada karyawannya pada saat pemutusan hubungan kerja atau pada saat karyawan menyelesaikan masa kerjanya. Imbalan pasca - kerja ini diberikan berdasarkan masa kerja dan kompensasi karyawan pada saat pemutusan hubungan kerja atau selesainya masa kerja.

**17. EMPLOYEE BENEFIT**

In accordance with the Law of the Republic of Indonesia No.11/2020 concerning Job Creation and Government Ordinance No. 35/2021, Banks are required to provide post-employment benefits to their employees upon termination of employment or upon completion of their tenure. This post-employment benefit is provided based on years of service and employee compensation at the time of termination of employment or the completion of the service period.

Penilaian aktuarial atas liabilitas imbalan pasca kerja pada tahun yang berakhir pada tanggal 31 Desember 2024 dan 2023, masing-masing dilakukan oleh konsultan aktuaria terdaftar, KKA Riana & Rekan dengan menggunakan metode "Projected Unit Credit" sebagaimana yang tercantum dalam laporan masing-masing tertanggal 2 Januari 2025 dan 2 Januari 2024.

The actuarial valuation of pension benefits for the year ended December 31, 2024 and 2023, was performed by registered actuarial consulting firm, KKA Riana & Rekan using the "Projected Unit Credit" method as stated in its reports dated January 2, 2025 and January 2, 2024, respectively

Asumsi-asumsi utama yang digunakan dalam perhitungan di atas adalah:

The key assumptions used in the above calculation are:

| 31 Desember/December 31, |                                                                                                                                                         |                                                                                                                                                         |                                  |
|--------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------|
|                          | 2024                                                                                                                                                    | 2023                                                                                                                                                    |                                  |
| Tingkat diskonto         | 7,00%                                                                                                                                                   | 7,00%                                                                                                                                                   | Disconto rate                    |
| Tingkat kenaikan gaji    | 8,00%                                                                                                                                                   | 8,00%                                                                                                                                                   | Salary increase rate             |
| Tingkat kematian         | 100% TMI4                                                                                                                                               | 100% TMI4                                                                                                                                               | Mortality rate                   |
| Tingkat cacat            | 5% TMI4                                                                                                                                                 | 5% TMI4                                                                                                                                                 | Disability rate                  |
| Tingkat pengunduran diri | 8% sampai usia 35 tahun dan menurun secara linier sampai 0% pada usia 55 tahun/<br>8% until the age of 35 years and decrease linearly to 0% at 55 years | 1% sampai usia 35 tahun dan menurun secara linier sampai 0% pada usia 55 tahun/<br>1% until the age of 35 years and decrease linearly to 0% at 55 years | Turnover rate                    |
| Proporsi pensiun normal  | 100%                                                                                                                                                    | 100%                                                                                                                                                    | Normal retirement age proporsion |
| Usia pensiun normal      | 55 tahun/years                                                                                                                                          | 55 tahun/years                                                                                                                                          | Normal retirement age            |

**a. Penyisihan imbalan**

**a. Benefits provision**

| 31 Desember/December 31,      |       |       |                             |
|-------------------------------|-------|-------|-----------------------------|
|                               | 2024  | 2023  |                             |
| Nilai kini liabilitas imbalan | 9.720 | 8.556 | Present value of obligation |

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**17. IMBALAN PASCA KERJA (lanjutan)**

- b. Mutasi pada liabilitas imbalan pasca kerja yang diakui pada laporan posisi keuangan adalah sebagai berikut:

|                                                                                 | Tahun yang berakhir<br>pada tanggal 31 Desember/<br>Year ended December 31, |              |                                                                            |
|---------------------------------------------------------------------------------|-----------------------------------------------------------------------------|--------------|----------------------------------------------------------------------------|
|                                                                                 | 2024                                                                        | 2023         |                                                                            |
| Saldo awal tahun                                                                | 8.556                                                                       | 4.641        | Balance at beginning of the year                                           |
| Beban jasa kini                                                                 | 5.447                                                                       | 4.737        | Current service cost                                                       |
| Beban bunga                                                                     | 558                                                                         | 332          | Interest expense                                                           |
| Pengukuran kembali imbalan kerja yang diakui pada penghasilan komprehensif lain | (4.820)                                                                     | (991)        | Remeasurement of employee benefit recognized in other comprehensive income |
| Pembayaran imbalan                                                              | (21)                                                                        | (163)        | Benefit payment                                                            |
| <b>Saldo akhir tahun</b>                                                        | <b>9.720</b>                                                                | <b>8.556</b> | <b>Balance at end of year</b>                                              |

- c. Beban imbalan (Catatan 28)

|                 | Tahun yang berakhir<br>pada tanggal 31 Desember/<br>Year ended December 31, |              |                      |
|-----------------|-----------------------------------------------------------------------------|--------------|----------------------|
|                 | 2024                                                                        | 2023         |                      |
| Beban jasa kini | 5.447                                                                       | 4.737        | Current service cost |
| Beban bunga     | 558                                                                         | 332          | Interest expense     |
| <b>Total</b>    | <b>6.005</b>                                                                | <b>5.069</b> | <b>Total</b>         |

- d. Mutasi pengukuran kembali imbalan kerja yang diakui pada penghasilan komprehensif lain adalah sebagai berikut:

|                                                                        | Tahun yang berakhir<br>pada tanggal 31 Desember/<br>Year ended December 31, |                |                                                      |
|------------------------------------------------------------------------|-----------------------------------------------------------------------------|----------------|------------------------------------------------------|
|                                                                        | 2024                                                                        | 2023           |                                                      |
| Saldo awal tahun                                                       | (1.502)                                                                     | (511)          | Balance at beginning of year                         |
| Keuntungan aktuarial yang diakui sebagai penghasilan komprehensif lain | (4.820)                                                                     | (991)          | Actuarial gain charged to other comprehensive income |
| <b>Saldo akhir tahun</b>                                               | <b>(6.322)</b>                                                              | <b>(1.502)</b> | <b>Balance at end of year</b>                        |

- e. Sensitivitas dari kewajiban manfaat pasti terhadap perubahan asumsi aktuarial adalah sebagai berikut:

| 31 Desember/December 31, 2024                           |                              |                                                 |                              |         |                                                        |
|---------------------------------------------------------|------------------------------|-------------------------------------------------|------------------------------|---------|--------------------------------------------------------|
| Tingkat diskonto/<br>Discount rate                      |                              | Tingkat kenaikan gaji/<br>Salary increment rate |                              |         |                                                        |
| Kenaikan/<br>Increase<br>1%                             | Penurunan/<br>Decrease<br>1% | Kenaikan/<br>Increase<br>1%                     | Penurunan/<br>Decrease<br>1% |         |                                                        |
| Dampak pada nilai kini kewajiban imbalan kerja karyawan | (1.087)                      | 1.274                                           | 1.285                        | (1.116) | Effect of present value of employee benefit obligation |

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**17. IMBALAN PASCA KERJA (lanjutan)**

**17. EMPLOYEE BENEFIT (continued)**

| 31 Desember/December 31, 2023                                                                           |                                                                                                                      |                              |                                                 |                              |                                                        |
|---------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------|------------------------------|-------------------------------------------------|------------------------------|--------------------------------------------------------|
|                                                                                                         | Tingkat diskonto/<br>Discount rate                                                                                   |                              | Tingkat kenaikan gaji/<br>Salary increment rate |                              |                                                        |
|                                                                                                         | Kenaikan/<br>Increase<br>1%                                                                                          | Penurunan/<br>Decrease<br>1% | Kenaikan/<br>Increase<br>1%                     | Penurunan/<br>Decrease<br>1% |                                                        |
| Dampak pada nilai kini kewajiban imbalan kerja karyawan                                                 | (1.155)                                                                                                              | 1.375                        | 1.381                                           | (1.181)                      | Effect of present value of employee benefit obligation |
| f. Analisa profil jatuh tempo pembayaran imbalan kerja karyawan pada tanggal 31 Desember 2024 dan 2023: | f. The maturity profile analysis of the employee benefits payments as of December 31, 2024 and 2023, are as follows: |                              |                                                 |                              |                                                        |

| 31 Desember/December 31, |                |                |                     |
|--------------------------|----------------|----------------|---------------------|
|                          | 2024           | 2023           |                     |
| Kurang dari 1 tahun      | 325            | 58             | Less than 1 year    |
| Antara 1 sampai 2 tahun  | 479            | 109            | Within 1 to 5 year  |
| Antara 2 sampai 5 tahun  | 2.647          | 674            | Within 2 to 5 year  |
| Dalam 5 hingga 10 tahun  | 12.764         | 13.975         | Within 5 to 10 year |
| Lebih dari 10 tahun      | 312.323        | 765.393        | Over than 10 years  |
| <b>Total</b>             | <b>328.538</b> | <b>780.209</b> | <b>Total</b>        |

Pada tanggal 31 Desember 2024, durasi rata-rata tertimbang atas liabilitas imbalan pasca kerja adalah 19,12 tahun (2023: 22,65 tahun).

As of December 31, 2024, the weighted-average duration of the defined benefit obligation was 19.12 years (2023: 22.65 years).

**18. PERPAJAKAN**

**18. TAXATION**

a. Utang pajak

a. Taxes payable

| 31 Desember/December 31, |               |               |              |
|--------------------------|---------------|---------------|--------------|
|                          | 2024          | 2023          |              |
| PPh 4 ayat 2             | 5.847         | 4.989         | Article 4(2) |
| PPh Pasal 21             | 1.155         | 2.348         | Article 21   |
| PPh Pasal 23             | 478           | 697           | Article 23   |
| PPh Pasal 25             | 4.443         | -             | Article 29   |
| PPh Pasal 29             | 6.569         | 4.662         | Article 29   |
| PPN Keluaran             | 236           | 52            | VAT Out      |
| <b>Total</b>             | <b>18.728</b> | <b>12.748</b> | <b>Total</b> |

b. Manfaat (beban) pajak penghasilan

b. Income tax benefit (expense)

| 31 Desember/December 31, |                 |               |              |
|--------------------------|-----------------|---------------|--------------|
|                          | 2024            | 2023          |              |
| Pajak kini               | (37.102)        | (4.662)       | Current tax  |
| Pajak tangguhan          | 6.285           | 29.046        | Deferred tax |
| <b>Total</b>             | <b>(30.817)</b> | <b>24.384</b> | <b>Total</b> |

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**18. PERPAJAKAN (lanjutan)**

c. Beban pajak penghasilan - kini

Rekonsiliasi antara laba sebelum pajak penghasilan yang disajikan dalam laporan laba rugi dan penghasilan komprehensif lain dan taksiran laba fiskal adalah sebagai berikut:

|                                                             | Tahun yang berakhir<br>pada tanggal 31 Desember/<br>Year ended December 31, |         |
|-------------------------------------------------------------|-----------------------------------------------------------------------------|---------|
|                                                             | 2024                                                                        | 2023    |
| Laba sebelum beban pajak                                    | 138.789                                                                     | 21.661  |
| Beda temporer                                               |                                                                             |         |
| Liabilitas imbalan kerja                                    | 5.985                                                                       | 4.907   |
| Aset hak guna                                               | (154)                                                                       | 47      |
| Penyusutan aset tetap dan amortisasi<br>aset takberwujud    | 139                                                                         | 183     |
| Penyisihan kerugian penurunan<br>nilai - aset finansial     | 12.725                                                                      | 45.598  |
| Penyisihan kerugian penurunan<br>nilai - aset non finansial | 1.570                                                                       | 11.602  |
| Bonus dan tunjangan                                         | 7.188                                                                       | 22.741  |
| Beban akrual                                                | 1.116                                                                       | 12.042  |
| Total                                                       | 28.569                                                                      | 97.120  |
| Beda tetap                                                  |                                                                             |         |
| Sumbangan                                                   | 68                                                                          | -       |
| Lain-lain                                                   | 1.219                                                                       | 19      |
| Total                                                       | 1.287                                                                       | 19      |
| Laba kena pajak                                             | 168.645                                                                     | 118.800 |

Rekonsiliasi antara laba sebelum pajak penghasilan yang disajikan dalam laporan laba rugi dan penghasilan komprehensif lain dan taksiran laba fiskal adalah sebagai berikut (lanjutan):

|                                                 | Tahun yang berakhir<br>pada tanggal 31 Desember/<br>Year ended December 31, |              |
|-------------------------------------------------|-----------------------------------------------------------------------------|--------------|
|                                                 | 2024                                                                        | 2023         |
| Akumulasi rugi fiskal<br>tahun sebelumnya:      |                                                                             |              |
| - Tahun fiskal 2022                             | -                                                                           | (45.689)     |
| - Tahun fiskal 2021                             | -                                                                           | (51.920)     |
| Kerugian fiskal yang masih<br>dikompensasikan   | -                                                                           | (97.609)     |
| Laba kena pajak                                 | 168.645                                                                     | 21.191       |
| Beban pajak penghasilan badan (22%)             | 37.102                                                                      | 4.662        |
| Dikurangi pajak dibayar dimuka                  | (30.533)                                                                    | -            |
| <b>Kurang bayar pajak<br/>penghasilan badan</b> | <b>6.569</b>                                                                | <b>4.662</b> |

**18. TAXATION (continued)**

c. Income tax expense - current

Reconciliation between profit before income tax as shown in the statement of profit or loss and other comprehensive income and estimated taxable income is as follows:

|                                                                       |
|-----------------------------------------------------------------------|
| Profit before tax expense                                             |
| Temporary difference                                                  |
| Liabilities for employee benefit                                      |
| Right of use of assets                                                |
| Depreciation of fixed assets and<br>amortization of intangible assets |
| Allowance for impairment<br>losses - financial assets                 |
| Allowance for impairment<br>losses - non financial assets             |
| Bonuses and allowances                                                |
| Accrual expenses                                                      |
| Total                                                                 |
| Permanent difference                                                  |
| Donation                                                              |
| Others                                                                |
| Total                                                                 |
| Income after tax                                                      |

Reconciliation between profit before income tax as shown in the statement of profit or loss and other comprehensive income and estimated taxable income is as follows (continued):

|                                                     |
|-----------------------------------------------------|
| Prior years' accumulated tax<br>loss carry forward: |
| Fiscal Year 2022 -                                  |
| Fiscal Year 2021 -                                  |
| Fiscal losses carry forward                         |
| Income after tax                                    |
| Corporate income tax expense (22%)                  |
| Less prepaid taxes                                  |
| Underpayment corporate<br>income tax                |

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**18. PERPAJAKAN (lanjutan)**

c. Beban pajak penghasilan – kini (lanjutan)

Berdasarkan Undang-undang Republik Indonesia No. 7 Tahun 2021 tanggal 29 Oktober 2021 tentang Harmonisasi Peraturan Perpajakan menetapkan tarif pajak penghasilan wajib pajak dalam negeri dan bentuk usaha tetap sebesar 22% yang mulai berlaku pada tahun pajak 2022 dan seterusnya, dan pengurangan tarif pajak sebesar 3% untuk wajib pajak dalam negeri yang memenuhi syarat tertentu.

Tarif pajak penghasilan Bank telah dihitung menggunakan tarif pajak 22% masing-masing untuk tahun fiskal yang berakhir pada tanggal 31 Desember 2024 dan 2023.

d. Rekonsiliasi beban pajak

Rekonsiliasi antara beban pajak yang dihitung dengan menggunakan tarif pajak yang berlaku dari laba sebelum beban pajak dan beban pajak - neto seperti yang disajikan dalam laporan laba rugi dan penghasilan komprehensif lain untuk tahun yang berakhir pada tanggal 31 Desember 2024 dan 2023 adalah sebagai berikut:

|                                                      | Tahun yang berakhir<br>pada tanggal 31 Desember/<br>Year ended December 31, |               |                                                |
|------------------------------------------------------|-----------------------------------------------------------------------------|---------------|------------------------------------------------|
|                                                      | 2024                                                                        | 2023          |                                                |
| Laba sebelum beban pajak                             | 138.789                                                                     | 21.661        | Profit before tax expense                      |
| Pajak dihitung dengan tarif<br>pajak berlaku (22%)   | 30.534                                                                      | 4.765         | Tax calculated at applicable<br>tax rate (22%) |
| Beda tetap                                           | 283                                                                         | 4             | Permanent difference                           |
| Aset pajak tangguhan<br>yang tidak diakui sebelumnya | -                                                                           | 19.615        | Unrecognized deferred tax assets               |
| <b>Total beban pajak</b>                             | <b>30.817</b>                                                               | <b>24.384</b> | <b>Total tax expense</b>                       |

Menteri Keuangan Republik Indonesia menerbitkan Peraturan Menteri Keuangan (PMK) No. 74 pada tanggal 10 Oktober 2024. Berdasarkan peraturan tersebut, Bank harus menghitung cadangan piutang tak tertagih sesuai dengan batasan tertentu yang diatur di dalam PMK 74. Bank juga harus mulai menerapkan perhitungan nilai cadangan piutang tak tertagih tersebut mulai tanggal 1 Januari 2024. Pada tanggal 1 Januari 2024, terdapat selisih lebih nilai cadangan per fiskal sebesar Rp40.877. Sesuai dengan ketentuan di dalam PMK 74, maka Bank memutuskan untuk membebaskan selisih lebih tersebut di dalam perhitungan pajak penghasilan tahun 2024.

**18. TAXATION (continued)**

c. Income tax expense – current (continued)

Based on Law of the Republic of Indonesia No. 7 year 2021 dated October 9, 2021 concerning Harmonization of Tax Regulations has stipulated the income tax rate for domestic taxpayers and business establishments of 22% which will be effective from the Fiscal Year 2022 onwards, and a further reduction of the tax rate by 3% for domestic taxpayers who meet certain requirements.

The Bank's income tax rate are calculated using single tax rate of 22% for the fiscal year ended December 31, 2024 and 2023, respectively.

d. Reconciliation of tax expense

The reconciliation between the tax expense computed by applying the applicable tax rate on the income before tax expense and the tax expense - net shown in the statement of profit or loss and other comprehensive income for the year ended December 31, 2024 and 2023, are as follows:

The Minister of Finance of the Republic of Indonesia issued Minister of Finance Regulation (PMK) No. 74 on October 10, 2024. Based on this regulation, the Bank must calculate reserves for bad debts in accordance with certain limits regulated in PMK 74. The Bank must also implement the calculation of the reserves for bad debts starting January 1, 2024. On January 1, 2024, there is an excess value of reserves per fiscal amounting to Rp40,877. In accordance with the provisions in PMK 74, the Bank decided to charge the excess difference in the 2024 income tax calculation.



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**18. PERPAJAKAN (lanjutan)**

**e. Pajak tangguhan**

| 31 Desember/December 31, 2024                                                             |                                  |                                                                        |                                                                                                  |                                |
|-------------------------------------------------------------------------------------------|----------------------------------|------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------|--------------------------------|
|                                                                                           | Saldo awal/<br>Beginning balance | Dibebankan<br>ke laporan<br>laba rugi/<br>Charged to<br>profit or loss | Dibebankan<br>ke pendapatan<br>komprehensif lain/<br>Charged to other<br>comprehensive<br>income | Saldo akhir/<br>Ending balance |
| Aset hak guna                                                                             | 66                               | (34)                                                                   | -                                                                                                | 32                             |
| Aset keuangan yang<br>diukur pada nilai wajar<br>melalui penghasilan<br>komprehensif lain | 302                              | -                                                                      | (7)                                                                                              | 295                            |
| Liabilitas manfaat karyawan                                                               | 1.882                            | 1.316                                                                  | (1.060)                                                                                          | 2.138                          |
| Penyisihan kerugian penurunan<br>nilai - aset finansial                                   | 16.338                           | 2.800                                                                  | -                                                                                                | 19.138                         |
| Penyisihan kerugian penurunan<br>nilai - aset non finansial                               | 3.984                            | 345                                                                    | -                                                                                                | 4.329                          |
| Bonus dan tunjangan                                                                       | 5.003                            | 1.432                                                                  | -                                                                                                | 6.435                          |
| Beban akrual                                                                              | 2.650                            | 395                                                                    | -                                                                                                | 3.045                          |
| Depresiasi dan amortisasi                                                                 | 64                               | 31                                                                     | -                                                                                                | 95                             |
| <b>Total</b>                                                                              | <b>30.289</b>                    | <b>6.285</b>                                                           | <b>(1.067)</b>                                                                                   | <b>35.507</b>                  |

| 31 Desember/December 31, 2023                                                             |                                  |                                                                        |                                                                                                  |                                |
|-------------------------------------------------------------------------------------------|----------------------------------|------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------|--------------------------------|
|                                                                                           | Saldo awal/<br>Beginning balance | Dibebankan<br>ke laporan<br>laba rugi/<br>Charged to<br>profit or loss | Dibebankan<br>ke pendapatan<br>komprehensif lain/<br>Charged to other<br>comprehensive<br>income | Saldo akhir/<br>Ending balance |
| Aset hak guna                                                                             | 138                              | (72)                                                                   | -                                                                                                | 66                             |
| Aset keuangan yang<br>diukur pada nilai wajar<br>melalui penghasilan<br>komprehensif lain | 286                              | -                                                                      | 16                                                                                               | 302                            |
| Liabilitas manfaat karyawan                                                               | 1.021                            | 1.079                                                                  | (218)                                                                                            | 1.882                          |
| Penyisihan kerugian penurunan<br>nilai - aset finansial                                   | -                                | 16.338                                                                 | -                                                                                                | 16.338                         |
| Penyisihan kerugian penurunan<br>nilai - aset non finansial                               | -                                | 3.984                                                                  | -                                                                                                | 3.984                          |
| Bonus dan tunjangan                                                                       | -                                | 5.003                                                                  | -                                                                                                | 5.003                          |
| Beban akrual                                                                              | -                                | 2.650                                                                  | -                                                                                                | 2.650                          |
| Depresiasi dan amortisasi                                                                 | -                                | 64                                                                     | -                                                                                                | 64                             |
| <b>Total</b>                                                                              | <b>1.445</b>                     | <b>29.046</b>                                                          | <b>(202)</b>                                                                                     | <b>30.289</b>                  |

Manajemen berkeyakinan bahwa aset pajak tangguhan seluruhnya dapat dipulihkan.

Management believes that the deferred tax assets are fully realizable.

**f. Informasi lainnya**

Pemeriksaan tahun pajak 2020

Pada tanggal 14 Mei 2024, Direktorat Jenderal Pajak menerbitkan Surat Pemberitahuan Pemeriksaan lapangan untuk tahun pajak 2020 kepada Bank. Proses pemeriksaan masih berlangsung dan belum ada hasil pemeriksaan yang dikeluarkan oleh Direktorat Jenderal Pajak.

**f. Other information**

Tax assessment for fiscal year 2020

On May 14, 2024, the Directorate General of Taxes issued a Field Audit Notice Letter for the 2020 tax year to the Bank. The audit process is still ongoing and there have been no audit results issued by the Directorate General of Taxes.

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**18. PERPAJAKAN (lanjutan)**

f. Informasi lainnya (lanjutan)

Pemeriksaan tahun pajak 2021

Pada tanggal 27 Juni 2024, Direktorat Jenderal Pajak menerbitkan Surat Pemberitahuan Pemeriksaan lapangan untuk tahun pajak 2021 kepada Bank. Proses pemeriksaan masih berlangsung dan belum ada hasil pemeriksaan yang dikeluarkan oleh Direktorat Jenderal Pajak.

Pemeriksaan tahun pajak 2022

Pada tanggal 13 Agustus 2024, Direktorat Jenderal Pajak menerbitkan Surat Permintaan Penjelasan atas Data dan/atau Keterangan (SP2DK) untuk tahun pajak 2022 kepada Bank. Berdasarkan Berita Acara Permintaan Penjelasan atas Data dan/atau Keterangan (BAP2DK) No. BA 225/P2DK/KPP.061207/2024 tanggal 31 Desember 2024, SP2DK tersebut sudah ditutup dan tidak ada kurang bayar pajak yang terjadi.

**19. MODAL SAHAM**

Susunan pemegang saham serta struktur modal Bank pada tahun 2020 adalah sebagaimana tercantum pada Akta No. 167 tanggal 27 Januari 2020 yang dibuat di hadapan Notaris Sakti Lo, S.H., Notaris di Jakarta Barat, dan yang terakhir diubah berdasarkan Akta Pernyataan Rapat Umum Pemegang Saham Luar Biasa PT Bank Digital BCA No. 139 tanggal 15 September 2021, yang dibuat dan ditandatangani di hadapan Notaris Sakti Lo, S.H., Notaris di Jakarta Barat, yang telah memperoleh persetujuan berdasarkan Keputusan Menteri Hukum dan Hak Asasi Manusia No. AHU-0051505.AH.01.02. tanggal 21 September 2021 dan pemberituannya telah diterima dan dicatat dalam Sistem Administrasi Badan Hukum Kementerian berdasarkan surat No. AHU-AH.01.03-0451344 tanggal 21 September 2021.

Adapun Akta tersebut berisikan perubahan Peningkatan Modal Ditempatkan/Disetor dimana Peningkatan modal dasar yang semula Rp3.000.000 menjadi sebesar Rp10.000.000 dan Peningkatan modal ditempatkan dan disetor yang semula sebesar Rp1.287.200 menjadi sebesar Rp4.000.000.

Susunan pemegang saham Bank pada tanggal 31 Desember 2024 dan 2023 adalah sebagai berikut:

**18. TAXATION (continued)**

f. Other information (continued)

Tax assessment for fiscal year 2021

On June 27, 2024, the Directorate General of Taxes issued a Field Audit Notification Letter for the 2021 tax year to the Bank. The audit process is still ongoing and there have been no audit results issued by the Directorate General of Taxes.

Tax assessment for fiscal year 2022

On August 13, 2024, the Directorate General of Taxes issued a Request Letter for Explanation of Data and/or Information (SP2DK) for the 2022 tax year to the Bank. Based on the Minutes of the Request for Explanation of Data and/or Information (BAP2DK) No. BA-225/P2DK/KPP.061207/2024 dated December 31, 2024, the SP2DK has been closed and no tax underpayment has occurred.

**19. SHARE CAPITAL**

The composition of shareholders and the Bank's capital structure in 2020 are as stated in Deed No. 167 dated January 27, 2020 drawn up before Notary Sakti Lo, S.H., Notary in West Jakarta, and last amended based on the Deed of Statement of Extraordinary General Meeting of Shareholders of PT Bank Digital BCA No. 139 dated September 15, 2021, drawn up and signed before Notary Sakti Lo, S.H., Notary in West Jakarta, which has obtained approval based on the Decree of the Minister of Law and Human Rights No. AHU-0051505. AH.01.02. dated September 21, 2021 and the notification has been received and recorded in the Ministry's Legal Entity Administration System based on letter No. AHU-AH.01.03-0451344 dated September 21, 2021.

The Deed contains changes in the Increase in Paid-up Capital where the increase in authorized capital from Rp3,000,000 to Rp10,000,000 and an increase in issued and paid-up capital from Rp1,287,200 to Rp4,000,000.

The composition of the Bank's shareholders as of December 31, 2024 and 2023 is as follows:

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**19. MODAL SAHAM (lanjutan)**

**19. SHARE CAPITAL (continued)**

| 31 Desember 2024 dan 2023/<br>December 31, 2024 and 2023 |                           |                          |                |                          |
|----------------------------------------------------------|---------------------------|--------------------------|----------------|--------------------------|
| Pemegang Saham                                           | Saham (lembar)/<br>shares | Nominal<br>Rp *)         | %              | Shareholder              |
| PT Bank Central Asia Tbk                                 | 39.999.999                | 3.999.999.900.000        | 99,99%         | PT Bank Central Asia Tbk |
| PT BCA Finance                                           | 1                         | 100.000                  | 0,01%          | PT BCA Finance           |
| <b>Total</b>                                             | <b>40.000.000</b>         | <b>4.000.000.000.000</b> | <b>100,00%</b> | <b>Total</b>             |

\*) Nominal penuh

\*) Full amount

**20. PENGGUNAAN LABA BERSIH**

**20. USE OF NET PROFIT**

Berdasarkan Rapat Umum Pemegang Saham Tahunan PT Bank Digital BCA tanggal 14 Maret 2024 (notulen dibuat oleh Sakti Lo, S.H., dengan Akta No. 66) memutuskan penggunaan laba bersih 2023 sebagai berikut:

Based on the PT Bank Digital BCA Annual General Meeting of Shareholders dated March 14, 2024 (minutes made by Sakti Lo, S.H., with Deed No. 66) decided to use the 2023 net profit as follows:

- Menyisihkan untuk dana cadangan sebesar 5% dari laba tahun 2023 yaitu Rp2.302;
- Sisa dari laba bersih yang berakhir pada tanggal 31 Desember 2023 yang tidak ditentukan penggunaannya ditetapkan sebagai laba ditahan.

- Set aside for a reserve fund of 5% of profit in 2023, which is Rp2,302;
- The remaining unappropriated net profit ended December 31, 2023 is designated as retained earnings.

Sesuai dengan Undang-undang No. 40 Tahun 2007 mengenai Perseroan Terbatas tertanggal 16 Agustus 2007, perusahaan di Indonesia diharuskan untuk membentuk cadangan wajib sekurang-kurangnya 20% dari jumlah modal yang ditempatkan dan disetor penuh. Undang-undang tersebut tidak mengatur jangka waktu untuk pembentukan cadangan wajib tersebut.

In accordance with the Indonesian Limited Company Law No. 40 Year 2007 dated August 16, 2007, Indonesian companies are required to set up a statutory reserves to a minimum of 20% of the Company's issued and paid up share capital. There is no set period of time within which this statutory reserves should be created.

**21. PENDAPATAN BUNGA**

**21. INTEREST INCOME**

|                                | Tahun yang berakhir<br>pada tanggal 31 Desember/<br>Year ended December 31, |       |                                      |
|--------------------------------|-----------------------------------------------------------------------------|-------|--------------------------------------|
|                                | 2024                                                                        | 2023  |                                      |
| Giro pada Bank Indonesia       | 6.192                                                                       | 5.507 | Current accounts with Bank Indonesia |
| Giro pada bank lain            |                                                                             |       | Current accounts with other bank     |
| Pihak berelasi (Catatan 31)    | 879                                                                         | 871   | Related parties (Notes 31)           |
| Penempatan pada Bank Indonesia |                                                                             |       | Placements with Bank Indonesia       |
| dan bank lain                  |                                                                             |       | and other bank                       |
| Term deposit                   | 282                                                                         | 1.055 | Term deposit                         |
| Deposit facility               | 452                                                                         | 430   | Deposit facilities                   |
| Call money                     | 15.624                                                                      | 870   | Call money                           |
|                                | 16.358                                                                      | 2.355 |                                      |

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**21. PENDAPATAN BUNGA (lanjutan)**

**21. INTEREST INCOME (continued)**

|                                                      | Tahun yang berakhir<br>pada tanggal 31 Desember/<br>Year ended December 31, |                |                                                    |
|------------------------------------------------------|-----------------------------------------------------------------------------|----------------|----------------------------------------------------|
|                                                      | 2024                                                                        | 2023           |                                                    |
| Efek-efek                                            |                                                                             |                | Marketable securities                              |
| Obligasi Pemerintah                                  | 157.456                                                                     | 188.107        | Government Bonds                                   |
| Obligasi                                             | 194.229                                                                     | 131.671        | Bonds                                              |
| SRBI                                                 | 154.993                                                                     | -              | SRBI                                               |
| Obligasi Bank Lain                                   | 1.735                                                                       | 7.082          | Other Bank Bonds                                   |
| Sukuk                                                | 9.716                                                                       | 8.742          | Sukuk                                              |
|                                                      | 518.129                                                                     | 335.602        |                                                    |
| Efek-efek yang dibeli dengan<br>janji dijual kembali | 42.808                                                                      | 130.630        | Securities purchased under<br>agreements to resell |
| Kredit yang diberikan                                |                                                                             |                | Loans                                              |
| Pihak berelasi (Catatan 31)                          | -                                                                           | 9.210          | Related parties (Notes 31)                         |
| Pihak ketiga                                         | 745.380                                                                     | 404.508        | Third parties                                      |
| <b>Total</b>                                         | <b>1.329.746</b>                                                            | <b>888.683</b> | <b>Total</b>                                       |

Berikut adalah rincian pendapatan bunga menurut klasifikasi instrumen keuangan untuk tahun yang berakhir pada tanggal 31 Desember 2024 dan 2023:

This is a breakdown of interest income according to the classification of financial instrument for the year ended December 31, 2024 and 2023:

|                                                                    | Tahun yang berakhir<br>pada tanggal 31 Desember/<br>Year ended December 31, |                |                                                         |
|--------------------------------------------------------------------|-----------------------------------------------------------------------------|----------------|---------------------------------------------------------|
|                                                                    | 2024                                                                        | 2023           |                                                         |
| <b>Biaya perolehan diamortisasi</b>                                |                                                                             |                | <b>Amortised cost</b>                                   |
| Giro pada Bank Indonesia                                           | 6.192                                                                       | 5.507          | Current Accounts with Bank Indonesia                    |
| Giro pada bank lain                                                | 879                                                                         | 871            | Current Accounts with other bank                        |
| Penempatan pada Bank Indonesia<br>dan bank lain                    | 16.358                                                                      | 2.355          | Placements with Bank Indonesia<br>and other bank        |
| Efek-efek                                                          | 512.809                                                                     | 330.282        | Marketable securities                                   |
| Efek-efek yang dibeli dengan<br>janji dijual kembali               | 42.808                                                                      | 130.630        | Securities purchased under<br>agreements to resell      |
| Kredit yang diberikan                                              | 745.380                                                                     | 413.718        | Loans                                                   |
|                                                                    | 1.324.426                                                                   | 883.363        |                                                         |
| <b>Nilai wajar melalui pendapatan<br/>    komprehensif lainnya</b> |                                                                             |                | <b>Fair value through othe<br/>comprehensive income</b> |
| Efek-efek                                                          | 5.320                                                                       | 5.320          | Marketable securities                                   |
| <b>Total</b>                                                       | <b>1.329.746</b>                                                            | <b>888.683</b> | <b>Total</b>                                            |

**22. BEBAN BUNGA**

**22. INTEREST EXPENSES**

|                       | Tahun yang berakhir<br>pada tanggal 31 Desember/<br>Year ended December 31, |                |                               |
|-----------------------|-----------------------------------------------------------------------------|----------------|-------------------------------|
|                       | 2024                                                                        | 2023           |                               |
| Simpanan dari nasabah | 344.345                                                                     | 279.749        | Deposit from customers        |
| Bunga pinjaman        | 436                                                                         | 229            | Loan interest - Related party |
| <b>Total</b>          | <b>344.781</b>                                                              | <b>279.978</b> | <b>Total</b>                  |

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**23. PENDAPATAN OPERASIONAL DAN KEUNTUNGAN (KERUGIAN) PENJUALAN EFEK**

**23. OPERATING INCOME AND GAIN (LOSS) ON SALE OF SECURITIES**

|                                            | Tahun yang berakhir<br>pada tanggal 31 Desember/<br>Year ended December 31, |              |                               |
|--------------------------------------------|-----------------------------------------------------------------------------|--------------|-------------------------------|
|                                            | 2024                                                                        | 2023         |                               |
| Penerimaan kembali<br>penghapusan pinjaman | 11.845                                                                      | 158          | Recovery of written-off loans |
| Lain-lain                                  | 26.845                                                                      | 6.922        | Others                        |
|                                            | 38.690                                                                      | 7.080        |                               |
| Kerugian penjualan efek                    | (3.152)                                                                     | -            | Loss on sale of securities    |
| <b>Total</b>                               | <b>35.538</b>                                                               | <b>7.080</b> |                               |

Pendapatan operasional lain-lain sebagian besar merupakan pendapatan atas transaksi pembayaran digital dan pendapatan atas pembukaan rekening.

Other operating income - others mostly represent income from digital payment transaction and income from opening account fee.

**24. PENDAPATAN PROVISI DAN KOMISI**

**24. FEE AND COMMISSION INCOME**

|                          | Tahun yang berakhir<br>pada tanggal 31 Desember/<br>Year ended December 31, |               |                             |
|--------------------------|-----------------------------------------------------------------------------|---------------|-----------------------------|
|                          | 2024                                                                        | 2023          |                             |
| Pendapatan transfer      | 17.033                                                                      | 10.481        | Transfer fees               |
| Komisi jasa perbankan    | 12.802                                                                      | 5.327         | Banking services commission |
| Administrasi kartu debit | 16.388                                                                      | 2.650         | Debit card administration   |
| Provisi lainnya          | 12.561                                                                      | 1.090         | Other provisions            |
| <b>Total</b>             | <b>58.784</b>                                                               | <b>19.548</b> | <b>Total</b>                |

Jumlah pendapatan provisi dan komisi kepada pihak berelasi untuk tahun yang berakhir pada 31 Desember 2024 dan 2023 masing-masing sebesar Rp44 dan Rp17 (Catatan 31).

Total fee and commission income to related parties for the year ended December 31, 2024 and 2023 amounted to Rp44 and Rp17 (Note 31).

**25. PEMBENTUKAN CADANGAN KERUGIAN PENURUNAN NILAI**

**25. ALLOWANCE FOR IMPAIRMENT LOSSES**

|                                                                                | Tahun yang berakhir<br>pada tanggal 31 Desember/<br>Year ended December 31, |               |                                                                |
|--------------------------------------------------------------------------------|-----------------------------------------------------------------------------|---------------|----------------------------------------------------------------|
|                                                                                | 2024                                                                        | 2023          |                                                                |
| Pembentukan (pemulihan) cadangan kerugian penurunan nilai atas aset finansial: |                                                                             |               | Provision/(reversal) for possible losses for financial assets: |
| Kredit yang diberikan                                                          | 372.574                                                                     | 98.320        | Loans                                                          |
| Kelonggaran tarik                                                              | 5.801                                                                       | 240           | Unused facility                                                |
| Efek-efek                                                                      | 314                                                                         | (782)         | Marketable securities                                          |
| Efek-efek yang dibeli dengan janji dijual kembali                              | 91                                                                          | -             | Securities purchased under agreements to resell                |
| Penempatan pada bank lain                                                      | (37)                                                                        | 41            | Placements other banks                                         |
| Giro pada bank lain                                                            | (1)                                                                         | 3             | Current accounts with other bank                               |
| <b>Sub Total</b>                                                               | <b>378.742</b>                                                              | <b>97.822</b> | <b>Sub Total</b>                                               |
| Agunan yang diambil alih (AYDA)                                                | 1.446                                                                       | 2.222         | Foreclosed collaterals                                         |

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**25. PEMBENTUKAN CADANGAN KERUGIAN**  
**PENURUNAN NILAI (lanjutan)**

|                                                                                              | Tahun yang berakhir<br>pada tanggal 31 Desember/<br>Year ended December 31, |                |
|----------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------|----------------|
|                                                                                              | 2024                                                                        | 2023           |
| Pembentukan cadangan kerugian penurunan nilai atas aset non finansial: Properti Terbengkalai | 124                                                                         | 9.380          |
| Sub Total                                                                                    | 1.570                                                                       | 11.602         |
| <b>Total</b>                                                                                 | <b>380.312</b>                                                              | <b>109.424</b> |

**25. ALLOWANCE FOR IMPAIRMENT LOSSES**  
**(continued)**

|                                                                            |
|----------------------------------------------------------------------------|
| Provision for possible losses for non financial assets: Abandoned property |
| Sub Total                                                                  |
| <b>Total</b>                                                               |

**26. BEBAN PEMELIHARAAN, PERBAIKAN DAN PENYUSUTAN**

|                                       | Tahun yang berakhir<br>pada tanggal 31 Desember/<br>Year ended December 31, |                |
|---------------------------------------|-----------------------------------------------------------------------------|----------------|
|                                       | 2024                                                                        | 2023           |
| Pemeliharaan dan perbaikan            | 86.616                                                                      | 88.014         |
| Penyusutan aset tetap (Catatan 11)    | 10.382                                                                      | 14.241         |
| Amortisasi (Catatan 12)               | 9.752                                                                       | 8.535          |
| Penyusutan aset hak guna (Catatan 11) | 2.709                                                                       | 2.709          |
| <b>Total</b>                          | <b>109.459</b>                                                              | <b>113.499</b> |

**26. MAINTENANCE, REPAIR AND DEPRECIATION EXPENSES**

|                                               |
|-----------------------------------------------|
| Maintenance and repair                        |
| Depreciation of fixed asset (Note 11)         |
| Amortization (Note 12)                        |
| Depreciation of right-of-use assets (Note 11) |
| <b>Total</b>                                  |

Jumlah beban pemeliharaan dan perbaikan kepada pihak berelasi untuk tahun yang berakhir pada 31 Desember 2024 dan 2023 masing-masing sebesar Rp1.548 dan Rp1.496 (Catatan 31).

Total maintenance and repair expense to related parties for the year ended December 31, 2024 and 2023 amounted to Rp1,548 and Rp1,496, respectively (Note 31).

**27. BEBAN UMUM DAN ADMINISTRASI**

|                                  | Tahun yang berakhir<br>pada tanggal 31 Desember/<br>Year ended December 31, |                |
|----------------------------------|-----------------------------------------------------------------------------|----------------|
|                                  | 2024                                                                        | 2023           |
| Beban barang dan jasa            | 126.641                                                                     | 76.824         |
| Beban promosi                    | 102.124                                                                     | 102.950        |
| Beban pajak                      | 24.295                                                                      | 24.580         |
| Beban premi asuransi             | 21.381                                                                      | 16.480         |
| Beban sewa                       | 9.510                                                                       | 6.638          |
| Beban iuran OJK                  | 7.242                                                                       | 8.416          |
| Beban lainnya                    | 5.771                                                                       | 596            |
| Beban bunga atas liabilitas sewa | 311                                                                         | 512            |
| <b>Total</b>                     | <b>297.275</b>                                                              | <b>236.996</b> |

**27. GENERAL AND ADMINISTRATION EXPENSES**

|                                     |
|-------------------------------------|
| Goods and services expenses         |
| Promotional expenses                |
| Tax expense                         |
| Insurance premium expense           |
| Rental expenses                     |
| OJK fees                            |
| Other expenses                      |
| Interest expense on lease liability |
| <b>Total</b>                        |

Jumlah beban umum dan administrasi kepada pihak berelasi untuk tahun yang berakhir pada 31 Desember 2024 dan 2023 masing-masing sebesar Rp27.305 dan Rp18.910 (Catatan 31).

Total general and administration expense to related parties for the year ended December 31, 2024 and 2023 amounted to Rp27,305 and Rp18,910, respectively (Note 31).



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**28. BEBAN GAJI, TUNJANGAN DAN PENDIDIKAN**  
**PEGAWAI**

**28. SALARIES, BENEFIT AND EDUCATION**  
**EMPLOYEES**

|                                       | Tahun yang berakhir<br>pada tanggal 31 Desember/<br>Year ended December 31, |                |                              |
|---------------------------------------|-----------------------------------------------------------------------------|----------------|------------------------------|
|                                       | 2024                                                                        | 2023           |                              |
| Beban gaji dan upah                   | 140.916                                                                     | 136.538        | Salary and wages expense     |
| Beban tunjangan                       | 12.805                                                                      | 8.307          | Allowance expense            |
| Imbalan manfaat karyawan (Catatan 17) | 6.005                                                                       | 5.069          | Employee benefits (Notes 17) |
| Beban pendidikan                      | 3.193                                                                       | 3.616          | Education expenses           |
| Beban lain - lain                     | 504                                                                         | 462            | Other expenses               |
| <b>Total</b>                          | <b>163.423</b>                                                              | <b>153.992</b> | <b>Total</b>                 |

Jumlah beban tunjangan kepada pihak berelasi untuk tahun yang berakhir pada 31 Desember 2024 dan 2023 masing-masing sebesar Rp3.667 dan Rp1.611 (Catatan 31).

Total benefits expense to related parties for the year ended December 31, 2024 and 2023 amounted to Rp3,667 and Rp1,611, respectively (Note 31).

**29. PENDAPATAN DAN BEBAN BUKAN**  
**OPERASIONAL**

**29. NON OPERATING INCOME AND EXPENSES**

|                                      | Tahun yang berakhir<br>pada tanggal 31 Desember/<br>Year ended December 31, |            |                                     |
|--------------------------------------|-----------------------------------------------------------------------------|------------|-------------------------------------|
|                                      | 2024                                                                        | 2023       |                                     |
| Pendapatan                           |                                                                             |            | Income                              |
| Penjualan aset                       | -                                                                           | 5          | Asset sales                         |
| Bukan operasional lainnya            | 10.485                                                                      | 811        | Not other operations                |
|                                      | 10.485                                                                      | 816        |                                     |
| Beban atas:                          |                                                                             |            | Expenses                            |
| Bukan operasional lainnya            | (485)                                                                       | (568)      | Not other operations                |
| Kerugian penjualan/penghapusan tetap | (29)                                                                        | (9)        | Loss on sale/write-off fixed assets |
|                                      | (514)                                                                       | (577)      |                                     |
| <b>Neto</b>                          | <b>9.971</b>                                                                | <b>239</b> | <b>Net</b>                          |

**30. KOMITMEN DAN KONTINJENSI**

**30. COMMITMENTS AND CONTINGENCIES**

|                                 | 31 Desember/December 31, |           |                               |
|---------------------------------|--------------------------|-----------|-------------------------------|
|                                 | 2024                     | 2023      |                               |
| <b>KOMITMEN</b>                 |                          |           | <b>COMMITMENTS</b>            |
| Liabilitas komitmen             |                          |           | Commitment liabilities        |
| Kelonggaran tarik <sup>*)</sup> |                          |           | Unused facility <sup>*)</sup> |
| Pihak ketiga                    | (1.706.712)              | (469.584) | Third parties                 |

<sup>\*)</sup> Termasuk fasilitas kredit committed dan uncommitted yang belum digunakan

<sup>\*)</sup> Including committed and uncommitted unused loan facilities

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**30. KOMITMEN DAN KONTINJENSI (lanjutan)**

Berikut ini merupakan pergerakan saldo berdasarkan stage atas fasilitas kredit kepada debitur yang belum digunakan pada tanggal 31 Desember 2024 dan 2023:

| 31 Desember/December 31, 2024 |                  |          |          |                  |
|-------------------------------|------------------|----------|----------|------------------|
|                               | Stage 1          | Stage 2  | Stage 3  | Total            |
| Saldo awal                    | 469.584          | -        | -        | 469.584          |
| Pengukuran kembali            | 1.237.128        | -        | -        | 1.237.128        |
| Penghentian pengakuan         | -                | -        | -        | -                |
| <b>Saldo akhir</b>            | <b>1.706.712</b> | <b>-</b> | <b>-</b> | <b>1.706.712</b> |
| 31 Desember/December 31, 2023 |                  |          |          |                  |
|                               | Stage 1          | Stage 2  | Stage 3  | Total            |
| Saldo awal                    | 73.306           | -        | -        | 73.306           |
| Pengukuran kembali            | 396.278          | -        | -        | 396.278          |
| Penghentian pengakuan         | -                | -        | -        | -                |
| <b>Saldo akhir</b>            | <b>469.584</b>   | <b>-</b> | <b>-</b> | <b>469.584</b>   |

*Beginning balance  
Remeasurement  
Derecognition*

**Ending balance**

Berikut ini merupakan pergerakan cadangan kerugian penurunan nilai berdasarkan stage atas fasilitas kredit kepada debitur yang belum digunakan pada tanggal 31 Desember 2024 dan 2023:

| 31 Desember/December 31, 2024                 |              |          |          |              |
|-----------------------------------------------|--------------|----------|----------|--------------|
|                                               | Stage 1      | Stage 2  | Stage 3  | Total        |
| Saldo awal                                    | 949          | -        | -        | 949          |
| Penyisihan selama tahun berjalan (Catatan 25) | 5.801        | -        | -        | 5.801        |
| <b>Saldo akhir</b>                            | <b>6.750</b> | <b>-</b> | <b>-</b> | <b>6.750</b> |
| 31 Desember/December 31, 2023                 |              |          |          |              |
|                                               | Stage 1      | Stage 2  | Stage 3  | Total        |
| Saldo awal                                    | 709          | -        | -        | 709          |
| Penyisihan selama tahun berjalan (Catatan 25) | 240          | -        | -        | 240          |
| <b>Saldo akhir</b>                            | <b>949</b>   | <b>-</b> | <b>-</b> | <b>949</b>   |

*Beginning balance  
Addition during  
the year (Note 25)*

**Ending balance**

*Beginning balance  
Addition during  
the year (Note 25)*

**Ending balance**

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**31. TRANSAKSI DENGAN PIHAK BERELASI**

Rincian sifat hubungan dan jenis transaksi dengan pihak berelasi adalah sebagai berikut:

**31. TRANSACTIONS WITH RELATED PARTIES**

The details of the nature of the relationship and types of transactions with related parties are as follows:

| No. | Pihak Berelasi/<br>Related Parties                                       | Jenis Hubungan/<br>Relationship Type                  | Unsur Transaksi Pihak Berelasi/<br>Elements of Related Party Transactions                                                                                                                                                                                   |
|-----|--------------------------------------------------------------------------|-------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1.  | PT Bank Central Asia Tbk                                                 | Pemegang saham/Shareholder                            | Liabilitas lain-lain/Other liabilities,<br>Giro pada bank lain/Current Accounts<br>with other banks,<br>Aset dan Kewajiban Hak Guna/<br>Right of Use Assets and Liabilities,<br>Aset Lain-lain/Other Assets,<br>Pendapatan dan Beban/<br>Income and Expense |
| 2.  | Dewan Komisaris dan Direksi/<br>Boards of Commissioners<br>and Directors | Manajemen kunci/Key management                        | Dana Pihak Ketiga/Deposit from<br>Customers, Liabilitas lain-lain<br>/Other liabilities, Beban bunga/<br>Interest expense                                                                                                                                   |
| 3.  | PT Asuransi Umum BCA<br>(BCA Insurance)                                  | Entitas sepengendali/Entities under<br>common control | Beban Umum dan Administrasi/<br>General and Administrative<br>Expense<br>Biaya Bukan Operasional/<br>Non Operating Expense                                                                                                                                  |
| 4.  | PT BCA Finance                                                           | Entitas sepengendali/Entities under<br>common control | Kredit yang diberikan/Loans<br>Aset Lain-lain/ Other Assets<br>Pendapatan Bunga/ Interest Income                                                                                                                                                            |
| 5.  | PT Asuransi Jiwa BCA<br>(BCA Life)                                       | Entitas sepengendali/Entities under<br>common control | Pendapatan Provisi dan Komisi/<br>Fee and Commission Income<br>Biaya Tenaga Kerja/<br>Employee Expense                                                                                                                                                      |

**Transaksi dengan pihak berelasi**

Bank dalam kegiatan usaha normalnya, melakukan transaksi - transaksi tertentu dengan pihak berelasi tersebut diatas berdasarkan ketentuan dan kondisi yang disepakati bersama.

- a. Saldo-saldo signifikan dengan pihak-pihak berelasi pada tanggal 31 Desember 2024 dan 2023 adalah sebagai berikut:

**Transactions with related parties**

In the normal course of business, the Bank entered into certain transactions with the above related parties based on terms and conditions agreed by both parties.

- a. Significant balances with related parties as of December 31, 2024 and 2023 are as follows:

**Laporan Posisi Keuangan**

**Statement of Financial Position**

|                                                             | 31 Desember/December 31, |              |                                                                       |
|-------------------------------------------------------------|--------------------------|--------------|-----------------------------------------------------------------------|
|                                                             | 2024                     | 2023         |                                                                       |
| Giro pada bank lain (Catatan 6)<br>PT Bank Central Asia Tbk | 62.623                   | 58.987       | Current accounts with other bank (Note 6)<br>PT Bank Central Asia Tbk |
| <b>% terhadap total aset</b>                                | <b>0,39%</b>             | <b>0,44%</b> | <b>% to total assets</b>                                              |
| Kredit yang diberikan (Catatan 10)<br>PT BCA Finance        | -                        | 149.587      | Loans (Note 10)<br>PT BCA Finance                                     |
| <b>% terhadap total aset</b>                                | <b>-</b>                 | <b>1,11%</b> | <b>% to total assets</b>                                              |

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**31. TRANSAKSI DENGAN PIHAK BERELASI**  
**(lanjutan)**

- a. Saldo-saldo signifikan dengan pihak-pihak berelasi pada tanggal 31 Desember 2024 dan 2023 adalah sebagai berikut: (lanjutan)

**Laporan Posisi Keuangan (lanjutan)**

|                                       | <b>31 Desember/December 31,</b> |                |
|---------------------------------------|---------------------------------|----------------|
|                                       | <b>2024</b>                     | <b>2023</b>    |
| Aset hak guna (Catatan 12)            |                                 |                |
| PT Bank Central Asia Tbk              | 2.935                           | 5.644          |
| <b>% terhadap total aset</b>          | <b>0,02%</b>                    | <b>0,04%</b>   |
| Aset lain-lain (Catatan 14)           |                                 |                |
| PT Bank Central Asia Tbk              | 454                             | 377            |
| PT BCA Finance                        | -                               | 460            |
| PT Asuransi Jiwa BCA                  | 868                             | -              |
|                                       | <b>1.322</b>                    | <b>837</b>     |
| <b>% terhadap total aset</b>          | <b>0,01%</b>                    | <b>0,01%</b>   |
| Simpanan nasabah (Catatan 15)         |                                 |                |
| Manajemen kunci                       | 86.750                          | 79.764         |
| PT BCA Sekuritas                      | 70                              | -              |
| <b>% terhadap total liabilitas</b>    | <b>0,73%</b>                    | <b>0,84%</b>   |
| Liabilitas sewa hak guna (Catatan 17) |                                 |                |
| PT Bank Central Asia Tbk              | 3.080                           | 5.943          |
| <b>% terhadap total liabilitas</b>    | <b>0,03%</b>                    | <b>0,06%</b>   |
| Liabilitas lain-lain (Catatan 17)     |                                 |                |
| Manajemen kunci                       | 171                             | 131            |
| <b>% terhadap total liabilitas</b>    | <b>0,0014%</b>                  | <b>0,0014%</b> |

**31. TRANSACTIONS WITH RELATED PARTIES**  
**(continued)**

- a. Significant balances with related parties as of December 31, 2024 and 2023 are as follows: (continued)

**Statement of Financial Position (continued)**

Right-of-use asset (Note 12)  
PT Bank Central Asia Tbk

Other assets (Note 14)  
PT Bank Central Asia Tbk  
PT BCA Finance

Deposit from customers (Notes 15)  
Key management  
PT BCA Sekuritas

Right of use lease liability (Note 17)  
PT Bank Central Asia Tbk

Other liabilities (Note 17)  
Key management

**Laporan Laba Rugi dan Penghasilan**  
**Komprehensif Lain**

|                                          | <b>Tahun yang berakhir</b><br><b>pada tanggal 31 Desember/</b><br><b>Year ended December 31,</b> |               |
|------------------------------------------|--------------------------------------------------------------------------------------------------|---------------|
|                                          | <b>2024</b>                                                                                      | <b>2023</b>   |
| Pendapatan bunga bank lain (Catatan 21)  |                                                                                                  |               |
| PT Bank Central Asia Tbk                 | 879                                                                                              | 871           |
| PT BCA Finance                           | -                                                                                                | 9.210         |
|                                          | <b>879</b>                                                                                       | <b>10.081</b> |
| <b>% terhadap total pendapatan bunga</b> | <b>0,66%</b>                                                                                     | <b>1,13%</b>  |

**Statement of Profit or Loss and Other**  
**Comprehensive Income**

Interest income other banks (Note 21)  
PT Bank Central Asia Tbk  
PT BCA Finance

**% to total interest income**

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**31. TRANSAKSI DENGAN PIHAK BERELASI**  
**(lanjutan)**

- a. Saldo-saldo signifikan dengan pihak-pihak berelasi pada tanggal 31 Desember 2024 dan 2023 adalah sebagai berikut: (lanjutan)

**Laporan Laba Rugi dan Penghasilan**  
**Komprehensif Lain (lanjutan)**

|                                                                                                                 | Tahun yang berakhir<br>pada tanggal 31 Desember/<br>Year ended December 31, |               |
|-----------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------|---------------|
|                                                                                                                 | 2024                                                                        | 2023          |
| Pendapatan provisi dan komisi<br>(Catatan 24)<br>PT Asuransi Jiwa BCA (BCA Life)                                | 44                                                                          | 17            |
| <b>% terhadap total pendapatan<br/>provisi dan komisi</b>                                                       | <b>0,09%</b>                                                                | <b>0,08%</b>  |
| Pendapatan bukan operasional<br>(Catatan 29)<br>PT Asuransi Umum BCA<br>PT Asuransi Jiwa BCA                    | 13<br>1                                                                     | -<br>-        |
|                                                                                                                 | <b>14</b>                                                                   | <b>-</b>      |
| <b>% terhadap total pendapatan bukan<br/>operasional</b>                                                        | <b>0,13%</b>                                                                | <b>-</b>      |
| Beban bunga (Catatan 22)<br>Manajemen kunci<br>PT Bank Central Asia Tbk                                         | 5.502<br>436                                                                | 419<br>229    |
|                                                                                                                 | <b>5.938</b>                                                                | <b>648</b>    |
| <b>% terhadap total beban bunga</b>                                                                             | <b>1,72%</b>                                                                | <b>0,23%</b>  |
| Biaya tenaga kerja (Catatan 28)<br>PT Asuransi Jiwa BCA (BCA Life)                                              | 3.667                                                                       | 1.611         |
| <b>% terhadap total beban gaji, tunjangan<br/>dan pendidikan pegawai</b>                                        | <b>2,29%</b>                                                                | <b>1,05%</b>  |
| Beban Umum dan Administrasi<br>(Catatan 27)<br>PT Bank Central Asia Tbk<br>PT Asuransi Umum BCA (BCA Insurance) | 27.112<br>183                                                               | 18.778<br>132 |
|                                                                                                                 | <b>27.305</b>                                                               | <b>18.910</b> |
| <b>% terhadap total beban umum<br/>dan administrasi</b>                                                         | <b>9,19%</b>                                                                | <b>7,98%</b>  |
| Beban pemeliharaan (Catatan 26)<br>PT Bank Central Asia Tbk                                                     | 1.548                                                                       | 1.496         |
| <b>% terhadap total beban pemeliharaan,<br/>Perbaikan dan penyusutan</b>                                        | <b>1,41%</b>                                                                | <b>1,32%</b>  |

**31. TRANSACTIONS WITH RELATED PARTIES**  
**(continued)**

- a. Significant balances with related parties as of December 31, 2024 and 2023 are as follows: (continued)

**Statement of Profit or Loss and Other**  
**Comprehensive Income (continued)**

|                                                                                                             |  |
|-------------------------------------------------------------------------------------------------------------|--|
| Fee and commission income<br>(Note 24)<br>PT Asuransi Jiwa BCA (BCA Life)                                   |  |
| <b>% to total fee and<br/>commission income</b>                                                             |  |
| Non operating income<br>(Note 29)<br>PT Asuransi Umum BCA<br>PT Asuransi Jiwa BCA                           |  |
| <b>% to total non operating income</b>                                                                      |  |
| Interest Expenses (Note 22)<br>Key management<br>PT Bank Central Asia Tbk                                   |  |
| <b>% to total interest expense</b>                                                                          |  |
| Employee expenses (Note 28)<br>PT Asuransi Jiwa BCA (BCA Life)                                              |  |
| <b>% to total salaries, benefit and<br/>education employees expense</b>                                     |  |
| General and administrative<br>(Note 27)<br>PT Bank Central Asia Tbk<br>PT Asuransi Umum BCA (BCA Insurance) |  |
| <b>% to total general and<br/>administrative expense</b>                                                    |  |
| Maintenance Expenses (Note 26)<br>PT Bank Central Asia Tbk                                                  |  |
| <b>% to total maintenance, repair<br/>and depreciation expenses</b>                                         |  |

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**31. TRANSAKSI DENGAN PIHAK BERELASI**  
**(lanjutan)**

- a. Saldo-saldo signifikan dengan pihak-pihak berelasi pada tanggal 31 Desember 2024 dan 2023 adalah sebagai berikut: (lanjutan)

**Laporan Laba Rugi dan Penghasilan**  
**Komprehensif Lain (lanjutan)**

|                                                                              | Tahun yang berakhir<br>pada tanggal 31 Desember/<br>Year ended December 31, |              |
|------------------------------------------------------------------------------|-----------------------------------------------------------------------------|--------------|
|                                                                              | 2024                                                                        | 2023         |
| Biaya bukan operasional (Catatan 29)<br>PT Asuransi Umum BCA (BCA Insurance) | 6                                                                           | 3            |
| <b>% terhadap total beban gaji, tunjangan<br/>dan pendidikan pegawai</b>     | <b>1,17%</b>                                                                | <b>0,52%</b> |

- b. Bank menyediakan imbalan kerja jangka pendek kepada manajemen kunci pada tahun yang berakhir pada tanggal 31 Desember 2024 dan 2023 masing-masing sebesar Rp9.975 dan Rp5.527.

**32. INSTRUMEN KEUANGAN**

Instrumen keuangan telah dikelompokkan berdasarkan klasifikasi masing-masing. Kebijakan akuntansi yang signifikan di Catatan 2d menjelaskan bagaimana kategori aset dan liabilitas keuangan tersebut diukur dan bagaimana pendapatan dan beban, termasuk laba dan rugi atas nilai wajar (perubahan nilai wajar instrumen keuangan) diakui.

**Model penilaian instrumen keuangan**

Bank mengukur nilai wajar dengan menggunakan hierarki dari metode berikut:

- Level 1: input yang berasal dari harga kuotasian (tanpa penyesuaian) di pasar aktif untuk instrumen yang identik yang dapat diakses Bank pada tanggal pengukuran;
- Level 2: input selain harga kuotasian yang termasuk dalam level 1 yang dapat diobservasi, baik secara langsung atau tidak langsung. Dalam kategori ini termasuk instrumen yang dinilai dengan menggunakan: harga kuotasian untuk instrumen serupa di pasar aktif; harga kuotasian untuk instrumen yang identik atau yang serupa di pasar yang tidak aktif; atau teknik penilaian lainnya dimana seluruh input signifikan dapat diobservasi secara langsung maupun tidak langsung dari data pasar;

**31. TRANSACTIONS WITH RELATED PARTIES**  
**(continued)**

- a. Significant balances with related parties as of December 31, 2024 and 2023 are as follows: (continued)

**Statement of Profit or Loss and Other**  
**Comprehensive Income (continued)**

|                                                                          | Tahun yang berakhir<br>pada tanggal 31 Desember/<br>Year ended December 31, |              |
|--------------------------------------------------------------------------|-----------------------------------------------------------------------------|--------------|
|                                                                          | 2024                                                                        | 2023         |
| Non operating expense (Notes 29)<br>PT Asuransi Umum BCA (BCA Insurance) | 6                                                                           | 3            |
| <b>% to total salaries, benefit and<br/>education employees expense</b>  | <b>1,17%</b>                                                                | <b>0,52%</b> |

- b. The Bank provides short-term employee benefits to members of key management for the year ended December 31, 2024 and 2023 are amounted to Rp9,975 and Rp5,527, respectively.

**32. FINANCIAL INSTRUMENTS**

Financial instruments have been grouped based on their respective classifications. The significant accounting policies in Note 2d explain how these categories of financial assets and liabilities are measured and how revenues and expenses, including gains and losses on fair value (changes in fair value of financial instruments) are recognized.

**Financial instrument valuation model**

The Bank measures fair value using a hierarchy of the following methods:

- Level 1: inputs derived from quoted prices (without adjustment) in an active market for identical instruments accessible to the Bank on the measurement date;
- Level 2: inputs other than quoted prices that are included in level 1 that can be observed, either directly or indirectly. This category includes instruments that are valued using: quoted prices for similar instruments in active markets; quoted prices for identical or similar instruments in inactive markets; or other valuation technique where all significant inputs can be observed directly or indirectly from market data;



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**32. INSTRUMEN KEUANGAN (lanjutan)**

**Model penilaian instrumen keuangan (lanjutan)**

- Level 3: input yang tidak dapat diobservasi. Dalam kategori ini termasuk semua instrumen dimana teknik penilaiannya menggunakan input yang tidak dapat diobservasi dan input yang tidak dapat diobservasi ini memberikan dampak signifikan terhadap penilaian instrumen. Termasuk dalam kategori ini adalah instrumen yang dinilai berdasarkan harga kuotasi untuk instrumen serupa yang memerlukan penyesuaian atau asumsi signifikan yang tidak dapat diobservasi untuk mencerminkan perbedaan diantara instrumen tersebut.

Nilai wajar dari aset keuangan dan liabilitas keuangan yang diperdagangkan di pasar aktif didasarkan pada kuotasi harga pasar. Untuk seluruh instrumen keuangan lainnya, Bank menentukan nilai wajar menggunakan teknik penilaian.

Teknik penilaian mencakup model nilai kini bersih dan arus kas yang didiskontokan, perbandingan dengan instrumen yang sejenis yang harga pasarnya tersedia dan dapat diobservasi, dan model penilaian lainnya. Asumsi dan input yang digunakan dalam teknik penilaian termasuk suku bunga bebas risiko (*risk-free rate*), suku bunga acuan, *credit spread*, dan variabel lainnya yang digunakan dalam mengestimasi tingkat diskonto, harga obligasi, kurs valuta asing, serta volatilitas, dan korelasi harga yang diharapkan.

Tujuan dari teknik penilaian adalah untuk pengukuran nilai wajar yang mencerminkan harga yang akan diterima untuk menjual suatu aset atau harga yang akan dibayar untuk mengalihkan suatu liabilitas dalam transaksi teratur (*orderly transaction*) antara pelaku pasar (*market participants*) pada tanggal pengukuran.

**32. FINANCIAL INSTRUMENTS (continued)**

**Financial instrument valuation model (continued)**

- Level 3: unobservable input. This category includes all instruments where the assessment technique uses unobservable inputs and these unobservable inputs have a significant impact on the instrument's assessment. Included in this category are instruments that are valued at quoted prices for similar instruments that require significant unobservable adjustments or assumptions to reflect differences between these instruments.

The fair value of financial assets and financial liabilities traded in an active market is based on quoted market prices. For all other financial instruments, the Bank determines fair value using valuation techniques.

Valuation techniques include net present value and discounted cash flow models, comparisons with similar instruments for which market prices are available and observable, and other valuation models. Assumptions and inputs used in the valuation technique include risk-free interest rates, benchmark interest rates, credit spreads, and other variables used in estimating discount rates, bond prices, foreign exchange rates, as well as volatility, and price correlations. expected.

The purpose of the valuation technique is to measure fair value which reflects 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.

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**32. INSTRUMEN KEUANGAN (lanjutan)**

**Model penilaian instrumen keuangan (lanjutan)**

Bank menggunakan model penilaian yang diakui secara luas untuk menentukan nilai wajar atas instrumen keuangan yang umum dan yang lebih sederhana, seperti swap suku bunga dan nilai tukar yang hanya menggunakan data pasar yang dapat diobservasi dan membutuhkan sedikit pertimbangan dan estimasi manajemen. Harga atau input model yang dapat diobservasi biasanya tersedia di pasar untuk efek-efek utang yang tercatat di bursa dan derivatif over-the-counter yang sederhana seperti swap suku bunga. Ketersediaan harga pasar dan input model yang dapat diobservasi mengurangi kebutuhan pertimbangan dan estimasi manajemen dan juga mengurangi ketidakpastian terkait penentuan nilai wajar. Ketersediaan harga pasar dan input yang dapat diobservasi bervariasi tergantung pada produk dan pasar dan mudah berubah berdasarkan kejadian tertentu dan kondisi umum di pasar keuangan.

**Kerangka Penilaian**

Penilaian aset keuangan dan liabilitas keuangan dilakukan secara independen dari bisnis oleh Satuan Kerja Manajemen Risiko (SKMR) dan Divisi Finance, Accounting and Tax (FAT).

SKMR terutama bertanggung jawab untuk memperoleh data nilai pasar yang valid melalui proses Mark to Market. SKMR memastikan bahwa Bank menggunakan data pasar yang dapat diandalkan dari sumber-sumber independen. Data pasar yang digunakan dalam proses *mark to market* mencakup pula sumber data perdagangan terkini yang melibatkan pihak lawan eksternal atau pihak ketiga seperti Bloomberg, Reuters, pialang, dan pricing providers. Data pasar yang digunakan harus sedapat mungkin mencerminkan pasar yang secara berkesinambungan dapat berubah mengikuti perkembangan pasar dan instrumen keuangan.

Setelah mendapatkan nilai Mark to Market dari SKMR, FAT melakukan penilaian aset keuangan dan liabilitas keuangan berdasarkan model penilaian yang telah disetujui oleh Manajemen. FAT terutama bertanggung jawab untuk memastikan bahwa penyesuaian penilaian telah dilakukan secara tepat.

**32. FINANCIAL INSTRUMENTS (continued)**

**Financial instrument valuation model (continued)**

The Bank uses widely recognized valuation models to determine the fair value of simpler and more common financial instruments, such as interest rate and exchange rate swaps that use only observable market data and require little management judgement and estimation. Observable prices or model inputs are usually available in the market for listed debt securities and simple over-the-counter derivatives such as interest rate swaps. The availability of observable market prices and model inputs reduces the need for management judgement and estimation and also reduces uncertainty regarding fair value determination. The availability of observable market prices and inputs varies by product and market and is subject to change based on specific events and general conditions in financial markets.

**Assessment Framework**

The valuation of financial assets and financial liabilities is reviewed independently of the business by the Risk Management Work Unit ("SKMR") and the Finance, Accounting and Tax Division ("FAT").

SKMR is primarily responsible to gather valid market price data through Mark to Market process. SKMR ensures that the Bank uses reliable market data from independent sources. Market data used for mark to market process includes sources of up-to-date trading data involving external counterparties or third parties such as Bloomberg, Reuters, brokers, and pricing providers. The market data used should reflect as much as possible the market, which can continuously change following market developments and financial instruments.

After receiving Mark to Market value from SKMR, FAT calculate the financial assets and financial liabilities using the valuation model that was approved by management. FAT is primarily responsible for ensuring that assessment adjustments are made appropriately.

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**32. INSTRUMEN KEUANGAN (lanjutan)**

**Kerangka Penilaian (lanjutan)**

**Nilai wajar aset keuangan dan liabilitas keuangan**

Tabel di bawah menyajikan nilai tercatat dan nilai wajar instrumen keuangan Bank, yang diukur pada nilai wajar dan analisis atas instrumen keuangan tersebut sesuai dengan masing-masing level dalam hierarki nilai wajar.

**32. FINANCIAL INSTRUMENTS (continued)**

**Assessment Framework (continued)**

**Fair values of financial assets and financial liabilities**

The table below presents the carrying value and fair value of the Bank's financial instruments, measured at fair value and an analysis of these financial instruments according to each level in the fair value hierarchy.

| 31 Desember/December 31, 2024                     |                                                                         |                                                                                                                             |                   |                        |                                                 |
|---------------------------------------------------|-------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------|-------------------|------------------------|-------------------------------------------------|
| Nilai tercatat/Carrying value                     |                                                                         |                                                                                                                             |                   |                        |                                                 |
|                                                   | Diukur pada biaya perolehan diamortisasi/<br>Measured at amortized cost | Diukur pada nilai wajar melalui penghasilan komprehensif lain/<br>Measured at fair value through other comprehensive income | Total             | Nilai wajar/Fair value |                                                 |
| <b>Aset Keuangan</b>                              |                                                                         |                                                                                                                             |                   |                        | <b>Financial Assets</b>                         |
| Kas                                               | 23                                                                      | -                                                                                                                           | 23                | 23                     | Cash                                            |
| Giro pada Bank Indonesia                          | 864.831                                                                 | -                                                                                                                           | 864.831           | 864.831                | Current Accounts with Bank Indonesia            |
| Giro pada Bank Lain                               | 62.630                                                                  | -                                                                                                                           | 62.630            | 62.630                 | Current Accounts with Other Bank                |
| Penempatan pada Bank Indonesia dan Bank Lain      | 129.997                                                                 | -                                                                                                                           | 129.997           | 129.997                | Placements with Bank Indonesia and Other Bank   |
| Efek-efek                                         | 7.754.408                                                               | 74.655                                                                                                                      | 7.829.063         | 7.694.054              | Marketable Securities                           |
| Efek-efek yang Dibeli dengan Janji Dijual Kembali | 551.241                                                                 | -                                                                                                                           | 551.241           | 551.241                | Securities Purchased Under Agreements To Resell |
| Kredit yang Diberikan                             | 6.520.545                                                               | -                                                                                                                           | 6.520.545         | 6.106.190              | Loans                                           |
| Aset Lain-lain <sup>*)</sup>                      | 152.546                                                                 | -                                                                                                                           | 152.546           | 152.546                | Other Assets <sup>*)</sup>                      |
| <b>Total</b>                                      | <b>16.036.221</b>                                                       | <b>74.655</b>                                                                                                               | <b>16.110.876</b> | <b>15.561.512</b>      | <b>Total</b>                                    |
| <b>Liabilitas Keuangan</b>                        |                                                                         |                                                                                                                             |                   |                        | <b>Financial Liabilities</b>                    |
| Simpanan Nasabah                                  | 11.730.040                                                              | -                                                                                                                           | 11.730.040        | 11.730.040             | Deposits from Customers                         |
| Liabilitas Lain-lain <sup>**)</sup>               | 132.865                                                                 | -                                                                                                                           | 132.865           | 132.865                | Other Liabilities <sup>**)</sup>                |
| <b>Total</b>                                      | <b>11.862.905</b>                                                       | <b>-</b>                                                                                                                    | <b>11.862.905</b> | <b>11.862.905</b>      | <b>Total</b>                                    |

<sup>\*)</sup> Terdiri dari rekening titipan, piutang pendapatan bunga dan uang jaminan

<sup>\*)</sup> This consists of account not yet settled, interest receivables and security deposits

<sup>\*\*)</sup> Terdiri dari rekening titipan dan beban bunga yang akan dibayar

<sup>\*\*)</sup> This consists of account not yet settled and accrued interest expense

| 31 Desember/December 31, 2023                     |                                                                         |                                                                                                                             |           |                        |                                                 |
|---------------------------------------------------|-------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------|-----------|------------------------|-------------------------------------------------|
| Nilai tercatat/Carrying value                     |                                                                         |                                                                                                                             |           |                        |                                                 |
|                                                   | Diukur pada biaya perolehan diamortisasi/<br>Measured at amortized cost | Diukur pada nilai wajar melalui penghasilan komprehensif lain/<br>Measured at fair value through other comprehensive income | Total     | Nilai wajar/Fair value |                                                 |
| <b>Aset Keuangan</b>                              |                                                                         |                                                                                                                             |           |                        | <b>Financial Assets</b>                         |
| Kas                                               | 23                                                                      | -                                                                                                                           | 23        | 23                     | Cash                                            |
| Giro pada Bank Indonesia                          | 882.433                                                                 | -                                                                                                                           | 882.433   | 882.433                | Current Accounts with Bank Indonesia            |
| Giro pada Bank Lain                               | 58.987                                                                  | -                                                                                                                           | 58.987    | 58.987                 | Current Accounts with Other Bank                |
| Penempatan pada Bank Indonesia dan Bank Lain      | 159.991                                                                 | -                                                                                                                           | 159.991   | 159.991                | Placements with Bank Indonesia and Other Bank   |
| Efek-efek                                         | 5.220.212                                                               | 74.625                                                                                                                      | 5.294.837 | 5.284.299              | Marketable Securities                           |
| Efek-efek yang Dibeli dengan Janji Dijual Kembali | 2.281.369                                                               | -                                                                                                                           | 2.281.369 | 2.281.369              | Securities Purchased Under Agreements To Resell |
| Kredit yang Diberikan                             | 4.502.713                                                               | -                                                                                                                           | 4.502.713 | 4.396.860              | Loans                                           |

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**32. INSTRUMEN KEUANGAN (lanjutan)**

**Penilaian instrumen keuangan (lanjutan)**

**Nilai wajar aset keuangan dan liabilitas keuangan (lanjutan)**

| 31 Desember/December 31, 2023       |                                                                         |                                                                                                                             |                   |                        |
|-------------------------------------|-------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------|-------------------|------------------------|
| Nilai tercatat/Carrying value       |                                                                         |                                                                                                                             |                   |                        |
|                                     | Diukur pada biaya perolehan diamortisasi/<br>Measured at amortized cost | Diukur pada nilai wajar melalui penghasilan komprehensif lain/<br>Measured at fair value through other comprehensive income | Total             | Nilai wajar/Fair value |
| Aset Lain-lain <sup>*)</sup>        | 149.362                                                                 | -                                                                                                                           | 149.362           | 149.362                |
| <b>Total</b>                        | <b>13.255.090</b>                                                       | <b>74.625</b>                                                                                                               | <b>13.329.715</b> | <b>13.213.324</b>      |
| <b>Liabilitas Keuangan</b>          |                                                                         |                                                                                                                             |                   |                        |
| Simpanan Nasabah                    | 8.975.738                                                               | -                                                                                                                           | 8.975.738         | 8.975.738              |
| Liabilitas Lain-lain <sup>**)</sup> | 477.940                                                                 | -                                                                                                                           | 477.940           | 477.940                |
| <b>Total</b>                        | <b>9.453.678</b>                                                        | <b>-</b>                                                                                                                    | <b>9.453.678</b>  | <b>9.453.678</b>       |

<sup>\*)</sup> Terdiri dari rekening titipan, piutang pendapatan bunga dan uang jaminan

<sup>\*\*)</sup> Terdiri dari rekening titipan dan beban bunga yang akan dibayar

Pada tanggal 31 Desember 2024 dan 2023, nilai wajar efek-efek yang diklasifikasikan dalam kelompok yang diukur pada nilai wajar melalui laba rugi adalah berdasarkan harga pasar yang dikeluarkan oleh pricing provider (Penilai Harga Efek Indonesia/"PHEI" dahulu Indonesia Bond Pricing Agency/"IBPA"). Jika informasi ini tidak tersedia, nilai wajar diestimasi dengan menggunakan harga pasar kuotasi efek yang memiliki karakteristik kredit, jatuh tempo, dan yield yang serupa.

Tabel di bawah ini menunjukkan instrumen keuangan yang diukur pada nilai wajar yang dikelompokkan berdasarkan hirarki nilai wajar:

**32. FINANCIAL INSTRUMENTS (continued)**

**Valuation of financial instruments (continued)**

**Fair values of financial assets and financial liabilities (continued)**

| 31 Desember/December 31, 2023       |                                                                         |                                                                                                                             |                   |                        |
|-------------------------------------|-------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------|-------------------|------------------------|
| Nilai tercatat/Carrying value       |                                                                         |                                                                                                                             |                   |                        |
|                                     | Diukur pada biaya perolehan diamortisasi/<br>Measured at amortized cost | Diukur pada nilai wajar melalui penghasilan komprehensif lain/<br>Measured at fair value through other comprehensive income | Total             | Nilai wajar/Fair value |
| Aset Lain-lain <sup>*)</sup>        | 149.362                                                                 | -                                                                                                                           | 149.362           | 149.362                |
| <b>Total</b>                        | <b>13.255.090</b>                                                       | <b>74.625</b>                                                                                                               | <b>13.329.715</b> | <b>13.213.324</b>      |
| <b>Liabilitas Keuangan</b>          |                                                                         |                                                                                                                             |                   |                        |
| Simpanan Nasabah                    | 8.975.738                                                               | -                                                                                                                           | 8.975.738         | 8.975.738              |
| Liabilitas Lain-lain <sup>**)</sup> | 477.940                                                                 | -                                                                                                                           | 477.940           | 477.940                |
| <b>Total</b>                        | <b>9.453.678</b>                                                        | <b>-</b>                                                                                                                    | <b>9.453.678</b>  | <b>9.453.678</b>       |

<sup>\*)</sup> This consists of account not yet settled, interest receivables and security deposits

<sup>\*\*)</sup> This consists of account not yet settled and accrued interest expense

As of December 31, 2024 and 2023, the fair value of marketable securities classified as measured at fair value through profit or loss is based on the market price issued by the pricing provider (Indonesian Securities Price Appraiser/"PHEI" formerly the Indonesia Bond Pricing Agency/"IBPA"). If this information is not available, fair value is estimated using quoted market prices for securities with similar credit, maturity and yield characteristics.

The table below shows the financial instruments measured at fair value grouped according to the fair value hierarchy:

| 31 Desember/December 31, 2024                     |                       |                       |                       |        |
|---------------------------------------------------|-----------------------|-----------------------|-----------------------|--------|
|                                                   | Tingkat 1/<br>Level 1 | Tingkat 2/<br>Level 2 | Tingkat 3/<br>Level 3 | Total  |
| <b>Aset Keuangan</b>                              |                       |                       |                       |        |
| Aset yang diukur pada nilai wajar                 |                       |                       |                       |        |
| Nilai wajar melalui penghasilan komprehensif lain |                       |                       |                       |        |
| Efek-efek                                         | 74.655                | -                     | -                     | 74.655 |
| <b>Financial Assets</b>                           |                       |                       |                       |        |
| <b>Assets measured at fair value</b>              |                       |                       |                       |        |
| Fair value through other comprehensive income     |                       |                       |                       |        |
| Marketable Securities                             |                       |                       |                       |        |
| 31 Desember/December 31, 2023                     |                       |                       |                       |        |
|                                                   | Tingkat 1/<br>Level 1 | Tingkat 2/<br>Level 2 | Tingkat 3/<br>Level 3 | Total  |
| <b>Aset Keuangan</b>                              |                       |                       |                       |        |
| Aset yang diukur pada nilai wajar                 |                       |                       |                       |        |
| Nilai wajar melalui penghasilan komprehensif lain |                       |                       |                       |        |
| Efek-efek                                         | 74.625                | -                     | -                     | 74.625 |
| <b>Financial Assets</b>                           |                       |                       |                       |        |
| <b>Assets measured at fair value</b>              |                       |                       |                       |        |
| Fair value through other comprehensive income     |                       |                       |                       |        |
| Marketable Securities                             |                       |                       |                       |        |

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**32. INSTRUMEN KEUANGAN (lanjutan)**

**Penilaian instrumen keuangan (lanjutan)**

**Nilai wajar aset keuangan dan liabilitas keuangan (lanjutan)**

Tidak terdapat perpindahan antara tingkat 1 dan tingkat 2 hirarki nilai wajar.

Tabel di bawah ini menunjukkan hirarki nilai wajar atas instrumen keuangan yang tidak diukur pada nilai wajar:

| 31 Desember/December 31, 2024                         |                       |                       |                       |                   |
|-------------------------------------------------------|-----------------------|-----------------------|-----------------------|-------------------|
|                                                       | Tingkat 1/<br>Level 1 | Tingkat 2/<br>Level 2 | Tingkat 3/<br>Level 3 | Total             |
| <b>Aset Keuangan</b>                                  |                       |                       |                       |                   |
| <b><u>Aset yang tidak diukur pada nilai wajar</u></b> |                       |                       |                       |                   |
| Efek-efek pada biaya perolehan diamortisasi           | 7.619.399             | -                     | -                     | 7.619.399         |
| Efek - efek yang dibeli dengan janji dijual kembali   | 551.241               | -                     | -                     | 551.241           |
| Kredit yang diberikan                                 | -                     | 6.106.190             | -                     | 6.106.190         |
| <b>Total</b>                                          | <b>8.170.640</b>      | <b>6.106.190</b>      | <b>-</b>              | <b>14.276.830</b> |

| 31 Desember/December 31, 2023                         |                       |                       |                       |                   |
|-------------------------------------------------------|-----------------------|-----------------------|-----------------------|-------------------|
|                                                       | Tingkat 1/<br>Level 1 | Tingkat 2/<br>Level 2 | Tingkat 3/<br>Level 3 | Total             |
| <b>Aset Keuangan</b>                                  |                       |                       |                       |                   |
| <b><u>Aset yang tidak diukur pada nilai wajar</u></b> |                       |                       |                       |                   |
| Efek-efek pada biaya perolehan diamortisasi           | 5.209.674             | -                     | -                     | 5.209.674         |
| Efek - efek yang dibeli dengan janji dijual kembali   | 2.281.369             | -                     | -                     | 2.281.369         |
| Kredit yang diberikan                                 | -                     | 4.396.860             | -                     | 4.396.860         |
| <b>Total</b>                                          | <b>7.491.043</b>      | <b>4.396.860</b>      | <b>-</b>              | <b>11.887.903</b> |

Berikut metode dan asumsi yang digunakan untuk perkiraan nilai wajar:

Nilai tercatat kas, giro pada Bank Indonesia, giro pada bank lain, penempatan pada Bank Indonesia dan bank lain, efek-efek pada biaya perolehan diamortisasi, efek-efek yang dibeli dengan janji dijual kembali, aset lain-lain, simpanan nasabah dan liabilitas lain-lain mendekati nilai wajarnya karena jatuh tempo dalam jangka pendek.

Nilai wajar dari efek-efek ditetapkan berdasarkan harga pasar atau harga kuotasi perantara (broker)/pedagang efek (dealer). Jika informasi ini tidak tersedia, nilai wajar diestimasi dengan menggunakan harga pasar kuotasi efek yang memiliki karakteristik kredit, jatuh tempo dan yield yang serupa atau dinilai dengan menggunakan metode valuasi internal.

**32. FINANCIAL INSTRUMENTS (continued)**

**Valuation of financial instruments (continued)**

**Fair values of financial assets and financial liabilities (continued)**

There is no transfer between level 1 and level 2 of the fair value hierarchy.

The table below shows the fair value hierarchy of financial instruments not measured at fair value:

|                                                 |
|-------------------------------------------------|
| <b>Financial Assets</b>                         |
| <b><u>Assets not measured at fair value</u></b> |
| Marketable securities at amortized cost         |
| Securities purchased under agreements to resell |
| Loans                                           |
| <b>Total</b>                                    |

|                                                 |
|-------------------------------------------------|
| <b>Financial Assets</b>                         |
| <b><u>Assets not measured at fair value</u></b> |
| Marketable securities at amortized cost         |
| Securities purchased under agreements to resell |
| Loans                                           |
| <b>Total</b>                                    |

The following methods and assumptions are used to estimate the fair value:

The carrying amounts of cash, current accounts with Bank Indonesia, current accounts with other bank, placements with Bank Indonesia and other bank, marketable securities at amortized cost, securities purchased under agreements to resell, deposit from customers and other liabilities approximate their respective fair values due to the relatively short-term maturity of these financial instruments.

The fair value of marketable securities are based on market prices or broker/dealer price quotations. When this information is not available, fair value is estimated using quoted market prices for securities with similar credit, maturity and yield characteristics or using internal valuation method.

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**32. INSTRUMEN KEUANGAN (lanjutan)**

**Penilaian instrumen keuangan (lanjutan)**

**Nilai wajar aset keuangan dan liabilitas keuangan (lanjutan)**

Nilai wajar dari kredit yang diberikan dinilai menggunakan diskonto arus kas berdasarkan suku bunga efektif rata-rata tertimbang.

**33. MANAJEMEN RISIKO**

**a. Kerangka manajemen risiko**

Bank menyadari bahwa dalam melaksanakan kegiatan usahanya, Bank selalu berhadapan dengan risiko yang melekat (inherent) pada instrumen keuangan, yaitu risiko kredit, risiko likuiditas, risiko pasar atas nilai tukar valuta asing dan tingkat suku bunga, risiko operasional, serta risiko lainnya.

Dalam rangka mengendalikan risiko tersebut, Bank telah mengimplementasikan suatu Kerangka Dasar Manajemen Risiko (Risk Management Framework) secara terpadu yang dituangkan dalam Kebijakan Dasar Manajemen Risiko ("KDMR"). Kerangka tersebut digunakan sebagai sarana untuk penetapan strategi, organisasi, kebijakan dan pedoman, serta infrastruktur Bank sehingga dapat dipastikan bahwa semua risiko yang dihadapi Bank dapat dikenali, diukur, dikendalikan, dan dilaporkan dengan baik.

Dalam rangka penerapan manajemen risiko yang efektif, Bank telah memiliki Komite Manajemen Risiko yang berfungsi untuk membahas permasalahan risiko yang dihadapi Bank secara keseluruhan dan merekomendasikan kebijakan manajemen risiko kepada Direksi.

Selain komite di atas, Bank telah membentuk beberapa komite lain yang bertugas untuk menangani risiko secara lebih spesifik antara lain: Komite Kebijakan Perkreditan, Komite Kredit, serta Komite Aset dan Liabilitas (Asset and Liability Committee - "ALCO").

Bank senantiasa melakukan kajian risiko secara menyeluruh atas rencana penerbitan produk dan/atau aktivitas baru sesuai dengan jenis risiko yang terdapat di dalam Peraturan Bank Indonesia ("PBI"), Peraturan Otoritas Jasa Keuangan ("POJK"), dan peraturan-peraturan lain yang berlaku.

**32. FINANCIAL INSTRUMENTS (continued)**

**Valuation of financial instruments (continued)**

**Fair values of financial assets and financial liabilities (continued)**

The fair value of loans are determined by discounting cash flows using weighted-average effective interest rate.

**33. RISK MANAGEMENT**

**a. Risk management framework**

The Bank realizes that in carrying out its business activities, the Bank is always faced with inherent risks in financial instruments, namely credit risk, liquidity risk, market risk on foreign exchange rates and interest rates, operational risk, and other risks.

In order to control these risks, the Bank has implemented an integrated Risk Management Framework as outlined in the Basic Risk Management Policy ("KDMR"). The framework is used as a means for determining the strategy, organization, policies and guidelines, as well as the Bank's infrastructure so that it can be ensured that all risks faced by the Bank can be properly identified, measured, controlled and reported.

In order to implement effective risk management, the Bank has a Risk Management Committee whose function is to discuss the overall risk problems faced by the Bank and recommend risk management policies to the Board of Directors.

In addition to the above committees, the Bank has established several other committees tasked with dealing with risks more specifically, including: Credit Policy Committee, Credit Committee, and Asset and Liability Committee (ALCO).

The Bank regularly conducts a comprehensive risk assessment of plans to issue new products and/or activities in accordance with the type of risk contained in the Bank Indonesia Regulations ("PBI"), Financial Services Authority Regulations ("POJK"), and other applicable regulations.



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**33. MANAJEMEN RISIKO (lanjutan)**

**b. Manajemen risiko aset dan liabilitas**

ALCO bertanggung jawab untuk mengevaluasi, mengusulkan, dan menetapkan strategi pendanaan dan investasi Bank. Ruang lingkup ALCO adalah mengelola risiko likuiditas, risiko tingkat suku bunga, dan risiko nilai tukar valuta asing; meminimalkan biaya pendanaan serta mempertahankan likuiditas pada saat yang bersamaan; dan mengoptimalkan perolehan pendapatan bunga Bank dengan mengalokasikan dana pada aset produktif secara hati-hati.

ALCO diketuai oleh Direktur Utama (merangkap anggota), dengan anggota lainnya terdiri dari 2 (dua) orang Direktur, Kepala Departemen Tresuri, Kepala Divisi Lending Business & Portfolio Management, Kepala Divisi Digital Business, Kepala Divisi Card & Personal Loan Business, Kepala Divisi Strategic Alignment & Fraud Management, Kepala Divisi Finance, Accounting & Tax, Kepala Divisi Corporate Planning, Kepala Satuan Kerja Manajemen Risiko dan Kepala Satuan Kerja Audit Internal.

Proses pengelolaan aset dan liabilitas Bank dimulai dengan pengkajian parameter ekonomi yang memengaruhi Bank, yang umumnya terdiri dari tingkat inflasi, likuiditas pasar, *yield curve*, nilai tukar Dolar Amerika Serikat (USD) terhadap Rupiah, dan faktor makro ekonomi lainnya. Risiko likuiditas, nilai tukar valuta asing, dan tingkat suku bunga dikaji oleh Satuan Kerja Manajemen Risiko dan dilaporkan kepada ALCO. ALCO kemudian menentukan strategi penetapan tingkat bunga simpanan dan kredit berdasarkan kondisi dan persaingan di pasar.

**c. Manajemen risiko kredit**

Risiko kredit adalah risiko yang terjadi akibat kegagalan pihak lawan (*counterparty*) dalam memenuhi kewajibannya. Risiko kredit dikelola baik pada tingkat transaksi maupun portofolio.

**33. RISK MANAGEMENT (continued)**

**b. Asset and liability risk management**

ALCO is responsible for evaluating, proposing and establishing the Bank's funding and investment strategy. The scope of ALCO is to manage liquidity risk, interest rate risk, and foreign exchange risk; minimize funding costs and maintain liquidity at the same time; and optimizing the Bank's interest income by allocating funds to productive assets carefully.

ALCO is chaired by the President Director (concurrently a member), with the other members consisting of 2 (two) directors, Head of Treasury Department, Head of Lending Business & Portfolio Management Division, Head of Digital Business Division, Head of Card & Personal Loan Business Division, Head of Strategic Alignment & Fraud Management Division, Head of Finance, Accounting & Tax Division, Head of Corporate Planning Division, Head of Risk Management Work Unit, and Head of the Internal Audit Work Unit.

The process of managing the Bank's assets and liabilities begins with an assessment of the economic parameters that affect the Bank, which generally consist of the inflation rate, market liquidity, yield curve, the exchange rate of the United States Dollar (USD) against Rupiah, and other macroeconomic factors. Liquidity risks, foreign exchange rates, and interest rates are reviewed by the Risk Management Unit and reported to ALCO. ALCO then determines a strategy for setting deposit and credit interest rates based on conditions and competition in the market.

**c. Credit risk management**

Credit risk is the risk of loss resulting from defaulting counterparty in fulfilling their obligations. This risk is managed both at the transaction and portfolio levels.

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**33. MANAJEMEN RISIKO (lanjutan)**

**c. Manajemen risiko kredit (lanjutan)**

Mitigasi risiko kredit antara lain berupa:

- a. Identifikasi dan pengukuran risiko kredit melalui kajian/pembahasan atas pemilihan mitra dalam penyaluran kredit melalui skema *channeling*.
- b. Pengkajian alternatif penyaluran dana selain kredit dan penempatan obligasi korporasi.
- c. Penggunaan rating eksternal untuk mengukur tingkat risiko penerbit obligasi, serta analisis atas debitur dan fasilitas kredit pada Komite Kredit baik untuk kredit sindikasi/club deal maupun pembelian obligasi.
- d. Melakukan analisis kelayakan kredit dari calon debitur.
- e. Pemantauan terhadap seluruh aspek risiko kredit, antara lain melalui pemantauan kinerja dari debitur maupun dari obligasi dan korporasi penerbitnya.
- f. Pemantauan kinerja serta persiapan *post implementation review* atas *scoring system* (*Digiscore*) yang berisi *scorecard* untuk menilai tingkat risiko dan kelayakan kredit dari calon debitur *direct lending*.
- g. Pemantauan atas kinerja penyaluran kredit yang dilakukan mitra secara umum, maupun secara khusus pada kredit skema *channeling* yang disalurkan melalui pihak ketiga yang bekerjasama dengan Bank.
- h. Pemantauan agunan yang diambil alih, properti terbengkalai, dan kredit yang dihapus buku.
- i. Eksposur maksimum risiko kredit tanpa memperhitungkan agunan dan pendukung kredit lainnya

Eksposur maksimum risiko kredit disajikan setelah cadangan kerugian penurunan nilai tanpa memperhitungkan agunan dan pendukung kredit lainnya terhadap aset keuangan pada laporan posisi keuangan pada tanggal 31 Desember 2024 dan 2023 adalah sebagai berikut:

**33. RISK MANAGEMENT (continued)**

**c. Credit risk management (continued)**

*Credit risk mitigations include:*

- a. *Identification and measurement of credit risk carried out through assessment/discussion of partner selection for the loan channelling schemes.*
- b. *Assessment of the alternative funds distribution management besides loan and placement of corporate bonds.*
- c. *Utilization the external ratings to measure the risk level of bond issuers, as well as analysis of debtors and credit facilities by the Credit Committee for both syndicated loan/club deals and bond purchases.*
- d. *Analysis the credit worthiness of prospective debtors.*
- e. *Monitoring all aspects of credit risk, including monitoring the performance of debtors, bonds, and corporate issuers.*
- f. *Monitoring the performance and preparation of post implementation review of the scoring system (Digiscore) which contains a scorecard to assess the level of risk and creditworthiness of prospective direct lending debtors.*
- g. *Monitoring the loan performance in the loan channelling industry in general, and specifically to loan channeling schemes through third parties in agreement with the Bank.*
- h. *Monitoring foreclosed collateral, abandoned properties, and write-off loans.*
- i. *Maximum exposure to credit risk without considering collateral held and other credit supports*

*Maximum credit risk exposures on financial assets are presented net after allowance for impairment losses without considering collateral and other credit supports as of December 31, 2024 and 2023 are as follows:*

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**33. MANAJEMEN RISIKO (lanjutan)**

**33. RISK MANAGEMENT (continued)**

**c. Manajemen risiko kredit (lanjutan)**

**c. Credit risk management (continued)**

|                                 | 31 Desember/December 31, |                   |                                      |
|---------------------------------|--------------------------|-------------------|--------------------------------------|
|                                 | 2024                     | 2023              |                                      |
| <b>Aset</b>                     |                          |                   | <b>Assets</b>                        |
| Kas                             | 23                       | 23                | Cash                                 |
| Giro pada Bank Indonesia        | 864.831                  | 882.433           | Current accounts with Bank Indonesia |
| Giro pada bank lain             | 62.628                   | 58.984            | Current accounts with other bank     |
| Penempatan pada                 |                          |                   | Placements with Bank Indonesia       |
| Bank Indonesia dan bank lain    | 129.993                  | 159.950           | and other bank                       |
| Efek-efek                       |                          |                   | Marketable securities                |
| Diukur pada biaya perolehan     |                          |                   |                                      |
| diamortisasi                    | 7.753.085                | 5.220.212         | At amortised cost                    |
| Diukur pada nilai wajar melalui |                          |                   | Fair value through other             |
| penghasilan komprehensif lain   | 74.655                   | 74.625            | comprehensive income                 |
| Efek-efek yang dibeli dengan    |                          |                   | Securities purchased under           |
| janji dijual kembali            | 551.150                  | 2.281.369         | agreements to resell                 |
| Kredit yang diberikan           | 6.277.908                | 4.502.713         | Loans                                |
| Aset lain-lain                  |                          |                   | Other assets                         |
| Rekening titipan                | 30.172                   | 41.657            | Account not yet settled              |
| Piutang pendapatan bunga        | 118.872                  | 104.205           | Accrued interest receivables         |
| Uang jaminan                    | 3.502                    | 3.500             | Security deposits                    |
| <b>Total</b>                    | <b>15.866.819</b>        | <b>13.329.671</b> | <b>Total</b>                         |

Eksposur risiko kredit terhadap rekening administratif setelah cadangan kerugian penurunan nilai pada tanggal 31 Desember 2024 dan 2023 adalah sebagai berikut:

Credit risk exposures relating to administrative accounts net after allowance for impairment losses as of December 31, 2024 and 2023 are as follows:

|                                                      | 31 Desember/December 31, |         |                                |
|------------------------------------------------------|--------------------------|---------|--------------------------------|
|                                                      | 2024                     | 2023    |                                |
| <b>Rekening administratif</b>                        |                          |         | <b>Administrative accounts</b> |
| Fasilitas kredit yang diberikan yang belum digunakan | 1.699.962                | 468.635 | Unused loan facilities         |

**(a) Sektor industri**

**(a) Industry sectors**

Tabel berikut menggambarkan rincian eksposur kredit Bank pada nilai tercatat (tanpa memperhitungkan agunan atau pendukung kredit lainnya), yang dikategorikan berdasarkan sektor industri.

The following table describes the details of the Bank's credit exposure at the carrying amount (without taking into account collateral or other credit support), which are categorized by industry sector.

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**33. MANAJEMEN RISIKO (lanjutan)**

**33. RISK MANAGEMENT (continued)**

**c. Manajemen risiko kredit (lanjutan)**

**c. Credit risk management (continued)**

| 31 Desember/December 31, 2024                           |                                                                                                |                  |                                                                            |                                          |                          |                      |                   |                                                    |
|---------------------------------------------------------|------------------------------------------------------------------------------------------------|------------------|----------------------------------------------------------------------------|------------------------------------------|--------------------------|----------------------|-------------------|----------------------------------------------------|
|                                                         | Pemerintah<br>(termasuk)<br>Bank<br>Indonesia)/<br>Government<br>(including Bank<br>Indonesia) | Bank/<br>Banks   | Lembaga<br>keuangan<br>bukan bank/<br>Non-bank<br>financial<br>institution | Perusahaan<br>lainnya/Other<br>companies | Individu/<br>Individuals | Lain-lain/<br>Others | Jumlah/Total      |                                                    |
| Kas                                                     | -                                                                                              | -                | -                                                                          | -                                        | -                        | 23                   | 23                | Cash                                               |
| Giro pada<br>Bank Indonesia                             | 864.831                                                                                        | -                | -                                                                          | -                                        | -                        | -                    | 864.831           | Current account with<br>Bank Indonesia             |
| Giro pada bank lain                                     | -                                                                                              | 62.628           | -                                                                          | -                                        | -                        | -                    | 62.628            | Current account with<br>other banks                |
| Penempatan pada Bank<br>Indonesia dan bank lain         | 19.997                                                                                         | 109.996          | -                                                                          | -                                        | -                        | -                    | 129.993           | Placement with Bank Indonesia<br>and other bank    |
| Efek -efek                                              |                                                                                                |                  |                                                                            |                                          |                          |                      |                   | Marketable securities                              |
| Biaya perolehan<br>Diamortisasi                         | 4.956.408                                                                                      | 489.987          | -                                                                          | 2.306.690                                | -                        | -                    | 7.753.085         | Amortized cost                                     |
| Nilai wajar melalui penghasilan<br>Komprehensif lain    | -                                                                                              | -                | -                                                                          | 74.655                                   | -                        | -                    | 74.655            | Fair value through other<br>comprehensive income   |
| Efek-efek yang dibeli dengan janji<br>Dijual kembali    | -                                                                                              | 551.150          | -                                                                          | -                                        | -                        | -                    | 551.150           | Securities Purchased under<br>agreements to resell |
| Kredit yang diberikan                                   | -                                                                                              | -                | -                                                                          | 3.239.292                                | 3.021.597                | 17.019               | 6.277.908         | Loans                                              |
| Aset lain-lain                                          |                                                                                                |                  |                                                                            |                                          |                          |                      |                   | Other assets                                       |
| Rekening titipan                                        | -                                                                                              | -                | -                                                                          | -                                        | -                        | 30.172               | 30.172            | Account not yet settled                            |
| Piutang pendapatan bunga                                | 36.207                                                                                         | 5.880            | -                                                                          | 42.302                                   | 34.483                   | -                    | 118.872           | Interest Income Receivable                         |
| Uang jaminan                                            | -                                                                                              | -                | -                                                                          | -                                        | -                        | 3.502                | 3.502             | Security Deposit                                   |
| <b>Total</b>                                            | <b>5.877.443</b>                                                                               | <b>1.219.641</b> | <b>-</b>                                                                   | <b>5.662.939</b>                         | <b>3.056.080</b>         | <b>50.716</b>        | <b>15.866.819</b> | <b>Total</b>                                       |
| <b>Rekening Administratif</b>                           |                                                                                                |                  |                                                                            |                                          |                          |                      |                   | <b>Administrative Account Transactions</b>         |
| Fasilitas kredit yang diberikan<br>yang belum digunakan | -                                                                                              | -                | -                                                                          | 1.699.962                                | -                        | -                    | 1.699.962         | Unused loans                                       |
| <b>Total</b>                                            | <b>-</b>                                                                                       | <b>-</b>         | <b>-</b>                                                                   | <b>1.699.962</b>                         | <b>-</b>                 | <b>-</b>             | <b>1.699.962</b>  | <b>Total</b>                                       |
| 31 Desember/December 31, 2023                           |                                                                                                |                  |                                                                            |                                          |                          |                      |                   |                                                    |
|                                                         | Pemerintah<br>(termasuk)<br>Bank<br>Indonesia)/<br>Government<br>(including Bank<br>Indonesia) | Bank/<br>Banks   | Lembaga<br>keuangan<br>bukan bank/<br>Non-bank<br>financial<br>institution | Perusahaan<br>lainnya/Other<br>companies | Individu/<br>Individuals | Lain-lain/<br>Others | Jumlah/Total      |                                                    |
| Kas                                                     | -                                                                                              | -                | -                                                                          | -                                        | -                        | 23                   | 23                | Cash                                               |
| Giro pada<br>Bank Indonesia                             | 882.433                                                                                        | -                | -                                                                          | -                                        | -                        | -                    | 882.433           | Current account with<br>Bank Indonesia             |
| Giro pada bank lain                                     | -                                                                                              | 58.984           | -                                                                          | -                                        | -                        | -                    | 58.984            | Current account with<br>other banks                |
| Penempatan pada Bank<br>Indonesia dan bank lain         | 59.991                                                                                         | 99.959           | -                                                                          | -                                        | -                        | -                    | 159.950           | Placement with Bank Indonesia<br>and other bank    |
| Efek -efek                                              |                                                                                                |                  |                                                                            |                                          |                          |                      |                   | Marketable securities                              |
| Biaya perolehan<br>Diamortisasi                         | 3.174.223                                                                                      | -                | -                                                                          | 2.045.989                                | -                        | -                    | 5.220.212         | Amortized cost                                     |
| Nilai wajar melalui penghasilan<br>Komprehensif lain    | -                                                                                              | -                | -                                                                          | 74.625                                   | -                        | -                    | 74.625            | Fair value through other<br>comprehensive income   |
| Efek-efek yang dibeli dengan janji<br>Dijual kembali    | 2.281.369                                                                                      | -                | -                                                                          | -                                        | -                        | -                    | 2.281.369         | Securities Purchased under<br>agreements to resell |
| Kredit yang diberikan                                   | -                                                                                              | -                | 149.997                                                                    | 2.451.736                                | 1.900.980                | -                    | 4.502.713         | Loans                                              |
| Aset lain-lain                                          |                                                                                                |                  |                                                                            |                                          |                          |                      |                   | Other assets                                       |
| Rekening titipan                                        | -                                                                                              | -                | -                                                                          | -                                        | -                        | 41.658               | 41.658            | Account not yet settled                            |
| Piutang pendapatan bunga                                | 42.569                                                                                         | 68               | 460                                                                        | 35.130                                   | 25.978                   | -                    | 104.205           | Interest Income Receivable                         |
| Uang jaminan                                            | -                                                                                              | -                | -                                                                          | -                                        | -                        | 3.500                | 3.500             | Security Deposit                                   |
| <b>Total</b>                                            | <b>6.440.585</b>                                                                               | <b>159.011</b>   | <b>150.457</b>                                                             | <b>4.607.480</b>                         | <b>1.926.958</b>         | <b>45.181</b>        | <b>13.329.672</b> | <b>Total</b>                                       |
| <b>Rekening Administratif</b>                           |                                                                                                |                  |                                                                            |                                          |                          |                      |                   | <b>Administrative Account Transactions</b>         |
| Fasilitas kredit yang diberikan<br>yang belum digunakan | -                                                                                              | -                | -                                                                          | 468.635                                  | -                        | -                    | 468.635           | Unused loans                                       |
| <b>Total</b>                                            | <b>-</b>                                                                                       | <b>-</b>         | <b>-</b>                                                                   | <b>468.635</b>                           | <b>-</b>                 | <b>-</b>             | <b>468.635</b>    | <b>Total</b>                                       |

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**33. MANAJEMEN RISIKO (lanjutan)**

**c. Manajemen risiko kredit (lanjutan)**

(iii) Evaluasi penurunan nilai

Pertimbangan utama dalam melakukan evaluasi penurunan nilai kredit yang diberikan khususnya pembayaran pokok atau bunga yang jatuh tempo lebih dari 90 hari atau terdapat kesulitan atau pelanggaran pada persyaratan yang terdapat dalam kontrak awal. Bank melakukan evaluasi penurunan nilai dengan dua metode, yaitu evaluasi penurunan nilai secara individual dan kolektif (Catatan 2d.x).

Bank telah menerapkan klasifikasi penurunan nilai berdasarkan ketentuan PSAK 109.

Khusus untuk kredit yang akan dihapus buku, Bank memastikan kepatuhan atas regulasi yang ada, antara lain dengan memastikan bahwa kredit tersebut telah dicatat sebagai kredit macet (kolektibilitas 5) dan telah dibukukan pencadangan atas penurunan nilai (CKPN) secara individual besar 100%.

Berikut ini adalah risiko aset keuangan berdasarkan klasifikasi evaluasi penurunan nilai pada tanggal 31 Desember 2024 dan 2023:

**33. RISK MANAGEMENT (continued)**

**c. Credit risk management (continued)**

(iii) Impairment assessment

The main considerations of the loan impairment assessment include payments of principal or interest that are overdue by more than 90 days or there are any known difficulties or noncompliance of the original term of the contract. The Bank evaluates impairment using two methods, individual and collective impairment assessment (Note 2d.x).

The Bank has implemented an impairment classification in accordance to the provisions rules set in PSAK 109.

Specifically for loans that will be written off, the Bank ensures compliance with existing regulations, such as, ensuring that the credit has been recorded as default (collectibility 5) and the individual impairment (CKPN) has been allocated at 100%.

Below are financial asset risks based on the assessment classification of the allowance for impairment losses as of December 31, 2024 and 2023:

|                                                         | 31 Desember/December 31, 2024                                |                                                                                                                               |                                                                                                                       |                   |                                                   |
|---------------------------------------------------------|--------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------|-------------------|---------------------------------------------------|
|                                                         | Kerugian kredit<br>Ekspektasian<br>12 bulan/<br>12-month ECL | Kerugian kredit<br>Ekspektasian<br>Sepanjang<br>umumnya - kredit<br>tidak memburuk/<br>Lifetime ECL<br>not credit<br>impaired | Kerugian kredit<br>ekspektasian<br>sepanjang<br>umumnya - kredit<br>memburuk/<br>Lifetime ECL<br>credit -<br>impaired | Total             |                                                   |
| Kas                                                     | 23                                                           | -                                                                                                                             | -                                                                                                                     | 23                | Cash                                              |
| Giro pada<br>Bank Indonesia                             | 864.831                                                      | -                                                                                                                             | -                                                                                                                     | 864.831           | Current account with<br>Bank Indonesia            |
| Giro pada bank lain                                     | 62.628                                                       | -                                                                                                                             | -                                                                                                                     | 62.628            | Current account with<br>other banks               |
| Penempatan pada Bank<br>Indonesia dan bank lain         | 129.993                                                      | -                                                                                                                             | -                                                                                                                     | 129.993           | Placement with Bank Indonesia<br>and other bank   |
| Efek-efek                                               |                                                              |                                                                                                                               |                                                                                                                       |                   | Marketable securities                             |
| Biaya perolehan diamortisasi                            | 7.753.085                                                    | -                                                                                                                             | -                                                                                                                     | 7.753.085         | at amortized cost                                 |
| Nilai wajar melalui penghasilan<br>komprehensif lain    | 74.655                                                       | -                                                                                                                             | -                                                                                                                     | 74.655            | Fair value through other<br>comprehensive income  |
| Efek-efek yang dibeli dengan<br>janji dibeli kembali    | 551.150                                                      | -                                                                                                                             | -                                                                                                                     | 551.150           | Securities purchased<br>under agreement to resell |
| Kredit yang diberikan                                   | 6.216.877                                                    | 43.583                                                                                                                        | 17.488                                                                                                                | 6.277.908         | Loans                                             |
| Aset lain-lain                                          |                                                              |                                                                                                                               |                                                                                                                       |                   | Other assets                                      |
| Rekening titipan                                        | 30.172                                                       | -                                                                                                                             | -                                                                                                                     | 30.172            | Account not yet settled                           |
| Piutang pendapatan bunga                                | 113.938                                                      | 4.907                                                                                                                         | 27                                                                                                                    | 118.872           | Interest income receivable                        |
| Uang jaminan                                            | 3.502                                                        | -                                                                                                                             | -                                                                                                                     | 3.502             | Security deposit                                  |
| <b>Total</b>                                            | <b>15.800.854</b>                                            | <b>48.490</b>                                                                                                                 | <b>17.475</b>                                                                                                         | <b>15.866.819</b> | <b>Total</b>                                      |
| <b>Rekening administratif</b>                           |                                                              |                                                                                                                               |                                                                                                                       |                   | <b>Administrative account transaction</b>         |
| Fasilitas kredit yang diberikan<br>yang belum digunakan | 1.699.962                                                    | -                                                                                                                             | -                                                                                                                     | 1.699.962         | Unused loans                                      |
| <b>Total</b>                                            | <b>1.699.962</b>                                             | <b>-</b>                                                                                                                      | <b>-</b>                                                                                                              | <b>1.699.962</b>  | <b>Total</b>                                      |

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**33. MANAJEMEN RISIKO (lanjutan)**

**33. RISK MANAGEMENT (continued)**

**c. Manajemen risiko kredit (lanjutan)**

**c. Credit risk management (continued)**

(iii) Evaluasi penurunan nilai (lanjutan)

(iii) Impairment assessment (continued)

|                                                      |                                                              | 31 Desember/December 31, 2023                                                                                                 |                                                                                                                       |                   |                                                |
|------------------------------------------------------|--------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------|-------------------|------------------------------------------------|
|                                                      | Kerugian kredit<br>Ekspektasian<br>12 bulan/<br>12-month ECL | Kerugian kredit<br>Ekspektasian<br>Sepanjang<br>umumnya - kredit<br>tidak memburuk/<br>Lifetime ECL<br>not credit<br>impaired | Kerugian kredit<br>ekspektasian<br>sepanjang<br>umumnya - kredit<br>memburuk/<br>Lifetime ECL<br>credit -<br>impaired | Total             |                                                |
| Kas                                                  | 23                                                           | -                                                                                                                             | -                                                                                                                     | 23                | Cash                                           |
| Giro pada Bank Indonesia                             | 882.433                                                      | -                                                                                                                             | -                                                                                                                     | 882.433           | Current account with Bank Indonesia            |
| Giro pada bank lain                                  | 58.984                                                       | -                                                                                                                             | -                                                                                                                     | 58.984            | Current account with other banks               |
| Penempatan pada Bank Indonesia dan bank lain         | 159.950                                                      | -                                                                                                                             | -                                                                                                                     | 159.950           | Placement with Bank Indonesia and other bank   |
| Efek-efek                                            |                                                              |                                                                                                                               |                                                                                                                       |                   | Marketable securities                          |
| Biaya perolehan diamortisasi                         | 5.220.212                                                    | -                                                                                                                             | -                                                                                                                     | 5.220.212         | at amortized cost                              |
| Nilai wajar melalui penghasilan komprehensif lain    | 74.625                                                       | -                                                                                                                             | -                                                                                                                     | 74.625            | Fair value through other comprehensive income  |
| Efek-efek yang dibeli dengan janji dibeli kembali    | 2.281.369                                                    | -                                                                                                                             | -                                                                                                                     | 2.281.369         | Securities purchased under agreement to resell |
| Kredit yang diberikan                                | 4.531.216                                                    | 55.634                                                                                                                        | 55.110                                                                                                                | 4.641.960         | Loans                                          |
| Aset lain-lain                                       |                                                              |                                                                                                                               |                                                                                                                       |                   | Other assets                                   |
| Rekening titipan                                     | 41.658                                                       | -                                                                                                                             | -                                                                                                                     | 41.658            | Account not yet settled                        |
| Piutang pendapatan bunga                             | 100.240                                                      | 3.881                                                                                                                         | 84                                                                                                                    | 104.205           | Interest income receivable                     |
| Uang jaminan                                         | 3.500                                                        | -                                                                                                                             | -                                                                                                                     | 3.500             | Security deposit                               |
| <b>Total</b>                                         | <b>13.354.210</b>                                            | <b>59.515</b>                                                                                                                 | <b>55.194</b>                                                                                                         | <b>13.468.919</b> | <b>Total</b>                                   |
| <b>Rekening administratif</b>                        |                                                              |                                                                                                                               |                                                                                                                       |                   | <b>Administrative account transaction</b>      |
| Fasilitas kredit yang diberikan yang belum digunakan | 468.635                                                      | -                                                                                                                             | -                                                                                                                     | 468.635           | Unused loans                                   |
| <b>Total</b>                                         | <b>468.635</b>                                               | <b>-</b>                                                                                                                      | <b>-</b>                                                                                                              | <b>468.635</b>    | <b>Total</b>                                   |

(iv) Tabel di bawah menunjukkan kualitas kredit per jenis instrumen keuangan yang belum jatuh tempo dan tidak mengalami penurunan nilai (diluar cadangan kerugian penurunan nilai):

(iv) The table below shows credit quality per type of financial instruments that are neither past due nor impaired (gross of allowance for impairment losses):

|                                                      |                                                                                         | 31 Desember/December 31, 2024                                                          |                                        |                   |                                                |
|------------------------------------------------------|-----------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------|----------------------------------------|-------------------|------------------------------------------------|
|                                                      | Belum jatuh tempo dan tidak mengalami penurunan nilai/<br>Neither past due nor impaired | Telah jatuh tempo tetapi tidak mengalami penurunan nilai/<br>Past due but not impaired | Mengalami penurunan nilai/<br>Impaired | Jumlah/Total      |                                                |
| Nilai wajar melalui penghasilan komprehensif lainnya | 74.656                                                                                  | -                                                                                      | -                                      | 74.656            | Fair value through other comprehensive income  |
| Efek-efek                                            |                                                                                         |                                                                                        |                                        |                   | Marketable securities                          |
| Biaya perolehan diamortisasi                         |                                                                                         |                                                                                        |                                        |                   | Amortised cost                                 |
| Kas                                                  | 23                                                                                      | -                                                                                      | -                                      | 23                | Cash                                           |
| Giro pada Bank Indonesia                             | 864.831                                                                                 | -                                                                                      | -                                      | 864.831           | Current accounts with Bank Indonesia           |
| Giro pada bank lain                                  | 62.630                                                                                  | -                                                                                      | -                                      | 62.630            | Current account with other banks               |
| Penempatan pada Bank Indonesia dan bank lain         | 129.997                                                                                 | -                                                                                      | -                                      | 129.997           | Placement with Bank Indonesia and other bank   |
| Efek-efek                                            | 7.754.408                                                                               | -                                                                                      | -                                      | 7.754.408         | Marketable securities                          |
| Efek-efek yang dibeli dengan janji dijual Kembali    | 551.241                                                                                 | -                                                                                      | -                                      | 551.241           | Securities purchased under agreement to resell |
| Kredit yang diberikan                                | 6.228.388                                                                               | 212.109                                                                                | 80.048                                 | 6.520.545         | Loans                                          |
| Aset lain-lain                                       |                                                                                         |                                                                                        |                                        |                   | Other assets                                   |
| Rekening titipan                                     | 30.172                                                                                  | -                                                                                      | -                                      | 30.172            | Account not yet settled                        |
| Piutang pendapatan bunga                             | 110.359                                                                                 | 8.514                                                                                  | -                                      | 118.873           | Interest income receivable                     |
| Uang jaminan                                         | 3.502                                                                                   | -                                                                                      | -                                      | 3.502             | Security deposit                               |
| <b>Total</b>                                         | <b>15.810.207</b>                                                                       | <b>220.623</b>                                                                         | <b>80.048</b>                          | <b>16.110.878</b> | <b>Total</b>                                   |



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**33. MANAJEMEN RISIKO (lanjutan)**

**c. Manajemen risiko kredit (lanjutan)**

(iv) Tabel di bawah menunjukkan kualitas kredit per jenis instrumen keuangan yang belum jatuh tempo dan tidak mengalami penurunan nilai (diluar cadangan kerugian penurunan nilai): (lanjutan)

|                                                      | 31 Desember/December 31, 2023                                                           |                                                                                        |                                        |                   |
|------------------------------------------------------|-----------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------|----------------------------------------|-------------------|
|                                                      | Belum jatuh tempo dan tidak mengalami penurunan nilai/<br>Neither past due nor impaired | Telah jatuh tempo tetapi tidak mengalami penurunan nilai/<br>Past due but not impaired | Mengalami penurunan nilai/<br>Impaired | Jumlah/Total      |
| Nilai wajar melalui penghasilan komprehensif lainnya |                                                                                         |                                                                                        |                                        |                   |
| Efek-efek                                            | 74.625                                                                                  | -                                                                                      | -                                      | 74.625            |
| Biaya perolehan diamortisasi                         |                                                                                         |                                                                                        |                                        |                   |
| Kas                                                  | 23                                                                                      | -                                                                                      | -                                      | 23                |
| Giro pada Bank Indonesia                             | 882.433                                                                                 | -                                                                                      | -                                      | 882.433           |
| Giro pada bank lain                                  | 58.987                                                                                  | -                                                                                      | -                                      | 58.987            |
| Penempatan pada Bank Indonesia dan bank lain         | 159.991                                                                                 | -                                                                                      | -                                      | 159.991           |
| Efek-efek                                            | 5.221.223                                                                               | -                                                                                      | -                                      | 5.221.223         |
| Efek-efek yang dibeli dengan janji dijual Kembali    | 2.281.369                                                                               | -                                                                                      | -                                      | 2.281.369         |
| Kredit yang diberikan                                | 4.438.114                                                                               | 152.757                                                                                | 51.089                                 | 4.641.960         |
| Aset lain-lain                                       |                                                                                         |                                                                                        |                                        |                   |
| Rekening titipan                                     | 41.658                                                                                  | -                                                                                      | -                                      | 41.658            |
| Piutang pendapatan bunga                             | 30.036                                                                                  | 3.881                                                                                  | 84                                     | 34.001            |
| Uang jaminan                                         | 3.500                                                                                   | -                                                                                      | -                                      | 3.500             |
| <b>Total</b>                                         | <b>13.191.959</b>                                                                       | <b>156.638</b>                                                                         | <b>51.173</b>                          | <b>13.399.770</b> |

Fair value through other comprehensive income  
 Marketable securities  
 Amortised cost  
 Cash  
 Current accounts with Bank Indonesia  
 Current account with other banks  
 Placement with Bank Indonesia and other bank  
 Marketable securities  
 Securities purchased under agreement to resell  
 Loans  
 Other assets  
 Account not yet settled  
 Interest income receivable  
 Security deposit

**Total**

**d. Manajemen risiko likuiditas**

Risiko likuiditas dapat terjadi ketika sebuah bank tidak dapat memenuhi kewajiban finansialnya kepada nasabah atau pihak lawan secara tepat waktu dengan biaya yang wajar.

Bank sangat mementingkan penjagaan kecukupan likuiditas dalam memenuhi komitmennya kepada para nasabah dan pihak lainnya, baik dalam rangka pemberian kredit, pembayaran kembali simpanan nasabah maupun untuk memenuhi kebutuhan likuiditas operasional. Fungsi pengelolaan kebutuhan likuiditas secara keseluruhan dilakukan oleh ALCO dan secara operasional oleh Divisi Tresuri.

**33. RISK MANAGEMENT (continued)**

**c. Credit risk management (continued)**

(iv) The table below shows credit quality per type of financial instruments that are neither past due nor impaired (gross of allowance for impairment losses): (continued)

**d. Liquidity risk management**

Liquidity risk may arise when bank is incapable to fulfill its financial obligation to the customers or counterparties in timely manner and at a fair price.

The Bank attaches great importance to maintaining adequate liquidity in fulfilling its commitments to customers and other parties, both in terms of providing credit, repaying customer deposits and meeting operational liquidity needs. The overall liquidity needs management function is carried out by ALCO and operationally by the Treasury Division.

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**33. MANAJEMEN RISIKO (lanjutan)**

**d. Manajemen risiko likuiditas (lanjutan)**

Bank menjaga likuiditas dengan mempertahankan total aset likuid yang cukup untuk membayar simpanan para nasabah dan menjaga agar total aset yang jatuh tempo pada setiap periode dapat menutupi total liabilitas yang jatuh tempo.

Tabel berikut ini menyajikan arus kas kontraktual yang tidak didiskontokan dari liabilitas keuangan Bank berdasarkan periode tersisa sampai dengan tanggal jatuh tempo kontraktual pada tanggal 31 Desember 2024 dan 2023:

| 31 Desember/December 31, 2024 |                                   |                     |                        |                          |                         |
|-------------------------------|-----------------------------------|---------------------|------------------------|--------------------------|-------------------------|
|                               | Nilai tercatat/<br>Carrying value | 1 bulan/<br>1 Month | 1-6 bulan<br>1-6 Month | 6-12 bulan<br>6-12 Month | > 12 bulan<br>>12 Month |
| <b>Liabilitas</b>             |                                   |                     |                        |                          |                         |
| Simpanan Nasabah              | 11.730.040                        | 11.195.856          | 352.808                | 181.376                  | -                       |
| Liabilitas lain-lain**        | 132.865                           | 128.806             | 1.637                  | 2.422                    | -                       |
| <b>Total</b>                  | <b>11.862.905</b>                 | <b>11.324.662</b>   | <b>354.445</b>         | <b>183.798</b>           | <b>-</b>                |
| 31 Desember/December 31, 2023 |                                   |                     |                        |                          |                         |
|                               | Nilai tercatat/<br>Carrying value | 1 bulan/<br>1 Month | 1-6 bulan<br>1-6 Month | 6-12 bulan<br>6-12 Month | > 12 bulan<br>>12 Month |
| <b>Liabilitas</b>             |                                   |                     |                        |                          |                         |
| Simpanan Nasabah              | 8.975.738                         | 8.577.919           | 334.234                | 63.585                   | -                       |
| Liabilitas lain-lain**        | 83.548                            | 80.108              | 1.406                  | 2.034                    | -                       |
| <b>Total</b>                  | <b>9.059.286</b>                  | <b>8.658.027</b>    | <b>335.640</b>         | <b>65.619</b>            | <b>-</b>                |

\*\*) Terdiri dari rekening titipan dan beban bunga yang akan dibayar

Tabel-tabel di atas disusun berdasarkan sisa jatuh tempo kontraktual liabilitas keuangan dan biaya bunga yang belum dibayarkan berdasarkan jatuh tempo kontraktual paling awal yang mungkin terjadi.

**33. RISK MANAGEMENT (continued)**

**d. Liquidity risk management (continued)**

The Bank maintains liquidity by maintaining a sufficient amount of liquid assets to pay customers' deposits and ensuring that the amount of assets maturing in each period can cover the amount of total maturing liabilities.

The following table presents the undiscounted contractual cash flows from the Bank's financial liabilities based on the remaining period until the contractual maturity dates as of December 31, 2024 and 2023:

\*\*) This consists of account not yet settled and accrued interest expense

The tables above are prepared based on the remaining contractual maturities of financial liabilities and interest payable based on the earliest possible contractual maturities.

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**33. MANAJEMEN RISIKO (lanjutan)**

**d. Manajemen risiko likuiditas (lanjutan)**

Nilai nominal arus kas masuk dan keluar yang diungkapkan pada tabel di atas menyajikan arus kas kontraktual yang tidak didiskontokan terkait dengan nilai pokok dan bunga yang belum dibayarkan.

Analisis tentang nilai tercatat dari aset keuangan berdasarkan periode tersisa sampai dengan tanggal jatuh tempo kontraktual pada tanggal 31 Desember 2024 dan 2023 sebagai berikut:

**33. RISK MANAGEMENT (continued)**

**d. Liquidity risk management (continued)**

The nominal value of cash inflows and outflows disclosed in the table above presents the undiscounted contractual cash flows relating to the principal and interest payable.

The analysis of the carrying amount of financial assets based on the remaining period until the contractual maturity dates as of December 31, 2024 and 2023 is as follows:

| 31 Desember/December 31, 2024                     |                     |                         |                           |                          |                                                                 |                                                |
|---------------------------------------------------|---------------------|-------------------------|---------------------------|--------------------------|-----------------------------------------------------------------|------------------------------------------------|
|                                                   | 1 bulan/<br>1 Month | 1-6 bulan/<br>1-6 Month | 6-12 bulan/<br>6-12 Month | > 12 bulan/<br>>12 Month | Tidak mempunyai<br>kontrak jatuh tempo/<br>No maturity contract |                                                |
| <b>Aset</b>                                       |                     |                         |                           |                          |                                                                 | <b>Assets</b>                                  |
| Kas                                               | -                   | -                       | -                         | -                        | 23                                                              | Cash                                           |
| Giro pada Bank Indonesia                          | -                   | -                       | -                         | -                        | 864.831                                                         | Current Accounts with Bank Indonesia           |
| Giro pada Bank Lain                               | -                   | -                       | -                         | -                        | 62.628                                                          | Current Accounts with Other Bank               |
| Penempatan pada Bank Indonesia Dan Bank Lain      | 129.993             | -                       | -                         | -                        | -                                                               | Placements with Bank Indonesia and Other Banks |
| Efek-efek                                         | 1.199.408           | 1.529.523               | 1.252.523                 | 3.846.286                | -                                                               | Marketable Securities                          |
| Efek-Efek yang dibeli dengan janji dijual kembali | 551.150             | -                       | -                         | -                        | -                                                               | Purchased under agreements to resell           |
| Kredit yang diberikan                             | 323.469             | 1.278.236               | 948.161                   | 3.728.041                | -                                                               | Loans                                          |
| Aset lain-lain                                    | 4.867               | 18.530                  | 20.110                    | 75.365                   | 105.440                                                         | Other assets                                   |
| <b>Total</b>                                      | <b>2.208.888</b>    | <b>2.826.289</b>        | <b>2.220.794</b>          | <b>7.649.693</b>         | <b>1.032.921</b>                                                | <b>Total</b>                                   |

| 31 Desember/December 31, 2023                     |                     |                         |                           |                          |                                                                 |                                                |
|---------------------------------------------------|---------------------|-------------------------|---------------------------|--------------------------|-----------------------------------------------------------------|------------------------------------------------|
|                                                   | 1 bulan/<br>1 Month | 1-6 bulan/<br>1-6 Month | 6-12 bulan/<br>6-12 Month | > 12 bulan/<br>>12 Month | Tidak mempunyai<br>kontrak jatuh tempo/<br>No maturity contract |                                                |
| <b>Aset</b>                                       |                     |                         |                           |                          |                                                                 | <b>Assets</b>                                  |
| Kas                                               | -                   | -                       | -                         | -                        | 23                                                              | Cash                                           |
| Giro pada Bank Indonesia                          | -                   | -                       | -                         | -                        | 882.433                                                         | Current Accounts with Bank Indonesia           |
| Giro pada Bank Lain                               | -                   | -                       | -                         | -                        | 58.984                                                          | Current Accounts with Other Bank               |
| Penempatan pada Bank Indonesia Dan Bank Lain      | 159.950             | -                       | -                         | -                        | -                                                               | Placements with Bank Indonesia and Other Banks |
| Efek-efek                                         | -                   | 700.966                 | 584.326                   | 4.010.555                | -                                                               | Marketable Securities                          |
| Efek-Efek yang dibeli dengan janji dijual kembali | 1.244.242           | 816.456                 | 220.662                   | -                        | -                                                               | Purchased under agreements to resell           |
| Kredit yang diberikan                             | 72.505              | 1.036.509               | 648.947                   | 2.744.751                | -                                                               | Loans                                          |
| Aset lain-lain                                    | 89.883              | 28.679                  | 11.942                    | 61.080                   | 3.500                                                           | Other assets                                   |
| <b>Total</b>                                      | <b>1.566.580</b>    | <b>2.582.610</b>        | <b>1.465.877</b>          | <b>6.816.386</b>         | <b>994.940</b>                                                  | <b>Total</b>                                   |

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**33. MANAJEMEN RISIKO (lanjutan)**

**e. Manajemen risiko pasar**

Risiko pasar adalah risiko dimana nilai wajar atau arus kas di masa mendatang dari suatu instrumen keuangan akan berfluktuasi akibat perubahan variabel pasar, seperti: suku bunga, nilai tukar, harga ekuitas dan harga komoditas.

**Risiko tingkat suku bunga**

Perhitungan risiko suku bunga dalam banking book atau Interest Rate Risk in the Banking Book (IRRBB) menggunakan 2 (dua) perspektif yaitu perspektif nilai ekonomis (*economic value*) dan perspektif rentabilitas (*earnings*). Hal tersebut bertujuan agar Bank dapat mengidentifikasi risiko secara lebih akurat dan melakukan tindak lanjut perbaikan yang sesuai.

Untuk memitigasi IRRBB, Bank menetapkan limit nominal untuk pinjaman dan surat berharga banking book berbunga tetap, limit IRRBB serta strategi pricing.

Pengukuran IRRBB dengan menggunakan 2 (dua) metode yang mengacu pada SE OJK No. 12/SEOJK.03/2018 perihal 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:

- Pengukuran berdasarkan perubahan pada nilai ekonomis dari ekuitas (*economic value of equity*), yang mengukur dampak perubahan suku bunga terhadap nilai ekonomis dari ekuitas Bank; dan
- Pengukuran berdasarkan perubahan pada pendapatan bunga bersih (*net interest income*), yang mengukur dampak perubahan suku bunga terhadap rentabilitas (*earnings*) Bank.

**Risiko suku bunga dalam trading book**

Pengukuran risiko dilakukan terhadap mata uang Rupiah dan valuta asing (USD) untuk kemudian dilaporkan kepada ALCO. Untuk pengukuran risiko suku bunga pada trading book, Bank menggunakan metode VaR dengan pendekatan metode Historical Simulation untuk kepentingan pelaporan internal.

**33. RISK MANAGEMENT (continued)**

**e. Market risk management**

Market risk is defined as the risk that the fair value or future cash flows of a financial instrument will fluctuate as a result of changes in market variables, such as interest rates, exchange rates, equity prices and commodity prices.

**Interest rate risk**

Calculation of Interest Rate Risk in the Banking Book or Interest Rate Risk in the Banking Book (IRRBB) uses 2 (two) perspectives, namely the economic value perspective and the earnings perspective. This is intended so that the Bank can identify Risks more accurately and carry out appropriate follow-up improvements.

To mitigate IRRBB, the Bank sets a nominal limit for fixed-rate loans and banking book securities, an IRRBB limit and a pricing strategy.

IRRBB measurement using 2 (two) methods referring to SE OJK No. 12/SEOJK.03/2018 regarding the Implementation of Risk Management and Risk Measurement Standard Approach for Interest Rate Risk in the Banking Book (Interest Rate Risk in The Banking Book) for Commercial Banks:

- Measurement based on changes in the economic value of equity, which measures the impact of changes in interest rates on the economic value of the Bank's equity; and
- The measurement is based on changes in net interest income, which measures the impact of changes in interest rates on the profitability (*earnings*) of the Bank.

**Interest rate risk in the trading book**

Risk measurement is carried out in Rupiah and foreign currencies (USD) to be reported to ALCO. To measure interest rate risk in the trading book, the Bank uses the VaR method with the Historical Simulation method approach for internal reporting purposes.

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**33. MANAJEMEN RISIKO (lanjutan)**

**e. Manajemen risiko pasar (lanjutan)**

**Risiko suku bunga dalam trading book (lanjutan)**

Risiko tingkat suku bunga arus kas adalah risiko dimana arus kas masa depan dari suatu instrumen keuangan berfluktuasi karena perubahan suku bunga pasar. Risiko nilai wajar suku bunga adalah risiko dimana nilai wajar dari suatu instrumen keuangan berfluktuasi karena perubahan suku bunga pasar. Bank memiliki eksposur terhadap fluktuasi tingkat suku bunga pasar yang berlaku, baik atas risiko nilai wajar maupun arus kas. Direksi menetapkan batas VaR trading book sebagai alat bantu untuk memitigasi risiko, yang dimonitor secara harian oleh Satuan Kerja Manajemen Risiko.

Tabel di bawah ini merangkum aset dan liabilitas keuangan (tidak diukur pada nilai wajar melalui laba rugi) pada nilai tercatat, yang dikelompokkan menurut mana yang lebih awal antara tanggal re-pricing atau tanggal jatuh tempo kontraktual:

**33. RISK MANAGEMENT (continued)**

**e. Market risk management (continued)**

**Interest rate risk in the trading book (continued)**

Cash flow interest rate risk is the risk that the future cash flows of a financial instrument will fluctuate due to changes in market interest rates. Interest rate fair value risk is the risk that the fair value of a financial instrument fluctuates due to changes in market interest rates. The Bank has exposure to fluctuations in the prevailing market interest rates, both to fair value risk and cash flow. The Board of Directors sets the VaR trading book limit as a tool to mitigate risk, which is monitored daily by the Risk Management Unit.

The table below summarizes financial assets and liabilities (not measured at fair value through profit or loss) at carrying amounts, grouped according to whichever is earlier between the re-pricing date or the contractual maturity date:

| 31 Desember/December 31, 2024                     |                     |                        |                      |                                                |                                                     |                   |                                                 |  |
|---------------------------------------------------|---------------------|------------------------|----------------------|------------------------------------------------|-----------------------------------------------------|-------------------|-------------------------------------------------|--|
|                                                   | < 3 bulan/<br>Month | 3 - 12 Bulan/<br>Month | > 12 Bulan/<br>Month | Suku bunga<br>tetap/<br>Fixed interest<br>rate | Tidak dikenakan<br>bunga/<br>No interest<br>charged | Total             |                                                 |  |
| <b>Aset</b>                                       |                     |                        |                      |                                                |                                                     |                   | <b>Asset</b>                                    |  |
| Kas                                               | -                   | -                      | -                    | -                                              | 23                                                  | 23                | Cash                                            |  |
| Giro Pada Bank Indonesia                          | -                   | -                      | -                    | 864.831                                        | -                                                   | 864.831           | Current Accounts with Bank Indonesia            |  |
| Giro pada Bank Lain                               | -                   | -                      | -                    | 62.628                                         | -                                                   | 62.628            | Current Accounts with Other Bank                |  |
| Penempatan pada Bank Indonesia dan Bank Lain      | -                   | -                      | -                    | 129.993                                        | -                                                   | 129.993           | Placements with Bank Indonesia and Other Bank   |  |
| Efek-efek                                         | -                   | -                      | -                    | 7.827.740                                      | -                                                   | 7.827.740         | Marketable Securities                           |  |
| Efek-Efek yang dibeli dengan janji dijual kembali | -                   | -                      | -                    | 551.150                                        | -                                                   | 551.150           | Securities Purchased under agreements to resell |  |
| Kredit yang diberikan                             | 1.670.390           | -                      | -                    | 4.795.220                                      | -                                                   | 6.465.610         | Loans                                           |  |
| Aset lain-lain                                    | 7.512               | -                      | -                    | 111.360                                        | 33.674                                              | 152.547           | Accrued interest receivables                    |  |
| <b>Total</b>                                      | <b>1.677.902</b>    | <b>-</b>               | <b>-</b>             | <b>14.342.923</b>                              | <b>33.697</b>                                       | <b>16.054.522</b> | <b>Total</b>                                    |  |
| <b>Liabilitas</b>                                 |                     |                        |                      |                                                |                                                     |                   | <b>Liabilities</b>                              |  |
| Simpanan nasabah                                  | 5.547.138           | -                      | -                    | 6.182.902                                      | -                                                   | 11.730.040        | Deposit from customers                          |  |
| Liabilitas lain-lain                              | -                   | -                      | -                    | 11.965                                         | 120.900                                             | 132.865           | Accrued interest expense                        |  |
| <b>Total</b>                                      | <b>5.547.138</b>    | <b>-</b>               | <b>-</b>             | <b>6.194.867</b>                               | <b>120.900</b>                                      | <b>11.862.905</b> | <b>Total</b>                                    |  |
| <b>Neto</b>                                       | <b>(3.869.236)</b>  | <b>-</b>               | <b>-</b>             | <b>8.148.057</b>                               | <b>(117.375)</b>                                    | <b>4.191.617</b>  | <b>Net</b>                                      |  |

| 31 Desember/December 31, 2023                     |                     |                        |                      |                                                |                                                     |           |                                                 |  |
|---------------------------------------------------|---------------------|------------------------|----------------------|------------------------------------------------|-----------------------------------------------------|-----------|-------------------------------------------------|--|
|                                                   | < 3 bulan/<br>Month | 3 - 12 Bulan/<br>Month | > 12 Bulan/<br>Month | Suku bunga<br>tetap/<br>Fixed interest<br>rate | Tidak dikenakan<br>bunga/<br>No interest<br>charged | Total     |                                                 |  |
| <b>Aset</b>                                       |                     |                        |                      |                                                |                                                     |           | <b>Asset</b>                                    |  |
| Kas                                               | -                   | -                      | -                    | -                                              | 23                                                  | 23        | Cash                                            |  |
| Giro Pada Bank Indonesia                          | -                   | -                      | -                    | 882.433                                        | -                                                   | 882.433   | Current Accounts with Bank Indonesia            |  |
| Giro pada Bank Lain                               | -                   | -                      | -                    | 58.984                                         | -                                                   | 58.984    | Current Accounts with Other Bank                |  |
| Penempatan pada Bank Indonesia dan Bank Lain      | -                   | -                      | -                    | 159.950                                        | -                                                   | 159.950   | Placements with Bank Indonesia and Other Bank   |  |
| Efek-efek                                         | -                   | -                      | -                    | 5.220.214                                      | -                                                   | 5.220.214 | Marketable Securities                           |  |
| Efek-Efek yang dibeli dengan janji dijual kembali | -                   | -                      | -                    | 2.281.369                                      | -                                                   | 2.281.369 | Securities Purchased under agreements to resell |  |

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**33. MANAJEMEN RISIKO (lanjutan)**

**33. RISK MANAGEMENT (continued)**

**e. Manajemen risiko pasar (lanjutan)**

**e. Market risk management (continued)**

**Risiko Suku Bunga dalam Trading Book**  
**(lanjutan)**

**Interest Rate Risk in the Trading Book**  
**(continued)**

| 31 Desember/December 31, 2023 |                     |                        |                      |                                                |                                                     |                   |                              |
|-------------------------------|---------------------|------------------------|----------------------|------------------------------------------------|-----------------------------------------------------|-------------------|------------------------------|
|                               | < 3 bulan/<br>Month | 3 - 12 Bulan/<br>Month | > 12 Bulan/<br>Month | Suku bunga<br>tetap/<br>Fixed interest<br>rate | Tidak dikenakan<br>bunga/<br>No interest<br>charged | Total             |                              |
| <b>Aset</b>                   |                     |                        |                      |                                                |                                                     |                   | <b>Asset</b>                 |
| Kredit yang diberikan         | -                   | -                      | 1.659.159            | 2.843.554                                      | -                                                   | 4.502.713         | Loans                        |
| Aset lain-lain                | -                   | -                      | 5.026                | 140.837                                        | 3.500                                               | 149.363           | Accrued interest receivables |
| <b>Total</b>                  | -                   | -                      | <b>1.664.185</b>     | <b>11.587.341</b>                              | <b>3.523</b>                                        | <b>13.255.049</b> | <b>Total</b>                 |
| <b>Liabilitas</b>             |                     |                        |                      |                                                |                                                     |                   | <b>Liabilities</b>           |
| Simpanan nasabah              | -                   | -                      | -                    | 8.975.737                                      | -                                                   | 8.975.737         | Deposit from customers       |
| Liabilitas lain-lain          | -                   | -                      | -                    | 25.313                                         | 423.235                                             | 448.548           | Accrued interest expense     |
| <b>Total</b>                  | -                   | -                      | -                    | <b>9.001.050</b>                               | <b>423.235</b>                                      | <b>9.424.285</b>  | <b>Total</b>                 |
| <b>Neto</b>                   | -                   | -                      | <b>1.664.185</b>     | <b>2.586.291</b>                               | <b>(419.712)</b>                                    | <b>3.830.764</b>  | <b>Net</b>                   |

**Analisis Sensitivitas**

**Sensitivity Analysis**

|                                                | Kenaikan 100 bp/<br>100 bp parallel increase                                           |                                                                               | Penurunan parallel bp/<br>100 bp parallel decrease                                     |                                                                               |                                       |
|------------------------------------------------|----------------------------------------------------------------------------------------|-------------------------------------------------------------------------------|----------------------------------------------------------------------------------------|-------------------------------------------------------------------------------|---------------------------------------|
|                                                | Efek pada<br>Laba rugi<br>Sebelum pajak/<br>Effect on<br>Profit and loss<br>Before tax | Efek pada<br>Laba rugi<br>Sebelum pajak/<br>Effect on<br>Equity<br>Before tax | Efek pada<br>Laba rugi<br>Sebelum pajak/<br>Effect on<br>Profit and loss<br>Before tax | Efek pada<br>Laba rugi<br>Sebelum pajak/<br>Effect on<br>Equity<br>Before tax |                                       |
| <b>Sensitivitas terhadap risiko Suku bunga</b> |                                                                                        |                                                                               |                                                                                        |                                                                               | <b>Sensitivity interest rate risk</b> |
| Per tanggal 31 Desember 2024                   |                                                                                        |                                                                               |                                                                                        |                                                                               | As of December 31, 2024               |
| Rupiah                                         | 40.469                                                                                 | 40.469                                                                        | (39.545)                                                                               | (39.545)                                                                      | Rupiah                                |
| Valuta asing                                   | 1                                                                                      | 1                                                                             | (6)                                                                                    | (6)                                                                           | Foreign currency                      |
| Per tanggal 31 Desember 2023                   |                                                                                        |                                                                               |                                                                                        |                                                                               | As of December 31, 2023               |
| Rupiah                                         | 19.412                                                                                 | 19.412                                                                        | (19.412)                                                                               | (19.412)                                                                      | Rupiah                                |

**34. ANALISIS JATUH TEMPO ASET DAN LIABILITAS**

**34. MATURITY ANALYSIS OF ASSETS AND LIABILITIES**

Tabel berikut menunjukkan analisis aset dan liabilitas berdasarkan kapan diharapkan akan dipulihkan atau diselesaikan masing-masing:

The table below shows an analysis of assets and liabilities according to when they are expected to be recovered or settled respectively:

| 31 Desember/December 31, 2024                      |                     |                        |                                         |                             |                       |                                                               |            |
|----------------------------------------------------|---------------------|------------------------|-----------------------------------------|-----------------------------|-----------------------|---------------------------------------------------------------|------------|
|                                                    | < 1 bulan/<br>Month | 1 - 3 bulan/<br>Months | 3 bulan - 1 tahun/<br>3 Months - 1 Year | 1 - 5 tahun/<br>1 - 5 Years | >5 tahun/<br>>5 Years | Tidak mempunyai<br>jatuh tempo/<br>No contractual<br>maturity | Total      |
| Aset                                               |                     |                        |                                         |                             |                       |                                                               | Assets     |
| Kas                                                | -                   | -                      | -                                       | -                           | -                     | 23                                                            | 23         |
| Giro pada Bank Indonesia                           | -                   | -                      | -                                       | -                           | -                     | 864.831                                                       | 864.831    |
| Giro pada bank lain                                | -                   | -                      | -                                       | -                           | -                     | 62.630                                                        | 62.630     |
| Penempatan pada Bank Indonesia dan bank lain       | 129.997             | -                      | -                                       | -                           | -                     | -                                                             | 129.997    |
| Efek-efek                                          | -                   | -                      | -                                       | 6.055.926                   | 1.773.137             | -                                                             | 7.829.063  |
| Efek-efek yang dibeli dengan janji dijual kembali  | 551.241             | -                      | -                                       | -                           | -                     | -                                                             | 551.241    |
| Kredit yang diberikan                              | 368.346             | 834.811                | 1.509.148                               | 2.886.787                   | 921.453               | -                                                             | 6.520.545  |
| Aset tetap dan aset hak guna                       | -                   | -                      | -                                       | -                           | -                     | 111.355                                                       | 111.355    |
| Aset tidak berwujud                                | -                   | -                      | -                                       | -                           | -                     | 58.045                                                        | 58.045     |
| Agunan yang diambil alih dan properti terbengkalai | -                   | -                      | -                                       | -                           | -                     | 25.080                                                        | 25.080     |
| Aset pajak tangguhan                               | -                   | -                      | -                                       | -                           | -                     | 35.507                                                        | 35.507     |
| Aset lain-lain                                     | 4.867               | 9.488                  | 29.152                                  | 58.197                      | 17.168                | 79.349                                                        | 198.221    |
| Total aset                                         | 1.054.451           | 844.299                | 1.538.300                               | 9.000.910                   | 2.711.758             | 1.236.820                                                     | 16.386.538 |



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**34. ANALISIS JATUH TEMPO ASET DAN LIABILITAS (lanjutan)**

Tabel berikut menunjukkan analisis aset dan liabilitas berdasarkan kapan diharapkan akan dipulihkan atau diselesaikan masing-masing: (lanjutan)

**34. MATURITY ANALYSIS OF ASSETS AND LIABILITIES (continued)**

The table below shows an analysis of assets and liabilities according to when they are expected to be recovered or settled respectively: (continued)

| 31 Desember/December 31, 2024                      |                     |                        |                                         |                             |                       |                                                               |                   |
|----------------------------------------------------|---------------------|------------------------|-----------------------------------------|-----------------------------|-----------------------|---------------------------------------------------------------|-------------------|
|                                                    | < 1 bulan/<br>Month | 1 - 3 bulan/<br>Months | 3 bulan - 1 tahun/<br>3 Months - 1 Year | 1 - 5 tahun/<br>1 - 5 Years | >5 tahun/<br>>5 Years | Tidak mempunyai<br>jatuh tempo/<br>No contractual<br>maturity | Total             |
| <b>Aset (lanjutan)</b>                             |                     |                        |                                         |                             |                       |                                                               |                   |
| Cadangan kerugian penurunan nilai                  |                     |                        |                                         |                             |                       |                                                               | (242.637)         |
| Akumulasi penyusutan                               |                     |                        |                                         |                             |                       |                                                               | (50.605)          |
| Akumulasi amortisasi                               |                     |                        |                                         |                             |                       |                                                               | (37.429)          |
| <b>Aset - neto</b>                                 |                     |                        |                                         |                             |                       |                                                               | <b>16.055.867</b> |
| <b>Liabilitas</b>                                  |                     |                        |                                         |                             |                       |                                                               |                   |
| Simpanan nasabah                                   | 5.648.719           | 226.879                | 138.344                                 | 168.961                     | -                     | 5.547.137                                                     | 11.730.040        |
| Utang pajak                                        | -                   | -                      | 18.728                                  | -                           | -                     | -                                                             | 18.728            |
| Liabilitas lain-lain                               | 7.907               | 804                    | 3.254                                   | -                           | -                     | 156.722                                                       | 168.687           |
| <b>Total liabilitas</b>                            | <b>5.656.626</b>    | <b>227.683</b>         | <b>160.326</b>                          | <b>168.961</b>              | <b>-</b>              | <b>5.703.859</b>                                              | <b>11.917.455</b> |
| 31 Desember/December 31, 2023                      |                     |                        |                                         |                             |                       |                                                               |                   |
|                                                    | < 1 bulan/<br>Month | 1 - 3 bulan/<br>Months | 3 bulan - 1 tahun/<br>3 Months - 1 Year | 1 - 5 tahun/<br>1 - 5 Years | >5 tahun/<br>>5 Years | Tidak mempunyai<br>jatuh tempo/<br>No contractual<br>maturity | Total             |
| <b>Aset</b>                                        |                     |                        |                                         |                             |                       |                                                               |                   |
| Kas                                                | -                   | -                      | -                                       | -                           | -                     | 23                                                            | 23                |
| Giro pada Bank Indonesia                           | -                   | -                      | -                                       | -                           | -                     | 882.433                                                       | 882.433           |
| Giro pada bank lain                                | -                   | -                      | -                                       | -                           | -                     | 58.987                                                        | 58.987            |
| Penempatan pada Bank Indonesia dan bank lain       | 159.991             | -                      | -                                       | -                           | -                     | -                                                             | 159.991           |
| Efek-efek                                          | -                   | 561.712                | 723.580                                 | 3.528.172                   | 482.384               | -                                                             | 5.295.848         |
| Efek-efek yang dibeli dengan janji dijual kembali  | 1.171.029           | 73.213                 | 532.802                                 | 504.325                     | -                     | -                                                             | 2.281.369         |
| Kredit yang diberikan                              | 97.075              | 288.031                | 1.443.302                               | 2.215.967                   | 597.585               | -                                                             | 4.641.960         |
| Aset tetap dan aset hak guna                       | -                   | -                      | -                                       | -                           | -                     | 101.684                                                       | 101.684           |
| Aset tidak berwujud                                | -                   | -                      | -                                       | -                           | -                     | 37.985                                                        | 37.985            |
| Agunan yang diambil alih dan properti terbengkalai | -                   | -                      | -                                       | -                           | -                     | 26.650                                                        | 26.650            |
| Aset pajak tangguhan                               | -                   | -                      | -                                       | -                           | -                     | 30.289                                                        | 30.289            |
| Aset lain-lain                                     | 82.860              | 7.023                  | 40.620                                  | 60.462                      | 618                   | 3.500                                                         | 195.083           |
| <b>Total aset</b>                                  | <b>1.510.955</b>    | <b>929.979</b>         | <b>2.740.304</b>                        | <b>6.308.926</b>            | <b>1.080.587</b>      | <b>1.141.551</b>                                              | <b>13.712.302</b> |
| Cadangan kerugian penurunan nilai                  |                     |                        |                                         |                             |                       |                                                               | (140.300)         |
| Akumulasi penyusutan                               |                     |                        |                                         |                             |                       |                                                               | (37.597)          |
| Akumulasi amortisasi                               |                     |                        |                                         |                             |                       |                                                               | (27.677)          |
| <b>Aset - neto</b>                                 |                     |                        |                                         |                             |                       |                                                               | <b>13.506.728</b> |
| <b>Liabilitas</b>                                  |                     |                        |                                         |                             |                       |                                                               |                   |
| Simpanan nasabah                                   | 8.577.919           | 262.752                | 135.067                                 | -                           | -                     | -                                                             | 8.975.738         |
| Utang pajak                                        | -                   | -                      | -                                       | -                           | -                     | 12.748                                                        | 12.748            |
| Liabilitas lain-lain                               | 7.373               | 136                    | 485.879                                 | -                           | -                     | -                                                             | 493.388           |
| <b>Total liabilitas</b>                            | <b>8.585.292</b>    | <b>262.888</b>         | <b>620.946</b>                          | <b>-</b>                    | <b>-</b>              | <b>12.748</b>                                                 | <b>9.481.874</b>  |

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**35. JAMINAN LEMBAGA PENJAMIN SIMPANAN TERHADAP LIABILITAS PEMBAYARAN BANK UMUM**

Berdasarkan Undang-Undang No. 24 tanggal 22 September 2004 yang berlaku efektif sejak tanggal 22 September 2005, sebagaimana diubah dengan Undang-Undang No. 7 tanggal 13 Januari 2009 tentang Penetapan Peraturan Pemerintah Pengganti Undang-Undang Republik Indonesia No. 3 tanggal 13 Oktober 2008, Lembaga Penjaminan Simpanan (LPS) dibentuk untuk menjamin liabilitas tertentu bank-bank umum berdasarkan program penjaminan yang berlaku, yang besaran nilai jaminannya dapat berubah jika memenuhi kriteria tertentu yang berlaku.

Berdasarkan Peraturan Pemerintah Republik Indonesia No. 66 Tahun 2008 tanggal 13 Oktober 2008 mengenai Besarnya Nilai Simpanan yang dijamin Lembaga Penjaminan Simpanan, jumlah simpanan yang dijamin LPS adalah simpanan sampai dengan Rp2.000 untuk per nasabah per bank. Pada tanggal 31 Desember 2024, simpanan nasabah dijamin hanya jika suku bunganya sama dengan atau dibawah 4,25% untuk simpanan dalam Rupiah dan 2,25% untuk simpanan dalam mata uang asing (31 Desember 2023: 4,25% untuk simpanan dalam Rupiah).

**36. TAMBAHAN INFORMASI ARUS KAS**

Perubahan pada liabilitas yang timbul dari aktivitas pendanaan pada laporan arus kas adalah sebagai berikut:

|                 | 1 Januari/<br>January 1,<br>2024 | Arus kas/<br>Cash flows | Non-kas/<br>Non-cash | 31 Desember/<br>December 31,<br>2024 |                 |
|-----------------|----------------------------------|-------------------------|----------------------|--------------------------------------|-----------------|
| Liabilitas sewa | 5.943                            | (3.174)                 | 311                  | 3.080                                | Lease liability |
|                 | 1 Januari/<br>January 1,<br>2023 | Arus kas/<br>Cash flows | Non-kas/<br>Non-cash | 31 Desember/<br>December 31,<br>2023 |                 |
| Liabilitas sewa | 9.524                            | (3.174)                 | (407)                | 5.943                                | Lease liability |

**35. INDONESIA DEPOSIT INSURANCE CORPORATION GUARANTEE ON OBLIGATIONS OF COMMERCIAL BANKS**

Based on Law No. 24 dated September 22, 2004, effective on September 22, 2005, which was amended by Law No. 7 dated January 13, 2009 regarding enactment the Government Regulation No. 3 dated October 13, 2008, the Indonesia Deposit Insurance Agency (LPS) was formed to guarantee certain liabilities of commercial banks under the applicable guarantee program, which the amount of guarantee can be amended if the situation complies with the valid particular criterias.

Based on Government Regulation No. 66 Year 2008 dated October 13, 2008 regarding The Amount of Deposit Guaranteed by Indonesia Deposit Insurance Corporation, the amount of deposits covered by LPS is customer deposits up to Rp2,000 per depositor per bank. Customer deposits are only covered if the rate of interest is equal to or below 4.25% for deposits denominated in Rupiah and 2.25% for deposits denominated in foreign currency (December 31, 2023: 4.25% for deposits denominated in Rupiah).

**36. SUPPLEMENTARY CASH FLOW INFORMATION**

Changes in liabilities arising from financing activities in the cash flow statement are as follows:

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**37. STANDAR AKUNTANSI YANG TELAH DITERBITKAN NAMUN BELUM BERLAKU EFEKTIF**

Amandemen standar akuntansi yang telah diterbitkan sampai tanggal penerbitan laporan keuangan Bank namun belum berlaku efektif diungkapkan berikut ini. Manajemen bermaksud untuk menerapkan standar-standar tersebut yang dipertimbangkan relevan terhadap Bank pada saat efektif, dan dampaknya terhadap posisi dan kinerja keuangan Bank masih diestimasi pada tanggal penerbitan laporan keuangan:

**Mulai efektif pada atau setelah tanggal 1 Januari 2025**

Amandemen PSAK No. 221: Pengaruh Perubahan Kurs Valuta Asing tentang Kekurangan Ketertukaran

Amandemen PSAK 221 Pengaruh Perubahan Kurs Valuta Asing memperjelas pengaturan terkait kondisi ketika suatu mata uang tidak bertukar serta pengungkapannya.

Amandemen berlaku secara retrospektif untuk periode pelaporan tahunan yang dimulai pada atau setelah 1 Januari 2025. Penerapan ini diperkenankan.

**38. PERSETUJUAN LAPORAN KEUANGAN**

Manajemen PT Bank Digital BCA bertanggung jawab atas penyusunan dan penyajian laporan keuangan yang diotorisasi untuk terbit pada tanggal 20 Januari 2025.

**39. INFORMASI TAMBAHAN**

Informasi tambahan berikut merupakan informasi yang tidak dipersyaratkan untuk diungkapkan oleh Standar Akuntansi Keuangan di Indonesia. Informasi tersebut disusun sesuai dengan regulasi Otoritas Jasa Keuangan.

**A. Giro Wajib Minimum (GWM)**

Rasio Giro Wajib Minimum (GWM) untuk rekening Rupiah pada tanggal 31 Desember 2024 dan 2023 masing-masing sebesar:

**37. ACCOUNTING STANDARDS ISSUED BUT NOT YET EFFECTIVE**

The amendment accounting standards that have been issued up to the date of issuance of the Bank's financial statements, but not yet effective are disclosed below. The management intends to adopt these standards that are considered relevant to the Bank when it becomes effective, and the impact to the financial position and performance of the Bank is still being estimated as of financial statements release date:

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

Amendment to PSAK 221: Effect of Changes in Foreign Exchange Rates on the Lack of Convertibility

Amendment to PSAK 221 Effect of Changes in Foreign Exchange Rates clarifies regulations related to conditions when a currency is not exchanged and its disclosure.

The amendment applies retrospectively to annual reporting periods beginning on or after January 1, 2025. Earlier application is permitted.

**38. APPROVAL OF FINANCIAL STATEMENTS**

The management of PT Bank Digital BCA is responsible for the preparation and presentation of financial statements that are authorized to be published on January 20, 2025.

**39. ADDITIONAL INFORMATION**

The following additional information is information that is not required to be disclosed by Indonesian Financial Accounting Standards. Such additional information was prepared in accordance with regulations of Financial Service Authority.

**A. Minimum Statutory Reserve (GWM)**

The ratio of the Minimum Statutory Reserve (GWM) requirement for its Rupiah as of December 31, 2024 and 2023, are as follows:

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**39. INFORMASI TAMBAHAN (lanjutan)**

**A. Giro Wajib Minimum (GWM) (lanjutan)**

|                 | 31 Desember/December 31, |       |
|-----------------|--------------------------|-------|
|                 | 2024                     | 2023  |
| Rupiah          |                          |       |
| - GWM           | 6,20%                    | 7,60% |
| Harian          | 0,00%                    | 0,00% |
| Rata-rata       | 9,00%                    | 9,00% |
| - PLM           | 5,00%                    | 5,00% |
| Mata Uang Asing |                          |       |
| - GWM           |                          |       |
| Harian          | 2,00%                    | -     |
| Rata-rata       | 2,00%                    | -     |

Bank telah memenuhi ketentuan Bank Indonesia tentang GWM per tanggal 31 Desember 2024 dan 2023.

Pada tanggal 31 Desember 2024 dan 2023 berdasarkan Peraturan Bank Indonesia (PBI) No. 24/4/PBI/2022 tanggal 1 Juli 2022 tentang perubahan keempat atas PBI No. 20/3/PBI/2018 dan PBI No. 24/5/PBI/2022 tentang insentif bagi bank yang memberikan penyediaan dana untuk kegiatan ekonomi tertentu dan inklusif, serta Peraturan Anggota Dewan Gubernur (PADG) No. 24/8/PADG/2022 tentang Peraturan Pelaksanaan Pemenuhan Giro Wajib Minimum dalam Rupiah dan Valuta Asing Bagi Bank Umum Konvensional, Bank Umum Syariah dan Unit Usaha Syariah, GWM dalam Rupiah bagi Bank Umum Konvensional (BUK) ditetapkan berdasarkan Dana Pihak Ketiga (DPK) dalam Rupiah selama periode laporan tertentu yang wajib dipenuhi dengan ketentuan sebagai berikut:

- Secara harian sebesar 0,0%
- Secara rata-rata sebesar 9,00%

Giro PLM adalah cadangan minimum yang wajib dipelihara oleh Bank berupa Sertifikat Bank Indonesia (SBI) dan Surat Utang Negara (SUN).

**39. ADDITIONAL INFORMATION (continued)**

**A. Minimum Statutory Reserve (GWM) (continued)**

|                   |  |
|-------------------|--|
| Rupiah            |  |
| Primary Minimum - |  |
| Daily             |  |
| Average           |  |
| PLM -             |  |
| Foreign Currency  |  |
| Primary Minimum - |  |
| Daily             |  |
| Average           |  |

The Bank has complied with the Bank Indonesia regulations regarding the GWM as of December 31, 2024 and 2023.

As of December 31, 2024 and 2023 based on Bank Indonesia Regulation (PBI) No. 24/4/PBI/2022 dated July 1, 2022 concerning the fourth amendment to the PBI No. 20/3/PB/2018 and PBI No. 24/5/PBI/2022 concerning incentives for banks that provide funds for certain and inclusive economic activities, as well Regulation of Members of the Board of Governors (PADG) No 24/8/PADG/2022 concerning Implementing Regulations for The Fulfillment of Minimum Reserve Deposits in Rupiah and ForeignExchange for Conventional Commercial Banks, Sharia Commercial Banks and Sharia Business Units, RR in Rupiah for Conventional Commercial Banks (BUK) determined based on Third Party Funds (DPK) in Rupiah during certain reporting periods which must be fulfilled with the following conditions:

- On a daily basis of 0.0%
- On average by 9.00%

PLM demand deposits is the minimum reserves that should be maintained by the Bank, comprised of Certificates of Bank Indonesia (SBI) and Government Debenture Debt (SUN).

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**39. INFORMASI TAMBAHAN (lanjutan)**

**A. Giro Wajib Minimum (GWM) (lanjutan)**

Kewajiban pemenuhan PLM diatur melalui Peraturan Anggota Dewan Gubernur No. 18 Tahun 2023 tentang perubahan ketujuh atas Peraturan Dewan Gubernur No. 21/22/PADG/2019 Tentang Rasio Intermediasi Makroprudensial dan Penyangga Likuiditas Makroprudensial Bagi Bank Umum Konvensional, Bank Umum Syariah, dan Unit Usaha Syariah yang berlaku mulai 1 Desember 2023, dimana besaran PLM adalah sebesar 5% (lima persen) dari DPK BUK dalam Rupiah.

Giro RIM adalah tambahan simpanan minimum yang wajib dipelihara oleh Bank dalam bentuk saldo rekening giro pada Bank Indonesia.

Rasio Intermediasi Makroprudensial (RIM) dahulu disebut sebagai *Loan to Funding Ratio* (LFR) Berdasarkan PBI No. 20/4/PBI/2018 tanggal 29 Maret 2018. PBI No. 21/12/PBI/2019 dan perubahan terakhir melalui PADG No. 23/7/PADG/2021 tanggal 26 April 2021 yang merupakan Perubahan ketiga atas No. 21/22/PADG/2019 tentang Rasio Intermediasi Makroprudensial dan Penyangga Likuiditas Makroprudensial bagi Bank Umum Konvensional, Bank Umum Syariah, dan Unit Usaha Syariah yang menyatakan bahwa parameter yang digunakan dalam pemenuhan giro RIM adalah sebagai berikut:

- Batas bawah target RIM sebesar 84%
- Batas atas target RIM sebesar 94%
- KPMM Insentif sebesar 14%
- Parameter disinsentif sebesar 0,15

**B. Klasifikasi Berdasarkan Kolektibilitas OJK**

- Giro pada bank lain

Seluruh giro pada bank lain pada tanggal 31 Desember 2024 dan 2023 diklasifikasikan lancar.

- Penempatan pada Bank Indonesia dan bank lain

Seluruh penempatan pada Bank Indonesia dan bank lain pada tanggal 31 Desember 2024 dan 2023 diklasifikasikan lancar.

**39. ADDITIONAL INFORMATION (continued)**

**A. Minimum Statutory Reserve (GWM) (continued)**

The requirement to fulfill MLB is stipulated through PADG No. 18 Year 2023 seventh amendment concerning to Regulation of Member of the Board of Governors (PADG) No. 21/22/PADG/2019 concerning Macroprudential Inclusive Financing Ratios for Conventional Commercial Banks, Islamic Commercial Banks, and Sharia Business Units valid from December 1, 2023, where the amount of PLM is 5% (five percent) of DPK BUK in Rupiah.

RIM demand deposits is the additional reserve that should be maintained by the Bank in the form of current accounts with Bank Indonesia.

The Macroprudential Intermediate Ratio (MIR) formerly referred to as the Loan to Funding Ratio (LFR). Based on PBI No. 20/4/PBI/2018 date March 29 2018. PBI No. 21/12/PBI/2019 and the last mendment through PADG No. 23/7/PADG/2021 dated April 26. 2021 which is the third amendment to No. 21/22/PADG/2019 concerning Macroprudential Intermediation Ratio and Macroprudential Liquidity Buffer for Conventional Commercial Banks, Islamic Commercial Banks, and Islamic Business Units which states that the parameters used in fulfilling RIM current accounts are as follows:

- RIM's target lower limit is 84%
- RIM's upper limit is 94%
- Incentive KPMM of 14%
- The disincentive parameter is 0.15

**B. Classification Based on OJK collectibility**

- Current account with other bank

All current accounts with other bank as of December 31, 2024 and 2023 are classified as current.

- Placement with Bank Indonesia with other bank

All placements with Bank Indonesia and other bank as of December 31, 2024 and 2023 are classified as current.

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**39. INFORMASI TAMBAHAN (lanjutan)**

**B. Klasifikasi Berdasarkan Kolektibilitas OJK (lanjutan)**

3) Efek-efek

Seluruh efek-efek pada tanggal 31 Desember 2024 dan 2023 diklasifikasikan lancar.

4) Penempatan pada Bank Indonesia dan bank lain

Seluruh penempatan pada Bank Indonesia dan bank lain pada tanggal 31 Desember 2024 dan 2023 diklasifikasikan lancar.

5) Efek-efek

Seluruh efek-efek pada tanggal 31 Desember 2024 dan 2023 diklasifikasikan lancar.

6) Efek-efek yang dibeli dengan janji dijual kembali

Efek-efek yang dibeli dengan janji dijual kembali pada tanggal 31 Desember 2024 dan 2023 diklasifikasikan lancar.

7) Kredit yang diberikan

a. Berdasarkan jenis dan mata uang

**39. ADDITIONAL INFORMATION (continued)**

**B. Classification Based on OJK collectibility (continued)**

3) Marketable securities

All marketable securities as of December 31, 2024 and 2023 are classified as current.

4) Placement with Bank Indonesia with other bank

All placements with Bank Indonesia and other bank as of December 31, 2024 and 2023 are classified as current.

5) Marketable securities

All marketable securities as of December 31, 2024 and 2023 are classified as current.

6) Securities purchased under agreements to resell

Securities purchased under agreements to resell as of December 31, 2024 and 2023 are classified as current.

7) Loans

a. By type and currency

31 Desember/December 31, 2024

|                                   | Lancar/<br>Current | Dalam<br>Perhatian<br>Khusus/<br>Special<br>Mention | Kurang<br>Lancar/<br>Substandard | Diragukan/<br>Doubtful | Macet/<br>Loss | Total            |                                 |
|-----------------------------------|--------------------|-----------------------------------------------------|----------------------------------|------------------------|----------------|------------------|---------------------------------|
| <b>Rupiah</b>                     |                    |                                                     |                                  |                        |                |                  | <b>Rupiah</b>                   |
| Sindikasi                         | 1.105.762          | -                                                   | -                                | -                      | -              | 1.105.762        | Syndicated                      |
| Investasi                         | 13.752             | -                                                   | -                                | -                      | -              | 13.752           | Investment                      |
| Konsumtif                         | 1.779.578          | 166.692                                             | 24.476                           | 5.191                  | 33.054         | 2.008.991        | Consumptive                     |
| Modal kerja                       | 3.329.296          | 45.417                                              | 9.000                            | 2.748                  | 5.579          | 3.392.040        | Working capital                 |
| <b>Total</b>                      | <b>6.228.388</b>   | <b>212.109</b>                                      | <b>33.476</b>                    | <b>7.939</b>           | <b>38.633</b>  | <b>6.520.545</b> | <b>Total</b>                    |
| Cadangan kerugian penurunan nilai | (125.049)          | (54.560)                                            | (26.312)                         | (5.026)                | (31.690)       | (242.637)        | Allowance for impairment losses |
| <b>Bersih</b>                     | <b>6.103.339</b>   | <b>157.549</b>                                      | <b>7.164</b>                     | <b>2.913</b>           | <b>6.943</b>   | <b>6.277.908</b> | <b>Net</b>                      |



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**39. INFORMASI TAMBAHAN (lanjutan)**

**39. ADDITIONAL INFORMATION (continued)**

**B. Klasifikasi Berdasarkan Kolektibilitas OJK**  
**(lanjutan)**

**B. Classification Based on OJK collectibility**  
**(continued)**

| 31 Desember/December 31, 2023              |                    |                                                     |                                  |                        |                |                  |                                       |
|--------------------------------------------|--------------------|-----------------------------------------------------|----------------------------------|------------------------|----------------|------------------|---------------------------------------|
|                                            | Lancar/<br>Current | Dalam<br>Perhatian<br>Khusus/<br>Special<br>Mention | Kurang<br>Lancar/<br>Substandard | Diragukan/<br>Doubtful | Macet/<br>Loss | Total            |                                       |
| <b>Rupiah</b>                              |                    |                                                     |                                  |                        |                |                  | <b>Rupiah</b>                         |
| Sindikasi                                  | 1.967.089          | -                                                   | -                                | -                      | -              | 1.967.089        | Syndicated                            |
| Investasi                                  | 6.982              | -                                                   | -                                | -                      | -              | 6.982            | Investment                            |
| Konsumtif                                  | 1.318.227          | 114.086                                             | 14.203                           | 12.547                 | 15.072         | 1.474.135        | Consumptive                           |
| Modal kerja                                | 1.145.816          | 38.671                                              | 3.291                            | 3.386                  | 2.590          | 1.193.754        | Working capital                       |
| <b>Total</b>                               | <b>4.438.114</b>   | <b>152.757</b>                                      | <b>17.494</b>                    | <b>15.933</b>          | <b>17.662</b>  | <b>4.641.960</b> | <b>Total</b>                          |
| Cadangan<br>kerugian<br>penurunan<br>nilai | (83.031)           | (14.845)                                            | (16.058)                         | (13.855)               | (11.458)       | (139.247)        | Allowance<br>for impairment<br>losses |
| <b>Bersih</b>                              | <b>4.355.083</b>   | <b>137.912</b>                                      | <b>1.436</b>                     | <b>2.078</b>           | <b>6.204</b>   | <b>4.502.713</b> | <b>Net</b>                            |

5) Kredit yang diberikan

5) Loans

b. Berdasarkan sektor ekonomi

b. By economic sector

| 31 Desember/December 31, 2024                 |                    |                                                     |                                  |                        |                |                  |                                                     |
|-----------------------------------------------|--------------------|-----------------------------------------------------|----------------------------------|------------------------|----------------|------------------|-----------------------------------------------------|
|                                               | Lancar/<br>Current | Dalam<br>Perhatian<br>Khusus/<br>Special<br>Mention | Kurang<br>Lancar/<br>Substandard | Diragukan/<br>Doubtful | Macet/<br>Loss | Total            |                                                     |
| <b>Rupiah</b>                                 |                    |                                                     |                                  |                        |                |                  | <b>Rupiah</b>                                       |
| Konstruksi                                    | 1.096              | 21                                                  | -                                | 50                     | -              | 1.167            | Construction                                        |
| Manufaktur                                    | 1.299.974          | 1.029                                               | -                                | -                      | 277            | 1.301.280        | Manufacture                                         |
| Perdagangan,<br>restoran dan<br>hotel         | 152.321            | 2.513                                               | 712                              | 67                     | 815            | 156.428          | Commerce,<br>restaurants<br>and hotels              |
| Pengangkutan<br>pergudangan<br>dan komunikasi | 750.204            | 280                                                 | -                                | -                      | 87             | 750.571          | Transportation,<br>warehousing and<br>communication |
| Perantara<br>keuangan                         | 1.123.711          | -                                                   | -                                | -                      | -              | 1.123.711        | Financial<br>services                               |
| Pertanian dan<br>sarana<br>pertanian          | 21.211             | 1.229                                               | 61                               | 188                    | 77             | 22.766           | Agriculture<br>and agriculture<br>equipment         |
| Jasa bisnis                                   | 197                | 62                                                  | -                                | -                      | -              | 259              | Business services                                   |
| Listrik, gas<br>dan air                       | 1.909              | 108                                                 | -                                | -                      | -              | 2.017            | Electricity, gas<br>and water                       |
| Pertambangan                                  | 56                 | -                                                   | -                                | -                      | -              | 56               | Mining                                              |
| Lain-lain                                     | 2.877.708          | 206.867                                             | 32.704                           | 7.633                  | 37.378         | 3.162.290        | Others                                              |
| <b>Total</b>                                  | <b>6.228.387</b>   | <b>212.109</b>                                      | <b>33.477</b>                    | <b>7.938</b>           | <b>38.634</b>  | <b>6.520.545</b> | <b>Total</b>                                        |
| Cadangan<br>kerugian<br>penurunan<br>nilai    | (125.049)          | (54.560)                                            | (26.312)                         | (5.026)                | (31.690)       | (242.637)        | Allowance<br>for impairment<br>losses               |
| <b>Bersih</b>                                 | <b>6.103.338</b>   | <b>157.549</b>                                      | <b>7.165</b>                     | <b>2.912</b>           | <b>6.944</b>   | <b>6.277.908</b> | <b>Net</b>                                          |

| 31 Desember/December 31, 2023         |                    |                                                     |                                  |                        |                |         |                                        |
|---------------------------------------|--------------------|-----------------------------------------------------|----------------------------------|------------------------|----------------|---------|----------------------------------------|
|                                       | Lancar/<br>Current | Dalam<br>Perhatian<br>Khusus/<br>Special<br>Mention | Kurang<br>Lancar/<br>Substandard | Diragukan/<br>Doubtful | Macet/<br>Loss | Total   |                                        |
| <b>Rupiah</b>                         |                    |                                                     |                                  |                        |                |         | <b>Rupiah</b>                          |
| Konstruksi                            | 865.435            | -                                                   | -                                | 100                    | -              | 865.535 | Construction                           |
| Manufaktur                            | 548.090            | 605                                                 | -                                | 124                    | 215            | 549.034 | Manufacture                            |
| Perdagangan,<br>restoran dan<br>hotel | 146.385            | 3.533                                               | -                                | 513                    | 761            | 151.192 | Commerce,<br>restaurants<br>and hotels |
| Pengangkutan                          |                    |                                                     |                                  |                        |                |         | Transportation,                        |

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**39. INFORMASI TAMBAHAN (lanjutan)**

**39. ADDITIONAL INFORMATION (continued)**

**B. Klasifikasi Berdasarkan Kolektibilitas OJK**  
**(lanjutan)**

**B. Classification Based on OJK collectibility**  
**(continued)**

| 31 Desember/December 31, 2023     |                    |                                                     |                                  |                        |                |                  |                                       |
|-----------------------------------|--------------------|-----------------------------------------------------|----------------------------------|------------------------|----------------|------------------|---------------------------------------|
|                                   | Lancar/<br>Current | Dalam<br>Perhatian<br>Khusus/<br>Special<br>Mention | Kurang<br>Lancar/<br>Substandard | Diragukan/<br>Doubtful | Macet/<br>Loss | Total            |                                       |
| pergudangan dan komunikasi        | 410.646            | 180                                                 | -                                | -                      | -              | 410.826          | warehousing and communication         |
| Perantara keuangan                | 670.340            | -                                                   | -                                | -                      | -              | 670.340          | Financial services                    |
| Pertanian dan sarana pertanian    | 4.631              | 1.069                                               | 194                              | 132                    | 233            | 6.259            | Agriculture and agriculture equipment |
| Jasa bisnis                       | 175                | -                                                   | -                                | -                      | -              | 175              | Business services                     |
| Listrik, gas dan air              | 332                | 82                                                  | -                                | -                      | 198            | 612              | Electricity, gas and water            |
| Pertambangan                      | 89                 | -                                                   | -                                | -                      | -              | 89               | Mining                                |
| Lain-lain                         | 1.791.991          | 147.288                                             | 17.300                           | 15.064                 | 16.255         | 1.987.898        | Others                                |
| <b>Total</b>                      | <b>4.438.114</b>   | <b>152.757</b>                                      | <b>17.494</b>                    | <b>15.933</b>          | <b>17.662</b>  | <b>4.641.960</b> | <b>Total</b>                          |
| Cadangan kerugian penurunan nilai | (83.031)           | (14.845)                                            | (16.058)                         | (13.855)               | (11.458)       | (139.247)        | Allowance for impairment losses       |
| <b>Bersih</b>                     | <b>4.355.083</b>   | <b>137.912</b>                                      | <b>1.436</b>                     | <b>2.078</b>           | <b>6.204</b>   | <b>4.502.713</b> | <b>Net</b>                            |

**5) Kredit yang diberikan (lanjutan)**

**5) Loans (continued)**

**c. Kredit bermasalah berdasarkan sektor ekonomi**

**c. Non-performing loans based on economic sector**

| 31 Desember/December 31,                   |                                             |                                            |                                             |               |                                       |
|--------------------------------------------|---------------------------------------------|--------------------------------------------|---------------------------------------------|---------------|---------------------------------------|
| 2024                                       |                                             | 2023                                       |                                             |               |                                       |
| Kredit bermasalah/<br>Non-performing loans | Minimum penyisihan/<br>Minimum allowance *) | Kredit bermasalah/<br>Non-performing loans | Minimum penyisihan/<br>Minimum allowance *) |               |                                       |
| Konstruksi                                 | 50                                          | 25                                         | 100                                         | 26            | Construction                          |
| Manufaktur                                 | 277                                         | 277                                        | 339                                         | 46            | Manufacture                           |
| Perdagangan, restoran dan hotel            | 1.594                                       | 1.179                                      | 1.274                                       | 496           | Commerce, restaurants, and hotels     |
| Pertanian dan sarana pertanian             | 87                                          | 88                                         | 559                                         | 168           | Agriculture and Agriculture equipment |
| Listrik, gas dan air                       | 326                                         | 121                                        | 198                                         | 99            | Electricity, gas and water            |
| Lain-lain                                  | 77.715                                      | 40.854                                     | 48.619                                      | 16.626        | Others                                |
| <b>Total</b>                               | <b>80.049</b>                               | <b>42.544</b>                              | <b>51.089</b>                               | <b>17.461</b> | <b>Total</b>                          |

\*) Kredit bermasalah merupakan kredit yang diklasifikasikan dalam kolektibilitas kurang lancar, diragukan dan macet sesuai peraturan Otoritas Jasa Keuangan No. 40/POJK.03/2019

\*) Non-performing loans are loans classified in collectability substandard, doubtful and loss in accordance with Financial Services Authority regulation No. 40/POJK.03/2019

Rasio kredit bermasalah ("NPL") per tanggal 31 Desember 2024 dan 2023, sesuai dengan Surat Edaran Bank Indonesia No. 13/30/DPNP tanggal 16 Desember 2011.

The non-performing loans ("NPL") ratio as of December 31, 2024 and 2023, in accordance with Bank Indonesia Circular Letter No. 13/30/DPNP dated December 16, 2011.

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**39. INFORMASI TAMBAHAN (lanjutan)**

**B. Klasifikasi Berdasarkan Kolektibilitas OJK**  
**(lanjutan)**

|            | <b>31 Desember/December 31,</b> |             |
|------------|---------------------------------|-------------|
|            | <b>2024</b>                     | <b>2023</b> |
| NPL gross  | 1,23%                           | 1,10%       |
| NPL bersih | 0,27%                           | 0,21%       |

NPL gross  
NPL net

**d. Kredit sindikasi**

Saldo pembiayaan kredit sindikasi  
adalah sebagai berikut:

|                                                              | <b>31 Desember/December 31,</b> |                |
|--------------------------------------------------------------|---------------------------------|----------------|
|                                                              | <b>2024</b>                     | <b>2023</b>    |
| Saldo pembiayaan kredit sindikasi                            | 1.105.762                       | 1.967.089      |
| Kisaran partisipasi Bank sebagai<br>anggota kredit sindikasi | 1,00% - 33,00%                  | 0,27% - 40,03% |

**d. Syndicated loans**

The outstanding balance of syndicated  
loans are as follows:

Balance of syndicated loan

Range of the Bank's participation  
as member of syndicated loans

**6) Kredit yang diberikan**

**e. Informasi pokok lainnya sehubungan**  
**dengan kredit yang diberikan**

1. Pada tanggal 31 Desember 2024 dan 2023, Bank telah memenuhi ketentuan Batas Maksimum Pemberian Kredit (BMPK) baik untuk pihak berelasi maupun untuk pihak ketiga.
2. Per 31 Desember 2024 dan 2023, rasio kredit kepada Usaha Mikro dan Kecil terhadap kredit yang diberikan sesuai dengan Surat Edaran Bank Indonesia No. 13/30/DPNP tanggal 16 Desember 2011 masing-masing sebesar 12,77% dan 11,88%.

**6) Loans**

**e. Other significant information relating**  
**to loans**

1. As of December 31, 2024 and 2023, Bank has complied with Legal Lending Limit (LLL) requirements for both related parties and third parties.
2. As of December 31, 2024 and 2023, the ratio of micro and small business loans to the total loans in accordance with Bank Indonesia Circular Letter No. 13/30/DPNP dated December 16, 2011 are 12.77% and 11.88%, respectively.

**C. Manajemen Risiko**

**1) Manajemen risiko likuiditas**

Bank telah menjalankan ketentuan terkait dengan likuiditas sesuai ketentuan regulator yang mewajibkan Bank untuk menjaga likuiditas Rupiah (Giro Wajib Minimum/GWM) baik secara harian maupun secara rata-rata untuk masa

**C. Risk Management**

**1) Liquidity risk management**

The Bank has implemented provisions related to liquidity in accordance with the provisions of the regulator which requires the Bank to maintain liquidity of Rupiah (Minimum Mandatory Account/GWM) both daily and on average for a certain reporting

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**39. INFORMASI TAMBAHAN (lanjutan)**

**C. Manajemen Risiko (lanjutan)**

**1) Manajemen risiko likuiditas (lanjutan)**

laporan tertentu, yang terdiri dari GWM Primer dan RIM dalam bentuk giro Rupiah pada Bank Indonesia, PLM berupa SBI, SDBI, dan SBN, serta GWM valuta asing dalam bentuk giro valuta asing pada Bank Indonesia.

Aset likuid Bank terutama terdiri dari penempatan pada Bank Indonesia dan bank-bank lain, termasuk giro pada Bank Indonesia dan bank-bank lain serta kas. Apabila Bank memerlukan likuiditas, dengan segera Bank dapat menarik cadangan dana dalam giro pada Bank Indonesia atas kelebihan Giro Wajib Minimum ("GWM"), menjual putus Sertifikat Bank Indonesia ("SBI")/Surat Utang Negara ("SUN")/surat berharga negara lainnya yang dimiliki atau menjual SBI/SUN/surat berharga negara lain yang dimiliki dengan perjanjian membeli kembali, melakukan *early redemption* BI term deposit atau mencari pinjaman di pasar uang antar bank di Indonesia. Cadangan utama Bank terdiri dari cadangan GWM dan kas.

**2) Manajemen risiko operasional**

Bank telah memiliki Kebijakan Dasar Manajemen Risiko Operasional ("KMRO"), yang merupakan pedoman dasar dalam pelaksanaan dan penerapan manajemen risiko operasional pada seluruh unit kerja bank secara umum. Kebijakan manajemen risiko operasional bank mengacu pada ketentuan POJK No. 18/POJK.03/2016 tanggal 16 Maret 2016 tentang Penerapan Manajemen Risiko bagi Bank Umum.

**39. ADDITIONAL INFORMATION (continued)**

**C. Risk Management (continued)**

**1) Liquidity risk management (continued)**

period, consisting of Primary GWM and RIM in the form of Rupiah check at the Bank Indonesia, PLM in the form of SBI, SDBI, and SBN, as well as foreign exchange GWM in the form of foreign exchange accounts at Bank Indonesia.

The Bank's liquid assets mainly consist of placements with Bank Indonesia and other banks, including current accounts with Bank Indonesia and other banks as well as cash. If the Bank requires liquidity, the Bank can immediately withdraw the reserve funds in demand deposits with Bank Indonesia for the excess of the Statutory Reserves ("GWM"), sell off Bank Indonesia Certificates ("SBI")/Government Bonds ("SUN")/securities. other countries that own or sell SBI/SUN/other country's securities owned with a buyback agreement, perform early redemption of BI term deposits or seek loans on the interbank money market in Indonesia. The Bank's main reserves consist of reserves and cash reserves.

**2) Operational risk management**

The Bank has a Basic Operational Risk Management Policy ("KMRO"), which is a basic guideline in the implementation and implementation of operational risk management in all bank work units in general. The bank's operational risk management policy refers to the provisions of POJK No. 18/POJK.03/2016 dated March 16, 2016 concerning the Implementation of Risk Management for Commercial Banks.

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**39. INFORMASI TAMBAHAN (lanjutan)**

**C. Manajemen Risiko (lanjutan)**

**2) Manajemen risiko operasional (lanjutan)**

Seiring dengan pesatnya perkembangan teknologi informasi saat ini dan mendukung upaya pemerintah dalam menangani pandemi COVID-19, Bank senantiasa melakukan inovasi, serta mengembangkan produk-produk perbankan digital maupun melakukan perubahan proses internal guna memberikan layanan yang lebih baik kepada nasabah serta meningkatkan efisiensi proses kerja internal. Setiap rencana pengembangan produk/aktivitas baru akan terlebih dahulu melalui proses manajemen risiko dan Bank telah memiliki proses untuk memastikan bahwa produk/aktivitas baru tersebut sudah memiliki kontrol/mitigasi risiko yang memadai guna meminimalkan risiko yang mungkin timbul dari produk/aktivitas tersebut sehingga tidak memengaruhi profil risiko Bank secara signifikan. Pengelolaan risiko produk/aktivitas baru dilaksanakan berdasarkan ketentuan internal yang mengacu pada ketentuan regulator.

Selain itu, Bank telah memiliki infrastruktur untuk mendukung penerapan manajemen risiko operasional, yaitu aplikasi *Operational Risk Management Information System* ("ORMIS"), yang terdiri dari *Risk and Control Self Assessment* ("RCSA"), *Loss Event Database* ("LED") dan *Key Risk Indicator* ("KRI"). Aplikasi ini berbasis web yang dapat digunakan oleh seluruh unit kerja dalam mengelola risiko operasional. Bank senantiasa melakukan pengembangan pada aplikasi ORMIS agar pelaksanaan manajemen risiko operasional lebih efektif dan efisien serta sesuai dengan aktivitas operasional bank terkini.

**39. ADDITIONAL INFORMATION (continued)**

**C. Risk Management (continued)**

**2) Operational risk management (continued)**

Along with the current rapid development of information technology and supporting the government's efforts in dealing with the COVID-19 pandemic, the Bank continues to innovate, as well as develop digital banking products as well as make changes to internal processes to provide better services to customers and improve the efficiency of internal work processes. Each new product/activity development plan will first go through a risk management process and the Bank has a process to ensure that the new product/activity already has adequate risk control/mitigation in order to minimize the risks that may arise from the product/activity so that it does not affect the profile. Bank risk significantly. The risk management of new products/activities is carried out based on internal regulations that refer to the provisions of the regulator.

In addition, the Bank has infrastructure to support the implementation of operational risk management, namely the *Operational Risk Management Information System* ("ORMIS") application, which consists of *Risk and Control Self Assessment* ("RCSA"), *Loss Event Database* ("LED") and *Key Risk Indicators* ("KRI"). This application is web-based that can be used by all work units in managing operational risk. The Bank continues to develop the ORMIS application so that the implementation of operational risk management is more effective and efficient and in accordance with the latest operational activities of the bank.

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**39. INFORMASI TAMBAHAN (lanjutan)**

**C. Manajemen Risiko (lanjutan)**

**2) Manajemen risiko operasional (lanjutan)**

***Risk and Control Self Assessment***  
***("RCSA")***

Penerapan RCSA bertujuan untuk meningkatkan budaya kesadaran dalam mengelola risiko operasional, yang diharapkan akan meningkatkan kontrol risiko dari setiap karyawan dalam melaksanakan aktivitas sehari-hari sehingga dapat meminimalkan kerugian dari risiko operasional.

Penerapan RCSA dilakukan secara berkala ke seluruh unit kerja yang dinilai memiliki risiko operasional yang cukup signifikan.

***Loss Event Database ("LED")***

LED merupakan sarana pengumpulan data kerugian risiko operasional dari seluruh unit kerja, yang digunakan Bank sebagai database untuk menghitung pencadangan modal risiko operasional dengan menggunakan pendekatan standar. Selain itu, data LED juga digunakan untuk menganalisa dan memantau kejadian risiko operasional agar dapat segera diambil tindakan perbaikan sehingga kerugian dapat diminimalkan.

Agar validitas data kerugian risiko operasional yang dilaporkan oleh unit kerja dapat terjaga, Bank senantiasa melakukan proses kaji ulang secara independen terhadap kelengkapan dan akurasi data tersebut.

**39. ADDITIONAL INFORMATION (continued)**

**C. Risk Management (continued)**

**2) Operational risk management**  
**(continued)**

***Risk and Control Self Assessment***  
***("RCSA")***

*The implementation of RCSA aims to increase a culture of awareness in managing operational risk, which is expected to improve risk control of each employee in carrying out daily activities so as to minimize losses from operational risk.*

*The implementation of RCSA is carried out periodically to all work units that are considered to have significant operational risks.*

***Loss Event Database ("LED")***

*LED is a means of collecting operational risk loss data from all work units, which the Bank uses as a database to calculate operational risk capital reserves using a standard approach. In addition, LED data is also used to analyze and monitor operational risk events so that corrective action can be taken immediately so that losses can be minimized.*

*In order to maintain the validity of the operational risk loss data reported by the work unit, the Bank always conducts an independent review process on the completeness and accuracy of the data.*



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**39. INFORMASI TAMBAHAN (lanjutan)**

**C. Manajemen Risiko (lanjutan)**

**2) Manajemen risiko operasional (lanjutan)**

**Key Risk Indicator ("KRI")**

KRI dapat memberikan suatu indikator peringatan dini (*early warning sign*) atas kemungkinan terjadinya peningkatan risiko operasional di suatu unit kerja. Apabila terjadi peningkatan risiko, maka sistem akan mengirimkan notifikasi kepada risk manager, sehingga Risk Manager dapat segera melakukan tindak lanjut yang diperlukan untuk meminimalkan risiko operasional yang mungkin terjadi.

Bank melakukan review dan validasi ulang secara berkala terhadap parameter dan threshold KRI untuk memastikan efektivitas KRI dalam memberikan peringatan dini terhadap peningkatan risiko operasional di unit kerja.

Selain itu, bank juga melakukan sosialisasi penerapan manajemen risiko operasional dan mengadakan risk awareness program untuk menanamkan dan meningkatkan budaya kesadaran dalam mengelola risiko operasional di unit kerja termasuk *risk awareness* terhadap pengamanan sistem dan teknologi informasi.

**3) Manajemen risiko hukum**

Risiko hukum adalah risiko akibat tuntutan hukum dan/atau kelemahan aspek yuridis.

Bank secara berkala melakukan kaji ulang terhadap beberapa format (*template*) perjanjian atau kontrak yang ada untuk meminimalkan potensi Risiko Hukum yang mungkin timbul. Selain itu Bank memiliki Divisi Legal untuk mengelola tingkat risiko hukum apabila terdapat kasus hukum maupun dalam penyusunan perjanjian dengan pihak ketiga.

**39. ADDITIONAL INFORMATION (continued)**

**C. Risk Management (continued)**

**2) Operational risk management (continued)**

**Key Risk Indicator ("KRI")**

KRI can provide an early warning sign for the possibility of an increase in operational risk in a work unit. If there is an increase in risk, the system will send a notification to the Risk Manager, so that the Risk Manager can immediately take the necessary follow-up actions to minimize operational risks that may occur.

The Bank conducts periodic reviews and re-validation of KRI parameters and thresholds to ensure the effectiveness of KRIs in providing early warning of increased operational risk in work units.

In addition, the bank also socialized the implementation of operational risk management and held a Risk Awareness Program to instill and increase a culture of awareness in managing operational risk in the work unit, including risk awareness of system security and information technology.

**3) Legal risk management**

Legal risk is the risk related to legal claims and/or weakness in the legal aspect.

The Bank periodically reviews several existing agreement or contract formats (*templates*) to minimize potential legal risks that may arise. In addition, the Bank has a Legal Division to manage the level of legal risk if there is a legal case or in preparing agreements with third parties.

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**39. INFORMASI TAMBAHAN (lanjutan)**

**C. Manajemen Risiko (lanjutan)**

**4) Manajemen risiko reputasi**

Risiko reputasi adalah sebuah risiko yang berkaitan dengan menurunnya tingkat kepercayaan pemangku kepentingan yang diakibatkan dari adanya berita negatif yang dipicu kejadian yang tidak diinginkan, dan/atau suatu persepsi buruk terkait Bank.

Pemegang saham Bank memiliki reputasi yang sangat baik dalam industri keuangan. Selain itu Bank telah menyiapkan unit kerja yang terkait pengelolaan reputasi, seperti Departemen Contact Center dan Layanan Pengaduan, Divisi Customer Experience, dan Divisi Marketing Communication. Bank mencatat setiap keluhan nasabah baik dari sisi frekuensi maupun materialitas dalam suatu administrasi data, dan mengukur risiko reputasi yang ada dalam pemberitaan media massa, jejaring sosial, dan pengaduan nasabah.

**5) Manajemen risiko strategik**

Risiko strategik adalah risiko akibat ketidaktepatan dalam pengambilan dan/atau pelaksanaan suatu keputusan strategik serta kegagalan dalam mengantisipasi perubahan lingkungan bisnis.

Bank memiliki risiko strategik yang melekat sejalan dengan pengembangan model bisnis bank yang memberikan layanan secara digital. Untuk itu, Bank telah menyesuaikan struktur organisasi dengan menyiapkan unit kerja yang terkait pengembangan bisnis Bank dan Risiko Strategik, antara lain Divisi Corporate Planning, Divisi Strategic Alignment & Fraud Management, Divisi Digital Business, Divisi Lending Business & Portfolio Management, Divisi Card & Personal Loan Business, Divisi Customer Experience Development. Pengukuran risiko strategik antara lain dilakukan melalui laporan pencapaian dan deviasi Rencana Bisnis Bank.

**39. ADDITIONAL INFORMATION (continued)**

**C. Risk Management (continued)**

**4) Reputation risk management**

*Reputation risk is a risk caused by declining trust and confidence of stakeholders resulted from acquired negative news due to unfavourable event/occurrence and/or perceived image on the Bank.*

*The Bank's shareholders has an excellent reputation in the financial industry. Apart from that, the Bank has prepared work units related to reputation management, such as the Contact Center and Complaints Services Department, Customer Experience Division, and Marketing Communication Division. The Bank records every customer complaint both in terms of frequency and materiality in a data administration, and measures reputation risks in mass media reports, social networks and customer complaints.*

**5) Strategic risk management**

*Strategic risk is the risk due to inaccurate decision making and/or implementation of a strategic decision, and the failure to anticipate changes in business environment.*

*The Bank has inherent strategic risks in line with the development of bank business models that provide digital services. For this reason, the Bank has adjusted its organizational structure by preparing work units related to Bank business development and Strategic Risk, including the Corporate Planning Division, Strategic Alignment & Fraud Management Division, Digital Business Division, Lending Business & Portfolio Management Division, Card & Personal Loan Division Business, Customer Experience Development Division. Strategic risk measurement is carried out, among other things, through reports on achievements and deviations from the Bank's Business Plan.*

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**39. INFORMASI TAMBAHAN (lanjutan)**

**C. Manajemen Risiko (lanjutan)**

**6) Manajemen risiko kepatuhan**

Risiko kepatuhan merupakan risiko akibat Bank tidak mematuhi dan/atau tidak melaksanakan peraturan perundang-undangan dan ketentuan yang berlaku.

Untuk memastikan pengendalian risiko kepatuhan, Bank berkomitmen untuk mematuhi seluruh peraturan perundang-undangan maupun ketentuan regulator yang berlaku dan mengambil langkah-langkah secara cepat dan tepat dalam melakukan identifikasi dan pengendalian risiko, baik atas risiko yang ada saat ini maupun risiko baru terkait pengembangan model bisnis perbankan yang memberikan layanan secara digital. Bank memiliki Satuan Kerja Kepatuhan dan Anti Pencucian Uang & Pencegahan Pendanaan Terorisme (SKK APU&PPT) yang independen. Bank melakukan pengukuran dan pemantauan jenis, signifikansi dan frekuensi pelanggaran terhadap ketentuan yang berlaku dan data historis Bank terkait kejadian Risiko Kepatuhan.

**D. Manajemen Modal**

Tujuan utama dari kebijakan Bank atas kebijakan pengelolaan modal adalah untuk memastikan bahwa Bank memiliki modal yang kuat untuk mendukung strategi pengembangan ekspansi usaha Bank saat ini dan mempertahankan kelangsungan pengembangan di masa mendatang, dan untuk memenuhi ketentuan kecukupan permodalan yang ditetapkan oleh regulator serta memastikan agar struktur permodalan Bank telah efisien.

**39. ADDITIONAL INFORMATION (continued)**

**C. Risk Management (continued)**

**6) Compliance risk management**

*Compliance risk is the risks resulting from the failure of the Bank in fulfilling and/or implementing the prevailing laws and regulations.*

*To ensure compliance risk control, the Bank is committed to comply with all applicable laws and regulatory provisions and taking steps quickly and precisely in identifying and controlling risks, both for current risks and new risks related to business model development banking that provides services digitally. The Bank has an independent Compliance and Anti-Money Laundering & Prevention of Terrorism Financing Work Unit (SKK APU&PPT). The Bank measures and monitors the type, significance and frequency of violations of applicable regulations and the Bank's historical data related to Compliance Risk events.*

**D. Capital Management**

*The main objective of the Bank's policy on capital management policy is to ensure that the Bank has strong capital to support the Bank's current business expansion development strategy and maintain sustainable development in the future, and to meet the capital adequacy requirements set by the regulator and ensure that the capital structure Banks have been efficient.*

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**39. INFORMASI TAMBAHAN (lanjutan)**

**D. Manajemen Modal (lanjutan)**

Bank menyusun rencana permodalan berdasarkan penilaian dan penelaahan atas kebutuhan kecukupan permodalan yang dipersyaratkan dan mengombinasikan dengan tinjauan perkembangan ekonomi terkini dan hasil dari metode *stress testing*. Bank senantiasa akan menghubungkan tujuan keuangan dan kecukupan modal terhadap risiko melalui proses perencanaan modal dan *stress testing*, begitu pula dengan bisnis yang didasarkan pada permodalan dan persyaratan likuiditas Bank.

Kebutuhan permodalan Bank juga direncanakan dan didiskusikan secara rutin yang didukung dengan data-data analisis.

Berdasarkan PBI No. 8/6/PBI/2006 tanggal 30 Januari 2006 dan Surat Edaran Bank Indonesia No. 8/27/DPNP tanggal 27 November 2006, Bank wajib memenuhi ketentuan Kewajiban Penyediaan Modal Minimum ("KPMM") untuk bank secara individual maupun secara konsolidasian. Perhitungan rasio KPMM secara dilakukan dengan menghitung modal dan Aset Tertimbang Menurut Risiko ("ATMR") dari laporan keuangan sebagaimana diatur dalam ketentuan Bank Indonesia yang berlaku.

Surat Edaran Bank Indonesia No. 11/3/DPNP tanggal 27 Januari 2009 mewajibkan bank-bank di Indonesia dengan kualifikasi tertentu untuk memperhitungkan risiko operasional (operational risk) dalam perhitungan rasio KPMM.

Bank wajib menyediakan modal minimum sesuai profil risiko pada tanggal 31 Desember 2024 dan 2023 sesuai dengan Peraturan Otoritas Jasa Keuangan No. 11/POJK.03/2016 tanggal 2 Februari 2016 tentang Kewajiban Penyediaan Modal Minimum Bank Umum.

**39. ADDITIONAL INFORMATION (continued)**

**D. Capital Management (continued)**

*The Bank prepares a Capital Plan based on an assessment and review of the required capital adequacy requirements and combines it with a review of the latest economic developments and the results of the stress testing method. The Bank will always link financial objectives and capital adequacy to risk through a capital planning process and stress testing, as well as businesses based on the Bank's capital and liquidity requirements.*

*The Bank's capital requirements are also planned and discussed regularly, supported by analytical data.*

*Based on PBI No. 8/6/PBI/2006 dated January 30, 2006 and Bank Indonesia Circular Letter No. 8/27/DPNP dated 27 November 2006, Banks are required to comply with the Minimum Capital Adequacy Requirement ("CAR") for banks individually or on a basis. The calculation of the CAR on a basis is carried out by calculating the capital and Risk Weighted Assets ("RWA") from the financial statements as stipulated in the applicable Bank Indonesia regulations.*

*Bank Indonesia Circular Letter No. 11/3/DPNP dated January 27, 2009 requires banks in Indonesia with certain qualifications to take into account operational risk in calculating the CAR.*

*Banks are required to provide minimum capital according to the risk profile on December 31, 2024 and 2023 in accordance with Financial Services Authority Regulation No. 11/POJK.03/2016 dated February 2, 2016 concerning the Minimum Capital Adequacy Requirement of Commercial Banks.*

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**39. INFORMASI TAMBAHAN (lanjutan)**

**D. Manajemen Modal (lanjutan)**

Bank menghitung kebutuhan modal berdasarkan POJK yang berlaku, dimana modal yang diwajibkan regulator terdiri atas dua Tier:

a. Modal Inti (Tier 1), antara lain:

1) Modal Inti Utama (CET 1) meliputi modal disetor (setelah dikurangi saham treasury), cadangan tambahan modal, kepentingan non-pengendali yang dapat diperhitungkan, faktor pengurang modal inti utama.

2) Modal Inti Tambahan

b. Modal Pelengkap (Tier 2), antara lain meliputi instrumen modal dalam bentuk saham atau lainnya yang memenuhi persyaratan, agio atau disagio yang berasal dari penerbitan instrumen modal pelengkap, cadangan umum aset produktif (Penyisihan Penghapusan Aktiva) yang wajib dibentuk (maksimal 1,25% ATMR Risiko Kredit), cadangan tujuan, faktor pengurang modal Tier 2.

Rasio KPMM pada tanggal 31 Desember 2024 dan 2023, dihitung sesuai dengan peraturan yang berlaku dengan memperhitungkan risiko kredit, risiko pasar, dan risiko operasional, adalah sebagai berikut:

|                                              | <b>31 Desember/December 31,</b> |                  |
|----------------------------------------------|---------------------------------|------------------|
|                                              | <b>2024</b>                     | <b>2023</b>      |
| Modal inti (Tier 1)                          | 4.053.910                       | 3.959.549        |
| Modal pelengkap (Tier 2)                     | 92.737                          | 67.187           |
| <b>Total modal</b>                           | <b>4.146.647</b>                | <b>4.026.736</b> |
| <b>Aset Tertimbang Menurut Risiko (ATMR)</b> |                                 |                  |
| ATMR Risiko Kredit                           | 7.842.380                       | 5.390.962        |
| ATMR Risiko Pasar                            | 665.517                         | 242.202          |
| ATMR Risiko Operasional                      | 1.806                           | -                |
| <b>Total ATMR</b>                            | <b>8.509.703</b>                | <b>5.633.164</b> |
| <b>Rasio KPMM</b>                            |                                 |                  |
| Rasio CET 1                                  | 47,64%                          | 70,29%           |
| Rasio Tier 1                                 | 47,64%                          | 70,29%           |
| Rasio Tier 2                                 | 1,09%                           | 1,19%            |
| Rasio KPMM                                   | 48,73%                          | 71,48%           |

**39. ADDITIONAL INFORMATION (continued)**

**D. Capital Management (continued)**

The Bank calculates capital requirements based on the applicable POJK, where the capital required by the regulator consists of two Tiers:

a. Core Capital (Tier 1), including:

1) Main Core Capital (CET 1) includes paid-in capital (after deducting treasury shares), additional capital reserves, non-controlling interests that can be calculated, deducting factors from Main Core Capital.

2) Additional Core Capital

b. Supplementary Capital (Tier 2), including but not limited to capital instruments in the form of shares or others that meet the requirements, premium or disagio from issuance of complementary capital instruments, general reserves of productive assets (Allowance for Asset Losses) that must be established (maximum 1.25% RWA Credit Risk), purpose reserve, Tier 2 capital deduction factor.

The CAR ratio as of December 31, 2024 and 2023, were calculated in accordance with applicable regulations taking into account credit risk, market risk, and operational risk, are as follows:

|                                  |
|----------------------------------|
| Core capital (Tier 1)            |
| Supplementary capital (Tier 2)   |
| <b>Total capital</b>             |
| <b>Risk Weighted Asset (RWA)</b> |
| RWA for Credit Risk              |
| RWA for Market Risk              |
| RWA for Operational Risk         |
| <b>Total RWA</b>                 |
| <b>CAR Ratio</b>                 |
| CET 1 Ratio                      |
| Tier 1 Ratio                     |
| Tier 2 Ratio                     |
| CAR Ratio                        |

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**39. INFORMASI TAMBAHAN (lanjutan)**

**D. Manajemen Modal (lanjutan)**

Rasio KPMM pada tanggal 31 Desember 2024 dan 2023, dihitung sesuai dengan peraturan yang berlaku dengan memperhitungkan risiko kredit, risiko pasar, dan risiko operasional, adalah sebagai berikut: (lanjutan)

|                                                        | 31 Desember/December 31, |               |
|--------------------------------------------------------|--------------------------|---------------|
|                                                        | 2024                     | 2023          |
| <b>Rasio KPMM Sesuai Profil Risiko</b>                 | <b>9,99%</b>             | <b>8,00%</b>  |
| <b>Alokasi Pemenuhan KPMM Sesuai profil risiko</b>     |                          |               |
| Dari CET 1                                             | 8,90%                    | 6,81%         |
| Dari AT 1                                              | 0,00%                    | 0,00%         |
| Dari Tier 2                                            | 1,09%                    | 1,19%         |
| <b>CET 1 untuk Buffer</b>                              | <b>38,74%</b>            | <b>63,48%</b> |
| <b>Persentase buffer yang wajib dipenuhi oleh Bank</b> |                          |               |
| Capital Conservation Buffer                            | 0,00%                    | 0,00%         |
| Countercyclical Buffer                                 | 0,00%                    | 0,00%         |
| Capital Surcharge untuk Bank Sistemik                  | 0,00%                    | 0,00%         |

**39. ADDITIONAL INFORMATION (continued)**

**D. Capital Management (continued)**

The CAR ratio as of December 31, 2024 and 2023, were calculated in accordance with applicable regulations taking into account credit risk, market risk, and operational risk, are as follows: (continued)

|                                             |
|---------------------------------------------|
| <b>CAR based on Risk Profile</b>            |
| <b>CAR Allocation based on risk profile</b> |
| From CET 1                                  |
| From AT 1                                   |
| From Tier 2                                 |
| <b>CET 1 for Buffer</b>                     |
| <b>Buffer percentage required by Bank</b>   |
| Capital Conservation Buffer                 |
| Countercyclical Buffer                      |
| Capital Surcharge Systemic Buffer           |





# EVOLVING ERA

**2024** LAPORAN TAHUNAN  
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## **PT Bank Digital BCA**

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