CIMB NIAGA

2025 ANNUAL REPORT

KEJAR MIMPI,
TURNING INSPIRATION
INTO ACHIEVEMENT

PT BANK CIMB NIAGA TBK

CIMB NIAGA

METHOD OF PREPARATION AND ABOUT THE ANNUAL REPORT

The preparation of this Annual Report is intended to provide a clear, accurate, and transparent overview of CIMB Niaga's performance achievements, strategic direction, and commitment to creating sustainable value for all stakeholders.

DISCLAIMER AND LIMITATION OF LIABILITY

Except for historical matters, this Annual Report contains operational, financial, projection and plan statements, implementation of strategies and policies, and CIMB Niaga's objectives, all of which are classified as forward-looking statements regarding the implementation of applicable laws and regulations. These statements are subject to risk and uncertainty, and actual performance may differ materially from those predicted.

These forward-looking statements are based on various assumptions involving current conditions and include predictions as to future conditions in the business environment in which the Bank operates. CIMB Niaga does not guarantee that documents whose validity has been confirmed will produce the expected results.

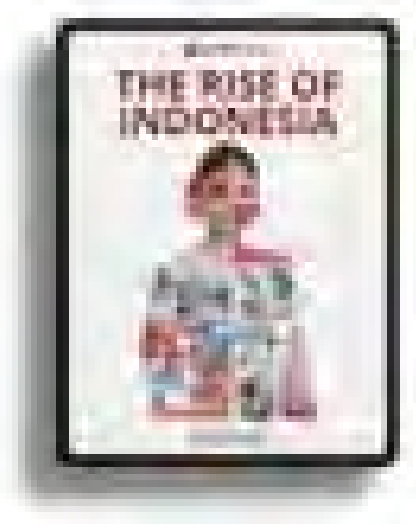
#KEJARMIMPI
TURNING INSPIRATION INTO ACHIEVEMENT

Kejar Mimpi is about turning inspiration into achievement, much like Indonesia's traditional Nusantara weaving, which brings each strand of thread together into a creation rich with meaning. The beauty of Indonesia's decorative motifs has captivated the world, not only for their visual elegance, but for the values they carry: perseverance, togetherness, and a strong sense of national identity.

Across many regions, it is women's hands that keep weaving alive through patience, skill, and devotion, making it a symbol of empowerment and resilience. Together with CIMB Niaga, let's continue to unlock potential, weave our dreams, and move forward in building a future for Indonesia that is rich in color and hope.

Theme Continuity

2021



The Rise of Indonesia

Since it was founded, CIMB Niaga has been determined to present customers with the innovations that make dreams come true. The Bank continues to express its aspirations, to rise and be creative in building a better Indonesia.

2022

Indonesia Berdaya

Indonesia is a nation with a vigorous fighting spirit. Thus, owning the ability to remain agile is crucial as it will be passed on as a legacy for future generations

Together, let's create a better future by holding tight to tradition as identity. Live the aspirations and turn dreams into reality with CIMB Niaga.

2023

Kejar Mimpi
Aspiration become Inspiration for Indonesia

It all began with a sincere heart, progressing step by step, crafting ideas and creation to answer the call of the soul.

Turning aspirations into inspiration, creating innovation and positive changes with CIMB Niaga. Together, let's pursue our dreams for Indonesia.

2025

2024

Kejar Mimpi
Action and Collaboration for Indonesia

Every achievement starts with action. Through collaboration, synergy, and shared inspiration, we unlock true potential.

Together with CIMB Niaga, let's take bold action and collaborate to make the dreams of Indonesia's future generations.

Kejar Mimpi
Turning Inspiration into Achievement

In every step of pursuing your dreams, there is always great potential waiting to be discovered, honed, and brought to life. With the right support, inspiration flourishes into tangible action, creating a meaningful impact for individuals, families, and the nation.

Together with CIMB Niaga, let's continue to unlock potential, pursue dreams, and turn inspiration into achievement, weaving a future full of promise as we move forward for Indonesia.

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Our New Strategic Plan – Foward30

CIMB Niaga successfully delivered strong results through the implementation of its 5-Pillar Strategy, reflected in the improvement of Return on Equity (ROE) from 9.70% in 2019 to 14.34% in 2024. This achievement was supported by disciplined loan portfolio reallocation and optimization, particularly in the consumer and SME segments, alongside continued CASA growth, enhanced operational efficiency, a strong risk management culture and asset quality, and the effective utilization of technology.

KEY ACHIEVEMENTS OF THE 5-PILLAR STRATEGY

No.	5-Pillar Strategy	Performance Indicators	2019	2024
1.	Playing to Our Strengths	Retail Credit Contribution	29.00%	45.27%
2.	Expanding theCASA Franchise	CASA Ratio	55.35%	66.02%
3.	Discipline in Cost Management	CIR	49.07%	44.32%
4.	Preservation of Capital and Balanced Risk Culture	COC	1.75%	0.84%
5.	Leverage of Information Technology	Digital Penetraton[2]	23.83%	71.04%

[1] Retail loans, including consumer and SME loans.
[2] Digital channels, including OCTO Mobile (Mobile Banking) and OCTO Clicks (Internet Banking).

Our new long-term strategy, the Forward30 Strategic Plan, will guide CIMB Niaga for the 2025–2030 period in sharpening its competitive edge and strengthening market leadership. Built on the Bank's purpose of Advancing Customers and Society, placing customers at the center of everything we do, Forward30 focuses on the 4Cs: Capital, Cash, Cross-sell, and Capabilities, to drive sustainable performance and enhance shareholder value.

FORWARD30 STRATEGIC PLAN

Purpose — **Advancing Custumers & Societies**

Strategic Moves - the 4Cs

1. **Capital: Reallocation and optimization of capital and resources**
2. **Cash: Build CASA franchise**
3. **Cross-sell: Increase returns**
4. **Capabilities: Simpler, Better, Faster products, services, and operations**

Impact	Spirit and Values
Customers	EPICC
People	Work From Heart

Achievements of Financial Year 2025

Consolidated Net Profit

(in trillion Rupiah)

2023	2024	2025
6.5	6.8	6.9

Record consolidated net profit of Rp6.9 trillion, an increase of 0.74% compared to 2024 net profit.

0.74%

Loans

(in trillion Rupiah)

2023	2024	2025
213.4	228.0	238.31

Total loans grew by 4.52% to Rp238.31 trillion, driven by healthy growth in consumer segment, especially auto loans and unsecured loans as well as SME segment.

4.52%

Customer Deposit

(in trillion Rupiah)

2023	2024	2025
235.9	260.6	270.52

The Bank's customer deposits increased 3.79% to Rp270.52 trillion driven by a strong growth in CASA.

3.79%

CASA Ratio

(in %)

2023	2024	2025
63.86	66.02	70.03

CASA Ratio increased to 70.03%, expanded by 4.01% from 66.02% previously.

4.01%

Cost to Income Ratio (CIR)

(in %)

2023	2024	2025
44.83	44.32	45.92

The cost to income ratio was 45.92%, increased 1.60% from the previous year.

1.60%

Gross Non-Performing Loan (NPL)

(in %)

2023	2024	2025
1.96	1.76	1.81

Gross NPL Ratio increased from 1.76% in 2024 to 1.81% in 2025.

0.05%

Capital Adequacy Ratio (CAR)

(in %)

2023	2024	2025
24.02	23.34	24.83

Capital Adequacy Ratio (CAR) was 24.83%, increased by 1.49% from 23.34% in the previous year.

1.49%

Return on Equity (ROE Tier-1)

(in %)

2023	2024	2025
15.02	14.34	13.03

Return on Equity (ROE Tier-1) decreased by 1.31% to 13.03% from 14.34% previously.

1.31%

Sustainability Performance Highlights 2025

Sustainability Commitment

Net Zero Green House Gas (GHG) emissions Scope 1 and 2 by 2030.

Net Zero GHG emissions Scope 1, 2, and 3 by 2050.

Phase out thermal coal mining financing by 2040.

No Deforestation, No Peat, No Exploitation (NDPE).

Sustainable Actions

36%
Contribution through renewable energy to total energy usage.

46%
GHG emissions Scope 1 and 2 reduction from baseline 2019.*

>102
Waste reduction (tonnes CO_2e).**

* With climate change mitigation efforts or the use of renewable energy through the purchase of the Renewable Energy Certificate (REC).
** Reduction of waste or trash is stated as the potential equivalent of GHG emissions that can be avoided through the Zero Waste to Landfill initiative. The calculation method leverages Graha CIMB Niaga, Griya Niaga Bintaro 1 & 2, Tebet branch, and Gajah Mada branch waste data.

Sustainable Business

Rp59.52 trillion
Sustainable financing (KKUB) portfolio.

25%
Composition of KKUB.

±209,000
Average potential GHG emissions that can be avoided through digital banking transactions (tonnes CO_2e).

Corporate Social Responsibility

Coverage of the Ayo Menabung dan Berbagi and Tour de Bank programmes since 2011.

107,299
Students

1,154
Schools

Training and empowerment for total 979 MSMEs in Eastern Indonesia since 2022.

80%
Female

20%
Male

7%

The Bank collaborated with UNICEF on the **#CegahStunting** initiative and implemented programmes in East Nusa Tenggara (NTT), reaching 100 Early Childhood Education Center (PAUD), training more than 450 teachers and health cadres, screening over 1.000 children, and establishing school gardens to improve child nutrition.

The Bank has planted **115,400** bamboos since 2012 with potential absorption of more than **>15,000** tonnes CO_2e

Governance and Risk

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Sector Guidance

Carbon-intensive sectors with 2030 interim decarbonization target:

- Palm Oil
- Power
- Thermal Coal Mining
- Cement
- Oil and Gas
- Real Estate

The Bank's decarbonization performance remains below the reference scenario pathway.

Publishing a **Climate Risk Management Policy**

Advocacy and Stakeholders Engagement

99%
Customer complaint settlement rate.

100%
Sustainable finance training for the Board of Directors and Board of Commissioners.

The Bank's sustainability performance is comprehensively presented in its 2025 Sustainability Report. The report is published separately but complements and reinforces this Annual Report, providing a comprehensive overview of the Bank's commitments and implementation of sustainability and climate-related principles.

Our Digital Initiatives

In 2025, we continued our commitment to deliver innovative solutions, providing our customers with a seamless, safe, and integrated digital banking experiences.

A strategic move taken was to **rebrand OCTO**. The initiative integrated previously separate digital banking platform i.e. **OCTO Mobile** and **internet banking** i.e. **OCTO Clicks** into **OCTO**, a single digital ecosystem. With the integration, customers can now perform credential alignment (user ID), and later access both the app and web version using the same credentials. This supports a more **seamless**, **practical**, and **consistent** digital experience.

In addition, we also launched series of digital innovations enriching features and services available on OCTO:

QRIS and/or NFC-based payments on the OCTO app

- **Launched QRIS Tap feature** on the OCTO app, supporting Bank Indonesia's payment blue print. The feature supports seamless payment especially at public transportation by simply tapping your mobile phone.
- **Launched NFC Tap & Pay** which also facilitates contactless payments in Indonesia and overseas.

QRIS Crossborder Japan:
Simplify payment as QRIS is now accepted in Japan.

Connect with our Contact Center without airtime
With our OCTO app, customers can contact CIMB Niaga Contact Center at 14041 and the Preferred & Private Assistance service at 1500800 with no airtime, using data or WhatsApp Call.

Hajj Registration via OCTO App:
Provide additional convenience for the customers to plan their Hajj pilgrimage via digital

Redeem Poin Xtra to Miles:
More loyalty benefits as customers can convert their Poin Xtra to miles (including GarudaMiles, Krisflyer, and AirAsia Rewards).

Check details on insurance product and more servicing features:
Customers can view Sun Life policy details for any insurance purchased through CIMB Niaga. In addition, customers can also access servicing features available for Sun Life insurance, from fund disbursement, switching to insurance claim submission.

Registration, Buying/Selling, and Printing Gold:
Registration, buy, and sell gold are now available on the OCTO app and web. We also added a feature allowing customer to claim physical gold via OCTO web.

These innovations strengthen our position as a bank that is continuously adapt to technology developments and customers' demand for simpler, better, and faster digital banking solutions.

Guiding Families Forward with Integrity, Fairness, and Purpose

CIMB Niaga Sharia is committed to guiding families forward through financial solutions built on integrity and fairness, empowering them to grow together and turn their dreams into reality, in line with Islamic Principles.

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Financial Data Highlights

FINANCIAL POSITIONS

(in million Rupiah)

Description	2025	2024	2023	2022	2021	YoY 2024-25 (%)	CAGR 2021-25 (%)
Total Assets	**372,698,893**	**360,220,510**	**334,369,233**	**306,754,299**	**310,786,960**	**3.46**	**4.65**
Earning Assets - Net	436,838,108	432,548,988	396,220,269	351,099,533	336,250,284	0.99	6.76
Loans	**238,308,825**	**228,002,995**	**213,369,870**	**196,611,014**	**181,613,420**	**4.52**	**7.03**
Loans - Net	229,925,440	217,349,595	201,322,387	183,413,629	168,477,786	5.79	8.08
Marketable Securities (Including Securities Purchased under Resale Agreement) - Net	21,326,161	25,068,126	14,523,320	6,319,972	11,765,578	(14.93)	16.03
Placement with Bank Indonesia and with Other Banks - Net	11,842,517	5,047,695	4,532,988	14,869,794	30,345,785	134.61	(20.96)
Total Liabilities	**314,541,710**	**307,024,183**	**285,031,862**	**261,478,036**	**267,398,602**	**2.45**	**4.14**
Customer Deposits	**270,522,780**	**260,639,027**	**235,861,670**	**227,188,557**	**241,348,510**	**3.79**	**2.89**
CASA (Current Account Saving Account)	189,460,519	172,067,205	150,632,627	144,425,552	148,042,439	10.11	6.36
Current Account	103,079,287	91,788,134	73,201,803	70,340,016	75,477,306	12.30	8.10
Saving Account	86,381,232	80,279,071	77,430,824	74,085,536	72,565,133	7.60	4.45
Time Deposits	81,062,261	88,571,822	85,229,043	82,763,005	93,306,071	(8.48)	(3.46)
Borrowing and Deposits from Other Banks	11,821,565	14,447,403	8,048,972	5,931,421	5,032,757	(18.18)	23.80
Marketable Securities Issued	3,685,222	1,687,452	2,297,702	1,704,938	5,369,228	118.39	(8.98)
Subordinated Loans	-	74,514	155,619	228,311	226,143	(100.00)	(100.00)
Total Equity	**58,157,183**	**53,196,327**	**49,337,371**	**45,276,263**	**43,388,358**	**9.33**	**7.60**

PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

(in million Rupiah)

Description	2025	2024	2023	2022	2021	YoY 2024-25 (%)	CAGR 2021-25 (%)
Interest and Sharia Income - Net	13,476,289	13,266,540	13,352,383	13,476,138	13,088,860	1.58	0.73
Other Operating Income	5,959,399	5,650,996	5,433,137	5,389,583	4,478,657	5.46	7.40
Total Operating Income	**19,435,688**	**18,917,536**	**18,785,520**	**18,865,721**	**17,567,517**	**2.74**	**2.56**
Impairment Losses on Financial and Non-Financial Assets - Net	(1,685,457)	(1,805,250)	(2,006,613)	(3,813,709)	(4,169,888)	(6.64)	(20.27)
Other Operating Expenses	(8,968,146)	(8,749,399)	(8,583,527)	(8,483,650)	(8,132,754)	2.50	2.47
Net Operating Income	**8,782,085**	**8,362,887**	**8,195,380**	**6,568,362**	**5,264,875**	**5.01**	**13.65**
Income Before Income Tax	**8,825,765**	**8,728,787**	**8,357,272**	**6,579,332**	**5,337,581**	**1.11**	**13.40**
Income Tax Expense	(1,890,380)	(1,829,853)	(1,805,871)	(1,482,561)	(1,124,720)	3.31	13.86
Net Income	**6,935,385**	**6,898,934**	**6,551,401**	**5,096,771**	**4,212,861**	**0.53**	**14.05**
Other Comprehensive Income - Net of Tax	1,962,809	(89,119)	248,796	(904,213)	(683,530)	(2,302.46)	30.18
Total Comprehensive Income	8,898,194	6,809,815	6,800,197	4,192,558	3,529,331	30.67	26.01
Net Income Attributable to:							
Equity Holders of the Parent	6,876,537	6,825,773	6,474,195	5,041,781	4,214,597	0.74	13.02
Non-Controlling Interest	58,848	73,161	77,206	54,990	(1,736)	(19.56)	141.29
Total Comprehensive Income Attributable to:							
Equity Holders of the Parent	8,839,185	6,735,811	6,723,316	4,135,356	3,531,067	31.23	25.78
Non-Controlling Interest	59,009	74,004	76,881	57,202	(1,736)	(20.26)	141.46
Earnings Per Share - Basic (in Rupiah full amount per Share)	273.53	271.59	259.45	202.21	169.06	0.71	12.78

CASH FLOW STATEMENT

(in million Rupiah)

Description	2025	2024	2023	2022	2021	YoY 2024-25 (%)	CAGR 2021-25 (%)
Net Cash Provided from/(Used in) Operating Activities	4,150,199	8,221,937	(1,796,976)	(16,360,431)	29,609,510	(49.52)	(38.81)
Net Cash Provided from/(Used in) Investing Activities	7,643,004	(7,727,990)	(5,998,437)	5,994,554	(9,043,175)	198.90	(28.77)
Net Cash (Used in)/Provided from Financing Activities	(6,459,266)	(842,805)	329,226	(4,938,480)	(1,773,338)	666.40	38.15
Net increase/(decrease) in cash and cash equivalents	5,413,099	(145,823)	(7,568,533)	(14,964,444)	18,977,246	(3812.10)	(26.92)
Cash and cash equivalents, beginning of the year	24,337,359	24,483,182	32,051,715	47,016,159	28,038,913	(0.60)	(3.48)
Cash and cash equivalents, end of the year	29,750,458	24,337,359	24,483,182	32,051,715	47,016,159	22.24	(10.81)

FINANCIAL RATIOS

Description	2025	2024	2023	2022	2021	Change 2024-25 (%)	Change 2021-25 (%)
I. Capital							
Capital Adequacy Ratio (CAR)**	24.83%	23.34%	24.02%	22.19%	22.68%	1.49	2.29
CAR *Tier* I	23.73%	22.25%	22.89%	21.11%	21.61%	1.47	2.37
CAR *Tier* II	1.11%	1.09%	1.13%	1.08%	1.07%	0.02	0.92
Fixed Assets to Capital Ratio	16.86%	17.66%	19.90%	22.44%	21.79%	(0.79)	(6.21)
II. Assets Quality							
Non-Performing Earning Assets to Total Earning Assets Ratio	1.02%	0.94%	1.14%	1.62%	1.90%	0.09	(14.37)
Non-Performing Loan Ratio (NPL) - Gross	1.81%	1.76%	1.96%	2.80%	3.46%	0.05	(14.96)
Non-Performing Loan Ratio (NPL) - Net	0.72%	0.69%	0.71%	0.75%	1.17%	0.03	(11.46)
Impairment Ratio	3.14%	4.06%	5.14%	7.09%	6.67%	(0.92)	(17.14)
Loan Loss Coverage (LLC)	197.83%	270.01%	292.11%	242.75%	212.10%	(72.18)	(1.73)
Cost of Credit (COC)	0.74%	0.84%	1.03%	1.85%	2.42%	(0.11)	(25.64)
Loan at Risk (LAR)	6.94%	8.56%	11.23%	15.10%	20.32%	(1.58)	(23.55)
III. Profitability							
Return On Assets (ROA)	2.43%	2.53%	2.59%	2.16%	1.88%	(0.10)	6.62
Return on Equity (ROE):							
ROE Shareholders' Equity	12.48%	13.54%	14.03%	11.71%	10.21%	(1.06)	5.15
ROE Tier I	13.03%	14.34%	15.02%	12.59%	10.73%	(1.29)	4.98
Net Interest Margin (NIM)	3.97%	4.09%	4.40%	4.69%	4.86%	(0.12)	(4.92)
Other Operating Income to Operating Income	30.66%	29.87%	28.92%	28.57%	25.49%	0.79	4.72
Cost to Income Ratio (CIR)	45.92%	44.32%	44.83%	44.91%	45.88%	1.60	0.02
Operating Expenses to Operating Income (BOPO)	72.40%	74.02%	71.47%	74.10%	78.37%	(1.62)	(1.96)

Description	2025	2024	2023	2022	2021	Change 2024-25 (%)	Change 2021-25 (%)
IV. Liquidity							
Loan to Deposit Ratio (LDR)	86.81%	86.28%	89.30%	85.63%	74.35%	0.52	3.95
CASA Ratio	70.03%	66.02%	63.86%	63.57%	61.34%	4.02	3.37
Macroprudential Intermediation Ratio (RIM) (Conventional)	74.20%	78.39%	78.20%	77.13%	70.69%	(4.19)	1.22
Macroprudential Intermediation Ratio (RIM) (Sharia Business Unit)	94.98%	113.19%	122.12%	117.42%	86.40%	(18.21)	2.40
Liquidity Coverage Ratio (LCR)	203.80%	225.53%	249.58%	230.92%	263.99%	(21.73)	(6.26)
Net Stable Funding Ratio (NSFR)	113.18%	115.62%	114.67%	120.10%	126.27%	(2.44)	(2.70)
Liabilities to Equity Ratio	540.85%	579.67%	579.72%	577.52%	616.29%	(36.31)	(3.21)
Liabilities to Assets Ratio	84.40%	85.29%	85.29%	85.24%	86.04%	(0.84)	(0.48)
V. Compliance							
a. Legal Lending Limit (LLL) violation percentage							
Related parties	0.00%	0.00%	0.00%	0.00%	0.00%	0.00	0.00
Non-related parties	0.00%	0.00%	0.00%	0.00%	0.00%	0.00	0.00
b. Legal Lending Limit (LLL) exceeding percentage							
Related parties	0.00%	0.00%	0.00%	0.00%	0.00%	0.00	0.00
Non-related parties	0.00%	0.00%	0.00%	0.00%	0.00%	0.00	0.00
VI. Statutory Reserve Requirement (SRR)							
a. Rupiah Main SRR							
Daily	3.52%	3.26%	5.70%	3.03%	2.96%	0.26	4.46
Average	6.83%	6.68%	8.97%	9.60%	5.53%	0.15	5.42
b. Foreign currency SRR	4.12%	4.14%	4.09%	4.04%	4.07%	(0.02)	0.31
Overall Net Open Position (NOP)	0.98%	2.09%	3.05%	0.77%	1.22%	(1.11)	(5.41)
VII. Other Data							
Non-performing earning assets and non-performing non earning assets to total earning assets and non earning assets	1.02%	0.96%	1.17%	1.68%	1.90%	0.07	(14.33)
Provision for impairment losses (CKPN) of financial assets to productive assets	2.53%	3.22%	4.14%	5.11%	5.20%	(0.69)	(16.45)
Non-performing financing (in million Rupiah)	15,515,691	18,803,973	23,428,135	28,921,446	36,591,354	(17.49)	(19.30)
Allowance for assets quality (required provision) (in million Rupiah)	5,462,093	5,252,487	5,615,657	6,268,265	6,915,519	3.99	(5.73)
Foreclosed Assets (in million Rupiah)	816,623	682,326	470,293	371,090	369,275	19.68	21.95
Number of Employees (Including Subsidiaries)***	11,647	12,004	12,060	11,767	12,017	(2.97)	(0.78)
Operational Profit per Employee (in million Rupiah)	754	697	680	558	438	8.23	14.55
Number of Branch Offices (Unaudited)****	394	407	412	417	427	(3.19)	(1.99)
Number of ATMs (Unaudited)*****	2,786	3,265	3,893	4,207	4,481	(14.67)	(11.20)

* Business as usual exclude exceptional items
** After Loan and Market Risk Calculations.
*** Includes members candidates of the Board of Directors who will be effective after obtaining OJK approval and/or fulfillment of the requirements determined in the OJK approval.
**** Includes Sharia Branch, Digital Lounge, Cash Mobile and Kiosk.
***** Includes CDM, MDM, and CRM.

Business and Subsidiaries Operational Highlights

(in trillion Rupiah)

Consumer Banking	2025	2024	2023	2022	2021	YoY 2024-25 (%)	CAGR 2021-25 (%)
Total Customer Deposits	**120.0**	**116.9**	**116.8**	**105.3**	**105.0**	**2.72**	**3.41**
- Current Account	1.1	1.1	1.0	1.0	1.1	(3.53)	0.09
- Saving Account	78.7	74.2	72.3	67.1	66.5	6.08	4.30
- Time Deposit	40.3	41.6	43.4	37.1	37.4	(3.11)	1.87
Total Loan	**78.3**	**75.8**	**71.8**	**67.2**	**60.1**	**3.41**	**6.84**
Non-Interest Income (in billion Rupiah)	**3,369**	**3,036**	**2,706**	**2,638**	**2,401**	**10.96**	**8.83**

(in trillion Rupiah)

Corporate Banking	2025	2024	2023	2022	2021	YoY 2024-25 (%)	CAGR 2021-25 (%)
Total Customer Deposits	**76.1**	**76.2**	**61.0**	**68.8**	**85.0**	**(0.11)**	**(2.71)**
- Current Account	55.9	53.3	39.9	42.2	46.9	4.89	4.47
- Saving Account	0.2	0.1	0.4	2.2	1.3	88.37	(35.12)
- Time Deposit	19.9	22.8	20.7	24.4	36.7	(12.34)	(14.11)
Total Loan	**96.8**	**90.7**	**83.6**	**74.7**	**68.5**	**6.72**	**9.03**
Non-Interest Income (in billion Rupiah)	**940**	**1,221**	**1,368**	**1,018**	**816**	**(23.07)**	**3.60**

(in trillion Rupiah)

Commercial Banking	2025	2024	2023	2022	2021	YoY 2024-25 (%)	CAGR 2021-25 (%)
Total Customer Deposits	**26.4**	**25.7**	**21.4**	**17.9**	**17.1**	**3.01**	**11.42**
- Current Account	18.4	15.3	12.5	9.4	9.6	20.39	17.71
- Saving Account	1.4	0.8	0.8	0.8	0.9	68.77	12.28
- Time Deposit	6.6	9.5	8.2	7.6	6.7	(30.49)	(0.20)
Total Loan	**35.7**	**34.6**	**33.0**	**31.9**	**31.8**	**3.15**	**2.94**
Non-Interest Income (in billion Rupiah)	**526**	**553**	**509**	**298**	**180**	**(4.87)**	**30.74**

(in trillion Rupiah)

Transaction Banking	2025	2024	2023	2022	2021	YoY 2024-25 (%)	CAGR 2021-25 (%)
Total Customer Deposits - Cash Management	**139.3**	**135.5**	**110.0**	**110.6**	**121.3**	**2.81**	**3.53**
- Current Account	105.9	94.9	75.6	75.4	76.8	11.55	8.35
- Time Deposit	33.4	40.6	34.4	35.2	44.5	(17.64)	(6.88)
Total Loan - Trade Finance	**18.2**	**14.9**	**11.1**	**12.6**	**8.8**	**22.35**	**20.10**
Non-Interest Income (in billion Rupiah)	**606**	**606**	**562**	**573**	**579**	**0.11**	**1.15**

(in trillion Rupiah)

Emerging Business Banking (EBB)	2025	2024	2023	2022	2021	YoY 2024-25 (%)	CAGR 2021-25 (%)
Total Customer Deposits	**47.9**	**41.9**	**36.7**	**35.3**	**34.3**	**14.36**	**8.73**
- Current Account	27.7	22.1	20.1	17.8	17.9	25.38	11.53
- Saving Account	6.1	5.1	3.9	4.1	3.8	17.75	12.10
- Time Deposit	14.2	14.7	12.8	13.4	12.6	(3.38)	3.10
Total Loan	**27.4**	**26.9**	**24.9**	**22.8**	**21.1**	**1.99**	**6.73**
Non-Interest Income (in billion Rupiah)	**374**	**414**	**277**	**245**	**189**	**(9.73)**	**18.57**

(in trillion Rupiah)

Sharia Banking	2025	2024	2023	2022	2021	YoY 2024-25 (%)	CAGR 2021-25 (%)
Total Customer Deposits	**50.3**	**54.7**	**44.9**	**39.5**	**41.5**	**(7.99)**	**4.92**
- Current Account	15.7	16.7	11.4	8.4	4.5	(6.15)	36.96
- Saving Account	15.1	15.6	14.9	11.9	10.8	(3.13)	8.68
- Time Deposit	19.5	22.4	18.6	19.3	26.2	(12.75)	(7.11)
Total Financing	**55.7**	**60.3**	**55.2**	**47.2**	**37.0**	**(7.58)**	**10.80**
Non-Interest Income (in billion Rupiah)	**694**	**645**	**538**	**493**	**438**	**7.58**	**12.21**

(in trillion Rupiah)

PT CIMB Niaga Auto Finance	2025*	2024	2023	2022	2021	YoY 2024-25 (%)	CAGR 2021-25 (%)
Total Asset	11.6	10.8	8.4	6.4	4.9	7.15	23.81
Managed Asset/Consumer Financing	14.1	13.6	11.3	9.3	7.0	3.78	18.93
Profit before tax (in billion Rupiah)	440.0	570.5	520.4	424.3	309.7	(22.88)	9.18

(in billion Rupiah)

PT CIMB Niaga Sekuritas	2025*	2024	2023	2022	2021	YoY 2024-25 (%)	CAGR 2021-25** (%)
Total Asset	660.6	631.1	571.7	292.1	261.5	4.67	31.26
Revenue	77.1	122.5	32.1	71.9	23.0	(37.06)	2.34
Profit before tax	19.0	46.7	(15.1)	8.8	(30.1)	59.38	29.03

* Data has not been audited.
** CAGR is presented excluding 2021, as profit before tax for that year was negative.

Share Highlights

INITIAL PUBLIC OFFERING

PT Bank CIMB Niaga Tbk (formerly PT Bank Niaga) conducted an Initial Public Offering listed on the Indonesia Stock Exchange, based on the permit of the Minister of Finance of the Republic of Indonesia No. SI-057/SHM/MK.10/1989 dated 2 October 1989. In accordance with the Securities Issuance Agreement and the Agreement between the Securities Underwriters dated 29 September 1989, the Underwriters approved the issuance of 5,000,000 Registered Common Shares with a nominal value of Rp1,000 per share at an offering price of Rp12,500 per share.

Lead Underwriters:
PT First Indonesian Finance and Investment Corporation (FICORINVEST); PT Bank Pembangunan Indonesia (BAPINDO); and PT Merchant Investment Corporation (MERINCORP).

Underwriting Manager:
PT First Indonesian Finance and Investment Corporation (FICORINVEST).

Underwriting Participants:
PT Finconesia; PT Indonesian Finance and Investment Company (IFI); PT Indonesian Investment International (INDOVEST); PT Inter-Pacific Financial Corporation (Inter-Pacific); PT Multinational Finance Corporation (MULTICOR); PT Mutual International Finance Corporation (MIFC); PT Private Development Finance Company of Indonesia (PDFCI); PT Usaha Pembiayaan Pembangunan Indonesia (UPPINDO); PT Aseam Indonesia (ASEAM); and PT Danareksa (Persero).

Supporting Institutions:
Drs. Siddharta & Siddharta as Public Accountant; Kantor Notaris Kartini Muljadi, SH as Notary in Jakarta; and Tumbuan & Associates as Legal Advisor.

PT Bank Lippo Tbk, as a company that merged into PT Bank CIMB Niaga Tbk effective on 1 November 2008, conducted an Initial Public Offering based on the permit of the Minister of Finance of the Republic of Indonesia No. SI-059/SHM/MK.10/1989 dated 2 October 1989. The offering consisted off 6,800,000 Registered Common Shares with a nominal value of Rp1,000 per share, with an offering price of Rp15,000 per share, and listed on the Indonesia Stock Exchange.

STOCK TRADING PERFORMANCE

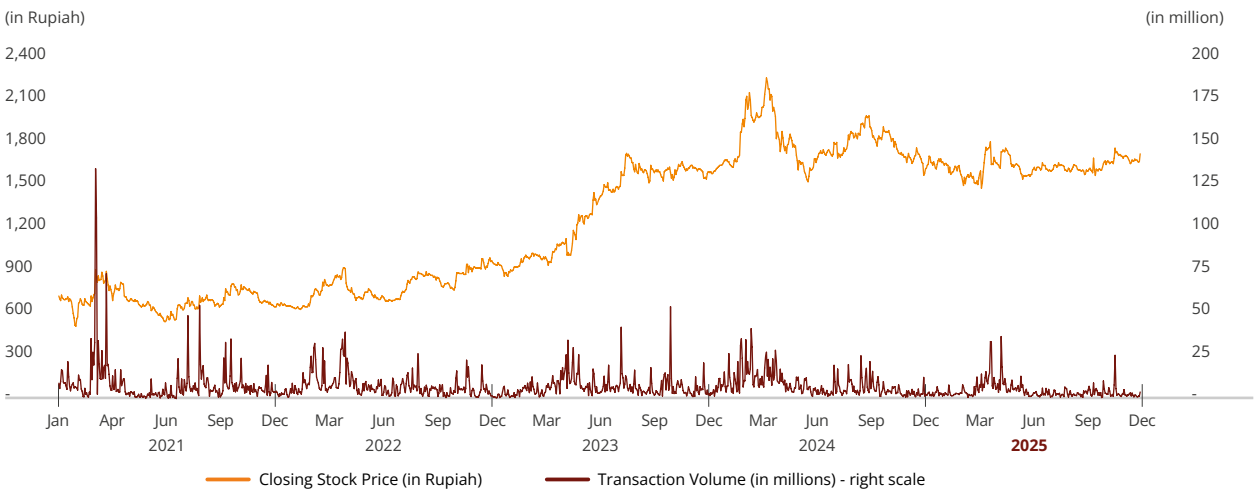
Year	Quarter	Highest Price (in Rupiah)	Lowest Price (in Rupiah)	Closing Price (in Rupiah)	Number of Share (in Million)	Trading Volume (in Million)	Market Capitalization (in Trillion Rupiah)
2025	I	1,790	1,600	1,695	25,142	229	43
	II	1,855	1,550	1,665	25,142	503	42
	III	1,755	1,660	1,695	25,142	204	43
	IV	1,850	1,660	1,790	25,142	252	45
2024	I	2,220	1,705	2,180	25,142	792	55
	II	2,140	1,635	1,760	25,142	512	44
	III	1,995	1,740	1,880	25,142	460	47
	IV	1,935	1,670	1,730	25,142	285	43
2023	I	1,275	1,125	1,270	25,132	327	32
	II	1,585	1,240	1,585	25,132	562	40
	III	1,790	1,580	1,690	25,132	471	42
	IV	1,745	1,640	1,695	25,132	444	43
2022	I	1,115	945	1,115	25,132	556	28
	II	1,175	995	1,010	25,132	592	25
	III	1,150	990	1,070	25,132	433	27
	IV	1,225	1,050	1,185	25,132	337	30
2021	I	1,165	855	995	25,132	1,013	25
	II	1,095	880	880	25,132	252	22
	III	1,025	890	975	25,132	503	25
	IV	1,085	960	965	25,132	503	24

STOCK PERFORMANCE

Description	2025	2024	2023	2022	2021
Highest Price (in Rupiah)	**1,855**	2,200	1,790	1,225	1,165
Lowest Price (in Rupiah)	**1,600**	1,635	1,125	945	855
Closing Price (in Rupiah)	**1,790**	1,730	1,695	1,185	965
Market Capitalization (in Trillion Rupiah)	**45**	43	43	30	24
Earning Per Share (in Rupiah)	**273**	272	259	202	164
Book Value Per Share (in Rupiah)	**2,313**	2,117	1,977	1,816	1,740
P/E (x)	**6.8**	6.5	6.9	6.2	7.3
P/B (x)	**0.8**	0.8	0.9	0.7	0.6

STOCK PRICE MOVEMENT

Stock Trading Volume and Closing Price Chart During 2021-2025.



CORPORATE ACTIONS

Throughout the financial year ended 31 December 2025, CIMB Niaga did not undertake corporate actions, including stock splits, reverse stock splits, bonus share issuances, or changes to the par value of shares. In 2024, however, CIMB Niaga carried out a corporate action in the form of a Capital Increase Without Pre-emptive Rights. Detailed information on this capital increase is presented in the Company Profile chapter under the subsection Chronology of Share Issuance and or Listing.

In 2025, the Subsidiary Entity issued The Continuous Sukuk Wakalah Bi Al-Istitsmar I CIMB Niaga Auto Finance Phase II Seri A and B amounting to Rp1.6 trillion and The Continuous Sukuk Wakalah Bi Al-Istitsmar I CIMB Niaga Auto Finance Phase III Seri A dan B amounting to Rp1.5 trillion.

TEMPORARY SUSPENSION OF STOCK TRADING AND/OR STOCK DELISTING

Throughout the 2025 and 2024 financial years, CIMB Niaga was not subject to any share trading sanctions, including trading suspensions or delisting on the Exchange.

Highlights of Bonds, Sukuk, or Convertible Bonds

OUTSTANDING AND UNSETTLED BONDS AND SUKUK

By the end of 2025, all Bonds / Sukuk issued by CIMB Niaga had been fully matured and settled, meaning there is no outstanding Bonds / Sukuk.

BONDS AND SUKUK MATURATED AND SETTLED IN THE 2024-2025 PERIOD

Bonds and Sukuk Series	Date of Issuance	Tenor (year)	Currency	Value (in billion Rp)	Maturity date	Interest Rate	Securities Rating			Trustee
							2025	2024	2023	
Shelf Registration Subordianated Bond III Bank CIMB Niaga Year 2018 Series B	15 November 2018	7	Rupiah	75	15 November 2025	10.00%	AA (Pefindo)	AA (Pefindo)	AA (Pefindo)	PT Bank Permata Tbk
Shelf Registration Sukuk Mudharabah I Bank CIMB Niaga Phase III Year 2010 Series C	27 March 2020	5	Rupiah	391	27 March 2025	7.25%	$AAA_{(sy)}$ (Pefindo)	$AAA_{(sy)}$ (Pefindo)	$AAA_{(sy)}$ (Pefindo)	PT Bank Permata Tbk
Shelf Registration Sukuk Mudharabah I Bank CIMB Niaga Phase II Year 2019 Series C	21 August 2019	5	Rupiah	429	21 August 2024	8.25%	$AAA_{(sy)}$ (Pefindo)	$AAA_{(sy)}$ (Pefindo)	$AAA_{(sy)}$ (Pefindo)	PT Bank Permata Tbk
Shelf Registration Bond III Bank CIMB Niaga Phase I Year 2019 Series C	19 December 2019	5	Rupiah	481	19 December 2024	7.80%	AAA (Pefindo)	AAA (Pefindo)	AAA (Pefindo)	PT Bank Permata Tbk
Shelf Registration Subordianated Bond I Bank CIMB Niaga Phase I Year 2019	19 December 2019	5	Rupiah	83	19 December 2024	8.05%	AA (Pefindo)	AA (Pefindo)	AA (Pefindo)	PT Bank Permata Tbk
Total Matured Bonds & Sukuk				**1,459**						

CONVERTIBLE BONDS INFORMATION

Until the fiscal year ending 31 December 2025, CIMB Niaga had not issued any convertible bonds.

COMPANY RATING

Rating Agency	Category	Rating
Moody's Investor Service	Outlook	Stable
	Counterparty Risk Rating	A3/P-2
	Bank Deposits	Baa1/P-2
	Baseline Credit Assessment	Baa3
	Adjusted Baseline Credit Assessment	Baa1
	Counterparty Risk Assessment	$A3_{(cr)}/P\text{-}2_{(cr)}$
	Issuer Rating	Baa1
Pefindo	Outlook	Stable
	Corporate Rating	idAAA
	Subordinated Bonds	idAA

2025 Event Highlights

2025

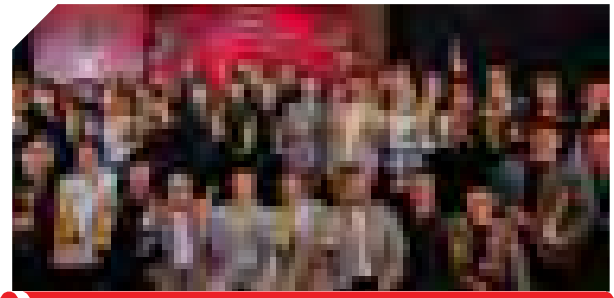
City Centric Activations

Throughout 2025, CIMB Niaga reaffirmed its commitment to inclusive growth through the City Centric F30 initiative—an integrated effort to deliver meaningful and relevant banking experiences for communities across various regions in Indonesia. CIMB Niaga helps to fulfill customers' aspirations through a city-centric approach—integrating on-ground activations, relevant financial solutions, and consistent service standards to create long-term value and strengthen customer trust in the Bank.

14 April 2025

2025 Annual General Meeting of Shareholders (AGMS)

CIMB Niaga held AGMS 2025 on 14 April 2025 at Graha CIMB Niaga Jakarta. It was attended by Bank Management Committee (including Directors), Board of Commissioners, Sharia Supervisory Board and CIMB Niaga shareholders.



25 April 2025

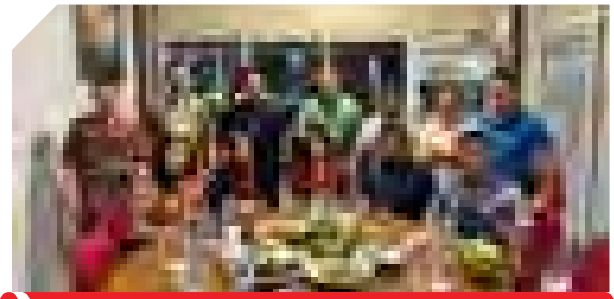
OPeRA 2024

OPeRA is one of CIMB Niaga's commitments to recognizing dedication, hard work, and consistency of high performing employees. Taking the theme "Bekerja dengan Hati, Prestasi Menginspirasi", various awards were presented to top-performing employees across several categories, including the Innovation Award, Collection Award, Sales Award, CX Award, and Cross Sell Award.

July 2025

Kejar Mimpi Rising Start

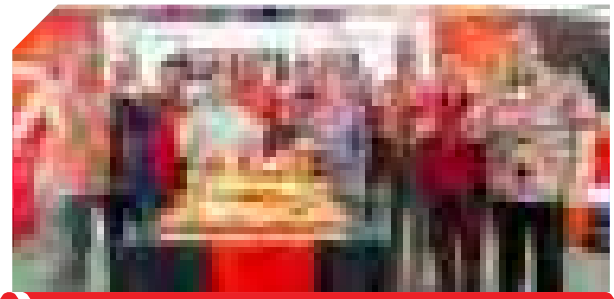
In 2025, CIMB Niaga reintroduced the Kejar Mimpi Rising Star Singing Competition 2025 with more than 1,200 participants in attendance. This ASEAN-scale singing competition featured participants from Indonesia and Malaysia, including regional winners and children's category winners from both countries. The program aims to support the development of young talent in the music industry.



4 September 2025

National Customer Day

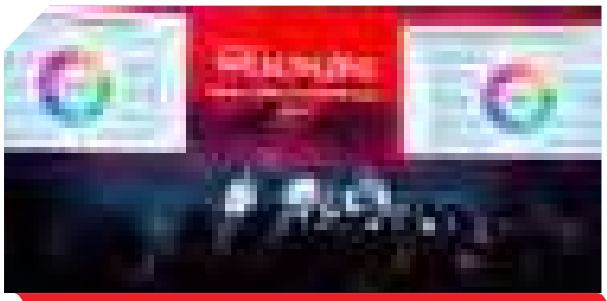
National Customer Day (Harpelnas) 2025, held on 4 September, served as a strategic moment for CIMB Niaga to strengthen customer relationships and reinforce its commitment to advancing with customers and society through sincere, heart-driven service (Work From Heart). Carrying the theme "*Dari Hati untuk Wujudkan Mimpi Anda*", the celebration also marked CIMB Niaga's 70th anniversary, a reflection of the company's long-standing dedication to supporting customers in achieving their aspirations.



26 September 2025

Syukuran HUT ke-70

All members of the Bank Management Committee (BMC), along with all employees, gathered to celebrate CIMB Niaga's 70th anniversary. The series of events began with a Townhall in Makassar and culminated in the "70th Anniversary Thanksgiving Celebration of CIMB Niaga," held both online and offline on September 26, 2025. The celebration was attended by all CIMB Niaga employees, as well as subsidiaries CIMB Niaga Finance (CNAF) and CIMB Niaga Sekuritas (CNS).



Surabaya (20 November) & Jakarta (4 December)

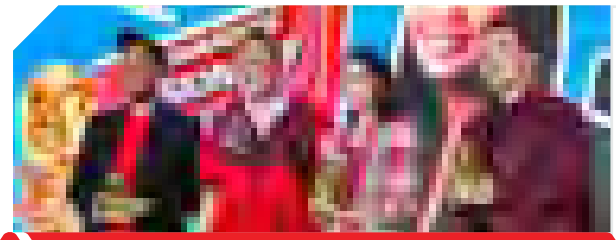
Wealth Xpo

Wealth Xpo 2025 is one of CIMB Niaga's flagship events, designed to provide financial education to its valued customers. Carrying the theme *Tambah Wawasan, Tumbuhkan Kekayaan*", this third annual event once again delivers inspiration and deep insights to customers in two major cities—Jakarta (December 4, 2025) and Surabaya (November 20, 2025). Wealth Xpo 2025 also marked a significant milestone with the launch of **CIMB Private Wealth**, an exclusive service designed to meet the needs of distinguished clients in managing and growing their wealth.

13-14 December 2025

The Cooler Earth Sustainability Series 2025

CIMB Niaga once again demonstrates its commitment to ongoing efforts in mobilizing collective action to build a responsible society and a more livable planet. The Cooler Earth (TCE) series 2025 included Sustainability Exhibitions, Experiential Learning sessions, Sustainability Talkshows, as well as a gathering themed 'Collaborating for a Sustainable Future to Realize The Cooler Earth.' The event featured the participation of CIMB Niaga's leadership, the Press Council, and a prominent public figure committed to environmental advocacy. Throughout 2025, the TCE initiative in Indonesia reached more than 50,000 audiences across 37 cities through over 70 activities.



13-14 December 2025

Kejar Mimpi Fest 2025

CIMB Niaga Kejar Mimpi Fest 2025 is one of CIMB Niaga's flagship events, combining education, creativity, and a wide range of opportunities to learn, connect, and take concrete steps toward achieving dreams. As part of this event, the Kejar Mimpi Award 2025 was presented to visionary figures who exemplify courage, perseverance, and a positive impact on society. The CIMB Niaga Kejar Mimpi Fest 2025 is expected to serve as a hub for growth and recognition for Indonesia's creative talents.

Advancing Innovation, Empowering Seamless Living

Within this era, CIMB Niaga leads digital transformation to deliver faster, safer, and smarter financial experiences. That's where we help communities to embrace the digital era and turn everyday progress into impactful results through Dream Forward To Turn Inspiration Into Achievement.

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The Board of Commissioners Report

Didi Syafruddin Yahya
President Commissioner

Guided by our purpose, Advancing Customers and Society, and the consistent application of Simpler, Better, Faster (SBF) principles, CIMB Niaga has enhanced service quality, operational efficiency, and customer responsiveness. With a balanced focus on growth, asset quality, and strong capital and liquidity, the Bank is well positioned for sustainable growth and long-term value creation.

Dear Shareholders and Valued Stakeholders,

The year 2025 marked a defining chapter for CIMB Niaga as we enhanced business resilience while progressing our long-term transformation agenda in response to evolving economic dynamics and heightened competition within the banking industry. We are confident that CIMB Niaga sustained healthy growth momentum, underpinned by a strengthened deposit base, solid intermediation performance, and prudent management of asset quality and operational efficiency. These results demonstrate the Bank's capacity to adapt with agility to shifting customer needs and market developments, while preserving a strong capital foundation.

Throughout 2025, we oversaw the Board of Director's commitment to executing the Forward30 strategy, anchored in the purpose of "Advancing Customers and Society" and guided by the operating principles of being Simpler, Better, and Faster. A comprehensive set of digital transformation initiatives, strengthened organizational capabilities, and the implementation of Good Corporate Governance and prudent risk management have served as key drivers in preserving the Bank's sustainable performance. On this basis, we remain confident that CIMB Niaga is strongly positioned to continue delivering long-term value to shareholders and stakeholders, while contributing meaningfully to the resilience and growth of the national economy.

MACROECONOMIC REVIEW FOR 2025

Global economic growth in 2025 was projected to remain in a phase of moderation, while maintaining relative stability compared with the previous year. In its World Economic Outlook, the International Monetary Fund (IMF) forecast global expansion of 3.3% in 2025, consistent with the rate recorded in 2024. This projection reflects expected economic growth of approximately 1.7% in developed countries and 4.4% in emerging markets and developing economies. Inflation was anticipated to continue its downward trajectory globally, albeit at differing speeds across jurisdictions, with related risks assessed as contained and manageable.

Bank Indonesia, in its Indonesian Economic Report, observed that global conditions in 2025 remained marked by significant uncertainty. Persistent geopolitical tensions in Eastern Europe and the Middle East, coupled with the trajectory of U.S. economic policy under President Trump, could influence the stability of global financial markets and the flow of international capital. In this situation, Bank Indonesia forecasted global economic growth in 2025 at around 3.3%, largely stable relative to 2024, while growth disparities across countries were expected to continue, reflecting the impact of U.S. reciprocal tariffs and heightened geopolitical risks.

Indonesia's economy achieved stronger growth, driven by the policy measures enacted by the Government and Bank Indonesia. In the fourth quarter of 2025, economic expansion reached 5.39% (yoy), up from 5.04% (yoy) in the preceding quarter, primarily propelled by domestic demand through household consumption and investment, reflecting the favorable effects of Government stimulus and Bank Indonesia's policy framework. For the full year, economic growth stood at 5.11% (yoy), surpassing the 5.03% (yoy) recorded in 2024, accompanied by improvements in labor quality.

This upward trajectory is expected to persist into the first quarter of 2026, with household consumption supported by Government stimulus programs, accommodative monetary policy, rising consumer confidence, and heightened economic activity during major National Religious Holidays, including Lunar New Year, Nyepi, and Eid al-Fitr 1447 H.

Investment is expected to grow at an accelerated pace, driven by Government initiatives, including the downstream development of natural resources, alongside the ongoing strengthening of business confidence. Bank Indonesia projects economic growth in 2026 to reach 4.9–5.7% (yoy), reflecting the combined effects of Government policies and Bank Indonesia's measures aimed at stimulating sustainable economic expansion.

As of 18 February 2026, the Indonesian Rupiah stood at Rp16,880 per US dollar, representing a 0.56% (ptp) decline from its end-January 2026 level. This depreciation was mainly influenced by heightened uncertainty in global financial markets, alongside rising domestic corporate demand for foreign currency amid expanding economic activity. Bank Indonesia views the Rupiah as undervalued relative to Indonesia's economic fundamentals, reflecting, in part, the central bank's consistent achievement in maintaining inflation within the targeted range of 2.5% ±1% for 2026 and 2027.

To date, the cumulative 125-basis-point reduction in the BI-Rate over 2025, together with Bank Indonesia's expansion of monetary liquidity, has driven a decline across multiple interest rates. The INDONIA rate has dropped 211 basis points since the start of 2025, reaching 3.92% as of 18 February 2026. Concurrently, SRBI rates for tenors of 6, 9, and 12 months have declined by 225, 227, and 223 basis points, respectively, since early 2025, reaching 4.91%, 4.93%, and 5.04% as of 13 February 2026.

The money supply continued to expand strongly, reflecting Bank Indonesia's policy to optimize the effectiveness of monetary liquidity expansion in supporting economic growth. M0 growth remained high in January 2026 at 11.0% (yoy), showing relative stability compared with December 2025's growth of 11.4% (yoy). This sustained M0 expansion was driven by increased government financial operations in line with fiscal stimulus and broader monetary measures. Meanwhile, the accelerated growth of M2 was supported by both Government financial activity and the increased disbursement of loan.

In 2025, bank lending expanded by 9.69% (yoy). By category, investment loans grew 21.06% (yoy), working capital loans increased 4.52% (yoy), and consumer loans rose 6.58% (yoy). These results reflect Bank Indonesia's measures to reduce interest rates and support the Macroprudential Liquidity Incentive (KLM) policy, alongside the Government's implementation of priority programs, all within a stable macroeconomic and financial environment. On the supply side, banks maintained sufficient lending capacity, supported by a Liquidity Coverage Ratio relative to Third-Party Funds (AL/DPK) of 28.57% and a robust 13.83% (yoy) growth in deposits as of December 2025. Banks' willingness to extend loan also improved, as indicated by increasingly relaxed lending requirements, except in the consumer and MSME segments, where credit risk remains elevated.

The financial system remained highly resilient, supported by ample banking liquidity, robust capital positions, and low credit risk. As of December 2025, banks' Capital Adequacy Ratio (CAR) reached 24.83%, providing a substantial buffer to absorb potential risks while sustaining loan expansion. Aggregate Non-Performing Loan (NPL) ratios remained low at 2.05% gross and 0.79% net, reflecting prudent credit management. Results from Bank Indonesia's stress tests further demonstrate the banking sector's strong resilience against various risks, underpinned by sustained corporate repayment capacity and profitability.

Economic and digital financial transactions maintained strong growth in Q4 2025, supported by a secure, seamless, and reliable payment infrastructure. Digital payment volumes reached 14.26 billion transactions, representing a 39.21% increase (yoy), fueled by wider acceptance of digital payments. Transactions via mobile and internet applications rose 12.10% (yoy) and 15.10% (yoy), respectively, while QRIS transactions recorded robust growth of 139.99% (yoy), underpinned by increasing users and merchant participation. On the infrastructure side, retail transactions processed through BI-FAST totaled 1,358.65 million, up 30.44% (yoy), with a transaction value of Rp3,442.26 trillion. Simultaneously, high-value transactions processed via BI-RTGS reached 2.88 million, marking a 3.82% increase (yoy), with a transaction value of Rp65,069.78 trillion. In Rupiah currency management, Currency in Circulation (CIC) expanded 12.90% (yoy) to Rp1,359.94 trillion during the Q4 2025 period.

ASSESSMENT OF THE BOARD OF DIRECTORS' PERFORMANCE

In navigating the challenges and macroeconomic dynamics of 2025, the Board of Commissioners finds that the Board of Directors has managed operations effectively and efficiently, demonstrating leadership in sustaining operational stability, strengthening business resilience, and ensuring that all strategic initiatives adhere to the principles of prudence, Good Corporate Governance, and regulatory compliance.

Throughout 2025, the Board of Commissioners noted that CIMB Niaga achieved a series of substantial performance milestones, spanning both financial and non-financial areas. These results highlight the Bank's ability to maintain strong growth momentum, implement disciplined risk management, elevate service standards, and drive digital transformation initiatives that closely align with evolving customer expectations.

The Board of Commissioners views 2025 as a defining milestone in CIMB Niaga's long-term transformation, highlighted by the launch of the Forward30 strategy for 2025–2030, building on the achievements of 5-Pillar Strategy (Forward23+). The strategy has been executed with clear focus across four strategic pillars (the 4Cs), delivering measurable contributions to fortifying the Bank's long-term foundation and ensuring a growth trajectory that is more focused, adaptive, and sustainable.

Guided by our purpose, Advancing Customers and Society, and the consistent application of Simpler, Better, Faster (SBF) principles, CIMB Niaga has enhanced service quality, operational efficiency, and customer responsiveness. With a balanced focus on growth, asset quality, and strong capital and liquidity, the Bank is well positioned for sustainable growth and long-term value creation.

From a funding standpoint, customer deposits rose by 3.8% (yoy), supported by a robust CASA growth of 10.11%. This progress elevated the CASA ratio from 66.02% in December 2024 to 70.03% in December 2025, highlighting the Bank's effective implementation of its strategy to sustainably expand its low-cost deposit base.

On the lending side, CIMB Niaga recorded loan growth of 4.52% (yoy), bringing the total portfolio to Rp238.3 trillion. This performance was driven by the Corporate segment, which grew 6.72%, followed by the Consumer segment at 3.41%, Emerging Business Banking (EBB) at 1.99%, and the Commercial segment at 3.15%. Consistent with its prudent expansion approach, the Bank sustained solid asset quality, with the NPL ratio remaining well-controlled at 1.81%.

Furthermore, the Bank sustained high operational efficiency, reflected in a Cost to Income Ratio (CIR) of 45.92%. Its stability is further demonstrated by a solid capital position, with an average capital adequacy ratio (CAR) consistently above 24% throughout 2025.

Overall, the Board of Commissioners views CIMB Niaga's 2025 performance as demonstrating the Bank's ability to balance business growth with prudent risk management, operational efficiency, and strengthened financial fundamentals. With a progressively stronger foundation, the Bank is well positioned to execute its long-term strategy and deliver sustainable value to all stakeholders

RESULTS OF SUPERVISION OF POLICIES AND MANAGEMENT BY THE BOARD OF DIRECTORS

Throughout 2025, the Board of Commissioners actively performed rigorous oversight of the Bank's strategic policies and the execution of management duties by the Board of Directors, both through formal meetings and continuous communication and coordination outside of meetings. This oversight ensured that all management decisions and actions aligned with the Bank's strategic objectives, upheld prudent principles, complied with regulatory standards, and demonstrated an unwavering commitment to GCG and sustainability aspects.

In practice, the Board of Commissioners holds monthly internal meetings and quarterly joint meetings with the Board of Directors to assess performance trends, industry developments, risk exposures, and progress on the Bank's transformation initiatives. These forums allow the Board of Commissioners to offer directions, actionable insights, and strategic recommendations, supporting the Board of Directors in addressing challenges and maximizing growth opportunities.

Based on its supervisory activities, we conclude that the Board of Directors has effectively fulfilled its management responsibilities, as demonstrated by CIMB Niaga's sustained solid performance, strengthened business foundations, and disciplined progression of strategic transformation amidst the economic volatility and competitive pressures within the banking industry throughout 2025.

RESULTS OF SUPERVISION OF BANK STRATEGY IMPLEMENTATION

In 2025, the Board of Commissioners maintained active oversight of the Bank's strategic implementation through regular meetings, collaborative engagements with the Board of Directors, and thorough evaluations of management reports submitted for review. This oversight was further strengthened by the insights and monitoring provided by the Board's committees, complemented by other formal communication channels, offering a comprehensive perspective on performance developments, the effectiveness of strategic initiatives, and the Bank's evolving risk landscape.

In fulfilling our oversight responsibilities, we ensure that all strategic initiatives undertaken by the Board of Directors are fully aligned with the Company's long-term growth objectives, risk profile, and regulatory obligations. The Board's supervisory mandate focuses on achieving business targets, strengthening revenue streams, preserving portfolio quality, and rigorously maintaining Good Corporate Governance and risk management practices in a dynamic and competitive industry landscape.

Following a thorough evaluation, we affirm that the Board of Directors has executed the Bank's strategic initiatives with effectiveness, including achieving notable revenue growth through targeted loan expansion, optimized investment strategies, and the enhancement of fee-based income streams. These accomplishments were realized while upholding a steadfast commitment to prudent risk management, ensuring a sustainable balance between growth and asset quality.

Within the framework of the Forward30 strategy, the Board of Commissioners acknowledges that the Bank has progressively strengthened its commitment to addressing customer needs in a comprehensive manner—spanning employees, business clients, the Shariah segment, and fully integrated banking services. Underpinned by the purpose of "Advancing Customers and Society," Forward30 has firmly positioned customers at the heart of all product development, service initiatives, and operational enhancements. The Board of Commissioners views the implementation of this strategy as a critical step in strengthening CIMB Niaga's stature as an adaptive, value-driven institution that is capable of fostering more meaningful, long-term relationships with both its customers and society at large.

The Board of Commissioners further notes that the implementation of Forward30 has been comprehensively aligned with the Bank's strategic agenda, operationalized through four priorities (the 4Cs)—Capital, Cash/CASA, Cross-Selling, and Capability. These priorities constitute a vital foundation for strengthening business resilience, enhancing the quality of service, and fostering the sustainable creation of value for our customers and all stakeholders.

All strategic initiatives have been executed under the guiding principle of Simpler, Better, Faster (SBF), which has served as a main driver in advancing service quality, operational efficiency, and the Bank's competitiveness in an increasingly dynamic industry landscape. Anchored by a well-defined strategic framework and disciplined execution, the Board of Commissioners remains confident that CIMB Niaga is strongly positioned to deliver sustainable and robust growth, creating enduring value for all stakeholders.

VIEWS ON THE BANK'S BUSINESS PROSPECTS PREPARED BY THE BOARD OF DIRECTORS

The Board of Commissioners affirms that CIMB Niaga's business prospects, as set out in the Corporate Plan, Bank Business Plan (RBB), and 2024–2028 Sustainable Finance Action Plan (RAKB), have been prepared with prudence and strategic foresight. These strategic directions reflect a comprehensive assessment of critical factors, including growth opportunities, external challenges, evolving customer behavior, and the need to strengthen the Bank's long-term foundation.

The Board of Commissioners recognizes that the business strategy presented by the Board of Directors reflects a strong commitment to harnessing digitalization opportunities by advancing technology, data, and service innovation capabilities, while strengthening relationships with customers across key market segments. Concurrently, the Board of Directors places risk management, internal controls, and prudent governance at the core of every business decision in the face of evolving economic challenges.

The Board of Commissioners anticipates that the global macroeconomic environment in 2026 will continue to exhibit significant uncertainty, yet it is expected to present opportunities for more stable growth relative to previous periods. Global economic expansion will remain influenced by the lingering effects of U.S. import tariff policies and vulnerabilities in international supply chains, even as the U.S. economy benefits from technology-driven investment—particularly in Artificial Intelligence (AI)—and supportive fiscal measures, including tax reductions. Gradual improvements in global liquidity, together with easing inflationary pressures across key regions, are expected to reduce volatility in costs of funds. Meanwhile, concurrent shifts in monetary policy among developed countries are also projected to create conditions for more stable capital flows toward emerging markets. Against this backdrop, CIMB Niaga is committed to maintaining agility in navigating international market dynamics, while strategically capitalizing on periods of lower costs of funds to reinforce its capital structure and pursue prudent expansion.

At the domestic level, Indonesia's sustained positive economic growth provides a solid foundation for measured optimism in loan demand for 2026, particularly across corporate, banking transaction, and MSME segments. At the same time, pressures on household purchasing power and sector-specific uncertainties require disciplined risk management in both consumer and MSME segments. We emphasize that strategies to strengthen fee-based income, expand CASA, and exercise selectivity in loan allocation will be critical to preserving margins and maintaining asset quality. Therefore, pricing policies, lending limits, and portfolio

oversight are applied with rigor, while portfolio dynamics are proactively monitored to mitigate emerging risks.

We recognize significant strategic opportunities in accelerating digital transformation and utilizing data analytics and AI to enhance both customer experience and operational efficiency. However, the digital capabilities advancement must be carefully balanced with strong IT governance and reinforced cyber-resilience. Our oversight will remain focused on maintaining security controls, safeguarding data privacy, and ensuring readiness for incident response. Furthermore, strengthening the CIMB Group's regional ecosystem is anticipated to unlock growth, particularly in cross-border transaction banking. In this context, we urge the Board of Directors to fully leverage group synergies while adhering to prudent risk management principles.

We mandate that the Board of Directors remain proactive in anticipating risks stemming from political, economic, and global financial market developments. This will be achieved through the implementation of robust risk management, the strengthening of our business portfolio, and the strategic expansion of product and service offerings in ensuring both stability and sustainable growth. Supported by the vigilant oversight of the Board of Commissioners, CIMB Niaga is well-positioned to uphold resilience and continue delivering long-term value to our stakeholders in 2026.

SUSTAINABLE FINANCE

The Board of Commissioners expresses its appreciation to the Board of Directors for their steadfast and forward-looking commitment to embedding sustainable finance principles and advancing the Environmental, Social, and Governance (ESG) agenda throughout 2025. This dedication is reflected in a series of strategically executed initiatives, notably the efforts to reduce Greenhouse Gas (GHG) emissions through the adoption of renewable energy and the strategic use of Renewable Energy Certificates (RECs). These measures have been instrumental in supporting the Company's achievement of its Scope 1 and 2 GHG emissions reduction targets for the year 2025.

In 2025, in line with its steadfast commitment to sustainable business practices, CIMB Niaga launched a series of innovative initiatives. These include GreenBizReady (GBR), a collaborative platform that empowers business banking customers to facilitate and accelerate their transition toward greener and more sustainable operations, and Sustainability-Linked FX & Derivatives solutions. Furthermore, CIMB Niaga also introduced Perempuan Berkarya, a strategic partnership with the United Nations Environment Programme (UNEP) and United Nations Entity for Gender Equality and the Empowerment of Women (UN Women) that aims to facilitate sustainable financing for SMEs that meet both gender inclusion and sustainable energy criteria. These initiatives reflect CIMB Niaga's strategic focus on expanding its sustainable finance portfolio, achieving a significant milestone by maintaining sustainable financing at 25% of total lending by year-end 2025.

Throughout 2025, the Board of Commissioners noted the Bank's successful completion and submission of its climate risk analysis through the Climate Risk & Management Scenario Analysis (CRMS) to the OJK, covering emissions across the Bank's entire financing portfolio. Following the release of the Indonesia Sustainable Finance Taxonomy (TKBI) version 2 by OJK, the Bank has initiated the identification of financing activities in alignment with TKBI criteria. In parallel, CIMB Niaga, in coordination with the CIMB Group, continues to monitor its portfolio and conduct comprehensive analyses of customers' physical emission intensity across five priority sectors and monitoring financing portfolio on one priority sector. Results indicate that over 50%, or four of the six monitored sectors, remain below the reference pathway scenario. CIMB Niaga has also strengthened its sustainable governance framework through the issuance of key policies, including the Sustainable Finance Framework, Climate-Related Disclosure Framework, Climate Risk Management Policy, Sustainable Procurement Procedure, and Sustainability Communication Procedure.

The Board of Commissioners commends CIMB Niaga for its Social and Environmental Responsibility (TJSL) programs. The Bank has consistently demonstrated its commitment to improving the quality of education, public health, and promoting inclusive empowerment and environmental stewardship. In 2025, key achievements include the implementation of financial literacy initiatives such as Ayo Menabung dan Berbagi (AMDB) and Tour de Bank (TDB), alongside the launch of student savings accounts (SimPel). The Bank continues to provide scholarships for students throughout Indonesia and the wider ASEAN region. In the healthcare sector, CIMB Niaga has supported Government programs for early malnutrition detection in East Nusa Tenggara and conducted relief initiatives for disaster-affected communities. On inclusive empowerment, the Bank has successfully executed its Community Link programs—#JadiBerkelanjutan, #JadiNyata, and #JadiPeduli—while providing entrepreneurship training for people with disabilities, and interest-free financing to micro, small, and medium enterprises (MSMEs), in Eastern Indonesia. In environmental stewardship, CIMB Niaga actively promotes sustainable bamboo planting and develops eco-educational tourism areas, reinforcing its commitment to preserving natural resources. We also highlight the Bank's internal Employee Volunteer Program, which has mobilized #teamCIMBNiaga to engage in meaningful voluntary activities that generate tangible impact across the nation.

This year, CIMB Niaga introduced the Yellow Belt Sustainability Training program for non-retail frontliners across business units and branches, aimed at improving sustainability awareness, functional capabilities, and equipping frontliners and sustainability champions with the technical skills necessary to drive sustainable finance initiatives and advance our commitment to achieving net zero emissions (NZE) by 2050. We also commend the successful execution of over 170 events under The Cooler Earth Series, spanning more than 40 cities and engaging media, community groups, students, and employees.

Overall, the Board of Commissioners affirms that the Bank has implemented sustainable finance and ESG practices throughout the 2025 fiscal year, in full compliance with applicable laws and regulations and in alignment with the Bank's strategic objectives. We remain committed to exercising rigorous oversight to ensure the effective execution of all sustainability initiatives, thereby contributing to Indonesia's transition to a low-carbon economy, supporting Indonesia's Second Nationally Determined Contribution (SNDC), advancing Indonesia Net Zero 2060 target, and achieving of the Sustainable Development Goals (SDGs).

HUMAN CAPITAL

As a strategic pillar in advancing CIMB Niaga's vision, mission, and purpose—Advancing Customers & Society—the Board of Commissioners affirms that the development of Human Capital (HC) is key factor to sustaining growth and strengthening our competitive advantage. Guided by the #WorkFromHeart ethos, CIMB Niaga remains committed to empowering customers and the broader Indonesian community to achieve their aspirations by delivering value through service experiences that are Simpler, Better, Faster (SBF). This commitment is actualized by cultivating adaptive and innovative leadership, fostering technology-driven skills development, providing transparent career progression, and implementing structured training programs, ensuring the organization is fully equipped to navigate a dynamic and evolving business landscape.

In fulfilling its supervisory function, the Board of Commissioners emphasizes that HC development must remain closely aligned with the evolving economic landscape and banking sector. We fully support the Board of Directors' implementation of the Forward30 strategy, underpinned by the Company's EPICC values—Enabling Talent, Passion, Integrity & Accountability, Collaboration, and Customer Centricity—ensuring these principles are consistently reflected in behaviors, work patterns, and organizational culture. Thus, the enhancement of CIMB Niaga's human capital is in alignment with the imperatives of ongoing transformation, while simultaneously fortifying an organizational foundation that is adaptive, integrity-driven, and firmly customer-centric.

The internalization of these values forms the cornerstone of a conducive and productive work environment, grounded in unwavering commitment to compliance, ethical standards, and Good Corporate Governance. By fostering this culture, every employee develops a thorough understanding of their roles and responsibilities and is inspired to contribute at their highest potential, thereby driving the Bank's performance and the sustainable attainment of its strategic objectives.

As part of its supervisory function, the Board of Commissioners actively monitors the effectiveness of the Bank's HC development initiatives, urging the Board of Directors to consistently implement innovative, measurable, and strategically aligned training programs that enhance employee capabilities while aligning with business needs and industry dynamics. We further underscore the importance of career development pathways, transparent recognition systems, and objective performance evaluation mechanisms, ensuring that every employee is empowered to grow, excel, and contribute sustainably to the Bank's long-term success.

Through the support and oversight of the Board of Commissioners, the Bank's human capital development is expected to produce outstanding talents who are adaptive, competitive, and uphold strong integrity. Our talent is not only equipped with robust technical expertise but also with leadership insight, innovative capacity, and the agility to navigate an evolving banking landscape and the increasingly dynamic customer needs. Anchored by this strong human capital foundation, the Bank is well-positioned to address future challenges, elevate service quality, and deliver sustainable value to all stakeholders.

INFORMATION TECHNOLOGY

In fulfilling its supervisory and strategic functions, the Board of Commissioners fully supports the Board of Directors' proactive acceleration of digital transformation, including the implementation of Artificial Intelligence (AI) and the advancement of data analytics capabilities. We regard this initiative as a strategic priority for the Bank, reinforcing our business relevance, strengthening our competitive positioning, and securing the sustainable growth of CIMB Niaga in an increasingly dynamic and evolving banking landscape.

The Board of Commissioners affirms that the Bank's digital transformation is advancing along a promising trajectory, reflected in improved operational efficiency, streamlined processes, and more robust, integrated risk management. The application of technology has not only enhanced customer service quality but also cultivated an organization that is agile, adaptive, and well-positioned to respond proactively to evolving market dynamics.

The Board of Commissioners remains committed to its oversight responsibilities, consistently striking a balance between driving innovation and upholding prudent risk management. Through this approach, we are confident that CIMB Niaga's strategic investments in technology and digital development will continue to generate sustainable, positive, and responsible value for all stakeholders of the Bank.

VIEW ON THE IMPLEMENTATION OF BANK GOVERNANCE

The Board of Commissioners views that the Board of Directors has consistently upheld and effectively implemented the principles of Good Corporate Governance (GCG) in steering the Bank's operations. This evaluation reflects the rigorous oversight exercised by the Board of Commissioners, supported by its committees, in monitoring GCG adherence throughout 2025. The Bank's steadfast commitment to GCG implementation that goes beyond compliance has not only strengthened operational excellence and performance outcomes but also strengthened stakeholder trust and public confidence in CIMB Niaga.

At CIMB Niaga, our commitment to Good Corporate Governance (GCG) is firmly based on four pillars—governance commitment, governance structure, governance process, and governance outcome. Together, these pillars constitute an integrated foundation that underpins disciplined decision-making, drives effective strategy execution, and ensures robust risk management, ultimately safeguarding sustainable long-term value creation for all our stakeholders.

The Bank's commitment to strong governance was consistently affirmed throughout 2025, as reflected in the numerous external recognitions we received. CIMB Niaga received several prestigious awards, including the Top 50 ASEAN Public Listed Companies (PLCs), the Top 5 ranking in Indonesia & ASEAN Asset Class at the ASEAN Corporate Governance Conference & Awards 2025, inclusion in the Top 50 GCG for Big Capitalization PLCs in Indonesia, and the Leadership in Corporate Governance from the 16th IICD Award, alongside various other awards.

The Board of Commissioners views this recognition as a testament to CIMB Niaga's commitment to good corporate governance and the effective execution of its sustainability strategy, positioning the Bank to deliver added value to both the business and its stakeholders.

VIEW ON THE WHISTLEBLOWING AND ANTI-CORRUPTION REPORTING SYSTEM

In fulfilling its supervisory role, the Board of Commissioners emphasizes that cultivating a robust culture of integrity and compliance is fundamental to sustaining the Bank's sustainable operations and preserving stakeholders' trust. Amid the complexities of the financial services industry and rising expectations for transparent governance, the implementation of a credible reporting mechanism serves as an essential instrument to ensure that any potential breaches are promptly identified and addressed with accuracy and effectiveness.

In line with our commitment, CIMB Niaga has established a Whistleblowing System (WBS) as the official channel for internal and external stakeholders to report suspected breaches of GCG, ethical standards, and relevant policies and procedures. All reports submitted through the WBS must be made in good faith and supported by verifiable evidence, data, or information, ensuring the Bank's integrity, accountability, and protection of its best interests.

As part of our commitment to integrity and the trust of our stakeholders, CIMB Niaga manages its WBS through an independent and professional third party, PT DC Solutions. This arrangement provides a secure and impartial channel, with dedicated personnel to receive reports, relay them to the Bank, and facilitate communication with the reporter as needed. By ensuring independent oversight, the WBS fosters a safe environment for reporting suspected fraud or breaches of the Code of Conduct, reinforcing stakeholder confidence that each concern will be addressed with transparency, diligence, and full compliance with applicable regulations.

The Board of Commissioners remains actively engaged in the implementation and oversight of the Bank's Whistleblowing System, underscoring its unwavering commitment to integrity and ethical governance. This dedication is exemplified by the signing of an Integrity Pact, affirming the Board's steadfast support for fraud prevention and adherence to the Bank's code of ethics. Moreover, the Board of Commissioners actively encourages the use of the WBS as a formal channel for reporting any suspected fraud or ethical breaches, thereby reinforcing a culture of accountability, transparency, and sustainable corporate governance.

The Board of Commissioners diligently reviews quarterly reports from the Anti-Fraud Management (AFM) Unit, the coordinator of the Whistleblowing System (WBS), presented via the Audit Committee. These reports contains a summary of fraud prevention measures that have been implemented by the Bank, a detailed account of complaints received, investigation progress, case outcomes (substantiated or unsubstantiated), sanctions imposed on employees found responsible for fraud or violations, and the Bank's subsequent actions. Drawing from these insights, the Board of Commissioners provides strategic guidance and recommendations, particularly on matters of material significance, to reinforce internal controls and uphold a governance framework rooted in integrity and accountability.

Furthermore, in reinforcing a strong culture of integrity, CIMB Niaga rigorously upholds anti-bribery and anti-corruption standards across all levels of the organization. This commitment is embodied in the Anti-Bribery and Anti-Corruption Policy No. M.11 and the Anti-Bribery Management System Policy No. M.14, which provide the Bank's definitive framework for preventing, detecting, and addressing potential violations. By making these policies publicly available on CIMB Niaga's website, we reaffirm our dedication to transparency, accountability, and governance with integrity.

Beyond reflecting the Bank's commitment, these two policies establish guidance to all CIMB Niaga personnel—including the Board of Commissioners, the Sharia Supervisory Board, and the Board of Directors—in identifying, preventing, reporting, and addressing potential acts of bribery and corruption. Through disciplined and consistent implementation, the Bank strengthens a culture of ethical and transparent business conduct, mitigates legal and financial risks, protects its reputation, and preserves the trust of customers and stakeholders.

The implementation of this anti-bribery and anti-corruption framework remains fundamental to safeguarding the Bank's reputation and reinforcing the trust of shareholders, stakeholders, and the broader public. In 2025, this commitment was further demonstrated by CIMB Niaga's successful retention of the ISO SNI 37001:2016 Anti-Bribery Management System certification for the SPAPM work unit, reflecting the continued robustness, effectiveness, and integrity of the Bank's anti-bribery control environment.

FREQUENCY AND MECHANISM OF PROVIDING ADVICE TO THE BOARD OF DIRECTORS

In discharging its supervisory role as mandated by the Articles of Association, the Board of Commissioners Charter of CIMB Niaga, and prevailing laws and regulations, the Board of Commissioners ensures that the policies and actions undertaken by the Board of Directors remain fully aligned with the Bank's strategic direction, prudential principles, and Good Corporate Governance. This oversight is exercised through continuous monitoring, complemented by the provision of constructive guidance and advice, thereby enabling the Board of Directors to make well-grounded strategic decisions while maintaining the Bank's sustainable performance.

The provision of advice and recommendations to the Board of Directors is undertaken through structured formal forums designed to foster effective and substantive two-way dialogue. These forums comprise meetings of the Board of Commissioners, joint meetings with committees under the Board of Commissioners, working visits conducted by the Board of Commissioners, and Joint Meetings involving the Board of Commissioners, the Sharia Supervisory Board, and the Board of Directors. Through these mechanisms, we articulate strategic guidance, evaluate policy implementation, and ensure that the Bank's responses to industry developments and emerging risk dynamics remain timely and measured.

For the period from 1 January to 31 December 2025, the Board of Commissioners convened 8 (eight) internal meetings. In addition, the Board of Commissioners conducted 4 (four) joint meetings with the Board of Directors as a formal forum for coordination and evaluation, reviewing the Bank's performance and strategic priorities, and held 3 (three) meetings with the Sharia Supervisory Board to ensure the consistent implementation of Sharia principles and the effective integration of governance practices across the Bank.

Through sustained communication and continuous strategic direction, the Board of Commissioners is confident that it has discharged its supervisory and advisory responsibilities to the Board of Directors effectively, thereby strengthening the quality and integrity of management decision-making in advancing the Bank's sound, prudent, and sustainable growth trajectory.

PERFORMANCE ASSESSMENT OF COMMITTEES UNDER THE BOARD OF COMMISSIONERS

In the execution of its duties and responsibilities, the Board of Commissioners is supported by committees operating under its oversight, namely the Audit Committee, the Risk Oversight Committee, the Nomination and Remuneration Committee, and the Integrated Governance Committee. Underpinned by the competence and experience of their respective members, these committees represent a fundamental pillar in reinforcing the effectiveness of GCG, enhancing the quality of supervision, and enabling the Board of Commissioners to discharge its duties and responsibilities optimally.

Overall, the Board of Commissioners concludes that the committees effectively fulfilled their duties in supporting the Board's supervisory function throughout 2025, in

accordance with their respective charters and applicable regulations. This conclusion is based on a comprehensive evaluation covering collective and individual performance, including that of each Committee Chairman, as well as the effectiveness of duty implementation during the year. The assessment encompassed the adequacy of structure and composition, member competency and attendance, achievement of work programs, and the quality of recommendations provided to strengthen the Board's decision-making and strategic oversight.

The Audit Committee has performed its duties effectively in safeguarding the integrity and quality of the Bank's financial reporting, assessing the adequacy and effectiveness of the internal control system, and overseeing the performance of both the internal and external audit functions. The Committee has also played a pivotal role in ensuring the Bank's compliance with prevailing laws and regulations.

The Risk Monitoring Committee has effectively fulfilled its oversight and advisory responsibilities over the Bank's risk management framework, ensuring that policies, procedures, and methodologies remain robust and responsive to evolving business dynamics, thereby maintaining the Bank's risk profile within its defined risk appetite while supporting sustainable performance objectives.

The Nomination and Remuneration Committee has duly fulfilled its role by providing recommendations on nomination and remuneration policies for members of the Board of Commissioners, the Sharia Supervisory Board, the Board of Directors, and committees under the Board of Commissioners. The Committee also ensured that the overall employee remuneration framework remains aligned with prudential principles, long-term performance objectives, and Good Corporate Governance practices, while providing recommendations on the nomination and/or appointment of members of the Board of Commissioners, the Board of Directors, and Independent Parties within the Bank and its subsidiaries.

Meanwhile, the Integrated Governance Committee oversees the effective implementation of integrated governance across all Financial Services Institutions within the CIMB Indonesia Financial Conglomeration. The Committee ensures that Good Corporate Governance practices within each entity are executed in strict alignment with the Integrated Governance Guidelines, thereby maintaining the consistent and comprehensive application of GCG principles across the Group.

Through the strong support and contributions of these Committees, the Board of Commissioners is confident that the Bank's supervisory function in 2025 was carried out more effectively, with greater focus and accountability, thereby reinforcing the foundation of Good Corporate Governance as a key pillar of CIMB Niaga's long-term sustainability.

CHANGES IN THE COMPOSITION OF THE BOARD OF COMMISSIONERS

Throughout 2025, there were no changes to the composition of CIMB Niaga's Board of Commissioners.

APPRECIATION AND CLOSING REMARKS

The Board of Commissioners expresses its sincere appreciation to the Board of Directors and all CIMB Niaga employees for their unwavering dedication and commitment throughout 2025. In a dynamic and competitive banking environment, CIMB Niaga demonstrated resilient performance, progressed its Forward30 transformation strategy, and consistently strengthened service excellence alongside practicing Good Corporate Governance. These accomplishments underscore the strong collaboration among management, employees, and stakeholders in advancing CIMB Niaga's vision of delivering enduring long-term value.

In closing, we extend our sincere appreciation to our customers, shareholders, regulators, business partners, and all stakeholders for their trust and support of CIMB Niaga. Going forward, the Board of Commissioners will continue to exercise its oversight and advisory responsibilities with rigor, ensuring the Bank maintains a course of prudent and sustainable growth. With a strengthened foundation and a steadfast spirit of collaboration, we remain confident that CIMB Niaga will persist in delivering significant contributions to Indonesia's economy and society.

17 March 2026

Didi Syafruddin Yahya
President Commissioner

The Board of Commissioners

Glenn M. S. Yusuf
Vice President Commissioner (Independent)
Sri Widowati
Independent Commissioner
Novan Amirudin
Commissioner

The Board of Directors Report

Lani Darmawan
President Director

Forward30 sets CIMB Niaga's strategic direction for 2025–2030, strengthening competitiveness and market leadership. Anchored in our purpose of Advancing Customers and Society, it focuses on the 4Cs—Capital, Cash, Cross-sell, and Capabilities—to drive sustainable growth and shareholder value.

Dear Shareholders and Stakeholders,

Throughout fiscal year 2025, we navigated a period marked by significant external challenges that required us to remain resilient, vigilant, and adaptable amid rapidly evolving global and domestic economic conditions. Several hindering factors shaped the Bank's journey, including continued pressure on consumer purchasing power, shifting customer expectations, and intensifying competition across the banking industry. Within this dynamic environment, the Board of Directors guided the Bank with a focus on balanced growth, strengthened asset quality, and disciplined adherence to prudential principles and strong corporate governance.

The year 2025 also marked an important first step in CIMB Niaga's long-term transformation with the launch of the Forward30 strategy, a significant milestone that reinforces our long-standing commitment to a customer-centric business model. Guided by our purpose of 'Advancing Customers and Society' and grounded in the Simpler, Better, Faster (SBF) working principle, CIMB Niaga continued to strengthen its digital foundation, enhance service quality, and build an organization that is increasingly agile, future-ready, and relevant to evolving customer needs.

Consistent with the transformation, we've always made the #WorkFromHeart ethos the very foundation of our work culture, through which we execute our business strategy, serve our clients, and create sustainable value for all stakeholders. #WorkFromHeart is more than just a tag line, since it reflects a serious commitment to work with sincerity, empathy, and integrity in every decision, as we continue to offer inclusive and need-based financial solutions to the customers, while ensuring growth is not only reflected in performance, but also in the real contributions that we can continue to deliver to the Indonesian community and economy.

The Bank has further strengthened its approach by maintaining disciplined growth while placing prudential principles at the forefront, particularly in extending loan to sector whose risk profiles have been carefully managed. This approach aims to preserve the quality of our earning assets while reinforcing the Bank's resilience over the medium to long term. By maintaining strong fundamentals, fostering synergies across our businesses, and delivering on our sustainability commitments, we believe CIMB Niaga will continue to build a solid foundation for sustainable growth and long-term value creation for our shareholders and other stakeholders.

MACROECONOMIC DEVELOPMENTS 2025

We saw how the global and domestic macroeconomic progressed in a complex dynamics for nearly the entire year. Rising geopolitical tensions and fragmented global trade, including the US high tariff imposition and the looming risk of a trade war, added to the volatility in financial markets and disrupted international supply chains, leading a condition that could reduce demand for Indonesian exports, either directly or indirectly, especially as some of its key trading partners suffered a decline in growth. The deceleration of the Chinese economy, particularly within the property sector, posed a ripple effect on the demand for our commodities, potentially constraining government fiscal space if commodity prices weakened. Quite the opposite, Indonesia's current account balance remained comparatively robust, bolstered by increased demand for goods from the United States in anticipation of tariff rises, which temporarily buffers our external stability.

Indonesia's economic growth remained steady at a moderate pace, with Statistics Indonesia (BPS) reporting domestic growth of 5.11%, up from 5.03% previously. The recovery in consumption and investment has been slower than anticipated due to constrained domestic demand and rising external uncertainties, which have affected business sentiment. In this context, the banking industry finds itself in a relatively stable environment; However, we exercise caution, especially as a universal bank like CIMB Niaga caters to diverse segments, from corporates to retail and MSMEs.

The key challenges for both the economy and the banking sector in 2025 manifested as a decline in consumer purchasing power, particularly within the middle segment, the most crucial component of growth in retail banking. Consumer savings growth slowed, and demand for retail financing—especially mortgages—was barely growing, even slowing further as MSME and corporate clients adopted a wait-and-see stance, with most holding off on their expansion and investment plans. The beginning of the year saw an increase in liquidity pressure, leading to higher funding costs, but conditions began to normalize in the latter half of the year as the market stabilized and liquidity management improved across the sector.

Looking ahead, we recognize the pivotal role of monetary and fiscal policies in maintaining stability and supporting growth momentum. We expect Bank Indonesia's further measures to maintain prudent policy and focus on keeping the Rupiah exchange rate stable amid concerns about potential capital outflows and global uncertainty, while the government would seem to face a tighter fiscal space, attributable largely to potential declines in commodity revenues and growing demand for financing facilities. Nonetheless, Indonesia's economic structure, driven by household consumption, serves as a pillar of domestic resilience, with several sectors—including manufacturing, trade, agriculture, transportation, and tourism—projected to offer stronger growth prospects in 2026. In light of these conditions, CIMB Niaga will continue to adaptively and selectively direct its strategy, ensuring our fundamental resilience while seizing sustainable growth opportunities that lie ahead.

STRATEGY AND STRATEGIC POLICIES

Throughout the 2025 financial year, we directed the Bank's management with a strong focus on balanced business growth, enhanced asset quality, and Good Corporate Governance, which entailed prudent risk management. This year was a period that prompted us to remain highly resilient and adaptable, especially amid intensified global and domestic economic dynamics, with greater pressure on public purchasing power, financial market volatility, and growing competition in the banking sector. What we did in this context, as the Board of Directors, was to keep the Bank's strategies and policies directed towards creating long-term value for both our shareholders and stakeholders.

We had devised key strategies and policies for 2025, having weighed prevailing macroeconomic conditions, evolving customer needs, and monetary and regulatory policy direction. Building on the Forward30 strategic framework established by the CIMB Group, CIMB Niaga has tailored this long-term agenda into strategies specifically relevant to the Indonesian market in 2025, with due consideration of the unique straits of the domestic economy, the structure of the national banking industry, and the expectations of regulators and stakeholders.

As a proud member of the CIMB Group, CIMB Niaga doesn't just see Forward30 as a regional corporate plan, but as a strategic roadmap that should enhance our position as a leading national private bank. We are committed to leveraging our strengths in universal banking, digital capabilities, and a robust ASEAN network. The external environment of 2025—characterized by global uncertainty, geopolitical pressures, the normalization of monetary policy, and rapid digital technology adoption—provides the essential context for CIMB Niaga as it formulates an adaptive yet disciplined strategy.

Following the completion of the 5 Pillars Strategy execution, which concluded in 2024, CIMB Niaga has successfully laid a firmer foundation for more sustainable performance and value, as evidenced by an increase in Return on Equity (ROE) from 9.70% in 2019 to 14.34% in 2024. This achievement positions the Bank solidly as we transition into the next growth phase with a more focused strategic direction.

We must attribute the successful execution of our 5-Pillar Strategy to our consistent reallocation and optimization of loan portfolio, particularly within the consumer and SME segments; stronger funding structure through the growth of low-cost funds (CASA); and more disciplined operational efficiency improvements; fostering a risk management culture that has positive impacts on asset quality; and the continued use of information technology to enhance productivity and customer service excellence.

As a purpose-driven organization, CIMB Niaga's business strategy is anchored in our core purpose: Advancing Customers and Society. This purpose serves as the guiding foundation for our strategic direction and influences our leadership, talent management, and sustainable business growth. Our core values, encapsulated in EPICC (Enabling

Talent, Passion, Integrity and Accountability, Collaboration, and Customer-Centricity), underpin every decision-making and leadership process across the organization.

The year 2025 marked a significant milestone for CIMB Niaga as we transitioned from the 5-Pillar Strategy to our latest long-term strategy, Forward30 (2025–2030), firmly rooted in our purpose: Advancing Customers and Society. Through Forward30, CIMB Niaga is setting a more focused and sustainable growth trajectory with its customer-centric strategy. We are running the strategy through four key priorities (the 4Cs): Capital, Cash, Cross-Selling, and Capability.

Capital, which is to be achieved through portfolio optimization by reallocating resources to segments where the Bank possesses core strengths and optimal potential for returns and resilience. This approach is implemented while maintaining a robust balance sheet and capital structure, fostering healthy, high-quality, and sustainable business growth.

Cash, which is to serve as a critical strategic focus for the Bank as we work to strengthen our funding structure through the sustainable growth of low-cost funds (CASA). This initiative is executed with a customer-centric approach and involves the development of an integrated banking transaction ecosystem. Our strategy aims not only to structurally reduce the cost of funds and enhance our liquidity position but also to foster customer loyalty and improve the Bank's competitiveness amidst the dynamics of increasingly intense funding competition.

Cross-selling, with which CIMB Niaga is to drive customer relationships by strengthening its wealth management and affluent banking services, while optimizing synergies between retail and non-retail segments. By adopting a "one-bank" approach, CIMB Niaga seeks to increase contributions from commission-based and non-interest income (NOII).

Capabilities, which should help the Bank shape a simpler, better, and faster (SBF) organization as one of the key pillars of Forward30 Strategy. That should be achieved through the transformation of operational models, reengineering business processes, implementing digital automation, modernizing technology, and leveraging data analytics and Artificial Intelligence (AI). This pillar lays a critical foundation for generating sustainable value, translating to increased productivity, enhanced customer experience, expanded market share, and improved operational resilience.

Overall, through Forward30, CIMB Niaga is committed to delivering a Simpler, Better, Faster experience for our customers. Simultaneously, we strive to empower our employees with more effective, responsive, and streamlined work processes. Through these efforts, CIMB Niaga aims to create long-term value for our customers, communities, employees, and shareholders while strengthening the Bank's tangible contributions to Indonesia's inclusive and sustainable economic growth.

The implementation of the four main priorities (4Cs) provides integrated solutions tailored to various customer segments—ranging from individual workers with payroll and personal financing needs to entrepreneurs seeking wealth management and business financing services, and corporations benefiting from digitalized banking transactions that enhance operational efficiency.

In addition, our Sharia segment receives special strategic attention as we prepare for the spin-off of CIMB Niaga's Sharia Business Unit (UUS) into a subsidiary in 2026. The Board of Directors views this move not merely as a regulatory compliance measure but as a strategic initiative to strengthen CIMB Niaga's position in the expanding Islamic banking sector. Through this spin-off, we aim to establish a more focused, agile, and competitive foundation for our Sharia entity, enabling it to accelerate product innovation, expand market penetration, and increase its contribution to national Islamic financing growth. The preparations for the spin-off have been researched meticulously, emphasizing the strengthening of Good Corporate Governance, ensuring capital readiness, enhancing operational and technological infrastructure, and developing human resources capabilities. These measures are designed to ensure a seamless transition, allowing the Sharia entity to operate sustainably as a new growth pillar within the CIMB Niaga ecosystem.

In line with this strategy, CIMB Niaga continues to advance its service transformation and digitalization agenda. We are refining our OCTO platform to enhance its integration and user-friendliness, while also developing service innovations such as the One Relationship Manager (One RM) pilot program in several major cities, aimed at improving the customer experience through a comprehensive one-stop shop. Furthermore, the Bank is expanding its focus in secondary cities by strengthening our presence in approximately 30 potential markets, as part of our broader strategy to grow our customer base and sustainably increase contributions from fee-based income.

Through these targeted strategies and policies, the Board of Directors is confident that CIMB Niaga will not only maintain performance resilience throughout 2025 but

also lay a stronger foundation for high-quality growth in the years to come. Forward30 serves as the primary framework for the Bank to continuously create long-term value for shareholders and all stakeholders, with our customers at the heart of every transformational step we undertake.

THE BOARD OF DIRECTORS' ROLE IN THE FORMULATION AND PROCESSES TO ENSURE STRATEGY AND POLICY EXECUTION

The Board of Directors consistently formulates the Bank's short- and medium-term strategies and policies through the preparation of the Corporate Plan and the Bank Business Plan (RBB), which align with the Bank's Vision, Mission, and strategic priorities. This formulation process takes into account industry dynamics, macroeconomic conditions, and evolving customer needs, ensuring that the established strategies remain adaptive and able to address business challenges and opportunities sustainably.

To ensure successful implementation, the Board of Directors, in collaboration with senior management, regularly monitors and reviews the execution of our strategies across all levels of the organization. Periodic evaluations assess the alignment between actual results and established targets, ensuring that implemented policies remain relevant and are integrated into daily business processes. Through this mechanism, the Board is able to make timely adjustments as necessary to sustain the Bank's growth momentum and resilience.

Moreover, the Board of Directors actively fosters consistent strategy implementation across each business unit by enhancing cross-functional coordination and providing structured oversight. In addition to ensuring a shared understanding throughout the organization, the Board creates avenues for all CIMB Niaga employees to contribute ideas, innovations, and improvement initiatives that align with our strategic goals. This approach ensures that strategy implementation is not merely a top-down directive but rather an integral part of our organizational culture and a shared commitment within CIMB Niaga.

2025 PERFORMANCE AND COMPARISON TO TARGET

In 2025, CIMB Niaga achieved a series of significant performance milestones that underscore the Bank's resilience in navigating complex economic landscapes. Customer deposits rose by 3.79%, driven by a substantial increase in low-cost funds (CASA), which grew by 10.11%. This success led to an increase in the CASA ratio, increasing from 66.02% in 2024 to 70.03% in 2025.

CIMB Niaga reported loan growth of 4.52% in 2025, with total loans reaching Rp238.3 trillion. Growth was primarily driven by the Corporate segment, which expanded by 6.72%. Reflecting the increasing financing demands of resilient sectors. Additionally, the Consumer segment recorded a growth of 3.41%, demonstrating the Bank's commitment to meeting retail loan demands in a selective and judicious manner. Furthermore, the Emerging Business Banking (EBB) segment saw growth of 1.99%, while the Commercial segment expanded by 3.15%.

The Bank maintained strong asset quality, with the gross non-performing loan (NPL) ratio at 1.81%, surpassing our target of 1.91% and outperforming the industry average. This resilience is further reflected in our strong capital position, with the Capital Adequacy Ratio (CAR) at 24.83%, well above the 24.46% target. This robust capital base not only provides a strong buffer against market volatility but also supports our strategy for future business expansion.

The Board of Directors continually assesses the Bank's performance by comparing actual results against the targets established at the beginning of the year. Throughout 2025, CIMB Niaga demonstrated stability and resilience, even in the face of external pressures such as elevated funding costs in the first three quarters and a slowdown in loan demand in certain segments, particularly mortgages. In response to these conditions, the Board adopted a more selective credit growth strategy to preserve asset quality.

Overall, CIMB Niaga delivered strong financial performance in 2025, generating a double-digit ROE of 13%, positioning the Bank among the top performers within KBMI 3 banks. This achievement reflects the Board's proactive approach in applying prudent principles to ensure effective asset quality management. Our performance was further underscored by disciplined cost control and strategic operational efficiency improvements, enabling the Bank not only to meet our established performance targets but also to maintain fundamental resilience amid challenging industry dynamics.

Description	2025 Target	2025 Realization
Customer Deposit Growth	6.0%-10.0%	3.8%
Loan Growth	5.0%-7.0%	4.5%
Low Cost Asset Ratio (CASA)	65.0%-68.0%	70.0%
Net interest margin (NIM)	4.0%-4.4%	4.0%
Cost to Income Ratio (CIR)	44.0% - 47.0%	45.9%
Gross NPL	1.8%-2.3%	1.8%
Return on Equity (ROE - Tier-1)	14.0%-16.0%	13.0%

OBSTACLES AND CHALLENGES ENCOUNTERED AND MITIGATION MEASURES UNDERTAKEN

As the Board of Directors, we acknowledged the economic dynamics the Bank encountered as the year unfolded, which prompted us to remain prudent and resilient in our business management. The primary obstacles and challenges stemmed from weakening consumer purchasing power, particularly among the middle-income segment, which is crucial to driving retail banking growth. This issue was evident in the slowdown of consumer savings growth and the limited demand for retail financing, especially in the mortgage segment, which remained stagnant throughout the year. Concurrently, businesses in the SME and corporate segments have adopted a wait-and-see approach, holding off on expansion and investment amid a slower recovery in domestic demand and escalating global uncertainty.

From an external perspective, the Board of Directors has observed pressures arising from global economic volatility, including geopolitical risks, fragmentation of international trade, and global interest rate policies influenced by U.S. fiscal dynamics and ongoing trade tensions. Additionally, China's economic slowdown has created a domino effect on commodity demand and Indonesia's export activity, subsequently impacting the government's fiscal space and investor sentiment. This situation has led to increased caution among investors and fluctuations in capital flows, necessitating close monitoring of exchange rate stability and market liquidity by the Bank.

Within the banking industry, we faced liquidity pressures at the start of the year, which resulted in rising funding costs and strained banking margins. Competition for funding has intensified, and the Bank's ability to aggressively reduce loan prices has been constrained by high funding costs. In response, the Board of Directors implemented prudent liquidity management strategies, optimizing our funding structure through focused growth of low-cost funds (CASA) and ensuring that the Loan-to-Deposit Ratio (LDR) remained within a healthy range aligned with our management targets. These efforts were bolstered by increased customer transactions via our digital ecosystem and robust cash management solutions, reinforcing our funding stability structurally.

In facing these challenges, the Board of Directors emphasized the importance of a more selective loans growth policy focused on maintaining asset quality. CIMB Niaga consistently prioritizes prudent principles in our credit underwriting, particularly amidst pressures on purchasing power and potential credit risks within certain segments. This strategy has effectively supported the Bank's fundamental resilience, as evidenced by our low gross non-performing loan (NPL) ratio of below 2%. Simultaneously, the Board of Directors continues to strengthen operational efficiency, maintain a competitive cost structure, and accelerate transformation through the Forward30 strategy, emphasizing customer-centricity, digitalization, and enhancement of organizational capabilities.

It is with these anticipatory measures that we were able to deliver another resilient performance throughout the year and lay a strong foundation on which to capitalize on the growth prospects and opportunities the upcoming years hold for the Bank. We will continue to prioritize a balance between growth, profitability, and resilience, remaining steadfast in our commitment to creating long-term value for our shareholders and all stakeholders.

OTHER PERFORMANCE MEASURES

ORGANIZATIONAL STRUCTURE

CIMB Niaga is committed to strengthening its organizational capabilities to ensure leadership succession and optimize business processes, particularly in key functions that support the Bank's operations. As outlined in the Company Profile within this Annual Report, we are dedicated to enhancing our organizational structure through measurable succession planning and the competency development of potential leaders. Additionally, CIMB Niaga regularly conducts organizational evaluations to boost effectiveness, efficiency, and institutional readiness in responding to industry dynamics, which in turn supports the implementation of our strategic initiatives and sustainable growth.

MAIN ACTIVITIES, PRODUCTS, AND SERVICES OFFERED

CIMB Niaga operates within the banking sector, focusing on the collection and distribution of public funds by delivering competitive financial solutions tailored to our customers' needs. We offer a diverse array of savings, financing, and transaction services across individual customers, small and medium enterprises, and corporate segments. Comprehensive information on the range of products and services offered by CIMB Niaga, including lending and other banking services, is detailed in the

Company Profile chapter under the Products and Services section. In 2025, the Bank's primary business activities will continue to concentrate on strengthening our core offerings in the corporate, commercial, retail, and SME segments, while carefully considering the risk profile and growth potential of each segment. We will also focus on developing products and services that resonate with customer needs, available through both our branch network and digital channels.

PRIME LENDING AND DEPOSIT INTEREST RATES

Throughout 2025, CIMB Niaga strategically managed its prime lending and deposit interest rates, taking into account market liquidity dynamics, the direction of Bank Indonesia's interest rate policy, and competitive conditions within the banking industry. To maintain a healthy and sustainable funding structure, we will optimize the composition of low-cost funds (CASA) while ensuring that our deposit interest rates remain competitive for our customers.

In terms of loan disbursement, lending interest rates will be set selectively, considering the cost of funds, borrowers' risk profiles, and the imperative to sustain margins and asset quality. This approach enables the Bank to continue supporting quality loan growth while maintaining fundamental resilience amidst challenging economic conditions. Details of CIMB Niaga's Rupiah-denominated loan and deposit interest rates for 2025 are as follows:

Data Period 2025	Prime Lending Rates based on Segment							Deposit Interest Rate
	Non-MSME Loan		MSME Loan			Mortgage (KPR/KPA)	Non-mortgage (Non-KPR/KPA)	
	Corporate	Retail	Medium	Small	Micro			
Maret	8.25%	9.00%	9.00%	9.00%	N/A	8.70%	12.11%	4.13%
Juni	8.25%	9.00%	9.00%	9.00%	N/A	8.70%	12.11%	4.07%
September	8.25%	9.00%	9.00%	9.00%	N/A	8.70%	12.11%	3.80%
Desember	8.15%	8.90%	8.90%	8.90%	N/A	8.70%	12.11%	3.66%

NUMBER, TYPE, AND LOCATION OF OFFICES

As a proud member of the CIMB Group, headquartered in Kuala Lumpur, CIMB Niaga stands as one of the leading banking institutions and financial services providers in the region, with an operational network that spans eight ASEAN countries: Malaysia, Indonesia, Singapore, Thailand, Cambodia, Vietnam, Myanmar, and the Philippines. Additionally, CIMB Group maintains an international presence through representative offices in China, Hong Kong, and the United Kingdom.

As of 31 December 2025, the Bank operates with a well-established network consisting of 394 branches, 2,786 ATMs (including CRM and MDM), 707,256 Electronic Data Capture (EDC) devices, Quick Response (QR) capabilities, and E-commerce networks, and the total headcount of 11,647 employees (including subsidiaries') across Indonesia.

NETWORK AND BUSINESS PARTNERS

CIMB Niaga continually strengthens its collaboration with a diverse range of business partners, both domestically and internationally, to enhance the Bank's resilience, competitiveness, and operational efficiency. Throughout 2025, the Bank has established strategic partnerships with various organizations to deliver financial products and services, including bancassurance, wealth management, and a variety of transaction solutions that facilitate easy access for our customers. This synergy is achieved by leveraging the strengths of our extensive network and customer base as target markets, allowing the Bank to consistently expand its value-added services while nurturing long-term relationships with customers and business partners.

SHARE OWNERSHIP OF THE BOARD OF DIRECTORS, BOARD OF COMMISSIONERS WITHIN THE BANK'S BUSINESS GROUP

The share ownership (both direct and indirect) of members of the Board of Commissioners and Directors serving and/or appointed in 2025, relating to their interests in CIMB Niaga, its subsidiaries, and the broader CIMB Group, has been disclosed in the Company Profile section of this Annual Report.

SIGNIFICANT CHANGES IN THE BANK AND THE BANK'S BUSINESS GROUP

Throughout 2025, there were no material changes to the ownership structure or core business activities of the Bank and the Business Group. However, this year will be a pivotal period for CIMB Niaga as we prepare for institutional transformation through a comprehensive UUS spin-off plan. This includes critical elements of Good Corporate Governance, capitalization, operational infrastructure, and organizational readiness, all aimed at facilitating a smooth spin-off process in 2026.

BUSINESS PROSPECTS, ECONOMIC DEVELOPMENT, AND TARGET MARKET

The Board of Directors views CIMB Niaga's business prospects for 2026 as broadly favorable, with opportunities for sustainable growth amidst the evolving dynamics of the banking industry. While global uncertainty will continue to pose challenges, we expect domestic economic fundamentals to remain robust, bolstered by relatively strong household consumption, investment activity, and government policies focused on stability and inclusive growth.

According to the World Bank's Global Economic Prospects published in January 2026, the global economy has demonstrated a commendable level of resilience despite rising trade tensions and policy uncertainty. Economic activity will be driven by inventory accumulation, a strong risk appetite in financial markets, and increased spending related to the development of Artificial Intelligence. Concurrently, global supply chains are adapting to increasingly complex trade barriers. Looking ahead, the World Bank estimates that global economic growth is expected to decelerate to approximately 2.6% this year as several previous growth drivers start to diminish.

The International Monetary Fund (IMF), in its World Economic Outlook Update Report released in January 2026, projects the global economy will grow at 3.3% in 2026 only to slow slightly to 3.2% in following year. This projection represents a modest upward revision from the October 2025 World Economic Outlook Report, highlighting the resilience of the global economy amid ongoing dynamics in the global trade policy and the persistent geopolitical uncertainty.

Domestically, Indonesia expects growth of 4.9% to 5.4% in 2026, with government targets set at 5.4%, driven by fiscal and investment policies, while the IMF estimates a lower 5.1%. Growth drivers will include household consumption and increased investment, with risks stemming from global uncertainty and structural challenges as hindering factors. Bank Indonesia anticipates a tamed inflation within a low target range of 2.5% ± 1%. Core inflation will remain stable, bolstered by inflation expectations within the target range, robust economic capacity, controlled imported inflation, and the positive effects of digitalization.

Despite significant economic pressures, several domestic sectors are poised for stronger growth in 2026. The manufacturing sector, for example, stands to benefit from gradually improving domestic demand and the expansion of production capacity in food and beverage, consumer goods, and local automotive industries. Simultaneously, the agricultural sector is projected to remain resilient given the relatively steady demand for food, supported by modernization of supply chains and productivity improvement initiatives that are beginning to produce positive outcomes.

The trade sector is also expected to see gradual recovery, aligned with improving public purchasing power and increasing consumer activity. Furthermore, the transportation, accommodation, and restaurant sectors are anticipated to record higher growth, fueled by increased public mobility and opportunities for recovery in domestic and regional tourism. Collectively, these sectors could serve as crucial drivers of Indonesia's economic growth in 2026, especially amidst strong external pressures and anticipated weakening in global trade.

The Indonesian banking industry is projected to remain in a solid position in 2026, with financial performance continuing to grow in tandem with stable loan growth and Third Party Fund (DPK) accumulation. Banking sector profits are expected to reach approximately Rp205.5 trillion, reflecting the industry's resilience, supported by strong capitalization and a healthy intermediation function. Loan growth is forecast to be around 11%, aligning with the industry's optimism regarding the recovery of domestic economic activity.

However, this outlook may come with several challenges requiring careful attention, particularly regarding weakening consumer purchasing power, increasingly competitive liquidity conditions, and geopolitical developments. These dynamics may exert pressure on various financing segments, amidst a trend where loan growth has previously lagged behind deposit growth.

Entering 2026, CIMB Niaga will continue to focus its strategy on selective and quality growth, while prioritizing prudent principles in risk management. The Bank is committed to maintaining asset quality, strengthening its underwriting process, and enhancing portfolio monitoring effectiveness to ensure business resilience amidst changing market conditions and customer risk profiles.

In line with industry trends, the Board of Directors also foresees that future growth will not solely rely on interest income, but will increasingly be driven by strengthening fee-based income. Therefore, CIMB Niaga will expand its wealth management, transaction banking, and advisory services capabilities to provide added value to customers while diversifying the Bank's revenue sources in a more balanced manner.

Furthermore, regional synergies within the CIMB Group will continue to be optimized to capture cross-border opportunities, particularly in supporting the needs of corporate customers and emerging businesses as they are more integrated into the regional value chain. This network strengthening and collaboration are among the Bank's strategic advantages in facing increasing competition in the financial services sector.

Digital transformation remains a top priority in strengthening the Bank's competitiveness. Through the development of the OCTO platform, the utilization of data analytics, and technology-based service innovations, CIMB Niaga will continue to enhance the customer experience, accelerate business processes, and create services that are more seamless, secure, and relevant to the needs of the digital age.

The Board of Directors also emphasizes that sustainability and good corporate governance are the main foundations for maintaining stakeholder trust. The Bank will continue its commitment to ESG principles, strengthen sustainability risk management, and ensure that all business initiatives are aligned with transparent, accountable, and integrity-based governance practices.

With the Forward30 strategy as its long-term direction, implemented through four key priorities (4Cs), supported by strengthening digital transformation and a focus on quality and sustainable growth, the Board of Directors is optimistic that CIMB Niaga is in a solid position to continue its positive performance in 2026. The Bank is committed to continuously strengthening its contribution to the national economy and creating long-term value for all shareholders, customers, employees, and the Indonesian people.

KEY PRIORITIES FOR THE PERIOD AHEAD

We consider it important to disclose information regarding material matters that are expected to impact the Bank's future performance and strategic direction. This disclosure is part of the Bank's commitment to maintaining transparency, improving the quality of communication with stakeholders, and ensuring that all relevant information is provided accurately and responsibly as a basis for decision-making.

Entering 2026, CIMB Niaga estimates that the dynamics of the banking industry will continue to be influenced by global uncertainty, monetary policy developments, and the acceleration of increasingly competitive digital transformation. Furthermore, changes in customer behavior, increasing expectations for technology-based services, and strengthening regulations related to risk management, cybersecurity, and sustainability will be important factors shaping the future banking business landscape. In this context, CIMB Niaga will continue to strengthen business resilience through the application of prudent principles, disciplined risk management, and the development of integrated digital capabilities.

With these prospects in mind, we will also maintain our strategic focus on quality growth, strengthening our funding structure, enhancing the customer experience, and innovating products and services relevant to market needs. The Bank will also continue to strengthen Good Corporate Governance, the effectiveness of internal controls, and organizational readiness to address potential future risks. Through these steps, we are optimistic about maintaining sustainable performance, strengthening stakeholder trust, and creating sustainable added value for customers, the community, and all shareholders.

SUSTAINABLE FINANCE INITIATIVES AND IMPLEMENTATION

Through the 2025 financial year, CIMB Niaga implemented a commitment to sustainable finance and the consistent application of ESG principles as part of its responsible and long-term business strategy. This sustainability commitment is implemented through five sustainability pillars: (1) Sustainable Action, (2) Sustainable Business, (3) Corporate Social and Environmental Responsibility, (4) Governance and Risk, and (5) Advocacy and Stakeholder Engagement.

Through the Sustainable Action Pillar, CIMB Niaga continues to take concrete steps to support the energy transition and reduce greenhouse gas (GHG) emissions. In June 2025, the Bank commissioned solar panels at its Yogyakarta Branch Office, the second installation after Griya Niaga Bintaro 1 & 2, which were commissioned the previous year. The Bank also utilizes renewable energy-based electricity, as evidenced by a Renewable Energy Certificate. These two initiatives are part of the Bank's 2025 success strategy, which aims to achieve a 46% reduction in Scope 1 and 2 GHG emissions from the 2019 baseline.

This commitment is further strengthened by CIMB Niaga's active participation in the domestic carbon market. Throughout 2025, CIMB Niaga purchased 8,000 carbon units at the launch of the International Carbon Trading platform IDXCarbon and during the Seller Meet Buyer session at the Indonesian Pavilion at the United Nations Climate Change Conference (COP30) in Brazil. Furthermore, the Bank completed GHG emissions Scope 3 - employee commuting, further enhancing the comprehensiveness of its emissions disclosures in the Sustainability Report.

Furthermore, through the Sustainable Business Pillar, CIMB Niaga continues to strengthen its sustainable financing portfolio across all business segments, maintaining its proportion at 25% of the Bank's total financing. Various innovative programs have been launched to support customers in the transition to a low-carbon economy, including Sustainability-Linked FX & Derivatives, which provide incentives for customers who meet sustainability targets. The Bank also introduced GreenBizReady as a one-stop solution for business banking, particularly for the Small and Medium Enterprises (SME) and commercial banking segments, providing access to sustainability solutions such as renewable energy technology providers, emissions measurement platforms, training, and ESG performance assurance services. These efforts are further strengthened by global support through strategic collaborations with the United Nations Environment Programme (UNEP) and the United Nations Entity for Gender Equality and the Empowerment of Women (UN Women) to strengthen the empowerment of women-led Small and Medium Enterprises (SMEs) and other vulnerable groups in Indonesia, while also providing access to financing for sustainable energy solutions through the Perempuan Berkarya program. In line with the publication of the Indonesia Sustainable Finance Taxonomy (TKBI) version 2 by the Financial Services Authority (OJK), CIMB Niaga has also begun reporting its financing portfolio according to the TKBI classification since September 2025, demonstrating the Bank's commitment to transparency in sustainable financing.

Furthermore, CIMB Niaga's Corporate Social and Environmental Responsibility pillar demonstrates its commitment to improving the quality of education, healthcare, inclusive empowerment, and environmental preservation. Throughout 2025, the Bank implemented financial literacy and inclusion programs through Ayo Menabung dan Berbagi (AMDB), Tour de Bank (TDB), and the opening of SimPel accounts. By 2025, these programs reached 29 cities, 119 schools, and 10,560 students, opening more than 4,000 student accounts. The Bank also provided scholarships and personal development programs to 51 students studying in Indonesia and the ASEAN region.

CIMB Niaga continues its commitment to supporting early detection and treatment programs for children with malnutrition to prevent stunting in East Nusa Tenggara (NTT) Province, in collaboration with UNICEF. Furthermore, CIMB Niaga actively participates in social activities, including supporting disaster victims.

To promote inclusive empowerment, CIMB Niaga consistently implements three Community Link programs (#JadiBerkelanjutan, #JadiNyata, #JadiPeduli) as well as a disability empowerment program. #JadiBerkelanjutan includes financial literacy training for 979 MSME participants, the provision of interest-free loans to 150 MSMEs since 2022, and the establishment of three communities as a sustainable step to encourage MSME empowerment in Eastern Indonesia. The #JadiNyata Community Link program supports the development of innovative social ideas through intensive mentoring, while #JadiPeduli provides opportunities for employees at branch offices and work units within the Bank to organize social activities. CIMB Niaga also has an empowerment and training program for people with disabilities, providing support to six coffee entrepreneurs to support their business sustainability.

In the area of environmental conservation, by December 2025, CIMB Niaga had successfully planted a cumulative 115,400 bamboo trees and initiated the development of eco-tourism villages in two locations in West Nusa Tenggara (NTB) and East Nusa Tenggara (NTT). Furthermore, total volunteer hours reached over 75,000 hours from over 11,000 employees, reflecting a strong commitment to sustainability and community empowerment.

To ensure that all initiatives are implemented prudently, CIMB Niaga strengthened its foundation through the Governance and Risk Pillars. The Bank issued various internal policies such as the Sustainable Finance Framework, Climate Change Disclosure Framework, Sustainable Procurement Procedures, Sustainability Communication Procedures, and the Climate Risk Management Policy. These steps affirm the Bank's commitment to transparency and accountability in managing sustainability issues.

In August 2025, the Bank completed its climate risk analysis and submitted its Climate Risk Management & Scenario Analysis (CRMS) report to the Financial Services Authority (OJK). The CRMS model and methodology cover the Bank's entire financing portfolio. In line with CIMB Group's long-term strategy toward Net Zero Emissions by 2050, CIMB Niaga has also begun monitoring the 2030 interim decarbonization targets for six priority sectors: thermal coal mining, cement, electricity, oil and gas, palm oil, and real estate. This monitoring is conducted annually to ensure achievement of the established targets.

Furthermore, through the Advocacy and Stakeholder Engagement Pillar, CIMB Niaga continues to build internal capacity while expanding external collaboration. The bank conducts Yellow Belt Sustainability Training for frontliners, covering topics such as renewable energy, sustainability reporting, risk management, and GHG emissions. Furthermore, the Cooler Earth Series has been implemented and expanded through more than 170 events in over 40 cities to reach the public, communities, students, media, customers, and employees. In addition, as part of the enhancement of transparency and accountability, the Bank has started to adopt PSPK 1 and 2 sustainability disclosure standard for our Sustainability Report.

For its consistency and sustainable impact, CIMB Niaga received various prestigious awards throughout 2025, including the Platinum Champion BISRA Awards, the Platinum Alignment Asian Impact Awards, the Mandaya Award from the Coordinating Ministry for Public Financing of the Republic of Indonesia, and the Main Award IDX Channel ESG Award. This recognition affirms the Bank's commitment to supporting the transition to sustainable finance, in line with the Forward30 strategy, the #NowForTheFuture spirit, and the "Advancing Customers and Society" objective in supporting the Second Nationally Determined Contribution (SNDC), Indonesia Net Zero 2060, and the Sustainable Development Goals.

HUMAN RESOURCES

To ensure the Bank remains competitive and adaptive amidst the ever-evolving banking industry landscape, while realizing its purpose of "Advancing Customers & Society," CIMB Niaga is committed to helping customers and the Indonesian public realize their dreams and aspirations with the spirit of #WorkFromHeart. In line with this commitment, throughout 2025, CIMB Niaga will develop and implement a Human Resources (HR) strategic plan focused on four main pillars: Organization of the Future, Next Gen Workforce, High Performance Team, and Leading Employer Brand. Through this approach, CIMB Niaga strives to strengthen the attraction and retention of top talent, build reliable leadership, enhance organizational capabilities to prepare for change, and integrate a performance culture with a contribution-based reward system. Thus, all HR management processes are executed effectively to create the best possible employee experience while supporting the sustainable achievement of the Bank's business strategy.

With the rapid development of technology, including the emergence of Generative Artificial Intelligence (AI), we emphasize the importance of enhancing Digital & Data capabilities across the organization. In 2025, CIMB Niaga will take concrete steps by implementing various digital training programs, including building awareness and understanding of Generative AI. This initiative aims to strengthen employee capacity and capabilities, making them more adaptive, innovative, and prepared to face the dynamics of the Society 5.0 era.

To implement innovative learning methods, CIMB Niaga integrates Artificial Intelligence technology into VR Learning modules to create a more realistic, adaptive, and personalized learning experience. Furthermore, the Bank is integrating various digital learning platforms into a single integrated ecosystem through Hylearn on the Work Support Application (ARJUNA). This platform is equipped with features such as Learning on The Go Plus (LOG+), Knowledge Management System (KMS), and Learning Hub, designed to create an interactive, relevant, and easily accessible learning environment for all employees anytime and anywhere.

We consistently instill the Company's values, summarized in EPICC (Enabling Talent, Passion, Integrity & Accountability, Collaboration, and Customer Centricity), as the foundation of our work culture, ensuring that every employee has a strong behavioral foundation in carrying out their daily roles and responsibilities. Internalization of these values is carried out through various creative and sustainable initiatives, including bite-sized campaigns, EPICC Stories, EPICC Videos, interactive competitions and quizzes, EPICC Town Halls, EPICC Podcasts, and the support of EPICC Ambassadors who act as internal influencers in strengthening employee engagement. In line with this commitment, we have also developed a Diversity & Inclusion framework to ensure a more inclusive, diverse, and healthy work environment for the organization. Furthermore, the Board of Directors is focused on implementing holistic well-being across all areas, including physical, mental, and spiritual well-being.

We are also committed to building a comprehensive and sustainable talent management strategy through the identification, development, and retention of superior talent, ensuring that each strategic position has at least two potential candidates ready to fill the role. Through these strategic steps, we believe that investing in talent management and succession planning will ensure long-term business stability, drive growth, and create sustainable value for all stakeholders.

To support business sustainability and manage potential risks, we are building a risk culture aligned with the EPICC values. Through a series of outreach programs on topics such as Anti-Fraud, Operational Risk & Litigation, the Code of Ethics & Code of Conduct, Integrity Pact related to anti-fraud, anti-bribery, and anti-corruption, as well as Know Your Employee (KYE), we ensure employees understand the importance of risk management in daily operations. The Bank's governance principles are embedded in internal policies, performance measurement, and risk reporting related to HR and the organization, making risk management an integral part of the Company's culture.

To enhance the overall employee experience, CIMB Niaga continues to develop an integrated HR service system through the ARJUNA platform, designed to align with employee needs. The Bank also implements a flexible benefits program, conducts ongoing evaluations of the effectiveness of its hybrid work system (Hywork), and consistently promotes an inclusive work environment. Furthermore, the Bank strengthens employee well-being through various programs and initiatives, including SHINE (Sport, Hobby, Interest, and Enlightenment) and Learning Communities, which support personal development and employee connectedness. Through these efforts, CIMB Niaga fosters a work environment that fosters productivity, well-being, and employee engagement, enabling each individual to make their best contribution to the Bank's sustainable growth and business success.

The implementation of CIMB Niaga's HR development strategy, based on a comprehensive strengthening of work culture, continues to demonstrate strong effectiveness. This is reflected in the consistent Organizational Health Index (OHI) score, which places CIMB Niaga in the Top Decile (10% with the highest score) based on the results of the 2025 Employee Sentiment Survey (ESS), conducted independently by a third party.

Furthermore, CIMB Niaga has received numerous recognitions from leading institutions for its sustainable implementation of regional and global standard HR development practices. This achievement further underscores CIMB Niaga's success in positioning HR not merely as an asset, but as a key driver of the organization in realizing its purpose of Advancing Customers & Society.

Going forward, the Board of Directors is committed to continuously evaluating, adjusting, and refining its HR development strategy to ensure it remains relevant to industry dynamics and future needs. This will ensure CIMB Niaga is increasingly prepared to face challenges while maintaining world-class quality.

INFORMATION TECHNOLOGY

We view strengthening organizational capabilities and technology infrastructure as critical elements in ensuring the effectiveness of our Forward30 strategy. In line with this commitment, the Bank continues to develop in-house systems, expand the use of data analytics and digital technology, and strengthen investments in cybersecurity as a top priority to maintain customer trust and operational resilience.

In this context, the Board of Directors positions Information Technology (IT) as a key strategic pillar in strengthening the Bank's competitiveness amidst changing customer behavior and increasingly digital industry dynamics. Throughout 2025, CIMB Niaga's investments in the use of technology, data analytics, and Artificial Intelligence (AI) have made a significant contribution to improving the Bank's performance, both in terms of operational efficiency and service quality. The Board of Directors believes that sustainable IT can be a growth enabler and a critical foundation for building a more relevant and customer-oriented banking experience.

In its implementation, the Bank is implementing end-to-end service digitalization to deliver a seamless, integrated, and personalized multi-channel experience. The OCTO platform enhancements were implemented to ensure easier and more convenient customer transactions, while strengthening digital solutions for the corporate and commercial segments continues through increasingly modern transaction banking services. Internally, the Bank utilizes data analytics and AI to enhance process automation, optimize resource allocation, and drive more measurable efficiencies in daily operational activities.

As the use of digital technology and AI expands, the Board of Directors also emphasized that cybersecurity and customer data protection are top priorities. The Bank continues to strengthen its cybersecurity capabilities through ongoing investments, including the implementation of machine learning for real-time fraud detection and the enhancement of more accurate credit risk assessments. Going forward, CIMB Niaga will continue its technology development, including exploring the integration of generative AI, to ensure the Bank remains adaptive, secure, and able to maintain its competitive advantage in creating long-term value for all stakeholders.

IMPLEMENTATION OF CORPORATE GOVERNANCE

The Board of Directors emphasized that the implementation of Good Corporate Governance (GCG) is the main foundation for maintaining stakeholder trust and the Bank's business sustainability. Throughout 2025, CIMB Niaga will continue to strengthen the implementation of the principles of Ethical Behavior (Ethics), Accountability, Transparency, and Sustainability (ETAK) in daily business practices and all operational activities of the Bank.

We believe that strong governance is the primary foundation for ensuring that every strategic program and business plan of the Bank is implemented effectively, accountably, and aligned with stakeholder expectations. In line with this, we are committed to continuously evaluating, improving, and refining GCG practices as part of our efforts to maintain trust and business sustainability.

We spent the entire year delivering on this commitment through strategic initiatives that helped us build a stronger corporate culture of integrity, transparency, and compliance. CIMB Niaga consistently promotes the implementation of ethical business values by strengthening its anti-bribery and anti-corruption commitments as a key component of sustainable governance practices. To that end, the Board of Commissioners, the Sharia Supervisory Board, and the Board of Directors signed the Declaration of Integrity Pact, Code of Ethics, and Anti-Bribery and Anti-Corruption Commitment on 2 June 2025. This commitment was then reinforced through an attestation process carried out by all employees, reflecting collective awareness and shared responsibility in maintaining the reputation and trust of stakeholders.

As part of CIMB Niaga's commitment to realizing clean and integrated Good Corporate Governance, CIMB Niaga continues to develop a bribery risk prevention and control system through the structured and sustainable implementation of an Anti-Bribery Management System. In 2025, CIMB Niaga successfully maintained ISO SNI 37001:2016 certification for its SPAPM work unit, demonstrating the consistent application of international standards to support ethical, transparent, and integrity-based business practices.

In response to increasingly complex regulatory developments and risk dynamics, the Bank also updated its Anti-Bribery Management System policy to align its implementation with the latest requirements of ISO 37001:2025. This update ensures that its implementation remains relevant, effective, and adaptive to environmental changes and stakeholder expectations. This step reflects CIMB Niaga's commitment to building an organization founded on integrity and upholding accountability.

CIMB Niaga's commitment to implementing superior GCG practices has once again received recognition from various independent institutions through a number of awards in the areas of sustainability, Good Corporate Governance, and Governance, Risk, and Compliance (GRC). This recognition reflects the Bank's ongoing efforts to strengthen integrity, transparency, and effective risk management as the primary foundation for healthy and sustainable growth.

At the regional level, CIMB Niaga was once again recognized as one of the Top 50 ASEAN Public Listed Companies (PLCs) and the Top 5 in Indonesia based on the 2024 ASEAN Corporate Governance Scorecard Regional Assessment. The awards were presented at the 2025 ASEAN Corporate Governance Conference & Awards, organized by the Minority Shareholders Watch Group (MSWG) and the ASEAN Capital Markets Forum (ACMF), serving as a benchmark for the implementation of public company governance in the ASEAN region.

Furthermore, CIMB Niaga successfully retained its Leadership in Corporate Governance award and was named among the Top 50 GCG Companies in Indonesia for Big Capitalization PLCs, awarded by the Indonesian Institute for Corporate Directorship at the 16th IICD Awards. This achievement underscores CIMB Niaga's consistent commitment to strong governance principles aligned with national and international best practices.

In Governance, Risk, and Compliance, CIMB Niaga received the Top GRC Awards 2025 #Star 5 and the Platinum Winner Medallion. CIMB Niaga's President Director, Lani Darmawan, was recognized as the Most Committed GRC Leader 2025. This award, presented by Top Business in collaboration with PT Madani Solusi Internasional, recognizes strong leadership in building a comprehensive risk and compliance culture throughout the organization.

Further recognition came through the 2025 Asian Management Excellence Awards, where Noviady Wahyudi, CIMB Niaga's Consumer Banking Director, was named Indonesia Executive of the Year – Banking by the Asian Business Review. This award reflects the quality of CIMB Niaga's leadership in driving service innovation and customer-centric business transformation.

The various awards received serve as encouragement for the Bank to continue strengthening Good Corporate Governance as a crucial component of implementing a sustainable and responsible long-term growth strategy.

INTERNAL CONTROL SYSTEM AND RISK MANAGEMENT

The Board of Directors considers the implementation of an effective internal control system and risk management to be the primary foundation for maintaining business sustainability, financial stability, and stakeholder trust. Amidst the increasingly complex dynamics of the banking industry, the Bank continues to strengthen its comprehensive risk management approach to ensure that all business activities remain aligned with the principles of prudence and Good Corporate Governance.

To that end, CIMB Niaga has implemented Enterprise-Wide Risk Management (EWRM) as a comprehensive and integrated risk management framework. This framework ensures that all types of risks can be identified, measured, monitored, and controlled consistently across all business lines and support functions. The implementation of EWRM also adheres to the risk

management scope established by the Financial Services Authority, encompassing active supervision by the Board of Directors, the Board of Commissioners, and the Sharia Supervisory Board, the adequacy of policies and procedures, limit setting, adequate risk management processes, and a comprehensive internal control system.

Furthermore, the Board of Directors emphasizes that risk management must be an integral part of the strategic and operational decision-making process. This is realized through the implementation of the Three Lines of Defense mechanism, where business units, as the first line of defense, are responsible for day-to-day risk management; the risk management and compliance function, as the second line, sets policies and provides oversight; and internal audit, as the third line, provides independent assessments of the effectiveness of risk controls and governance. With this approach, the Bank can maintain risk exposure within its established risk appetite and support the sustainable achievement of business targets.

In line with strengthening this framework, the Board of Directors plays an active role in building an integrity, compliance, and risk culture throughout the organization. The Bank consistently upholds GCG principles through transparency, accountability, and business ethics in every decision. Compliance is also integrated into all business processes through policies, procedures, and supervision that align with regulatory requirements and international standards.

At the same time, the Board of Directors continues to instill risk awareness through consistent communication, training programs, and ongoing education for all employees. This risk culture encourages each individual to be proactive in identifying, managing, and reporting potential risks, enabling CIMB Niaga to continue to grow as a resilient and adaptive organization.

INTERNAL CONTROL OVER FINANCIAL REPORTING

The Board of Directors ensures that the implementation of Internal Control over Financial Reporting (ICOFR), as stipulated in Financial Services Authority Regulation Number 15 of 2024, is consistently and continuously implemented as part of the Bank's commitment to maintaining the integrity, accuracy, and transparency of financial information. The implementation of ICOFR is an integral part of the Bank's internal control system, ensuring that financial statements are prepared based on robust processes, supported by adequate controls, and aligned with prudent principles. This control encompasses the entire process of financial preparation, presentation, and reporting, which is carried out reliably, timely, and accountably to support management decision-making and meet stakeholder needs.

To fulfill these principles, CIMB Niaga implements a structured and integrated ICOFR framework within its business processes, risk management, and Good Corporate Governance. This framework is designed to mitigate the risk of financial statement misstatements, both unintentional and those potentially arising from control weaknesses, thereby maintaining the quality and reliability of the Bank's financial reporting.

ICOFR implementation is carried out through comprehensive stages, starting with control design and implementation, ongoing monitoring, effectiveness evaluation, and corrective follow-up, if necessary. With this approach, CIMB Niaga ensures that its internal control system for financial reporting is continuously strengthened, in line with business dynamics, regulatory developments, and the need to maintain public trust in the Bank.

PERFORMANCE ASSESSMENT OF COMMITTEES UNDER THE BOARD OF DIRECTORS

In carrying out its duties and responsibilities in managing the Bank, the Board of Directors is supported by five Executive Committees (EXCOs), which serve as strategic forums for decision-making and oversight of various key operational aspects. These committees include the Risk Management Committee (RMC), Assets & Liability Committee (ALCO), IT Steering Committee (ITSC), Credit Policy Committee (CPC), and Executive Credit Committee (ECC). The existence of these committees ensures that risk management, credit policy, asset and liability management, and information technology development are implemented in a focused, integrated manner, and aligned with the Bank's strategy.

In addition, the Board of Directors is assisted by a number of Special Committees (SPECOs), established according to the Bank's needs and chaired by respective Field Directors. These committees include the Operational Risk Committee (ORC); Special Asset Management Committee (SAMC); Asset Quality Committee (AQC); and Customer Experience Committee (CXC). These committees serve to strengthen the effectiveness of the implementation of policies and strategic initiatives in specific areas, while ensuring that decision-making processes are conducted accountably and prudently, and support the Bank's sustainable performance.

Throughout 2025, the Board of Directors assessed that these committees performed their duties and responsibilities effectively, as evidenced by several aspects, including the number of meetings held;

attendance by the Board of Directors or Committee members; Service Level Agreements (SLAs); Minutes of Meetings; Action Matters Arrangements; and distribution of meeting invitations and materials. Furthermore, the Board of Directors reviewed the decisions and recommendations made during the meetings, which served as a reference in assessing the performance of the committees under the Board of Directors.

The Board of Directors assessed that the committees under the Board of Directors effectively carried out their duties and responsibilities throughout 2025. This was reflected in the disciplined and measurable implementation of meeting governance, including the frequency of meetings, attendance by the Board of Directors and committee members, compliance with Service Level Agreements (SLAs), and the preparation of comprehensive meeting minutes. Furthermore, follow-up on emerging action matters is consistently monitored, supported by the timely distribution of meeting invitations and materials.

In addition to these administrative and compliance aspects, the Board of Directors also evaluates the quality of decisions and strategic recommendations generated at each meeting. These recommendations serve as a key benchmark for assessing committee performance, while ensuring that each committee contributes to supporting management decision-making, strengthening Good Corporate Governance, and achieving the Bank's business targets.

Several key achievements in the implementation of the committee's duties in 2025 included the ALCO Committee continuing various strategic initiatives to support the acceleration of lending in sectors and products that are highly resilient to economic dynamics. These efforts are carried out while prioritizing the principle of prudence, ensuring sustainable business growth amid market volatility. Furthermore, the ALCO Committee was optimizing the implementation of the internal fund transfer pricing model to ensure that pricing signals are effectively transmitted to all Bank business units and aligned with developments and changes in market interest rates. The ALCO Committee also ensured that the Bank's liquidity position remained at an optimal level by strengthening stable and diversified funding management, including for the Sharia Business Unit. That series of actions have allowed the Bank to maintain liquidity resilience while supporting both short-term and long-term funding needs.

The CPC Committee approved updates and consistently refines the Bank's credit policy, in line with developments in external regulations established by regulators and the government, as well as applicable internal regulations. These policy updates are intended to ensure that the Bank's credit framework remains relevant, adaptive, and supports the implementation of prudential principles. All adjustments are also aligned with the Bank's risk appetite, ensuring optimal credit risk management to support healthy and sustainable business growth. The scope of these policy changes also encompasses Sharia Banking business activities, as part of the Bank's strategy to strengthen financing governance and ensure compliance with Sharia principles and applicable regulations.

The ECC Committee plays a key role in loan and financing decision-making, in accordance with the authority established in the Bank's governance framework. Through this function, the ECC Committee ensures that every financing decision is made prudently and aligned with the Bank's business strategy. Furthermore, the ECC Committee ensures that the overall management of the loan and financing portfolio consistently complies with the provisions and guidelines established by the competent authorities, in line with applicable credit policies, established operational procedures, and the Bank's risk appetite.

The ITSC Committee plays a critical role in establishing key policy directions, standards, and procedures in the information technology sector to support the Bank's operational continuity and digital transformation. Throughout 2025, the ITSC Committee routinely monitored the progress and implementation status of strategic IT projects in accordance with the established work plan and budget. Furthermore, the ITSC Committee also provides recommendations on the development and implementation of the Cybersecurity Strategic Plan, including strengthening monitoring and response mechanisms for cybersecurity incidents that could potentially impact the Bank's systems and services.

Finally, the RMC Committee plays a strategic role in ensuring the Bank's risk management framework remains relevant to the Bank's business characteristics and the dynamics of the risks it faces. Throughout 2025, the RMC Committee will periodically review the Risk Appetite Statement (RAS) indicators, taking into account the evolving risk profile and risk management needs aligned with the Bank's growth direction. The RMC Committee will establish portfolio limits and risk appetite parameters for products evolving in line with market changes, such as mortgages (KPR), financing through channeling schemes with fintech partners, and other portfolios. Furthermore, the RMC Committee will also decide on appetite adjustments to the Bank's risk exposures, such as sector appetite and sector limits for several industry sectors and securities portfolios.

CHANGES TO THE COMPOSITION OF THE BOARD OF DIRECTORS

During the 2025 financial year, changes were made to the composition of the CIMB Niaga Board of Directors, implemented as part of organizational dynamics in line with the needs of Good Corporate Governance, the Bank's business strategy, including the Bank's long-term analytics and AI strategy. The Annual General Meeting of Shareholders (AGM) on 14 April 2025, accepted the resignation of Tjioe Mei Tjuen from her position as Director due to personal reasons (retirement), effective as of the close of the AGM. Rico Usthavia Frans was appointed as Director, effective 24 July 2025, based on OJK approval.

Thus, the composition of the CIMB Niaga Board of Directors is as follows:

Lani Darmawan	: President Director
Lee Kai Kwong	: Director
John Simon	: Director
Fransiska Oei	: Director concurrently serving as Compliance Director
Pandji P. Djajanegara	: Director
Henky Sulistyo	: Director
Joni Raini	: Director
Rusly Johannes	: Director
Noviady Wahyudi	: Director
Rico Usthavia Frans	: Director

APPRECIATION AND CLOSING REMARKS

While we have weathered a very dynamic landscape, we closed the year with solid fundamental resilience. Amidst the challenges of weakening purchasing power, pressure on the cost of funds, and global uncertainty as it persisted within the year, CIMB Niaga has been able to maintain resilient performance through disciplined growth, strengthening asset quality, cost efficiency, and optimizing fee-based income. 2025 also marks a crucial starting point in our Forward30 strategy, focused on Advancing Customers and Society, where all initiatives are geared towards providing simpler, better, and faster services to customers.

Allow us to express our deepest appreciation and gratitude to all stakeholders for their continued support and trust in CIMB Niaga throughout 2025. Our deepest appreciation goes to all employees for their dedication, professionalism, and #WorkFromHeart ethos, which have been key drivers in maintaining the Bank's resilience and performance amidst the dynamics of the industry. The Board of Directors also expresses its gratitude to our customers, shareholders, regulators, and business partners for their close and constructive collaboration.

We are optimistic that with a strong foundation, a customer-centric Forward30 strategy, and a steadfast commitment to Good Corporate Governance and prudent management, CIMB Niaga can continue to move forward and create long-term value while making a positive societal contribution. We also believe that our strong capital base, ongoing digital transformation, and strategic preparations for the spin-off of the Sharia Business Unit in 2026, will further strengthen our contribution to customers, stakeholders, and the national economy.

17 March 2026

Lani Darmawan
President Director

Board of Directors

Lani Darmawan
President Director
Joni Raini
Director
John Simon
Director
Rico Usthavia Frans
Director
Lee Kai Kwong
Director

The Sharia Supervisory Board Report

Bismillaahirrahmaanirrahim
Assalamu'alaikum wa rahmatullaahi wa barakatuh,

Alhamdulillaahi rabbil 'alamiin, let us first express our praise and gratitude to Allah Subhanahu wa Ta'ala for His abundant blessings and grace that have enabled us to navigate well the dynamics and challenges the year 2025 brought to the Islamic banking industry as the year progressed. May blessings and peace always be uponour Prophet Muhammad (peace be upon him), his family, and his closest and loyal companions.

The Sharia Supervisory Board (SSB) of the CIMB Niaga is mandated to oversee all the unit's business activities to ensure they remain sharia-compliant. The implementation of sharia principles is an integral part of the Bank's commitment to sound corporate governance and to maintaining stakeholder trust. The Bank delivers on this commitment pursuant to the provisions of the Financial Services Authority (OJK), including Regulation No. 2 of 2024 of the Financial Services Authority of the Republic of Indonesia on the Implementation of Sharia Governance for Sharia Commercial Banks and Sharia Business Units.

Throughout 2025, the SSB of CIMB Niaga discharged its supervisory duties and responsibilities, providing advice and strategic recommendations to ensure that the unit's expansion and growth remained within the framework of Sharia compliance. As we exercised that function, we communicated and held discussions with both the Boards of Commissioners and the Board of Directors through regular meetings on various sharia-related agenda.

Through these meetings, we provided the Board of Directors with insights, guidance, and recommendations on compliance with Sharia principles, including our Sharia opinions on product development, operational activities, and policies that required Sharia considerations. During the year, we had a total of 12 (twelve) meetings, and the meetings were held monthly in person, virtually, or in a hybrid format, with a minimum of 2 (two) in-person meetings per year. Detailed information regarding SSB meetings is outlined in the Sharia Business Unit Governance Report in the Corporate Governance chapter.

Further in the meetings, we also assessed CIMB Niaga's Sharia Business Unit's operations, including fundraising, financing distribution, banking services, and product development and innovation activities conducted throughout the year. We ensured that all operational activities of CIMB Niaga's Sharia Business Unit complied with the fatwas issued by the National Sharia Council – Indonesian Ulema Council (DSN-MUI) and the opinions and directives issued by the SSB.

Our further assessment suggests that Sharia governance at CIMB Niaga's Sharia Business Unit was effective and regulatorily compliant throughout the year. Its effective implementation is reflected in an effective supervisory process, our strong coordination with the Board of Commissioners, the Board of Directors, and relevant work units, and the strengthening of the Sharia compliance function across all operational activities and product development. What we further noted was the management's strong commitment to prudent principles in running the business and to compliance with the fatwas issued by the National Sharia Council (DSN-MUI), thus ensuring consistent and sustainable implementation of sharia governance at CIMB Niaga's Sharia Business Unit.

To make our Sharia compliance even more comprehensive and consistent, we collaborated with management and all employees, strengthening the implementation of the Dual Leverage Banking Model (DLBLM) and internalizing the Sharia First program. We also conducted regular onsite supervision of business units and support units.

In line with the Bank's strategic direction, 2025 was also a crucial period as we prepared for the spin-off of CIMB Niaga's iB Unit into a Sharia Commercial Bank. In this context, SSB played a active role in providing Sharia insights and recommendations on various preparatory initiatives, which entailed strengthening the Sharia governance structure, enhancement of operational readiness, and alignment of policies and business processes, to ensure the imminent transition is smooth and fully compliant with regulatory requirements and Sharia principles.

We concluded that based on the results of our oversight throughout the 2025 financial year, the SSB affirm that all the unit's operational activities, products, and services adhered to the fatwa of the National Sharia Council of the Indonesian Ulema Council (DSN-MUI) and all applicable regulations as stipulated in the relevant POJK (Financial Services Authority Regulation), PBI (Bank Indonesia Regulation), and SEOJK (Financial Services Authority Circular Letter). The SSB did not find any practices that proved otherwise during the 2025 period.

By performance, Sharia Business Unit CIMB Niaga demonstrated resilient and sustainable performance throughout 2025, in line with its focus on healthy growth, strengthening financing quality, and prudent risk management. Sharia Business Unit CIMB Niaga recorded financing disbursement amounting Rp55.7 trillion, a 7.58% decrease from 2024's Rp60.3 trillion. Total assets increased by 4.03% to Rp70.2 trillion, compared to Rp 67.5 trillion in the previous year. The non-performing financing ratio (gross NPF) was maintained at 2.20%. CASA was recorded at Rp30.8 trillion, decreased by 4.69% compared to Rp32.3 trillion in the previous year. CIMB Niaga Sharia Business Unit also successfully recorded a pre-tax profit of Rp1.8 trillion. It was a strong achievement that lays an important foundation for Sharia Business Unit CIMB Niaga as it gets ready for the spin-off into a Sharia Commercial Bank shortly.

We'd also like to inform you that there were no changes to the composition of CIMB Niaga's Sharia Supervisory Board members throughout 2025. All of us, members of the DPS, continued to do our duties and responsibilities as stipulated in applicable regulations. With no changes to the SSB's composition, the implementation of the sharia supervisory function could proceed consistently and helped us exercise continuous oversight on the provision of advice to management.

Through this report, we'd like to mandate all levels of management to keep up the good work and work with integrity, professionalism, and dedication in upholding Sharia principles. We are convinced that with sincerity and strong commitment, CIMB Niaga Sharia Business Unit can cooperate with all stakeholders further to bring Sharia banking products and services that are increasingly relevant, competitive, and beneficial to the wider community, especially as we enter a new phase as a Sharia Commercial Bank.

As we conclude this report, let us pray that Allah Subhanahu wa Ta'ala will always provide ease, guidance, and blessings. *Aamiin yaa rabbal 'aalamin*.

Waassalamu'alaikum wa rahmatullaahi wa barakatuh.

On behalf of the Sharia Supervisory Board

Prof. Dr. M. Quraish Shihab, MA
Chairman of the Sharia Supervisory Board

Sharia Supervisory Board

Prof. Dr. M. Quraish Shihab, MA
Chairman

Dr. Yulizar Djamaluddin Sanrego, M.Ec.
Member

Prof. Dr. Fathurrahman Djamil, MA
Member

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Annual Report Responsibility Statement

Board of Commissioners' Responsibility Statement for the 2025 Annual Report of PT Bank CIMB Niaga Tbk.

We, the undersigned Board of Commissioners of PT Bank CIMB Niaga Tbk, hereby declare that all information in the 2025 Annual Report of PT Bank CIMB Niaga Tbk is presented in its entirety, and that we take full responsibility for the correctness of the contents of this Annual Report.

This statement is made in all truthfulness.
17 March 2026

By the undersigned,

Didi Syafruddin Yahya
President Commissioner

Glenn M. S. Yusuf*
Vice President Commissioner (Independent)

Sri Widowati
Independent Commissioner

Vera Handajani
Commissioner

Farina J. Situmorang
Independent Commissioner

Dody Budi Waluyo
Independent Commissioner

Novan Amirudin
Commissioner

* Appointed as Senior Independent Commissioner of the Bank through CIMB Niaga Board of Commissioners Circular Decree No. 011/DEKOM/KP/V/2024 dated 6 May 2024.

Board of Directors' Responsibility Statement for the 2025 Annual Report of PT Bank CIMB Niaga Tbk.

We the undersigned Board of Directors of PT Bank CIMB Niaga Tbk, hereby declare that all information in the 2025 Annual Report of PT Bank CIMB Niaga Tbk is presented in its entirety, and that we take full responsibility for the correctness of the contents of this Annual Report.

This statement is made in all truthfulness.
17 March 2026

By the undersigned,

Lani Darmawan
President Director

Lee Kai Kwong
Director

John Simon
Director

Fransiska Oei
Director

Pandji P. Djajanegara
Director

Henky Sulistyo
Director

Joni Raini
Director

Rusly Johannes
Director

Noviady Wahyudi
Director

Rico Usthavia Frans
Director

Fostering Sustainability, Cultivating a Harmonious Life

Economic progress is the most meaningful when it aligns with environmental stewardship. Through responsible and sustainability-focused financial solutions, CIMB Niaga supports a future where economic advancement and environmental preservation move forward together.

03

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General Company Information

Company Name

PT Bank CIMB Niaga Tbk (CIMB Niaga)

Familiar Name

CIMB Niaga

Line of Business

Banking Services

Date of Establishment

26 September 1955

Legal Basis of Establishment

Deed No. 90, made in the presence of Raden Meester Soewandi, dated 26 September 1955, and amended by Deed No. 9, dated 4 November 1955, made before the same Notary. The deed of establishment was ratified by the Ministry of Law and Human Rights (formerly Ministry of Justice and Human Rights) No. J.A.5/110/15 dated 1 December 1955, State Gazette No. 71, dated 4 September 1956, State Gazette Supplement No. 729/1956.

Change of Name

On 26 September, 1955, the Company was established under the name PT Bank Niaga, then changed to a Public Company with adjustments to the Republic of Indonesia Law No. 40 of 2007 concerning Limited Liability Companies, and therefore it became PT Bank Niaga Tbk. In 2008, the name changed to PT Bank CIMB Niaga Tbk.

Merger History

In 1973, Bank Niaga merged with PT Bank Agung, then in 1978 with PT Bank Tabungan Bandung, and in 1983 with PT Bank Amerta, and in 2008 with PT Bank Lippo Tbk.

Ownership

- CIMB Group Sdn Bhd **91.44%**
- PT Commerce Kapital **1.02%**
- Public Shareholders **(<5%) 7.54%**

Authorized Capital

Rp2,900,000,000,000 or 50,886,460,336 shares, consisting of Rp359,269,680,000 or 71,853,936 Class A shares with a nominal value of Rp5,000 per share, and Rp2,540,730,320,000 or 50,814,606,400 Class B shares with a nominal value of Rp50 per share.

Issued and Fully Paid-Up Capital

Rp1,612,787,275,350 or 25,142,205,843 shares, consisting of Rp359,269,680,000 or 71,853,936 Class A shares with a nominal value of Rp5,000 per share, and Rp1,253,517,595,350 or 25,070,351,907 Class B shares with a nominal value of Rp50 per share.

IPO Date

29 November 1989

Stock Exchange

PT Bursa Efek Indonesia

Share and Bond Code

BNGA

ISIN Code

D1000098007

SWIFT Code

BNIAIDJA

Number of Employees

10,775 employees

Total Assets

Rp372.7 trillion

Office Networks

As of 31 December 2025, CIMB Niaga had 394 branches, including conventional branch offices, sharia branch offices, Digital Lounge, Mobile Cash, and Kiosk. More detailed information regarding the office network is available in the Business Network and Operational Area section in the Company Profile Chapter of this Annual Report and branch addresses are available in the Office Network List section in the Other Company Data Chapter of this Annual Report.

Address of Head Office

Graha CIMB Niaga
Jl. Jend Sudirman Kav. 58, Jakarta 12190, Indonesia
Phone : +62 21 250 5252, 250 5353

Website

www.cimbniaga.co.id

Contact Address

Contact Center
Phone : 14041 or +62 21 2997 8888 (overseas)
E-mail : 14041@cimbniaga.co.id

Contact Center Business Banking
Phone : 14042 or +62 21 8065 5111 (overseas)

Investor Relations
investor.relations@cimbniaga.co.id

Corporate Secretary
corporate.secretary@cimbniaga.co.id

Social Media
Facebook : CIMB Niaga
X : @CIMBNiaga
Instagram : cimb_niaga
YouTube : CIMB Niaga
LinkedIn : CIMB Niaga
TikTok : cimb.niaga

Subsidiaries

PT CIMB Niaga Auto Finance (83.28%)
Line of Business: Financing Company
Jl. Bintaro Utama 9 Blok B9/I No. 15, Bintaro Jaya Sektor IX
Kel. Pondok Pucung, Kec. Pondok Aren,
Tangerang Selatan 15229
Call Center : 0804 1 090909
E-mail : info@cnaf.co.id
Website : www.cnaf.co.id

PT CIMB Niaga Sekuritas (97.32%)
Line of Business: Securities Company
Graha CIMB Niaga 25th Floor
Jl. Jend. Sudirman Kav. 58, Jakarta Selatan 12190
Phone : +62 21 5084 7847
Fax. : +62 21 5084 7849
E-mail : corsec@cimbniaga-ibk.co.id
Website : www.cns.co.id

CIMB Niaga at a Glance

BRIEF HISTORY OF THE BANK

PT Bank CIMB Niaga Tbk (CIMB Niaga or Bank) was established on 26 September 1955 based on the Company's Deed of Establishment No. 90 made in the presence of Raden Meester Soewandi, Notary in Jakarta, on 26 September 1955, under the name PT Bank Niaga, then amended by deed No. 9 dated 4 November 1955, from the same Notary. The Company's Deed of Establishment was approved by the Minister of Justice of the Republic of Indonesia (now the Minister of Law and Human Rights) with Decree No. J.A.5/110/15 dated 1 December 1955 and announced in the State Gazette of the Republic of Indonesia No. 71 dated 4 September 1956, Supplement to the State Gazette No. 729/1956.

Based on the Decree of the Minister of Finance of the Republic of Indonesia No. 249544/U.M.II, the Bank obtained a business license as a commercial bank on 11 November 1955. Subsequently, the Bank also received a license as a foreign exchange bank based on the Decree of the Board of Directors of Bank Indonesia No. 7/116/Kep/Dir/UD dated 22 November 1974.

Throughout its business operations, CIMB Niaga has continuously gained various recognitions as a provider of quality and trusted banking products and services. In line with this, CIMB Niaga has also successfully recorded various other significant achievements that further strengthen the Bank's position and contribute to driving the development of the banking industry in Indonesia.

In 1987, CIMB Niaga was recorded in history as the first local bank to introduce banking services through Automatic Teller Machines (ATMs) in Indonesia. This achievement became an important milestone for the Bank that contributed to entering Indonesia into the modern banking era.

On 29 November 1989, CIMB Niaga continued its steps to become a public company by listing its shares in PT Bursa Efek Indonesia (formerly PT Bursa Efek Jakarta and PT Bursa Efek Surabaya). In 1991, the Bank's leadership and innovation in implementing the latest technology became increasingly recognized by becoming the first bank to provide online banking services in 1991.

On 16 September 2004, CIMB Niaga began carrying out banking business activities based on sharia principles after obtaining the business license through the Decree of the Governor of Bank Indonesia No. 6/71/KEP.GBI.2004 by establishing a Sharia Business Unit.

The majority share ownership of the Bank was once transferred to the Government of the Republic of Indonesia through the Indonesian Bank Restructuring Agency (IBRA) due to the Asian financial crisis in 1998. In 2002, CIMB Group Holdings Berhad (CIMB Group), formerly Commerce Asset Holding Berhad, acquired the majority share of the Bank from IBRA. In a separate transaction, Khazanah, which is the majority shareholder of CIMB Group, acquired the majority ownership of Lippo Bank on 30 September 2005.

In 2007, all share ownership was transferred to CIMB Group as part of an internal reorganization to consolidate the activities of all CIMB Group subsidiaries with a universal banking platform. The majority of the Bank's shares of 92.5% are directly and indirectly owned by CIMB Group Sdn. Bhd., which is the fifth largest universal banking group in ASEAN with an extensive regional network, including in Indonesia, Malaysia, Thailand, Singapore, Cambodia, Vietnam, Myanmar, and the Philippines.

Khazanah, as the controlling shareholder of CIMB Niaga (through CIMB Group) and Lippo Bank since 2007, has taken the step of a merger to comply with the Single Presence Policy (SPP) set by Bank Indonesia. This merger is the first in Indonesia related to the SPP policy.

In 2008, prior to the merger, the name of PT Bank Niaga Tbk changed to PT Bank CIMB Niaga Tbk (rebranding) based on Deed No. 38 dated 28 May 2008, made in the presence of Dr. Amrul Partomuan Pohan, S.H., LL.M., Notary in Jakarta, and has received approval from the Minister of Law and Human Rights of the Republic of Indonesia through letter No. AHU-32968.AH.01.02 of 2008 dated 13 June 2008 and Decree of the Governor of Bank Indonesia No. 10/56/KEP.GBI/2008 dated 22 July 2008.

The Bank carried out the merger of Lippo Bank into CIMB Niaga based on the Decree of the Governor of Bank Indonesia No. 10/66/KEP.GBI/2008 dated 15 October 2008 concerning "Granting of Permit for the Merger of PT Bank Lippo Tbk into PT Bank CIMB Niaga Tbk" and with the receipt of the letter of the Minister of Law and Human Rights of the Republic of Indonesia No. AHU-AH.01.10-22669 dated 22 October 2008.

The statement of the merger obtained an effective notification letter from Bapepam-LK through letter No. S-4217/BL/2008 dated 30 June 2008. The effective date of the merger with Lippo Bank was set on 1 November 2008 based on Deed No. 9 dated 16 October 2008 made in the presence of Notary Dr. Amrul Partomuan Pohan, S.H., LL.M., Notary in Jakarta. This merger is a major leap in the Southeast Asian banking sector and provides the advantage of CIMB Niaga's connectivity to the ASEAN regional network through the CIMB Group.

CIMB Niaga provides leading banking products and services comprehensively in Indonesia, covering the consumer banking, small and medium enterprise (SME) banking, commercial banking, and corporate banking segments. These services are strengthened by reliable treasury and capital market capabilities, transaction banking, and a branchless banking network. CIMB Niaga also offers sharia banking solutions through the CIMB Niaga Sharia Business Unit. In terms of transaction banking, CIMB Niaga presents a variety of comprehensive solutions for both domestic and cross-border transaction needs, covering cash management, remittance, trade finance, and value chain, to support the efficiency of customers' financial operations.

CIMB Niaga consistently provides convenience for customers to perform various financial transactions digitally without having to visit branch offices. For the business segment, the Bank provides the BizChannel@CIMB platform, while individual customers can utilize OCTO Mobile and OCTO Clicks (currently being integrated into OCTO). Furthermore, CIMB Niaga continues to strengthen its service excellence through various other digital channels, including OCTO Pay, Digital Lounge, QRIS, and other supporting facilities to deliver a fast, secure, and efficient banking experience.

In 2025, CIMB Niaga affirmed its position as the second largest privately owned bank in Indonesia based on total assets and the largest Sharia Business Unit (UUS) in Indonesia. Bank operates a network of 407 branch offices—including Sharia Branches, Digital Lounges, Cash Mobile, and Kiosks—and is supported by 1,865 ATM units, 5 Multi Denom Machine (MDM) units, 916 Cash Recycle Machine (CRM) units, and 10,775 employees spread throughout Indonesia.

Looking ahead, CIMB Niaga will continue to monitor macroeconomic developments and banking industry dynamics to ensure that the implementation of strategies and policies runs effectively. Synergy between business units and with the CIMB Group will continue to be strengthened to drive sustainable growth. Adhering to its core values, CIMB Niaga remains optimistic in delivering inclusive and competitive banking services that provide added value to all Stakeholders.

Name Change Information

Initial Company Name	PT Bank Niaga
Deed of Establishment No.	90
Deed of Establishment Date	26 September 1955
Name Change	PT Bank CIMB Niaga Tbk
Deed of Name Change No.	38
Deed of Name Change Date	28 May 2008
Notary Name	Dr. Amrul Partomuan Pohan, S.H., LLM, Notaris di Jakarta
Effective Date of Name Change	13 June 2008
Ratification of Name Change	Letter of the Minister of Law and Human Rights of the Republic of Indonesia No. AHU-32968.AH.01.02 of 2008 dated 13 June 2008
Business License Approval Following Name Change	Decree of the Governor of Bank Indonesia No.10/56/KEP.GBI/2008 dated 22 July 2008
Reason for Change	Adjustment to the name of the Majority Shareholder

Membership in Associations

List of industry association memberships both nationally and internationally related to the implementation of sustainable finance and other matters, as follows:

Organization Name	Membership Status
National Bank Association (PERBANAS)	Active
Indonesian Payment System Association (ASPI)	Active
Indonesian Credit Card Association (AKKI)	Active
Indonesian Banking Dispute Resolution Alternative Agency (LAPS-SJK)	Active
Indonesian Issuers Association (AEI)	Active
Indonesia's Sustainable Finance Initiative (IKBI)	Active
Indonesian Corporate Secretary Association (ICSA)	Active
Communication Forum of Banking Compliance Directors (FKDKP)	Active
ACI Financial Market Association (ACI FMA) Indonesia	Active
Indonesian Bankers Association (IBI)	Active
Indonesian Chamber of Commerce & Industry (KADIN)	Active
Communication Forum for Director of Banking Operational (FKDOP)	Active
Indonesian Employers' Association (APINDO)	Active
Indonesian Banking Human Capital Forum (FHCPI)	Active
Perkumpulan Chief Information Officer Indonesia (iCIO)	Active
IIGMA Pasar Global Syariah Indonesia	Active

Milestones

01
1955
Established under the name of PT Bank Niaga.

02
1973-1983
Merged with:
- Bank Agung in 1973.
- Bank Tabungan Bandung in 1978.
- Bank Amerta in 1983.

03
1987
The first bank to launch an ATM.

07
2004
Launched Sharia Banking.

08
2005
Rights Issue Rp1.3 trillion.

09
2008
- Name change to PT Bank CIMB Niaga Tbk.
- Effective merger between CIMB Niaga & Lippo Bank.

13
2014
Launched the first online time deposits opening in Indonesia through CIMB Clicks.

14
2016
- Implemented "Core Banking System" using one platform ("1P) scheme.
- Launched Visa Credit Card Pay Wave Card and sticker (contactless).

15
2017
- Established 2nd call center in Yogyakarta.
- Launched Indie Account saving product.
- Launched BizChannel@ CIMB for corporate customers.
- Launched New Go Mobile services.

19
2021
Launched OCTO Friends, a referral application for CIMB Niaga products.

20
2022
- OCTO Card Launch
- Won the ASEAN Top 20 PLCs Award in the 2021 ASEAN Corporate Governance Scorecard Award.

21
2023
- Launched New OCTO Mobile
- Grand Champion of 2022 Annual Report Award.

04

1989
Initial Public Offering (IPO) in the Surabaya Stock Exchange.

05

1991
The first bank to provide Online Banking services.

06

2002
CIMB Group took over 50.99%.

10

2010
Launched BizChannel and CIMB Clicks internet banking platforms.

11

2012
- Launched new mobile banking platform - Go Mobile.
- Launched Phone Banking service 14041 and Preferred Phone Banking 1 500 800 with various exclusive features.

12

2013
- Launched Digital Lounge.
- Launched Rekening Ponsel.
- Launched Poin Xtra.
- Launched Net Banking - online. account opening.

16

2018
- Became the first Public Company in Indonesia to conduct shareholders electronic voting (e-voting) at the General Meeting of the Shareholders.
- Launched Precious Card credit card.
- Launched Debit Contactless.
- Digital Lounge@Campus.

17

2019
- Launched the Self-Service Banking engine with new features, namely card replacement and fast data updating in just 5 minutes.
- Launched the Waqf QR.

18

2020
- The Go Mobile app transformation into OCTO Mobile with full features like the Super App.
- Launched OCTO Clicks, enhancement of CIMB Niaga internet banking utilizing the latest advanced features.

22

2024
Non Pre-emptive Rights Issue.

23

2025
- Launch of Forward30, as CIMB Niaga's long-term strategy, affirming the Bank's transformation toward more sustainable and customer-oriented growth.
- Rebranding of OCTO into an integrated digital ecosystem to deliver a Simpler, Better, and Faster banking experience, while simultaneously strengthening the Bank's digital transformation acceleration.

Corporate Vision, Mission, Culture, and Core Values

VISION

CIMB Niaga is committed to empowering Customers and the Indonesian Society to achieve their Dreams and Aspirations.

MISSION

CIMB Niaga provides financial services tailored to the needs of individual and business customers, while advancing the Indonesian Society through a sincere commitment to work from heart.

Review Vision and Mission

CIMB Niaga has reviewed the suitability of the Company's Vision and Mission for the current state of the Bank and future business challenges. Based on the review conducted in 2025, the Bank renewed its Vision and Mission to be align with its purpose and strategy. The new Vision and Mission was approved by the Board of Directors meeting on 24 September 2025 and the Board of Commissioners meeting on 31 October 2025.

Corporate Identity (Logo)

Logomark | Logotype

CIMB NIAGA

LOGO

Spot Colour:	4-Colour Process (CMYK):			
Pantone® 202C	C 0%	M 100%	Y 85%	K 60%
Pantone® 485C	C 0%	M 100%	Y 100%	K 0%

CIMB NIAGA

Greyscale:
- Black 100%
- Black 50%

The official CIMB Niaga logo consists of 2 (two) main elements, namely the logomark and logotype, where these two elements are a single logo that cannot be separated. The CIMB Niaga logo is specifically designed to capture the identity and values of the Company.

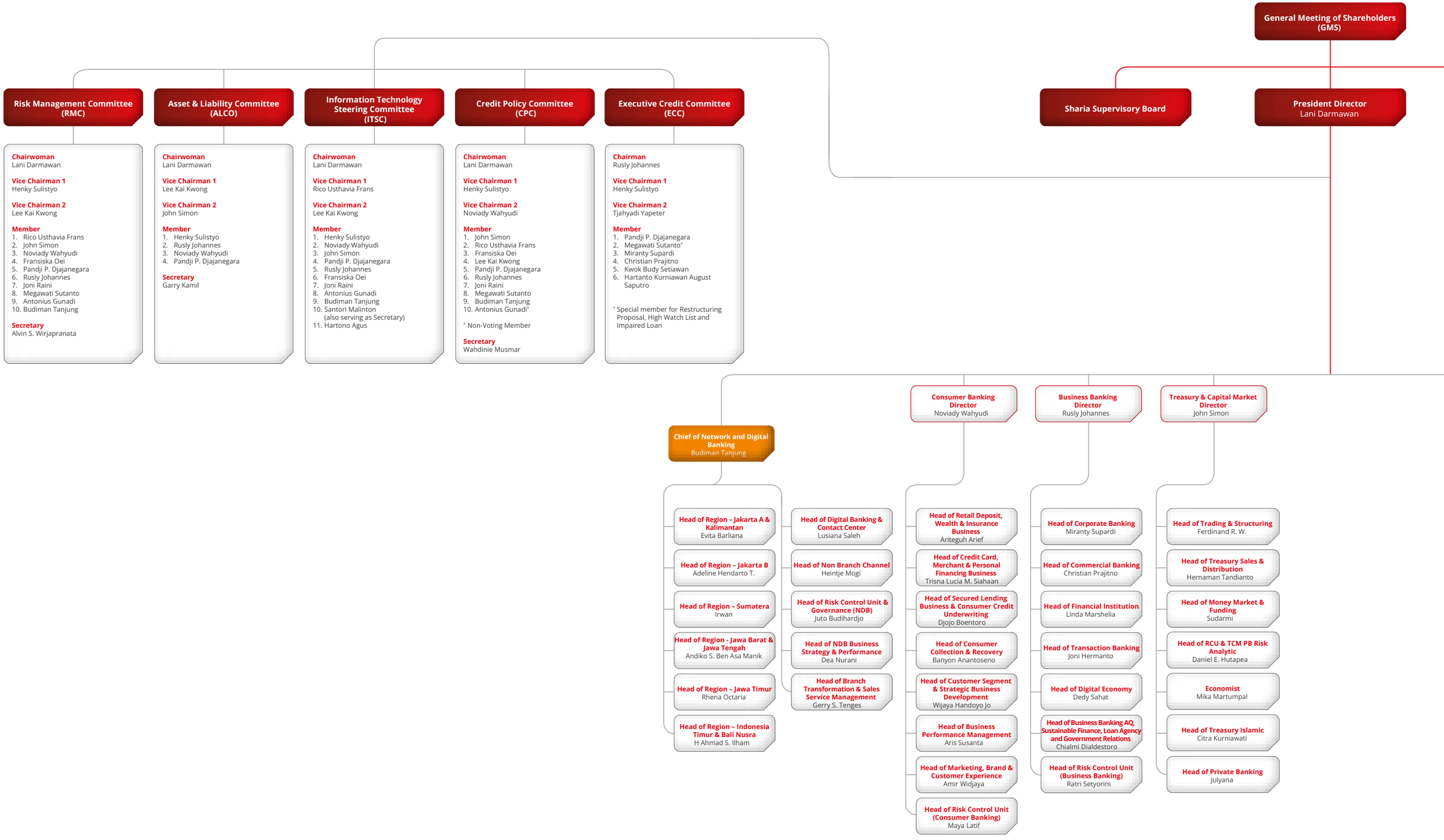
Separately, these two elements have the following meanings:

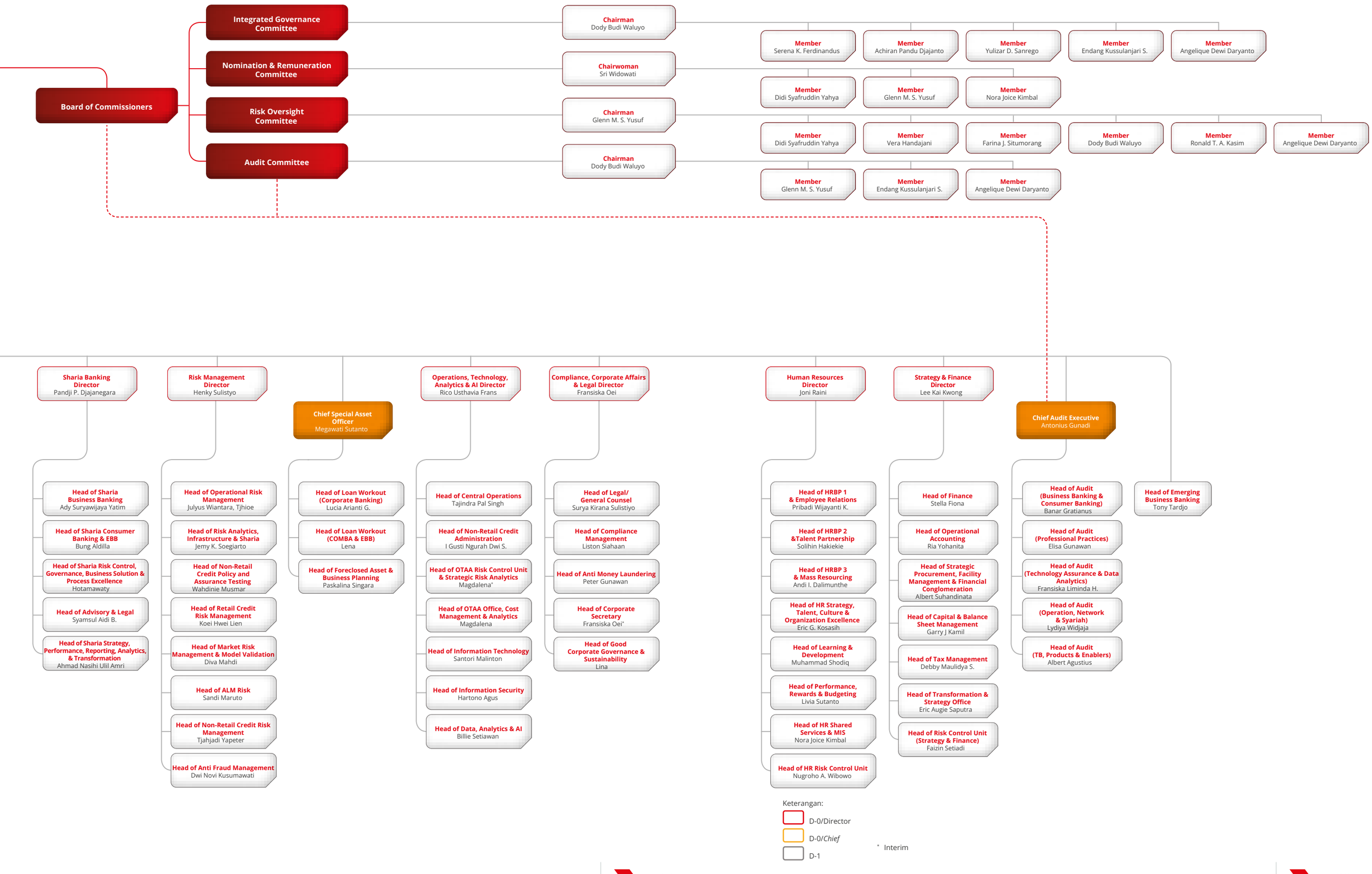
- Logomark
  The logo symbol is an arrow motif formed with square graphics. This symbol illustrates the Company's values and spirit to always think and step forward.

- Logotype
  Serves to strengthen the logomark as a descriptive word. All logotypes have the initials 'CIMB' and the suffix 'Niaga'.

To ensure quality and consistency, the official CIMB Niaga logo cannot be changed or modified.

Organization Structure




Board of Commissioners
Integrated Governance Committee
Chairman Dody Budi Waluyo
Member Serena K. Ferdinandus
Member Achiran Pandu Djajanto
Member Yulizar D. Sanrego
Member Endang Kussulanjari S.
Member Angelique Dewi Daryanto
Nomination & Remuneration Committee
Chairwoman Sri Widowati
Member Didi Syafruddin Yahya
Member Glenn M. S. Yusuf
Member Nora Joice Kimbal
Risk Oversight Committee
Chairman Glenn M. S. Yusuf
Member Didi Syafruddin Yahya
Member Vera Handajani
Member Farina J. Situmorang
Member Dody Budi Waluyo
Member Ronald T. A. Kasim
Member Angelique Dewi Daryanto
Audit Committee
Chairman Dody Budi Waluyo
Member Glenn M. S. Yusuf
Member Endang Kussulanjari S.
Member Angelique Dewi Daryanto
Sharia Banking Director Pandji P. Djajanegara
Head of Sharia Business Banking Ady Suryawijaya Yatim
Head of Sharia Consumer Banking & EBB Bung Aldilla
Head of Sharia Risk Control, Governance, Business Solution & Process Excellence Hotamawaty
Head of Advisory & Legal Syamsul Aidi B.
Head of Sharia Strategy, Performance, Reporting, Analytics, & Transformation Ahmad Nasihi Ulil Amri
Risk Management Director Henky Sulistyo
Head of Operational Risk Management Julyus Wiantara, Tjhioe
Head of Risk Analytics, Infrastructure & Sharia Jemy K. Soegiarto
Head of Non-Retail Credit Policy and Assurance Testing Wahdinie Musmar
Head of Retail Credit Risk Management Koei Hwei Lien
Head of Market Risk Management & Model Validation Diva Mahdi
Head of ALM Risk Sandi Maruto
Head of Non-Retail Credit Risk Management Tjahjadi Yapeter
Head of Anti Fraud Management Dwi Novi Kusumawati
Chief Special Asset Officer Megawati Sutanto
Head of Loan Workout (Corporate Banking) Lucia Arianti G.
Head of Loan Workout (COMBA & EBB) Lena
Head of Foreclosed Asset & Business Planning Paskalina Singara
Operations, Technology, Analytics & AI Director Rico Usthavia Frans
Head of Central Operations Tajindra Pal Singh
Head of Non-Retail Credit Administration I Gusti Ngurah Dwi S.
Head of OTAA Risk Control Unit & Strategic Risk Analytics Magdalena*
Head of OTAA Office, Cost Management & Analytics Magdalena
Head of Information Technology Santori Malinton
Head of Information Security Hartono Agus
Head of Data, Analytics & AI Billie Setiawan
Compliance, Corporate Affairs & Legal Director Fransiska Oei
Head of Legal/ General Counsel Surya Kirana Sulistiyo
Head of Compliance Management Liston Siahaan
Head of Anti Money Laundering Peter Gunawan
Head of Corporate Secretary Fransiska Oei*
Head of Good Corporate Governance & Sustainability Lina
Human Resources Director Joni Raini
Head of HRBP 1 & Employee Relations Pribadi Wijayanti K.
Head of HRBP 2 &Talent Partnership Solihin Hakiekie
Head of HRBP 3 & Mass Resourcing Andi I. Dalimunthe
Head of HR Strategy, Talent, Culture & Organization Excellence Eric G. Kosasih
Head of Learning & Development Muhammad Shodiq
Head of Performance, Rewards & Budgeting Livia Sutanto
Head of HR Shared Services & MIS Nora Joice Kimbal
Head of HR Risk Control Unit Nugroho A. Wibowo
Strategy & Finance Director Lee Kai Kwong
Head of Finance Stella Fiona
Head of Operational Accounting Ria Yohanita
Head of Strategic Procurement, Facility Management & Financial Conglomeration Albert Suhandinata
Head of Capital & Balance Sheet Management Garry J Kamil
Head of Tax Management Debby Maulidya S.
Head of Transformation & Strategy Office Eric Augie Saputra
Head of Risk Control Unit (Strategy & Finance) Faizin Setiadi
Chief Audit Executive Antonius Gunadi
Head of Audit (Business Banking & Consumer Banking) Banar Gratianus
Head of Audit (Professional Practices) Elisa Gunawan
Head of Audit (Technology Assurance & Data Analytics) Fransiska Liminda H.
Head of Audit (Operation, Network & Syariah) Lydiya Widjaja
Head of Audit (TB, Products & Enablers) Albert Agustius
Head of Emerging Business Banking Tony Tardjo
Keterangan:
D-0/Director
D-0/Chief
D-1
* Interim

Line of Business

BUSINESS ACTIVITIES PURSUANT TO ARTICLES OF ASSOCIATION

According to the most recent CIMB Niaga Articles of Association, CIMB Niaga was established with the goal and objective of carrying out business activities in the Commercial Banking sector, as stated in Deed No. 54 dated 25 October 2024, made in the prrsence of Ashoya Ratam, S.H.,M.Kn., Notary in the Administrative City of South Jakarta.In order to achieve these goals and objectives, CIMB Niaga may engage in the following main and supporting business activities:

MAIN BUSINESS ACTIVITIES

1. Collect funds from the public in the form of deposits, namely current accounts, time deposits, certificates of deposits, saving accounts, and/or other equivalent forms, both in Rupiah and foreign currencies;
2. Provide loans, either long-term, medium-term, or short-term, or loans in other forms that are commonly provided in the banking sector, both in Rupiah and foreign currencies;
3. Issue acknowledgment of indebtedness (debt instruments);
4. Purchase, sell, or collateralize at its own risk or for the interest and as per instruction of its customers:
   a. Commercial bill of exchange including those,accepted by banks with validity periods no longer than the customary commercial instruments;
   b. Acknowledgment of indebtedness and other commercial papers with validity periods no longer than the customary commercial instruments;
   c. State treasury notes and government guarantee instruments;
   d. Bank Indonesia Certificates (SBI);
   e. Bonds;
   f. Promissory notes valid up to 1 (one) year pursuant to prevailing laws and regulations;
   g. Other commercial instruments valid up to 1 (one) year, pursuant to prevailing laws and regulations.
5. Transfer funds in the interests of both the bank and its customers;
6. Place funds in, borrow from, or lend to other banks using notes, telecommunication devices, sight drafts, checks, or any other means;
7. Accept payments from commercial paper and perform calculations with or among third parties;
8. Provide safe deposit boxes to store valuable goods and commercial papers;
9. Perform custodian activities for the interest of other parties based on an agreement;
10. Place funds from a customer to another customer in the form of commercial papers not listed on stock exchanges;
11. Perform factoring activities, credit card business, and trusteeship activities;
12. Perform activities in foreign exchange in compliance with the provisions stipulated by Bank Indonesia and Financial Services Authority (OJK);
13. Perform sharia-compliant banking activities in compliance with the provisions stipulated by Bank Indonesia and Financial Services Authority (OJK);
14. Perform marketing agency activities for nonbanking products such as insurance, mutual funds, government bonds, or others pursuant to regulations.

SUPPLEMENTARY BUSINESS ACTIVITIES

1. Purchase through auctions or by other means, collateral either wholly or partially in terms of the debtors default on their obligations to the Bank, under the condition that the purchased collateral is required to be immediately disbursed;
2. Perform capital investment in a bank or other financial institution, such as leasing, venture capital, consumer financing, securities or insurance companies or in a clearing and guarantee institution, and settlement and custodian institutions in accordance with Bank Indonesia and OJK regulations;
3. Perform temporary capital investments to manage the consequences of default, or sharia-based financing default, under the condition that the investment shall be withdrawn in compliance with Bank Indonesia and/ or OJK regulations;
4. Act as pension fund founder and pension fund manager pursuant to the laws and regulations concerning pension funds;
5. Perform other supporting activities to sustain the Bank's main business activities as commonly performed by a bank as long as they do not contravene any laws and regulations.

BUSINESS ACTIVITIES CONDUCTED IN THE 2025 FINANCIAL YEAR

As of 31 December 2025, CIMB Niaga has carried out all of its business activities in accordance with the guidelines stipulated in the Bank's most recent Articles of Association.

CIMB NIAGA PRODUCTS AND SERVICES

SAVINGS PRODUCTS

- CIMB Junior
- Indie Account
- OCTO Savers
- Xtra Savers
- Xtra Saver Manfaat
- Tabungan Investor
- TabunganKu
- Tabungan SimPel (Student Savings)
- Xtra Pandai
- GOAL Savers
- Deposito Berjangka
- Giro
- Giro Bebas Biaya
- Giro Usaha
- Giro Kartini
- Giro Vostro
- Giro BPR
- Giro Perisai BPJSTK
- Giro Devisa Hasil Ekspor Sumber Daya Alam
- Giro Pemerintah
- Giro Agency
- Giro Custody
- Giro Investor

SHARIA SAVINGS PRODUCTS

- Tabungan iB Pahala Wadiah/Mudharabah (IDR/USD)
- Tabungan iB Payroll Mudharabah
- Tabungan Investor iB
- Xtra Savers iB
- Xtra Savers iB Valas
- Deposito iB IDR/USD
- Goal Savers iB IDR/USD
- Octo Savers iB
- Octo Savers Jr iB
- TabunganKu iB
- SImpanan Pelajar (Simpel) iB
- Giro iB Wadiah
- Giro iB Wadiah Investor
- Giro iB Wadiah Agency
- Giro iB Wadiah Custody
- Giro iB Wadiah Perisai BPJSTK
- Giro iB Wadiah Devisa Hasil Ekspor Sumber Daya Alam
- Giro iB Wadiah Bank (Vostro)
- Giro iB Mudharabah
- Giro iB Mudharabah Usaha
- Giro iB Mudharabah Kartini
- Giro iB Mudharabah BPR
- Giro iB Mudharabah Investor
- Giro iB Pemerintah

ELECTRONIC ACCESS FACILITIES

- Contact Center CIMB Niaga: 14041/+6221- 29978888 (from overseas)
- Contact Center BizChannel@CIMB: 14042
- Preferred Assistant
- Debit Card
- Automatic Teller Machine (ATM)
- Cash Recycling Machine (CRM)
- Multi-Denom Machine (MDM)
- Electronic Data Capture (EDC)
- OCTO Merchant
- Payment Gateway (PG)
- QRIS (Static and Dynamic)
- OCTO Clicks
- OCTO Mobile
- OCTO Biz
- BizChannel@CIMB
- BizChannel@CIMB Mobile
- Account Balance Consolidation
- API (Application Programming Interface) – SNAP (Standar Nasional Open API Pembayaran) consisting of:
  - o API External Account Inquiry
  - o API Trigger Interbank (BI Fast/GPN)
  - o API SKNBI
  - o API RTGS
  - o API Transaction Status Inquiry
  - o API Balance Inquiry
  - o API Transaction History List
  - o API QRIS MPM Acquiring- Query Payment
  - o API QRIS MPM Acquiring-Refund Payment
  - o API QRIS MPM Acquiring-Payment Notify
  - o API QRIS CPM Acquiring
  - o API VA Inquiry
  - o API VA Payment
  - o API VA Payment Status
  - o API Inquiry VA Payment to VA from Intrabank
  - o API Inquiry VA Payment to VA from Interbank
  - o API Account Binding o API Direct Debit Payment
  - o API OctoPay Creation
  - o API OctoPay Inquiry
  - o API OctoPay Binding
  - o API OctoPay Binding Inquiry
  - o API OctoPay Unbiding
  - o API OctoPay Verified OTP
  - o API OctoPay Balance Inquiry
  - o API OctoPay Transaction History List
  - o API OctoPay Notify
  - o API OctoPay OTP
  - o API Mastercard Send Payment
  - o API offline Credit Card Payment
  - o API QRIS Cash Out
  - o API ATM/Branch Locator
  - o API Calculator
- API offline Credit Card Payment
  - o API QRIS Cash Out
  - o API ATM/Branch Locator
  - o API Calculator
- API Digital Account Opening Octosavers (NTB Savings)
- API Digital Form Rekening Dana Nasabah (RDN)
- API Digital Form Rekening Dana Lender (RDL)
- API Account Opening Status
- API Account Opening Supporting Document
- API Forex(Today)- Market Rate Inquiry
- API Forex (Today)- Fund Transfer Settlement
- API Forex for Streaming
- API Time Deposit Inquiry List
- API Time Deposit Inquiry Detail
- API Utility Payment
  - o API Bill Payment Smartfren
  - o API Bill Payment Telkom
  - o API Bill Payment PDAM
  - o API Bill Payment PBB
  - o API Bill Payment BPJS Kesehatan
  - o API Bill Payment PLN PrePaid
  - o API Bill Payment Postpaid
- API Corporate Credit Card VCN Inquiry
- API Corporate Credit Card VCN inquiry Transaction History Detail
- API eSupply Chain Financing [LGW1]- Invoice Submission
- API eSupply Chain Financing [LGW2]- Invoice Detail Inquiry
- API eSupply Chain Financing [LGW3]- Cancellation
- API eSupply Chain Financing [LGW4]- Account Inquiry Detail
- API CoBrand Integration Personal Loan
- Bulk Payment
- e-Chain
- e-Factoring
- e-Notification
- e-Statement & e-Combine Statement
- e-Tax Payment
- OCTO Pay (e-Money)
- Video Banking
- Digital Lounge
- Domestic and International Transfers
- Cardless Cash Withdrawals and Deposits

- Bills Payment & Top Up (Phone Credit, Internet/Data, PLN, and e-Wallet)
- Corporate Credit Card Virtual Card Number (VCN)
- Virtual Card Number (VCN)
- Account Opening (Rupiah and foreign exchange), Credit Cards, Mutual Funds, Bonds, Insurance and Time Deposits Online
- Bulk Transactions & Scheduled Transactions
- Financial Check-Up: See Total Fund Placement, and Outgoing/Incoming Money Flows
- Pay with OCTO Mobile with Scan QRIS
- Foreign Exchange Transactions to Own Accounts at Competitive Rates
- Travel Concierge: Buy Airline Tickets Through the Mobile Banking Application
- Buy Games Vouchers
- Checks and Points Xtra Transactions (Loyalty Points)
- Cash Plus facility via OCTO Mobile/Clicks
- Installment facility via OCTO Mobile/Clicks
- Credit Protector registration facility via OCTO Mobile
- OCTO Cash
- OCTO Card (Digital Credit Card)
- Waqf
- Visa Direct Credit Card Bill Payment

INDIVIDUAL LOANS
- Mortgage
- Auto Loan Joint Financing
- Consumer loan products with cash and securities as collateral (Personal Credit Line)
- Xtra Dana (Personal Loan)
- Credit Card
- Xtra Kasbon
- OCTO Loan

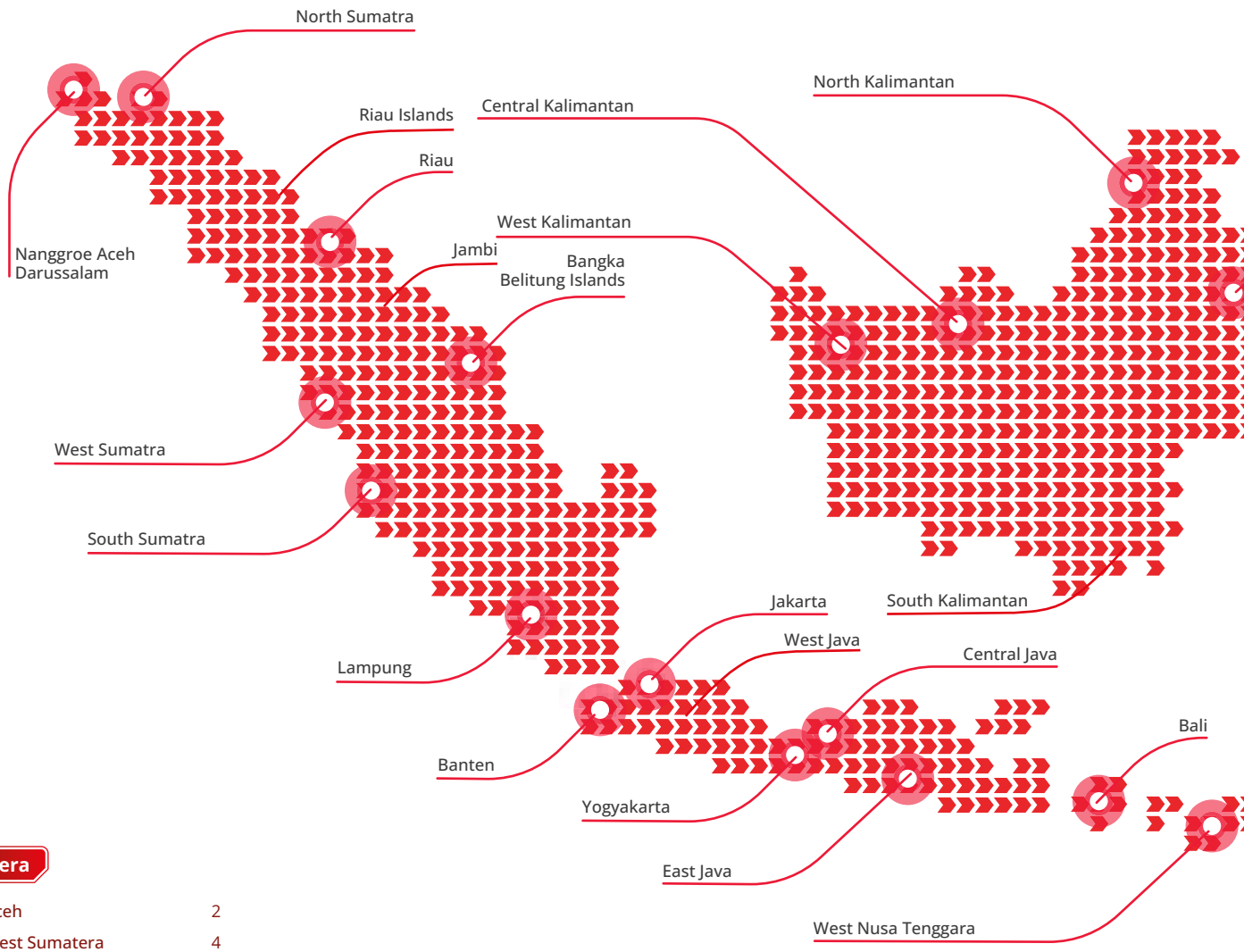
INDIVIDUAL SHARIA FINANCING
- Mudharabah Muqayyadah
- Mortgage iB
- Indirect Auto Financing iB
- Xtra Dana iB (Personal Financing iB)
- Sharia Credit Card

BUSINESS, TREASURY, AND CORPORATE BANKING
- Working Capital Loan
- Investment Loan
- Syndicated Loan
- Partnership (Linkage Program)
- Trustee & Agency Services
- Custodian Services
- Payment Bank
- Investor's Fund Account Administrator Bank
- Intraday
- Value Chain - Buyer Community Financing
- Value Chain - Supplier Community Finance
- Factoring
- Bank Guarantee
- Custom Bond
- Demand Guarantee
- Counter Guarantee
- Shipping Guarantee
- Standby Letter of Credit
- Letter of Credit (LC)/Domestic Letter of Credit (SKBDN)
  - o Sight
  - o Usance
  - o Usance Payable At Sight (UPAS)
  - o Usance Payable At Usance (UPAU)
- Inward/Outward Documentary Collection-D/P and D/A
- Trust receipt
- Letter of Credit/SKBDN Advising
- Letter of Credit/SKBDN Transfer
- SKBDN Negotiation/Discounting with Facilities
- SKBDN Negotiation/Discounting without Facilities
- Pre-Shipment Financing
- Account Receivable Trade Loan
- Account Payable Trade Loan
- Confirmation LC/SKBDN
- Avalisasion
- Forfaiting
- Risk Participation
- Bank Notes
- FX Today/Tom/Spot
- FX Forward
- FX Swap
- Par Forward
- Domestic Non Deliverable Forward
- Local Currency Settlement
- FX Option
- Call Spread Option
- Interest Rate Swap
- Cross Currency Swap
- Interest Rate Option
- Jual Beli Obligasi Pemerintah dan Korporasi
- Retail Bond
- Bond Investment
- Repo/Reverse Repo
- Bond Forward Casa
- Bond Link Investment
- Bond Link Deposit
- Market Linked Deposit
- SWAP Depo
- Strike Currency
- Call Money
- Negotiable Certificate of Deposit
- Forward Goal Saver
- Bank Indonesia Rupiah Securities (SRBI)
- Bank Indonesia Foreign Exchange Securities (SVBI)
- Bank Indonesia Foreign Currency Sukuk (SUVBI)
- Sustainability Linked Loan/Financing
- Sustainable Financing
- Corporate Credit Card

SHARIA BUSINESS, TREASURY, AND CORPORATE BANKING
- Working Capital Financing iB and USD Working Capital iB
- Investment Financing iB and USD Investment iB
- Current Account Financing (PRK) iB
- FX Today/Tom/Spot
- Sharia Hedging
- Bank Notes
- Buying and Selling Sukuk
- Issuance of Sukuk Mudharabah
- Bank Guarantee iB
- Custom Bond iB
- Demand Guarantee iB
- Counter Guarantee iB
- Shipping Guarantee iB
- Standby Letter of Credit iB
- Letter of Credit (LC) Ib / iB Domestic Documented Letter of Credit (SKBDN).
  - o Sight
  - o Usance
  - o Usance Payable At Sight (UPAS)
  - o Usance Payable At Usance (UPAU)
- Trust Receipt iB
- Letter of Credit/SKBDN iB Forwarding
- Letter of Credit/SKBDN iB Transfer
- SKBDN iB Negotiation/Discounting with Facilities
- SKBDN iB Negotiation/Discounting without Facilities
- Inward/Outward Documentary Collections - D/P iB and D/A iB
- Account Receivable Trade Financing iB
- Account Payable Trade Financing iB
- Pre-Shipment Financing iB - Salam
- Supply Chain Financing iB

OTHER SERVICES
- Bank Draft
- Domestic and International Transfers
- Safe Deposit Box
- Preferred Collection Services
- Cash Mobile
- Cash Pick Up & Delivery
- Corporate Credit Card
- Virtual Account

Business Network and Operating Areas



Sumatera

Aceh	2
West Sumatera	4
South Sumatera	7
North Sumatera	24
Riau Islands	8
Riau	9
Jambi	2
Bangka Belitung Islands	1
Lampung	4

Jawa

Banten	20
West Java	68
DKI Jakarta	100
DI Yogyakarta	13
Central Java	42
East Java	56

Kalimantan

West Kalimantan	3
South Kalimantan	3
Central Kalimantan	1
North Kalimantan	8
East Kalimantan	1

Bali

Bali	10

Nusa Tenggara

West Nusa Tenggara	3
East Nusa Tenggara	1

Sulawesi

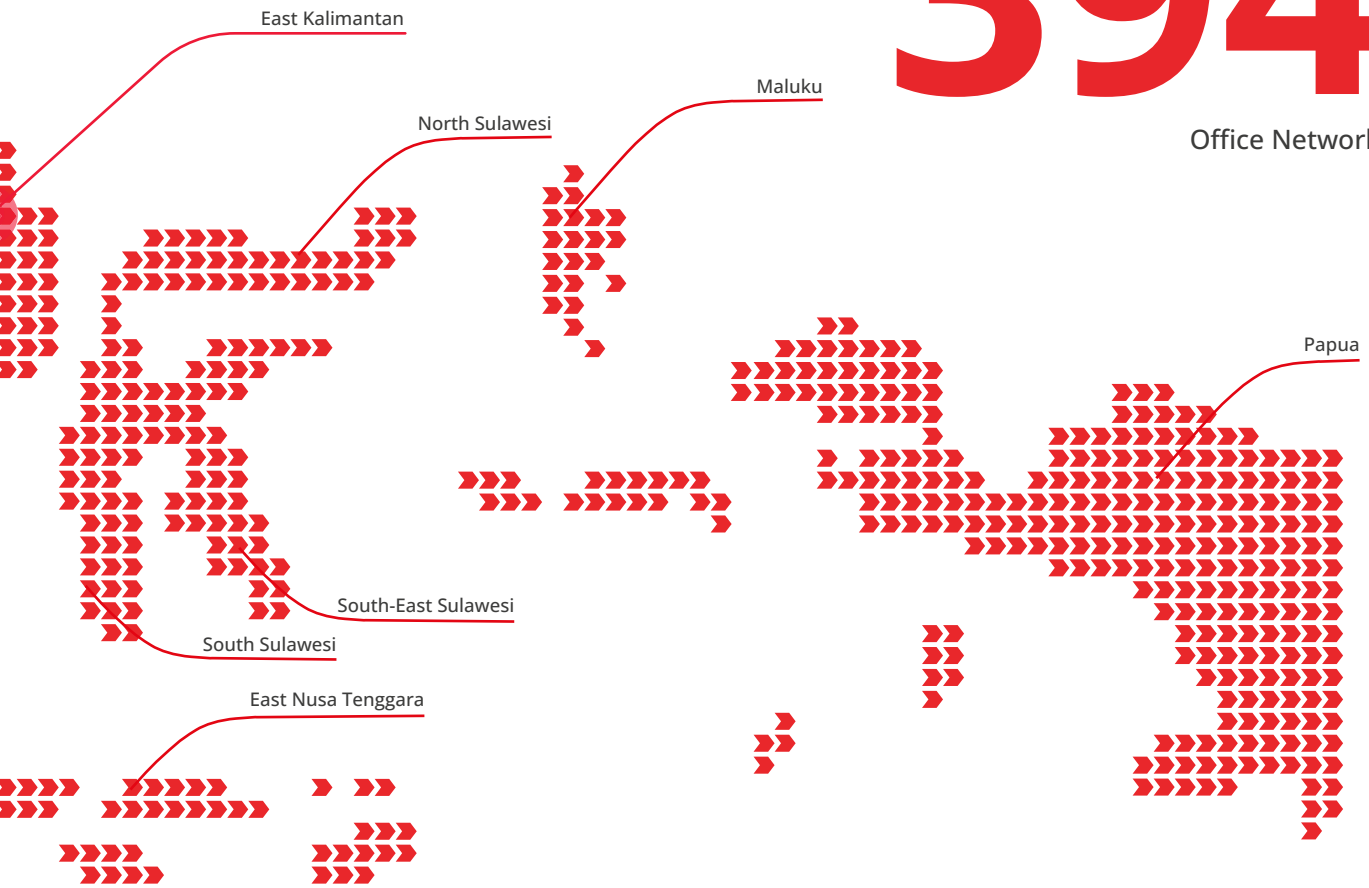
South Sulawesi	7
South-East Sulawesi	1
North Sulawesi	2

Maluku and Papua

Maluku	1
Papua	6

TOTAL 394

Office Network*



ATM	CRM	MDM
1,865 Units	916 Units	5 Units

Branches	Digital Lounges	Cash Mobiles	Kiosks
394 Offices	38 Location	33 Cars	24 Kiosks

* Includes Sharia Branch, Digital Lounges, Cash Mobile, and Kiosk.

Board of Commissioners' Profiles

Didi Syafruddin Yahya
President Commissioner

Age	58 years old
Gender	Male
Nationality	Indonesia
Domicile	Malaysia
Term of Office	2023-2026

Educational Background
- Master of Arts in Economics from University of Cambridge, United Kingdom (1992)
- Bachelor of Arts in Economics from University of Cambridge, United Kingdom (1989)

Work Experiences
- Independent Non-Executive Director of CIMB Group Holdings Berhad (2019-January 2026)
- Independent Commissioner of PT XL Axiata Tbk (2024-2025)
- Commissioner of PT Bank CIMB Niaga Tbk (2019-2020)
- Independent Non-Executive Director of CIMB Investment Bank Berhad (2017-2022)
- Managing Director, Head of Investment Banking of JP Morgan Malaysia (2005-2016)
- Vice President, Investment Banking of JP Morgan Indonesia (formerly Jardine Fleming (1993-2005)
- Manager at Morgan, Grenfell & Co., London, UK and Jakarta, Indonesia (1992-1993)
- Senior Auditor at Arthur Andersen & Co., London, UK (1989-1992)

Concurrent Positions
Other Public Companies (in Indonesia and/or abroad)
- Non-Independent Director of CIMB Group Holdings Berhad (January 2026-present)
- Independent Non-Executive Director of Axiata Group Berhad (2025-present)

Other Companies and Institutions
Does not hold concurrent positions, whether as a member of the Board of Directors, a member of the Board of Commissioners, a committee member, or any other position in other companies or institutions.

Legal Basis of Appointment
First appointed as Commissioner of CIMB Niaga based on the resolution of the AGMS on 15 April 2019 and effective 20 November 2019. Appointed as President Commissioner based on resolution of the AGMS on 9 April 2020 and effective 7 July 2020 and last appointment as President Commissioner of CIMB Niaga based on the Resolution of the AGMS on 10 April 2023.

Affiliated Relationship
Has no affiliation with other members of the Board of Commissioners, members of the Sharia Supervisory Board, and members of the Board of Directors, but he is affiliated with the Ultimate and Controlling Shareholders.

Education and Training in 2025
Education and training in 2025, is presented separately in the Education and Training of the Board of Commissioners section in this Annual Report.

Certification
Risk Management Level 6, issued by the Banking Professional Certification Institute (LSPP) on 23 September 2024 and has undergone the latest maintenance program on 10 April 2025.

Glenn M. S. Yusuf*
Vice President Commissioner (Independent)

Age	70 years old
Gender	Male
Nationality	Indonesia
Domicile	Jakarta
Term of Office	2024-2027

* Appointed as Senior Independent Commissioner of the Bank through CIMB Niaga Board of Commissioners Circular Decree No. 011/DEKOM/KP/V/2024 dated 6 May 2024.

Educational Background
- Master in Business Management from Asian Institute of Management, Makati, Philippines (1981)
- Bachelor of Arts in Economics from the University of the Philippines, Manila, Philippines (1979)

Work Experiences
- Vice President Commissioner of CIMB Niaga (2012-2019)
- Commissioner of CIMB Niaga (2010-2012)
- Independent Non-Executive Director of CIMB Group Holdings Berhad (2010-2019)
- President Director of PT Pabrik Kertas Basuki Rachmat (2010-2011)
- Commissioner of PT Surya Citra Media Tbk (2004-2012)
- President Commissioner of PT Polyprima Karyareksa (2004-2010)
- President Director/CEO of PT London Sumatera Indonesia Tbk (2003-2007)
- Head of the Assistance Team for the Minister of Finance for Financial Sector Restructuring at the Ministry of Finance of the Republic of Indonesia (2001-2004)
- President Director of PT (Persero) Danareksa (1995-2001)
- Chairman of the Indonesian Bank Restructuring Agency (IBRA) (1998-2000)
- Director General of Financial Institutions, Ministry of Finance of the Republic of Indonesia (1998)
- Director of PT Bahana Pembinaan Usaha Indonesia (1994-1995)
- Director of Finance of PT Bank Niaga Tbk (1991-1994)
- Investment Banking Group Head of PT Bank Niaga (1989-1991)
- GM of Los Angeles Agency of PT Bank Niaga (1985-1989)
- Manager of Capital Markets Group at Citibank, NA (1981-1985)
- Leasing Officer at Citilease (1981-1985)

Concurrent Positions
Other Public Companies (in Indonesia and/or abroad)
Independent Commissioner of PT Surya Citra Media Tbk (2012-present)
Other Companies and Institutions
Does not hold concurrent positions, either as a member of the Board of Directors, a member of the Board of Commissioners, a committee member, or any other position in other companies or institutions.

Legal Basis of Appointment
Appointed as Vice President Commissioner (Independent) of CIMB Niaga for the first time based on the Resolution of the AGMS on 9 April 2020 and effective on 16 September Last appointment as Vice President Commissioner (Independent) of CIMB Niaga based on the Resolution of the AGMS on 3 April 2024.

Affiliated Relationship
Has no affiliation with other members of the Board of Commissioners, members of the Sharia Supervisory Board, and members of the Board of Directors or Ultimate and Controlling Shareholders.

Education and Training in 2025
Education and training in 2025, is presented separately in the Education and Training of the Board of Commissioners section in this Annual Report.

Certification
Risk Management Level 6, issued by the Banking Professional Certification Institute (LSPP) on 23 September 2024 and has undergone the latest maintenance program on 10 April 2025.

Sri Widowati
Independent Commissioner

Age	58 years old
Gender	Female
Nationality	Indonesia
Domicile	Jakarta
Term of Office	2023-2026

Educational Background
- Master of Science in Finance from the University of Denver Colorado, United States (1992)
- Bachelor of Business Management from Trisakti University (1990)

Work Experiences
- Vice President Marketing Danone Specialized Nutrition (SN) Indonesia & Waters Indonesia (2021-2025)
- Chief Growth and Digital Officer of PT Unilever Indonesia Tbk (2019-2021)
- Managing Director of Facebook Indonesia (2016-2019)
- Vice President of Garnier South Asiaati L'Oreal Asia Pacific Singapore (2011-2015)
- Head of Garnier International Marketing ASEAN of L'Oreal Asia Pacific Singapore (2011-2012)
- Regional Category Director of Unilever Asia Pacific Singapore (2008-2010)
- Regional Brand Director of Vaseline & Natural brands Asia, Unilever Asia Pacific Singapore (2005-2008)

Concurrent Positions
Other Public Companies (in Indonesia and/or abroad)
Does not hold concurrent positions, either as a member of the Board of Directors, a member of the Board of Commissioners, a committee member, or any other position in other Public Companies (in Indonesia and/or abroad).
Other Companies and Institutions
CEO of WPP Media (2025-present)

Legal Basis of Appointment
First appointed as Independent Commissioner of CIMB Niaga based on the Resolution of the AGMS on 15 April 2019 and effective 20 November 2019 and last appointment as Independent Commissioner of CIMB Niaga based on the Resolution of the AGMS on 10 April 2023.

Affiliated Relationship
Has no affiliation with other members of the Board of Commissioners, members of the Sharia Supervisory Board, members of the Board of Directors, or Ultimate and Controlling Shareholders.

Education and Training in 2025
Education and training in 2025, is presented separately in the Education and Training of the Board of Commissioners section in this Annual Report.

Certification
Risk Management Level 6, issued by the Banking Professional Certification Institute (LSPP) on 23 September 2024 and has undergone the latest maintenance program on 10 April 2025.

Vera Handajani
Commissioner

Age	54 years old
Gender	Female
Nationality	Indonesia
Domicile	Malaysia
Term of Office	2025-2028

Educational Background
- Master of Business Administration dari Kellogg-Hong Kong University of Science and Technology, Hong Kong/USA (2013)
- Bachelor of Management Economics from Trisakti University, Jakarta (1994)

Work Experiences
- Director of Risk Management of CIMB Niaga (2013-2021)
- Head of Operational Risk Management, Greater China and Markets Asia Pacific at Royal Bank of Scotland, Hong Kong (2012-2013)
- Head of Financial Institutions Credit & Trading Credit Risk Management, Greater China & South Korea at Royal Bank of Scotland, Hong Kong (2010-2012)
- Head of Financial Institutions Credit, South Asia at ABN AMRO Bank/The Royal Bank of Scotland, Hong Kong (2007-2010)
- Vice President, Regional Risk Asia of ABN AMRO Bank, Hong Kong (2005-2007)
- Vice President, Financial Restructuring & Recovery Asia Pacific of ABN AMRO Bank, Singapura (2003-2005)
- Assistant Vice President, Financial Restructuring & Recovery of ABN AMRO Bank, Jakarta (1999-2003)
- Account Manager Corporate Banking of BNP Lippo, Jakarta (1997-1999)
- Account Officer Corporate Banking of LTCB Central Asia, Jakarta (1995-1997)

Concurrent Positions
Other Public Companies (in Indonesia and/or abroad)
- Group Chief Risk Officer of CIMB Group Holdings Berhad (2021-present)
- Director of CIMB Thai Bank Public Company Limited (2022-present)

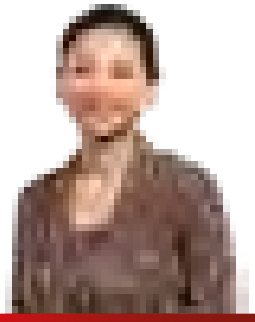
Other Companies and Institutions
Does not hold concurrent positions, either as a member of the Board of Directors, a member of the Board of Commissioners, a committee member, or any other position in other companies or institutions.

Legal Basis of Appointment
First appointed as Commissioner of CIMB Niaga based on the decision of the EGMS on 17 December 2021, effective as of the closing of the EGMS and last appointment as Commissioner of CIMB Niaga based on the Resolution of the AGMS on 14 April 2025.

Affiliated Relationship
Has no affiliation with other members of the Board of Commissioners, members of the Sharia Supervisory Board, and members of the Board of Directors, but she is affiliated with the Ultimate and Controlling Shareholders.

Education and Training in 2025
Education and training in 2025, is presented separately in the Education and Training of the Board of Commissioners section in this Annual Report.

Certification
Risk Management Level 7, issued by the Banking Professional Certification Agency (LSPP) on May 21, 2024, and has undergone the latest maintenance program on 10 April 2025.



Farina J. Situmorang
Independent Commissioner

Age	43 years old
Gender	Female
Nationality	Indonesia
Domicile	Jakarta
Term of Office	2023-2026

Educational Background
- Master of Public Administration (MPA), Harvard Kennedy School of Government, Harvard University, USA (2024)
- Master of Business Administration (MBA), Kellogg School of Management, Northwestern University, USA (2010)
- Bachelor of Social Science, Communication Studies from the University of Indonesia (2003)

Work Experiences
- Chief Executive Officer & Co-Founder of Pensieve (2021-2023)
- Managing Partner & Co-Founder of Catalyst Strategy (2014-2020)
- Chief Marketing Officer of HARA (2018)
- Market Development Lead of WhatsApp, Inc. (2014-2015)
- Delivery Unit Lead for Agriculture & Forestry Task Force, Office of the Deputy of Social Welfare (2014)
- Head of Digital Strategy & Campaign at Joko Widodo Presidential Election Campaign Team (2014)
- Telkom Project Lead at Kinara Consulting (2013-2014)
- Director, Marketing & Business Development, Asia Pacific, San Francisco at Bislr, Inc. (2013) • Global Commercial Strategy Manager, Canada at Research in Motion/Blackberry (2010-2012)
- Product Marketing Manager - Developer Tools, Indonesia at Microsoft (2007-2008)
- Global Accounts Manager/Sales at IBM (2005-2007)
- Brand Marketing, Corporate Management Associate at Nestle (2004)

Concurrent Positions
Other Public Companies (in Indonesia and/or abroad)
Does not hold concurrent positions, either as a member of the Board of Directors, a member of the Board of Commissioners, a committee member, or any other position in other Public Companies (in Indonesia and/or abroad)
Other Companies and Institutions
Chairperson & Co-Founder of Pensieve (2023-Present)

Legal Basis of Appointment
Appointed as Independent Commissioner of CIMB Niaga based on the Resolution of the AGMS on 10 April 2023 and effective 25 January 2024.

Affiliated Relationship
Has no affiliation with other members of the Board of Commissioners, members of the Sharia Supervisory Board, members of the Board of Directors, or Ultimate and Controlling Shareholders.

Education and Training in 2025
Education and training in 2025, is presented separately in the Education and Training of the Board of Commissioners section in this Annual Report.

Certification
Risk Management Level 6, issued by the Risk Management Certification Agency (BSMR) on 20 December 2023 and has undergone the last maintenance program on 10 April 2025.

Dody Budi Waluyo
Independent Commissioner

Age	64 years old
Gender	Male
Nationality	Indonesia
Domicile	Jakarta
Term of Office	2024-2027

Educational Background
- Master of Business Administration, Finance, University of Colorado, USA (1994)
- Bachelor of Economics, University of Indonesia (1986)

Work Experiences
- Deputy Governor of Bank Indonesia (2018-2023) and Member of the Board of Commissioners of OJK, ex-officio BI (2019-2022)
- Assistant Governor of the Department of Economic and Monetary Policy, Bank Indonesia (2017-2018)
- Executive Director of the Department of Strategic Management and Governance, Bank Indonesia (2014-2017)
- Executive Director of the Department of Economic and Monetary Policy, Bank Indonesia (2013-2014)
- Executive Director of the Department of Strategic Planning and Public Relations, Bank Indonesia (2012-2013)
- Director of the International Department, Bank Indonesia (2010-2012)
- Director of the Department of Monetary Management, Bank Indonesia (2006-2009)
- Deputy Director of the Department of Economic and Monetary Statistics, Bank Indonesia (2003-2006)
- Economist/ Advisor to the Executive Director, SEAVG Office, International Monetary Fund IMF, Washington DC, USA (2000-2003)
- Advisor to the Executive Director, SEAVG Office, IMF, Washington DC Bank Indonesia (2000-2003)
- Assistant Director, Bureau of the Governor of Bank Indonesia (1998-2000)
- Economic Analysis Staff, Economic Research and Monetary Policy Affairs, Bank Indonesia (1988-1998)

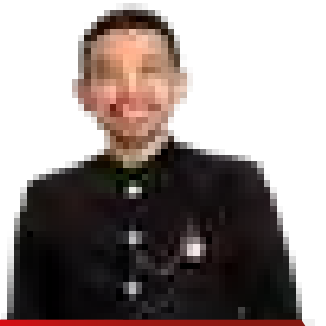
Concurrent Positions
Other Public Companies (in Indonesia and/or abroad)
Does not hold concurrent positions, either as a member of the Board of Directors, a member of the Board of Commissioners, a committee member, or any other position in other Public Companies (in Indonesia and/or abroad)
Other Companies and Institutions
- Member of Advisory Panel, ASEAN+3 Macroeconomic Research Office (AMRO), Singapore (2023-present)
- President Commissioner of PT Aplikanusa Lintasarta, Jakarta (2023-present)

Legal Basis of Appointment
Appointed as Independent Commissioner of CIMB Niaga based on the Resolution of the AGMS on 3 April 2024 and effective on 21 August 2024.

Affiliated Relationship
Has no affiliation with other members of the Board of Commissioners, members of the Sharia Supervisory Board, members of the Board of Directors, or Ultimate and Controlling Shareholders.

Education and Training in 2025
Education and training in 2025, is presented separately in the Education and Training of the Board of Commissioners section in this Annual Report.

Certification
Risk Management Level 6, issued by the Banking Professional Certification Institute (LSPP) on 11 June 2024 and has undergone the last maintenance program on 10 April 2025.



Novan Amirudin
Commissioner

Age	45 years old
Gender	Male
Nationality	Malaysia
Domicile	Malaysia
Term of Office	2024-2027

Educational Background
- Chartered Accountants Australia and New Zealand (2006)
- Master of Commerce with Merit (Finance) at The University of Sydney, Australia (2003)
- Bachelor of Commerce, Accounting and Finance at The University of Melbourne, Australia (2002)

Work Experiences
- Director of CIMB Investment Bank Bhd (2023-2024)
- Director of CIMB Securities Sdn Bhd (February-December 2024)
- Co-Chief Executive Officer of Group Wholesale Banking (GWB) of CIMB Group (2022-2024)
- Chief Executive Officer of CIMB Investment Bank Berhad (2023-2024)
- Head of Equity Capital Markets, Southeast Asia & Head of Investment Banking, Malaysia of J.P. Morgan (2006-2022)
- Corporate Finance of PricewaterhouseCoopers Advisory (2004-2006)

Concurrent Positions
Other Public Companies (in Indonesia and/or abroad)
- Director of CIMB Group Holdings Berhad (2024-present)
- Non-Executive Director of CIMB Thai Bank Public Company Limited (2025-present)

Other Institutions
Director at CIMB Bank Berhad (2024-present)

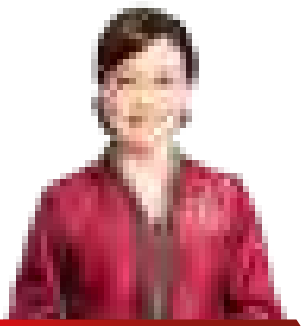
Legal Basis of Appointment
Appointed as Commissioner of CIMB Niaga based on the Resolution of the EGMS on 25 October 2024 and effective on 26 Februari 2025.

Affiliated Relationship
Has no affiliation with other members of the Board of Commissioners , members of the Sharia Supervisory Board, and members of the Board of Directors, but he is affiliated with the Ultimate and Controlling Shareholders.

Education and Training in 2025
Education and training in 2025, is presented separately in the Education and Training of the Board of Commissioners section in this Annual Report

Certification
Risk Management Level 6, issued by the Banking Professional Certification Institute (LSPP) on 25 November 2024 and has undergone the last maintenance program on 10 April 2025.

Board of Directors' Profiles



Lani Darmawan
President Director

Age	63 years old
Gender	Female
Nationality	Indonesia
Domicile	Jakarta
Term of Office	2025-2028

Educational Background
Bachelor of Dentistry from Trisakti University, Jakarta (1985)

Work Experiences
- Consumer Banking Director at CIMB Niaga (2016-2021)
- Retail Banking Director at PT Bank Maybank Indonesia Tbk (2012-2015)
- Executive Vice President, Head of Network at PT Bank Permata Tbk (2010-2012)
- Country Head Consumer Banking Indonesia at Standard Chartered Bank, Jakarta (2004-2010)
- Vice President Consumer Banking Group Head at PT Bank Lippo Tbk (2000-2004)
- Vice President Business Development & Card Acquisition at Citibank Indonesia, Jakarta (1999-2000)
- Chief Manager - Deputy General Manager Card Business at PT Bank Central Asia Tbk (1990-1999)

Concurrent Positions
Other Public Companies (in Indonesia and/or abroad)
Does not hold concurrent positions, either as a member of the Board of Directors, a member of the Board of Commissioners, a committee member, or any other position in other Public Companies (in Indonesia or abroad).
Other Companies and Institutions
President Commissioner of PT CIMB Niaga Auto Finance (Subsidiary) (2019–present)

Legal Basis of Appointment
First appointed as Director of CIMB Niaga based on the Resolution of the AGMS on 15 April 2016 and effective on 3 May 2016. Appointed as President Director of CIMB Niaga based on the Resolution of the EGMS on 17 December 2021 and effective on 9 March 2022. Reappointed as President Director of CIMB Niaga based on the Resolution of the AGMS on 14 April 2025.

Affiliated Relationship
Has no affiliation with other members of the Board of Directors, members of the Board of Commissioners, members of the Sharia Supervisory Board, or Ultimate and Controlling Shareholders.

Education and Training in 2025
Education and training in 2025, is presented separately in the Education and Training of the Board of Commissioners section in this Annual Report.

Certification
Risk Management Level 7, issued by the Banking Professional Certification Institute (LSPP) on 21 May 2024 and has undergone the last maintenance program on 25 March 2025.

Lee Kai Kwong
Strategy & Finance Director

Age	59 years old
Gender	Male
Nationality	Malaysia
Domicile	Jakarta
Term of Office	2025-2028

Educational Background
- Harvard Business School, Executive Education Leadership in the Digital Era (2023)
- Cambridge Summer School Program, Executive Education from Cambridge University (2018)
- Bachelor of Science in Finance from Indiana University of Pennsylvania, United States (1990)

Work Experiences
- Head of Finance and Strategic Procurement and Admin Property Management (SPAPM) at CIMB Niaga (2018- 2019)
- Senior Managing Director, Regional Head, Consumer Business Planning and Analysis at CIMB Bank Malaysia (2012-2018)
- Senior Vice President-Head Consumer Product Management at RHB Bank, Malaysia (2010-2012)
- Senior Vice President-Head of Finance and Planning at OCBC Bank, Malaysia (2007-2010)
- Citibank Berhad Malaysia with the last position as Vice President-Head of Business Planning & Analytics (1991-2007)

Concurrent Positions
Does not hold concurrent positions, either as a member of the Board of Directors, member of the Board of Commissioners, member of a committee, or other positions in Other Public Companies (in Indonesia and/or abroad), Other Companies and Institutions.

Legal Basis of Appointment
Appointed as Director of CIMB Niaga for the first time based on the Resolution of the EGMS on 19 December 2018 and effective on 24 April 2019. Last appointment as Director of CIMB Niaga based on the Resolution of the AGMS on 14 April 2025.

Affiliated Relationship
Has no affiliation with other members of the Board of Directors, members of the Board of Commissioners, members of the Sharia Supervisory Board, or Ultimate and Controlling Shareholders.

Education and Training in 2025
Education and training in 2025, is presented separately in the Education and Training of the Board of Commissioners section in this Annual Report

Certification
Risk Management Level 7, issued by the Banking Professional Certification Institute (LSPP) on 21 May 2024 and has undergone the last maintenance program on 25 March 2025.

John Simon
Treasury & Capital Markets Director

Age	54 years old
Gender	Male
Nationality	Indonesia
Domicile	Jakarta
Term of Office	2025-2028

Educational Background
- Insead CIMB Leadership Program (2011)
- Master of Business Administration from Cleveland State University, Ohio, United States (1996)
- Bachelor of Commerce from University of Toronto, Canada (1995)

Work Experiences
- Head of Trading & Structuring at CIMB Niaga (2007-2014)
- Head of Treasury Department at RGM Group Indonesia (2005-2007)
- Interbank FX & Derivatives Trader at Citibank Indonesia (2003-2005)
- Commercial Banking Relationship Manager at Citibank Indonesia (2000-2003)
- Treasury Marketing Unit Officer at Citibank Indonesia (1998-2000)

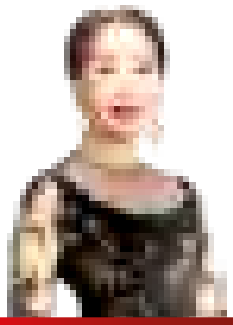
Concurrent Positions
Does not hold concurrent positions, either as a member of the Board of Directors, member of the Board of Commissioners, committee member, or other positions in other Public Companies (in Indonesia and/or abroad), other Companies and Institutions.

Legal Basis of Appointment
First appointed as Director of CIMB Niaga based on the Resolution of the AGMS on 27 March 2014 and effective 29 August 2014. Reappointed as Director of CIMB Niaga based on the Resolution of AGMS on 24 April 2018 and AGMS on 8 April 2022. Last appointment as Director of CIMB Niaga based on the Resolution of the AGMS on 14 April 2025.

Affiliated Relationship
Has no affiliation with other members of the Board of Directors, members of the Board of Commissioners, members of the Sharia Supervisory Board, or Ultimate and Controlling Shareholders.

Education and Training in 2025
Education and training in 2025, is presented separately in the Education and Training of the Board of Commissioners section in this Annual Report.

Certification
Risk Management Level 7, issued by the Banking Professional Certification Institute (LSPP) on 17 April 2024 and has undergone the last maintenance program on 25 March 2025.



Fransiska Oei
Compliance, Corporate Affairs & Legal Director

Age	68 years old
Gender	Female
Nationality	Indonesia
Domicile	Jakarta
Term of Office	2024-2027

Educational Background
- Business Law Course from Warnborough College, Oxford, England (1982)
- Bachelor of Law from Trisakti University, Jakarta (1981)

Work Experiences
- Legal, Compliance Director and Corporate Secretary, Bank Danamon Indonesia (2009-2016)
- Legal, Compliance Director and Corporate Secretary, Bank International Indonesia (2005-2009)
- Senior Advisor Legal & Compliance, Bank International Indonesia (2004-2005)
- Commissioner, Bank Mandiri (2004-2005)
- Founder & Senior Partner, LBAF Law Firm (2002-2004)
- Director of Legal, Compliance, Bank International Indonesia (2000-2001)
- Vice President of Legal & Compliance, Citibank NA. (1998-2000)
- Legal Head Unit, Citibank NA (1984-1997)

Concurrent Positions
Other Public Companies (in Indonesia and/or abroad)
Does not hold concurrent positions, either as a member of the Board of Directors, a member of the Board of Commissioners, a committee member, or any other position in other Public Companies (in Indonesia and/or abroad).
Other Companies and Institutions
Member of the Supervisory Board of the Alternative Dispute Resolution Institution for the Financial Services Sector (LAPS SJK) - (2024-2027)

Legal Basis of Appointment
First appointed as Director of CIMB Niaga based on the Resolution of the AGMS on 15 April 2016 and effective 27 July 2016. Last appointment as Director of CIMB Niaga based on the Resolution of the AGMS on 3 April 2024.

Affiliated Relationship
Has no affiliation with other members of the Board of Directors, members of the Board of Commissioners, members of the Sharia Supervisory Board, or Ultimate and Controlling Shareholders.

Education and Training in 2025
Education and training in 2025, is presented separately in the Education and Training of the Board of Commissioners section in this Annual Report.

Certification
Risk Management Level 7, issued by the Banking Professional Certification Institute (LSPP) on 17 April 2024 and has undergone the last maintenance program on 25 March 2025.

Pandji P. Djajanegara
Sharia Banking Director

Age	61 years old
Gender	Male
Nationality	Indonesia
Domicile	Jakarta
Term of Office	2024-2027

Educational Background
- Master of Business Administration from Erasmus Universiteit, Rotterdam, Netherlands (1991)
- Bachelor of Economics, Trisakti University, Jakarta (1989)

Work Experiences
- Chief of Sharia Banking at CIMB Niaga (2015-2016)
- Chief of Commercial Banking at CIMB Niaga (2014-2015)
- Chief of Corporate Banking at CIMB Niaga (2011-2014)
- Head of Credit Restructuring & Settlement at CIMB Niaga (2009-2010)
- Joined Bank Niaga in 1992 and started his career by participating in the Executive Education Program

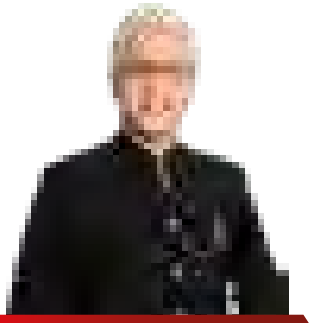
Concurrent Positions
Does not hold concurrent positions, either as a member of the Board of Directors, member of the Board of Commissioners, member of a committee, or other positions in Other Public Companies (in Indonesia and/or abroad), Other Companies and Institutions

Legal Basis of Appointment
Appointed as Director of CIMB Niaga for the first time based on the Resolution of the AGMS on 15 April 2016 and effective on 28 September 2016. Last appointment as Director of CIMB Niaga based on the Resolution of the AGMS on 3 April 2024.

Affiliated Relationship
Has no affiliation with other members of the Board of Directors, members of the Board of Commissioners, members of the Sharia Supervisory Board, or Ultimate and Controlling Shareholders.

Education and Training in 2025
Education and training in 2025, is presented separately in the Education and Training of the Board of Commissioners section in this Annual Report.

Certification
Risk Management Level 7, issued by the Banking Professional Certification Institute (LSPP) on 17 April 2024 and has undergone the last maintenance program on 25 March 2025.



Henky Sulistyo
Risk Management Director

Age	51 years old
Gender	Male
Nationality	Indonesia
Domicile	Jakarta
Term of Office	2025-2028

Educational Background
- Certified Financial Risk Manager from the Global Association of Risk Professionals (2007)
- Master of Business Administration from La Trobe University, Australia (1998)
- Bachelor of Civil Engineering from Parahyangan Catholic University, Bandung (1996)

Work Experiences
- Director of Risk Management at PT Bank UOB Indonesia, Jakarta (2017-2021)
- Director of Risk Management at PT Bank Maybank Indonesia Tbk, Jakarta (2014-2016)
- Senior Vice President, Head of Risk Management at CIMB Niaga (2012-2014)
- Vice President, Corporate Treasury at DBS Bank Ltd, Singapore (2010-2012)
- Vice President, Risk Management Group at PT Bank DBS Indonesia (2008-2010)
- Secondment, Regional Risk Management at Standard Chartered Bank Plc., Singapore (2008)
- Director, Regional Risk Management at American Express Bank Ltd., Singapore (2004-2008)
- Manager, Regional Risk Management at American Express Bank Ltd., Singapore (2001-2004)
- Supervisor, Treasury Middle Office at American Express Bank Ltd., Jakarta (1998-2001).

Concurrent Positions
Does not hold concurrent positions, either as a member of the Board of Directors, member of the Board of Commissioners, member of a committee, or other positions at Other Public Companies (in Indonesia and/or abroad), Other Companies and Institutions.

Legal Basis of Appointment
First appointed as Director of CIMB Niaga based on the Resolution of the EGMS on 17 December 2021 and effective 9 March 2022. Reappointed as Director of CIMB Niaga based on the Resolution of the AGMS on 14 April 2025.

Affiliated Relationship
Has no affiliation with other members of the Board of Directors, members of the Board of Commissioners, members of the Sharia Supervisory Board, or Ultimate and Controlling Shareholders.

Education and Training in 2025
Education and training in 2025, is presented separately in the Education and Training of the Board of Commissioners section in this Annual Report.

Certification
Risk Management Level 7, issued by the Banking Professional Certification Institute (LSPP) on 17 April 2024 and has undergone the last maintenance program on 25 March 2025.

Joni Raini
Human Resources Director

Age	45 years old
Gender	Male
Nationality	Indonesia
Domicile	Jakarta
Term of Office	2025-2028

Educational Background
- Master of Business Administration from Peking University, China (2016)
- Master of Management from Pelita Harapan University, Jakarta (2016)
- Bachelor of Economics from Tarumanagara University, Jakarta (2002)

Work Experiences
- Chief Human Resources Officer at CIMB Niaga (2020-2021)
- Head of HRBP, Talent Acquisition, Rewards & Performance at CIMB Niaga (2017-2020)
- Head of Rewards, Performance & HR Services at CIMB Niaga (2013-2017)
- Talent & Leadership Development Group Head at CIMB Niaga (2011-2013)
- Head of Human Resources at Bank Barclays Indonesia (2010-2011)
- HR Operations Manager at Bank Barclays Indonesia (2009-2010)
- Head of HR Management & Services at PT Bank UOB Indonesia (formerly PT Bank UOB Buana Tbk) (2007-2009)
- Head of Learning & Development at PT Bank UOB Indonesia (formerly PT Bank UOB Buana Tbk), Jakarta (2003-2007)

Concurrent Positions
Does not hold concurrent positions, either as a member of the Board of Directors, member of the Board of Commissioners, committee member, or other positions in other Public Companies (in Indonesia and/or abroad), other Companies and Institutions.

Legal Basis of Appointment
First appointed as Director of CIMB Niaga based on the Resolution of the EGMS on 17 December 2021 and effective 9 March 2022. Reappointed as Director of CIMB Niaga based on the Resolution of the AGMS on 14 April 2025.

Affiliated Relationship
Has no affiliation with other members of the Board of Directors, members of the Board of Commissioners, members of the Sharia Supervisory Board, or Ultimate and Controlling Shareholders.

Education and Training in 2025
Education and training in 2025, is presented separately in the Education and Training of the Board of Commissioners section in this Annual Report.

Certification
- Risk Management Level 7, issued by the Banking Professional Certification Agency (LSPP) on 17 April 2024. and has completed the latest maintenance program on 25 March 2025
- Human Resources General Manager Competency Certificate, issued by the Indonesian Human Resources Management Professional Certification Agency (LSP) on 26 September 2025.

Rusly Johannes
Business Banking Director

Age	55 years old
Gender	Male
Nationality	Indonesia
Domicile	Jakarta
Term of Office	2025-2028

Educational Background
- Master of Business Administration in Finance & Strategy from UCLA Anderson School of Management, USA (2001)
- Bachelor of Business Administration in Finance from The University of Texas at Austin, USA (1993)

Work Experiences
- Chief of Corporate Banking & FI and Chief of Transaction Banking at CIMB Niaga (2019-2021)
- Chief Corporate Banking Officer at CIMB Niaga (2014-2019)
- Managing Director, Corporate and Investment Banking at Citibank, Jakarta (2005-2014)
- Head of Relationship Management, Corporate Banking at Rabobank International Indonesia (2003-2005)
- Associate Mergers, Acquisitions and Corporate Advisory at Deutsche Bank Securities Inc., New York (2001-2002)
- Business Analyst, Business Connectivity Group at 3Com Corporation, California (2000)
- Assistant Vice President, Head of Indonesian Corporate Group at ABN Amro Bank N.V., Jakarta (1998-1999)

Concurrent Positions
Other Public Companies (in Indonesia and/or abroad)
Does not hold concurrent positions, whether as a member of the Board of Directors, a member of the Board of Commissioners, a committee member, or any other position in other Public Companies (in Indonesia and/or abroad).
Other Companies and Institutions
President Commissioner of PT CIMB Niaga Sekuritas (Subsidiary) (2023-present)

Legal Basis of Appointment
First appointed as Director of CIMB Niaga based on the Resolution of the EGMS on 17 December 2021 and effective on 22 April 2022. Reappointed as Director of CIMB Niaga based on the Resolution of the AGMS on 14 April 2025.

Affiliated Relationship
Has no affiliation with other members of the Board of Directors, members of the Board of Commissioners, members of the Sharia Supervisory Board, or Ultimate and Controlling Shareholders.

Education and Training in 2025
Education and training in 2025, is presented separately in the Education and Training of the Board of Commissioners section in this Annual Report.

Certification
Risk Management Level 7, issued by the Banking Professional Certification Institute (LSPP) on 17 April 2024 and has undergone the last maintenance program on 25 March 2025.

Noviady Wahyudi
Consumer Banking Director

Age	52 years old
Gender	Male
Nationality	Indonesia
Domicile	Jakarta
Term of Office	2025-2028

Educational Background
- Harvard Business School – Certificate for Disruptive Innovation (2024)
- Insead CIMB Leadership Program (2015)
- Master of Business Administration from National University of Singapore (2001)
- Bachelor of Business Administration from University of Indonesia (1998)

Work Experiences
- Head of Consumer Product, Preferred & Personalization at PT Bank CIMB Niaga Tbk (2019-2022)
- Head of Segment, Decision Management & Customer Experience at PT Bank CIMB Niaga Tbk (2016-2019)
- Head of Network Development & Customer Experience at PT Bank CIMB Niaga Tbk (2014-2016)
- Head of Service Quality & Network Development at PT Bank CIMB Niaga Tbk (2011-2014)
- Senior Partner & Director at PT I-Lead Indonesia (2005-2011)
- Sales & Distribution Planning Head at Citibank NA, Indonesia (2001-2005)

Concurrent Positions
Other Public Companies (in Indonesia and/or abroad)
Does not hold concurrent positions, either as a member of the Board of Directors, a member of the Board of Commissioners, a committee member, or any other position in other Public Companies (in Indonesia and/or abroad).
Other Companies and Institutions
Commissioner of PT CIMB Niaga Auto Finance (Subsidiary) (2024-present)

Legal Basis of Appointment
First appointed as Director of CIMB Niaga based on the Resolution of the AGMS on 8 April 2022 and effective 16 August 2022. Reappointed as Director of CIMB Niaga based on the Resolution of the AGMS on 14 April 2025.

Affiliated Relationship
Has no affiliation with other members of the Board of Directors, members of the Board of Commissioners, members of the Sharia Supervisory Board, or Ultimate and Controlling Shareholders.

Education and Training in 2025
Education and training in 2025, is presented separately in the Education and Training of the Board of Commissioners section in this Annual Report.

Certification
Risk Management Level 7, issued by the Banking Professional Certification Institute (LSPP) on 17 April 2024 and has undergone the last maintenance program on 25 March 2025.

Rico Usthavia Frans
Operations, Technology, Analytics & AI Director

Age	55 years old
Gender	Male
Nationality	Indonesia
Domicile	Jakarta
Term of Office	2025-2028

Educational Background
- Bachelor Cambridge Judge Business School - Digital Disruption (2021)
- MIT Sloan School of Management - Driving Digital Innovation (2019)
- IMD Switzerland - Leading in the Digital Age (2017)
- Stanford Business School of Graduates - Design Thinking & Innovation (2015)
- UC Berkeley Haas School of Business - Venture Capital Executive Program (2011)
- Citibank AP Banking Institute (2000)
- Bachelors of Engineering of Institute Technology Bandung majoring in Computer Technology (1992)

Work Experiences
- Commissioner of PT SimpleFi Teknologi Indonesia (2021-2025)
- Director & Chief IT Digital Officer at PT XL Axiata Tbk (2024-2025)
- Chief IT Digital Officer at PT XL Axiata Tbk (January-May 2024)
- Chief IT Digital Analytics Officer at PT XL Axiata Tbk (2023-2024)
- Chief Executive Officer of PT Gunung Sukses Mandiri/Credo Group (2022-2023)
- President Commissioner of PT Dayamitra Telekomunikasi Tbk/Mitratel (May-December 2023)
- Independent Commissioner at PT Dayamitra Telekomunikasi Tbk/Mitratel (2022-2023)
- President Commissioner of PT Centrepark Citra Corpora (2022-2025)
- Commissioner of PT Fintek Karya Nusantara/Link Aja (2021-2023)
- President Commissioner of PT Asuransi Jiwa Inhealth Indonesia (January-August 2016)
- Commissioner of PT Asuransi Jiwa Inhealth Indonesia (2014-2015)
- Director of Digital Banking, IT & Operations at Bank Mandiri (2016-2021)
- SEVP of Transaction Banking Directorate at Bank Mandiri (2013-2016)
- SVP of Electronic Banking Group at Bank Mandiri (2010-2013)
- Country Marketing Director of Citibank (2006-2010)
- E-Business Head at Citibank (2001-2006)
- Trade & Asset-Based Finance Head at Citibank (1997-2001)
- Management Associate at Citibank (1995-1997)
- Field Engineer at Schlumberger (1993-1995)

Concurrent Positions
Does not hold concurrent positions, either as a member of the Board of Directors, member of the Board of Commissioners, committee member, or other positions in other Public Companies (in Indonesia and/or abroad), other Companies and Institutions.

Legal Basis of Appointment
Appointed as Director of CIMB Niaga for the first time based on the Resolution of the AGMS on 14 April 2025, effective on 24 July 2025.

Affiliated Relationship
Has no affiliation with other members of the Board of Directors, members of the Board of Commissioners, members of the Sharia Supervisory Board, or Ultimate and Controlling Shareholders.

Education and Training in 2025
Education and training in 2025, is presented separately in the Education and Training of the Board of Commissioners section in this Annual Report.

Certification
Risk Management Level 7, issued by the Banking Professional Certification Agency (LSPP) on 28 April 2025.

Sharia Supervisory Board Profiles

Prof. Dr. M. Quraish Shihab, MA
Chairman of the Sharia Supervisory Board

Age	81 years old
Gender	Male
Nationality	Indonesia
Domicile	Jakarta
Term of Office	2023-2026

Educational Background
- Doctor of Tafsir Al-Qur'an from Al-Azhar University-Cairo, Egypt (1982)
- Master of Tafsir and Hadith from Al-Azhar University-Cairo, Egypt (1969)
- Bachelor of Al-Azhar University-Cairo, Egypt (1967)

Work Experiences
- Director of the Center for Al-Quran Studies, Jakarta (2003-2018)
- Postgraduate Professor at the State Islamic University (UIN) Syarif Hidayatullah (1992-2013)
- Ambassador of the Republic of Indonesia to the Arab Republic of Egypt, Djibouti & Somalia (1999-2002)
- Member of the MPR-RI (1982-2002)
- Minister of Religious Affairs of the Republic of Indonesia (1998-1999)
- Member of the Sharia Board of Bank Muamalat Indonesia (1992-1999)
- Rector of UIN Syarif Hidayatullah (1992-1998)
- Chairman of the Indonesian Ulema Council (Center) (1985-1998)
- Pentashih Al-Qur'an, Department of Religious Affairs of the Republic of Indonesia (1989-2007)

Concurrent Positions
Other Public Companies (in Indonesia and/or abroad)
Does not hold concurrent positions, either as a member of the Board of Directors, a member of the Board of Commissioners, a committee member, or any other position in other Public Companies (in Indonesia and/or abroad).
Other Companies and Institutions
Chairman of the Sharia Supervisory Board of BTN Syariah (2019-present)

Legal Basis of Appointment
Appointed as Chairman of the Sharia Supervisory Board of CIMB Niaga for the first time based on the Resolution of the AGMS on 23 April 2008, which was effective on 11 February 2009. The last appointment as Chairman of the Bank's Sharia Supervisory Board based on the Resolution of the AGMS on 10 April 2023.

Affiliated Relationship
Has no affiliation with other members of the Sharia Supervisory Board, members of the Board of Directors, members of the Board of Commissioners, members of the Sharia Supervisory Board, or Ultimate and Controlling Shareholders.

Education and Training in 2025
Education and training in 2025, is presented separately in the Education and Training section of the Sharia Supervisory Board in this Annual Report.

Certification
-

Prof. Dr. Fathurrahman Djamil, MA
Member

Age	65 years old
Gender	Male
Nationality	Indonesia
Domicile	South Tangerang
Term of Office	2023-2026

Educational Background
- Doctorate in Islamic Legal Theory from UIN Syarif Hidayatullah, Jakarta (1994)
- Master in Sharia from UIN Syarif Hidayatullah, Jakarta (1987)
- Bachelor in Sharia from UIN Syarif Hidayatullah, Jakarta (1982)
- Bachelor in Sharia from UIN Syarif Hidayatullah, Jakarta (1981)

Work Experiences
- Member of the Sharia Supervisory Board of LB Salam (2007-2012)
- Dean of the Faculty of Islamic Studies at the Muhammadiyah University of Jakarta (2000-2004)
- Lecturer of Islamic Legal Philosophy at the Faculty of Law, Muhammadiyah University of Jakarta (1985-2000)
- Vice Rector for Academic Affairs at IAIN Syarif Hidayatullah Jakarta (1997-2000)
- Lecturer of Islamic Legal Administration at the Faculty of Islamic Studies, Muhammadiyah University of Jakarta (1990-1995)
- Vice Dean for Student Affairs at the Faculty of Sharia, IAIN Syarif Hidayatullah Jakarta (1994-1996)
- Head of the Muamalat Study Program at the Faculty of Sharia, IAIN Syarif Hidayatullah Jakarta (1987-1989)
- Secretary of the Religious Courts Study Program at the Faculty of Sharia, IAIN Syarif Hidayatullah Jakarta (1982-1987)
- Lecturer in Religious Courts in Indonesia at the Faculty of Sharia, IAIN Syarif Hidayatullah Jakarta (1982-1987)

Concurrent Positions
Other Public Companies (in Indonesia and/or abroad)
Does not hold concurrent positions, either as a member of the Board of Directors, a member of the Board of Commissioners, a committee member, or any other position in other Public Companies (in Indonesia and/or abroad).
Other Companies and Institutions
- Chairman of the Sharia Supervisory Board of Adira Finance Syariah (2011-present)
- Chairman of the Sharia Supervisory Board of Bank BCA Syariah (2010-present)
- Chairman of the Sharia Supervisory Board of Sunlife Syariah (2010-present)
- Chairman of the Sharia Supervisory Board at AIA Sharia Branch (2009-present)
- Professor of the Postgraduate Program at the University of Indonesia (2006-present)
- Deputy Chairman of the National Sharia Council (DSN-MUI) and Deputy Chairman of the Fatwa Commission of the Indonesian Ulema Council (MUI) (2005-present)
- Lecturer of Law and Finance in Islam at the Postgraduate Program of the University of Muhammadiyah Jakarta (2000-present)
- Professor at UIN Syarif Hidayatullah (2000-present)
- Lecturer of Islamic Legal History at the Postgraduate Program at UIN Syarif Hidayatullah Jakarta (1996-present)

Legal Basis of Appointment
Appointed as a Member of the Sharia Supervisory Board of CIMB Niaga for the first time based on the Resolution of the EGMS on 19 December 2008, which was effective on 11 February 2009. The last appointment as a Member of the Bank's Sharia Supervisory Board based on the Resolution of the AGMS on 10 April 2023.

Affiliated Relationship
Has no affiliation with other members of the Sharia Supervisory Board, members of the Board of Directors, members of the Board of Commissioners, members of the Sharia Supervisory Board, or Ultimate and Controlling Shareholders.

Education and Training in 2025
Education and training in 2025, is presented separately in the Education and Training section of the Sharia Supervisory Board in this Annual Report.

Certification
-

Dr. Yulizar D. Sanrego, M.Ec
Member

Age	52 years old
Gender	Male
Nationality	Indonesia
Domicile	Bogor
Term of Office	2023-2026

Educational Background
- Doctorate in Islamic Economics from the State Islamic University (UIN) Syarif Hidayatullah, Jakarta (2010)
- Master of Islamic Economics and Finance from the International Islamic University Malaysia (2005)
- Bachelor of Islamic Economics (Muamalah) from Djuanda Ciawi University (1999)

Work Experiences
- Chairman of the Sharia Supervisory Board of Bank BTB (2016-present)
- Member of the Sharia Supervisory Board of Panin Asset Management (20112016)
- Advisor/Researcher of Islamic Economics and Finance at the Saudi Arabian Monetary Authority-SAMA, Kingdom of Saudi Arabia (2017-2019)
- Moderator in Finance Accreditation Agency (FAA) at Bank Negara Malaysia (BNM) - Moderation Committee for the Discipline of Shariah Principle & Practices for Islamic Bankers (2013)
- Team Leader – "A Study on the Development of Islamic Microfinance: Regulation and Supervision Model". Collaborating with the Department of Non-Banking Financial Institutions (IKNB) – OJK, Republic of Indonesia (2013)
- Member of DSN MUI for Capital Markets (2010-2020)
- Vice Chairman, Academic & Student Affairs at Tazkia Islamic Business School, Bogor-Indonesia (2006-2008)
- Invited Researcher (Fellow Researcher) at Center for Central Banking Education and Studies, Central Bank of Indonesia (PPSK-BI) (2006-2008)
- Head Department of Islamic Economics at Tazkia Islamic Business School, Bogor-Indonesia (2005-2007)

Concurrent Positions
Other Public Companies (in Indonesia and/or abroad)
Chairman of the Sharia Supervisory Board of PT Bank Jago Tbk (2021-present)
Other Companies and Institutions
- Member of the Sharia Supervisory Board at PBMT Ventura (2019-present)
- Member of the Sharia Supervisory Board of LPEI Exim (2012-present)
- Member of the DSN MUI for Banking (2020-2025)
- Bank Indonesia Monetary Working Group (2024-present)
- OJK Sharia Financial Literacy Working Group (2024-present)

Legal Basis of Appointment
Appointed as a member of the Sharia Supervisory Board of CIMB Niaga for the first time at the AGMS on 28 March 2013, effective on 10 June 2013. The Last appointment as a Member of the Bank's Sharia Supervisory Board based on the Resolution of the AGMS on 10 April 2023.

Affiliated Relationship
Has no affiliation with other members of the Sharia Supervisory Board, members of the Board of Directors, members of the Board of Commissioners, members of the Sharia Supervisory Board, or Ultimate and Controlling Shareholders.

Education and Training in 2025
Education and training in 2025, is presented separately in the Education and Training section of the Sharia Supervisory Board in this Annual Report.

Certification
Risk Management Level 6 Certification, issued by the Banking Professional Certification Agency (LSPP) on 27 October 2025.

Changes in the Composition of the Members of the Board of Commissioners, the Sharia Supervisory Board, and the Board of Directors and the Reasons for the Changes

Throughout 2025, there were no changes to the composition of the CIMB Niaga Board of Commissioners and Sharia Supervisory Board. However, the composition of the Company's Board of Directors changed. Based on the resolution of the Annual General Meeting of Shareholders (AGM) held on 14 April 2025, CIMB Niaga accepted the resignation of Ms. Tjioe Mei Tjuen from her position as Director on personal reasons (retirement). The AGM also appointed Mr. Rico Usthavia Frans as Director, in line with the Bank's commitment to continuously strengthening leadership and accelerating organizational transformation.

CIMB Niaga made no further changes to the composition of the Board of Commissioners, the Sharia Supervisory Board, and the Board of Directors after the end of the fiscal year and until the deadline for submitting the Annual Report.

Senior Executives' Profiles

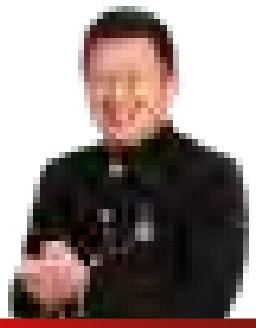
Antonius Gunadi
Chief Audit Executive

Age	51 years old
Gender	Male
Nationality	Indonesia
Domicile	Jakarta

Educational Background & Professional Certifications
- Master of Science – Management, Gies College of Business – University of Illinois Urbana-Champaign
- Bachelor of Economics, Tarumanagara University
- Certified Internal Auditor, the Institute of Internal Auditors
- Certificate, Business Analytics: From Data to Insights, the Wharton School
- Certificate, Sustainability Leadership Programme, University of Cambridge – Institute for Sustainability Leadership
- Certificate, CIMB Leading Leaders Development Programme, IMD
- Strategic Leadership & Management Specialization, Gies College of Business – University of Illinois Urbana-Champaign

Work Experiences
- Audit Director at Citibank (2013-2016)
- Head of Internal Audit at PT Bank Internasional Indonesia (2010-2013)
- Head of Internal Audit at PT Bank Barclays (2009-2010)
- Head of Internal Audit at ABN Amro Bank (2005-2009)
- Auditor at Ernst & Young (2003-2005)
- Auditor at KPMG Indonesia (1998-2002)
- Auditor at Coopers & Lybrand (1996-1998)

Legal Basis of Appointment
024/HROB/HRS/XII/2016



Budiman Tanjung
Chief of Network & Digital Banking

Age	53 years old
Gender	Male
Nationality	Indonesia
Domicile	Jakarta

Educational Background & Professional Certifications
Bachelor of Business Administration from University of Bath, UK.

Work Experiences
- Head of Sales & Distribution at Bank CIMB Niaga (2021-2022)
- Regional Head of Consumer Products, Wealth & Preferred at CIMB Bank, Malaysia (2019-2021
- Head of Retail Product at Bank CIMB Niaga (2016-2019)
- Head of Preferred, Private, Wealth Management & Consumer Liabilities at Bank CIMB Niaga (2012-2016)
- Head of Preferred, Private, Wealth Management at Bank CIMB Niaga (20102012)
- Head of Consumer Banking at Bank DBS Indonesia (2005-2010)
- Head of Wealth Management Business at Standard Chartered Bank Indonesia (2001-2004)
- Portfolio Management & Planning Manager at PT Pool Asuransi Indonesia (1999-2001)

Legal Basis of Appointment
524/OMTKA/SS/HR/IV/2022

Megawati Sutanto
Chief Special Asset Officer

Age	63 years old
Gender	Female
Nationality	Indonesia
Domicile	Jakarta

Educational Background & Professional Certifications
- Master of Business Administration from Pepperdine University, United States.
- Bachelor of Science from University of Southern California, United States

Work Experiences
- Credit Director at Bank CIMB Niaga (2011-2020)
- Head of Corporate Banking at Bank Danamon (2007-2010)
- Deputy President Director at Bank DBS Indonesia (2003-2006)
- Senior Credit Officer at Standard Chartered Bank (2000-2003)
- General Manager Corporate Banking Credit & Marketing at PT Bank Dagang Nasional Indonesia (1997-1998)
- Deputy Head Domestic Corporate at Hongkong Bank (1995-1997)

Legal Basis of Appointment
716/ROM/SS/HR/IV/2020

Name	Position	Highest Education
Adeline Hendarto Tjong	Head of Region - Jakarta Region B	Bachelor's degree in Informatics from Bina Nusantara University
Ady Suryawijaya Yatim	Head of Sharia Business Banking	Bachelor of Business Administration, Finance Major from the University of Central Arkansas, USA
Ahmad Nasihi Ulil Amri	Head of Sharia Strategy, Performance, Reporting, Analytics, & Transformation	Bachelor's degree from Jember University
Albert Agustius	Head of Audit - TB, Products & Enablers	Master of Management from the University of Indonesia
Albert Suhandinata	Head of Strategic Procurement & Admin Property Management and Financial Conglomeration	MBA from Loyola Marymount University
Amir Widjaya	Head of Marketing, Brand & Customer Experience	Bachelor of Business Administration from Petra Christian University
Andi Irawan Dalimunthe	Head of HR Business Partner 3 & Mass Resourcing	Bachelor of Psychology from the University of North Sumatra, Medan
Andiko S. Ben Asa Manik	Head of Region - Jabar & Jateng Region	Bachelor of Law from Parahyangan Catholic University
Aris Susanta	Head of Business Performance Management	Bachelor of Computer Science from Duta Wacana Christian University, Yogyakarta
Ariteguh Arief	Head of Retail Deposit, Wealth and Insurance Business	Bachelor of Arts from the University of Oregon, USA
Banar Gratianus Yuniarta	Head of Audit-Business Banking & Consumer Banking	Master of Science from Rijksuniversiteit Groningen, the Netherlands
Banyon Anantoseno	Head of Consumer Collection & Recovery	Bachelor of Economics from Airlangga University – Surabaya
Billie Setiawan	Head of Data, Analytics & AI	Bsc (Hons) in Computing from the University of Greenwich
Bung Aldilla	Head of Sharia Consumer Banking & EBB	Bachelor of Computer Science from Gunadarma University

Name	Position	Highest Education
Chialmi Dialdestoro Rosalim	Head of Business Banking Asset Quality, Sustainable Finance, Loan Agency and Government Relations	Master in Professional Accounting (with honors) from The University of Texas at Austin in Texas, United States in 1996
Christian Prajitno	Head of Commercial Banking	Bachelor of Economics (International Business Management) from Petra Christian University, Surabaya
Citra Kurniawati	Head of Treasury Islamic	Master of Economics from Trisakti University
Daniel Edison Hutapea	Head of RCU & TCM PB Risk Analytic	Bachelor of Accounting Economics from Padjadjaran University, Bandung, 1995
Dea Nurani	Head of NDB Business Strategy & Performance	Bachelor of Architectural Engineering from the University of Indonesia
Debby Maulidya Septyani	Head of Tax Management	Master of Management from Perbanas Institute
Dedy Sahat Tupal Parulian	Head of Digital Economy	Master of Management in Risk Management from the University of Indonesia
Diva Mahdi	Head of Market Risk Management & Model Validation	Civil Engineering Study Program at Hogeschool's-Hertogenbosch, Netherlands
Djojo Boentoro	Head of Secured Lending Business and Consumer Credit Underwriting	Bachelor of Civil Engineering, Parahyangan Catholic University, Bandung, 1989
Dwi Novi Kusumawati	Head of Anti Fraud Management	Master of Science from Gadjah Mada University
Elisa Gunawan	Head of Audit - Professional Practices	Bachelor of Economics from Tarumanagara University
Eric Augie Saputra	Head of Transformation & Strategy Office	Bachelor of Industrial Engineering from Bandung Institute of Technology
Eric Gunawan Kosasih	Head of HR Strategy, Talent, Culture & Organization Excellence	Bachelor's Degree in Gas & Petrochemical Engineering, Faculty of Engineering, University of Indonesia in 1995
Evita Barliana	Head of Region - Jakarta A & Kalimantan Region	Master of Management from Trilogi University Jakarta
Faizin Rahmad Setiadi	Head of Risk Control Unit – Strategy Finance & SPAPM	Master of Economics in Sharia Economics and Finance from Trisakti University Jakarta
Ferdinand Renaldi Wawolumaja	Head of Trading & Structuring	Bachelor of Science from the National University of Singapore
Fransiska Liminda Halim	Head of Audit - Technology Assurance & Data Analytics	Master of Cybersecurity from Monash University (2025)
Garry Jusriel Kamil	Head of Capital & Balance Sheet Management	Bachelor of Information Technology and Systems from Monash University
Gerry Sarent Tenges	Head of Branch Transformation & Sales Service Management	Master of Science and Bachelor of Science from the University of Southern California
H. Ahmad S. Ilham	Head of Region - Indonesia Timur & Bali Nusra Region	Master of Management from Hasanudin University, Makassar
Hartono Agus	Head of Information Security	Bachelor of Technology (Computer Studies) from Monash University
Heintje Mogi	Head of Non Branch Channel	Bachelor of Law from Parahyangan University
Hernaman Tandianto	Head of Treasury Sales & Distribution	Master of Management from Gadjah Mada University
Hotamawaty	Head of Sharia Risk Control, Governance, Business Solution & Process Excellence	Master of Management (Strategic Finance) from Paramadina Post Graduate School of Business
I Gusti Ngurah Dwi Sapta	Head of Non Retail Credit Administration	Bachelor of Industrial Engineering from Trisakti University, Jakarta

Name	Position	Highest Education
Irwan	Head of Region - Sumatera Region	Bachelor of Economics from Pelita Harapan University.
Jemy Kristian Soegiarto	Head of Risk Analytics, Infrastructure & Sharia	Master of Technology Management from Sepuluh Nopember Institute of Technology (ITS)
Joni Hermanto	Head of Transaction Banking	Department of Financial Management, Trisakti University in 1999
Juliana	Head of Private Banking	Department of Economics, Parahyangan Catholic University in 1997
Julius Wiantara Tjhioe	Head of Operational Risk Management	Bachelor of Economics in Finance and Accounting from Macquarie University, New South Wales, Australia in 1992
Juto Budihardjo	Head of Risk Control Unit & Governance - Network & Digital Banking	Master of Management from PPM School of Management
Koei Hwei Lien	Head of Retail Credit Risk Management	Master of Management from Prasetiya Mulya
Lena	Head of Loan Workout – Commercial Banking and Emerging Business Banking	Bachelor of Economics from Atma Jaya University, Yogyakarta in 1991
Lina	Head of Good Corporate Governance & Sustainability	Bachelor of Economics from Tarumanegara University, Jakarta
Linda Marshelia	Head of Financial Institution	Bachelor of Business Administration from the Indonesian Institute of Business and Informatics (IBII)
Liston Siahaan	Head of Compliance Management	Master of Management from Prasetiya Mulya Business School, Jakarta in 1996
Livia Sutanto	Head of Performance, Rewards & Budgeting	Bachelor of Computer Science from Inti College
Lucia Arianti Gunawan	Head of Loan Workout - Corporate Banking	MBA from Washington State University
Lusiana Saleh	Head of Digital Banking & Contact Center	Bachelor of Science Engineering from Purdue University, West Lafayette, United States
Lydiya Widjaja	Head of Audit - Operation, Network & Syariah	Master of Finance from Atma Jaya University Jakarta
Magdalena Gunardi	Head of OTAA Office, Cost Management, & Analytics	Bachelor of Economics from Parahyangan Catholic University, Bandung
Maya Latif	Head of Risk Control Unit - Consumer Banking	Bachelor of Social Sciences from Atma Jaya Catholic University of Jakarta
Mika Martumpal	Economist	Bachelor of Economics from University of Indonesia
Miranty Supardi	Head of Corporate Banking, Investment Banking Coverage, and Loan Syndication	Master of Business Administration from Cornell University, USA
Muhammad Shodiq	Head of Learning & Development	Master of Mechanical Engineering-Manufacturing from the University of Indonesia.
Nora Joice Kimbal	Head of HR Shared Services & MIS	Bachelor's degree from Udayana University, Bali.
Nugroho Adhi Wibowo	Head of HR Risk Control Unit	Bachelor's degree in Economics from Gadjah Mada University.
Paskalina Purwa Ndadari Singara	Head of Foreclosed Asset & Business Planning	Master of Business Administration in Finance from Trisakti University.
Peter Gunawan	Head of Anti Money Laundering	Bachelor of Science in Mathematics from the Bandung Institute of Technology in 2001.
Pribadi Wijayanti Kusumodewi	Head of HR Business Partner 1 & Industrial Relations	Bachelor of Economics from the University of Indonesia.

Name	Position	Highest Education
Ratri Setyorini	Head of Risk Control Unit - Business Banking	Master of E-Business Management from the International University of Japan (IUJ).
Rhena Octaria	Head of Region – Jawa Timur Region	Bachelor of Pharmacy and professional pharmacist education at the University of Surabaya.
Ria Yohanita	Head of Operational Accounting	Master of Commerce (M. Com) Accounting & Finance from the University of New South Wales – Sydney
Sandi Maruto	Head of ALM Risk	Master of Management from PPM School of Management
Santori Malinton	Head of Information Technology	Bachelor's degree from Bina Nusantara University
Solihin Hakiekie	Head of HR Business Partner 2 & Talent Partnership	Master of Management from PPM School of Management
Stella Fiona	Head of Finance	Bachelor of Economics from Padjadjaran University, Bandung
Sudarmi	Head of Money Market & Funding	Completed education at Saint Mary Jakarta in 1993
Surya Kirana Sulistiyo	Head of Legal/General Counsel	Master of Law from University of Indonesia.
Syamsul Aidi Bachtiar	Head of Advisory & Legal - Sharia	Master of Arts (Islamic Studies) from Universiti Kebangsaan Malaysia
Tajindra Pal Singh	Head of Central Operations	Master of Science from Michigan State University.
Tjahjadi Yapeter	Head of Non-Retail Credit Risk Management	Bachelor of Science in Industrial Engineering and Management from Oklahoma State University, United States.
Tony Tardjo	Head of Emerging Business Banking	Bachelor of Science in Electrical Engineering from The Ohio State University, Columbus, Ohio, United States.
Trisna Lucia Mauliaty Siahaan	Head of Credit Card, Merchant & Personal Financing Business	Master of Engineering from the Bandung Institute of Technology.
Wahdinie Musmar	Head of Non-Retail Credit Policy and Assurance Testing	MBA in International Trade from Texas A&M International University, USA.
Wijaya Handoyo Jo	Head of Customer Segment & Strategic Business Development	BA in Economics from the University of Wisconsin Madison – USA.

Statistics on the Number of Employees and Competence Development Data

EMPLOYEE COMPOSITION BASED ON DIRECTORATE AND SUB DIRECTORATE

Directorate	2025	2024
Consumer Banking	2,034	2,168
Network & Digital Banking	4,411	5,001
Business Banking*	634	647
Emerging Business Banking	205	212
Treasury & Capital Market	116	113
Syariah Banking	603	93
Operations & IT	1,798	1,781
Strategy, Finance & SPAPM	321	388
Human Resources	144	152
Risk Management	227	222
Special Asset	56	57
Compliance, Corporate Affairs & Legal	111	110
Corporate Assurance	115	119
Total	**10,775**	**11,063**

* The Business Banking Directorate consists of Corporate Banking, Commercial Banking, Financial Institution, Digital Economy, Government Relations, Transaction Banking, Structured & Syndicate Finance and Loan Agency, RCU (COBA, FI, TB).

EMPLOYEE COMPOSITION BASED ON ORGANIZATIONAL LEVEL

Organization Level	2025	2024
Senior Management	272	273
Middle Management	1,563	1,560
Juneor Management	7,674	7,644
Non-Management	1,266	1,586
Total	**10,775**	**11,063**

EMPLOYEE COMPOSITION BASED ON EDUCATION LEVEL

Education Level	2025	2024
Up to High School	269	245
Diploma 1	24	24
Diploma 2	1	1
Diploma 3	1,082	1,197
Diploma 4	3	23
Bachelor	8,637	8,818
Master	753	749
Doctorate	6	7
Total	**10,775**	**11,063**

NUMBER OF EMPLOYEES BASED ON EMPLOYMENT STATUS

Employment Status	2025	2024
Permanent Employee	9,898	10,032
Contract Employee	877	1,031
Total	**10,775**	**11,063**

NUMBER OF EMPLOYEES BASED ON TERM OF OFFICE

Term of Office (year)	2025	2024
< 1	2,057	2,287
> 1-5	2,744	3,089
> 5-10	2,361	2,186
> 10-15	1,734	1,523
> 15	1,879	1,978
Total	**10,775**	**11,063**

NUMBER OF EMPLOYEES BASED ON AGE

Age (years old)	2025	2024
< 25	419	524
> 25-30	1,976	2,278
> 30-35	2,552	2,572
> 35-40	2,153	2,159
> 40	3,675	3,530
Total	**10,775**	**11,063**

NUMBER OF EMPLOYEES BASED ON GENDER

Gender	2025	2024
Male	5,395	5,457
Female	5,380	5,606
Total	**10,775**	**11,063**

COMPETENCY DEVELOPMENT PROGRAM BASED ON TRAINING TYPE

Training Type	2025		2024	
	Participant (people)	Mandays (days)	Participant (people)	Mandays (days)
Managerial, Leadership, & Soft Skills	18,612	7,356	34,644	10,825
Development Program & The Complete Banker	3,467	253,363	2,692	183,627
Risk, Corporate Assurance & Compliance	83,834	21,591	64,611	23,156
Digital and Data	54,234	11,157	34,998	6,940
Sales	9,727	9,066	9,026	5,030
Services	14,951	7,520	17,908	8,724
Treasury, Finance, & Tax	1,595	784	1,144	609
Credit	2,556	2,971	1,827	3,331
Operations & Information Technology	16,236	2,909	20,342	5,529
Sharia	4,594	1,926	3,810	2,238
Transaction Banking	4,494	1,861	840	416
Culture	30,322	6,780	24,864	6,832
Retirement	78	195	62	248
Sustainability and Sustainable Finance	7,555	1,584	85,962	9,878
Team Building	9,155	11,932	10,038	12,441
Total	**261,410**	**340,996**	**312,768**	**279,824**

TRAINING TYPE, OBJECTIVE, AND PARTICIPANT/POSITION LEVEL

Type of Training (in the amount of participant/ Training Program)	Training Objective	Senior Management		Middle Management		Junior & Non Management		Total		Persentase yang telah mengikuti pelatihan untuk setiap jenis pelatihan	
		2025	2024	2025	2024	2025	2024	2025	2024	2025	2024
Managerial, Leadership & Soft Skills	Develop leadership skills, managerial abilities and soft skills of employees	282	911	1,969	4,871	16,361	28,862	18,612	34,644	11%	11%
Development Program & The Complete Banker	Development programs that provide a comprehensive understanding in a particular field, such as ITDP, ODP, SMEDP, RMDP, Teller DP, and TCB are development programs that provide a comprehensive understanding in the banking industry	-	-	1	-	3,466	2,692	3,467	2,692	1%	1%
Risk, Corporate Assurance & Compliance	Develop employee capabilities in managing risk and improve compliance in all job roles	1,887	2,103	10,990	9,707	70,957	52,801	83,834	64,611	21%	21%
Digital and Data	Improve competencies and skills in the digitalization era	818	656	7,162	4,685	46,254	29,657	54,234	34,998	11%	11%
Sales	Improve employee competences and skills in sales aspect	72	74	693	829	8,962	8,123	9,727	9,026	3%	3%
Services	Develop competencies and skills in providing satisfactory services and experiences to customers.	49	251	543	1,576	14,359	16,081	14,951	17,908	6%	6%
Treasury, Finance, & Tax	Improve employee competencies and skills in carrying out tax association activities, customs and other fiscal activities.	104	158	270	387	1,221	599	1,595	1,144	0%	0%
Credit	Improve competencies and skills in the credit value chain and build an integrated credit process	82	66	578	691	1,896	1,070	2,556	1,827	1%	1%
Operations & Information Technology	Improve employee competencies and skills in carrying out business operational activities and develop the Company's information technology capabilities.	48	107	1,335	1,033	14,853	19,202	16,236	20,342	7%	7%
Sharia	Improve employee competencies and skills in carrying out banking activities based on sharia	107	113	390	448	4,097	3,249	4,594	3,810	1%	1%
Transaction Banking	Improve employee competencies and skills in carrying out financial transaction activities effectively and efficiently.	88	31	594	270	3,812	539	4,494	840	0%	0%
Culture	Develop employee skills towards corporate culture	511	502	3,620	3,392	26,191	20,970	30,322	24,864	8%	8%
Retirement	Improve employee competencies and skills in entering retirement	2	-	18	17	58	45	78	62	0%	0%
Sustainability and Sustainable Finance	Develop competencies and skills in achieving sustainable development goals	271	1,887	1,429	11,550	5,855	72,525	7,555	85,962	27%	27%
Team Building	Joint activities to strengthen working relationships that have an impact on improving team performance	289	333	1,601	1,658	7,265	8,047	9,155	10,038	3%	3%
Total		**4,610**	**7,192**	**31,193**	**41,114**	**225,607**	**264,462**	**261,410**	**312,768**	**100%**	**100%**
Percentage Who Have Attended Training for Each Job Level		**1.8%**	**2.3%**	**11.9%**	**13.1%**	**86.3%**	**84.6%**	**100%**	**100%**		

EMPLOYEE COMPETENCE DEVELOPMENT DATA

Type of Training (in number of mandays)/ training program)	Senior Management		Middle Management		Junior & Non Management		Total	
	2025	2024	2025	2024	2025	2024	2025	2024
Managerial, Leadership, & Soft Skills	435	743	1,614	2,346	5,307	7,736	7,356	10,825
Development Program & The Complete Banker	0	-	1	-	253,362	183,627	253,363	183,627
Risk, Corporate Assurance & Compliance	404	745	3,186	3,796	18,001	18,616	21,591	23,156
Digital and Data	178	164	1,554	1,046	9,424	5,729	11,157	6,940
Sales	96	19	726	393	8,245	4,618	9,066	5,030
Services	21	78	236	511	7,264	8,135	7,520	8,724
Treasury, Finance, & Tax	75	129	220	222	489	258	784	609
Credit	109	58	955	1,176	1,908	2,096	2,971	3,331
Operations & Information Technology	11	27	224	280	2,674	5,223	2,909	5,529
Sharia	34	111	182	351	1,710	1,776	1,926	2,238
Transaction Banking	37	12	234	116	1,590	288	1,861	416
Culture	108	123	677	872	5,996	5,837	6,780	6,832
Retirement	5	-	45	68	145	180	195	248
Sustainability and Sustainable Finance	60	235	286	1,394	1,238	8,249	1,584	9,878
Team Building	285	413	1,655	1,889	9,992	10,138	11,932	12,441
Total	**1,858**	**2,857**	**11,794**	**14,460**	**327,343**	**262,506**	**340,996**	**279,824**

COMPETENCY DEVELOPMENT COST

(in billion Rupiah)

Development Type	2025	2024	2023
Management	79.56	73.58	83.81
Domestic External Seminars & Courses	1.38	2.00	2.00
Overseas External Seminars & Courses	0.60	1.00	1.00
Corporate Culture	4.44	5.57	3.95
Training Center	18.29	18.29	12.65
Operational Training	83.62	79.70	75.45
Total	**187.90**	**180.14**	**178.86**

In 2025, CIMB Niaga allocated HR development funds of Rp187.9 billion with an average of 24 training days per employee and a total of 261,410 training participants. The increase in HR development costs was primarily driven by the increase in the number of CIMB Signature Leadership Program participants, which covers three levels: Senior Leaders, Emerging Leaders, and Junior Leaders. In addition, programs such as the Credit Academy, The Complete Banker, and the Apprenticeship Program contributed significantly to supporting the enhancement of competence, leadership capacity, and the readiness of the Bank's talent in facing business dynamics.

BANK'S OCCUPATIONAL HEALTH, SAFETY, AND SECURITY POLICY

CIMB Niaga has and implements an Occupational Health, Safety, and Security Policy that is comprehensively described in the 2025 Sustainability Report.

Shareholder Composition

COMPOSITION OF 20 LARGEST SHAREHOLDERS AS OF 1 JANUARY 2025

Shareholder Name	Status	Number of Shares (units)	Ownership Percentage (%)
CIMB GROUP SDN BHD - Non Trading	Malaysia - Tax Treaty	22,991,336,581	91.45
PT COMMERCE KAPITAL	Limited Liability Company NPWP	255,399,748	1.02
CITIBANK NEW YORK S/A GOVERNMENT OF NORWAY - 16	Norway - Tax Treaty	244,365,831	0.97
NTC-CIM INVESTMENT FUND ICAV	Institution - Foreign	80,000,000	0.32
JOHAN SUNDJOTO	Individual - Local	60,500,000	0.24
EDDO CHANDRA	Individual - Local	37,300,000	0.15
Manulife Dana Ekuitas	Insurance NPWP	34,785,300	0.14
PHILLIP SECURITIES PTE LTD	Institution - Foreign	26,343,635	0.10
DRS.LO KHENG HONG	Individual - Local	26,315,300	0.10
UOB Kay Hian Pte Ltd	Institution - Foreign	24,612,643	0.10
BNYM RE WISDOMTREE EMERGING MARKETS SMALLCAP DIVIDEND FUND	Institution - Foreign	21,319,600	0.08
PT AIA FINANCIAL - UL EQ SOLID	Insurance NPWP	19,771,900	0.08
PT ELANG MAHKOTA TEKNOLOGI	Limited Liability Company NPWP	17,555,200	0.07
JONG TJHUN PING	Individual - Local	17,000,000	0.07
PT. CORIN INVESTA CORPORA	Limited Liability Company NPWP	16,535,000	0.07
CGS INTERNATIONAL SECURITIES SINGAPORE PTE LTD	Institution - Foreign	15,669,637	0.06
DJOHAN EMIR SETIJOSO, IR	Individual - Local	15,000,000	0.06
OCBC SECURITIES PTE LTD -CLIENT A/C	Institution - Foreign	14,587,727	0.06
BNYM RE ACADIAN EM MKTS SM ALL CAP EQ FD LLC	Institution - Foreign	14,503,190	0.06
CLEARSTREAM BANKING S.A. LUXEMBOURG	Institution - Foreign	14,283,927	0.06

COMPOSITION OF THE 20 LARGEST SHAREHOLDERS AS OF 31 DECEMBER 2025

Shareholder Name	Status	Number of Shares (units)	Ownership Percentage (%)
CIMB GROUP SDN BHD	Malaysia - Tax Treaty	22,991,336,581	91.45
PT COMMERCE KAPITAL	Limited Liability Company NPWP	255,399,748	1.02
CITIBANK NEW YORK S/A GOVERNMENT OF NORWAY - 16	Norway - Government_tax_treaty	226,420,431	0.90
NTC-CIM INVESTMENT FUND ICAV	Institution - Foreign	83,000,000	0.33
JOHAN SUNDJOTO	Individual - Local	63,900,000	0.25
DRS. LO KHENG HONG	Individual - Local	45,901,600	0.18
MARINUS COSTAN	Individual - Local	40,000,000	0.16
EDDO CHANDRA	Individual - Local	36,000,000	0.14
Manulife Dana Ekuitas	Insurance NPWP	34,785,300	0.14
PHILLIP SECURITIES PTE LTD	Institution - Foreign	26,170,540	0.10
JONG TJHUN PING	Individual - Local	20,000,000	0.08
FX BOEDI SOEBIANTO	Individual - Local	18,505,700	0.07
PT. CORIN INVESTA CORPORA	Limited Liability Company NPWP	18,100,000	0.07
SSB 2CW4 HSBC BK PLC ATO STT ST AUT EMG MKT TIEF -2183965186	Institution - Foreign	17,800,300	0.07
PT ELANG MAHKOTA TEKNOLOGI	Limited Liability Company NPWP	17,555,200	0.07
DJOHAN EMIR SETIJOSO, IR	Individual - Local	15,000,000	0.06
OH YUNG SHANG GERALD (HU RONGSHANG GERALD)	Individual - Foreign	15,000,000	0.06
CGS INTERNATIONAL SECURITIES SINGAPORE PTE LTD	Institution - Foreign	14,570,131	0.06
PT BNI LIFE INSURANCE-SHF	Insurance NPWP	14,185,700	0.06
OCBC SECURITIES PTE LTD -CLIENT A/C	Institution - Foreign	14,029,877	0.06

COMPOSITION OF SHAREHOLDERS WITH OWNERSHIP >5%

Shareholder Name	1 January 2025		31 December 2025		Share Type
	Number of Shares (units)	Ownership Percentage (%)	Number of Shares (units)	Ownership Percentage (%)	
CIMB GROUP SDN BHD	22,991,336,581	91.44	22,991,336,581	91.44	Common Stocks

As of 31 December 2025, there were no institutional shareholders holding more than 5% of the Bank's shares other than CIMB Group Sdn. Bhd., which is also the Bank's controlling shareholder. However, the Bank is committed to guaranteeing the rights of shareholders in accordance with Article 11, paragraph 11.3 of the Bank's Articles of Association, which stipulates that shareholders, either individually or jointly, representing at least 1/10 of the total number of shares with valid voting rights, may propose agenda items for the GMS, including proposing nominations for members of the Bank's Board of Directors and Board of Commissioners.

COMPOSITION OF SHAREHOLDERS GROUPS WITH OWNERSHIP <5%

Shareholder Group	Local						Share Type	Foreign						Share Type
	1 January 2025			31 December 2025				1 January 2025			31 December 2025			
	Number of Shares (units)	Ownership Percentage (%)	Number of Shareholders	Number of Shares (units)	Ownership Percentage (%)	Number of Shareholders		Number of Shares (units)	Ownership Percentage (%)	Number of Shareholders	Number of Shares (units)	Ownership Percentage (%)	Number of Shareholders	
Individual	987,300,950	3.93	49,331	1,052,807,733	4.19	45,830	Common Stocks & MESOP/ ESOP	7,256,067	0.03	109	22,551,467	0.09	109	Common Stocks & MESOP/ ESOP
Institution	-	-	-	-	-	-	-	669,314,339	2.66	168	603,629,290	2.40	137	Common Stocks
Individual – KITAS NPWP	6,955,363	0.03	41	6,008,663	0.02	45	Common Stocks & MESOP/ ESOP	-	-	-	-	-	-	Common Stocks & MESOP/ ESOP
Bank	4,482,134	0.02	26	1,979,734	0.01	26	Common Stocks	-	-	-	-	-	-	Common Stocks
Broker	6,702,355	0.03	42	5,286,608	0.02	44	Common Stocks	-	-	-	-	-	-	Common Stocks
Government of the Republic of Indonesia	-	-	-	-	-	-	Common Stocks	-	-	-	-	-	-	Common Stocks
Insurance - NPWP	75,339,718	0.30	41	63,253,918	0.25	42	Common Stocks	-	-	-	-	-	-	Common Stocks
Cooperative	560,313	0.00	12	560,313	0.00	12	Common Stocks	-	-	-	-	-	-	Common Stocks
Mutual Fund	52,643,601	0.21	50	39,316,014	0.16	40	Common Stocks	-	-	-	-	-	-	Common Stocks
Pension Funds	889,674	0.00	32	1,742,774	0.01	32	Common Stocks	-	-	-	-	-	-	Common Stocks
Limited Liability Company - NPWP	338,690,197	1.35	416	353,499,140	1.41	418	Common Stocks	898	0.00	2	898	0.00	2	Common Stocks
Limited Liability Company – Without NPWP	54,783	0.00	3	54,783	0.00	3	Common Stocks	-	-	-	-	-	-	Common Stocks
Foundation	43,968	0.00	31	43,968	0.00	31	Common Stocks	-	-	-	-	-	-	Common Stocks
Foundation NPWP	634,902	0.00	5	133,959	0.00	6	Common Stocks	-	-	-	-	-	-	Common Stocks
Total	**1,474,297,958**	**5.87**	**50,030**	**1,524,687,607**	**6.06**	**46,529**	**-**	**676,571,304**	**2.69**	**279**	**626,181,655**	**2.49**	**248**	**-**

The Bank's shareholder group of less than 5% consists of institutions and individuals, with the number on 1 January 2025 owned by 47.768 shareholders and on 31 December 2025 owned by 44.278 shareholders. The shareholder group of less than 5% based on the classification of individuals and institutions, both local and foreign, is as follows:

Shareholder Group		1 January 2025			31 December 2025		
		Number of Shares (units)	Ownership Percentage (%)	Number of Shareholders	Number of Shares (units)	Ownership Percentage (%)	Number of Shareholders
Individual	Local	49,372	994,256,313	3.95	45,875	1,058,816,396	4.21
	Foreign	109	7,256,067	0.03	109	22,551,467	0.09
Institution	Local	658	480,041,645	1.91	654	465,871,211	1.85
	Foreign	170	669,315,237	2.66	139	603,630,188	2.40

NUMBER OF SHAREHOLDERS AND PERCENTAGE BASED ON CLASSIFICATION

Shareholder Group	Local						Foreign					
	1 January 2025			31 December 2025			1 January 2025			31 December 2025		
	Number of Shares (units)	Number of Shareholders	Ownership Percentage (%)	Number of Shares (units)	Number of Shareholders	Ownership Percentage (%)	Number of Shares (units)	Number of Shareholders	Ownership Percentage (%)	Number of Shares (units)	Number of Shareholders	Ownership Percentage (%)
Bank	26	4,482,134	0.02	26	1,979,734	0.01	-	-	-	-	-	-
Broker	42	6,702,355	0.03	44	5,286,608	0.02	-	-	-	-	-	-
Government of the Republic of Indonesia	-	-	-	-	-	-	-	-	-	-	-	-
Individual	49,331	987,300,950	3.93	45,830	1,052,807,733	4.19	109	7,256,067	0.03	109	22,551,467	0.09
Individual-KITAS & NPWP	41	6,955,363	0.03	45	6,008,663	0.02	-	-	-	-	-	-
Cooperative	12	560,313	0.00	12	560,313	0.00	-	-	-	-	-	-
Mutual fund	50	52,643,601	0.21	40	39,316,014	0.16	-	-	-	-	-	-
Pension Fund	32	889,674	0.00	32	1,742,774	0.01	-	-	-	-	-	-
Limited Liability Company - NPWP	416	338,690,197	1.35	418	353,449,140	1.41	2	898	0.00	2	898	0.00
Limited Liability Company – Without NPWP	3	54,783	0.00	3	55,783	0.00	-	-	-	-	-	-
Insurance - NPWP	41	75,339,718	0.30	42	63,253,918	0.25	-	-	-	-	-	-
Foundation NPWP	5	634,902	0.00	6	133,959	0.00	-	-	-	-	-	-
Foundation	31	43,968	0.00	31	43,968	0.00	-	-	-	-	-	-
Institution	-	-	-	-	-	-	168	669,314,339	2.66	137	603,629,290	2.40
Total	**50,030**	**1,474,297,958**	**5.87**	**46,529**	**1,524,687,607**	**6.06**	**279**	**676,571,304**	**2.69**	**248**	**626,181,655**	**2.49**

SHARE OWNERSHIP (DIRECT AND INDIRECT) OF MEMBERS OF THE BOARD OF COMMISSIONERS AND BOARD OF DIRECTORS

Share ownership (direct and indirect) of members of the Board of Commissioners and Board of Directors who served and/ or were appointed in 2025, as follows:

Name	Position	CIMB Niaga Shares	CIMB Group Shares	Other Bank/Financial Institution Shares	Non-Financial Institution Shares
1 January 2025					
Board of Commissioners					
Didi Syafruddin Yahya	President Commissioner	-	47,791 (<5%)	• JP Morgan Chase: 15,767 shares (<5%);	• AT&T: 5,000 shares or (<5%); • Empress Properties Sdn Bhd: 100 shares or 100% (registered under the name of Didi Syafruddin Yahya, wife: Sarina Mahmood, and children: Iman Yahya & Farah Dianputri).
Glenn M. S. Yusuf	Vice President Commissioner (Independent)	-	-	-	-
Sri Widowati	Independent Commissioner	-	-	-	-
Vera Handajani	Commissioner	1,055,401#(<5%)	777,203 (<5%)	-	-
Farina J. Situmorang	Independent Commissioner	-	-	-	• PT Pensieve Teknologi Indonesia: 1,675 shares or (>5%) • PT Kapitalis Inspirasi Nusantara: 1,750 shares or (>5%) • PT Katalis Anugerah Semesta: 100 shares (>5%) • PT Protego Teknologi Indonesia: 5,455 shares (>5%) • PT Eudaemonia Ventures Indonesia: 990 shares (>5%)
Dody Budi Waluyo	Independent Commissioner	-	-	-	-
Novan Amirudin	Commissioner	-	540,230 (<5%)	-	Astro Malaysia Holdings Berhad: 51,450 shares (<5%)

Name	Position	CIMB Niaga Shares	CIMB Group Shares	Other Bank/Financial Institution Shares	Non-Financial Institution Shares
Board of Directors					
Lani Darmawan	President Director	1,511,501 (<5%)	740,725 (<5%)	PT CIMB Niaga Auto Finance (CNAF): 22.000 shares (<5%)	-
Lee Kai Kwong	Director	664,000 (<5%)	59 (<5%)	-	-
John Simon	Director	973,301 (<5%)	109,413 (<5%)	PT CIMB Niaga Auto Finance (CNAF): 22.000 shares (<5%)	-
Fransiska Oei	Director	947,001 (<5%)	506,022 (<5%)	• PT Bank Danamon Indonesia Tbk: 450,000 shares (<5%) • PT Bank Central Asia Tbk: 27,300 shares (<5%) • PT CIMB Niaga Auto Finance (CNAF): 22,000 shares (<5%)	-
Pandji P. Djajanegara	Director	732,501 (<5%)	325 (<5%)	-	-
Tjioe Mei Tjuen*	Director	335,900 (<5%)	-	PT CIMB Niaga Auto Finance (CNAF): 22,000 shares (<5%)	-
Henky Sulistyo	Director	145,600 (<5%)	14,153 (<5%)	• Allo Bank Indonesia: 5,000 shares (<5%) • BPD Jabar dan Banten: 40,600 shares (<5%)	• HM Sampoerna Tbk: 42,000 saham (<5%) • Multi Bintang Indonesia: 1,000 saham (<5%) • GoTo Tbk: 300,000 saham (<5%) • Garuda Indonesia: 200,000 saham (<5%)
Joni Raini	Director	244,901 (<5%)	41,551 (<5%)	PT CIMB Niaga Auto Finance (CNAF): 22,000 shares (<5%)	-
Rusly Johannes	Director	813,001 (<5%)	40 (<5%)	PT CIMB Niaga Auto Finance (CNAF): 22,000 shares (<5%)	-
Noviady Wahyudi	Director	55,400 (<5%)	1,720 (<5%)	PT CIMB Niaga Auto Finance (CNAF): 10,000 shares (<5%)	-
31 December 2025					
Board of Commissioners					
Didi Syafruddin Yahya	President Commissioner	-	46,791 (<5%)	• JP Morgan Chase: 15,767 shares (<5%);	• Empress Properties Sdn Bhd: 100 shares or 100% (registered under the name of Didi Syafruddin Yahya, wife: Sarina Mahmood, and children: Iman Yahya & Farah Dianputri).
Glenn M. S. Yusuf	Vice President Commissioner (Independent)	-	-	-	-
Sri Widowati	Independent Commissioner	-	-	-	-
Vera Handajani	Commissioner	1,055,401#(<5%)	518,853 (<5%)	-	• PT Sinar Asia Murni: 95 shares or (>5%) • PT Global Lisensi Abadi: 180 shares or (>5%)
Farina J. Situmorang	Independent Commissioner	-	-	-	• PT Pensieve Teknologi Indonesia: 1,675 shares or (>5%) • PT Kapitalis Inspirasi Nusantara: 1,750 shares or (>5%) • PT Loka Samasta Indonesia: 6,750 shares or (>5%) • PT Protego Teknologi Indonesia: 5,455 shares or (>5%) • PT Eudaemonia Ventures Indonesia: 990 shares or (>5%) • PT Pensieve Teknologi Global: 25 shares or (<5%)
Dody Budi Waluyo	Independent Commissioner	-	-	-	-
Novan Amirudin	Commissioner	-	253,114 (<5%)	-	• Astro Malaysia Holidngs Berhad: 5,450 shares or (<5%)

Name	Position	CIMB Niaga Shares	CIMB Group Shares	Other Bank/Financial Institution Shares	Non-Financial Institution Shares
Board of Directors					
Lani Darmawan	President Director	1,826,901 (<5%)	933,455 (<5%)	PT CIMB Niaga Auto Finance (CNAF): 22,000 shares (<5%)	-
Lee Kai Kwong	Director	832,400 (<5%)	20,059 (<5%)	-	-
John Simon	Director	1,154,201 (<5%)	75,900 (<5%)	PT CIMB Niaga Auto Finance (CNAF): 22,000 shares (<5%)	-
Fransiska Oei	Director	1,088,901 (<5%)	539,052 (<5%)	• PT Bank Danamon Indonesia Tbk: 175,000 shares (<5%) • PT Bank Central Asia Tbk: 105,100 shares (<5%) • PT CIMB Niaga Auto Finance (CNAF): 22,000 shares (<5%)	-
Pandji P. Djajanegara	Director	850,726 (<5%)	33,050 (<5%)	-	• PT Citra Investa Adhidana: 1,250 shares or (>5%)
Henky Sulistyo	Director	304,300 (<5%)	41,643 (<5%)	• Allo Bank Indonesia: 5,000 shares (<5%) • BPD Jabar and Banten: 40,600 shares (<5%)	• HM Sampoerna Tbk: 42,000 shares or (<5%) • Multi Bintang Indonesia: 1,000 shares or (<5%) • GoTo Tbk: 300,000 shares or (<5%)
Joni Raini	Director	365,001 (<5%)	28,950 (<5%)	• PT CIMB Niaga Auto Finance (CNAF): 22,000 shares (<5%)	-
Rusly Johannes	Director	974,201 (<5%)	55,610 (<5%)	• PT CIMB Niaga Auto Finance (CNAF): 22,000 shares (<5%)	-
Noviady Wahyudi	Director	114,900 (<5%)	33,660 (<5%)	• PT CIMB Niaga Auto Finance (CNAF): 10,000 shares (<5%)	-
Rico Usthavia Frans**	Direktur	-	-	• PT Bank Mandiri (Persero) Tbk: 2,819,800 shares or (<5%) • PT Bank Central Asia Tbk: 385,500 shares or (<5%) • PT Bank Negara Indonesia (Persero) Tbk: 45,000 shares or (<5%) • PT Bank Rakyat Indonesia (Persero) Tbk: 661,754 shares or (<5%)	• PT Mobile Sarana Sentosa Tbk: 3,000,000 shares or (<5%) • PT XLSmart Telecom Sejahtera Tbk: 76 shares or (<5%) • PT Qoora Sejahtera Bersama: 69 shares or (<5%) • PT Reksa Jaksa Adika: 50,000 shares or (<5%) • PT Zippy Inter Polar: 222,000 shares or (<5%)

* Resigned as Director effective as of the closing of the AGMS on 14 April 2025.
** Effective appointed as the Director on 24 July 2025.
# Share ownership is the realization of remuneration rights received while serving as Director.

All members of the Board of Commissioners and Board of Directors do not have indirect ownership of the Bank's shares.

BOARD OF COMMISSIONERS AND BOARD OF DIRECTORS' SHARES PURCHASE/SALE TRANSACTIONS

Each member of the Board of Commissioners and Board of Directors is required to submit information to the Bank regarding their ownership and any changes in their ownership of the Bank's shares no later than 3 (three) working days after the transaction occurs in accordance with OJK Regulation (POJK) No. 11/POJK.04/2017 concerning Ownership Reports or Any Changes in Ownership of Public Company Shares. Subsequently, the Bank is required to submit a report to the OJK regarding the transaction no later than 10 (ten) days after the transaction occurs.

In addition to referring to the POJK, CIMB Niaga also has internal provisions, namely the Conflict Management Policy, which requires each member of the Board of Commissioners and/or Board of Directors to notify of any purchase or sale transaction of CIMB Niaga shares they own at least 2 (two) working days before the transaction is carried out and, furthermore, must report the transaction within 2 (two) working days after the transaction occurs.

As of 31 December 2025, there were no recorded transactions of purchase or sale of CIMB Niaga shares carried out by members of the Board of Commissioners and Board of Directors who have been effective. The addition of the number of shares of members of the Board of Directors and Board of Commissioners who have been effective is a realization of the company's stock ownership program (MESOP).

Until 31 December 2025, information regarding changes in share ownership of members of the Board of Commissioners and Board of Directors in the Bank's shares is disclosed in the following table:

Name	Position	Type of Transaction	Number of Shares as of 1 January 2025	Number of Purchase/ Sales	Number of Purchases/ Sales	Share Price (Rp/share)	Number of Shares After Transaction	Number of Shares as of 31 December 2025	Transaction Date	Reporting
Didi Syafruddin Yahya	President Commissioner	-	-	-	-	-	-	-	-	-
Glenn M. S. Yusuf	Vice President Commissioner (Independent)	-	-	-	-	-	-	-	-	-
Sri Widowati	Independent Commissioner	-	-	-	-	-	-	-	-	-
Vera Handajani*	Commissioner	-	1.055.401	-	-	-	-	-	-	-
Farina J. Situmorang	Independent Commissioner	-	-	-	-	-	-	-	-	-
Dody Budi Waluyo	Independent Commissioner	-	-	-	-	-	-	-	-	-
Novan Amirudin	Commissioner	-	-	-	-	-	-	-	-	-
Lani Darmawan	President Director	Transfer	1,511,501	1,511,501	118,900	1,775	1,630,401	1,826,901	02 January 2025	07 February 2025
		Transfer		1,630,401	196,500	1,600	1,826,901		8 April 2025	9 April 2025
Lee Kai Kwong	Director	Transfer	664,000	664,000	83,000	1,775	747,000	832,400	02 January 2025	11 February 2025
		Transfer		747,000	85,400	1,600	832,400		8 April 2025	9 April 2025
John Simon	Director	Transfer	973,301	973,301	81,000	1,775	1,054,301	1,154,201	02 January 2025	11 February 2025
		Transfer		1,054,301	99,900	1,600	1,154,201		8 April 2025	10 April 2025
Fransiska Oei	Director	Transfer	947,001	947,001	71,300	1,775	1,018,301	1,088,901	02 January 2025	11 February 2025
		Transfer		1,018,301	70,600	1,600	1,088,901		8 April 2025	9 April 2025
Pandji P. Djajanegara	Director	Transfer	732,826	732,826	59,000	1,775	791,826	850,726	02 January 2025	11 February 2025
		Transfer		791,826	58,900	1,600	850,726		8 April 2025	10 April 2025
Tjioe Mei Tjuen**	Director	Transfer	335,900	335,900	72,900	1,775	408,800	486,900	02 January 2025	11 February 2025
		Transfer		408,800	78,100	1,600	486,900		8 April 2025	9 April 2025
Henky Sulistyo	Director	Transfer	145,600	145,600	33,600	1,775	179,200	243,700	02 January 2025	07 February 2025
		Transfer		179,200	64,500	1,600	243,700		8 April 2025	9 April 2025
Joni Raini	Director	Transfer	244,901	244,901	54,400	1,775	299,301	365,001	02 January 2025	06 February 2025
		Transfer		299,301	65,700	1,600	365,001		8 April 2025	9 April 2025
Rusly Johannes	Direktur	Transfer	813,001	813,001	78,200	1,775	891,201	974,201	02 January 2025	17 February 2025
		Transfer		891,201	83,000	1,600	974,201		8 April 2025	9 April 2025
Noviady Wahyudi	Director	Transfer	55,400	55,400	59,500	1,600	114,900	114,900	8 April 2025	9 April 2025
Rico Usthavia Frans***	Director	-	-	-	-	-	-	-	-	-

* Share ownership is the realization of remuneration rights received while serving as Director.
** Resigned as Director effective as of the closing of the AGMS on 14 April 2025.
*** Effective appointed as the Director on 24 July 2025.

CIMB NIAGA SHARE OWNERSHIP BY SENIOR EXECUTIVES

Officials one level below the Board of Directors have ownership of the Bank's shares, either through the Management/ Employee Stock Option Program (MESOP) or Material Risk Taker (MRT) or purchases on the stock market. Details of CIMB Niaga share ownership by Senior Executives as of 31 December 2025 have been uploaded on the Bank's website and can be accessed at: https://investor.cimbniaga.co.id/gcg/shareholdings_seo.html.

DEVELOPMENT OF CAPITAL STRUCTURE AND NUMBER OF SHARES IN CIRCULATION DURING THE LAST 5 (FIVE) YEARS

In the period from 2020 to 2023, CIMB Niaga did not issue new shares. In 2024, CIMB Niaga issued new shares amounting to 10,599,000 in connection with the implementation of Capital Increase Without Granting Pre-Emptive Rights (Non Pre-Emptive Right Issue). Subsequently, in 2025, CIMB Niaga did not issue new shares; therefore, the capital composition as of 31 December 2025 is as follows:

Description	Number of Shares (units)	Nominal (in Rupiah)
Authorized Capital	**50,886,460,336**	**2,900,000,000,000**
Class A Nominal Rp5,000	71,853,936	359,269,680,000
Class B Nominal Rp50	50,814,606,400	2,540,730,320,000
2025	**25,142,205,843**	**1,612,787,275,350**
Class A Nominal Rp5,000	71,853,936	359,269,680,000
Class B Nominal Rp50	25,070,351,907	1,253,517,595,350
Shares have not been Issued/Paid-up	**25,744,254,493**	**1,287,212,724,650**
Class A Nominal Rp5,000	-	-
Class B Nominal Rp50	25,744,254,493	1,287,212,724,650

Chronology of Issuance and/or Listing of Shares

On 29 November 1989, CIMB Niaga listed its initial shares on the Indonesia Stock Exchange through an initial public offering of 5,000,000 Bank shares to the public with a nominal value of Rp1,000 per share and an offering price of Rp12,500. The chronology of CIMB Niaga's share listing and issuance information until the end of the 2025 financial year is as follows:

Year	Corporate Action	Number of New Shares and Shares Offering Price	Stock Exchange Listing Date	Number of Shares	Total of Paid-Up Capital (in Rupiah)
1989	Initial Public Offering (IPO)	5,000,000	29-11-1989	5,000,000	5,000,000,000
1991	Share Dividends	1,170,953	19-02-1991	6,170,953	6,170,953,000
1992	Limited Public Offering with HMETD (PUT I)	5,252,500	23-12-1992	11,423,453	11,423,453,000
1993	Company Listing	46,353,964	01-03-1993	57,777,417	57,777,417,000
1995	Bonus shares from agio	57,777,417	26-12-1995	115,554,834	115,554,834,000
1996	Convertible bonds	42,020,000	15-02-1996	157,574,834	157,574,834,000
1996	Limited Public Offering with HMETD (PUT II)	31,514,487	15-11-1996	189,089,321	189,089,321,000
1997	Nominal Value Split (Rp1,000 to Rp500/ share)	Class A (@Rp500) 378,178,642	08-09-1997	378,178,642	189,089,321,000
1997	Bonus shares from agio	Class A (@Rp500) 340,360,709	16-09-1997	718,539,351	359,269,675,500
1999	Limited Public Offering with HMETD (PUT III)	Class B (@Rp5) 71,135,395,749	09-08-1999	Class A 718,539,351	359,269,675,500
				Class B 71,135,395,749	355,676,978,745
2001	Limited Public Offering without Rights Issue (a total of 782,460,672 Class B shares not listed)	Class B (@Rp5) 6,392,132,084	21-3-2001	Class A 718,539,351	359,269,675,500
				Class B 77,527,527,833	387,637,639,165
2004	Limited Public Offering without Pre-emptive Rights	Class A (@Rp500) 9 Class B (@Rp5) 7	12-5-2004	Class A 718,539,360	359,269,675,500
				Class B 77,527,527,840	387,637,639,200
2004	10-for-1 reverse stock split	Class A (@ Rp5,000) Class B (@Rp50)	21-5-2004	Class A 71,853,936	359,269,680,000
				Class B 7,752,752,784	387,637,639,200
2004	ESOP Implementation	Class B (@Rp50) 417,809,500	20-8-2004	Class A 71,853,936	359,269,680,000
2005	Series 1 Warrants	691,538,316	31-8-2005	Class B 12,811,858,210	640,592,910,500
2008	Converting 3,915,733,039 shares of PT Bank Lippo Tbk in the context of merger	Class B (@Rp50) 11,051,151,514	1-11-2008	Class A 71,853,936	359,269,680,000
				Class B 23,863,009,724	1,193,150,486,200
2010	Limited Public Offering with Pre-emptive Rights (LPO V) (a total of 11,967,431 Class B shares were not listed)	Class B (@Rp50) 1,196,743,183	30-12-2010	Class A 71,853,936	359,269,680,000
				Class B 25,059,752,907	1,252,987,645,350
2024	Addition of Capital Without Pre-emptive Rights (PMTHMETD)	Class B (@Rp50) 1,253,517,595,350	01-02-2024	Class A 71,853,936	359,269,680,000
				Class B 25,070,351,907	1,253,517,595,350

As of 31 December 2025, the number of CIMB Niaga shares issued is as follows:

Share Type	Total	Stock Exchange
The number of Class A* shares listed	71,853,936	Indonesia Stock Exchange
The number of Class B** shares listed	24,890,783,784	Indonesia Stock Exchange
The number of Class B** shares not listed (1%)	251,422,059	Not listed

* Class A Shares @Rp5,000 per share.
** Class B Shares @Rp50 per share.

Chronology of Other Securities Listings

CIMB Niaga has issued bonds and sukuk in Rupiah several times with the aim of strengthening its capital structure and supporting the Bank's business expansion. The bonds and sukuk include Bank CIMB Niaga III Subordinated Bonds and Bank CIMB Niaga I Continuous Mudharabah Sukuk. All securities issued by CIMB Niaga and still in circulation are listed on the Indonesia Stock Exchange.

OUTSTANDING BONDS AND SUKUK

By the end of 2025, all Bonds / Sukuk issued by CIMB Niaga had been fully matured and settled, meaning there is no outstanding Bonds / Sukuk.

In 2025, CIMB Niaga did not issue new bonds/sukuk.

BONDS AND SUKUK THAT HAVE MATURED AND PAID OFF IN THE LAST 2 (TWO) YEARS

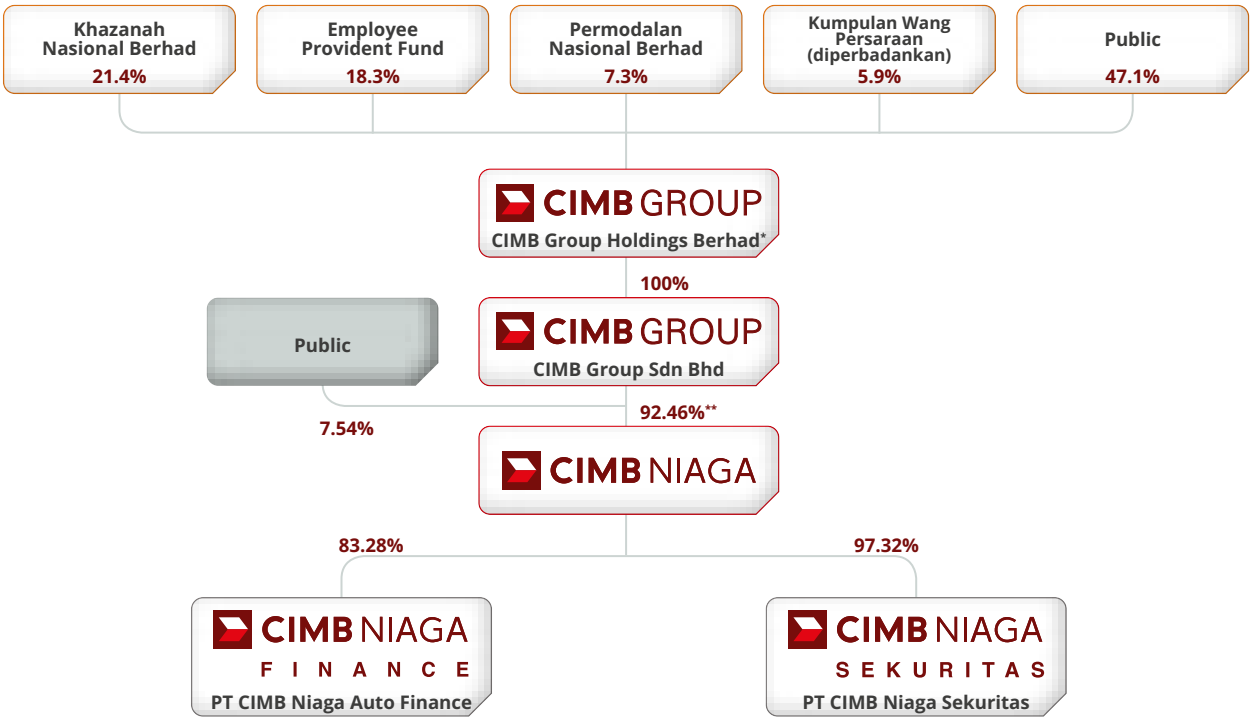
The list of CIMB Niaga bonds and sukuk that have matured and been paid off in the last 2 (two) years has been described in the discussion of Bonds, Sukuk, or Convertible Bonds Information as stated in the Financial and Operational Data Overview Chapter of this Annual Report.

ISSUANCE OF NEGOTIABLE CERTIFICATES OF DEPOSIT (NCD) CIMB NIAGA

In 2025, CIMB Niaga did not issue any new Negotiable Certificates of Deposit (NCD). The following is information regarding NCDs that have been paid off:

Description	Issuance Date	Maturity Date	Tenor (Month)	Coupon	Currency	Nominal (in billion Rupiah)	Status
NCD I CIMB Niaga 2015 Series A	15 December 15	15 Jun 16	6	9.00%	Rupiah	760	Paid
NCD I CIMB Niaga 2015 Series B	15 December 15	15 December 16	12	9.10%	Rupiah	170	Paid
NCD II CIMB Niaga 2016 Series A	16 Jun 16	16 Sep 16	3	6.95%	Rupiah	60	Paid
NCD II CIMB Niaga 2016 Series B	16 Jun 16	13 Jan 17	7	7.60%	Rupiah	230	Paid
NCD II CIMB Niaga 2016 Series C	16 Jun 16	16 Mar 17	9	7.80%	Rupiah	910	Paid
NCD III CIMB Niaga 2017 Series A	18 May 17	17 Nov 17	6	7.20%	Rupiah	576	Paid
NCD III CIMB Niaga 2017 Series B	18 May 17	15 Feb 18	9	7.35%	Rupiah	214	Paid
NCD III CIMB Niaga 2017 Series C	18 May 17	18 May 18	12	7.45%	Rupiah	710	Paid

Group Structure



* The Ultimate Beneficial Owner of CIMB Niaga is Novan Amirudin.
** Including PT Commerce Kapital 1.02%.

The composition of CIMB Niaga Shareholders up to the financial year ending 31 December 2025, is as follows:

Shareholder Name	Number of Shares (units)	Nominal Amount (in Rupiah)	%
CIMB Group Sdn Bhd	22,991,336,581	1,149,566,829,050	91.44
PT Commerce Kapital	255,399,748	12,769,987,400	1.02
Other Public Shareholder <5%*	1,895,469,514	450,450,458,900	7.54
Total Paid-up and Issued Capital	25,142,205,843	1,612,787,275,350	100.00

* Including Shares of Members of the Bank's Board of Commissioners & Board of Directors

ULTIMATE SHAREHOLDERS AND CONTROLLING SHAREHOLDERS

Based on the table above, CIMB Group Holding Berhad (CIMB Group), which controls 91.44% of the Bank's shares, is the Ultimate Shareholder and Controlling Shareholder of CIMB Niaga.

CIMB GROUP PROFILE

CIMB Group Holdings Berhad is a leading bank focused on ASEAN and one of the leading corporate advisors in the region. CIMB Group is also the world's largest major player in Islamic finance. CIMB Group is headquartered in Kuala Lumpur, Malaysia, and offers consumer banking, commercial banking, wholesale banking, Islamic banking, wealth management, and digital payments products and services.

To date, CIMB Group is the fifth largest bank by assets for banking in the ASEAN region, with approximately 33,326 employees and more than 28 million customers as of the end of 2025.

CIMB Group Holdings Berhad has been listed on Bursa Malaysia since 1987 and is one of the largest companies, with a market capitalization of RM89.0 billion as of 31 December 2025. In 2025, CIMB Group had total assets of RM778.7 billion, with registered shareholders' equity of RM70.4 billion and total Shariah assets of RM241.7 billion. At the end of 2025, the largest shareholders of CIMB Group Holdings Berhad were (i) Khazanah Nasional with a share of 21.4%, (ii) Employees Provident Fund (EPF) with a share of 18.3%, (iii) Kumpulan Wang Persaraan (Diperbadankan) with a share of 5.9%, (iv) Permodalan National Berhad 7.3%, and (v) Public 47.1%.

VISION

To be the leading focused ASEAN bank.

PURPOSE

To Build a high-performing sustainable organisation to help advance customers and society.

MANAGEMENT

Name	Position
Datuk Syed Zaid Syed Jaffar Albar	Chairperson/Independent Non-Executive Director
Muhammad Novan Amirudin	Group Chiief Executive Officer/Executive Director
YM Tengku Dato' Sri Azmil Zahruddin Raja Abdul Aziz	Senior Independent Non-Executive Director
Dato' Lee Kok Kwan	Non-Independent Non-Executive Director
Didi Syafruddin Yahya	Non-Independent Non-Executive Director
Shulamite N K Khoo	Independent Non-Executive Director
Ho Yuet Mee	Independent Non-Executive Director
Datin Azlina Mahmad	Independent Non-Executive Director
Lyn Therese McGrath	Independent Non-Executive Director
Selvendran Katheerayson	Non-Independent Non-Executive Director
Yasmin Aladad Khan	Independent Non-Executive Director

CIMB GROUP HOLDINGS BERHAD

Level 13, Menara CIMB
Jalan Stesen Sentral 2, Kuala Lumpur Sentral
50470 Kuala Lumpur, Malaysia
Phone. : 603 2261 8888
Fax. : 603 2261 0099
Website : www.cimb.com
Investor Relations : ir@cimb.com

Subsidiaries, Associated, and Joint Ventures

SUBSIDIARIES

Name	Address	Line of Business	Share Ownership	Date of Establishement	Operation Status	Total Asset in 2025 (in Rupiah)
PT CIMB Niaga Auto Finance	Jl. Bintaro Utama 9 Blok B9/I No. 15, Kel. Pondok Pucung, Kec. Pondok Aren, Kota Tangerang Selatan 15229 Call Center : 0804 1 090909 E-mail : info@cnaf.co.id Situs Web : www.cnaf.co.id	Financing Company	83.28%	10 December 1981	Active	11.5 triliun
PT CIMB Niaga Sekuritas	Graha CIMB Niaga Lt. 25 Jl. Jend. Sudirman Kav. 58, Jakarta 12190 Phone. : +62 21 5084 7847 Fax. : +62 21 5084 7849 E-mail : corsec@cimbniaga-ibk.co.id	Securities Company (Underwriter)	97.32%	12 March 2018	Active	658,952 million

PARTICIPATION

Name	Address	Operation Status	Ownership Portion	Line of Business	Total Asset in 2025 (in million Rupiah)
Bank Muamalat Indonesia	Muamalat Tower, Lt. 18 Jl. Prof. Dr. Satrio, Kav. 18 Jakarta 12940	Active	0.13%	Sharia Banking	60,588 (unaudited)
Sarana Aceh Ventura	Jl. Tgk. Syech Muda Wali No. 39 Banda Aceh 23242	Active	1.32%	Venture Capital	4,604
Sarana Bali Kerthi Development Fund Ventura	Jl. Diponegoro No. 150 Komplek IDT/Ruko Genteng Biru Blok B 23-24 Denpasar - Bali	Active	3.81%	Venture Capital	59,346
Sarana Jambi Ventura	Jl. Kapten Pattimura No. 119 Jambi 36129	Active	2.24%	Venture Capital	202
Sarana Jateng Ventura	Jl. Taman Sompok No. 18 Semarang 50249	Active	2.62%	Venture Capital	45,191
Sarana Jatim Ventura	Jl. Jemur Andayani No. 33 Surabaya 60237	Active	5.81%	Venture Capital	70,394
Sarana Kalbar Ventura	Jl. M. Sohor No. 9 AB Pontianak 78121	Active	2.45%	Venture Capital	30,540
PT Sarana Kalsel Ventura	Jl. Pramuka No. 4 Banjarmasin	Active	1.04%	Venture Capital	74,642
Sarana Lampung Ventura	Jl. Diponegoro No. 69A Gulak Galik, Bandar Lampung 35214	Active	2.52%	Venture Capital	39,897
Sarana Sulsel Ventura	Jl. Faisal Raya, No. 14 Makassar	Active	2.89%	Venture Capital	48,139
Sarana Sumatera Barat Ventura	Gedung Rangkiang Ventura Jl. Khatib Sulaiman No. 9 Kav. 5 s/d 7 Padang, Sumatera Barat	Active	3.37%	Venture Capital	61,897
Sarana Surakarta Ventura	Jl. M. Saleh Werdisastro No. 1 Surakarta 57133	Active	1.85%	Venture Capital	35,506 (unaudited)
Sarana Yogya Ventura	Jl. Yos Sudarso 25 Kotabaru Yogyakarta 55224	Active	3.89%	Venture Capital	49,875
Other (< 100,000 Shares) According to Audited Financial Report	-	Active	0.05%-1.52%	Financing Institution	-

ASSOCIATED ENTITIES, JOINT VENTURE, AND SPECIAL PURPOSE VEHICLE (SPV)

Until the end of 2025, CIMB Niaga does not have any Associated Entities, Joint Ventures, and Special Purpose Vehicles (SPV).

SUBSIDIARY PROFILE

CIMB NIAGA FINANCE

NAME:

PT CIMB Niaga Auto Finance

LEGAL BASIS OF ESTABLISHMENT:

ADeed No. 48 dated 10 December 1981 amended by Deed No. 80 dated 16 February 1982 and Deed No. 50 dated 27 October 1982 all made in the presence of Notary Frederik Alexander Tumbuan, S.H. Notary in Jakarta, under the name PT Saseka Gelora Leasing.

VISION:

To become the most profitable multifinance company in Indonesia.

MISSION:

Committed to becoming a finance company that provides the best value for all Stakeholders through excellent customer service, strong and mutually beneficial partnerships, quality human resources, and contributing to society.

PT CIMB NIAGA AUTO FINANCE PROFILE

PT CIMB Niaga Auto Finance (the Company or CNAF), previously known as PT Saseka Gelora Leasing, was established on 10 December 1981 based on the Company's Deed of Establishment No. 48 and was amended by Deed No. 80 on 16 February 1982 and Deed No. 50 on 27 October 1982. In 1996, PT Bank CIMB Niaga Tbk (formerly PT Bank Niaga Tbk) acquired the Company through a 79.65% share participation and became the majority shareholder. In 2007, PT Bank CIMB Niaga Tbk (CIMB Niaga) increased its share ownership to 95.91%.

On 26 August 2010, the Company conducted a rebranding marked by the transformation of its business from leasing to consumer financing, especially motor vehicles. This transformation also confirms its existence as a subsidiary of PT Bank CIMB Niaga Tbk.

In mid-2015, the Company merged with another subsidiary of CIMB Niaga, namely PT Kencana Internusa Artha Finance (KITAF), considering that both companies operate in the same industry. In this case, the Company acted as the recipient of the merger after obtaining prior approval from the Otoritas Jasa Keuangan (OJK) on 19 November 2015. This corporate action was then ratified by the Company's Extraordinary GMS on 23 December 2015 and became effective as of 1 January 2016.

Rapid growth from year to year has further strengthened the Company as one of the leading financing companies in Indonesia. By carrying a fast and simple value proposition and becoming a competitive and healthy growing company in the financing industry. The Company transformed its logo in 2020, becoming "CIMB Niaga Finance" to further strengthen its positioning as a subsidiary that continues to synergize with its parent company, namely PT Bank CIMB Niaga Tbk. This logo transformation also sharpens the public paradigm of the Company, namely focusing on financing four-wheeled vehicles and expanding financing segmentation such as multipurpose financing.

Along with the development of digital technology, the Company launched the CNAF Mobile application, which is one of the implementations of the transformation that is being carried out. The application is here to make it easier for prospective debtors to apply for financing via smartphones with easy requirements, monitor the status of application submissions in real time, and obtain information on financing products and programs. This application also provides maximum protection for customers.

In terms of organization and business model, the Company continues to carry out gradual development to achieve its vision and realize its commitment to achieving healthy and sustainable business growth. Since 2021, the Company has continued to consistently accelerate digitalization through various digital innovations.

In 2022, the Company implemented a strategy to continue to increase financing distribution by taking advantage of the economic recovery and the automotive industry that has improved from the COVID-19 pandemic. As a result, the Company is increasingly known as one of the leading financing companies in Indonesia that offers the convenience of owning new and used cars of various brands as well as multipurpose and hajj financing, with easy requirements and adjusted tenors. CIMB Niaga Finance also has two financing systems that customers can choose from (conventional and sharia).

In 2025, CNAF continued its positive performance trend by maintaining even growth across all segments. In line with the Company's strategy to prioritize Sharia-based financing and diversify Sharia funding sources, CNAF also strengthened its sustainability commitment by supporting the development of environmentally friendly vehicles, including by offering competitive financing schemes. These efforts reflect the Company's strategy in creating sustainable value while supporting the transition towards a green economy in Indonesia.

Through a service network in 31 branches in Indonesia, CIMB Niaga Finance will always be present by providing various products and services according to the customer's life cycle and providing a profitable experience for all its customers.

Currently, CNAF has 31 branches spread throughout Indonesia with a total of 855 employees.

BOARD OF COMMISSIONERS

President Commissioner : Lani Darmawan
Commissioner : Noviady Wahyudi
Commissioner : Koei Hwei Lien
Independent Commissioner : Serena Karlita Ferdinandus
Independent Commissioner : Hidayat Dardjat Prawiradilaga
Independent Commissioner : Jeffrey Kairupan

BOARD OF DIRECTORS

President Director : Ristiawan
Director : M. Imron Rosyadi Nur, ST
Director : Antonius Herdaru Danurdoro
Director : Michael Angga
Director : Iris Savitri

CIMB NIAGA SEKURITAS

NAMA:

PT CIMB Niaga Sekuritas

LEGAL BASIS OF ESTABLISHMENT:

Deed No. 26 made by Ashoya Ratam, S.H., M.Kn., Notary, domiciled in the Administrative City of South Jakarta, which has been legalized based on the Decree of the Minister of Law and Human Rights of the Republic of Indonesia No. AHU-0021378.AH.01.01.YEAR 2018 dated 20 April 2018 and has been announced in the State Gazette of the Republic of Indonesia No. 14173 of 2018, Supplement to the State Gazette of the Republic of Indonesia No. 69 dated 28 August 2018.

VISION:

To be a leading ASEAN company and a major player in the underwriting and financial advisory market in the Indonesian capital market.

MISSION:

Consistent in providing the best capital market products and services in improving the quality of customer value through the creation of innovative capital market products aimed to attract investor interest by leveraging CIMB Group's vast and experienced network.

PT CIMB NIAGA SEKURITAS PROFILE:

In 2017, CIMB Group Holdings Berhad (CIMBGH) initiated a strategic transformation of its regional operations in securities brokerage and investment banking. As part of this restructuring, CIMBGH separated the Investment Banking unit from the stockbroking activities at the regional level. In line with this initiative, CIMBGH established PT CIMB Niaga Sekuritas in 2018 as a specialized entity to carry out Investment Banking activities in Indonesia. PT CIMB Niaga Sekuritas is majority-owned by PT Bank CIMB Niaga Tbk, with a 97.32% shareholding.

With a clear strategic direction and strong institutional support, PT CIMB Niaga Sekuritas is solidly positioned to provide integrated and value-added investment banking solutions for corporate, institutional, and sovereign clients across Indonesia.

As the business unit overseeing Investment Banking activities, PT CIMB Niaga Sekuritas focuses on providing various services with business licenses issued and supervised by the Otoritas Jasa Keuangan (OJK) and Bank Indonesia (BI), as follows:

- Securities Underwriting — OJK License No. KEP-11/D.04/2019
- Financial Advisory Services — OJK License No. S-618/PM.21/2019
- Arranger of Medium Term Notes (MTN) and Negotiable Certificates of Deposit (NCD) — OJK License No. S-1118/PM.21/2019
- Arranger of Commercial Paper (SBK) — OJK License No. S-1481/PM.21/2019 and Bank Indonesia License No. 22/17/DPPK/Srt/B.

BOARD OF COMMISSIONERS

President Commissioner : Rusly Johannes
Commissioner : Nor Masliza Binti Sulaiman
Independent Commissioner : Achiran Pandu Djajanto

BOARD OF DIRECTORS

President Director : Nieko Kusuma
Director : Martin Batara Simorangkir
Director : Aditya N.W. Martowardojo

List of Business Partnerships

Throughout 2025, CIMB Niaga established various strategic partnerships with business partners aimed at driving business growth, creating added value for customers, and strengthening the Bank's competitiveness and efficiency in achieving the targets set in the Bank's Business Plan. Information regarding the forms of cooperation carried out by the Bank together with its partner network across all product and service lines is as follows:

1. Wealth Management and Insurance
   - Bancassurance partnership for life insurance with Sunlife and AIA, Sompo for general insurance, and other leading life insurance and general insurance companies for loan-related insurance.
   - Partnerships with leading global and domestic investment managers in distributing mutual funds based on customer risk profiles and investment objectives.
2. Credit Cards, Personal Loans, and Emerging Business Banking (EBB)
   - Complete network and card partnerships with Mastercard, including co-branding Mastercard World and Platinum with ALL (Accor Live Limitless).
   - Partnerships with various leading merchants, especially in the fields of groceries, cafes and restaurants, travel, gadget and electronic, and e-commerce/marketplace players.
   - Partnerships with personal loan channeling schemes with fintech lending such as Kredivo and SPinjam.
   - Partnerships with invoice financing channeling schemes with fintech lending such as Batumbu.
3. Debit and Savings Cards
   - Complete network and card partnership with Mastercard and GPN, including the creation of special card designs for selected community partners.
   - Partnerships with various leading merchants in the wholesale, lifestyle, cafe, and restaurant sectors and e-commerce players.
4. Mortgage and Auto-Loan
   - Collaborating with well-known developers by providing many attractive housing options ranging from Sinarmas Land, Ciputra, Jayaland, Summarecon, Paramount Land, Alam Sutera, Pakuwon Group, and many more
   - Partnerships in individual loans distribution to expand the auto portfolio through the Joint Financing scheme, both with subsidiaries through PT CIMB Niaga Auto Finance (CNAF) and also with several other financing companies, both under the Corporate Group and private companies, including Astra Group through Astra Sedaya Finance (ASF) and Federal International Finance (FIF), Mega Central Finance (MCF), and several other selected Multi Finance companies, such as Bussan Auto Finance (BAF), Bank Rakyat Indonesia Finance (BRI F), and several other selected Multi Finance.
5. Other forms of partnerships carried out by the Bank in order to expand its business and improve the Bank's performance in a sustainable manner.

Public Accountant and Public Accounting Firm

PUBLIC ACCOUNTING FIRM

Rintis, Jumadi, Rianto & Rekan (KAP RJRR)
WTC 3 Jl. Jend. Sudirman Kav. 29-31 Jakarta 12920 – Indonesia
Phone : +62 21 5099 2901, +62 21 3119 2901
Fax. : +62 21 5290 5555, +62 21 5290 5050
Website : www.pwc.com/id
Certificate Number : 315/KM.1/2024

PUBLIC ACCOUNTANT

Name : Jimmy Pangestu
AP Registration Number from the Ministry of Finance : Ap.1124
Registered Certificate Number : - OJK Banking Supervision : STTD.AP-393/PB.122/2018
- OJK Sharia Banking : STTD.APS-26/PB.122/2021
- OJK Capital Market : STTD.AP-581/PM.2/2018
Year of Assignment : 2025

PERIODIC SERVICES OF CAPITAL MARKET SUPPORTING PROFESSIONS IN 2025

Public Accounting Firm	Public Accountant	Services	Fees in Million Rupiah (Excluding Tax)	Assignment Period
Public Accounting Firm Rintis, Jumadi, Rianto & Rekan (KAP RJRR) (Member Firm of the PriceWaterhouseCooper (PWC) Global Network)	Jimmy Pangestu	Auditing the Consolidated Financial Statements for the financial year 2025	The total annual audit fees for 2025 is Rp11,946,390,260	Financial year 2025

In 2025, there were non-audit services provided by KAP Rintis, Jumadi, Rianto & Partner with a total cost of Rp2,130,000,000.

Capital Market Institutions Supporting and Professions

SECURITIES ADMINISTRATION BUREAU

PT Bima Registra
Satrio Tower, 9th Floor A2
Jl. Prof. Dr. Satrio Blok C4 Kuningan Setiabudi
Jakarta 12950-Indonesia
Phone : +62 21 2598 4818
Website : www.bimaregistra.co.id

CUSTODIAN

PT Kustodian Sentral Efek Indonesia
Gedung Bursa Efek Indonesia, Tower I, 5th Floor
Jl. Jendral Sudirman Kav. 52-53 Jakarta 12190-Indonesia
Phone : +62 21 515 2855
Fax. : +62 21 5299 1199
Website : www.ksei.co.id

TRUSTEE

PT Bank Permata Tbk
Gedung World Trade Center II (WTC II), 21st - 30th Floor
Jl. Jend. Sudirman Kav. 29-31
Jakarta 12920-Indonesia
Phone : +62 21 772 89928
Fax. : +62 21 772 89928
Website : www.permatabank.com

NOTARY

Kantor Notaris Ashoya Ratam, S.H., M.Kn
Notaris & P.P.A.T. Kota Administrasi Jakarta Selatan
Jl. Suryo No. 54 Kebayoran Baru Jakarta 12180 – Indonesia
Phone : +62 21 2923 6060
Fax. : +62 21 2923 6070
E-mail : notaris@ashoyaratam.com

RATING AGENCY

PT Pemeringkat Efek Indonesia (PEFINDO)
Equity Tower 30th Floor
Sudirman Central Business District, Lot. 9
Jl. Jend. Sudirman Kav. 52-53
Phone : +62 21 509 68469
Fax. : +62 21 509 68468
Website : www.pefindo.com

Bank Data and Information Access

INVESTOR RELATIONS
Graha CIMB Niaga, 11th Floor
Jl. Jend. Sudirman Kav. 58 Jakarta 12190 - Indonesia
Phone : +62 21 250 5252, 250 5353
E-mail : investor.relations@cimbniaga.co.id

CORPORATE SECRETARY
Graha CIMB Niaga, 11th Floor
Jl. Jend. Sudirman Kav. 58 Jakarta 12190 - Indonesia
Phone : +62 21 250 5252, 250 5353
Fax. : +62 21 252 6749
E-mail : corporate.secretary@cimbniaga.co.id

Website Information

CIMB Niaga operates the Bank's main website, namely www.cimbniaga.co.id, as a means of information disclosure in accordance with OJK Regulation No. 8/POJK.04/2015 concerning the Website of Issuers or Public Companies and Law No. 8 of 1995 regarding the Capital Market. The management of this website is a form of the Bank's commitment to implementing Good Corporate Governance (GCG) practices through the provision of transparent, accurate, and accessible information to shareholders, customers, regulators, the public, and all Stakeholders.

CIMB Niaga is committed to providing transparent and accountable information through this website to shareholders, customers, the public, the government, and all other Stakeholders. CIMB Niaga's main website can be accessed in Indonesian and English. CIMB Niaga's website is available in Indonesian and English, and has fulfilled the information submission requirements as stipulated in Article 6 of POJK No. 8/POJK.04/2015, which requires Issuers or Public Companies to submit material and relevant information to the public, in which Issuers or Public Companies are required to submit the following information:

1. General Information of Issuers or Public Companies;
2. Information for Investors;
3. Corporate Governance Information; and
4. Corporate Social Responsibility Information.

In addition, CIMB Niaga's website also contains other specific information such as:

1. Shareholder information up to the individual ultimate owner.
2. Content of the Code of Ethics & Employee Behavior.
3. General Meeting of Shareholders (GMS), including the agenda items discussed in the GMS, a summary of the minutes of the GMS, and information on important dates, namely the date of the GMS announcement, the date of the GMS summon, the date of the GMS, and the date of the summary of the minutes of the GMS announced.
4. Separate annual Financial Statements (last 5 years) and the last quarterly Financial Statement.
5. Annual Report & Sustainability Report.
6. Profiles of the Board of Commissioners and the Board of Directors (including information related to the profiles of the Sharia Supervisory Board, Committees, Corporate Secretary, and Senior Executives).
7. Charters of the Board of Commissioners, the Board of Directors, Committees, and Internal Audit Unit.
8. Corporate Governance Policy.
9. Briefing materials for analysts and the media.
10. Bank achievements and prospects.
11. Bank shares.
12. Publication of financial performance and financial position.
13. Bank Product and Service Information.
14. Awards and Certifications.

CIMB Niaga continuously updates and refines the website periodically to ensure compliance with POJK No. 8/POJK.04/2015 and the availability of relevant information for Stakeholders, including:

1. **Home**
   Contains various information on Bank products and services to customers, including Digital Banking services and CIMB Niaga promo programs presented on the main website www.cimbniaga.co.id. The homepage also presents the latest offers, foreign exchange rates, news & information, and the latest announcements. In addition, the Career and About Us menu bars can be accessed directly from the Homepage.

2. **About Us**
   This menu bar contains a selection of general information regarding Investor Relations, Corporate Governance, and CIMB Niaga Cares, which can be directly accessed through microsite integration (https://investor.cimbniaga.co.id/). This page also contains information about the company's history, milestones, activities, and business licenses of the Bank.

3. **Products and Services**
   This menu bar provides various Bank products and services, including Savings, Credit Cards, Mortgage, Unsecured Loan, Mutual Funds, Bancassurance, Waqf, and Treasury.

4. **Investor Relations**
   This menu bar contains a selection of Financial Information, Dividend Information, Stock/Bond Information, News & Events and Information Requests that can be accessed through microsite integration (investor.cimbniaga.co.id). Several important reports, such as the Annual Report, Sustainability Report, Consolidated Financial Statement, Quarterly Financial Statement, Monthly Financial Statement, and other related information, can be accessed in the Financial Information menu option.

5. **Corporate Governance**
   This GCG homepage contains complete information related to CIMB Niaga's Corporate Governance with the menu bar options including About Us, Management, GMS, GCG Structure, GCG Report, ASEAN Corporate Governance Scorecard, Transparency, and Other Information, which can be accessed through microsite integration (https://investor.cimbniaga.co.id/). Through this GCG homepage, the public can find out information about GCG practices that have been carried out by CIMB Niaga, as below:
   a. About Us: CIMB Niaga at a Glance; Bank's Vision and Mission; Share Ownership Structure and Organizational Structure; Company Group Structure; Affiliated Companies; Ratings; Awards; Sharia Business Unit and Contact Us (name, address, contact number, e-mail, and head office website).
   b. Management: Management Team Profile; Other Information related to the Bank's Board of Commissioners and Board of Directors; Report and Charter of the Sharia Supervisory Board (SSB); Information related to the Bank's Corporate Secretary and Internal Audit; Stock Transactions by Management; and Declaration of Integrity Pact, Code of Ethics & Anti-Corruption Commitment.
   c. General Meeting of Shareholders (GMS): Annual GMS and Extraordinary GMS of the Bank.
   d. GCG Structure: Board of Commissioners Committee; Board of Directors Committee; Committee Performance Evaluation; Corporate Governance Policy and Charter; GCG & Sustainability Unit.
   e. GCG Report: Corporate Governance Implementation Report; Sustainability Report; GCG Self-Assessment Results and Implementation of Public Company Governance Guidelines.
   f. ASEAN Corporate Governance Scorecard (ACGS): CIMB Niaga ACGS Assessment.
   g. Transparency: Investor News and CIMB Niaga Press Releases.
   h. Other Information: Capital Market Supporting Institutions and AML-CFT.

6. **CIMB Niaga Cares (CSR)**
   Contains information on the practice of the 4 (four) pillars of Corporate Social Responsibility (CSR) that have been carried out by CIMB Niaga, namely Education, Community Development and Empowerment, Environment, and Philanthropy, as well as the Sharia Business Unit Benevolent Fund and Contact Us for CSR.

7. **Sustainability**
   Contains information on CIMB Niaga's sustainability performance and implementation based on 5 (five) pillar focuses, namely Sustainable Action, Sustainable Business, Corporate Social and Environmental Responsibility, Governance and Risk, as well as Stakeholder Engagement and Advocacy.

Education and/or Training of the Board of Commissioners, Board of Directors, Sharia Supervisory Board, Committees, Corporate Secretary, and Internal Audit Unit

Name	Position	Training/Workshop/Conference/Seminar	Organizing Institute	Time and Location
Dewan Commissioner				
Didi Syafruddin Yahya	President Commissioner	Climate Risk Training Session	CIMB Group Risk	Online, 10 April 2025
		Joint Board for Group Sustainability	CIMB Group	Online, 19 March 2025
		Carbon Markets & Pricing: Insights from the Value Chain Training	CIMB Group	Online, 5 June 2025
		Risk Management Refreshment Level 6	AWS	Jakarta, 12 June 2025
		Joint Board Training - Cloud Security Management & Regulatory Expectations	CIMB Group Risk	Online, 12 June 2025
		2026 Risk Posture Workshop with the Combined Boards	CIMB Group Risk	Online, 25 August 2025
		MAP II: Leading for Impact	Institute of Corporate Directors Malaysia	Online, 20-21 August 2025
		ACIAA CAE Roundtable	The Institute of Internal Auditors	Online, 8 September 2025
		Briefing on Stamp Duty	PWC	Online, 24 September 2025
		Reporting Requirements on Sustainable Standard	PWC	Online, 25 September 2025
		Engagement session with Chairman of MIFC Leadership Council	CIMB	Malaysia, 2 October 2025
		Khazanah Megatrend Forum	Khazanah	Malaysia, 6-7 October 2025
		Workshop: Embracing on Board Development Journey.	CIMB/ H&S	Malaysia, 14 October 2025
		Renumeration Insight in Malaysian Financial Institution.	FIDE	Malaysia, 24 October 2025
		Regional Directors Sharing Session.	CIMB	Malaysia, 3-7 November 2025
		AI Workshop	CIMB/Microsoft	Malaysia, 20 November 2025
		Anti-Fraud, Anti-Corruption, and Anti-Bribery for Senior Leaders	Hery Subowo	Bandung, 27 November 2025
Glenn Muhammad Surya Yusuf	Vice President Commissioner (Independent)	Carbon Markets & Pricing: Insights from the Value Chain Training	CIMB Group	Online, 5 June 2025
		Joint Board Training - Cloud Security Management & Regulatory Expectations	CIMB Group Risk	Online, 12 June 2025
		2026 Risk Posture Workshop with the Combined Boards	CIMB Group Risk	Online, 25 August 2025
		Risk Management Refreshment Level 6	AWS	Jakarta, 12 June 2025
Sri Widowati	Commissioner, concurrently Independent Commissioner	Climate Risk Training Session	CIMB Niaga & Oliver Wymann	Online, 10 April 2025
		Carbon Markets & Pricing: Insights from the Value Chain Training	CIMB Group	Online, 5 June 2025

Name	Position	Training/Workshop/Conference/Seminar	Organizing Institute	Time and Location
		Joint Board Training - Cloud Security Management & Regulatory Expectations	CIMB Group Risk	Online, 12 June 2025
		Risk Management Refreshment Level 6	AWS	Jakarta, 12 June 2025
Muhammad Novan Bin Amirudin	Commissioner	Sustainability Insights Series with ERM – Key Trends for 2025	The ERM International Group Limited	Online, 20 March 2025
		Climate Risk Workshop	Oliver Wyman	Menara CIMB, 10 April 2025
		Carbon Markets & Pricing: Insights from the Value Chain Training	CIMB Group	Online, 5 June 2025
		FIDE Core Programme – Module A	Asia School of Business	Asia School of Business, 29 September 2025
		Islamic Finance	Amanie Academy	Online, 12 November 2025
		AI Development Session	GDAI	Menara CIMB, 20 November 2025
		Risk Management Refreshment Level 6	AWS	Jakarta, 12 June 2025
Vera Handajani	Commissioner	Global CEO Program (Module 2)	IESE Business School	Singapore, 19-24 January 2025
		Leadership Forum for GEXCO Members (Day 1 & 2)	Group Company Secretarial Department, CIMB Bank	Kuala Lumpur, 13-14 February 2025
		Group Risk Senior Leadership Workshop 2025 (Day 1 & 2)	Group Risk, CIMB Bank	Kuala Lumpur, 19-20 February 2025
		Risk Management Refreshment Level 7	BARA	Jakarta, 25 March 2025
		Climate Risk Training Session for Board & Management	Internal & Oliver-Wymann	Kuala Lumpur, 10 April 2026
		Global CEO Program (Module 3)	IESE Business School	Spain, 19-23 May 2025.
		Joint Board Training - Cloud Security Management & Regulatory Expectations	Group Company Secretarial Department	Kuala Lumpur, 12 June 2025
		CEO Action Network Dialogue on Sustainability and Sustainable Finance with Dr. Ma Jun	Group Sustainability	Kuala Lumpur, 28 July 2025
		[Purpose Activation Workshop] MYMC Leadership	CEO MY Office, CIMB	Kuala Lumpur, 17 October 2025
		2025 Regional Directors' Sharing Session	Group Company Secretarial Department, CIMB Bank	Jakarta, 3 November 2025
		Artificial Intelligence (AI) Development Session for Board of Directors (BOD)	Group Company Secretarial Department, CIMB Bank	Kuala Lumpur, 20 November 2025
		Year End Risk Management Townhall & Workshop	CIMB Niaga	Jakarta, 26 November 2025
Dody Budi Waluyo	Commissioner, concurrently Independent Commissioner	Climate Risk Training Session	Internal & Oliver-Wymann	Online, 10 April 2025
		Carbon Markets & Pricing: Insights from the Value Chain Training	CIMB Group	Online, 5 June 2025
		Risk Management Refreshment Level 6	AWS	Jakarta, 12 June 2025
		Senior Leaders Conference: Anti-Fraud, Anti-Corruption, and Anti-Bribery for Senior Leaders	Hery Subowo	Bandung, 27 November 2025

Name	Position	Training/Workshop/Conference/Seminar	Organizing Institute	Time and Location
Farina J. Situmorang	Commissioner, concurrently Independent Commissioner	Climate Risk Training Session	Internal & liver-Wymann	Online, 10 April 2025
		Carbon Markets & Pricing: Insights from the Value Chain Training	CIMB Group	Online, 5 June 2025
		Risk Management Refreshment Level 6	AWS	Jakarta, 12 June 2025
Audit Committee				
Dody Budi Waluyo	Chairperson concurrently Member	As stated on page Board of Commissioners training		
Glenn Muhammad Surya Yusuf	Member	As stated on page Board of Commissioners training		
Endang Kussulanjari S.	Member	Bullion Bank: Bank or Gold Pawnshop?	LPPI	Online, 28 February 2025
		"Sustainability Accounting and Reporting in the Financial Services"	OJK	Online, 6 March 2025
		Risk Management Refreshment Level 7	BARA	Jakarta, 25 March 2025
		"Looking Ahead to the Future of the Indonesian Gold Market: The Strategic Role of Bullion Banks"	OJK	Online, 17 April 2025
		"The Strategic Role of the Financial Services Industry in Driving Regional Economic Development	OJK	Online, 8 May 2025
		"Secure Strategies for Crypto Asset and Digital Finance Transactions: Personal Data Protection and the Impact of Biometric Technology in Indonesia"	OJK	Online, 19 June 2025
		Banking Digitalization from Two Perspectives	OJK	Online, 23 June 2025
		"Agentic AI in Finance : A New Era of Autonomous Decision-Making"	OJK	Online, 3 July 2025
		Risk & Governance Summit 2025	OJK	Online, 19 August 2025
		The Sustainable Financing Opportunities in the Indonesian Insurance Industry	OJK	Online, 2 October 2025
		"The Role of Digital Forensics in Handling and Exposing Financial Crimes"	OJK	Online, 18 October 2025
Angelique Dewi Daryanto	Member	Risk Management Refreshment Level 7	BARA	Jakarta, 25 March 2025
		Financial Modeling and Strategic Decision Making in Finance	Indonesian Institute of Certified Public Accountants	Online, 30 April 2025
		Key Audit Matters (KAM) SA 701 (2021): Communication of Key Audit Matters in Independent Auditor Reports	Indonesian Institute of Certified Public Accountants	Online, 21 May 2025
		The Role of Auditors in Identifying and Analyzing Cyber Security Threats	Indonesian Institute of Certified Public Accountants	Online, 23 May 2025
		Latest PSAK Updates in Financial Statement Preparation	Indonesian Institute of Certified Public Accountants	Online, 11 June 2025
		2Q25 Emerging Risks	Gartner	Online, 2 July 2025
		Risk & Governance Summit 2025 "Empowering the GRC Ecosystem to Drive Economic Growth and National Resilience"	OJK	Online, 19 August 2025
		Annual Technical Update 2025	PwC	Online, 21 August 2025
		Sustainability Reporting Standards and Implementation (IFRS S1 and IFRS S2)	Indonesian Institute of Certified Public Accountants	Online, 14 October 2025
		PSAK Series - Issues in the Preparation & Presentation of Consolidated Financial Statements	Indonesian Institute of Certified Public Accountants	Online, 3 November 2025

Name	Position	Training/Workshop/Conference/Seminar	Organizing Institute	Time and Location
Nomination and Remuneration Committee				
Sri Widowati	Chairperson concurrently Member	As stated on page Board of Commissioners training		
Didi Syafruddin Yahya	Member	As stated on page Board of Commissioners training		
Glenn Muhammad Surya Yusuf	Member	As stated on page Board of Commissioners training		
Nora Joice Kimbal	Member	HR Innovation Visioning	CIMB Niaga	Jakarta, 24, 31 January, 24 February 2025
		SOP Format & Writing Standard Training	CIMB Niaga	Jakarta, 11 February 2025
		Refreshment AML Knowledge	CIMB Niaga	Jakarta, 11 February 2025
		Leaders Giving Back Series : Recruiting Module - HR is The New Marketing	CIMB Niaga	Online, 3 March 2025
		Risk Management Refreshment (Level 5) 2025	CIMB Niaga	Online, 12 May 2025
		External Regulation	CIMB Niaga	Online, 14 May 2025
		Sosialisasi CX Work From Heart	CIMB Niaga	Jakarta, 27 August 2025
		TTT Forward30 Cascading Down	CIMB Niaga	Jakarta, 8 August 2025
		Senior Leaders Conference: Anti Fraud, Anti Corruption, and Anti Bribery for Senior Leaders	Hery Subowo	Bandung, 27 November 2025
		Team Building HR 2025	Internal	Jakarta, 5 December 2025
Risk Oversight Committee				
Glenn Muhammad Surya Yusuf	Chairperson concurrently Member	As stated on page Board of Commissioners training		
Didi Syafruddin Yahya	Member	As stated on page Board of Commissioners training		
Vera Handajani	Member	As stated on page Board of Commissioners training		
Farina J. Situmorang	Member	As stated on page Board of Commissioners training		
Dody Budi Waluyo	Member	As stated on page Board of Commissioners training		
Ronald T.A. Kasim	Member	LPBBTI General Regulation Seminar & Training Batch XXIX	AFPI	Jakarta, 18-21 February 2025
		Risk Management Refreshment Level 7	BARA	Jakarta, 25 March 2025
		Risk and Governance Summit (RGS)	Financial Services Authority	Jakarta, 19 August 2025
		National Seminar on "Economic Outlook 2026 and Information Related to Cost Adjustments"	AFPI	Jakarta, 2 September 2025
		The 3rd OJK International Research Forum (IRF)	Financial Services Authority	Yogyakarta, 6-7 October 2025
		OJK Year-End Dialogue	Financial Services Authority	Jakarta, 5 December 2025
Angelique Dewi Daryanto	Member	As stated on page Audit Committee training		

Name	Position	Training/Workshop/Conference/Seminar	Organizing Institute	Time and Location
Integrated Governance Committee				
Dody Budi Waluyo	Chairperson concurrently Member	As stated on page Board of Commissioners training		
Endang Kussulanjari S	Member	As stated on page Audit Committee training		
Serena K. Ferdinandus	Member	IIA Indonesia National Conference 2025 Audit for Tomorrow: Strategic, Future Ready, Sustainable	IIAI	Medan, 27-28 August 2025
		Economic Outlook 2026	EXTERNAL BANK	Jakarta, 2 September2025
		National Seminar "Resilience and Turnaround: Indonesia's Economic Direction"	APPI	Jakarta, 28 October2025
Achiran Pandu Djajanto	Member	Continuing Education Program for Directors and Commissioners of Securities Companies	APEI (Asosiasi Perusahaan Efek Indonesia)	Jakarta, 15 April 2025
Dr Yulizar D. Sanrego, M.Ec	Member	As stated on page Sharia Supervisory Board training		
Board of Directors				
Lani Darmawan	President Director	Risk Management Refreshment Level 7	BARA	Jakarta, 25 March 2025
		Cyber Security Crisis Table Top Exercise (TTX)	ENSIGN Info Security	Jakarta, 4 June 2025
		Carbon Markets & Pricing: Insights from the Value Chain Training	CIMB Group	Online, 5 June 2025
		National Seminar "Resilience and Turnaround: Indonesia's Economic Direction"	APPI	Jakarta, 28 October2025
		City-Centric Marketing Alignment	Internal	Jakarta, 26 November 2025
		Senior Leaders Conference: Anti-Fraud, Anti-Corruption, and Anti-Bribery for Senior Leaders	Hery Subowo	Bandung, 27 November 2025
Lee Kai Kwong	Strategy & Finance Director	Leadership Forum	CIMB Group	Kuala Lumpur, 13-14 February 2025
		CFO Forum: "Presentation of PSPK 1 and PSPK 2: Challenges, Opportunities, and Adaptation Strategies in the New Era of Banking Industry Transparency"	Perbanas	Jakarta, 27 February 2025
		Risk Management Refreshment Level 7	BARA	Jakarta, 25 March 2025
		The Role of Management in the Implementation Of IFRS S1 And S2	EY Consulting	Online, 26 March 2025
		Climate Risk Training Session	Internal & Oliver-Wymann	Online, 10 April 2025
		Cyber Security Crisis Table Top Exercise (TTX)	ENSIGN Info Security	Jakarta, 4 June 2025
		2026 Risk Posture Workshop with the Combined Boards	CIMB Group	Online, 25 August 2026
		Senior Leaders Conference: Anti-Fraud, Anti-Corruption, and Anti-Bribery for Senior Leaders	Hery Subowo	Bandung, 27 November 2025
Henky Sulistyo	Risk Management Director	CIMB Leadership Forum	CIMB Group	Kuala Lumpur, 13-14 February 2025
		Kearney Leadership Forum - Pioneering Indonesia's Future : Embracing Global Uncertainty, Driving Growth	Kearney	Jakarta, 20 March 2025
		Risk Management Refreshment Level 7	BARA	Jakarta, 25 March 2025
		The Role of Management in the Implementation Of IFRS S1 And S2	EY Consulting	Online, 26 March 2025

Name	Position	Training/Workshop/Conference/Seminar	Organizing Institute	Time and Location
		Climate Risk Training Session	Internal & Oliver-Wymann	Online, 10 April 2025
		Cyber Security Crisis Table Top Exercise (TTX)	ENSIGN Info Security	Jakarta, 4 June 2025
		Carbon Markets & Pricing: Insights from the Value Chain Training	CIMB Group	Online, 5 June 2025
		International Risk Management Seminar 2025	Bank Indonesia	Bali, 13-14 November 2025
		Focus Group Discussion: Encouraging Increased Credit Demand and New Business Creation to Accelerate Economic Growth in 2025. (Speaker)	Perbanas	Jakarta, 18 November 2025
		Senior Leaders Conference: Anti-Fraud, Anti-Corruption, and Anti-Bribery for Senior Leaders	Hery Subowo	Bandung, 27 November 2025
		CFO Forum 2025	Perbanas	Jakarta, 3 December 2025
John Simon	Treasury & Capital Market Director	Accelerating Transition Finance in ASEAN: ASEAN Transition Finance Guidance Version 2 Webinar	Internal & Asean Capital Markets Forum	Online, 15 January 2025
		Refreshment Treasury Dealer	Financial Markets Association	Bali, 17 January 2025
		Leadership Forum 13th & 14th Feb 2025	CIMB Group	Kuala Lumpur, 13-14 February 2025
		Risk Management Refreshment Level 7	BARA	Jakarta, 25 March 2025
		Climate Risk Training Session	Internal & Oliver-Wymann	Online, 10 April 2025
		Cyber Security Crisis Table Top Exercise (TTX)	ENSIGN Info Security	Jakarta, 4 June 2025
		Carbon Markets & Pricing: Insights from the Value Chain Training	CIMB Group	Online, 5 June 2025
		CIMB Closed-Door Strategy Dialogue on Sustainable Finance with Dr. Ma Jun	CIMB Group	Online, 28 July 2025
		Legal Update – Law No. 28 of 2014 on Copyright	Mohamad Kadri, Moch. Bigi Ramadha Putra, Riyo Hanggoro Prasetyo	Jakarta, 21 August 2025
		Senior Leaders Conference: Anti-Fraud, Anti-Corruption, and Anti-Bribery for Senior Leaders	Hery Subowo	Bandung, 27 November 2025
Fransiska Oei	Compliance, Corporate Affairs & Legal Director	CEO FORUM 2025 with the theme "Banking Beyond Growth: Powering a Sustainable and Inclusive Economy for 2025 Onward	PERBANAS	Jakarta, 22 January 2025 (Onsite)
		Speaker: 3rd FGD Accelerating Climate Transition Planning for Financial Institutions, Issuers and Publicly Listed companies in Indonesia	OJK	Jakarta, 23 January 2025 (Onsite)
		Speaker: Workshop CG Officer Basic - Sustainability Report / ESG	ICSA	Jakarta, 20 February 2025 (Onsite)
		Speaker: The Role of GRC in Increasing Investor Confidence and Financial Sector Stability	OJK Institute	Jakarta, 25 February 2025 (Onsite)
		Speaker: International Seminar The 24th International Seminar The 24th Auditor's Transformation Venture (ATV) FEB UI "Paving the Path to Sustainable Goals: Advancing Finance and Auditing for a Greener Future."	FEB UI	Depok, 26 February 2025 (Onsite)
		Forum on Strengthening GRC Functions: Implementation of Internal Control over Financial Reporting (ICOFR) in the Context of Strengthening the Financial Services Sector	OJK	Online, 3 March 2025
		Risk Management Refreshment Level 7	BARA	Jakarta, 25 March 2025

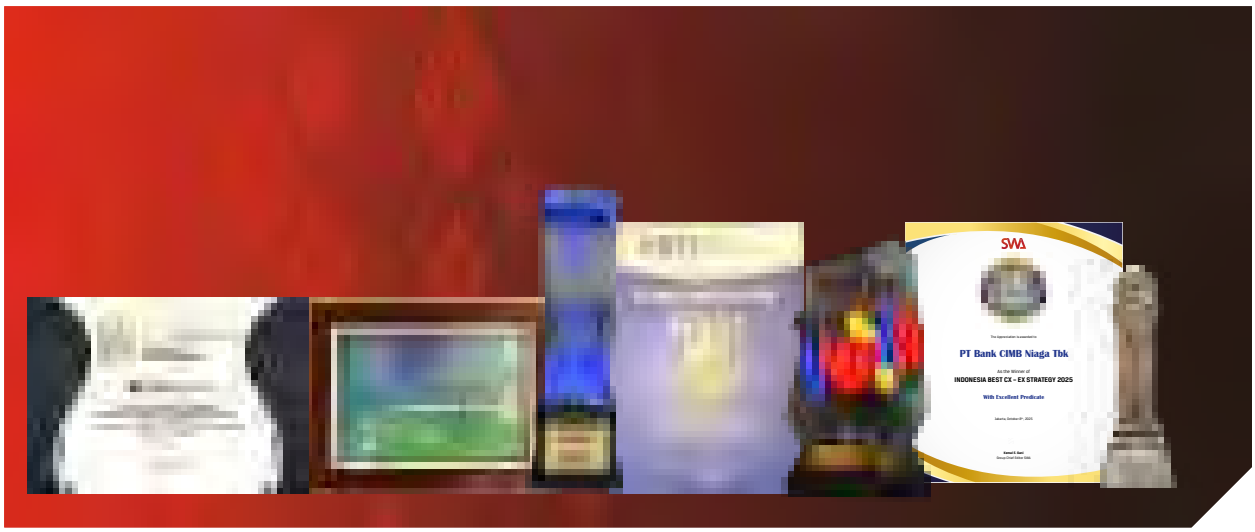
Name	Position	Training/Workshop/Conference/Seminar	Organizing Institute	Time and Location
		The Role of Management in the Implementation Of IFRS S1 And S2	EY Consulting	Online, 26 March 2025
		Climate Risk Training Session	Internal & Oliver-Wymann	Online, 10 April 2025
		Climate Risk Workshop (Half-Day)	CIMB Group	Online, 10 April 2025
		Seminar in Commemoration of Kartini Day with the theme – Kartini's Inspiration: Intelligent, Empowered, and Integrity-driven Women Towards a Golden Indonesia	OJK	Jakarta, 22 April 2025 (Onsite)
		Seminar Speaker with the Theme Driving Sustainable Growth: Leading with Innovation and ESG Principles - Beyond Compliance: Building a Culture of Compliance as the Key to Bank Sustainability	LPPI	Jakarta, 29 April 29025 (Onsite)
		Cyber Security Crisis Table Top Exercise (TTX)	ENSIGN info Security	Jakarta, 4 June 2025
		Carbon Markets & Pricing: Insights from the Value Chain Training	CIMB Group	Online, 5 June 2025
		ASEAN Corporate Governance Conference	ASEAN CGCA	Kuala Lumpur, 24 July 2025 (Onsite)
		Speaker - National Strategy Seminar on Combating Financial Crime	PERBANAS & KataData	Jakarta, 5 August 2025 (Onsite)
		Launching of the National Campaign to Eradicate Scams and Illegal Financial Activities and International Seminar on Preventing and Combating Financial Scams	SATGAS PASTI – Pemberantasan Aktivitas Keuangan Ilegal	Jakarta, 19 August 2025 (Onsite)
		Seminar with the theme: Working Together to Eradicate Online Gambling for a Better Indonesia	FKDKP	Jakarta, 29 August 2025 (Onsite)
		FGD related to RPOJK Bank Account Management	FKDKP & OJK	Online, 4 September 2025
		Seminar on Music Copyright & Royalties in the Digital World	PERBANAS	Jakarta, 12 September 2025 (Onsite)
		Speakers – Talkshow Forum Bumi	KEHATI & National Geographic Indonesia	Jakarta, 18 September 2025 (Onsite)
		Speakers - Executive Training: In-depth Implementation of Anti-Money Laundering & International Sanctions and its Implementation in the Banking Industry	KB Bank	Jakarta, 9 October 2025 (Onsite)
		Webinar Meaningful Participation: Strengthening the Integrated Supervision System for Financial Conglomerates	Badan Supervisi OJK	Jakarta, 14 October 2025 (Onsite)
		Webinar "Understanding the Importance of Integrity in Financial Institution Management."	FKDKP	Jakarta, 16 October 2025 (Onsite)
		Collaboration on Free Online Gambling: Strengthening the Role of the Payment Industry as a Strategic Partner in Handling the Online Gambling Ecosystem	Perbanas - KataData	Jakarta, 21 October 2025 (Onsite)
		AI Training CCAL Directorate - #MaximAIze	CCAL Directorate	Jakarta, 29 October 2025 (Onsite}
		Webinar on Promoting Financial Inclusion through Risk-based Approach to AML/CFT	FATF	Online, 19 November 2025
		ESG Webinar - Innovation in Sustainable Financial Products and Services Green Schemes to Capture Funding and Investment Opportunities	FKDKP	Online, 25 November 2025
		Senior Leaders Conference: Anti-Fraud, Anti-Corruption, and Anti-Bribery for Senior Leaders	Hery Subowo	Bandung, 27 November 2025
		2025 Year-End Dialogue	OJK	Jakarta, 4 December 2025 (Onsite)

Name	Position	Training/Workshop/Conference/Seminar	Organizing Institute	Time and Location
		CEO Forum	PERBANAS	Jakarta, 10 December 2025 (Onsite)
		Level 7 Compliance Certification Refreshment	LSPP	Jakarta, 12 December 2025 (Onsite)
		Coordination Meeting on APU PPT PPSPM Compliance Supervision for Financial Service Providers	PPATK	Jakarta, 18 December 2025 (Onsite)
Pandji P. Djajanegara	Sharia Banking Director	Developing Strategy for Value Creation	London Business School	London, 16-21 March 2025
		Risk Management Refreshment Level 7	BARA	Jakarta, 25 March 2025
		Climate Risk Training Session	Internal & Oliver-Wymann	Online, 10 April 2025
		Cyber Security Crisis Table Top Exercise (TTX)	ENSIGN Info Security	Jakarta, 4 June 2025
		Carbon Markets & Pricing: Insights from the Value Chain Training	CIMB Group	Online, 5 June 2025
		Senior Leaders Conference: Anti-Fraud, Anti-Corruption, and Anti-Bribery for Senior Leaders	Hery Subowo	Bandung, 27 November 2025
Rico Usthavia Frans	Operations & Information Technology Director	IFRS S1 and S2 - Refreshment to Board of Directors	EY Consulting	Jakarta, 15 April 2025
		Risk Management Certification Level 7 Exam Preparation	RDS	Jakarta, 16 April 2025
		Risk Management Certification Level 7 Exam	LSP LSPP	Jakarta, 23 April 2025
		Cyber Security Crisis Table Top Exercise (TTX)	ENSIGN Info Security	Jakarta, 4 June 2025
		OTAA Health Day - Defend your Pancreas, Defeat Diabetes	Internal & RSPI	Jakarta, 29 August 2025
		EPICC Podcast - Living Within Means	Internal & Theo Derick	Jakarta, 17 October2025
		Senior Leaders Conference: Anti-Fraud, Anti-Corruption, and Anti-Bribery for Senior Leaders	Hery Subowo	Bandung, 27 November 2025
Joni Raini	Human Resource Director	HR Innovation Visioning Lab	Internal	Jakarta, 7 February 2025
		CIMB Leadership Forum	CIMB	Kuala Lumpur, 13-14 February 2025
		Banking Talent Future Readiness	Forum Human Capital Perbankan Indonesia (FHCPI)	Jakarta, 26 February 2025
		Risk Management Refreshment Level 7	BARA	Jakarta, 25 March 2025
		Climate Risk Training Session	Internal & Oliver-Wymann	Online, 10 April 2025
		2025 Leaders & HR Forum for C-Suite	NBO Indonesia & LPI	Jakarta, 21 May 2025
		Speaker: The 15th Indonesia Learning & Development Summit; Building Skills Towards Global Human Resources	Intipesan	Yogyakarta, 23 May 2025
		Cyber Security Crisis Table Top Exercise (TTX)	ENSIGN Info Security	Jakarta, 4 June 2025
		CIMB Leading Leaders Development Programme - Module 2 – Orchestrating Winning Performance	IMD	Lausanne, 23-27 June 2025
		MSDMI Recertification	LSP MSDM	Jakarta, 26 September 2025
		CIMB Leading Leaders Development Program - Module 3 – Creating The Future	IMD	Estonia, 13-17 October 2025

Name	Position	Training/Workshop/Conference/Seminar	Organizing Institute	Time and Location
		Senior Leaders Conference: Anti-Fraud, Anti-Corruption, and Anti-Bribery for Senior Leaders	Hery Subowo	Bandung, 27 November 2025
		2025 Egon Zehnder HR Forum: Leadership in AI World	Egon Zehnder	Jakarta, 9 December 2025
Rusly Johannes	Business Banking Director	Risk Management Refreshment Level 7	BARA	Jakarta, 25 March 2025
		Climate Risk Training Session	Oliver-Wymann	Online, 10 April 2025
		Continuing Education Program for Directors and Board of Commissioners of Securities Companies Engaged in Business Activities as Securities Underwriters and/or Securities Brokers	APEI	Jakarta, 1 August 2025
		Senior Leaders Conference: Anti-Fraud, Anti-Corruption, and Anti-Bribery for Senior Leaders	Hery Subowo	Bandung, 27 November 2025
Noviady Wahyudi	Consumer Banking Director	Risk Management Refreshment Level 7	BARA	Jakarta, 25 March 2025
		Climate Risk Training Session	Internal & Oliver-Wymann	Online, 10 April 2025
		Cyber Security Crisis Table Top Exercise (TTX)	ENSIGN Info Security	Jakarta, 4 June 2025
		City-Centric Marketing Alignment	Internal	Jakarta, 26 November 2025
		Senior Leaders Conference: Anti-Fraud, Anti-Corruption, and Anti-Bribery for Senior Leaders	Hery Subowo	Bandung, 27 November 2025
Dewan Pengawas Syariah (DPS)				
Prof. Dr. M. Quraish Shihab, MA	Chairman	-	-	-
Prof. Dr. H. Fathurrahman Djamil, M.A.	Member	Pre-Annual Meeting Workshop of the 10th Sharia Supervisory Board in 2025 Sharia Banking Sector (Sharia Commercial Banks, Sharia Business Units, and Sharia Rural Banks)	DSN-MUI	Jakarta, 24-25 September 2025
		Annual Meeting of the Sharia Supervisory Board X Year 2025 Sharia Banking Sector (Sharia Commercial Banks, Sharia Business Units, and Sharia Rural Banks)	DSN-MUI	Jakarta, 26-27 September 2025
Dr. Yulizar D. Sanrego, M.Ec	Member	Risk Management Certification Exam Preparation for Level 6	RDS	Jakarta, 11-12 August 2025
		Pre-Annual Meeting Workshop of the 10th Sharia Supervisory Board in 2025 Sharia Banking Sector (Sharia Commercial Banks, Sharia Business Units, and Sharia Rural Banks)	DSN-MUI	Jakarta, 24-25 September 2025
		Annual Meeting of the Sharia Supervisory Board X Year 2025 Sharia Banking Sector (Sharia Commercial Banks, Sharia Business Units, and Sharia Rural Banks)	DSN-MUI	Jakarta, 26-27 September 2025
Satuan Kerja Audit Intern (SKAI)				
Antonius Gunadi	Chief Audit Executive	Risk Management Refreshment Level 6	BARA	Jakarta, 25 March 2025
		Climate Risk Training Session	Internal & Oliver-Wymann	Online, 10 April 2025
		CIMB Leading Leaders Development Programme - Living the Future - Sustainability & Impact (ASEAN)	IMD	Kuala Lumpur, 10-13 March 2025
		Bank Internal Audit Certification Exam - Qualification 6	LSPP	Online, 26 May 2025
		Global Digital Audit Transformation and Fraud Analytics (as speaker)	Corporate World Intelligence	Kuala Lumpur 29-30 October 2025,
		Senior Leaders Conference: Anti-Fraud, Anti-Corruption, and Anti-Bribery for Senior Leaders	Hery Subowo	Bandung, 27 November 2025

Awards and Certifications

AWARDS



International

ABF Corporate & Investment Banking Awards 2025

Category
PT Bank CIMB Niaga Tbk
- Corporate & Investment Bank of the Year – Indonesia
- Syndicated Loan of the Year – Indonesia
- Corporate Client Initiative of the Year – Indonesia

Awarding Institution
Asian Banking Finance

ABF Wholesale Banking Awards 2025

Category
PT Bank CIMB Niaga Tbk
- Indonesia Domestic Project Finance Deal of the Year
- Indonesia Domestic Cross-Border Service Initiative of the Year

Awarding Institution
Asian Banking Finance

GIB Summit2025

Category
Outstanding Growth in Indonesia: Brand Positioning

Awarding Institution
GIB Summit

Regional

ASEAN Corporate Governance Conference and Awards 2025

Category
PT Bank CIMB Niaga Tbk
- Top 50 ASEAN Public Listed Companies dan Top 1 Indonesia PLCs
- Top 5 PLC Indonesia

Awarding Institution
ASEAN CGCA

Asian Impact Awards 2025

Category
PT Bank CIMB Niaga Tbk
For Its Excellence in Sustainable Livelihood Empowerment Through "Empowering MSMES in Eastern Indonesia – Community Link #BESUSTAINABLE Platinum Alignment

Awarding Institution
Asian Impact

Asia Risk Awards 2024

Category
Derivatives House of The Year Indonesia 2024

Awarding Institution
Asia Risk

19th Alpha South East Asia Best Financial Institution Award

Category
PT Bank CIMB Niaga Tbk
Category: Best Islamic Finance SME Bank and Best Islamic Finance Retail Bank in Indonesia

Awarding Institution
Alpha South East Asia

The Asset Triple Asset Asian Awards

Category
PT Bank CIMB Niaga Tbk
Corporate Banking
Sustainability Finance 2025 – Best Green Loan Automotive

Awarding Institution
The Asset Triple A Asian Awards

Triple A Awards 2025

Category
PT Bank CIMB Niaga Tbk
Triple A Treasurise Awards 2025

Awarding Institution
The Asset

The Asset Benchmark Review

Category
- Winner Top Sellside Firms in The Secondary Market (IDR Government Bonds)
- Runner up Top Arrangers: Investor's Choice for Primary Issues (IDR Government Bonds)
- Triple A Best Bank for Investment Solutions (Rates Indonesia)
- Triple A Best Bank for Investment Solutions (FX, Indonesia)

Awarding Institution
The Asset

The Asset Triple A Treasury Awards 2025

Category
PT Bank CIMB Niaga Tbk
Best Payments and Collections Solutions

Awarding Institution
The Asset

National

Indonesia Excellence Management Awards 2025

Category
Executive of The Year Banking
Noviady Wahyudi
PT Bank CIMB Niaga Tbk

Awarding Institution
Asian Business Review

Indonesia Public Relation Awards 2025

Category
PT Bank CIMB Niaga Tbk
Best Public Relations 2025 in Promoting Impactful Sustainable Communications
Category: Conventional Bank

Awarding Institution
Warta Ekonomi

The 8th Infobank SLE 2025

Category
- The Most Satisfying KBMI 3 Bank in Teller Service
- The Most Satisfying KBMI 3 Bank in Mobile Banking
- The Most Satisfying KBMI 3 Bank in Services
- The 2nd Best KBMI 3 Bank in Customer Satisfaction
- The 2nd Best KBMI 3 Bank in Customer Loyalty
- The 2nd Best KBMI 3 Bank in Net Promoter Score
- The 2nd Most Satisfying KBMI 3 Bank in Branch Office
- The 3rd Best KBMI 3 Bank in Satisfaction, Loyalty, Engagement 2025
- The 3rd Best KBMI 3 Bank in Brand Interactivity Index
- The 3rd Most Satisfying KBMI 3 Bank in Customer Service
- The 3rd Most Satisfying KBMI 3 Bank in ATM Service

Awarding Institution
Infobank

Indonesia GCG Conference & Award-IX-2025 (IGCGA-IX-2025)

Category
CIMB Niaga Syariah
The Best Indonesia GCG Award – IX – 2025
Gold Award (B) Excellent (4 Star)
Category Sharia Bank Company – Asset > Rp60 T

Awarding Institution
Economic Review

Indonesia Digital Sustainability Award 2025

Category
PT Bank CIMB Niaga Tbk
Indonesia Best Digital Awards 2025 in Conventional Bank for The Development of User-Friendly Mobile App and Digital Document Management System

Awarding Institution
JAK TV

Top Brand Award 2025

Category
PT Bank CIMB Niaga Tbk
OCTO Savers JR
Category: Children's of Outstanding Achievement in Building the Top Brand

Awarding Institution
TOP Brand

The 10th PR INDONESIA Awards (PRIA) 2025

Category
PT Bank CIMB Niaga Tbk
Winner of the 24 Most Popular Institutions/Corporations in Online and Social Media by PR INDONESIA AWARDS (PRIA) 2025

Awarding Institution
PR Indonesia

6th Anniversary Indonesia Best 50 CEO Awards 2025 & 4th Anniversary Indonesia Inspiring Women Awards 2025

Category
Lani Darmawan
- President Director of PT Bank CIMB Niaga Tbk
  Indonesia Inspiring Women Awards 2025
- Indonesia Most Popular CEO Awards 2025

Awarding Institution
The Iconomics

Infobank 14th Digital Brand Award 2025

Category
PT Bank CIMB Niaga Tbk
- The 2nd Best Credit Card Bank Umum Konvensional 2025 - KBMI 3 (Modal Inti Di Atas Rp14 Triliun S.D. Rp70 Triliun) - Aset Rp200 Triliun Ke Atas
- The 2ndBest Mobile Banking Bank Umum Konvensional 2025 - KBMI 3 (Modal Inti Di Atas Rp14 Triliun S.D. Rp70 Triliun) - Aset Rp200 Triliun Ke Atas
- The 3rd Best Tabungan Bank Umum Konvensional 2024 - KBMI 3 (Modal Inti Di Atas Rp14 Triliun S.D. Rp70 Triliun) - Aset Rp200 Triliun Ke Atas
- The 3rd Best Kpr Bank Umum Konvensional 2025 - KBMI 3 (Modal Inti Di Atas Rp14 Triliun S.D. Rp70 Triliun) - Aset Rp200 Triliun Ke Atas
- The Best E-Money Bank 2025 - Kbmi 3 (Modal Inti Di Atas Rp14 Triliun S.D. Rp70 Triliun) - Aset Rp200 Triliun Ke Atas
- The 2nd Best Internet Banking Bank Umum Konvensional 2025 - KBMI 3 (Modal Inti Di Atas Rp14 Triliun S.D. Rp70 Triliun) - Aset Rp200 Triliun Ke Atas
- The 2ndBest Debit Card Bank Umum Konvensional 2025 - KBMI 3 (Modal Inti Di Atas Rp14 Triliun S.D. Rp70 Triliun) - Aset Rp200 Triliun Ke Atas
- The 2nd Best Deposito Bank Umum Konvensional 2025 - KBMI 3 (Modal Inti Di Atas Rp14 Triliun S.D. Rp70 Triliun) - Aset Rp200 Triliun Ke Atas

Awarding Institution
Infobank

Most Trusted Financial Brands Awards 2025

Category
PT Bank CIMB Niaga Tbk
- Credit Cards, Corporate Banking Services, Conventional Bank Accounts, SMS Banking
- CIMB Niaga Preferred
- SME Banking Solutions
  PT Bank CIMB Niaga Tbk (Sharia Business Unit)
- CIMB Niaga Sharia Products
- IB Hajj Plan Savings
- CIMB Niaga Preferred Sharia

Awarding Institution
Investortrust

IFN Award Best Bank 2024

Category
CIMB Niaga Syariah
Best Islamic Investment Bank in Indonesia 2024

Awarding Institution
Islamic Finance News

Treasury Award

Category
- Best Treasury Dealing Room Transaction Partner 2024 (Private Bank Category)
- Runner-Up for Best Primary Dealer of Government Securities 2024
- 3rd Place Primary Dealer of Securities Best Sharia Country of 2024

Awarding Institution
Ministry of Finance of the Republic of Indonesia

Women Inspiration Awards 2025

Category
Lani Darmawan
President Director of PT Bank CIMB Niaga Tbk
Human in Business Leadership

Awarding Institution
iNews Media

10DX Summit Indonesia 2025

Category
Dedy Sahat
In honor of your invaluable contribution as a guest speaker at 10DX Summit Indonesia 2025. We extend our deepest appreciation for your time, insight, and expertise

Awarding Institution
10DX

Indonesia Leading Women Awards 2025

Category
Lani Darmawan
President Director & CEO PT Bank CIMB Niaga Tbk
Outstanding Business Leadership in Financial Industry

Awarding Institution
CNN Indonesia

MARCOMM CORCOMM DREAM TEAM 2025

Category
PT Bank CIMB Niaga Tbk
- Indonesia CorComm Dream Team 2025 (Judges Review)
  Predicate: Very Good
- **Hery Kurniawan** – SVP Corporate Communications Head
  In recognition of his contribution as speaker of sharing session "From Storytelling to Storyliving"

Awarding Institution
MIX Marketing Communication

Public Relation Top Leader Awards 2025

Category
Hery Kurniawan
Indonesia Public Relations Top Leader 2025 for Bridging Compliance, Corporate Reputation, and Public Engagement in a Dynamic Financial Landscape
Category: Conventional Bank

Awarding Institution
Warta Ekonomi

Indonesia Finance Award – VIII 2025

Category
PT Bank CIMB Niaga Tbk
- The Best Indonesia Finance Award 2025
  Platinum Award (A) (Very Excellence) (5 Start)
  Category: Bank – Public Company – Asset > 100T
- The Best Indonesia Finance Award 2025
  Gold Award (B) (Excellence)
  Category: Sharia Bank – Public Company – Asset > 50T

Awarding Institution
Economic Review

Innovative Future Finance Award 2025

Category
PT Bank CIMB Niaga Tbk
The Most Innovative Future Finance Awards 2025 for Strenghening the Implementation of Business Sustainability and Improving Operational Excellence

Awarding Institution
Idea Komunika Plus – JAK TV

The 25 Top CEO Future Finance Award 2025

Category
Lani Darmawan – President Director
The Best CEO in The Conventional Bank 2025 for Innovative Digital Service and Fostering Socio-Economic Emporement

Awarding Institution
Idea Komunika Plus – JAK TV

22nd Infobank Banking Service Excellence 2025 Award

Category
PT Bank CIMB Niaga Tbk
Category :
Indonesia Product of the Year 202

Awarding Institution
Infobank

IDX Channel Anugerah ESG 2025

Category
PT Bank CIMB Niaga Tbk
Main Award
Financial Services Sector: Implementation of Impactful and Sustainable ESG Strategies

Awarding Institution
IDX Channel

HR Excellence Award 2025

Category
Excellence in the Excellence Award 2025
Category:
Learning & Development (L&D)

Awarding Institution
SWA

Industry Award 2025

Category
PT Bank CIMB Niaga Tbk
Indonesia Best Bank Industry for Improving Experience through Products Excellence and Services Capability

Awarding Institution
Warta Ekonomi

6th Indonesia 50 PR Person Awards 2025

Category
Hery Kurniawan
Corporate Communications Head

Awarding Institution
The Economics

Indonesia PR of The Year 2025

Category
- PT Bank CIMB Niaga Tbk
  Program Jurnalisme Inspiratif Class & Workshop 2024
  PR Program of The Year 2025
  Category: Media Relations Program (Board of Judges Assessment)
  Predicate GOOD
- PT Bank CIMB Niaga Tbk
  Program The Cooler Earth Sustainability Series
  PR Program of The Year 2025
  Category: ESG Campaign Program (Board of Judges Assessment)
  Predicate VERY GOOD
- PT Bank CIMB Niaga Tbk
  Program Jurnalisme Inspiratif Class & Workshop 2024
  PR Program of The Year 2025
  Category: Media Relations (Outtakes index)
- **Hery Kurniawan** - Corporate Communications Head
  PR Practitioners of The Year 2025
  Category: Senior Practitioners in Banking & Financial Services Industry (Journalist Choice)
- **Moh. Hanifudin Mahfuds**
  Media Relations & PR Content PT Bank CIMB Niaga Tbk
  PR Practitioners of The Year 2025
  Category: Junior PR Practitioners in Banking & Financial Services Industry (Journalist Choice)

Awarding Institution
MIX Magazine

30th Infobank Award 2025

Category
PT Bank CIMB Niaga Tbk
The Excellence Performance Bank – KBRI 3
(Asset Class Above IDR 200 Trillion)

Awarding Institution
Infobank

Indonesia Green & Sustainable Companies 2025

Category
PT Bank CIMB Niaga Tbk
1. Indonesia Green & Sustainable Companies 2025:
   Predicate Very Good | Category: Best Innovation in Sustainable Finance Implementation
2. Indonesia's Best Public Companies SWA 100 Best
   Wealth Creator 2025: The 9th Ranking of Wealth Creator of the Large Market Capitalization Category

Awarding Institution
SWA

30th Infobank Award

Category
PT Bank CIMB Niaga Tbk
The Excellent Performance Bank – KBMI 3
(Asset Class Above IDR 200 Trillion)

Awarding Institution
Infobank

TOP GRC Award 2025

Category
PT Bank CIMB Niaga Tbk
- **Lani Darmawan** – Direktur Utama
  The Most Committed GRC Leader 2025
- Platinum Winner Medallion
- Top GRC Awards 2025 #Star 5

Awarding Institution
TOP Business

Indonesia Institute for Corporate Directorship 16th IICD Corporate Governance Conference & Award

Category
PT Bank CIMB Niaga Tbk
1. Top 50 Big Capitalization Public Listed Company
2. Leadership in Corporate Governan

Awarding Institution
IICD

Fortune Indonesia 100

Category
PT Bank CIMB Niaga Tb
Indonesia's Biggest Companies 2025

Awarding Institution
Fortune Indonesia

Bisnis Indonesia Financial Awards 2025

Category
1. Best CEO Perbankan
   Lani Darmawan – CEO PT Bank CIMB Niaga Tbk
2. Best Performance Bank
   PT Bank CIMB Niaga Tbk – KBMI 3

Awarding Institution
Bisnis Indonesia

Malam Apresiasi Emiten 2025

Category
PT Bank CIMB Niaga Tbk
For its financial performance achievements until December 2024 and its inclusion in the TEMPO – IDNFinancials 52 Index in the category
Main Index – High Growth – High Dividend – High Market Capitalization

Awarding Institution
Tempo/IDN Financial

Investortrust CSR Awards 2025

Category
PT Bank CIMB Niaga Tbk
Category Impact Excellence Awards

Awarding Institution
Investortrust

BISRA 2025

Category
Platinum Champion
PT Bank CIMB Niaga Tbk
For CSR Program "Konservasi Bambu Berkelanjutan CIMB Niaga

Awarding Institution
Bisnis Indonesia

Wealth Creation Award

Category
PT Bank CIMB Niaga Tbk
- **Lani Darmawan** - President Director
  In recognition of exceptional Top 10 Wealth Creation Performance within the sector of: Financial Sector
- **Didi Syafruddin Yahya** – President Commissioner
  In recognition of exceptional Top 10 Wealth Creation Performance within the sector of: Financial Sector

Awarding Institution
Universitas Airlangga

Indonesia Best CX – EX Strategy 2025 Award 2025

Category
PT Bank CIMB Niaga Tbk
Indonesia The Best CX – EX Strategy 2025 With Excellent Predicate

Awarding Institution
SWA

Investortrust.id ESG Awards 2025

Category
PT Bank CIMB Niaga Tbk
Category Platinum Star Awards Big Cap

Awarding Institution
Investortrust.id

Top 20 Financial Institutions 2025

Category
- PT Bank CIMB Niaga
  The Best Performing Bank 2025 Based on Financial Performance 2023 -2025 Bank Assets Category Within Rp100 Trillion Less Than Rp500 Trilion
- **Lee Kai Kwong** AS Best CFO in Financial Institution 2025
  Bank Assets Category Within Rp300 Trillion Less Than Rp500 Trillion

Awarding Institution
The Finance

Indonesia Sustainable Synergy Award 2025

Category
- PT Bank CIMB Niaga
  Sector: Finance – Conventional Bank
  With Indonesia Sustainable synergy Awards 2025 for Recovery of Ecological Functions and Community – Focused Scholarship
- Lani Darmawan – Presiden Direktur
  Sector: Visionary SDGs Changemaker
  With Top CEO in SDGs Changemaker for Building Multiple Collaboration and Social Welfare Improvement

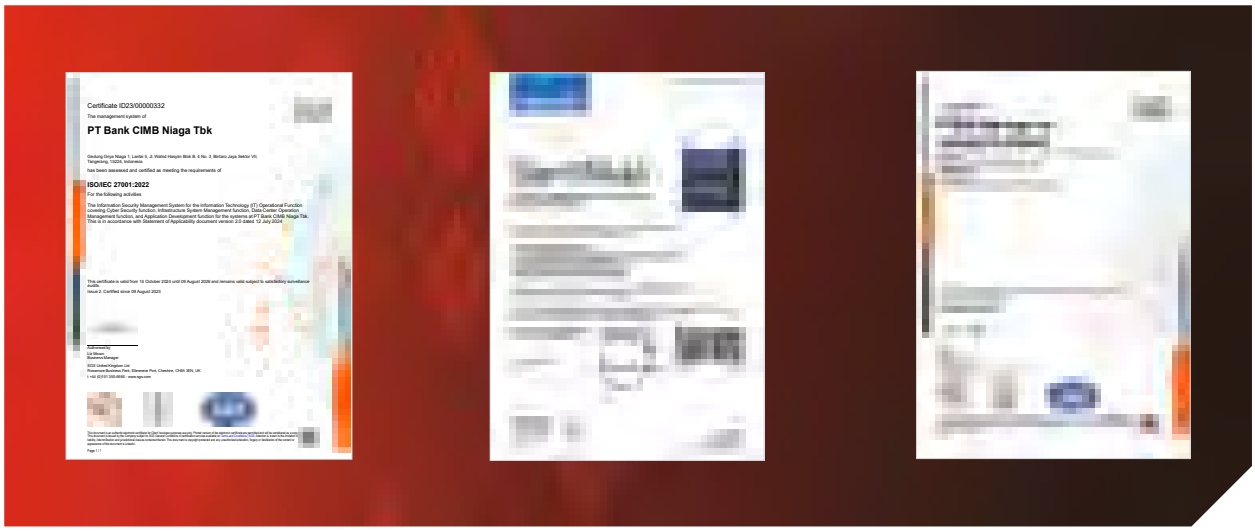
Awarding Institution
Plus Idea Komunika & Netral News

TOP Digital Financial Award 2025

Category
PT Bank CIMB Niaga
Foreign Exchange Bank KBMI 3 (Core Capital IDR 14 Trillion-IDR 70 Trillion)
1. Customer Engagement
2. Customer Experience
3. Customer Trust & Perception
4. Customer Insight
5. Inclusiveness Customer Inclusion

Awarding Institution
Media Asuransi

CERTIFICATIONS



ISO/IEC 27001:2022

Information Security Management System for Information Technology (IT) Operational Functions, including Cyber Security, Infrastructure System Management, Data Center Operational Management, and Application Development for existing systems at PT Bank CIMB Niaga Tbk.

Valid until 9 August 2026.

Issuing Institution
SGS United Kingdom Ltd

ISO 37001:2016

Implementation of an Anti-Bribery Management System in Strategic Procurement & Admin Property Management (SPAPM) at PT Bank CIMB Niaga Tbk.

Valid until 2 January 2027.

Issuing Institution
TUV NORD Indonesia

ISO 9001:2015

Provision of Education and Learning Services for PT Bank CIMB Niaga Tbk.

Valid until 5 September 2026.

Issuing Institution
SGS United Kingdom Ltd

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Living Our Values, Inspiring Every Dream

CIMB Niaga brings its corporate values to life through a culture of integrity, collaboration, and empowering employees to deliver their best performance for customers, guided by a spirit of working from the heart.

04

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2025 Macroeconomics Overview

CIMB Niaga dealt with macroeconomic and banking industry dynamics in 2025 by continuing to strengthen its competitive position with a laid focus on strategy execution that was sustainable.

GLOBAL AND DOMESTIC ECONOMIC REVIEW

Global economic growth in 2025 was expected to remain in its moderating phase, albeit at a rate considered relatively stable compared to the previous year. The International Monetary Fund (IMF) in its World Economic Outlook projected global growth of 3.3% in 2025, the same rate as in 2024. That projection corresponded to growth of around 1.7% in developed economies and 4.4% in developing and emerging markets. Inflation was expected to continue to decline globally, albeit at varying rates across nations, while risks appeared to remain under control.

Bank Indonesia, in its Indonesian Economic Report, stated that high uncertainty would continue to loom over global dynamics in 2025. Persistent geopolitical tensions in Eastern Europe and the Middle East, along with the different direction of US economic policy under President Trump, could have a severe impact on global financial market stability and international capital flows. In this context, Bank Indonesia projected global growth of around 3.3%, a stable rate compared to 2024. Growth divergence between countries was expected to persist due to the United States government's imposition of reciprocal tariffs and heightened geopolitical tensions.

The Indonesian economy was expected to grow at a higher rate, driven by various pro-growth policies implemented by its Government and Bank Indonesia. Economic growth in the fourth quarter of 2025 was 5.39%, up from 5.04% in the previous quarter. The increase was primarily driven by domestic demand from household consumption and investment, in line with the positive impact of various government policy stimuli and Bank Indonesia's policy mix. As the economy progressed, overall growth in 2025 was projected at 5.11%, up from 5.03% in 2024, as the country continued to see improvements in employment quality. Higher economic growth is projected to continue in the first quarter of 2026. Household consumption will increase, supported by various government stimulus programs, monetary policy easing, improving consumer expectations, and increased economic activity during various National Religious Holidays (HBKN) in the first quarter of 2026, such as Chinese New Year, Nyepi Day, and Eid al-Fitr 1447 H.

Investment is also projected to grow higher, driven by government investment, including the downstreaming of natural resources, and continued improvement in business confidence. Bank Indonesia projects economic growth in 2026 to increase in the range of 4.9–5.7% in line with various government and Bank Indonesia policies to stimulate economic growth.

The Rupiah exchange rate on 18 February 2026, was recorded at Rp16,880 per US dollar, weakening by 0.56% (ptp) compared to the level at the end of January 2026. The weakening of the exchange rate was primarily influenced by high uncertainty in global financial markets, amidst increasing demand for foreign exchange by domestic corporations in line with increasing economic activity. Bank Indonesia views the Rupiah exchange rate as undervalued compared to Indonesia's economic fundamentals, including consistency in controlling inflation within the target of 2.5±1% in 2026 and 2027.

BANKING REVIEW

So far, the 125 bps cut in the BI Rate throughout 2025 and Bank Indonesia's expansion of monetary liquidity have led to lower interest rates across economic sectors. The INDONIA interest rate has decreased by 211 bps since the beginning of 2025 to 3.92% on 18 February 2026. The SRBI interest rate for 6, 9, and 12 month tenors has decreased by 225 bps, 227 bps, and 223 bps, respectively, since the beginning of 2025 to 4.91%, 4.93%, and 5.04% on 13 February 2026.

The money supply continued to grow strongly in line with Bank Indonesia's policy of driving more effective monetary liquidity expansion to stimulate economic growth. M0 growth in January 2026 remained high at 11.0%, relatively stable compared to the 11.4% growth in December 2025. Among the driving factors was the sustained high growth of M0 in January 2026, buoyed by increased government financial operations in line with fiscal stimulus and monetary expansion. M2 growth in December 2025 was recorded at 9.6%, driven by, among other factors, government financial expansion and developments in loan distribution.

Bank loan grew by 9.69% in 2025. By usage group, growth in investment loan, working capital loan, and consumer loan in 2025 was 21.06%, 4.52%, and 6.58%, respectively. This achievement aligns with Bank Indonesia's policy measure to cut interest rates and strengthen the Macroprudential Liquidity Incentive Policy (KLM), as well as the implementation of priority government programs amidst maintained macroeconomic and financial conditions. On the supply side, bank financing capacity remains adequate, supported by a Liquid Assets to Deposits (LA/TPF) ratio of 28.57% and strong TPF growth of 13.83% by December 2025. Furthermore, bank lending appetite continues to improve, reflected in increasingly relaxed lending requirements, except for the consumer and MSME loan segments due to the continued high credit risk in these two segments.

Financial system resilience is well maintained, supported by adequate banking liquidity, maintained high capital capacity, and low credit risk. The banking Capital Adequacy Ratio (CAR) in December 2025 was recorded at a high 25.89%, a strong indicator of risk absorption and supporting loan growth.

The aggregate banking sector's Non-Performing Loan (NPL) ratio remains low at 2.05% (gross) and 0.79% (net) in December 2025. Bank Indonesia's stress test results demonstrate strong banking resilience in the face of various risks, supported by maintained corporate repayment capacity and profitability.

The growth of digital economic and financial transactions in Q4 of 2025 remained high, driven by a secure, smooth, and reliable payment system. Digital payment transaction volume reached 14.26 billion transactions, representing a 39.21% increase in Q4 of 2025, supported by the expansion of digital payment acceptance. Transaction volume through mobile applications and the internet grew by 12.10% and 15.10%, respectively, including QRIS transactions, which continued to grow strongly, reaching 139.99%. This positive performance was thanks to the growing number of users and merchants. By infrastructure, the volume of retail transactions processed through BI-FAST reached 1,358.65 million transactions, or 30.44% growth, with a transaction value of Rp3,442.26 trillion in the fourth quarter of 2025. Meanwhile, the volume of large-value transactions processed through BI-RTGS reached 2.88 million transactions, or 3.82% growth, totaling Rp65,069.78 trillion in Q4 2025. In terms of Rupiah currency management, Circulating Currency (UYD) grew 12.90% to Rp1,359.94 trillion in the fourth quarter of 2025.

CIMB NIAGA'S POSITION IN THE INDONESIAN BANKING INDUSTRY

CIMB Niaga dealt with macroeconomic and banking industry dynamics in 2025 by continuing to strengthen its competitive position with a laid focus on strategy execution that was sustainable. The Bank continued to deliver on its commitment to managing growth in a balance between business expansion, asset quality, and operational efficiency. CIMB Niaga's operational and financial performance in 2025 is expected to remain solid, with a profit before tax of Rp8.8 trillion and earnings per share of Rp273.53, reflecting the Bank's strong fundamentals.

CIMB Niaga was also consistent in maintain its ability to provide added value to shareholders by strengthening capital and liquidity. The Return on Equity (ROE) ratio in 2025 was expected to remain at a competitive level of 13.03% in line with productive asset management and consistent cost control.

In terms of funding, CIMB Niaga continued its strategy of increasing low-cost funds (CASA) as its primary source of funding. Optimizing digital channels and improving the quality of customer service remained key drivers of CASA growth. In 2025, CIMB Niaga's CASA ratio was recorded at 70.03%, compared to the banking industry's CASA ratio of 63.24%.

In lending, CIMB Niaga kept its priority on asset quality and prudent principles. The Bank maintain its non-performing loan (NPL) ratio (gross) in 2025 at a healthy 1.81%, below the industry average. The Bank's capital position also remained strong, as reflected in the Capital Adequacy Ratio (CAR) of 24.83%, providing adequate room for CIMB Niaga to support sustainable business growth amidst the dynamics of the national and global economy.

Business Segment Overview

CORPORATE BANKING

CIMB Niaga Corporate Banking has a vision "To become the First Corporate Banking choice in Indonesia that offers excellent financial services to customers at local and regional levels" with two unique value propositions, which are:

1. By utilizing "Regional Strength through the ASEAN footprint", CIMB Niaga, as a bank, has a regional footprint and strong connectivity covering 7 Southeast Asia countries (including Indonesia).
2. Corporate banking always offers advanced and comprehensive digital capabilities for customers.

The Corporate Banking segment serves as a one-stop solution for corporate customers by providing a comprehensive range of services. These include financial advisory services to support multinational corporations (MNCs) in establishing and expanding their businesses in Indonesia, as well as integrated cash management and digital banking solutions. In addition, Corporate Banking offers Loan and Investment Banking solution, encompassing bilateral financing, syndicated loans, and investment banking products, as well as green financing facilities to support the sustainability agenda. The competencies of the Corporate Banking segment also include trade finance, business ecosystem integration, and treasury services designed to comprehensively meet customers' overall liquidity needs and risk management requirements.

STRATEGIES AND POLICIES

Amid global economic dynamics, Indonesia continued to demonstrate solid performance. Domestic economic resilience remained strong, supported by robust household consumption and low, well-controlled inflation at 2.92%, which provided room for Bank Indonesia to reduce the BI rate from 6.00% at the end of 2024 to 4.75% at the end of 2025. This interest rate reduction lowered the cost of funds and encouraged an increase in loan demand.

Supported by solid domestic economic conditions and positive industry sentiment, the Corporate Banking segment recorded loan growth 6.72%. This achievement was primarily driven by growth in priority sectors, including Agriculture & Forestry, Telecommunication, Media & Technology, and Manufactured Goods.

On the funding side, CIMB Niaga prioritized service excellence through a range of banking solutions, including the development of BizChannel capabilities, Online Forex Deal, Gateway@CIMB (Host-to-Host), and Application Programming Interface (API) services. The Corporate Banking segment also expanded its service coverage to cities with high growth potential, while strengthening internal processes to improve customer satisfaction. In addition, the Bank focused on developing Non-Interest Income (NOII) by leveraging foreign exchange facilities such as swap contracts, spot transactions, and forward contracts, in order to diversify revenue sources and support sustainable growth.

FINANCIAL INSTITUTIONS

Throughout 2025, the Financial Institutions Group (FIG) recorded a significant improvement in performance. One of the key achievements was a 51.39% year-on-year increase in the ranking of CIMB Niaga's mutual fund Net Asset Value (NAV) services. This improvement reflects the growing confidence of financial institutions in FIG's service capabilities.

FIG also strengthened strategic collaboration with CIMB Securities Services in Kuala Lumpur. This cross-border synergy enhanced the Bank's ability to capture Global Funds opportunities, while expanding service coverage and reinforcing CIMB Niaga's position within the regional financial market ecosystem.

In terms of revenue contribution, FIG was the largest contributor to fee-based income within the Business Banking Division. This performance was primarily driven by growth in custodial services, bond transactions, and remittance services, which delivered the most notable performance throughout 2025.

In addition, CIMB Niaga successfully recorded bond-related income that ranked among the top 10, with a significant portion contributed by FIG customers. This achievement underscores FIG's strategic role in supporting capital market activities and strengthening the Bank's capabilities in the financial institutions segment.

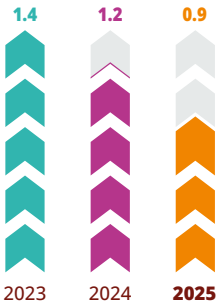
From a funding and financing perspective, FIG recorded significant deposit growth, increasing by 17.17% year-on-year, with low-cost funds (CASA) contributing 51.58% of total deposits. On the financing side, the successful completion of several strategic transactions in the securities and multifinance sectors enabled FIG to achieve its loan targets, while maintaining strong asset quality.

2025 PERFORMANCE

In 2025, the Corporate Banking segment recorded net interest income of Rp2.4 trillion. Other operating income in 2025 was recorded at Rp0.9 trillion, which continued to support the overall financial performance of the Corporate Banking segment. Profit before tax in 2025 amounted to Rp3.9 trillion, compared to Rp3.6 trillion in 2024, representing an increase of 6.35%.

Net Interest Income
(in trillion Rupiah)

Other Operating Income
(in trillion Rupiah)



Profit Before Tax
(in trillion Rupiah)

LOAN DISBURSEMENT

In 2025, the Corporate Banking segment recorded total loan disbursements of Rp96.8 trillion, contributing approximately 40.63% of the Bank's total loan portfolio. This amount increased by 6.72% from Rp90.7 trillion in the previous year.

By type of financing, working capital loans in 2025 amounted to Rp50.0 trillion, while investment loans reached Rp46.8 trillion. Meanwhile, Sharia-based financing in 2025 amounted to Rp15.5 trillion, contributing 16.03% of the Corporate Banking segment's total loans.

In addition to bilateral loan disbursements, throughout 2025 CIMB Niaga actively participated in a number of syndicated loan transactions, with an estimated participation value of Rp7.5 trillion and USD177.5 million. This participation is aligned with the Bank's commitment to providing financing support to the continuously growing corporate sector. In the same year, CIMB Niaga was also involved in several strategic syndicated loan transactions, both as a participating bank and as a bank mandated to act as Mandated Lead Arranger and Bookrunner (MLAB). In these mandated transactions, CIMB Niaga's total estimated participation reached Rp3 trillion and USD41.5 million, out of total syndicated loan values of Rp9.3 trillion and USD750 million, respectively.

Examples of syndicated transactions participated in by CIMB Niaga included those involving PT PLN (Persero) & Group, PT Indomobil Finance Indonesia, PT Yupi Indo Jelly Gum Tbk & Group, and PT Antam Tbk. CIMB Niaga's involvement in these transactions reflects the Bank's active role in meeting corporate financing needs and further strengthens its position as one of the key players in the corporate syndicated financing segment in Indonesia.

Rachmat Harsono, B.Sc. MBA.
PT Samator Indo Gas Tbk
President Director

We have established strategic relationship with CIMB Niaga for over ten years now. What started as a simple banking relationship has blossomed into a long-term partnership where CIMB Niaga has been supporting Samator's transformation and expansion as the largest industrial gas company in Indonesia.

CIMB Niaga's consistency of service and understanding toward our business growth direction has been supporting us in Digital transformation which is a crucial foundation of Samator in achieving operational excellence and we see CIMB Niaga as a relevant partner for this acceleration.

In terms of services, Samator has leveraged CIMB Niaga's digital solutions, particularly for transaction inquiries and current account, which have improved financial transparency and operational efficiency. In line with our vision to establish more agile, digital and data-driven operation, we hope to be able to adopt more CIMB Niaga's digital services particularly for Cash Management and other digital solution which will support our business scales in various industry clusters.

Our main reason for choosing CIMB Niaga is its reputation as a large bank with comprehensive financing portfolio and has been providing real benefits in form of faster and efficient financial management and capital readiness support to expand in onsite gases, clean energy, hydrogen solution and medical gases. Going forward, we expect CIMB Niaga to continue and maintain its services quality, strengthened digital solutions and sustainable financing, and become a strategic partner in driving Indonesia's sustainable growth. With support from CIMB Niaga, Samator will be more focus on our mission: Empowering Industry, Enabling Life.

LOAN QUALITY

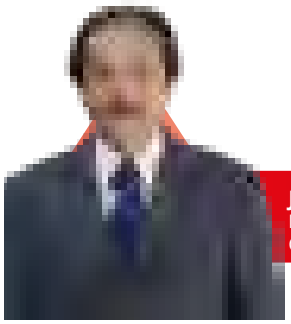
In maintaining loan quality, the Corporate Banking segment continuously enhanced the intensity of communication with customers and sharpened early warning indicators to proactively anticipate potential risks. At the same time, the Bank remained open to acquiring new customers by prioritizing prudential principles through a selective onboarding process and the establishment of customer selection criteria based on strong fundamentals and solid business prospects. In 2025, the Corporate Banking segment continued to maintain strong asset quality, with the NPL ratio recorded at 0.2%.

CUSTOMER DEPOSITS

In 2025, the Corporate Banking segment recorded total customer deposits of Rp76.1 trillion, with CASA amounting to Rp56.2 trillion. The CASA composition of the Corporate Banking segment increased from 70.14% to 73.79% of total corporate customer deposits. Meanwhile, current account balances amounted to Rp55.9 trillion, representing an increase of 4.89% from Rp53.3 trillion in the previous year. Savings deposits stood at Rp0.2 trillion, while time deposits in 2025 reached Rp19.9 trillion.

LEVERAGE OF INFORMATION TECHNOLOGY

Throughout 2025, the Corporate Banking segment consistently optimized the use of the BizChannel platform as a digital solution to facilitate transaction activities and expand access to banking services, providing customers with secure and convenient access. These efforts were supported by improvements in Digital and Transaction Banking capabilities, including the development of banking Application Programming



Jusak Kertowidjojo
PT Indomobil Sukses Internasional Tbk
CEO

Indomobil has maintained a strong and enduring partnership with CIMB Niaga for more than a decade. Throughout this period, CIMB Niaga has demonstrated consistent commitment, reliability, and a deep understanding of our business and industry dynamics. The bank has been a trusted financial partner, supporting Indomobil's growth through professional, responsive, and constructive engagement with our management.

We value CIMB Niaga for its comprehensive financial solutions and relationship-driven approach. Our collaboration has delivered tangible benefits, including efficient transaction banking services, bilateral and syndicated financing, as well as effective risk management and hedging solutions. These capabilities have contributed meaningfully to strengthening our operational efficiency and financial resilience.

As Indomobil continues to evolve its business model, particularly in advancing electric vehicle distribution and assembly, and in transitioning toward more sustainable mobility solutions, CIMB Niaga has demonstrated strong alignment and readiness to support our strategic direction. We look forward to further strengthening our partnership with CIMB Niaga and exploring opportunities to support Indomobil's long-term growth and sustainability objectives.

Interface (API) networks, to support system integration, process efficiency, and increasingly complex business transaction requirements of customers.

CORPORATE BANKING HR

CIMB Niaga consistently strives to enhance the quality of its human resources to ensure higher productivity, professionalism, and integrity in conducting banking activities. Within the Corporate Banking segment as well as other business segments, the Bank implements structured education and training programs, both domestically and overseas, to develop HR competencies.

These education and training programs focus on strengthening credit competencies and deepening industry-specific insights, while consistently upholding compliance and risk management principles. These efforts are aimed at ensuring the readiness of HR to support sustainable business growth and to maintain the quality of the Bank's portfolio management.

AWARDS

In 2025, the Corporate Banking segment received various prestigious awards in recognition of its performance, capabilities, and contributions in delivering superior and sustainable corporate financial solutions. These awards included, among others, the ABF Wholesale Banking Awards – Indonesia Domestic Project Finance Deal of the Year, as well as the ABF Corporate & Investment Banking Awards covering the categories of Corporate & Investment Bank of the Year, Syndicated Loan of the Year, and Corporate Client Initiatives of the Year. In addition, the Corporate Banking segment also received the Asset Triple A Awards for Best Payment & Collection Solutions, reflecting the Bank's excellence in providing transaction solutions and cash flow management for corporate customers.

PLANS, STRATEGIES, AND POLICIES FOR 2026

CIMB Niaga's Corporate Banking strategy for 2026 focuses on extending loan to customers with strong loan quality, with priority given to sectors such as Agriculture, Healthcare, Fast-moving Consumer Goods, Telecommunications, Media, and Technology. At the same time, as part of the Bank's commitment to supporting the transition toward Net Zero Emissions, the Corporate Banking segment will continue to expand its financing portfolio in sectors that support sustainability principles, including green financing and renewable energy.

From a funding perspective, the Corporate Banking segment will continue to optimize the collection of Third Party Funds, particularly low-cost funds, through strategies aimed at increasing transaction throughput and penetration within supplier and buyer ecosystems in the Corporate Banking segment, supported by the use of data analytics. These efforts will also be reinforced through cross-selling strategies to increase product holdings, as well as the offering of various attractive programs tailored to the needs of corporate customers.

In its efforts to deliver excellent and innovative services through enhanced digital capabilities, the Corporate Banking segment will launch Octobiz as a more advanced and integrated digital transaction solution.

TREASURY AND CAPITAL MARKETS

Aligned with the commitment of Advancing Customers and Society, CIMB Niaga, through its Treasury and Capital Markets directorate, delivers a comprehensive range of products and services to customers. These include plain vanilla foreign exchange transactions, banknotes, hedging instruments, and a broad range of investment products, including investment in structured products offered as alternative investment solutions. Through the provision of integrated solutions, CIMB Niaga's Treasury and Capital Markets enables customers to enhance their capabilities in managing risks, pursuing investment opportunities, and allocating funds within the domestic market optimally, while concurrently contributing the strengthening of the national financial market and sustainable economic growth.

STRATEGY AND POLICY OF TREASURY AND CAPITAL MARKETS

Global macroeconomic conditions in 2025 continued to present challenging dynamics, driven by various external factors, including international trade policies, tariff adjustments, and heightened geopolitical risks. These developments affected Indonesia's export demand, contributed to economic slowdowns in several key trading partners, and disrupted supply chains, leading to higher logistics and insurance costs. Ultimately, these conditions exerted pressure on export margins and increased volatility in financial markets.

From a domestic perspective, financial market movements throughout 2025 were influenced by global monetary policy developments and the coordination of monetary and fiscal policies in Indonesia. In the first half of the year, market conditions remained relatively moderate, reflected in slower foreign exchange transactions, hedging activities, and investments. Nevertheless, market conditions improved in the second half of 2025, supported by policy rate cuts by Bank Indonesia and increased liquidity in the financial system, partly driven by fiscal policy measures implemented by the Ministry of Finance.

Throughout 2025, financial markets exhibited a contained level of volatility, with the USD/IDR exchange rate moving within the range of Rp16,000–Rp16,900, while the yield on 10-year Government Securities (SBN) opened the year at approximately 7.0% and declined to a low of around 5.93%. Against this backdrop, the performance of Treasury and Capital Markets recorded positive year-on-year profit growth of 18%, reflecting the effectiveness of the strategies implemented.

Overall, the performance of Treasury and Capital Markets in 2025 was very strong amid ongoing economic dynamics. This achievement was supported by robust

customer demand for alternative investment instruments, such as bonds and structured deposits, in line with the declining trend of interest rate. In addition, foreign exchange transaction activity increased during the year, in line with the implementation of the Export Proceeds of Natural Resources (DHE SDA) regulation which came into effect in 2025, as well as the continued growth of Local Currency Transactions (LCT).

2025 PERFORMANCE

Treasury and Capital Markets booked year-on-year non-interest income growth of 21% from foreign exchange and derivative transactions, as well as securities investment transactions. This performance improvement was backed by 14% increase of volumes in total foreign exchange and derivative transaction and 16% increase of volumes in securities investment transactions during the year.

FX Volume (Foreign Exchange Transactions)
(in milllion USD)

Bonds Volume (Marketable Securities Transactions)
(in trillion Rupiah)

TREASURY AND CAPITAL MARKETS PRODUCTS AND SERVICES

CIMB Niaga's Treasury and Capital Markets provides a wide range of solutions for customers undertaking foreign exchange and marketable securities transactions, catering to both individual and institutional/corporate customers.

For individual customers, CIMB Niaga's Treasury and Capital Markets offers range of products from foreign exchange transactions to various short-term and long-term investment products. One of the newly introduced structured products is a bond-linked deposit, which provides customers with potential return under declining interest rate conditions.

For corporate customers, CIMB Niaga's Treasury and Capital Markets provides foreign exchange transaction products across short-term and long-term tenors, including plain vanilla, derivatives, and structured products to meet customers' hedging requirements. In addition, Treasury and Capital Markets also offers repo-to-maturity products to support liquidity needs.

In addition, the products and services offered are also accessible through CIMB Niaga's digital channels, namely OCTO Clicks and OCTO Mobile for individual customers, and OCTO Biz for corporate transactions. Further details of the products and services offered by CIMB Niaga's Treasury and Capital Markets include the following:

REGULAR TRANSACTIONS

Regular transactions refer to foreign exchange services such as FX TODAY, FX TOM, FX SPOT, and banknotes transactions.

HEDGING PRODUCTS

Products designed to protect financial performance from the risk of fluctuations in interest rates or exchange rates, with key offerings including:

1. Interest Rate Swap (IRS). Product to hedge long-term loan against fluctuations in interest rates, to prevent potential losses caused by uncertain interest rate movements.
2. Cross Currency Swap (CCS). Product featuring principal and interest rates exchange between two different currencies over a specified period.
3. FX Forward. Currency conversion or buying and selling of foreign currency against the Rupiah or another currency with a settlement date more than two business days after the transaction date.
4. Par Forward. Consists of several FX Forward transactions combined into a single contract.
5. FX Call Option and FX Put Option. The right to buy or sell a currency against another currency at a predetermined exchange rate, amount, and maturity date.

6. Call Spread Option. A hedging instrument against exchange rate risk, which combines the purchase and sale of FX options with the same contract value but different strike rates.
7. FX API. A system interface that supports a platform in providing real-time foreign exchange information and deals through host-to-host media from CIMB Niaga.

INVESTMENT PRODUCTS

1. Market Linked Deposit (MLD). A Structured Product combining derivative instruments and deposits. This product offers yield enhancement and provides 100% principal protection. MLD is flexible and liquid (CIMB Niaga provides daily redemption price quotes). Depending on the underlying asset, MLD is divided into two types: interest rate-based and foreign exchange-based.
2. Swap Depo. A Structured Product offering yield enhancement and 100% principal protection, combining term deposits with foreign exchange/FX Swap derivative instruments.
3. Strike Currency. A Structured Product related to derivative transactions in the form of FX options, using a target exchange rate (strike price).
4. Bonds. Buy or Sell government bond such as Retail Treasury Bonds (ORI) and Retail Sukuk Bonds (SRI), as well as corporate bonds.
5. Bond Linked Investment. A Structured Product formed by combining non-derivative instruments (Deposits) with derivative instruments (Bond Options) issued in Rupiah denomination.
6. Bond-Linked Deposits, a structured product that combines non-derivative instruments (in the form of deposits) and derivative instruments (in the form of IRS – Inverse Floater and Bond Forward). Through this product, customers benefit from a 100% principal guarantee and the potential for higher returns in line with interest rate movements. Customers also have the opportunity to capitalize on increases in the price of the reference bond as additional returns by exercising the option if the fixing price exceeds the strike price.

SUPPORT FOR GOVERNMENT PROGRAMS

Treasury and Capital Markets consistently continued its support for various national programs, including the implementation of the Natural Resources Export Proceeds from (*Devisa Hasil Ekspor Sumber Daya Alam*/DHE SDA) regulation, which came into effect in 2025, as well as the strengthening of Local Currency Transaction (LCT) activities. This support was realized through the ongoing outreach initiatives and the development of programs aimed at effectively supporting the implementation of the DHE SDA and LCT policies.

Widya Drahma
PT Wilson Lautan Karet
Director

Our company is engaged in the rubber trading industry and has maintained a long-standing partnership with CIMB Niaga, dating back to the period when the bank was still known as Lippo Bank. Throughout this partnership, CIMB Niaga has consistently demonstrated a strong understanding of the nature and characteristics of our business. The digital products and solutions provided are of high quality and comprehensive, enabling us to conduct our transactional activities more efficiently.

CIMB Niaga has been instrumental in supporting the Company's financial risk management efforts, particularly in managing foreign exchange and interest rate risk exposures, through the provision of hedging solutions tailored to our business needs. The benefits we have gained from this collaboration include convenient access to banking products, efficient transaction processes, and support from a professional and responsive team. In the period ahead, we expect CIMB Niaga to continue innovating and to remain a strategic partner that is adaptive to market developments and evolving customer needs.

In addition, Treasury and Capital Markets also launched the FX & Derivatives Linked Sustainability program as part of its support for the Sustainable Development Goals, in line with national policy directions. This initiative reflects the Bank's commitment to providing innovative financial market solutions while contributing to the achievement of sustainable development objectives.

NETWORK AND SERVICES AS WELL AS OPTIMIZATION OF INFORMATION TECHNOLOGY

CIMB Niaga's Treasury and Capital Markets is headquartered in Jakarta and supported by a nationwide Treasury Cluster network across Indonesia, including six (6) regional Treasury and Capital Markets offices outside Jakarta, located in Medan, Bandung, Solo, Surabaya, Bali, and East Kalimantan & Eastern Indonesia. Customers may also conduct foreign exchange and investment transactions through CIMB Niaga branch offices throughout Indonesia. In addition, customers are able to transact directly through CIMB Niaga's online channels, including OCTO Mobile, OCTO Clicks, and OCTO Biz.

Uray Azhari
PT Polytama Propindo (Polytama)
Finance Director

PT Polytama Propindo (Polytama) is an Indonesian manufacturer of polypropylene resin (PP resin) under the Masplene® brand, continually expanding to meet domestic demand for PP resin.

Polytama has maintained a strategic banking partnership with CIMB Niaga since 2022. The partnership began with CIMB Niaga's role as the holder of 100% of the medium-term ijarah sukuk issued by Polytama to finance working capital, forming the initial foundation for strengthening the Company's capital structure and liquidity position. Since then, CIMB Niaga has continued to support the Company's financial needs through transaction banking services, risk-management solutions, integrated digital services, and the provision of working-capital facilities that help ensure the smooth execution of Polytama's daily operations.

CIMB Niaga has taken on a pivotal role in the Company's strategic financing initiatives. Complementing its role as the security agent and payment agent in multi-creditor financing structures, CIMB Niaga has served as the Mandated Lead Arranger and Bookrunner (MLAB) for the syndicated financing of Polytama's strategic Polypropylene Plant Balongan (PPB) project. CIMB Niaga's involvement in the syndication process underscores its strong confidence in Polytama's long-term prospects and its commitment to supporting the expansion of the national petrochemical industry's capacity.

As we look to the future, Polytama expects CIMB Niaga to continue maintaining the high standard of service delivered to date. We also anticipate that the development of CIMB Niaga's innovative digital solutions will continue to advance in line with the rapidly evolving needs of the industry. Furthermore, we believe that CIMB Niaga can further strengthen its position as a strategic partner by providing adaptive, competitive, and sustainable financial solutions that will continue to support Polytama's business growth in the years ahead.

In line with the strengthening of its digital network, Treasury and Capital Markets continues to optimize the utilization of information technology to support operational activities and sustainable business development. This optimization includes the automation of transaction settlement processes to enhance efficiency, accuracy, speed, and service reliability, as well as the use of information systems to generate and channel targeted potential customer leads to marketing functions at branch offices and relevant business units. Through the optimization use of information technology, the Bank strengthens cross-unit synergies, enhances sales effectiveness, and ensures that Treasury and Capital Markets services are delivered in a responsive with added value manner to customers.

Furthermore, Treasury and Capital Markets continues to expand the use of digital technology across its business processes as part of ongoing efforts to streamline processes and enhance the customer experience in Treasury product transactions. The sustained implementation of these digital initiatives contributed positively to the increasing foreign exchange and bond transaction volumes through the OCTO Mobile and OCTO Clicks digital channels. In line with these developments, Treasury and Capital Markets has also enhanced its FX API capabilities, which have been implemented and utilized by numbers of institutional customers, to support more efficient transaction integration and further strengthen its digital-based services.

AWARDS

Treasury and Capital Markets received several awards during the year, including Asia Risk's House of the Year Indonesia 2025, The Asset Triple A Best Bank for Investment Solutions 2025, Asian Banking & Finance Indonesia Domestic Cross-Border Initiative of the Year, as well as a number of other domestic awards.

PLANS, STRATEGY, AND POLICY FOR 2026

Global macroeconomic and geopolitical conditions, along with persistently high macroeconomic volatility, are expected to present both challenges and strategic opportunities in 2026. In response to these anticipated conditions, CIMB Niaga, through its Treasury and Capital Markets function, will focus its strategy on increasing the sales of investment products as alternative asset management solutions, while also driving the growth of foreign exchange and hedging transactions across all customer segments. These efforts will include the enhancement of transaction capabilities and the expansion of collaboration with customers through FX API, aimed at delivering more integrated, responsive, and market-relevant solutions in an increasingly dynamic environment

In addressing the challenges and opportunities in 2026, CIMB Niaga's Treasury and Capital Markets remain committed to consistently delivering high-quality services through a customer-centric approach, particularly in liquidity management, asset diversification, and hedging strategies. In line with this commitment, the Bank will continue to enhance operational efficiency through process optimization and the effective use of technology, while maintaining a prudent risk mitigation framework. This approach is expected to further strengthen the role of Treasury and Capital Markets as a strategic partner to customers and to support the Bank's sustainable performance.

TRANSACTION BANKING

The development and implementation of the Bank's strategies and policies are supported by various digital innovation initiatives undertaken by Transaction Banking in the delivery of services to customers on an ongoing basis, with the aim of providing optimal and reliable services. The primary focus is directed toward strengthening and enhancing back-end system capabilities for products to drive operational efficiency and improve service quality. These efforts are realized through the adoption of digital innovations, simplification of process flows, and reengineering of internal processes designed to accelerate Service Level Agreements (SLAs) and consistently enhance customer satisfaction.

STRATEGIES AND POLICIES

Throughout 2025, the national banking industry faced global and domestic economic dynamics that remained influenced by financial market uncertainty, the normalization of monetary policy, and the accelerated digitalization of payment systems and financial transactions. At the same time, the growth in economic activity and the increasing needs of corporate customers for fast, secure, and integrated transaction services have driven banks to continuously innovate in delivering value-added transaction banking solutions. In this context, the strengthening of digital-based services, process efficiency, and the optimization of low-cost fund mobilization and fee-based income have become key factors in maintaining competitiveness and the sustainability of banking performance.

In responding to the dynamics and challenges of the banking industry throughout 2025, Transaction Banking continued to strengthen product capabilities and accelerate the development of digital services. Various strategies and policies were implemented in a focused manner to enhance service quality for customers, while also driving the development of transaction solutions that support the mobilization of low-cost funds and the increase in fee-based income, among others through the following initiatives:

- Digital transformation through the acceleration of transformation initiatives, including digital innovation across products and services.
- Growth of demand deposits, with a focus on increasing low-cost current account Third-Party Funds (TPF) to maximize interest income through the provision of appropriate operating account solutions.
- Cross-selling intensification, by enhancing the offering of product bundling to customers.
- Programs and campaigns, through the launch of initiatives tailored to customer segments and specific needs.
- Development of trade finance and supply chain services, including reengineering of end-to-end trade finance and supply chain transaction service processes to optimize efficiency and customer service satisfaction.

- Enhancement of customer experience and fulfilment of business needs in line with market developments, by utilizing custodian systems supported by the latest technologies to deliver the highest quality of service to all customers.

CASH MANAGEMENT

In line with the increasing number of new corporate internet banking users (BizChannel@CIMB) and the growing customer demand for systems that are reliable, user-friendly, and aligned with business expectations, CIMB Niaga upgraded its corporate internet banking platform by leveraging the latest technologies. This enhancement is designed to improve convenience, flexibility, and efficiency in managing corporate financial transactions. The initiative represents a medium-term project aimed at supporting the Bank in increasing the Third-Party Funds, particularly demand deposits, while simultaneously strengthening CIMB Niaga's position as the primary bank for corporate customers' financial activities.

TRADE FINANCE AND SUPPLY CHAIN

Transaction Banking at CIMB Niaga provides Trade Finance and Supply Chain services to support customers' trading activities, both domestically and internationally. The Trade Finance and Supply Chain products can fully meet customers' banking needs in accordance with their preferences, through both conventional and Sharia-based structures. The product offerings include letters of credit (including Domestic Letters of Credit), bank guarantees, and working capital solutions such as trust receipts, import and export financing, as well as supply chain financing.

The strategic focus of CIMB Niaga's Trade Finance business throughout 2025 was to deliver customer-centric solutions with ease of facility utilization, including the provision of alternative Sharia-compliant financing. CIMB Niaga also strengthened collaboration within customers' ecosystems by providing trade and supply chain financing support.

To support domestic supply chain transactions, Transaction Banking at CIMB Niaga has developed systems designed to facilitate customers' business growth, enabling principals to expand their markets and overcome limitations by leveraging a robust electronic banking platform to monitor invoice status, payments, and other related activities.

SECURITIES SERVICES

Through Transaction Banking, CIMB Niaga provides Securities Services comprising custodian services and fund administration services. These services are primarily offered to CIMB Niaga's non-retail customers within the Non-Bank Financial Institutions segment, including, among others, insurance companies, securities firms, investment managers, and pension fund managers, as well as other segments such as banking and related institutions.

In addition, Securities Services also provides Customer Fund Account services for investors through securities companies, as well as payment bank services. In accordance with the mandate granted by the Indonesian Central Securities Depository (KSEI), CIMB Niaga is the only bank in Indonesia appointed as the cash settlement bank for foreign currency transactions in the capital market. CIMB Niaga continues to earn strong customer trust under this mandate and is currently one of the settlement banks with the largest market share in Indonesia.

Securities Services continues to be developed as one of the core Transaction Banking products to enhance the Bank's revenue, particularly fee-based income, while also supporting the growth of Third-Party Funds through fund placements in demand deposit accounts. The development of these services reflects the Bank's focus on expanding its value proposition for institutional and corporate customers.

As a manifestation of CIMB Niaga management's commitment to advancing these services, Securities Services is supported by state-of-the-art, high-technology operational systems, as well as human resources with strong experience and expertise in the capital markets. Over the past three years, the Bank has also continuously undertaken operational team reorganization, whereby all custodian operational units are led by experienced team leaders, in order to ensure operational reliability, service quality, and compliance with prevailing industry standards.

UTILIZATION OF DIGITAL, ARTIFICIAL INTELLIGENCE, AND DATA ANALYTICS

Transaction Banking continues to introduce various innovations to accelerate the Bank's digital transformation agenda, in line with the rapid development of the digital economy that increasingly influences the banking industry. These initiatives include, among others, the development of an Application Programming Interface (API) ecosystem, which enables more flexible and efficient system integration with partners and corporate customers. On the other hand, Securities Services has adopted the latest custodian systems equipped with modern features and technologies to support the operational needs of custodian service users. The

implementation of these systems is aimed at enhancing convenience, accuracy, and efficiency in managing customers' investment portfolios, while at the same time strengthening the overall quality of the Bank's services.

STRATEGIC COOPERATION

The Transaction Banking business segment continuously develops product and service innovations to strengthen strategic partnerships with a number of major corporations. These initiatives are intended to deliver integrated, value-added transaction solutions and to comprehensively support customers' business needs. The strategic partnerships undertaken include, among others:

- Strategic collaboration with companies in the frozen products distribution sector, through the provision of financing facilities to meet working capital requirements, as well as the delivery of comprehensive cash management services. These include collection facilities for the secure, efficient, and instant management of cash deposits, and the Bank's role as a payment bank supported by an advanced Internet Banking system with multi-currency options to ensure the smooth operation of customers' businesses.
- Strategic collaboration to support the commodity ecosystem under the Penyaluran Amanat Luar Negeri (PALN) scheme, by providing real-time foreign exchange conversion services via API, to facilitate more efficient execution of trading on overseas exchanges and enables more seamless fund management for Indonesian investors in accessing opportunities in global markets.
- Strategic collaboration with automotive companies in collaboration with dealer communities, through integrated Supply Chain solution services. Under this arrangement, the automotive company, as the principal, benefits from assured on-time payments and working capital financing support through Distributor Financing provided to its dealer network. From an ecosystem perspective, both principals and dealers gain optimal benefits through seamless processes enabled by digital platforms and sustained collaboration.

2025 PERFORMANCE

Throughout 2025, Transaction Banking successfully recorded solid performance, supported by successful expansion efforts and deeper penetration into business communities across various industries. The implementation of appropriate strategies and policies, as well as the execution of strategic partnerships to address challenges in the banking industry, also generated positive impacts on the management of Cash Management, Trade Finance, Value Chain, and Securities Services products.

Roy Kurniawan
PT Indo Lysaght
Director

Our strong partnership with CIMB Niaga dates back to 2017. CIMB Niaga is more than just a bank since it has become a strategic financial partner that supports us as we pursue sustainable growth. The product we benefit most from is their Working Capital Financing Facility, which we've found crucial for our operational liquidity. Another product we use often is their Trade Finance services for import/export transactions, as well as the integrated Cash Management service, which is crucial for making daily financial administration much more efficient.

We've found the digital banking solutions CIMB Niaga offers very helpful. A particular instance is the BizChannel by CIMB Niaga platform that offers exceptional convenience for bulk payments, domestic and international fund transfers, and real-time cash flow monitoring. The intuitive user interface and multi-layered security features make running our company's banking operations safe and efficient; they let us do all that without having to visit a branch as often as we used to.

Overall, CIMB Niaga's product and service support has been instrumental in enhancing the stability and scalability of our company's operations. We hope CIMB Niaga can continue to develop its innovative digital services, particularly by adding more personalized and predictive features tailored to our specific industry needs. We further hope that our Relationship Managers (RMs) will continue to be responsive and provide proactive solutions. We are now looking forward to a closer, long-term partnership.

In Cash Management services, the number of active BizChannel@CIMB users increased by 4.09% in 2025 compared with the previous year. This achievement contributed positively to an increase in the average balance of current accounts by 16.69% year-on-year. Virtual Account (VA) transactions also recorded growth of 43.81% in 2025 compared with the previous year. In addition, remittance transactions increased by 51.61% year-on-year.

In Trade Finance services, the average Trade Finance loan balance in 2025 grew by 31.56% compared with the previous year. There was also an increase in the utilization of contingent products, with transaction values rising by 12.54% year-on-year.

In Securities Services, assets under management recorded an increase of 16.47% in 2025 compared with the previous year.

Chinthya Theresa Am
PT Pamapersada Nusantara
Director

As one of Indonesia's leading mining contractors, PT Pamapersada Nusantara requires a banking partner capable of delivering secure and efficient financial solutions across our extensive operations.

PT Bank CIMB Niaga Tbk, a trusted partner since 2004, has continuously supported PT Pamapersada Nusantara through its comprehensive cash management services.

Our collaboration was further strengthened through the implementation of an integrated interface between CIMB Niaga and PT Pamapersada Nusantara, enabling smoother payment processes and real-time visibility of our liquidity through clear and reliable reporting. This integration has helped us optimize our payment workflows and improve operational efficiency.

The partnership between CIMB Niaga and PT Pamapersada Nusantara reflects a shared commitment to providing practical and mutually beneficial solutions that support companies in achieving sustainable growth.

AWARDS

Transaction Banking continues to strengthen operational resilience and enhance internal efficiency through continuous improvements to its work processes, as part of its efforts to address evolving business dynamics and challenges. These initiatives are aimed at ensuring consistent service quality while optimally supporting customers' needs.

In recognition of this commitment, CIMB Niaga's Transaction Banking received external acknowledgement in 2025 through The Asset Triple A Treasurise Awards 2025, being named Best Solution – Payments and Collections in Indonesia, which reflects the Bank's excellence in delivering innovative and reliable transaction and payment management solutions.

2026 PLANS, STRATEGIES, AND POLICIES

Transaction Banking's business plan for 2026 will focus on driving sustainable growth in Third-Party Funds (TPF), particularly from Current Account products, through the implementation of the following strategic initiatives:

- Leveraging ecosystem-based solutions as a strategy to acquire operational transactions and Current Account DPK from customer communities.
- Commercialization of API services as a strategy to increase usage penetration.
- Digitalization of customer onboarding and banking transactions through process re-engineering and service simplification to enhance customer experience and productivity.
- Development of Trade Finance and Supply Chain services that prioritize customer needs and their ecosystems, making them simpler, better, and faster.
- Utilization of robust custodian systems, alongside optimization of advanced features and technologies within the custody business to enhance customer experience, support business activities, and meet the evolving needs of custodian service users in line with market developments, including but not limited to the administration of Gold ETFs and custody services for other digital assets.
- Enhanced collaboration with other business units to maximize coverage of non-retail customers.

COMMERCIAL BANKING

Commercial Banking segment provides a comprehensive range of financial solutions, including investment financing, working capital, trade finance, as well as cash management and treasury services. As part of the CIMB Group, the Bank has an extensive domestic and ASEAN-wide network and serves as a strategic partner for customers in managing and expanding their business activities. These strengths are further reinforced through the adoption of digital innovation and the Bank's commitment to delivering a superior and integrated service experience. The combination of product capabilities, network reach, and service quality positions the Commercial Banking segment as the preferred choice for customers seeking modern and sustainable banking solutions.

STRATEGY AND POLICIES

Indonesia recorded strong economic growth in 2025, indicating relatively strong macroeconomic performance. But such a positive trend was not really reflected in the Commercial Banking's performance. Loan demand did not grow at a corresponding rate as the economy's, particularly in the consumer and MSME sectors, which remained under pressure from global uncertainty and the spillover effects of the recently heated trade war. In addition, competition in the collection of Third-Party Funds (TPF) remained fierce, putting pressure on Net Interest Margin (NIM) as costs of funds soared. That proves that favorable economic growth does not necessarily have positive, proportional impacts on banking performance, which means there is more to be done by banks should they seek to capture every emerging challenge through, e.g., more aggressive and innovative strategies.

To deal with those challenges, Commercial Banking executed selective, defensive, and efficient strategies, which involved strengthening risk management, diversifying portfolios into sectors that offer growth prospects and lower credit risk, and introducing consumer-driven product and service innovations amid dynamic economic conditions, as well as optimizing cost management.

Commercial Banking also implemented an adaptive strategy to strengthen a high-quality portfolio by rigorously selecting sectors with strong fundamentals, such as agribusiness, renewable energy, and supply chains. The Bank optimized its CASA growth to reduce the cost of funds and strengthen liquidity. Simplification of loan processes became a key to delivering faster, more efficient, and yet still prudent loan outcomes. Linkage collaboration with Rural Banks (BPR) and Village Cooperatives (KUD) continued to be expanded to support the Macroprudential Inclusive Financing Ratio (MIFR)

and MSME financing. Furthermore, the Bank actively promoted sustainable finance in line with fiscal incentives to support green projects and green businesses.

UTILIZATION OF DIGITAL, ARTIFICIAL INTELLIGENCE, AND DATA ANALYTICS

Throughout 2025, Commercial Banking consistently explored and leveraged digital technologies and Artificial Intelligence (AI) to enhance operational efficiency and the quality of customer service. The application of AI technologies was carried out in accordance with a governance framework under the guidance of the Financial Services Authority (OJK), to ensure that the use of technology remains secure, responsible, and ethical.

As the method was implemented, the Bank utilized predictive analytics to strengthen the monitoring of the financing portfolio and to proactively anticipate potential credit risks. In addition, the adoption of generative AI helped improve operational efficiency and decision-making processes. Better digital cash management services, including QRIS integration, was continuously pursued to support seamless business transactions for customers, thereby delivering a faster, more secure, and integrated banking experience.

2025 PERFORMANCE

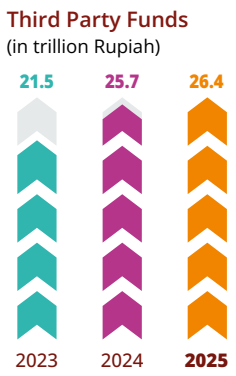
Entering 2025, the Commercial Banking segment continued the momentum of performance improvements built in the previous year. Following the improvement in asset quality recorded in 2024, our disciplined and measured credit risk management efforts again delivered positive results in 2025. This was reflected in the improvement of the non-performing loan (NPL) ratio, which declined from 3.4% in 2024 to 3.2% in 2025, while remaining within a competitive range compared to the industry average of 2.22–2.28%.

The decline in the NPL ratio demonstrates the effectiveness of the Commercial Banking segment in managing credit risk prudently. That should This improvement strengthens the financial position of debtors, enhancing enhance their stability and resilience to and stability in facing business challenges, while keeping also helping to protect the Bank from potential losses. These efforts are aligned with the Commercial Banking's segment's commitment to delivering providing high-quality financial services to customers.

From an intermediation perspective, the Commercial Banking segment continued to record positive loan growth. It saw 3.2% increase in Total total loans disbursed in 2025 increased by 3.2% to Rp35.7 trillion, compared to Rp34.6 trillion in 2024. Of the total loans disbursed, working capital loans contributed Rp26.8 trillion, representing a 6.5% increase from Rp25.2 trillion in 2024. Meanwhile, investment loans disbursed in 2025 amounted to Rp8.9 trillion, declining a noticeable by 5.8% decline from Rp9.5 trillion in 2024.

The collection of Third Party Funds (TPF) also demonstrated solid performance. In 2025, total TPF amounted to Rp26.4 trillion, increasing up by 3.0% compared tofrom Rp25.7 trillion in the previous year. The Bank's funding structure continued to strengthen, driven supported by a 22.9% increase in low-cost funds (CASA), from Rp16.1 trillion in 2024 to Rp19.8 trillion in 2025, which contributed positively to cost of funds efficiency and the Bank's liquidity resilience.

In terms of profitability, net interest income in 2025 was recorded at Rp1.03 trillion, a 4.6% increase from Rp981 billion in 2024. Commercial Banking's profit before tax reached Rp1.34 trillion, relatively stable compared to Rp1.37 trillion in the previous year. This performance reflects the Bank's ability to maintain income stability and profitability amid pressures in certain segments, particularly MSMEs and consumer financing.



Net Interest Income
(in trillion Rupiah)

Other Operating Income
(in billion Rupiah)

Profit Before Tax
(in trillion Rupiah)

Commercial Banking consistently implemented measured risk mitigation measures, including selective loan restructuring for affected debtors, strengthening collection processes and portfolio monitoring, as well as optimizing the early warning system. This approach enabled the Bank to anticipate potential risks at an earlier stage, maintain asset quality, and continuously strengthen the resilience of its loan portfolio.

Overall, the 2025 performance achievements reaffirm the success of Commercial Banking in continuing the fundamental improvements built over previous years. With better-maintained asset quality, a stronger funding structure, and prudent risk management, the Bank is in a more solid position to support the growth of customers' businesses while delivering high-quality and sustainable financial services.

LINKAGE COOPERATION SCHEME

Since the early 2000s, Commercial Banking has been cooperating under the linkage scheme as part of the Bank's commitment to expanding access to financing. This linkage scheme is implemented through an executing cooperation model with Rural Bank (BPR), as well as the provision of financing for Village Cooperative (KUD) that manages nucleus–plasma schemes in the palm oil plantation sector.

The implementation of this linkage scheme improves synergy between the banking sector and microfinance institutions, demonstrating Commercial Banking's active role in promoting greater financial inclusion. This initiative is aligned with the Government's agenda as reflected in the Macroprudential Inclusive Financing Ratio (MIFR) policy, while also supporting sustainable financing for productive sectors.

Syafril Nasution
PT Trifita Perkasa
Director

As a continuously growing company, we require a banking partner capable of providing comprehensive solutions through a wide range of innovative products and services. CIMB Niaga has supported us in optimizing cash management, providing working capital financing, and supporting sustainable development of our businesses. Its trade and treasury products are among the services we use most frequently, as they effectively support our transaction needs, liquidity management, and foreign exchange risk mitigation.

Supported by a reliable system and responsive team, this collaboration has made a tangible contribution to improving efficiency, achieving performance targets, and driving our business growth. The professionalism demonstrated, both by the Commercial Banking team and other supporting units, has been strongly felt throughout our cooperation.

Looking ahead, we hope this strategic partnership can continue to expand through the provision of innovative, competitive, and sustainable solutions, enabling us to support the company's long-term growth plans.

In 2025, Commercial Banking continued to strengthen linkage cooperation with BPRs and KUDs to support inclusive financing. This scheme focused on financing the MSME sector and nucleus–plasma arrangements in palm oil plantations, supported by corporate guarantees from nucleus companies to mitigate risk. In addition, the Bank provided digital-based cash management services to linkage partners, thereby enhancing operational efficiency and expanding access to financing for segments that have not been optimally served.

Handara Adyana Utomo
PT Sumber Jaya Industri Industri Oleo
President Director

Sumber Jaya Industri Oleo has been working with CIMB Niaga for about 4 years now. Over this period, we have enjoyed consistent, relevant, and solution-oriented support, which has been instrumental for the complex and dynamic operations of the downstream palm oil industry.

What sets CIMB Niaga apart is the quality of their team's service, which is consistently responsive, professional, and proactive in delivering solutions. They don't just meet our needs; they also try to delve deeper into our business processes to ensure each recommendation is on target. Their Forex products help us manage currency transactions efficiently and mitigate fluctuation risks, while their Export LC facility gives us confidence in our export transactions. These are key solutions to maintaining a healthy cash flow and business continuity in an increasingly challenging global market.

Looking ahead, we hope CIMB Niaga will further strengthen its position as a competitive and adaptive national private bank. We are certain that amid regulatory changes and ongoing dynamics in the financial sector, CIMB Niaga can maintain service quality, drive innovation, and remain a strategic partner that supports the growth of the palm oil industry.

We look forward to continuing this strong partnership and to delivering sustainable value for both parties.

PLANS, STRATEGIES, AND POLICIES FOR 2026

Entering 2026, Commercial Banking will focus on strengthening overall business growth, both in terms of loans and Third Party Funds (TPF), through programs designed to deliver more attractive value propositions to customers. The Bank will also improve customer engagement through initiatives that encourage sustained transactional activity, as well as the development of more comprehensive features within the cash management system to better align with customers' business needs. In addition, the Bank will strengthen the development of its customer ecosystem by connecting business players to broader supply chains—including suppliers, buyers, and technology partners—to create a more integrated and sustainable business ecosystem, while at the same time increasing customers' competitiveness and its contribution to overall economic growth.

In addition, the Bank is committed to expanding its Macroprudential Inclusive Financing Ratio (MIFR) portfolio in line with the Government's policy direction through the Asta Cita program, which emphasizes the strengthening of an inclusive economy and the empowerment of MSMEs. Implementation is carried out through linkage cooperation with BPRs for the distribution of loan to the MSME sector and Low-Income Individuals (LII), as well as with plasma cooperatives under corporate sponsorship in the development of oil palm plantations. This initiative supports the objectives of Asta Cita in improving community welfare and strengthening the national supply chain. Furthermore, the Bank will also provide financing to suppliers and buyers within the supply chains of MSME debtors, thereby creating a more inclusive and sustainable business ecosystem.

From a sustainability perspective, the Bank will increase sustainable finance to reduce environmental pressures and support environmentally friendly business practices, both in terms of processes and end products. This commitment is manifested through initiatives such as the launch of GreenBizReady, a one-stop collaborative platform designed to support customers. GreenBizReady connects business players with a range of sustainability solution providers, including carbon emission measurement, renewable energy technologies, energy efficiency solutions, as well as environmental and social performance consultancy.

In addition to providing financing, the Bank also offers comprehensive advisory support to enable businesses to implement sustainability principles in a tangible manner, including through Sustainability-Linked Loans (SLL), which provide interest rate incentives based on the achievement of sustainability targets. This strategy will be complemented by the development of existing business models through the expansion of targeted sectors. Through these measures, Commercial Banking is well positioned to maintain its competitiveness and support sustainable business growth amid global and domestic economic dynamics.

EMERGING BUSINESS BANKING (EBB)

The Emerging Banking Business (EBB) segment of CIMB Niaga serves as a strategic partner for Micro, Small, and Medium Enterprises (MSMEs) support national economic growth by fostering sustainable, inclusive business development. Prioritizing a superior banking experience for customers, EBB offers comprehensive financial solutions to meet the personal and business banking needs of entrepreneurs, leveraging CIMB Niaga's extensive network reach and branch presence both domestically and regionally, as well as a digital platform that provides a convenient, flexible, and mobile customer experience.

EBB's strengths are further reflected in the support of a competent and experienced sales team, with the capability to comprehensively identify customers' needs and deliver fit-for-purpose solutions. The sales team is supported by technology, utilizing data analytics to improve operational efficiency while delivering increasingly personalized services tailored to customer needs.

All of these features enable businesses to manage their finances more effectively amidst evolving business dynamics. EBB also provides broader access to customers for various business opportunities and potential cross-sector collaborations, thereby strengthening their business competitiveness in an increasingly integrated market.

Through a comprehensive range of banking products and services, from financing facilities and cash management to digital solutions to meet the needs of MSMEs, EBB supports smooth operations and accelerates customer business development. Its adaptive, relevant approach, supported by competitive pricing, makes EBB a reliable partner in every phase of business growth. In line with its sustainability commitment, EBB also integrates Environmental, Social, and Governance (ESG) principles into every initiative, including green financing and empowering women entrepreneurs, as a tangible contribution to drive inclusivity and sustainable economic growth.

STRATEGIES AND POLICIES

Throughout 2025, macroeconomic dynamics presented a number of challenges that also affected the performance of the banking industry, including CIMB Niaga's EBB segment. These dynamics have contributed to shaping the MSME loan market landscape, which showed a declining trend in 2025.

Andi Sugiharta
PT Bangkit Perkasa Sukses
Director

We are very satisfied with the quality of service provided by CIMB Niaga, supported by a comprehensive range of products, from financing facilities to investment solutions. Having access to these integrated services has made it easier for us to manage and fulfill our diverse financial needs.

We are especially grateful for CIMB Niaga's responsiveness and continuous support, particularly during the challenging period of the COVID-19 pandemic. The Bank's digital services have also played an important role in helping us conduct transactions and manage our finances efficiently, securely, and sustainably.

Despite such tough circumstances, EBB continued to deliver strong performance as we always put disciplined risk management first, alongside adaptive and relevant product innovation and digital enhancements to continuously improve the customer experience. This approach has enabled EBB to maintain portfolio quality while sustaining sustainable growth momentum amidst challenging market conditions.

This achievement was realized through the establishment of key objectives in 2025 to drive sustainable, inclusive, and interconnected business growth through focused and integrated strategies. The primary focus was placed on optimizing customer potential by maximizing internal synergies, implementing cross-selling strategies, and developing product bundling solutions that address customers' needs, both in personal financial contexts and business development. This approach enabled EBB to deepen customer relationships while enhancing overall service value.

In line with that, EBB also accelerated the development of a more connected business ecosystem through the strengthening of strategic partnerships and active engagement within business ecosystems, both domestically and regionally. Development efforts were focused on tier-2 cities across Indonesia as emerging centers of economic growth, with the aim of expanding market access and unlocking broader business opportunities for customers. These initiatives were supported by ongoing digital transformation, including the optimization of systems and service channels to simplify processes, shorten service turnaround times, and deliver a better, faster, and more responsive banking experience.

In addition, EBB strengthened its role as a strategic financial partner for customers by providing cash management solutions tailored to the profiles and needs of each business segment, thereby supporting transaction efficiency and smooth business operations. Within a broader framework, EBB also remained committed to supporting sustainable and inclusive economic growth by expanding access to financing and sustainable financial services, including the empowerment of women entrepreneurs and the development of green initiatives, as a tangible contribution to strengthening the national economy.

UTILIZATION OF DIGITAL, ARTIFICIAL INTELLIGENCE, AND DATA ANALYTICS

Throughout 2025, EBB consistently accelerated its digital transformation to enhance efficiency, accuracy, and customer experience. Key initiatives undertaken included:

1. **Digital Tools for the Sales Team**
   Equipping the sales team with the OCTO Smart application, a digital tool that supports end-to-end sales activities, from customer acquisition to relationship development to enhance sales productivity and effectiveness. In addition, AI capabilities are being developed to assist the sales team in accessing product and promotional information accurately and efficiently.

2. **Digitalization of Onboarding and Loan Application Processes**
   Optimization of customer registration, deposit account opening, and loan application processes through digital-based services, thereby accelerating service times and enhancing customer convenience.

3. **Credit Analysis Using OCR Technology and Digital Platforms**
   Utilization of Optical Character Recognition (OCR) technology to accelerate document verification through the digital-based Loan Origination System (LOS), enabling credit analysis processes to become more accurate, efficient, and measurable.

4. **Big Data & Machine Learning for Product Penetration Analysis**
   Big data– and machine learning–based analytics to identify cross-selling opportunities and improve product penetration among existing customers in a more targeted manner.

5. **Availability of Multiple Digital Channels for Customer Transaction Convenience**
   OCTO Clicks, OCTO Mobile (currently have been integrated into OCTO), and BizChannel@CIMB (or OCTOBiz) as digital platforms/channels that are available and continuously enhanced to facilitate customer transactions.

2025 PERFORMANCE

Amid macroeconomic dynamics throughout 2025, EBB remained able to deliver solid performance, recording positive growth across various key indicators. In 2025, EBB showed business resilience, as reflected in the growth of its loan portfolio and the strengthening of its customer funding base.

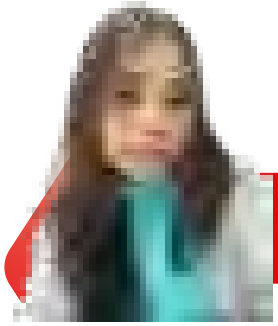
In terms of lending, EBB recorded year-on-year growth of 1.99%, with total loans reaching approximately Rp27.4 trillion in 2025. This performance reflects a selective growth strategy that continues to prioritize prudence and a strong focus on portfolio quality.

Meanwhile, on the funding side, EBB achieved significant growth in Third-Party Funds (TPF) of 14.19%, reaching approximately Rp48.0 trillion. This growth was primarily driven by an increase in low-cost funds through current account and savings products, which further strengthened the Bank's funding structure and supported the sustainability of EBB's future business growth.

AWARDS

Throughout 2025, EBB has successfully received a number of prestigious awards reflecting the consistent commitment to innovation, sustainability, and customer trust, particularly within the small and medium enterprise segment. These achievements serve as external recognition of EBB's strategy in delivering relevant, adaptive, and long-term growth–oriented banking solutions. The awards received were as follows:

1. Best SME Bank Indonesia Award, given by Global Business & Finance Magazine, World Economic Magazine, Global Finance, and Global Business Magazine;
2. Special Sustainability Award from the Nusantara SR Awards 2025; and
3. Most Trusted Financial Brands 2025 for SME Banking Solutions from Investor Trust.



Fifi Krestina
PT Yokohama TWS Indonesia
Finance Director

We have experienced a very strong and personal relationship, built on the active efforts of the Relationship Manager and Branch Manager in developing a long-term partnership with CIMB Niaga. In our day-to-day operations, we use current account services and BizChannel, which are highly practical and particularly helpful for managing our business utility payments. BizChannel also offers several features that are not available at other banks.

Looking ahead, we hope CIMB Niaga will continue its transformation to further simplify transaction processes, including large-scale transactions, so they become even more seamless and personalized to meet customers' needs.

2026 PLANS, STRATEGIES, AND POLICIES

Entering 2026, the EBB segment will continue its strategic directions that demonstrated effectiveness throughout 2025, with a focus on sustainable growth, accelerated digitalization, and the strengthening of the business ecosystem. This strategy is designed to ensure that EBB remains adaptive to evolving customer needs and industry developments, while consistently creating sustainable value for customers and the company.

In its implementation, EBB will further deepen the digitalization of business processes to accelerate service delivery and enhance the personalization of customer solutions. These efforts will be supported by the strengthening of the business ecosystem through cross-industry collaboration and platform integration, which are expected to open new synergy opportunities and expand customers' access to a wide range of relevant financial solutions. In parallel, EBB will also improve operational efficiency through process automation and the continuous development of digital tools for the sales team, thereby supporting higher productivity and more optimal service quality.

From the customer experience perspective, EBB will continue to integrate various service channels through an omnichannel approach, covering digital channels, the branch network, and relationship managers, to ensure that customers receive a consistent, seamless, and responsive experience at every point of interaction. In addition, EBB will progressively expand its green financing portfolio and deliver inclusive financial solutions, in line with the Bank's commitment to ESG principles and global trends toward more sustainable economic development.

CONSUMER BANKING

The Consumer Banking segment has always positioned itself as a provider of comprehensive, relevant, and need-based financial solutions for its diverse customer bases. Offering a full range of products and services portfolio, Consumer Banking helps customers with their finances, from day-to-day financial management to long-term financial planning, covering savings and transaction services, investments, protection, emergency financing, home or apartment mortgages, credit cards, and many other financial solutions. This is an approach that lets the Bank build sustainable relationships with customers by delivering integrated services that support them with their financial needs at every stage of their lives. With an extensive and inclusive service coverage, Consumer Banking serves a wide range of customers, from retail to affluent segments, with a product portfolio that is designed to be relevant and adaptive to the different customers' profiles, preferences, and life stages.

From a product offering perspective, Consumer Banking provides comprehensive and integrated financial solutions, covering savings products, investment products, loans, and wealth management services. This one-stop financial solution approach lets customers manage their financial needs holistically within a single ecosystem that offers convenience, service consistency, and sustainable added value.

In addition, CIMB Niaga offers a more exclusive value proposition for premium customers with a Total Relationship Balance (TRB) starting from Rp500 million, through dedicated services and various benefits tailored to customers' profiles and preferences. The combination of comprehensive product offerings, precise segmentation, and value-added services lays the key foundation for Consumer Banking's competitive advantage in building customer loyalty and driving sustainable growth.

All these advantages are offered with a strong focus on customer experience. Through the utilization of data and analytics, the Consumer Banking segment adopts a more personalized and proactive service approach to enhancing the relevance of offerings, customer satisfaction, and the quality of interactions at every service touch point. With an extensive reach, digital innovation, comprehensive products, and superior customer experience, the Consumer Banking segment of CIMB Niaga is well positioned to continue growing and competing sustainably.

STRATEGY AND POLICY

Throughout 2025, Consumer Banking operated its banking business in a complex macroeconomic environment, characterized by a slowdown in both global and domestic economic growth. Indonesia also forecast a decline in economic growth in 2025 to somewhere

around 4.8–4.9%, from around 5% in the previous year, while household consumption—with more than 50% contribution to GDP—also moderated within a similar range. This slowdown had a direct impact on consumer spending behavior, particularly on high-value purchases, which eventually slowed demand for consumer loans, especially in the Mortgage (KPR) and auto loan segments.

Macroeconomic pressures throughout 2025 were reflected in relatively elevated inflation, ranging between 4.3–4.7%, pretty well above the target set by Bank Indonesia, and the persistently tight rate environment as BI Rate paused it at 5.75% to safeguard exchange rate stability and control inflation. Increases in food, energy, and transportation prices reduced public purchasing power and slowed savings growth, intensifying competition for low-cost funds (CASA), while time deposits became less attractive.

Such pressures kept borrowing costs high and pushed banks to become more selective in their consumer loan distribution, as reflected in the decline of key subsectors, including of 3.80% in residential property sales in the second quarter of 2025, and the slowdown in auto loan growth to 0.72% in September 2025 from 9.00% over the previous year's corresponding period. Inflationary pressures, higher interest rates, exchange rate depreciation, and global uncertainty combined to make loans less affordable for certain prospective borrowers, who held off on buying decisions, putting pressure on an otherwise higher volume.

As household financial pressures increased, credit risk in the consumer segment showed an upward trend, as indicated by the increase in the consumer loan Non-Performing Loan (NPL) ratio from 2.17% in March 2025 to 2.24% in April 2025. This condition prompted the Bank to tighten risk management through enhanced credit scoring, the implementation of more prudent underwriting practices, and the reduction of exposure to higher-risk segments. Amid intensifying industry competition, banks were compelled to offer more aggressive pricing schemes to sustain loan growth, which in turn added even more pressure on margins and profitability.

In addition to macroeconomic factors and credit risk, Consumer Banking also faced heightened competition from fintech players and digital disruption as it became increasingly massive. The growth of fintech has broadened access to non-bank financing, while simultaneously introducing new challenges to consumer protection and data security. That trend prompted the Bank to continuously strengthen its digital ecosystem, introduce competitive products such as instant loans and paylater facilities, and enhance customer experience to remain relevant and maintain market share.

Amid these challenges, CIMB Niaga continued to maintain the stability and resilience of its Consumer Banking performance through sustainable product and program innovations. On the other hand, the enhancement of digital capabilities and collaboration with strategic partners successfully drove significant growth in the Personal Financing business, with a noticeable growth of 23.59% in outstanding balances in the year's corresponding period.

Lidwina Daradjadi
Retired,
Now a Housewife

I have been a CIMB Preferred customer for the last three years. I made that decision because of the strong relationships I had developed not only with their Relationship Manager (RM), but also with leaders of their Preferred team.

Their personalized approach, friendly service, and regular updates on market news and programs have made me an even more loyal customer.

To date, I have used many of the Bank's investment products, such as bonds, Market-Linked Deposits (MLD), and insurance, which provide me with additional value due to their promising returns and asset growth. The products available are flexible and tailored to your risk profile, supported by the RM's excellent knowledge and proactive communication. I believe CIMB Preferred's advantage over other priority services stems from the RM's quality and insight in providing the right solutions.

In terms of service, I have had a fantastic experience with CIMB Preferred because it feels so personal. Oftentimes, I use OCTO Mobile, their digital service, for bond purchases and forex transactions. The best one I have is the attention the RM and CIMB Preferred team pay to me; they often make time to visit me in person, even when I'm just feeling unwell. I hope that as it grows, CIMB Preferred can maintain a sustainable pool of RM while improving product edges for priority customers in terms of interest rates, prices, and investment schemes, making them even more relevant to customers' financial needs and aspirations.

Dion Albert H. Sitorus
Tu7uh Creative Lab
COO

Since 2011, our family's primary financial partner has been CIMB Niaga. We have felt pretty secure with its solid reputation as one of the largest private banks in Indonesia, and credibility and stability have definitely earned our trust, as we find the Bank extremely helpful in managing our family's finances. It has been a long-term relationship along, and we are increasingly convinced that CIMB Niaga is a reliable partner for our family at every stage of life.

Throughout the journey, CIMB Niaga has really shown that they understand what our family needs with their options of practical, relevant, and transparent banking solutions. We've been very happy with the Bank consistent and reliable service quality. Their increasingly personalized approach, especially with their easy and flexible digital services, has made managing our family's finances easier and more structured.

The use of OCTO Mobile has been one of the best experiences we have had with CIMB Niaga. We constantly use this application as our primary financial management channel, letting us see where we financially are, including cash inflows and outflows, as well as investment portfolios. These features help keep us financially disciplined and keep us relaxed every time we have to make very important financial decisions, while making it easier for us to manage our finances as a family.

Another advantage we truly appreciate is CIMB Niaga's added value, such as competitive foreign exchange rates, which we have found useful whenever we plan to spend time abroad. We are hopeful that as time goes on, CIMB Niaga will continue to maintain and even improve its excellent service quality, particularly by providing increasingly personalized solutions tailored to customers' needs and life stages, allowing the Bank to maintain its position as a trusted partner for Indonesian families.

As we entered the phase of monetary policy easing and government stimulus support that began to enhance liquidity within the financial system, we saw a shift in the consumer banking customer behavior. Customers began to shift their focus from consumption to asset protection and expansion, as reflected in growing interest in low- to medium-risk investment instruments such as government bonds and fixed income mutual funds, as well as opportunities in higher-risk assets for more aggressive investors. Here, the Bank had to attend more closely to customer needs through financial education, more personalized digital services, and a risk profile–based approach. The trend has made the role of wealth management even more strategic in safeguarding customers' financial resilience while simultaneously supporting the sustainable growth of the Consumer Banking business as macroeconomic challenges persisted as the year unfolded.

In response to external developments, Consumer Banking stayed focused on strengthening its funding structure by increasing the proportion of low-cost funds (CASA), particularly savings accounts, which entailed optimizing the existing customer base while maintaining the quality of new customer acquisition. This effort was undertaken amid the dynamics of rate cuts, which drove adjustments to deposit interest rates offered to customers. In light of all that, Consumer Banking remained consistent in keeping its low-cost fund appealing through a more comprehensive and customer experience–oriented approach.

The savings mobilization strategy was implemented through a range of integrated initiatives, including attractive acquisition programs via the OCTO digital channels (mobile application and website), organization and participation in event-based acquisition activities, collaboration with educational institutions, and partnerships with corporations to manage payroll savings. Consumer Banking also deepened communication with customers from the moment they opened an account until the first three months afterward, to educate the customers more on the benefits and features of savings products, the convenience of digital transactions, as well as the added value derived from the use of debit cards and QRIS at partner merchants, both online and offline. This approach came with relevant cross-selling recommendations to deepen customer relationships.

Within the 2025 business development framework, Consumer Banking set a target for healthy and sustainable consumer loan growth, aiming for moderate growth in the range of 7–8%, with a focus on Mortgage (KPR), multipurpose loans, and ecosystem-based financing. On the funding side, the optimization of Third-Party Funds (TPF) through strengthening CASA remained a key priority to safeguard liquidity amid intensifying competition from alternative investment instruments. Consumer Banking also continued to accelerate the digitalization of consumer services through increased digital transactions, integration of payment ecosystems, and development of data-driven products, in line with its commitment to enhancing financial literacy and consumer protection to maintain public trust.

To achieve these targets, the Consumer Banking implemented several key strategies, which involved accelerating digital transformation by strengthening mobile banking capabilities, using artificial intelligence in credit scoring, and working with fintech partners. The development of product bundling strategies—such as the integration of payroll services, consumer loans, and savings products—was underway to strengthen customer

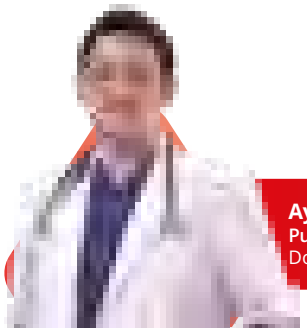
loyalty. Laying the foundation for product development were data-driven segmentation and personalization approach based on customer behavior and needs—from lifestyle, housing, to education. Strengthening risk management also remained a key priority, through credit scoring based on alternative data to anticipate higher credit risks.

Consumer Banking implemented its business development policy in 2025 in line with the regulatory direction, including the priorities of the Otoritas Jasa Keuangan in optimizing the contribution of the financial services sector, advancing inclusive and sustainable finance, strengthening supervision and governance, and enhancing consumer protection and industry integrity. The macroprudential and payment system policies of Bank Indonesia further laid the foundation for loan distribution to priority sectors and expanding digital payment acceptance within the community.

Consumer Banking also had to contend with constraints and challenges, including relatively tight liquidity conditions with the Loan-to-Deposit Ratio (LDR) 65.26%, increasingly intense competition for Third-Party Funds (TPF), and the Statutory Reserve Requirement (GWM) remaining at 65.26%. In terms of asset quality, pressure on consumer loans was reflected in the increase of the NPL ratio to 2.55%. Inflationary pressures in the range of 4.3–4.7%, and fiscal policies such as the increase in VAT, further weakened purchasing power and limited the growth potential of consumer lending.

Competition was becoming increasingly complex, along with the growing role of fintech and various alternative investment instruments, which could add more pressure on CASA growth. The funding cost environment, which remained relatively high due to the preceding high-rate regime, has further constrained the room for rate cuts in lending and required more prudent pricing and margin management.

Consumer Banking responded to the challenges with a series of anticipatory measures, which entailed diversifying funding sources through bond issuance and collaboration with international institutions, and continued to enhance operational efficiency through process digitalization to reduce costs, while introducing product innovations like instant loans and paylater facilities, and strengthening the digital ecosystem to keep all products appealing. By risk mitigation, Consumer Banking reinforced credit scoring models, enhanced early warning systems, and made selective loan restructuring. It further expanded ecosystem collaboration with fintech companies, e-commerce platforms, and other digital platforms to strengthen the customer base and ensure healthy, adaptive, and sustainable growth amid the year's economic dynamics.



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Doctor

I have been a loyal CIMB Niaga customer for nearly seventeen years. It was a lengthy journey that began when my parents opened a Junior Savings account for me. As a child, I recognized the importance of its benefits to me, ranging from an easy way to save to financial education that taught me how to manage money from a young age. As I grew older and became more financially independent, I switched to an OCTO savings account. I have become a more loyal customer since discovering and enjoying the many relevant benefits of the app's cashback program for my daily needs, such as online shopping and e-wallet top-ups.

The OCTO app has become my most frequently used service due to its comprehensive features, simple navigation, and user-friendly design, which appeals to the younger generation that values speed and efficiency. CIMB Niaga's advantages over other banks include its promotional campaigns and focus on young people's needs, from lifestyle and entertainment to everyday necessities. In my daily life, I prefer OCTO's QRIS feature and e-wallet top-ups because they are convenient and offer attractive cashback. It's been a pleasant and reliable digital experience ever since I've used the app.

I believe that CIMB Niaga's service is personalized and responsive. I often notice that some even exceeded my expectations. One was when I inquired about opening a forex savings account at the call center, and the staff provided a clear, patient response. As the Bank moves forward, I am hopeful that it is becoming more relevant to the younger generation through more promotions, more flexible savings products such as one-month term deposits or GOAL Savers, more gamification features, and OCTO-enabled, convenient automatic payments for utility bills.

PRIVATE BANKING

CIMB Niaga Private Banking is an exclusive banking service dedicated to high-net-worth individuals (HNWIs), offering tailored investment strategies and comprehensive, integrated Wealth Management solutions—from investment and financing to estate planning. Supported by dedicated advisors, access to the regional network of CIMB Group in Indonesia, Singapore, and Malaysia through Cross Border Referral services, as well as digital convenience via OCTO by CIMB Niaga, clients benefit from privacy, convenience, and personalized services designed to maximize both the growth and sustainability of their financial assets.

In 2025, the Private Banking segment of CIMB Niaga demonstrated solid performance and made a significant contribution to the overall growth of the wealth management business. This growth aligned well with the Group's strategy to strengthen premium financial services and expand its high-net-worth customer base. Throughout the year, Private Banking recorded more than 17% year-on-year growth in Assets Under Management (AUM), and achievement that was driven by the optimization of investment solutions tailored to customers' risk profiles, increased penetration of wealth products, and a stronger focus on customer relationships through more personalized and holistic advisory services. More than 70% of Private Banking customers also recorded individual AUM growth, reflecting its effective portfolio management strategies and customers' trust in CIMB Niaga's Private Banking services.

Going forward, CIMB Niaga Private Banking will continue to reinforce its growth foundation through relevant investment product innovation, accelerated digitalization of services to enhance customer convenience, and deeper, more personalized relationship approaches. This strategy is expected not only to sustain positive performance, but also to enhance CIMB Niaga's competitiveness amid the evolving financial industry landscape, while strengthening its position as a trusted partner for high-net-worth customers.

CONSUMER BANKING SEGMENT OPERATIONAL PERFORMANCE

MORTGAGE

CIMB Niaga's Mortgage (KPR) product has competitive edges designed to provide flexibility and convenience to customers. Through the XTRA Manfaat feature, customers can link their mortgage facility with up to nine savings accounts, enabling returns generated from these savings balances to be utilized to reduce installment amounts or shorten the loan tenor. In addition, CIMB Niaga provides a digital application channel through the Online Mortgage Application Form, allowing customers to conveniently apply for mortgage facilities via mobile devices or other digital platforms, in line with the Bank's commitment to enhancing accessibility and convenience in banking services.

In terms of acquisition and expansion of outreach, CIMB Niaga optimizes the use of the OCTO Friends referral application, enabling customers to refer family members, relatives, and associates to obtain Mortgage Loan (KPR) facilities. In line with its commitment to sustainable financing, CIMB Niaga has also developed the One House One Tree Mortgage Program and Green Mortgage (KPR Hijau) as part of its support for the sustainability financing agenda. Through collaboration with Yayasan KEHATI, CIMB Niaga plants one tree for every mortgage application successfully booked, reaffirming the Bank's active role in promoting sustainable development and environmental conservation.

In 2025, the mortgage portfolio was projected to grow moderately at 0.5%–1.0%, with NPL maintained below 3.0%. This aligned with the Bank's strategy to prioritize healthy and sustainable mortgage growth while maintaining asset quality and profitability. One strategic focus was strengthening collaboration with selected developer partners by offering a diverse range of products and competitive rates. In addition, the Bank sought to optimize acquisition through digital channels via online forms and enhance customer experience through simplified mortgage applications, including the "Instant Approval" program for low-risk segments.

AUTO LOANS

In the Auto Loans (KPM) business, CIMB Niaga has some advantages over its peers through its Auto Joint Financing (Indirect Auto) product, which includes the offering of both Conventional and Sharia Joint Financing schemes, utilizing various contract types, as well as financing facilities for both two-wheel and four-wheel vehicles. The Bank is supported by an advanced system capable of ensuring short Service Level Agreements (SLA), even with a substantial transaction volume. CIMB Niaga also maintains a robust end-to-end process, including features to reconcile end-user collectibility status, thereby minimizing issues related to unmatched status.

The Auto Joint Financing (Indirect Auto) portfolio was projected to grow by 15%–20%, in line with the continued demand from multifinance companies for Joint Financing facilities to maintain their gearing ratios and asset-side balancing. Key strategic focuses in 2025 included maintaining portfolio quality through regular portfolio monitoring, implementing risk-based pricing, and expanding partner networks to increase the target market.

In 2025, CIMB Niaga recorded a Auto Loans (KPM) portfolio growth of 10.10% to Rp18.9 trillion from Rp17.1 trillion in the previous year (including subsidiaries). Meanwhile, the Sharia scheme portfolio amounted to Rp0.8 trillion, declining by 65.47% from Rp2.2 trillion in the prior year. The Bank's KPM Non-Performing Loan (NPL) ratio stood at 1.76%, compared to 1.09% previously.

CREDIT CARDS AND DEBIT CARDS

In 2025, CIMB Niaga appointed Mastercard as the selected principal for its Credit Cards and Sharia Cards. Pertaining to that appointment, Credit Cards and Sharia Cards bearing the VISA and JCB logos currently in circulation are being gradually migrated to Mastercard-branded Credit Cards and Sharia Cards, starting from March 2025 and to be completed no later than 31 December 2026. To align with the implementation of this migration plan, CIMB

Niaga has launched the CIMB Niaga World Syariah Card, a Sharia-based financing card targeting the premium segment under the Mastercard principal.

Furthermore, as part of its efforts to provide differentiated Credit Card products with distinct features and benefits, CIMB Niaga introduced a Co-Brand Credit Card in collaboration with Cathay Pacific, targeting the affluent and mass-affluent segments.

As a continuation of digital development initiatives to provide greater convenience and options for customers, in 2025 CIMB Niaga introduced a digital credit card application mechanism, accessible to both new and existing customers through its digital banking platforms (OCTO application and OCTO website). The target market within the affluent segment was also expanded by optimizing the potential of branch customers, particularly in major cities outside Java.

Credit cardholders were also given the opportunity to earn higher rewards (Xtra Points) by transacting at merchants within categories selected by customers. These Xtra Points can be redeemed easily and quickly through digital channels under more attractive schemes. CIMB Niaga further enhanced service features by providing customers with the option to convert outstanding bills into installment plans, which can also be applied for digitally through the OCTO application. Various promotional programs, including discounts and cashback offers at hotel merchants, airlines, supermarkets, restaurants, gadget retailers, and e-commerce platforms, were introduced in line with customer needs.

In 2025, the credit card business continued to record positive growth, with the number of credit cards increasing by 6.34% to 3.13 million cards from 2.94 million cards previously. Total credit card sales volume reached Rp33.1 trillion, representing a 1.0% increase from Rp32.8 trillion in the prior year. From a profitability perspective, the credit card business remained one of the Bank's flagship businesses, contributing Rp9.9 trillion in outstanding loans as of December 2025, up 0.66% from Rp9.8 trillion in 2024. The contribution of the credit card business to total Consumer Banking loans became increasingly significant. Meanwhile, the Non-Performing Loan (NPL) ratio improved to 2.34%, compared to 3.07% in the previous year.

For debit cards, CIMB Niaga offers various advantages to customers, including convenient access across domestic and international ATM and Electronic Data Capture (EDC) networks, secure online transactions supported by 3D Secure features, as well as contactless functionality and affinity debit cards, which serve as key differentiators for customers. In 2025, the number of active CIMB Niaga debit cards in circulation reached 2.5 million cards. The total value of purchase transactions using CIMB Niaga debit cards amounted to Rp3.7 trillion, with a significant increase in international transactions reaching Rp641 billion, or 33% compared to the previous year.

WEALTH MANAGEMENT AND BANCASSURANCE

CIMB Niaga's Wealth Management & Bancassurance services are supported by a robust ecosystem comprising 11 investment managers, 1 securities company, 17 general insurance partners, and 8 life insurance partners that have undergone a rigorous selection process, as well as a reliable Treasury Unit. Through these services, CIMB Niaga assists customers in planning, growing, and protecting their assets sustainably, thereby safeguarding and optimizing their future financial conditions.

Within Wealth Management, CIMB Niaga offers a diverse range of products, including treasury products such as Foreign Exchange, Strike Currency, Market Linked Deposit, Swap Deposit, and bonds; mutual fund products; as well as insurance products. CIMB Niaga also offers bancassurance products, which constitute one of the Bank's fee-based income sources derived from the sale of general and life insurance products in collaboration with insurance partners. The implementation of Wealth Management product marketing strategies has been further diversified, while continuing to promote cross-selling and bundling programs within the Wealth Management portfolio.

In 2025, CIMB Niaga recorded mutual fund income of Rp48 billion. Other investment products such as Market Linked Deposits and Bonds further supported the 2025 performance, with a total contribution of Rp616 billion in income. Overall, Wealth Management & Bancassurance products recorded 8% growth in Assets Under Management (AUM), increasing to Rp88.4 trillion from Rp81.6 trillion previously.

PERSONAL LOAN

Within the Consumer Banking segment, the Personal Loan business has continuously developed its acquisition model through Indirect Channels supported by partnerships with fintech companies. In 2025, Personal Loan business development remained focused on product enhancements aligned with customer needs, strengthening digital channels to provide convenience

and comfort in the application process, and expanding partnership models through the Partnership Lending (Indirect Channel) scheme to broaden acquisition reach in an efficient and measurable manner.

Personal Loan products include OCTO Loan, a standby loan product designated for payroll customers and merchant business customers; Gold Xtra Personal Financing iB; Edu Xtra, which provides education financing solutions; as well as Umrah & Special Hajj Financing to support Umrah and special Hajj pilgrimage needs. The sales process was further strengthened through customer acquisition via digital channels (OCTO Mobile), enabling Personal Loan products to be accessed by all CIMB Niaga customers.

CIMB Niaga continued to extend loan facilities to customers with sound credit track records, thereby maintaining credit quality amid conditions that constrained economic activity. To enhance Personal Loan performance, Consumer Banking continued cross-selling initiatives, accompanied by the implementation of targeted loan disbursement strategies through branch offices and corporate partners that channel employee payroll funds through the Bank.

2025, the Personal Loan business recorded 14.5% growth, reaching Rp6.5 trillion from Rp5.7 trillion previously. This increase was primarily driven by growth in new loan volumes in line with favorable economic expansion. The Personal Financing Business delivered profitability with a RAROC of 16.9%. The gross non-performing loan (NPL) ratio for the Personal Loan segment stood at 3.16%, compared to 2.31% previously.

SAVING PRODUCTS

CIMB Niaga continued to strengthen low-cost fund mobilization by acquiring new customers, enhancing savings product features, and promoting account openings through digital banking services and other channels. The Consumer Banking segment offers several flagship savings products for retail customers, supported by the Dual Banking Product concept (Conventional and Sharia) to meet customers' daily transaction needs.

The Bank offers up to 60 free banking transaction fees per month through OCTO Savers. Meanwhile, XTRA Savers is designed for customers with higher total balances, providing XTRA Benefits such as higher interest (XTRA rate) and greater convenience for overseas transactions without exchange rate conversion fees. The Bank also offers GOAL Savers to help customers achieve various objectives such as education, vacations, purchasing new gadgets, and performing Umrah and Hajj.

CIMB Niaga also implemented competitive interest rate adjustments, complemented by various attractive programs for both Rupiah and foreign currency savings, to retain and capture additional portfolio opportunities from existing interest rate–sensitive customers. Utilization of existing savings customers was further optimized through cross-selling of other products.

In 2025, Consumer Banking recorded a Loan to Deposit Ratio (LDR) of 65.26%, compared to 64.82% previously. The CASA ratio increased to 64.82% from 64.43% in the prior year.

PERSONAL CREDIT LINE

Personal Credit Line is a secured financing product that uses time deposits and bonds as collateral. This product provides flexibility for customers to meet various financing needs without having to liquidate their time deposits or divest their investment portfolios. In addition, Personal Credit Line offers currency options in both Rupiah and foreign currencies, allowing it to be tailored to customers' financial needs and profiles. From a performance standpoint, the Personal Credit Line business recorded a portfolio decline of Rp117.7 billion in 2025, from Rp1.25 trillion previously to Rp1.07 trillion.

Cross-selling strategies continued to be optimized for existing customers by leveraging cash collateral and marketable securities through the Personal Credit Line (PCL) product, available in Rupiah and USD. This initiative was supported by the development of increasingly comprehensive digital sales channels, enabling customers to access and utilize the Personal Credit Line product quickly, securely, and efficiently.

LOAN QUALITY

Throughout 2025, loan quality management remained one of the Bank's key priorities amid intensifying price competition that put pressure on margins, as well as the need for heightened prudence in managing asset quality given consumer purchasing power and debtor risk profiles that remained sensitive to macroeconomic changes. In response to these conditions, Consumer Banking consistently implemented prudent underwriting processes, strengthened ongoing portfolio monitoring, and adopted selective pricing strategies to maintain healthy and sustainable growth.

In line with this approach, loan quality in the Consumer Banking segment throughout 2025 showed relatively contained pressure. As of December 2025, the non-performing loan (NPL) ratio increased year-on-year from 2.25% in December 2024 to 2.55% in December 2025.

This achievement reflects the impact of the economic slowdown, pressure on purchasing power, and ongoing household financial adjustments. Nevertheless, it remained at a manageable level through disciplined and continuous strengthening of risk management practices.

As an initial mitigation measure, Consumer Banking consistently reinforced early delinquency management efforts by providing notifications and reminders to customers prior to payment due dates. This approach aims to enhance customer awareness and payment discipline, while minimizing the potential for early-stage delinquencies. In addition, Consumer Banking offers regular loan restructuring programs for eligible customers, particularly those who continue to have income sources but are experiencing temporary repayment difficulties, thereby enabling them to sustain their credit obligations without incurring excessive financial strain.

On the collections side, Consumer Banking leverages various technology-based collection tools to enhance the effectiveness and reach of its recovery processes. The use of Mobile Collection, reminder notifications via SMS, two-way WhatsApp, voice blasts, and AI Robot Collection enables the Bank to engage customers in a faster, more consistent, and more personalized manner. This strategy not only improves collection success rates, but also supports operational efficiency and enhances the overall customer experience.

Furthermore, to accelerate the resolution of non-performing loans, Consumer Banking accelerated the collateral auction process by publishing assets to be auctioned through the PT Bank CIMB Niaga Tbk Auction Website. This initiative aims to enhance transparency, broaden access for prospective buyers, and accelerate asset value recovery. Through a combination of early prevention strategies, selective restructuring, optimization of technology-based collection tools, and accelerated asset resolution, the Bank continues to gradually reduce the consumer NPL ratio while maintaining a healthy and sustainable loan portfolio.

DIGITAL-BASED INNOVATION AND APPLICATION OF ARTIFICIAL INTELLIGENCE AND DATA ANALYTICS

Throughout 2025, CIMB Niaga strengthened its commitment to delivering innovative digital solutions to provide customers with a more convenient, secure, and integrated banking experience.

One of the most significant strategic initiatives was the OCTO rebranding process, whereby the previously separate mobile banking and internet banking platforms—OCTO Mobile and OCTO Clicks—were integrated into a unified digital ecosystem known as OCTO. This integration allows customers to synchronize and access applications and websites with the same credentials (User ID), bringing seamless, convenient, and consistent digital experience.

Besides rebranding, we've always introduced various digital innovations to add more features and services to the OCTO:

- **QRIS and/or NFC-based payments in the OCTO app**
  1. **Launching the QRIS Tap** feature in the OCTO app in line with Bank Indonesia's payment blue map. This feature supports fast payments, especially in public transportation facilities, simply by tapping your phone.
  2. **Launching NFC Tap & Pay**, which will also facilitate contactless payments at home and abroad.
- **QRIS Crossborder Japan**: Simplifying QRIS-enabled payment transactions in Japan.
- **Hajj Registration via the OCTO App**: Making it easier for customers to plan their Hajj pilgrimage digitally.
- **Call the Contact Center without mobile charges** The OCTO App lets customers can contact the CIMB Niaga Contact Center at 14041 and the Preferred & Private Assistance service at 1500800 free of charge. Just choose to use a data package or WhatsApp Call.
- **Redeem Poin Xtra to Miles**: Expand your loyalty program benefits by converting Poin Xtra to travel miles (including GarudaMiles, Krisflyer, and AirAsia Rewards).
- **Insurance product and service details**: Let customers view policy details for Sun Life insurance purchased through CIMB Niaga. Customers can also enjoy Sun Life's services, from fund disbursement and switching to insurance claim submission.
- **Registration, Buy/Sell, and Print Gold**: The features for registering, buying, and selling gold are now available on the OCTO app and website. We have also added a dedicated gold printing facility on the OCTO website.

The above series of innovations has further strengthened our position as a bank that adapts to technological developments and customer needs for simpler, better, and faster digital banking solutions.

Furthermore, CIMB Niaga has strengthened its strategy for acquiring high-quality new customers by optimally leveraging its OCTO digital channel, including its app and website. This initiative not only simplifies the account-opening process but also introduces comprehensive transaction services. Through this approach, new customers are encouraged to actively explore the Bank's digital banking ecosystem, both to meet their daily transaction needs—including setting daily debit card transaction limits—and to manage and grow

their investments, thereby creating more sustainable customer relationships from the outset.

To meet their investment needs, through OCTO, customers can easily check their risk profiles, register for SIDs covering mutual funds, government bonds, and corporate bonds, and purchase investment products that align with their risk profiles.

We also use data analytics to support the bank's strategy, including targeting the right customers with appropriate product offerings, cross-selling to increase product holdings, and deepening customer engagement, making CIMB Niaga savings accounts their primary savings account.

AI has also been used in some of our banking activities, including producing communication materials in the form of key visuals, data mining, and other tools. Digital/AI/data analytics has been applied across all consumer product lines, including business, credit cards, and personal financing. Among the features of digital/AI/data analytics are tailoring marketing programs to customer segments and eligibility criteria, as well as offering programs to increase customer utilization.

AI uses machine learning to optimize sales of investment products through more personalized, targeted offerings, such as bonds, mutual funds, Market-Linked Deposits (MLD), and bancassurance. This helps increase transactions across OCTO's digital channels (app and website), such as bill payments and e-wallet/electricity top-ups, as well as non-digital channels like credit and debit cards, by providing offers tailored to customer needs and preferences. Furthermore, generative AI-based AI is also used to assist Relationship Managers (RMs) and contact center agents in accelerating decision-making, improving interaction quality, and providing consistent, relevant responses to enhance the customer experience.

In addition, CIMB Niaga is also improving the speed of customer issue resolution through the implementation of an AI Chatbot. This Artificial Intelligence-based technology enables the Bank to quickly and accurately respond to simple questions, especially for customers who make inquiries through the OCTO app, thereby reducing wait times and optimizing the service experience.

All of these initiatives are supported by the ongoing development of Digital Banking. OCTO continuously enhances its digital features with relevant, need-based offerings for customers, with a laser focus on ease of transactions, strengthened security, and a higher-quality user experience, to ensure reliable, adaptive banking services in the digital era.

MERCHANT BUSINESS

In 2025, the Bank's primary development focus was on increasing Third-Party Funds (TPF). To support this objective, CIMB Niaga optimized the acceptance of payment transactions, both through cards and applications, encouraged the growth of digital transactions, and placed enhanced customer satisfaction—particularly among Merchant Partners—as a top priority in service development.

In line with the growing volume of cashless transactions, CIMB Niaga will continuously expand the number of merchants accepting non-cash payments through both QRIS and Debit GPN transactions. The QRIS acceptance strategy is implemented through the use of EDC machines, QR stickers, the OCTO Merchant application, and SNAP API integration.

The growth of CIMB Niaga's QRIS Merchants in 2025 reached 688 thousand and continues to increase annually. To further boost QRIS transactions, CIMB Niaga aligned with Bank Indonesia's roadmap, including the implementation of QRIS Tap payments, officially launched on 11 March 2025. The ease in payment using QRIS Tap is payment processing using QRIS without scanning (QRIS Tap), similar to contactless transaction mechanisms.

In addition, CIMB Niaga plans to develop features that provide OCTO Merchant application users with easier access to consumer financing. Applications can be submitted independently through the OCTO Merchant app, with credit assessments partly based on the merchant's transaction data via QRIS OCTO Merchant.

From the Merchant Business perspective, one of the challenges faced is the relatively limited understanding among some customers regarding digital payment systems. To address this, the Bank continuously conducts education and assistance programs for Merchants to enhance understanding, adoption, and optimal utilization of digital payment solutions.

All development initiatives are carried out while maintaining strict adherence to the Bank's internal policies, including product development policies, acquisition procedures, service level agreements (SLAs), as well as credit and operational risk management, in line with the Bank's ongoing digital transformation agenda.

BRANCH NETWORK AND DEVELOPMENT OF BRANCHLESS BANKING

CIMB Niaga continuously optimizes its branch network by considering the adequacy and effectiveness of its existing distribution footprint. In line with evolving customer behavior, the Bank also encourages the migration of banking transaction activities to electronic distribution channels (digital banking) to enhance service efficiency and customer convenience. As of year-end 2025, CIMB Niaga operated 394 network points and branch offices across Indonesia (including Sharia branches, Digital Lounges, Mobile Cash units, and Kiosks), supported by 1,865 ATM units and 921 CRM and MDM units.

CIMB Niaga also continues to develop the Branchless Banking service model, leveraging digital technology to enable more practical and efficient banking transactions, including within the Consumer Banking business. Branchless Banking services that provide convenience to customers include OCTO digital channels (app and website), Phone Banking 14041, Preferred Phone Banking, OCTOPay, and ATM services.

As part of its service innovation, CIMB Niaga continues to expand its Digital Lounge concept, integrating the latest technology to deliver a fast, simple, and comfortable retail banking experience. The Digital Lounge service reflects CIMB Niaga's strong support for its digital development strategy within the Consumer Banking segment, managed with the support of Digital Banking Managers who play an active role in providing banking solutions to individual customers. As of the end of 2025, CIMB Niaga operated 31 Digital Lounges in various strategic locations.

QUALITY OF SERVICE AND MANAGEMENT OF CUSTOMER COMPLAINTS

In an effort to improve service quality, Consumer Banking holds a continuous series of Customer Experience training for all employees. This program aligns with the Work from Heart ethos, which is to provide sincere, empathetic, and customer-oriented service. CIMB Niaga also continues to innovate and listens to customer voices through various channels, including the implementation of the Consumer Banking Net Promoter Score (NPS) survey. This step is part of CIMB Niaga's commitment to realizing the Company's purpose of Advancing Customers and Society by understanding customer perceptions and continuously improving service quality. CIMB Niaga Consumer Banking last conducted an NPS survey in 2204, earning a score of 50%, demonstrating consistent year-over-year improvement. It is a notable achievement that confirms positive impacts the various process and service improvements have had on customer experience.

Year	NPS Score
2021	28%
2022	36%
2023	46%
2024	50%

The NPS score of CIMB Niaga Preferred showed a consistently increasing trend and maintain the quality of services provided to customers, with the detailed information as follows:

Year	NPS Score
2021	34%
2022	34%
2023	55%
2024	59%

CIMB Niaga always follows up customer feedback as part of its Work from Heart commitment to providing better service. Throughout 2025, 99% of customer complaints were timely resolved, reflecting a focus on fast and accurate resolution.

(dalam juta Rupiah)

Consumer Banking Loans	2025	2024	2023	Growth (%)	
				2024–2025	2023–2024
Mortgage	41,972	41,828	42,739	0.35	(2.13)
Auto Loans	18,876	17,144	13,605	10.10	26.01
Personal Loans	6,520	5,694	4,762	14.50	19.57
Credit Card	9,889	9,825	9,213	0.66	6.64
Multipurpose Loans and Others	1,081	1,264	1,526	(14.47)	(17.23)
Total	**78,338**	**75,754**	**71,846**	**3.41**	**5.44**

2025 PERFORMANCE

CONSUMER BANKING LOANS

In 2025, Consumer Banking recorded consolidated loan disbursements of Rp78.3 trillion, compared to Rp75.8 trillion in 2024.

Based on financing type, auto loans in 2025 amounted to Rp18.9 trillion, compared to Rp17.1 trillion in 2024, representing 10.10% growth year-on-year. Meanwhile, the Mortgage Loans (KPR) business in 2025 reached Rp42.0 trillion, compared to Rp41.8 trillion in 2024.

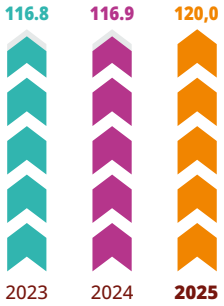
On the other hand, the credit card and unsecured loan (KTA)/Personal Loan portfolios in 2025 stood at Rp9.9 trillion and Rp6.5 trillion, respectively. Compared to 2024 performance, these segments recorded growth of 0.66% and 14.50%, respectively, in line with a selective growth strategy and sustained risk management practices.

Total Consumer Banking Loans
(in trillion Rupiah)

CUSTOMER DEPOSITS

In 2025, total customer deposits in the Consumer Banking segment amounted to Rp120.0 trillion, compared to Rp116.9 trillion in 2024.The increase in deposits was supported by current account (Giro) products, which recorded Rp1.07 trillion in 2025 compared to Rp1.11 trillion in 2024, as well as savings products, which reached Rp78.7 trillion compared to Rp74.2 trillion in the previous year. In line with this performance, the Consumer Banking CASA ratio in 2025 reached 66.45%, compared to 64.43% in 2024, reflecting a well-maintained and efficient funding structure.

Customer Deposits
(in trillion Rupiah)



CONSUMER BANKING REVENUE

In 2025, the Consumer Banking segment recorded net interest income of Rp5.8 trillion, compared to Rp6.1 trillion in 2024. Meanwhile, Consumer Banking profit before tax in 2025 amounted to Rp4.8 trillion, compared to Rp5.5 trillion in 2024.

Profit Before Tax
(in trillion Rupiah)

PLANS, STRATEGY, AND FOCUS IN 2026

Entering 2026, CIMB Niaga will continue to implement a strategy that is customer-centric rather than product-centric. This approach places customer needs and segment characteristics as the primary foundation in designing products, benefits, services, and communication strategies. All business initiatives are directed toward delivering value propositions that are more relevant, personalized, and sustainable for each segment, in line with evolving customer preferences and developments in the banking industry.

To support this strategy, CIMB Niaga will strengthen its digital foundation and data-driven approach by optimizing digital platforms for customer acquisition and engagement, as well as leveraging analytics to enhance offer personalization and customer engagement. From a business growth perspective, the focus will be directed toward strengthening third-party funds and assets under management through increasing CASA, developing premium savings products, and providing integrated investment solutions. Enhancing wealth management capabilities will also remain a priority, particularly within the affluent and emerging affluent segments, to support long-term value growth.

Furthermore, CIMB Niaga is committed to elevating the premium customer experience by strengthening its private wealth program with regional benefits, lifestyle-based services, and priority services supported by concierge concepts and exclusive access. On the financing side, consumer loan expansion will be conducted selectively through the optimization of payroll-based lending and wealth credit lines, as well as property and automotive loan offerings with faster processes and competitive rates. To complement this strategy, CIMB Niaga will reinforce regional integration and cross-border banking services by leveraging ASEAN network synergies, enabling affluent customers to enjoy seamless cross-country products and benefits, while further strengthening CIMB Niaga's position as a regional bank oriented toward customer needs.

MORTGAGE LOANS (KPR)

CIMB Niaga will continue to maximize loan disbursement, particularly in Home Ownership Loans (KPR), with projected portfolio growth in the range of 8–9%. This effort will be carried out prudently, with continued emphasis on asset quality and sustainable long-term growth.

To support this target in 2026, CIMB Niaga has established several key strategic priorities. First, increasing penetration among existing customers through cross-selling and bundling strategies with other banking products, supported by data utilization and personalized offers to deliver more relevant propositions.

Second, strengthening strategic partnerships with selected developers and property agents, including local champions, as primary channels for mortgage distribution through joint marketing campaigns and collaborative programs with partners.

Third, CIMB Niaga will continue to offer competitive mortgage products, features, and programs with attractive interest rate schemes, including the continuation of the XTRA Manfaat program, which provides customers with flexibility through interest payment relief or accelerated loan tenor options.

Finally, in terms of service and distribution, CIMB Niaga will enhance customer experience quality and optimize sales through digital channel utilization, including OCTO Connect and OCTO Friends as referral channels to expand reach and improve the effectiveness of mortgage distribution.

STRENGTHENING KPM FINANCING THROUGH A JOINT FINANCING SCHEME

In the KPM financing segment, CIMB Niaga will implement a selective and quality-oriented growth strategy to maintain a healthy and sustainable portfolio performance. A cherry-picking approach to portfolio selection will continue to be reinforced through consistent monitoring, with debtor characterization based on historical loan performance serving as the primary basis for financing decisions.

In line with this strategy, CIMB Niaga will also expand new partnership opportunities with multifinance companies whose risk profiles are aligned with the Bank's risk appetite, thereby supporting financing growth with prudent risk management. In addition, CIMB Niaga will increase the proportion of electric vehicle financing through the development of dedicated programs and strengthened strategic collaboration with multifinance companies, as part of the Bank's commitment to supporting sustainable financing initiatives and the transition toward a more environmentally friendly economy.

CREDIT CARD AND SHARIA CARD PRODUCTS

In line with the planned spin-off of the Sharia Business Unit, CIMB Niaga will transfer the Sharia Card portfolio to its subsidiary, PT CIMB Niaga Syariah, with the effective date targeted for May 2026. This move forms part of the strategy to strengthen business focus and align the corporate structure, while ensuring the continuity of Sharia Card services in a manner more fully integrated with the future development of Islamic banking.

To support sustainable growth in its card business, CIMB Niaga will continue to develop products and facilities based on a customer-centric approach, tailoring value propositions to specific customer segments. This includes the development of dedicated credit cards for Preferred and Private Banking customers, as well as subscription-based facilities that can be utilized across various product activities. CIMB Niaga also remains committed to maintaining the competitiveness of its Credit Card and Sharia Card products by strengthening merchant partnerships in both basic needs and lifestyle segments, as well as expanding exclusive collaborations with strategic partners in the development and marketing of co-brand credit cards to support new customer base growth.

Furthermore, the focus on customer acquisition will be reinforced through active participation in various

flagship events such as Travel Fairs and XTRA Xpo, supported by card benefits aligned with customers' travel, daily transaction, and lifestyle needs. CIMB Niaga will also optimize its loyalty program through the enhancement and value expansion of Poin Xtra, while continuing to strengthen the digital capabilities of its Credit Card and Sharia Card products. These initiatives include digital card applications, tokenization, NFC-based contactless transactions, API onboarding, API-based card management, and other features integrated within the OCTO ecosystem via both application and website platforms.

In support of government policy, CIMB Niaga is also participating in the development of the Indonesia Credit Card (Kartu Kredit Indonesia) for the retail segment, including the implementation of QRIS with credit as a funding source. On the card infrastructure side, the Bank has appointed Mastercard as the selected principal for its Credit Card and Sharia Card products. In line with this policy, all cards bearing the VISA and JCB logos that remain in circulation will be gradually migrated to Mastercard-branded cards, with completion targeted no later than 31 December 2026. The migration process will continue throughout 2026 to ensure a smooth transition for all cardholders.

MERCHANT PRODUCTS

In 2026, CIMB Niaga will continue to strengthen the development of its merchant products as part of its strategy to drive non-cash transaction growth and reinforce the digital payment ecosystem. This development aligns with the roadmap of Bank Indonesia, including the expansion of QRIS capabilities through the implementation of QRIS Tap In Tap Out and the development of QRIS Cross-Border connectivity to Japan, China, and South Korea, following earlier implementations in Thailand, Malaysia, and Singapore. This initiative is expected to enhance cross-border transaction convenience and broaden digital payment acceptance among merchants.

Furthermore, CIMB Niaga will continue enhancing its OCTO Merchant application to expand payment acceptance functionalities—not only through QRIS Merchant Presented Mode (MPM), but also including QRIS cash withdrawal, cash deposit, and QRIS Tap services. On other payment channels, CIMB Niaga will develop Debit GPN acceptance for online and e-commerce transactions to support merchants in managing digital transactions more comprehensively.

To expand use cases and deliver added value to merchants, CIMB Niaga will continue pursuing partnership opportunities with strategic partners in the development of QRIS SNAP API, including implementation in self-service kiosks and vending machines. The Bank will also continue optimizing its cross-selling strategy by offering credit card and personal loan products to merchants with strong business potential and appropriate risk profiles. All of these initiatives will be executed while continuing to strengthen the Bank's policies on product governance, compliance, merchant acquisition, service level agreement (SLA) fulfillment, credit and operational risk management, as well as its ongoing digital transformation agenda throughout 2026.

PERSONAL FINANCING PRODUCTS

In line with the planned spin-off of the Sharia Business Unit, CIMB Niaga will transfer its Sharia Personal Financing portfolio to its subsidiary, PT CIMB Niaga Syariah. This step forms part of strengthening business focus and organizational structure, while ensuring more integrated and sustainable management of Islamic financing going forward.

To support the development of conventional Personal Financing, CIMB Niaga will continue and expand access to the Xtra Dana product application through the OCTO application and website, enabling broader accessibility for all customers. In addition, CIMB Niaga will further develop partnerships with financial technology service providers through an indirect channel acquisition model, including fintech lending (online lending providers) and multifinance companies, as alternative channels to broaden reach and enhance the effectiveness of personal loan customer acquisition.

Furthermore, CIMB Niaga will continue developing OCTO Loan as a standby loan facility that provides customers with flexibility to utilize funds at any time according to their needs. The utilization of this facility will be further expanded through digital banking services, including to support QRIS-based transactions via the OCTO application and website. At the same time, CIMB Niaga will explore strategic partnership opportunities for the development and marketing of unsecured loan (Kredit Tanpa Agunan) products, in order to drive high-quality retail financing growth that is relevant and aligned with customer needs.

SHARIA BANKING

Despite the challenges of a global economic slowdown, CIMB Niaga's Sharia Business Unit (SBU) demonstrated solid and sustainable performance. This was reflected in the SBU's position within the Sharia banking industry, where throughout 2025 CIMB Niaga SBU successfully maintained its top-three ranking in terms of assets, financing, Third Party Funds (TPF), and Profit Before Tax (PBT). In order to sustain its competitive advantage amid intensifying industry competition, CIMB Niaga SBU consistently delivers innovations to strengthen its position as a universal and comprehensive provider of Sharia banking services.

CIMB Niaga's SBU is one of the largest Sharia business units in Indonesia, with among the highest asset, funding, and financing values, and consistently ranks within the top three in the Indonesian Sharia banking industry, which offers the most comprehensive range of Sharia products and services. Several of its flagship products serve as pioneers in the Sharia banking industry. Supported by CIMB Niaga's infrastructure as a leading and comprehensive digital banking service provider, CIMB Niaga SBU is able to reach and serve all customer segments and a broader market compared with its peers in the Sharia banking industry.

In addition, CIMB Niaga Syariah is supported by an extensive office network, comprising Sharia branch offices as well as Sharia service outlets across all conventional branch offices. This extensive network enables CIMB Niaga Syariah to reach as many customers as possible in a professional manner, while consistently delivering high standards of service.

STRATEGY AND POLICIES

Despite improvements and greater stability in Indonesia's economy following the leadership transition after the General and Regional Elections, CIMB Niaga's SBU continues to apply prudent financing principles in the face of ongoing global uncertainty and domestic economic growth dynamics. The acquisition of new customers is undertaken with due diligence to ensure a sound track record and demonstrated growth potential. Meanwhile, a number of product initiatives and projects remain subject to approval and are currently under discussion with the Financial Services Authority (OJK) and other relevant institutions.

Throughout 2025, Bank Indonesia reduced its benchmark interest rate five times, each by 25 basis points, bringing the total reduction to 125 basis points, and maintained the rate at 4.75% as of December 2025. This easing had a positive impact on the banking industry, particularly in supporting the collection of third-party funds.

Nevertheless, the decline in banking interest rates has proceeded at a slower pace than the reduction in the BI Rate. This condition has led the Sharia banking industry to offer competitive profit-sharing returns, which may potentially increase the cost of funds in efforts to retain customer deposits.

In facing economic challenges throughout 2025, Sharia banking in Indonesia continued to demonstrate a positive trend. This was reflected in sustained growth in assets, financing disbursed, and third-party funds, with total assets reaching Rp1,067.7 trillion as of December 2025, representing year-on-year growth of 8.92%.

Growth was also recorded in Third-Party Funds (TPF), which reached Rp893.0 trillion as of December 2025, representing year-on-year growth of 10.14%. This growth is in line with increasing public awareness of, and demand for, products and services that adhere to Sharia principles. In addition, Sharia products and services offer distinct added value to the community, particularly in sustainable products, and are characterized by unique Sharia features that deliver benefits not only in financial terms but also in terms of fairness.

Overall, CIMB Niaga's SBU recorded positive growth in both funding and financing, while maintaining financing quality at a level better than the average of the Sharia banking industry. On the funding side, the strategy is directed toward increasing low-cost funds through the expansion of community networks, strategic partnerships, and the strengthening of the customer base to secure more stable long-term funds. Liquidity is also continuously maintained through the growth of institutional, corporate, and retail deposits, supported by conservative profit-sharing schemes and longer tenors.

The strategic initiatives undertaken by CIMB Niaga SBU include strengthening a stable low-cost funding structure, improving operational cost efficiency, maintaining asset quality, and differentiating products and services through digital-based offerings. On the financing side, CIMB Niaga SBU remains focused on businesses with low-risk profiles and strong resilience to macroeconomic pressures and global uncertainty.

CIMB Niaga SBU continues to optimize the implementation of the Dual Banking Leverage Model (DBLM) as part of its business performance strategy, using measurable Key Performance Indicators (KPIs) across relevant business and support units, while adhering to Sharia principles in accordance with prevailing regulations. The implementation of this business model is supported by the finalization of role-sharing agreements between the SBU and all related units, as well as close collaboration with bankwide teams in carrying out Sharia product referral initiatives within sustainable business activities and practices. Through this approach, CIMB Niaga SBU ensures consistent and equivalent service quality for all customers.

UTILIZATION OF ARTIFICIAL INTELLIGENCE TECHNOLOGY

The development of Artificial Intelligence (AI) technology in Indonesia has made significant progress and holds strategic potential to drive transformation across various sectors, including the banking industry. The use of AI improves operational efficiency while improving the customer experience by providing more responsive and needs-based digital banking services. AI helps the Bank gain deeper and more accurate insights into customer behavior and preferences by providing comprehensive data analytics capabilities.

CIMB Niaga and CIMB Niaga's SBU have leveraged AI in internet banking services, including through chatbots that provide customers with information on banking products. In addition, the implementation of biometric-based authentication systems as a substitute for PINs and passwords further strengthens transaction security, given that biometric characteristics are unique and more difficult to misuse.

Internally, AI is also utilized in learning and training modules through Virtual Reality (VR) Learning. VR technology delivers interactive simulations that enable participants to experience roles and situations similar to real-world conditions within a virtual environment, thereby making the learning process more effective and engaging.

2025 PERFORMANCE

(in billion Rupiah)

CIMB Niaga's SBU Performance	2025	2024	2023	Growth (%)	
				2024–2025	2023–2024
Assets	70,224	67,503	62,747	4.03	7.58
Financing Disbursement	55,719	60,289	55,241	(7.58)	9.14
- Corporation	15,515	16,036	15,032	(3.25)	6.68
- Commercial	7,933	7,687	6,287	3.20	22.28
- EBB	4,491	4,987	4,313	(9.94)	15.63
- Consumer	27,779	31,579	29,610	(12.03)	6.65
Customer Deposits	50,312	54,680	44,916	(7.99)	21.74
Profit Before Tax	1,766	2,123	1,915	(16.83)	10.88
Non-Performing Financing (NPF) gross	2.20%	1.66%	1.09%	0.54	0.57
NPF Net	1.04%	0.82%	0.48%	0.22	0.34
ROA	2.73%	3.24%	3.03%	(0.51)	0.21
FDR	109.79%	109.64%	122.44%	0.15	(12.80)

ASSET GROWTH

As of December 2025, total assets of CIMB Niaga's SBU amounted to Rp70.2 trillion, with financing disbursement reaching Rp55.7 trillion. This represented a decline of 7.58% compared with the previous year's level of Rp60.3 trillion, in line with strategic measures undertaken to maintain portfolio quality.

FINANCING DISBURSEMENT

By the end of 2025, CIMB Niaga SBU recorded a decrease in financing disbursement of 7.58% to Rp55.7 trillion, compared with Rp60.3 trillion in the prior year. This moderation in growth was primarily driven by a lower contribution from the Consumer Banking segment.

The largest financing portfolio remained in the Consumer Banking segment, amounting to Rp27.8 trillion. Adjustments in financing were mainly observed in the consumer segment, particularly in mortgages, which declined by Rp2.6 trillion on a year-on-year basis.

In addition, the Emerging Business Banking (EBB) segment recorded a decrease in financing of Rp0.5 trillion, or 9.94%, followed by the Corporate Banking segment, which declined by Rp0.5 trillion, or 3.25%. Meanwhile, the Commercial Banking segment posted financing growth of Rp0.2 trillion, or 3.20%, reaching Rp7.9 trillion by the end of 2025.

Overall, the financing portfolio achievement was supported by optimizing the business unit's leverage concept through collaboration with the bankwide team on "Sharia product referrals" within the bank's sustainable business activities and practices, while maintaining the same level of service to all customers. The implementation of the leveraging principle was not confined to sales but extended to business support functions (middle-end and back-end), enabling us to run a more e effective and more integrated Sharia financing bookkeeping process.

All of these processes are carried out under the oversight of the Sharia Advisory Group, the Risk Control Unit (RCU), and the Sharia Supervisory Board (SSB) to ensure compliance with prevailing Sharia principles, particularly in serving the financing needs of productive customers in the corporate and commercial segments, which involve higher transaction complexity.

FUND COLLECTION

In 2025, total customer deposits of CIMB Niaga's SBU reached Rp50.3 trillion, lower than the Rp54.7 trillion recorded in 2024, with CIMB Niaga SBU contributing 18.60% to CIMB Niaga's total customer deposits.

In 2025, Current Account balances amounted to Rp15.7 trillion, reflecting an adjustment from the Rp16.7 trillion position in 2024, following strong growth of Rp5.4 trillion, or 47.20%, in 2024. Savings Accounts totaled Rp15.1 trillion, while Time Deposits reached Rp19.5 trillion. In line with these developments, the CASA ratio in 2025 stood at 61.17%, an increase from the 2024 CASA ratio of 59.06%.

CIMB Niaga SBU remains committed to maintaining strong performance in terms of assets, financing, and Third-Party Funds (TPF), while continuing to prioritize portfolio quality. In addition, CIMB Niaga SBU consistently promotes sustainable growth in TPF to balance financing expansion, thereby creating a sound equilibrium that supports business sustainability and delivers optimal growth in profit before tax (PBT).

NON-PERFORMING FINANCING

As of December 2025, CIMB Niaga's SBU recorded a gross Non-Performing Financing (NPF) ratio of 2.20%. This NPF ratio remained relatively conservative compared with those of other competitors in the Sharia banking industry.

To address non-performing financing, CIMB Niaga SBU has established adequate provisions to cover potential losses, while maintaining a Loan Loss Coverage ratio above 100%. Portfolio concentration in 2025 remained stable and at a manageable level.

CIMB Niaga SBU continues to enhance collaboration with the Loan Work Out (LWO) team to preserve the quality of earning assets, and undertakes selective restructuring for debtors that continue to demonstrate sound business prospects.

SHARIA BANKING PROFIT BEFORE TAX

In 2025, CIMB Niaga's SBU recorded profit before tax of Rp1.8 trillion. On a year-on-year basis, profit before tax declined by Rp357.4 billion, or 16.83%, compared with Rp2.1 trillion in 2024. The slowdown in growth was driven by a decrease in net margin income of Rp269.6 billion, or 12.39%, as well as an increase in operating expenses of Rp118.2 billion, or 53.15%, in 2025 compared with 2024.

REALIZATION AND PROFIT-SHARING CALCULATION METHOD

In order to uphold the principles of transparency and measurability, CIMB Niaga SBU applies calculation formulas and profit-sharing policies that refer to Sharia Financial Accounting Standards, particularly PSAK 100 through PSAK 106. The application of these standards ensures that the mechanisms for calculating and distributing profit-sharing are implemented consistently, accountably, and in accordance with prevailing Sharia principles.

The distribution of profit-sharing to Third-Party Funds customers is carried out in accordance with Sharia principles, based on the profit-sharing ratio agreed upon at the time of the fund placement contract. Each month, CIMB Niaga's SBU issues a circular letter detailing the level of business unit income in percentage terms, which subsequently serves as the basis for determining the amount of profit-sharing to be distributed to customers. The circular letter also includes information on the applicable profit-sharing ratio for the following month.

In 2025, the realization of Gross Yield Distribution (GYD) of CIMB Niaga SBU was as follows:

GYD	January	Februay	March	April	May	June	July	August	September	October	November	December
Rp	7.47%	7.47%	7.47%	7.47%	7.47%	7.47%	7.47%	7.47%	7.47%	7.47%	7.47%	7.47%
USD	4.80%	4.80%	5.19%	4.90%	4.91%	4.91%	4.91%	4.91%	4.91%	4.91%	4.90%	4.91%

COLLECTION AND DISTRIBUTION OF ZAKAT, INFAQ, AND SADAQAH (ZIS)

As part of a Sharia banking institution, in addition to performing its business functions, CIMB Niaga SBU also carries out a social function as a manifestation of its commitment to inclusive and sustainable Sharia finance principles. In fulfilling this role, the Bank conducts the collection and distribution of Zakat, Infaq, and Sadaqah (ZIS) funds, which are managed in accordance with prevailing Sharia provisions and governance standards.

In 2025, ZIS funds received by CIMB Niaga SBU up to December 2025 amounted to Rp545 million, representing a year-on-year (YoY) increase of 10.77%. These ZIS funds totaling Rp966 million were distributed to amil zakat institutions that have been registered and verified by CIMB Niaga SBU, as part of the Bank's efforts to support sustainable social programs and community empowerment.

CIMB Niaga UUS also serves as a Sharia Financial Institution Receiver of Cash Waqf (LKS PWU), partnering with 20 waqf institutions (nazhir). In this capacity, CIMB Niaga SBU is mandated to receive cash waqf from the public through various products and channels for the collection of Cash Waqf and waqf through cash. Cash Waqf funds received are directly credited to the waqf institutions' accounts at CIMB Niaga Syariah. As of December 2025, the value of cash waqf received and directly utilized by waqf institutions declined by 18.62% YoY to Rp33.6 billion, from Rp41.3 billion in the previous year.

TABLE OF SOURCES AND DISTRIBUTION OF ZAKAT AND WAQF FUNDS

(in million Rupiah)

Description	31 December 2025	31 December 2024
A. Sources and Distribution of Zakat Funds		
Receipt of zakat funds originating from:		
a. SBU Internal	-	-
b. SBU External	545	492
Total Receipts	**545**	**492**
Distribution of zakat funds to zakat management entities		
a. Amil Zakat Institution (LAZ)	966	217
b. Amil Zakat Agency (BAZ)	-	100
Total Distribution	**966**	**317**
B. Sources and Distribution of Waqf Funds		
Receipt of waqf funds originating from:		
a. SBU Internal	-	-
b. SBU External	33,597	41,285
Total Receipts	**33,597**	**41,285**
Distribution of Waqf Funds to Waqf Management Entities:		
a. Indonesian Waqf Board	-	-
b. Republika Dhuafa Wallet	28,539	31,997
d. Indonesian Waqf House Bandung (RW)	526	3,454
e. Others	4,532	5,834
Total Distribution	**33,597**	**41,285**

SOURCES AND USES OF BENEVOLENCE FUNDS

CIMB Niaga's SBU facilitates the payment of ZIS, as well as Waqf through the management of Benevolence Funds, which are primarily derived from penalties imposed on financing customers. The calculation of financing penalties is conducted based on mechanisms embedded within the Bank's core banking system. These Benevolence Funds are classified into three categories, namely Productive Benevolence Funds, Social/Donation Funds, and other uses for public interest, all of which are managed in accordance with Sharia principles.

The distribution of Social Funds is carried out with reference to the Benevolence Funds SOP that has been approved by the Sharia Supervisory Board (SSB). Social Funds are channeled into five main sectors, comprising community economic development, education, health, infrastructure, and other social activities, as part of CIMB Niaga SBU's commitment to supporting sustainable community welfare.

In 2025, receipts of Benevolence Funds by CIMB Niaga SBU amounted to Rp12.5 billion, compared with Rp8.8 billion in the previous year. These Benevolence Funds were distributed through Social/Donation Funds amounting to Rp10.5 billion, as well as other uses for public interest totaling Rp0.4 billion. Total disbursement of Benevolence Funds throughout 2025 amounted to Rp11.0 billion.

The opening balance of Benevolence Funds at the beginning of 2025 stood at Rp32.0 billion, while the closing balance at the end of 2025 amounted to Rp33.5 billion, after taking into account all receipts and disbursements of Benevolence Funds during the year.

TABLE OF SOURCES AND DISTRIBUTION OF BENEVOLENCE FUNDS

(in million Rupiah)

Description	31 December 2025	31 December 2024
Beginning balance of Benevolence Funds	**31,998**	**30,807**
Receipt of Benevolence Funds		
a. Infaq and Alms	-	-
b. Productive Benevolence Refund	23	23
c. Fine	11,461	8,760
d. Non-halal receipts	-	-
e. Others	1,000	-
Total Receipts	**12,484**	**8,783**
Distributions of Benevolent Funds		
a. Productive Benevolence Fund	-	25
b. Donation	10,533	7,247
c. Other Uses for Public Benefits	424	320
Total Distributions	**10,958**	**7,592**
Increase/(Decrease) of Benevolence Funds	1,526	1,191
Ending balance of Benevolence Fund	**33,525**	**31,998**

COMPLIANCE AND IMPLEMENTATION OF THE SHARIA GOVERNANCE FRAMEWORK

In order to enhance the quality of activities of the Sharia Business Unit (SBU), the Bank consistently ensures that all business activities, products, and services are conducted in accordance with prevailing Sharia principles. CIMB Niaga SBU consistently exercises oversight over the implementation of and compliance with Sharia principles across all work units through the role of the Sharia Supervisory Board (SSB) as the highest authority in Sharia oversight.

In carrying out its operational activities, the Bank implements Sharia governance in accordance with the provisions of Financial Services Authority Regulation (POJK) No. 2 of 2024 on Sharia Governance for Sharia Commercial Banks and Sharia Business Units. As part of its efforts to ensure Sharia compliance, the SSB together with Bank management actively conducts Sharia compliance reviews of Sharia banking transactions at a number of Sharia Branch Offices (KCS), Office Channeling (OC) outlets, as well as relevant business and support units within the Bank.

The SSB carries out active oversight of Sharia compliance, supported by the Sharia Advisory (SA) function and the Sharia Governance Review (SGR) function. In performing its role, the SSB is assisted by an internal forum known as the PSNC Forum (Potential Sharia Non-Compliance), which comprises the SA Group, the SGR Group, and the Heads of relevant units.

The PSNC Forum serves to identify, evaluate, and discuss potential Sharia non-compliance that may arise from the Bank's business activities. The outcomes of PSNC Forum deliberations, in the form of recommendations and findings, are submitted to the SSB as a basis for decision-making and follow-up actions to ensure that all CIMB Niaga Syariah business activities remain consistently aligned with prevailing Sharia principles.

Oversight of Sharia compliance is also carried out by SKAI through audit mechanisms. Audits are conducted periodically in accordance with SKAI's audit plan, and the resulting findings and recommendations serve as one of the means to further enhance the quality of Sharia compliance.

BRANCH NETWORK AND DISTRIBUTION

The implementation of the Dual Banking Leverage Model (DBLM) has been in place and continues to be further optimized to support the achievement of the Company's business strategy. The DBLM is implemented through dual budget management and the establishment of separate Key Performance Indicators (KPIs) for business units and relevant support units, enabling more focused and measurable performance management.

In its implementation, the DBLM consistently upholds compliance with prevailing Sharia principles. This model also enables the shared utilization of infrastructure, information technology systems, digital banking platforms, and service networks, thereby driving operational efficiency while strengthening synergies between conventional and Sharia banking services.

The execution of the business model is supported by role-sharing between the SBU and all units, in collaboration with bankwide teams to continue implementing "Sharia

product referrals" within sustainable banking activities and business practices, while ensuring the delivery of equivalent services to all customers.

In order to provide optimal services to customers, CIMB Niaga's SBU leverages various channels to deliver Sharia banking services to the public, both through branches under the SBU (Sharia Branch Offices) and through the Parent Bank's facilities that are also utilized by CIMB Niaga SBU under the DBLM framework. As of the end of 2025, CIMB Niaga SBU operated a network comprising 24 Sharia Branch Offices (KCS), 5 Sharia Sub-Branch Offices (KCPS), and 14 Sharia Functional Offices (KFS). In addition, CIMB Niaga SBU provides sales of Sharia banking products through 316 Sharia Service outlets (office channeling) across 28 provinces in Indonesia.

AWARDS

CIMB Niaga's SBU has received recognition from various credible independent institutions, both at the national and international levels, for its commitment to implementing sound governance principles, delivering competitive Sharia financial product and service innovations, and continuously building stakeholder trust. Throughout 2025, the awards received by CIMB Niaga SBU reflected the consistency of its performance, the quality of its governance, and the reputation of CIMB Niaga Syariah as one of the key players in the Indonesian Sharia banking industry.

These recognitions also serve as encouragement for CIMB Niaga SBU to further strengthen its role in supporting the inclusive and sustainable growth of the national Sharia economy. In 2025, CIMB Niaga SBU received the following acknowledgements and awards for its achievements in the Sharia banking business:

1) Indonesia GCG Conference & Award-IX-2025 (IGCGA-IX-2025) – Economic Review;
2) Islamic Financial News (IFN) Best Bank Polls 2024 Award, Category: Best Islamic Investment Bank in Indonesia – Islamic Finance News (IFN);
3) Most Trusted Financial Brands Award – Investor Trust - Info Vesta
   Categories:
   - CIMB Niaga Syariah
   - CIMB Niaga Preferred Sharia
   - Tabungan iB Pahala Haji;
4) Indonesia Product of the Year 2025, Category: The Best New Product Development in the Financial Industry (Based on Marketing Expert Judgement), Product: OCTO Card Syariah; Predicate: Very Good – SWA & Mix Marketing Communication;
5) 22nd Infobank Banking Service Excellence 2025 Award, Category: Indonesia Product of the Year 2025 – Infobank;
6) 19th Alpha South East Asia Best Financial Institution Awards, Categories: Best Islamic Finance SME Bank and Best Islamic Finance Retail Bank in Indonesia – Alpha South East Asia;

Daru Mulyawan
PT Telekomunikasi Selular
Director of Finance and Risk Management

Telkomsel is Indonesia's largest and leading mobile telecommunications company, playing a strategic role in strengthening national connectivity across the archipelago. Since May 28, 2025, Telkomsel has established a new banking relationship with CIMB Niaga, a trusted financial partner recognized for its strong reputation, professionalism, and proven capability in delivering tailor made financing solutions for large and highly complex corporations such as Telkomsel.

Through this partnership, Telkomsel has utilized the iB Musyarakah Special Transaction Financing Facility as well as BIZ Channel digital services for transfer transactions and current account management. These solutions have significantly simplified our financial operations and enhanced overall efficiency. Based on our experience, CIMB Niaga's digital products and services are highly reliable and well aligned with corporate needs, particularly in supporting fast, secure, and fully integrated transaction processes.

We deeply appreciate the quality of service provided by CIMB Niaga, especially in delivering a seamless and fully Sharia compliant iB Musyarakah financing facility. The CIMB Niaga team consistently demonstrates strong responsiveness and effective communication, offering clear, easy to understand explanations at every stage of the financing process while tailoring solutions to our specific business requirements.

Looking ahead, we are enthusiastic about CIMB Niaga's continued commitment to service excellence, the introduction of more competitive financing solutions, and ongoing innovation in Sharia compliant banking products. We look forward to further strengthening this partnership and creating sustainable, long term value for both institutions.

7) Group Islamic Banking (GIB) Summit 2025 – CIMB Islamic;
8) BPR Syariah Award 2025 Category : Kemitraan dengan UUS Bank - Karim Consulting;
9) Indonesia IT & Digital Operational Excellence Award 2025 – Economic Review;
10) Top GRC Award 2025
    Category:
    - The Most Committed GRC Leader 2025 : Bapak Pandji P. Djajanegara, Syariah Banking Director
    - TOP GRC Awards 2025 # Stars 5: Unit Usaha Syariah PT Bank CIMB Niaga Tbk;
11) 14th Infobank Sharia Financial Institution Award 2025 oleh Media Infobank Category:
    - The Best Performance Sharia Banking Business Unit 2025 (Based on Financial Performance 2024)
    - The Excellence Performance Sharia Financial Institution - for 10 Consecutive Years : 2015-2024.

Rachmat Sutarnas Marpaung
Komunitas Pengusaha Muslim Indonesia (KPMI)
General Chairperson

I am the President of the Indonesian Muslim Entrepreneurs Community (KPMI), a community that accommodates Muslim entrepreneurs committed to running sharia-compliant businesses. KPMI's primary focus is not just business networking, but also education. They emphasize how important it is for entrepreneurs to understand Islamic Fiqh (Islamic trade law) before they enter the world of business.

Our collaboration with CIMB Niaga Syariah has been ongoing for the past year and officially began with the signing of a memorandum of understanding in May 2025. Through this collaboration, we utilize various Islamic banking products and services, including Murabahah, Wadiah, and MMQ financing, as well as the OCTO digital service, which we consider easy to use, responsive, and efficient for transaction needs.

In terms of service, CIMB Niaga Syariah provides friendly, fast service that is consistent with Islamic principles, fostering trust in our partnership. We hope that as we go forward, CIMB Niaga Syariah can offer more relevant products to KPMI members, while continuing to strengthen the sharia economic and financial ecosystem and actively contributing to the development of the halal industry in Indonesia.

PLANS, STRATEGIES, AND POLICIES FOR 2026

The increasing public awareness of and interest in Sharia banking, supported by the growing diversity of products and services offered, presents significant growth opportunities for the national Sharia banking industry. In line with these developments, CIMB Niaga's Sharia Business Unit (SBU) plans to undertake a corporate action for business development through the spin-off of the SBU, which is targeted to commence operations in 2026 as a Sharia Commercial Bank. This strategic initiative has received approval at the Extraordinary General Meeting of Shareholders (EGMS) and is expected to provide greater flexibility and a wider operating scope for the Sharia entity to accelerate business growth, enhance competitiveness, and increase its contribution to the national Sharia economy.

In order to capitalize on growth opportunities while anticipating the various challenges faced by the industry, CIMB Niaga SBU has prepared several key strategies that will be the focus of implementation in 2026, as follows:

1) Post Spin-Off Business Development
   To develop the business and introduce products that drive sustainable growth in financing and Third-Party Funds (TPF), with the objective of generating optimal profit before tax (PBT). All of these initiatives will be carried out while maintaining compliance with regulatory financial ratio requirements, as part of the Bank's commitment to prudence and business sustainability.
2) Optimization of Leveraging Business Units
   To strengthen collaboration with bankwide teams through the implementation of Sharia product referral concepts in sustainable business activities, while ensuring consistent delivery of optimal service quality to all customers across every service touchpoint.
3) Sharia Product Innovation
   To introduce unique, value-added products that support the expansion of the financing portfolio across various segments, while also anticipating capital constraints faced by Sharia Commercial Banks (BUS) in relation to the Maximum Legal Lending Limit (BMPD) regulations.
4) Expansion of Strategic Partnerships
   To enhance collaboration with existing and new partners in order to strengthen the Islamic Community and gradually build a sustainable Sharia financial ecosystem.
5) Digital Banking Transformation
   To develop digital platforms and enhance product features across CIMB Niaga Syariah's electronic channels, in line with the Bank's digitalization direction and strategy for 2026.

Operational Review by Business Segment

CIMB Niaga classifies its business segments into operating segments and geographical segments. Each business segment is represented as a group of assets and operational activities that provide products or services with unique risk characteristics and potential returns.

OPERATING SEGMENT

An operating segment is a component of an entity that:

1. Engages in business activities from which it may earn revenues and incur expenses (including revenues and expenses relating to transactions with other components of the same entity);
2. Whose operating results are regularly reviewed by the chief operating decision maker to make decisions about resources to be allocated to the segment and assess its performance; and
3. For which discrete financial information is available.

CIMB Niaga prepares and reports operating segments in alignment with internal reports prepared for the chief operating decision maker, who is responsible for allocating resources to each segment and evaluating its performance. All operating segments of CIMB Niaga have met the segment reporting criteria as stipulated in PSAK 108 (Revised 2014).

By the end of 2025, CIMB Niaga had 7 (seven) reporting segments as follows:

1. Corporate - include loans, savings, and other transactions, as well as corporate customer balances.
2. Business - products and services for small to mediumsized customers.
3. Retail - products and services for individual customers. This segment includes loan facilities, savings, and other transactions, as well as retail customer balances.
4. Treasury – this segment is related to CIMB Niaga's treasury activities, including foreign exchange, money markets, derivatives, placements, and securities transactions.
5. Sharia - all transactions are carried out by the Sharia business unit.
6. Others - including back office activities and divisions that do not generate profits at CIMB Niaga. Corporate services, sales, and distribution are among the other activities.
7. Subsidiaries - including all transactions arising and carried out based on the Subsidiaries' business.

GEOGRAPHICAL SEGMENT

In the geographical segments, CIMB Niaga offers services in a specific economic environment, with risks and returns that vary from those of other operating segments in other economic environments. CIMB Niaga's business

segment is divided into 6 (six) main geographic areas, excluding subsidiaries: Jakarta, West Java, Central Java, East Java, East Indonesia, and Sumatra.

CIMB NIAGA BUSINESS SEGMENTS

CIMB Niaga classifies the work units within its organizational structure as follows:

1. Business Units include Consumer Banking, Business Banking, Treasury and Capital Markets, Sharia Banking, and Transaction Banking.
2. Support functions include operations and Information Technology, Risk Management, Compliance, Corporate Affairs and Legal, Human Resources, and Strategy and Finance.
3. Sales & Distribution, which is responsible for selling products and services to customers across all branches in Indonesia.

Profitability by Business Segment

OPERATING SEGMENTS

Information related to the operating segments that include 7 (seven) reporting, which covers the corporate, business, retail, treasury, sharia, and other segments, and subsidiaries of CIMB Niaga and Subsidiaries is presented in Note No. 50 to the Consolidated Financial Statements.

GEOGRAPHICAL SEGMENTS

Information related to the geographical segments of Bank CIMB Niaga and Subsidiaries is presented in Note to the Consolidated Financial Statements No. 50.

Financial Performance Analysis

The following financial performance analysis is based on the Consolidated Financial Statements of PT Bank CIMB Niaga Tbk and its subsidiaries for the year ended 31 December 2025. The Consolidated Financial Statements have been prepared in accordance with Indonesian Financial Accounting Standards. The Consolidated Financial Statements have been audited by the Public Accounting Firm Rintis, Jumadi, Rianto & Rekan, a member firm of the PwC global network, with Jimmy Pangestu, S.E., CPA, an independent auditor, as the audit partner. The audit was conducted in accordance with Auditing Standards established by the Indonesian Institute of Certified Public Accountants. Based on the audit results, the auditor issued an unmodified opinion, stating that the Consolidated Financial Statements present fairly, in all material respects, the Group's consolidated financial position as of 31 December 2025, and its consolidated financial performance and cash flows for the year then ended, in accordance with Indonesian Financial Accounting Standards.

GENERAL DISCUSSION OF FINANCIAL PERFORMANCE ACHIEVEMENTS

In 2025, Indonesia's economic growth remained strong, driven by export performance and larger government consumption as the State accelerated spending. National economic growth was recorded at 5.11%, an increase compared to the previous year's 5.03%.

Throughout 2025, CIMB Niaga demonstrated solid performance amidst uncertain global and domestic economic dynamics. CIMB Niaga maintained its growth momentum and delivered positive financial performance throughout 2025. The Bank had total assets of Rp372.7 trillion, with customer deposits reaching Rp270.5 trillion. CASA contributions reached Rp189.5 trillion, equivalent to a CASA ratio of 70.03%, while time deposits reached Rp81.1 trillion.

To strengthen its funding structure, CIMB Niaga diversified its funding sources by issuing Rp1.0 trillion in debt securities. Securities issued by CIMB Niaga have received an idAAA rating from PT Pemeringkat Efek Indonesia (Pefindo), while securities issued by its subsidiary, CNAF, have received an AAAidn rating from PT Fitch Ratings Indonesia. These ratings reflect market confidence in the Group's fundamental strength and risk profile.

In terms of lending, CIMB Niaga recorded 4.52% growth to Rp238.3 trillion from Rp228.0 trillion the previous year. This loan growth was primarily driven by a growth of 6.72% in Corporate Banking, 1.99% in Emerging Business Banking (EBB), 3.15% in Commercial Banking, and 3.41% in Consumer Banking. Growth in the consumer segment was supported by a 10.10% increase in Auto Loans (KPM) and a 14.50% increase in Unsecured Loans (KTA).

In terms of profitability, CIMB Niaga recorded net interest income of Rp13.5 trillion and non-interest income of Rp6.0 trillion, an increase from respectively Rp13.3 trillion and Rp5.7 trillion in the previous year. These two sources of income contributed Rp19.4 trillion to operating income. Meanwhile, total operating expenses increased by 2.50%, in line with the Bank's business management efforts, followed by a 6.64% decrease in the provision for impairment losses (CKPN) on financial and non-financial assets.

At the end of 2025, CIMB Niaga recorded a net profit for the year of Rp6.94 trillion, a 0.53% increase compared to the previous year's Rp6.90 trillion. This achievement reflects the Bank's successful focus on growth quality to maintain a balance between profitability and risk.

Implementation of the Foward30 Strategy

After the successful completion of its 5-Pillar Strategy at the end in 2024 with a very noticeable increase in Return on Equity (ROE) from 9.70% in 2019 to 14.34% in 2024, CIMB Niaga was is in a strong position to enter its next phase of growth. The successful implementation of the 5-Pillar Strategy was primarily driven by disciplined approach to reallocating and optimizing its loan portfolio, particularly in the consumer and SME segments, the Bank's focus on low-cost funds (CASA) growth, increased operational efficiency, the implementation of a risk management culture and improved asset quality, and the use of information technology.

As a purpose-driven organization, CIMB Niaga bases its business strategy on the Bank's purpose: Advancing Customers and Society. This purpose lays the foundation for the Bank's strategic direction and offers guidance for leadership, talent management, and sustainable business growth. CIMB Niaga's core values, summarized in EPICC (Enabling Talent, Passion, Integrity and Accountability, Collaboration, and Customer-Centricity), also serve as the foundation for every decision-making and leadership strategy across the organization.

2025 marks a crucial chapter for CIMB Niaga as it transitions from its 5-Pillar Strategy to our latest long-term strategy (2025-2030), Forward30, which is grounded in the Bank's purpose of Advancing Customers and Society. The Forward30 strategy is implemented through four key priorities (the 4Cs): Capital, Cash/CASA, Cross-Selling, and Capability.

Capital is managed through portfolio optimization through the reallocation of capital and resources to areas that exemplify the Bank's core strengths and offer optimal potential returns and resilience. This approach is carried out while maintaining a strong balance sheet to support sustainable business growth.

Cash is a primary focus in strengthening the funding structure through the growth of low-cost funds. This growth is achieved through a customer-centric approach and a transaction-based banking ecosystem approach. This strategy is not only aimed at structurally lowering the cost of funds and strengthening liquidity, but also at enhancing customer loyalty and the Bank's competitiveness amidst increasingly intense funding competition.

Cross-selling, CIMB Niaga encourages deepening customer relationships by strengthening wealth management and affluent banking services, and optimizing synergies between retail and non-retail segments. Through a "one-bank" approach to customers, CIMB Niaga targets increasing commission-based and non-interest income (NOII) contributions.

Capabilities, whose objective is to create a Simpler, Better, Faster (SBF) organization, are a key pillar of the Forward30 strategy, realized through strengthening capabilities through operational model transformation, business process reengineering, the implementation of digital automation, technology modernization, data analytics, and AI. This pillar lays a critical foundation for creating sustainable value, including through increased productivity, improved customer experience, increased market share, and operational resilience.

Through Forward30, CIMB Niaga is delivering on its commitment to providing a Simpler, Better, Faster experience for customers, while empowering CIMB Niaga employees through Simpler, Better, Faster operational processes. CIMB Niaga targets long-term value creation for customers, communities, employees, shareholders, and broader contributions to Indonesia's economic growth.

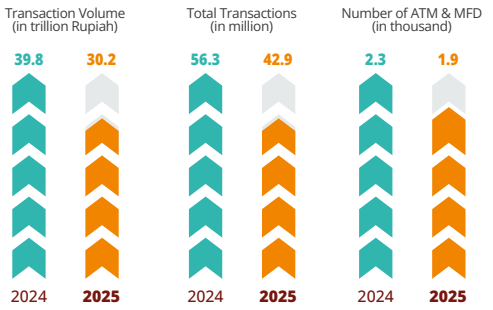
Expansion of Electronic Network Reach

As of 31 December 2025, CIMB Niaga had an operational network spread across 28 provinces across Indonesia, including branch offices, sub-branches, and payment offices, totaling 428 networks and branches, including Sharia branches, Digital Lounges, mobile cash, and kiosks. On top of that, CIMB Niaga operated a total of 1,865 ATMs, 921 CRM (including MDM), 31 Digital Lounges, and 35 mobile branch. We had the entire operational network fully supported by our total headcount of as many as 11,647 very competent human resources.

ATMS AND MFDS

By 2025, CIMB Niaga was operating 1,865 ATMs and Multi-Function Devices (MFDs) across various regions in Indonesia. This service infrastructure recorded 42.9 billion transactions totaling Rp30.2 trillion throughout 2025. The lower figure shows a decline from Rp39.8 trillion recorded in the previous year, reflecting the ongoing shift toward online customer transactions in line with Indonesia's rapid digital economy growth.

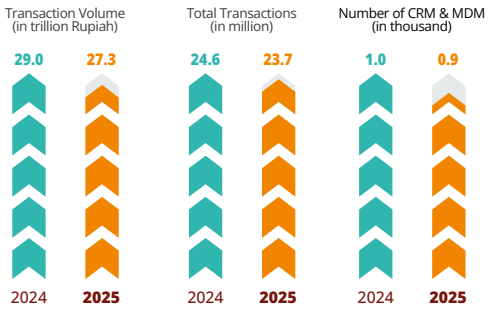
ATM and MFD Performance



CRM AND MDM

In 2025, we recorded that CIMB Niaga had a total of 921 CRM and MDM machine units in total, with 23.7 million transactions, a higher figure from 24.6 million transactions made in the previous year. Transaction volume reached Rp27.3 trillion, up from Rp29.0 trillion.

CRM and MDM Performance



OCTO CLICKS

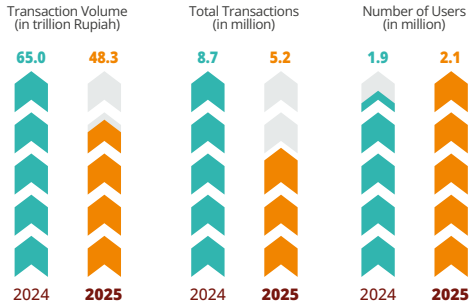
OCTO Clicks is a premium internet-based banking service offered by CIMB Niaga. OCTO Clicks provides customers with the convenience of conducting various banking transactions, including paying bills, shopping online, purchasing investment products such as mutual funds and bonds, and opening savings and deposit accounts online. It is a service designed to let the customers enjoy a range of need-based, practical, secure, and integrated banking experiences.

Since 2016, OCTO Clicks has had a Virtual Card Number (VCN) feature that lets customers make online shopping transactions at any merchant that accepts MasterCard payments. This feature provides a safer, more convenient payment alternative that lets customers draw funds from their savings, so they no longer need to use their physical credit card.

OCTO Clicks also features a personal financial dashboard that summarizes the customer's financial activities and assets, including savings, loan, and investment products. This feature provides added value to customers, allowing them to monitor their financial situation in real time.

By 2025, OCTO Clicks had 2.1 million users. There were 5.2 million transactions, with a transaction volume of Rp48.3 trillion.

OCTO Clicks Performance

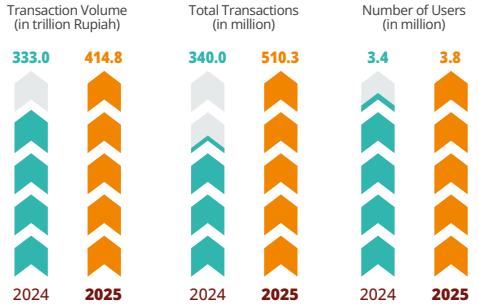


OCTO MOBILE

CIMB Niaga offers OCTO Mobile as its flagship mobile banking application, featuring services such as opening time deposits, logging in with biometrics, making payments through QR scanning technology, purchasing retail bonds, opening mutual funds, topping up e-wallets and electronic cards, and accessing Ask OCTO, a virtual assistant that provides information and transaction guidance on CIMB Niaga products. In 2025, 3.8 million users used the mobile banking service, up from 3.4 million the previous year.

In 2025, customers made 510.3 million transactions through OCTO Mobile, marking a 50.1% increase from 340.0 million the previous year. These transactions totaled Rp414.8 trillion.

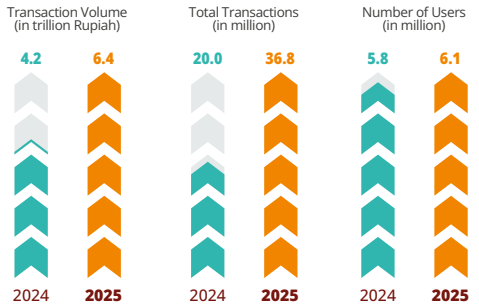
OCTO Mobile Performance



OCTO PAY

OCTO Pay is CIMB Niaga's digital money service product linked to a customer's registered mobile phone number and integrated into the OCTO Mobile app for various cashless transactions. In 2025, OCTO Pay had 6.1 million users, a 4.8% increase from 5.8 million the previous year. This was accompanied by an increase in customer transactions through OCTO Pay, reaching 36.8 million, up from 20.0 million the previous year.

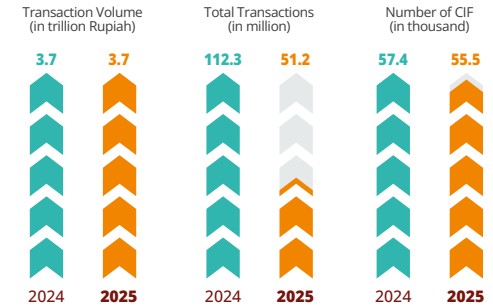
Octo Pay Performance



BIZCHANNEL@CIMB

BizChannel@CIMB is a flagship internet-based banking service offered by CIMB Niaga for business customers. By 2025, BizChannel@CIMB had 55.5 million users. Customer transactions through BizChannel@CIMB will reach 51.2 million, with a total transaction volume of up to Rp3.7 trillion in 2025.

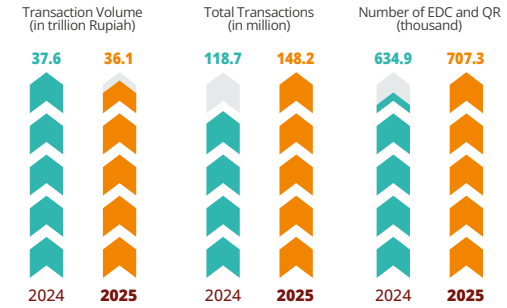
BizChannel@CIMB Performance



EDC AND QR

CIMB Niaga continues to strengthen its digital service penetration by increasing its payment points through Electronic Data Capture (EDC) and QR-based services. Throughout 2025, the number of EDC and QR devices managed by CIMB Niaga reached 707,300 units, an 11.4% increase compared to 634,900 units in the previous year. Customer transactions through EDC and QR reached 148.2 million, up from 118.7 million in the previous year, totaling Rp36.1 trillion. This increase reflects the Bank's commitment to expanding digital payment acceptance and supporting Indonesia's non-cash transaction ecosystem.

EDC and QR Performance



Consolidated Statements of Financial Position

(in million Rupiah)

Balance Sheet Report	2025	2024	2023	Growth (%)	
				2024–2025	2023–2024
Net Cash and Cash Equivalents - Net	29,078,332	21,197,458	24,344,954	37.18	(12.93)
Marketable Securities and Government Bonds - Net	86,464,876	95,422,753	85,119,827	(9.39)	12.10
Loans - Gross	**238,308,825**	**228,002,995**	**213,369,870**	4.52	6.86
Allowance for Impairment Losses	(8,383,385)	(10,653,400)	(12,047,483)	(21.31)	(11.57)
Loans - Net	**229,925,440**	**217,349,595**	**201,322,387**	**5.79**	**7.96**
Fixed Assets - Net	7,201,311	6,803,495	6,774,736	5.85	0.42
Intangible Assets - Net	2,028,737	2,044,380	2,074,656	(0.77)	(1.46)
Other Assets - Net	18,000,197	17,402,829	14,732,673	3.43	18.12
Total Assets	**372,698,893**	**360,220,510**	**334,369,233**	**3.46**	**7.73**
Demand Deposits	103,079,287	91,788,134	73,201,803	12.30	25.39
Saving Deposits	86,381,232	80,279,071	77,430,824	7.60	3.68
Time Deposits	81,062,261	88,571,822	85,229,043	(8.48)	3.92
Total Deposits from Customers	**270,522,780**	**260,639,027**	**235,861,670**	**3.79**	**10.51**
Deposits from Other Banks	7,366,310	5,959,468	1,760,447	23.61	238.52
Marketable Securities Issued and Subordinated Loans	3,685,222	1,761,966	2,453,321	109.15	(28.18)
Securities Sold under Repurchase Agreement	11,514,958	11,288,963	20,426,826	2.0	(44.73)
Borrowings	4,455,255	8,487,935	6,288,525	(47.51)	34.97
Other Liabilities	16,997,185	18,886,824	18,241,073	(10.01)	3.54
Total Liabilities	**314,541,710**	**307,024,183**	**285,031,862**	**2.45**	**7.72**
Total Equity	**58,157,183**	**53,196,327**	**49,337,371**	**9.33**	**7.82**
Total Liabilities and Equity	**372,698,893**	**360,220,510**	**334,369,233**	**3.46**	**7.73**

ASSETS

CIMB Niaga recorded total assets of Rp372.7 trillion as of 2025, representing an increase of 3.46% from Rp360.2 trillion in 2024. The growth in total assets was primarily driven by a 4.52% increase in loans, reaching Rp238.3 trillion compared with Rp228.0 trillion in the previous year. This performance reflects the Bank's asset management strategy, which balances business growth with prudent liquidity management.

NET CASH & CASH EQUIVALENTS

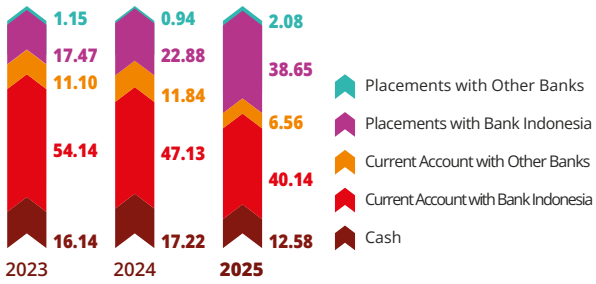
(in million Rupiah)

Cash and Cash Equivalents - Net	2025	2024	2023	Growth (%)	
				2024–2025	2023–2024
Cash	3,657,344	3,650,137	3,928,446	0.20	(7.08)
Current accounts with Bank Indonesia	11,670,605	9,990,709	13,180,254	16.81	(24.20)
Current accounts with other banks	1,907,866	2,508,917	2,703,266	(23.96)	(7.19)
Placement with Bank Indonesia	11,238,713	4,849,107	4,252,742	131.77	14.02
Placement with other banks	603,804	198,588	280,246	204.05	(29.14)
Total	**29,078,332**	**21,197,458**	**24,344,954**	**37.18**	**(12.93)**

As of 2025, the Bank's net cash and cash equivalents amounted to Rp29.1 trillion, representing an increase of 37.18% from Rp21.2 trillion in 2024. The increase in cash and cash equivalents was mainly driven by a 131.77% rise in placements with Bank Indonesia to Rp11.2 trillion in 2025. Current accounts with Bank Indonesia increased by 16.81% to Rp11.7 trillion in 2025.

Cash and Cash Equivalent Composition - Net

(%)



CASH

Cash as of 2025 amounted to Rp3.66 trillion, increasing by 0.20% compared with Rp3.65 trillion in 2024. The increase in cash was mainly attributable to cash denominated in other foreign currencies, which totaled Rp130,8 billion in 2025. Cash contributed 12.58% to net cash and cash equivalents in 2025.

(in million Rupiah)

Cash	2025	2024	2023	Growth (%)	
				2024–2025	2023–2024
Rupiah	2,748,905	2,812,040	2,948,438	(2.25)	(4.63)
Foreign Currency					
US Dollars	395,989	456,490	358,888	(13.25)	27.20
Others	512,450	381,607	621,120	34.29	(38.56)
Total	**3,657,344**	**3,650,137**	**3,928,446**	**0.20**	**(7.08)**

CURRENT ACCOUNT WITH BANK INDONESIA

Current accounts with Bank Indonesia amounted to Rp11.7 trillion, increasing by Rp1.7 trillion or 16.81% compared with Rp10.0 trillion in 2024. The increase in current accounts with Bank Indonesia was mainly attributable to Rupiah-denominated current accounts with Bank Indonesia amounting to Rp1.4 trillion.

(in million Rupiah)

Giro	2025	2024	2023	Growth (%)	
				2024–2025	2023–2024
Rupiah	9,820,310	8,398,250	11,707,048	16.93	(28.26)
US Dollars	1,850,295	1,592,459	1,473,206	16.19	8.09
Total	**11,670,605**	**9,990,709**	**13,180,254**	**16.81**	**(24.20)**

CURRENT ACCOUNTS WITH OTHER BANKS

In 2025, CIMB Niaga's current accounts with other banks amounted to Rp1.9 trillion, declining by Rp0.6 trillion or 23.96% compared with Rp2.5 trillion in 2024. The decrease in current accounts with other banks was mainly attributable to current accounts denominated in Australian Dollars, Japanese Yen, and United States Dollars, which declined by Rp390.9 billion, Rp257.6 billion, and Rp130.6 billion, respectively. This decline was partially offset by increases in current accounts with other banks denominated in Singapore Dollars and Rupiah of Rp197.1 billion and Rp100.4 billion, respectively.

(in million Rupiah)

Current Accounts with Other Banks	2025	2024	2023	Growth (%)	
				2024–2025	2023–2024
Rupiah	168,598	68,226	352,004	147.12	(80.62)
Foreign Currencies					
US Dollars	588,993	719,624	544,488	(18.15)	32.17
Singapore Dollars	335,785	138,709	289,486	142.08	(52.08)
Euro	191,657	197,980	174,170	(3.19)	13.67
Japanese Yen	187,537	445,139	754,651	(57.87)	(41.01)
Great Britain Pound Sterling	110,043	167,235	170,260	(34.20)	(1.78)
Australian Dollars	101,875	492,766	111,146	(79.33)	343.35
New Zealand Dollars	63,855	53,694	18,368	18.92	192.32
Malaysian Ringgit	34,182	44,497	8,916	(23.18)	399.07
Hong Kong Dollars	25,678	20,847	55,572	23.17	(62.49)
Chinese Yuan	20,816	68,644	175,137	(69.68)	(60.81)
Canadian Dollars	19,599	29,938	19,120	(34.53)	56.58
Saudi Arabia Riyal	9,299	30,975	3,265	(69.98)	848.70
Others	49,949	30,643	26,683	63.00	14.84
Total	**1,907,866**	**2,508,917**	**2,703,266**	**(23.96)**	**(7.19)**

PLACEMENTS WITH OTHER BANKS AND BANK INDONESIA

In 2025, placements with other banks and Bank Indonesia amounted to Rp11.8 trillion, increasing by Rp6.8 trillion or 134.61% compared with Rp5.0 trillion in 2024. The increase was primarily attributable to placements in FASBI–Rupiah of Rp6.5 trillion.

(in million Rupiah)

Placement with Bank Indonesia and Other Banks	2025	2024	2023	Growth (%)	
				2024–2025	2023–2024
FASBI – Rupiah	8,453,988	2,000,292	1,850,809	322.64	8.08
BI Time Deposits – Foreign Currency	2,784,725	2,848,815	2,401,933	(2.25)	18.61
Placements with Bank Indonesia	**11,238,713**	**4,849,107**	**4,252,742**	**131.77**	**14.02**
Time Deposits - Rupiah	9,200	300	-	2,966.67	100.00
Call Money – Foreign Currency	594,675	198,288	288,960	199.90	(31.38)
Placements with Other Banks	**603,875**	**198,588**	**288,960**	**204.08**	**(31.27)**
Less: Allowances for Impairment Losses	**(71)**	**-**	**(8,714)**	**100.00**	**(100.00)**
Total	**11,842,517**	**5,047,695**	**4,532,988**	**134.61**	**11.35**

MARKETABLE SECURITIES AND GOVERNMENT BONDS – NET

CIMB Niaga recorded marketable securities and government bonds totaling Rp86.5 trillion, a decrease of 9.39% from Rp95.4 trillion in the previous year. The decline in securities and government bonds was mainly driven by a reduction in government bonds of Rp5.2 trillion, combined with decreases in securities of Rp3.1 trillion and securities purchased under resale agreements of Rp0.6 trillion.

(in million Rupiah)

Marketable Securities and Government Bonds - Net	2025	2024	2023	Growth (%)	
				2024–2025	2023–2024
Marketable Securities	20,326,032	23,455,294	9,363,933	(13.34)	150.49
Government Bonds	65,138,715	70,354,627	70,596,507	(7.41)	(0.34)
Securities Purchased Under Resale Agreements	1,000,129	1,612,832	5,159,387	(37.99)	(68.74)
Total	**86,464,876**	**95,422,753**	**85,119,827**	**(9.39)**	**12.10**

MARKETABLE SECURITIES

(in million Rupiah)

Net Marketable Securities	2025	2024	2023	Growth (%)	
				2024–2025	2023–2024
Amortized cost	668,413	923,660	1,054,691	(27.63)	(12.42)
Fair value through other comprehensive income	16,174,004	20,019,890	6,947,161	(19.21)	188.17
Fair value through profit and loss	3,484,397	2,512,584	1,401,241	38.68	79.31
Total	**20,326,814**	**23,456,134**	**9,403,093**	**(13.34)**	**149.45**

CIMB Niaga's investment classification of financial asset marketable securities in 2025 remained dominated by securities measured at fair value through other comprehensive income, contributing 79.57% or Rp16.2 trillion. This amount declined by 19.21% compared with Rp20.0 trillion in 2024, while instruments measured at amortized cost decreased to Rp0.7 trillion in 2025. This was offset by an increase in securities measured at fair value through profit or loss of Rp1.0 trillion, reaching Rp3.5 trillion in 2025.

The average annual interest rates on securities investments in 2025 ranged from 4.15% - 11.00% for Rupiah-denominated instruments and from 1.40% to 6.45% for foreign currency-denominated instruments. In 2024, the average annual interest rates ranged from 5.50% to 11.20% for Rupiah-denominated instruments and from 1.40% to 6.45% for foreign currency-denominated instruments.

From a collectability perspective, securities were well managed, and all securities held were classified as current, totaling Rp20.3 trillion. In the previous year, securities investments classified as current amounted to Rp23.5 trillion. There were no securities classified as substandard or non-performing in either 2025 or 2024.

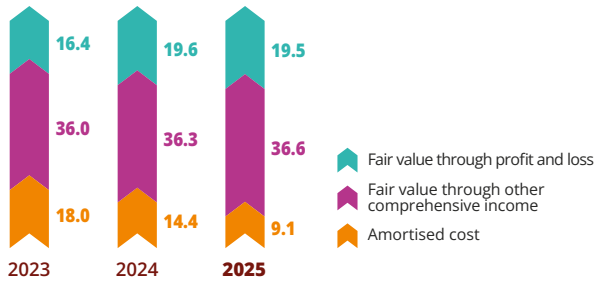
GOVERNMENT BONDS

CIMB Niaga optimizes its investment in marketable securities by focusing on safe instruments such as government bonds. CIMB Niaga implemented various initiatives in managing and utilizing the Bank's liquidity.

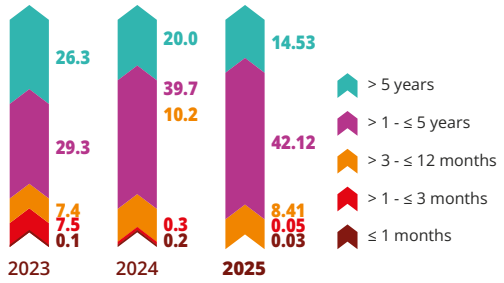
As of the end of 2025, CIMB Niaga's investment in government bonds amounted to Rp65.1 trillion, reflecting a slight decrease of 7.41% or Rp5.2 trillion compared with Rp70.4 trillion in 2024. The decrease was mainly attributable to a decline in government bonds measured at amortized cost of 37.14% or Rp5.4 trillion, as well as a decrease in government bonds measured at fair value through profit or loss of 0.53% or Rp103.2 billion. This was partially offset by an increase in government bonds measured at fair value through other comprehensive income of 0.67% or Rp244.5 billionn in 2025.

Of the total government bonds held by CIMB Niaga, 56.15% or Rp36.6 trillion consisted of government bonds measured at fair value through other comprehensive income. The other types of government bonds, namely those measured at fair value through profit or loss and at amortized cost, amounted to Rp19.5 trillion and Rp9.1 trillion, respectively, representing contributions of 29.93% and 13.29% in 2025.

Government Bonds
(in trillion Rupiah)



Government Bonds by Maturity
(in trillion Rupiah)



The composition of CIMB Niaga's government bond portfolio by maturity remained dominated by bonds with maturities of more than 1 year up to 5 years, accounting for 64.67% of the total portfolio, while bonds with maturities of more than 5 years contributed 22.30%. Meanwhile, government bonds with tenors of more than 3 months up to 12 months contributed 12.90% in 2025.

In 2025, the average annual interest rates on government bonds ranged from 4.12% to 12.00% for Rupiah-denominated instruments and from 1.85% to 8.50% for foreign currency-denominated instruments. In comparison, in 2024 the average annual interest rates ranged from 4.88% to 12.00% for Rupiah-denominated instruments and from 1.50% to 8.50% for foreign currency-denominated instruments. As of 31 December 2025, government bonds pledged as collateral for securities sold under repurchase agreements amounted to Rp9.0 trillion, compared with Rp9.4 trillion in 2024.

SECURITIES PURCHASED UNDER RESALE AGREEMENTS

In 2025, securities purchased under resale agreements amounted to Rp1.0 trillion, representing a decrease of 37.99% compared with Rp1.6 trillion in 2024. As of 31 December 2025, all securities purchased under resale agreements were classified as stage 1.

LOANS

CIMB Niaga is committed to continuously strengthening a healthy loan portfolio through the offering of financing products with competitive interest rates, supported by well-targeted marketing strategies. In extending loans, CIMB Niaga consistently upholds the principle of prudence and maintains asset quality to support sustainable business growth.

CIMB Niaga's loan disbursement in 2025 increased by 4.52% to Rp238.3 trillion, from Rp228.0 trillion in the previous year. The loans are secured by collateral in the form of mortgages, fiduciary security rights, powers of attorney to sell, time deposits, and third-party funds. Loans secured by third-party funds amounted to Rp10.3 trillion in 2025 and Rp9.5 trillion in 2024.

LOANS BY CURRENCY

In 2025, Rupiah-denominated loans continued to dominate the Bank's loan portfolio. CIMB Niaga disbursed Rupiah-denominated loans amounting to Rp197.3 trillion, representing 82.78% of total loans. Meanwhile, foreign currency-denominated loans accounted for 17.22% of total loans, amounting to Rp41.03 trillion. In 2024, the composition of CIMB Niaga's loans in Rupiah and foreign currencies was 84.29% and 15.71%, respectively.

(in million Rupiah)

Loans Based on Currency	2025	2024	2023	Growth (%)	
				2024–2025	2023–2024
Rupiah	197,276,114	192,172,437	184,076,821	2.66	4.40
Average interest rate (Rupiah) %	8,11	8,32	8,34	(0.21)	(0.02)
Foreign Currencies	41,032,711	35,830,558	29,293,049	14.52	22.32
Average interest rate (Rupiah) %	5,36	6,22	5,58	(0.85)	0.64
Total	**238,308,825**	**228,002,995**	**213,369,870**	**4.52**	**6.86**

LOANS BASED ON GEOGRAPHIC AREA

The distribution of the Bank's loan disbursements by geographical area remained dominated by Java Island, accounting for 85.52% of total loans in 2025 and 85.45% in 2024. In 2025, the Jakarta region contributed the largest share of total loan disbursements at 71.98%, followed by Sumatra and East Java with contributions of 7.03% and 5.79%, respectively.

(in million Rupiah)

Loans based on Geographic Area	2025	2024	2023	Growth (%)	
				2024–2025	2023–2024
Jakarta	171,536,792	162,630,411	153,322,585	5.48	6.07
Sumatera	16,761,292	15,971,139	14,588,662	4.95	9.48
East Java	13,809,361	13,668,706	13,556,931	1.03	0.82
West Java	10,819,578	10,875,053	10,417,192	(0.51)	4.40
Central Java	7,660,253	7,664,325	7,237,093	(0.05)	5.90
East Indonesia	7,410,707	7,140,302	6,794,087	3.79	5.10
Others	10,310,842	10,053,059	7,453,320	2.56	34.88
Total	**238,308,825**	**228,002,995**	**213,369,870**	**4.52**	**6.86**

LOANS BASED ON UTILIZATION TYPE

The composition of the Bank's loan disbursements is well diversified, enabling effective risk management. In 2025, working capital loans contributed 47.75% of CIMB Niaga's total loans, followed by consumer loans with a contribution of 33.34% and investment loans with a contribution of 18.91%.

(in million Rupiah)

Loans Based on Utilization Type	2025	2024	2023	Growth (%)	
				2024–2025	2023–2024
Working Capital	113,800,914	97,064,165	90,408,583	17.24	7.36
Investment	45,062,354	54,103,162	49,995,121	(16.71)	8.22
Consumption	79,445,557	76,835,668	72,966,166	3.40	5.30
Total	**238,308,825**	**228,002,995**	**213,369,870**	**4.52**	**6.86**

LOANS BASED ON ECONOMIC SECTORS

The manufacturing sector; consumption; trading, restaurant, hotels, and administration; housing; and business services were the five economic sectors that together contributed 80.16% of CIMB Niaga's total loans. These five sectors continued to represent the largest portions of CIMB Niaga's loan composition by economic sector in 2025, with respective contributions of 18.68%; 17.50%; 15.87%; 15.84%; and 12.28%.

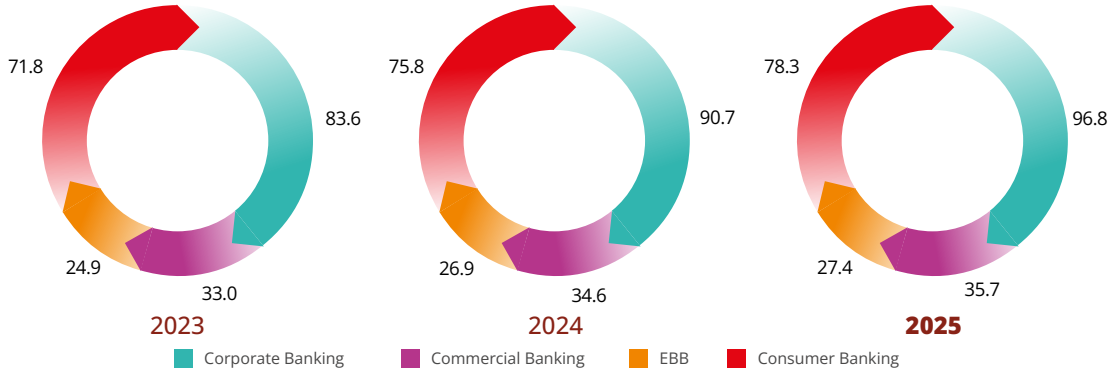
(in million Rupiah)

Loans Based on Economic Sectors	2025	2024	2023	Growth (%)	
				2024–2025	2023–2024
Manufacturing	44,521,722	40,843,871	38,365,381	9.00	6.46
Consumption	41,701,618	38,902,641	34,076,602	7.19	14.16
Trading, restaurant, hotels, and administration	37,815,095	34,481,317	32,836,895	9.67	5.01
Housing	37,743,939	37,933,027	38,889,564	(0.50)	(2.46)
Business services	29,257,029	27,640,175	24,252,082	5.85	13.97
Agriculture	11,670,250	13,620,817	11,980,044	(14.32)	13.70
Others	35,599,172	34,581,147	32,969,302	2.94	4.89
Total	**238,308,825**	**228,002,995**	**213,369,870**	**4.52**	**6.86**

LOANS BASED ON SEGMENTATION

Based on business segmentation, Corporate Banking, which accounted for 40.63% of CIMB Niaga's total loans, increased by 6.72% to Rp96.8 trillion in 2025 from Rp90.7 trillion in 2024. Consumer Banking contributed 32.87% to CIMB Niaga's total loans, rising by 3.41% to Rp78.3 trillion from Rp75.8 trillion previously. This was followed by Emerging Business Banking (EBB), which also recorded an increase of 1.99% to Rp27.4 trillion. Meanwhile, Commercial Banking increased by 3.15% to Rp35.7 trillion compared with Rp34.6 trillion in 2024.

Loans Based on Segmentation
(in trillion Rupiah)



NON-PERFORMING LOANS

In 2025, CIMB Niaga's non-performing loans (NPL) increased by 7.13% to Rp4.3 trillion, compared with Rp4.0 trillion in the previous year.

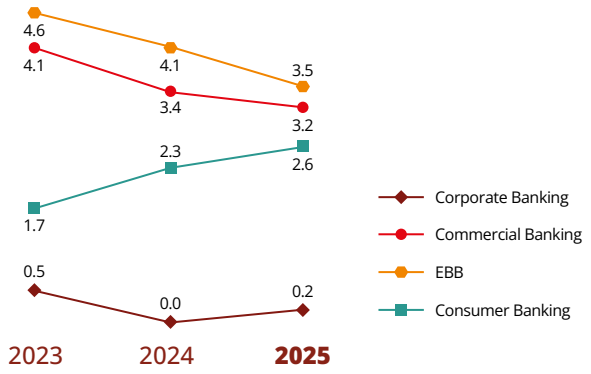
CIMB Niaga's gross NPL ratio stood at 1.8% in 2025, supported by the consistent implementation of prudent

(in million Rupiah)

NPL based on Collectibility	2025	2024	2023	Growth (%)	
				2024–2025	2023–2024
Sub-Standard	612,185	583,437	482,810	4.93	20.84
Doubtful	663,273	600,377	760,489	10.48	(21.05)
Loss	3,004,153	2,810,932	2,914,251	6.87	(3.55)
Total	**4,279,611**	**3,994,746**	**4,157,550**	**7.13**	**(3.92)**

The gross NPL ratios for Commercial Banking and EBB remained well controlled and improved to 3.2% and 3.5%, respectively, in 2025, compared with 3.4% and 4.1% in 2024. Meanwhile, the NPL ratio for Consumer Banking increased from 2.3% in 2024 to 2.6% in 2025, while Corporate Banking recorded an NPL ratio of 0.2% in 2025.

NPL Gross Ratio (%) by Segment



The sectors contributing the largest shares of non-performing loans in 2025 were housing (26.70%); trading, restaurant, hotels, and administration (25.16%); and consumption (20.52%).

NPL Composition based on Economic Sector	2025		2024		2023	
	Rp million	%	Rp million	%	Rp million	%
Housing	1,142,867	26.70	1,017,259	25.46	784,788	18.88
Trading, restaurants, hotels, and administration	1,076,628	25.16	1,155,398	28.92	1,220,659	29.36
Consumption	878,269	20.52	711,366	17.81	483,601	11.63
Business services	399,470	9.33	476,987	11.94	446,486	10.74
Manufacturing	360,346	8.42	356,347	8.92	932,712	22.43
Construction	312,121	7.29	104,456	2.61	124,104	2.99
Agriculture	53,592	1.25	74,609	1.87	87,270	2.10
Transportation, warehouse, and communication	31,802	0.74	56,038	1.40	39,933	0.96
Mining	15,013	0.35	15,013	0.38	15,013	0.36
Electricity, gas and water	4,367	0.10	15,547	0.39	15,548	0.37
Social services	5,136	0.12	11,726	0.29	7,436	0.18
Total	**4,279,611**	**100.00**	**3,994,746**	**100.00**	**4,157,550**	**100.00**

IMPAIRED LOANS

In 2025, CIMB Niaga's loans that fell under impaired loans amounted to Rp7.5 trillion, a quite noticeable decline from Rp9.2 trillion in the previous year. In line with this improvement, the impaired loan ratio also experienced a decrease to 3.14% in 2025 from 4.06% in 2024.

Management believes that the allowance for impairment losses established is adequate to cover potential losses arising from uncollectible loans. The allowance for loan impairment losses in 2025 and 2024 amounted to Rp8.4 trillion and Rp10.7 trillion, respectively, with impaired LLC ratios of 112.31% in 2025 and 115.35% in 2024.

The movements in the allowance for loan impairment losses recorded by CIMB Niaga are as follows:

(in million Rupiah)

Movement in Allowances for Impairment Losses	2025	2024	2023	Growth (%)	
				2024–2025	2023–2024
Beginning balance	**10,653,400**	**12,047,483**	**13,197,385**	**(11.57)**	**(8.17)**
(Recovery)/Impairment during the year	1,448,212	1,777,819	2,023,909	(18.54)	(12.16)
Recovery of written-off loans during the year	-	-	33,708	-	(100.00)
Write-offs during the year	(3,333,734)	(2,022,193)	(2,456,176)	64.86	(17.67)
Others*	(384,493)	(1,149,709)	(751,343)	(66.56)	53.02
Ending balance	**8,383,385**	**10,653,400**	**12,047,483**	**(21.31)**	**(11.57)**

* Includes difference in exchange rates due to foreign currency translation and non-performing loans sale.

COMPLIANCE WITH BI REQUIREMENTS FOR LOANS

Total MSME loans in 2025 amounted to Rp24.2 trillion, a decreased of 10,37% compared with Rp27.0 trillion in 2024. The ratio of MSME loans to total consolidated loans stood at 10.61%, down from 12.38% in the previous year. This ratio was calculated in accordance with Bank Indonesia Regulation No. 23/13/PBI/2021, as amended by Bank Indonesia Regulation No. 24/3/PBI/2022 regarding the Macroprudential Inclusive Financing Ratio (MIFR) for Conventional Commercial Banks, Sharia Commercial Banks, and Sharia Business Units.

OJK issued Regulation No. 32/POJK.03/2018 regarding the Legal Lending Limit and Provision of Large Funds for Commercial Banks, which has been effective since 1 June 2019 and was subsequently updated by OJK Regulation No. 38/POJK.03/2019, effective from 1 January 2020. The regulation stipulates that the maximum exposure to a single borrower

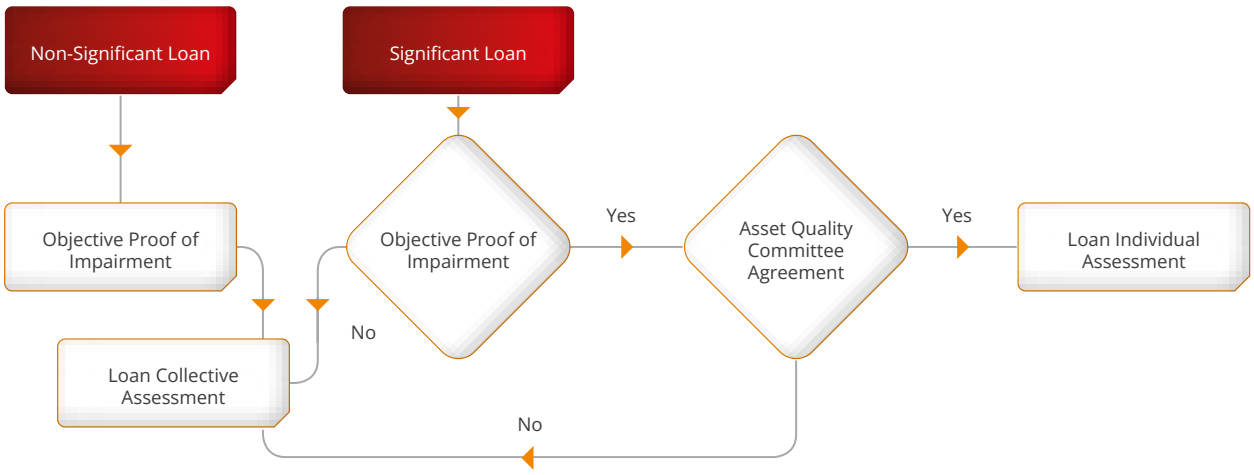
and/or a group of borrowers that are not related parties must not exceed 25% of the Bank's core capital. As of 31 December 2025, 2024, and 2023, there were no breaches or violations of the Legal Lending Limit (LLL) requirements, either to related or non-related parties.

ASSET QUALITY COMMITTEE

The assessment of impairment losses on loans is conducted using two approaches, namely individual assessment and collective assessment. Individual assessment is applied to loans that specifically show indications of impairment, while collective assessment is performed on groups of loans that share similar characteristics and risk profiles.

In conducting collective assessments, impairment is evaluated based on estimated future losses calculated by taking into account the historical loss rates of each loan group, assumptions regarding macroeconomic conditions, and the time lag between the occurrence of adverse events within the loan group and the identification of objective evidence of impairment. Individual assessments are evaluated based on the estimated recoverable amount. Evaluations under individual assessment are performed monthly and determined by the Asset Quality Committee.

The duties and responsibilities of the Asset Quality Committee include evaluating CIMB Niaga's assets to ensure alignment with the Bank's overall risk appetite, including determining the list of debtors classified under individual assessment. The Asset Quality Committee operates effectively to improve asset quality and curb the growth of non-performing assets, including determining the establishment of allowances for impairment losses for debtors classified under individual assessment based on their financial condition and current circumstances.



THE STRATEGY TO IMPROVE ASSET QUALITY

CIMB Niaga implements various preventive and after-the-fact strategies as part of its ongoing efforts to enhance and maintain asset quality. Preventive strategies focus on strengthening risk management from the early stages, including through updates to the risk management framework and the development of various tools that integrate credit risk measurement across the Bank's entire business processes.

These enhancements are implemented through the use of rating systems and scorecards in credit decision-making, the measurement of liquidity and operational risks, and the calculation of Risk-Weighted Assets (RWA) for credit using the internal ratings-based approach. This approach is supported by the development of systems aligned with the Basel II and Basel III implementation frameworks. In addition, CIMB Niaga consistently conducts training programs and competency development for credit analysts to enhance the quality of credit analysis and financing decision-making.

One of the after-the-fact strategies involves strengthening the collection function through the enhancement of collection systems, auction platforms, and loan recovery processes, such as the sale of foreclosed assets (AYDA), as well as collaborating with workforce service providers for Tele-Recovery. CIMB Niaga will also continue to focus on strengthening its risk culture.

FIXED ASSETS

CIMB Niaga recorded fixed assets amounting to Rp7.2 trillion in 2025, increasing by 5.85% or Rp397.8 billion from Rp6.8 trillion in 2024. The increase was mainly driven by an increase in motor vehicles of Rp152.3 billion and an increase in office equipment, machinery, and furniture of Rp148.9 billion, partially offset by a decrease in assets under construction of Rp180.4 billion and a decrease in buildings, including renovations and installations, of Rp64.2 billion.

Fixed assets are used to support CIMB Niaga's operational activities. In 2025, CIMB Niaga's fixed assets in the form of buildings and motor vehicles were insured against fire, theft, and other risks with PT Lippo General Insurance Tbk, with a total sum insured of Rp6.8 trillion and nil in USD. Management believes that the insurance coverage is adequate to cover potential losses on the insured assets. There were no fixed assets of CIMB Niaga or its Subsidiaries pledged as collateral for borrowings.

(in million Rupiah)

Fixed Assets - Net	2025	2024	2023	Growth (%)	
				2024–2025	2023–2024
Cost					
Land	3,907,672	3,555,225	3,602,699	9.91	(1.32)
Buildings, including renovation and installation	2,545,876	2,610,121	2,983,451	(2.46)	(12.51)
Office equipment, machines, and furniture	2,976,380	2,827,439	2,761,732	5.27	2.38
Motor vehicles	181,202	28,909	29,807	526.80	(3.01)
Assets in progress – fixed assets	210,867	391,273	185,638	(46.11)	110.77
Accumulated depreciation					
Buildings, including renovation and installation	(534,797)	(759,332)	(995,997)	(29.57)	(23.76)
Office equipment, machines, and furniture	(2,042,711)	(1,833,878)	(1,778,455)	11.39	3.12
Motor vehicles	(43,178)	(16,262)	(14,139)	165.51	15.01
Fixed assets - net	**7,201,311**	**6,803,495**	**6,774,736**	**5.85**	**0.42**

INTANGIBLE ASSETS

CIMB Niaga recorded intangible assets amounting to Rp2.03 trillion in 2025, slightly decreasing from Rp2.04 trillion in 2024. The decrease was attributable to an increase in accumulated amortization of Rp466.4 billion, partially offset by an increase in intangible assets of Rp380.0 billion.

(in million Rupiah)

Intangible Assets - Net	2025	2024	2023	Growth (%)	
				2024–2025	2023–2024
Cost					
Intangible assets	4,641,508	4,261,469	3,749,297	8.92	13.66
Others	727	487	-	49.28	100.00
Assets in progress	602,356	531,836	617,296	13.26	(13.84)
Accumulated amortization					
Intangible assets	(3,215,854)	(2,749,412)	(2,291,937)	16.97	19.96
Intangible assets - net	**2,028,737**	**2,044,380**	**2,074,656**	**(0.77)**	**(1.46)**

OTHER ASSETS

Other assets consist of several accounts other than those previously described. In 2025, CIMB Niaga's other assets amounted to Rp18.0 trillion, increasing by 3.43% or Rp597.4 billion compared with Rp17.4 trillion in 2024. The increase was mainly driven by a rise in other assets of Rp1.8 trillion, partially offset by a decrease in acceptance receivables of Rp816.5 billion.

(in million Rupiah)

Other Assets	2025	2024	2023	Growth (%)	
				2024–2025	2023–2024
Derivative receivables	773,692	1,184,890	849,014	(34.70)	39.56
Acceptance receivables	1,935,458	2,751,967	1,093,453	(29.67)	151.68
Investments	23,143	23,143	3,659	-	532.50
Foreclosed assets	462,372	419,166	236,480	10.31	77.25
Prepaid taxes	3,060,883	3,192,348	1,928,984	(4.12)	65.49
Accrued income	3,104,033	3,027,711	3,414,197	2.52	(11.32)
Prepaid expenses	1,259,147	1,218,479	1,195,194	3.34	1.95
Deferred tax assets	156,754	117,989	1,377,659	32.85	(91.44)
Other assets	7,224,715	5,467,136	4,634,033	32.15	17.98
Total	**18,000,197**	**17,402,829**	**14,732,673**	**3.43**	**18.12**

DERIVATIVE RECEIVABLES

In 2025, derivative receivables declined by 34.70% or Rp411.2 billion to Rp773.7 billion, compared with Rp1.2 trillion in the previous year. The decrease was mainly attributable to a reduction in interest rate swaps of Rp212.7 billion, a decrease in foreign currency forward contracts of Rp70.0 billion, and a decline in foreign currency option contracts of Rp47.5 billion.

ACCEPTANCE RECEIVABLES

Acceptance receivables decreased by Rp816.5 billion to Rp1.9 trillion from Rp2.8 trillion in the previous year. The decline was primarily due to a decrease in Rupiah-denominated acceptance receivables of Rp664.7 billion and a reduction in foreign currency-denominated acceptance receivables of Rp180.1 billion.

EQUITY INVESTMENTS

CIMB Niaga's equity investments mainly consist of investments in venture capital banks in Indonesia. In 2025, CIMB Niaga's equity investments remained unchanged from the previous year at Rp23.1 billion.

FORECLOSED ASSETS

In 2025, foreclosed assets increased by Rp43.2 billion to Rp462.4 billion, compared with Rp419.2 billion in the previous year. CIMB Niaga continues to undertake efforts to resolve the foreclosed assets held. The allowance for impairment losses on foreclosed assets amounted to Rp354.3 billion. Management believes that the allowance for impairment losses is adequate to cover potential losses on foreclosed assets.

PREPAID TAXES

Prepaid taxes decreased by 4.12% or Rp131.5 billion to Rp3.1 trillion. This decrease was mainly due to a reduction in corporate income tax prepayments for 2023 of Rp194.2 billion, partially offset by an increase in corporate income tax prepayments for 2020 amounting to Rp73.1 billion.

ACCRUED INCOME

Accrued income increased by Rp76.3 billion to Rp3.1 trillion from Rp3.0 trillion in the previous year. The increase was driven by a rise in interest receivables from loans of Rp70.4 billion, and a increase of Rp5.9 billion in interest receivables from placements with other banks and Bank Indonesia, securities, government bonds, and securities purchased under resale agreements.

PREPAID EXPENSES

Prepaid expenses increased by Rp40.7 billion to Rp1.3 trillion from Rp1.2 trillion in the previous year. The increase was mainly attributable to higher prepaid expense for maintenance and renovation expenses of Rp30.6 billion and prepaid expense for rental expenses of Rp31.6 billion, partially offset by a decrease in customer rewards of Rp54.3 billion.

DEFERRED TAX ASSETS

As of the end of 2025, deferred tax assets increased by Rp38.8 billion to Rp156.8 billion compared with Rp118.0 billion in the previous year. The increase in deferred tax assets was primarily attributable to the implementation of Regulation of the Minister of Finance of the Republic of Indonesia No. 74 of 2024 (MoF-74 of year 2024). Under this regulation, there was an excess difference between the carrying amount of the allowance for uncollectible

receivables at the beginning of Fiscal Year 2024 calculated based on MoF-74 of year 2024 and the carrying amount of the allowance for uncollectible receivables at the beginning of Fiscal Year 2024 calculated based on Regulation of the Minister of Finance of the Republic of Indonesia No. 81 of 2009 (MoF-81 of year 2009).

OTHER ASSETS

In 2025, other assets increased by Rp1.8 trillion to Rp7.2 trillion compared with Rp5.5 trillion in the previous year. The increase was mainly driven by receivables from the sale of marketable and government bonds and others, which rose by Rp1.7 trillion, as well as receivables related to export and import transactions of Rp212.0 billion, partially offset by a decrease in receivables related to ATM and credit card transactions of Rp81.8 billion.

LIABILITIES

CIMB Niaga continuously diversifies its funding sources derived from customer deposits, deposits from other banks, borrowings, and the issuance of corporate bonds. This funding diversification strategy is implemented to maintain a healthy, stable, and balanced funding structure. These efforts are aligned with the Bank's focus on optimizing the mobilization of lower-cost funds, particularly through increasing the proportion of current accounts and savings accounts, to support cost-of-funds efficiency and strengthen the Bank's competitiveness on a sustainable basis. In 2025, CIMB Niaga successfully managed customer deposits, as reflected in an increase in the CASA ratio to 70.03% from 66.02% in the previous year.

(in million Rupiah)

Liabilities	2025	2024	2023	Growth (%)	
				2024–2025	2023–2024
Customer Deposits	270,522,780	260,639,027	235,861,670	3.79	10.51
Deposits from Other Banks	7,366,310	5,959,468	1,760,447	23.61	238.52
Marketable Securities Issued	3,685,222	1,687,452	2,297,702	118.39	(26.56)
Securities Sold under Repurchase Agreement	11,514,958	11,288,963	20,426,826	2.0	(44.73)
Subordinated Loans	-	74,514	155,619	(100.00)	(52.12)
Borrowings	4,455,255	8,487,935	6,288,525	(47.51)	34.97
Other Liabilities	16,997,185	18,886,824	18,241,073	(10.01)	3.54
Total Liabilities	**314,514,710**	**307,024,183**	**285,031,862**	**2.45**	**7.72**

DEPOSITS FROM CUSTOMERS

In 2025, the Bank recorded positive growth in customer deposits, reaching a total of Rp270.5 trillion, an increase of 3.79% from Rp260.6 trillion in 2024. Current accounts were the largest contributor to customer deposits, accounting for 38.10% or Rp103.1 trillion, up 12.30% from Rp91.8 trillion in the previous year.

Customer deposits from savings products increased by 7.60% to Rp86.4 trillion, while time deposits amounted to Rp81.1 trillion. The growth in customer deposits was driven by an increase in low-cost funds, or CASA products, of 10.11%, in line with the CASA ratio which rose to 70.03% compared to 66.02% in the previous year. This achievement was aligned with CIMB Niaga's focus on securing low-cost funding sources to support loan disbursement.

Various initiatives and programs through direct promotions and product bundling, as well as improvements in customer experience, should further increase the volume of low-cost funds.

(in million Rupiah)

Customer Deposits	2025	2024	2023	Growth (%)	
				2024–2025	2023–2024
Current Accounts	103,079,287	91,788,134	73,201,803	12.30	25.39
Savings Accounts	86,381,232	80,279,071	77,430,824	7.60	3.68
Time Deposit	81,062,261	88,571,822	85,229,043	(8.48)	3.92
Total	**270,522,780**	**260,639,027**	**235,861,670**	**3.79**	**10.51**

CUSTOMER DEPOSITS BY CURRENCY

In 2025, The Bank's Rupiah-denominated deposits continued to dominate the customer deposits CIMB Niaga has collected from its customers, contributing 81.72% or equivalent to Rp221.1 trillion, while the remaining 18.28%, or Rp49.5 trillion, consisted of were foreign currency-denominated. This composition did not change much from the previous years, where the corresponding figures were recorded at 82.97% and 17.03%, respectively.

(in million Rupiah)

Customer Deposits by Currency	2025	2024	2023	Growth (%)	
				2024–2025	2023–2024
Rupiah	221,058,084	216,253,801	197,576,309	2.22	9.45
Foreign Currencies	49,464,696	44,385,226	38,285,361	11.44	15.93
Total	**270,522,780**	**260,639,027**	**235,681,670**	**3.79**	**10.51**

COMPOSITION OF TIME DEPOSITS BY MATURITY

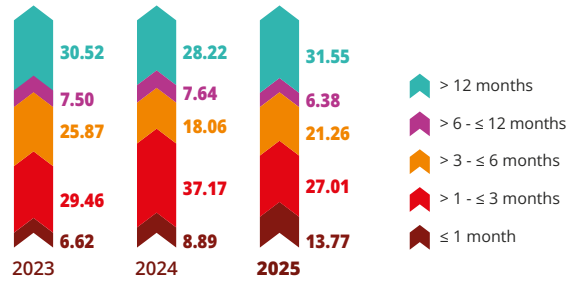
In 2025, CIMB Niaga had well diversified time deposit products. Time deposits with maturities of more than 12 months accounted for the largest proportion, contributing 31.55% or Rp25.6 trillion. Next was time deposits with maturities of more than 1 month up to 3 months, contributing 27.01% or Rp21.9 trillion. Time deposits with maturities of more than 3 months up to 6 months, up to 1 month, and more than 6 months up to less than 12 months recorded proportions of 21.26%, 13.77%, and 6.38%, respectively.

(in million Rupiah)

Time Deposits by Maturity	2025	2024	2023	Growth (%)	
				2024–2025	2023–2024
≤ 1 month	11,170,059	7,880,838	5,644,249	41.74	39.63
> 1 - ≤ 3 months	21,902,568	32,923,463	25,113,626	(33.47)	31.10
> 3 - ≤ 6 months	17,236,798	15,996,897	22,054,914	7.75	(27.47)
> 6 - ≤ 12 months	5,177,180	6,771,501	6,398,290	(23.54)	5.83
> 12 months	25,575,656	24,999,123	26,017,964	2.31	(3.92)
Total Time Deposit	**81,062,261**	**88,571,822**	**85,229,043**	**(8.48)**	**3.92**

Composition of Time Deposits by Maturity

(%)



Information on the average annual interest rates of customer deposits is as follows:

(in %)

Customer Deposits	2025		2024		2023	
	Rupiah	Foreign Currencies	Rupiah	Foreign Currencies	Rupiah	Foreign Currencies
Current Accounts	3.32	2.08	3.17	1.71	2.39	0.98
Savings Accounts	2.27	1.01	3.01	1.61	2.22	0.95
Time Deposits	5.54	3.59	5.83	3.26	5.13	2.60

CUSTOMER DEPOSITS BY SEGMENTATION

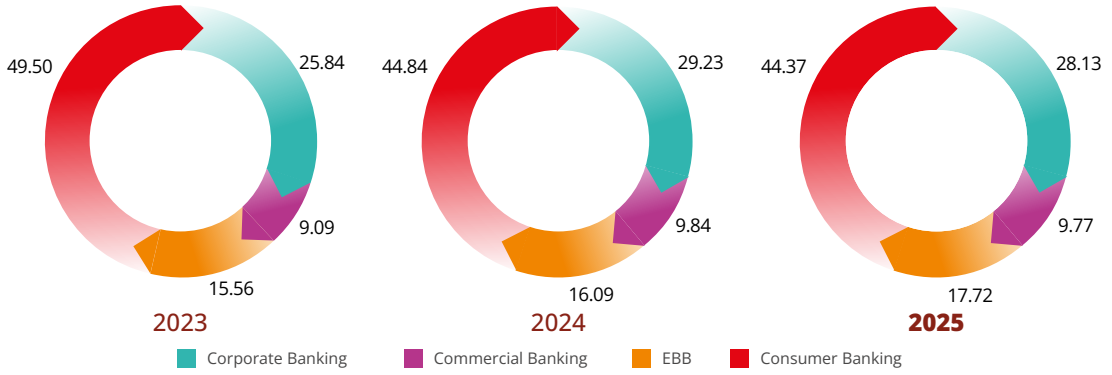
In 2025, the growth in customer deposits was mainly driven by the EBB, Commercial, and Consumer Banking segments, which recorded increases of 14.36%, 3.01%, and 2.72%, respectively, reaching Rp47.9 trillion, Rp26.4 trillion, and Rp120.0 trillion. Meanwhile, customer deposits from the Corporate Banking segment stood at Rp76.1 trillion.

(in trillion Rupiah)

Customer Deposits	2025	2024	2023	Growth (%)	
				2024–2025	2023–2024
Corporate Banking	76.1	76.2	61.0	(0.11)	25.00
Commercial Banking	26.4	25.7	21.4	3.01	19.63
EBB	47.9	41.9	36.7	14.36	14.25
Consumer Banking	120.0	116.9	116.8	2.72	0.09
Total	**270.5**	**260.6**	**235.9**	**3.79**	**10.51**

Composition of Customer Deposits by Segmentation

(%)



DEPOSITS FROM OTHER BANKS

In 2025, CIMB Niaga recorded total deposits from other banks of Rp7.4 trillion, an increase of 23.61% compared to Rp6.0 trillion in the previous year. The increase in deposits from other banks was mainly driven by interbank call money placements of Rp4.2 trillion, contributing 56.34% to total deposits from other banks in 2025.

(in million Rupiah)

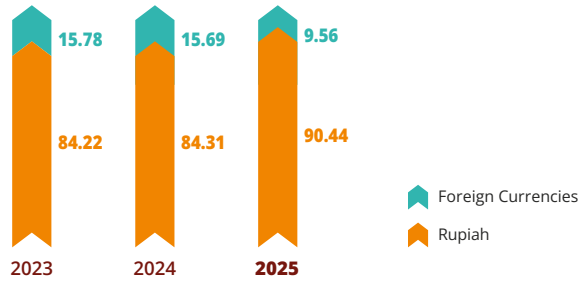
Deposits from Other Banks	2025	2024	2023	Growth (%)	
				2024–2025	2023–2024
Current Accounts	2,909,669	3,112,052	1,491,830	(6.50)	108.61
Savings Accounts	6,266	16,522	13,965	(62.07)	18.31
Interbank call money	4,150,000	2,395,000	-	73.28	100.00
Time deposits	300,375	435,894	254,652	(31.09)	71.17
Total	**7,366,310**	**5,959,468**	**1,760,447**	**23.61**	**238.52**

DEPOSITS FROM OTHER BANKS BY CURRENCY

Deposits from other banks were predominantly denominated in Rupiah. In 2025, deposits from other banks in Rupiah increased by 32.60%, or Rp1.6 trillion, to Rp6.7 trillion. In contrast, deposits from other banks denominated in foreign currencies declined by 24.72% to Rp0.7 trillion. The composition of deposits in Rupiah and foreign currencies amounted to 90.44% and 9.56%, respectively, in 2025.

Composition of Deposits from Other Banks by Currency

(%)



MARKETABLE SECURITIES ISSUED

As of 31 December 2025, subsidiaries issued The Continuous Sukuk Wakalah Bi Al-Istitsmar I of CIMB Niaga Auto Finance Phase II Series A and B amounting to Rp1.6 trillion and The Continuous Sukuk Wakalah Bi Al-Istitsmar I of CIMB Niaga Auto Finance Phase III Series A and B amounting to to Rp1.5 trillion. The bank recorded bonds that had not matured yet as of 31 December 2025, including:

Bond Name	Nominal (billion)	Nisbah/Coupon	Issuance Date	Maturity Date
Sukuk Wakalah Bi Al- Istitsmar I CIMB Niaga Auto Finance Year 2023	Rp300.0 (Series B)	7.15%	8 February 2023	8 February 2026
The continuous Sukuk Wakalah Bi Al-Istitsmar I of CIMB Niaga Auto Finance Phase I Year 2024	Rp290.0 (Series B)	7.10%	9 July 2024	9 July 2027
The continuous Sukuk Wakalah Bi Al-Istitsmar I of CIMB Niaga Auto Finance Phase II Year 2025	Rp1.200.0 (Series A)	6.70%	13 March 2025	23 March 2026
The continuous Sukuk Wakalah Bi Al-Istitsmar I of CIMB Niaga Auto Finance Phase II Year 2025	Rp400.0 (Series B)	7.00%	13 March 2025	13 March 2028
The continuous Sukuk Wakalah Bi Al-Istitsmar I of CIMB Niaga Auto Finance Phase III Year 2025	Rp1.105.0 (Series A)	6.15%	3 September 2025	13 September 2026
The continuous Sukuk Wakalah Bi Al-Istitsmar I of CIMB Niaga Auto Finance Phase III Year 2025	Rp395.0 (Series B)	6.50%	3 September 2025	3 September 2028

The ratings of marketable securities issued by CIMB Niaga, based on PT Pefindo's credit rating in 2024, were idAAA, while the ratings of marketable securities issued by its Subsidiaries, based on PT Fitch Ratings' credit rating, were AAAidn. In 2025, there were also bonds that matured as follows:

Bond Name	Nominal (billion)	Nisbah/Coupon	Issuance Date	Maturity Date
Sustainable Sukuk Mudharabah I CIMB Niaga Bank Phase III Year 2020	Rp391.0 (Series C)	7.25%	19 March 2020	27 March 2025
Sustainable Sukuk Wakalah Bi Al-Istitsmar I CIMB Niaga Auto Finance Phase I Year 2024	Rp710.0 (Series A)	6.80%	9 July 2024	19 July 2025

With the maturity of bonds and the issuance of sukuk as mentioned above, the total outstanding issued securities as of the end of 2025 amounted to Rp3.7 trillion, or an increase of 118.39% compared with Rp1.7 trillion in 2024.

SUBORDINATED LOANS

In 2025, CIMB Niaga had no outstanding subordinated bonds. This was due to the maturity of Bank CIMB Niaga Subordinated Bond III Year 2018 (Series B) amounting to Rp74.5 billion on 15 November 2025.

SECURITIES SOLD UNDER REPURCHASE AGREEMENTS

In 2025, the amount of repo securities reached Rp11.5 trillion, an increase of 2.00% compared with Rp11.3 trillion in 2024. Securities sold under repurchase agreements with Bank Indonesia as the counterparty totaled Rp6.9 trillion, while those with other banks as counterparties amounted to Rp4.6 trillion.

BORROWINGS

As of 31 December 2025, borrowings were obtained from subsidiaries. In 2025, total borrowings amounted to Rp4.5 trillion, representing a decrease of 47.51% from Rp8.5 trillion in 2024. The borrowings were denominated in Rupiah.

(in million Rupiah)

Borrowings	2025	2024	2023	Growth (%)	
				2024–2025	2023–2024
Rupiah	4,455,255	6,878,435	3,825,005	(35.23)	79.83
Foreign Currencies	-	1,609,500	2,463,520	(100.0)	(34.67)
Total	**4,455,255**	**8,487,935**	**6,288,525**	**(47.51)**	**34.97**

OTHER LIABILITIES

In 2025, CIMB Niaga recorded total other liabilities of Rp17.0 trillion, representing a decrease of 10.01% compared with Rp18.9 trillion in the previous year. This decrease was mainly attributable to a decrease in acceptance liabilities of Rp0.8 trillion and a decrease in derivative payables of Rp0.3 trillion.

(in million Rupiah)

Other Liabilities	2025	2024	2023	Growth (%)	
				2024–2025	2023–2024
Acceptance payables	1,937,050	2,761,800	1,102,091	(29.86)	150.60
Accrued expenses and accrued interest	2,211,949	2,420,531	3,312,528	(8.62)	(26.93)
Obligations due immediately	3,892,219	4,473,871	3,581,921	(13.00)	24.90
Employee benefit obligations	1,661,393	1,609,404	1,540,595	3.23	4.47
Taxes payables	393,219	347,275	434,853	13.23	(20.14)
Derivative payables	598,119	906,630	540,051	(34.03)	67.88
Other Liabilities	6,303,236	6,367,313	7,729,034	(1.01)	(17.62)
Total	**16,997,185**	**18,886,824**	**18,241,073**	**(10.01)**	**3.54**

ACCEPTANCE PAYABLES

Acceptance payables decreased by Rp0.8 trillion to Rp1.9 trillion compared with Rp2.8 trillion in the previous year. The decline mainly came from Rupiah-denominated acceptance liabilities amounting to Rp644.7 billion, while foreign currency acceptance liabilities decreased by Rp180.0 billion.

ACCRUED EXPENSES AND ACCRUED INTEREST

Accrued expenses decreased by 8.62%, or Rp0.2 trillion, to Rp2.2 trillion compared with Rp2.4 trillion in the previous year. Accrued expenses mainly consist of accrued third-party expenses.

OBLIGATIONS DUE IMMEDIATELY

Obligations due immediately recorded a decrease of 13.00% to Rp3.9 trillion compared with Rp4.5 trillion in the previous year. The decrease was driven by a decline in transfer payables of RpRp1.0 trillion and card-related payables of Rp0.03 trillion, offset by an increase in liabilities arising from purchases of marketable securities and Government Bonds and Others amounting to Rp0.4 trillion.

EMPLOYEE BENEFITS OBLIGATIONS

Employee benefits obligations were recorded at Rp1.7 trillion, increasing by 3.23% or Rp52.0 billion. This was mainly attributable to an increase in accrued bonus amounting to Rp58.9 billion.

TAX PAYABLES AND DEFERRED TAX LIABILITIES

Tax payables amounted to Rp393.2 billion, representing an increase of 13.23% or Rp45.9 billion compared with Rp347.3 billion in the previous year. The increase was primarily driven by corporate income tax payable under Article 25/29 amounting to Rp162.5 billion, offset by a decrease in income tax payables under Articles 4(2), 21, 23, and 26 totaling Rp96.4 billion. In 2025, there were no deferred tax liabilities.

DERIVATIVE PAYABLES

Derivative liabilities declined by 34.03% or Rp308.5 billion to Rp598.1 billion compared with Rp906.6 billion in the previous year. The decrease was mainly due to a reduction in interest rate swaps amounting to Rp127.3 billion and foreign exchange swaps amounting to Rp134.7 billion.

OTHER LIABILITIES

Other liabilities decreased slightly by 1.01% or Rp64.1 billion to Rp6.3 trillion compared with Rp6.4 trillion in the previous year. The decline was mainly attributable to a decrease in lease liabilities of Rp53.1 billion.

EQUITY

In 2025, CIMB Niaga's total equity increased by 9.33% compared with the previous year's Rp53.2 trillion, reaching Rp58.2 trillion. The increase in equity was mainly driven by a rise in retained earnings of Rp3.0 trillion, in line with

the Bank's net profit recorded throughout 2025. This reflects solid financial performance as well as the Bank's ability to continuously strengthen its capital structure.

(in million Rupiah)

Equity	2025	2024	2023	Growth (%)	
				2024–2025	2023–2024
Share Capital	1,612,787	1,612,787	1,612,257	-	0.03
Additional Paid-in Capital	7,135,019	7,135,003	7,068,257	0.00	0.94
Treasury shares	(2,366)	(5,649)	(135,104)	(58.12)	(95.82)
Reserve on revaluation of fixed assets	4,695,405	4,176,647	4,181,209	12.42	(0.11)
General and Statutory Reserves	371,525	371,525	351,538	-	5.69
Unrealized Gains/(Losses) of marketable securities and government bonds on fair value through other comprehensive income - net	436,832	(963,166)	(879,270)	(145.35)	9.54
Other equity	48,609	55,271	101,400	(12.05)	(45.49)
Retained earnings	43,642,046	40,616,769	36,892,257	7.45	10.10
Non-controlling interest	217,326	197,140	144,827	10.24	36.12
Total Equity	**58,157,183**	**53,196,327**	**49,337,371**	**9.33**	**7.82**

SHARE CAPITAL AND ADDITIONAL PAID-IN CAPITAL

In 2025, CIMB Niaga's share capital and additional paid-in capital remained unchanged from the previous year at Rp1.6 trillion and Rp7.1 trillion, respectively.

TREASURY SHARES

In 2025, treasury shares declined by Rp3.3 billion, or 58.12%, compared with the 2024 position. During 2025 and 2024, the number of treasury shares granted to employees under the MRT (Material Risk Taker) program amounted to 2,721,500 and 2,946,600 shares, respectively. In 2025, there were no remaining treasury shares that were not exercised under the MESOP program. CIMB Niaga had transferred the remaining treasury shares through the stock exchange in accordance with prevailing regulations, totaling 100,148,782 shares in 2024.

RESERVE ON REVALUATION OF FIXED ASSETS

In 2025, CIMB Niaga conducted a revaluation of fixed assets—land and buildings—by an external independent appraiser, KJPP Antonius Setiady & Rekan. Reserve on revaluation of fixed assets in the equity section amounting to Rp539.0 billion, deducted by the sale of revalued asset amounting to Rp20.2 billion.

GENERAL AND STATUTORY RESERVES

Pada In 2025, CIMB Niaga's general and statutory reserves remained unchanged from the previous year at Rp371.5 billion. These general and statutory reserves were established in accordance with the Law No. 1/1995 of the Republic of Indonesia, which was replaced by Law No. 40/2007 effective 16 August 2007 on Limited Liability Companies, requiring companies to set aside general reserves of at least 20% of issued and fully paid-up capital. The law does not stipulate a specific timeframe for the establishment of such reserves.

UNREALIZED GAINS/(LOSSES) ON MARKETABLE SECURITIES AND GOVERNMENT BONDS ON THE FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME

In 2025, CIMB Niaga recorded a reversal in the position of unrealized (losses)/gains on marketable securities and government bonds measured at fair value through other comprehensive income, from an unrealized loss of Rp963.2 billion to an unrealized gain of Rp436.8 billion.

OTHER EQUITY

In 2025, CIMB Niaga recorded other equity of Rp48.6 billion, showing a slight decrease of 12.05% from Rp53.3 billion in the previous year. This decline was mainly attributable to a reduction in the share-based compensation reserve.

RETAINED EARNINGS

Retained earnings increased by 7.45%, or Rp3.0 trillion, to Rp43.6 trillion compared with Rp40.6 trillion in the previous year. This balance includes the distribution of cash dividends from net profit for the 2024 financial year amounting to Rp3.9 trillion.

NON-CONTROLLING INTEREST

The balance of non-controlling interest increased by Rp20.2 billion to Rp217.3 billion compared with Rp197.1 billion in the previous year, in line with higher profits of subsidiaries.

Consolidated Statements of Profit and Loss and Other Comprehensive Income

(in million Rupiah)

Consolidated Statements of Profit and Loss and Other Comprehensive Income	2025	2024	2023	Growth (%)	
				2024–2025	2023–2024
Interest and sharia income	24,671,960	24,227,316	22,306,000	1.84	8.61
Interest and sharia expenses	(11,195,671)	(10,960,776)	(8,953,617)	2.14	22.42
Net interest and sharia income	**13,476,289**	**13,266,540**	**13,352,383**	**1.58**	**(0.64)**
Other fees and commissions	2,958,926	3,002,087	3,154,830	(1.44)	(4.84)
Foreign exchange losses/(gains)	(64,241)	764,866	176,255	(108.40)	333.95
Others	768,314	931,979	479,126	(17.56)	94.52
Total other operating income	**3,662,999**	**4,698,932**	**3,810,211**	**(22.05)**	**23.32**
Gains from financial instrument measured at fair value trough profit or loss	127,445	465,526	1,097,419	(72.62)	(57.58)
Gains from sales of financial assets	2,168,955	486,538	525,507	345.79	(7.42)
Total non-interest income	**5,959,399**	**5,650,996**	**5,433,137**	**5.46**	**4.01**
Impairment losses on financial and non-financial assets	(1,685,457)	(1,805,250)	(2,006,613)	(6.64)	(10.03)
Personnel expenses	(5,293,129)	(5,135,231)	(4,947,412)	3.07	3.80
General and administrative expenses	(3,333,308)	(3,204,195)	(3,216,291)	4.03	(0.38)
Promotion expenses	(341,709)	(409,973)	(419,824)	(16.65)	(2.35)
Total other operating expenses	**(8,968,146)**	**(8,749,399)**	**(8,583,527)**	**2.50**	**1.93**
Operating income - net	**8,782,085**	**8,362,887**	**8,195,380**	**5.01**	**2.04**
Non-operating income/(expenses) - net	43,680	365,900	161,892	(88.06)	126.01
Profit before income tax	**8,825,765**	**8,728,787**	**8,357,272**	**1.11**	**4.45**
Income tax expense	(1,890,380)	(1,829,853)	(1,805,871)	3.31	1.33
Net income	**6,935,385**	**6,898,934**	**6,551,401**	**0.53**	**5.30**
Other comprehensive income net of tax	1,962,809	(89,119)	248,796	(2.302.46)	(135.82)
Total comprehensive income	**8,898,194**	**6,809,815**	**6,800,197**	**30.67**	**0.14**

INTEREST AND SHARIA INCOME

(in million Rupiah)

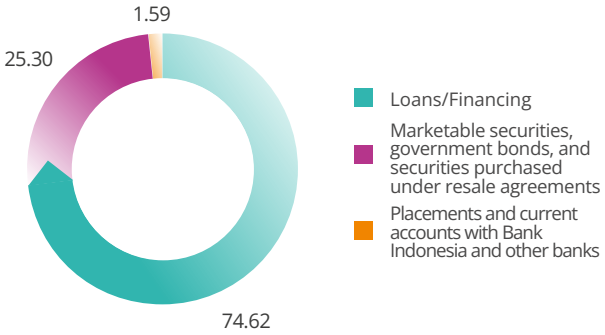
Interest and Sharia Income	2025	2024	2023	Growth (%)	
				2024–2025	2023–2024
Loans	18,411,318	17,961,129	16,817,788	2.51	6.80
Marketable securities, government bonds, and securities purchased under resale agreements	5,867,311	5,912,240	5,059,982	(0.76)	16.84
Placements and current accounts with Bank Indonesia and other banks	393,331	353,947	428,230	11.13	(17.35)
Total	**24,671,960**	**24,227,316**	**22,306,000**	**1.84**	**8.61**

In 2025, CIMB Niaga recorded interest and sharia income of Rp24.7 trillion, representing an increase of 1.84% from Rp24.2 trillion in 2024. This achievement was mainly driven by interest income from loans, which increased by 2.51% to Rp18.4 trillion from Rp18.0 trillion in the previous year. The Bank's average lending interest rate for Rupiah-denominated loans in 2025 was 8.11%, slightly lower than 8.32% in the previous year. Meanwhile, the average lending interest rate for foreign currency–denominated loans in 2025 was 5.36%, down from 6.22% in 2024.

Interest income from placements and current accounts with other banks and Bank Indonesia amounted to Rp393.3 billion, an increase of 11.13% from Rp353.9 billion in the previous year. On the other hand, the Bank recorded interest income from securities, government bonds, and securities purchased under resale agreements of Rp5.9 trillion, compared with Rp5.9 trillion in the previous year. This was in line with the decline in the average balance of securities and government bonds.

Interest and Sharia Income Composition 2025

(%)



INTEREST AND SHARIA EXPENSES

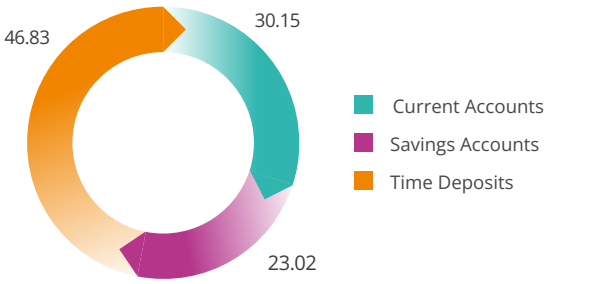
(in million Rupiah)

Interest and Sharia Expenses	2025	2024	2023	Growth (%)	
				2024–2025	2023–2024
Customer Deposits:	9,728,530	9,260,620	7,714,519	5.05	20.04
Current accounts	2,933,498	2,310,262	1,543,819	26.98	49.65
Savings accounts	2,239,507	2,183,407	2,086,398	2.57	4.65
Time deposits and certificates of deposit	4,555,525	4,766,951	4,084,302	(4.44)	16.71
Borrowings and subordinates loans	416,704	641,740	314,525	(35.07)	104.03
Marketable securities issued	198,086	153,385	172,905	29.14	(11.29)
Securities purchased under resale agreements	561,407	797,318	725,624	(29.59)	9.88
Deposits from other banks	206,992	36,152	12,040	472.56	200.27
Others	83,952	71,561	14,004	17.32	411.00
Total	**11,195,671**	**10,960,776**	**8,953,617**	**2.14**	**22.42**

In 2025, CIMB Niaga recorded interest and sharia expenses of Rp11.2 trillion, an increase of 2.14% from Rp11.0 trillion in 2024. This was mainly influenced by higher interest expenses on customer deposits, which rose to Rp9.7 trillion, increasing by 5.05% from Rp9.3 trillion in 2024. Of the total interest and sharia expenses in 2025, interest expenses on customer deposits contributed 86.90%, compared with 84.49% in 2024.

Customer Deposits Composition 2025

(%)



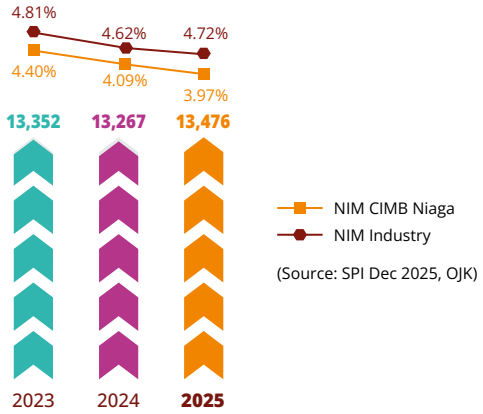
Interest expenses on time deposits and certificates of deposit were the largest component of interest expenses on customer deposits, amounting to 46.83% or Rp4.6 trillion. Interest expenses on time deposits in 2025 declined by 4.44% from Rp4.8 trillion in the previous year. The average Rupiah-denominated time deposit interest rate decreased to 5.54% in 2025 from 5.83% in 2024, while those of foreign currency-denominated deposit increased to 3.59% compared with 3.25% in the previous year's. Interest expenses on current accounts increased by 26.98%, followed by an increase in savings interest expenses of 2.57%.

Interest expenses on borrowings and subordinated bonds declined by 35.07% to Rp416.7 billion in 2025 from Rp641.7 billion in 2024. Interest expenses on securities issued amounted to Rp198.0 billion, increasing by 29.14% from Rp153.4 billion in the previous year.

NET INTEREST INCOME

In 2025, the Bank's net interest income increased by 1.58% to Rp13.5 trillion from Rp13.3 trillion in 2024. The increase in net interest income was driven by higher interest and sharia income. Net Interest Margin (NIM) stood at 3.97% in 2025, compared with 4.09% in 2024.

Net Interest Income (in trillion Rupiah) **and NIM**



(Source: SPI Dec 2025, OJK)

NON-INTEREST INCOME

In 2025, non-interest income amounted to Rp6.0 trillion, an increase of 5.46% from Rp5.7 trillion in 2024. This was mainly attributable to higher gains from the sale of securities amounting to Rp1.7 trillion, offset by a decline in foreign exchange transaction losses of Rp829.1 billion and a decrease in gains from changes in the fair value of trading financial instruments of Rp338.1 billion.

(in million Rupiah)

Non-Interest Income	2025	2024	2023	Growth (%)	
				2024–2025	2023–2024
Other fees & commissions	2,958,926	3,002,087	3,154,830	(1.44)	(4.84)
Gains from measured at fair value through profit or loss-net	127,445	465,526	1,097,419	(72.62)	(57.58)
Gains from sale of marketable securities	2,168,955	486,538	525,507	345.79	(7.42)
Foreign exchange losses/(gains)	(64,241)	764,866	176,255	(108.40)	333.95
Others	768,314	931,979	479,126	(17.56)	94.52
Total	**5,959,399**	**5,650,996**	**5,433,137**	**5.46**	**4.01**

The largest portion of non-interest income was derived from other fees and commissions, contributing 49.65%. This proportion declined slightly from 53.12% in the previous year. The decrease in other fees and commissions was mainly due to lower other income and bancassurance income of Rp233.3 billion and Rp139.8 billion, representing declines of 56.61% and 14.44%, respectively from the previous year.

(in million Rupiah)

Other Fees & Commissions	2025	2024	2023	Growth (%)	
				2024–2025	2023–2024
Bancassurance income	828,778	968,612	1,116,896	(14.44)	(13.28)
Customer administration fees	734,567	858,396	830,960	(14.43)	3.31
Arranger fees	344,213	269,185	294,188	27.87	(8.50)
Export-import document fees	132,327	109,754	98,798	20.57	11.09
Custodian services fees	63,696	41,209	91,510	54.57	(54.97)
Clearing and transfer services	107,851	94,003	100,810	14.73	(6.75)
Credit card interchange fee income	481,725	152,921	-	215.02	-
Annual fee income	79,599	88,579	79,859	(10.14)	10.92
Others	186,170	419,428	541,839	(55.61)	(22.59)
Total	**2,958,926**	**3,002,087**	**3,154,830**	**(1.44)**	**(4.84)**

In 2025, CIMB Niaga recorded a fee income ratio (non-interest income to total operating income) of 30.66%, an increase from 29.87% in the previous year.

IMPAIRMENT LOSSES ON FINANCIAL AND NON-FINANCIAL ASSETS

In 2025, the provision for Allowance for Impairment Losses (CKPN) declined by Rp119.8 billion, or 6.64%, to Rp1.7 trillion from Rp1.8 trillion in 2024. The decrease was mainly attributable to lower CKPN for loans, which fell by 19.06% to Rp1.4 trillion, offset by an increase in other CKPN of Rp219.2 billion, primarily due to higher CKPN for foreclosed assets (AYDA) and CKPN for commitments and contingencies amounting to Rp184.7 billion and Rp145.6 billion, respectively. This increase was offset by a decrease in CKPN for suspense accounts and other receivables of Rp132.4 billion. Other CKPN also included provisions for marketable securities, investments, and placements with other banks.

CIMB Niaga consistently applies the prudential principle in establishing asset provisions, particularly for loans, as reflected in the Loan Loss Coverage (LLC) ratio of 197.83% in 2025.

(in million Rupiah)

Impairment Losses on Financial and Non-Financial Assets	2025	2024	2023	Growth (%)	
				2024–2025	2023–2024
Loans	1,439,971	1,779,014	2,012,714	(19.06)	(11.61)
Others	245,486	26,236	(6,101)	835.68	(530.03)
Total	**(1,685,457)**	**(1,805,250)**	**(2,006,613)**	**(6.64)**	**(10.03)**

OTHER OPERATING EXPENSES

Other operating expenses increased by 2.50% in 2025 to Rp9.0 trillion compared with Rp8.7 trillion in 2024. The increase was mainly due to higher personnel expenses, which rose by Rp157.9 billion or 3.07% to Rp5.3 trillion in 2025 from Rp5.1 trillion in 2024.

(in million Rupiah)

Other Operating Expenses	2025	2024	2023	Growth (%)	
				2024–2025	2023–2024
Personnel expenses	5,293,129	5,135,231	4,947,412	3.07	3.80
General and administrative expenses	3,333,308	3,204,195	3,216,291	4.03	(0.38)
Promotion expenses	341,709	409,973	419,824	(16.65)	(2.35)
Total	**8,968,146**	**8,749,399**	**8,583,527**	**2.50**	**1.93**

PERSONNEL EXPENSES

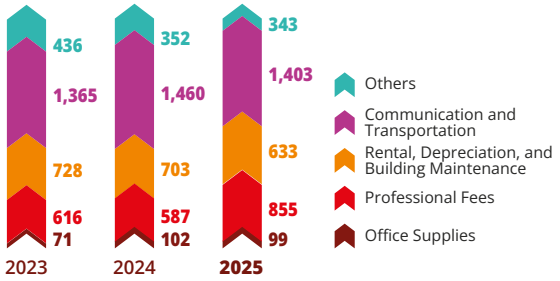
Personnel expenses in 2025 increased by 3.07% to Rp5.3 trillion compared with Rp5.1 trillion in 2024. The increase was mainly attributable to higher salaries and wages, which rose to Rp2.8 trillion from Rp2.7 trillion in the previous year.

Personnel Expenses
(in billion Rupiah)

GENERAL AND ADMINISTRATIVE EXPENSES

In 2025, general and administrative expenses increased slightly by 4.03% or Rp129.1 billion, mainly due to higher professional fees of Rp185,4 billion, offset by decreases in rental, depreciation, and maintenance expenses of Rp70.0 billion.

General and Administrative Expenses
(in billion Rupiah)



PROMOTION EXPENSES

Promotion expenses in 2025 declined by 16.65% or Rp68.3 billion to Rp341.7 billion from Rp410.0 billion in 2024. The cost-to-income ratio stood at 45.92%, increased from 44.32% in 2024. CIMB Niaga remains committed to fostering a culture of smart spending across all units to contain operating costs and help enhance profitability.

COST EFFICIENCY PROGRAM

CIMB Niaga consistently implements a smart spending culture by focusing cost management on items categorized as good costs while disciplinedly eliminating bad costs. This approach enables the Bank to continue improving operational efficiency without compromising service quality or business performance.

Through the adoption of this culture, CIMB Niaga has implemented various innovations in cost efficiency programs across all business lines, supporting more effective cost management and strengthening the Bank's long-term competitiveness and sustainability.

Furthermore, CIMB Niaga carefully manages both general (Operating Expenses - Opex) and capital goods investment costs (Capital expenditures - Capex), which are monitored by the Mandatory Reviewer Team led by the Strategy & Finance Director. This dedicated team reflects CIMB Niaga's commitment to responsible cost efficiency by providing assessments and recommendations on the appropriateness of costs arising from each business process.

In 2025, the Bank continued several initiatives to improve operational cost efficiency, including implementing prudent investment policies; enforcing discipline in cost management by ensuring annual cost requirements; developing cost recognition processes; implementing PSAK 116 (IFRS 16) related to lease expenses; applying the SMART system to streamline operational costs through paperless expense submissions and employee expense management; evaluating and monitoring branch expenses; utilizing digital media for promotional activities; conducting promotional events online; maximizing virtual meetings; conducting employee training at CIMB-owned facilities and through online platforms (LOG); selectively managing employee activities; reducing office rental costs at several head offices through the Flex and Non-Flex work programs; creating hybrid working spaces for Flex employees to enhance productivity, flexibility, and engagement while prioritizing employee safety and information security; and reassessing the number and costs of contract employees in line with CIMB Niaga's cost efficiency targets.

NON-OPERATING INCOME – NET

In 2025, CIMB Niaga recorded net non-operating income of Rp43.7 billion, a decrease of Rp322.2 billion from Rp365.9 billion in the previous year. The decline was mainly due to lower net other income of Rp340.1 billion, offset by higher gains on the sale of fixed assets amounting to Rp21.8 billion.

(in million Rupiah)

Non-Operating Income - Net	2025	2024	2023	Growth (%)	
				2024–2025	2023–2024
Rental income	863	4,084	5,595	(78.87)	(27.01)
Gain/(Loss) on the sale of fixed assets	8,630	(13,192)	5,076	(165.42)	(359.89)
Penalty	(2,403)	(1,727)	(1,299)	39.14	32.95
Others - net	**36,590**	376,735	152,520	(90.29)	147.01

PROFIT BEFORE INCOME TAX

In 2025, CIMB Niaga recorded profit before income tax of Rp8.8 trillion, an increase of 1.11% or Rp97.0 billion compared with Rp8.7 trillion in 2024. The increase was mainly driven by higher operating income of Rp518.2 billion and lower ECL expenses of Rp119.8 billion.

INCOME TAX

In 2025, CIMB Niaga recorded income tax expense of Rp1.9 trillion, slightly up by 3.3% from Rp1.8 trillion in the previous year. This was due to an increase in current income tax expense of Rp1.7 trillion to Rp2.2 trillion in 2025, offset by a decrease in deferred tax expense of Rp1.6 trillion from the previous year.

(in million Rupiah)

Income Tax	2025	2024	2023	Growth (%)	
				2024–2025	2023–2024
Current tax	2,175,258	512,669	1,522,356	1,662,589	324.30
Deferred tax	(284,878)	1,317,184	283,515	(1,602,062)	(121.63)
Total	**1,890,380**	**1,829,853**	**1,805,871**	**3.31**	**1.33**

NET PROFIT

CIMB Niaga recorded net profit for the year of Rp6.9 trillion in 2025, an increase of 0.5% compared with Rp6.9 trillion in the previous year. This achievement was supported by solid operating income performance and disciplined, effective cost control, while continuing to uphold prudential principles amid evolving business dynamics.

CIMB Niaga continues to develop its business through the implementation of focused and sustainable strategies, consistently delivering comprehensive and value-added banking solutions to customers. These efforts are supported by accelerated digital transformation and the utilization of data analytics to enhance service quality, strengthen decision-making, and drive sustainable growth.

OTHER COMPREHENSIVE INCOME AFTER TAX

In 2025, CIMB Niaga recorded other comprehensive income after tax of Rp2.0 trillion, compared with a loss of Rp89.1 billion in the previous year. This was mainly attributable to unrealized gains from changes in fair value of marketable securities and government bonds on fair value through other comprehensive income.

(in million Rupiah))

Other Comprehensive Income After Tax	2025	2024	2023	Growth (%)	
				2024–2025	2023–2024
Reserve on revaluation of fixed assets	518,744	(4,592)	1,176	(11,396.69)	(490.48)
Remeasurement of post-employment benefits obligation actuarial gains/(losses)	59,394	(3,584)	(26,814)	(1,757.20)	(86.63)
Income tax relating to items that will not be re-classified to profit or loss	(15,327)	2,953	4,976	(619.03)	(40.66)
Items that will not be re-classified to profit or loss	**562,811**	**(5,223)**	**(20,662)**	**(10,875.63)**	**(74.72)**
Unrealised gain from changes in the fair value of marketable and government bonds on fair value through comprehensive income	1,701,184	(138,457)	299,060	(1,328.67)	(146.30)
Income tax relating to items that will be re-classified to profit or loss	(301,186)	54,561	(29,602)	(652,02)	(284.32)
Items that will be re-classified to profit or loss	**1,399,998**	**(83,896)**	**269,458**	(1,768.73)	**(131.14)**
Total	**1,962,809**	**(89,119)**	**248,796**	(2,302.46)	**(135.82)**

Cash Flow Statements

(in million Rupiah)

Cash Flow Statements	2025	2024	2023	Growth (%)	
				2024–2025	2023–2024
Net Cash Flow (used in)/from Operating Activities	4,150,199	8,221,937	(1,796,976)	(49.52)	557.54
Net Cash Flow (used in)/from Investing Activities	7,643,004	(7,727,990)	(5,998,437)	198.90	(28.83)
Net Cash Flow (used in)/from Financing Activities	(6,459,266)	(842,850)	329,226	666.40	(356.00)
Changes in exchange rate differences in cash and cash equivalents	79,162	203,035	(102,346)	(61.01)	298.38
Net Increase/(Decrease) in Cash and Cash Equivalents	**5,413,099**	**(145,823)**	**(7,568,533)**	**(3.812.10)**	**98.07**
Position of Cash and Cash Equivalents at the Beginning of the Year	24,337,359	24,483,182	32,051,715	(0.60)	(23.61)
Position of Cash and Cash Equivalents at the End of the Year	**29,750,458**	**24,337,359**	**24,483,182**	**22.11**	**(0.60)**

At the end of 2025, CIMB Niaga's cash and cash equivalents were recorded at Rp29.7 trillion, an increase of Rp5.4 trillion from Rp24.3 trillion at the beginning of the year. This change reflects the liquidity management dynamics throughout the year, as the Bank sustained its operations and implemented its current business strategies

NET CASH PROVIDED FROM/(USED IN) OPERATING ACTIVITIES

In 2025, CIMB Niaga recorded a net cash flow surplus from operating activities of Rp4.2 trillion, a decrease of 49.52% or Rp4.1 trillion from the position in 2024. This decrease was mainly due to customer deposits with a surplus balance of Rp9.5 trillion in 2025, a decrease from Rp20.2 trillion in 2024.

NET CASH PROVIDED FROM/(USED IN) INVESTING ACTIVITIES

In 2025, CIMB Niaga recorded a net cash flow surplus from investing activities of Rp7.6 trillion, an increase of 198.90% or Rp15.4 trillion from 2024, where the net cash flow position from investment activities in 2024 experienced a deficit of Rp7.7 trillion. This increase was mainly due to the sale and purchase of securities and government bonds at fair value through other comprehensive income, and the amortized cost increased/decreased by Rp37.0 trillion.

NET CASH (USED IN)/PROVIDED FROM FINANCING ACTIVITIES

CIMB Niaga recorded a net cash flow deficit from financing activities of Rp6.5 trillion in 2025, an increase from a deficit of Rp842.8 billion in 2024. This change in cash flow was caused by payments from borrowings of Rp1.4.8 trillion and additional borrowing of Rp7.6 trillion.

Key Financial Ratios

Financial ratios are among the key indicators used by the Bank as a basis for formulating its policies and strategic financial planning. By monitoring and analyzing these financial ratios, the Bank can comprehensively assess financial performance and identify areas for improvement. This effort should help the Bank make more informed decisions and drive its sustainable growth.

(in %)

Key Financial Ratio	2025	2024	2023
Net Interest Margin (NIM)	3.97	4.09	4.40
CASA Ratio (CASA)	70.03	66.02	63.86
NPL Ratio Gross	1.81	1.76	1.96
NPL Ratio Net (NPL - Net)	0.72	0.69	0.71
Cost to Income Ratio	45.92	44.32	44.83
Cost of Credit Ratio	0.74	0.84	1.03
Loan to Deposit Ratio (LDR)	86.81	86.28	89.30
Liquidity Coverage Ratio (LCR) - Consolidation	203.80	225.53	249.58
Capital Adequacy Ratio (CAR)	24.83	23.34	24.02
Ratio Capital CET- 1	23.73	22.25	22.89
ROA	2.43	2.53	2.59
ROE - Tier 1	13.03	14.34	15.02
Operating Expenses to Operating Income (BOPO)	72.40	74.02	71.47

Prime Lending Rates

The Financial Services Authority (OJK) has issued POJK No. 13 of 2024 regarding the Transparency and Publication of Prime Lending Rates (SBDK) for Commercial Banks. This regulation aims to increase transparency and standardize the reporting and publication of Prime Lending Rates to the public, ensuring the consistency and accuracy of the information while promoting competitiveness among Commercial Banks.

In line with this provision, banks that run conventional business shall report and publish Prime Lending Rates in Rupiah. Disclosure of Prime Lending Rates is part of regulatory efforts to strengthen governance and create healthy competition, as both are expected to enhance market discipline in the banking industry.

Reporting and publication of Prime Lending Rates (SBDK) are the Bank's efforts to provide customers with clarity when weighing the benefits, costs, and risks of the loan it offers. For the Bank, Prime Lending Rates serve as indicators for lending rates and are periodically adjusted in response to movements in the BI Rate set by Bank Indonesia.

Prime Lending Rates (SBDK) are calculated based on three main components: the Cost of Funds for Credit (HPDK), operational costs for fund collection and credit distribution, and the Bank's profit margin. The Prime Lending Rate (SBDK) has not weighed the borrower's risk premium, meaning the interest rate charged to each borrower may differ from the SBDK.

CIMB Niaga shall report its SBDK calculations to the Financial Services Authority (OJK) monthly and periodically publish them to the wider media. In accordance with OJK Regulation No. 13 of 2024, the loan segmentation is classified into Corporate and Retail Non-MSME Loans, MSME Loans (Medium, Small, and Micro), Mortgage Loans (KPR/KPA), and Non-Mortgage Loans (Non-KPR/ Non-KPA).

The following table presents the 2025 prime lending rate (SBDK) and the average SBDK in 2024:

1. Corporate loans are loans provided to Corporate Banking and Commercial Banking customers;
2. Retail loans include loans provided to Emerging Business Banking (EBB) customers;

3. Medium Loans include loans provided to Emerging Business Banking (EBB) customers;
4. Small Loans include loans provided to Emerging Business Banking (EBB) customers;
5. Micro loan: Since the fourth quarter of 2017, CIMB Niaga has no longer offered micro loan;
6. KPR/KPA loans are home ownership loans (mortgages); and
7. Non-KPR/Non-KPA loans include unsecured loans (personal loans).

Information regarding the comparison between the 2025 SBDK and the 2025 SBDK average is as follows:

SBDK TABLE

Quantitative Disclosure

Period	Prime Lending Rate by Loan Segment						
	Non MSME Loans		MSME Loans			Mortgage	Non-Mortgage
	Corporate	Retail	Medium	Small	Micro		
2025							
March	8.25	9.00	9.00	9.00	N/A	8.70	12.11
June	8.25	9.00	9.00	9.00	N/A	8.70	12.11
September	8.25	9.00	9.00	9.00	N/A	8.70	12.11
December	8.15	8.90	8.90	8.90	N/A	8.70	12.11
Average year 2024	8.25	9.00	9.00	9.00	N/A	7.70	9.56

Qualitative Disclosure

Category	Loan Category Definition	Indicators/Criteria of Loan Categories
Corporate	Loan provided to non-retail and non-MSME business entities or companies that meet the Corporate criteria at CIMB Niaga Bank	Total loan limit > Rp15 billion, **or** annual sales > Rp50 billion, **or** by Bank CIMB Niaga policy.
Retail	Loan provided to business entities or non-corporate companies and individuals who meet the Retail criteria at CIMB Niaga Bank	Total loan limit ≤ Rp15 billion, **or** annual sales ≤ Rp50 billion, **or** as per Bank CIMB Niaga policy.

Information on the applicable Prime Lending Rate (SBDK) can be accessed at any time through official publications at all CIMB Niaga branch offices, the Bank's digital channels, and on the CIMB Niaga website's Prime Lending Rate page (https://www.cimbniaga.co.id/id/tentang-kami/berita/suku-bunga-dasar-kredit).

INTEREST RATES ON FUNDS

Information on the average interest rates for Current Accounts, Savings Accounts, and Time Deposits as of 31 December 2025, is as follows:

TABLE OF CURRENT ACCOUNT INTEREST RATE

Description	Interest Rate	
	2025	2024
Rupiah	**3.32%**	3.17%
Foreign Exchange	**2.08%**	1.71%

TABLE OF SAVING ACCOUNT INTEREST RATE

Description	Interest Rate	
	2025	2024
Rupiah	**2.27%**	3.01%
Foreign Exchange	**1.01%**	1.16%

TABLE OF DEPOSIT INTEREST RATE

Description	Interest Rate	
	2025	2024
Rupiah	**5.54%**	5.83%
Foreign Exchange	**3.59%**	3.26%

Commitments and Contingencies

As of 31 December 2025, CIMB Niaga had total commitments and contingencies that carried credit risk to the amount Rp114.2 trillion, a slight increase of 1.71%, or equivalent to Rp1.9 trillion, compared to Rp112.3 trillion as of December 2024. Tes increase was primarily due to an increase in unutilized portion of fund facilities, from Rp104.7 trillion in 2024 to Rp105.5 trillion in 2025, as well as an increase in the value of issued guarantees to Rp6.7 trillion, compared to Rp5.9 trillion in the previous year.

Meanwhile, net contingencies were recorded at Rp6.1 trillion in 2025, an increase compared to Rp5.3 trillion in 2024. The increase reflects the Bank's continued prudent business growth, adhering to prudent principles and adequate risk management.

(in million Rupiah)

Commitments and Contingencies	2025	2024	2023	Growth (%)	
				2024–2025	2023–2024
Commitments					
Unutilised Portion of Fund Facilities	(105,485,135)	(104,684,718)	(97,252,341)	0.76	7.64
Outstanding Irrevocable Letters of Loans	(2,143,677)	(1,855,914)	(1,625,442)	15.51	14.18
Others	(533,538)	(481,003)	(4,701)	10.92	10.131.93
Commitments - Net	**(108,162,350)**	**(107,021,635)**	**(98,882,484)**	**1.07**	**8.23**
Contingencies					
Contingent Receivables	627,862	613,765	641,032	2.30	(4.25)
Guarantees Received	34,913	28,287	33,576	23.42	(15.75)
Interest Receivable on Non-Performing Assets	592,949	585,478	607,456	1.28	(3.62)
Contingent Payables	(6,682,641)	(5,888,091)	(5,364,148)	13.49	9.77
Guarantees Issued	(6,682,641)	(5,888,091)	(5,364,148)	13.49	9.77
Contingencies - Net	**(6,054,779)**	**(5,274,326)**	**(4,723,116)**	**14.80**	**11.67**
Commitments and Contingencies - Net	**(114,217,129)**	**(112,295,961)**	**(103,605,600)**	**1.71**	**8.39**

Brief Report of the Subsidiaries

CIMB NIAGA FINANCE

PT CIMB NIAGA AUTO FINANCE (CNAF)

Vision
To become the most profitable multifinance company in Indonesia.

Mission
Committed to becoming a finance company that provides the best value for all stakeholders through excellent customer service, strong and mutually beneficial partnerships, quality human resources, and contributing to society.

PT CIMB Niaga Auto Finance (CNAF), a subsidiary of PT CIMB Niaga Tbk focusing on financing activities, was established under the name PT Saseka Gelora Leasing on 10 December 1981, based on Deed of Establishment No. 48, as amended by Deed of Amendment to the Articles of Association No. 80 dated 18 February 1982, and Deed of Amendment and Rectification No. 50 dated 27 October 1982, all executed before Frederik Alexander Tumbuan S.H., a Notary in Jakarta. The Company's Articles of Association were approved by the Minister of Justice of the Republic of Indonesia on 2 December 1982, pursuant to Decree No. C2-2817-HT01.01.th.82, registered with the Central Jakarta District Court under Nos. 4844, 4845, and 4846 on 8 December 1982, and published in the State Gazette of the Republic of Indonesia No. 5 dated 18 January 1983, Supplement No. 79/1983.

Based on Deed No. 5 dated 6 January 2022, drawn up before Dini Lastari Siburian S.H., Notary, regarding the Statement of Shareholders' Resolutions Outside the General Meeting of Shareholders of PT CIMB Niaga Auto Finance, CNAF issued 400,000 new shares with a par value of Rp50,000 per share, totaling Rp20,000,000,000. As a result, CNAF's issued and paid-up capital increased from Rp100,000,000,000 to Rp120,000,000,000. The new shares were issued to non-controlling shareholders, each holding less than 1% ownership. Following this transaction, CIMB Niaga's ownership in CNAF decreased from 99.93% to 83.28% in 2022. Nevertheless, CIMB Niaga remains the controlling shareholder of CNAF.

CNAF undertook an important step by rebranding its trademark to better reflect and accommodate its future business strategies. The rebranding involved changing the name from CIMB Niaga Auto Finance to CIMB Niaga Finance, accompanied by a symbol featuring an arrow, representing forward thinking and action for the Company's progress, while the square symbolizes firmness, honesty, integrity, and reliability. This trademark change was reported to the Directorate General of Intellectual Property on 15 October 2019.

CNAF is not only focused on four-wheel vehicle financing but has also expanded its financing segments to include multipurpose financing secured by vehicle ownership certificates and land or building certificates. In 2025, CNAF further diversified its product offerings by launching gold financing and Hajj quota financing. CNAF also introduced various attractive programs, including Showroom Financing, a working capital financing program for showroom partners to support vehicle procurement.

In advancing its digitalization efforts under the Simpler, Better, Faster campaign, CNAF offers the CNAF Mobile application to facilitate financing applications through smartphones with simple requirements, real-time application status monitoring, and access to information on financing products and programs. To further enhance the financing application process and improve customer access, CNAF continues to develop CNAF Mobile with various features, including Digital Signature and Digital Customer Service.

In 2025, CNAF continued to focus on improving team productivity by leveraging digitalization as the primary tool for monitoring and controlling all operational activities. Digitalization serves to ensure effective task execution while enhancing transparency and accountability in team performance. One of the key applications utilized is the Sales Control Management System, which monitors all sales team activities, including showroom visits and interactions with prospective customers. In addition, CNAF optimized the use of the Collection Mobile Application as a monitoring tool for collection team activities, covering both home and office visits to customers, enabling a more structured and measurable collection process.

In line with internal strengthening efforts, CNAF continuously enhances synergy with CIMB Niaga to drive business development. This synergy is realized through various strategic initiatives, including diversification of acquisition channels, strengthening referral activities, increasing penetration in digital segments, and optimizing the Service to Sales channel. CNAF also manages its financing portfolio more optimally through the implementation of various strategies, including anti-attrition programs and risk-based pricing, to maintain portfolio quality while supporting healthy and sustainable business growth.

Aligned with CNAF's strategy to prioritize sharia financing and diversify sharia funding sources, the Company issued the Public Offering of Sukuk Wakalah Bi Al-Istitsmar I CIMB Niaga Auto Finance in 2023, with investment funds of up to Rp1 trillion. The Company also implements sustainability strategies to support the growth of environmentally friendly vehicles by offering attractive financing rate.

Continuing the positive trend in sukuk issuance, in 2024, CNAF issued the Public Offering of Sukuk Wakalah Bi Al-Istitsmar I CIMB Niaga Auto Finance Phase I with total investment funds amounting to Rp1 trillion. CNAF continue issued PUB Sukuk Wakalah Bi Al-Istitsmar I CIMB Niaga Auto Finance Phase II and Phase III in 2025 with total investment funds amounting to Rp3.1 trillion.

As of today, CNAF operates 31 branches across Indonesia, supported by a total of 855 employees. In 2025, CNAF recorded a profit before tax of Rp440 billion, a decrease of 23% from Rp570.5 billion in 2024, and disbursed new financing amounting to Rp9.3 trillion, down 7% from Rp9.9 trillion in 2024. This financing growth increased CNAF's total managed assets to Rp14.0 trillion, representing a 3% increase from Rp13.6 trillion in 2024.

In 2025, CNAF achieved an upgrade in its credit rating from AA+ to AAA, based on Fitch Ratings' review, reflecting confidence in CNAF's performance and its contribution to the Parent Company.

The composition of the Company's Board of Commissioners and Directors is as follows:

Board of Commissioners

President Commissioner : Lani Darmawan
Commissioner : Koei Hwei Lien
Commissioner : Noviady Wahyudi
Independent Commissioner : Hidayat Dardjat Prawiradilaga
Independent Commissioner : Serena Karlita Ferdinandus
Independent Commissioner : Jeffrey Kairupan

Board of Directors

President Director : Ristiawan
Director : M. Imron Rosyadi Nur
Director : Antonius Herdaru Danurdoro
Director : Michael Angga
Director : Iris Savitri

CIMB NIAGA SEKURITAS

PT CIMB NIAGA SEKURITAS

Vision
To become a leading securities company in ASEAN and a key player in underwriting and financial advisory services in the Indonesia capital market.

Mission
To consistently provide the right capital market products and the best solutions to meet client's need — through the creation of innovative capital market solution and high-quality financial advisory services, leveraging CIMB Group's extensive and experienced regional network.

In 2017, CIMB Group Holdings Berhad (CIMBGH) initiated a strategic transformation of its regional stockbroking and investment banking operations. As part of this restructuring, the Group undertook a realignment of its Investment Banking business, resulting in the separation of this unit from its stockbroking operations at the regional level.

In line with this initiative, CIMBGH established PT CIMB Niaga Sekuritas in 2018 to serve as the dedicated Investment Banking entity in Indonesia. The company is majority-owned by PT Bank CIMB Niaga Tbk.

PT CIMB Niaga Sekuritas is licensed and regulated by the Financial Services Authority (Otoritas Jasa Keuangan – OJK) to conduct a comprehensive range of Investment Banking services, including:

- Securities Underwriting — License No. KEP-11/D.04/2019 (OJK).
- Financial Advisory Services — License No. S-618/PM.21/2019 (OJK).
- Arrangement of Medium-Term Notes (MTNs) and Negotiable Certificates of Deposit (NCDs) — License No. S-1118/PM.21/2019 (OJK).
- Arrangement of Commercial Papers — License No. S-1481/PM.21/2019 (OJK) and No. 22/17/DPPK/Srt/B (Bank Indonesia).

CNS was founded in March 2018. In 2023, the Company's Shareholders amended its Authorized Capital to Rp1,200,000,000,000 (one trillion two hundred billion Rupiah). Issued and Paid-Up Capital became Rp616,000,000,000,000 (six hundred and sixteen billion Rupiah). This capital increase was aimed at strengthening the Company's capital structure and supporting business development.

In 2025, CNS delivered Rp77.1 billion in gross revenue. This marked a 37.06% decline from Rp122.5 billion in 2024. Going forward, CNS will continue to take strategic steps and prioritize good corporate governance. Its goal is to deliver optimal results to stakeholders.

CNS has devised and aligned some strategic objectives for the coming period with the long-term direction of the CIMB Group, specifically the Forward30 Strategic Roadmap. Forward30 is a transformation agenda designed to accelerate growth, enhance competitiveness, and prepare a future-ready organization, thereby strengthening CIMB Group's primary purpose of driving customers and society forward. In line with this vision, CNS has decided that all business priorities, operational initiatives, and financial targets should help achieve the strategic aspirations of CIMB Group.

Expanding the scope and depth of capital market products
This strategy is implemented by exploring opportunities for capital market transactions. It also involves arranging customer financing through traditional schemes, such as conventional banking and structured deals. The Company may also explore becoming a Securities Broker.

Actively collaborating with PT Bank CIMB Niaga Tbk and the CIMB Group
This strategy is realized through more extensive collaboration with PT Bank CIMB Niaga Tbk, its partner and shareholder. The goal is to synergize integrated banking and capital market product services for both bank customers and CNS. This strategy started in 2019 and will continue in the coming years.

Penetration into the Institutional Market and Sharia Capital Market
This strategy uses business activities or product offerings that offer high returns. It focuses more on institutional customers and aims to play a greater role in transactions structured in accordance with Sharia principles.

Expanding customer reach by penetrating new potential segments
CNS's strategy focuses on capital market transactions and potential financing, mergers and acquisitions, and foreign investor participation in projects that support national economic development. It also targets other sectors related to daily needs, such as healthcare, food, retail, and consumer goods. The Company continues to explore Indonesia's mainstay sectors, such as mineral resources, as well as sectors supporting physical development, such as property and construction. Throughout, CNS consistently considers ESG factors in choosing sectors and clients.

Other Material Financial Information

ANALYSIS OF ABILITY TO PAY DEBTS

The Bank's ability to meet short-term and long-term obligations is measured and monitored through a number of key financial indicators, including liquidity ratios, solvency ratios, and profitability ratios. Furthermore, to mitigate default risk and enhance stakeholder confidence, the Bank participates in the deposit guarantee program organized by the Deposit Insurance Corporation (LPS).

The assessment of the Bank's ability to meet its financial obligations is also reflected in the ratings issued by external rating agencies. In 2025, PT Pemeringkat Efek Indonesia (Pefindo) assigned a corporate rating of idAAA to CIMB Niaga, reflecting its very strong financial condition and excellent ability to meet long-term financial obligations. Furthermore, Moody's Investors Service assigned A3/P-2 and Baa1/P-2 ratings for Counterparty Risk Rating and Bank Deposits, respectively, and Baa3 and Baa1 ratings for Baseline Credit Assessment and Adjusted Baseline Credit Assessment, respectively. Moody's long-term rating outlook is set at stable, reflecting the Bank's solid and maintained financial prospects.

ABILITY TO REPAY DEBTS

CIMB Niaga recorded strong liquidity and solvency throughout 2025, as reflected in the Bank's ability to timely meet all maturing obligations, including principal payments and interest expenses. Liquidity ratios, solvency ratios, and profitability ratios are key indicators in assessing the Bank's ability to meet its financial obligations. Furthermore these ratios are also used as key parameters in calculating the adequacy of the Bank's liquidity reserves to support sustainable operations.

STRESS TESTING

Stress testing is a risk management method used to evaluate the resilience of a bank's capital, liquidity, and ability to absorb potential losses arising from exceptional but plausible crisis scenarios. CIMB Niaga implements stress testing as a tool to identify necessary mitigation measures to maintain capital adequacy and financial stability.

Stress testing is conducted periodically using various relevant scenarios, providing management with a comprehensive understanding of the potential impacts that may arise under stressful conditions. Under certain circumstances, stress testing can also be conducted at any time as needed to respond to changes in the risk profile or external dynamics.

Further explanation regarding the application of stress testing is presented in the Risk Management section – ICAAP (Internal Capital Adequacy Assessment Process).

CONTINGENCY FUNDING PLAN & RECOVERY PLAN

The Contingency Funding Plan (CFP) is an operational guide for the Bank in facing and managing crisis conditions, particularly those related to liquidity. The CFP is designed to ensure that crisis management measures can be implemented in a structured, effective, and timely manner, thereby maintaining the Bank's operational stability and restoring and maintaining public trust in the Bank. CIMB Niaga will implement the CFP if the Bank enters a liquidity crisis, in accordance with established indicators and stages, as part of the Bank's commitment to maintaining liquidity resilience and business continuity.

CIMB Niaga defines various levels of liquidity emergency conditions within the CFP, with predetermined thresholds based on key liquidity indicators. Each level has its own corrective measures, encompassing both remedial and preventive actions to mitigate worsening conditions. If the situation continues to deteriorate and affects the Bank's solvency, a Recovery Plan will be activated, outlining more extensive measures to safeguard the Bank.

As outlined in SEBI No. 11/25/PBI/2009, further expanded by SEOJK No. 34/SEOJK.03/2016 and POJK No. 18/POJK.03/2016 regarding Risk Management Implementation for Commercial Banks, active participation from management up to the Board of Commissioners is required. Therefore, the Contingency Funding Plan must be approved by the Board of Directors and reported to the Board of Commissioners. The plan includes 19 Early Warning Signal Indicators covering internal, macroeconomic, and market liquidity factors, which are identified and assumed to serve as early signs of a potential crisis.

These Early Warning Signal (EWS) indicators have three thresholds: Red, Amber, and Green. If any of the three indicators are exceeded, a Funding Crisis Declaration Assessment (FCDA) Team will be conducted, assessing whether the situation will lead to tight liquidity. The FCDA Team may hold discussions even if no indicators have been exceeded. Qualitative information or indicators received by relevant units can trigger an FCDA meeting. The Bank strives to capture all information and data as early indications of impending stress/crisis.

The EWS indicators are monitored daily by the Risk Management Unit and reported to management. If any indicator exceeds its threshold, the information deemed relevant to a potential crisis will be used as the basis for assessing liquidity conditions.

The assessment results will be presented as recommendations to the Chairman of the Asset and Liability Committee (ALCO) for validation. If the conclusions indicate increasing liquidity constraints, corrective measures may be initiated through a special ALCO meeting. Should liquidity conditions continue to deteriorate, the liquidity status may be escalated, and liquidity management will be transferred to the Funding Crisis Management Team (FCMT), which consists of all Board of Directors members and additional decisionmakers. ALCO and FCMT are chaired by the President Director to ensure swift and accurate decision-making within the necessary scope.

The Funding Crisis Management Team (FCMT) is authorized to implement corrective measures in response to liquidity constraints, addressing operational, business, and communication aspects to stabilize the situation. The Bank has conducted multiple trial exercises in accordance with the guidelines outlined in the Contingency Funding Plan (CFP), simulating crisis management scenarios led by the FCMT and executing FCMT decisions through relevant business units.

These CFP tests are routinely conducted to foster agility and readiness among management and related units in taking strategic and concrete steps to address abnormal conditions, both in terms of liquidity and other operational factors. In each test, in addition to scenarios requiring quick decisions, scenarios regarding the decision-making mechanism in the meeting are also developed. Decision-making can be conducted online (such as by telephone) or offline, while still complying with applicable regulations.

In 2025, the Bank conducted online Contingency Funding Plan (CFP) testing. The CFP testing went well and was attended by all members of the Board of Directors and relevant Senior Management. The success of this online CFP testing demonstrates that the Bank's decision-making process can be carried out effectively through various mechanisms, both face-to-face and digital. This is crucial considering that in a liquidity crisis, decisions must be made quickly, accurately, and still meet the established quorum requirements. Therefore, the CFP testing results provide confidence that the Bank has adequate organizational and governance readiness to face potential crises.

CIMB Niaga has also established a Recovery Plan Document (RPD), which provides a broader framework covering liquidity, capital, profitability, and asset quality. This document was approved by management and shareholders as required by the regulator at the end of 2017. Unlike the Contingency Funding Plan (CFP), the RPD encompasses a wider scope, as it monitors not only liquidity but also other critical financial aspects. The RPD is reviewed annually to ensure it remains aligned with prevailing conditions. This review includes updates on the corrective measures that CIMB Niaga will implement to address any challenges across the four key areas. Each aspect is continuously monitored using specific indicators that serve as triggers for activating corrective actions outlined in the RPD.

SHORT-TERM DEBT REPAYMENT ABILITY (LIQUIDITY RATIOS)

In monitoring liquidity risk, CIMB Niaga uses international parameters established by Otoritas Jasa Keuangan (OJK), namely the Liquidity Coverage Ratio (LCR) and the Net Stable Funding Ratio (NSFR). Both ratios are monitored regularly and reported to Management, the Audit Committee, and regulators.

The LCR measures the adequacy of a bank's High-Quality Liquid Assets (HQLA) to meet net cash flow needs over the next 30 days. Banks are required to maintain a minimum LCR of 100%, reflecting the ability of HQLA to cover short-term liquidity needs.

Meanwhile, the NSFR measures the balance between medium and long-term funding structures between assets and liabilities, including capital. An NSFR ratio of at least 100% indicates a balance between stable funding sources and the bank's funding distribution.

Regulators have also lowered the limits that must be met, but internally the Bank continues to maintain the existing limits in consideration of prudential principles. CIMB Niaga remains committed to maintaining both LCR and NSFR above the regulatory thresholds, with internal limits set even higher.

In December 2025, the Individual LCR figure was recorded at 178.49% for the end of the month and an average of 198.91%, while the Individual NSFR figure was 114.96%, while in the previous year, the LCR was recorded at 201.32% for the end of the month, an average of 213.31% and 116.89% for NSFR. This decrease occurred due to the return of loan growth disbursed by the Bank. Although overall public savings increased by around Rp9.92 trillion, mainly driven by current accounts which grew by around Rp11.31 trillion, this growth was dominated by non-operational corporate deposits and deposits from other financial institutions, where this type of deposit has a lower weighting in the calculation of LCR and NSFR. However on the other hand, the growth of Savings from Retail customers grew by Rp6.10 trillion, generating high-value deposits. Loan distributed to the public also increased by Rp9.68 trillion.

Similar to LCR, the deposits that grew in NSFR calculations had a lower weighting. However, the growth in existing loans, limiting the significant burden on NSFR. As a result, NSFR increased contrary the decline in LCR. Nevertheless, both LCR and NSFR remained well above OJK's regulatory threshold. The Bank need to emphasize the growth of higher value-weighted deposits, particularly Retail/SME deposits and Wholesale Banking deposits. These deposits offer greater stability, supporting sustainable loan growth while maintaining a balanced liquidity position.

CIMB Niaga uses internal parameters that have been socialized and submitted to the Otoritas Jasa Keuangan (OJK), for the Liquidity Gap based on the dominant currency. This parameter is used as the primary tool for monitoring the Bank's liquidity adequacy on a daily basis under normal operating conditions. The Liquidity Gap has limits set by the Asset and Liability Committee (ALCO) and is routinely monitored by the liquidity risk management unit. Furthermore the Liquidity Coverage Ratio (LCR) is monitored daily and presented in local and foreign currencies, in accordance with OJK regulations and requests.

In the event of an excess of the internal limits of these liquidity risk parameters, the Bank implements a structured escalation mechanism down to the Senior Management and Board of Directors levels. This mechanism includes establishing corrective measures to be implemented by business units and related units to address the excess. The entire escalation process and follow-up are outlined in a standardized policy document and approved by ALCO, the Board of Directors, and the Board of Commissioners as part of the Company's liquidity risk management governance.

LONG-TERM DEBT REPAYMENT ABILITY (SOLVENCY RATIO)

Bank capital is a key component in assessing the Bank's ability to meet long-term obligations, as reflected in the solvency ratio. Through prudent capital management, CIMB Niaga consistently ensures that its capital level is adequate and able to meet the Capital Adequacy Ratio (CAR) requirements. The CAR calculation encompasses the management of credit risk, market risk, and operational risk, ensuring the Bank has a strong capacity to absorb potential risks and support sustainable business continuity.

In 2025, CIMB Niaga's consolidated CAR (CAR) reached 24.83%, up from 23.34% in 2024. CIMB Niaga still has capital reserves greater than the regulatory minimum CAR requirement of 13.40%.

ABILITY TO PAY DEBT FROM SECURITIES ISSUED

A bank's ability to meet its debt obligations is reflected in the ratings of its issued securities, including bonds and sukuk. These securities are periodically rated by independent rating agencies to ensure the feasibility and credibility of the instruments issued. The quality of the securities is largely determined by the bank's ability, as the issuer, to meet its principal repayment obligations upon maturity and timely interest or coupon payments throughout the issuance period.

In this regard, the securities issued by the Bank receive a rating from a rating agency, in this case PT Pemeringkat Efek Indonesia (Pefindo), which reflects the Bank's level of capability and commitment to fulfilling its financial obligations to investors.

Until 2025, information on CIMB Niaga's bond and sukuk ratings is as follows:

Securities Name	Issuance Date	Maturity Date	Ratings
Subordinated Bond III Bank CIMB Niaga 2018 Series B	15-Nov-18	15-Nov-25	AA (PEFINDO)
Subordinated Bond I Bank CIMB Niaga Phase I 2019 (Series A)	19-Dec-19	19-Dec-24	AA (PEFINDO)
Shelf Registration Bond III Bank CIMB Niaga Phase I Year 2019 Series C	19-Dec-19	19-Dec-24	AAA (PEFINDO)
Shelf Registration Sukuk Mudharabah I Bank CIMB Niaga Phase II Year 2019 Series C	21-Aug-19	21-Aug-24	AAA(sy) (PEFINDO)
Shelf Registration Sukuk Mudharabah I Bank CIMB Niaga Phase III Year 2020 Series C	27-Mar-20	27-Mar-25	AAA(sy) (PEFINDO)

The Pefindo AAA rating indicates that the Bank has a superior capacity for long-term financial commitments compared to other obligors. In contrast, the Pefindo AA rating indicates a powerful capacity for long-term financial obligations compared to other obligors.

PROFITABILITY AND EFFICIENCY RATIOS

In measuring profitability and performance efficiency, CIMB Niaga uses financial ratios consisting of Return on Assets (ROA), Return on Equity (ROE), Net Interest Margin (NIM), and Operating Expense to Operating Income (BOPO) ratio. In 2025, CIMB Niaga obtained profitability ratios, namely Return on Assets (ROA) and Return on Equity (ROE-Tier 1) recorded at 2.43% and 13.03% from the previous year which were recorded at 2.53% and 14.34%, respectively. The Net Interest Margin (NIM) ratio was recorded at 3.97% from the previous 4.09%. The BOPO ratio was recorded at 72.40% from the previous 74.02%.

LIQUIDITY AND ASSET-LIABILITY MANAGEMENT

CIMB Niaga emphasizes liquidity management through careful alignment of cash inflows and outflows. Liquidity management, as well as the Bank's assets and liabilities, is carried out under the coordination of the Asset Liability Committee (ALCO), which holds regular monthly meetings involving business units, treasury, credit, funding, and other related units. Through this forum, the Bank ensures that its liquidity position remains at an optimal level and aligns with its business strategy and established risk profile.

To anticipate potential cash flow gaps, CIMB Niaga maintains its first-tier liquid assets, which include meeting required reserves and holding short-term, highly liquid securities. In addition, the Bank maintains its second-tier liquid assets through short-term placements with other banks and holding securities and government bonds classified as available-for-sale.

Liquidity management is also supported by a structured funding source that adheres to depositor concentration limits to reduce dependence on specific funding sources. The entire liquidity management process is based on information and reports on liquidity ratios established by management, compiled and monitored periodically by the Risk Management Unit.

The liquidity risk subchapter of the Risk Management chapter provides a detailed discussion of CIMB Niaga's liquidity management.

LOAN COLLECTIBILITY LEVEL AND PRODUCTIVE ASSET QUALITY ANALYSIS

CIMB Niaga conducts continuous credit risk control to main the loan collectibility provided. This is achieved through gradual improvements in asset quality, portfolio diversification toward healthier sector growth, infrastructure, and business processes, human resource capabilities in the credit field, and policy and procedure. From 2023 to 2025, the Bank's analysis of productive asset quality and loan collectibility is as follows:

(in million Rupiah)

Loans based on Collectibility	2025	2024	2023	Growth (%)	
				2024–2025	2023–2024
Current	226,255,526	214,781,270	198,578,681	5.34	8.16
Special Mention	7,773,688	9,226,979	10,633,639	(15.75)	(13.23)
Sub-standard	612,185	583,437	482,810	4.93	20.84
Doubtful	663,273	600,377	760,489	10.48	(21.05)
Loss	3,004,153	2,810,932	2,914,251	6.87	(3.55)
Total	**238,308,825**	**228,002,995**	**213,369,870**	**4.52**	**6.86**

In 2025, CIMB Niaga had a total loans with substandard, doubtful, and loss collectibilities of Rp4.3 trillion, an increase of Rp755.5 billion from Rp4.0 trillion in 2024. The NPL-gross ratio was 1.8% and the NPL-net ratio was 0.7%, compared to the NPL-gross ratio of 1.8% and the NPL-net ratio of 0.7% in the previous year.

The total restructured loans as of 2025 was Rp1.3 trillion, a 115.14% increase, or Rp709.4 billion, from Rp616.1 billion in 2024.

(dalam juta Rupiah)

Restructured Loans	2025	2024	2023
Working Capital	1,176,424	55,374	471,736
Investment	-	363,184	260,829
Consumption	149,123	197,581	143,098
Total	**1,325,547**	**616,139**	**875,663**

Regarding earning assets, throughout 2025, the quality of CIMB Niaga's earning assets demonstrated dynamics in line with economic conditions and the risk profile of the financing portfolio. Total earning assets were recorded at Rp429.9 trillion, an increase compared to the previous year's position of Rp426.0 trillion. This change was primarily driven by a 4.52% growth in loan disbursement, with growth contributions from all banking segments, namely corporate banking, consumer banking, Emerging Business Market (EBB) banking, and commercial banking, as well as more selective portfolio management while prioritizing the prudent principle.

In terms of quality, the composition of earning assets remained dominated by accounts under the current category, with a share of 97.08%, up from 96.81% in 2024. Key to strengthening credit risk management and continuous portfolio monitoring was maintaining quality and healthy, sustainable earning assets.

Significant Agreements

In the course of its business activities, CIMB Niaga enters into cooperation arrangements with various parties. The material agreements or commitments with third parties recorded up to 2025 are as follows:

1. On 7 April 2008, CIMB Niaga entered into a lease agreement with PT Niaga Manajemen Citra for a building located at Griya Niaga 2 Building, Jl. Wahid Hasyim Block B.4 No. 3, Bintaro Jaya Sector VII, Tangerang, for a period of 29 (twenty-nine) years. The total lease payment over the lease term amounted to Rp181,000 (in million rupiah), payable in 11 (eleven) installments. Prior to the execution of this agreement, it was agreed that a lease deposit of Rp5,650 (in million rupiah) would be paid in advance, which was settled on 27 March 2007. This lease deposit also constituted the first installment under the lease agreement. The final installment was paid in January 2009. Previously on 30 October 1997, CIMB Niaga initially entered into a lease agreement with PT Niaga Manajemen Citra for a building located at Griya Niaga 1 Building, Jl. Wahid Hasyim Block B.4 No. 3, Bintaro Jaya Sector VII, Tangerang. This lease agreement has been extended several times, with the most recent extension taking effect on 1 January 2023, for a lease period up to 31 December 2028. For the year ended 2023, the lease rate amounted to Rp127,300 (in full rupiah) per m^2 per month. For the years ended 31 December 2025 and 31 December 2024, the Bank paid a lease rate of Rp132,392 (in full rupiah) per m^2 per month;
2. In March 2016, CIMB Niaga entered into a bancassurance agreement with PT Sun Life Financial Indonesia for the distribution of Sun Life insurance products through the Bank's distribution network. This cooperation agreement was valid until 12 April 2033. The agreement was subsequently revised

through re-execution on 5 April 2022. The revised agreement is valid until 31 December 2039;

3. In December 2016, CIMB Niaga entered into a bancassurance agreement with PT CIMB Niaga Auto Finance, PT Sompo Insurance Indonesia, and Sompo Japan Nipponkoa Insurance Inc. for the distribution of Sompo insurance products through the Bank's distribution network. This cooperation agreement is valid until 31 December 2035.
4. In January 2025, CIMB Niaga entered into an exclusive partnership agreement with PT Mastercard Indonesia which is intended for the Bank to be the single principal for consumer credit card and debit card business. The Bank shall not issue any consumer debit and credit card with a competing payment network during the agreement period. The agreement is valid up to 31 December 2039.

Bank Capital Structure

CAPITAL STRUCTURE DETAILS

CIMB Niaga manages a strong and sound capital structure to ensure its ability to provide optimal support for sustainable business growth. In 2025, CIMB Niaga's funding structure for assets consisted of liabilities and equity at 84,40% and 15,60%, respectively.

According to OJK's Regulation No. 27 of 2022 regarding the Second Amendment to POJK No. 11/POJK.03/2016 regarding the Obligation of Minimum Capital Provision, capital is divided into two categories: core capital (Tier 1), which includes main core capital and additional core capital, and supplementary capital (Tier 2). Core capital remains the main component of CIMB Niaga's capital structure.

In 2025, core capital (Tier 1) played a vital role in CIMB Niaga's capital composition, contributing 95.55% of total capital, with a Tier 1 Capital Adequacy Ratio of 23,73%. The presentation of the Minimum Capital Adequacy Requirement (KPMM) calculation for the periods 2025, 2024, and 2023 is as follows:

(in million Rupiah unless otherwise stated)

Capital Adequacy Ratio (KPMM) Calculation	2025	2024	2023
Core Capital (Tier-1)	55,655,101	50,821,659	45,804,024
Supplementary Capital (Tier-2)	2,591,892	2,492,154	2,262,705
Total Capital	58,246,993	53,313,813	48,066,729
Risk Weighted Assets (RWA)			
RWA for loans risk	207,351,361	198,320,856	177,430,536
RWA for market risk	16,008,370	14,271,204	6,622,728
RWA for operational risk	11,197,210	15,830,915	16,072,634
Total RWA	234,556,941	228,442,975	200,125,898
CAR for loans and operational risks	26.65%	24.90%	24.84%
CAR for loans, market, and operational risks	24.83%	23.34%	24.02%
Tier-1 CAR	23.73%	22.25%	22.89%
Tier-2 CAR	1.11%	1.09%	1.13%

CIMB Niaga obtained subordinated loan facilities that are recognized as supplementary capital, consisting of subordinated bonds issued by CIMB Niaga and approved by Bank Indonesia and the Otoritas Jasa Keuangan to be included as a component of supplementary capital in the calculation of the Minimum Capital Adequacy Requirement (KPMM) ratio. In 2025, CIMB Niaga's supplementary capital amounted to Rp2,6 trillion, contributing 4.45% to total capital.

As of the end of 2025, information on subordinated bonds issued by CIMB Niaga that had matured is as follows:

Instrument	Effective Statement	Approval	Nominal (in billion Rupiah)	Tenor	Maturity Date	Interest Rate/ Annum
CIMB Niaga Subordinated Bonds III Year 2018 Series B with a fixed interest rate	OJK Capital Market Supervisory, in Letter No. S-158/D.04/2018 dated 8 November 2018	OJK Banking Supervisory, in Letter No. S-89/PB.33/2018 dated 26 July 2018	75	7 years	15 November 2025	10.00%

The Bank implemented strategies in 2025 to strengthen its capital adequacy, including improving asset quality and increasing the proportion of low-cost funding sources. Further information on the capital structure is discussed in more detail in the Risk Management – Capital Structure section of this Annual Report.

MANAGEMENT POLICY ON CAPITAL STRUCTURE

The Bank's capital adequacy indicators are reflected in the achievement of its Capital Adequacy Ratio (CAR). CAR represents the Bank's ability to support organic growth and absorb potential losses arising from risks that may be faced by the Bank. A higher CAR ratio indicates a stronger capacity to support business growth as well as an improved ability to withstand risk. CIMB Niaga consistently maintains its capital adequacy level above the minimum CAR requirement stipulated by the regulator. In 2025, CIMB Niaga recorded a minimum capital adequacy ratio (CAR) of 24.83%.

On a consolidated basis, CIMB Niaga has developed an Internal Capital Adequacy Assessment Process (ICAAP) as a framework for determining capital adequacy in line with its risk profile and for formulating strategies to maintain capital levels. In 2024, the results of CIMB Niaga's self-assessment of its risk profile were rated at Low to Moderate (2).

In 2024, in accordance with POJK No. 27 of 2022, the CAR required to be maintained, taking into account the Low to Moderate (2) risk profile rating and the Basel 3 Capital Buffer, was 13.40%, with a maximum buffer level of 13.50%. CIMB Niaga's CAR for 2025, 2024, and 2023 amounted to 24.83%, 23.34%, and 24.02%, respectively. This achievement demonstrates that CIMB Niaga maintains capital buffers well above the minimum CAR level required by the regulator.

BASIS FOR DETERMINING MANAGEMENT POLICY ON CAPITAL AND DEBT STRUCTURE

The Board of Directors and the Board of Commissioners plan, deliberate, and monitor the Bank's capital and debt requirements on an annual basis, supported by data-driven analysis. Management has established the basis for determining policies on capital structure and debt by taking into account several considerations, including economic forecasts, potential business growth, risk appetite, stress testing results, and target capital ratios. Through these efforts, CIMB Niaga is able to withstand economic cycles, capitalize on growth and strategic opportunities, maximize shareholder returns, and conduct its business within its risk appetite while complying with applicable regulations.

Investment Properties

As of 31 December 2025, CIMB Niaga did not have any Investment Properties for the purpose of capital gains or for rental to third parties.

Material Commitments for Capital Expenditures

Until the end of 2025, CIMB Niaga had no material commitments on capital expenditures.

Capital Expenditure Realized in the Last Fiscal Year

TYPE AND VALUE OF CAPITAL EXPENDITURE

CIMB Niaga's capital expenditure are for fixed assets, including land and buildings, equipment, machinery, office furniture, and motor vehicles, as well as non-fixed assets in the form of systems and infrastructure development. In 2025, the Bank's capital expenditure reached Rp848.7 billion, an 11.60% decrease compared to Rp954.3 billion in 2024. This decrease was primarily driven by lower investments in equipment, machinery, office furniture, and assets in progress, amounting to Rp271.6 billion. That figure was offset by higher investments of Rp152.4 billion in motor vehicles, of Rp11.1 billion in land and buildings, including installations and renovations, and of Rp2.8 billion in systems and infrastructure development.

Information on the value of CIMB Niaga's capital expenditure in the last 3 years is as follows:

(in million Rupiah)

Types of Capital Goods	2025	2024	2023
Equipment, machinery, furniture office and asset in settlement	682,517	954,333	684,051
Systems and infrastructure development	2,786	-	1,773
Motor vehicles	152,352	-	7,775
Land and buildings including renovation and installations	11,060	5	9,710
Total	**848,715**	**954,338**	**703,309**

PURPOSE OF CAPITAL GOODS INVESTMENT

The purpose of Bank's capital expenditure is to acquire or increase the value of fixed assets to be used for future economic benefits, while also supporting operational needs and sustainable business expansion. Assets under construction include land, buildings, including renovations and installations, equipment, machinery, and office furniture. These projects are expected to be completed in 2025–2026, with the current completion rate reaching approximately 70%–80%.

CIMB Niaga also continues to develop Branchless Banking and Digital Banking services to expand its customer service network, and continues to innovate comprehensively to meet customer demand and current market developments.

Management assesses that foreign exchange fluctuations will not have a significant impact on capital expenditure commitments. CIMB Niaga uses funds derived from operating results and prioritizes transactions in Rupiah for this type of investments.

Comparison of Targets and Realizations 2025

Information regarding the comparison of the achievement of targets set and the realization in the 2025 financial year is as follows:

Description	Target 2025	Realization 2025
Operational and Financial		
Customer Deposit Growth	6.0%-10.0%	3.7%
Loan Growth	5.0%-7.0%	4.5%
CASA ratio	65.0%-68.0%	70.0%
Net Interest Margin (NIM)	4.0%-4.4%	4.0%
Cost to income ratio (CIR)	44.0% - 47.0%	45.9%
NPL Gross	1.8%-2.3%	1.8%
Cost of credit - CoC	0.6% - 0.8%	0.7%
Return on asset (ROA)	1.8%-2.2%	2.4%
Return on equity (ROE - Tier-1)	14.0%-16.0%	13.0%
Capital Adequacy Ratio (CAR)	22.0%-24.0%	24.8%
Human Resources		
Organization Health Index (Consolidated)	>86 (Top Decile)	90 (Top Decile)
Bank Hi-Performer Retention	85.0%	95.1%

The performance results of CIMB Niaga are as follows:

1. The low-cost fund ratio (CASA) in 2025 reached 70.0%, an increase from the previous year of 66.0%.
2. The Cost of Credit (CoC) was 0.7%, within the specified target range, indicating continuous improvement in the Bank's asset quality.
3. The Net Interest Margin (NIM) was recorded at 4.0%, within the determined target range.
4. Loan growth successfully increased by 4.5% (yoy).
5. The gross NPL of 1.8% was recorded better than the set target.
6. The Capital Adequacy Ratio (CAR/KPMM) was 24.8%. CIMB Niaga successfully recorded an increase in consolidated profit before tax to Rp8.8 trillion, compared to the previous year's profit before tax of Rp8.7 trillion.

In the field of human resources, CIMB Niaga has set performance targets to support the Bank's achievements while realizing the vision of becoming the employer of choice. Measurement is conducted through the Organization Health Index indicator, which reflects organizational health based on the implementation of management practices, as well as High Performers Retention as an effort to retain top talent. In 2025, CIMB Niaga successfully exceeded the targets set for both indicators.

2026 Projections

For 2026, CIMB Niaga has formulated several projections, with detailed information presented as follows:

Description	Projections
Operational and Financial	
Customer Deposit Growth	5.0%-10.0%
Loan Growth	4.0%-7.0%
CASA ratio	67.0%-70.0%
Net Interest Margin (NIM)	3.9%-4.2%
Cost to income ratio (CIR)	44.0%-47.0%
NPL Gross	1.8%-2.2%
Cost of credit - CoC	0.9%-1.4%
Return on Asset (ROA)	1.7%-2.0%
Return on Equity (ROE - Tier-1)	12.0%-14.0%
Capital Adequacy Ratio (CAR)	23.0%-25.0%

BASIS OF THE 2026 PROJECTIONS

In 2026, the resilience of Indonesia's economic growth amid global uncertainty is expected to remain a key foundation for achieving national economic growth targets. Well-maintained economic, social, and political stability, including the implementation of a safe and orderly General Election, is expected to support loan growth, notwithstanding the continued challenges posed by the global economic slowdown.

In formulating its 2026 outlook, the Bank applies several macroeconomic assumptions, including economic growth of 5.3%, inflation of 2.8%, an exchange rate of Rp16,700/USD, and a 10-year Government Securities interest rate of 6.5% (Source: CIMB Niaga economist forecast, October 2025). Based on these assumptions, CIMB Niaga will implement various initiatives to sustain and enhance business growth, including direct promotions, product bundling, and improvements in customer experience to drive the growth of low-cost funds. Plans for human capital development and marketing are further elaborated in the relevant sections of this Annual Report.

Dividend Distribution Policy

CIMB Niaga implements its dividend distribution policy based on resolutions of the General Meeting of Shareholders (GMS) and in accordance with Law No. 40 of 2007 on Limited Liability Companies. To ensure the application of Good Corporate Governance principles in dividend distribution, the Bank has established and implemented Dividend Policy No. M.03. This policy, among others, governs the following:

1. The dividend distribution plan must be reviewed by the Board of Directors or an equivalent Committee at least once a year.
2. A proposal for dividend distribution must be submitted during a meeting of the Board of Directors or an equivalent Committee.
3. The Bank is permitted to distribute a minimum of 20% (twenty percent) of its annual net income as dividends (payout ratio), provided that it considers the Bank's financial performance, Capital Adequacy Ratio (CAR) after dividend distribution, other investment projects, the Bank's soundness, and other relevant factors. Dividends can only be distributed if the Bank reports a net profit and has a positive profit balance, after accounting for the reserves required by the Limited Liability Companies Law.
4. The plan for dividend distribution is included in the Bank's Business Plan and submitted to the OJK.

5. The proposed dividend distribution, once approved by the Board of Directors or an equivalent Committee, is subsequently submitted to the Board of Commissioners for recommendation before seeking approval from the Annual General Meeting of Shareholders (AGMS).
6. If the AGMS approves the distribution of cash dividends, the Bank must pay the cash dividends to eligible shareholders no later than 30 (thirty) days after the AGMS decision, ensuring equal treatment for all eligible shareholders, in accordance with the procedures determined by the Board of Directors and applicable regulations.
7. Shareholders who are eligible to receive dividends must comply with Indonesian tax regulations.
8. The Bank may delay, and/or hold dividend payments, and/or withdraw dividend payments from controlling shareholders, considering factors such as, but not limited to, the capital ratio declining below the critical threshold, financial condition issues, and instructions from the regulator/OJK.
9. Proposals for delaying, and/or holding dividend payments, and/or withdrawing dividend payments from controlling shareholders, once approved by the Board of Directors or an equivalent Committee, are submitted to the Board of Commissioners for recommendations. The proposal is subsequently presented to the General Meeting of Shareholders (GMS) for approval, in compliance with applicable laws and regulations.

CHRONOLOGY OF DIVIDEND DISTRIBUTION

The 2024 Annual GMS, held on 14 April 2025, approved a net profit of Rp3,915.4 billion (gross) for the 2023 fiscal year, to be distributed as cash dividends according to the following schedule:

1. Announcement of Dividend Distribution Schedule and Procedures:14 April 2025
2. Cum Dividend in the Regular and Negotiation Markets: 23 April 2025
3. Ex-Dividend in the Regular and Negotiation Markets: 24 April 2025
4. Cum dividend in the Cash Market: 25 April 2025
5. Recording Date for eligible shareholders: 25 April 2025
6. Ex-Dividend in the Cash Market: 28 April 2025
7. Payment of Dividend for the 2024 Fiscal Year: : 14 May 2025

The 2024 Annual GMS, held on 3 April 2023, approved a net profit of Rp3,084.4 billion (gross) for the fiscal year 2023, which was distributed as cash dividends. Likewise, the 2023 Annual GMS, held on 10 April 2023, approved the distribution of net profit for the 2022 fiscal year amounting to Rp2,871.8 billion (gross) as cash dividends. All CIMB Niaga's net profits for the fiscal years 2024 and 2023, after deducting dividends to shareholders, are used to fund its business activities.

The chronology of CIMB Niaga's dividend distribution for the 2024, 2023, and 2022 fiscal years is as follows:

Fiscal Year	Net Profit	Dividend	Dividend Per Share	Payout Ratio	Announcement Date	Payment Date
2024	Rp6.5 trillion	Rp3,915.4 billion	Rp155.73	60.00%	14 April 2025	14 May 2025
2023	Rp6.2 trillion	Rp3,084.4 billion	Rp122.67	50.00%	3 April 2024	3 May 2024
2022	Rp4.8 trillion	Rp2,871.8 billion	Rp115.16	60.00%	10 April 2023	10 May 2023

Long-Term Compensation Policy

EQUITY OWNERSHIP PROGRAM (EOP)

CIMB Group introduced the EOP program in March 2011, where it provided CIMB Group common shares to certain employees, including Senior Vice Presidents (SVPs), Executive Vice Presidents (EVPs), and Directors, at CIMB Niaga's expense. Under this program, a portion of employee remuneration would be used to purchase CIMB Group common shares on the market and later have them vested in installments for eligible employees, based on the vesting date, and for as long as their employment with CIMB Niaga continues.

The relevant company would act on behalf of the CIMB Group to administer the EOP and hold the shares for the year prior to the vesting date. Eligibility for participation in the EOP would be determined by the CIMB Group Compensation Review Committee's policies. Should employment terminate for any reason other than retirement, disability, or death, the referred employees would no longer be eligible for any outstanding shares.

In detail, information regarding EOP provided by CIMB Group is as follows:

EOP Granted Date	Amount paid by CIMB Niaga to the entity established by the CIMB Group (in million Rupiah)	Total shares (full amount)	Average price per share (full amount) RM	Effective Date	Percentage	Vesting Period
9 March and 5 April 2021	10,524	707,958	4.21	9 March and 5 April 2021	33.33% 33.33% 33.33%	31 March 2022 31 March 2023 31 December 2023
10 March 2022	4,340	238,000	5.32	10 March 2022	50.00% 50.00%	31 March 2023 31 March 2024
14 March and 8 April 2022	6,937	411,839	5.07	14 March and 8 April 2022	33.33% 33.33% 33.33%	31 March 2023 31 March 2024 31 December 2024
24 March and 10 April 2023	7,291	436,734	5.02	24 March and 10 April 2023	33.33% 33.33% 33.33%	31 March 2024 31 March 2025 31 December 2025
25 March and 3 April 2024	6,585	282,027	6.88	25 March and 3 April 2024	33.33% 33.33% 33.33%	31 March 2025 31 March 2026 31 December 2026
25 March, 14 April, and 15 April 2025	43,916	1,635,295	6.86	25 March, 14 April, and 15 April 2025	33.33% 33.33% 33.33%	31 March 2026 31 March 2027 31 December 2027

Below is the information on the movements of entitlements shares granted (full amount):

Description	2025	2024	2023
Beginning Balance	546,050	775,085	1,005,414
Granted	1,635,295	282,027	436,734
Exercised*	(437,043)	(511,062)	(667,063)
Ending Balance	1,774,302	546,050	775,085

* Vested/Resignation.

SHARE-BASED COMPENSATION RESERVE

As of 31 December 2025, share-based compensation was Rp84,332 million (2024: Rp90,944 million; 2023: Rp137,123 million) is used to record reserves for the Material Risk Taker (MRT) and the Long-Term Incentive Plan (LTIP). The share-based compensation reserve is also used to record shares granted to employees that have not yet been exercised under the Material Risk Taker (MRT) program, in accordance with OJK Regulation No. 45/POJK.03/2015 dated 23 December, 2015, regarding the Implementation of Governance in Remuneration for Commercial Banks.

Beginning in September 2021, the share-based compensation reserve will also be used to post the share reserve for the Long-Term Incentive Plan (LTIP). The LTIP program is a compensation program that CIMB Group runs that awards shares and stock options. The LTIP program is offered to Bank employees who meet certain criteria as determined by the CIMB Group LTIP Committee, with due consideration of the employment relationship, employee performance, and the Company's condition.

MRT is a remuneration policy applicable to employees designated for MRT, where variable remuneration must be deferred by a certain percentage, whether in cash or shares. This reflects the application of the principle of prudence in remuneration.

Realization of Proceeds from the Public Offering

Until the end of the 2025 financial year, CIMB Niaga did not issue any new shares or bonds/sukuk/subordinated bonds. However, its subsidiary, CNAF, issued the Shelf Registration of Sukuk Wakalah Bi Al-Istitsmar I CIMB Niaga Auto Finance's, phase II and phase III in 2025. All proceeds from the offering has been utilized in accordance with the disclosure in prospectus and reported in accordance with applicable regulations.

Other Significant Transactions of Significant Amounts

Throughout 2025, there were no other significant transactions with large figures.

Material Information and Facts Occurring after the Date of the Accountant's Report

During 2025, there was no material information or facts that took place after the date of the accountant's report.

Significant Changes at the Bank and the Bank's Business Group in the Related Year

During 2025, there was no material information or facts that took place after the date of the accountant's report.

Financial Information that Has Been Reported, which Contains Events that are Extraordinary and Rarely Occur

Throughout 2025, there was no financial information about an extraordinary or rare event.

Provision of Funds, Commitments, and Other Facilities

CIMB Niaga provides funds to related parties, including Executive Officers, the Board of Directors, and the Board of Commissioners, based on internal policies and under reasonable conditions with the approval of the Board of Commissioners. Such transactions are carried out in accordance with the arm's length principle and are further disclosed in the Material Transactions, Conflicts of Interest, and Transactions with Affiliated Parties/Related Parties chapter of this Annual Report.

Prohibition, Limitation, and Significant Challenges to Transfer Funds Between the Bank and Other Entities in the Business Group

Throughout 2025, CIMB Niaga did not record any significant prohibitions, limitations, or challenges in transferring funds between the Bank and other entities within the CIMB Group.

Information on Material Transactions Related to Investment, Expansion, Divestment, Business Incorporation/Merger, Acquisition, and Debt/Capital Restructuring

The Board of Directors follows proper procedures for all material transactions. The Bank ensures that all affiliated transactions are carried out according to generally accepted business practices. The Board of Commissioners and Directors is responsible for ensuring that transactions are conducted by generally accepted business practices and through adequate procedures, including compliance with the arm's length principle and the appointment of an independent party to assess the fairness of the transaction value.

INVESTMENT

In 2025, CIMB Niaga did not engage in material value investment activities, so no information was presented about the objectives, transaction values, or funding sources for expansion activities.

EXPANSION

CIMB Niaga did not conduct any significant expansion activities in 2025. As a result, CIMB Niaga does not disclose any information about the objective, transaction value, or source of funds for expansion activities.

DIVESTMENT

In 2025, CIMB Niaga did not carry out any material divestment activities. As a result, no information regarding the objective, transaction value, or source of funds for divestment activities is presented.

ACQUISITION

CIMB Niaga did not make any material acquisitions in 2025. As a result, no information regarding the objective, transaction value, or source of funds for acquisition activities is presented.

DEBT AND CAPITAL RESTRUCTURING

There were no significant debt or capital restructuring activities in 2025. As a result, CIMB Niaga does not disclose information about the objective, transaction value, or source of funds for restructuring activities.

Material Transactions with Conflicts of Interest and Transactions with Affiliated/Related Parties

MATERIAL TRANSACTIONS WITH CONFLICTS OF INTEREST

In 2025, CIMB Niaga did not engage in material transactions involving conflicts of interest.

TRANSACTIONS WITH AFFILIATED OR RELATED PARTIES

CIMB Niaga and its Subsidiaries enter into transactions with related parties in the course of their business activities. Disclosures of such transactions are made in accordance with PSAK 7 (Revised 2015) regarding Related Party Disclosures. Based on this accounting standard, related parties are defined as individuals or entities that have certain relationships with the reporting entity, as follows:

1. A person or immediate family member is considered related to the reporting entity if they:
   a. Have control or joint control over the reporting party;
   b. Possesses significant influence over the reporting entity; or
   c. Serves as a key manager or parent of the reporting entity.
2. An entity is related to a reporting entity if one of the following conditions is met:
   a. The entity and the reporting entity are members of the same business group (meaning the parent entity, subsidiaries, and subsequent subsidiaries are related to another entity);
   b. An entity is an associated entity or joint venture of another entity (or an associated entity or joint venture that is a member of a business group, of which the other entity is a member);
   c. Both entities are joint ventures by the same third party;
   d. One entity is a joint venture of a third entity, while the other is an associate of the third entity.
   e. The entity is a post-employment benefit plan for employees of the reporting entity or a related entity;
   f. The entity is controlled or jointly controlled by a person identified in point (1) above;
   g. A person identified in point (1a) has significant influence over the entity or is a member of the entity's key management (or a parent of the entity's); or
   h. The entity, or part of a group of which the entity is a member, provides key management personnel to the reporting entity or shareholders of the reporting entity.

In extending credit that involves affiliated and related parties, CIMB Niaga refers to Financial Services Authority Regulation (POJK) No. 38/POJK.03/2019 regarding the Legal Lending Limit and Large Exposures for Commercial Banks, as well as CIMB Niaga's internal policies, including the Commercial Credit Policy and Consumer Credit Policy. Such credit facilities are also subject to prior approval from the Board of Commissioners before implementation.

RATIONALE FOR RELATED PARTY/AFFILIATED PARTY TRANSACTIONS

Transactions with related parties are conducted primarily to support the interests and sustainability of CIMB Niaga's business activities. Such transactions relate to lending and borrowing activities in the normal course of business, contribute to the generation of operating income, and are carried out on a routine, recurring, and/or ongoing basis in accordance with the arm's length principle and prevailing banking practices.

FAIRNESS OF TRANSACTIONS, REVIEW MECHANISM, AND COMPLIANCE WITH REGULATIONS ON TRANSACTIONS WITH AFFILIATED/RELATED PARTIES

Transactions with related parties are carried out on terms and conditions equivalent to those applied in transactions with third parties, in accordance with the arm's length principle. All transactions conducted by CIMB Niaga have complied with Financial Services Authority of the Republic of Indonesia Regulation No. 42/POJK.04/2020 regarding Affiliated Transactions and Conflicts of Interest, as applicable at the time the transactions were undertaken.

In the normal course of business, CIMB Niaga may enter into transactions with related parties in connection with ownership and/or management relationships. All such related party transactions have been conducted in accordance with internal policies and mutually agreed terms and conditions, while upholding the principles of transparency, accountability, and compliance with prevailing laws and regulations.

Information regarding related parties of CIMB Niaga, together with the nature of transactions conducted by CIMB Niaga up to the period ended 31 December 2025, is as follows:

Related Parties	Nature of the Relationship	Nature of Transaction
CIMB Bank Berhad	Owned by the same ultimate shareholder	Current Account with other banks; Other assets; Derivative receivables; Deposits from other banks; Derivative payables; Obligations due immediately
CIMB Thai Bank Public Company Limited	Owned by the same ultimate shareholder	Current Account with other banks; Deposits from other banks
PT Niaga Manajemen Citra	Managed by Bank CIMB Niaga's executive officers	Right-of-use assets; Deposits from customers; Other liabilities
CIMB Group Sdn Bhd	Ultimate shareholder	Deposits from other banks; Accruals; Subordinated loans
PT Synergy Dharma Nayaga	Owned by the same ultimate shareholder	Deposits from customers
PT Commerce Kapital	Owned by the same ultimate shareholder	Deposits from customers
Southeast Asia Special Asset Vehicle Limited	Owned by the same ultimate shareholder	Deposits from customers
PT Principal Asset Management	Owned by the same ultimate shareholder	Deposits from customers
CIMB Private Equity Sdn Bhd	Owned by the same ultimate shareholder	Deposits from customers
Dana Pensiun Bank CIMB Niaga	Managed by Bank CIMB Niaga's executive officers	Deposits from customers
CIMB Group Holdings Berhad	Ultimate shareholder	Deposits from other banks
CIMB Islamic Bank Berhad	Owned by the same ultimate shareholder	Deposits from other banks
CIMB Investment Bank Berhad	Owned by the same ultimate shareholder	Other assets; Deposits from other banks; Obligations due immediately
CIMB Bank Plc Cambodia	Owned by the same ultimate shareholder	Deposits from other banks
Board of Commissioners, Board of Directors, and Executive Officers of the Bank	Management of Bank CIMB Niaga	Loans; Accrued interest income; Deposits from customers

STATEMENT OF THE BOARD OF DIRECTORS AND THE BOARD OF COMMISSIONERS ON AFFILIATED TRANSACTIONS

The Board of Directors states that all affiliated transactions undertaken have been subject to adequate internal procedures. The Bank also ensures that such affiliated transactions are conducted in accordance with generally accepted business practices, including the application of the arm's length principle.

In their implementation, the Board of Commissioners and the Audit Committee play a role in ensuring that the transactions have been carried out through adequate procedures, as well as ensuring that the transactions are conducted in accordance with generally accepted business practices, including compliance with the arm's length principle.

Affiliated transactions and/or material transactions carried out by CIMB Niaga form part of the normal course of business aimed at generating operating income and are conducted on a routine, recurring, and/or ongoing basis. All such transactions have been transparently disclosed in the annual financial statements through the Notes to the Financial Statements.

THE VALUE OF TRANSACTIONS WITH RELATED PARTIES

In 2025, the total value of transactions with related parties on the asset side was Rp3.5 trillion and on the liability side it was Rp1.3 trillion. Information regarding outstanding balances on transactions with related parties that are associates of CIMB Niaga is as follows:

(in million Rupiah)

Value of Transactions with Related Parties	2025	2024	2023
ASSETS			
Current Accounts with Other Banks			
CIMB Bank Berhad	45,170	49,822	19,395
CIMB Thai Bank Public Company Limited	6,638	11,231	5,334

Value of Transactions with Related Parties	2025	2024	2023
Loans			
Board of Commissioners	14,779	8,516	9,568
Board of Directors	26,339	25,935	87,446
Executive Officers of the Bank	105,165	87,873	73,743
Right-of-use assets			
PT Niaga Manajemen Citra	119,458	137,700	115,392
Derivative bill			
CIMB Bank Berhad	28,985	22,140	18,805
Interest income still to be received			
Board of Commissioners	39	40	31
Board of Directors	49	59	69
Executive Officers of the Bank	103	116	139
Other Assets			
CIMB Bank Berhad	3,135,423	664,740	654,271
CIMB Investment Bank Berhad	5,570	-	-
Total assets associated with related parties	**3,487,738**	**1,008,172**	**984,193**
Percentage to total assets	**0.94%**	**0.28%**	**0.29%**

(in million Rupiah)

Value of Transactions with Related Parties	2025	2024	2023
LIABILITIES			
Customer deposits			
Current Accounts			
Board of Commissioners	11,616	9,378	5,232
Board of Directors	23	84	247
Executive Officers of the Bank	9	19	-
PT Synergy Dharma Nayaga	104,994	103,921	102,721
PT Commerce Kapital	69,034	129,254	97,566
Southeast Asia Special Asset Vehicle Limited	10,586	10,673	10,575
PT Principal Asset Management	982	491	967
CIMB Private Equity Sdn Bhd	109	109	110
CIMB Securities Limited	-	-	497
Bank CIMB Niaga Pension Fund	208	3	691
PT Niaga Manajemen Citra	10	2	20
Savings			
Board of Commissioners	25,905	18,569	15,526
Board of Directors	121,517	113,402	87,926
Executive Officers of the Bank	165,799	169,886	150,334
Bank CIMB Niaga Pension Fund	374	5	4
Time Deposits			
Board of Commissioners	2,300	3,732	5,950
Board of Directors	7,052	4,974	3,516
Executive Officers of the Bank	10,924	13,966	22,169
PT Principal Asset Management	1,500	4,100	7,000
Bank CIMB Niaga Pension Fund	-	3,735	540

Value of Transactions with Related Parties	2025	2024	2023
Deposits from other banks (Current Accounts)			
CIMB Bank Berhad	75,211	93,819	86,838
CIMB Islamic Bank Berhad	3,331	8,327	4,455
CIMB Thai Bank Public Company Limited	2,067	570	2,060
CIMB Investment Bank Berhad	73	198	534
CIMB Bank Plc - Cambodia	142	-	-
CIMB Group Sdn Bhd	71,976	21,147	23
CIMB Group Holdings Berhad	4	4	5
Derivative payables			
CIMB Bank Berhad	24,211	15,751	19,907
Subordinated Bonds			
CIMB Bank Berhad	-	35,767	35,996
Obligations Due Immediately			
CIMB Bank Berhad	455,446	384,166	91,885
CIMB Investment Bank- Berhad	52,243	37,448	-
Other liabilities			
PT Niaga Manajemen Citra	40,699	52,785	77,526
Accruals			
CIMB Bank Berhad	-	460	460
Total liabilities attributed to related parties	**1,258,345**	**1,236,745**	**831,280**
Percentage to total liabilities	**0.40%**	**0.40%**	**0.29%**

Transactions Between the Bank and Related Parties

As part of integrated risk management within the business group, CIMB Niaga discloses transactions with related parties. This disclosure is intended to ensure that all transactions, whether conducted by the Bank or by other financial entities within the business group, are transparent, accountable, and in accordance with the arm's-length principle and generally accepted business practices.

In line with the provisions of SEOJK No. 29/SEOJK.03/2025, CIMB Niaga presents information on transactions with related parties within the Bank's business group, including the types, characteristics, and interrelationships among entities within the group. The presentation of this information aims to provide a comprehensive overview of potential exposures, interdependencies of interests, and risk mitigation measures undertaken by the Bank to maintain integrity, independence in decision-making, and the interests of all stakeholders.

During 2025, CIMB Niaga did not make any transactions with related parties other than affiliate/related party transactions, which have been disclosed in the Material Transactions, Conflict of Interest, and Affiliate/Related Party Transactions chapter of this Annual Report.

Spot and Derivative Transactions

In 2025, CIMB Niaga recorded activities involving spot transactions, derivatives, and hedging facilities, as shown in the table below:

(in million Rupiah)

Derivative Receivables and Liabilities	2025	2024	2023	Growth (%)	
				2024–2025	2023–2024
Derivative receivables (fair value)	773,692	1,184,890	849,014	(34.70)	39.56
Unrelated to hedging	766,248	1,156,552	830,806	(33.75)	39.21
Hedging instruments in fair value hedges related	7,444	28,338	18,208	(73.73)	55.63
Derivative payables (fair value)	598,119	906,630	540,051	(34.03)	67.88
Unrelated to hedging	535,539	896,742	523,676	(40.28)	71.44
Hedging instruments in fair value hedges related	62,580	9,888	16,375	532.89	(45.94)

The Bank's derivative receivables primarily comprised interest rate swap transactions, representing 78.51% and 12.03%, respectively. The decrease in derivative receivables was primarily due to a decrease in interest rate swap to Rp607.5 billion in 2025 from Rp820.1 billion in 2024.

(in million Rupiah)

Tagihan Derivatif	2025	2024	2023	Growth (%)	
				2024–2025	2023–2024
Interest rate swaps	607,462	820,141	378,297	(25.93)	116.80
Foreign Currency Swaps	93,056	124,290	331,446	(25.13)	(62.50)
Foreign currency forwards	36,345	106,342	95,773	(65.82)	11.04
Foreign currency options	27,942	75,474	42,259	(62.98)	78.60
Interest rate future	4,996	21,755	-	(77.04)	100.00
Foreign currency spots	3,891	3,969	1,239	(1.97)	220.34
Bond futures contract	-	32,919	-	(100.00)	100.00
Total	**773,692**	**1,184,890**	**849,014**	**(34.70)**	**39.56**

The Bank's derivative liabilities of 4578.2251% represent interest rate swaps. In 2025, the increase in derivative liabilities was primarily due to foreign currency swap transactions of Rp134.8 billion to Rp188.9 billion in 2025, as well as interest rate swaps of Rp127,270.35 billion to Rp270.5 billion in 2025 from Rp397.8 billion in 2024. The hedging facility undertaken by CIMB Niaga is for interest rate swap transactions.

(in million Rupiah)

Derivative Liabilities	2025	2024	2023	Growth (%)	
				2024–2025	2023–2024
Interest rate swaps	270,478	397,770	299,397	(32.00)	32.86
Foreign currency swaps	188,906	323,677	116,854	(41.64)	176.99
Foreign currency options	109,387	78,277	51,397	39.74	52.30
Foreign currency forwards	22,539	100,636	46,385	(77.60)	116.96
Interest rate future	4,319	2,718	1,844	58.90	47.40
Foreign currency spots	2,490	3,552	24,174	(29.90)	(85.31)
Total	**598,119**	**906,630**	**540,051**	**(34.03)**	**67.88**

Changes in Law and Regulations with Significant Effect on the Bank and Their Impact on Financial Report

No.	Law or Regulation	Significant Changes from the Previous Regulation or the Main Points of the New Regulation
1.	a. PBI No. 3 of 2025. b. PADG No. 4 of 2025 Concerning Second Amendment to PADG No. 4 of 2023 on Export Proceeds (Devisa Hasil Ekspor/ DHE) and Import Payment Foreign Exchange.	1. The percentage of Natural Resource Export Proceeds (DHE SDA) that must be placed (retained) within Indonesia's financial system (Sistem Keuangan Indonesia/SKI) and the corresponding retention periods are as follows: a. 100% for the Mining, Plantation, Forestry, and Fisheries sectors, with a retention period of 12 (twelve) months; and b. 30% for the oil and gas mining sector, with a retention period of 3 (three) months. 2. Bank Obligations: a. To submit complete, accurate, and timely information and reports to Bank Indonesia (BI) regarding the inflow and placement of DHE, including exporters' (customers') ownership of SVBI/SUVBI, to BI; b. To ensure that the inflow and placement of funds originating from DHE SDA—such as Foreign Currency Deposits, Conventional TD-OPT in Foreign Currency at BI, and SVBI/SUVBI—are conducted through instruments available domestically; c. To ensure that the utilization of DHE SDA by exporters and/or the Bank is carried out in accordance with prevailing regulations, and to properly administer the utilization of DHE SDA placement instruments owned by exporters; and d. To apply special identifiers to Foreign Currency Deposits and third-party fund instruments used by the Bank for placement into Conventional TD-OPT in Foreign Currency at BI.
2.	SEOJK No. 14/ SEOJK.03/2025 Concerning Implementation of Governance for Commercial Banks	1. The Financial Services Authority (OJK) has added 6 (six) new assessment factors for the implementation of governance, bringing the total to 16 (sixteen) assessment factors (previously 11 (eleven)). 2. Regulation of the cooling-off period for Independent Parties on Bank Committees. 3. The Bank ensures that every transaction with parties having a special relationship with the Bank is not more favorable than transactions with other parties under similar conditions or is conducted on an arm's-length basis. 4. Regulating parties that have a special relationship with the bank and transactions with parties that have a special relationship. 5. Transactions between the Bank and parties having a special relationship, as well as the write-off of exposures to parties having a special relationship, must obtain approval from the Board of Commissioners of the Bank.
3.	a. PADG Nomor 11 of 2025 b. PADG No. 23 of 2025 Concerning the Amendment to PADG No. 21/22/ PADG/2019 on the Macroprudential Intermediation Ratio (RIM) and the Macroprudential Liquidity Buffer (PLM) for Commercial Banks (BUK), Sharia Commercial Banks (BUS), and Sharia Business Units (UUS)	1. Adjustment to the PLM fulfillment requirements for Commercial Banks (BUK), as follows: 2. Types of securities that may be counted toward PLM fulfillment are as follows: a. Securities/sharia securities issued by Bank Indonesia. b. Securities/sharia securities issued by the Government of the Republic of Indonesia. c. Securities/sharia securities issued by other financial services institutions. 3. Banks are required to include BI-FRN in the calculation of PLM. BI-FRN is a rupiah-denominated security issued by Bank Indonesia as recognition of short-term debt with a floating interest rate.
4.	POJK No. 20 of 2025 Concerning the Obligation to Fulfill the Liquidity Coverage Ratio (LCR) and the Net Stable Funding Ratio (NSFR) for Sharia Commercial Banks (BUS) and Sharia Business Units (UUS)	1. Banks are required to meet and maintain LCR and NSFR at a minimum of 100% in stages, as well as perform LCR and NSFR calculations, publish LCR, and submit LCR and NSFR reports. 2. Banks are required to have a policy on High-Quality Liquid Assets (HQLA) which at a minimum covers: a. Identification of the legal entity, geographical location, currency type, and/or accounts where HQLA are placed; and b. Exclusion of certain assets from HQLA based on operational considerations.

Type of Bank	PLM Requirement under Previous Regulation	PLM Requirement under Current Regulation
BUK (incl.UUS)	5%	4%

	Reason for Changes	Impact and Adjustments Made by CIMB Niaga and Subsidiaries	Impact on Financial Report
	Bank Indonesia has adjusted the DHE SDA placement obligations and expanded DHE SDA placement instruments to include SVBI and SUVBI.	1. CIMB Niaga has aligned its internal procedures with these provisions; 2. CIMB Niaga has submitted reports on exporters' (customers') SVBI/SUVBI ownership and the results of DHE SDA placements to Bank Indonesia through the designated infrastructure/system.	It does not have any impact on the Bank's Financial Statements.
	This SEOJK serves as an implementing regulation of POJK No. 17 of 2023 concerning the Implementation of Governance for Commercial Banks and POJK No. 2 of 2024 concerning the Implementation of Sharia Governance for Sharia Commercial Banks (BUS) and Sharia Business Units (UUS).	1. CIMB Niaga will submit the self-assessment report in accordance with the Working Paper and assessment factors under this SEOJK no later than 15 February 2026. 2. CIMB Niaga has aligned its internal procedures with these provisions.	It does not have any impact on the Bank's Financial Statements.
	Adds the types of securities (including sharia securities) that may be counted toward PLM fulfillment.	CIMB Niaga has aligned the Bank's internal procedures with these provisions.	Effect on the Bank's Financial Statements.
	These provisions underscore the need for standardized liquidity ratio calculations to measure the minimum liquidity level and the minimum level of stable funding that must be maintained by BUS and UUS, in line with applicable international standards;	1. CIMB Niaga will align the Bank's internal procedures with these provisions. 2. CIMB Niaga will fulfill LCR and NSFR in accordance with the applicable phases/ periods stipulated in these provisions. 3. CIMB Niaga will submit the LCR Report and publish the LCR calculation for the first time to OJK in accordance with these provisions.	Effect on the Bank's Financial Statements.

No.	Law or Regulation	Significant Changes from the Previous Regulation or the Main Points of the New Regulation
5.	PADK Nomor 37/ PADK.08/2025 Concerning Provision and Disclosure of Information for the Marketing of Financial Products and Services.	1. Banks are required to have General and Specific RIPLAY. The difference between General RIPLAY and Specific RIPLAY lies in the materials presented, as follows: a. General RIPLAY: non-individual/non-personal in nature, applicable to all customers, and disclosed through the Bank's official website; b. Specific RIPLAY: more specific in nature, applicable to prospective customers/specific customers, and provided prior to the customer signing the agreement. 2. Where the Bank conducts marketing through third parties, the following must be ensured: a. The third party discloses and/or states its identity and relationship with the Bank prior to the provision of information; b. The products and/or services marketed by the third party are licensed by OJK and carried out in accordance with the agreement; c. The third party possesses the necessary skills, competencies, and/or qualifications to deliver information; d. The third party does not misuse customer and/or prospective customer data and information and complies with data and/or information protection provisions; e. The Bank remains responsible for the activities of providing and delivering information for the marketing of products and/or services conducted by the third party; and f. The Bank conducts periodic evaluations of its cooperation with third parties in relation to the provision and delivery of information for the marketing of products and/or services. 3. Banks are required to document RIPLAY (General and Specific) in accordance with applicable document retention regulations.
6.	SEOJK No. 26/ SEOJK.03/2025 Concerning Internal Liquidity Adequacy Assessment Process (ILAAP) for Commercial Banks	1. ILAAP forms part of the Bank's assessment in determining liquidity adequacy in accordance with the level of risk (risk appetite and risk tolerance) assumed and determined by the Bank, while also considering the impact of liquidity risk on the Bank's condition. 2. The Internal Audit Unit (SKAI) and the Risk Management Unit (SKMR) are required to conduct an adequate review of the Risk Management Policies and Procedures for ILAAP at least once a year. 3. Banks are required to submit ILAAP implementation reports, intraday liquidity reports, significant foreign currency LCR reports, funding profile reports, and Survival Period Monitoring (SPM) reports.
7.	POJK No. 24 of 2025 Concerning Account Management at Commercial Banks.	1. Account Classification Classification: Active Account — An account that has activities in the form of deposits, withdrawals, or balance inquiries. Classification: Inactive Account — An account that **has no** deposit, withdrawal, or balance inquiry activity for more than **360 days**. Classification: Dormant Account — An account that has no deposit, withdrawal, or balance inquiry activity for more than **1,800 days**. Note: 1. Activities generated by the Bank's system are not considered deposit or withdrawal activities. 2. Certain types of accounts established for specific purposes (e.g. Hajj Savings, escrow accounts, customer funds for investment, or Planned Savings accounts) are classified as active accounts. 2. Banks are required to have Policies and Procedures regarding Account Administration. 3. Supervision dan APU-PPT Banks are required to conduct stricter monitoring of inactive and dormant accounts to prevent money laundering, terrorism financing (AML-CFT), and fraudulent transactions. 4. Bank Obligations regarding Management of: a. Inactive Accounts, for example: informing customers that their checking and savings accounts have become inactive, deactivating withdrawal features for inactive accounts. b. Dormant Accounts, example: informing customers that their checking and savings accounts have become dormant, deactivating withdrawal and deposit features.
8.	SEOJK No. 20/ SEOJK.08/2025 Concerning the Publication of Complaint Handling and Complaint Handling Reports	1. Banks are required to publish information on complaint handling, which includes: a. A brief procedure for consumer and/or public complaint services and complaint handling; and b. Information on complaints received by the Bank, disclosed in the Annual Report, on the Bank's website, and/or through other media, such as the Bank's social media, email, and SMS. 2. Evidence of the publication of complaint handling must be submitted by the Bank through a self-assessment report, to be delivered no later than 30 September via SiPEDULI. 3. Banks are required to prepare and submit Complaint Service Reports to OJK as follows: a. Reports on the types of products and/or services and the issues complained of; b. Reports on complaints resolved during the reporting period; c. Reports on the handling of complaints that have become disputes; d. Reports on the causes of complaints; and e. Reports on negative media coverage of products and/or services.

	Reason for Changes	Impact and Adjustments Made by CIMB Niaga and Subsidiaries	Impact on Financial Report
	The Bank's need for more comprehensive and standardized guidelines on the provision and disclosure of information for marketing purposes, as well as the presentation of Product and/or Service Information Summaries, in accordance with prevailing laws and regulations.	1. CIMB Niaga will update RIPLAY no later than 2 June 2026. 2. CIMB Niaga will align the Bank's internal procedures with these provisions.	It does not have any impact on the Bank's Financial Statements.
	Referring to the provisions under the POJK on LCR and NSFR, which require Banks to conduct an Internal Liquidity Adequacy Assessment Process (ILAAP) adjusted to the size, characteristics, and complexity of the Bank's business activities.	1. CIMB Niaga has submitted trial reports in accordance with the prevailing provisions. 2. CIMB Niaga will submit reports related to ILAAP in accordance with the applicable regulations. 3. CIMB Niaga will adjust the Bank's internal procedures in line with these provisions.	Effect on the Bank's Financial Statements.
	The standardization of regulations governing the management of customer accounts aims to minimize differences in treatment, protect customer interests, and ensure transparency and procedural certainty for all stakeholders.	1. CIMB Niaga will enhance the Bank's systems. 2. CIMB Niaga will adjust the Bank's internal procedures in accordance with these provisions.	It does not have any impact on the Bank's Financial Statements.
	This SEOJK provides guidance to PUJK (Banks) regarding the publication of brief complaint service procedures and complaint handling, as well as the format of reports and the procedures for completing Complaint Service Reports.	1. CIMB Niaga has aligned the Bank's internal procedures with this SEOJK. 2. CIMB Niaga has published complaint handling information through its website and social media channels.	It does not have any impact on the Bank's Financial Statements.

Changes in Accounting Policy

REASONS FOR CHANGES

CIMB Niaga has implemented several new accounting standards that became effective on 1 January 2025, and were deemed relevant to the Bank's business activities. The accounting standards, including changes to accounting policies and their disclosures, have been implemented in compliance with the applicable Statements of Financial Accounting Standards (SFAS).

REASONS FOR CHANGES IN ACCOUNTING POLICIES AND IMPACT ON FINANCIAL STATEMENTS

The Financial Accounting Standards Board of the Indonesian Institute of Accountants (DSAK-IAI) has revised some of its accounting standards that became effective on 1 January 2025, including changes in accounting policies that CIMB Niaga has implemented, which either have or do not have impacts on its business.

The changes to SFAS and ISFAS made during 2025 had no impact on any of the figures reported in CIMB Niaga's consolidated financial statements. The changes in accounting policies have been adopted for information presented outside the financial statements, and the financial statements have been reviewed.

No	Accounting Standard	Adoption of IFRS/IAS	Summary of Changes	Impact on CIMB Niaga and Subsidiaries
1	Amendment to SFAS 221: The Effect of Changes in Foreign Exchange Rates	Adoption of Amendments to IAS 21 – Lack of Exchangeability	Amendments concerning non-convertibility. These amendments clarify the provisions regarding the conditions under which a currency is non-convertible and the disclosure requirements.	This SFAS amendment has no impact on the Bank and Subsidiaries' Financial Statements as of 1 January 2025. This SFAS amendment is effective for the fiscal year beginning 1 January 2025.
2	Amendment to SFAS 370: Accounting for Tax Amnesty Assets and Liabilities	-	Consequential amendments due to the effective implementation of Indonesian SFAS for Private Entities .	This SFAS amendment has no impact on the Bank and Subsidiaries' Financial Statements as of 1 January 2025. This SFAS amendment is effective for the fiscal year beginning 1 January 2025.

Application of the Foreign Account Tax Compliance Act (FATCA) & Common Reporting Standard (CRS)

FATCA is a regulation enacted by the United States Department of Treasury and Internal Revenue Service (IRS) to prevent tax evasion by US citizens or companies (US persons) using funds or businesses held outside of the US. The Common Reporting Standard (CRS) is a standard for the automatic exchange of financial information for tax purposes, which includes commentaries developed by the Organization for Economic Cooperation and Development (OECD) and G20 member countries.

The Indonesian government also signed the International Automatic Exchange of Information (AEOI) agreement with the issuance of Law No. 9 of 2017 regarding Stipulation of Government Regulations instead of Law No. 1 of 2017 regarding Access to Financial Information for Tax Purposes becoming law.

CIMB Niaga is consistently committed to complying with FATCA and CRS provisions. To implement FATCA provisions, CIMB Niaga has registered for FATCA membership with the IRS as a financial institution. Compliance with CRS has been fulfilled by reporting CRS data to the Financial Services Authority (OJK) on an annual basis through the Foreign Customer Information Submission System Application, also known as the "Penyampaian Informasi Nasabah Asing (SiPINA)" Application.

As a financial institution, the Bank is required to disclose information related to taxation from foreign citizens.

A 30% withholding tax penalty is imposed on non-compliant financial institutions for funds transferred to countries outside the US.

Procedures for Participating Companies

1. Register as a participating foreign financial institution.
2. Develop additional procedures for identifying customers or potential customers.
3. Develop additional procedures for completing the declaration form for customers or potential customers.
4. Regular reporting to the Financial Services Authority (OJK).

Marketing Aspects

MARKET SEGMENT ANALYSIS, COMPETITIVE LANDSCAPE, AND MARKET PENETRATION EFFORTS

The domestic economy was still doing pretty well, with another resilient period of growth, driven by robust consumption and more bustling economic sectors, a trend that was associated with a steady financial sector, especially in banking, despite increasingly complex global challenges. The year 2025 saw an economic growth of 5.11%, driven by strong export performance and higher consumer spending, alongside an uptick in non-construction investments, which collectively bolster domestic demand.

A further testament to the resilient system was adequate liquidity and capital indicators. Bank Indonesia and the Financial Services Authority (OJK) report that banking liquidity remained well above regulatory safety thresholds, evidenced by robust Liquid Assets/Third Party Funds (AL/TPF) and Liquid Assets/Non-Core Deposits (AL/NCD) ratios, as well as a high Liquidity Coverage Ratio (LCR), indicative of a solid liquidity base to support the banking intermediation function.

In terms of asset quality, the banking sector maintained a low non-performing loan (NPL) ratio, with both gross and net NPLs at levels that suggest stability within the loan portfolio. Additionally, a strong Capital Adequacy Ratio (CAR) positions the industry well to absorb potential emerging risks.

Having foreseen that occurrence, CIMB Niaga had devised a more robust strategy to deepen market penetration by leveraging in-depth insights into customer trends and needs. It was an approach that entailed developing innovative products, digital services, and solutions that enhance customer access and provide value beyond traditional transactional services.

Through its Kejar Mimpi brand initiative, CIMB Niaga is now building community-based platform for different customer segments like young professionals, families, sharia-compliant banking clients, and emerging businesses. This segmented marketing strategy is designed to bolster loyalty and engagement, tailored to each group's unique needs and behaviors. CIMB Niaga is the first to use community-centric approach in its marketing efforts, targeting initially the youth demographic segment, and now has extending the scope to reach tens of Kejar Mimipi across major cities in Indonesia.

This strategy not only meets the evolving demands of customers seeking a banking relationship that transcends mere transactions but also positions CIMB Niaga as a financial partner, giving the Bank greater relevance as they pursue their dreams in an increasingly dynamic market.

MARKETING STRATEGY AND THE BANK'S POSITION IN THE BANKING INDUSTRY

CIMB Niaga consistently implements innovative, customer-focused marketing strategies while striving to drive sustainable growth in the Bank's performance. This strategy focuses on enhancing the customer experience by strengthening customer targeting and deepening customer engagement, as well as optimizing digital marketing activities to reach customers more effectively and relevantly.

Throughout 2025, CIMB Niaga continued the implementation of its integrated, adaptive marketing strategy to strengthen business growth and enhance the Bank's relevance amid the dynamics of the banking industry. One of the main focuses of this strategy was to expand reach beyond its regional areas through both online and offline marketing activities. The objective was to expand the customer base while increasing CIMB Niaga's brand exposure in various potential regions.

In line with those efforts, CIMB Niaga continued to deliver on its commitment to bringing to both its existing and potential customers a brand experience, applying different approaches to each of its key focus segments. As it better understood the needs and characteristics of each segment, CIMB Niaga delivered a consistent, relevant, and value-added brand experience at every customer interaction. In 2025, CIMB Niaga continued to strengthen this brand experience by embracing the Kejar Mimpi brand positioning spirit. Through a structured segmentation approach, CIMB Niaga was offering banking products and services tailored to the needs of each segment, including youth, family, emerging businesses, affluent customers, sharia customers, commercial banking, and corporate banking. This approach has enabled CIMB Niaga to provide more targeted, value-added financial solutions to each customer group.

To strengthen brand engagement and loyalty, CIMB Niaga is developing the role of brand evangelists. This initiative is realized through strengthening the Kejar Mimpi community, brand warriors, and employee warriors, who act as agents for spreading brand value and driving positive word of mouth within the community.

Another key part of its marketing strategy in 2025 was improving customer experience. CIMB Niaga developed a Customer-Centric Organization culture that places customers at the center of every process and decision-making process. This approach was backed by more effective marketing and communication channels through personalized content marketing, ensuring that messages delivered to customers are more relevant and targeted.

In addition to its external focus, CIMB Niaga also strengthens internal engagement by building its brand from within the organization through an inside-out marketing strategy. This effort aims to ensure that all CIMB Niaga employees have a strong understanding and commitment to the Bank's values, products, and services. All of these marketing strategies are complemented by a strengthened Public Relations role to continuously increase CIMB Niaga's visibility, credibility, and public presence.

To support the implementation of this strategy, CIMB Niaga continues to optimize its entire distribution network and service channels, including branches, ATMs, CDM/CRM, Digital Lounges, and digital channels such as OCTO Mobile, OCTO Clicks, and BizChannel@CIMB. This network optimization allows the Bank to continuously innovate in product, service, and business process development, while simultaneously improving service quality and the overall customer experience. Transaction security, particularly on digital channels, is also a top priority in bolstering customer trust.

Consistent implementation of effective and targeted marketing strategies has led CIMB Niaga to deliver robust performance and retain its position as the second-largest private bank in Indonesia by assets. By continuing to place customer needs and preferences at the forefront, CIMB Niaga can respond adaptively to market dynamics through marketing strategies that are planned, efficient, and aligned with the Bank's growth targets.

MARKETING COMMUNICATIONS STRATEGY

Throughout 2025, CIMB Niaga implemented a marketing communications strategy focused primarily on digital channels. The communication approach was designed to be more personalized, using relevant language and topics tailored to the characteristics and needs of each customer segment. The objective was to increase engagement while strengthening the Bank's relationship with its customers.

This year, CIMB Niaga also expanded its marketing strategy with more use of its communication channels. Previously focused on major social media platforms such as Instagram and Facebook, the Bank was then now expanding its reach to various other digital channels and platforms with the potential to reach a wider audience. This channel expansion aligned with changing consumer behavior and the development of the digital ecosystem, resulting in increasingly diverse and relevant CIMB Niaga brand touchpoints. Furthermore, CIMB Niaga is strengthening its community-based approach and strategic collaborations as an integral part of the Bank's marketing strategy throughout 2025.

To deliver the best customer experience, CIMB Niaga actively organizes a range of engagement-driven activities and initiatives. These activities include the Chase Your Dreams Night for Indonesia, Wealth Xpo, Haya Festival, Syariah Talks, CIMB Niaga Ngobiz, Chase Your Dreams Rising Start, and various other engagement events. These initiatives are designed to strengthen customer interactions across segments while emphasizing CIMB Niaga's position as a relevant, inspiring, and community-focused financial partner.

INTERNAL MARKETING

In line with the "Inside Out Marketing" campaign, CIMB Niaga continues to implement an internal marketing and communications strategy for all employees. The strategy's objective is to strengthen CIMB Niaga employees' understanding of and engagement with the Bank's promoted products and services, enabling them to act as brand ambassadors in every customer interaction.

This strategy is implemented through integrated product and service education, including daily internal email blasts and themed screen displays (wallpapers) on all employees' laptops and desktops. Furthermore, internal marketing communications are supported by information dissemination through an Internal Digital Magazine and content broadcasts on LED TVs installed in several of the Company's main offices. This approach is expected to create message alignment, increase employee engagement, and strengthen the consistency of the customer experience across all CIMB Niaga service points.

BANK PRODUCT POSITIONING IN THE MARKET AND WITH CONSUMERS

CIMB Niaga is a major player in the national banking industry with a strong market positioning, particularly in the development and provision of digital banking services in Indonesia. The Bank's competitive advantage in marketing lies in its ability to leverage technology to optimize the overall customer experience.

Through an integrated digital platform, mobile banking applications, and online banking services, CIMB Niaga makes it easier for customers to conduct transactions, access information, and manage their financial needs quickly, securely, and efficiently. This technology-based approach enables the Bank to provide services that meet the dynamic needs of customers, while strengthening customer engagement and loyalty amid the accelerating digital transformation of the banking industry.

Furthermore, CIMB Niaga continues to strengthen its brand reputation as a comprehensive digital bank with a strong commitment to sustainability. This image strengthening is achieved through consistent delivery of comprehensive digital services and communications that emphasize the Bank's commitment to responsible and sustainable business practices. Furthermore, the Bank's marketing strategy involves building a strong brand image, actively engaging in community activities, and developing innovative marketing campaigns to build trust and strong relationships with the community.

PRODUCT DEVELOPMENT

CIMB Niaga continuously develops a marketing strategy that is adaptive and responsive to market dynamics. By prioritizing innovation, technology adoption, and quality customer service, the Bank continues to deliver added value through the development of products and services that are relevant to customer needs. This effort is also realized through the provision of product bundling solutions specifically designed to deliver optimal convenience and benefits to each customer segment.

CIMB Niaga also offers an integrated, comprehensive service concept encompassing both conventional and Sharia banking services. These services are provided through a combination of physical and digital channels, enabling customers to receive a consistent, easily accessible, and personalized banking experience, in line with the Bank's digital transformation and evolving customer behavior.

The Bank continues to develop products by integrating narratives, programs, and processes across its various business lines. This effort is expected to provide valuable customer experiences, fostering stronger relationships, increased trust, and sustained loyalty. Through consistent, integrated communication, customers can experience the Bank's product and service developments that align with their needs and expectations, while also receiving relevant and innovative financial solutions.

This approach enables the Bank to deliver messages more clearly, consistently, and effectively through various communication channels, both digital and traditional. With a targeted, integrated communication strategy, CIMB Niaga can build a positive image, strengthen its brand position in the market, and create stronger differentiation from competitors. Ultimately, this strategy can increase customer satisfaction and engagement, and become a key driver of the Bank's sustainable, long-term business growth.

This approach also enables the Bank to deliver messages more clearly and effectively, through both digital and traditional channels. With a targeted and integrated communication strategy, CIMB Niaga can build a positive image, strengthen its brand position in the market, and differentiate itself from competitors. This not only improves customer satisfaction but also drives long-term business growth.

INTEGRATION, SYNERGY, AND ALLIANCES

CIMB Niaga continuously raises awareness of optimizing business integration, synergy, and alliances to strengthen business growth. These efforts are supported by a targeted business acquisition strategy, which entails developing and adopting business leads more systematically. The Bank also continues to encourage synergy across business units to explore various growth opportunities through a customer deepening approach across various business segments within its existing customer base.

Through the implementation of cross-selling strategies and strengthening inter-unit value chains, CIMB Niaga has sought to increase product holdings per customer while deepening customer engagement with the Bank. In this context, close cooperation and coordination between business units are key factors in driving increased product and service sales, expanding the customer network, and creating sustainable added value for the Company.

The Bank also continues to establish business synergies with its subsidiary, PT CIMB Niaga Auto Finance (CNAF), in consumer financing for Car Ownership Loans (KPM). In addition, collaborations with other groups are also continuously pursued to enhance product linkages and optimize regional synergies to access new markets.

Furthermore, CIMB Niaga cross-product penetration for retail products, including through CIMB@Work, which offers products such as mortgages (KPR), car loans (KPM), credit cards, payroll, and others to employees of corporate customers. The Transaction Banking Unit helps connect the supply chain between principals, distributors, and suppliers for financing and funding services.

SERVICE EXCELLENCE AND PROMOTIONS

CIMB Niaga continuously invests and innovates to meet customer needs for easy, secure, and reliable transactions. These efforts are realized through optimizing digital banking technology, improving service quality, and developing and expanding branchless banking channels, including ATM and CDM networks. These steps reflect the Bank's commitment to continuously improving service quality to provide a superior customer experience for all customers.

To support product marketing and communication efforts, CIMB Niaga also consistently conducts promotional activities to provide customers and the public with the latest and relevant information on the Bank's products and services. Information delivery is carried out in an integrated manner through an above-the-line (ATL) approach, reinforced by below-the-line (BTL) activities. In addition, CIMB Niaga optimizes the use of the Bank's communication channels, including the official website, social media accounts, promotional materials at branch offices, ATM and CDM channels, and branding media on mobile cash registers, to ensure broad and consistent communication reach.

UTILIZATION OF DIGITAL TECHNOLOGY, ARTIFICIAL INTELLIGENCE, AND DATA ANALYTICS

In 2025, CIMB Niaga continues to optimize the use of digital technology, Artificial Intelligence (AI), and data analytics in implementing the Bank's marketing strategy. The application of these technologies covers various key aspects, including the use of chatbots and virtual assistants, strengthening service personalization, and increasing the effectiveness of customer interactions.

The use of AI technology enables the Bank to provide services to customers 24/7 through chatbots and virtual assistants, leading to improved operational efficiency and enhanced service quality. In terms of personalization, data analytics has been utilized to understand customer preferences, behaviors, and needs more deeply, which will enable the Bank to offer more relevant, targeted, and value-added products and services.

Furthermore, AI technology also supports more effective interactions with customers through various communication channels, including social media and mobile banking applications. This technology-driven approach enables CIMB Niaga to build more responsive and sustainable relationships with customers, while strengthening the Bank's position as a banking institution that is adaptive to technological developments and market needs.

MARKETING STRATEGY AND TARGETS 2026

2026 marks a crucial year for CIMB Niaga's Marketing function, strengthening its brand position, increasing relevance to customers and the Indonesian public through Advancing, Customer & Society, with the "Kejar Mimpi" (Chasing Dreams) spirit, and supporting business growth in line with the company's strategy. Marketing's role is increasingly focused on integrating brand, customer experience, and data-driven communication to ensure each initiative has a measurable impact on all customer touchpoints.

Over the past few years, CIMB Niaga has consistently implemented a targeted, relevant, and adaptive marketing strategy that addresses customer needs and market dynamics. Various bankwide programs, ranging from national-scale programs to out-of-region programs through offline and online activities, fully support sustainability programs, care for the environment, and build brand loyalty through brand evangelists (community activations, brand warriors, and employee warriors). Furthermore, CIMB Niaga is further strengthening its public relations function to strengthen its brand position and expand its communication reach.

All these initiatives are being implemented with a strong commitment to cost-effectiveness and efficiency, accountability for program implementation, and strengthened governance. This is evident in the effective use of the 2025 promotional or marketing budget (341 billion) versus 2024 (410 billion), resulting in cost savings of 16.8% year-on-year through the alignment of all bankwide programs, integrated marketing campaigns, and the utilization of internal assets and optimization of communication channels. CIMB Niaga was able to produce high-quality output with more effective budget utilization while ensuring a strong communication impact on awareness, engagement, and overall brand performance.

Successfully maintaining effectiveness and efficiency during 2024–2025 serves as a critical foundation for the 2026 marketing strategy. This year, Marketing will continue to focus on strengthening brand relevance, deepening customer engagement, and increasing

communication effectiveness through a more data-driven approach and integration across channels. Some of the marketing strategy approaches to be implemented are as follows:

- Strengthening CIMB Niaga's positioning as a modern, trusted bank that is increasingly relevant to the needs of customers across various segments.
- Maintaining brand identity consistency through an integrated 360° communication approach across all key touchpoints.
- Leverage data and insights to increase program relevance through personalized content marketing tailored to customer segments and characteristics.
- Optimize campaign analytics to support more precise and impactful marketing decision-making.
- Integrate online and offline channels to create a more comprehensive and accessible brand experience for all customer segments.
- Maximize the effectiveness of touchpoints such as digital content, out-of-home media, experiential events, and community activities to expand communication reach.
- Focus on initiatives that drive increased brand preference, relevance, and conversion in high-value segments.

MARKET SHARE

In 2025, in terms of assets, CIMB Niaga had a market share of 2.73% of the total national banking industry assets. In the banking industry, customer and low-cost funds held market shares of 2.69% and 2.98%, respectively. Subsequently, regarding loans disbursed, CIMB Niaga recorded 2.74% of the industry market share.

Description		2025	2024	2023
Total Assets (in billion Rupiah)	Industry	13,646,417	12,460,955	11,765,838
	CIMB Niaga	372,699	360,220	334,369
Loans (in billion Rupiah)	Industry	8,693,972	7,827,148	7,090,243
	CIMB Niaga	238,309	228,003	213,370
Customer Deposits (in billion Rupiah)	Industry	10,057,543	8,837,242	8,457,929
	CIMB Niaga	270,523	260,639	235,862
NIM (%)	Industry	4.72	4.62	4.81
	CIMB Niaga	3.97	4.09	4.40
CASA Ratio (%)	Industry	63.24	63.39	63.04
	CIMB Niaga	70.03	66.02	63.86
NPL Ratio - Gross (%)	Industry	2.05	2.08	2.43
	CIMB Niaga	1.81	1.76	1.96
LDR (%)	Industry	86.44	89.88	83.83
	CIMB Niaga	86.81	86.28	89.30
ROA (%)	Industry	2.53	2.69	2.74
	CIMB Niaga	2.43	2.53	2.59
CAR (%)	Industry	25.89	26.69	27.65
	CIMB Niaga	24.83	23.34	24.02

Business Prospects

GLOBAL AND DOMESTIC MACROECONOMY 2026

The year 2026 is expected to bring further pressure on the global economy, driven by geopolitical uncertainty, trade protectionism, and slowing growth in major economic powerhouses. The IMF's projection corresponds with this likely trend, suggesting an annualized growth rate of only 3.1%, a moderate trend that entails downside risks from trade barriers and tariff hikes in the global economy.

The opposite is expected in the domestic economic landscape, with Bank Indonesia projecting an increase in Indonesia's economic growth, in line with the potential to achieve the State Budget target through optimal fiscal spending, reflecting Indonesia's resilience to the relatively challenging global conditions. The Indonesian government targets a 5.4% growth in its GDP for the year, having changed fiscal policy direction and increased efforts towards more investment and domestic consumption. The expected result of that measure should be a core inflation that remains under control and within Bank Indonesia's target of 2.5±1%, leaving ample room for stable purchasing power and sustainable economic growth.

Overall, Indonesia's economic fundamentals will remain exceptionally resilient with sustained momentum of strong household consumption, increasingly larger investment, and tamed inflation that should fall within or near Bank Indonesia's target range. It is a picture of macroeconomic stability that will lay a crucial foundation for supporting economic activity and investment in the coming year.

Such a promising picture should give a positive macroeconomic outlook for 2026, with relatively strong fundamentals for business activity, despite some global challenges that we consider worth anticipating. While moderate economic growth will create ample space for expansion and business activity, steady, sustainable growth will remain subject to consistent coordination between fiscal and monetary policies.

Indicator	2025	2026 State Budget
Economic Growth (%)	5.1	5.4
Inflation (%)	2.9	2.5
Interest Rate (%)*	6.1	6.9
Rupiah Exchange Rate (Rp/US$)	Rp16,685	Rp16,500

* 10- year SBN yield
Source: https://anggaran.kemenkeu.go.id/, BPS, Bank Indonesia

BANKING INDUSTRY 2026

The Indonesian banking industry will remain on its recovery and growth momentum in 2026, as projections indicate that domestic economic indicators will improve alongside stronger loan demand from the real sector. To make it achievable, Bank Indonesia will remain focused on macroprudential policies to support financial system stability and economic inclusion, e.g., stricter regulations on bank licensing and supervision, as well as support for innovation in digital payment systems.

Bank Indonesia has set a bank loan growth target of 8%–12% in 2026, driven by improved financing demand from MSMEs, consumption, and the investment sector. Overall, Bank Indonesia forecasts loan growth to increase in 2026. Corresponding to the likely trend, the money supply is expected to increase in line with the government's expansionary fiscal policy and increased economic activity. The trend is further confirmed by the Association of National Banks (Perbanas) who estimates loan growth of around 9%–11%, reflecting the industry's confidence in a moderate but sustainable growth trajectory.

Financial system stability will remain a primary focus of relevant authorities as the banking sector's soundness ratio remains strong and pressure on asset quality remains low. Challenges such as uneven loan demand, high interest rates, and global pressures will be among the risks that players in the banking industry should anticipate.

The Financial Services Authority (OJK) has also confirmed its commitment to maintaining stability in the banking industry and driving financial innovation and inclusion, which entails supporting the digitalization of financial services and expanding customer access across all segments

CIMB NIAGA'S 2026 STRATEGIC PLAN AND STEPS

Looking ahead to 2026, CIMB Niaga will remain resilient and relevant to the increasingly complex macroeconomic and banking industry dynamics. As we are transitioning from the 5-Pillar Strategy to the CIMB Group's latest long-term strategy (2025-2030) with its flagship Forward30, we will be basing our corporate strategy on what we refer to internally as the Bank purpose, which is Advancing Customers and Society, which will run through four key priorities (4Cs): Capital, Cash/CASA, Cross-Selling, and Capability. This approach reflects CIMB Niaga's commitment to selective, disciplined, and long-term growth.

In support of this agenda, CIMB Niaga will deploy its loan portfolio and reallocate capital and resources to the Bank's core strengths, which offer optimal returns and resilience, while maintaining a strong balance sheet to ensure the Bank's performance remains resilient amid dynamic economic cycles.

As customer behavior and expectations evolve, CIMB Niaga will remain committed to bringing a Simpler, Better, and Faster experience with constant improvements in operational efficiency, service quality, and customer access, and will be backing the initiative with data and technology, which will entail building on digital platforms and running more integrated end-to-end processes to allow for more intuitive, fast, and value-added experience.

Furthermore, CIMB Niaga will continue to strengthen synergies with the macroprudential policies of Bank Indonesia and the Financial Services Authority (OJK), as well as collaboration with other stakeholders. This synergy is aimed at supporting the stability of the national financial system through adaptive liquidity management, product development relevant to market needs, and the implementation of governance and sustainability principles consistent with regulatory policy directions.

CIMB Niaga is optimistic that a proper Forward30 strategy execution will enable it to maintain healthy and sustainable growth throughout 2026. This strategy is not only aimed at strengthening financial performance, but also to emphasize CIMB Niaga's position as a customer-oriented bank, adaptive to change, and making a real contribution to supporting Indonesia's economic transformation in an increasingly digital and dynamic era.

Business Sustainability Information

MATTERS WITH A POTENTIALLY SIGNIFICANT EFFECT ON BUSINESS SUSTAINABILITY

CIMB Niaga monitored various challenges within the banking industry throughout 2025, including external dynamics that could affect the Bank's business growth. CIMB Niaga did not see any conditions or factors that could have had a significant impact on the Bank's business continuity as it ran its banking business in Indonesia.

As it maintains business continuity, CIMB Niaga is delivering on its commitment to applying the prudent principle with a laser focus on quality business growth. The Bank also continues its efforts to increase selective loan disbursement, particularly in the segments that are the main target markets, to keep asset quality at a healthy level.

MANAGEMENT ASSESSMENT TO MANAGE POTENTIAL THAT HAS A SIGNIFICANT IMPACT ON BUSINESS SUSTAINABILITY

Throughout 2025, CIMB Niaga did not see any material uncertainties that could have raised major doubts about the Bank's ability to maintain business continuity. In order to ensure such continuity, CIMB Niaga periodically conducted evaluations in preparing strategic plans and assesses the Bank's ability to achieve performance targets and continue business activities in a sustainable manner.

The Board of Commissioners and Directors were actively involved in managing various factors that potentially affect the Bank's business sustainability, among others through the preparation and implementation of the Bank's Business Plan (RBB) and the Sustainable Finance Action Plan (RAKB). This active involvement reflects management's commitment to maintaining business continuity in a structured and measurable manner.

Having considered how CIMB Niaga's performance developed until 2025 came to an end, its Management must conclude that the year 2026 still offers a promising outlook for the Bank's future business. Among the driving factors will be CIMB Niaga's experience in the banking industry, a solid operational track record, and the achievement of financial ratios and the Bank's adecualtey strong position to support its future business sustainability.

As has been the case, CIMB Niaga will get full support from shareholders and synergy among entities within the CIMB Group. Adding to this will be the recognition of CIMB Niaga's quality and credibility from rating agencies, as well as the Bank's infrastructure, which has stood the test of time in supporting operations and business sustainability in the Indonesian banking industry.

A further source of the Management's confidence in the Bank's future business growth will be its competent human resources, adequate business infrastructure, best-in-class information technology, and strong business networks and collaborations. CIMB Niaga is also committed to continuously making improvements in any areas that require strengthening, while maintaining the Bank's financial condition to remain sound and sustainable.

In the last three years, CIMB Niaga has contributed profit before tax to the Parent Company (CIMB Group Holdings Berhad) by approximately 27% in 2023, 25% in 2024, and 22% in 2025. CIMB Group has an ownership share of 92.46% in CIMB Niaga, including through PT Commerce Kapital of 1.02%. With such support, CIMB Niaga's business sustainability in the Indonesian banking industry is believed to remain maintained in a sustainable manner.

ASSUMPTIONS USED BY THE MANAGEMENT IN ASSESSMENT

In conducting the assessment of the Bank's business continuity, CIMB Niaga's Management uses a number of key assumptions which include, among others, financial performance, capitalization level, liquidity and solvency, significant engagements and agreements, as well as ongoing litigation cases. These assumptions serve as the basis for evaluating the Bank's ability to maintain business continuity in a sustainable and ongoing manner.

Empowering Growth,
Building Businesses for the Future

CIMB Niaga is commited to empowering entrepreneurs to elevate their aspirations and transform their aspirations and transform their potential into tangible performance, enabling faster expansion, and stronger business capabilities.

05

Risk Management

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Risk Management Focus 2025

The Bank's risk management processes are guided by the Enterprise-Wide Risk Management (EWRM) framework, which adopts a proactive and forward-looking approach. This framework establishes a comprehensive standard for effectively and integratively managing risks and opportunities by aligning the Bank's risk appetite with its business strategy and capital management that supported by robust policies and procedures that encompass all material risk areas relevant to the Bank.

The Indonesian banking industry faced increasingly complex challenges in 2025. Global uncertainty is rising due to escalating trade tariff policies and ongoing regional geopolitical tensions. At the same time, digital transformation, cyber threats, and evolving regulatory requirements compelled the Bank to strengthen its risk management practices to become more robust, integrated and adaptive. The Bank's key focus is directed towards reinforcing its risk management framework, maintaining loan quality and ensuring solid liquidity management, and enhancing non-financial risk oversight, particularly related to fraud risk, system infrastructure, technology, and emerging risks. In addition, the Bank initiated the development of risk management frameworks and processes to support the planned spin-off of CIMB Niaga Sharia in 2026.

1. **Strengthening Risk Management Framework**
   a. Strengthening and enhancing the asset management framework to maintain sustainable asset growth.
   b. Cross-functional collaboration and effective communication with business units to optimize the portfolio management.
   c. Strengthening third-party risk management as part of integrated operational risk management.
   d. Developing the implementation of climate risk management framework, taking into account applicable best practices such as the CSA (Climate Scenario Analysis) methodology, to assess the impact of climate risks, primarily on credit risk and other key risks (including market, operational, and liquidity risks), in alignment with the regulatory requirements and technical guidelines issued by the regulator.

2. **Maintaining Asset Quality and a Sound Financial Balance Sheet Performance**
   a. Maintaining discipline in risk monitoring, including early intervention to maintain the quality of asset growth.
   b. Implementing Credit Risk-Weighted Assets (RWA) optimization through data and infrastructure enhancements to maintain capital ratios.
   c. Optimizing the Operational Risk-Weighted Assets (RWA) using internal model approach approved by the Financial Services Authority (OJK).
   d. Implementing prudent and effective liquidity management to support solid and sustainable balance sheet growth.

3. **Development of Risk Management Tools and Infrastructure**
   a. CRDE (Credit Risk Decision Engine) Re-platform serves as strategic initiative to strengthen the technological foundation for supporting retail credit processes and decision-making. CRDE system automates credit scoring and creditworthiness assessment for retail segment.
   b. The implementation of BRR (Bank Risk Rating) enhances the risk management infrastructure for banking institutions credit rating. This system enables integrated and accurate credit risk assessment process to support better decision-making.
   c. Development of risk management system and infrastructure to support the spin-off of the Sharia Business Unit into Sharia Commercial Bank.
   d. Development of databases and information systems related to third parties to strengthen operational risks monitoring and mitigation.
   e. Development of automation processes and Artificial Intelligence (AI) to improve the effectiveness and efficiency of risk management reporting and analysis. For example, smart search feature using generative AI to find information within various policies and SOPs related to non-retail credit.

4. **Robust Fraud and Operational Risk Management**
   a. Development of Internal Control over Financial Reporting (ICOFR) policy in accordance OJK requirements and the establishment of an ICOFR unit.
   b. Implementation of Centralized Fraud Case Management to support bank-wide fraud risk monitoring process.
   c. Reinforcement of operational risk culture through risk awareness programs.

Strengthening the risk management framework, technology, and risk culture supports Bank's readiness to navigate external volatility while capturing sustainable growth opportunities.

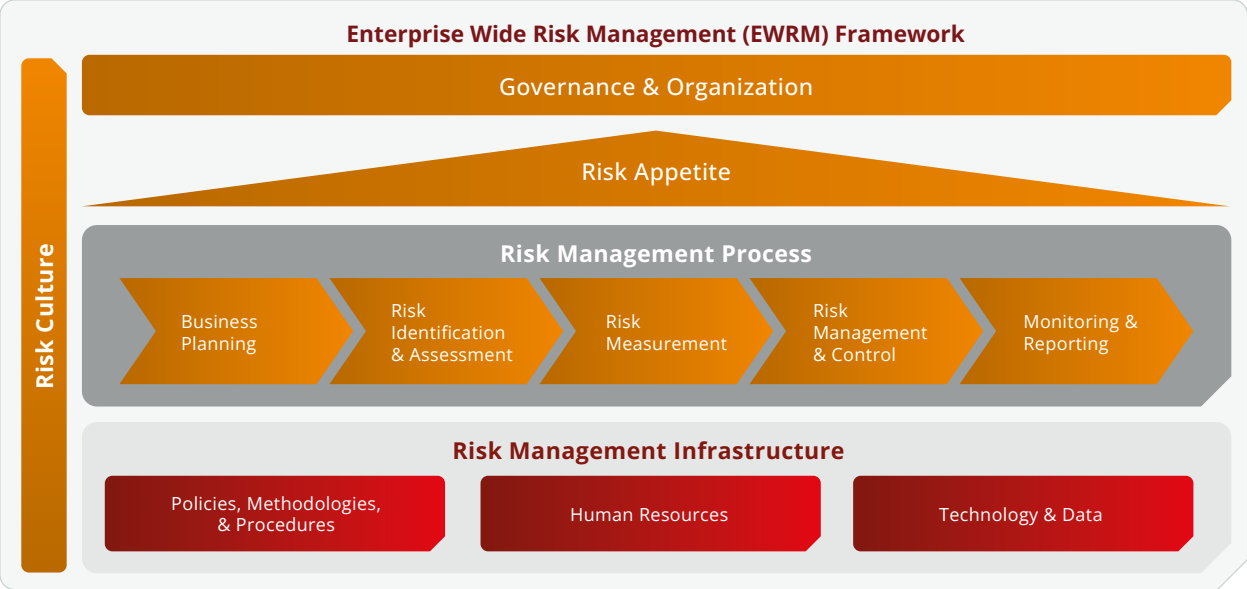
Risk Management Approach – Framework

Strong and effective risk management practices remain fundamental to the Bank's ability to pursue sound and sustainable business growth, safeguard and enhance long-term shareholder value, and manage capital in a comprehensive and disciplined manner. These practices are consistently reinforced by the Bank's commitment to prudential principles, particularly amid an economic landscape that continues to be shaped by heightened uncertainties and evolving market dynamics.

The Bank's risk management processes are guided by the Enterprise-Wide Risk Management (EWRM) framework, which adopts a proactive and forward-looking approach. This framework establishes a comprehensive standard for effectively and integratively managing risks and opportunities by aligning the Bank's risk appetite with its business strategy and capital management that supported by robust policies and procedures that encompass all material risk areas relevant to the Bank.

The EWRM framework enables the Bank to anticipate and manage both existing and emerging risks by taking into account the evolving risk profile in line with changes in business strategy, external market conditions, and regulatory developments.

The key components of the EWRM framework are illustrated in the following diagram.



The EWRM framework refers to and aligns with the Financial Services Authority's (OJK) risk management scope, which include: (i) active oversight by the Board of Commissioners and the Board of Directors, including the Sharia Supervisory Board; (ii) the adequacy of policies, procedures, and the establishment of risk limits; (iii) the adequacy of risk identification, measurement, monitoring, and control processes, supported by risk management information system; and (iv) comprehensive internal control system.

1. RISK CULTURE

The Bank recognizes that a strong risk culture serves as a fundamental pillar for achieving effective risk management outcomes. This culture reflects the collective awareness, mindset, and behaviors of employees in understanding and responding to risks, as well as in upholding sound risk management practices across the organization.

Several key elements form the foundation of a robust risk management culture at CIMB Niaga, including:

1. Leadership and Strategy, providing examplary leadership based on ethics and values, and communicating the Bank's mission and objectives in a synergistic and sustainable manner.
2. People and Communication, focusing on continuous enhancement of employee competencies, ensuring equitable dissemination of information and knowledge across the organization.

3. Accountability and Reinforcement, reflected in clear assignment of duties and responsibilities, supported by appropriate performance measurement indicators and recognition for strong performance.
4. Risk Management and Infrastructure, which strengthen effective risk management processes and controls to support the Bank's strategic objectives.

The Bank has implemented several initiatives to establish risk culture awareness in its daily operational activities at all levels of the organization, including:

1. Establishing a consistent Tone at the Top, as a collective commitment of the Bank's Senior Management to foster a risk-aware culture, ensuring risks are managed in alignment with the Bank's strategic objectives.
2. Educating all employees across organizational units. The effectiveness of this educational process is reflected in risk-based Key Performance Indicators (KPI) that takes into account risk-related behavior in performance assessments and compensation decisions.
3. Providing regular training and activities to enhance risk culture and fraud awareness, including Anti-Fraud Socialization and Operational Awareness Training.
4. Ensuring consistent communication on the importance of risk management across all lines of defense within the Bank.
5. Implementing a standardized and structured approach, by documenting work procedures, that serve as references for operational activities and decision-making process.

The risk management process at CIMB Niaga involves all levels of the organization, from the Board of Directors and Senior Management to all employees, in line with the 3 (three) lines of defense concept.

The risk management philosophy is based on 3 (three) lines of defense that encompasses the entire risk management cycle, including risk identification, assessment, control, and reporting to Senior Management, as well as oversight by the Board of Directors and the Board of Commissioners. The Board of Directors and the Board of Commissioners are responsible for cultivating an organization-wide risk-aware culture and strengthening the Bank's commitment to manage risks in accordance with its business strategy.

1st Line of Defense

(Risk Taking Units supported by RCU)

- Line Management (Business Unit or Supporting Unit) which are exposed to risks in their daily activities, and as such, these units are suitably positioned to manage risks and ensure compliance with regulations, standards, policies and procedures.
- Its function include the risk identification, measurement, monitoring, controlling, and reporting, as well as taking the necessary steps to mitigate risks and ensure effective controls are in place.
- Each Directorate has a Risk Control Unit (RCU) responsible for coordinating and monitoring risk management and compliance aspects in accordance with the scope of each RCU Head's Work Unit.

2nd Line of Defense

(Risk Management Framework & Monitoring)

- The Risk Management, Compliance, Anti-Fraud Management, and Anti-Money Laundering that establish standards and policies to manage risk.
- This line of defense also has the function of monitoring the implementation of risk in the first line of defence through review, challenge, and feedback, including advisory function on risks and control adequacy.

3rd Line of Defense

(Risk Assurance)

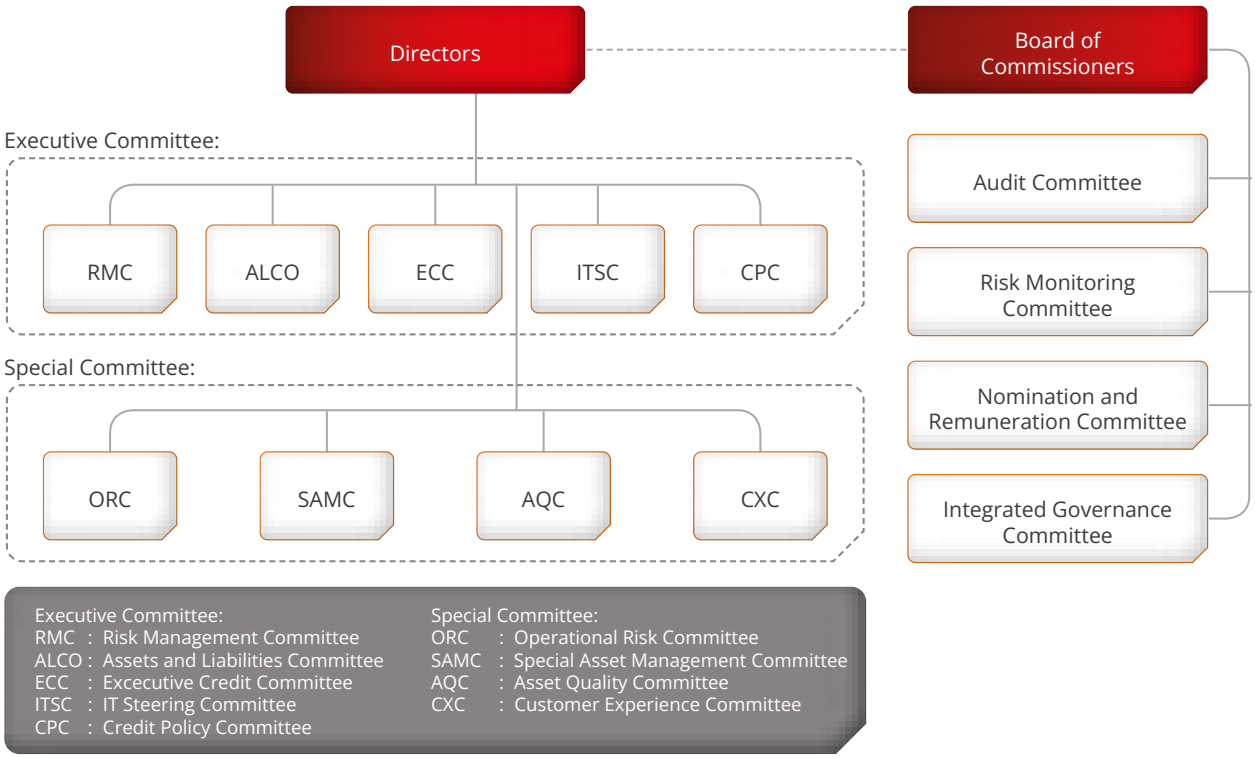
- An independent function of Corporate Assurance in ensuring the risk management framework's implementation and effectiveness of risk management by providing regular reports to the Board of Directors.

2. GOVERNANCE

The Bank organizational structure is designed to align with its business objectives and policies, scale and complexity, to support effective implementation of risk management. The corporate governance structure functions to enhance the four-eyes principle mechanism and transparency across all risk management process, thereby ensuring proper EWRM implementation. The Board of Directors oversees the Bank's risk management activities and determines strategic direction, which is supported by Risk Appetite, relevant risk management frameworks, as well as Policies and Procedures.

The Board of Directors is supported by various risk committees and control functions to ensure the effective implementation of the EWRM framework. Risk management is evaluated through the Risk Management Committee (RMC), which is responsible for overseeing the overall implementation of the risk management framework. The RMC is chaired by the President Director and consists of all members of the Board of Directors along with selected senior executives. The RMC reports directly to the Board of Directors and indirectly to the Board of Commissioners through the Risk Oversight Committee (ROC).

In addition to the RMC, several other executive committees play a critical role in facilitating more in-depth risk management deliberations. These include the Asset Liability Committee (ALCO), which manages liquidity risk and interest rate risk in the banking book; the Operational Risk Committee (ORC), for operational risk management; the Credit Policy Committee (CPC), to discuss credit-related policies; and the Executive Credit Committee (ECC), which is a credit/financing decision-making committee based on the authorization provided.



3. RISK APPETITE

Risk Appetite is a core component of the Enterprise Wide Risk Management (EWRM) framework and is defined as the type and level of risk that Bank is willing to accept in achieving its strategic and business objectives. The Bank's Risk Appetite is dynamic and evolving in response to changings in business priorities, risk management capabilities, and external conditions.

Risk Appetite is developed in accordance with annual planning process to ensure its alignment with the Bank's strategy, business growth aspirations, capital and liquidity positions, operational plans, and the capacity and capability of its risk management functions including systems, processes, and human resources.

Risk Appetite is developed and managed through effective governance, with clearly defined roles and responsibilities accross the relevant functions. The Board of Commissioners has the authority to approve the Bank's Risk Appetite. The Risk Management Unit (RMU) provides the Board of Commissioners and the Board of Directors with Risk Appetite compliance monitoring reports on a regular basis.

The Bank's Risk Appetite is articulated, through Risk Appetite Statement (RAS), which comprises 5 (five) measurement dimensions, including: Solvency and Capital; Income Diversification and Volatility; Liquidity; Franchise; and Sustainability (including Climate Risk).

RAS is supported by the RAS Dashboard, which includes metrics/indicators and Red-Amber-Green (RAG) thresholds that are reviewed periodically, at least once a year. The metrics/indicators and thresholds are established by taking into account various factors, including capital, asset quality, liquidity, funding capacity, and applicable regulatory requirements.

The status of each indicator is clearly highlighted in the monthly RAS compliance monitoring reports to the Board of Directors and Board of Commissioners, facilitating timely and appropriate corrective actions to be taken when necessary.

4. RISK MANAGEMENT PROCESS

The risk management process is a fundamental part of the Bank's daily operational activities and is designed to ensure that risks are appropriately identified, assessed, and addressed in a timely and effective manner. Through this process, risks inherent in the Bank's activities are managed in a disciplined and comprehensive manner, thereby supporting sustainable value creation across the Bank's operations. The risk management process at CIMB Niaga is implemented through the following stages:

Business Planning

Risk is one of the key factor in business planning process, including establishing risk posture and planning new products and activities. This helps ensure the Bank's operations remain aligned with its Risk Appetite.

Identifying and Assessing Risks

- Risks need to be clearly defined, proactively identified, and assessed continuously on a forward-looking basis.
- Risk identification process is carried out by analyzing the risk characteristics of each product and business activity within the Bank.
- Risk identification process is carried out by analyzing its impact on both financial and non-financial aspects, including reputation and compliance to regulatory provisions.
- According to OJK regulations on risk profiles, the main risks managed by the Bank comprise 11 (eleven) types of risks: credit, market (including interest rates in the banking book), liquidity, operational, strategic, compliance, legal, reputation, intragroup transaction, rate of return, and investment risk (for Sharia Business Units).

Risk Measurement

- Risk measurement is conducted through determining risk/scoring, sensitivity analysis, stress testing, and calculating capital requirements using a methodology that refers to best practices and regulatory guidelines.
- The Bank periodically reviews the appropriateness of its assumptions, data sources, and procedures performed to measure risks.
- The Bank also enhances its risk measurement system; when there are material changes in business activities, products, transactions, and risk factors.

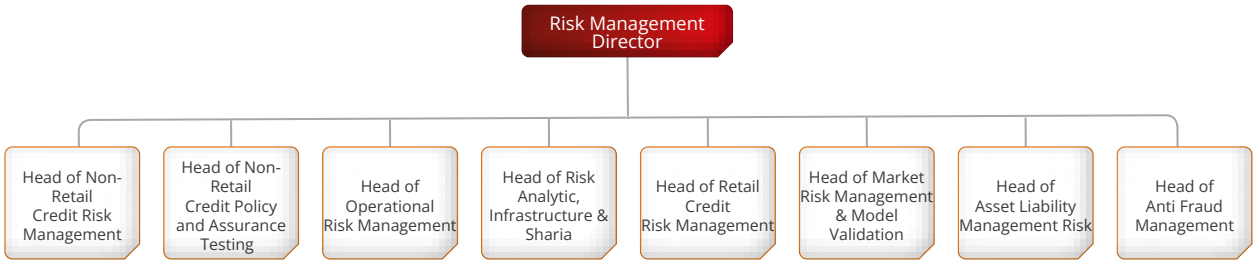
Risk Management and Control

- Controls and limits are used to manage risk exposure and ensure it remains within predetermined Risk Appetite thresholds.
- Controls and limits are monitored and reviewed periodically to adapt to business needs, market conditions, and regulatory changes.
- Corrective actions are carried out to mitigate risks. Key considerations in determining risk mitigation options include the suitability between benefits and costs, values and perceptions of all stakeholders, and an evaluation of whether the selected risk mitigation could potentially create new risks.
- The Bank implements an internal control system as part of its supervisory framework. The Internal Audit Unit (IAU) and/or other third parties evaluate and assess this internal control system.

Monitoring & Reporting

- Delivered on a timely manner, accurate, and straightforward risk assessments to ensure that both portfolio and individual exposure aligned with the Bank's Risk Appetite.
- The output can be used to analyze future risk management strategies.
- The process is supported by a reliable reporting system that at least includes, at minimum reports on the following topics:
  a. Comprehensive risk exposure, covering exposure by risk and activity types.
  b. Compliance with policies and procedures, including the establishment and adherence to limits.
  c. The realization of risk management implementation is compared with the specified objectives and targets.

The risk management process is carried out by the Risk Management Unit (RMU), which operates independently from the business units and serves as the second line of defense. The RMU is responsible for establishing a comprehensive risk management framework encompassing the identification, measurement, monitoring, and control of risks, as well as the reporting of risk exposures and the development of an effective internal control system. The RMU reports to the Risk Management Director.



In addition, the RMU performs coordination and communication functions across all risk management processes within the Bank and across member entities of the CIMB Indonesia financial conglomerate, taking into account the nature and complexity of each entity's business.

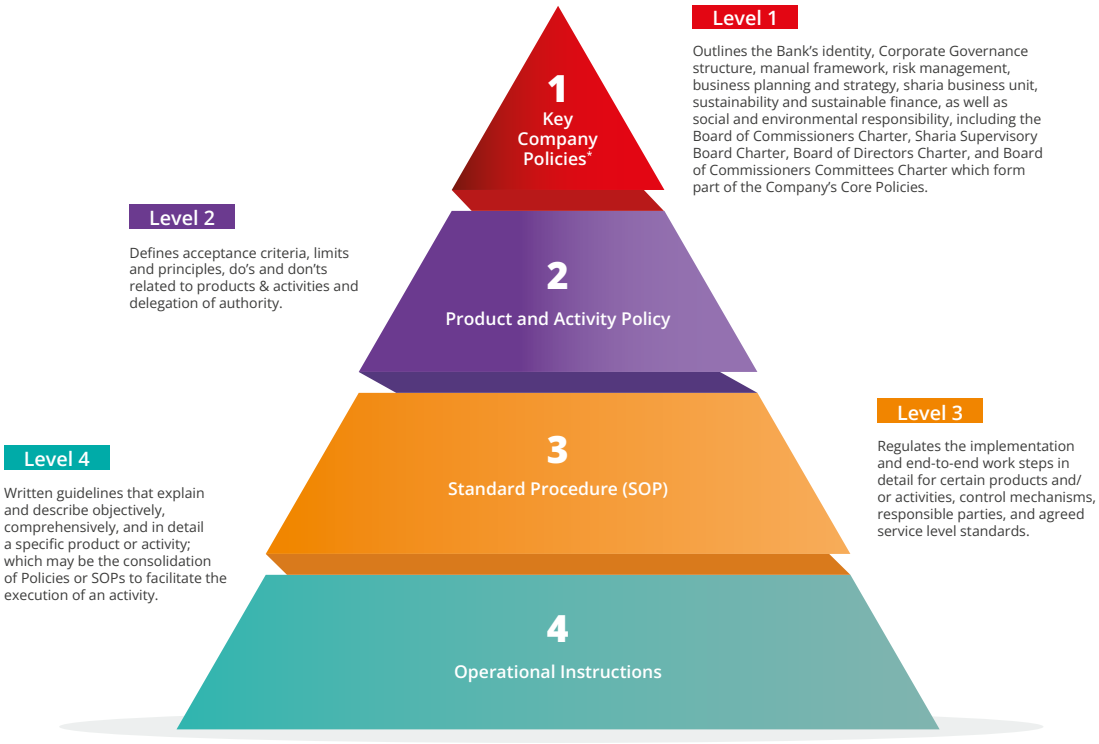
5. RISK MANAGEMENT INFRASTRUCTURE

Adequate risk management infrastructure is critical for effective implementation of Enterprise-Wide Risk Management (EWRM). The infrastructure must be capable in supporting the risk management process across 3 (three) core components, including policies, methodologies and procedures; Human Resources (HR); and Management Information Systems (MIS).

5.1 POLICY, PROCEDURE, AND METHODOLOGY

CIMB Niaga ensures the adequacy of its policies, procedures, and methodologies to establish a common and consistent risk perspective across all organizational units, including standardized risk definitions and risk language. Appropriate risk management policies, aligned with the nature of each risk type, provide the foundation for the Bank's risk management practices. Methodologies offer specific guidance to support the effective implementation of these policies, while procedures set out more detailed instructions to facilitate their application in day-to-day risk-taking activities.

Taxonomy of Internal Bank Provisions



* Includes Risk Management Policy and Framework Manual Policy.

5.2 HUMAN RESOURCES (HR)

The effectiveness of the Enterprise Wide Risk Management (EWRM) framework is supported by human resources with appropriate capabilities and expertise. The Bank develops comprehensive recruitment, development, and training systems, as well as remuneration frameworks, that encourage employees to manage risks responsibly. The assignment of roles and responsibilities is reinforced by performance measurement and compensation mechanisms that are aligned with the Bank's strategic plan and Risk Appetite.

CIMB Niaga establishes clear qualification requirements for each position involved in risk management implementation and assigns competent officers and staff to the Risk Management Unit in accordance with the size and complexity of the Bank's business. In addition, the Bank provides employees with opportunities to enhance their risk management knowledge through various initiatives, including:

- Internal and external training (including mandatory training required by regulators) that corresponds to their business field.
- Employees are encouraged to regularly conduct BLS (Business Learning Sessions), during which employees who have completed training, conduct sharing sessions with their colleagues.
- The Bank has provided data and digitalization training.
- The learning process at the Bank is delivered in an engaging manner through gamified quiz platform (Learning on the Go), which is mandatory for all CIMB Niaga employees.

The Bank provides job rotation opportunities to employees as part of assignment exposure initiatives aimed at broadening their experience and enhancing their knowledge across different business areas.

The Bank also implements risk-based performance measurement to ensure that performance evaluations are conducted in a comprehensive and integrated manner, aligned with strategic planning, risk considerations, and capital management.

5.3 TECHNOLOGY AND DATA

Technology and data play a critical role in supporting informed and accountable decision-making, thereby enabling risks to be managed effectively and efficiently. These elements form an integral part of the Bank's management information systems and are continuously enhanced to meet the evolving needs of the Bank and its stakeholders.

CIMB Niaga adopts a risk management information system that ensures the following:

1. Accurate, informative, and timely measurement, for both overall/composite risk exposure and risk exposure by risk type that is inherent in the Bank's business activity, as well as risk exposure by the Bank's functional activities.
2. Compliance with the implementation of risk management policies, procedures, and limits;
3. Availability of risk management implementation results (realization) compared to targets set by the Bank in accordance with the implementation of risk management policies and strategies.

The risk management process at CIMB Niaga is supported by a comprehensive information system that generates the reports required for continuous risk monitoring. This system enables the timely detection and correction of deviations from policies and procedures, thereby reducing the potential occurrence of risk events and supporting informed decision-making.

The system is designed to support the Bank's implementation of risk management processes in line with prevailing best practices.

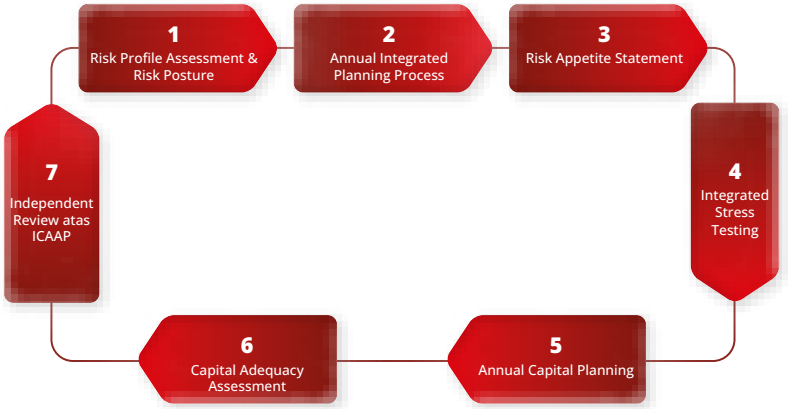
ICAAP (Internal Capital Adequacy Assessment Process)

In accordance with POJK No. 34/POJK.03/2016 regarding Minimum Capital Adequacy Requirement for Commercial Banks, the Bank is required to have processes in place to ensure capital adequacy level is in line with its risk profile, and formulate strategies to maintain adequate capital levels, known as Internal Capital Adequacy Assessment Process (ICAAP). This process involves dialogue with the Bank's supervisory authority to achieve a shared understanding of the Bank's capital adequacy. The implementation of ICAAP at CIMB Niaga is based on prevailing best practices, regulatory provisions and internal policies to assess, comply with, monitor and maintain capital levels appropriate to the risk profile.

The implementation of ICAAP demonstrates a strong linkage between strategic planning, capital adequacy assessment, and the Bank's risk profile. This integrated approach supports the Bank in achieving its financial targets while optimizing shareholder value. The ICAAP process also takes into account the Bank's strategic priorities, business plans, and prevailing macroeconomic conditions.

The ICAAP process is conducted jointly by the Risk Management Unit and Finance Directorate.

The Bank's ICAAP process is illustrated as follows:



The Board of Commissioners determines risk posture as guidance for business units on acceptable risk levels as part of the Bank's strategy determination process, taking into account external and internal conditions, as well as the Bank's capabilities and limitations. Risk posture provides a qualitative direction at the beginning of the annual planning process for the level of risk posture that the business unit will implement in the coming years. In line with the EWRM framework, which prioritizes risk in the business planning process, risk posture acts as a link between the acceptable risk level and the implementation of strategic decisions reflected in the preparation of the annual budget.

CIMB Niaga determines the Risk Appetite in accordance with the approved strategy. The Risk Appetite is monitored regularly using a dashboard that includes indicators/metrics Red Amber Green (RAG) threshold functioning as an early warning system for the Bank's strategy realisation.

CIMB Niaga conducts stress testing on its annual budget to measure and evaluate capital adequacy, liquidity, and the Bank's capacity to absorb losses under extreme yet plausible crisis scenarios. The scope of stress testing includes major types of risk: credit risk (both wholesale and retail segments), market risk (including interest rate and foreign exchange rate risk), and liquidity risk. The preparation of stress testing scenario is carried out by considering relevant stress drivers or events, such as geopolitical issues, trends of slowing global economic growth, and other related factors.

The results of capital-related stress testing are used to determine the capital buffers under stressed conditions as part of the Bank's annual Capital Planning process and to prepare a Capital Contingency Plan

In terms of liquidity risk, stress testing is used to assess the adequacy of liquidity and the availablity of liquid asset reserves, as well as the preventative and corrective measures outlined in the Contingency Funding Plan.

The Bank's capital is measured and monitored on a regular basis to ensure that capital levels remain adequate, both to meet regulatory minimum requirements and to support risk-taking activities in day-to-day business operations. This assessment takes into account the Bank's business growth and expansion plans, as well as the need to maintain capital buffers to absorb potential unexpected losses. The calculation of capital adequacy in accordance with risk profile is conducted with reference to applicable regulatory requirements.

The Bank also conducts an independent review of the risk management and capital management processes associated with ICAAP to provide adequate and independent assurance on the adequacy and effectiveness of the internal control system implemented within the ICAAP process.

CIMB Niaga has implemented several strategic initiatives to strengthen capital adequacy, as follows:

- Determining the capital trigger ratios, which represent the minimum CAR thresholds at which the Bank activates its capital contingency measures (Capital Contingency Plan).
- Determining the annual internal capital targets based on minimum capital requirements, business growth plans, corporate actions, significant events, and capital reserves to ensure the Bank's capital is within a safe and optimal level.
- Regularly conducting capital projections and comparisons against actual capital in the short, medium, and long term to ensure comprehensive capital monitoring and effective capital strategy planning.

CIMB Niaga has also implemented a risk-based performance assessment (RAROC), which measures the profitability of each business unit based on the risks taken and returns generated. The Bank continuously enhances the methodology used for risk-based performance assessment and its usage.

Sharia Business Unit (SBU) Risk Management

The implementation of Sharia Business Unit (SBU) Risk Management at CIMB Niaga is carried out with the Dual Banking Leverage Model (DBLM) concept. The Bank develops the risk management infrastructure and implements governance in alignment with the DBLM concept and applicable Sharia principles. Under the DBLM framework, the Risk Management Unit (RMU) is also responsible for the SBU. The risk management policy for SBU is prepared as part of the Bank's risk management policy. While Sharia risk management procedures are developed to suit the needs and the operational complexity of the SBU.

The process of risk identification and measurement is performed by adopting a methodology that is appropriate for the Islamic banking concept, including periodic SBU risk profile assessments that are submitted to the OJK. The assessment covers 10 (ten) types of risk, including credit, market, liquidity, operational, legal, strategic, reputation, and compliance risk, as well as specific risks applicable to Sharia banking, such as rate of return risk and investment risks. Furthermore, the implementation of credit risk management includes country risk and transfer risk in alignment with the OJK provisions.

Risk monitoring and evaluation are carried out through the Risk Management Committee (RMC), in which the Director overseeing the SBU is a committee member. The monitoring results are reported to the Board of Commissioners through the Risk Oversight Committee (ROC) and to the Sharia Supervisory Board (SSB). The SSB is responsible for ensuring policies, procedures, products, systems, and contracts comply with Sharia principles. The SSB members are designated as the main parties of the Bank, equivalent to the Board of Directors and Commissioners, in accordance with OJK provisions.

Furthermore, to support the function of the Sharia Supervisory Board (SSB), a Sharia Advisory Group, has been established is to provide inputs on Sharia compliance. Matters, along with a Sharia Governance Review function that assist the SSB in reviewing Sharia compliance for transactions, and preparing the SSB Oversight Report for submission to the regulator.

In addition, a Sharia Risk Control Unit (RCU) is responsible for ensuring that all activities of the SBU comply with applicable regulations and that operational risks are properly managed. The Sharia RCU also conductes socialization and awareness programs on Sharia non-compliance risk. Active coordination is carried out with the Compliance Directorate, Risk Management Directorate, Anti-Fraud Management unit, and other units responsible for policies and procedures.

As part of Sharia governance, the RMU regularly presents the risk profiles of SBU to the SSB meetings, ensuring effective oversight and compliance with POJK and SEOJK provisions.

Currently, CIMB Niaga is in the process of preparing the spin-off of its Sharia Business Unit into a Sharia Commercial Bank, in line with management's strategic decision to develop its Sharia business in the future.

Risk Profile and Soundness Level of Bank and Consolidation

The Bank's risk profile provides a comprehensive view of the potential risks inherent across all portfolios and exposures. The Bank conducts regular self-assessments of its individual and consolidated risk profiles, in accordance with POJK No. 18/POJK.03/2016 regarding the Implementation of Risk Management for Commercial Banks and OJK Regulation No. 38/POJK.03/2017 regarding Consolidated Risk Management for Banks Exercising Control over Subsidiaries. This assessment covers key risk categories, including credit/financing risk, market risk, liquidity risk, operational risk, legal risk, reputational risk, strategic risk, compliance risk, and Sharia-specific risks such as rate-of-return risk and investment risk. In addition, credit risk management also incorporates country risk and transfer risk, in accordance with applicable OJK regulations.

In assessing risk profile, the Bank applies risk indicators that incorporate not only historical data but also forward-looking indicators with considerations of the Bank's business strategy and broader macroeconomic conditions. Risk profile enables the Bank to manage risks effectively and undertake timely, targeted actions across the organization, including its subsidiaries in line with their respective business activities. Based on the 2025 self-assessment, CIMB Niaga's individual and consolidated risk profile remained at Level 2 (Low to Moderate).

In accordance with POJK No. 4/POJK.03/2016 concerning the Assessment of the Soundness Level of Commercial Banks, CIMB Niaga also evaluates its overall financial soundness using Risk Based Bank Rating approach which consists of 4 (four) factors: Risk Profile, Good Corporate Governance (GCG), Earnings, and Capital. The Bank's self-assessment results for 2025 indicates a Composite Rating of 2 (Healthy) on both individual and consolidated basis, reflecting sound financial condition and the Bank's resilience in managing significant adverse impacts arising from changes in business conditions and external factors.

Integrated Risk Management

CIMB Niaga serves as the Financial Conglomerate Holding Company (FCHC) of the CIMB Indonesia Financial Conglomerate in accordance with POJK No. 30 of 2024 regarding Financial Conglomerates and Financial Conglomerate Holding Company.

Based on the OJK's decision, CIMB Niaga is designated as the Operational Financial Conglomerate Holding Company (FCHC), responsible for controlling, consolidating, and overseeing the activities of the Financial Conglomerate (FC). In the area of Risk Management, an integrated

approach is implemented, encompassing the formulation and assessment of the FC's Risk Appetite, principles for risk reporting, the delegation of authority, the limits setting, and monitoring of risk exposure, taking into account the business characteristics of each Financial Services Institution (FSI).

The Bank has a Risk Management Policy and Integrated Risk Management Procedures as the standard for implementing risk management within the Financial Conglomerate. Implementation is carried out through mentoring and alignment of risk management practices, including risk governance, policy, and procedure adequacy, risk management processes, and internal control systems.

For risk identification, the CIMB Indonesia Financial Conglomerate conducts a self-assessment covering 9 (nine) types of risk, including credit risk, market risk, liquidity risk, operational risk, strategic risk, reputational risk, legal risk, compliance risk, and intragroup transaction risk. The assessment is performed through the Integrated Risk Profile Report on a semi-annual basis, resulting in an aggregated rating derived from each Financial Services Institution within the conglomerate. This process is supported by the web-based CIMB Integrated Reporting System (CIRS), which connects all Financial Services Institutions for the collection of supporting data, thereby reducing manual processes and enhancing the accuracy and timeliness of reporting.

To ensure effective risk management, the CIMB Indonesia Financial Conglomerate established the Integrated Risk Management Committee (IRMC) as a discussion forum among FSI and the financial conglomerate's member. IRMC consists of Directors and/or Heads overseeing the risk management function of each FSI, as well as executive risk management officers from FCHC. This committee monitors and evaluates risk exposures, conveys key areas for improvement, and provides recommendations to the FCHC Board of Directors through the Risk Management Committee (RMC).

The established structure of CIMB Indonesia's Financial Conglomerate in 2025 consists of PT Bank CIMB Niaga as the FCME, PT CIMB Niaga Auto Finance as a member, PT CIMB Niaga Sekuritas as a member, and Dana Pensiun Bank CIMB Niaga as a member.

Development of Basel Implementation

CIMB Niaga adopted risk management best practices in line with Basel standards to fundamentally and sustainably strengthen its risk management functions. The Bank's risk management is conducted in a comprehensive and integrated manner, and is continuously enhanced across the entire value chain from upstream to downstream, including but not not limited to the following initiatives:

1. Periodic review and enhancement of business and credit risk models (at least once a year) in accordance with Basel II and III requirements for credit rating/scoring, covering Corporate assets, Specialized Lending, Bank Risk Rating (BRR), Credit Cards, Mortgages, Personal Loans, Auto Loans, and SME Retail.
2. Development and Improvement of Infrastructure Functions and Risk Management Systems through CRIPAS RWA (Credit Risk Parameter System Risk Weighted Assets), which was initially intended for Basel II/III credit risk data and management, but has also been developed to include market risk data and management.
   a. Implementing the Internal Credit Risk Model.
   b. Integration of credit risk data from upstream to downstream (end-to-end).
   c. Centralized Credit Risk and Market Risk Repository.
   d. Credit Risk RWA calculation and reporting according to the Standardised Approach (SA) and Internal Rating Based (IRB) approach.
   e. Market Risk RWA calculation and reporting (FRTB).
3. Development of infrastructure functions and credit risk management systems in the One Reporting (ANTASENA) system based on Sharia principles, within the framework of preparing the Spin-Off of the Sharia Business Unit (SBU) into a Sharia Commercial Bank, including the calculation and reporting of Credit Risk RWA.

As part of its sustainability strategy, the Bank has implemented a framework aligned with the Basel III Capital Framework (Reforms) and the requirements of the Financial Services Authority (OJK), supported by the development of systems and infrastructure for credit, market, and operational risk reporting. This includes support for the implementation of the Fundamental Review of the Trading Book (FRTB) for market risk, as well as the application of operational RWA calculations using the Standardized Approach with internal models, as outlined below:

Implementation of Basel 3 Capital Framework

Implementation Date
D-SIBs
• 26 March 2018
Basel 3 Capital Framework
• Credit Risk - Standardised Approach: **1 January 2023** • Credit Risk - Internal Ratings Based Approach: **n/a** • Basel 3 - Risk Weighted Assets Operational Risk: **1 January 2023** • Interest Rate Risk in the Banking Book (IRRBB): **1 July 2019** • Exposures to Central Counterparties: **1 October 2024** • Standardised Approachto Counterparty Credit Risk: **1 February 2018** • Credit Valuation Adjustment - Basic Approach: **1 January 2024** • Market Risk (i.e., FRTB and CVA): **1 January 2024**

Source: OJK

Following the designation by Bank Indonesia of PT Kliring Penjaminan Efek Indonesia (KPEI) as the Central Counterparty for the Money Market and Foreign Exchange (CCP PUVA) in Indonesia, the Bank has complied with OJK Circular Letter No. 16/SEOJK.03/2023 regarding Capital Calculations for Bank Exposure to Central Counterparty Agencies, effective as of the September 2024 reporting position. The reporting system is fully integrated with the monthly commercial bank reporting through the One Reporting (ANTASENA), as well as via the OJK Online Reporting Application (APOLO).

Along with Basel III Capital, the Bank also implemented Basel III Liquidity which follows the regulation set out in OJK Regulation, including:

- Liquidity Coverage Ratio (LCR) based on OJK Regulation No. 42/POJK.03/2015, which was updated through POJK No. 19 of 2024.
- Net Stable Funding Ratio (NSFR) according to OJK Regulation No. 50/POJK.03/2017, which was updated through POJK No. 20 of 2024.
- Interest rate risk management in the banking book refers to OJK Circular Letter No.12/SEOJK.03/2018 regarding Application of Risk Management and Risk Measurement Standard Approach for Interest Rate Risk in the Banking Book for Commercial Banks.

To meet these requirements, the Bank set up the ALMIRA system, which generates accurate and timely reports and calculations, as well as comprehensive and detailed information that can be used for Bank analysis purposes, covering individual Bank, subsidiary, and consolidated portfolios. This system has been implemented since 2016 for liquidity risk and since 2019 for interest rate risk.

The implementation of Basel standards and OJK regulations is supported by strong governance, robust system infrastructure, and the phased and consistent application of best-practice methodologies, thereby fostering a risk culture that underpins the sustainability of the Bank's business.

Disclosure of Recovery Plan

1. **Objectives of the Recovery Plan**
   CIMB Niaga has developed Recovery Plan which aims to achieve and maintain bank stability in the financial system, in line with the Government of the Republic of Indonesia's mission to develop and strengthen the financial sector (Law of the Republic of Indonesia Number 4 of 2023) and support the national economy.

   The Recovery Plan represents CIMB Niaga's commitment to:

   a. Ensure a solid financial system stability in facing the threat of a potential financial crisis due to pressure on various financial conditions.
   b. Prevent and manage problems experienced by the Bank where the Bank determined the steps to

be taken when financial stress occurs that might threaten business sustainability.

The Recovery Plan preparation has been tailored to the Bank's conditions and refers to POJK No. 5 of 2024 regarding the Determination of Supervision Status and Handling of Commercial Bank Issues, which includes the following matters:

a. General business review through identification of critical business lines and functions.
b. Identifying the Bank's financial and operational interdependence with the main entity, affiliated, and subsidiary companies, as well as critical business systems.
c. Identifying potential financial stress scenarios, both market-wide and idiosyncratic.
d. Conducting stress testing to identify scenarios that may lead to non-viable conditions.
e. Establishing financial indicators to determine when to activate the Recovery Plan.
f. Defining recovery actions to be executed in managing the financial crisis, as outlined in the recovery options.
g. Establishing a framework and governance for managing the Recovery Plan, including its maintenance, execution, updates, and communication of the action plan.

2. Recovery Plan Framework

a. General Business Review
The General Business Review is conducted through the identification of the Bank's business lines. An internal assessment process is carried out to determine which business lines are classified as core and non-core, as well as critical and non-critical, to identify the role and significance of each business line within the banking industry. This assessment enables the Bank to determine which business lines should be sustained in the event of periods of financial stress.

b. Identification of Financial and Operational Interdependencies
CIMB Niaga conducts an assessment of financial and operational interdependence with parent companies, affiliated companies, and subsidiary companies, along with critical systems, with the aim of assessing the potential impact that financial stress may have on these interdependencies.

c. Identification of Stress Scenarios (Reverse Stress) and Stress Testing
CIMB Niaga conducts reverse stress testing to identify stress scenarios or financial distress conditions, arising from both market-wide and idiosyncratic factors, that could potentially lead to business failure. Market-wide stress scenarios reflect financial pressures driven by macroeconomic factors that affect the broader market as well as other market participants, while idiosyncratic scenarios arise from institution-specific events that impact only CIMB Niaga.

d. Determination of Recovery Plan Indicators
In determining the activation threshold for the Recovery Action Plan, CIMB Niaga has established indicators in the form of financial ratios. In determining and establishing the indicators for the Recovery Action Plan, there are four classifications of indicators, as follows: Capital, Liquidity, Profitability, and Asset Quality.

e. Recovery Options
CIMB Niaga has identified recovery options to ensure the Bank's business continuity in anticipation of challenging financial conditions. These recovery options shall be executed in case the Recovery Plan indicators are breached; however, certain actions have also been undertaken at the prevention stage prior to the Recovery Plan activation. The predetermined recovery options are tailored to the Bank's conditions and selected based on their credibility and the feasibility of each option.

f. Governance
CIMB Niaga has established governance for the Recovery Plan, wherein the Board of Directors oversees and activates the plan during the recovery period, supported by committees such as the Crisis Management Committee (CMC) and Funding Crisis Management Team (FCMT), along with other relevant units. Monthly monitoring of Recovery Plan indicators is conducted and reported to the Risk Management Committee (RMC). The Recovery Plan's framework and governance have been thoroughly documented, including steps for activating the Recovery Plan and communication processes for internal and external stakeholders during the recovery phase.

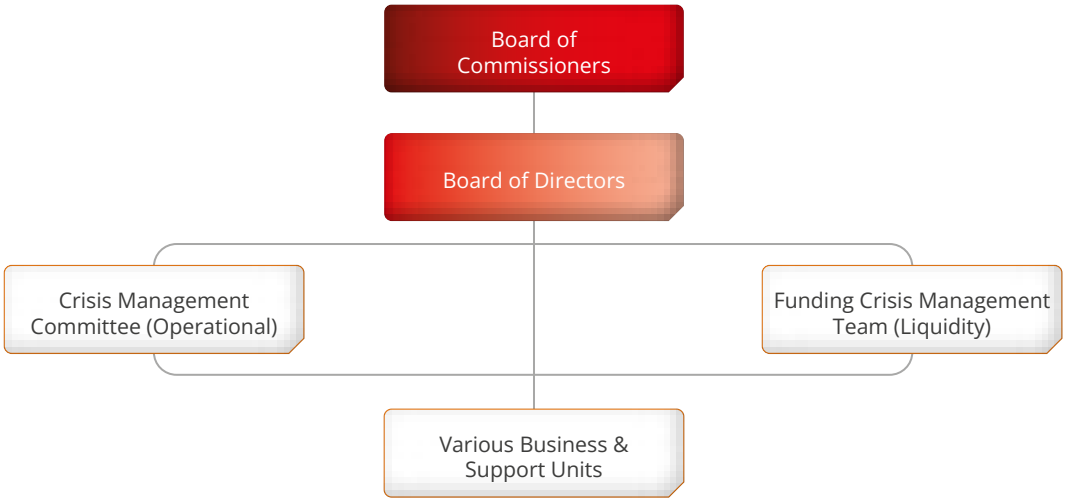
g. Communication
The communication process for the Recovery Plan is aligned with the Bank's existing Communication and Disclosure Plan, which includes the setting up of a Crisis Communication Management Team (CCMT), which is responsible for the internal and external communication process (various stakeholders) during the recovery phase. In the communication process, CCMT is in charge of selecting communication strategies and managing communication flows.

3. Recovery Plan Governance

The RMC receives monthly monitoring reports on Recovery Action Plan indicators covering 4 (four) aspects, including Capital, Liquidity, Profitability, and Asset Quality. In managing the Recovery Plan, the Board of Directors is also supervised by the Board of Commissioners. If significant operational and liquidity issues arise, the CMC (Crisis Management Committee) and FCMT (Funding Crisis Management Team) report to the Board of Directors, which are then reported to the Board of Commissioners.

The document is updated periodically, involving Senior Management, to ensure alignment with the Bank's current business conditions.

Action Plan Indicator Reporting Governance



Monitoring and Reporting of Monthly Action Plan Indicators

4. Submission of Recovery Plan

CIMB Niaga has submitted the updated Recovery Plan to the Financial Services Authority in 2025 in order to comply with POJK No. 5 of 2024 regarding the Determination of Supervision Status and Handling of Commercial Bank Issues.

Anti Fraud Management (AFM)

In accordance with POJK No. 12 of 2024 regarding the Implementation of Anti-Fraud Strategies for Financial Services Institutions, CIMB Niaga established a dedicated Anti-Fraud Management unit (AFM) to effectively implement anti-fraud strategies throughout the bankwide.

As part of its internal control system, CIMB Niaga has an anti-fraud policy to serve as a foundation for carrying out its functions, to encourage a compliance culture and raise risk awareness of potential fraud and its consequences.

CIMB Niaga requires all members of the Board of Commissioners (BOC), Sharia Supervisory Board (SSB), Board of Directors (BOD), and employees to uphold honesty, professionalism, and integrity without exception. They are expected to proactively protect and safeguard the Bank's assets, customers, and other stakeholders in compliance with internal and external regulations.

The BOD and BOC are responsible for ensuring that anti-fraud measures are implemented effectively within the Bank. As a form of active supervision by the BOD and BOC on fraud prevention, CIMB Niaga signs and implements the Integrity Pact every year by all levels of the Bank's organization, members of the BOC, SSB, and the BOD. All Bank employees, including permanent, contract, and outsourced employees, are required to complete the Integrity Pact attestation as a form of commitment to always uphold integrity and oppose all forms of fraud or violations of the CIMB Niaga Employee Code of Ethics and Conduct.

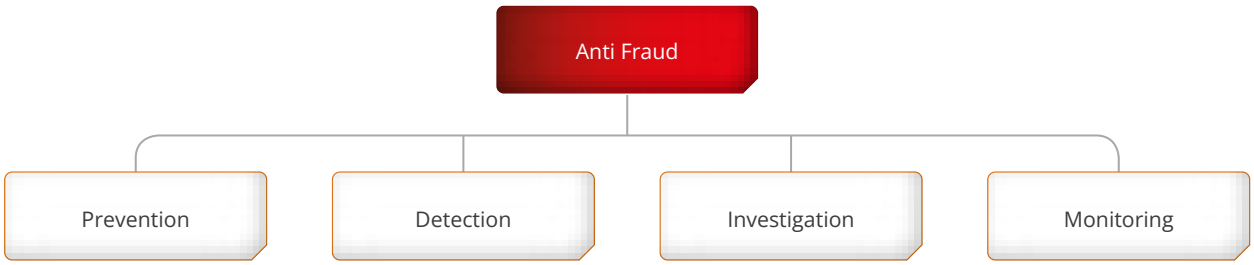
The implementation of anti-fraud strategies applies to all parties with an interest in the Bank. CIMB Niaga routinely sends letters of confirmation regarding the implementation of anti-fraud policy throughout the Bank's organizational levels, as well as a mechanism for reporting violations through the whistleblowing system, to all Bank partners. Notification/Appeal Letters regarding the prohibition of Gratuities are also routinely sent before the holidays as an additional reminder.

ZERO TOLERANCE TO FRAUD

CIMB Niaga upholds zero-tolerance policy towards fraud, under which any act of fraud and any individual involved shall be subject to strict disciplinary action without exception, including referral for criminal prosecution where applicable. The implementation of the zero-tolerance-to-fraud principle is intended to foster a culture of integrity as a critical foundation for safeguarding the Bank's assets, customers, and other stakeholders, while supporting sustainable growth.

ANTI-FRAUD STRATEGY

CIMB Niaga's anti-fraud strategy is implemented in the form of a fraud control system in accordance with POJK No. 12 of 2024 which consist of 4 (four) interrelated anti-fraud strategy pillars, including:



PREVENTION

Prevention comprises activities undertaken to mitigate the potential occurrence of fraud and to prevent losses to the Bank, its customers, and other stakeholders. One of the key fraud prevention measures is the cultivation of a strong anti-fraud culture and the enhancement of fraud awareness among internal employees, customers, and business partners through continuous anti-fraud education and awareness programs. This educational program is carried out not solely for employees but also for customers and other stakeholders using various methods/media, including face-to-face or virtual training/sharing session programs, the use of e-Learning applications (Learning on The Go), and other communication media such as WhatsApp, email blasts, social media (Facebook, Instagram, Twitter), CIMB Niaga website, Digital Posters displayed at branch offices, SMS, ATM/CDM Displays, Billing/Account Statements, as well as call center waiting tones (Interactive Voice Response/IVR). This educational program is carried out, to ensure:

1. All parties clearly understand that CIMB Niaga enforces "zero tolerance to fraud", whereby perpetrators of fraud and all parties involved (internal and external) shall be subject to strict disciplinary actions and severe consequences without exception.
2. All employees are expected to uphold the Bank's values and demonstrate high integrity while carrying out their duties in alignment with applicable policies and procedures.
3. All parties can participate in fraud prevention, including raising awareness of cyber risks and avoiding becoming victims of fraud perpetrators.
4. All parties are expected to uphold a speak up culture and refrain from ignoring any indications of fraud, utilizing the Bank's Whistleblowing System (WBS).

DETECTION

An effective identification system is critical for promptly identifying fraud, enabling immediate mitigation steps to avoid greater risks or losses. The Bank detects fraudulent actions through a variety of methods, including:

1. Regular and surprise audits.
2. Surveillance systems.
3. Approach through data analytics carried out by the control function.
4. Encouraging a speak-up culture through the Whistleblowing System (WBS).
5. Monitoring suspicious transactions outside the customer profile in relation to Anti-Money Laundering and Counter the Financing of Terrorism (AML-CFT).
6. Maker-checker control mechanisms, verification, and other control mechanisms by utilizing systems or infrastructure attached to the Bank's products and operational processes.
7. Collaborate with auditors to detect fraud in specific segments, products, and business processes with a risk-based approach.

Since 2017, CIMB Niaga has engaged an independent and professional third party, PT Deloitte Advis Indonesia / PT DC Solution, as the administrator of its Whistleblowing System (WBS). This third party is responsible for receiving whistleblowing reports, forwarding them to CIMB Niaga, and acting as a communication liaison between CIMB Niaga and the whistleblower when necessary. Through the appointment of an independent third party, employees, customers, business partners, and the public are expected to be more at east in reporting any indications of fraud or violations involving CIMB Niaga employees. The use of an independent third party also ensures that the confidentiality of the reporter is strictly protected.

INVESTIGATION

Investigations into indications or allegations of fraud are conducted to identify the perpetrators, modus operandi, motives, and root causes of the fraud. Through investigation process, the Bank establishes a robust basis for imposing sanctions on the perpetrators and undertaking appropriate follow-up actions, including the management of affected customers (if any), assessment of losses incurred, initiation of legal proceedings, and enhancement of control measures based on vulnerabilities identified during the investigation.

To ensure that all indications of fraud cases are followed up on and the progress of their resolution is comprehensively monitored, the Bank has centralized the escalation and reporting of suspected fraud cases to the Anti-Fraud Management unit. The Bank is supported by an independent Investigation Team equipped with the requisite competencies and expertise, including analytical and investigative capabilities, forensic accounting, computer forensics, field investigations, and interview techniques.

MONITORING

The monitoring pillar encompasses follow-up actions and evaluations of fraud cases, as well as the reporting of such cases to Management and the OJK. Follow-up actions on fraud cases include ensuring the imposition of sanctions on the perpetrators and related parties, the management of losses incurred, and the initiation of necessary legal actions. All fraud cases are also subject to thorough evaluation to identify required enhancements to controls and/or processes, thereby mitigating the risk of recurring similar fraudulent activities.

Anti-fraud strategies are regularly reported to the Board of Directors and Board of Commissioners, as well as the OJK, to ensure compliance with prevailing regulations. The explanation of each pillar above demonstrates that CIMB Niaga has implemented an anti-fraud strategy comprehensively and that each pillar is interrelated so that the strategy can run effectively.

Basel II Pillar 3: Capital Disclosure, Risk Exposure, and Risk Management Implementation

GENERAL AFFAIR

Table 1.a. Consolidated Disclosure of Quantitative Key Metrics

Bank Name : PT Bank CIMB Niaga Tbk (Consolidated)
Reporting Position : 31 December 2025

(in million Rupiah)

No.	Description	a Dec 2025	b Sep 2025	c Jun 2025	d Mar 2025	e Dec 2024
Available Capital (value)						
1	Common Equity Tier 1	55,655,101	53,992,636	51,391,907	53,234,042	50,821,659
2	Tier 1 Capital	55,655,101	53,992,636	51,391,907	53,234,042	50,821,659
3	Total Capital	58,246,993	56,521,784	53,908,738	55,754,779	53,313,814
Risk Weighted Asset (Value)						
4	Total Risk Weighted Asset (RWA)	234,556,941	228,556,626	224,394,903	224,407,405	228,422,975
Risk Based Capital Ratio in the form of percentage of RWA						
5	Common Equity Tier 1 (CET1) Ratio (%)	23.73%	23.62%	22.90%	23.72%	22.25%
6	Tier 1 Ratio (%)	23.73%	23.62%	22.90%	23.72%	22.25%
7	Tier 1 Capital Ratio (%)	24.83%	24.73%	24.02%	24.85%	23.34%
Additional CET1 that functions as buffer in the form of percentage of RWA						
8	Capital conservation buffer (2.5% dari ATMR) (%)	2.50%	2.50%	2.50%	2.50%	2.50%
9	Countercyclical Buffer (0 - 2.5% dari ATMR) (%)	0.00%	0.00%	0.00%	0.00%	0.00%
10	Capital Surcharge for systemic Banks (1% - 2,5%) (%)	1.00%	1.00%	1.00%	1.00%	1.00%
11	Total CET1 as buffer (Line 8 + Line 9 + Line 10)	3.50%	3.50%	3.50%	3.50%	3.50%
12	CET1 Component for buffer	12.29%	12.29%	12.28%	12.28%	12.31%
Leverage ratio in accordance with Basel III						
13	Total Exposure	369,529,457	361,358,414	356,417,979	368,058,547	357,993,800
14	Leverage Ratio Value, including the impact of the adjustment towards temporary exemptions on current account placements in Bank Indonesia in order to meet Statutory Reserve provisions (if any)	15.06%	14.94%	14.42%	14.46%	14.20%
14a	Basel III compliant leverage ratio in the presence of Expected Loan Loss Model Expected Loan Loss Model in full compliance with PSAK 71. (%) (line 2a/line13)	N/A	N/A	N/A	N/A	N/A
14b	Leverage Ratio Value, excluding the impact of the adjustment towards temporary exemptions on current account placements in Bank Indonesia in order to meet Statutory Reserve provisions (if any)	15.06%	14.94%	14.42%	14.46%	14.20%
14c	Leverage Ratio Value, including impact from the adjustment towards temporary exemptions on current account placements in Bank Indonesia in order to meet Statutory Reserve provisions (if any), which has inputed the average value of the listed value of the Securities Financing Transaction (SFT) assets on a gross basis	15.06%	14.94%	14.42%	14.46%	14.20%
14d	Leverage Ratio Value, excluding the impact of the adjustment towards temporary exemptions in current account placements in Bank Indonesia in order to meet Statutory Reserve provisions (if any), which has inputed the average value of the listed value of the Securities Financing Transaction (SFT) assets on a gross basis	15.06%	14.94%	14.42%	14.46%	14.20%
Liquidity Coverage Ratio (LCR)						
15	Total High Quality Liquid Assets (HQLA)	116,509,990	101,872,881	91,639,868	94,677,493	99,026,075
16	Total Net Cash Outflow	57,168,323	49,121,156	47,590,961	47,634,819	43,908,886
17	LCR (%)	203.80%	207.39%	192.56%	198.76%	225.53%
Net Stable Funding Ratio (NSFR)						
18	Total Available Stable Funding (ASF)	237,260,993	239,193,615	238,783,648	236,932,515	234,496,340
19	Total Required Stable Funding (RSF)	209,639,047	208,419,157	205,600,292	204,960,237	202,818,676
20	NSFR (%)	113.18%	114.77%	116.14%	115.60%	115.62%

Qualitative Analysis

CAR Ratio:
CIMB Niaga's consolidated Capital Adequacy Ratio (CAR) as of December 2025 (T) was 24.83%, an increase of 0.10% from 24.73% in September 2025 (T-1). The increase in CAR was due to:

1. An increase in total capital of Rp1.7 trillion, primarily driven by an increase in current year profit of Rp1.6 trillion, an increase in the fixed asset revaluation surplus of Rp0.5 trillion due to the revaluation process by Public Appraisal Services Agency (KJPP), despite a decrease in potential profit from the increase in the fair value of financial assets in the available-for-sale (FVOCI) category of Rp0.3 trillion, and a decrease in deferred tax calculations of Rp83.3 billion.
2. Although total risk-weighted assets (RWA) increased by Rp6.0 trillion due to an increase in credit RWA of Rp5.2 trillion and an increase in market RWA of Rp0.8 trillion.

Compared to December 2024 (T-4), the CAR ratio in December 2025 (T) saw a 1.49% increase. This increase was driven by an increase in total capital of Rp4.9 trillion, largely driven by an increase in previous year's profit and current year's profit of Rp3.0 trillion, an increase in the fixed asset revaluation surplus of Rp0.5 trillion due to the revaluation process by the KJPP, and an increase in potential profit from an increase in the fair value of financial assets in the available-for-sale (FVOCI) category of Rp1.4 trillion. Although total risk-weighted assets (RWA) increased by Rp6.1 trillion due to an increase in credit RWA of Rp9.0 trillion and market RWA of Rp1.7 trillion, operational RWA decreased by Rp4.6 trillion.

Leverage Ratio:
CIMB Niaga's consolidated leverage ratio in December 2025 (T) was 15.06%, an increase of 0.12% from 14.94% in September 2025 (T-1). This increase was driven by an increase in core capital of Rp1.7 trillion, largely driven by an increase in current year profit of Rp1.6 trillion, an increase in the fixed asset revaluation surplus balance of Rp0.5 trillion due to the revaluation process by the KJPP, despite a decrease in the potential gain from the increase in the fair value of financial assets in the available-for-sale (FVOCI) category of Rp0.3 trillion, and a decrease in deferred tax calculations of Rp83.3 billion, despite an increase in total exposure of Rp8.2 trillion, largely due to an increase in total asset exposure in the statement of financial position.

*T is the quarterly period, T-1 is the previous quarter.

LCR:
On a consolidated basis, the average LCR for Q4 2025 was 203.80%, a decrease of 3.59% compared to the previous quarter (Q3 2025 was 207.39%). This decrease was due to an increase in the weighted average Net Cash Outflow, which was a larger percentage than the increase in the weighted average HQLA. The increase in HQLA was primarily in the form of placements with Bank Indonesia and government bonds, supported by an increase in average public deposits during Q4 2025, which automatically increased the bank's cash outflow.

NSFR:
The Consolidated NSFR in December 2025 was 113.18%, still above the Regulator's threshold. The Consolidated NSFR decreased by 1.59% compared to 114.77% in September 2025. This decrease was due to a decrease in the total weighted value of the Consolidated ASF component, while the total weighted value of the Consolidated RSF increased. ASF decreased by 0.81%, or equivalent to Rp1.93 trillion after weighting, while RSF increased by 0.59%, or equivalent to Rp1.22 trillion after weighting.

Table 1.b. The difference between Consolidated Coverage under Accounting Standards and Prudential Provisions

(in million Rupiah)

	a	b	c	d	e	f	g
			The recorded value of each risk				
	Carrying value as specified in the financial statement publication	Carrying value based on prudent principles	In accordance with credit risk framework	In accordance with counterparty credit risk framework	In accordance with securitization framework	In accordance with market risk framework	Not refer to capital requirements or based on capital reduction
Indonesia							
Assets							
Cash	3,657,344	3,657,344	3,657,344	-	-	-	-
Placement in Bank Indonesia	22,909,318	22,909,318	22,909,318	-	-	-	-
Placement in other banks	2,511,741	2,511,741	2,511,741	-	-	-	-
Spot and derivative receivables	773,692	773,692	773,692	2,693,360	-	773,692	-
Securities	73,825,960	73,825,960	47,638,404	-	-	26,187,556	-
Securities sold under repurchase agreements (repo)	11,639,569	11,639,569	11,294,912	158,656	-	344,657	-
Claims on securities purchased under re-sell agreement (reverse repo)	1,000,129	1,000,129	-	1,000,129	-	-	-
Acceptance receivables	1,937,050	1,937,050	1,937,050	-	-	-	-
Loans	182,589,970	182,589,970	182,589,970	-	-	-	-
Sharia Financing	55,718,855	55,718,855	55,718,855	-	-	-	-
Investments	24,214	24,214	24,214	-	-	-	-
Other financial assets	4,369,627	4,369,627	4,369,627	-	-	-	-
Allowance for impairment in of financial assets -/							
a. Marketable securities	(782)	(782)	-	-	-	-	-
b. Loans and Sharia financing	(8,383,385)	(8,383,385)	(6,973,954)	-	-	-	-
c. Others	(2,734)	(2,734)	(2,734)	-	-	-	-

(in million Rupiah)

	a	b	c	d	e	f	g
			The recorded value of each risk				
	Carrying value as specified in the financial statement publication	Carrying value based on prudent principles	In accordance with credit risk framework	In accordance with counterparty credit risk framework	In accordance with securitization framework	In accordance with market risk framework	Not refer to capital requirements or based on capital reduction
Intangible assets	5,244,591	5,244,591	-	-	-	-	5,244,591
Accumulated amortization of intangible assets -/	(3,215,854)	(3,215,854)	-	-	-	-	(3,215,854)
Fixed assets and inventories	9,821,997	9,821,997	9,821,997	-	-	-	-
Accumulated depreciation of fixed assets and inventories -/	(2,620,686)	(2,620,686)	(2,620,686)	-	-	-	-
Non-productive assets							
a. Abandoned properties	-	-	-	-	-	-	-
b. Foreclosed collaterals	462,372	462,372	462,372	-	-	-	-
c. Suspended accounts	131,325	131,325	131,325	-	-	-	-
d. Inter-branch assets	111,356	111,356	111,356	-	-	-	-
Other assets	10,193,224	10,193,224	10,036,470	-	-	-	156,754
Total assets	**372,698,893**	**372,698,893**	**344,391,274**	**3,852,145**	**-**	**27,305,904**	**2,185,491**
Liabilities							
Current account	103,079,287	103,079,287	-	-	-	-	-
Saving account	86,381,232	86,381,232	-	-	-	-	-
Time deposits	81,062,261	81,062,261	-	-	-	-	-
Electronic money	146,880	146,880	-	-	-	-	-
Liabilities to Bank Indonesia	-	-	-	-	-	-	-
Interbank liabilities	7,366,310	7,366,310	-	-	-	-	-
Spot and derivative liabilities	598,119	598,119	-	-	-	-	-
Liabilities on securities sold under repurchase agreement	11,514,958	11,514,958	-	-	-	-	-
Acceptance liabilities	1,937,050	1,937,050	-	-	-	-	-
Issued securities	3,685,222	3,685,222	-	-	-	-	-
Borrowings	4,455,255	4,455,255	-	-	-	-	-
Security deposits	500,038	500,038	-	-	-	-	-
Inter-branch liabilities	-	-	-	-	-	-	-
Other liabilities	13,815,098	13,815,098	-	-	-	-	-
Minority interest	217,326	217,326	-	-	-	-	-
Total liabilities	**314,759,036**	**314,759,036**	**-**	**-**	**-**	**-**	**-**

Qualitative Analysis

There is a difference between the total carrying value of assets, in accordance with the scope of the prudential consolidation provisions, and the carrying value of each risk (as reported in template LI1), derived from the value of Spot Derivative Receivables and Receivables on securities purchased under resale agreements (reverse repos). The difference is explained as follows:

1. Spot Derivative Receivables
   - Referring to OJK regulations, financial assets in the form of Spot Receivables and Derivatives are subject to more than one risk type, namely within the counterparty credit risk framework and the market risk framework.
   - Within the counterparty credit risk framework, the calculation criteria for Derivative Transactions using the Standardized Approach differ from the accounting carrying value because the calculation uses the sum of Replacement Cost and Potential Future Exposure data multiplied by 1.4, in accordance with the provisions of OJK Circular Letter No. 48/SEOJK.03/2017.
   - Within the market risk framework, the calculation refers to OJK Circular Letter No. 38/SEOJK/2016 concerning Guidelines for Using the Standard Method in Calculating the Minimum Capital Adequacy Requirement for Commercial Banks, in consideration of Market Risk.

2. Claims on securities purchased under resale agreements (reverse repo).
   - Referring to OJK regulations, financial assets in the form of reverse repos are subject to more than one type of risk, namely counterparty credit risk and the market risk framework.
   - Within the market risk framework, the calculation of Reverse Repo Transactions refers to the provisions of OJK Circular Letter No. 38/SEOJK.03/2016 concerning Reverse Repo Transactions in the Trading Book. If the securities used as collateral for a reverse repo transaction are traded, the Bank must record the transaction as a short position in the Trading Book, thereby exposing it to market risk.
   - Within the counterparty credit risk framework, the calculation of reverse repos refers to OJK Circular Letter No. 11/SEOJK.03/2018 concerning Guidelines for Calculating Risk-Weighted Assets for Credit Risk Using Standardized Approach.

Table 1.c. Main Source of Difference between Exposure according to Prudential Provisions and Carrying Values according to Financial Accounting Standards

(in million Rupiah)

	a	b	c	d	e
	Total	Item in accordance with:			
		Credit risk framework	Securitization framework	Counterparty credit risk framework	Market risk framework
Asset carrying value amount under scope of regulatory consolidation (as reported in table LI1)	372,698,893	344,391,274	-	3,852,145	27,305,904
Liabilities carrying value amount under regulatory scope of consolidation (as reported in table LI1)	-	-	-	-	-
Total net amount under regulatory scope of consolidation	-	-	-	-	-
Off-balance sheet amounts	114,311,453	22,321,594	-	-	-
Calculation of Derivative Transactions with Standardized Approach	-	-	-	2,693,360	-
Differences due to different netting rules, other than those already included in row 2	-	-	-	-	-
Differences due to consideration of provisions	-	-	-	-	-
Differences due to prudential filters	-	-	-	-	-
Exposure amounts considered for regulatory purposes					

Qualitative Analysis

There is a difference between the total carrying value of assets, in accordance with the scope of the prudential consolidation provisions, and the carrying value of each risk (as reported in template LI1), derived from the value of Spot Derivative Receivables and Receivables on securities purchased under resale agreements (reverse repos). The difference is explained as follows:

1. Spot Derivative Receivables
   - Referring to OJK regulations, financial assets in the form of Spot Receivables and Derivatives are subject to more than one risk type, namely within the counterparty credit risk framework and the market risk framework.
   - Within the Counterparty Credit Risk framework, the calculation criteria for Derivative Transactions using the Standardized Approach differ from the accounting carrying value because the calculation uses the sum of Replacement Cost and Potential Future Exposure data multiplied by 1.4, in accordance with the provisions of OJK Circular Letter No. 48/SEOJK.03/2017.
   - Within the market risk framework, the calculation refers to OJK Circular Letter No. 38/SEOJK.03/2016 concerning Guidelines for Using the Standard Method in Calculating the Minimum Capital Adequacy Requirement for Commercial Banks, in consideration of Market Risk.

2. Claims on securities purchased under resale agreements (reverse repo).
   - Referring to OJK regulations, financial assets in the form of reverse repos are subject to more than one type of risk, namely counterparty credit risk and the market risk framework.
   - Within the market risk framework, the calculation of Reverse Repo Transactions refers to the provisions of OJK Circular Letter No. 38/SEOJK/2016 concerning Reverse Repo Transactions in the Trading Book. If the securities used as collateral for a reverse repo transaction are traded, the Bank must record the transaction as a short position in the Trading Book, thereby exposing it to market risk.
   - Within the counterparty credit risk framework, the calculation of reverse repos refers to OJK Circular Letter No. 11/SEOJK.03/2018 concerning Guidelines for Calculating Risk-Weighted Assets for Credit Risk Using Standardized Approach.

Capital

QUALITATIVE DISCLOSURE OF CAPITAL STRUCTURE AND ADEQUACY

The Bank's capital management framework is designed to ensure that the Bank maintains a sound capital structure in accordance with the risk profile, business targets, and capital adequacy requirements set by the regulator. The capital component is concentrated in core capital, or Tier 1, with a consolidated Tier 1 ratio as of December 2025 at 23.73% out of the Capital Adequacy Ratio (CAR) at 24.83%.

a. Capital Management Objective

CIMB Niaga aims to maintain its strong capital position while optimizing capital utilization to support business growth and maintain investors, depositors, customers, and market trust. The main objectives of the Bank 's capital management are as follow:

1. Providing adequate capital for business growth, both organically and inorganically, in line with the

Bank's business appetite. This is achieved through implementing capital management as follows:

a. Short, medium, and long-term capital planning based on business strategy.
b. Developing a balanced business appetite from the perspective of capital consumption and capital generation through the returns generated from the business.

2. Ensuring the Bank has adequate capital to manage risks, including during stress conditions. This is achieved through:
   a. Complying with regulatory requirements for bank capital at all times.
   b. Maintaining a capital buffer above the minimum requirement.
   c. Conducting stress testing for internal and regulatory purposes.
   d. Carrying out projections and monitoring of CAR to estimate capital consumption needs for short, medium, and long-term capital.
   e. Preparing capital contingency plans.
   f. Implementing a comprehensive recovery plan that addresses not only capital but also liquidity, profitability, and asset quality aspects.

b. Capital Structure

The capital components are generally dominated by permanent and loss-absorbing capital components, with core capital (Tier-1) remaining the largest component of the Bank's capital.

c. Capital Adequacy

As part of banking entities in Indonesia, CIMB Niaga constantly strives to comply with applicable regulations by maintaining the CAR ratio above the minimum requirements determined by the Financial Services Authority, in determining the budget and reserving capital that is considered sufficient to cover risks that may arise from the Bank's operational activities in the future.

The Bank has implemented the Internal Capital Adequacy Assessment Process (ICAAP) to evaluate capital adequacy in accordance with the risk profile, whereby the Bank actively monitors and maintains its capital position going forward by involving several activities as follows:

- Determining target capital level considering stress conditions, both at the Bank only and consolidated level, by taking into account the anticipated future regulatory changes, and shareholder expectations.
- Estimating capital requirements based on the Bank's Risk Appetite.
- Determining the requirements for capital issuance and the maturity profile of capital instruments.

This serves as a part of improving the effectiveness of risk management practices at the Bank, in accordance with OJK Circular Letter No. 26/SEOJK.03/2016 dated July 14, 2016, concerning Minimum Capital Requirements in accordance with Risk Profile and Fulfillment of Capital Equivalency Maintained Assets (CEMA).

As of December 2025, the Bank self-assessed its risk profile rating at 2 (two) or low-moderate with a Capital Adequacy Ratio (CAR) of 24.54% for the Bank individually and 24.83% for Banks on a consolidated basis. This ratio meets the Financial Services Authority requirement, which requires at least 9% up to less than 10% of Risk Weighted Assets (RWA) for a Bank with a risk profile rating of 2 (two).

OJK and Bank Indonesia have issued capital regulations in line with Basel III, which were effective as of 1 January 2016. The Bank is expected to provide an additional 3 (three) capital buffers gradually in the form of Common Equity Tier 1 (CET1) as follows:

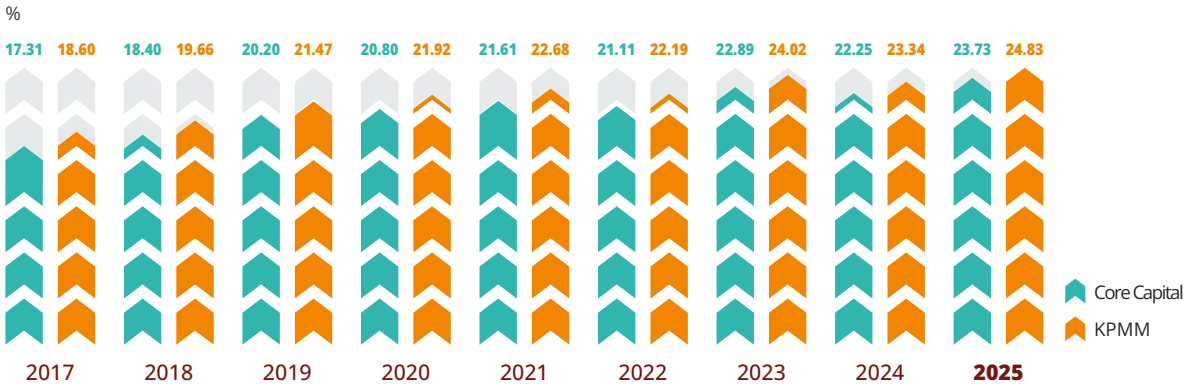
- Capital Conservation Buffer (CCB) at 2.5%.
- Countercyclical Buffer at 0% based on a press release from Bank Indonesia dated 22 October 2025.
- Capital Surcharge Buffer for Domestic Systemically Important Bank (D-SIB), at 1% based on OJK letter No. SR-203/PB.32/2025 dated 6 October 2025, concerning the Determination of Systemic Banks and Obligations to Fulfill Capital Surcharge.

As of December 2025, the Bank's capital level met all 3 (three) capital buffer requirements mentioned above.

The self-assessment results on the Bank's capital ratio in 2025 are considered adequate, in which the capital ratio is above the regulatory requirement and sufficient for supporting business growth.

The trend of capital growth based on the Bank's Business Plan (RBB) also demonstrates the Bank's ability to support its business expansion plan in the future. As of December 2025, the core capital ratio to RWA is 23.44% for Bank on an individual basis and 23.73% on a consolidated basis. Overall, Bank CAR's ratio as of December 2025 is 24.54% on an individual basis and 24.83% on a consolidated basis. Such ratios comply with POJK No. 27 of 2022 concerning the

Second Amendment to OJK Regulation No. 11/POJK.03/2016 concerning Minimum Capital Adequacy Requirement for Commercial Banks, which is at a minimum of 9% up to less than 10% from RWA, both for individual and consolidated levels, for Banks with a risk rating of 2 (low-moderate). Furthermore, OJK regulations require a minimum core capital provision of 6%. The Bank's capital adequacy with reference to OJK regulations during a five-year period is described as follows:



The following are the Bank's CAR components, both individual and consolidated, as of December 2025:

Information	Individual (in millions of rupiah)	Consolidated (in millions of rupiah)
Tier 1	52,851,435	55,655,101
Common Equity Tier 1	52,851,435	55,655,101
Tier 2	2,482,358	2,591,892
Total Capital	55,333,793	58,246,993
Total RWA	225,461,113	234,556,941
CAR	24.54%	24.83%
Tier 1 to RWA	23.44%	23.73%
Common Equity Tier 1 to RWA	23.44%	23.73%
Tier 2 Ratio	1.10%	1.11%

As part of its capital management, the Bank reviews annual dividend payments on a regular basis to ensure that it has adequate capital to support business growth targets, capital expenditure, and new business activities. Based on the resolutions of the General Meeting of Shareholders on April 14, 2025, the shareholders agreed to allocate a portion of the 2024 net profit for a dividend cash payout of Rp3,915 billion (paid on May 14, 2025). The dividend distribution plan is prepared by considering and maintaining CAR at an optimal level at all times, in accordance with the regulator's minimum requirements, and taking into account the Bank's future business strategy.

According to OJK Regulation No. 26/POJK.03, the Bank, as the primary entity of the CIMB Indonesia financial conglomerate, reported the requirements for integrated minimum capital for financial conglomerates. As of December 2025, CIMB Indonesia's financial conglomerate had an integrated minimum capital reserve ratio of 185% which is 85% higher than the minimum requirement set by the POJK provisions.

d. Capital Governance

Management has a good understanding of capital management, and the Board of Directors and Board of Commissioners see capital planning as an important element in achieving strategic goals. This is demonstrated by the Bank's and its subsidiaries' performance, which are continuously maintained by monitoring the quality of risk management sustainably, conducting regular audits on the adequacy of dividend distribution policies by the Internal Audit Unit, and demonstrating management's commitment to the strategies and targets already stated in the Bank's Business Plan (RBB).

e. Quantitative Disclosure

Table 2.a. CC1 – Capital Composition

Bank Name : PT Bank CIMB Niaga Tbk (Consolidated)
Reporting Position : 31 December 2025

No.	Component	Amount (in million Rupiah)	Ref. No. deriving from Consolidated Balance Sheet[1)]
Common Equity Tier 1 (CET 1): Instrument and Additional Paid-in Capital			
1	Common share (including stock surplus	8,829,772	E16a; E16b; E16c; E17a; E17d
2	Retained earnings	43,740,946	E21a; E21b; E21c
3	Accumulated other comprehensive income (and other reserves	5,503,762	E18a; E18b; E19a
4	Directly issued capital subject to phase out from CET1		
5	Non controlling interest		
6	Common Equity Tier 1 capital before regulatory adjustment		
CET 1: Regulatory Adjustment			
7	Differences in the fair value financial instruments adjustments in trading book		
8	Goodwill		
9	Other intangibles (other than mortgage servicing rights)	2,028,737	A14
10	Deferred tax assets related to future profitability		
11	Cash-flow hedge reserve		
12	Shortfall on provisions to expected losses		
13	Securitisation gain on sale		
14	Gains and losses due to changes in own credit risk on fair valued liabilities		
15	Defined-benefit pension fund net assets		
16	Investments in own shares (if not already netted off in paid in capital on reported financial statement)		
17	Cross-holdings in CET 1 instruments in other entities		
18	Investments in banks, financial entities, and insurance companies outside the scope of consolidation as stipulated, net short positions permitted, where the Bank does not hold more than 10% of the issued share capital (amount above the 10% limit).		
19	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)		
20	Mortgage servicing rights		
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)		
22	Amount exceeding the 15% threshold:		
23	of which: significant investments in the common stock of financial		
24	mortgage servicing rights		
25	of which: deferred tax assets arising from temporary differences		
26	Provisions for non-productive assets		
26a.	Difference between required and booked provisions		
26b.	Provisions for non-productive assets	233,888	
26c.	Deferred tax assets	156,754	A17
26d.	Investment in shares		
26e.	Capital deficiency on insurance subsidiaries		
26f.	Securitization exposure		
26g.	Others		
27	Regulatory adjustments applied to CET 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions		
28	**Total regulatory adjustments to Common equity Tier 1**	**2,419,379**	
29	**Common Equity Tier 1 capital (CET1)**	**55,655,101**	
Additional Tier 1 capital: instruments			
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus		
31	of which: classified as equity under applicable accounting standards		
32	of which: classified as liabilities under applicable accounting standards		

No.	Component	Amount (in million Rupiah)	Ref. No. deriving from Consolidated Balance Sheet[1)]
33	Directly issued capital instruments subject to phase out from Additional Tier 1		
34	Additional tier 1 instruments issued by subsidiaries and held by third parties		
35	of which: instruments issued by subsidiaries subject to phase out		
36	**Additional Tier 1 capital before regulatory adjustments**		
Additional Tier 1 capital: regulatory adjustments			
37	Investments in own Additional Tier 1 instruments		
38	Reciprocal cross-holdings in Additional Tier 1 instruments		
39	Investments in the capital of Banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the Bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)		
40	Significant investments in the capital of Banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)		
41	National specific regulatory adjustments		
41a.	Fund placements on AT1 instrument in other Banks		
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions		
43	**Total regulatory adjustments to Additional Tier 1 capital**		
44	**Additional Tier 1 capital (AT1)**		
45	**Tier 1 capital (T1 = CET 1 + AT 1)**	**55,655,101**	
Tier 2 capital: Instruments and provision			
46	Directly issued qualifying Tier 2 instruments plus related stock surplus		
47	Directly issued capital instruments subject to phase out from Tier 2		
48	Tier 2 instruments issued by subsidiaries and held by third parties		
49	of which: instruments issued by subsidiaries subject to phase out		
50	General reserves of PPKA for earning assets that must be calculated at a maximum of 1.25% of RWA for Credit Risk	2,591,892	
51	**Tier 2 capital before regulatory adjustments**	2,591,892	
Tier 2 Capital: Regulatory Adjustments			
52	Investments in own Tier 2 instruments		
53	Reciprocal cross-holdings in Tier 2 instruments and other TLAC liabilities		
54	Investments in other TLAC liabilities of banking, financial, and insurance entities that are outside the scope of regulatory consolidation and, for which the Bank does not own more than 10% of the issued entity's common shares: amounts previously designated to the 5% limit but which are no longer meets the conditions eligible (only for G-SIBs)		
	Investments in other TLAC liabilities of banking, financial, and insurance entities that are outside the scope of regulatory consolidation and, for which the Bank does not own more than 10% of the issued entity's common shares: amounts previously designated to the 5% limit but which are no longer meets the conditions eligible (only for G-SIBs)		
55	Significant investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)		
56	National specific regulatory adjustments		
56a.	Sinking fund		
56b.	Fund placements on other Bank's Tier 2 instruments		
57	**Total regulatory adjustments to Tier 2 capital**		
58	**Tier 2 capital (T2) after regulatory adjustment**	2,591,892	
59	**Total Capital (Tier 1 + Tier 2)**	58,246,993	
60	**Total risk weighted assets**	234,556,941	
Capital Adequacy Ratios and Capital Buffer			
61	Common Equity Tier 1 (as a percentage of risk weighted assets	23.73%	
62	Tier 1 (as a percentage of risk weighted assets)	23.73%	
63	Total capital (as a percentage of risk weighted assets)	24.83%	
64	Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB buffer requirement, expressed as a percentage of risk weighted assets)	0.00%	
65	Capital Conservation Buffer	2.50%	
66	Countercyclical Buffer	0.00%	

No.	Component	Amount (in million Rupiah)	Ref. No. deriving from Consolidated Balance Sheet[1)]
67	higher loss absorbency requirement	1.00%	
68	For conventional commercial banks: Common Equity Tier (CET 1) available to meet Additional Capital (Buffer) – percentage of RWA For branch offices of the Bank domiciled overseas: Portion of Business Funds placed in CEMA (expressed as a percentage of RWA) available to meet the Buffer.		
National minimal (if different from Basel 3)			
69	National Common Equity Tier 1 minimum ratio (if differet to Basel 3)		
70	National Tier 1 minimum ratio (if different to Basel 3)		
71	National total capital minimum ratio (if different to Basel 3)		
Amounts below the thresholds for deduction (before risk weighting)			
72	Non-significant investments in the capital and other TLAC liabilities of other financial entities		
73	Significant investments in the common stock of financial entities		
74	Mortgage servicing rights (net of related tax liability)		
75	Deferred tax assets arising from temporary differences (net of related tax liability)		
Applicable caps on the inclusion of provisions in Tier 2			
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)		
77	Cap on inclusion of provisions in Tier 2 under standardised approach		
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)		
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach		
Capital instruments subject to phase-out arrangements (only applicable between 1 January 2018 and 1 January 2022)			
80	Current cap on CET1 instruments subject to phase out arrangements		
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)		
82	Current cap on AT1 instruments subject to phase out arrangements		
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)		
84	Current cap on T2 instruments subject to phase out arrangements		
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)		

Reference:
A: Assets
E: Equity
L: Liabilities
Reference numbering according to the number of balance sheet items

Table 2.b. CC2 - Capital Reconciliation

Bank Name : PT Bank CIMB Niaga Tbk (Consolidated)
Reporting Position : 31 December 2025

(in million Rupiah)

No.	Accounts	Published Balance Sheets 31 December 2025	Consolidated Balance Sheet with Consolidation Scope based on Prudential Requirements 31 December 2025	Reference No
ASSETS				
1	Cash	3,657,344	3,657,344	
2	Placements with Bank Indonesia	22,909,318	22,909,318	
3	Placements with other banks	2,511,741	2,511,741	
4	Spot and derivative receivables	773,692	773,692	
5	Securities	73,825,959	73,825,959	
6	Securities sold under repurchase agreements (repo)	11,639,570	11,639,570	
7	Securities purchased under re-sale agreements (reverse repo)	1,000,129	1,000,129	

(in million Rupiah)

No.	Accounts	Published Balance Sheets 31 December 2025	Consolidated Balance Sheet with Consolidation Scope based on Prudential Requirements 31 December 2025	Reference No
8	Acceptance receivables	1,937,050	1,937,050	
9	Loans	182,589,970	182,589,970	
10	Sharia financing	55,718,855	55,718,855	
11	Equity investment	24,214	24,214	
12	Other financial assets	4,369,627	4,369,627	
13	Allowance for impairment in value of financial assets -/	-	-	
	a. Marketable securities	(782)	(782)	
	b. Loans and Sharia financing	(8,383,385)	(8,383,385)	
	c. Others	(2,734)	(2,734)	
14	Intangible assets	5,244,591	5,244,591	A14
	Accumulated amortization of intangible assets -/-	(3,215,854)	(3,215,854)	A14
15	Fixed assets and inventories	9,821,997	9,821,997	
	Accumulated depreciation of fixed assets and inventories -/-"	(2,620,686)	(2,620,686)	
16	Non-productive assets	-	-	
	a. Abandoned properties	-	-	
	b. Foreclosed collaterals	462,372	462,372	
	c. Suspended accounts	131,325	131,325	
	d. Inter-branch assets	111,356	111,356	
17	Other assets	10,193,224	10,193,224	A17
	TOTAL ASSETS	**372,698,893**	**372,698,893**	
LIABILITIES AND EQUITY				
	LIABILITIES			
1	Current account	103,079,287	103,079,287	
2	Saving accounts	86,381,232	86,381,232	
3	Time deposits	81,062,261	81,062,261	
4	Electronic money	146,880	146,880	
5	Liabilities to Bank Indonesia	-	-	
6	Liabilities to other Banks	7,366,310	7,366,310	
7	Spot and derivative liabilities/forward	598,119	598,119	
8	Payables on securities sold under repurchase agreements (repo)	11,514,958	11,514,958	
9	Acceptances payables	1,937,050	1,937,050	
10	Marketable securities issued	3,685,222	3,685,222	
11	Borrowings	4,455,255	4,455,255	
12	Security deposits	500,038	500,038	
13	Inter office liabilities	-	-	
14	Other liabilities	13,815,098	13,815,098	
15	Minority interest	217,326	217,326	
	TOTAL LIABILITIES	**314,759,036**	**314,759,036**	
	EQUITY			
16	Share-in Capital	-	-	
	a. Pain in capital	2,900,000	2,900,000	E16a
	b. Unpaid Capital -/-	(1,287,213)	(1,287,213)	E16b
	c. Treasury stock	(2,366)	(2,366)	E16c
17	Additional Paid-in Capital	-	-	
	a. Agio	7,135,019	7,135,019	E17a
	b. Disagio -/-	-	-	
	c. Funds for paid-up capital	-	-	
	d. Other	84,332	84,332	E17d
18	Other comprehensive income	-	-	
	a. Gains	5,160,212	5,160,212	E18a

(in million Rupiah)

No.	Accounts	Published Balance Sheets 31 December 2025	Consolidated Balance Sheet with Consolidation Scope based on Prudential Requirements 31 December 2025	Reference No
	b. Losses -/-	(126,875)	(126,875)	E18b
19	Reserves	-	-	
	a. General reserves	371,525	371,525	E19a
	b. Appropriated reserves	-	-	
20	Transaction with non-controlling interest	(35,723)	(35,723)	
21	Gains/losses	-	-	
	a. Previous years	40,779,808	40,779,808	E21a
	b. Current year	6,876,537	6,876,537	E21b
	c. Dividend paid -/-	(3,915,399)	(3,915,399)	E21c
	TOTAL EQUITY	**57,939,857**	**57,939,857**	
TOTAL LIABILITIES AND EQUITY		**372,698,893**	**372,698,893**	

Table 3.a. CCA - Details of Capital Instrument Features and TLAC Instrument-eligible – SHARES CATEGORY

Bank Name : PT Bank CIMB Niaga Tbk (Consolidated)
Reporting Position : 31 December 2025

No.	Description	Quantitative/Qualitative Information
1	Issuer	PT Bank CIMB Niaga Tbk
2	Identification Number	BNGA
3	Underlying Law	Indonesian Law
3a	Tools that enabled the required action on chapter 13 of the Term Sheet (For the legitimate TLAC instrument that ruled by the foreign law)	N/A
	Instrument treatment based on CAR	
4	During the transition period	N/A
5	After transition	CET 1
6	Is the instrument eligible for Individual/Group or Group and Individual	Group and Individual
7	Type of Instrument	Common stock
8	Amount in CAR	8,829,772
9	Par value of instrument	Class A: Rp5,000 (full amount) per share Class B: Rp50 (full amount) per share
10	Classification based on financial accounting standard	Equity
11	Issuance date	Effective statement: - Initial Public Offering: 02/10/1989 - Limited Public Offering I: 26/09/1992 - Limited Public Offering II: 29/10/1996 - Limited Public Offering III: 04/08/1999 - Limited Public Offering IV: 25/08/2005 - Limited Public Offering V: 03/11/2010
12	Without maturity (perpetual) or with maturity	Perpetual
13	Maturity date	N/A
14	Execution of a call option with approval from Otoritas Jasa Keuangan	N/A
15	Date of call option, withdrawal amount and other requirement call option (if any)	N/A
16	Subsequent call option	N/A
	Coupon/dividend	
17	Fixed or floating coupon/dividend	Floating
18	The coupon rate or other reference index	N/A

No.	Description	Quantitative/Qualitative Information
19	Any dividend stopper	No
20	Fully discretionary; partial or mandatory	Mandatory
21	Any step up feature or other incentive	No
22	Noncumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, mention the trigger point	N/A
25	If convertible, full or partial	N/A
26	If convertible, how is the conversion rate	N/A
27	If convertible, mandatory or optional	N/A
28	If convertible, mention the type of conversion instrument	N/A
29	If convertible, mention the issuer of the instrument it converts into	N/A
30	Write-down feature	No
31	If write-down; mention the trigger	N/A
32	f write-down; full or partial	N/A
33	If write-down, permanent or temporary	N/A
34	If temporary write-down, explain documentation mechanism	N/A
34a	Subordinated type	N/A
35	Instrument hierarchy at the time of liquidation	This instrument represents paid-up capital and is subordinate to other capital components. Available to absorb losses incurred prior to liquidation as well as during liquidation.
36	Transition for non-compliant feature	No
37	If yes, explain for non-compliant features	N/A

Leverage Ratio

Table 4.a. Quantitative Disclosure – Leverage Ratio

Bank Name : PT Bank CIMB Niaga Tbk (Consolidated)
Reporting Position : 31 December 2025

(in million Rupiah)

No.	Description	Amount
1	Total Consolidated assets as per published financial statement	381,577,017
2	Adjustment for investments in banking, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	-
3	Adjustment for the value of the underlying group of financial assets that have been transferred in asset securitization that meets the sale and balance requirements as regulated in the Financial Services Authority Regulation on the principle of prudence in asset securitization activities for commercial banks. In the event that the underlying financial assets in question have been deducted from the total assets in the statement of financial position, the number in this line is 0 (zero)."	-
4	Adjustment for temporary exemptions of Bank Indonesia reserves (if applicable).	-
5	Adjustment for fiduciary assets recognized on balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure.	-
6	Adjustments to the purchase or sale value of financial assets on a regular basis using the trading date accounting method	(25,846,671)
7	Adjustments to the value of cash pooling transactions that meet the requirements as regulated in these Financial Services Authority Regulations	-
8	Adjustments for derivative transaction exposure.	1,917,441
9	Adjustment for securities financial transactions (ex. Reverse Repo Transactions).	158,656
10	Adjustment for Administrative Account Transaction Exposures (ie. Conversion to credit equivalent amounts of Administrative Account Transaction Exposures).	22,321,594
11	Adjustment of prudential assessment in the form of capital deduction and Allowance of impairment losses	(10,598,581)
12	Other adjustments.	-
13	Total Exposure in Leverage Ratio calculation	369,529,457

Table 4.b. Quantitative Disclosure – Leverage Ratio

Bank Name : PT Bank CIMB Niaga Tbk (Consolidated)
Reporting Position : 31 December 2025

(in million Rupiah)

No.	Description	Period	
		December 2025	September 2025
Asset Exposure in Statements of Financial Position			
1	On balance sheet items excluding derivatives and SFT's, but including collateral (Gross value before deducted by Allowance of impairment losses)	381,577,017	378,905,667
2	Re-add value for derivative collateral submitted to the counterparty which results in a decrease in total asset exposure in the balance sheet due to the application of financial accounting standards	-	-
3	(Deduction of receivables related to CVM (Cash Variation Margin) provided in derivative transactions)	-	-
4	(Adjustment for securities received under securities financing transactions that are recognised as an assets)	(1,000,129)	(729,637)
5	(Allowance of impairment losses for these assets is in accordance with financial accounting standards)	(8,413,089)	(8,938,655)
6	(Asset amount deducted in determining Basel III Tier 1 Capital and Regulatory adjustment)	(28,808,080)	(32,789,262)
7	Total on balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 to 6)	343,355,719	336,448,113

(in million Rupiah)

No.	Description	Period	
		December 2025	September 2025
Derivative Transaction Exposures			
8	Replacement cost associated with all derivatives transaction (where applicable net of eligible cash variation margin and/or with bilateral netting)	1,366,977	1,257,251
9	Add on amounts for PFE associated with all derivatives transactions	1,326,383	1,130,399
10	(Exceptions for exposure of derivative transactions settled through central counterparty transactions (CCP))	-	-
11	Adjusted effective notional amount of credit derivatives	-	-
12	(Adjusted effective notional offsets and add on deductions for written credit derivatives)"	-	-
13	Total derivatives exposures (sum of rows 8 to 12)	2,693,360	2,387,651
Securities Financing Transaction (SFT) Exposures			
14	Gross SFT assets	12,673,743	1,925,833
15	(Net value of cash payables and cash receivables)	(11,514,958)	(1,189,256)
16	Credit Risk due to failure counterparties in relation to SFT assets which refers to the calculation of current exposure as stipulated in the Appendix to this Regulation of POJK	-	-
17	Agent SFT Exposure	-	-
18	Total SFT Exposure (sum of rows 14 to 17)	1,158,785	736,577
Other Off-Balance Sheet Exposures			
19	Value of all commitment or contingent liabilities	114,311,453	114,203,191
20	Gross value before deduction of Allowance of impairment losses	(91,989,859)	(92,417,117)
21	(Adjustments to the commitment or contingent liabilities for the conversion of the value of credit equivalent amounts are then reduced by the allowance for impairment losses)	-	-
22	(Allowance of impairment losses of administration account transaction according to financial	22,321,594	21,786,074
Capital and Total Exposure			
23	Tier 1 Capital	55,655,101	53,992,636
24	Total exposures (sum of rows 7, 13, 18, 22)	369,529,457	361,358,414
Leverage Ratio			
25	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)	15.06%	14.94%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	15.06%	14.94%
26	Minimum Leverage Ratio Value	3.00%	3.00%
27	Applicable Leverage Ratio Buffer	N/A	N/A

(in million Rupiah)

No.	Description	Period	
		December 2025	September 2025
Disclosure of Average Values			
28	Average value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	0.00%	0.00%
29	Quarter-end value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	0.00%	0.00%
30	Total Exposure, including the impact of adjustments to the temporary exemption on current account placements with Bank Indonesia in order to comply with the statutory reserve requirement (if any), which includes the average value of the gross carrying value of SFT assets as referred to in line 28	369.529.457	361.358.414
30a	Total exposures (excluding the impact of any applicable temporary exemption of central Bank reserves) incorporating average values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	369.529.457	361.358.414
31	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating average value from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	15.06%	14.94%
31a	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating average value from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	15.06%	14.94%

Analisis Kualitatif

Leverage Ratio:
CIMB Niaga's consolidated leverage ratio as of December 2025 (T) was 15.06%, an increase of 0.12% from 14.94% in September 2025 (T-1). This increase was driven by an increase in core capital of Rp1.7 trillion, primarily driven by an increase in current year profit of Rp1.6 trillion; an increase in the fixed asset revaluation surplus of Rp0.5 trillion due to the revaluation process by the KJPP; despite a decrease in the potential gain from the increase in the fair value of available-for-sale financial assets (FVOCI) of Rp0.3 trillion; and a decrease in deferred tax calculations of Rp83.3 billion, despite an increase in total exposure of Rp8.2 trillion, primarily due to an increase in total asset exposure in the statement of financial position.

Credit Risks

DISCLOSURE OF CREDIT RISK EXPOSURE AND IMPLEMENTATION OF RISK MANAGEMENT

Credit risk refers to the risk of loss due to the failure of debtors and/or other parties to repay their liabilities at maturity. Risks associated with credit/financing include debtor failure, concentrated provision of funds (credit/financing concentration risk), counterparty credit risk, settlement risk, and risks due to country risk.

Indonesia economic conditions in 2025 tend to be stable. However, needs to be closely monitored due to several factors, including the slowdown in global economic growth, US trade policies, geopolitical conflicts, and uncertainties in the Middle East, elections, and various fiscal policy adjustments that cause economic uncertainty, potentially affecting financial conditions and the ability of debtors to make payments to the Bank. Under such circumstances, the Bank undertakes forward-looking measures to mitigate credit risks, as follows:

a. Performing effective and well-targeted monitoring on overall portfolio quality to ensure the quality of new debtors, stable portfolio performance, and timely intervention as necessary.
b. Strengthening the early warning process as a preventive effort to identify potentially problematic debtors, strengthen collections, and undertake rescue efforts through the restructuring of debtors in accordance with applicable policies.
c. Conducting thematic portfolio reviews and stress tests on debtors who may potentially be impacted by fluctuating macroeconomic conditions.
d. Strict monitoring of affected debtors by maintaining the debtors Watch List, supported by risk infrastructure enhancements to automate monitoring processes for determined action plans.
e. Managing the impact on credit provisions, including using loss forecasts as input to management and business units.
f. Maintaining the quality of credit provided by managing the portfolio based on industry, and developing Risk Acceptance Criteria (RAC) as a guide for the credit provided.
g. Providing adequate and structured trainings for Business Units and Credit Units to ensure sufficient knowledge on the credit process.

GOVERNANCE

CIMB Niaga has established credit risk management structures across all lines, to ensure the Bank's credit activities are in line with prudent banking principles, applicable regulations, and the Bank's risk appetite. The implementation of the 3 (three) lines of defense for credit risk involves the relevant business units as first line, the credit units (transactional scope) and the risk management units (portfolio scope) as the second line, and internal audit as the third line.

The Board of Commissioners and Board of Directors actively monitors and periodically evaluates the implementation of credit risk management. To support this, the Bank has established an executive committee at the Board of Commissioners and Board of Directors' levels.

- The Risk Oversight Committee (ROC) assists the Board of Commissioners in collaboration with the Audit Committee and the Nomination and Remuneration Committee.
- At the Board of Directors level, the Bank's risk management and control, including credit risk, are the responsibility of the Risk Management Committee (RMC) and Credit Policy Committee (CPC), which specifically discuss, review, and approve credit policies. Both executive committees are chaired directly by the President Director.
- At portfolio level, the Bank's asset quality is closely monitored each month by the Risk Management Committee (RMC) through a review of loan portfolio reports and various risk indicators and trends. The RMC also establishes and approves various frameworks related to the Bank's concentration risk management.
- At transactional level, authority to approve credit is granted to the Credit Committee, specifically the Executive Credit Committee (ECC), and also in the form of Joint Delegated Authority (JDA) or Single Limit Holder. This credit committee is composed of the Board of Directors and Senior Management, with specific authority limits set according to the Bank's Risk Appetite.
- In terms of credit quality supervision, the Bank has an Asset Quality Committee (AQC), which is responsible for providing approval for the classification/severity level of debtors and direction for handling or resolving non-performing loans.

The Risk Management Director is responsible for risk management at both the transactional and portfolio levels, including the management/administration of credit policies and risk exposure limits.

In managing risk, the Risk Management Director supervises the Credit Approver Unit, which manages risk at the transactional level for commercial and corporate segments, as well as the Risk Management Unit (RMU), which manages credit risk on a portfolio basis through regular Portfolio Quality Reviews (PQR) meetings. In addition, the RMU is responsible for facilitating the active monitoring function of the Board of Commissioners and Board of Directors on credit risk through the following:

1. Coordinating Risk Management Strategy, Risk Management Policy, Risk Appetite, and Risk Limits for credit risk.
2. Monitoring the implementation of Strategies, Policies, Appetites, and Limits related to credit risks.
3. Development and enhancement of the Credit Risk Management Framework related to credit risks.
4. Credit model development and validation.
5. Reviewing approved credit proposals.

In addition to RMU, below is a list of other organizational units or processes that manage credit risk in their respective lines:

1. Business units, both retail and non-retail, prepare a loan application by including a feasibility analysis of the prospective debtor.
2. For retail loans (consumer), the analysis/review, approval, and bookkeeping processes are carried out by the Consumer Credit Underwriting unit, while non-performing loans are handled by the Consumer Collection and Recovery unit. This unit is under the Consumer Banking Directorate. However, in carrying out its functions, the unit is restricted by the policies, risk strategies, and credit models determined by the RMU unit.
3. For non-retail loans, the process of analysis is performed by each Business Unit and reviewed by the Credit Unit (Credit Approver), and approval is obtained from the credit approver. Furthermore, the Credit Administration Unit handles the loan booking process.
4. Credit Approvers may be structured as a Committee, Joint Delegated Authority (JDA), or Single Limit Holder whose members are either Directors and/or Senior Management and/or Bank Officers that are appointed and responsible for providing credit approval decisions with their delegated authority limits, the associated risk level, their respective competencies.
5. Decision-making is conducted appropriately, in alignment with prudential principle, the Bank's Risk Appetite, and efforts to prevent conflicts of interest.
6. The Credit Administration Unit is responsible for administering loan facilities after obtaining approval from the Credit Approver, completing the legally binding agreement with support from Legal Unit. The Credit Administration Unit must ensure that all credit documentations comply with the stipulated requirements.
7. Credit Assurance Testing Unit, which covers non-retail loans, is assigned with reviewing and providing reports on new and existing customers based on risk-based sampling regarding the feasibility of the loan initiation, analysis, approval, and bookkeeping process, as well as ensuring compliance with internal and external regulations has been fulfilled, and also proper and comprehensive monitoring of debtors has been made available. This unit consistently provides recommendations for improving the credit process to ensure improvements are carried out thoroughly.
8. The Non-Performing Loan Resolution Unit is assigned to perform the necessary process to manage non-performing loans for the non-retail segment, such as collection, restructuring, and litigation efforts.

POLICIES, PROCEDURES, AND ESTABLISHMENT OF LIMITS

CIMB Niaga has established credit policies as that serve as guidelines for the credit process for both conventional and sharia schemes through the Commercial Credit Core Policy and the Commercial Sharia Financing Core Policy. The implementation of these policies is elaborated further in the Commercial Credit Policy and the Commercial Sharia Financing Policy, as well as in various detailed procedures that guide the Bank in extending credit in accordance with the prudential principles. The Non-Retail Credit Policy Unit collaborates with business units and other relevant stakeholders to conduct periodic reviews of credit policies and procedures.

The Bank has determined risk limit threshold to ensure credit risk exposures are in line with Risk Appetite. These limits include credit decision-making authority limits based on decision-making competencies and risk levels.

In addition, the Bank also has policies and methodologies to monitor and manage credit risk portfolios, including credit concentration risk, through the House Limit framework, Sector Appetite (Growth, Neutral, and Cautious), Global Country Limit, Risk Posture, and Exposure Limit Review (ELR), which are carried out regularly and periodically. In managing sectoral and counterparty concentration risk, the Bank applies a robust and reliable framework, that includes annual monitoring of sector and counterparty limits, monthly risk reporting, and real-time monitoring to prevent any breach to the credit limits.

RISK MANAGEMENT PROCESS

1. Credit Risk Measurement
   The Bank assesses credit risk based on creditworthiness or the quality of customer assets. The measures currently adopted by the Bank in determining creditworthiness are as follows:
   a. The debtor's payment timeliness status (delinquency) is one of the considerations in determining collectability status.
   b. Watch List Accounts are classified based on the debtor's severity level before the debtor is categorized as Impaired Accounts.
   c. Internal ratings/scorings: currently, the Bank has implemented the ICRES (Internal Credit Rating System) system for internal rating models for non-retail customers and the CRDE (Centralized Retail Decision Engine) system for internal model scoring implementation for retail customers, as an effort to enhance the risk measurement process for both new and existing customers.

   Creditworthiness and the quality of credit risk mitigation serve as the basis for estimating the allowance for impairment losses. Credit risk is recognized as losses (credit loss) when non-performing loans are deemed irrecoverable, resulting in either partial or full write-off.

2. Credit Risk Monitoring and Control
   A. Transactional Level
      a. Annual Review, is a mechanism for periodic credit facility review, conducted at least once a year, to identify whether the debtor's creditworthiness remains consistent with the conditions at the time the credit was originally granted.
      b. Early Warning & Review Checklist (EWRC) is an identification of a debtor's potential credit risk based on several parameters, including business prospects, financial condition, and other factors that may affect the debtor's repayment ability. The combination of assessing the risk level of all parameters determine the debtor's asset quality status, such as non-watch list or watch list.
      c. Sector Appetite (Cautious), which affects business processes by requiring all credit proposals for sectors with Cautious appetite to obtain approval one level above the applicable JDA, with minimum approval at the JDA level A.
      d. Sector Risk Acceptance Criteria (RAC), is the criteria adopted as a pre-screening tool in selecting debtors in certain sectors according to the Risk Appetite.
      e. Thematic Review, is a review process for debtors who are exposed to the thematic risk, in this case, the volatility of macroeconomic indicators.

      The Bank's monitoring and control mechanisms on transactional level may take the following form:
      (i) adjustments to account planning and credit terms;
      (ii) early restructuring proposals;
      (iii) specific follow-up requests to debtors, and/or;
      (iv) adjustments to the required amount of credit loss provisions.

   B. Portfolio Level
      a. Risk Appetite Statement Monitoring, the monitoring of major credit risk indicators bank-wide, in order to ensure compliance with the appetite that has been established and reported monthly to the ROC.
      b. Risk Profile, a general description of risk conditions based on indicators determined by the regulator (inherent and Quality of Risk Management Implementation).
      c. Risk Report, a report containing the results of monitoring and analysis of credit portfolios, which includes (i) a general description of the composition, level of concentration, and quality of assets/loan portfolios, (ii) movement trends, and (iii) areas that require attention from the Board of Directors. Risk Reports are reported every month to RMC and every quarter to ROC in order to facilitate the credit risk management function by the Board of Directors and supervision of risk management by the Board of Commissioners.
      d. The portfolio Quality Review (PQR), a monthly report that analyzes portfolio credit risk by business segment. It identifies portfolio growth and formulates action plans for maintaining/improving asset quality by related business units.
      e. House Limit Monitoring, Sector Limit Monitoring, Global Country Limit Monitoring, and Risk Posture Tracking, which have been disclosed in the previous section, are used to monitor the conformity conditions and movements of the credit portfolio to the predetermined limits.

f. Asset Quality and Provision Forecast, to forecast the level and magnitude of asset quality and credit provisions based on historical data.
g. Credit Risk Stress Tests are conducted at least 2 (two) times a year to estimate credit risk exposure and the potential deterioration in credit quality under various stress conditions or scenarios. In 2025, the Bank conducted several thematic stress tests to anticipate the impact of fluctuating macroeconomic conditions on the Bank's credit risk profile.

The objective of various credit portfolio monitoring methods mentioned above is to identify early signs of deterioration so that necessary credit risk control measures can be taken, such as adjusting strategy, policy, appetite, or credit risk exposure limits, as well as ensuring the adequacy of Bank's provisions and capital for managing credit risk.

CIMB Niaga has developed the Business Intelligence (BI) tools to facilitate providing the management both high-level and detailed information pertaining to credit risk indicators, for a more effective and efficient risk reporting and monitoring process, enabling timely and better risk management strategies and decision-making process.

INTERNAL CONTROL

CIMB Niaga has established an internal control system for credit risk management that includes regular oversight by the Board of Commissioners and the Board of Directors, as well as a strong control culture embedded across all business lines. The Bank maintains a system for identifying and assessing credit risk, as well as control activities with clear segregation of duties in managing risk.

Credit risk exposure is monitored on a regular basis, and corrective actions are taken promptly to ensure that credit risk remains within the Bank's risk tolerance threshold. In case of deviations, the Bank takes the necessary steps to recover to normal conditions through a process involving Senior Management or the relevant executive committee, depending on the scale of the deviation.

RMU and IAU review the credit risk control system in accordance with the applicable Risk Management Policy. Additionally, regular internal checks are carried out by Internal Audit and followed up by related units. Furthermore, to improve the risk control process, the Bank established an anti-fraud unit, which aims to increase risk awareness related to the Bank's business processes.

DEFINITION OF CREDIT IMPAIRMENT

Past due receivables refers to all receivables that have been overdue for more than 90 (ninety) days, both for principal and/or interest payments. Impaired receivables are determined based on financial assets or groups of financial assets when, and only when, there is objective evidence of impairment resulting from one or more loss events that occurred after the initial recognition of the asset (a loss event), which has an adverse impact on the estimated future cash flows of the financial asset or group of financial assets and can be reliably measured.

Performing assets are those that are both Current and Special Mentions. Furthermore, non-performing assets are those that are Substandard, Doubtful, or Bad. The Bank has a separate policy for commercial and retail credit to define the criteria for performing and non-performing loans. Aside from that, the Bank also performs restructuring of non-performing loans for debtors that still possess business prospects, the ability to pay, and the willingness to cooperate.

The criteria adopted by CIMB Niaga to determine objective evidence of impairment include the following:
a. Significant financial difficulties experienced by the issuer or borrower.
b. The occurrence of defaults or delinquencies in principal or interest payments.
c. Observable data that indicates a measurable decrease in the estimated future cash flows of a group of financial assets since the initial recognition of the asset, even though the decline cannot yet be identified individually within the asset group, including worsening of the payment status of borrowers in the group.
d. Loss of an active market for a financial asset due to financial difficulties.

APPROACH FOR IMPAIRMENT PROVISION

The allowance for impairment losses is calculated based on the financial accounting standard PSAK 71 "Financial Instruments" by using the term Expected Credit Loss (ECL).

The following method calculates ECL based on PSAK 71:

Stage 1

- For financial assets that have not had a significant increase in credit risk (SICR) since initial recognition or that have low credit risk at the reporting date.
- ECL calculation is carried out using collective assessment on a 12-month basis.

Stage 2

- For financial assets that have had a Significant Increase Credit Risk (SICR) since initial recognition but do not yet have objective evidence of impairment
- the ECL calculation is carried out over the life of the asset using a collective assessment.

Stage 3

- For impaired/defaulted financial assets (assets that are at least 90 days past due on principal and/or interest or have a specific rating).
- ECL calculation is performed over the life of the asset using individual assessment (for material exposures) or using collective assessment (for exposures that are not calculated using individual assessment).

The ECL calculation/measurement method is as follows:

1

Individual Assessment:
is calculated based on the present value of future cash flows expected to be received and the present value of the liquidation value of the collateral minus selling costs.

2

Collective Assessment: calculated based on Probability of Default (PD), Loss Given Default (LGD), and Exposure at Default (EAD).

- PD is calibrated to a period of 12 months from the reporting date (stage 1) or over the life (stages 2 and 3) and incorporates the impact of future economic assumptions that involve credit risk.
- LGD is estimated based on historical data of cure rates and takes into account recoveries derived from collateral against financial assets including haircuts taking into account future economic assumptions.
- EAD incorporates the impact of committed facility drawdowns, principal and interest payments, amortization and accelerated repayment, together with the impact of future economic assumptions where relevant. EAD is determined by several factors including the lending limit and credit conversion factor (CCF).

The ECL calculation/measurement methodology in PSAK 71 has not been applied to sharia-based transactions. This is emphasized by ISAK (Interpretation of Financial Accounting Standards) 102, which stated that entities are not allowed to change their current impairment accounting policy (specifically murabahah receivables), including the prohibition on applying the impairment methodology outlined in PSAK 71, which uses expected loss, until the issuance of financial reporting standard that governs the impairment on assets originating from sharia-based transactions.

QUANTITATIVE DISCLOSURE OF CREDIT RISKS

Table 5.a. Disclosure of Credit Quality on Assets (CR1)

i. Bank Only

(in million Rupiah)

		Posted Gross Value		Provisions	Provisions		Provisions (IRB Approach)	Net Value (a+b-c)
		Past Due Receivables	Non-Past Due Receivables		Stage 2 and Stage 3	Stage 1		
		a	b	c	d	e	f	g
1	Loans	4,081,274	224,303,513	8,053,555	6,803,332	1,250,223		220,331,232
2	Securities	-	84,965,989	782	-	782		84,965,207
3	Administrative Account Transactions	279,956	114,031,497	120,229	31,390	88,839		114,191,224
4	**Total**	**4,361,230**	**423,300,999**	**8,174,566**	**6,834,722**	**1,339,844**		**419,487,663**

ii. Bank Consolidated with Subsidiaries

(in million Rupiah)

		Posted Gross Value		Provisions	Provisions		Provisions (IRB Approach)	Net Value (a+b-c)
		Past Due Receivables	Non-Past Due Receivables		Stage 2 and Stage 3	Stage 1		
		a	b	c	d	e	f	g
1	Loans	4,279,611	234,029,214	8,383,385	6,942,564	1,440,821		229,925,440
2	Securities	-	85,465,529	782	-	782		85,464,747
3	Administrative Account Transactions	279,956	114,031,497	120,229	31,390	88,839		114,191,224
4	**Total**	**4,559,567**	**433,526,240**	**8,504,396**	**6,973,954**	**1,530,442**		**429,581,411**

Table 5.b. Disclosure of Past Due Loans and Securities Movement (CR2)

i. Bank Only

(in million Rupiah)

		a
1	Loans and Securities that have matured in the previous reporting period	3,895,876
2	Loans and Securities that have matured since the previous reporting period	3,280,059
3	Loans and Securities becoming receivables that have not matured	(2,547,353)
4	Write-Off Value	(2,942,600)
5	Other changes	2,395,292
6	**Loans and Securities that have Matured at the end of the reporting period (1+2+3+4+5)**	**4,081,274**

ii. Bank Consolidated with Subsidiaries

(in million Rupiah)

		a
1	Loans and Securities that have matured in the previous reporting period	3,994,746
2	Loans and Securities that have matured since the previous reporting period	3,989,329
3	Loans and Securities becoming receivables that have not matured	(2,570,781)
4	Write-Off Value	(3,333,734)
5	Other changes	2,200,051
6	**Loans and Securities that have Matured at the end of the reporting period (1+2+3+4+5)**	**4,279,611**

Table 5.c. Additional Disclosure relating to Loan Quality on Asset (CRB) – Disclosure of Net Claims Based on Region

i. Bank Only

No.	Portfolio Category	31 December 2025 Net Receivables Based on Region				
		Jabodetabek	West Java	Central Java	East Java	Sumatera
a	b	c	d	e	f	g
1	Claims on Government	76,849,399	-	-	-	-
2	Claims on Public Sector Entities	6,812,704	914,880	-	1,175,792	1,491,313
3	Claims on Multilateral Development Banks and International Institutions	-	-	-	-	-
4	Claims on Banks	9,270,225	96,509	104,250	188,513	1,158,961
5	Claims in Covered Bonds	-	-	-	-	-
6	Claims on Securities Companies and Other Financial Service Institutions	17,481,409	-	-	-	152,298
7	Claims in Subordinated Securities, Equity, and Other Capital Instruments	23,373	-	-	-	-
8	Loans Secured by Residential Properties	27,323,106	3,553,301	1,841,242	4,900,667	5,841,953
9	Loans Secured by Commercial Properties	13,144,592	3,150,410	2,396,568	3,030,933	5,102,220
10	Land Acquisition, Land Processing, and/or Construction Loans	-	-	-	-	-
11	Employee/Retiree Loans	-	-	-	-	-
12	Claims on Micro, Small Business, and Retail Portfolio	23,589,965	1,713,796	2,020,433	2,828,732	3,232,371
13	Claims on Corporations	70,253,688	6,372,454	6,158,232	8,627,608	11,478,613
14	Past Due Loans	1,189,517	169,713	159,500	206,777	304,856
15	Other Assets	13,772,602	870,522	644,519	628,687	540,646
Total		**259,710,579**	**16,841,586**	**13,324,744**	**21,587,709**	**29,303,230**

ii. Bank Consolidated with Subsidiaries

No.	Portfolio Category	31 December 2025 Net Receivables Based on Region				
		Jabodetabek	West Java	Central Java	East Java	Sumatera
a	b	c	d	e	f	g
1	Claims on Government	76,849,399	-	-	-	-
2	Claims on Public Sector Entities	6,812,704	914,880	-	1,175,792	1,491,313
3	Claims on Multilateral Development Banks and International Institutions	-	-	-	-	-
4	Claims on Banks	9,450,468	96,509	104,250	188,513	1,158,961
5	Claims in Covered Bonds	-	-	-	-	-
6	Claims on Securities Companies and Other Financial Service Institutions	17,481,409	-	-	-	152,298
7	Claims in Subordinated Securities, Equity, and Other Capital Instruments	23,373	-	-	-	-
8	Loans Secured by Residential Properties	27,323,106	3,553,301	1,841,242	4,900,667	5,841,953
9	Loans Secured by Commercial Properties	13,144,592	3,150,410	2,396,568	3,030,933	5,102,220
10	Land Acquisition, Land Processing, and/or Construction Loans	-	-	-	-	-
11	Employee/Retiree Loans	-	-	-	-	-
12	Claims on Micro, Small Business, and Retail Portfolio	27,299,661	2,785,855	2,644,698	3,354,524	4,463,558
13	Claims on Corporations	70,525,636	6,426,756	6,172,269	8,642,771	11,500,347
14	Past Due Loans	1,224,626	187,646	172,308	217,748	321,244
15	Other Assets	14,831,828	870,522	644,519	628,687	540,646
Total		**264,966,801**	**17,985,880**	**13,975,854**	**22,139,635**	**30,572,540**

(in million Rupiah)

			31 December 2024 Net Receivables Based on Region						
	East Indonesia	Total	Jabodetabek	West Java	Central Java	East Java	Sumatera	East Indonesia	Total
	h	i	j	k	l	m	n	o	p
	-	76,849,399	80,394,644	-	-	-	-	-	80,394,644
	-	10,394,690	6,515,130	931,886	-	1,188,398	1,715,090	-	10,350,504
	-	-	-	-	-	-	-	-	-
	1,465,203	12,283,661	7,746,839	130,964	127,696	129,692	1,181,441	1,290,146	10,606,776
	-	-	-	-	-	-	-	-	-
	-	17,633,707	13,723,102	-	-	-	107,306	-	13,830,407
	-	23,373	23,373	-	-	-	-	-	23,373
	2,408,877	45,869,146	27,989,589	3,392,238	1,922,329	4,796,021	5,510,342	2,437,458	46,047,978
	3,664,450	30,489,173	13,468,145	3,434,939	2,614,813	3,070,081	4,916,440	3,462,163	30,966,581
	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-
	2,822,085	36,207,382	21,950,569	2,035,012	2,018,942	2,838,418	2,974,078	2,852,615	34,669,633
	8,041,664	110,932,260	67,625,607	6,041,972	5,053,342	7,666,053	10,333,972	6,834,182	103,555,129
	165,987	2,196,349	1,014,443	161,871	143,286	225,641	289,146	177,677	2,012,064
	640,462	17,097,437	14,065,110	722,415	1,038,377	548,075	478,333	602,410	17,454,720
	19,208,727	**359,976,576**	**254,516,551**	**16,851,297**	**12,918,784**	**20,462,378**	**27,506,148**	**17,656,651**	**349,911,809**

(in million Rupiah)

			31 December 2024 Net Receivables Based on Region						
	East Indonesia	Total	Jabodetabek	West Java	Central Java	East Java	Sumatera	East Indonesia	Total
	h	i	j	k	l	m	n	o	p
	-	76,849,399	80,870,220	-	-	-	-	-	80,870,220
	-	10,394,690	6,515,130	931,886	-	1,188,398	1,715,090	-	10,350,504
	-	-	-	-	-	-	-	-	-
	1,465,203	12,463,904	7,808,252	130,964	127,696	129,692	1,181,441	1,290,146	10,668,190
	-	-	-	-	-	-	-	-	-
	-	17,633,707	13,723,102	-	-	-	107,306	-	13,830,407
	-	23,373	23,373	-	-	-	-	-	23,373
	2,408,877	45,869,146	27,989,589	3,392,238	1,922,329	4,796,021	5,510,342	2,437,458	46,047,978
	3,664,450	30,489,173	13,468,145	3,434,939	2,614,813	3,070,081	4,916,440	3,462,163	30,966,581
	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-
	4,838,132	45,386,428	25,353,999	3,086,031	2,716,750	3,434,192	4,280,425	4,620,674	43,492,070
	8,093,395	111,361,174	67,823,382	6,082,475	5,060,358	7,675,481	10,344,957	6,872,595	103,859,248
	184,926	2,308,499	1,034,040	176,882	149,293	235,329	298,476	181,810	2,075,829
	640,462	18,156,663	14,976,852	722,415	1,038,377	548,075	478,333	602,410	18,366,462
	21,295,445	**370,936,155**	**259,586,084**	**17,957,830**	**13,629,615**	**21,077,267**	**28,832,809**	**19,467,255**	**360,550,861**

Table 5.d. Additional Disclosure relating to Loan Quality on Asset (CRB) – Disclosure of Net Claims Based on Economic Sector

i. Bank Only

No.	Economic Sector	Receivables From Government	Receivables From Public Sector Entities	Receivables From Multilateral Development Banks and International Institutions	Receivables from Banks	Receivables From Covered Bonds	Receivables From Securities Companies and Other Financial Service Institutions
a	b	c	d	e	f	g	h
	31 December 2025						
1	Agriculture, Forestry, and Fisheries	-	-	-	-	-	-
2	Mining and Excavation	-	-	-	-	-	-
3	Manufacturing	-	1,904,594	-	-	-	-
4	Electricity, Gas, Steam/Hot and Cold Water	-	4,915,443	-	-	-	-
5	Water Management, Waste Water Management, Waste Management and Recycling	-	-	-	-	-	-
6	Construction	-	2,285,325	-	-	-	-
7	Wholesale and Retail Trading; Car and Motorcycle Reparation and Maintenance	-	-	-	-	-	-
8	Transport and Warehouse	-	186,079	-	-	-	-
9	Accommodation and Supply of Food and Beverages	-	-	-	-	-	-
10	Information and Communication	-	-	-	-	-	-
11	Finance and Insurance Activities	1,639,898	100,046	-	3,514,038	-	11,798,445
12	Real Estate	-	-	-	-	-	-
13	Professional, Scientific, and Technical Activities	-	-	-	-	-	-
14	Rental and Leasing Activities without Option Rights, Employment, Travel Agencies, and Other Business Support	-	-	-	-	-	-
15	Government Administration, Defence, and Mandatory Social Security	-	-	-	-	-	-
16	Education	-	-	-	-	-	-
17	Human Health Activities and Social Activities	-	-	-	-	-	-
18	Arts, Entertainment, and Recreation	-	-	-	-	-	-
19	Other Service Activities	-	-	-	-	-	-
20	Household Activities as Employer; Activities that Produce Goods and Services by Households that are Used to Meet Own Needs	-	-	-	-	-	-
21	Activities of International Agencies and Other Extra International Agencies	-	-	-	-	-	-
22	Households	-	-	-	-	-	-
23	Non-Business Activities	-	-	-	562	-	3,989
24	Others	75,209,500	1,003,203	-	8,769,060	-	5,831,273
Total		**76,849,399**	**10,394,690**	**-**	**12,283,661**	**-**	**17,633,707**

(in million Rupiah)

Receivables From Subordinated Securities, Equity, and Other Capital Instruments	Loans Secured by Residential Properties	Loans Secured by Commercial Properties	Land Acquisition, Land Development, and/or Construction Loan	Employee/ Retiree Loans	Receivables From Micro, Small Business, and Retail Portfolio	Receivables From Corporations	Past Due Loans	Other Assets
i	j	k	l	m	n	o	p	q
-	79,134	1,764,580	-	-	905,809	9,976,771	2,038	-
-	6,109	40,877	-	-	16,855	7,291,540	5,034	-
-	1,484,076	6,698,309	-	-	1,521,524	35,841,102	188,118	-
-	4,709	4,430	-	-	13,249	193,657	4,367	-
-	37,502	44,384	-	-	1,698	89,119	4,390	-
-	555,061	601,014	-	-	425,277	2,800,274	40,001	-
-	4,640,071	10,368,312	-	-	3,178,709	19,538,891	418,405	-
-	351,600	1,281,043	-	-	235,906	2,542,700	17,476	-
-	79,488	1,319,242	-	-	89,902	1,050,836	24,499	-
-	199,365	381,241	-	-	91,706	11,923,109	1,800	-
-	-	-	-	-	491,846	609,163	60	-
-	334,660	3,406,698	-	-	108,401	4,046,180	79,355	-
-	425,837	536,469	-	-	253,480	469,880	11,725	-
-	110,577	345,675	-	-	70,126	1,234,046	1,364	-
-	-	-	-	-	-	-	-	-
-	52,539	64,466	-	-	34,475	19,986	-	-
-	59,089	110,265	-	-	44,786	1,481,743	138	-
-	-	-	-	-	-	-	-	-
-	34,401	47,718	-	-	33,926	1,408,222	-	-
-	8,487	-	-	-	2,247	-	1,501	-
-	-	-	-	-	-	-	-	-
-	37,406,442	3,474,451	-	-	16,754,294	2,420	1,231,786	-
-	-	-	-	-	11,644,410	100,568	164,292	-
23,373	-	-	-	-	288,757	10,312,051	-	17,097,437
23,373	**45,869,146**	**30,489,173**	**-**	**-**	**36,207,382**	**110,932,260**	**2,196,349**	**17,097,437**

No.	Economic Sector	Receivables From Government	Receivables From Public Sector Entities	Receivables From Multilateral Development Banks and International Institutions	Receivables from Banks	Receivables From Covered Bonds	Receivables From Securities Companies and Other Financial Service Institutions
a	b	c	d	e	f	g	h
	31 December 2024						
1	Agriculture, Forestry, and Fisheries	-	-	-	-	-	-
2	Mining and Excavation	-	-	-	-	-	-
3	Manufacturing	-	1,787,304	-	-	-	-
4	Electricity, Gas, Steam/Hot and Cold Water	-	5,255,476	-	-	-	-
5	Water Management, Waste Water Management, Waste Management and Recycling	-	-	-	-	-	-
6	Construction	-	1,865,770	-	-	-	-
7	Wholesale and Retail Trading; Car and Motorcycle Reparation and Maintenance	-	-	-	-	-	-
8	Transport and Warehouse	-	332,980	-	-	-	-
9	Accommodation and Supply of Food and Beverages	-	-	-	-	-	-
10	Information and Communication	-	43,483	-	-	-	-
11	Finance and Insurance Activities	973,484	70,095	-	3,190,421	-	9,582,772
12	Real Estate	-	-	-	-	-	-
13	Professional, Scientific, and Technical Activities	-	-	-	-	-	-
14	Rental and Leasing Activities without Option Rights, Employment, Travel Agencies, and Other Business Support	-	-	-	-	-	-
15	Government Administration, Defence, and Mandatory Social Security	-	-	-	-	-	-
16	Education	-	-	-	-	-	-
17	Human Health Activities and Social Activities	-	-	-	-	-	-
18	Arts, Entertainment, and Recreation	-	-	-	-	-	-
19	Other Service Activities	-	-	-	-	-	-
20	Household Activities as Employer; Activities that Produce Goods and Services by Households that are Used to Meet Own Needs	-	-	-	-	-	-
21	Activities of International Agencies and Other Extra International Agencies	-	-	-	-	-	-
22	Households	-	-	-	-	-	-
23	Non-Business Activities	-	-	-	115	-	3,567
24	Others	79,421,159	995,396	-	7,416,240	-	4,244,068
Total		**80,394,644**	**10,350,504**	**-**	**10,606,776**	**-**	**13,830,407**

(in million Rupiah)

Receivables From Subordinated Securities, Equity, and Other Capital Instruments	Loans Secured by Residential Properties	Loans Secured by Commercial Properties	Land Acquisition, Land Development, and/or Construction Loan	Employee/ Retiree Loans	Receivables From Micro, Small Business, and Retail Portfolio	Receivables From Corporations	Past Due Loans	Other Assets
i	j	k	l	m	n	o	p	q
-	87,382	1,932,494	-	-	1,289,523	11,442,058	22,311	-
-	8,893	22,252	-	-	125,078	9,169,756	-	-
-	1,474,003	6,825,825	-	-	1,526,949	31,000,049	152,637	-
-	6,029	5,619	-	-	12,813	155,936	-	-
-	43,307	24,368	-	-	1,504	31,238	10,320	-
-	508,060	637,692	-	-	283,172	3,761,268	23,204	-
-	4,441,265	10,349,543	-	-	3,328,860	14,918,487	474,693	-
-	354,575	1,288,350	-	-	207,749	2,560,204	27,841	-
-	101,624	1,554,651	-	-	93,297	1,290,821	52,961	-
-	264,658	448,207	-	-	89,039	9,160,237	8,821	-
-	-	-	-	-	823,845	84,216	223	-
-	404,848	3,439,517	-	-	135,318	5,049,546	123,569	-
-	340,497	558,668	-	-	173,780	959,924	13,519	-
-	97,418	391,515	-	-	93,368	1,685,106	933	-
-	-	-	-	-	-	-	-	-
-	70,887	73,039	-	-	16,372	-	-	-
-	57,180	298,116	-	-	38,446	1,251,725	-	-
-	-	-	-	-	-	-	-	-
-	56,736	36,542	-	-	29,191	107,267	4,035	-
-	15,646	5,957	-	-	876	-	1,501	-
-	-	-	-	-	-	-	-	-
-	37,714,840	3,074,226	-	-	14,693,767	11,016	996,054	-
-	130	-	-	-	11,404,703	94,622	99,440	-
23,373	-	-	-	-	301,982	10,821,653	-	17,454,720
23,373	**46,047,978**	**30,966,581**	**-**	**-**	**34,669,633**	**103,555,129**	**2,012,064**	**17,454,720**

ii. Bank Consolidated with Subsidiaries

No.	Economic Sector	Receivables From Government	Receivables From Public Sector Entities	Receivables From Multilateral Development Banks and International Institutions	Receivables from Banks	Receivables From Covered Bonds	Receivables From Securities Companies and Other Financial Service Institutions
a	b	c	d	e	f	g	h
	31 December 2025						
1	Agriculture, Forestry, and Fisheries	-	-	-	-	-	-
2	Mining and Excavation	-	-	-	-	-	-
3	Manufacturing	-	1,904,594	-	-	-	-
4	Electricity, Gas, Steam/Hot and Cold Water	-	4,915,443	-	-	-	-
5	Water Management, Waste Water Management, Waste Management and Recycling	-	-	-	-	-	-
6	Construction	-	2,285,325	-	-	-	-
7	Wholesale and Retail Trading; Car and Motorcycle Reparation and Maintenance	-	-	-	-	-	-
8	Transport and Warehouse	-	186,079	-	-	-	-
9	Accommodation and Supply of Food and Beverages	-	-	-	-	-	-
10	Information and Communication	-	-	-	-	-	-
11	Finance and Insurance Activities	1,639,898	100,046	-	3,514,038	-	11,798,445
12	Real Estate	-	-	-	-	-	-
13	Professional, Scientific, and Technical Activities	-	-	-	-	-	-
14	Rental and Leasing Activities without Option Rights, Employment, Travel Agencies, and Other Business Support	-	-	-	-	-	-
15	Government Administration, Defence, and Mandatory Social Security	-	-	-	-	-	-
16	Education	-	-	-	-	-	-
17	Human Health Activities and Social Activities	-	-	-	-	-	-
18	Arts, Entertainment, and Recreation	-	-	-	-	-	-
19	Other Service Activities	-	-	-	-	-	-
20	Household Activities as Employer; Activities that Produce Goods and Services by Households that are Used to Meet Own Needs	-	-	-	-	-	-
21	Activities of International Agencies and Other Extra International Agencies	-	-	-	-	-	-
22	Households	-	-	-	-	-	-
23	Non-Business Activities	-	-	-	562	-	3,989
24	Others	75,209,500	1,003,203	-	8,949,303	-	5,831,273
Total		**76,849,399**	**10,394,690**	**-**	**12,463,904**	**-**	**17,633,707**

(in million Rupiah)

	Receivables From Subordinated Securities, Equity, and Other Capital Instruments	Loans Secured by Residential Properties	Loans Secured by Commercial Properties	Land Acquisition, Land Development, and/or Construction Loan	Employee/ Retiree Loans	Receivables From Micro, Small Business, and Retail Portfolio	Receivables From Corporations	Past Due Loans	Other Assets
	i	j	k	l	m	n	o	p	q
	-	79,134	1,764,580	-	-	905,809	9,976,771	2,038	-
	-	6,109	40,877	-	-	16,855	7,291,540	5,034	-
	-	1,484,076	6,698,309	-	-	1,521,524	35,841,102	188,118	-
	-	4,709	4,430	-	-	13,249	193,657	4,367	-
	-	37,502	44,384	-	-	1,698	89,119	4,390	-
	-	555,061	601,014	-	-	425,277	2,800,274	40,001	-
	-	4,640,071	10,368,312	-	-	3,178,709	19,538,891	418,405	-
	-	351,600	1,281,043	-	-	235,906	2,542,700	17,476	-
	-	79,488	1,319,242	-	-	89,902	1,050,836	24,499	-
	-	199,365	381,241	-	-	91,706	11,923,109	1,800	-
	-	-	-	-	-	491,846	609,163	60	-
	-	334,660	3,406,698	-	-	108,401	4,046,180	79,355	-
	-	425,837	536,469	-	-	253,480	469,880	11,725	-
	-	110,577	345,675	-	-	70,126	1,234,046	1,364	-
	-	-	-	-	-	-	-	-	-
	-	52,539	64,466	-	-	34,475	19,986	-	-
	-	59,089	110,265	-	-	44,786	1,481,743	138	-
	-	-	-	-	-	-	-	-	-
	-	34,401	47,718	-	-	33,926	1,408,222	-	-
	-	8,487	-	-	-	2,247	-	1,501	-
	-	-	-	-	-	-	-	-	-
	-	37,406,442	3,474,451	-	-	25,933,339	431,334	1,343,936	-
	-	-	-	-	-	11,644,410	100,568	164,292	-
	23,373	-	-	-	-	288,757	10,312,051	-	18,156,663
	23,373	**45,869,146**	**30,489,173**	**-**	**-**	**45,386,428**	**111,361,174**	**2,308,499**	**18,156,663**

No.	Economic Sector	Receivables From Government	Receivables From Public Sector Entities	Receivables From Multilateral Development Banks and International Institutions	Receivables from Banks	Receivables From Covered Bonds	Receivables From Securities Companies and Other Financial Service Institutions
a	b	c	d	e	f	g	h
	31 December 2024						
1	Agriculture, Forestry, and Fisheries	-	-	-	-	-	-
2	Mining and Excavation	-	-	-	-	-	-
3	Manufacturing	-	1,787,304	-	-	-	-
4	Electricity, Gas, Steam/Hot and Cold Water	-	5,255,476	-	-	-	-
5	Water Management, Waste Water Management, Waste Management and Recycling	-	-	-	-	-	-
6	Construction	-	1,865,770	-	-	-	-
7	Wholesale and Retail Trading; Car and Motorcycle Reparation and Maintenance	-	-	-	-	-	-
8	Transport and Warehouse	-	332,980	-	-	-	-
9	Accommodation and Supply of Food and Beverages	-	-	-	-	-	-
10	Information and Communication	-	43,483	-	-	-	-
11	Finance and Insurance Activities	973,484	70,095	-	3,190,421	-	9,582,772
12	Real Estate	-	-	-	-	-	-
13	Professional, Scientific, and Technical Activities	-	-	-	-	-	-
14	Rental and Leasing Activities without Option Rights, Employment, Travel Agencies, and Other Business Support	-	-	-	-	-	-
15	Government Administration, Defence, and Mandatory Social Security	-	-	-	-	-	-
16	Education	-	-	-	-	-	-
17	Human Health Activities and Social Activities	-	-	-	-	-	-
18	Arts, Entertainment, and Recreation	-	-	-	-	-	-
19	Other Service Activities	-	-	-	-	-	-
20	Household Activities as Employer; Activities that Produce Goods and Services by Households that are Used to Meet Own Needs	-	-	-	-	-	-
21	Activities of International Agencies and Other Extra International Agencies	-	-	-	-	-	-
22	Households	-	-	-	-	-	-
23	Non-Business Activities	-	-	-	115	-	3,567
24	Others	79,896,735	995,396	-	7,477,654	-	4,244,068
Total		**80,870,220**	**10,350,504**	**-**	**10,668,190**	**-**	**13,830,407**

(in million Rupiah)

Receivables From Subordinated Securities, Equity, and Other Capital Instruments	Loans Secured by Residential Properties	Loans Secured by Commercial Properties	Land Acquisition, Land Development, and/or Construction Loan	Employee/ Retiree Loans	Receivables From Micro, Small Business, and Retail Portfolio	Receivables From Corporations	Past Due Loans	Other Assets
i	j	k	l	m	n	o	p	q
-	87,382	1,932,494	-	-	1,289,523	11,442,058	22,311	-
-	8,893	22,252	-	-	125,078	9,169,756	-	-
-	1,474,003	6,825,825	-	-	1,526,949	31,000,049	152,637	-
-	6,029	5,619	-	-	12,813	155,936	-	-
-	43,307	24,368	-	-	1,504	31,238	10,320	-
-	508,060	637,692	-	-	283,172	3,761,268	23,204	-
-	4,441,265	10,349,543	-	-	3,328,860	14,918,487	474,693	-
-	354,575	1,288,350	-	-	207,749	2,560,204	27,841	-
-	101,624	1,554,651	-	-	93,297	1,290,821	52,961	-
-	264,658	448,207	-	-	89,039	9,160,237	8,821	-
-	-	-	-	-	823,845	84,216	223	-
-	404,848	3,439,517	-	-	135,318	5,049,546	123,569	-
-	340,497	558,668	-	-	173,780	959,924	13,519	-
-	97,418	391,515	-	-	93,368	1,685,106	933	-
-	-	-	-	-	-	-	-	-
-	70,887	73,039	-	-	16,372	-	-	-
-	57,180	298,116	-	-	38,446	1,251,725	-	-
-	-	-	-	-	-	-	-	-
-	56,736	36,542	-	-	29,191	107,267	4,035	-
-	15,646	5,957	-	-	876	-	1,501	-
-	-	-	-	-	-	-	-	-
-	37,714,840	3,074,226	-	-	23,516,204	315,135	1,059,819	-
-	130	-	-	-	11,404,703	94,622	99,440	-
23,373	-	-	-	-	301,982	10,821,653	-	18,366,462
23,373	**46,047,978**	**30,966,581**	**-**	**-**	**43,492,070**	**103,859,248**	**2,075,829**	**18,366,462**

Table 5.e. Additional Disclosure relating to Loan Quality on Asset (CRB) – Disclosure of Net Claims by Remaining Term of Contract

i. Bank Only

No.	Portfolio Category	31 December 2025 Net Receivables Based on Remaining Contractual Maturity			
		≤ 1 year	> 1 - 3 years	> 3 - 5 years	> 5 years
a	b	c	d	e	f
1	Claims on Government	39,785,901	13,330,110	19,495,985	4,237,402
2	Claims on Public Sector Entities	4,281,833	1,249,442	1,420,807	3,442,608
3	Claims on Multilateral Development Banks and International Institutions	-	-	-	-
4	Claims on Banks	7,447,238	1,030,484	1,594,576	2,211,363
5	Claims in Covered Bonds	-	-	-	-
6	Claims on Securities Companies and Other Financial Service Institutions	11,409,478	4,622,459	1,547,509	54,261
7	Claims in Subordinated Securities, Equity, and Other Capital Instruments	-	-	-	-
8	Loans Secured by Residential Properties	4,223,846	5,658,259	3,883,782	32,103,258
9	Loans Secured by Commercial Properties	11,785,721	7,960,148	3,136,666	7,606,638
10	Land Acquisition, Land Processing, and/or Construction Loans	-	-	-	-
11	Employee/Retiree Loans	-	-	-	-
12	Claims on Micro, Small Business, and Retail Portfolio	11,150,068	9,011,618	9,682,285	6,363,411
13	Claims on Corporations	59,729,683	25,889,222	16,421,303	8,892,052
14	Past Due Loans	721,208	246,511	218,979	1,009,651
15	Other Assets	997,576	230	-	-
Total		**151,532,551**	**68,998,484**	**57,401,892**	**65,920,644**

ii. Bank Consolidated with Subsidiaries

No.	Portfolio Category	31 December 2025 Net Receivables Based on Remaining Contractual Maturity			
		≤ 1 year	> 1 - 3 years	> 3 - 5 years	> 5 years
a	b	c	d	e	f
1	Claims on Government	39,785,901	13,330,110	19,495,985	4,237,402
2	Claims on Public Sector Entities	4,281,833	1,249,442	1,420,807	3,442,608
3	Claims on Multilateral Development Banks and International Institutions	-	-	-	-
4	Claims on Banks	7,627,481	1,030,484	1,594,576	2,211,363
5	Claims in Covered Bonds	-	-	-	-
6	Claims on Securities Companies and Other Financial Service Institutions	11,409,478	4,622,459	1,547,509	54,261
7	Claims in Subordinated Securities, Equity, and Other Capital Instruments	-	-	-	-
8	Loans Secured by Residential Properties	4,223,846	5,658,259	3,883,782	32,103,258
9	Loans Secured by Commercial Properties	11,785,721	7,960,148	3,136,666	7,606,638
10	Land Acquisition, Land Processing, and/or Construction Loans	-	-	-	-
11	Employee/Retiree Loans	-	-	-	-
12	Claims on Micro, Small Business, and Retail Portfolio	11,685,460	12,518,975	14,657,219	6,524,775
13	Claims on Corporations	59,776,998	26,085,397	16,601,883	8,896,896
14	Past Due Loans	728,515	286,955	280,470	1,012,560
15	Other Assets	997,576	230	-	-
Total		**152,302,809**	**72,742,459**	**62,618,896**	**66,089,761**

(in million Rupiah)

		31 December 2024 Net Receivables Based on Remaining Contractual Maturity					
Non Contractual	Total	≤ 1 year	> 1 - 3 years	> 3 - 5 years	> 5 years	Non Contractual	Total
g	h	i	j	k	l	m	n
-	76,849,399	41,261,887	12,311,331	16,046,703	10,774,723	-	80,394,644
-	10,394,690	1,651,161	3,678,090	1,726,740	3,294,514	-	10,350,504
-	-	-	-	-	-	-	-
-	12,283,661	6,622,349	617,532	1,130,739	2,236,156	-	10,606,776
-	-	-	-	-	-	-	-
-	17,633,707	7,121,489	5,102,033	1,580,586	26,299	-	13,830,407
23,373	23,373	-	-	-	-	23,373	23,373
-	45,869,146	4,535,671	5,029,973	4,310,986	32,171,347	-	46,047,978
-	30,489,173	12,093,465	6,737,366	4,820,515	7,315,235	-	30,966,581
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	36,207,382	12,076,412	10,356,749	7,945,381	4,291,091	-	34,669,633
-	110,932,260	57,298,843	18,300,304	17,481,692	10,474,290	-	103,555,129
-	2,196,349	843,452	164,605	160,299	843,707	-	2,012,064
16,099,632	17,097,437	822,970	-	-	-	16,631,750	17,454,720
16,123,005	**359,976,576**	**144,327,701**	**62,297,982**	**55,203,640**	**71,427,364**	**16,655,123**	**349,911,809**

(in million Rupiah)

		31 December 2024 Net Receivables Based on Remaining Contractual Maturity					
Non Contractual	Total	≤ 1 year	> 1 - 3 years	> 3 - 5 years	> 5 years	Non Contractual	Total
g	h	i	j	k	l	m	n
-	76,849,399	41,737,463	12,311,331	16,046,703	10,774,723	-	80,870,220
-	10,394,690	1,651,161	3,678,090	1,726,740	3,294,514	-	10,350,504
-	-	-	-	-	-	-	-
-	12,463,904	6,683,762	617,532	1,130,739	2,236,156	-	10,668,190
-	-	-	-	-	-	-	-
-	17,633,707	7,121,489	5,102,033	1,580,586	26,299	-	13,830,407
23,373	23,373	-	-	-	-	23,373	23,373
-	45,869,146	4,535,671	5,029,973	4,310,986	32,171,347	-	46,047,978
-	30,489,173	12,093,465	6,737,366	4,820,515	7,315,235	-	30,966,581
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	45,386,428	12,643,218	13,722,202	12,622,341	4,504,309	-	43,492,070
-	111,361,174	57,317,558	18,443,170	17,612,502	10,486,019	-	103,859,248
-	2,308,499	845,644	187,774	198,134	844,277	-	2,075,829
17,158,858	18,156,663	822,970	-	-	-	17,543,492	18,366,462
17,182,230	**370,936,155**	**145,452,402**	**65,829,469**	**60,049,246**	**71,652,879**	**17,566,864**	**360,550,861**

Table 5.f. Additional Disclosure relating to Loan Quality on Asset (CRB) – Disclosure of Receivables and Provisions by Region

i. Bank Only

No.	Description	31 December 2025 Net Receivables Based on Region					
		Jakarta	West Java	Central Java	East Java	Sumatera	East Indonesia
a	b	c	d	e	f	g	h
1	Receivables	244,985,769	17,535,528	12,816,490	19,093,187	27,626,098	18,495,108
2	Impaired Receivables						
	a. Non-Past Due	10,480,887	1,278,397	1,024,250	1,145,733	935,845	286,225
	b. Past Due	2,340,663	255,590	323,412	374,340	534,528	252,437
3	Provisions Stage 1	1,032,318	29,958	20,834	111,310	38,793	17,010
4	Provisions Stage 2	510,598	57,757	25,074	184,190	14,773	10,054
5	Provisions Stage 3	4,893,761	125,869	195,424	298,849	356,513	130,470
6	Receivables Written-Off	2,354,985	142,931	78,561	130,590	132,627	102,906

ii. Bank Consolidated with Subsidiaries

No.	Description	31 December 2025 Net Receivables Based on Region					
		Jakarta	West Java	Central Java	East Java	Sumatera	East Indonesia
a	b	c	d	e	f	g	h
1	Receivables	250,298,413	18,714,214	13,489,396	19,660,666	28,926,410	20,620,915
2	Impaired Receivables						
	a. Non-Past Due	10,480,887	1,278,397	1,024,250	1,145,733	935,845	286,225
	b. Past Due	2,539,000	255,590	323,412	374,340	534,528	252,437
3	Provisions Stage 1	1,222,916	29,958	20,834	111,310	38,793	17,010
4	Provisions Stage 2	578,662	57,757	25,074	184,190	14,773	10,054
5	Provisions Stage 3	4,964,929	125,869	195,424	298,849	356,513	130,470
6	Receivables Written-Off	2,746,119	142,931	78,561	130,590	132,627	102,906

(in million Rupiah)

	31 December 2024						
	Net Receivables Based on Region						
Total	Jakarta	West Java	Central Java	East Java	Sumatera	East Indonesia	Total
i	j	k	l	m	n	o	p
340,552,180	243,246,028	18,711,253	12,441,129	18,014,054	26,058,633	16,452,836	334,923,933
15,151,337	8,350,484	1,162,931	1,208,719	1,031,013	874,894	381,890	13,009,931
4,080,970	1,763,888	249,222	350,839	454,621	529,367	245,550	3,593,487
1,250,223	1,378,323	26,735	25,043	161,590	33,011	19,045	1,643,747
802,446	691,181	60,886	27,031	188,629	19,488	11,810	999,025
6,000,886	6,587,846	141,764	238,368	370,144	341,409	128,823	7,808,354
2,942,600	1,299,272	35,920	129,056	159,873	41,425	48,988	1,714,534

(in million Rupiah)

	31 December 2024						
	Net Receivables Based on Region						
Total	Jakarta	West Java	Central Java	East Java	Sumatera	East Indonesia	Total
i	j	k	l	m	n	o	p
351,710,014	248,347,103	19,841,766	13,163,250	18,641,259	27,404,383	18,277,102	345,674,863
15,151,337	8,350,484	1,162,931	1,208,719	1,031,013	874,894	381,890	13,009,931
4,279,307	1,862,757	249,222	350,839	454,621	529,367	245,550	3,692,356
1,440,821	1,514,417	26,735	25,043	161,590	33,011	19,045	1,779,841
870,510	717,188	60,886	27,031	188,629	19,488	11,810	1,025,032
6,072,054	6,628,020	141,764	238,368	370,144	341,409	128,823	7,848,528
3,333,734	998,063	35,920	129,056	159,873	41,425	48,988	1,413,325

Table 5.g. Additional Disclosure relating to Loan Quality on Asset (CRB) – Disclosure of Receivables and Provisions based on Economic Sector

i. Bank Only

No.	Economy Sector
a	b
	31 December 2025
1	Agriculture, Forestry, and Fishery
2	Mining and Excavation
3	Manufacturing
4	Electricity, Gas, Steam/Hot Water, and Cold Air
5	Water Management, Waste Water Management, Waste Management, and Remediation Activities
6	Construction
7	Wholesale and Retail Trading; Car and Motorcycle Reparation, and Maintenance
8	Transport and Warehouse
9	Accommodation and Supply of Food and Beverages
10	Information and Communication
11	Finance and Insurance Activities
12	Real Estate
13	Professional, Scientific, and Technical Activities
14	Rental and Leasing Activities without Option Rights, Employment, Travel Agencies, and Other Business Support
15	Government Administration, Defence, and Mandatory Social Security
16	Education
17	Human Health Activities and Social Activities
18	Arts, Entertainment, and Recreation
19	Other Service Activities
20	Household Activities as Employer; Activities that Produce Goods and Services by Households that are Used to Meet Own Needs
21	Activities of International Agencies and Other Extra International Agencies
22	Households
23	Non-Business Activities
24	Others
Total	

No.	Economy Sector
a	b
	31 December 2024
1	Agriculture, Forestry, and Fishery
2	Mining and Excavation
3	Manufacturing
4	Electricity, Gas, Steam/Hot Water, and Cold Air
5	Water Management, Waste Water Management, Waste Management, and Remediation Activities
6	Construction
7	Wholesale and Retail Trading; Car and Motorcycle Reparation, and Maintenance
8	Transport and Warehouse
9	Accommodation and Supply of Food and Beverages
10	Information and Communication
11	Finance and Insurance Activities

(in million Rupiah)

Receivables	Impaired Receivables		Provisions Stage 1	Provisions Stage 2	Provisions Stage 3	Receivables Written-Off
	Non-past Due	Past Due				
c	d	e	f	g	h	i
11,670,250	478,888	53,592	9,623	3,860	51,680	-
5,783,238	89,420	15,013	12,498	87,191	9,979	-
44,521,721	7,151,833	360,345	97,721	200,311	3,044,271	-
5,075,076	-	4,367	32,245	-	4,367	-
176,001	5,855	7,548	122	-	3,157	-
7,306,332	593,502	312,121	20,771	3,295	661,836	-
35,121,192	2,082,604	898,358	182,354	111,190	582,941	-
4,593,123	193,333	30,002	3,094	16,001	95,912	-
2,693,904	450,953	178,269	3,156	50,516	153,777	-
10,795,308	613,554	17,452	35,515	6,954	88,616	-
17,165,329	917	27,908	68,898	-	28,771	-
7,837,950	1,450,051	313,550	1,912	87,591	234,195	-
1,630,595	252,619	16,666	2,304	6,703	6,654	-
1,662,363	53,379	18,147	184,437	391	16,784	-
-	-	-	-	-	-	-
166,268	-	-	154	-	-	-
1,600,740	12,952	138	3,957	164	95	-
-	-	-	-	-	-	-
1,435,103	5,392	-	2,784	998	-	-
15,579	-	4,999	1	-	3,498	-
-	-	-	-	-	-	-
59,001,742	1,343,828	1,590,219	322,085	177,974	859,761	-
10,132,973	372,257	232,276	266,592	49,307	154,592	2,942,600
112,167,393	-	-	-	-	-	-
340,552,180	**15,151,337**	**4,080,970**	**1,250,223**	**802,446**	**6,000,886**	**2,942,600**

(in million Rupiah)

Receivables	Impaired Receivables		Provisions Stage 1	Provisions Stage 2	Provisions Stage 3	Receivables Written-Off
	Non-past Due	Past Due				
c	d	e	f	g	h	i
13,620,817	579,683	74,609	11,382	1,589	52,424	-
7,375,011	239,212	15,013	12,578	99,601	15,013	-
40,785,609	5,073,830	356,347	72,052	197,768	4,256,034	-
5,372,830	-	-	37,644	-	-	-
111,441	8,749	15,547	85	25	8,818	-
7,389,015	61,725	104,455	300,252	3,716	868,498	-
31,036,019	2,445,058	946,209	203,439	119,894	597,333	-
4,650,560	29,867	52,867	14,605	2,174	188,924	-
3,445,296	152,136	209,188	2,373	64,523	455,297	-
9,196,999	748,910	44,872	29,439	63,634	37,762	-
13,863,064	5,536	40,336	52,188	5,979	40,119	-

No.	Economy Sector
12	Real Estate
13	Professional, Scientific, and Technical Activities
14	Rental and Leasing Activities without Option Rights, Employment, Travel Agencies, and Other Business Support
15	Government Administration, Defence, and Mandatory Social Security
16	Education
17	Human Health Activities and Social Activities
18	Arts, Entertainment, and Recreation
19	Other Service Activities
20	Household Activities as Employer; Activities that Produce Goods and Services by Households that are Used to Meet Own Needs
21	Activities of International Agencies and Other Extra International Agencies
22	Households
23	Non-Business Activities
24	Others
Total	

ii. Bank Consolidated with Subsidiaries

No.	Economy Sector
a	b
	31 December 2025
1	Agriculture, Forestry, and Fishery
2	Mining and Excavation
3	Manufacturing
4	Electricity, Gas, Steam/Hot Water, and Cold Air
5	Water Management, Waste Water Management, Waste Management, and Remediation Activities
6	Construction
7	Wholesale and Retail Trading; Car and Motorcycle Reparation, and Maintenance
8	Transport and Warehouse
9	Accommodation and Supply of Food and Beverages
10	Information and Communication
11	Finance and Insurance Activities
12	Real Estate
13	Professional, Scientific, and Technical Activities
14	Rental and Leasing Activities without Option Rights, Employment, Travel Agencies, and Other Business Support
15	Government Administration, Defence, and Mandatory Social Security
16	Education
17	Human Health Activities and Social Activities
18	Arts, Entertainment, and Recreation
19	Other Service Activities
20	Household Activities as Employer; Activities that Produce Goods and Services by Households that are Used to Meet Own Needs
21	Activities of International Agencies and Other Extra International Agencies
22	Households
23	Non-Business Activities
24	Others
Total	

(in million Rupiah)

Receivables	Impaired Receivables		Provisions Stage 1	Provisions Stage 2	Provisions Stage 3	Receivables Written-Off
	Non-past Due	Past Due				
9,214,961	1,122,352	329,758	1,648	89,737	206,190	-
1,966,278	277,803	34,855	2,156	9,415	24,034	-
2,128,183	438,092	30,338	181,915	4,991	29,405	-
-	-	-	-	-	-	-
158,451	-	-	50	-	-	-
1,362,283	12,292	-	5,682	660	-	-
-	-	-	-	-	-	-
213,957	1,996	6,728	442	937	2,838	-
27,413	-	4,999	12	-	3,498	-
-	-	-	-	-	-	-
56,688,399	1,802,434	1,324,225	324,087	239,809	730,380	-
10,094,209	10,256	3,141	391,718	94,573	291,787	1,714,534
116,223,138	-	-	-	-	-	-
334,923,933	**13,009,931**	**3,593,487**	**1,643,747**	**999,025**	**7,808,354**	**1,714,534**

(in million Rupiah)

Receivables	Impaired Receivables		Provisions Stage 1	Provisions Stage 2	Provisions Stage 3	Receivables Written-Off
	Non-past Due	Past Due				
c	d	e	f	g	h	i
11,670,250	478,888	53,592	9,623	3,860	51,680	-
5,783,238	89,420	15,013	12,498	87,191	9,979	-
44,521,721	7,151,833	360,345	97,721	200,311	3,044,271	-
5,075,076	-	4,367	32,245	-	4,367	-
176,001	5,855	7,548	122	-	3,157	-
7,306,332	593,502	312,121	20,771	3,295	661,836	-
35,121,192	2,082,604	898,358	182,354	111,190	582,941	-
4,593,123	193,333	30,002	3,094	16,001	95,912	-
2,693,904	450,953	178,269	3,156	50,516	153,777	-
10,795,308	613,554	17,452	35,515	6,954	88,616	-
16,778,524	917	27,908	68,898	-	28,771	-
7,837,950	1,450,051	313,550	1,912	87,591	234,195	-
1,630,595	252,619	16,666	2,304	6,703	6,654	-
1,662,363	53,379	18,147	184,437	391	16,784	-
-	-	-	-	-	-	-
166,268	-	-	154	-	-	-
1,600,740	12,952	138	3,957	164	95	-
-	-	-	-	-	-	-
1,435,103	5,392	-	2,784	998	-	-
15,579	-	4,999	1	-	3,498	-
-	-	-	-	-	-	-
59,001,742	1,343,829	1,590,219	322,085	177,974	859,761	-
10,132,974	372,256	232,277	266,592	49,307	154,592	3,333,734
123,712,031	-	198,336	190,598	68,064	71,168	-
351,710,014	**15,151,337**	**4,279,307**	**1,440,821**	**870,510**	**6,072,054**	**3,333,734**

No.	Economy Sector
a	b
	31 December 2024
1	Agriculture, Forestry, and Fishery
2	Mining and Excavation
3	Manufacturing
4	Electricity, Gas, Steam/Hot Water, and Cold Air
5	Water Management, Waste Water Management, Waste Management, and Remediation Activities
6	Construction
7	Wholesale and Retail Trading; Car and Motorcycle Reparation, and Maintenance
8	Transport and Warehouse
9	Accommodation and Supply of Food and Beverages
10	Information and Communication
11	Finance and Insurance Activities
12	Real Estate
13	Professional, Scientific, and Technical Activities
14	Rental and Leasing Activities without Option Rights, Employment, Travel Agencies, and Other Business Support
15	Government Administration, Defence, and Mandatory Social Security
16	Education
17	Human Health Activities and Social Activities
18	Arts, Entertainment, and Recreation
19	Other Service Activities
20	Household Activities as Employer; Activities that Produce Goods and Services by Households that are Used to Meet Own Needs
21	Activities of International Agencies and Other Extra International Agencies
22	Households
23	Non-Business Activities
24	Others
Total	

(in million Rupiah)

Receivables	Impaired Receivables		Provisions Stage 1	Provisions Stage 2	Provisions Stage 3	Receivables Written-Off
	Non-past Due	Past Due				
c	d	e	f	g	h	i
13,620,817	579,683	74,609	11,382	1,589	52,424	-
7,375,011	239,212	15,013	12,578	99,601	15,013	-
40,785,609	5,073,830	356,347	72,052	197,768	4,256,034	-
5,372,830	-	-	37,644	-	-	-
111,441	8,749	15,547	85	25	8,818	-
7,389,015	61,725	104,455	300,252	3,716	868,498	-
31,036,019	2,445,058	946,209	203,439	119,894	597,333	-
4,650,560	29,867	52,867	14,605	2,174	188,924	-
3,445,296	152,136	209,188	2,373	64,523	455,297	-
9,196,999	748,910	44,872	29,439	63,634	37,762	-
13,863,064	5,536	40,336	52,188	5,979	40,119	-
9,214,961	1,122,352	329,758	1,648	89,737	206,190	-
1,966,278	277,803	34,855	2,156	9,415	24,034	-
2,128,183	438,092	30,338	181,915	4,991	29,405	-
-	-	-	-	-	-	-
158,451	-	-	50	-	-	-
1,362,283	12,292	-	5,682	660	-	-
-	-	-	-	-	-	-
213,957	1,996	6,728	442	937	2,838	-
27,413	-	4,999	12	-	3,498	-
-	-	-	-	-	-	-
56,688,399	1,802,434	1,324,226	324,087	239,809	730,380	-
10,094,209	10,256	3,140	391,718	94,573	291,787	1,413,325
126,974,068	-	98,870	136,094	26,006	40,174	-
345,674,863	**13,009,931**	**3,692,357**	**1,779,841**	**1,025,031**	**7,848,528**	**1,413,325**

Table 5.h. Additional Disclosure relating to Loan Quality on Asset (CRB)) – Disclosure of Past Due Loans Based on Outstanding Days

i. Bank Only

No.	Type of Exposure	31 December 2025 Past Due Loans Based on Outstanding Days	
		> 90 days to 120 days	> 120 days to 180 days
a	b	c	d
1	Loans included in Past Due Loans	531,536	545,585
2	Securities included in Past Due Loans	-	-
Total		**531,536**	**545,585**

ii. Bank Consolidated with Subsidiaries

No.	Type of Exposure	31 December 2025 Past Due Loans Based on Outstanding Days	
		> 90 days to 120 days	> 120 days to 180 days
a	b	c	d
1	Loans included in Past Due Loans	612,185	663,273
2	Securities included in Past Due Loans	-	-
Total		**612,185**	**663,273**

Table 5.i. Additional Disclosures Relating to Treatment of Non-Performing Assets (CRB-A) – Disclosure of Performing and Non-Performing Assets

i. Bank Only

No.	Component	Performing (Quality of L and TPF)	
		Gross Fair Value	Provisions
		a	b
1	Securities	84,965,989	782
2	Loans		
	a. Corporate	156,991,596	4,687,738
	b. Retail	67,311,917	851,267
3	Administrative Account Transactions	114,031,497	120,206

ii. Bank Consolidated with Subsidiaries

No.	Component	Performing (Quality of L and TPF)	
		Gross Fair Value	Provisions
		a	b
1	Securities	85,465,529	782
2	Loans		
	a. Corporate	156,604,792	4,687,738
	b. Retail	77,424,422	1,097,384
3	Administrative Account Transactions	114,031,497	120,206

(in million Rupiah)

			31 December 2024 Past Due Loans Based on Outstanding Days			
	> 180 days	Total	> 90 days to 120 days	> 120 days to 180 days	> 180 days	Total
	e	f	g	h	i	j
	3,004,153	4,081,274	546,972	538,255	2,810,649	3,895,876
	-	-	-	-	-	-
	3,004,153	**4,081,274**	**546,972**	**538,255**	**2,810,649**	**3,895,876**

(in million Rupiah)

			31 December 2024 Past Due Loans Based on Outstanding Days			
	> 180 days	Total	> 90 days to 120 days	> 120 days to 180 days	> 180 days	Total
	e	f	g	h	i	j
	3,004,153	4,279,611	583,438	600,377	2,810,931	3,994,746
	-	-	-	-	-	-
	3,004,153	**4,279,611**	**583,438**	**600,377**	**2,810,931**	**3,994,746**

(in million Rupiah)

	Non Performing (Qulaity of KL, D, M)					
	Impaired Receivables		Receivables that are Not Impaired			
			Past Due for > 90 Days		Past Due for > 90 Days	
	Gross Fair Value	Provisions	Gross Fair Value	Provisions	Gross Fair Value	Provisions
	c	d	e	f	g	h
	-	-	-	-	-	-
	2,258,476	1,535,504	-	-	-	-
	1,822,798	979,046	-	-	-	-
	279,956	23	-	-	-	-

(in million Rupiah)

	Non Performing (Qulaity of KL, D, M)					
	Impaired Receivables		Receivables that are Not Impaired			
			Past Due for > 90 Days		Past Due for > 90 Days	
	Gross Fair Value	Provisions	Gross Fair Value	Provisions	Gross Fair Value	Provisions
	c	d	e	f	g	h
	-	-	-	-	-	-
	2,258,477	1,535,504	-	-	-	-
	2,021,134	1,062,759	-	-	-	-
	279,956	23	-	-	-	-

Table 5.j. Additional Disclosures Relating to Treatment of Non-Performing Assets (CRB-A) – Disclosure of Performing and Non-Performing Restructuring Assets

i. Bank Only

No.	Component	Performing (Quality of L and TPF)		Non Performing (Quality of KL, D, M)	
		Gross Fair Value	Provisions	Gross Fair Value	Provisions
		a	b	c	d
1	Securities	84,965,989	782	-	-
2	Credit				
	a. Corporations	156,991,596	4,687,738	2,258,476	1,535,504
	b. Retail	67,311,917	851,267	1,822,798	979,046
3	Administrative Account Transaction	114,031,497	120,206	279,956	23

ii. Bank Consolidated with Subsidiaries

No.	Component	Performing (Quality of L and TPF)		Non Performing (Quality of KL, D, M)	
		Gross Fair Value	Provisions	Gross Fair Value	Provisions
		a	b	c	d
1	Securities	85,465,529	782	-	-
2	Credit	-	-	-	-
	a. Corporations	156,604,792	4,687,738	2,258,477	1,535,504
	b. Retail	77,424,422	1,097,384	2,021,134	1,062,759
3	Administrative Account Transaction	114,031,497	120,206	279,956	23

(in million Rupiah)

	Stage 1		Stage 2		Stage 3	
	Gross Fair Value	Provisions	Gross Fair Value	Provisions	Gross Fair Value	Provisions
	e	f	g	h	i	j
	84,965,989	782	-	-	-	-
	143,556,313	661,544	10,259,418	575,164	5,434,341	4,986,534
	65,869,421	588,679	1,409,476	227,282	1,855,818	1,014,352
	113,810,650	88,839	220,847	26,062	279,956	5,328

(in million Rupiah)

	Stage 1		Stage 2		Stage 3	
	Gross Fair Value	Provisions	Gross Fair Value	Provisions	Gross Fair Value	Provisions
	e	f	g	h	i	j
	85,465,529	782	-	-	-	-
	-	-	-	-	-	-
	143,169,509	661,544	10,259,418	575,163	5,434,341	4,986,535
	75,778,602	779,277	1,670,559	295,346	1,996,396	1,085,520
	113,810,650	88,839	220,847	26,062	279,956	5,328

STANDAR CREDIT RISK DISCLOSURE BASED ON STANDAR APPROACH

In relation to capital, credit risk is measured based on Risk Weighted Assets (RWA) for credit through One Reporting Module Credit RWA application, whereby the Bank adopts the Basel 3 Reform method based on OJK Circular Letter No. 24/SEOJK.03/2021 concerning the calculation of Risk-Weighted Assets for credit risk using a standard approach for Commercial Banks.

In addition, CIMB Niaga has implemented OJK Circular Letter No.48/SEOJK.03/2017 regarding Guidelines for Calculation of Derivative-Transaction Net Invoices during the Calculation of Risk-Weighted Assets for Loan Risk Using the Standard Approach (SA-CCR).

POLICY ON RATINGS USED IN RWA CALCULATION FOR CREDIT RISK

In accordance with the standard approach for credit risk measurement methodology, RWA calculations are generally based on ratings published by external rating agencies.

Based on Financial Services Authority Regulations, credit exposures included in standardised credit Risk Weighted Assets (RWA) calculations include:

- Assets exposure in the balance sheet as well as liabilities and contingencies in administrative account transactions, excluding trading book positions that have been calculated in market risk RWA and investments calculated as capital deduction factors.
- Exposures that create credit risk as a result of counterparty failure, with net claims calculated using the SA-CCR method.
- Exposure on sales and purchase transactions of financial instruments, which may lead to credit risk owing to settlement failures.

CATEGORIES OF PORTFOLIO ADOPTING EXTERNAL RATINGS

Based on the standard approach, RWA calculations for several portfolio categories are based on external ratings, and for some other risk categories, the risk weights have been determined directly in accordance with regulatory requirements. However, many of them are unrated, resulting in a more conservative weighting. The Bank has also implemented the concept of due diligence in applying external rating data to calculate Credit RWA. Under this due diligence concept, the external rating obtained will be compared with the internal rating movement trend managed by the Bank.

RATING AGENCIES

CIMB Niaga adopts the latest ratings published by rating agencies that have been recognized by the Financial Services Authority. Based on OJK Circular Letter No. 37/SEOJK.03/2016 dated September 8, 2016, regarding Rating Agencies and Ratings Acknowledges by the Financial Services Authority, as well as the OJK website on December, 31 2025

DISCLOSURE OF COUNTERPARTY CREDIT RISK

Counterparty credit risk is the risk arising from the counterparty's failure to fulfill its obligations to the Bank in relation to treasury transactions that are affected by changes in fair value or market value as a result of movement in specific market variables. This risk includes exposures to over-the-counter (OTC) derivative transactions, as well as repo and reverse repo transactions.

The Bank manages counterparty credit risk from trading activities, derivatives, and Repo and Reverse Repo transactions in accordance with the Bank's policies and standard operating procedures by considering the level of risk commensurate with the returns and by always maintaining the Bank's capital adequacy. The counterparty credit risk exposure limits are determined by the counterparty's suitability, which is based on the internal rating and the duration of the transaction offered. The Bank strictly monitors counterparty credit risk exposure using methods defined in internal policies. Credit risk exposure is monitored and if counterparty credit limit is breached, an independent unit shall escalate the issue. Credit risk mitigation includes, among other things, assessing the feasibility of counterparty needs and requiring cash collateral if deemed necessary.

DISCLOSURE OF CREDIT RISK MITIGATION BASED ON STANDARD APPROACH

In accordance with OJK Circular Letter No. 24/SEOJK.03/2021, concerning the Calculation of Risk-Weighted Assets for Credit Risk Using a Standard Approach for Commercial Banks, the Bank recognizes collateral, guarantee, or credit insurance as Credit Risk Mitigation methods (MRK). The MRK methods adopted by the Bank, in accordance with SEOJK, are as follows:

1. MRK Method – Collateral
2. MRK Method—Guarantee and/or
3. MRK Method—Credit Guarantee or Insurance

The type of financial collateral recognized (eligible financial collateral) by the Bank in the MRK Collateral Technique refer to the relevant provisions of the regulators. In addition to the usual MRK, such as blocked demand deposits, deposits, government securities, and/or security deposits, the Bank accepts MRK in the form of guarantees issued by the Ministry of Finance of the Republic of Indonesia for Indonesian government infrastructure projects.

QUANTITATIVE DISCLOSURE OF NET RECEIVABLES BASED ON RISK WEIGHT AFTER CALCULATING THE IMPACT OF CREDIT RISK MITIGATION

Table 5.k. Quantitative Disclosures relating to Credit Risk Mitigation Techniques (CR3)

i. Bank Only

(in million Rupiah)

No.	Component	Receivables not Secured by Credit Risk Mitigation Techniques	Receivables Secured by Credit Risk Mitigation Techniques	Receivables Secured by Collateral	Receivables Secured by Guarantee and/or Credit Insurance	Receivables Secured by Credit Derivative
		a	b	c	d	e
1	Loans	217,449,016	10,935,771	8,995,089	1,940,682	
2	Securities	84,965,989	-	-	-	
3	Total	302,415,005	10,935,771	8,995,089	1,940,682	
4	Loans and Securities that are Past Due	4,081,274	-	7,473	-	

ii. Bank Consolidated with Subsidiaries

(in million Rupiah)

No.	Component	Receivables not Secured by Credit Risk Mitigation Techniques	Receivables Secured by Credit Risk Mitigation Techniques	Receivables Secured by Collateral	Receivables Secured by Guarantee and/or Credit Insurance	Receivables Secured by Credit Derivative
		a	b	c	d	e
1	Loans	227,373,054	10,935,771	8,995,089	1,940,682	
2	Securities	85,465,529	-	-	-	
3	Total	312,838,583	10,935,771	8,995,089	1,940,682	
4	Loans and Securities that are Past Due	4,279,611	-	7,473	-	

Table 5.I. Disclosure of Credit Risk Exposure and Impact of Credit Risk Mitigation Techniques (CR4)

i. Bank Only

(in million Rupiah)

No.	Portfolio Category	Not Receivables Before the Implementation of Credit Conversion Factor and Credit Risk Mitigation Techniques		Not Receivables After the Implementation of Credit Conversion Factor and Credit Risk Mitigation Techniques		RWA and Average Risk Weight	
		Balance Sheet	Administrative Account Transactions	Balance Sheet	Administrative Account Transactions	RWA	Average Risk Weight (e/(c+d))
		a	b	c	d	e	f
1	Claims on Government	76,804,242	451,570	76,804,242	45,157	-	0%
2	Claims on Public Sector Entities	10,273,966	583,873	10,273,966	120,724	2,394,878	23%
3	Claims on Multilateral Development Banks and International Institutions	-	-	-	-	-	
4	Claims on Banks	12,196,963	552,768	11,471,404	86,698	3,219,544	28%
	Claims on Securities Companies and Other Financial Service Institutions[1)]	16,200,825	7,546,557	16,200,825	1,432,882	4,028,245	23%
5	Claims in Covered Bonds	-	-	-	-	-	
6	Claims on Corporations - General Corporate Exposures[2)]	93,236,310	68,170,712	93,236,310	16,493,483	97,311,173	89%
	Claims on Securities Companies and Other Financial Service Institutions[3)]	-	-	-	-	-	
	Special Financing Exposure[4)]	1,148,682	134,461	1,148,682	53,785	1,451,851	121%
7	Claims in Subordinated Securities, Equity, and Other Capital Instruments	23,373	-	23,373	-	28,431	122%
8	Claims on Micro, Small Business, and Retail Portfolio	33,650,488	22,962,854	33,650,488	2,556,894	25,213,392	70%
9	Loans Secured by Properties	-	-	-	-	-	
	Loans Secured by Residential Properties where the Payments Are Not Materially Dependant on Property Cash Flow	37,454,026	13,241	37,454,026	1,324	16,166,270	43%
	Loans Secured by Residential Properties where the Payments Are Materially Dependant on Property Cash Flow	8,116,840	2,967,153	8,116,840	296,955	5,570,220	66%
	Loans Secured by Commercial Properties where the Payments Are Not Materially Dependant on Property Cash Flow	3,636,724	621	3,636,724	62	2,757,605	76%
	Loans Secured by Commercial Properties where the Payments Are Materially Dependant on Property Cash Flow	25,646,748	10,647,726	25,646,748	1,205,639	24,838,246	92%
	Land Acquisition, Land Processing and/or Construction Loans	-	-	-	-	-	
10	Past Due Receivables	2,168,357	279,916	2,168,357	27,992	2,315,827	105%
11	Other Assets	17,097,437	-	17,097,437	-	13,292,971	78%
12	**Total**	**337,654,982**	**114,311,453**	**336,929,423**	**22,321,594**	**198,588,654**	**55%**

ii. Bank Consolidated with Subsidiaries

(in million Rupiah)

No.	Portfolio Category	Not Receivables Before the Implementation of Credit Conversion Factor and Credit Risk Mitigation Techniques		Not Receivables After the Implementation of Credit Conversion Factor and Credit Risk Mitigation Techniques		RWA and Average Risk Weight	
		Balance Sheet	Administrative Account Transactions	Balance Sheet	Administrative Account Transactions	RWA	Average Risk Weight (e/(c+d))
		a	b	c	d	e	f
1	Claims on Government	76,804,242	451,570	76,804,242	45,157	-	0%
2	Claims on Public Sector Entities	10,273,966	583,873	10,273,966	120,724	2,394,878	23%
3	Claims on Multilateral Development Banks and International Institutions	-	-	-	-	-	
4	Claims on Banks	12,377,206	552,768	11,651,647	86,698	3,259,924	28%
	Claims on Securities Companies and Other Financial Service Institutions[1)]	16,200,825	7,546,557	16,200,825	1,432,882	4,028,245	23%
5	Claims in Covered Bonds	-	-	-	-	-	
6	Claims on Corporations - General Corporate Exposures[2)]	93,665,225	68,170,712	93,665,225	16,493,483	97,740,087	89%
	Claims on Securities Companies and Other Financial Service Institutions[3)]	-	-	-	-	-	
	Special Financing Exposure[4)]	1,148,682	134,461	1,148,682	53,785	1,451,851	121%
7	Claims in Subordinated Securities, Equity, and Other Capital Instruments	23,373	-	23,373	-	28,431	122%
8	Claims on Micro, Small Business, and Retail Portfolio	42,829,534	22,962,854	42,829,534	2,556,894	32,104,943	71%
9	Loans Secured by Properties	-	-	-	-	-	
	Loans Secured by Residential Properties where the Payments Are Not Materially Dependant on Property Cash Flow	37,454,026	13,241	37,454,026	1,324	16,166,270	43%
	Loans Secured by Residential Properties where the Payments Are Materially Dependant on Property Cash Flow	8,116,840	2,967,153	8,116,840	296,955	5,570,220	66%
	Loans Secured by Commercial Properties where the Payments Are Not Materially Dependant on Property Cash Flow	3,636,724	621	3,636,724	62	2,757,605	76%
	Loans Secured by Commercial Properties where the Payments Are Materially Dependant on Property Cash Flow	25,646,748	10,647,726	25,646,748	1,205,639	24,838,246	92%
	Land Acquisition, Land Processing and/or Construction Loans	-	-	-	-	-	
10	Past Due Receivables	2,280,508	279,916	2,280,508	27,992	2,428,263	105%
11	Other Assets	18,156,663	-	18,156,663	-	14,582,396	80%
12	**Total**	**348,614,561**	**114,311,453**	**347,889,002**	**22,321,594**	**207,351,361**	**56%**

Table 5.m. Disclosure on Exposure by Asset Class and Risk Weight (CR5)

i. Bank Only

	Portfolio Category	0%	20%	50%
1	Claims on Government	76,849,399	-	-

	Portfolio Category	20%	50%
2	Claims on Public Sector Entities	8,225,035	2,169,655

	Portfolio Category	0%	20%	30%
3	Claims on Multilateral Development Banks and International Institutions	-	-	-

	Portfolio Category	20%	30%	40%	50%
4	Claims on Banks	6,911,578	404,299	2,828,052	736,356
	Claims on Securities Companies and Other Financial Service Institutions	14,411,467	1,410,040	1,726,120	28,411

	Portfolio Category	10%	15%	20%	25%
5	Claims in Covered Bonds	-	-	-	-

	Portfolio Category	20%	50%	65%[5]	75%
6	Claims on General Corporations	1,927,577	6,445,267	-	54,789
	Claims on Securities Companies and Other Financial Service Institutions	-	-	-	-
	Special Financing Exposure	-	-		-

	Portfolio Category	100%	150%
7	Claims in Subordinated Securities, Equity, and Other Capital Instruments	20,000	-

	Portfolio Category	45%	75%
8	Claims on Micro, Small Business and Retail Portfolio	1,845,295	27,656,951

	Portfolio Category	0%[5]	20%	25%	30%	35%	40%	45%	50%
9	Loans Secured by Properties								
	Loans Secured by Residential Properties where the Payments Are Not Materially Dependant on Property Cash Flow	-	7,552,136	3,757,850	10,322,423		3,812,283		845,453
	without loan sharing approach	-	-	-	-		-		-
	with loan sharing approach (guaranteed)		-						
	with loan sharing approach (guaranteed)	-	-		-		-		-
	Loans Secured by Residential Properties where the Payments Are Materially Dependant on Property Cash Flow				1,011,888	451,536	-	1,670,642	
	Loans Secured by Commercial Properties where the Payments Are Not Materially Dependant on Property Cash Flow"	-	-		-		-		-
	without loan sharing approach	-	-		-		-		-
	with loan sharing approach (guaranteed)								
	with loan sharing approach (guaranteed)	-	-		-		-		-
	Loans Secured by Commercial Properties where the Payments Are Materially Dependant on Property Cash Flow								
	Land Acquisition, Land Processing and/or Construction Loans								

	Portfolio Category	50%	100%	150%	Others	Net Receivables After the Implementation of CCF and Credit Risk Mitigation Techniques
10	Past Due Loans	282,631	1,384,659	529,059	-	**2,196,349**

	Portfolio Category	0%	20%	100%	150%	1250%	Others	Net Receivables After the Implementation of CCF and Credit Risk Mitigation Techniques
11	Other Assets	3,805,310	-	13,290,439	1,688	-	-	**17,097,437**

(in million Rupiah)

100%	150%	Others	Net Receivables After the Implementation of CCF and Credit Risk Mitigation Techniques
-	-	-	**76,849,399**

100%	150%	Others	Net Receivables After the Implementation of CCF and Credit Risk Mitigation Techniques
-	-	-	**10,394,690**

50%	100%	150%	Others	Net Receivables After the Implementation of CCF and Credit Risk Mitigation Techniques
-	-	-	-	-

75%	100%	150%	Others	Net Receivables After the Implementation of CCF and Credit Risk Mitigation Techniques
608,407	-	69,410	-	**11,558,102**
50,601	-	7,069	-	**17,633,707**

35%	50%	100%	Others	Net Receivables After the Implementation of CCF and Credit Risk Mitigation Techniques
-	-	-	-	-

80%	85%	100%	130%	150%	Others	Net Receivables After the Implementation of CCF and Credit Risk Mitigation Techniques
-	8,746,897	92,554,381	-	-	883	**109,729,793**
	-	-		-	-	-
-		371,186	831,281	-	-	**1,202,467**

250%	450%[5)]	Others	Net Receivables After the Implementation of CCF and Credit Risk Mitigation Techniques
3,373	-	-	**23,373**

85%	100%	Others	Net Receivables After the Implementation of CCF and Credit Risk Mitigation Techniques
3,857,571	2,847,565	-	**36,207,382**

60%	65%[5)]	70%	75%	85%	90%	100%	105%	110%	150%	Others	Net Receivables After the Implementation of CCF and Credit Risk Mitigation Techniques
	-	308,591	9,602,456	-		1,254,158			-	-	**37,455,351**
	-		-	-		-			-	-	**-**
										-	**-**
	-		-	-		-			-	-	**-**
1,444,186			1,954,671				1,766,686		114,186	-	**8,413,795**
1,096,506	-		1,738,508	39,675		762,097			-	-	**3,636,786**
-										-	**-**
-										-	**-**
	-		-	-		-			-	-	**-**
		9,289,171			5,312,932	-		12,010,406	239,878	-	**26,852,387**
						-			-	-	**-**

No	Risk Weight	Net Receivable Statement of Financial Position	Net Receivables of Administrative Account Transactions (before the application of CCF)	Average CCF	Net Receivables (After the Implementation of CCF and Credit Risk Mitigation Techniques)
1	< 40%	136,190,623	1,391,842	16%	137,041,421
2	40%-70%	32,694,251	2,018,882	18%	34,528,619
3	75%	39,687,794	1,978,587	10%	41,666,381
4	85%	10,642,874	2,001,269	27%	12,644,143
5	90%-100%	103,567,406	14,230,010	23%	117,797,416
6	105%-130%	13,939,901	668,473	10%	14,608,374
7	150%	928,760	32,530	10%	961,290
8	250%	3,373	-	-	3,373
9	400%	-	-	-	-
10	1,250%	-	-	-	-
11	**Total Net Receivables**	**337,654,982**	**22,321,594**	**20%**	**359,251,017**

ii. Bank Consolidated with Subsidiaries

	Portfolio Category	0%	20%	50%
1	Claims on Government	76,849,399	-	-

	Portfolio Category	20%	50%
2	Claims on Public Sector Entities	8,225,035	2,169,655

	Portfolio Category	0%	20%	30%
3	Claims on Multilateral Development Banks and International Institutions	-	-	-

	Portfolio Category	20%	30%	40%	50%
4	Claims on Banks	7,077,383	404,299	2,828,052	750,794
	Claims on Securities Companies and Other Financial Service Institutions	14,411,467	1,410,040	1,726,120	28,411

	Portfolio Category	10%	15%	20%	25%
5	Claims in Covered Bonds	-	-	-	-

	Portfolio Category	20%	50%	65%[5]	75%
6	Claims on General Corporations	1,927,577	6,445,267	-	54,789
	Claims on Securities Companies and Other Financial Service Institutions	-	-	-	-
	Special Financing Exposure	-	-		-

	Portfolio Category	100%	150%
7	Claims in Subordinated Securities, Equity, and Other Capital Instruments	20,000	-

	Portfolio Category	45%	75%
8	Claims on Micro, Small Business and Retail Portfolio	1,845,295	36,806,929

	Portfolio Category	0%[5]	20%	25%	30%	35%	40%	45%	50%
9	Loans Secured by Properties								
	Loans Secured by Residential Properties where the Payments Are Not Materially Dependant on Property Cash Flow	-	7,552,136	3,757,850	10,322,423		3,812,283		845,453
	without loan sharing approach	-	-	-	-		-		-
	with loan sharing approach (guaranteed)		-						
	with loan sharing approach (guaranteed)	-	-		-		-		-
	Loans Secured by Residential Properties where the Payments Are Materially Dependant on Property Cash Flow				1,011,888	451,536		1,670,642	
	Loans Secured by Commercial Properties where the Payments Are Not Materially Dependant on Property Cash Flow"	-	-		-		-		-
	without loan sharing approach	-	-		-		-		-
	with loan sharing approach (guaranteed)								
	with loan sharing approach (guaranteed)	-	-		-		-		-
	Loans Secured by Commercial Properties where the Payments Are Materially Dependant on Property Cash Flow								
	Land Acquisition, Land Processing and/or Construction Loans								

(in million Rupiah)

100%	150%	Others	Net Receivables After the Implementation of CCF and Credit Risk Mitigation Techniques
-	-	-	**76,849,399**

100%	150%	Others	Net Receivables After the Implementation of CCF and Credit Risk Mitigation Techniques
-	-	-	**10,394,690**

50%	100%	150%	Others	Net Receivables After the Implementation of CCF and Credit Risk Mitigation Techniques
-	-	-	-	-

75%	100%	150%	Others	Net Receivables After the Implementation of CCF and Credit Risk Mitigation Techniques
608,407	-	69,410	-	**11,738,345**
50,601	-	7,069	-	**17,633,707**

35%	50%	100%	Others	Net Receivables After the Implementation of CCF and Credit Risk Mitigation Techniques
-	-	-	-	-

80%	85%	100%	130%	150%	Others	Net Receivables After the Implementation of CCF and Credit Risk Mitigation Techniques
-	8,746,897	92,983,295	-	-	883	**110,158,707**
	-	-		-	-	-
-		371,186	831,281	-	-	**1,202,467**

250%	450%[5]	Others	Net Receivables After the Implementation of CCF and Credit Risk Mitigation Techniques
3,373	-	-	**23,373**

85%	100%	Others	Net Receivables After the Implementation of CCF and Credit Risk Mitigation Techniques
3,857,571	2,876,633	-	**45,386,428**

60%	65%[5]	70%	75%	85%	90%	100%	105%	110%	150%	Others	Net Receivables After the Implementation of CCF and Credit Risk Mitigation Techniques
	-	308,591	9,602,456	-		1,254,158			-	-	**37,455,351**
	-		-	-		-			-	-	**-**
										-	**-**
	-		-	-		-			-	-	**-**
1,444,186			1,954,671				1,766,686		114,186	-	**8,413,795**
1,096,506	-		1,738,508	39,675		762,097			-	-	**3,636,786**
-										-	**-**
-										-	**-**
	-		-	-		-			-	-	**-**
		9,289,171			5,312,932	-		12,010,406	239,878	-	**26,852,387**
						-			-	-	**-**

	Portfolio Category	50%	100%	150%	Others	Net Receivables After the Implementation of CCF and Credit Risk Mitigation Techniques
10	Past Due Loans	282,642	1,496,216	529,642	-	**2,308,499**

	Portfolio Category	0%	20%	100%	150%	1250%	Others	Net Receivables After the Implementation of CCF and Credit Risk Mitigation Techniques
11	Other Assets	3,805,452	-	13,888,839	462,371	-	-	**18,156,663**

No	Risk Weight	Net Receivable Statement of Financial Position	Net Receivables of Administrative Account Transactions (before the application of CCF)	Average CCF	Net Receivables (After the Implementation of CCF and Credit Risk Mitigation Techniques)
1	< 40%	136,356,570	1,391,842	16%	137,207,369
2	40%-70%	32,708,701	2,018,882	18%	34,543,068
3	75%	48,837,772	1,978,587	10%	50,816,359
4	85%	10,642,874	2,001,269	27%	12,644,143
5	90%-100%	104,735,346	14,230,010	23%	118,965,356
6	105%-130%	13,939,901	668,473	10%	14,608,374
7	150%	1,390,026	32,530	10%	1,422,556
8	250%	3,373	-	-	3,373
9	400%	-	-	-	-
10	1,250%	-	-	-	-
11	**Total Net Receivables**	**348,614,561**	**22,321,594**	**20%**	**370,210,596**

Table 5.n. Analysis of Credit Risk Net Receivables Arising from Counterparty Default Based on the Applied Approach

(in million Rupiah)

No.		Position 31 December 2025					
		a	b	c	d	e	f
		Replacement cost (RC)	Potential future exposure (PFE)	EEPE	Use of Alpha for regulatory EAD calculations	Net Receivables	RWA
1	SA-CCR (for derivative)	972,923	946,853		1,4	2,687,686,71	1,691,183
2	Internal Model Method (for derivative and SFT)					N/A	N/A
3	Simple approach for credit risk mitigation (for SFT)					N/A	N/A
4	Comprehensive approach for credit risk mitigation (for SFT)					1,158,785	16,316
5	VAR for SFT					N/A	N/A
6	**Total**						**1,707,499**

(in million Rupiah)

No.		Position 31 December 2024					
		a	b	c	d	e	f
		Replacement cost (RC)	Potential future exposure (PFE)	EEPE	Use of Alpha for regulatory EAD calculations	Net Receivables	RWA
1	SA-CCR (for derivative)	1,140,070	770,439		1,4	2,674,712	1,760,343
2	Internal Model Method (for derivative and SFT)					N/A	N/A
3	Simple approach for credit risk mitigation (for SFT)					N/A	N/A
4	Comprehensive approach for credit risk mitigation (for SFT)					1,971,480	28,511
5	VAR for SFT					N/A	N/A
6	**Total**						**1,788,854**

Qualitative Analysis
The Counterparty Default Risk based on Standardized Approach experienced a slight decrease compared to last year, due to a decrease in SFT transactions (such as Repo and Reverse Repo)

Table 5.o. Quantitative Disclosure of CCR Exposure by Portfolio Category and Risk Weight

(in million Rupiah)

	Position 31 December 2025								
Risk Weight	a	b	c	d	e	f	g	h	i
Portfolio Category	0%	10%	20%	50%	75%	100%	150%	Others	Total Net Receivables
Indonesia									
Claims on Governmet and Central Bank	557,451	-	-	-	-	-	-	-	557,451
Claims on Public Sector Entities	-	-	-	-	-	-	-	-	-
Claims on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-
Claims on Other Banks	-	-	950,294	316,598	-	-	-	560,728	1,827,620
Claims on securities companies	-	-	33,695	17,812	326	-	-	28,946	80,778
Claims on Corporations	-	-	-	108,116	-	1,271,623	-	883	1,380,622
Claims on Micro, Small Business and Retail Portfolio	-	-	-	-	-	-	-	-	-
Other Assets	-	-	-	-	-	-	-	-	-
Total	**557,451**	**-**	**983,989**	**442,526**	**326**	**1,271,623**	**-**	**590,557**	**3,846,471**

(in million Rupiah)

	Position 31 December 2024								
Risk Weight	a	b	c	d	e	f	g	h	i
Portfolio Category	0%	10%	20%	50%	75%	100%	150%	Others	Total Net Receivables
Indonesia									
Claims on Governmet and Central Bank	478,766	-	-	-	-	-	-	-	478,766
Claims on Public Sector Entities	-	-	-	-	-	-	-	-	-
Claims on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-
Claims on Other Banks	-	-	1,588,235	342,103	-	-	-	733,249	2,663,587
Claims on securities companies	-	-	-	56,458	1,880	-	-	-	58,338
Claims on Corporations	-	-	145	72,300	85,383	1,281,717	-	5,956	1,445,501
Claims on Micro, Small Business and Retail Portfolio	-	-	-	-	-	-	-	-	-
Other Assets	-	-	-	-	-	-	-	-	-
Total	**478,766**	**-**	**1,588,380**	**470,861**	**87,263**	**1,281,717**	**-**	**739,205**	**4,646,191**

Qualitative Analysis
The increase in net receivables was due to an increase in net receivables to the Bank.

Table 5.p. Net Claims on Credit Derivative
The Bank has no exposure to the related disclosure.

Table 5.q. Quantitative Disclosure of Securitization Exposure in Banking Book
The Bank has no exposure to the related disclosure.

Table 5.r. Quantitative Disclosure of Securitization Exposure in the Trading Book
The Bank has no exposure to the related disclosure.

Table 5.s. Quantitative Disclosure of Securitization Exposure to the Banking Book when the Bank is the Originator or Sponsor and its Capital Requirements
The Bank has no exposure to the related disclosure.

Table 5.t. Quantitative Disclosure of Securitization Exposure in the Banking Book and Capital Requirement - Bank as investor
The Bank has no exposure to the related disclosure.

Market Risk

Market risk refers to the risk arising from positions recorded on the balance sheet and in off-balance-sheet accounts, driven by movements in market variables such as interest rates, foreign exchange rates, as well as option price fluctuations.

Market risk arises from activities and positions held in the trading book, while market risk in the banking book—particularly interest rate risk in the banking book—may emerge from mismatches between the Bank's asset and liability exposures and from interest-rate movements that affect both earnings and the economic value of capital. The Bank continuously monitors and manages its market risk by upholding prudential principles and ensuring long-term sustainability.

GOVERNANCE

To create strong and effective market risk governance, the Bank implements the strategy of 3 (three) lines of defense in regulating and managing market risk. Market risk management involves the active role of the related business units, including the Treasury Directorate as the first line of defense, Risk Management Unit (Market Risk Management, Asset and Liability Management Risk), and Capital & Balance Sheet Management (CBSM) as the second line. In addition to independently reviewing the adequacy and effectiveness of risk governance and internal control, market risk management also involves the Internal Audit Unit as the third line.

In addition to the concepts described above, active oversight by the Board of Directors is carried out through the evaluation of market risk management implementation via the Risk Management Committee (RMC) and the Asset Liability Committee (ALCO). These management committees are responsible for overseeing the Bank's risk management, including the establishment of the framework, strategies, and the acceptable Risk Appetite. All market-risk control factors are subsequently reported to the Risk Oversight Committee (KIPER) as part of the active supervisory function of the Board of Commissioners.

POLICIES, PROCEDURES, AND ESTABLISHMENT OF LIMITS

Market risk management is outlined in the form of policies, procedures, risk limits, and other related decisions. Limits and Risk Appetite are evaluated periodically in accordance with the changes in the Bank's business environment, including Treasury business strategies and market developments, as well as internal and external regulations.

For effective risk limit control, the Bank establishes a comprehensive limit structure in alignment with the complexity of the activities and takes into account the Bank's business objectives and risk tolerance. Market risk limits adopted by the Bank include Value at Risk (VaR), sensitivity (DV01, base DV01, CR01, Vega, NOP), trigger loss, and notional size for certain portfolios. Meanwhile, the establishment of limits related to Interest Rate Risk in the Banking Book (IRRBB) includes Economic Value of Equity (EVE) and Net Interest Income (NII) limits.

RISK MANAGEMENT PROCESS

The Bank conducts a series of processes to identify, measure, monitor, and control the risks arising from the Bank's functional activities. Risk Management Unit (RMU) plays a role in carrying out this process continuously through its infrastructure development so that the process of managing market risk in the banking book and trading book can be properly performed in accordance with the maximum risk limits tolerated by the Bank.

Market risk identification is carried out, through the review of new products—particularly treasury products—under the Bank's new-product approval process, which serves as a key control to identify inherent market risks and ensure that such risks can be measured and managed prior to product launch. To strengthen this process, the Bank has established a comprehensive Product and Activity Risk Management Policy that governs the submission, review, and approval of new products and activities.

The market risk management process framework described as follows:

Active Supervision by the Board of Directors (RMC) and Board of Commissioners

Risk Identification	Risk Measurement	Risk Control & Monitoring	Risk Reporting
Identification of risks associated with the Bank's strategy and new products to be launched as well as fund placement/investment decisions.	Quantification of risks associated with the Bank's positions for review, analysis, control, and reporting. Methodology used in risk measurement (VaR, risk sensitivity, stress test)	Continuous risk monitoring of the market risk profile within risk tolerance limits and business activities in accordance with applicable policies.	Risk reporting and escalation to facilitate informed risk taking and management decisions.

A. MARKET RISK MANAGEMENT FOR TRADING BOOK PORTFOLIO

The Market Risk Management (MRM) Unit is an independent unit responsible for monitoring and reporting market risk. Breaches of these limits are reported to the relevant Senior Officers and the Board of Directors for follow-up. In carrying out its functions, MRM is supported by an adequate market risk management information system, which provides comprehensive and integrated market risk reports, as well as adequate human resources, both in terms of quantity and quality. Human resource development is conducted continuously to ensure that competence is consistently maintained.

In managing market risk for its trading book portfolio, internally, the Bank adopts sensitivity analysis. It is a portfolio's value change due to one independent market variable movement, such as DV01 and base DV01 for interest rate instruments portfolio, net open position for foreign exchange positions, and Vega for option portfolios. In addition to sensitivity analysis, the Bank also uses Value at Risk (VaR) calculations in measuring market risk.

The Value at Risk (VaR) measurement covers a portfolio that includes securities, foreign exchange, and derivatives instruments. The VaR calculation methodology adopted is historical simulation, which is reviewed periodically with the assumptions, whereby the return value of an asset in the past is used to predict potential future risks. The Historical Simulation VaR method does not require assumptions on an asset's distribution of returns. The valuation method in measuring the fair value of an instrument is carried out by using prices available in the market (mark to market) or by using theoretical price calculations (mark to model) for non-liquid market conditions.

The Bank performs VaR calculations to observe market risk internally on a daily basis, whereby VaR measurements are based on a confidence level of 99% (ninety-nine percent).

For the purpose of calculating the Capital Adequacy Ratio (CAR), the Bank uses a standard method align with OJK Circular Letter No. 23/SEOJK.03/2022. For the purpose of minimum capital calculation using the standard method, the Bank calculates all financial instrument positions in the trading book that are exposed to the risk of default in the securities portfolio; interest rate risk includes securities portfolios and other derivatives such as FX Forward, FX Swap, IRS/CCS, IR Future, etc.; and credit spread risk, including all government and corporate securities positions. For exchange rate risk, the Bank calculates both on- and off-balance sheet positions in both trading and banking book portfolios.

The market risk monitoring process is conducted several stages, including front-end control and limit setting. On the front-end control, the dealer acts as the primary observer of market risks arising from trading activities and management of the Bank's assets and liabilities. The dealer must ensure that open trading positions are in accordance with the limits that have been determined by management.

MRM conducts daily monitoring of trading limits breaches. The threshold determination serves to limit the concentration of risk exposure under a particular position, type of risk, type of instrument and/or certain market. The threshold is established in accordance with the Bank's Risk Tolerance, considering profit targets and risks from trading activities.

To control market risk, the Bank implements various portfolio mix strategies tailored to market volatility movements and in line with the Bank's business objectives. Portfolio management is carried out through hedging, squaring positions, back-to-back,

and other methods that aim to offset a transaction/ position with a market risk exposure. Additionally, it can be used for the risk transfer process. The Bank only carries out transactions that are in accordance with the Bank's Risk Appetite and business strategy.

B. INTEREST RATE RISK MANAGEMENT IN BANKING BOOKS

The Bank measures and controls interest rate risk in the banking book, which arises from differences between the timing of interest rates changes and cash flows (repricing risk), changes among interest rates from several yield curves with different positions that affect the Bank's activities (basis risk), changes in interest rates and maturity ranges (yield curve risk), and interest rates related to options embedded in banking book products (option risk). The Bank measures interest rate risk exposure from both income and an economic perspective under a range of potential interest rate scenarios, including stress conditions.

The Bank has established IRRBB policy and procedures, including mitigation strategies to support the implementation of interest rate risk management. ALM Risk performs an internal control function over interest rate risk in the banking book by monitoring IRRBB exposures, which must comply with the Bank's limits and risk appetite using the Economic Value of Equity (EVE) measurement method. CBSM Finance performs Net Interest Income (NII) measurement based on the Bank's internal projections.

The calculation of IRRBB is performed monthly in accordance with the provisions stipulated in OJK Circular Letter No. 12/SEOJK.03/2018 on the Implementation of Risk Management and Standardized Measurement of Interest Rate Risk in the Banking Book (IRRBB) for Commercial Banks. Sensitivity measurement for IRRBB is conducted using interest-rate sensitivity factors, which serve as a more detailed and technical proxy for managing IRRBB exposures

Shock scenarios used in calculating IRRBB using the EVE method include 6 (six) scenarios, which are parallel up, parallel down, steepener, flattener, short rate up, and short rate down. Meanwhile, calculations for the NII method apply 2 (two) scenarios, which are parallel up and parallel down.

In performing interest rate risk management, the Bank has several options, including performing a natural hedge against the assets with a longer pricing term by increasing the number of core CASA, bond issuance, or selling term deposit products with a longer term (above one year). In addition, the Bank can also hedge the IRRBB through various mechanisms, including carrying out Interest Rate Swap (IRS) transactions, where the value and term of the risk being transacted resemble the exposure value in the banking book. Meanwhile, the accounting treatment for these transactions refers to the applicable accounting provisions.

In calculating ΔEVE and ΔNII, commercial margins or spread components have been taken into account in the cash flow, and discounting rates are applied based on the risk-free curve. Non-Maturing Deposits (NMD) includes current accounts and savings accounts, where the behavioral characteristics of NMD are influenced by the type of customer group, such as Retail and Wholesale. Average repricing maturities are determined by analyzing historical balance analysis and their sensitivity to interest rate pricing as well as consideration of caps against proportions and the average term of core deposits according to SEOJK IRRBB.

The methodology used for estimating prepayment rate of loans is based on a simple average of historical monthly prepayments against total portfolio value over the last 12 (twelve) months. However, the credit portfolio's prepayment risk is relatively immaterial because the average pricing term is not excessively long, and there are inherent mitigations, such as significant penalties.

The same methodology also applies to early withdrawals from time deposits, where the estimated redemption rate of time deposits is based on the simple average of historical early withdrawals against the total portfolio value over the past 12 (twelve) months. The impact of early withdrawal on IRRBB is minimal due to the majority of time deposits having a short tenor with a rollover flag, which is about 1 (one) month.

The total measurement of ΔEVE and ΔNII has aggregate all significant currencies. Currently, Rupiah and USD currencies are included in the significant currency category. The average period of repricing maturity for core Non-Maturing Deposits (NMD) is 3.5 (three and a half) years for both Wholesale and Retail segments. While the longest period for repricing maturity applied to Non-Maturing Deposit (NMD) is 5 (five) years.

BACKTESTING

This method is performed by comparing the VaR results with historical actual losses using the Failure Test–based Verification Model, which counts the number of instances where the losses exceeded the VaR estimate during the observation period. The model follows a historical, non-parametric approach. Any exceedance beyond the acceptable error level may indicate potential inaccuracies in the VaR model. The results of the back-testing exercise are also reported periodically to the RMC.

The model used for risk assessment is validated on a regular basis, at least once a year, or if there are changes to the model, structural and significant market changes, or changes in portfolio composition that causes the model to be unable to measure all material market risk factors, or if the model is no longer relevant.

STRESS TESTING

The Bank periodically conducts stress testing to estimate potential losses in abnormal market conditions to identify the sensitivity of Treasury performance towards changes in risk factors and influences that have a significant impact on the Bank's portfolio. As for the implementation of stress testing, risk measurement systems must be flexible enough to facilitate various types of scenarios, including the largest historical market moves. The assumptions used in stress testing must be carefully developed to test the trends in the Treasury portfolio.

Stress testing is conducted quantitatively, including identifying various possible crisis scenarios that could have a negative impact on the Bank, including earnings and capital. Stress testing is performed on all trading book portfolios that are exposed to interest rate risk. Additionally, the trading book and banking book portfolios are exposed to exchange rate risk by taking into account market risk and liquidity aspects, with the assumption that market disturbances occur. Stress testing scenarios include parallel and non-parallel movements of relevant risk factors.

INTERNAL CONTROL

Periodic reviews are conducted to ensure the adequacy of applicable policies and procedures. The assessment of the adequacy of policies, procedures, and implementation is carried out by an independent party, the Internal Audit Unit (IAU), and subsequently submitted to the management and the Audit Committee for further follow-up. Information related to market risk exposure is consolidated and reported by the unit in charge of finance and accounting.

IAU conducts a regular review of market risk management at least once a year. The review includes activities carried out by the Market Risk Control Unit and operational business units related to market risk management, including:

a. Adequacy of documentation of market risk management (including internal models).
b. Approval process for significant changes in market risk management.
c. Integrity of market risk management information systems.
d. The market risk control unit's organization, including duties and responsibilities, independence, and adequacy of human resources.
e. Integration of market risk measurement into daily risk management processes.
f. Coverage of financial products or instruments exposed to market risk that use internal models.
g. Verification of consistency, timeliness, independence, and reliability of data sources used in the internal models.
h. Accuracy and completeness of data for risk assessment.
i. Internal approval process for using assessment models/methods (valuation).
j. Accuracy of valuation results.
k. Accuracy and feasibility of various volatility and correlation assumptions.
l. Verifying internal validation and back-testing processes.

IAU is responsible for documenting all review reports that have been carried out and submitting reports on the implementation of the internal audit function to the Board of Directors and Board of Commissioners.

Table 6.a. Disclosure of Risk-Weighted Assets for Market Risk Using the Standard Approach (MR1)

i. Bank Only

(in million Rupiah)

Risk	Standard Approach Capital Charge	
	December 2025	December 2024
GIRR Risk Class	359,448	454,164
CSR Risk Class (non-securitization)	524,052	407,804
CSR Risk Class (securitization: non-CTP)		-
CSR Risk Class (securitization: CTP)		-
Equity Risk		-
Commodity Risk		-
Foreign Exchange Risk	73,752	138,257
DRC - non-securitization	3,796	4,646
DRC - securitization non-CTP		-
DRC - securitization CTP		-
RRAO	5	6
Total	**961,052**	**1,004,876**

ii. Bank Consolidated with Subsidiaries

(in million Rupiah)

Risk	Standard Approach Capital Charge	
	December 2025	December 2024
GIRR Risk Class	359,448	454,164
CSR Risk Class (non-securitization)	524,052	407,804
CSR Risk Class (securitization: non-CTP)		-
CSR Risk Class (securitization: CTP)		-
Equity Risk		-
Commodity Risk		-
Foreign Exchange Risk	73,752	138,257
DRC - non-securitization	3,796	4,646
DRC - securitization non-CTP		-
DRC - securitization CTP		-
RRAO	5	6
Total	**961,052**	**1,004,876**

Additional Disclosures (qualitative)

The Bank uses the Standard Method Approach to calculate its Market Risk Risk-Based Assets (RWA) in accordance with the framework of OJK Circular Letter No. 23/SEOJK.03/2022 concerning the Calculation of RWA for Market Risk for Commercial Banks, effective as of the January 2024 reporting period. The market risk capital charge components include:

- General Interest Rate Risk (GIRR) risk class; for all interest rate risk exposures in the trading book category;
- Non-securitized Credit Spread Risk (CSR) risk class; for all credit spread risk exposures in the trading book category;
- Exchange Rate risk class; for both the trading book and banking book categories;
- Non-securitized Default Risk Charge (DRC) for all default risk exposures of securities issuers in the trading book category;
- RRAO risk class for residual instrument risk exposures in the trading book category.

In the December 2025 reporting period, the main components of market risk risk assets were in the GIRR and non-securitization CSR risk class, contributing 92% to the Bank's total market risk RWA (excluding CVA components). Meanwhile, the total capital charge for market risk based on standardized approach in December 2025 was relatively stable at around Rp 1 trillion. This increase was primarily due to a decrease in sensitivity exposures in the GIRR risk class and the exchange rate risk class, offset by an increase in sensitivity exposures in the non-securitization CSR risk class.

Table 6.b. Disclosure of Risk-Weighted Assets for Market Risk Using the Simplified Standard Approach (MR3)

The Bank adopts the standardized method of RWA calculation.

Table 6.c. Qualitative Information Disclosure Related to CVA (CVAA)

CVA risk is the risk of loss arising from changes in CVA value as a result of changes in counterparty credit spreads and market risk factors that affect transaction prices. The Bank calculates CVA exposure for derivative transactions made with counterparties. The Bank uses a simplified basic CVA approach (BA-CVA) in accordance with the framework of OJK Circular Letter No. 23/SEOJK.03/2022 concerning Calculation of RWA for Market Risk for Commercial Banks.

Table 6.d. Simplified BA-CVA Disclosure (CVA1)

i. Bank Only

(in million Rupiah)

	As of December 2025	
	Component	(RWA) for BA-CVA
	a	b
Aggregation of Systematic CVA Risk Components	591,575	
Aggregation of Idiosyncratic CVA Risk Components	453,574	
Total		**3,995,215**

ii. Bank Consolidated with Subsidiaries

(in million Rupiah)

	As of December 2025	
	Component	(RWA) for BA-CVA
	a	b
Aggregation of Systematic CVA Risk Components	591,575	
Aggregation of Idiosyncratic CVA Risk Components	453,574	
Total		**3,995,215**

Additional Disclosures (qualitative)
The Bank uses the Simplified Basic Approach to calculate CVA RWA in accordance with OJK Circular Letter No. 23/SEOJK.03/2022 concerning the Calculation of RWA for Market Risk for Commercial Banks, effective starting January 2024 reporting period. In managing the potential risk of counterparty default, the Bank applies a cash collateral mechanism for certain types of counterparties in accordance with the Bank's internal assessment.

REPORT OF RISK MANAGEMENT IMPLEMENTATION RELATED TO INTEREST RATE RISK IN THE BANKING BOOK

Table 7.a. Quantitative Disclosure on Exposure of Interest Rate Risk in the Banking Book (IRBBB) - Bank Only

IRRBB CALCULATION REPORT

Bank Name : PT Bank CIMB Niaga Tbk (Individu)
Reporting Position : 31 December 2025
Currency : Rp and USD

In Million Rupiah	ΔEVE		ΔNII	
Period	December 2025	December 2024	December 2025	December 2024
Parallel up	2,153,854	702,858	995,554	756,153
Parallel down	-3,185,518	-997,238	-1,331,926	-1,268,297
Steepener	1,988,957	818,206		
Flattener	-1,423,895	-579,421		
Short rate up	-15,944	-118,990		
Short rate down	-72,302	51,719		
Negative Maximum Value (absolute)	3,185,518	997,238	1,331,926	1,268,297
Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)	52,851,435	48,038,315	12,210,672	13,353,900
Maximum Value divided by Tier 1 Capital (for ΔEVE) or Projected Income (ΔNII)	6,03%	2,08%	10,91%	9,50%

Table 7.b. Quantitative Disclosure on Exposure of Interest Rate Risk in the Banking Book (IRBBB) - Bank on a Consolidated Basis with Subsidiaries

IRRBB CALCULATION REPORT

Bank Name : PT Bank CIMB Niaga Tbk (Consolidated)
Reporting Position : 31 December 2025
Currency : Rp and USD

In Million Rupiah	ΔEVE		ΔNII	
Period	December 2025	December 2024	December 2025	December 2024
Parallel up	1,898,396	474,257	921,742	691,919
Parallel down	-2,933,027	-787,468	-1,264,572	-1,214,801
Steepener	2,065,035	935,105		
Flattener	-1,564,634	-750,766		
Short rate up	-162,477	-257,751		
Short rate down	72,882	184,070		
Negative Maximum Value (absolute)	2,933,027	787,468	1,264,572	1,214,801
Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)	55,655,101	50,821,659	13,179,087	14,365,418
Maximum Value divided by Tier 1 Capital (for ΔEVE) or Projected Income (ΔNII)	5,27%	1,55%	9,60%	8,46%

Qualitative Analysis

The Bank measures and controls interest rate risk in the banking book, which arises from differences between the timing of interest rate changes and cash flows (repricing risk), changes in the interrelationship of interest rates across multiple yield curves with different positions that affect the Bank's activities (basis risk), changes in the interrelationship of interest rates across maturity ranges (yield curve risk), and interest rates related to options embedded in banking book products (option risk). The Bank measures interest rate risk exposure from both a revenue and economic perspective under a range of possible potential interest rate scenarios, including stress conditions.

The Bank has IRRBB policies and procedures, including mitigation strategies to support the implementation of interest rate risk management. ALM Risk performs internal control functions over interest rate risk in the banking book, namely by monitoring IRRBB exposures that must comply with the Bank's limits and risk appetite using the EVE measurement method. CBSM Finance performs the function of measuring NII based on the Bank's internal projections.

IRRBB calculations are carried out monthly, taking into account the provisions stipulated in OJK Circular Letter No. 12/SEOJK.03/2018 concerning guidelines for measuring risk using a standard approach for interest rate risk in the banking book for commercial banks. Sensitivity to IRRBB is measured using the interest rate sensitivity factor, which is a more detailed and technical proxy for managing IRRBB exposure.

The interest rate shock scenarios used in calculating IRRBB using the EVE method include 6 (six) scenarios: parallel up, parallel down, steepener, flattener, short rate up, and short rate down. Meanwhile, the calculation using the NII method uses two scenarios: parallel up and parallel down.

In managing interest rate risk, the Bank has several options. The Bank can naturally hedge their long-position assets through bond issuances or sell time deposits with longer tenors (1 year). Furthermore, banks can hedge their IRRBB through various mechanisms, including interest rate swap (IRS) transactions, where the value and tenor of the risk transacted resemble the exposure value in the banking book. The accounting treatment for these transactions refers to applicable accounting regulations.

In the calculation of ΔEVE and ΔNII, commercial margin or spread components have been taken into account in the cash flow and the discount interest rate used is based on the risk-free curve.

Non-Maturing Deposits (NMD) include current account and savings account products, where the behavioral characteristics of NMD are influenced by customer groups, such as retail and wholesale. The average repricing maturity is determined based on historical balance analysis and sensitivity to interest rate pricing, while also considering caps on the proportion and average term of core deposits, in accordance with the JK Circular Letter (SEOJK) on the Risk-Reduction Reduction (IRRBB).

The methodology used to estimate the prepayment rate for loans is based on a simple average of historical monthly prepayments against the total portfolio value over the past 12 (twelve) months. However, the prepayment risk of the credit portfolio is relatively immaterial due to inherent mitigation measures, such as significant penalty fines.

The same applies to early withdrawals from time deposits, where mitigation measures are in place to minimize the early withdrawal rate. The impact of these early withdrawals is minimal on the IRRBB because the majority of time deposits have short tenors (1 month).

The calculation of the total ΔEVE and ΔNII is the result of aggregation across currencies that are categorized as significant currencies. Currently, there are Rupiah and U.S. Dollar currencies which are included in the significant currency category.

Quantitative Analysis

The average repricing maturity period applied to Core Non-Maturing Deposits (NMDs) is 3.5 years for both Wholesale and Retail segments.

The longest repricing maturity period applied to Non-Maturing Deposits (NMDs) is 5 years.

Liquidity Risk

Liquidity risk refers to the risk that arises from the Bank's inability to meet maturing liabilities from cash flow funding and/or high-quality liquid assets that can be liquidated and/or pledged without disrupting the Bank's financial activities. The Bank has established a liquidity risk management framework that includes policies, procedures, risklimit measurement and monitoring, along with the implementation governance. The liquidity risk unit carries out control, monitoring, and escalation functions for liquidity risk management independently. Liquidity management, including strategy and planning, is conducted together with the Treasury Directorate/ related Business Units and the Finance Directorate based on the mandate from the Asset Liability Committee (ALCO).

GOVERNANCE

The Bank implements liquidity risk management governance with 3 (three) lines of defense strategy that involves related business units, Risk Management Units, and internal audits.

The Board of Directors manages the Bank's balance sheet through the Asset Liability Committee (ALCO), by observing liquidity risk in accordance with the acceptable risk limits, and optimizes the Bank's performance through Net Interest Income. Liquidity risk control are also submitted to the Risk Oversight Committee (ROC), which serves as the Board of Commissioners' active supervisory function. The Board of Commissioners plays an active role in approving the Liquidity Risk Management Policy, which includes the Contingency Funding Plan.

POLICIES, PROCEDURES, AND ESTABLISHMENT OF LIMITS

In performing liquidity risk management function, the Bank has adequate liquidity risk management policies and procedures, including the Liquidity Risk Management Policy, Escalation Procedures, Indicator Calculation Methodology, and Liquidity Funding Contingency Plan. During the monitoring activity, Limit Boundaries are established in the form of Risk Limits (Risk Tolerance, Risk Appetite), which are then supplemented with an escalation mechanism for all monitoring indicators.

FUNDING STRATEGY

The Bank prioritizes the growth of low-cost and stable third-party funds like savings and current accounts. This strategy will gradually increase core funding and fee-based income from customers operational and transactional activities, providing the Bank with a solid and long-term balance sheet structure.

RISK MANAGEMENT PROCESS

The Bank manages liquidity risk through a series of processes, starting with identification, measurement, monitoring, and control, in accordance with the functions established in risk management for both on-balance sheet and off-balance sheet exposures. Whether originating from internal liquidity risk factors or external liquidity risk factors. Active participation in the launch of new products aims to identify potential liquidity risks that may arise, along with the necessary mitigation measures.

Liquidity risk is measured through several indicators, both internal and regulatory. Internal measurements use indicators such as the Liquidity Gap (monitoring net cash flow) in both normal and crisis conditions, as well as regulatory indicators like the LCR and NSFR. Additional indicators, such as Deposit Concentration and Dependence on Short-Term Interbank Funds, complement the liquidity risk monitoring.

In performing liquidity risk management, the Bank is supported by a robust ALM Risk system and infrastructure, resulting in more comprehensive and up-to-date information, enabling more accurate and timely risk management. This system consolidates all required data from the core banking system with strong data quality and integrity.

CONTINGENCY FUNDING PLAN

Contingency Funding Plan (CFP) is an integral component of the Bank's Liquidity Risk Management Policy, serving as a set of procedures and operational guidelines to be implemented when the Bank faces crisis conditions. On a regular basis, the Bank conducts CFP testing using crisis scenarios with the objective of enhancing risk awareness and strengthening the readiness of senior management in carrying out their duties and responsibilities when facing funding crisis conditions. The Bank's Senior Management must be able to respond the crisis scenario and decide on anticipatory and corrective measures in a timely manner for the scenario events.

The CFP document outlines the measures to be taken by the Bank in the form of assets, liabilities, and off-balance sheet management strategy, such as undrawn or Bank commitments to other parties, as well as qualitative strategies that Senior Management can utilize during a liquidity crisis. The CFP document is part of the Bank's Recovery Plan Document, which is a document that provides broader crisis management measures, including but not limited to improving the Bank's capital adequacy.

ILAAP (Internal Liquidity Adequacy Assessment Process)

With the issuance of OJK Circular Letter No. 26/SEOJK.03/2025 concerning the Internal Liquidity Adequacy Assessment Process for Commercial Banks, which is a continuation of the Regulator's LCR and NSFR reporting, the Bank has prepared itself to meet both qualitative and quantitative aspects of the ILAAP requirements.

Table 8.a. Quantitative Disclosure of LCR (Bank Only and Consolidated)

CALCULATION REPORT
REQUIREMENT TO MEET THE QUARTERLY LIQUIDITY COVERAGE RATIO

Bank Name : PT Bank CIMB Niaga Tbk
Reporting Position : 31 December 2025

No:	Component	INDIVIDUAL	
		December 2025	
		Value Asset/Liabilities and Commitment and Contingent	HQLA value after haircut or Outstanding liabilities and commitments multiplied by run-off rate or Contractual billing value multiplied by inflow rate
1	Number of data for average calculation		65 points of daily and month end average
HIGH QUALITY LIQUID ASSET (HQLA)			
2	Total High Quality Liquid Asset (HQLA)		116,418,355
CASH OUTFLOWS			
3	Individual Deposit and SME Deposit, consisting of:		
	a. Stable Deposits	57,008,869	2,850,443
	b. Unstable Deposits	30,979,121	3,097,912
4	Wholesale Deposit, consisting of:		
	a. Operational deposits	51,435,901	12,018,018
	b. Non-operational deposits and/or liabilities which are non operational	78,968,327	39,983,273
	c. bonds issued (unsecured)	23,077	23,077
5	Secured funding	586,093	-
6	Additional requirement cash outflow, consisting of;		
	a. derivative cash outflow	34,602,217	34,602,217
	b. cash outflow due to an increased in liquidity demand	-	-
	c. cash outflow due to loss of funding	-	-
	d. cash outflow due to withdrawal from credit facility and liquidity facility	17,976,577	1,914,713
	e. cash outflow due to contractual obligation on channeling funds	-	-
	f. cash outflow due to contingency	76,991,193	168,466
	g. contractual cash outflow	731,951	731,951
7	**TOTAL CASH OUTFLOWS**		**95,390,071**
CASH INFLOWS			
8	Deposit with Secured lending collateral	1,452,029	-
9	Inflows from fully performing exposures	9,454,479	3,875,071
10	Contractual cash inflow	35,682,343	35,089,124
11	**TOTAL CASH INFLOWS**	**46,588,852**	**38,964,195**
			TOTAL ADJUSTED VALUE[1]
12	**TOTAL HQLA**		**116,418,355**
13	**TOTAL NET CASH OUTFLOWS**		**56,425,877**
14	**LCR (%)**		**206.32%**

[1] Adjusted value was calculated after haircut, run-off rate and inflow rate also limit maximum for HQLA, such as max. HQLA Level 2B and Level 2. Threshold for maximum inflow that can be recognized is 75% from outflow also has been considered.

(in million Rupiah)

			CONSOLIDATED			
	September 2025		December 2025		September 2025	
	Value Asset/Liabilities and Commitment and Contingent	HQLA value after haircut or Outstanding liabilities and commitments multiplied by run-off rate or Contractual billing value multiplied by inflow rate	Value Asset/Liabilities and Commitment and Contingent	HQLA value after haircut or Outstanding liabilities and commitments multiplied by run-off rate or Contractual billing value multiplied by inflow rate	Value Asset/Liabilities and Commitment and Contingent	HQLA value after haircut or Outstanding liabilities and commitments multiplied by run-off rate or Contractual billing value multiplied by inflow rate
		65 points of daily and month end average		68 points of daily and month end average		68 points of daily and month end average
		101,780,942		116,509,990		101,872,881
	56,579,430	2,828,971	57,008,869	2,850,443	56,579,430	2,828,971
	30,227,823	3,022,782	30,979,121	3,097,912	30,227,823	3,022,782
	57,128,226	13,418,040	51,435,901	12,018,018	57,128,226	13,418,040
	61,907,990	31,309,248	78,188,353	39,203,299	61,328,376	30,729,633
	-	-	23,077	23,077	-	-
	5,031,594	-	586,093	-	5,031,594	-
	31,169,145	31,169,145	34,602,217	34,602,217	31,169,145	31,169,145
	-	-	-	-	-	-
	-	-	-	-	-	-
	16,990,504	1,797,221	17,976,577	1,914,713	16,990,504	1,797,221
	-	-	1,620,001	1,620,001	1,159,736	1,159,736
	78,851,788	158,339	76,991,193	168,466	78,851,788	158,339
	565,588	565,588	804,929	804,929	617,591	617,591
		84,269,335		**96,303,076**		**84,901,460**
	76,178	-	1,452,029	-	76,178	-
	8,790,660	3,908,101	9,805,362	4,045,630	9,172,536	4,103,519
	32,195,007	31,676,785	35,682,343	35,089,124	32,195,007	31,676,785
	41,061,845	**35,584,886**	**46,939,735**	**39,134,754**	**41,443,721**	**35,780,304**
		TOTAL ADJUSTED VALUE[1]		TOTAL ADJUSTED VALUE[1]		TOTAL ADJUSTED VALUE[1]
		101,780,942		**116,509,990**		**101,872,881**
		48,684,449		**57,168,323**		**49,121,156**
		209.06%		**203.80%**		**207.39%**

Individual Analysis

CIMB Niaga consistently maintains its LCR above the limits set by the regulator (OJK) and adheres to regulatory requirements. This liquidity ratio is monitored intensively, both through daily reports prepared by the SKMR team to Management and through discussions at ALCO meetings. To calculate the average LCR for Q4 2025 Individual, we used 65 daily data points for each LCR component, which were then averaged and incorporated into the LCR calculation formula. In Q4 2025, the average LCR for Individual was 206.32%, a decrease of 2.74% compared to the average LCR for Q3 2025 of 209.06%.

This decrease in the average LCR was influenced by an increase in the weighted average value of Net Cash Outflow, which, as a percentage, was greater than the increase in the weighted average value of HQLA compared to the previous position, although in nominal terms, the increase in the weighted average value of HQLA was greater than the increase in the weighted average value of Net Cash Outflow. The weighted average HQLA increased by 14.38%, or eq. Rp14.64 trillion, primarily due to an increase in average placements with Bank Indonesia of eq. Rp8.70 trillion and government bonds of eq. Rp6.25 trillion. However, there was a decrease in average cash and cash equivalents of eq. Rp362 billion, which restrained the increase in HQLA. This increase in average HQLA was supported by an increase in average public deposits of eq. Rp17.51 trillion, which was also allocated to cover average interbank loans of eq. Rp1.83 trillion and to support an increase in disbursed loans of eq. Rp1.70 trillion.

Average net outflows in the fourth quarter of 2025 increased by 15.90%, or eq. Rp7.74 trillion. This increase was driven by an increase in average Public Deposits of approximately Rp17.51 trillion, which automatically increased Bank Cash Outflow in the LCR calculation. This increase was contributed by Deposits from Other Entities or deposits from other Financial Institutions, which have a 100% weighting of approximately Rp3.08 trillion, as well as average Corporate Deposits of approximately Rp11.37 trillion, or approximately Rp7.27 trillion after weighting. Individual and MSME customers also increased, with an average increase of approximately Rp1.18 trillion, or approximately Rp97 billion after weighting. Furthermore, an increase also occurred in the average long-term time deposit with a remaining maturity of more than 30 days, or Qualifying Term Deposits (QTD), of approximately Rp3.42 trillion, but this component is excluded from the LCR calculation.

In terms of Cash Inflow, there was a decrease in the average Receivables (Cash Inflow from Disbursed Loans) from each Counterparty by approximately IDR 33 billion after weighting, although before weighting, this figure increased by approximately IDR 663 billion. This was due to a decrease in cash inflow from loans disbursed to Financial Services Institutions, despite an increase in other customer criteria.

The Bank continues to develop mobile banking products (OCTO Mobile, OCTO BizChannel, OCTO Clicks, and others) aimed at improving account transactions. One of these features is the ability to open Savings and Deposit accounts through mobile banking, allowing customers to conduct banking activities easily and securely. The Bank provides education and offers a variety of funding/deposit products with longer tenors. This development is expected to continue to increase stable and long-term deposit growth.

Optimal Asset and Liability Management is carried out while adhering to the Liquidity Risk Management framework implemented by Management through the Risk Management Work Unit, adhering to prudent principles. This aligns with the Bank's consistently maintained guidelines, which emphasize that customer interests are a priority and that trust is a key asset. CIMB Niaga continues to develop superior products and services that meet the needs of the community. This aims to ensure that CIMB Niaga remains the bank of choice for the public. CIMB Niaga also continually strives to refine and enhance its e-channel features, making it easier for customers to conduct transactions independently while maintaining security.

Consolidated Analysis

The quarterly average consolidated LCR is calculated using the same method as the Bank Only average LCR, but with the addition of three end-of-month LCR components from subsidiaries. In the monthly consolidated LCR calculation, subsidiary data is only used at the end of the month. This is because subsidiaries are not specifically required to calculate LCR by the Regulator. Furthermore, the Consolidated LCR is largely driven by movements within the parent company, as subsidiaries are relatively small in terms of asset size compared to the parent company or Bank Only.

In line with the increase in the average individual LCR, the consolidated LCR for the fourth quarter of 2025 was 203.80%, a 3.59% decrease compared to 207.39% in the previous quarter. This decrease was primarily due to movements in the Bank's individual LCR. Compared to the average individual LCR, the addition of the subsidiary component resulted in a 2.52% decrease in the average consolidated LCR for the fourth quarter of 2025. This is because the two subsidiaries are not required to manage large amounts of HQLA but rather to maintain adequate cash inflows and outflows. The liabilities managed are mostly in the form of working capital loans with varying maturities, which are then disbursed as loans to end users with maturities of more than one month. This results in the resulting LCR in the consolidated calculation being lower than the individual LCR.

Individually, the subsidiaries are supervised and monitored separately by the regulator using established indicators in accordance with their business models. The parent company consistently ensures that the subsidiaries comply with the provisions set by the regulator and in accordance with applicable regulations.

Table 8.b.1. Quantitative Disclosure of NSFR - Bank Only

NSFR REPORT

Bank Name : PT Bank CIMB Niaga Tbk (Bank Only)
Reporting Position : 31 December 2025

No.	ASF Component	September 2025 Carrying Value Based on Remaining Maturity		
		Non-Maturing[1]	< 6 months	≥ 6 months - < 1 year
1	Capital:	56,217,665	75,000	-
2	Capital based on Regulator Requirement:	56,217,665	75,000	-
3	Other capital instruments	-	-	-
4	Deposit from Retail and SME	71,073,243	47,340,970	5,258,163
5	Stable deposits	51,920,200	11,836,862	777,542
6	Less stable deposits	19,153,043	35,504,109	4,480,621
7	Deposit from Wholesale	95,620,453	45,768,604	763,736
8	Operational deposits	47,621,975,46	-	-
9	Other Deposit	47,998,477,41	45,768,604	763,736
10	Liabililties that have interdependent asset pairs	-	1,189,256	-
11	Liabilities and other equity:	1,695,332	18,933,108	-
12	NSFR liabilities derivative		-	-
13	Equity and other liabilities that do not fall into the above categories	1,695,332	18,933,108	-
14	**Total ASF**			
	RSF Component			
15	Total HQLA for the calculation of NSFR			
16	Deposits on other financial institutions for operational purposes	5,637,295	-	-
17	Loans with Current and Special Performance (performing)	-	31,794,805	19,227,279
18	to financial institutions that are guaranteed with Level 1 HQLA	-	-	726,336
19	to a guaranteed financial institution not with HQLA Level 1 and a loan to an unsecured financial institution	-	5,299,805	940,906
20	to non-financial corporations, retail customers and micro and small business customers, the central government, the governments of other countries, Bank Indonesia, central banks of other countries and public sector entities, including:	-	23,647,638	12,384,421
21	qualify for a weighted risk of 35% or less, in accordance with SE OJK ATMR for Credit Risk	-	194,360	184,758
22	Unsecured home mortgage loans, which include:	-	869,723	902,318
23	qualify for a weighted risk of 35% or less, in accordance with SE OJK ATMR for Credit Risk	-	1,279,416	1,307,768
24	Securities with Current and Undercurrent (performing) categories that are not being pledged, do not default, and are not included as HQLA, including exchange-traded shares	-	503,863	2,780,772
25	Assets that have interdependent liability pairs	-	-	-
26	Other assets:	-	6,044,191	196,146
27	Physical commodities traded, including gold	-		
28	Cash, securities and other assets recorded as an initial margin for derivative contracts and cash or other assets that are deposited as default funds at central counterparty (CCP)		-	-
29	NSFR asset derivative		-	-
30	NSFR liability of derivative before deducting with variation margin		-	-
31	All other assets that do not fall into the above categories	-	5,878,616	196,146
32	Administrative Account	-	-	-
33	**Total RSF**			
34	**Net Stable Funding Ratio (%)**			

[1] Components reported in the non-term category are components that do not have a contractual period, including:
Permanent (perpetual) capital instruments, short positions, open maturity positions, demand deposits, equity that are not included in the HQLA and commodity categories

(in million Rupiah)

			December 2025					
			Carrying Value Based on Remaining Maturity					
	≥ 1 year	Total Weighted Value	Non-Maturing[1]	< 6 months	≥ 6 months - < 1 year	≥ 1 year	Total Weighted Value	Ref. No. from NSFR Working Sheet
	-	56,217,665	58,208,538	-	-	-	58,208,538	
	-	56,217,665	58,208,538	-	-	-	58,208,538	**1.1, 1.2**
	-	-	-	-	-	-	-	**1.3**
	15,976,397	130,508,265	72,534,332	46,284,553	3,785,528	16,826,311	130,420,446	**2, 3**
	519,946	61,827,819	52,902,340	11,419,429	681,509	482,113	62,235,227	**2.1, 3.1**
	15,456,451	68,680,446	19,631,991	34,865,124	3,104,019	16,344,198	68,185,219	**2.2, 3.2**
	1,674,509	44,144,734	96,941,303	41,117,389	674,385	1,779,275	41,743,490	**4**
	-	23,810,988	49,688,972	-	-	-	24,844,486	**4.1**
	1,674,509	20,333,747	47,252,331	41,117,389	674,385	1,779,275	16,899,004	**4.2**
	-	-	-	11,514,958	-	-	-	**5**
	-	1,695,332	1,394,469	12,635,799	-	-	1,394,469	**6**
	-			-	-	-		**6.1**
	-	1,695,332	1,394,469	12,635,799	-	-	1,394,469	**6.2 s.d. 6.5**
		232,565,997					**231,766,943**	**7**
		4,600,308					4,057,567	**1**
	-	2,818,647	1,712,228	-	-	-	856,114	**2**
	169,832,001	162,086,075	-	35,514,384	22,815,114	176,976,069	170,875,051	**3**
	-	363,168	-	998,195	-	-	99,819	**3.1.1**
	8,401,926	9,667,350	-	5,037,861	1,001,368	10,640,306	11,896,669	**3.1.2, 3.1.3**
	120,470,879	117,033,173	-	25,996,514	16,893,989	124,679,337	123,052,039	**3.1.4.2, 3.1.5, 3.1.6**
	1,962,281	1,465,042	-	196,206	184,178	1,923,601	1,440,532	**3.1.4.1**
	16,921,081	15,268,940	-	889,961	911,933	17,039,912	15,384,872	**3.1.7.2**
	17,059,821	12,382,475	-	1,287,896	1,307,613	16,987,526	12,339,646	**3.1.7.1**
	5,016,013	5,905,928	-	1,107,751	2,516,034	5,705,388	6,661,472	**3.2**
	-	-	-	-	-	-	-	**4**
	29,311,767	29,838,740	-	8,457,619	194,007	23,973,479	24,572,137	**5**
		-	-				-	**5.1**
	-	-		-	-	-	-	**5.2**
	165,575	165,575				249,438	249,438	**5.3**
	-	-		-	-	-	-	**5.4**
	29,311,767	29,673,165	-	8,208,181	194,007	23,973,479	24,322,699	**5.5 s.d. 5.12**
	114,203,191	1,199,121,94	-	114,311,453			1,253,384	**12**
		200,542,892					**201,614,253**	**13**
		115.97%					**114.96%**	**14**

Individual Analysis

CIMB Niaga Bank's NSFR as of December 2025 was 114.96%, down 1.01% compared to 115.97% in September 2025. CIMB Niaga's NSFR remains above the regulatory threshold.

Main factors influencing the NSFR calculation:
The decrease in the NSFR in December 2025 compared to September 2025 was due to an increase in the RSF value, while the ASF decreased. ASF decreased by 0.34%, or eq. Rp799 billion after weighting, while RSF increased by 0.53%, or eq. Rp1.07 trillion after weighting.

ASF Movement:
The main components contributing to the decrease in ASF include:

1. Decrease in Deposits from Corporate Customers by eq. Rp3.31 trillion (eq. Rp2.40 trillion after weighting). The decline was dominated by Non-Operational Deposits, which decreased by eq. Rp5.38 trillion or eq. Rp3.43 trillion after weighting, mostly in the form of Time Deposits from Non-Financial Corporate Customers. However, this decline was offset by an increase in Operational Deposits of eq. Rp2.07 trillion or eq. Rp1.03 trillion after weighting.
2. A decrease in total Other Liabilities, consisting of the Deferred Tax Liabilities component (ASF weighting 100%), amounted to eq. Rp301 billion.
3. A decrease in total Deposits from Individual and MSME Customers by eq. Rp218 billion (eq. Rp88 billion after weighting), mostly from Less Stable Deposits, specifically from Individual Customers.

However, the ASF decline was offset by an increase in Tier 1 and Tier 2 Capital components, totaling eq. Rp1.99 trillion.

Individual Analysis

RSF Movement:
Components contributing to the increase in RSF include:
1. An increase in total Loans Disbursed to Non-Financial Institutions by eq. Rp 8.88 trillion (eq. Rp 5.94 trillion after weighting).
2. An increase in total Loans Disbursed to Financial Institutions by eq. Rp 2.04 trillion (eq. Rp 2.23 trillion after weighting).
3. An increase in total Non-HQLA Securities by eq. Rp 1.03 trillion (eq. Rp 756 trillion after weighting).

However, the increase in RSF was offset by decreases in the following components:
1. A decrease in total Other Assets by eq. Rp 5.27 trillion after weighting, mostly contributed by Miscellaneous Receivables with a weighting of 100%.
2. A decrease in total Deposits with Other Banks for Operational Purposes by eq. Rp 3.93 trillion (eq. Rp 1.96 trillion after weighting).
3. A decrease in total HQLA of eq. Rp 5.49 trillion (eq. Rp 543 billion after weighting), largely contributed by a decrease in the total amount of Level 1 HQLA Securities subject to repurchase.

Optimal asset and liability management is carried out while adhering to the Liquidity Risk Management framework implemented by management through the Risk Management Work Unit, adhering to prudent principles.

Table 8.b.2. Quantitative Disclosure of NSFR - Bank with Subsidiaries

NSFR REPORT

Bank Name : PT Bank CIMB Niaga Tbk (Bank & Subsidiaries)
Reporting Position : 31 December 2025

No.	ASF Component	September 2025 Carrying Value Based on Remaining Maturity		
		Non-Maturing[1]	< 6 months	≥ 6 months - < 1 year
1	Capital:	58,502,758	75,000	-
2	Capital based on Regulator Requirement:	58,502,758	75,000	-
3	Other capital instruments	-	-	-
4	Deposit from Retail and SME	71,073,243	47,340,970	5,258,163
5	Stable deposits	51,920,200	11,836,862	777,542
6	Less stable deposits	19,153,043	35,504,109	4,480,621
7	Deposit from Wholesale	95,040,992	47,414,708	1,429,175
8	Operational deposits	47,042,514,91	-	-
9	Other Deposit	47,998,477,41	47,414,708	1,429,175
10	Liabililties that have interdependent asset pairs	-	1,189,256	-
11	Liabilities and other equity:	1,695,332	20,231,011	-
12	NSFR liabilities derivative		-	-
13	Equity and other liabilities that do not fall into the above categories	1,695,332	20,231,011	-
14	**Total ASF**			
	RSF Component			
15	Total HQLA for the calculation of NSFR			
16	Deposits on other financial institutions for operational purposes	4,826,829	-	-
17	Loans with Current and Special Performance (performing)	-	33,264,310	20,102,970
18	to financial institutions that are guaranteed with Level 1 HQLA	-	-	726,336
19	to a guaranteed financial institution not with HQLA Level 1 and a loan to an unsecured financial institution	-	5,049,805	258,494
20	to non-financial corporations, retail customers and micro and small business customers, the central government, the governments of other countries, Bank Indonesia, central banks of other countries and public sector entities, including:	-	25,367,143	13,942,524
21	qualify for a weighted risk of 35% or less, in accordance with SE OJK ATMR for Credit Risk	-	194,360	184,758
22	Unsecured home mortgage loans, which include:	-	869,723	902,318
23	qualify for a weighted risk of 35% or less, in accordance with SE OJK ATMR for Credit Risk	-	1,279,416	1,307,768
24	Securities with Current and Undercurrent (performing) categories that are not being pledged, do not default, and are not included as HQLA, including exchange-traded shares	-	503,863	2,780,772
25	Assets that have interdependent liability pairs	-	-	-
26	Other assets:	-	6,073,226	223,970
27	Physical commodities traded, including gold	-		
28	Cash, securities and other assets recorded as an initial margin for derivative contracts and cash or other assets that are deposited as default funds at central counterparty (CCP)		-	-
29	NSFR asset derivative		-	-
30	NSFR liability of derivative before deducting with variation margin		-	-
31	All other assets that do not fall into the above categories	-	5,907,652	223,970
32	Administrative Account	-	-	-
33	**Total RSF**			
34	**Net Stable Funding Ratio (%)**			

[1] Components reported in the non-term category are components that do not have a contractual period, including:
Permanent (perpetual) capital instruments, short positions, open maturity positions, demand deposits, equity that are not included in the HQLA and commodity categories

(in million Rupiah)

			December 2025					
			Carrying Value Based on Remaining Maturity					
	≥ 1 year	Total Weighted Value	Non-Maturing[1]	< 6 months	≥ 6 months - < 1 year	≥ 1 year	Total Weighted Value	Ref. No. from NSFR Working Sheet
	-	58,502,758	60,434,725	-	-	-	60,434,725	
	-	58,502,758	60,434,725	-	-	-	60,434,725	**1.1, 1.2**
	-	-	-	-	-	-	-	**1,3**
	15,976,397	130,508,265	72,534,332	46,284,553	3,785,528	16,826,311	130,420,446	**2, 3**
	519,946	61,827,819	52,902,340	11,419,429	681,509	482,113	62,235,227	**2.1, 3.1**
	15,456,451	68,680,446	19,631,991	34,865,124	3,104,019	16,344,198	68,185,219	**2.2, 3.2**
	4,019,127	46,532,342	95,976,906	43,071,612	1,319,087	3,896,761	43,701,129	**4**
	-	23,521,257	48,724,575	-	-	-	24,362,287	**4.1**
	4,019,127	23,011,085	47,252,331	43,071,612	1,319,087	3,896,761	19,338,841	**4.2**
	-	-	-	11,514,958	-	-	-	**5**
	1,954,917	3,650,249	1,394,469	16,046,766	-	1,310,225	2,704,694	**6**
	-			-	-	-		**6.1**
	1,954,917	3,650,249	1,394,469	16,046,766	-	1,310,225	2,704,694	**6.2 s.d. 6.5**
		239,193,615					**237,260,993**	**7**
		4,600,308					4,057,567	**1**
	-	2,413,414	2,511,742	-	-	-	1,255,871	**2**
	176,868,522	169,302,217	-	36,851,913	24,293,420	183,519,948	177,960,065	**3**
	-	363,168	-	998,195	-	-	99,819	**3.1.1**
	8,235,260	9,121,977	-	4,709,861	944,231	10,640,305	11,818,900	**3.1.2, 3.1.3**
	127,674,067	124,794,686	-	27,662,043	18,429,432	131,223,216	130,214,823	**3.1.4.2, 3.1.5, 3.1.6**
	1,962,281	1,465,042	-	196,206	184,178	1,923,601	1,440,532	**3.1.4.1**
	16,921,081	15,268,940	-	889,961	911,933	17,039,912	15,384,872	**3.1.7.2**
	17,059,821	12,382,475	-	1,287,896	1,307,613	16,987,526	12,339,646	**3.1.7.1**
	5,016,013	5,905,928	-	1,107,751	2,516,034	5,705,388	6,661,472	**3.2**
	-	-	-	-	-	-	-	**4**
	30,320,264	30,904,096	-	8,486,447	220,162	24,458,519	25,112,160	**5**
		-	-				-	**5.1**
	-	-		-			-	**5.2**
	165,575	165,575		249,438			249,438	**5.3**
	-	-		-			-	**5.4**
	30,320,264	30,738,521	-	8,237,009	220,162	24,458,519	24,862,722	**5.5 s.d. 5.12**
	102,052,889	855,580,05	-	77,002,244			1,253,384	**12**
		208,419,157					**209,639,047**	**13**
		114.77%					**113.18%**	**14**

Consolidated Analysis

CIMB Niaga's Consolidated NSFR as of December 2025 was 113.18%, a decrease of 1.59% compared to 114.77% in September 2025. CIMB Niaga Bank's NSFR remains above the regulatory threshold.

Main factors influencing the NSFR calculation:
The decrease in the Consolidated NSFR in December 2025 compared to September 2025 was due to a decrease in the Consolidated ASF value, while the Consolidated RSF value increased. Consolidated ASF decreased by 0.81%, or eq. Rp1.93 trillion, while Consolidated RSF increased by 0.59%, or eq. Rp1.22 trillion. This decrease in the Consolidated NSFR also aligns with the decline in the Bank's Individual NSFR, which decreased by 1.01% for the same period.

ASF Movement:
The majority of the movement in the Consolidated ASF occurred at the Parent Company. Subsidiaries' contributions to the Consolidated ASF were in the form of a decrease in Deposits from other banks with maturities >1 year, which contributed to a decrease in the Consolidated ASF of approximately Rp238 billion after weighting.

RSF Movement:
Similar to ASF, the majority of the movement in the Consolidated RSF also occurred at the Parent Company. Subsidiaries contributed to the total RSF in the form of Disbursed Loans, particularly car ownership loans to end users, both individuals and non-individuals, totaling approximately Rp9.91 trillion.

The impact of the Consolidated calculation on the Individual calculation was a decrease of 1.78%, with the Individual NSFR as of December 2025 recorded at 114.96%, while the Consolidated NSFR was at 113.18%. This was due to the subsidiaries, particularly CNAF, disbursing numerous loans to end users, which were obtained from the increase in total funding received by CNAF from other banks. This is because subsidiaries with multifinance and securities businesses are not required to maintain individual NSFR figures, which will result in a decrease in the NSFR calculation when consolidated.

The parent company, in this case the bank, is supervised separately by the regulator, while its subsidiaries comply with applicable regulations and are supervised separately by the regulator. The parent company continues to develop mobile banking products (OCTO Mobile), including features for opening savings and investment products through OCTO Mobile, allowing customers to conduct their banking activities easily and securely.

Optimal asset and liability management is carried out while adhering to the Liquidity Risk Management framework implemented by management through the Risk Management Work Unit, adhering to prudent principles.

Table 8.c. Quantitative disclosure – Encumbered Assets (Encumbrance)

(in million Rupiah)	a Encumbered Assets	b Assets held or in contract with the central bank	c Unencumbered Assets	d Total
Cash and Cash Equivalent	-	-	3,625,779	3,625,779
Placement with Bank Indonesia	-	22,909,318	-	22,909,318
Marketable Securities (HQLA Level 1)	11,352,611	-	64,252,078	75,604,688
Corporate Securities (HQLA Level 2a and 2b)	-	-	2,319,466	2,319,466

Qualitative Analysis

Significant changes in the December 2025 position compared to December 2024 position include:
a. There was an increase in total placements with Bank Indonesia of eq. Rp 8.08 trillion.
b. On the other hand, there was a decrease in the Level 1 HQLA Securities component of eq. Rp 11.82 trillion, while the total Level 1 HQLA Securities underlying Repo transactions did not experience a significant change. Furthermore, there was a decrease in Level 2 HQLA Securities (2A and 2B) of eq. Rp 420 billion.
c. In addition to the above HQLA movements, there was an increase in total public deposits of eq. Rp 9.90 trillion, allocated to the growth of total disbursed loans of eq. Rp 9.68 trillion.

Operational Risks

CIMB Niaga implements comprehensive operational risk management with the principle of prudence to support adequate Governance with the aim of:

a. Enhancing the Bank's ability to detect early operational risks that have the potential to cause losses that affect the Bank's business continuity or potentially reduce the level of customer trust in the Bank.
b. Improving the synergy with regulators to manage operational risks effectively and proactively.
c. Fulfilling shareholder and stakeholder expectations so that the Bank is able to provide continuously added value in controlling and managing operational risks adequately.

The objectives for implementing effective operational risk management include:

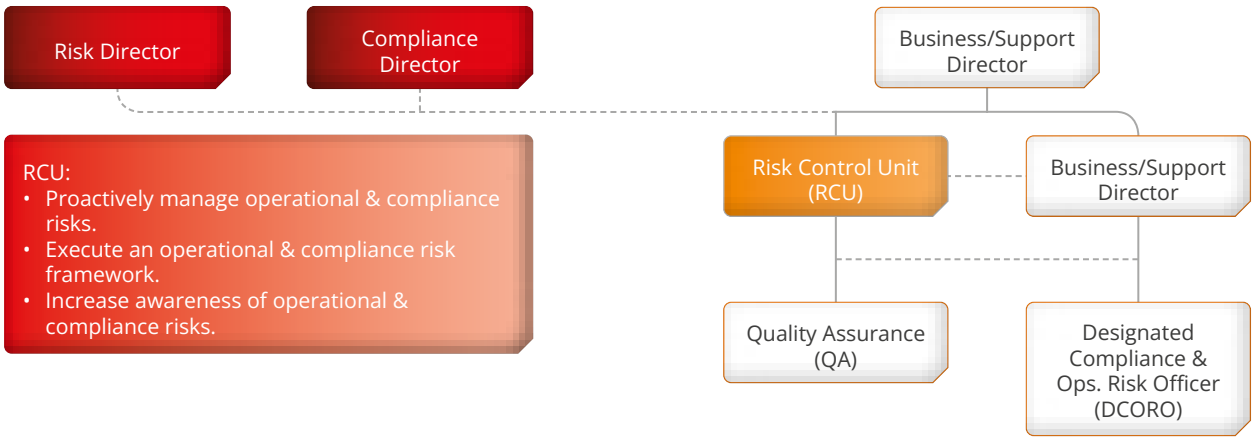
a. Developing a risk culture in every aspect of the Bank's organization.
b. Developing transparency in managing the Bank's operations.
c. Optimizing the Bank's operations, and enabling effective and efficient decision-making.
d. Optimizing the level of profit and maintaining the Bank's soundness level.
e. Contributing to reducing the use of regulatory capital to cover operational risks that occur.

GOVERNANCE

The Bank has established Operational Risk Committee (ORC), which is appointed by the Board of Directors to assist in carrying out operational risk management responsibilities. ORC has authority over all aspects of operational risks, including development projects carried out by Business Units/Support Units that may impact on the Bank's operations during their implementation.

In terms of implementing 3 (three) lines of defense, based on the organization's operational risk management, the Bank has established the Risk Control Unit (RCU) to assist the first line of defense (business unit or support unit), which is a dedicated unit, with the head RCU has a dual reporting line, to both the Business or Support Director as well as reporting to the Risk Management Director and Compliance Director.

RCU Governance Structure



POLICIES, PROCEDURES, AND ESTABLISHMENT OF LIMITS

The Bank has bank-wide policies for operational risk management, which regulate the conduct of daily operations, including the Operational Risk Management Framework Policy; Operational Risk Event and Loss Data Management Policy; Risk Control Self Assessment Policy; Control Issue Management Policy; New Product Activity Policy; Significant Changes Assessment Process Policy; Anti-Fraud Management Policy; Business Continuity Management Policy; Information Technology Risk Management Policy; Data Management Policy, Third Party Risk Management Policy, and Information Security Policy.

The Bank also establishes operational procedures that regulate the process flow of operational activities that must be performed by each unit, roles and responsibilities, authority limits and boundaries, reporting and escalation lines, makers, checkers and approvals. These policies and procedures are reviewed and updated periodically to build and strengthen risk culture and good corporate governance.

In addition to operational risk management policies and procedures, the Bank has the following Risk Appetite:

- Risk Appetite is adjusted to applicable regulations and law provisions .
- The Bank conducts activities only in products, services, and locations that have adequate infrastructure, proper controls, sufficient level of understanding and expertise to support effective implementation of operational risk management.
- The Bank only approves new products and transactions, products and markets where it has the expertise and ability to manage risks effectively and proactively (for example, the ability to identify, measure, manage, monitor, and report the inherent risks and other risks related to the products and transactions). Each new product and service must be prepared comprehensively and approved by the Committees at the Board of Directors level.
- The Bank evaluates and enhances policies and procedures continuously to support operations and risk management in all types of products and activities.
- The Bank requires each Operational Work Unit and activity to have comprehensive business continuity procedures and have access to disaster recovery facilities.
- The Bank provides adequate levels of resources and systems for current business activities and future plans.
- Risk-taking authority is granted only to employees who have adequate skills and expertise that are in accordance with the level of risk.
- The Bank has a clear segregation of duties and functions based on the concept of the "Four Eyes Principles" to ensure objectivity and to prevent conflicts of interest.

RISK MANAGEMENT PROCESS

The operational risk management process is carried out across the Bank's products, activities, processes, system, and implemented throughout all lines of defense, particularly the First Line of Defense (Business Units and Support Units), assisted by the Risk Control Unit (RCU).

Risk Identification

- Describe events that impact the achievement of specific objectives of the Bank's business and support functions.
- Review various sources of risk.
- Develop a comprehensive list of possible scenarios of potential operational risk exposures.
- Categorize risks according to different types of operational risks.

Risk Measurement

- Determine the probability of risk events occurring in the future.
- Evaluate the impact of risk events that are occurring.
- Determine the level of risk, whether acceptable or not.

Risk Control and Management

- Risk mitigation planning
- Review of all possibilities that can be a source of operational risk mitigation
- Re-evaluation of risks if needed and adjusting priorities.
- Periodic and thematic reviews to see potential control weaknesses in design and implementation. Thematic reviews can be conducted by all lines of defense of the Bank, individually or collaboratively, as an effort to prevent and mitigate risks.

Risk Follow-Up and Reporting

- Follow up on results achieved after actions has been implemented.
- Monitoring operational risk exposures and its mitigation processes.
- Operational risk exposure report to senior management, committees and regulators.

Operational Risk Management Working Tools

Loss Event Data Management (LEDM)

The process of recording and documenting operational risk events, including the escalation process and root cause analysis, in an effort to improve and mitigate risks, including lesson learnt sharing to prevent similar events from recurring in the future.

Risk & Control Self-Assessment (RCSA)

A structured approach that enables the 1st line to identify and assess key risks and controls to plan appropriate corrective actions to minimize risk exposure, including ensuring the effectiveness of control design through regular testing.

Key Risk Indicators (KRI)

Operational risk indicators are monitored on a regular basis to serve as an early warning system for Business Units (BU) or Supporting Units (SU) to take corrective action on the operational risks they face.

Control Issue Management (CIM)

A systematic and structured framework that records, monitors and manages operational control issues including overall operational risk mitigation.

Product Implementation Process

Documentation process of new product and activity implemented across all business units, including the adequacy of risk identification, measurement, control and risks mitigation, before products and activities are offered to customers.

Significant Change Assessment Process (SCAP)

The process of risk review and control of internal process changes, especially those that have a significant direct effect on the Bank's business continuity, aimed at optimizing the risk reward trade-off with the Bank's Risk Appetite.

Operational Risk Scenario Analysis (and Stress Testing)

The process of analyzing the level of operational risk capital adequacy under stress conditions. Scenarios used to test the sensitivity of operational risk faced by the Bank are translated into idiosyncratic scenarios and parameters, used to calculate the impact on economic capital requirements (in addition to regulatory capital).

Anti-fraud Strategy

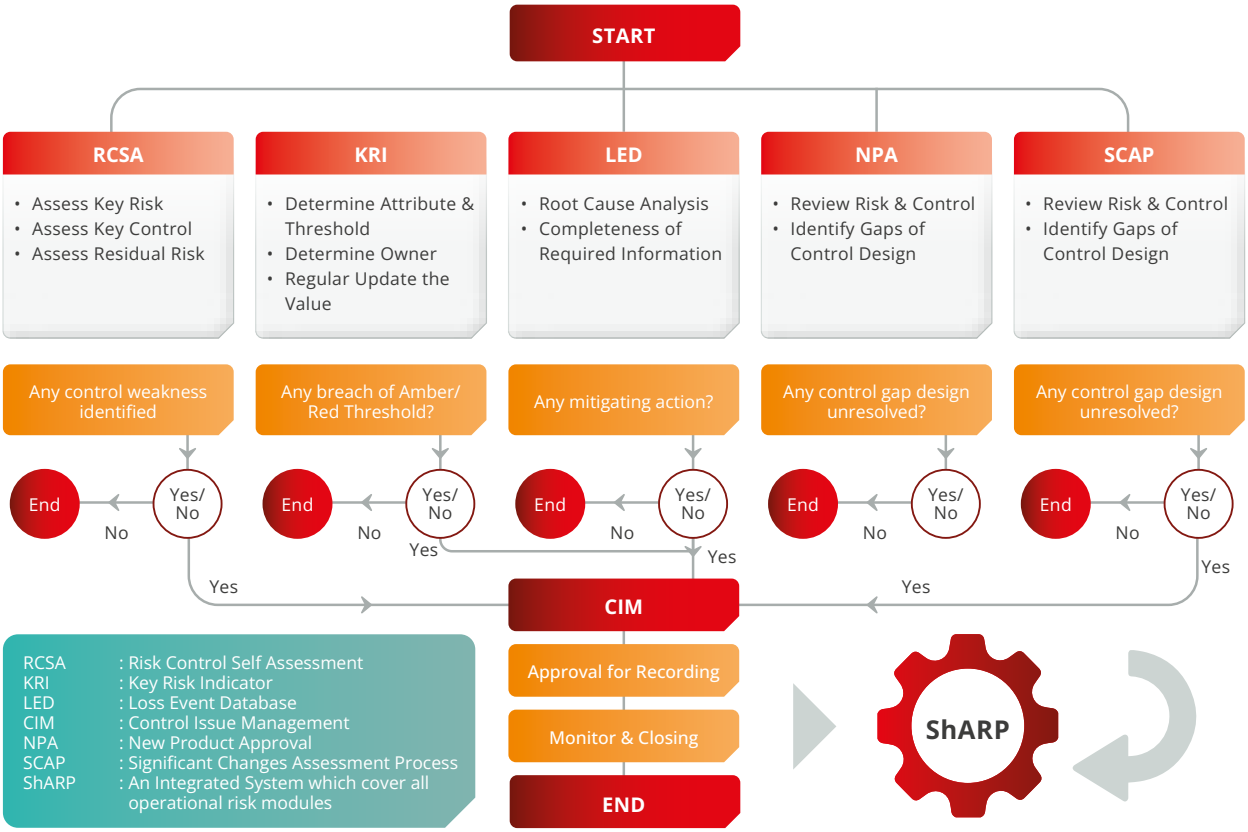
The anti-fraud strategy is elaborated in 4 pillars of interrelated processes, namely (i) prevention, (ii) detection, (iii) investigation, reporting and sanctions, and (iv) Monitoring, Evaluation and Follow-up which have been explained in more detail in the Anti-Fraud Management section

Business Continuity Management

The Bank realizes that organizations cannot avoid disruptions/disasters caused by nature or humans. Damage not only affects the technological capabilities of a Bank, but also impacts the Bank's business operations, especially services to customers. If not handled specifically, the impact will lead to other risks such as reputational risk which can reduce the level of customer confidence. To minimize this, the Bank has Business Continuity Management (BCM).

The operational risk management information system adheres to the following principles:

a. The Bank uses an information system that meets the needs for effective operational risk management. The Bank's systems and technologies are appropriate for its nature, transaction volume, and needs.
b. A communication system that effectively distributes information on risk management policies, loss exposure, and operational performance.
c. The management information system facilitates the operational risk management process, including risk identification, measurement, monitoring, and control, as well as management decision-making.
d. The Board of Directors and management allocate resources (financial and personnel) optimally to support system operations, development, and maintenance.
e. In utilizing information technology, the Bank's management applies a rigorous, comprehensive, prudent, and accurate analytical process to identify and quantify risks and ensure proper risk control measures are implemented to manage risk exposure.
f. In performing the development, procurement, and implementation of information technology, the Bank is required to carry out control measures to ensure systems and data maintain confidentiality and integrity, and facilitate in achieving the Bank's objectives.
g. The Bank must have adequate system support and operational capacity to accommodate all business activities.
h. The management information system must be able to provide complete, accurate, and timely reports and information on operational risk exposure to facilitate the Board of Directors's decision-making process.



INTERNAL CONTROL

As part of risk mitigation, to ensure the effectiveness of the internal control system, the Bank has implemented a clear segregation of duties to prevent conflicts of interest. All matters that could potentially trigger a conflict of interest must be identified, minimized, and monitored independently by establishing reporting lines and clear functions in the business or support units that are separate from business units that perform control functions.

The internal control system within the implementation of operational risk management includes:

- Appropriate internal control system in alignment with the type and level of inherent risk in CIMB Niaga's business activities.
- Determination of authority and responsibility for monitoring compliance, procedures, and limit.
- Establish clear reporting lines and segregation of functions between the business/supporting units and the working unit, which is responsible for the control function.
- Organizational structure that clearly describes the Bank's business activities.
- Adequate procedures to ensure Bank compliance with applicable laws and regulations.
- Effective, independent, and objective review of the Bank's operational activity assessment procedures.
- Periodic and continuous verification and review of the Bank's remediation efforts in addressing vulnerabilities and deviations that occur.

An effective internal control system requires the establishment of an appropriate control structure, which describes control activities at each business level. This includes a review by Top Level Management; appropriate control activities for each section or division; monitoring compliance limit exposure and following up on non-compliance; approval and authorization systems; and verification and reconciliation systems.

Implementing an effective internal control system requires a clear separation of duties and responsibilities, as well as appointment of employees who have no conflicts of interest. Any issues that could potentially lead to a conflict of interest must be identified, mitigated, and monitored independently.

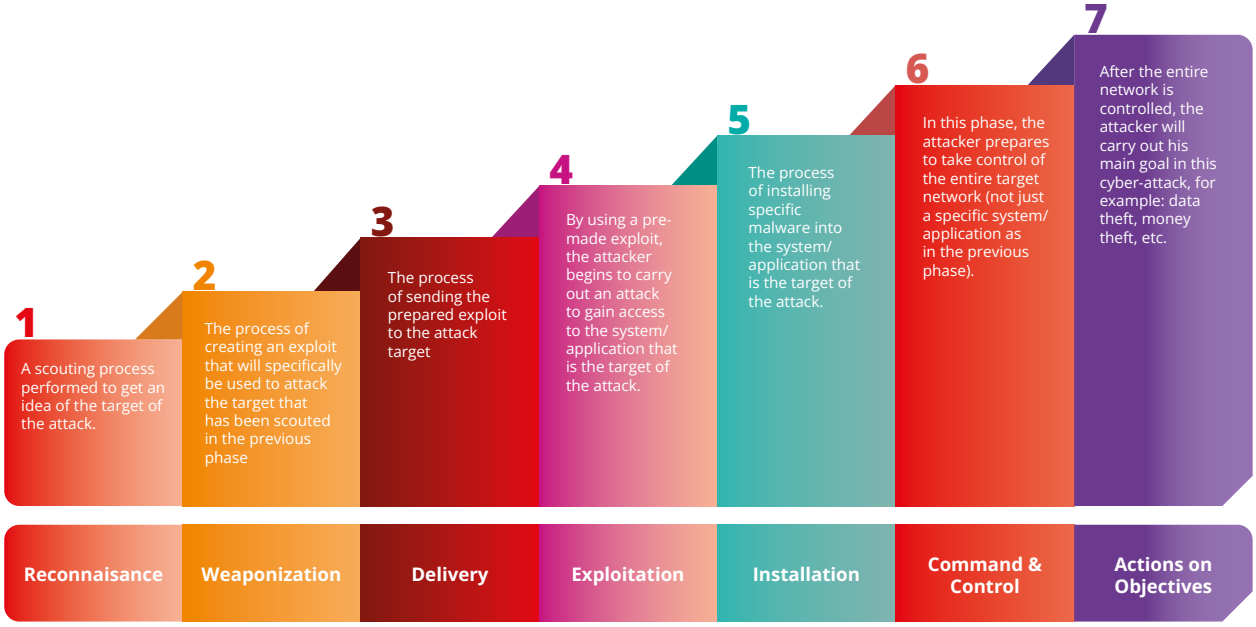
In terms of information technology and cyber risks mitigation, an assessment of the possibility of various events/incidents, including their impact and consequences, is conducted on a periodic basis, taking into account the factors that cause the event/incident, such as threats, vulnerabilities, exposure, and asset value.

Each system's development and implementation should include risk assessment and selection of risk mitigation activities. This policy governs matters related to Information Technology risk management, including the Risk Assessment process. Risk assessment is a systematic process that includes planning, preparation, and assessing a system's technological risks, as well as determining controls/mitigation strategies.

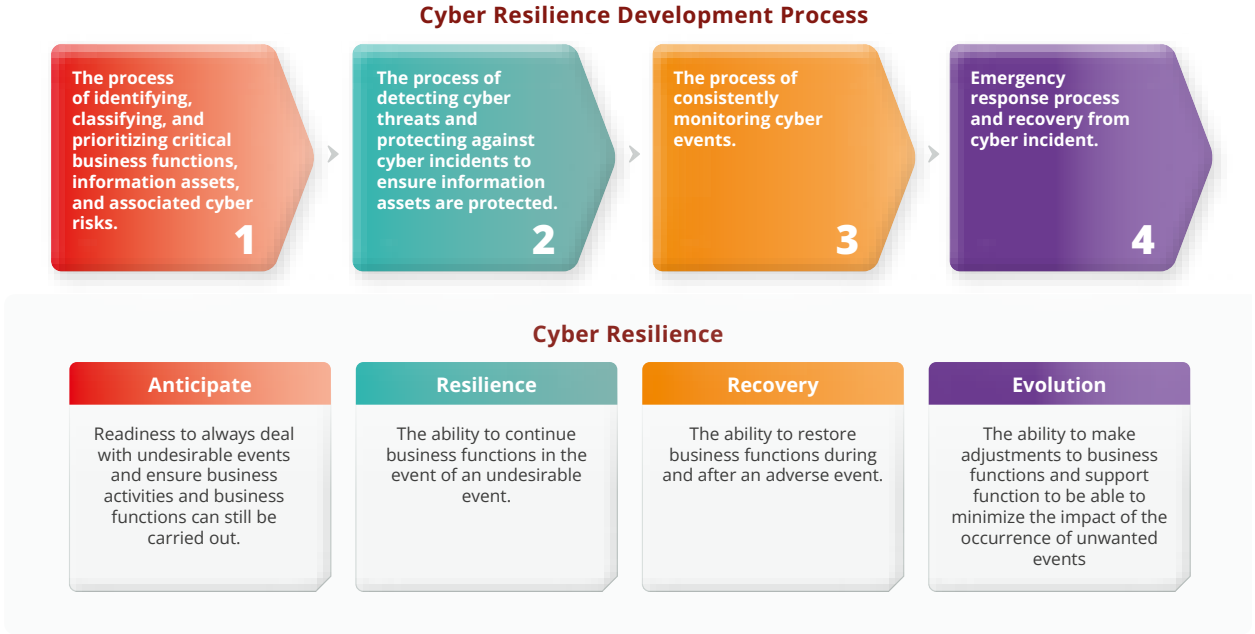
IT risk management is carried out by considering the following:

1. Availability of an Information Technology Risk Management Policy document that is updated periodically.
2. Availability of an IT risk library applicable to the situation and constantly updated according to the results of the IT risk assessment.
3. Risk identification has been carried out periodically to ensure appropriate risk mitigation for security threats and vulnerabilities.
4. Ensuring that any identified risks have been documented and updated in a timely manner.
5. Availability of relevant IT controls as a mitigating step for risks that have been identified to minimize the risks that the Bank is exposed to in accordance with the pre-determined Risk Appetite/Risk Tolerance.
6. Documentation of all identified IT risks and controls in the operational risk management tools or system.

To achieve cyber resilience, it is critical for the Bank to understand the phases of a cyber-attack, to determine the controls that need to be implemented to manage each type of attack. The cyber-attack phase, also known as the Cyber Kill Chain, consists of 7 (seven) stages, as follows:



The Bank has possessed cyber resilience capabilities through the cyber resilience development process as follows:



The Information Technology Risk Management Framework (including cyber risk) consists of the following 5 (five) phases:

1 Identification

Build a common understanding across the Bank regarding risk management and cyber security of the Bank's systems, functions, assets, personnel, and data. Understanding the business context, critical business function support resources, and cybersecurity risk exposures will support the Bank in determining the focus and prioritization of cyber resilience implementation.

2 Protection

Describe the appropriate controls to ensure the continuity of critical infrastructure services.

3 Detection

Activities to identify the possibility of cyber security incidents. In this phase, the identification of cybersecurity incidents can be known early.

4 Response

Activities that must be carried out in connection with a cybersecurity incident. In this way, the impact of a cybersecurity incident can be limited in an integrated manner.

5 Recovery

Activities that must be performed to manage the recovery plan to the planned service level so that services affected by a cybersecurity incident can continue to function properly.

Table 9.a. Disclosure of Operational Risk - Bank Only

(in million Rupiah)

No.	Details	December 2024	December 2025
1.	Business Indicator Components	1,210,547,93	1,239,679,52
2.	Internal Loss Multiplier Factor	1.00000000	0.70108982
3.	Operational Risk Minimum Capital	1,210,547,93	869,126,69
4.	Operational Risk Minimum Capital	15,131,849,13	10,864,087,88

Table 9.b. Disclosure of Operational Risk - Bank on a Consolidated Basis with Subsidiaries

(in million Rupiah)

No.	Details	December 2024	December 2025
1.	Business Indicator Components	1,266,473,16	1,280,257,39
2.	Internal Loss Multiplier Factor	1.00000000	0.699685
3.	Operational Risk Minimum Capital	1,266,473,16	895,776,74
4.	Operational Risk Minimum Capital	15,830,914,50	11,197,209,38

Internal Control Over Financial Reporting (ICOFR) Implementation

Bank Financial Statements and Financial Information are key elements in decision-making by management, regulators, and stakeholders. Therefore, accuracy and integrity in the process of preparing financial statements and financial information are essential. This is the background for the issuance of POJK No. 5 of 2024 on October 2, 2024, concerning the Integrity of Bank Financial Reporting.

In this regard, CIMB Niaga considers that Internal Control Over Financial Reporting (ICOFR) constitutes a critical aspect intended to provide reasonable assurance, rather than absolute assurance, that the financial statements have been prepared reliably and are free from material misstatement, thereby offering a higher level of confidence to users of the Financial Statements. This is due to the inherent limitations of internal control systems, which include:

1. Judgment, where the effectiveness of controls is influenced by the judgment of the control owner based on available information.
2. Limitations of controls, where control designs can fail due to human error or failure of information technology implementation.
3. Management override, the ability of those responsible for governance to manipulate accounting records and prepare fictitious financial statements.
4. Collusion, where collective behavior occurs to alter financial data and/or information, which may not be detectable by existing control designs.

In maintaining the integrity of the Bank's Financial Statements, the Bank has implemented the following basic accounting principles:

1. The characteristics of financial information quality are relevance, reliability, and comparability.
2. Recognition and measurement
   a. Basic assumptions include the accrual basis, which is the assumption that transactions are recognized by the Bank at the time they occur, not based on when cash comes in or out.
   b. Recognition and measurement principles include historical cost, current cost, realizable value, fair value, income recognition, and expense recognition.
   c. Constraints and timeliness.

The fundamental implementation of ICOFR at the Bank refers to the following:

1. The ICOFR Implementation Guide refers to the Financial Reporting Integrity Policy and SOP for Internal Control over Financial Reporting.
2. The governance of the flow of information supervision, approval, and escalation (including matters affecting the Financial Statements) is determined collectively in the form of a committee established by the Bank.
3. The 3 (Three) Lines of Defense principle in the implementation of Internal Control over Financial Reporting (ICOFR)
   - The First Line refers to the business and functional working units that are responsible for identifying, assessing, and controlling risks, as well as developing and implementing policies and procedures to ensure the effectiveness of controls related to the Bank's financial reporting data/information. The First Line is supported by the Risk Control Unit (RCU), which is responsible for coordinating and monitoring risk management and compliance.
   - The Second Line provides advisory, challenge, and feedback functions to the First Line regarding the design of ICOFR controls, including coordinating the implementation of ICOFR (coordinator) across all work units within the Bank.
   - The Third Line is the internal audit function, which provides independent and objective risk assurance and advisory services on ICOFR.
4. The Board of Directors (Senior Management) provides an attestation for every Bank Financial Publication Report, in accordance with their responsibilities for the Bank's financial statements. The Board of Directors is responsible for:
   - Preparation and presentation of Financial Statements and Financial Information.
   - Conformity of the preparation and presentation of Financial Statements and Financial Information with financial accounting standards and applicable regulations regarding the recording of financial transactions.
   - Completeness and accuracy of the contents of Financial Statements and Financial Information.
   - Implementation of internal controls in the Bank's financial reporting process.
5. The Bank has appointed a Public Accounting Firm to conduct an external audit of the Bank's financial statements at the Bank's closing period or year-end period to strengthen management's assertions about the financial statements.

The steps taken by the Bank in implementing ICOFR are:

1. Establishing the Bank's Financial Reporting Integrity Policy in January 2025.
2. Appointing the ICOFR coordinator function in the second line, including the Risk Management Directorate, in February 2025.
3. Entity Level Controls (ELC) or control designs built at the entity level have been established and implemented top-down through the functions of Good Corporate Governance (GCG) and effective risk management. The assessment of GCG and Risk-Based Bank Rating (RBBR) throughout 2025 were both rated at level 2 (Sound/Adequate), reflecting the generally sound condition of the Bank and its ability to withstand significant negative impacts from changes in business conditions and other external factors, supported by a sound risk profile, governance implementation, profitability, and capitalization.
4. Overall, the Bank already has and implements internal control designs related to the financial statement closing process (FSCP) as one of the mitigations against the potential risk of errors or fraud that impact financial statement misstatements, based on dual control principle and four eyes principle, which are outlined in every internal policy and procedure of the Bank.
5. Information Technology General Control (ITGC) refers to the overall controls over the systems or applications used by the Bank to conduct transactional processes, including the adequacy of the management information system and its supporting infrastructure. Throughout 2025, there were no escalations of Operational Risk Incident Reports with a Critical rating related to vulnerabilities in information systems or technology that affected the Bank's performance and financial reporting processes.
6. To review the adequacy of the ICOFR control design at the process level (Process Level Control/PLC), the Bank mapped the control design within the existing RCSA to prevent errors or fraud that could impact the misstatement of financial reports.

In preparation for 2026, the Bank has developed a sustainable ICOFR implementation roadmap, to be carried out in phases as follows:

1. Determining materiality and scope (scoping process) for Financial Statement Line Items (FSLI) considered material, including identifying accounts, disclosures, business processes, and significant systems/ applications.
2. Reviewing the adequacy of ICOFR control designs for significant business processes related to financial reporting in phases.
3. Documenting ICOFR control designs and testing procedures, including mapping controls to Financial Statement assertions in relation to the preparation of a generic ICOFR RCSA, as well as the necessary testing processes and documentation completeness.

Overall, the conclusion of the results of the Internal Control over Financial Reporting implementation report as follows:

1. The control environment related to financial reporting has been implemented and can provide reasonable assurance against financial statement misstatements.
2. The Bank has established control processes related to ICOFR, particularly for entity-level controls, general information technology controls, and the financial report closing process, and these are deemed adequate.

Reputation Risk

Reputation risk arises from a decline in stakeholder trust due to negative perceptions about the Bank. As a result, CIMB Niaga conducts comprehensive analysis and evaluations of all new and existing products and services. The Bank uses the TARIF principles (Transparency, Accountability, Responsibility, Independence, and Fairness) to guide all of its business activities, not only to protect its reputation but also to establish strong relationships with stakeholders. The Bank constantly monitors news coverage in both mass media and social media, including customer complaints, so that measures to address/anticipate any negative news that could potentially impact the Bank's reputation can be carried out immediately.

In effectively implementing reputation risk management, CIMB Niaga has a Sub-Directorate of Marketing, Brand & Customer Experience (MBCX) through the Corporate Communications Group, which oversees the Bank's reputation with the support of other units such as the Branding & Integrated Customers Marketing, Marketing Channel & Analytics Group (for handling social media), Customer Experience, Insight & Protection, Customer Experience Management & Protection Group, and the Digital Marketing, Technology & Alliance Group (for handling the official CIMB Niaga website). In addition, MBCX also coordinates with the Sub-Directorate of Digital Banking & Contact Center, Digital Banking, Branchless & Partnership through the Customer Care and Customer Care VIP & Media units to handle complaints from customers and other stakeholders, including the mass media.

GOVERNANCE

The Board of Commissioners and Board of Directors perform the reputation risk management oversight function in accordance with their authority and responsibility, in collaboration with the unit in charge of the reputation management function, such as risk governance, which covers the following:

1. Evaluation of current issues,
2. Information on news developments in the market,
3. Stakeholders' perceptions and publications from mass media and social media, both reader letters and articles,
4. Customer complaints that have a significant impact on the Bank's reputation.

As part of active oversight by the Board of Directors, the Bank has also established a Customer Experience Committee (CXC), which performs periodic supervision regarding Customer Experience issues, particularly handling customer complaints. Reputation risk is also one type of risk discussed in the Operational Risk Committee (ORC).

POLICIES, PROCEDURES, AND ESTABLISHMENT OF LIMITS

In managing its reputation risk, CIMB Niaga has developed policies, procedures, and mechanisms to enhance service quality, including handling complaints from stakeholders (customers, stakeholders, and others) embedded in the policies.

In case of any issues or news that may potentially impact reputation, the Bank shall prepare Reactive Official Statements and Frequently Asked Questions (FAQs) as

preparation and anticipation to respond should there be any questions from mass media, customers, or stakeholders regarding the issue.

RISK MANAGEMENT PROCESS

Overall, the Bank continues to emphasize the importance of reputation risk management for all employees by communicating the Bank's vision and corporate values.

As part of the reputation risk management process, the Bank provides communication media for customers if they experience inconvenience during transactions. This can be seen from the Bank's seriousness in providing social media services through official CIMB Niaga accounts on the X media platform @CIMBNiaga, Facebook 'CIMB Niaga', Instagram @CIMB_Niaga, and the CIMB Niaga 14041 service, which is available 24 hours a day.

In addition to complaints, the Bank also takes into account customer feedback related to service improvements, which is monitored through the Customer Relations Management (CRM) system, which serves as a bank-wide platform used to record customer complaints. Each recorded complaint can be immediately escalated to the appropriate unit to ensure proper handling and resolution. The Bank recognizes that customers feel more valued when their feedback or suggestions are heard and considered. Such input provides positive impact, serves as a valuable recommendation and helps distinguish CIMB Niaga from other banks. For every complaint or input received, the Bank has dedicated teams with relevant expertise to ensure each matter is addressed effectively and appropriately.

To neutralize negative sentiments that may arise, including social media, MBCX undertakes efforts by adding keywords to the listening tools that connected directly to the Bank or to the parent company as the majority shareholder, the management at the parent company, and Malaysia as the country where the main business area of the parent company is located.

INTERNAL CONTROL

CIMB Niaga has implemented an internal control system that includes regular monitoring of customer complaints or negative news/issues with a material impact on the Bank's reputation, as well as a reputation risk control culture involving all business lines. Furthermore, risk control is carried out by implementing immediate corrective measures to maintain reputation risk within the Bank's risk tolerance level.

Compliance Risk

Compliance Risk Management aims to minimize the negative impact arising from the Bank's failure to comply with, or failure to implement, regulations and requirements set by the relevant authorities or regulators. The Bank's Compliance Principles consists of: (1) Compliance begins from the top; (2) Compliance is the responsibility of all parties; (3) Compliance with applicable laws and regulations; (4) Competence and integrity; (5) Stakeholderoriented; (6) Dedication to the Bank; and (7) Problem-solving oriented.

GOVERNANCE

The Risk Management Committee, Risk Oversight Committee (ROC), and Audit Committee support the Board of Commissioners and Board of Directors in their active supervision of compliance risk management. Supervision is carried out to ensure the effectiveness of compliance risk management implementation and that Compliance Culture is supported in accordance with compliance policies and the risk management framework. The Board of Commissioners and Directors receive bank compliance reports regularly and provides the necessary guidance to support the Bank's compliance culture.

The Bank has assigned a Director who oversees the Compliance Unit (CU). CU is an independent unit that performs compliance functions as required by OJK regulations.

Compliance Unit (CU) is responsible for creating and implementing compliance programs to support the creation of a culture of compliance and for evaluating the effectiveness, adequacy, and suitability of the Bank's policies, regulations, systems, and procedures in relation to the regulations. CU is also responsible for identifying, measuring, monitoring, and controlling compliance risks in accordance with OJK regulations concerning assessment of Commercial Bank's Soundness Level. CU also enhances compliance systems and methodologies to support effective compliance monitoring and implementation in order to strengthen the Bank's performance.

To support all work units in implementing compliance aspects, CU prepares a Compliance Plan and Program every year. CU's realization and achievements in implementing the Compliance Program and Activities

during 2024-2025 are explained in more detail in the Compliance Unit section of this report.

POLICIES, PROCEDURES, AND ESTABLISHMENT OF LIMITS

Compliance Principles and Policies are approved by the Board of Directors, and each leader in all business units who is directly responsible for implementing compliance in their respective units, including monitoring corrective actions for non-compliance.

The Bank has a compliance framework and policy that covers the roles and responsibilities of 3 (three) lines of defense for implementing compliance risk management. The Bank also conducts regular reviews of the Compliance Risk Appetite, which is part of the overall Risk Appetite Statement.

RISK MANAGEMENT PROCESS

The compliance risk management process in implementing compliance principles and policies is realized by conducting compliance programs, including:

- Socialization and training activities to strengthen and increase awareness and compliance culture.
- Compliance testing activities for internal regulations, new products, and activities, as well as providing compliance opinions to comply with regulations.
- Commitment monitoring activities to Regulators.
- Self-assessment activities for compliance risks.

INTERNAL CONTROL

External parties, including the Regulator, review internal controls over the implementation of compliance risk management. In addition, other independent units, such as the Risk Management Unit (RMU) and the Internal Audit Unit (IAU), conduct internal control reviews for compliance risk management.

A more detailed explanation of the Compliance Unit (CU), as well as reports on the implementation of CU duties, can be found in the Compliance Unit section.

Legal Risk

Legal risk refers to the risk that arises as a result of lawsuits and/or vulnerabilities in juridical aspects. Lawsuits in the litigation process can arise from third-party lawsuits against the Bank, or vice versa. Vulnerabilities in the legal aspect are caused by a variety of factors, including a lack of knowledge/understanding of the law, weaknesses in engagements carried out by the Bank, and the absence or change in laws and regulations.

The legal risk management function is conducted by the Legal Unit with the following roles and responsibilities:

1. Performing evaluations in accordance with past experiences of losses and/or industry experiences caused by legal risks;
2. Analyzing legal risk exposure reports;
3. Ensuring that legal risk management is carried out in accordance with the applicable risk management policies and procedures;
4. Providing advice to improve legal risk management;
5. Evaluating the effectiveness of legal risk management that has been implemented.

GOVERNANCE

The Board of Directors and Board of Commissioners conduct active supervision through evaluation and decide on corrective measures that need to be taken related to legal risk management based on the legal risk profile report that is submitted regularly. The Bank constantly ensures that there is adequate legal risk mitigation for all business and operational activities of the Bank.

Legal risk management is implemented in accordance with corporate governance policies and the code of conduct that outlines the values adopted by the Bank and establishes behavioral standards for all levels at CIMB Niaga.

POLICIES, PROCEDURES, AND ESTABLISHMENT OF LIMITS

The Bank has established policies and procedures for managing legal risk that serve as standard guidelines for legal risk management to ensure legal protection in carrying out its activities in accordance with applicable internal and external regulations. Furthermore, the Bank has set up approval mechanism for legal risk limits,

which includes signing an Agreement/Memorandum of Understanding or other legal agreement on behalf of the Bank. This policy is communicated to employees through the Bank's internal system, and e-mail blast as part of socialization and to increase employee awareness of the legal aspects implemented at CIMB Niaga.

RISK MANAGEMENT PROCESS

CIMB Niaga ensures adequate identification, assessment, monitoring, and control processes, as well as risk management information systems, in order to avoid potential litigation or lawsuits. The Legal Work Unit performs the process by taking actions to prevent and/or minimize the possibility of legal risk.

The legal risk management process is conducted as follows:

1. The process of setting up a new banking product and/or activity and/or transaction;
2. Preparation of policies and/or before implementing a transaction/engagement until the resolution of any legal issues that occur;
3. Post-mortem review of the legal aspects of a product or the implementation of a transaction;
4. Professional legal handling process and reserving costs for potential losses (if necessary).

INTERNAL CONTROL

A comprehensive internal control system is implemented through a periodic review process by business units under the Legal Work Unit, in collaboration with the Risk Management Unit and the Internal Audit Unit.

Strategic Risk

The Bank's future business growth is closely tied to its strategic decision-making. Therefore, the Bank constantly strives to enhance the quality of strategic risk management so that risks arising from inaccuracies in making and implementing strategic decisions, as well as failures to anticipate changes in the business environment, can be minimized or avoided. The Transformation & Strategy Unit is responsible for managing strategic risk and reporting the Bank's performance to the Board of Commissioners, Board of Directors, and Regulators.

GOVERNANCE

The Boards of Commissioners and Board of Directors conduct active oversight and management functions in accordance with their authority and responsibilities in determining the direction, strategy, and focus of the Bank's business. In addition, the Boards of Commissioners and Board of Directors ensure that the Bank carries out its activities in accordance with the Bank's risk management framework and business plan and consider risk exposures that the Bank faces.

The Board of Directors provides general direction to all units regarding the focus to be carried out by each unit. The performance evaluation process for implementing the Bank's strategy is conducted regularly every month by the Board of Directors and senior management, including through the Performance Management Meeting (PMM). At the Board of Commissioners level, performance evaluations are conducted periodically to ensure that business decisions made by the Board of Directors have a positive impact on the Bank, align with the Bank's strategy, and are effective in providing added value to shareholders.

POLICIES, PROCEDURES, AND ESTABLISHMENT OF LIMITS

CIMB Niaga establishes General Policies that serve as guidelines for implementing the Bank's business strategy and focus. For the purpose of identifying risks and responding to changes in the business environment, both external and internal, the Bank periodically analyzes the industrial environment, which can affect the Bank's revenue and business sustainability, both from macroeconomic and microeconomic perspectives. The following is a general description of the Bank's Strategic Risk Management framework.

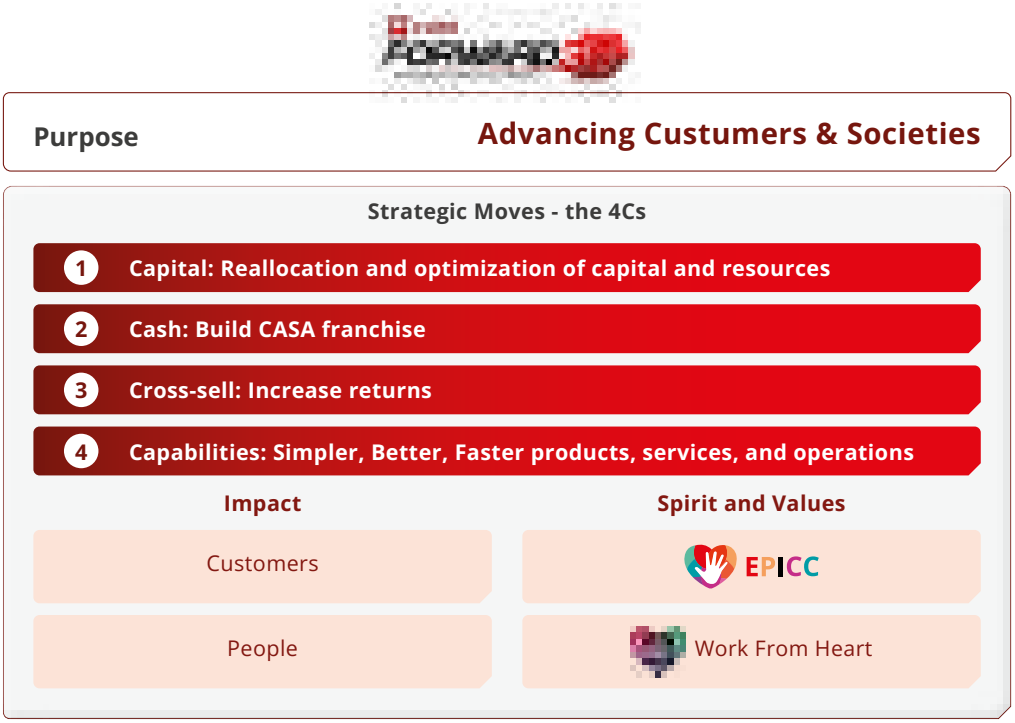
1. The Bank's general policies or strategic directives are formulated with short-term and medium-term perspectives. One of which is the preparation of the Bank's Business Plan (RBB), which outlines the Bank's business activities for short-term (one year), medium-term (three years) and long-term (five years), including business performance improvement plans, new product and activity plans, network development plans, as well as strategies to realize such plan in accordance with the established targets and timelines, while still ensuring adherance with prudent principles and the implementation of risk management. The principles underlying the Bank's Strategic Risk Management Policy are as follows: The main strategic initiatives must be aligned with the Bank's vision and mission, as also stated in the Bank's Business Plan; All major strategic initiatives must be supported by appropriate risk analysis, projections and assessments; Proposed major strategic initiatives must be approved and reported through appropriate governance structures;
2. Ownership clarity of each strategic initiative. Stakeholders are responsible for project outcomes and risk management;
3. All major strategic initiatives must comply with the Bank's internal policies/framework;
4. Accountability, which means that ongoing performance monitoring is required to ensure initiatives are running as expected.

RISK MANAGEMENT PROCESS

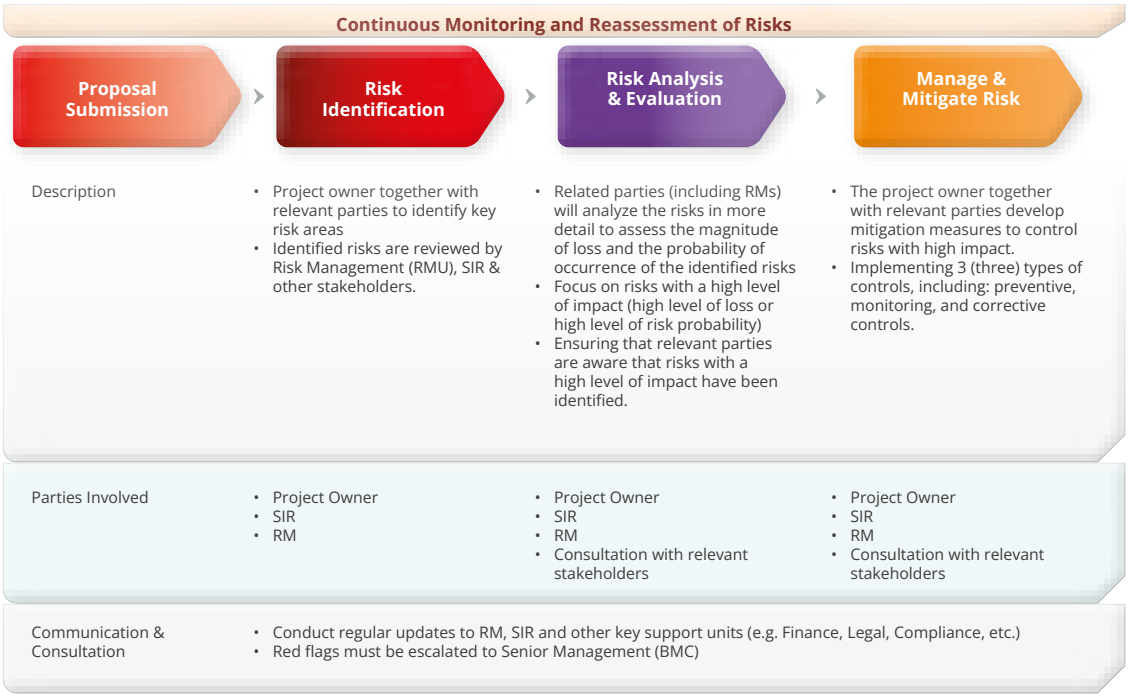
CIMB Niaga ensures the adequacy of the processes for identifying, measuring, monitoring, and controlling strategic risks, including analyzing the realization of business plans, and also analyzing the business environment.

Strategic risk is measured by analyzing the alignment of the current strategy with the business environment conditions, the Bank's position among competitors, and the realization of the pre-determined Bank's Business Plan (RBB). The Bank also monitors the achievement of business plans and performance continuously.

The Bank has implemented medium-term strategic pillars that serve as a reference in running and strengthening business in a consolidated manner with subsidiaries, including:



Furthermore, the methodology adopted in managing strategic risk is described in the diagram below:



INTERNAL CONTROL

Strategic risk management control includes regular supervision of the Bank's performance, which has an impact on the Bank's revenue, and a culture of strategic risk control that involves all Bank business lines.

CIMB Niaga also made efforts to improve control over strategic risk by determining a measure of the success of a strategy based on measurable numbers.

Intragroup Transaction Risk

Intragroup Transaction Risk refers to the risk resulting from the dependence of an entity, either directly or indirectly, on another entity within a Financial Conglomeration in order to fulfill written and unwritten agreement obligations, with and/or without a subsequent transfer of funds.

CIMB Niaga implements intragroup transaction risk management for the Financial Conglomerate, which currently only consists of Banks and Subsidiaries. The governance of the Financial Conglomerate ensures the fairness of transactions carried out between member entities of the Financial Conglomerate and avoids significant dependence between members. The process of measurement and monitoring is carried out, through monitoring certain ratios, such as gearing ratios, as well as compliance with the Legal Lending Limit (LLL) requirements of related parties and the arm's length principle.

GOVERNANCE

As part of active oversight, the Board of Commissioners and Board of Directors receive reports on intragroup transactions constantly. Reporting on intragroup transaction exposure is provided periodically to determine that the intragroup risk to be taken is based on the results of analysis of the composition of assets and liabilities, and also an assessment of the fairness of intragroup transactions in accordance with business complexity.

POLICIES, PROCEDURES, AND ESTABLISHMENT OF LIMITS

The policies and procedures developed by the Bank to manage intragroup transaction risks are adequate and prepared in accordance with the applicable regulatory provisions. Periodic reviews are conducted to ensure the adequacy of applicable policies and procedures.

RISK MANAGEMENT PROCESS

The Bank has identified, measured, monitored, and controlled the risk associated with asset and liability composition, as well as the fairness of transactions between financial institutions within the Financial Conglomerate. The Finance and Risk Management Unit regularly monitors intragroup transaction risks to ensure compliance with limits such as LLL and fairness principles. Controls through policies and limit setting are developed in accordance with the Bank's Risk Appetite.

The reporting process for intragroup transactions is supported by an adequate Management Information System (MIS).

INTERNAL CONTROL

In line with internal control practices for other risks, CIMB Niaga conducts regular monitoring and evaluation of the Bank's risk exposure and financial performance, including intragroup transactions, which are reported subsequently to the Board of Directors and Board of Commissioners, along with the follow-up actions to be taken.

Rate of Return Risk

Rate of Return Risk refers to the risk arising from changes in the rate of return paid by the Bank to third-party fund customers due to changes in the rate of return earned by the Bank from its financing activities. Such changes may influence the behavior of third-party fund customers, as they hold certain expectations regarding the rate of return. Shifts in these expectations may be driven by internal factors, such as a decline in the Bank's asset values, and/or external factors, such as higher returns offered by other banks. These changing expectations may potentially lead customers to transfer their funds to other banks.

In addition, the rate of return risk may also be influenced by maturity mismatches between assets and liabilities, market volatility, and shifts in monetary policy that affect the Bank's cost of funds and product competitiveness. Oversight of rate of return risk by the Board of Directors is carried out through the Sharia Pricing Committee and the Assets & Liabilities Committee (ALCO), which manage the risk in line with the Bank's Risk Appetite. The risk limits, policies, and procedures for managing rate of return risk for the SBU follow are set in accordance with the guidance and decisions issued by the Sharia Pricing Committee.

The Board of Commissioners monitors the rate of return risk periodically through the Risk Oversight Committee (ROC). ROC evaluates the risk management process and provides direction for matters that require special attention. The Board of Commissioners also ensured that the risk governance framework includes adequate controls to anticipate changes in market conditions.

Risk monitoring is performed on a regular basis by the Asset and Liability Management (ALM) Risk unit and Capital Balance Sheet Management (CBSM) unit. In the event any increases in threshold referring to deteriorating circumstances shall be escalated to the relevant committees, such as the Risk Management Committee (RMC), Asset & Liabilities Committee (ALCO), or Sharia Pricing Committee. This risk exposure management is supported through the use of risk limits and monitoring the repricing gap to remain aligned with the Bank's Risk Appetite. The process of identification, measurement, monitoring, and control of return risk is carried out by an independent unit of the risk-taking unit. This process is supported by adequate infrastructure and human resources that are appropriate for the scope and complexity of the Bank's business to ensure data accuracy, analysis, and reporting accuracy.

Investment Risk

Investment risk lies in Mudharabah/Musyarakah contract-based financing at CIMB Niaga SBU in the form of revenue sharing, whereby the investment risk is relatively lower than profit/loss sharing-based financing. In addition, the Bank uses Mudharabah/Musyarakah contracts only for customers with good reputations. For identification, the Bank performs an independent risk assessment conducted by reviewers at the parent company (four eyes principle), which is in accordance with the DBLM (Dual-Banking Leverage Model) concept. For existing SBU accounts, the Bank carries out regular and ongoing monitoring, including Days Past Due analysis, post-mortem reviews, and identification of the Early Recognition Watch List (ERWL). In addition, the Bank collaborates with the Asset Restructuring & Recovery/ Loan Work Out and Consumer Collection & Recovery groups to resolve financing issues. Furthermore, the implementation of stress tests, which are carried out periodically, also includes Sharia financing to anticipate the worst conditions due to influences from internal and external factors.

To support the distribution of financing based on revenue-sharing agreements to enable proper and prudent management, the Bank has prepared policies and procedures as well as implementation instructions and systems for its operations.

Considering investment risk is also a form of financing risk with the distinction of profit-sharing contracts, thus its managing, controlling, and monitoring follow the financing process in general, including through RMU, which monitors the SBU portfolio on a regular basis, including analysis by economic sector, type of financing contract, asset quality monitoring, concentration risk, adequacy of Allowance for Impairment Losses (CKPN), and others. The monitoring results are reported to Management through the Risk Management Committee. Human resources that support the risk management process serve as a matter of concern. In order to improve the quality of human resources, the Bank has conducted continuous training related to Sharia Banking. Internal audits are carried out periodically by the Internal Audit Unit (IAU) on Sharia banking practices, including Sharia financing, and audit results are followed up by the SBU. Additionally, the submission of SSB Supervision Results Reports to IAU is carried out to improve the internal control process over SSB findings. The Risk Management Unit (RMU) and IAU review the risk control system in accordance with applicable risk management policies. In order to identify and mitigate risks in financing products, regular monitoring has been conducted by the Risk Management Committee.

Remuneration Policy

The explanation is in accordance with the Governance sub-chapter in this Annual Report.

Empowering Youth,
Unlocking a Future of Opportunity

CIMB Niaga believes every young generation has the potential to go further. This commitment is brought to life through guidance and financial education, to empower the next generation to dream boldly and turn ideas into meaningful achievements.

06

Supporting Business Review

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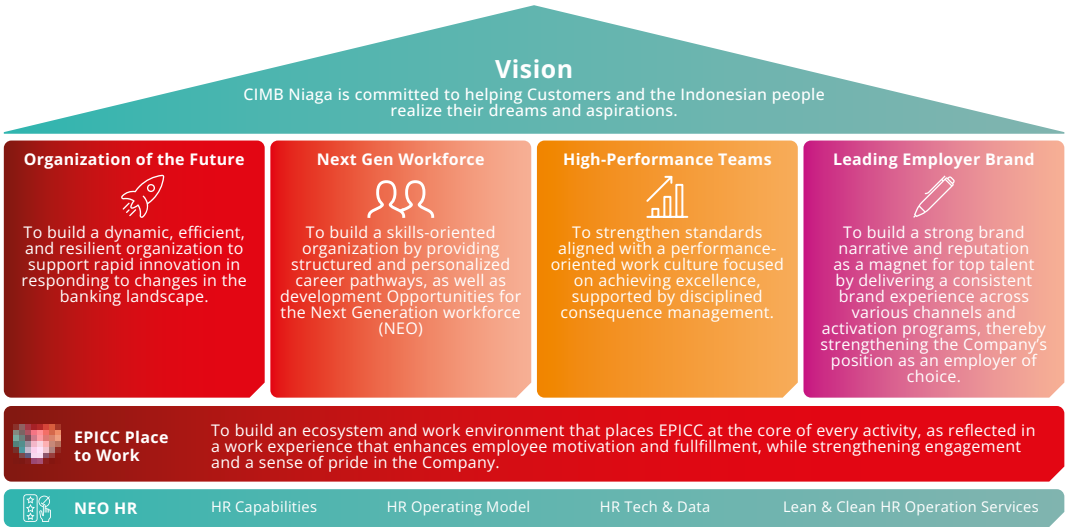
Human Resources

CIMB Niaga believes that Human Resources (HR) are a strategic asset that play a fundamental role in realizing the Bank's Vision and Mission. This is aligned with the Bank's purpose, namely Advancing Customers & Society, which reflects the commitment to helping customers and the Indonesian community achieve their dreams and aspirations with the spirit of Working from Heart. To support this commitment, the Bank consistently instills the EPICC cultural values and applies best practices in human capital management. These efforts aim to equip employees to be well prepared in facing the dynamics and challenges of the banking industry, which continues to evolve rapidly and competitively.

STRATEGIES AND POLICIES

In facing transformation and the increasingly rapid dynamics of economic and business change, CIMB Niaga places human resource development as one of the main pillars in addressing the challenges of the evolving banking industry. The Bank is committed to equipping its people with adaptability and responsiveness to meet future business needs.

Through its Human Resources Unit, CIMB Niaga continues to implement four strategic pillars that serve as the foundation of the Bank's policies and strategic initiatives, namely the Organization of the Future, Next Gen Workforce, High Performance Team, and Leading Employer Brand. These four pillars are supported by Neo HR initiatives that focus on transforming human capital through system modernization, data integration, and the use of technology, as well as the adoption of mindsets and cultures aligned with the company's values.



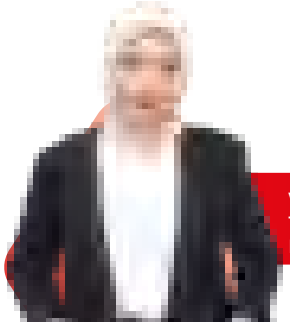
CIMB Niaga also continues to innovate in supporting work–life balance and enhancing employee well-being through various initiatives. Among the initiatives is Hybrid Working (HyWork), which leverages technology to improve collaboration and effectively develop employee capabilities, flexible benefits programs, in addition to some other initiatives designed to support employee welfare.

In addition, CIMB Niaga strengthens its work culture rooted in the EPICC values (Enabling Talent, Passion, Integrity & Accountability, Collaboration, and Customer Centricity) and fosters a risk culture as the foundation for employees' daily behavior and decision-making. By embracing and living the EPICC values, employees are expected to create a positive impact on a conducive and productive work environment. This strategy also reflects CIMB Niaga's commitment to diversity and inclusion, where the Company values the uniqueness of every individual—including background, experience, age, gender, and other characteristics. Diversity is viewed as a strength that enables the Company to be more adaptive, responsive, and resilient in facing challenges. By creating a safe space for everyone to collaborate and contribute, CIMB Niaga continues to strengthen its business foundation and ensure sustainable organizational health.

ORGANIZATION OF THE FUTURE

In addressing the increasingly rapid, complex, and uncertain dynamics of the banking industry, CIMB Niaga is committed to building an organization that is adaptive, agile, and relevant to future demands. Organizational strengthening is one of the Bank's strategic priorities to maintain competitiveness, enhance operational effectiveness, and ensure long-term business sustainability. In line with these objectives, the Bank consistently conducts organizational evaluations, alignment, and transformation to remain aligned with evolving business needs.

CIMB Niaga conducts continuous evaluations of organizational effectiveness across all work units, including revenue-generating units as well as service, operations, technology, and enablers. This evaluation process is carried out collaboratively between the Human Resources Unit and relevant units to assess the readiness of the organizational structure in supporting the Bank's growth strategy. These efforts include improving productivity, enhancing operational processes, optimizing span of control and organizational layers, and consolidating teams. In addition, the Bank also reviews branch effectiveness to ensure alignment of operating models with market needs and changes in customer behavior.



Vania Shafira Yuniar
The Complete Banker Batch 29
Legal Counsellor

CIMB Niaga continuously grown into an institution that upholds its commitment to strong governance, integrity driven services, and a passion for consistently delivering the best to its customers. Through the Complete Banker (TCB) Program, CIMB Niaga provided me with valuable learning experiences. I was given the opportunity to gain a comprehensive understanding of the banking business processes while further honing my leadership, communication, and decision-making capabilities grounded in the EPICC values.

The Bank also creates an enabling environment that allows me to adapt and grow within the future banking ecosystem as it continues its transformation through digitalization, the adoption of the latest technologies, and the integration of AI in the workplace to establish more efficient and relevant work processes in response to the rapidly evolving dynamics of the financial industry.

It is my hope that moving forward, CIMB Niaga will continue to strengthen innovation, accelerate digital transformation, and develop its human capital to deliver simpler, better, and faster services that create the best possible customer experience.

Strengthening the organization of the future is also carried out through the establishment of new strategic functions that are considered to have high strategic value for the Bank's business direction and priorities. One such initiative is the development of the AI Office, which plays a role in accelerating digital transformation, enhancing the quality of data-driven decision-making, and driving operational efficiency. The Bank also evaluates the need to strengthen conglomeration functions to ensure more effective integration and governance in managing the business group.

Organizational transformation is not only focused on establishing new structures, but also on enhancing organizational capabilities through the use of technology, policy refinement, and the strengthening of work processes. Technology adoption is an integral part of this transformation, including the digitalization of internal processes, automation, and improvements in data accuracy to support productivity as well as employee and customer experience.

As part of the digital transformation agenda, the Human Resources Unit continues to expand the use of Artificial Intelligence (AI) across various employee management processes through the ARJUNA platform, a cloud-based HR system that serves as a one-stop solution for all of CIMB Niaga's human capital needs. The development of AI features is focused on four key areas—recruitment, chatbot services, the Knowledge Management System (KMS), and HR policies—all of which will be integrated in Phase 4 of the ARJUNA 4.0 development, scheduled for 2026.

In the recruitment area, CIMB Niaga has conducted assessments and Proof of Concept (POC) initiatives on the use of AI technology for candidate screening and interviews, particularly for fresh graduate positions. This initiative aims to improve the accuracy of selecting higher-quality candidates while accelerating the recruitment process. Meanwhile, in the development of chatbot capabilities, the Bank is conducting studies on the implementation of Agentic AI to replace conventional chatbots that are still based on static knowledge management, thereby enabling more responsive, intuitive, and contextual interactions for employees.

AI development is also being applied to the Knowledge Management System (KMS) to enhance information accessibility—such as learning materials, training modules, and HR policies—through more natural, conversational-based interactions. This initiative is expected to support continuous learning and strengthen organizational knowledge management.

In addition to digital transformation, CIMB Niaga also implements a future talent development strategy through the Future Workforce Alternate Model. One of its key initiatives is the CIPTA program, which bridges the gap between the education sector and industry needs. This program provides participants with hands-on work experience while building a talent pipeline that is well prepared to face challenges and transformation in the business world. The internship program is carried out across various strategic areas, including IT, Data, Service Frontliners, and Talent Acquisition. As of 2025, the CIPTA program has been conducted in 49 batches with a total of 979 participants.

Through these initiatives, CIMB Niaga reaffirms its commitment to building an Organization of the Future—one that is more agile, adaptive, highly capable, and supported by intelligent technology. These efforts form a critical foundation for strengthening competitiveness, enhancing employee experience, and ensuring the Bank's readiness to navigate future challenges and opportunities.

NEXT GEN WORKFORCE

CIMB Niaga places talent development and sustainability as one of the main pillars in its strategy to address future challenges and opportunities. The Bank believes that talent is a strategic asset that determines competitive advantage; therefore, its management is carried out in a systematic, integrated manner and aligned with business priorities. Throughout the year, the Bank has

strengthened its processes for talent identification, development, and succession planning to ensure the availability of talent ready to assume strategic roles in both the short and medium term.

The foundation of talent management begins with an objective and standardized talent identification process to map individuals with high performance and readiness to take on greater responsibilities. The results of this mapping serve as the basis for designing personalized development plans, including formal learning, coaching and mentoring, as well as assignments to the Bank's strategic projects. Furthermore, the succession planning process is strengthened through an approach based on organizational needs analysis, ensuring that each critical position has well-prepared successors, both in terms of technical competencies and leadership capabilities.

As a strategic step in preparing the future workforce, CIMB Niaga also enhances employee capabilities through continuous reskilling and upskilling programs. The Bank focuses on building digital, data, and analytics capabilities as core competencies that are highly relevant in the era of digital transformation. Throughout 2025, the Bank implemented various internal campaigns through HR Info, Gallery News, and ARJUNA, including the dissemination of informational posters, learning content recommendations, fun facts, and Digital, Data & Analytics–themed quizzes to strengthen employee awareness and engagement. In addition, the Bank conducted 31 training programs in the areas of Digital, Data & Analytics, attended by more than 6,000 employees.

To support the Bank's strategic transformation toward the spin-off of the Sharia Business Unit, CIMB Niaga implemented a comprehensive Sharia Upskilling and Reskilling program designed to enhance employees' understanding of Sharia banking principles and operations. This program ensures workforce readiness in terms of knowledge, skills, and adaptability to changes in regulations, business processes, and technology that support the Sharia ecosystem. The strengthening of these competencies is not only aimed at fulfilling regulatory requirements, but also at building a competent, professional, and competitive workforce in the Sharia banking industry.

In line with the Bank's purpose, Advancing Customer and Society, CIMB Niaga strengthens employee capabilities through the Client Relationship Manager (RM) Upskilling and Reskilling program. This program is designed to equip RMs with deeper insights into customer segmentation, behavioral analysis, and the ability to design solutions tailored to the needs of different customer segments. This initiative supports a more customer-centric business model and enhances the quality of the customer experience. As of 2025, more than 767 RMs across 73 cities have participated in this program, and the number is expected to continue increasing through 2027.

As part of its strategy to build the future workforce, CIMB Niaga also initiated the development of an Internal Talent Marketplace (ITM) in 2025. This platform is designed to create a more agile, data-driven talent mobility ecosystem that allows employees to explore career paths and internal assignments, aligned with their competencies, interests, and aspirations. In its initial phase, the Bank focused on establishing the core foundations of the ITM, including updates to the Job Architecture, refinement of the competency framework, and the design of internal career pathways integrated with future capability needs.

Through this series of strategic initiatives, CIMB Niaga reaffirms its commitment to building a Next Gen Workforce—a highly capable, adaptive, and digital-ready workforce aligned with the Bank's business transformation agenda. These initiatives are expected to create sustainable value and strengthen the organization's competitiveness in addressing future challenges within the banking industry.

HIGH PERFORMANCE TEAM

CIMB Niaga is committed to building High Performance Teams as a key pillar in supporting business growth and the achievement of the Bank's strategic aspirations. The implementation of effective performance management and productivity-based remuneration systems serves as a core foundation in fostering a results-oriented, collaborative, and excellence-driven work culture.

As part of its efforts to drive productivity, CIMB Niaga consistently implements a performance-based remuneration system that considers individual contributions and its overall performance, financial capacity, and risk profile. This approach is designed to motivate all employees to continue to deliver and shape a competitive and collaborative work culture. Through fair, transparent, and measurable remuneration practices, the Bank ensures that rewards appropriately reflect tangible contributions toward the achievement of organizational objectives.

In line with this approach, CIMB Niaga has also implemented a comprehensive performance management framework to ensure that all employees move in the same direction, aligned with the Bank's aspirations. The performance management process encompasses the setting of performance objectives, ongoing monitoring, mid-year and year-end assessments, as well as coaching mechanisms for employees whose performance falls below expectations. This framework not only focuses on the achievement of business targets,

but also evaluates the application of EPICC values as part of workplace behavior that reflects professionalism and integrity.

The following outlines the implementation of the performance management framework at CIMB Niaga:

- **For the Board of Directors**, performance objectives consist of two main elements: a Collective Scorecard, which measures the performance outcomes of organizational units in supporting the Bank's strategy, and an Individual Scorecard, which assesses personal contributions toward the achievement of strategic objectives.
- **For all employees**, performance objectives are set in the form of Goals derived from each unit's Collective Scorecard, ensuring clear alignment and continuity between individual performance and the organization's overall performance.

LEADING EMPLOYER BRAND

In an increasingly competitive and dynamic environment, the availability of high-quality professionals—particularly from the digitally native younger generation—presents both a challenge and a strategic opportunity. CIMB Niaga positions itself not only as an employer, but also as a place that supports employees in realizing their dreams and aspirations. The availability of human resources in sufficient quantity and quality is one of the key foundations in achieving the Bank's aspiration to become an employer of choice. To attract the best talent, in 2025 the Human Resources Unit continuously conducted internal and external talent identification, fostered collaborative relationships with educational institutions, training providers, course institutions, Indonesian student communities both domestically and overseas, as well as digital and Information Technology (IT) communities. The Bank also collaborated with the Ministry of Manpower to provide internship opportunities for Indonesian students through the MagangHub Kemnaker or National Internship Program, as well as strengthened the use of digital platforms across the entire recruitment process—from workforce planning, sourcing, interviews, and assessments, to subsequent stages—and leveraged data analytics to determine successful candidate profiles, particularly for fresh graduates and entry-level positions. The Bank tried to stay relevant and keep pace with technological developments under the spirit of Simpler, Better, Faster. Currently, the Bank is assessing the use of artificial intelligence in new employee selection processes, particularly for mass recruitment needs, with a focus on the screening and interview stages. Through the application of AI, it is expected to enhance the effectiveness of identifying candidates who best match the Bank's requirements, while also shortening candidate waiting times in receiving selection outcome information at these stages.

In addition, the Bank will continue to focus on strengthening its employer branding through various online channels (social media, job portals) as well as offline through the following activities:

1. Continuing the University Strategic Partnership by strengthening comprehensive collaboration with selected partner universities to enhance positive contributions to and from the Bank, both in terms of human capital and business. This collaboration is carried out through four adaptable pillars tailored to each university's needs, namely the Academic, Financial, Career Opportunity, and Community & Brand Awareness pillars.
2. Organizing competitions that support young talents by providing a platform for enthusiastic young innovators to explore, create, and showcase their best ideas and talents. These competitions offer opportunities for individuals to maximize their potential and accelerate their career development through the Complete Banker program.
3. Establishing various forums such as discussions, seminars, talk shows, and lectures for Bank employees as well as external participants, including collaborations with universities, communities, and training institutions, as a means of attracting top talent through the CIMB Niaga Career Festival. This integrated event is specifically designed for young talents seeking to align their potential while gaining deeper insights into the Bank's culture, work environment, and career opportunities through activities such as Company Visits, Goes to Campus/ Community, and Job Fairs.
4. Collaborating with universities in developing curriculum, particularly for study programs that are relevant to the Bank's needs. High-performing students in courses resulting from collaborative curricula between universities and the Bank will serve as a talent pipeline to meet the Bank's workforce requirements.
5. Collaborating with universities to develop internship programs aligned with final-year curricula in accordance with the Bank's needs. Through this collaboration, recruitment and learning processes can be made more effective and efficient, as selected students will have the opportunity to directly join the Bank upon graduation.
6. Establishing employee ambassadors responsible for promoting the Bank's positive activities across various offline and online channels.
7. Providing an online platform that integrates both internal and external activities to enhance the Bank's image.
8. Conducting various initiatives related to education, philanthropy, environment, as well as community development and empowerment in collaboration with the Kejar Mimpi program, while also evaluating the Bank's image as an employer in the market.

9. Continuing employer branding efforts through dedicated social media channels that provide information on the best employee experiences within the Company, job vacancy updates, and other relevant information aimed at building awareness and attracting talent to join the Bank, including competition programs organized internally by the Bank as well as in collaboration with external parties.
10. Developing branding strategies to establish appropriate positioning for opportunities and development programs for prospective employees—from internship and apprenticeship programs to development programs and The Complete Banker—with the objective of increasing awareness and interest among young talents in the opportunities available at the Bank.

In addition, the Bank has undertaken and will continue to pursue efforts to develop external talent through various scholarship programs for high-achieving students as well as internship programs, in collaboration with multiple Stakeholders, including universities and relevant ministries, as part of its ongoing efforts to attract top talent from the market.

HR PROFILE

As of 31 December 2025, CIMB Niaga employed a total of 10,775 employees. The Bank's workforce during the financial year was aligned with its business operational needs and strategic implementation, both in terms of quantity and quality. The demographic profile of CIMB Niaga's human capital in 2025, along with its comparison to 2024, is presented in the Company Profile section of this Annual Report.

RECRUITMENT

CIMB Niaga conducts a selective recruitment process supported by a comprehensive selection system and adequate infrastructure to attract top talent. New employee recruitment is prioritized for key positions in line with the Bank's strategy, and each candidate undergoes a series of thorough evaluations, covering both administrative evaluation and competency assessments.

Administrative evaluation includes background checks, educational history, employment history, financial condition history, and potential money laundering risks (using the Debtor Information System (SID) and the Bank's Anti-Money Laundering databases), as well as reviews of social media activity and health conditions.

Meanwhile, competency assessments are conducted through several methods, including:

1. The selection and recruitment process at CIMB Niaga applies a Value-Based Assessment approach, whereby candidates are evaluated not only on their skills and work experience, but also on their alignment with the EPICC values that form the foundation of CIMB Niaga's work culture. Through the implementation of Value-Based Assessment in the selection and recruitment process, CIMB Niaga has realized various benefits, including enabling the Human Resources Unit to make more informed selection decisions and to build solid teams that are adaptive to change and aligned with CIMB Niaga's EPICC values.
2. The use of psychometric tests to identify prospective employees based on their potential capabilities and knowledge, particularly to meet specific role requirements.
3. Leaderless Group Discussions to assess candidates' abilities—particularly future leaders participating in graduate development programs—in collaboration, problem analysis, and innovative thinking.
4. Interview processes conducted across multiple levels, as required, to ensure the involvement of direct supervisors in the selection of prospective employees.

Lolo Ferdinan Siahaan
Sharia EBB Relationship Manager Development Program

As one of Indonesia's largest private banks, CIMB Niaga continues to innovate and grow by enhancing the quality of its people through comprehensive training that integrates both theoretical knowledge and practical application. The EPICC values lay a key foundation that foster collaboration among all employees as they deliver their best performance in driving Company's sustainable growth.

The Sharia EBB RMDP is a comprehensive training program that has broadened my insights and improved my skill sets. As a fresh graduate with a science and technology background, the program has both challenged and motivated me to learn new things in business and the banking sector. Throughout my participation in the program, I experienced its benefits firsthand, particularly through the effective integration of technologiessuch as digital systems and Virtual Reality (VR)into the learning process, creating a more interactive and immersive learning experience.

It is my hope that CIMB Niaga will continue to be a value driven bank that delivers meaningful contribute to society and offers trusted solutions for Indonesia's diverse financing needs. I also look forward to the continuation of this program with higher quality standards, aimed at nurturing outstanding talent who will contributes positively to the Bank's growth.

Dhea Fadillah Ramlan
CIPTA Teller
Apprenticeship Program

My internship experience as a Teller at CIMB Niaga has been highly valuable. I observed how CIMB Niaga not only excels in digital banking services, such as OCTO Mobile, but also demonstrates a strong commitment to talent development. Throughout the internship, I developed a comprehensive understanding of banking operations, ranging from customer service to the application of digital technologies that support daily transactions. This experience significantly enhanced my adaptability and readiness to navigate the everevolving dynamics of the banking industry. My hope is that CIMB Niaga will continue to strengthen digital innovation and human capital development, enabling internship participants to grow in line with the Company's transformation and be well equipped to become part of Indonesia's leading private banks.

The Bank's recruitment process to fulfill workforce needs is conducted through both internal sources (high-performing employees) and external candidates. Periodic evaluations are also carried out to enhance productivity and to further develop candidate management and applicant tracking systems that support the Bank's human capital strategy to become an employer of choice.

INTERNAL (FROM WITHIN THE BANK)

Internal recruitment programs are implemented through several approaches:

1. The "2+3+3 Policy" program, which provides employees with a minimum of two years of service and at least meeting performance targets with the opportunity to transfer to a new role, with a three-month transition period.
2. Internal rotation and internal movement programs are expected to support career development, as well as enhance employees' competencies and capabilities to become more agile talent, while also reducing potential operational risks. Furthermore, the Bank implements structured and integrated career acceleration programs for critical and strategic positions. If such positions cannot be fulfilled internally, external recruitment will be undertaken.
3. Involving high-potential employees in cross-functional projects to help enhance skills and gain experience in other units within a short period of time.
4. Implementing Cross-Border Talent Mobility by providing employees with opportunities to develop themselves through short-term assignments in different functions or units, both domestically and internationally. Through this initiative, employees are expected to broaden their perspectives and gain a more integrated understanding of the Bank's business.

EXTERNAL (FROM OUTSIDE THE BANK)

CIMB Niaga implements external recruitment programs through the following approaches:

1. **Entry level and Junior Management:**
   a. Posting job openings through campus portals and communities, course institutions, or training service providers, as well as virtual career fairs.
   b. Posting job vacancies through social media platforms such as LinkedIn and Instagram.
   c. Use of technology as an enabler, including digital platforms throughout the entire recruitment process, including sourcing and job postings via links to various job portals, as well as assessing the use of AI in the selection process for apprenticeship programs.
   d. Providing scholarships and internship opportunities to high-achieving students as a fast-track pathway to become Bank employees.
   e. providing development programs for entry-level positions aimed at fresh graduates to prepare the Bank's future leaders or to pursue specific specialist career tracks, in the form of apprenticeship programs and The Specialist Program.
   f. Establishing partnerships with various universities in Indonesia and overseas, training providers, course institutions, and communities to build a student talent database and to provide high-potential students with opportunities to participate in the selection process for entry-level positions at CIMB Niaga.
   g. Communicating job opportunities through discussions, seminars, talk shows, and lectures for both Bank employees and external audiences, including activities such as guest lectures and the CIMB Niaga Career Festival.
   h. Organizing idea competitions to identify young innovators who will be given the opportunity to participate in The Complete Banker program through a fast-track selection proces.
   i. Conducting the selection and recruitment process, namely One Day Recruitment, for entry-level positions to improve the quality and volume of hires by enabling faster decision-making on the best candidates.
   j. Supporting diversity and inclusion initiatives in the implementation of selection and recruitment processes for the Apprenticeship Program and The Specialist Program.

2. **Senior and Professional Hire:**
   a. Advertising job vacancies broadly through recruitment platforms, such as the Company's official website and job portals.
   b. Building an external candidate database (external talent mapping) and strengthening market intelligence for key and critical positions.
   c. Collaborating with external parties to provide talent with specialized capabilities to meet business needs.
   d. Leveraging internal employee relations through the Staff Get Staff program.
   e. Leveraging technology, including the use of digital applications in the recruitment process.

FUTURE LEADER DEVELOPMENT

The Future Leader development program aims to build leadership competencies and expertise among the Bank's future leaders, while ensuring the availability and readiness of leadership successors and key positions within the Bank. Through this program, CIMB Niaga ensures that leadership succession can be carried out successfully. In 2025, the Bank continued the The Complete Manager and Digital Leadership programs, and also implemented leadership development programs in collaboration with CIMB Group and other leading institutions for Key Talent. These programs are structured across three levels: Senior Leaders, Middle Leaders, and Junior Leaders.

The Leading Leaders Development Program, in collaboration with the International Institute for Management Development (IMD), is designed for Senior Leaders; the Emerging Leaders Development Program - a collaboration with Melbourne Business School (MBS); and the Middle Leaders and Junior Leaders Development Programs were run in collaboration with Asia School of Business Asia School of Business (ASB) & Global Institute For Tomorrow (GIFT).

THE COMPLETE BANKER

Since its launch in 2010, The Complete Banker (TCB) program has been one of the Bank's flagship initiatives, with a duration of 24 months. The program aims to develop participants' knowledge and skills related to the national banking industry as well as the ASEAN regional banking landscape, along with other competencies required to effectively navigate continuously evolving challenges. These knowledge and skills are delivered through a series of structured activities designed to provide hands-on experience, exposure, and learning across various functions and business units within the Bank, including across the CIMB Group operating throughout the ASEAN region. The TCB program is expected to sharpen and develop participants' strategic thinking, agility, innovation, problem-solving capabilities, collaboration, and leadership skills. Through this program, TCB graduates are expected to become Universal Bankers or Universal Leaders who are well prepared to assume senior management positions in the future.

CIMB Niaga has integrated this program with career development plans, performance management, succession planning, and retention programs to ensure that young talent receives structured and sustainable development. Furthermore, TCB graduates are continuously provided with exposure through assignments to key cross-functional and cross-unit projects.

In addition, as part of the TCB program series, the Bank assigns TCB participants to CIMB Group offices across ASEAN countries with the objective of facilitating knowledge transfer and providing new exposure related to diverse processes, products, markets, and working environments. The TCB development program also actively involves the entire TCB alumni community and the Bank's senior leaders through knowledge-sharing sessions and team-building activities. Furthermore, the TCB community runs a mentoring program in which TCB alumni serve as mentors to current TCB participants, supporting them in successfully completing the TCB program.

In line with efforts to prepare for the advancement toward Society 5.0, the Bank also provides lectures and exposure to Digital and Data-related skills. Participants are equipped with capabilities that support the Bank's digitalization and transformation, including Digital Awareness, Design Thinking, and Data Analytics.

As of the end of 2025, CIMB Niaga has recruited a total of 570 graduates from prominent universities in Indonesia and abroad to participate in the TCB program. The program had a participant graduation rate of 80%. Program graduates who successfully completed the program were placed in key positions across both business and enabling functions. As of 2025, there were 278 TCB alumni and active participants at CIMB Niaga who assumed the following positions:

Position	2025	2024
Senior Vice President	4	2
Vice President	22	19
Assistant Vice President	33	29
Senior Manager	38	34
Manager	102	82
Still enrolled in Educational program	79	96
Total	**278**	**262**

HR COMPETENCY DEVELOPMENT

COMPETENCY DEVELOPMENT PROGRAMS AND OBJECTIVES

CIMB Niaga manages and develops human capital competencies through an integrated approach designed to address the needs of employees, the organization, and business objectives, both in the short and long term. In 2025, the Bank is undertaking a mapping of technical competencies for each job function and job category, which will serve as a reference for future human capital competency development initiatives.

HR competency development is implemented through three main principles, namely experience, exposure, and education, as follows:

1. **Experience**
   Human resource competency development is carried out through the expansion of duties and responsibilities, job rotations via structured and integrated talent development programs, and the provision of opportunities for internal movement aligned with employees' future career aspirations. These initiatives are designed in accordance with defined career paths to support the enhancement of employee competencies in meeting the expected success profiles.

2. **Exposure**
   The Bank also focuses on providing exposure for HR development through various programs such as coaching and mentoring, networking platforms, assignments on strategic cross-functional or cross-country projects, assignments in CIMB Niaga subsidiaries or CIMB Group offices across countries through the Cross-Border Talent Mobility program, and learning opportunities with fintech companies or start-ups partnered with the Bank. In addition, the Bank offers employees opportunities to actively participate in corporate social responsibility activities to support sustainable economic development.

3. **Education**
   The education and training programs provided are integrated programs designed to develop individual, managerial, and leadership competencies, as well as specific functional and technical skills required to support key business objectives such as sales, customer experience, credit, risk management, and compliance, while preparing employees for the advancements of Society 5.0. Each employee is encouraged to acquire knowledge and skills related to Digital and Data, including Gen-AI, agile methodology, coding, data analysis, design thinking, and more; utilizing various learning channels in collaboration with internal and external parties, both domestically and internationally, to achieve optimal learning outcomes. The Bank also develops education programs related to sustainable finance, including diversity and inclusion, as part of its commitment to supporting economic, social, and environmental alignment.

Every employee has equal opportunities to advance and develop depending on their potential, interests, skills, and available opportunities with due regard to organizational needs.

The Bank consistently promotes learning under the new normal by adopting a hybrid model that combines online (digital) and offline/in-class learning, while continuing to optimize the use of e-learning methods. The year-round learning focus is directed toward Mandatory Certification Programs, Development Programs, Apprenticeship Programs, Acceleration Programs, Digital & Data Programs, Sharia Programs, Sales & Credit Programs, Sustainability Programs, and Leadership Programs, delivered through various learning methods including In-class, Online Learning (LOG+), On-the-Job Training (OJT), Immersion Programs, Knowledge Management System (KMS), and Virtual Reality (VR) Learning.

EDUCATION AND TRAINING

Upholding the Enabling Talent value (the "E" in EPICC), CIMB Niaga consistently demonstrates its commitment to empowering and developing every employee, while striving to be the best place for top talent to grow and contribute.

Therefore, CIMB Niaga systematically and continuously provides equal opportunities for all employees to participate in training and competency development programs, while taking into account effectiveness, efficiency, impact, and the intended learning objectives. Based on the Bank's strategy, education and training programs are derived from the various challenges and needs faced by the Bank in conducting its business activities within the banking industry.

As of the end of 2025, CIMB Niaga has maintained the SNI ISO 9001:2015 certification for the Provision of Education and Learning Services for the seventh consecutive time. In addition, CIMB Niaga is registered and recognized as a Payment System Workforce Training Institution (LPK SP) by the DKI Jakarta Manpower and Transmigration Office and Bank Indonesia.

Currently, CIMB Niaga has 7 Competency-Based Training (CBT) modules for Qualification Level 4 (Operator), namely:

- Fund Transfer Management for Banks Sub-field,
- Customer Securities Administration Sub-field,
- Cash Management Sub-field,
- Foreign Exchange & Foreign Banknote Distribution Sub-field,
- Treasury Transaction Settlement Sub-field,
- Trade Finance Transaction Payment Settlement Sub-field,
- Payment Transaction Processing Sub-field (added in 2023).

In addition, CIMB Niaga also has 5 Competency-Based Training (CBT) modules for Qualification Level 5 (Supervisor), namely:

- Fund Transfer Management for Banks Sub-field,
- Customer Securities Administration Sub-field,
- Cash Management Sub-field,
- Foreign Exchange & Foreign Banknote Distribution Sub-field,
- Payment Transaction Processing Sub-field.

In addition, CIMB Niaga has organized education and training programs for 14,081 employees (including participants in education programs). Each employee received an average of up to 24 days of training. The education and training programs offered by the Bank included three program models: academy, coaching-mentoring sharing sessions, and online learning.

1. **Academy**
   CIMB Niaga implements employee capacity and competency development programs through an academy-based approach. This method is integrated with employee recruitment, training, performance monitoring, and feedback processes. The Bank has established academy programs across nearly all business lines within the banking industry, including the Service Academy, Sales Academy, Emerging Business Banking Academy, Wealth Academy, Shariah Academy, Leadership Academy, Treasury Academy, Operations Academy, Risk Management Academy, Credit Academy, Audit Academy, Sustainability Academy, and Digital & Data Academy.

2. **Coaching, Mentoring & Sharing Session**
   CIMB Niaga internalizes a culture of Coaching, Mentoring, and Sharing Sessions to foster self-confidence, optimism, and a strong spirit of engagement at work. These programs also serve as impactful education and training methods that support employees' personal and professional development. The programs may be conducted in both formal and informal settings, facilitated by the Human Resources Unit. In 2025, a total of 586 leaders and employees actively participated in coaching, mentoring, and sharing session programs. In addition to the leadership programs mentioned above, CIMB Niaga also organized mentoring programs aimed at maintaining and enhancing employee performance in specific skill areas. In 2025, these mentoring programs involved 88 employees and 55 mentors from within CIMB Niaga.

3. **Online Learning**
   Since 2018, CIMB Niaga has provided online or e-learning training and education with digital learning via "Learning on the Go (LoG)" that employees can easily install on their gadgets. Moreover, since early 2024, the Bank has been striving to provide a better learning experience by launching Hylearn as part of ARJUNA, which contains AI-based learning features, with more than 241,000 content consisting of e-books, AI Simulators, Podcasts, Live Courses, Articles, Skill Benchmarks, Modules, Audio Books, and others, by the individual needs of employees (Personalized Learning Experience). Another feature of Hylearn is the Knowledge Management System (KMS), a place to conveniently store internal knowledge and information and allow employees to share knowledge. The third feature of Hylearn is the Learning Hub, which centralizes the application, registration, attendance, evaluation, and issuing of e-certificates for employees who participated in in-house or external programs.

Rennita Kendra
Consumer Business Development Program

Being part of the Consumer Banking Development Program (CBDP) has been an highly valuable and enriching experience. We had intensive training on consumer banking, a dynamic filed that continues to evolve. What made the experience even more compelling was the opportunity to work on hands-on projects that delivered real business impact. With strong support from the mentors and buddies, we gained deeper insights into the relevant business units while further strengthening our critical thinking, collaboration, and project management skills.

As part of the CIPTA IT Program, I was given a valuable opportunity to contribute to the development and maintenance of CIMB Niaga's IT systems. The program provided hands-on exposure to banking application development processes that support CIMB Niaga's competitive edge in the business landscape while delivering meaningful benefits to customers.

Through this program, I received comprehensive guidance and training, which significantly supported the development of my technical and professional IT skills.

I hope that CIMB Niaga will continue to innovate through the adoption of reliable and modern technologies, while consistently providing opportunities for the younger generation to grow and contribute to the Company's growth and to society

Employees are expected to gain enjoyable and valuable learning experiences, along with the convenience of accessing training and education programs anytime and anywhere through online and digital learning platforms.

REALIZATION OF COMPETENCY DEVELOPMENT PROGRAMS

The implementation of competency development programs during 2025, along with related data and discussions, is detailed in the Company Profile chapter of this Annual Report.

COMPETENCY DEVELOPMENT EXPENSE

During 2025, CIMB Niaga allocated a total of IDR 187.90 billion for its entire employee education and HR training programs.

RISK AND COMPLIANCE CULTURE

CIMB Niaga has always been steadfast in delivering its commitment to building a strong risk and compliance culture rooted in the EPICC values. To foster a robust risk and compliance culture, the Bank applies the principles of equality and employment opportunity at the highest level. The Bank exerts this effort to ensure that all employees perform all their duties and responsibilities in accordance with their competencies and expertise while upholding the value of integrity.

Furthermore, the internalization of a risk-aware and compliance culture is also carried out through the intensive dissemination of information and knowledge related to Risk Management and Compliance to all employees via various media. The Bank also implements a number of measures and initiatives to uphold the Bank's Core Values—particularly the value of integrity—including:

1. Building an Anti-Fraud Culture and Awareness, and enhancing employees' understanding of the Code of Ethics and Code of Conduct through training programs, campaigns, email blasts, podcasts, workshops, and sharing sessions.
2. Updating and refining the Code of Ethics and Code of Conduct for all employees to comply with the latest developments in applicable regulations and the practice of positive behavioral values accepted by the public.
3. Conducting annual attestations of commitment to the implementation of the Code of Ethics and Code of Conduct, as well as compliance with the Integrity Pact, by each employee, to be carried out at least once a year.
4. Encouraging the disciplined and consistent implementation of applicable policies and procedures.
5. Collaborating with independent third parties in implementing the Whistleblowing Policy to ensure independence and transparency.
6. Enhancing the implementation of Know Your Employee practices through:
   a. Socializing the Know Your Employee (KYE) framework to all employees, particularly People Managers.
   b. Updating the employee monitoring process with stricter sanctions for employees with a collectability rating >1 who disregard information and reminders from their supervisors or the HR Unit.

EMPLOYEE TURNOVER RATE

In order to anticipate employee turnover levels, CIMB Niaga conducts analysis and market benchmarking, particularly for key and critical positions. The methods keep the Bank's turnover consistent with its strategy and future business plans while keeping the Bank competitive in the market with due consideration of its financial capacity.

During 2025, the Bank had a voluntary employee attrition rate of 8.49%, representing an increase of 0.86% year-on-year from the previous year's corresponding period.

Turnover	2025	2024
Incoming Employees	1,446	1,597
Outgoing Employees	1,729	1,644

PERFORMANCE ASSESSMENTS

Performance assessments are conducted using Key Performance Indicators (KPI) for the Board of Directors and Goals for employees, a predetermined approach based on the Bank's performance targets for related units. The alignment of KPIs and Goals with the Bank's objectives and strategy with due consideration of risk and compliance aspects. The following are the stages of performance assessment implemented by CIMB Niaga to ensure fairness and objectivity:

1. Self-assessment.
2. Preliminary review.
3. Validation of performance by related units.
4. Face-to-face performance discussion process between superiors and employees (1-on-1 discussion).

CIMB Niaga also incorporates feedback mechanisms within the performance evaluation process that are aligned with the key behaviors of each EPICC value, including 180-degree EPICC feedback for Senior Leaders and Top Management. Through this approach, all employees—including all Leaders—are expected to consistently demonstrate EPICC behaviors in carrying out their daily roles and responsibilities.

REMUNERATION

CIMB Niaga's remuneration strategy is designed to attract, motivate, and retain employees so that they can continuously deliver optimal performance in support of achieving established targets. Accordingly, CIMB Niaga is committed to implementing remuneration policies that support employee well-being, remain competitive in the market, and are aligned with the Bank's financial capacity.

The Bank conducts periodic and continuous reviews of its remuneration system to ensure that it remains dynamic, responsive, risk-based, competitive, and compliant with prevailing laws and regulations. The key principles applied in formulating the Bank's remuneration include employee competence and performance (meritocracy), prevailing market remuneration practices (market competitiveness), appropriateness and fairness in accordance with position or role, internal equity, job risk level, the Bank's performance and financial condition, and the Bank's long-term strategy. Reviews of the remuneration system also extend to policies and procedures related to employee benefits, with the aim of enhancing employee motivation while continuing to take into account the Bank's capacity and risk profile.

RETENTION AND PROMOTION

CIMB Niaga consistently undertakes various retention initiatives to retain high-performing employees, through both monetary and non-monetary rewards. On a periodic basis, the Bank conducts analyses of cash compensation, particularly for key and critical positions, to ensure continued market competitiveness while remaining aligned with the Bank's financial capacity and risk profile. Each year, the Bank organizes the Outstanding Performance Recognition Award (OPeRA) program as a platform to recognize and reward outstanding employees across both business units and supporting functions for excellence in their respective fields.

The Bank also implements long-term talent retention programs, including the Talent Retention Incentives Program (TRIP) and employee loan benefits (staff loans), while remaining aligned with the performance of both the Bank and its employees.

In addition, with regard to employee benefits, the Bank offers a lifestyle benefits program that allows employees to choose benefits tailored to their individual needs. Furthermore, as part of efforts to enhance employee engagement with the Bank, CIMB Niaga also provides scholarships for employees as well as for employees' children.

Employees are given opportunities for self-development, both in technical competence and leadership, through expanded responsibilities, cross-unit assignments, participation in key projects, and other placements effectively designed based on their position, performance, and competencies. One of the development initiatives that is kept available to date is the acceleration program, where employees are entitled to intensive training to help them adapt to new tasks and responsibilities as they work to deliver the best they can, and performance-based adjustments to remuneration packages depending on their respective roles and responsibilities.

RETIREMENT PREPARATION PROGRAM

Throughout 2025, 123 employees and their spouses were enrolled in CIMB Niaga's Retirement Preparation Program, a series of sessions designed to help them prepare for their retirement with information on rights, obligations, and how to obtain retirement benefits, financial management, physical and mental health, besides experience-sharing with program alumni. This program enabled participants to confidently navigate the transition where they could make prudent financial plans, maintain their health, develop new interests, and build social connections.

FORWARD30 TRANSFORMATION AND EFFORTS TO BUILD EMPLOYEE ENGAGEMENT THROUGH AN ENHANCED EMPLOYEE EXPERIENCE

CIMB Niaga is entering the next phase of its transformation toward 2030 through Forward30, guided by the purpose Advancing Customers & Society. As one of the key players in Indonesia's banking industry, CIMB Niaga is committed to helping customers and the Indonesian community realize their dreams and aspirations, driven by the spirit of Work from Heart.

Forward30 is not merely a strategy, but a shared aspiration rooted in the EPICC values and the Work From Heart spirit, articulated through four key strategies (4C) that serve as the organization's primary direction: Capital, Cash/CASA, Cross-Sell, and Capabilities. By integrating the 4C strategy across all business activities, CIMB Niaga continues to deliver a Simpler, Better, Faster experience at every customer touchpoint—from branch services and digital channels to internal operational processes. The drive to simplify processes, enhance service quality, and accelerate responsiveness remains a key focus in meeting the evolving needs of customers.

From the Forward30 perspective, business success is not viewed solely in terms of financial growth, but also through the positive impact created for society. With a more focused strategy, a strong work culture, and a high spirit of collaboration, CIMB Niaga is increasingly well positioned to deliver its best contributions to Indonesia.

To ensure that every employee has the opportunity to contribute to the achievement of Forward30, all key messages are disseminated evenly through a top-down cascading approach involving the Board of Directors, Senior Leaders, and Change Agents (EPICC Ambassadors), delivered through a blended learning approach to ensure effective communication of the material.

In line with the purpose Advancing Customers & Society, the internalization of EPICC values is integrated with the introduction of Forward30 as the Bank's long-term business strategy toward 2030, through the following programs and initiatives:

1. Continuing EPICC internalization and appreciation programs at the unit level, including EPICC Connect; the EPICC Competition (as a catalytic initiative to encourage the implementation of EPICC Asik, CSR activities, and Work From Heart); EPICC Ruang Bersama Ngopi (Skip Level); and the selection of OPeRA EPICC Stars through EPICC Heroes at the unit level, which are integrated with the ARJUNA Recognition and Feedback feature. The implementation of these programs is supported by KFP and EPICC Ambassadors, who also serve as Persons in Charge (PIC) for CX Day.
2. Implementing Top-Down Cascading Forward30 through various activities, such as special Forward30 editions of the EPICC Podcast, Train The Trainers (TTT) Forward30 for KFP, Forward30 Quizzes, and the development of Forward30 modules in LOG+.
3. Continuing the implementation of diversity and inclusion programs, such as Perspektif, YOUNG@ CIMBNiaga, and the Digital Leadership Conference in collaboration with OCTO Hack Fest. In addition, the Company continues to support employee well-being through SHINE, which now has more than 6,000 active members by opening two new activity branches, as well as by organizing Employee Volunteering Day.
4. Continuing Enabling Talent Initiatives and leadership development programs through The Complete Manager, Compact Digital Leadership Programs, and Signature Leadership Programs. These initiatives are also supported by VR-based learning infrastructure across 12 VR Corners, 325 branches, and 2 VR Hubs, as well as 241 thousand LXP learning contents available on LOG+.

Efforts to deliver a Simpler, Better, Faster experience are also applied in enhancing the employee experience, one of which is through improvements to the annual survey. This year, the survey was made more concise and relevant through the Employee Sentiment Survey 2025.

EMPLOYEE SENTIMENT SURVEY (ESS) 2025

As part of CIMB Niaga's commitment to creating a positive and inclusive work environment that fosters employee engagement, the Company once again conducted a survey to measure employee experience as well as assess the organizational health index. This survey serves as a platform for all employees to share their perspectives and feedback regarding their work experience and level of engagement within the organization.

The survey measured employee experience parameters, nine dimensions of the Organizational Health Index (OHI), as well as questions related to employees' roles in supporting the implementation of the long-term Forward30 strategy. CIMB Niaga collaborated with an independent third-party consultant to ensure that the data processing was conducted objectively and that respondent confidentiality was maintained.

The results of this survey will serve as an important reference for the Company in formulating more targeted and effective internal policies and strategies to enhance the employee experience and strengthen employee engagement going forward.

In the Employee Sentiment Survey (ESS) 2025, conducted independently by a third party, CIMB Niaga once again successfully maintained its Organizational Health Index (OHI) in the Top Decile category, reflecting the Bank's position among the top 10% of organizations with the highest scores.

This achievement reflects the consistency of the Bank's various strategic initiatives in building a positive, inclusive, and collaborative work environment. These efforts contribute to strengthening employee engagement as a key driver of organizational performance in delivering the purpose of Advancing Customers & Society.

DIVERSITY AND INCLUSION

In responding to rapidly evolving dynamics across various aspects, including economic, business, social, cultural, and environmental factors that have led to heightened public awareness of diversity and inclusion, the Bank continues to strive to build a strong organization by embracing diversity and inclusion, which means that the Company values the unique traits of each one of its employees—including, among others, background, experience, age, gender, and other characteristics—as a source of strengths that enables the Company to become more adaptive, responsive, and resilient to every emerging challenges and lays a safe space for everyone to collaborate and participate in strengthening the Company's business and organizational health.

The implementation of Diversity and Inclusion at CIMB Niaga is carried out through a range of initiatives and programs across the following pillars:

1. **Strategic Intent**
   The principles of diversity and inclusion are integrated into the Bank's overall growth strategy and are campaigned through various internal and external channels to ensure that the application of diversity and inclusion principles is clearly articulated and firmly embedded. In this regard, the Bank seeks to build awareness among Stakeholders regarding the implementation of these principles by providing information through the CIMB Niaga website, internal communication channels, and by including provisions related to harassment, abuse, and discrimination in the Code of Ethics and Code of Conduct. This is intended to ensure that Stakeholders understand the Bank's efforts to consistently uphold and implement diversity and inclusion principles.

2. **Education and Awareness**
   The Bank provides various education and training channels, including leadership and interpersonal programs entitled to employees at various levels, virtual learning sessions and seminars, as well as online learning that are widely accessible to all employees, including specific topics highlighting the role of women in innovation, eco-technology, the social environment, and other related areas. In addition, internally, the Bank continues to build awareness among employees through thematic campaigns conducted on a regular basis, featuring different monthly themes focused on diversity, equity, and inclusion.

3. **D&I Dashboard & Reporting**
   The Bank conducts regular monthly monitoring of various internal programs or activities within CIMB Niaga that may be indicative of potential violations of diversity and inclusion principles.

4. **Leadership Influence**
   The role of leaders serves as the backbone in creating a positive work environment. Here, the Bank ensures that leaders consciously and responsibly support the creation of an inclusive culture through the use of various internal communication platforms within the Bank (also applicable to external media).

5. **Talent Action (Employee Experience & Empowerment)**
   Talent action (employee experience & empowerment) is enriched to provide support for employees from diverse backgrounds to access development opportunities and well-being in an equitable manner, without discrimination based on the different traits unique to each employee.

6. **Sustainability and Empowerment**
   CIMB Niaga provides opportunities for persons with disabilities, promotes women's empowerment, and supports youth empowerment, as well as individuals with specialized skills that meet the qualifications for certain positions, as a tangible manifestation of the Bank's commitment to helping build an inclusive and equitable society.

OPeRA INNOVATION

In 2025, CIMB Niaga once again held the OPeRA Innovation program as part of its digital strategy initiatives and a culture of continuous development. The objective of this program is to foster a culture of innovation, encourage employees to contribute ideas for business development, and reward creative and innovative ideas that deliver positive impact for the Bank.

Employees were provided with training by Subject Matter Experts through learning innovation series, idea incubation, and presentation skills workshops, aimed at enabling them to develop and refine innovative ideas while preparing them to effectively present their ideas. During this period, a total of 351 proposals were submitted by employees, both individually and in groups, which were subsequently proceeded to the selection process, with

employees whose ideas were selected presenting their ideas to the management during the final selection stage of OPeRA Innovation. The ideas submitted were diverse, including those related to the utilization of Generative AI, digital innovation, the addition of features in OCTO Mobile, Robotic Process Automation, development of the Bank's products and services, process improvements, as well as Corporate Social Responsibility and sustainability initiatives.

INDUSTRIAL RELATIONS

COMMITMENT TO ENHANCING PRODUCTIVITY

CIMB Niaga positions the Workers' Unions as its strategic partner in strategy and policy execution for sustainable business growth. The Bank delivers on its commitment to building and maintaining Industrial Relations by fostering positive, healthy, and harmonious working relationships among Management, Employees, and the Workers' Unions. The constructive and harmonious industrial relations have an ultimate goal of none other than improving the productivity and well-being of both Employees and the Bank, which is to be achieved through close collaboration among the above cycle to create a productive, prosperous, and mutually supportive work environment.

INDUSTRIAL RELATIONS ACTIVITIES

CIMB Niaga accommodates four workers' unions (SP): the CIMB Niaga Indonesia Bank Worker Union (SPBCNI), the CIMB Niaga Employee Association (IKCN), the CIMB Niaga Bank Employee Union (SKKBCN), and the Niaga Community Association of Worker Union (IKN). The four Workers' Unions have members spread across both the head office and CIMB Niaga branch offices throughout Indonesia. In carrying out their roles and functions, the Workers' Unions actively collaborate with Management to ensure the establishment of healthy and productive communication.

In 2025, Management and the Workers' Unions collaborated in the socialization of the Collective Labor Agreement for the 2024–2026 period. This socialization reflects CIMB Niaga's commitment to strengthening constructive communication and ensuring the implementation of harmonious, transparent, and productivity- and employee welfare-oriented industrial relations.

To sustain collaboration, CIMB Niaga also routinely utilized the Bipartite Cooperation Institution (Lembaga Kerja Sama/LKS) Bipartite forum as an effective two-way communication platform between Management and the Workers' Unions. This forum brought up discussions on worker-related issues and followed up on the outcomes of negotiations under the 2024–2026 Collective Labor Agreement. The LKS Bipartite forum kept CIMB Niaga and the Workers' Unions committed to continuously fostering harmonious, productive, and sustainable industrial relations.

AWARDS IN HR MANAGEMENT

CIMB Niaga always strives to implement best practices in HR management. Continuous development initiatives, comparative studies, and participation in global-scale award competitions are undertaken to deliver added value to the Bank, support its business growth, and cement its position as an Employer of Choice. This commitment manifests in the many recognitions and awards in 2025 from prestigious institutions at the local, regional, and global levels under both corporate and individual categories:

No	Organizer	HR Award for CIMB Niaga
1	MarkPlus	Dream Workplace for Learning 2025
2	Warta Ekonomi	Indonesia Best Workplace Awards 2025 for Building a Collaborative Culture through Digital Education and Employee Participation
3	SWA X FEB UI	1. Excellence in Learning & Development 2. Excellence in Employer Branding & Talent Acquisition
4	HR Resources by HR Online	1. Excellence in Learning Development 2. Excellence in Diversity, Equity & Inclusion 3. Excellence in Employer Branding 4. Excellence in Graduate Recruitment 5. Excellence in Leadership Development 6. Excellence in Workplace Culture 7. Excellence in Employee Advocacy & Brand Ambassador 8. Excellence in The Use of HR Tech 9. Excellence in CSR Strategy 10. Excellence in Talent Management 11. Excellence in Workplace Wellbeing 12. Excellence in Employer of the Year 13. HR Manager of The Year 14. Young HR Talent of The Year
5	SWA	Indonesia Best CX EX Strategy 2025
6	Brandon Hall Group	1. Best Use of Augmented Reality and Metaverse 2. Best Learning Experience Platform 3. Best Learning Strategy 4. Best Corporate Culture Transformation 5. Best Learning Technology Implementation 6. Best Use of AI for LearningBest Learning Technology Implementation 7. Best Advance in Mobile Learning Technology 8. Best Use of Augmented Reality & Metaverse
7	SWA	Excellence in Creating Leaders from Within

HR PLANS, STRATEGIES AND POLICIES FOR 2026

In line with the Bank's direction and strategy, CIMB Niaga's HR Unit will remain committed in 2026 to enhancing the quality of HR and organizational effectiveness through a series of strategic initiatives based on key pillars: the Organization of the Future, Next Generation Workforce, High Performance Team, and Leading Employer Brand, which are based on the EPICC values across all aspects of work and HR management, as well as Human Resources transformation through system modernization, data integration, and the adoption of technology that supports the Bank's strategy.

The Bank will continue to expand the use of digital innovation, which will continue to enhance effectiveness and create a Digital Employee Experience (DEX) across every stage of the employee lifecycle, from onboarding to exit. These initiatives include the enhancement of ARJUNA, the provision of personalized learning, the expansion of Virtual Reality (VR)-based learning programs, and other related developments. Continuous organizational reviews will also be conducted to build a robust, effective, and efficient organization that is able to adapt to evolving business needs, in accordance with prevailing organizational guidelines.

To support employee well-being, CIMB Niaga will continue to improve the quality of **employee well-being** initiatives, which will involve evaluating and optimizing the implementation of **hybrid working arrangements**, taking into account productivity, customer service, organizational and employee needs, operational risks, and engagement levels. The Bank will also expand **flexible benefits**, while further intensifying the sustainable corporate **culture internalization** program, with a strong focus on diversity and inclusion (D&I).

In talent acquisition and management, CIMB Niaga will keep its **strategic partnerships with universities**, implement **exchange programs for high-performing employees** both domestically and internationally, develop structured programs for managers, provide professional certifications in digital and data-related fields, and pursue other related initiatives. All programs are designed to equip employees with relevant skills to support individual growth and the Bank's continued advancement.

The Bank will also continue to review its organizational structure to ensure sustained efficiency and effectiveness, as well as the optimal utilization of technology and AI, in accordance with prevailing organizational provisions' guidelines. This flexible and responsive structure is intended to accelerate product time-to-market, thereby meeting customer needs while adapting to continuously evolving market dynamics.

As part of employee development, CIMB Niaga will continue to implement various flagship programs such as **The Complete Banker (TCB), Development Program (DP), Internship, Leadership Program, and internal facilitator** development. In addition, the Bank will further enhance the capabilities of internal facilitators to strengthen knowledge and skills across CIMB Niaga, improve cost effectiveness, advance digital leadership, and support the implementation of other **Signature Programs**.

Through these strategic initiatives, CIMB Niaga will remain committed to being a workplace that supports employee development and reach its stated business goals/strategies in 2026.

Operations, Technology, Analytics & AI

CIMB Niaga has been consistent in strengthening its operational foundation and technological capabilities through its Operations, Technology, Analytics & AI directorate to support the continuity of reliable business processes and enhance the quality of customer services. The focus is on developing integrated digital solutions, process efficiency improvements, and leveraging adaptive and secure technologies to ensure responsive, convenient, and customer-centric banking services that adapt to evolving industry dynamics.

VISION OF THE DIRECTORATE OF OPERATIONS, TECHNOLOGY, ANALYTICS & AI

VISION

To be valuable business partner by delivering excellent operations by leveraging technology and analytics capabilities to support business growth cost-efficiently.

OPERATIONS

Through the Operations Sub-Directorate, CIMB Niaga always ensures that all customer transactions are processed in accordance with the applicable Service Level Agreements (SLA). The Operations Sub-Directorate is also responsible for updating policies and procedures as part of operational risk management and mitigation efforts. In addition to its control function, the Operations Sub-Directorate continuously implements process improvement initiatives to enhance the effectiveness and efficiency of Bank operations, ensuring standardization and alignment with the demands of modern and highly competitive banking services.

STRATEGY AND POLICY

In 2025, the Operations Sub-Directorate continued to deliver on its commitment to addressing economic challenges through strategies focused on efficiency enhancement, digitalization, and the strengthening of internal controls to help the Bank achieve its sustainable growth targets. The fundamentals of operational activities were continuous innovations through automation and digitalization initiatives, including the utilization of Robotic Process Automation (RPA) for end-to-end processes such as collateral maintenance and payment reconciliation (ATM, billers, and credit cards). These initiatives aim to minimize manual processing while delivering fast, accurate, and efficient services.

In line with efficiency objectives, CIMB Niaga implemented effective work processes to reduce operational costs, supported by process reengineering and centralized workflows with similar process streams and Stakeholders. Service quality improvement also remained a priority, achieved through process enhancements involving system integration, core application development, and increased Straight-Through Processing (STP) rates to optimize Customer Experience (CX).

On the other hand, the Operational Risk Management and Control continued to be a key focus through the enhancement of Risk and Control Self-Assessment (RCSA), increased automation of control functions, and the regular updating of a comprehensive and reliable Business Continuity Plan (BCP) and Emergency Response Plan (ERP). The Bank also continued to invest in human capital development through reskilling, upskilling, and

periodic Business Learning Sessions (BLS), as well as the implementation of the Know Your Employee (KYE) concept to ensure compliance with standard operating procedures, ethics, and the applicable code of conduct.

The Operations Sub-Directorate's 2025 strategy had been comprehensively designed to support business performance, where precedence was always given to strict operational cost discipline. This strategy was later implemented through two main approaches: improving non-human resource cost efficiency and optimizing internal activities and processes to create more effective, efficient, and sustainable operations. As part of its cost control strategy, the Bank undertook the following key initiatives:

1. Reviewing contractual terms with existing vendors and selecting new vendors with an optimal balance between cost efficiency and top service quality;
2. Comprehensive monitoring of workforce productivity to ensure optimal, effective, and efficient resource allocation, coupled with selective recruitment to replace retired and/or resigned employees;
3. Investment in automation technologies to minimize human error risk and enhance Customer Experience (CX); and
4. Continuation of the Smart Spending program to identify efficiency opportunities across all operational units.

WORK PROGRAMS AND ACHIEVEMENTS IN 2025

Operational work programs and achievements in 2025 focused on process transformation through digitalization, process centralization, critical system renewal, and strengthened risk controls. Here are some of the key achievements made:

a. Simplification of operational processes by replacing manual activities with system development and automation for regulatory reporting functions, including RPA implementation to enhance efficiency and reduce processing time;
b. Optimization and digitalization of workflow monitoring applications to streamline operational handling processes and improve Customer Experience (CX);

c. Integration of internal systems to automate SLIK checking processes;
d. Centralization of proofing processes into a single unit to improve operational efficiency;
e. Equipping all staff with a range of online and offline training programs through Business Learning Sessions (BLS), experience-sharing sessions, self-directed learning via the Learning on the Go (LoG) application, as well as educational seminars on the use of the latest technologies;
f. Implementation of Operational Risk Management with a focus on risk mitigation and controls in every operational activity and service, including the KYE program whereby each leader is required to have a thorough understanding of all employees under their supervision and to actively uphold sound ethical standards through continuous coaching and regular refreshment of work processes within their respective units;
g. Continuously enhancing operational control processes by improving the Risk and Control Self-Assessment (RCSA) framework and monitoring corrective actions arising from audit findings, RCSA test results, and operational incidents, to ensure that any errors or weaknesses do not recur; and
h. Productivity monitoring to optimize human resource utilization and reflect cost per unit across operational units.

AWARDS

Throughout 2025, the Operations Sub-Directorate received several awards, reflecting its excellent transaction processing quality and operational efficiency, including Straight-Through Processing (STP) Awards from Citibank N.A., Bank of New York, and JP Morgan. These achievements underscored the Bank's consistency in maintaining reliable, accurate, and internationally aligned operational standards that meet the best international practices.

INFORMATION TECHNOLOGY

To support sustainable business growth in 2025, the Information Technology Sub-Directorate consistently strengthened its commitment to delivering reliable, secure, and high-quality IT services. These efforts are directed toward ensuring the readiness of infrastructure and technology systems capable of supporting the Bank's operational needs, enhancing the quality of customer services, and remaining aligned with the evolving dynamics of the banking industry, particularly in the digital era.

STRATEGY AND POLICY

As a business enabler, IT not only provides reliable infrastructure but also proactively identifies customer-focused strategic opportunities and develops innovative digital solutions. These initiatives aim to optimize business potential, enhance customer satisfaction, and continue the implementation of six strategic IT policy pillars that were established in the previous year and remain in effect in 2025, to support the Bank's vision and mission.

Key IT strategic policies implemented in 2025 included:

1. Enhancing data integration and analytics, customer service systems, personalization of mobile and digital platforms, and maximizing AI utilization to support decision-making and efficient customer service;
2. Strengthening customer segmentation and personalization, risk management, customer value management, and structured collection and partner management systems;
3. Supporting Sharia business branding, products, and services to ensure seamless customer experience, effective risk management, and operational efficiency;
4. Developing digital platforms and improving customer journeys between CIMB Niaga and CNAF through forging strategic partnerships and developing sector-based financing solutions;
5. Strengthening information security resilience against increasingly complex landscape of digital threats through an integrated Information Security approach; and
6. Enhancing digital platforms to comprehensively meet customer needs through the development of sector-specific solutions, leveraging AI for customer acquisition and advanced analytics, and optimizing relationship management and service delivery.

WORK PROGRAMS

The main work programs of the Information Technology Sub-Directorate in 2025 were focused on enhancing the quality of customer services through product development and the enhancement of service features, both across digital platforms and the branch network. In parallel, the Information Technology Sub-Directorate also prioritized process efficiency across all operational lines of the Bank to support more optimal and sustainable performance. In addition to service enhancement and efficiency, strengthening security and customer protection remained a key focus through the implementation of the following initiatives:

1. Upgrading network hardware in the Production and Disaster Recovery environments to enhance system reliability and capacity. In addition, data storage devices within the Core Banking system in the Production environment were upgraded to support higher transaction performance and ensure optimal availability of banking services;
2. Renewing the IT Service Management (ITSM) platform to improve the efficiency of IT service management through automation, integrated monitoring, and enhanced user experience, in accordance with Information Technology Infrastructure Library (ITIL) standards; and
3. Updating server software supporting Call Center services.
4. Continuing the development of an integrated Application Programming Interface (API) to enable faster and more seamless interactions with business partners;
5. Leveraging Robotic Process Automation (RPA) technology and maximizing the implementation of software systems that support digital workflows across the Information Technology function, operational units, and other business units;
6. Utilizing Artificial Intelligence, machine learning, and Generative AI to support the development of business units and enhance customer services and overall customer experience; and
7. Optimizing the use of Cloud technology for data storage modernization and data integration, including the implementation of data models tailored to the Bank's needs. These initiatives aim to enable business units to access accurate, high-speed data to support internal reporting and business performance analysis.

PRODUCT SUPPORT DEVELOPMENT

1. Developing an internal Event Travel Fair application to support seamless, transparent, and well-documented customer registration and transaction processes during travel fair events;
2. Enhancing and upgrading customer services on the OCTO Mobile application through the implementation of new features, including Perusahaan Gas Negara (PGN) bill payments and NFC Tap and Pay;
3. Implementing Multi-Factor Authentication (MFA) mechanisms for gold account opening, as well as adding gold transfer and gold printing features at Pegadaian, which can be initiated through the OCTO Clicks application;
4. Developing an Insurance Product Servicing Menu on OCTO Clicks and OCTO Mobile;
5. Developing the Sharia Business Unit Spin-Off, encompassing the separation and adjustment of the Customer Information File (CIF), Credit Limit System, General Ledger System, AML systems, and regulatory reporting modules to support operational separation, regulatory reporting, risk mitigation, and enhanced Sharia customer experience; and
6. Enhancing the quality of data fulfillment services for both reporting and internal analytical needs. These efforts aim to ensure the availability of accurate, high-speed data and to strengthen the implementation of data governance.

COMMITMENT TO INFORMATION TECHNOLOGY GOVERNANCE

The implementation of Information Technology (IT) Governance is an integral part of corporate governance, covering governance processes related to IT issues, including disruption managementand disaster recovery. Through the implementation of IT Governance, CIMB Niaga, through the Information Technology Sub-Directorate, consistently ensures that all material risks have been identified, managed, and reported to the Board of Directors.

Furthermore, the implementation of IT Governance is realized through a set of policies, structures, and control mechanisms that ensure the utilization of IT is aligned with the Bank's business strategy, regulatory compliance requirements, and the prudential principle. This is reflected, among others, in:

1. The execution of the duties, responsibilities, and authorities of the Board of Directors in establishing the IT strategic plan, as well as evaluating and monitoring all IT implementation activities;
2. The execution of the duties, responsibilities, and authorities of the Board of Commissioners in evaluating, directing, and monitoring the IT strategic plan and the implementation of IT governance; and
3. The performance of the IT Steering Committee in providing recommendations to the Board of Directors regarding the Bank's IT strategic plan, policies, development, and implementation.

In order to assist and support the execution of the duties and responsibilities of the Board of Directors, meetings of the IT Strategic Committee are held on a regular quarterly basis, with periodic updates also provided to members of the Board of Commissioners who serve on the Independent Risk Monitoring Committee (KIPER) and the Audit Committee.

As a demonstration of compliance with regulatory requirements in the area of IT Governance, CIMB Niaga is committed to fulfilling the following compliance obligations:

1 Services Authority (Otoritas Jasa Keuangan/OJK) concerning periodic self-assessment of the Bank's digital maturity level. The Bank's digital maturity is assessed at Level 1, as reflected by the effective implementation of all activities and the Bank's application of continuous improvement mechanisms. Any identified weaknesses are generally not material in nature;

2. Compliance with Bank Indonesia (BI) regulations regarding the periodic conduct of Information Technology (IT) Audits for Payment Systems, with audit results submitted in a timely manner. The IT Audits are conducted in accordance with BI-prescribed procedures by independent external auditors registered with the relevant authorities or Self-Regulatory Organizations (SROs) for Payment System Service Providers classified as Systemic Payment System Operators (PSPS); and
3. Ensuring that internal provisions within the Bank's IT Policies and Procedures have been adapted to and comply with applicable regulatory requirements, including regulations issued by the Financial Services Authority and Bank Indonesia, reflecting the implementation of IT management that consistently incorporates risk management considerations in its ongoing processes.

INFORMATION TECHNOLOGY HUMAN CAPITAL DEVELOPMENT

Several initiatives to continuously enhance the competencies of Information Technology (IT) human resources include the following:

1. **Enhancement of Technology Knowledge**
   Developing employee capabilities through training programs in Cloud Technology, Generative AI, Application Security, Agile methodologies, and Digital Transformation;

2. **Upskilling and Competency Certification Programs**
   Continuing soft skill and technical skill training programs, as well as professional certifications to strengthen IT and Cyber Security expertise, including but not limited to Certified Information Security Manager (CISM), Certified in Risk and Information Systems Control (CRISC), Certified Information Systems Auditor (CISA), Cloud Solution Architect, TOGAF 10th Enterprise Architecture Practitioner, and Risk Management Certified; and

3. **Strategic Collaboration with Human Resources**
   Collaborating with the Human Resources function to implement the Technology Graduate Program (TGP) and other employee development initiatives, with the objective of developing highly competent talent capable of sustaining and advancing future work programs in a more efficient and effective manner.

AWARDS

CIMB Niaga, through its Information Technology Sub-Directorate, received an award in this domain, the Indonesia Digital Sustainability Award 2025, from Jak TV. This award was granted in recognition of the Bank's contribution to the development of sustainable digital solutions in Indonesia, as reflected in the consistent implementation of a digital-based business strategy.

INFORMATION SECURITY

INTEGRATION OF INFORMATION SECURITY AND DATA PROTECTION OFFICE FUNCTIONS

The Information Security Sub-Directorate integrates Information Security functions with the Data Protection Office (DPO) to be Sub-Directorate Information Security to strengthen the unified governance of cybersecurity, information security, and data privacy. This integration ensures that policy management, oversight, and risk control for both information security and data protection operate within a single, aligned, and effective governance framework. This approach ensures that the management of Information Confidentiality, Integrity, and Availability (CIA) is executed consistently and accountably across the entire organization.

This integration is fully aligned with Financial Services Authority Regulation (POJK) No. 11 of 2024 on the Implementation of Risk Management in the Use of Information Technology by Commercial Banks, as well as OJK Circular Letter No. 29/SEOJK.03/2024, which offers technical guidance on the implementation of information security and cyber resilience in the banking sector. In addition, the strengthening of this function is also aligned with Bank Indonesia regulations on Information System Security and Cyber Resilience (Keamanan Sistem Informasi dan Ketahanan Siber/KKS), as stipulated in BI Regulation (PBI) No. 2 of 2024 and PADG No. 24 of 2024. These regulations consistently emphasize the importance of comprehensive information security governance, with clear roles, oversight mechanisms, and accountability at the management level.

This approach lays a strong foundation for strengthening a culture of security and data awareness across the organization. The Information Security function monitors cyber risks and data protection compliance holistically, identifies emerging threat trends, and adaptively adjusts policies in response to regulatory and technological developments.

Through this initiative, CIMB Niaga strengthens its strategic position in maintaining long-term digital resilience, ensuring that information security and data protection are not merely matters of regulatory compliance, but are embedded within the Bank's operational culture and institutional commitment to customer trust and financial system stability.

Furthermore, Information Security Sub-Directorate established the following strategic initiatives:

1. Enhancing detection and response capabilities through the implementation of Identity Threat Detection and Response (ITDR) to strengthen vigilance against potential misuse of digital identities and access;
2. Optimizing security operations by improving the efficiency of security system management and infrastructure monitoring, enabling faster and more effective incident detection, response, and recovery processes;

3. Continuing the Bank-wide Personal Data Protection program through the implementation of a comprehensive Personal Data Protection framework to ensure compliance with applicable laws and regulations. This includes operationalizing data protection measures across all product and service developments, conducting third-party risk assessments, and continuously enhancing Bank-wide awareness;
4. Continuously strengthening application security governance by embedding security principles from the design stage through to operational deployment, thereby enhancing system resilience and quality; and
5. Reinforcing application and infrastructure security through comprehensive enhancements in application development and operations by applying security principles at every stage. These efforts are further supported by technology refresh initiatives, expanded application protection coverage, and strengthened database access controls.

INFORMATION SECURITY CERTIFICATION

CIMB Niaga has obtained a Computer Security Incident Response Team (CSIRT) Registration Certificate from the National Cyber and Cryptography Agency (BSSN) for the establishment of the Cyber Defense Center of Excellence (COE) as the Bank's Organizational Cyber Incident Response Team within the financial sector. It was an achievement that highlighted the Bank's commitment to strengthening cyber resilience, enhancing preparedness in handling information security incidents, and ensuring adherence of system and customer data protection to applicable national standards.

INFORMATION SECURITY HUMAN CAPITAL DEVELOPMENT

Several initiatives aimed at continuously enhancing the competency of human resources within the Information Security Sub-Directorate include:

1. Upskilling and Professional Certification Program
   Continuing the development of both soft skills and technical expertise through specialized training and industry-standard certifications. This initiative focuses on strengthening Cybersecurity capabilities, including but not limited to: Certified Information Security Manager (CISM), Certified in Risk and Information Systems Control (CRISC), Certified Information Systems Auditor (CISA), and other recognized Risk Management Certifications.
2. Strategic Collaboration with Information Technology & Human Resource.
   Partnering with the Human Resources department to execute the Technology Graduate Program (TGP) and other employee development initiatives. These programs are designed to cultivate high-caliber talent capable of driving future work programs with greater efficiency and effectiveness.

DATA, ANALYTICS DAN ARTIFICIAL INTELLIGENCE

In developing Data, Analytics, and Artificial Intelligence (AI) capabilities, CIMB Niaga, through the Data, Analytics & AI Sub-Directorate, has designed a comprehensive data strategy and modern data ecosystem covering the management of both structured and unstructured data. This strategy ensures the availability of real-time and historical data, as well as seamless integration with the presentation layer within business units, enabling optimal utilization in decision-making processes. All initiatives are implemented in accordance with Data Governance principles to maintain data quality, consistency, and security.

In line with this approach, the Data, Analytics & AI Sub-Directorate has also implemented an Enterprise Data Platform as a centralized data management hub, leveraging cloud technology and Medallion architecture. This approach enables a more structured data design, enhances data availability and accuracy, and accelerates the generation of relevant insights to support business performance and the Bank's sustainable digital transformation.

In addition, the Data, Analytics & AI Sub-Directorate has undertaken the following initiatives in the utilization of digital, data, analytics, and AI:

1. Conducting an assessment of the Bank's digital maturity and readiness through the Digital Maturity Assessment for Banks (DMAB), with the Bank's digital maturity assessed at Level 1;
2. Enhancing the knowledge and capabilities of human resources through training programs in Cloud Technology, Generative AI, Application Security, Agile methodologies, and Digital Transformation.

FUTURE PLANS, STRATEGIES, AND POLICIES

OPERATIONAL PLAN

In 2026, the Operations Sub-Directorate has established a strategic work plan as part of efforts to anticipate business dynamics and challenges, while ensuring effective, efficient, and sustainable operational support for CIMB Niaga's performance. The forward-looking work plan is designed to strengthen operational reliability, enhance process efficiency, and support the achievement of the Bank's business objectives, which include the following:

1. **Enhancement of Risk Control Processes**
   To strengthen operational resilience by reducing manual processes and minimizing the risk of human error, the Operations Sub-Directorate will enhance and expand the implementation of Robotic Process Automation (RPA). This initiative will be reinforced through the centralization of safeguarding for Cooperation Agreements (Perjanjian Kerja Sama/

PKS) to ensure the integrity and security of the Bank's legal assets, aligned with the optimization of Straight-Through Processing (STP) for credit facility renewals, thereby establishing a reliable and measurable internal control structure.

2. **Enhancement of Operational Human Capital Capabilities and Knowledge**
   In order to improve the quality and adaptability of human resources within the Operations function, the Operations Sub-Directorate will implement the Operations Academy initiative. This program will focus on process improvement capabilities within each unit, understanding and implementation of risk management and controls, operational cost efficiency, and the fundamental mindset and leadership capabilities required to achieve operational excellence.

Artefact (artefact.com) is a global leader in Data and AI technologies and services. We design, build, and help clients create value from Data and AI by building bespoke, production-grade Data Foundations, Advanced Analytics, GenAI and Agentic AI systems.

We started exploring collaboration options in 2024 and were officially mandated by CIMB Niaga in early 2025 to develop a strategic Generative AI solution for Relationship Managers and Contact Centers to enhance customer engagement, elevate banking services, and accelerate the deployment of multiple high-value use cases into production.

We partnered with CIMB Niaga using Artefact's proven co-design and co-development model, with our teams deeply embedded within the bank's business and technology teams to jointly design and deliver the platform. The first use cases are in Wealth Management and Customer Experience and we always start close to the business, working directly with the people who use and experience the solutions—be it bankers, contact-centre staff, or other users—to define what great looks like.

AI will transform nearly every job, process, and experience in the coming years. CIMB Niaga is well positioned to capture value from this transformation: in 2025, the bank built strong data and knowledge foundations that enabled AI to be deployed at scale across the organisation. In 2026, the Generative AI solution empowered by the implementation of AI factory will enable a broad pipeline of high-impact use cases with tangible benefits for employees and customers. This will help foster the "Simpler, Better, Faster" mindset, and Forward30: CIMB Niaga's roadmap to accelerate growth and future-proof the organisation.

3. **Enhancement of Service Levels**
   To improve service standards and customer security, the Operations function will prioritize enhancements to customer callback protocols to strengthen validation processes and transaction risk mitigation. Furthermore, service transparency will be significantly improved through the implementation of systems capable of providing customers with up-to-date information on card delivery status, thereby ensuring a proactive and reliable service experience.

4. **Productivity Enhancement through System Development**
   As part of efficiency initiatives, the Operations Sub-Directorate will undertake comprehensive development of core operational systems, particularly within the Trade, Treasury, and Custodian Bank segments, along with the transformation of document storage systems into fully digital formats. In addition, productivity will be enhanced through the optimization of Straight-Through Processing (STP) to achieve optimal turnaround times, as well as the end-to-end digitalization of underlying documents to create a responsive operational ecosystem.

5. **Performance Monitoring and Operational Cost Efficiency**
   The Operations Sub-Directorate's strategic focus on cost management will be implemented through active identification and monitoring of cost-saving initiatives, with a key initiative being the optimization of cash circulation and distribution across the Bank's ATM network at all touchpoints. This measure is essential to reducing daily operational costs and ensuring the effective utilization of resources.

6. **Implementation of Transformational Strategic Projects**
   The Bank will launch a series of transformational projects, including the implementation of electronic forms for all transactions across operational touchpoints and the adoption of a comprehensive cash management system. Concurrently, a new workflow system will be developed to enhance the accuracy of negative information, accelerate loan approval processes, support high-quality business growth, and further optimize Straight-Through Processing (STP) and internal controls.

INFORMATION TECHNOLOGY PLAN

In line with business growth and the adoption of the latest technological advancements, the Information Technology Sub-Directorate will continue, in 2026, to consistently deliver high-quality services aligned with the evolving needs of the Bank's business. The Information Technology Sub-Directorate will maintain its proactive role as a business enabler, accompanying

and supporting all business units in optimizing banking services—particularly across digital channels—while continuing to provide convenience, comfort, and security for customers.

Several initiatives planned for implementation in 2026 include:

1. A primary focus on sales enablement and customer engagement through the provision of new tools for the sales force, strengthening the Bank's service platforms, and further development of value chain solutions that deliver added value to clients. The established two-way synergy with CNAF will also continue to be expanded to drive sustainable customer growth and loyalty.
2. For the collaborative ecosystem, initiatives will focus on providing consultative support to customers during integration processes and accelerating service delivery. Effectiveness will also be enhanced through the development of solutions integrated with various internal applications and systems to facilitate transactions and business collaboration.
3. Data management transformation through the implementation of automation solutions, support for customer assessment based on up-to-date information, and enhancement of intelligent document verification. These efforts will support faster and more accurate decision-making in customer acquisition and data management.
4. Consistent efforts to strengthen operational resilience and reliability through core system upgrades and modernization, simplification of internal service requests, and reinforcement of identity and security management systems, aimed at ensuring seamless business services and the protection of customer data.
5. In the area of human capital development, the continuation of the CIPTA program and career development plans to ensure the availability of high-quality and sustainable talent in support of the Company's growth.

INFORMATION SECURITY PLAN

The Information Security Sub-Directorate plays a proactive role in supporting all CIMB Niaga business units to ensure the delivery of digital banking services that are secure, reliable, and compliant with regulatory requirements. Through a collaborative approach, this unit not only focuses on protecting information assets but also acts as a business enabler that strengthens customer trust and promotes responsible digital innovation.

The implementation of Information Security activities consistently refers to Bank Indonesia Regulation No. 2 of 2024 on Information System Security and Cyber Resilience (Keamanan Sistem Informasi dan Ketahanan Siber/KKS), Financial Services Authority Regulation No. 11/POJK.03/2022 regarding the Implementation of Risk Management in the Use of Information Technology by Commercial Banks, as well as OJK Circular Letter No. 29/SEOJK.03/2022 as the technical implementation guideline. The application of these security principles continues to emphasize a balanced approach among regulatory compliance, security, and customer convenience in every digital service innovation.

The Information Security Sub-Directorate has planned the following initiatives for 2026:

1. Enhancing operational excellence in the management of implemented security controls and devices.
2. Continuously strengthening application security governance through the application of security principles from the design phase through to operations, in order to enhance system resilience and ensure comprehensive application quality and reliability.
3. Refining identity and access management to ensure more controlled access provisioning, in accordance with functional requirements and applicable compliance policies.
4. Enhancing security monitoring capabilities through improved log integration and management to support faster and more targeted incident detection and response.
5. Strengthening data and communication protection by improving the effectiveness of email security systems, implementing more systematic personal data management, and enhancing controls over digital certificates and cryptographic keys.

In line with the continued implementation of the Personal Data Protection program initiated in 2022, CIMB Niaga has entered the operational and optimization phase with a focus on enhancing customer experience. Through the optimization of both digital and non-digital service channels, CIMB Niaga provides customers with greater ease, security, and convenience in accessing and managing personal data in an efficient and integrated manner. All of these initiatives reflect the Bank's commitment to delivering superior services while contributing sustainably to the advancement of customers and society.

DATA, ANALYTICS & AI PLAN

In line with the acceleration of digital transformation and the increasing use of data in business decision-making, CIMB Niaga, through the Data, Analytics & AI Sub-Directorate, continues to strengthen its data, analytics, and artificial intelligence capabilities as a strategic foundation for sustainable growth. The Data, Analytics & AI Sub-Directorate has formulated a focused and integrated Data, Analytics & AI development plan. Initiatives to be implemented in 2026 in relation to the development and enhancement of data, analytics, and artificial intelligence include:

1. Continuing the development and enhancement of Data Management and AI governance, including:
   a. Updating policies and procedures related to data management, data quality, and metadata management, as well as implementing AI Governance and Standard Operating Procedures (SOPs), Risk and Control Assessments to ensure compliance with risk, regulatory, and operational governance requirements;
   b. Developing frameworks and governance for the remediation management of Data Quality Issues for both structured and unstructured data (particularly documents), to accelerate remediation processes and support AI/GenAI initiatives;
   c. Continuing to enrich Critical Data Elements (CDEs) and refine CDE validation rules within the Business Glossary, including rules related to regulatory reporting aspects;
   d. Continuing the development of Data Quality rules to prevent potential new data quality issues, establishing dedicated task forces to accelerate data quality issue remediation, and prioritizing both tactical and long-term solution programs; and
   e. Continuing education initiatives and the development of data literacy and awareness for Data Owners, Data Stewards, and other relevant units.
2. Continuing the Bank's Long-Term Data Strategy, including:
   a. Continuing the Enterprise Data Platform program to reduce data duplication and inconsistencies, thereby enabling more accurate decision-making, strengthening Data Governance and Compliance, supporting the implementation of analytics and *AI/GenAI*, enhancing operational efficiency, and driving cost optimization;
   b. Implementing the Operational Data Store initiative to enable the use of up-to-date data in real time;
   c. Developing a bank-wide Customer360 data model to support data-driven strategy and provide holistic insights into customer behavior, preferences, and needs;
   d. Consolidating data processing and implementing data quality processes covering both structured and unstructured data;
   e. Continuing the implementation of the Master Data Management roadmap related to the utilization of a "Golden" CIF, and providing customer relationship analysis to support analytics campaigns aimed at improving the quality of business leads;
   f. Advancing Data Democratization initiatives to enhance data utilization and integrated data understanding, supporting self-service processes and broader Bank-wide data usage;
   g. Continuing the implementation of GenAI initiatives to assist Relationship Managers (RMs) and contact center agents in accelerating customer service processes with fast and consistent responses;
   h. Implementing AI democratization initiatives to accelerate the deployment of AI use cases by leveraging reusable components; and
   i. Developing additional *AI/GenAI* initiatives to support the alignment of internal documents with regulatory and other policy documents, identify potential misuse activities, enhance Treasury transaction analytics, deploy chatbots across various CIMB Niaga platforms, and improve the speed and accuracy of decision-making by Stakeholders.
3. Building customer hyper-personalization to better understand customer needs and preferences related to the Bank's product and service offerings; and
4. Developing data-driven insight capabilities by leveraging internal and external data to enhance customer experience and expand the Bank's market share.

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Living Our Values, Inspiring Every Dream

CIMB Niaga brings its corporate values to life through a culture of integrity, collaboration, and empowering employees to deliver their best performance for customers, guided by a spirit of working from the heart.

07

Corporate Governance

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Implementation of CIMB Niaga's Good Corporate Governance

Governance implementation at CIMB Niaga continues to be strengthened to ensure that business processes are conducted transparently, accountably, and in full compliance with applicable regulations. The Bank upholds integrity, prudent risk management, and effective oversight through the roles of its governance bodies and robust internal policies. In addition, CIMB Niaga remains committed to fostering a strong culture of compliance, safeguarding information security, and integrating ESG principles into its operations and strategic decision-making.

Good Corporate Governance (GCG) constitutes a core pillar of sustainability and serves as a fundamental foundation for CIMB Niaga in conducting its business and operational activities. CIMB Niaga consistently aligns its strategic initiatives with its vision—namely, committed to empowering customers and the Indonesian society to achieve their dreams and aspirations. This vision serves as the fundamental basis for all business activities of CIMB Niaga in building sustainable competitiveness amid the dynamic banking industry landscape in 2025.

This vision is supported by a mission to provide financial services tailored to the needs of individual and business customers, while advancing the Indonesian society through a sincere commitment to work from heart. Together, the vision and mission ensure that CIMB Niaga delivers sustainable added value to customers, Shareholders, and all Stakeholders.

Furthermore, CIMB Niaga ensures that all governance organs—including the Board of Commissioners, the Sharia Supervisory Board, the Board of Directors, and supporting Committees—carry out their respective duties and responsibilities in accordance with the ETAK principles (Ethics, Transparency, Accountability, and Fairness). The implementation of these principles reflects the Bank's commitment to GCG, which is long-term oriented and takes into account the aspirations of stakeholders. Through the implementation of robust and collaborative governance, CIMB Niaga optimistic in its ability to drive superior and sustainable performance, while ensuring responsible business practices from economic, social, and environmental perspectives.

The integration of ETAK principles across all operational activities forms an integral part of the Bank's sustainability commitment. CIMB Niaga establishes high governance standards and ensures that these principles are embedded throughout all business processes, ranging from strategic formulation and policy setting to day-to-day operations.

Amid the dynamics of the banking industry, global economic uncertainty, market volatility, and increasing climate-related risks, the implementation of GCG serves as the Bank's foundation for operating in a prudent, professional, and adaptive manner. Strong governance also supports data integrity, cybersecurity risk mitigation, and the Bank's readiness in responding to regulatory developments related to technology and sustainability.

In line with sustainability imperatives, CIMB Niaga continues to strengthen the integration of Environmental, Social, and Governance (ESG) aspects within its GCG framework. The Bank develops adaptive risk management and internal control systems that address ESG-related risks, including shifts in customer preferences and evolving sustainability policy directions.

The implementation of GCG further encourages CIMB Niaga to continuously innovate in its products and services, expand banking outreach, and leverage synergies within the CIMB Group to serve customers in Indonesia and across the ASEAN region. Accordingly, corporate governance not only safeguards operational stability but also acts as a key enabler of innovation and business sustainability in addressing current and future challenges.

Throughout 2025, CIMB Niaga's commitment to GCG implementation was reflected in the strengthening of its GCG soft structure, encompassing the Vision and Mission, Corporate Values, Rules and Codes of Conduct of the Board of Commissioners, Sharia Supervisory Board, and Board of Directors, the Internal Audit Charter, Integrity Pact Declaration, Code of Ethics and Code of Conduct, Corporate Governance Policies, as well as various supporting guidelines and provisions.

Basis, Guidelines and Objectives of Good Corporate Governance (GCG) Implementation

CIMB Niaga is committed to consistently implementing GCG in accordance with prevailing national and international regulations and standards. These regulations serve as key references in ensuring that the Bank's management practices are conducted prudently, transparently, accountably, and in alignment with best practices within the banking industry.

The implementation of GCG at CIMB Niaga is carried out through 4 (four) main governance pillars: Governance Commitment, Governance Structure, Governance Process, and Governance Outcome. This commitment is reinforced by 5 (five) core GCG principles, namely transparency, accountability, responsibility, independence, and fairness. In addition, the Bank refers to the 4 (four) pillars of the 2021 Indonesian Corporate Governance General Guidelines (PUGKI), namely ethical behavior, accountability, transparency, and sustainability.

In line with these principles, CIMB Niaga has established robust oversight and internal control mechanisms as part of its GCG commitment, encompassing effective risk management and internal controls, an independent internal audit function, and responsible management of conflicts of interest.

The key foundations and guidelines underpinning the Bank's GCG implementation include, among others:

1. Laws of the Republic of Indonesia relating to the Capital Market, Limited Liability Companies, and Banking;
2. Regulations and Circular Letters issued by the Financial Services Authority (OJK), particularly those concerning Corporate Governance, Annual Reporting, Risk Management, and other governance-related regulations;
3. The Indonesian Corporate Governance Roadmap issued through an OJK press release dated 4 February 2014;
4. The ASEAN Corporate Governance Scorecard issued by the ASEAN Capital Markets Forum;
5. The 2021 Indonesian Corporate Governance General Guidelines (PUGKI) issued by the National Committee on Governance Policy (KNKG);
6. The Company's Articles of Association and resolutions of the General Meeting of Shareholders (GMS); and
7. The Bank's Corporate Governance Policies.

CIMB Niaga is also committed to ensuring that GCG principles are consistently applied in every decision-making process and business strategy formulation. This implementation serves as a solid foundation for sustainable business growth and aims to strengthen stakeholder confidence in the Bank's integrity, professionalism, and operational sustainability.

Stages of GCG Implementation

Since officially becoming a publicly listed company in 1989, CIMB Niaga has positioned GCG implementation as a core foundation of its business operations. For Shareholders and other Stakeholders, the quality of GCG implementation represents a critical indicator in assessing the effectiveness of the Bank's management and overall performance. The Bank believes that consistent GCG implementation supports the formulation of sound policies and strategies, while ensuring that all decisions remain aligned with the interests of the Bank, its Shareholders, and other Stakeholders.

As part of its commitment to maintaining high governance standards, CIMB Niaga periodically conducts assessments of the effectiveness of its GCG implementation. These assessments are carried out through collaboration with competent independent institutions as well as through self-assessment mechanisms. The resulting recommendations form an integral part of the Bank's continuous evaluation process and contribute to the enhancement of GCG best practices. More detailed information regarding CIMB Niaga's GCG evaluation is presented in this Annual Report.

The Interrelation of GCG Implementation with Bank Performance

In 2025, CIMB Niaga successfully strengthened transparency, accountability, and efficiency in resource management, thereby enhancing the quality of decision-making processes across all organizational levels. With a solid governance foundation, CIMB Niaga was able to maintain operational resilience and performance amid ongoing economic dynamics and challenges, both in the present and in the future. The implementation of GCG also contributed to the achievement of various significant performance outcomes during the financial year, including the following:

Loan Growth

Rp238.3 trillion

4.5%

Customer Deposits Growth

Rp270.5 trillion

3.8%

CASA Ratio

70.0%

Capital Adequacy Ratio (CAR)

24.8%

Loan to Deposit Ratio (LDR)

86.8%

Consolidated Net Profit Growth

Rp6.9 trillion

0.7%

In addition to the achievements outlined above, CIMB Niaga once again recorded a notable regional milestone by securing two prestigious recognitions at the ASEAN Corporate Governance Conference & Awards 2025. CIMB Niaga was recognized as one of the Top 50 ASEAN Public Listed Companies (PLCs) and the Top 5 Indonesia PLCs for the fourth consecutive year. These awards were officially announced at a ceremony co-hosted by the ASEAN Capital Markets Forum (ACMF) and the Minority Shareholders Watch Group (MSWG) in Kuala Lumpur, Malaysia, on 24 July 2025. This achievement positioned CIMB Niaga amongst preeminent public listed companies across Southeast Asia and was a testament of the Bank's steadfast and sustainable commitment to the implementation of GCG. Other GCG-related awards received by the Bank in 2025 are presented in the Awards and Certifications chapter of this Annual Report.

Initiatives to Enhance the Quality of GCG Implementation in 2025

CIMB Niaga continuously reaffirms its commitment to implementing and enhancing the quality of GCG across all aspects of the Bank's operations. It is implemented consistently pursuant to prevailing laws and regulations in Indonesia, corporate governance standards within the ASEAN region, and other internationally recognized best practices. To further strengthen the effectiveness of GCG implementation, throughout 2025 CIMB Niaga undertook the following strategic initiatives:

1. Alignment and enhancement of all Charters and internal policies to ensure compliance with the latest OJK regulations on Corporate Governance implementation.
2. Maintaining ISO 37001:2016 certification on the Anti-Bribery Management System for the SPAPM working unit.
3. Maintaining the Bank's position in the top 10% (Top Decile) of the organizational health index, above other financial institutions in ASEAN.
4. Digitizing human resource management processes through a single, integrated end-to-end platform to improve process effectiveness, consistency of implementation, and a simpler, better and faster user experience.

Milestone of CIMB Niaga's GCG

01 — 1955
Establishment of the Bank (incorporated).

02 — 1974
Becomes a foreign exchange bank.

03 — 1989
Go Public.

04 — 2008
Rebranding and Merger.

05 — 2010 - 2011
Set the infrastructure and implementation of GCG (GCG Charter, Board of Commissioners Charter, Board of Directors Charter, Committee Charter, Code of Ethics and Conduct), as gained recognition from IICG, IICD, and ARA.

06 — 2013
Aligned and refined the Bank's GCG practices with the Indonesian Corporate Governance Roadmap issued by the regulator and the ASEAN CG Scorecard principles, including ensuring that there is a minimum of 1 (one) female Independent Commissioner on the Board of Commissioners.

07 — 2014
The full implementation of the ASEAN CG Scorecard principles has brought CIMB Niaga to be selected as one of two listed companies in Indonesia to receive the "Top 50 Public Listed Company" at the ASEAN level based on the ASEAN CG Scorecard in 2015.

08 — 2015
1. Improved the Bank's GCG implementation to align with the latest OJK regulations and to manifest GCG into the Bank's culture "A Better CIMB Niaga/ABC".
2. Implementation of Integrated Governance and Integrated Risk Management by establishing the Integrated Governance Committee and the Integrated Risk Management Committee.

09 — 2016
1. Refinement of the GCG Charter as outlined in the Corporate Policy Manual.
2. Refinement of the Conflict Management Policy, which also governs insider trading.
3. Assessment of the performance of the Board of Commissioners, the Board of Directors, and the Committees at the Board of Commissioners level.

10 — 2017
1. The establishment of a GCG unit responsible for improving the Bank's GCG implementation.
2. Appointment of PT Deloitte Consultant Indonesia as an independent party to manage the Whistleblowing System services since December 2017 to improve the transparency and professionalism.
3. Provided job opportunities for disabilities people by working as Bank employees as part of CIMB Niaga's CSR initiatives.

11 — 2018
1. Became Indonesia's first public company to conduct e-voting at the 2018 General Meeting of Shareholders (GMS).
2. The constantly improved of GCG implementation, resulted in recognition and awards from leading independent institutions, including "Top 50 ASEAN" and "Top 3 Indonesia" at the 2018 ASEAN Corporate Governance Awards from ASEAN Corporate Governance and ASEAN Capital Markets Forum, and "Top 50 and The Best Overall 2018" for the Large Capitalization Public Company category in Indonesia from the Indonesian Institute for Corporate Directorship (IICD).
3. Revamping the Bank's website, particularly the GCG and Investor Relations sections.
4. Renewed the Audit Committee and Integrated Governance Committee Charters, as well as completing and/or improving several other internal policies related to other GCG.

12 — 2019
1. Appointment of one of the Independent Commissioners as Senior Independent Commissioner.
2. Use of third-party services (search firm) in the process of searching for candidates to be members of Commissioners and Directors.
3. Issuance of Anti-Corruption Policy.
4. Implementation of the orientation program for new members of the Board of Commissioners and the Board of Directors Implementation of the through the e-Learning application (LoG).
5. Development of ReCoM (Regulatory Commitment Monitoring) system.
6. Successfully maintained the achievement of First Place in ARA 2019 in the Private Financial Institution Listed category, "The Best Corporate Governance Overall 2019" and "Top 50 Issuers" in the Large Capitalization Public Company category in Indonesia from IICD. As well as receiving awards at the 2019 TOP GRC event as "TOP GRC," "The Most Committed GRC Leader," and "The High Performing Corporate Secretary on GRC."

13 — 2020
1. Signing of the Integrity Pact Declaration, Code of Ethics & Anti-Corruption Commitment by the Board of Commissioners and the Board of Directors.
2. Issuance of Corporate Governance Policy consisting of the CIMB Indonesia Financial Conglomerate Integrated Governance Policy and the CIMB Niaga Corporate Governance Policy & Framework for the Subsidiaries.
3. Issuance of CIMB Indonesia Financial Conglomerate Corporate Charter.
4. Top 3 Indonesian and ASEAN Asset Class from the ASEAN Capital Markets Forum at the 2019 ACGS Award.
5. Convened online AGMS, EGMS & Annual Public Expose using video conference, e-Voting and e-Proxy technology.

14 — 2021
1. Gained special Golden Star Trophy award for achieving the highest category #5Stars, for three consecutive years at the TOP GRC Awards.
2. Implementation of "Hybrid Working Arrangement" or "HyWork" as a new work style, allowing employees to work both at home and in the office (hybrid).
3. Improvements in holding the online GMS (e-GMS) by using the eASY.KSEI application (eASY.KSEI e-Voting feature and live streaming of the GMS).
4. The application of Artificial Intelligence (AI) in the Bank's internal audit process by the Internal Audit Unit (IA) in 2021 which deemed to be among the most advanced in the Indonesian and ASEAN banking industries based on the assessment of independent consultants.
5. Gradually implemented e-Signatures for the Bank agreement documents with debtors/customers, and other third parties.

15 — 2022
1. The only public company in Indonesia that has successfully entered the ASEAN Top 20 PLCs category, as well as becoming Indonesia's Top 3 PLCs and ASEAN Asset Class PLCs at the 2021 ACGS Award.
2. Refinement of the anti-corruption and fraud policy into an Anti-Bribery and Corruption Policy.
3. Issuance of CIMB Niaga's Human Rights Policy.
4. Implementation of an Anti-Bribery Management System (ABMS).
5. Changes to the term of office of the Board of Commissioners, Sharia Supervisory Board, and Board of Directors to three years following the ACGS criteria.
6. Refinement of the Vendor Code of Ethics as well as the Vendor Integrity Pact.

16 — 2023
1. Grand Champion of the Annual Report Award (ARA) for the 2022 financial year report assessment.
2. Addition of 1 (one) female Independent Commissioner, namely Farina J. Situmorang.
3. SNI ISO 37001 Certification – Anti-Bribery Management System (ABMS) at SubDir. Strategic Procurement and Admin Property Management.

17 — 2024
1. Achieved the Leadership in Corporate Governance award for two consecutive years from the Indonesian Institute for Corporate Directorship (IICD).
2. The Audit Committee conducted an office tour for the first time as part of enhancing the implementation of its responsibilities.
3. Ranked in the top 10% (Top Decile) above other financial institutions in ASEAN (Results of the Organizational Health Index (OHI) survey).

18 — 2025
1. Recognized as one of the Top 50 ASEAN PLCs, Top 5 Indonesia PLCs (for the fourth consecutive year), and ASEAN Asset Class PLCs at the 2025 ASEAN Corporate Governance Conference & Awards.
2. Maintained the Leadership in Corporate Governance award from the IICD for three consecutive years.
3. Maintained SNI ISO 37001 – Anti Bribery Management System. Certification for the Strategic Procurement and Admin Property Management Sub-Directorate.

GCG Structure and Mechanism of the Bank

CIMB Niaga implements GCG through a framework that consist of 4 (four) main, consisting of governance commitment, governance structure, governance process, and governance outcome. The four pillars are manifested in the Bank's Governance structure, which includes the General Meeting of Shareholders (GMS), the Board of Commissioners, the Sharia Supervisory Board, and the Board of Directors. Each organ has its own role, duties, and responsibilities in line with its Articles of Association and applicable laws and regulations.

GOVERNANCE COMMITMENT

All management and employees of CIMB Niaga are consistently committed to implementing and upholding the principles of GCG in every aspect of the Bank's operations. This commitment forms an integral part of the Bank's corporate culture and is reflected in the formulation of its Vision, Mission, and Core Values.

The implementation of GCG has been further internalized through various internal policies, including the Code of Ethics and Code of Conduct, Charters, Risk Management implementation, the Whistleblowing System, Anti-Bribery and Corruption Policy, Information Technology governance, as well as sustainability-oriented programs and initiatives, including climate risk management.

Furthermore, CIMB Niaga continuously conducts reviews, updates, and alignment of its governance practices to ensure the consistency and effectiveness of GCG implementation, so that it remains in line with international best practices, developments in macroeconomic conditions and banking industry, as well as prevailing laws and regulations.

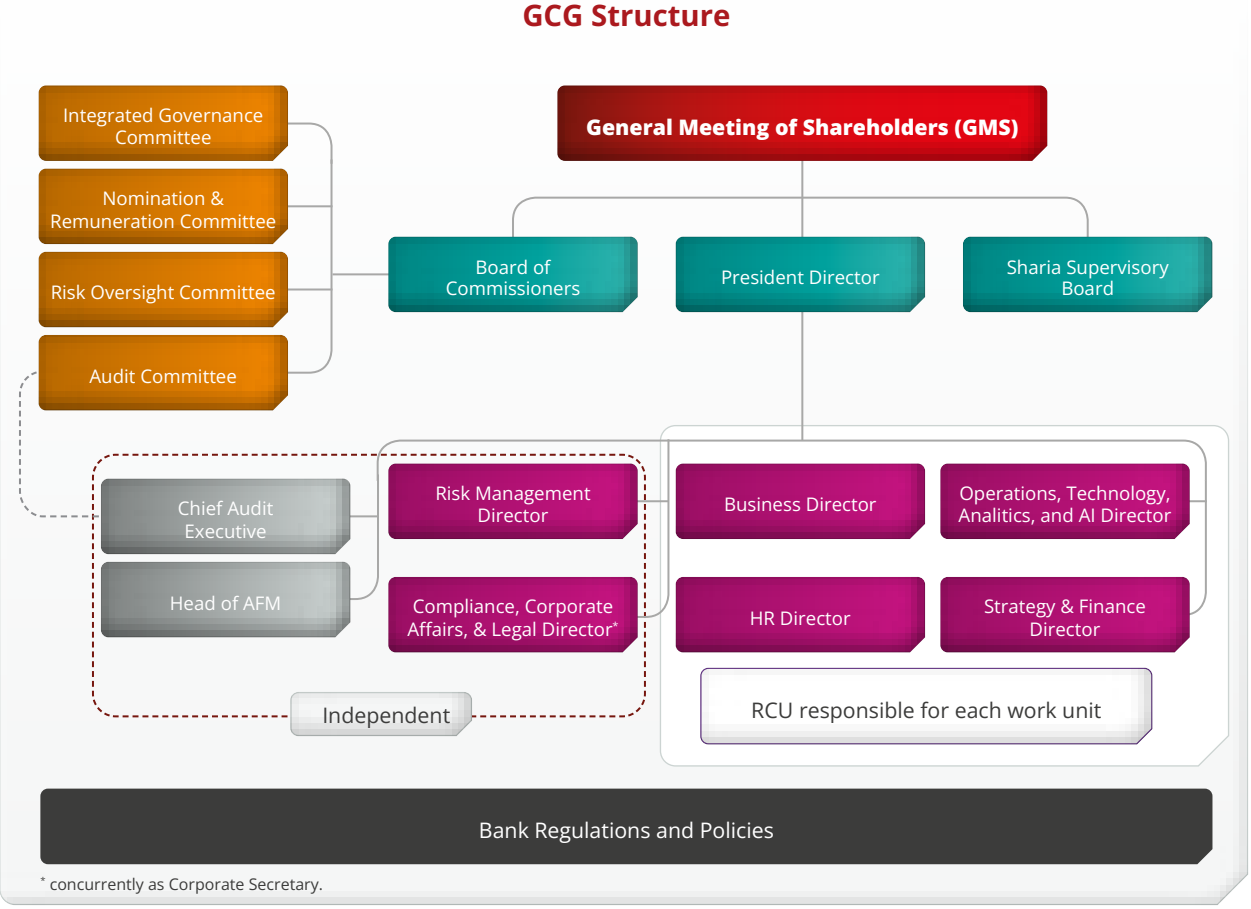
GOVERNANCE STRUCTURE

An effective Governance Structure is a key element in ensuring the consistent application of GCG principles and delivering performance that meets stakeholder expectations. CIMB Niaga's Governance Structure comprises the main governance organs, namely the General Meeting of Shareholders, the Board of

Commissioners, the Sharia Supervisory Board, and the Board of Directors, supported by auxiliary organs including the Board of Commissioners' Committees, Board of Directors' Committees, the Corporate Secretary, Business Units/Work Units, as well as Independent Units such as Risk Management, Compliance, Legal, Internal Audit Unit, and Anti-Fraud Management.

The Bank's Governance Structure is designed to ensure clarity and segregation of duties and responsibilities, including well-defined decision-making and reporting mechanisms across all governance organs within CIMB Niaga, while remaining fully aligned with applicable laws and regulations. Furthermore, the governance structure is designed to facilitate effective checks and balances, thereby supporting the implementation of transparent, accountable, and integrity-driven corporate governance.

GCG Structure



* concurrently as Corporate Secretary.

GOVERNANCE PROCESS

CIMB Niaga implements its corporate governance processes in a disciplined manner through structured, systematic, and well-documented procedures and mechanisms. The processes are reinforced by adequate governance structures and supporting infrastructure, thereby enabling the Bank to achieve governance outcomes that aligned with stakeholders expectations.

GOVERNANCE OUTCOME

To achieve strong and sustainable governance outcomes, CIMB Niaga consistently applies governance commitment, governance structure, and governance process across all levels of the organization. Throughout 2025, CIMB Niaga consistently recorded solid operational and financial performance, despite facing economic dynamics and challenges. From a long-term perspective, the Bank believes that the robust implementation of GCG will contribute significantly to value creation and business sustainability, in line with stakeholder expectations.

GCG Implementation Assessment

CIMB Niaga conducts periodic assessments of the quality of the its GCG implementation, both through internal self-assessments and in collaboration with independent third parties. The assessment process is also intended to ensure that the implementation of the Bank's governance practices remains consistently aligned with business ethics standards, prevailing laws and regulations, and applicable internal policies. The results of the Corporate Governance self-assessment form an integral part of the Bank Soundness Level Report submitted to the OJK on a semi-annual basis.

SELF-ASSESSMENT

The self-assessment is conducted on a semi-annual basis in accordance with the provisions of POJK No. 17 of 2023 and SEOJK No. 14/SEOJK.03/2025.

PROCEDURE

The assessment of the Corporate Governance implementation is based on 5 (five) fundamental principles, namely transparency, accountability, responsibility, independency, and fairness. The assessment is further categorized into 3 (three) aspects, as follows:

1. Governance Structure
   The objective of the assessment of Governance Structure aims to evaluate the adequacy of the Bank's governance structure and infrastructure to ensure that the implementation of sound governance principles delivers outcomes that meet the expectations of stakeholders.

2. Governance Process
   The objective of the assessment of Governance Process aims to evaluate the effectiveness of the implementation of GCG principles, supported by adequate governance structure and infrastructure, thereby producing outcomes in line with stakeholder expectations.

3. Governance Outcomes
   The objective of the assessment of Governance Outcomes aims to evaluate the quality of outcomes (including both qualitative and quantitative aspects) resulting from the implementation of GCG, supported by adequate governance structure and infrastructure.

ASSESSMENT CRITERIA

The governance self-assessment criteria include 16 (sixteen) GCG implementation assessment factors for Conventional Commercial Banks (BUK) with Sharia Business Units (SBU), in line with SEOJK No. 14/SEOJK.03/2025, namely:

1. Implementation of the duties, responsibilities, and authorities of the Board of Directors (BOD);
2. Implementation of the duties, responsibilities, and authorities of the Board of Commissioners (BOC);
3. Implementation of the duties, responsibilities, and authorities of the Sharia Supervisory Board (SSB);
4. Completeness and implementation of committees' duties;
5. Management of conflicts of interest;
6. Implementation of the compliance function;
7. Implementation of the internal audit function;
8. Implementation of the external audit function;
9. Implementation of risk management, including the internal control system;
10. Remuneration policies and practices;
11. Provision of funds to related parties and large exposures;
12. Integrity of financial reporting and information technology systems;
13. The Bank's strategic plan;
14. Shareholders related aspects;
15. Implementation of anti-fraud strategies, including anti-bribery;
16. Implementation of sustainable finance, including social and environmental responsibility initiatives.

In conducting the self-assessment, the Bank also takes into account other relevant and significant information related to the implementation of Bank governance.

PARTIES CONDUCTING THE ASSESSMENT

The assessment process includes self-assessment activities conducted by relevant functions/units, questionnaires completed by selected respondents, and the incorporation of findings or other information to validate the implementation of governance practices. Such information is sourced from units/functions including, among others, the Sharia Business Unit (SBU), Corporate Secretary, Internal Audit Unit (IA), Anti-Fraud Management, Operational Risk Management, Human Resources, Compliance, and other relevant functions.

The self-assessment involves the active participation of members of the BOC, the SSB, the BOD, the Board of Directors (BOD), Independent Parties, and Executive Officers of the Bank to produce a comprehensive and structured evaluation of the effectiveness of the Bank's Corporate Governance. The self-assessment also covers the implementation of governance practices within subsidiaries, in accordance with regulatory provisions applicable to the financing and capital market sectors. The results of the subsidiaries' self-assessments are consolidated based on internal methodologies that consider materiality and significance.

ASSESSMENT RESULTS

The results of the Bank's Corporate Governance self-assessment, both on an individual and consolidated basis, for the first and second semesters of 2025 are as follows:

Self-Assessment Results for Governance Implementation

Entity	Rating	Rating Definition
CIMB Niaga Bank (Individual)	2	The Bank's Governance Rating (including SBU) is 2 (GOOD), reflecting that the Bank's management has implemented adequate Governance principles.
CIMB Niaga Auto Finance (CNAF)	2	The CNAF Governance Rating is 2 (GOOD), reflecting that CNAF has generally complied with Governance provisions and principles.
CIMB Niaga Sekuritas (CNS)	3	The CNS Governance Rating is 3 (FAIRLY GOOD), reflecting that CNS has generally implemented Governance provisions and principles, but there are still weaknesses that need improvement.
Consolidation	2	Consolidated Governance Rating is 2 (GOOD), reflecting that the Bank and its subsidiaries have generally implemented Governance principles adequately.

CNAF and CNS also conduct Corporate Governance self-assessments in accordance with OJK governance regulations relevant to their respective business activities as a Financing Company and a Securities Company.

RECOMMENDATIONS AND FOLLOW-UP

In 2025, CIMB Niaga's Corporate Governance achieved a rating of Level 2 (Good), both on an individual and consolidated basis. This assessment result indicates that, in general, the Bank (including the SBU) and its subsidiaries have adequately implemented the principles of Corporate Governance. Although certain weaknesses were identified in specific governance aspects, Bank management and subsidiaries were able to address and implement corrective actions in a normal and timely manner. Bank remains committed to consistently applying Corporate Governance principles in all business activities to ensure the sustainability of its operations.

Bank and its subsidiaries will continue to follow up on the recommendations arising from the 2025 self-assessment, including strengthening governance processes to support an effective internal control system and maintaining robust risk governance practices.

EXTERNAL ASSESSMENT

ASEAN CORPORATE GOVERNANCE SCORECARD

One of the assessments used to evaluate the effectiveness of GCG implementation at CIMB Niaga is conducted using the ASEAN Corporate Governance Scorecard (ACGS) criteria. This assessment refers to the Corporate Governance principles issued by the Organization for Economic Co-operation and Development (OECD), which serve as a benchmark standard for publicly listed companies across the ASEAN region.

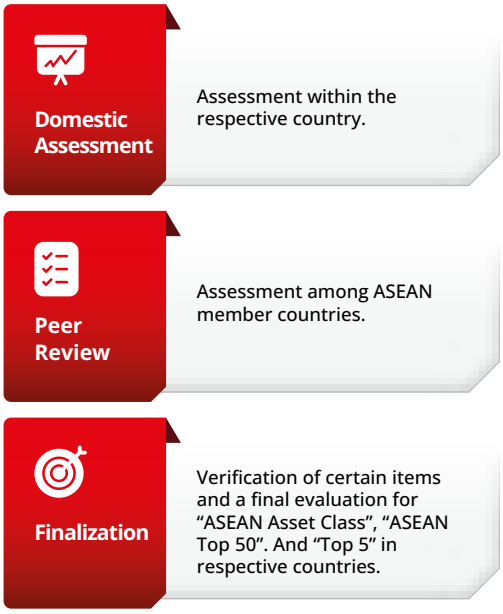
ACGS is an Asian Development Bank (ADB)-backed initiative of the ASEAN Capital Markets Forum (ACMF) whose objective is to strengthen the quality and consistency of GCG implementation among publicly listed companies in ASEAN. Through its participation in this assessment, CIMB Niaga ensures that its GCG practices not only comply with national regulations but are also aligned with international best practices and stakeholder expectations.

ASSESSMENT PROCEDURES

The ACGS assessment procedure is conducted through a review of English-language documents and publicly available information provided by the Bank. This includes, among others, information disclosed in the Annual Report, the Bank's official website, announcements or disclosures of material information made in compliance with prevailing laws and regulations as part of public transparency, as well as press releases issued by the Bank.

The assessment methodology consists of 2 (two) levels, namely:

1. Level 1: Minimum standard items expected to be implemented by all ASEAN member countries, encompassing prevailing laws and regulations as well as the OECD principles.
2. Level 2: Bonus items reflecting best practices that exceed minimum standard expectations, as well as penalty items reflecting poor corporate governance practices.



ASSESSMENT CRITERIA

The ACGS assessment criteria, revised in October 2023 (version 2 March 2024), comprise the following key aspects: Rights and Equitable Treatment of Shareholders, Sustainability and Resilience, Disclosure and Transparency, and Responsibilities of the Board.

PARTIES CONDUCTING THE ASSESSMENT

The ACGS assessment is conducted by the ASEAN Capital Markets Forum (ACMF) through Domestic Ranking Bodies (DRBs) appointed by regulators in each respective country as official representatives in the assessment process. The DRBs are tasked with making assessments at the national level, whose results are subject to peer review process by DRBs from other ASEAN member countries to ensure objectivity and consistency. Since 2016, the OJK has appointed PT RSM Indonesia Konsultan (RSM) as the DRB responsible for conducting the ACGS assessment in Indonesia. Another party that does ACGS assessment in Indonesia is the Indonesian Institute for Corporate Directorship (IICD), an independent institution with proven competence in this domain.

ASSESSMENT RESULTS

Based on latest ACGS assessment results (cut- off date 30 June 2024) by RSM as Indonesia DRB, CIMB Niaga received score of 124.08. Further, CIMB Niaga has also received an ACGS assessment conducted by IICD based on the Bank's 2024 Annual Report and official website, achieving a score of 122.99.

RECOMMENDATIONS AND FOLLOW-UP ACTIONS

Based on the GCG assessment using the ACGS criteria, the key recommendations and follow-up actions undertaken by CIMB Niaga include, among others:

Recommendations	Follow-Up Actions
To adjust the composition of the Nomination and Remuneration Committee to ensure that the majority of its members are independent parties.	The composition of the Bank's Nomination and Remuneration Committee is currently aligned with the provisions stipulated in the prevailing OJK regulations. Accordingly, this recommendation has not yet been implemented by the Bank.
To enhance disclosure of performance measurement standards that align the performance-based remuneration of the Board of Directors with the Company's long-term interests and sustainability objectives.	Disclosure enhancements have been progressively implemented, commencing with the 2024 Annual Report and further strengthened in the 2025 Annual Report.

General Meeting of Shareholders

The General Meeting of Shareholders (GMS) is the Company's governance body with authorities delegated to neither the Board of Directors (BOD) nor the Board of Commissioners (BOC), as stipulated in all the prevailing laws and regulations and/or the Bank's Articles of Association. The GMS convention at CIMB Niaga refers to Law No. 40 of 2007 on Limited Liability Companies, Financial Services Authority (OJK) regulation on the convention of GMS, the Bank's Articles of Association, and the principles recommended under the ASEAN Corporate Governance Scorecard.

The Annual GMS (AGMS) serves as the Bank's highest forum for accountability to Shareholders regarding the Bank's performance over the course of one financial year, as well as a decision-making platform for CIMB Niaga's Shareholders to evaluate and determine the Bank's future strategic direction. Through the AGMS, CIMB Niaga ensures the consistent implementation of good corporate governance principles by providing Shareholders with access to transparent information, opportunities to express their views, and the authority to resolve key agenda items in accordance with applicable laws and regulations. The conduct of the AGMS reflects CIMB Niaga's commitment to maintaining accountability, integrity, and sustainable business growth.

CIMB Niaga convenes the AGMS once a year and may also convene an Extraordinary GMS (EGMS) at any time as required. Both the AGMS and the EGMS hold the highest authority within the Bank's Corporate Governance structure.

SHAREHOLDERS

Shareholders are individuals or legal entities that legally own shares of the Bank. The GMS serves as a formal forum through which shareholders exercise their rights, express their views, and obtain relevant information regarding the Bank. Resolutions adopted at the GMS are made in a fair and transparent manner, and are guided by the best interests of the Bank.

In the implementation of Good Corporate Governance (GCG), shareholders are prohibited from intervening in the execution of the duties, functions, and authorities of the BOC and the BOD. As of 31 December 2025, the Shareholder composition of CIMB Niaga are as follows:

Shareholder Name	Number of Shares	Ownership Percentage (%)
CIMB Group Sdn Bhd	22,991,336,581	91.44
PT Commerce Kapital	255,399,748	1.02
Public (<5%)*	1,895,469,514	7.54

* including shares of members of the BOC and members of the BOD

RIGHTS, AUTHORITY, AND RESPONSIBILITIES OF SHAREHOLDERS

CIMB Niaga's Shareholders are divided into Class A and Class B shares, each of which has equal rights, with each share entitled to one vote, in accordance with the Bank's Articles of Association. Shareholders' rights include the following:

1. Attend the GMS and casting one vote;
2. The opportunity to propose GMS agenda items and candidates for members of the BOC and BOD by one or more shareholders representing at least 1/20 (one-twentieth) of the total shares with voting rights;
3. The opportunity to grant power of attorney to another party if the shareholder is unable to attend the GMS. Power of Attorney forms are available on the Bank's website on the date of the GMS Invitation;
4. Obtaining and reviewing the GMS materials no later than 28 (twenty-eight) days prior to the GMS, so that shareholders can vote when proposing resolutions on the GMS agenda items;
5. The opportunity to ask questions during every discussion on the agenda and every decision of the GMS agenda;
6. The opportunity to vote in favor, disapprove, or abstain on every proposed decision on the GMS agenda; and
7. Receive equal treatment from CIMB Niaga.

Shareholders also have the authority to, among other things, (i) appoint and dismiss members of the BOC, BOD, and Sharia Supervisory Board (SSB); (ii) evaluate the performance of the BOC and BOD; (iii) temporarily suspend members of the BOD; (iv) approve amendments to the Bank's Articles of Association; (v) approve the annual report; (vi) approve the remuneration of BOC, BOD, and SSB; and (vii) approve the proposed allocation of the Bank's profits, including the distribution of dividends. The Bank's Articles of Association detail the rights, authorities, and responsibilities of shareholders and can be accessed through the Bank's website.

IMPLEMENTATION OF CIMB NIAGA GMS IN 2025

In 2025, CIMB Niaga held an AGMS on 14 April 2025 and EGMS on 26 June 2025. CIMB Niaga held the AGMS and EGMS electronically (e-GMS) and in person at CIMB Niaga's head office. All participants present at both the e-GMS and the physical meetings were able to attend and actively participate. The GMS resolutions have been reported to the OJK and announced on the Bank's website (www.cimbniaga.co.id), the IDX website (www.idx.co.id), and the Indonesian Central Securities Depository (KSEI) website (www.ksei.co.id).

ANNUAL GMS (AGMS) ON 14 APRIL 2025

The Bank's AGMS on 14 April 2025 was held electronically using KSEI Electronic General Meeting System application (eASY.KSEI Application) and physically at the CIMB Niaga office, in accordance with OJK Regulation (POJK) No. 16/POJK.04/2020 regarding the Implementation of Electronic General Meeting of Shareholders of Public Companies (POJK No. 16/POJK.04/2020) and the provisions of the Bank's Articles of Association.

Day, Date and Time	Monday, 14 April 2025, Time 2:28 p.m. – 3:53 p.m. Western Indonesian Time
Location	Meeting Room, M Floor Graha CIMB Niaga, Jl. Jend. Sudirman Kav. 58, South Jakarta,12190
Quorum	The AGMS was attended by shareholders and/or their proxies representing 23,875,505,440 (twenty-three billion eight hundred seventy-five million five hundred five thousand four hundred and forty) shares, or approximately 94.9618% (ninety-four point nine six one eight percent) of the total number of shares with valid voting rights issued by the Company (Class A shares and Class B shares), totaling 25,142,205,843 (twenty-five billion one hundred forty-two million two hundred five thousand eight hundred and forty-three) shares. Therefore, the quorum requirement for decision-making for the Meeting Agenda has been met, namely more than 1/2 (one half) of the total number of shares issued by the Company with valid voting rights.
Chairman of the AGMS	Didi Syafruddin Yahya as President Commissioner based on the Circular Decree of the BOC No. 013/DEKOM/KP/III/2025 dated 12 March 2025.

The presence of members of the BOC, including the President Commissioner

Name	Position	Description
Didi Syafruddin Yahya	President Commissioner	Attend
Glenn M. S. Yusuf	Vice President Commissioner (Independent)	Attend via video conference
Sri Widowati	Independent Commissioner	Attend via video conference
Vera Handajani	Commissioner	Attend via video conference
Farina J. Situmorang	Independent Commissioner	Attend via video conference
Dody Budi Waluyo	Independent Commissioner	Attend via video conference
Novan Amirudin	Commissioner	Attend

The presence of members of the BOD, including the President Director

Name	Position	Description
Lani Darmawan	President Director	Attend
Lee Kai Kwong	Director	Attend
John Simon	Director	Attend via video conference
Fransiska Oei	Director, concurrently serving as Compliance Director	Attend
Pandji P. Djajanegara	Director	Attend via video conference
Tjioe Mei Tjuen	Director	Attend via video conference
Henky Sulistyo	Director	Attend via video conference
Joni Raini	Director	Attend via video conference
Rusly Johannes	Director	Attend via video conference
Noviady Wahyudi	Director	Attend via video conference

The presence of members of the SSB

Name	Position	Description
Prof. Dr. M. Quraish Shihab, MA	Chairman	Attend via video conference
Prof. Dr. Fathurrahman Djamil, MA	Member	Attend via video conference
Dr. Yulizar Djamaluddin Sanrego, M.EC.	Member	Attend via video conference

The presence of members of the Audit Committee, including the Chair of the Audit Committee

Name	Position	Description
Dody Budi Waluyo	Chairman	Attend via video conference
Glenn M. S. Yusuf	Member	Attend via video conference
Endang Kussulanjari S.	Member	Attend via video conference
Angelique Dewi Daryanto	Member	Attend via video conference

The presence of members of the NRC, including the Chairperson of the NRC	**Name**	**Position**	**Description**
	Sri Widowati	Chairwomen	Attend via video conference
	Didi Syafruddin Yahya	Member	Attend
	Glenn M. S. Yusuf	Member	Attend via video conference
	Nora Joice Kimbal	Member	Absent
The presence of members of the ROC, including the Chairman of the ROC	**Name**	**Position**	**Description**
	Glenn M. S. Yusuf	Chairman	Attend via video conference
	Didi Syafruddin Yahya	Member	Attend
	Vera Handajani	Member	Attend via video conference
	Farina J. Situmorang	Member	Attend via video conference
	Ronald. T. A. Kasim	Member	Absent
	Dody Budi Waluyo	Member	Attend via video conference
	Angelique Dewi Daryanto	Member	Attend via video conference
The presence of members of the IGC, including the Chairman of IGC	**Name**	**Position**	**Description**
	Dody Budi Waluyo	Chairman	Attend via video conference
	Endang Kussulanjari S.	Member	Attend via video conference
	Serena K. Ferdinandus	Member	Absent
	Yulizar D. Sanrego	Member	Attend via video conference
	Achiran Pandu Djajanto	Member	Absent
	Angelique Dewi Daryanto	Member	Attend via video conference
Number of shareholders who submitted questions and/or opinions	All shareholders were given the opportunity to raise questions and/or provide opinions on each agenda item of the AGMS. One shareholder raised a question on the second agenda item of the Meeting, and this question was responded to by the Chairman of the Meeting and/or the BOD of CIMB Niaga.		

STAGES OF THE AGM ON 14 APRIL 2025

Activity	Date	Description
Notification of the AGMS Plan and Agenda to Regulators	20 February 2025	Submitted 5 (five) working days prior to the AGMS Announcement to the OJK, the Indonesia Stock Exchange (IDX), and the Indonesian Central Securities Depository (KSEI).
AGMS Announcement	27 February 2025	1. Submitted 14 (fourteen) days prior to the AGM Invitation, excluding the dates of the Announcement and the AGMS Invitation. 2. Published in Indonesian and English on the Bank's website, the IDX website, and the KSEI website via the eASY.KSEI application. 3. The AGMS Announcement Report shall be submitted to the OJK and IDX on the same day and date (both hardcopy and e-reporting via SPE OJK & IDXNet).
Recording Date List of Shareholders entitled to attend the AGMS	13 March 2025	Recorded 1 (one) working day prior to the AGMS Invitation.
Invitation including explanation of each AGMS agenda item	14 March 2025	1. Conducted 28 (twenty-eight) days prior to the AGMS, excluding the date of the Invitation and the AGMS implementation. 2. Published in Indonesian and English on the Bank's website, the IDX website, and the KSEI website via the eASY.KSEI application. 3. Proof of the advertisement and the AGMS Invitation report must be submitted to the OJK and the IDX on the same day and date (hardcopy and e-reporting via SPE OJK & IDXNet).
AGMS Implementation	14 April 2025	The AGMS was held (i) electronically using the eASY.KSEI application and in accordance with POJK No. 16/POJK.04/2020 concerning the Electronic Implementation of General Meetings of Shareholders of Public Companies in conjunction with Article 12 paragraph 12.1 of the Company's Articles of Association, and (ii) physically. All AGMS participants, both physically and electronically present, were able to attend and actively participate in the AGMS.

Activity	Date	Description
Summary of AGMS Minutes	14 April 2025	The AGMS Summary (notarized) and Summary of AGMS Minutes, including voting results for each agenda item, were uploaded in Indonesian and English on the Bank's website, the IDX website, and the KSEI website via the eASY.KSEI application on the same day after the AGMS closed. The Summary of AGMS Minutes Report was submitted to the OJK and IDX on the same day (hardcopy and e-reporting via SPE OJK & IDXNet).
AGMS Minutes Deed	8 May 2025	The Deed of Minutes of the AGMS shall be submitted to the OJK and the IDX within 15 (fifteen) working days or 28 (twenty-eight) calendar days after the AGMS is held and uploaded in Indonesian and English on the Bank's website, the IDX website, and the KSEI website. The report of the Deed of Minutes of the AGMS shall be submitted to the OJK and the IDX on the same day and date (hardcopy and e-reporting via SPE OJK & IDXNet).

ELECTRONIC VOTING (E-VOTING) AND COUNTING MECHANISM

CIMB Niaga conducts its AGMS by prioritizing deliberation to reach consensus. In order to ensure that consensus is achieved—while maintaining the independence and confidentiality of shareholders in exercising their voting rights—resolutions are adopted through a voting process conducted by secret ballot.

AGMS resolutions are passed in accordance with the applicable quorum requirements, and voting is carried out for each agenda item of the AGMS. Shareholders and/or their proxies attending physically cast their votes individually and electronically (e-Voting) at the meeting venue using smartphones, other mobile devices (such as tablets), or touchscreen monitors provided by the Bank, thereby ensuring the confidentiality of each shareholder's vote. Shareholders and/or their proxies attending electronically may cast their votes through the eASY.KSEI system. Meanwhile, shareholders granting a proxy via the e-Proxy mechanism are deemed to have exercised their voting rights through eASY.KSEI and are therefore not permitted to participate in the e-Voting process at the meeting venue.

The disclosure of the e-Voting procedures at the AGMS venue is comprehensively set out in the AGMS Rules of Conduct, which were announced/uploaded on the Bank's website simultaneously with the AGMS Invitation and read aloud by the Corporate Secretary prior to the commencement of the AGMS. In addition to being included in the Rules of Conduct of the AGMS, the e-Voting procedures at the meeting venue were also uploaded to the Bank's website in the form of an illustrative video.

INDEPENDENT PARTIES TO CALCULATES VOTES

At the AGMS held on 14 April 2025, CIMB Niaga appointed independent parties, namely: (i) Ashoya Ratam, S.H., M.Kn., as Public Notary; and (ii) PT Bima Registra as the Securities Administration Bureau, to conduct the vote counting and/or validation and tabulation of votes at the AGMS.

AGMS RESOLUTIONS ON 14 APRIL 2025

The resolutions of the AGMS, including the approval of changes to the composition of the Company's BOC and BOD through the appointment of Rico Usthavia Frans as Director of the Company, were set forth in Deed No. 6 dated 14 April 2025, made before Ashoya Ratam, S.H., M.Kn., Notary in the Administrative City of South Jakarta. The deed has also received notification acknowledgment from the Minister of Law of the Republic of Indonesia pursuant to Letter No. AHU-AH.01.09-0207584 dated 26 April 2025.

The detailed resolutions of the AGMS dated 14 April 2025 are as follows:

1st Agenda	Approval of the Annual Report and Ratification of the Company's Consolidated Financial Statements for the Financial Year Ending 31 December 2024.		
Vote Results	Total Majority Votes: 23,875,505,040 shares or 99.9999% (Agree)		
	Agree	Against	Abstain/No Votes#
	23,834,471,755 shares (99.8280%)	400 shares (0.0001%)	41,033,285 shares (0.1719%)
AGMS Resolutions	1. Approve the Company's Annual Report for the financial year ended on 31 December 2024; 2. Ratified the Company's Consolidated Financial Statements for the financial year ended on 31 December 2024 as audited by the Public Accounting Firm "Rintis, Jumadi, Rianto & Rekan" (member firm of the PricewaterhouseCoopers Global Network) as stated in its report dated 18 February 2025, with the opinion that "the Consolidated Financial Statements present fairly, in all material respects, the consolidated financial position of the Group as of 31 December 2024, and its consolidated financial performance and its consolidated cash flows for the year then ended, in accordance with Indonesian Financial Accounting Standards"; 3. Ratified the Supervisory Duties Report of the Board of Commissioners and Sharia Supervisory Board of the Company for the financial year ended on 31 December 2024; and 4. Granted the acquit and discharge (volledig acquit et décharge) to the members of the Board of Commissioners, Board of Directors, and Sharia Supervisory Board of the Company for the management and supervision performed in the financial year 2024 provided the management and supervision actions are reflected in the Company's Annual Report for the financial year ended on 31 December 2024.		
Realization	It has been realized in 2025.		

2nd Agenda	Determination of the Use of the Company's Profits for the Financial Year Ended on 31 December 2024.		
Vote Results	Total Majority Votes: 23,875,505,040 shares or 99.9999% (Agree)		
	Agree	Against	Abstain/No Votes#
	23,837,134,440 shares (99.8392%)	400 shares (0.0001%)	38,370,600 shares (0.1607%)
AGMS Resolutions	Approved the appropriation of the Net Profit of the Company (Company only) for the Financial Year ended on 31 December 2024 of Rp6,525,665,641,690. (The Company's Net Profit for the Financial Year "), as follows: 1. To be distributed as a final cash dividend of a maximum of 60% of the Company's Net Profit for the Financial Year 2024 or a maximum of Rp3,915,399,385,014 (gross), with the following schedule: a. Announcement of Schedule and Procedures for Dividend Distribution : 14 April 2025 b. Cum Dividend - Regular and Negotiation Markets : 23 April 2025 c. Ex-Dividend - Regular and Negotiation Markets : 24 April 2025 d. Cum Dividend - Cash Market : 25 April 2025 e. Recording Date for Eligible Shareholders : 25 April 2025 f. Ex-Dividend in Cash Market : 28 April 2025 g. Dividend Distribution for the Financial Year 2024 : 14 May 2025 and granted power of attorney to BOD for determining the procedures of cash dividend with regard to the prevailing provisions in the Capital market Sector; 2. Not set aside any reserves, considering that the minimum statutory reserve required in Article 70 of Law No. 40 of 2007 (the Company Law) has been complied; and 3. To record the remaining Company's Net Profit for the Financial Year 2024, after deducted withdividend payments, amounted to Rp2,610,266,256,676 as the retained earnings to finance the Company's business activities.		
Realization	It has been realized in 2025.		

3rd Agenda	Appointment of Public Accountant and Public Accounting Firm for the Financial Year 2025 and Determination of Honorarium and Other Requirements related to the Appointment.		
Vote Results	Total Majority Votes: 23,875,505,040 shares or 99.9999% (Agree)		
	Agree	Against	Abstain/No Votes#
	23,837,128,740 shares (99.8392%)	400 shares (0.0001%)	38,376,300 shares (0.1607%)
AGMS Resolutions	1. Approved the appointment of JIMMY PANGESTU and the Public Accounting Firm "RINTIS, JUMADI, RIANTO & REKAN" (a member firm of the PricewaterhouseCoopers Global Network) which are listed in Financial Services Authority (Otoritas Jasa Keuangan), as a Public Accountant and Public Accounting Firm, respectively or the appointment of other Public Accountant from the same Public Accounting Firm, in the event he is permanently unable to audit the Company's Consolidated Financial Statements for the Financial Year 2025; 2. Approved the honorarium for Public Accounting Firm to audit the Company's 2025 Consolidated Financial Statements amounted to Rp10,263,768,320 (excluded VAT, OPE); 3. Approved the delegation of authority to the Company's Board of Commissioners to appoint other Public Accountant and Public Accounting Firm, in the event of the appointed Public Accountant and/or Public Accounting Firm is unable to complete the audit services or is permanently unable to audit the Company's Consolidated Financial Statements for the Financial Year 2025. For the said delegation of authority, the following terms shall apply: a. other Public Accounting Firm who is appointed by the Company's Board of Commissioners must be one of the big four Public Accounting Firms in Indones; b. the appointment shall be based on the Company's Audit Committee recommendation; c. the honorarium amounts and other appointment terms for other Public Accounting Firm shall be determined competitively and reasonably; d. no objection from in Financial Services Authority (Otoritas Jasa Keuangan); and e. the appointment shall be not against the applicable laws and regulations; 4. Approved the delegation of authority to the Company's Board of Directors to carry out matters deemed necessary in connection with the appointment of the Public Accountant and Public Accounting Firm, including, but not limited to, the process of holding meetings and signing the appointment letters for the Public Accountant and Public Accounting Firm.		
Realization	It has been realized in 2025.		

4th Agenda	Reappointment of Vera Handajani as Commissioner of the Company.		
Vote Results	Total Majority Votes: 23,862,036,316 shares or 99.9436% (Agree)		
	Agree	Against	Abstain/No Votes#
	23,823,660,016 shares (99.7829%)	13,469,124 shares (0.0564%)	38,376,300 shares (0.1607%)
AGMS Resolutions	Approved the reappointment of VERA HANDAJANI as Commissioner of the Company, with effective term of office since the close of the Meeting until the closing of the 3rd (third) Annual GMS after the effective date of the appointment without reducing the rights of the GMS to dismiss at any time in accordance with the provisions as stated in Article 119 of the Company Law.		
Realization	It has been realized in 2025.		

5th Agenda	Reappointment of Lani Darmawan as President Director of the Company.		
Vote Results	Total Majority Votes: 23,875,500,140 shares or 99.9999% (Agree)		
	Agree	Against	Abstain/No Votes#
	23,837,123,840 shares (99.8391%)	5,300 shares (0.0001%)	38,376,300 shares (0.1607%)
AGMS Resolutions	Approved the reappointment of LANI DARMAWAN as President Director of the Company, with effective term of office since the close of the Meeting until the closing of the 3rd (third) Annual GMS after the effective date of the appointment without reducing the rights of the GMS to dismiss at any time in accordance with the provisions n as stated in Article 105 of the Company Law.		
Realization	It has been realized in 2025.		

6th Agenda	Reappointment of John Simon as Director of the Company.		
Vote Results	Total Majority Votes: 23,875,500,140 shares or 99.9999% (Agree)		
	Agree	Against	Abstain/No Votes#
	23,837,123,840 shares (99.8391%)	5,300 shares (0.0001%)	38,376,300 shares (0.1607%)
AGMS Resolutions	Approved the reappointment of JOHN SIMON as Director of the Company, with effective term of office since the close of the Meeting until the closing of the 3rd (third) Annual GMS after the effective date of the appointment, without prejudice to the rights of the GMS to dismiss at any time in accordance with the provisions as stated in Article 105 of the Company Law.		
Realization	It has been realized in 2025.		

7th Agenda	Reappointment of Lee Kai Kwong as Director of the Company.		
Vote Results	Total Majority Votes: 23,875,500,140 shares or 99.9999% (Agree)		
	Agree	Against	Abstain/No Votes#
	23,837,123,840 shares (99.8391%)	5,300 shares (0.0001%)	38,376,300 shares (0.1607%)
AGMS Resolutions	Approved the reappointment of LEE KAI KWONG as Director of the Company, with effective term of office since the close of the Meeting until the closing of the 3rd (third) Annual GMS after the effective date of the appointment without prejudicing the rightsof the GMS to dismiss at any time in accordance with the provisions as stated in Article 105 of the Company Law.		
Realization	It has been realized in 2025.		

8th Agenda	Reappointment of Rusly Johannes as Director of the Company.		
Vote Results	Total Majority Votes: 23,875,500,140 shares or 99.9999% (Agree)		
	Agree	Against	Abstain/No Votes#
	23,837,123,840 shares (99.8391%)	5,300 shares (0.0001%)	38,376,300 shares (0.1607%)
AGMS Resolutions	Approved the reappointment of RUSLY JOHANNES as Director of the Company, with effective term of office since the close of the Meeting until the closing of the 3rd (third) Annual GMS after the effective date of thhe appointment without prejudicing the rightsof the GMS to dismiss at any time in accordance with the provisions as stated in Article 105 of the Company Law.		
Realization	It has been realized in 2025.		

9th Agenda	Reappointment of Joni Raini as Director of the Company.		
Vote Results	Total Majority Votes: 23,875,500,140 shares or 99.9999% (Agree)		
	Agree	Against	Abstain/No Votes#
	23,837,123,840 shares (99.8391%)	5,300 shares (0.0001%)	38,376,300 shares (0.1607 %)
AGMS Resolutions	Approved the reappointment of JONI RAINI as Director of the Company, with effective term of office starting from the close of the Meeting until the closing of the 3rd (third) Annual GMS after the effective date of the appointment without prejudicing the rightsof the GMS to dismiss at any time in accordance with the provisions of Article 105 of the Company Law.		
Realization	It has been realized in 2025.		

10th Agenda	Reappointment of Henky Sulistyo as Director of the Company.		
Vote Results	Total Majority Votes: 23.875.500.140 shares or 99,9999% (Agree)		
	Agree	Against	Abstain/No Votes#
	23.837.123.840 shares (99,8391%)	5.300 shares (0,0001%)	38.376.300 shares (0,1607%)
AGMS Resolutions	Approved the reappointment of HENKY SULISTYO as Director of the Company, with effective term of office starting from the close of the Meeting until the closing of the 3rd (third) Annual GMS after the effective date of the appointment without prejudicing the rightsof the GMS to dismiss at any time in accordance with the provisions as stated in Article 105 of the Company Law.		
Realization	It has been realized in 2025.		

11th Agenda	Reappointment of Noviady Wahyudi as Director of the Company		
Vote Results	Total Majority Votes: 23,875,500,140 shares or 99.9999% (Agree)		
	Agree	Against	Abstain/No Votes#
	23,837,123,840 shares (99.8391%)	5,300 shares (0.0001%)	38,376,300 shares (0.1607%)
AGMS Resolutions	Approved the reappointment of NOVIADY WAHYUDI as Director of the Company, with effective term of office starting from the close of the Meeting until the closing of the 3rd (third) Annual GMS after the effective date of the appointment without prejudicing the rightsof the GMS to dismiss at any time in accordance with the provisions as stated in Article 105 of the Company Law.		
Realization	It has been realized in 2025.		

12th Agenda	Approval to Changes the Company's Board of Directors Composition		
Vote Results	Total Majority Votes: 23,875,477,040 shares or 99.9999% (Agree)		
	Agree	Against	Abstain/No Votes#
	23,837,100,740 shares (99.8391%)	28,400 shares (0.0002%)	38,376,300 shares (0.1607%)
AGMS Resolutions	1. Accepting the proposal resignation of TJIOE MEI TJUEN from her position as Director of the Company, effective since the closing of the Meeting. 2. Appointing RICO USTHAVIA FRANS as Director of the Company, with effective term of office since the closure of the Meeting which appoints him and upon obtaining the OJK approval and/or fulfilled of the requirements as determined in the OJK approval letter (Effective Date) until the closing of the 3rd (third) Annual GMS after the effective date of the appointment prejudicing the rights of the GMS to dismiss him at any time in accordance with provision as statetd in Article 105 of the Company Law. In terms of OJK does not approve the appointment or the requirements as determinedby the OJK are not fulfilled, then the appointment shall be null and void without requiring a GMS approval. Accordingly, the composition of the Company's Board of Directors, shall be as follows: **BOARD OF DIRECTORS** President Director : Lani Darmawan Director : Lee Kai Kwong Director : John Simon Director concurrently serving as Compliance Director : Fransiska Oei Director : Pandji P. Djajanegara Director : Henky Sulistyo Director : Joni Raini Director : Rusly Johannes Director : Noviady Wahyudi Director : Rico Usthavia Frans* * Effective since the closure of the Meeting appoints him and upon obtaining the OJK approval and/or fulfilled the requirements as determined in the OJK approval. 3. Approved the delegation of authority with substitution right to the Company's BOD, to restate the resolution regarding the Change to BOD Composition of the Company in the notary deed and to report to the authorities, and with due regard to the foregoing, to perform any acts necessary in accordance with the laws and regulations.		
Realization	It has been realized in 2025.		

13th Agenda	Determination on Salary or Honorarium and Other Allowances for the Board of Commissioners and Sharia Supervisory Board of the Company as well as Salary, Allowances and Tantiem/Bonus for the Board of Director of the Company		
Vote Results	Total Majority Votes: 23,732,701,219 shares or 99.4019% (Agree)		
	Agree	Against	Abstain/No Votes#
	23,694,324,919 shares (99.2411%)	142,804,221 shares (0.5981%)	38,376,300 shares (0.1607%)
AGMS Resolutions	1. Approved and determine the amount of salary or honorarium and other allowances for the Board of Commissioners in the financial year 2025 maximum of Rp33,383,000,000 (gross), and grant the delegation of authority to the Company's President Commissioner to determine the amounts of salary or honorarium and other allowances for each member of the Company's BOC, by considering the Nomination and Remuneration Committee recommendation (NRC); 2. Approved and determine the amount of salary or honorarium and other allowances for Sharia Supervisory Board in the financial year 2025 maximum of Rp3,069,000,000 (gross), and approve the delegation of authority to the Company's President Commissioner to determine the amounts of salary or honorarium and other allowances for each member of the Company's Sharia Supervisory Board, by considering the NRC recommendation; All members of the Board of Commissioners (including Independent Commissioners) and Sharia Supervisory Board do not receive any tantiem/bonus; 3. Approved the total amount of tantiem/bonus for the financial year of 2024 which will be paid in 2025 for the Company's Board of Directors, maximum of Rp91,828,000,000 (gross), including the provision of variable remuneration in the form of share or share-based instrument issued by the Company, and approve the delegation of authority to the Company's Board of Commissioner to determine the amounts of tantiem/bonus for each member of the Company's Board of Directors, with regard to the NRC recommendation; The provision of variable remuneration in the form of share or share-based instrument is in accordance with OJK Regulation No. 45/POJK.03/2015 regarding the Implementation of Governance in Granting Remuneration for Commercial Banks (POJK No. 45/2015) and the Company's Policy; 4. Approved use of the share from the buyback of the Company's shares totaling maximum at 202,000 shares to provide variable remuneration to the members of Management who are classified as the Company's Material Risk Takers (MRT) and will be paid in 2026 and 2027 in accordance with POJK No. 45/2015; and 5. Approved the delegation of authority to the Company's Board of Commissioner to determine the amounts of salary, holiday allowances and other allowances for each member of the Company's Board of Directors for the financial year 2025, and determine the terms and conditions for granting variable remuneration to the members of Management who are classified as the Company's Material Risk Takers (MRT), with regards to the NRC recommendation.		
Realization	It has been realized in 2025.		

14th Agenda	Approval on Update of the Recovery Plan of the Company.		
Vote Results	Total Majority Votes: 23,875,501,940 shares or 99.9999% (Agree)		
	Agree	Against	Abstain/No Votes#
	23,837,125,640 shares (99.8392%)	3,500 shares (0.0001%)	38,376,300 shares (0.1607%)
AGMS Resolutions	1. Approved the update of Recovery Plan that has been submitted by the Company to OJK on 28 November 2024; and 2. Approved the delegation of authority to the Company's Board of Commissioners and Board of Directors to take any and all necessary actions in relation to the Company's updated Recovery Plan, respectively with regard to the POJK No. 5 Year 2024 regarding Supervisory Status Determination and Problem Handling of Commercial Banks, as well as the other related regulations.		
Realization	It has been realized in 2025.		

15th Agenda	Approval of the Company's Share Buyback and Transfer Plan.		
Vote Results	Total Majority Votes: 23,739,602,119 shares or 99.4308% (Agree)		
	Agree	Against	Abstain/No Votes#
	23,701,231,519 shares (99.2701%)	135,903,321 shares (0.5692%)	38,370,600 shares (0.1607%)
AGMS Resolutions	1. Approved the Company's shares buyback from public shareholders, a maximum of 202,000 shares at a cost of a maximum of Rp450,000,000 (including transaction and taxes costs) with regard to the prevailing regulations, with period of the implementation of the Company's share buyback will be completed no later than 12 (twelve) months after 14 April 2025 (the GMS approving the share buyback). 2. Approved the transfer of shares resulting from share buyback through the distribution of variable remuneration in the form of shares or share-based instruments issued by the Company to parties categorized as the Company's MRT for a maximum of 3 (three) years after completion of the share buyback. 3. Approved the delegation of authority to the Board of Directors of the Company to conduct the Share Buyback in accordance with the prevailing regulations.		
Realization	It has been realized in 2025.		

16th Agenda	Others (This Agenda do not require Meeting approval)
AGMS Resolutions	A. Report of the Sustainable Finance Action Plan (RAKB) of the Company. The Company reports to the Meeting, regarding RAKB of 2024 consists of realization of 2024 action plan of the Company and action plans that will be implemented by the Company in 2025, which covers: a. development of sustainable finance products and/or portfolio; b. capacity development programs; c. internal adjustments; and d. sustainable Corporate Social Responsibility programs. In accordance with POJK No. 51/POJK.03/2017 on the Implementation of Sustainable Finance for Financial Services Institutions, Issuers, and Public Companies, the Company reported to the Meeting that the realization of RAKB 2024 and RAKB 2025 had been submitted by the Company to OJK Bank Supervisor on 22 November 2024. B. Accountability Report on the Use of Fund Proceeds: - Shelf Registration Sukuk Mudharabah I Phase II Year 2019 Series C; - Shelf-Registration Bonds III Phase I year 2019 Series C; and - Shelf-Registration Subordinated Bonds I Phase I Year 2019. The Company reported to the Meeting the accountability report on the use of proceeds from the Bonds/ Sukuk had been reported by the Company to the Capital Markets OJK with a copy to the BEI and OJK Bank Supervisory, respectively via letter No. 001/DIR/I/2020 dated 8 January 2020. As for the position of 31 December 2024, the funds obtained from each Bond/Sukuk are: - Shelf Registration Sukuk Mudharabah I Phase II Year 2019 Series C amounting to Rp481,000,000,000; - Shelf-Registration Bonds III Phase I year 2019 Series C amounting to Rp83,000,000,000; and - Shelf-Registration Subordinated Bonds I Phase I Year 2019 amounting to Rp429,000,000,000, has been fully used in accordance with the plan as disclosed in the respective Prospectus. C. Report on the End of Tenure and Re-appoinment of Audit Committee Member of the Company. With regard to: 1) The Company's Audit Committee Charter; and 2) Recommendation of Nomination & Remuneration Committee No. 005/NomRem/KP/III/2025 dated 10 March 2025 that has been approved based on BOC Circular Resolution No. 013/DEKOM/KP/III/2025 dated 12 March 2025 and BOD Circular Resolution No. 001/SIR/DIR/III/2025 dated 12 March 2025, Reappointment of the Company's Audit Committee member, namely Ms. Angelique Dewi Daryanto, as the Company's Audit Committee Member, with a tenure 2025-2028. Following the reappointment mentioned above, there is no change in the composition of the membership. The composition of the Company's Audit Committee Member is as follows: 1) Dody Budi Waluyo, as Chairman and Member; 2) Glenn M. S. Yusuf, as Member; 3) Endang Kussulanjari S, as Member; and 4) Angelique Dewi Daryanto, as Member. All those Audit Committe members have a tenure that commencing from the closing of the Meeting until the closing of the 3rd (third) AGMS after the reappointment of those members and the appointment of such new member without prejudicing the rights of the Company's BOC to dismiss at any time. D. Report on the Realization of the Transfer of the Company's Shares Buyback. The Company reported to the Meeting regarding the Realization of the Transfer of Buyback Shares of the Company, which is the transfer of shares from the shares' buyback approved at the Annual GMS on 3 April 2024, there were no transferred shares resulting from the buyback.
Realization	It has been realized in 2025.

EXTRAORDINARY GMS (EGMS) ON 26 JUNE 2025

The EGMS of the Bank on 26 June 2025, was held electronically using the eASY.KSEI application and physically at the CIMB Niaga head office, in accordance with POJK No. 16/POJK.04/2020 and the provisions of the Bank's Articles of Association.

Day, Date and Time	Thursday, 26 June 2025, Pukul 2:29 p.m. – 3:22 p.m. Western Indonesian Time
Location	Meeting Room, M Floor Graha CIMB Niaga, Jl. Jend. Sudirman Kav. 58, South Jakarta,12190
Quorum	The EGMS was attended by shareholders and/or their proxies representing 23,780,066,661 shares, or approximately 94.5823% of the total number of shares with valid voting rights issued by the Company (Class A and Class B shares), totaling 25,142,205,843 shares. Therefore, the quorum requirements for decision-making on the Meeting Agenda have been met: at least 3/4 (three-quarters) of the total number of shares with valid voting rights for Agenda 1 through 4, at least 2/3 (two-thirds) of the total number of shares with valid voting rights for Agenda Item 5, and at least 1/2 (one-half) of the total number of shares with valid voting rights issued by the Company for Agenda Item 6 and 7.
EGMS Chairman	Didi Syafruddin Yahya as President Commissioner based on Circular Letter of the Board of Commissioners No. 022/DEKOM/KP/V/2025 dated 27 May 2025.

Presence of members of the BOC, including the President Commissioner

Name	Position	Description
Didi Syafruddin Yahya	President Commissioner	Attend
Glenn M. S. Yusuf	Vice President Commissioner (Independent)	Attend via video conference
Sri Widowati	Independent Commissioner	Attend via video conference
Vera Handajani	Commissioner	Attend via video conference
Farina J. Situmorang	Independent Commissioner	Attend via video conference
Dody Budi Waluyo	Independent Commissioner	Attend via video conference
Novan Amirudin	Commissioner	Attend

Presence of members of BOD, including the President Director

Name	Position	Description
Lani Darmawan	President Director	Attend
Lee Kai Kwong	Director	Attend
John Simon	Director	Attend via video conference
Fransiska Oei	Director, also serving as Compliance Director	Attend
Pandji P. Djajanegara	Director	Attend via video conference
Henky Sulistyo	Director	Attend via video conference
Joni Raini	Director	Absent
Rusly Johannes	Director	Attend via video conference
Noviady Wahyudi	Director	Attend via video conference
Rico Usthavia Frans*	Director	Attend via video conference

* Effective as of the closing of the Annual GMS on 14 April 2025 and after obtaining approval from the OJK and/or fulfilling the requirements stipulated in the approval from the OJK.

Presence of members of the SSB

Name	Position	Description
Prof. Dr. M. Quraish Shihab, MA	Chairman	Attend via video conference
Prof. Dr. Fathurrahman Djamil, MA	Member	Attend via video conference
Dr. Yulizar Djamaluddin Sanrego, M.EC.	Member	Attend via video conference

Presence of members of the Audit Committee, including the Chairman of the Audit Committee

Name	Position	Description
Dody Budi Waluyo	Chairman	Attend via video conference
Glenn M. S. Yusuf	Member	Attend via video conference
Endang Kussulanjari S.	Member	Attend via video conference
Angelique Dewi Daryanto	Member	Attend via video conference

Presence of members of the NRC, including the Chairman of the NRC

Name	Position	Description
Sri Widowati	Chairwomen	Attend via video conference
Didi Syafruddin Yahya	Member	Attend
Glenn M. S. Yusuf	Member	Attend via video conference
Nora Joice Kimbal	Member	Absent

Presence of members of the ROC, including the Chairman of the ROC

Name	Position	Description
Glenn M. S. Yusuf	Chairman	Attend via video conference
Didi Syafruddin Yahya	Member	Attend
Vera Handajani	Member	Attend via video conference
Farina J. Situmorang	Member	Attend via video conference
Ronald. T. A. Kasim	Member	Absent
Dody Budi Waluyo	Member	Attend via video conference
Angelique Dewi Daryanto	Member	Attend via video conference

Presence of members of the IGC, including the Chairman of the IGC	**Name**	**Position**	**Description**
	Dody Budi Waluyo	Chairman	Attend via video conference
	Endang Kussulanjari S.	Member	Attend via video conference
	Serena K. Ferdinandus	Member	Absent
	Yulizar D. Sanrego	Member	Attend via video conference
	Achiran Pandu Djajanto	Member	Absent
	Angelique Dewi Daryanto	Member	Attend via video conference
Number of shareholders who submitted questions and/or opinions	There were no shareholders and/or shareholder proxies who asked questions and/or expressed opinions at the Meeting.		

IMPLEMENTATION STAGES OF THE EGMS ON 26 JUNE 2025

Activity	Date	Description
Notification of the Plan and Agenda of the EGMS to Regulators	2 May 2025	Submitted to the OJK, the IDX, and the KSEI 5 (five) working days prior to the EGMS announcement.
EGMS Announcement	9 May 2025	1. Conducted 14 (fourteen) days prior to the EGMS Invitation, excluding the dates of the Announcement and EGMS Invitation. 2. Published in Indonesian and English on the Bank's website, the IDX website, and the KSEI website via the eASY.KSEI application. 3. The announcement report is submitted to the OJK and IDX on the same day and date (hardcopy and e-reporting via SPE OJK & IDXNet).
Recording Date of List of Shareholders entitled to attend the EGMS	27 May 2025	Recorded 1 (one) working day prior to the EGMS Invitation.
Invitation including explanation of each EGMS agenda item	28 May 2025	1. Conducted 28 (twenty-eight) days prior to the implemetation of the EGMS, excluding the dates of the EGMS Invitation and Implementation. 2. Published in Indonesian and English on: a. The daily newspaper "Investor Daily"; b. Bank website, the IDX website, and the KSEI website via the eASY.KSEI application. 3. Proof of the advertisement and the report of the EGMS Invitation must be submitted to the OJK and the IDX on the same day and date (hardcopy and e-reporting via SPE OJK & IDXNet).
Implementation of the EGMS	26 June 2025	The EGMS will be held (i) electronically using the eASY.KSEI application and in accordance with POJK No. 16/POJK.04/2020 concerning the Electronic Implementation of General Meetings of Shareholders of Public Companies in conjunction with Article 12 paragraph 12.1 of the Company's Articles of Association; and (ii) physically. All EGMS participants present physically or electronically may attend and actively participate in the EGMS.
Summary of Minutes of the EGMS	26 June 2025	Publication of the EGMS Summary (notarized) and the Summary of the EGMS Minutes are uploaded in Indonesian and English on the Bank's website, the IDX website, and the KSEI website via the eASY.KSEI application, on the same day after the EGMS closes. The Summary Report of the EGMS Minutes is submitted to the OJK and the IDX on the same day and date (hardcopy and e-reporting via SPE OJK & IDXNet).
Deed of Minutes of the EGMS	22 July 2025	The Deed of Minutes of the EGMS is submitted to the OJK and the IDX within 17 (seventeen) working days or 26 (twenty-six) calendar days after the EGMS is held, and is uploaded in Indonesian and English on the Bank's website, the IDX website, and the KSEI website. The Deed of Minutes of the EGMS is submitted to the OJK and the IDX on the same day and date (hardcopy and e-reporting via SPE OJK & IDXNet).

ELECTRONIC VOTING (E-VOTING) AND COUNTING MECHANISM

CIMB Niaga convenes its EGMS using a deliberation-for-consensus mechanism in decision-making. In order to ensure that consensus is achieved while maintaining the independence and confidentiality of shareholders in exercising their voting rights, resolutions are adopted through a closed voting process.

Resolutions at the EGMS are passed in accordance with the applicable quorum requirements, and voting is conducted for each agenda item of the meeting. For shareholders and/or their proxies who attend physically, voting is conducted individually and electronically (e-Voting) at the meeting venue (e-Voting at the Meeting Venue) using smartphones or other mobile devices (such as tablets) or touchscreen monitors provided by the Bank, thereby safeguarding the confidentiality of shareholders' votes. Shareholders and/or their proxies who attend electronically may cast their votes through the eASY. KSEI e-Voting platform. Meanwhile, shareholders who grant their proxies through the e-Proxy mechanism are

deemed to have exercised their voting rights via eASY. KSEI and are therefore not permitted to participate in the e-Voting process at the Meeting Venue.

Disclosure of the e-Voting procedures at the EGMS venue has been comprehensively set out in the Rules of Conduct of the EGMS, which were announced and uploaded on the Bank's website concurrently with the EGMS Invitation of Meeting and read aloud by the Corporate Secretary prior to the commencement of the EGMS. In addition to being included in the Rules of Conduct of the EGMS, the e-Voting procedures at the Meeting Venue were also made available on the Bank's website in the form of an illustrative video.

INDEPENDENT PARTIES TO CALCULATE VOTES

At the EGMS held on 26 June 2025, CIMB Niaga appointed independent parties, namely: (i) Ashoya Ratam, S.H., M.Kn., Public Notary; and (ii) PT Bima Registra, Securities Administration Bureau, to conduct the vote counting and/or validation and tabulation of votes at the EGMS.

RESOLUTIONS OF THE EGMS ON 26 JUNE 2025

The resolutions of the EGMS are documented in Deed No. 98 dated 26 June 2025, made before Ashoya Ratam, S.H., M.Kn., Notary in the Administrative City of South Jakarta.

The details of the resolutions of the EGMS dated 26 June 2025 are as follows:

1st Agenda	Approval on the Spin-Off of the Company's Sharia Business Unit by Establishing a Legal Entity of PT Bank CIMB Niaga Syariah.		
Vote Results	Total Majority Votes: 23,779,545,261 shares or 99.9978% (Agree)		
	Agree	Against	Abstain/No Votes#
	23,732,703,061 shares (99.8008%)	521,400 shares (0.0022%)	46,842,200 shares (0.1970%)
EGMS Resolutions	1. Approved the separation (spin-off) of the Sharia Business Unit of PT Bank CIMB Niaga Tbk by establishing a legal entity PT Bank CIMB Niaga Syariah, and to authorize any other actions that may be required to implement such separation (Spin-Off), including to carry out a capital participation in PT Bank CIMB Niaga Syariah; 2. Approved to grant power and authority to the Board of Directors (BOD) of the Company with the right of substitution, to perform any and all necessary actions in relation to matters pertaining to such Spin-Off with due observance of the Company's Articles of Association and prevailing laws and regulations; and 3. Ratified all actions that have been taken by the BOD and/or Board of Commissioners (BOC) of the Company without any exception in relation to matters pertaining to such Spin-Off with due observance of the Company's Articles of Association and prevailing laws and regulations.		
Realization	It has been realized in 2025.		

2nd Agenda	Approval on the Spin-Off Design.		
Vote Results	Total Majority Votes: 23,779,545,261 shares or 99.9978% (Agree)		
	Agree	Against	Abstain/No Votes#
	23,732,703,061 shares (99.8008%)	521,400 shares (0.0022%)	46,842,200 shares (0.1970%)
EGMS Resolutions	1. Approved the Spin-Off Design of the Sharia Business Unit of PT Bank CIMB Niaga Tbk prepared by the Company's BOD and approved by the Company's BOC; 2. Approved to grant power and authority to the BOD of the Company with the right of substitution, to perform any and all necessary actions in relation to matters pertaining to the Sharia Business Unit of PT Bank CIMB Niaga Tbk Spin-Off Design with due observance of the Company's Articles of Association and prevailing laws and regulations; and 3. Ratified all actions that have been taken by the BOD and/or the BOC of the Company without any exception in relation to matters relating to the Spin-Off Design with due observance of the Company's Articles of Association and prevailing laws and regulations.		
Realization	It has been realized in 2025.		

3rd Agenda	Approval on the Draft of Spin-Off Deed.		
Vote Results	Total Majority Votes: 23,779,545,261 shares or 99.9978% (Agree)		
	Agree	Against	Abstain/No Votes#
	23,732,703,061 shares (99.8008%)	521,400 shares (0.0022%)	46,842,200 shares (0.1970%)
EGMS Resolutions	1. Approved the Draft of Spin-Off Deed; 2. Approved to grant of power and authority to the BOD of the Company with the right of substitution, to take any and all actions in relation to matters relating to the Draft of Spin-Off Deed with due observance of the Company's Articles of Association and prevailing laws and regulations, including to make or request to make all necessary deeds, letters and documents, appear before the authorized parties/officials, to apply for approval and/or make notification to the authorized parties/officials to obtain approval from OJK in accordance with the prevailing laws and regulations and to make amendments and/or additions in the form necessary to obtain such approval or receipt of notification, and to carry out other actions that may be required without any exception; and 3. Ratified all actions that have been taken by the Company's BOD and/or BOC without any exception in relation to the matters relating to the Spin-Off Deed with due observance of the Company's Articles of Association and prevailing laws and regulations.		
Realization	It has been realized in 2025.		

4th Agenda	Approval on the Draft of PT Bank CIMB Niaga Syariah Establishment Deed.		
Vote Results	Total Majority Votes: 23,779,545,261 shares or 99.9978% (Agree)		
	Agree	Against	Abstain/No Votes#
	23,732,703,061 shares (99.8008%)	521,400 shares (0.0022%)	46,842,200 shares (0.1970%)
EGMS Resolutions	1. Approved the Draft of Establishment Deed of the Sharia Commercial Bank as the result of Spin-Off, namely the Establishment Deed of PT Bank CIMB Niaga Syariah; 2. Approved to grant power and authority to the BOD of the Company with the right of substitution, to perform any and all necessary actions in relation to matters pertaining to the Deed of Establishment of PT Bank CIMB Niaga Syariah, including but not limited to signing the Deed of Establishment of PT Bank CIMB Niaga Syariah, apply for legalization of PT Bank CIMB Niaga Syariah as a legal entity from Ministry of Law of Republic of Indonesia and relevant institutions, and to carry out other actions that may be required without any exception with due observance of the Company's Articles of Association and prevailing laws and regulations; and 3. Ratified all actions that have been taken by the Company's BOD and/or BOC without any exception in relation to matters relating to the Deed of Establishment of PT Bank CIMB Niaga Syariah with due observance of the Company's Articles of Association and prevailing laws and regulations.		
Realization	It has been realized in 2025.		

5th Agenda	Approval on the Changes to the Company's Articles of Association that Applicable on the Effectiveness of Spin-Off Date.		
Vote Results	Total Majority Votes: 23,779,545,261 shares or 99.9978% (Agree)		
	Agree	Against	Abstain/No Votes#
	23,732,703,061 shares (99.8008%)	521,400 shares (0.0022%)	46,842,200 shares (0.1970%)
EGMS Resolutions	1. Approved the amendments to the Company's Articles of Association effective on the Spin-Off Effective Date, namely (i) to delete references to sharia business activities from Article 3 (Purpose, Objectives and Business Activities), (ii) to delete references to the Sharia Supervisory Board from Article 11 (General Meeting of Shareholders), and (iii) to delete Article 20 (Sharia Supervisory Board) and Article 21 (Duties and Authorities of the Sharia Supervisory Board), while also taking into account the implementation of the 2020 Indonesian Standard Industrial Classification (KBLI), with the full details of the amendments to the Company's Articles of Association will be presented during the Meeting; 2. Approved to grant power and authority to the BOD of the Company with the right of substitution, to restate the resolution regarding the amendments of the Company's Articles of Association in a notary deed, to notify/report to the authorities, and with due regard to the foregoing, to perform any necessary actions in accordance with the laws and regulations; and 3. Ratified all actions that have been taken by the Company's BOD and/or BOC without any exception in relation to matters relating to the amendment of the Company's Articles of Association with due observance of the Company's Articles of Association and prevailing laws and regulations.		
Realization	It has been realized in 2025.		

6th Agenda	Approval on the Dissolution and Resignation of Members of the Sharia Supervisory Board of the Company that Applicable on the Spin-Off Effective Date.		
Vote Results	Total Majority Votes: 23,779,545,861 shares or 99.9978% (Agree)		
	Agree	Against	Abstain/No Votes#
	23,732,703,661 shares (99.8008%)	520,800 shares (0.0022%)	46,842,200 shares (0.1970%)
EGMS Resolutions	1. Approved the dissolution and received the proposal resignation of all members of the Sharia Supervisory Board and provided full release and discharge (acquit de charge) of their responsibilities during their positions as long as the actions are reflected in the Company's books and not conflict or violate the applicable laws and regulations and thanked them for their contributions and services effective on the Spin-Off Effective Date; and 2. Approved to grant of power and authority to the BOD of the Company with the right of substitution, to restate the resolution regarding the decision of this Meeting's agenda in the notary deed and to report to the authorities, and with due regard to the foregoing, to perform any acts necessary in accordance with the laws and regulations. With the effective resignation of all members of the Sharia Supervisory Board and the effective Spin-Off on the Spin-Off Effective Date, the Company dissolves the Sharia Supervisory Board organ in the Company.		
Realization	It has been realized in 2025.		

7th Agenda	Approval on the Changes in the Composition of the Company's Board of Directors and/or Board of Commissioners that Applicable on the Spin-Off Effective Date.		
Vote Results	Total Majority Votes: 23,396,528,516 shares or 98.3871% (Agree)		
	Agree	Against	Abstain/No Votes#
	23,349,686,316 shares (98.1902%)	383,538,145 shares (1.6129%)	46,842,200 shares (0.1970%)
EGMS Resolutions	1. Accepting the proposal resignation of PANDJI P. DJAJANEGARA from his position as Director of the Company and provided full release and discharge (acquit de charge) of his responsibilities during his positions as long as the actions are reflected in the Company's books and not conflict or violate the applicable laws and regulations and thanked him for his contributions and services effective on the Spin-Off Effective Date. Thus, the composition of the Company's BOD effective on the Spin-Off Effective Date are as follows:* **BOARD OF DIRECTORS** President Director : Lani Darmawan Director : Lee Kai Kwong Director : John Simon Director and Director of Compliance : Fransiska Oei Director : Henky Sulistyo Director : Joni Raini Director : Rusly Johannes Director : Noviady Wahyudi Director : Rico Usthavia Frans** * Effective on the Spin-Off Effective Date. ** Effective since the closure of the Annual General Meeting of Shareholders dated 14 April 2025, and upon obtaining the OJK approval and/or fulfilled of the requirements as determined in the OJK approval. 2. Approved to grant of power and authority to the BOD of the Company with the right of substitution, to restate the resolution regarding the Change to the Company's BOD Composition in the notary deed and to report to the authorities, and with due regard to the foregoing, to perform any acts necessary in accordance with the law and regulations.		
Realization	It has been realized in 2025.		

DECISIONS AND REALIZATION OF RESULTS OF THE PREVIOUS ANNUAL GMS

RESOLUTIONS OF AGMS HELD ON 3 APRIL 2024

The resolutions of the AGMS were set out in Deed No. 13 dated 3 April 2024, made before Ashoya Ratam S.H., M.Kn., a Notary in South Jakarta (Notary). The decision to approve changes to the composition of the Company's Board of Commissioners by appointing Dody Budi Waluyo as an Independent Commissioner was restated in Deed No. 56 dated 30 August 2024, drawn up before the aforementioned Notary and received notification from the Minister of Law and Human Rights of the Republic of Indonesia (Menkumham) in Letter No. AHU-AH.01.09-0247491 dated 3 September 2024.

The details of the AGMS resolutions on 3 April 2024, are as follows:

1st Agenda	Approval of the Annual Report and the Consolidated Financial Statements of the Company for the Financial Year Ended on 31 December 2023.		
Vote Results	Total Majority Votes: 23,909,940,381 shares or 100.0000% (Agree)		
	Agree	Against	Abstain/No Votes#
	23,857,134,081 shares (99.7791%)	400 shares (0.0000%)	52,806,300 shares (0.2209%)
AGMS Resolutions	1. Approved the Company's Annual Report for the financial year ended on 31 December 2023; 2. Ratified the Company's Consolidated Financial Statements for the financial year ended on 31 December 2023 as audited by the Public Accounting Firm of "Tanudiredja, Wibisana, Rintis & Rekan" (member firm of PricewaterhouseCoopers global network) as stated in its report dated 19 February 2024, with opinion that "The Consolidated Financial Statements present fairly, in all material respects, the consolidated financial position of the Group as of 31 December 2023, and its consolidated financial performance and its consolidated cash flows for the year then ended, in accordance with Indonesian Financial Accounting Standards"; 3. Ratified the Supervisory Duties Report of the BOC and SSB of the Company for the financial year ended on 31 December 2023; and 4. Granted the acquit and discharge (volledig acquit et décharge) to the members of the BOC, BOD and SSB of the Company for the management and supervision performed in the financial year 2023 provided the management and supervision actions are reflected in the Company's Annual Report for the Financial Year ended on 31 December 2023.		
Realization	It has been realized in 2024.		

2nd Agenda	Determination of the Use of the Company's Profits for the Fiscal Year Ended 31 December 2023.		
Vote Results	Total Majority Votes: 23,909,913,881 shares or 99.9999% (Agree)		
	Agree	Against	Abstain/No Votes#
	23,861,769,581 shares (99.7985%)	26,900 shares (0.0001%)	48,144,300 shares (0.2014%)
AGMS Resolutions	Approved the appropriation of the Net Profit of the Company (Company only) for the Financial Year ended on 31 December 2023 of Rp6,168,722,836,227 (the Company's Net Profit for the Financial Year 2023), as follows: 1. To be distributed as final cash dividends at a maximum of 50% of the Company's Net Profit for the Financial Year 2023 or a maximum of Rp3,084,361,418,113 (gross), with the following schedules: a. Announcement of Schedule and Procedures for Dividend Distribution : 3 April 2024 b. Cum Dividend - Regular and Negotiation Market : 19 April 2024 c. Ex-Dividend - Regular and Negotiation Market : 22 April 2024 d. Cum Dividend - Cash Market : 23 April 2024 e. Recording date for eligible shareholders : 23 April 2024 f. Ex-Dividend in Cash Market : 24 April 2024 g. Dividend Distribution for the Financial Year 2023 : 3 May 2024 and granted the delegation of authority to the BOD for determining the distribution procedures of cash dividends with regard to the prevailing provisions in the Capital Markets sector; 2. Not set aside any reserve, considering the minimum statutory reserve as required in Article 70 of the Company Law No. 40 of 2007 (the Company Law) has been complied; and 3. To record the remaining Company's Net Profit for the Financial Year 2023, after deducted with dividend payments, amounted to Rp3,084,361,418,113 as the retained earnings to finance the Company's business activities.		
Realization	It has been realized in 2024.		

3rd Agenda	Appointment of Public Accountant and Public Accounting Firm for the Financial Year 2024 and Determination of the Honorarium and Other Requirements related to the Appointment.		
Vote Results	Total Majority Votes: 23,909,940,381 shares or 100.0000% (Agree)		
	Agree	Against	Abstain/No Votes#
	23,861,929,781 shares (99.7992%)	400 shares (0.0000%)	48,010,600 shares (0.2008%)
AGMS Resolutions	1. Approved the appointment of JIMMY PANGESTU and Public Accounting Firm of "TANUDIREDJA, WIBISANA, RINTIS & REKAN" (member firm of PricewaterhouseCoopers global network) which are listed in OJK, as a Public Accountant and the Public Accounting Firm, respectively or the appointment of other Public Accountant from the same Public Accounting Firm, in the event he is permanently unable to audit the Company's Consolidated Financial Statements for the Financial Year 2024; 2. Approved the delegation of authority to the Company's BOC to appoint other Public Accountant and Public Accounting Firm, in the event of the appointed Public Accountant and/or Public Accounting Firm is unable to complete the audit services or is permanently unable to audit the Company's Consolidated Financial Statements for the Financial Year 2024. For the said delegation of authority, the following terms shall apply: a. other Public Accounting Firm who is appointed by the Company's BOC must be one of the big four Public Accounting Firms in Indonesia; b. the appointment shall be based on the Company's Audit Committee recommendation; c. the honorarium amounts and other appointment terms for other Public Accounting Firm shall be determined competitively and reasonably; d. no objection from in OJK; and e. the appointment shall be not against the applicable laws and regulations. 3. Approved the determination of the honorarium for Public Accounting Firm for the annual audit fees for the Company's Consolidated Financial Statements for the 2024 Fiscal Year at a maximum of Rp9.819.008.000 (excluded VAT, OPE); 4. Approved the delegation of authority to the Company's BOD to carry out matters deemed necessary in relation to the appointment of the Public Accountant and Public Accounting Firm, including but not limited to organizing meetings and signing the appointment letter for the Public Accountant and Public Accounting Firm.		
Realization	It has been realized in 2024.		

4th Agenda	Reappointment of Glenn M. S. Yusuf as Vice President Commissioner (Independent) of the Company		
Vote Results	Total Majority Votes: : 23,874,628,957 shares or 99.8523% (Agree)		
	Agree	Against	Abstain/No Votes#
	23,826,622,157 shares (99.6515%)	35,311,824 shares (0.1477%)	48,006,800 shares (0.2008%)
AGMS Resolutions	Approved the reappointment of GLENN M. S. YUSUF as Vice President Commissioner (Independent) of the Company, with effective term of office since the close of the Meeting until the closing of the 3rd (third) Annual General Meeting of the Shareholders (GMS) after the effective date of the appointment without prejudicing the rights of the GMS to dismiss at any time in accordance with the provision as stated in Article 119 of the Company Law.		
Realization	It has been realized in 2024.		

5th Agenda	Reappointment of Dato' Abdul Rahman Ahmad as Commissioner of the Company		
Vote Results	Total Majority Votes: 23,901,046,412 shares or 99.9628% (Agree)		
	Agree	Against	Abstain/No Votes#
	23,853,027,612 shares (99.7620%)	8,894,369 shares (0.0372%)	48,018,800 shares (0.2008%)
AGMS Resolutions	Approved the reappointment of DATO' ABDUL RAHMAN AHMAD as Commissioner of the Company, with effective term of office since the close of the Meeting until the closing of the 3rd (third) Annual GMS after the effective date of the appointment without prejudicing the rights of the GMS to dismiss at any time in accordance with the provision as stated in Article 119 of the Company Law.		
Realization	It has been realized in 2024.		

6th Agenda	Reappointment of Fransiska Oei as Director and Compliance Director of the Company.		
Vote Results	Total Majority Votes: 23,901,046,412 shares or 99.9628% (Agree)		
	Agree	Against	Abstain/No Votes#
	23,853,039,612 shares (99.7620%)	8,894,369 shares (0.0372%)	48,006,800 shares (0.2008%)
AGMS Resolutions	Approved the reappointment of FRANSISKA OEI as Director concurrently as Compliance Director of the Company, with effective term of office since the close of the Meeting until the closing of the 3rd (third) Annual GMS after the effective date of the appointment without prejudicing the rights of the GMS to dismiss at any time in accordance with the provision as stated in Article 105 of the Company Law.		
Realization	It has been realized in 2024.		

7th Agenda	Reappointment of Pandji P. Djajanegara as Director of the Company.		
Vote Results	Total Majority Votes: 23,901,046,412 shares or 99.9628% (Agree)		
	Agree	Against	Abstain/No Votes#
	23,853,039,912 shares (99.7620%)	8,894,369 shares (0.0372%)	48,006,500 shares (0.2008%)
AGMS Resolutions	Approved the reappointment of PANDJI P. DJAJANEGARA as Director of the Company, with effective term of office since the close of the Meeting until the closing of the 3rd (third) Annual GMS after the effective date of the appointment without prejudicing the rights of the GMS to dismiss at any time in accordance with the provision as stated in Article 105 of the Company Law.		
Realization	It has been realized in 2024.		

8th Agenda	Reappointment of Tjioe Mei Tjuen as Director of the Company.		
Vote Results	Total Majority Votes: 23,901,046,412 shares or 99.9628% (Agree)		
	Agree	Against	Abstain/No Votes#
	23,853,039,912 shares (99.7620%)	8,894,369 shares (0.0372%)	48,006,500 shares (0.2008%)
AGMS Resolutions	Approved the reappointment of TJIOE MEI TJUEN as Director of the Company, with effective term of office since the close of the Meeting until the closing of the 3rd (third) Annual GMS after the effective date of the appointment without prejudicing the rights of the GMS to dismiss at any time in accordance with the provision as stated in Article 105 of the Company Law.		
Realization	It has been realized in 2024.		

9th Agenda	Approval of changes to the composition of the Company's Board of Commissioners by appointing Dody Budi Waluyo as an Independent Commissioner.		
Vote Results	Total Majority Votes: 23,909,940,081 shares or 100.0000% (Agree)		
	Agree	Against	Abstain/No Votes#
	23,861,921,881 shares (99.7992%)	700 shares (0.0000%)	48,018,200 shares (0.2008%)
AGMS Resolutions	1. Approved to change the Company's BOC composition, by appointing DODY BUDI WALUYO as Independent Commissioner of the Company, with effective term of office since the closure of the Meeting which appoints him and upon obtaining the OJK approval and/or fulfilled of the requirements as determined in the OJK approval letter (the "Effective Date) until the closing of the 3rd (third) Annual GMS after the Effective Date of the appointment without prejudicing the rights of the GMS to dismiss at any time in accordance with the provision as stated in Article 119 of the Company Law. In terms of OJK does not approve the appointment or the requirements as determined by OJK are not fulfilled, then the appointments will be null and void without requiring a GMS approval. Accordingly, the composition of the Company's BOC, shall be as follows: **BOARD OF COMMISSIONERS** President Commissioner : DIDI SYAFRUDDIN YAHYA Vice President Commissioner (Independent) : GLENN M. S. YUSUF Independent Commissioner : SRI WIDOWATI Commissioner : DATO' ABDUL RAHMAN AHMAD Commissioner : VERA HANDAJANI Independent Commissioner : FARINA J. SITUMORANG Independent Commissioner : DODY BUDI WALUYO* *Effective since the closure of the Meeting which appoints him and upon obtaining the OJK approval and/or fulfilled of the requirements as determined in the OJK approval. 2. Approved the delegation of authority with substitution right to the Company's BOD, to restate the resolution regarding the Change to BOC Composition of the Company in the notary deed and to report to the authorities, and with due regard to the foregoing, to perform any acts necessary in accordance with the laws and regulations.		
Realization	It has been realized in 2024.		

10th Agenda	Determination on Salary or Honorarium and Other Allowances for the BOC and SSB of the Company as well as Salary, Allowances and Tantiem/Bonus for the BOD of the Company.		
Vote Results	Total Majority Votes: 23,757,372,335 shares or 99.3619% (Agree)		
	Agree	Against	Abstain/No Votes#
	23,708,101,435 shares (99.1558%)	152,568,446 shares (0.6381%)	49,270,900 shares (0.2061%)
AGMS Resolutions	1. Approved and determined the amount of salary or honorarium and other allowances for the BOC in the financial year 2024 maximum of Rp29,865,000,000 (gross), and granted the delegation of authority to the Company's President Commissioner to determine the amounts of salary or honorarium and other allowances for each member of the Company's BOC, by considering the Nomination and Remuneration Committee (NRC) recommendation; 2. Approved and determined the amount of salary or honorarium and other allowances for SSB in the financial year 2024 maximum of Rp3,215,000,000 (gross), and granted the delegation of authority to the Company's President Commissioner to determine the amounts of salary or honorarium and other allowances for each member of the Company's SSB, by considering the NRC recommendation; All members of the BOC (including Independent Commissioners) and SSB do not receive any tantiem/bonus; 3. Approved the total amount of tantiem/bonus for the financial year of 2023 which will be paid in 2024 for the Company's BOD, maximum of Rp86,315,000,000 (gross),including the provision of variable remuneration in the form of share or share-based instrument issued by the Company, and granted the delegation of authority to the Company's BOC to determine the amounts of tantiem/bonus for each member of the Company's BOD, by considering the NRC recommendation; The provision of variable remuneration in the form of share or share-based instrument is in accordance with OJK Regulation No. 45/POJK.03/2015 regarding the Implementation of Governance in Granting Remuneration for Commercial Banks (POJK No. 45/2015) and the Company's Policy; 4. Approved the use of the buyback of the Company's shares totaling 201,600 (two hundred one thousand six hundred) shares as a variable remuneration to the members of Management who are classified as the Company's Material Risk Takers (MRT) and will be to be paid in 2025 and 2026 in accordance with POJK No. 45/2015; and 5. Approved the delegation of authority to the Company's BOC to determine the amounts of salary, holiday allowances and other allowances for each member of the Company's BOD for the financial year 2024, and determine the terms and conditions for granting variable remuneration to the members of Management who are classified as the Company's Material Risk Takers (MRT), by considering the NRC recommendation. Total salary, holiday allowance and other allowances for the Company's BOD for the financial year 2024 will be disclosed in the Company's 2024 Annual Report.		
Realization	It has been realized in 2024.		

11th Agenda	Approval on the Update of the Recovery Plan of the Company.		
Vote Results	Total Majority Votes: 23,909,939,881 shares or 100.0000% (Agree)		
	Agree	Against	Abstain/No Votes#
	23,861,471,881 shares (99.7973%)	900 shares (0.0000%)	48,468,000 shares (0.2027%)
AGMS Resolutions	1. Approved the update of Recovery Plan that has been submitted by the Company to the OJK on 20 November 2023; and 2. Approved the delegation of authority to the Company's BOC and BOD to take any and all necessary actions in relation to the Company's updated Recovery Plan, respectively with regard to the POJK No. 14/POJK.03/2017 regarding Recovery Plan for Systemic Banks, as well as the other related regulations.		
Realization	It has been realized in 2024.		

12th Agenda	Approval of the Company's Share Buyback and Transfer Plan.		
Vote Results	Total Majority Votes: 23,764,326,835 shares or 99.3910% (Agree)		
	Agree	Against	Abstain/No Votes#
	23,715,057,135 shares (99.3910%)	145,613,946 shares (0.6090%)	49,269,700 shares (0.2061%)
AGMS Resolutions	1. Approved the Company's shares buyback from public shareholders, at a maximum of 202,000 shares and at a maximum cost of IDR500,000,000 (including transaction and taxes costs) with regard to the prevailing regulations, with a maximum share buyback period of 12 (twelve) months from the approval date; 2. Approved the transfer of shares from share buyback through the distribution of variable remuneration in the form of shares or share-based instruments issued by the Company to parties categorized as the Company's MRT for a maximum of 3 (three) years after completion of the share buyback; and 3. Approved the delegation of authority to the BOD of the Company to conduct the Share Buyback in accordance with the prevailing regulations.		
Realization	It has been realized in 2024.		

13th Agenda	Changes to the Company's AOA		
Vote Results	Total Majority Votes: 23,909,939,881 shares or 100.0000% (Agree)		
	Agree	Against	Abstain/No Votes#
	23,861,320,881 shares (100%)	900 shares (0.0000%)	48,619,000 shares (0.2033%)
AGMS Resolutions	1. Approved the changes to the Company's AOA, namely several provisions in Article 14 paragraph 2, Article 14 paragraph 7, Article 17 paragraph 3, Article 17 paragraph 8,Article 18 paragraph 1, and Article 19 paragraph 8, due to the adjustments to OJK Regulation No. 17 of 2023 and as detailed changes to the Company's AOA have been completely presented at the Meeting; and 2. Approved the delegation of authority to the Company's BOD with substitution right, to restate the resolution regarding the changes of the Company's AOA and restated the entire Company's AOA in a notary deed, to notify/report to the authorities, and with due regard to the foregoing, to perform any necessary actions in accordance with the laws and regulations.		
Realization	It has been realized in 2024.		

14th Agenda	Others (This Meeting Agenda does not require Meeting approval)
Report to the AGMS	a. Report of the Sustainable Finance Action Plan (RAKB) of the Company. The Company reports to the Meeting, regarding: 1) Realization of 2023 RAKB and 2024-2028 RAKB have been submitted to the OJK Bank Supervision on 17 November 2023; 2) 2024 – 2028 RAKB consists of realization of 2023 action plan of the Company and action plans that will be implemented by the Company in 2024-2028, which covers: a) development of sustainable finance products and/or portfolio; b) capacity building programs; c) internal adjustments; and d) sustainable Corporate Social Responsibility programs.
	b. Report on Changes in the Company's Audit Committee Members. 1) With regard to: a) The Company's Audit Committee Charter; b) Recommendation of NRC No. 004/NOMREM/KP/II/2024 dated 23 February 2024 that has been approved based on BOC Circular Resolution No.004/DEKOM/KP/III/2024 dated 29 February 2024 and BOD Circular Resolution No. 001/SIR/DIR/III/2024 dated 1 March 2024; The Company reported to the Meeting regarding changes to the Company's Audit Committee Members, namely: - Reappointed Glenn M. S. Yusuf, as Audit Committee Member of the Company, with a tenure of 2024-2026; - Reappointed Endang Kussulanjari S., as Audit Committee Member of the Company, with a tenure of 2024-2026; - Appointed Dody Budi Waluyo, as Chairman (concurrently as member) of the Audit Committee of the Company, with a tenure since the closure of the Meeting which appoints him and upon obtaining OJK approval and/or fulfilled of the requirements as determined in the OJK approval until the closing of the 3rd (third)Annual GMS after his appointment. With the reappointment of those members and the appointment of a new member above, the composition of Audit Committee membership became as follows: 1) Dody Budi Waluyo*, as Chairman concurrently as Member; 2) Glenn M. S. Yusuf, as Member**; 3) Endang Kussulanjari S., as Member; 4) Angelique Dewi Daryanto, as Member; * effective since the closure of the Meeting which appoints him and upon obtaining the OJK approval and/or fulfilled of the requirements as determined in the OJK approval. ** temporary serving as Chairman of the Audit Committee since the closing of the Annual GMS on 3 April 2024 until the appointment of Dody Budi Waluyo as Chairman of the Audit Committee was declared effective. In the event of OJK did not approve the appointment or the requirements as determined by OJK are not fulfilled, then the appointment of the new chairman will be void. Subsequently, Glenn M. S. Yusuf will remain as the Chairman (concurrently as Member) of the Audit Committee.
	c. Accountability report on the Use of Proceeds: - Shelf Registration Bonds II Bank CIMB Niaga Phase IV Year 2018 Series C; - Subordinated Bond III Bank CIMB Niaga Year 2018 Series A; and - Shelf Registration Sukuk Mudharabah I Bank CIMB Niaga Phase III Year 2020 Series B. The Company reported to the Meeting that the accountability report on the use of proceeds from the Bonds/ Sukuk had been reported by the Company to the Capital Markets OJK with a copy to the BEI and the OJK Bank Supervisory, respectively via letter No. 003/DIR/I/2019 dated 10 January 2019 and letter No. 058/DIR/VII/2020 dated 17 July 2020. As of the position of 31 December 2023, the funds obtained from: - Shelf Registration Bonds II Bank CIMB Niaga Phase IV Year 2018 Series C amounting to Rp118,000,000,000 (nett); - Subordinated Bond III Bank CIMB Niaga Year 2018 Series A amounting to Rp75,000,000,000 (nett); and - Shelf Registration Sukuk Mudharabah I Bank CIMB Niaga Phase III Year 2020 Series B amounting to Rp287,000,000,000 (nett), have been fully used in accordance with the plan as disclosed in the respective Prospectus.

	d. Report on the Realization of the Transfer of the Company's Share Buyback The Company reports to the Meeting regarding the Realization of the Transfer of the Company's Share Buyback, that the shares from the share buyback which was approved at the Extraordinary GMS on 25 April 2017 and the Company's Annual GMS on 15 April 2019, have been completely transferred.
Realization	It has been realized in 2024.

RESOLUTION OF THE THIRD EGMS ON 11 JANUARY 2024

The resolutions of the Third EGMS were set out in Deed No. 13 dated 11 January 2024, made before Ashoya Ratam, SH., MKn., Notary in the Administrative City of South Jakarta (Notary).

The details of the resolutions of the Third EGMS, held on 11 January 2024, are as follows:

1st Agenda	Approval of Capital Increase without Pre-emptive Rights (Non Pre-emptive Rights Issue).		
Vote Results	Total Majority Votes: 793,920,794 shares or 99.9830% (Agree)		
	Agree	Against	Abstain/No Votes#
	754,731,594 shares (95.0475%)	134,900 shares (0.0170%)	39,191,200 shares (4.9356%)
EGMS Resolutions	1. Approve Issue a maximum of 10,599,000 (ten million five hundred ninety-nine thousand) new shares with a mechanism without pre-emptive rightsM. S. 2. Granting the delegation of authority to the Company's Board of Directors with the right of substitution to determine the number of shares issued and price of the new shares; and 3. Granting the delegation of authority to the Company's Board of Commissioners, to state the realization regarding the share issuance without pre-emptive rights.		
Realization	It has been realized in 2024.		

2nd Agenda	Amendment to the Articles of Association of the Company.		
Vote Results	Total Majority Votes: 24,040,630,623 shares or 99.9993% (Agree)		
	Agree	Against	Abstain/No Votes#
	24,001,440,223 shares (99.8363%)	161,400 shares (0.0007%)	39,192,400 shares (0.1630%)
EGMS Resolutions	1. Amendment to the Article 4 paragraph 4.2. point b in the Company's Articles of Association; and 2. Granting the delegation of authority to the Board of Directors with the right of substitution, to restate the Meeting decisions and recomposing the entire Articles of Association of the Company, notify to the authorities, and perform any necessary actions in accordance with the laws and regulations		
Realization	It has been realized in 2024.		

RESOLUTIONS OF THE EGMS ON 25 OCTOBER 2024

The resolution of the EGMS were set out in Deed No. 52 dated 25 October 2024, made before Ashoya Ratam, SH., MKn., Notary in the Administrative City of South Jakarta (Notary).

The details of the resolution of the EGMS on 25 October 2024, are as follows:

1st Agenda	Approval to Change the Company's Board of Commissioners Composition.		
Vote Results	Total Majority Votes: 23,836,174,703 shares or 99.9397% (Agree)		
	Agree	Against	Abstain/No Votes#
	23,786,894,303 shares (99.7331%)	14,383,724 shares (0.0603%)	49,280,400 shares (0.2066%)
EGMS Resolutions	Approving changes to the composition of the Company's Board of Commissioners with: 1. Accepting the resignation of DATO' ABDUL RAHMAN AHMAD, from his position as Commissioner of the Company, effective since 30 June 2024. 2. Appointing NOVAN AMIRUDIN as Commissioner of the Company, with effective term of office since the date specified in the Meeting which appoints him and upon obtaining the OJK approval and/or fulfilled of the requirements as determined in the OJK approval letter (the Effective Date) until the closing of the 3rd (third) Annual GMS after the Effective Date of the appointment without prejudicing the rights of the GMS to dismiss at any time in accordance with the provision as stated in Article 119 of the Company Law. In terms of OJK does not approve the appointment or the requirements as determined by OJK are not fulfilled, then the appointments will be null and void without requiring a GMS approval. Accordingly, the composition of the Company's BOC, shall be as follows: **BOARD OF COMMISSIONERS** President Commissioner : DIDI SYAFRUDDIN YAHYA Vice President Commissioner (Independent) : GLENN M. S. YUSUF Independent Commissioner : SRI WIDOWATI Commissioner : VERA HANDAJANI Independent Commissioner : FARINA J. SITUMORANG Independent Commissioner : DODY BUDI WALUYO Commissioner : NOVAN AMIRUDIN* *Effective since the closure of the Meeting which appoints him and upon obtaining the OJK approval and/or fulfilled of the requirements as determined in the OJK approval. 3. Approved the delegation of authority with substitution right to the Company's BOD, to restate the resolution regarding the Change to BOC Composition of the Company in the notary deed and to report to the authorities, and with due regard to the foregoing, to perform any acts necessary in accordance with the laws and regulations		
Realization	It has been realized in 2024.		

2nd Agenda	Changes to the Company's Articles of Association		
Vote Results	Total Majority Votes: 23,850,545,227 shares or 99.9999% (Agree)		
	Agree	Against	Abstain/No Votes#
	23,801,278,527 shares (99.7934%)	13,200 shares (0.0001%)	49,266,700 shares (0.2066%)
EGMS Resolutions	1. Approved the changes to the Company's Articles of Association, namely Article 20, 21, 22, 23, 24 and 25 of the Company's Articles of Association to adjust with Financial Services Authority (OJK) Regulation No. 2 of 2024, as detailed changes to the Company's Articles of Association have been completely presented at the Meeting. 2. Approved the delegation of authority to the Company's BOD with substitution right, to restate the resolution regarding the changes of the Company's AOA and restated the entire Company's AOA in a notary deed, to notify/report to the authorities, and with due regard to the foregoing, to perform any necessary actions in accordance with the laws and regulations.		
Realization	It has been realized in 2024.		

STATEMENT ON UNREALIZED GMS RESOLUTIONS

CIMB Niaga has implemented all recommendations from the 2024 AGMS and EGMS, the AGMS of 14 April 2025, and the EGMS of 26 June 2025. Therefore, this Annual Report does not state any information on why some, if any, of GMS resolutions the Bank has yet to implement.

Note for Abstain/No Votes#

In accordance with the provisions of the Article 13 paragraph 13.4 the Company' AOA: "the Shareholder of the shares with valid voting rights who attends the General Meeting of Shareholders but abstain (not casting a vote) shall be considered of casting the same vote with the majority votes of the shareholders who were casting their votes. Hence, the shareholder who is casting the vote as mentioned above shall comply with and respect the resolutions adopted for the respective General Meeting of Shareholders agenda".

Board of Commissioners

The Board of Commissioners (BOC) is a Bank Governance organ responsible to conduct general and/or specific oversight in accordance with the Articles of Association. The BOC also consistently ensures that the Bank conducts its business in line with its established objectives and purposes, provides advice to the Board of Directors (BOD), and ensures that governance principles are implemented at every level of the organization.

Furthermore, the BOC is responsible for ensuring that the Bank continuously complies with prevailing laws and regulations and conducts all operational activities in a prudent manner, with integrity, and in accordance with compliance principles. In this regard, the BOC plays a vital role in safeguarding the Bank's accountability, transparency, and business sustainability.

LEGAL BASIS

The BOC is established and appointed with reference to prevailing laws and regulations and corporate governance guidelines, including, among others:

1. The Laws of the Republic of Indonesia on Limited Liability Companies and Banking;
2. Regulations of the Financial Services Authority (OJK), OJK Circular Letters, Bank Indonesia (BI) Regulations, and BI Circular Letters related to the implementation of Corporate Governance and its governing organs;
3. The Bank's Articles of Association; and
4. Deed of Statement of Resolution of the Extraordinary General Meeting of Shareholders No. 5 dated 29 July 2025, which has been notified to the Minister of Law of the Republic of Indonesia through the Letter of Receipt of Notification No. AHU-AH.01.09-0319677 dated 1 August 2025.

CHARTER OF THE BOARD OF COMMISSIONERS

The BOC performs its functions, duties, and responsibilities based on the guidelines and rules of procedure set forth in the BOC Charter. The Charter is periodically evaluated and updated to ensure alignment with prevailing laws and regulations. The most recent update was conducted on 24 October 2025, and the document has been published on the Bank's official website.

The BOC Charter serves as a guideline for all members of the BOC in carrying out their oversight duties in an efficient, effective, transparent, independent, and accountable manner. The Charter ensures that the oversight function is performed in accordance with sound governance principles and supports the achievement of sustainable Bank performance. The BOC Charter is prepared with reference to Law of the Republic of Indonesia No. 40 of 2007 on Limited Liability Companies; OJK Regulations and OJK Circular Letters concerning the implementation and organs of Corporate Governance; the Bank's Articles of Association; the Indonesian General Guidelines on Good Corporate Governance (GCG) issued by the National Committee on Governance Policy (KNKG); and the ASEAN Corporate Governance Scorecard.

The BOC Charter governs, among others, the following matters:

1. Accountability;
2. Structure and Membership;
3. Requirements and Appointment;
4. Duties, Responsibilities, and Authorities;
5. Authority Framework and Decision-Making Procedures of the BOC;
6. Conflicts of Interest;
7. Transparency;
8. Ethics, Working Time, and Prohibitions;
9. Working Relationship Framework between the BOC, the BOD, and the Sharia Supervisory Board (SSB);
10. Meetings;
11. Term of Office;
12. Resignation; and
13. Performance Assessment (Evaluation) and Accountability.

STRUCTURE, NUMBER, AND COMPOSITION OF THE BOARD OF COMMISSIONERS IN 2025

The structure, number, and composition of the BOC of CIMB Niaga in 2025 complied with prevailing regulations as stipulated in the BOC Charter, as follows:

1. The number of members of the BOC of CIMB Niaga shall be at least 3 (three) persons and at most equal to the number of members of the BOD. As of December 2025, the BOC comprised 7 (seven) members.
2. The BOC of CIMB Niaga is led by a President Commissioner.
3. One member of the BOC is appointed as Vice President Commissioner (Independent), namely Glenn M. S. Yusuf.
4. At least 1 (one) member of the BOC must be domiciled in Indonesia; CIMB Niaga has 4 (four) members of the BOC domiciled in Indonesia.
5. 4 (four) out of 7 (seven) members, or 57% (fifty-seven percent), of the BOC of CIMB Niaga are Independent Commissioners.
6. 6 (six) out of 7 (seven) members, or 85% (eighty-five percent), of the BOC of CIMB Niaga are Indonesian citizens.

7. The replacement and/or appointment of members of the BOC of CIMB Niaga has taken into account the recommendations of the Nomination and Remuneration Committee and has obtained approval from the GMS and OJK.
8. All members of the BOC of CIMB Niaga have no family relationships up to the second degree with fellow members of the BOC, SSB and/or BOD, nor with the Controlling Shareholder.
9. All members of the Bank's BOC have passed the Fit and Proper Test.

In line with the principles of the ASEAN Corporate Governance Scorecard (ACGS), the number and composition of the BOC of CIMB Niaga have been structured proportionally and in compliance with applicable regulations. The composition of the BOC is as follows:
1. 3 (three) members of the BOC are female, 2 (two) of whom serve as Independent Commissioners.
2. More than 50% (fifty percent) of the members of the BOC are Independent Commissioners, namely 4 (four) Independent Commissioners out of a total of 7 (seven) members.
3. In terms of expertise, the majority of members of the BOC have professional experience in the banking sector.
4. One of the Independent Commissioners has been appointed as the Senior Independent Commissioner, namely Glenn M. S. Yusuf.

COMPOSITION OF THE BOARD OF COMMISSIONERS IN 2025

No.	Name	Position	Term of Office
1	Didi Syafruddin Yahya	President Commissioner	2023 - 2026
2	Glenn M. S. Yusuf	Vice President Commissioner (Independent)	2024 - 2027
3	Sri Widowati	Independent Commissioner	2023 - 2026
4	Vera Handajani	Commissioner	2025 - 2028
5	Farina J. Situmorang	Independent Commissioner	2023 - 2026
6	Dody Budi Waluyo	Independent Commissioner	2024 - 2027
7	Novan Amirudin	Commissioner	2024 - 2027

TERM OF OFFICE OF THE BOARD OF COMMISSIONERS
1. The term of office for a member of the BOC is from the date of appointment by the GMS until the closing of the 3rd (third) Annual GMS (AGMS) after the date of the appointment, without prejudice to the right of the GMS to dismiss the member at any time in accordance with the applicable Articles of Association and provisions.
2. The appointment of members of the BOC shall become effective upon obtaining approval from the OJK or upon the fulfillment of the requirements stipulated in the relevant OJK approval letter concerning the Fit and Proper Test, as well as from other relevant authorities (if any), and after approval by the shareholders through the GMS.
3. The term of office for an Independent Commissioner is 2 (two) consecutive terms, or a maximum of 9 (nine) years.
4. The term of office for a member of the BOC ends if:
   a. The term of office ends in accordance with the provisions of the Bank's Articles of Association;
   b. Resign in accordance with prevailing regulations;
   c. No longer meets the statutory requirements;
   d. Passed away;
   e. Dismissed based on GMS resolution;
   f. Declared bankrupt or placed under guardianship based on a court decision; or
   g. Involved in financial crime.
5. Members of the BOC whose term of office has ended may be reappointed, by considering the applicable provisions.

FIT AND PROPER TEST
According to OJK Regulation (POJK) No. 27/POJK.03/2016 on Fit and Proper Tests for Main Parties of Financial Services Institutions, each candidate for members of the BOC must obtain approval from the OJK before taking on his or her duties, authorities, and functions. Members of the Bank's BOC must also demonstrate integrity, competence, and sound financial reputation. Compliance with these requirements is shown in the table below:

No.	Name	Position	Organizer	Legal Basis of Appointment	BI/OJK Approval	Effective Date	Reappointment
1	Didi Syafruddin Yahya	President Commissioner	OJK	AGMS 9 April 2020	No. SR-188/PB.12/2020 dated 7 July 2020	7 July 2020	AGMS 10 April 2023
2	Glenn M. S. Yusuf	Vice President Commissioner (Independent)	OJK	AGMS 9 April 2020	No. SR-308/PB.12/2020 dated 16 September 2020	16 September 2020	AGMS 3 April 2024

No.	Name	Position	Organizer	Legal Basis of Appointment	BI/OJK Approval	Effective Date	Reappointment
3	Sri Widowati	Independent Commissioner	OJK	AGMS 15 April 2019	No. SR-309/PB.12/2019 dated 20 November 2019	20 November 2019	AGMS 10 April 2023
4	Vera Handajani	Commissioner	OJK	EGMS 17 December 2021	No. SR-310/PB.12/2021 dated 1 December 2021	17 December 2021	AGMS 14 April 2025
5	Farina J. Situmorang	Independent Commissioner	OJK	AGMS 10 April 2023	No. SR-27/PB.02/2024 dated 18 January 2024	25 January 2024	-
6	Dody Budi Waluyo	Independent Commissioner	OJK	AGMS 3 April 2024	No SR-353/PB.02/2024 dated 21 August 2024	21 August 2024	-
7	Novan Amirudin	Commissioner	OJK	EGMS 25 October 2024	No. SR-46/PB.02/2025 dated 26 February 2025	26 February 2025	-

DUTIES, RESPONSIBILITIES, AND AUTHORITIES OF THE BOARD OF COMMISSIONERS

The BOC performs its functions and responsibilities collegially, assisted by four Committees under the BOC, namely the Audit Committee, Risk Oversight Committee, Nomination and Remuneration Committee, and Integrated Governance Committee, according to their respective scope of duties. The provisions governing the duties, responsibilities, and authorities of the BOC apply to all members of the BOC, as outlined below:

1. Each member of the BOC may not act individually, but based on decisions of the BOC.
2. The BOC is responsible for:
   a. Ensuring the implementation of Good Corporate Governance (GCG) in all of the Bank's business activities at all organizational levels;
   b. Ensuring the alignment of environmental, economic, social, and governance aspects in the formulation of business strategies and the execution of business activities by the BOD, as part of the implementation of sustainable banking practices, while taking into account sustainability and climate change risks and opportunities;
   c. Evaluating, directing, and monitoring the Bank's strategic plans and the implementation of Information Technology (IT) governance in accordance with prevailing regulations;
   d. Exercising active oversight on the Compliance Function by evaluating its implementation at least 2 (two) times within 1 (one) year and providing recommendations to the President Director to enhance the quality of the Bank's Compliance Function;
   e. Ensuring the implementation of risk management in accordance with the Bank's characteristics, complexity, and risk profile by approving and evaluating risk management policies, including the Bank's risk management strategy and framework, in line with the Bank's risk appetite and risk tolerance, at least once a year or more frequently if there are significant changes in factors affecting the Bank's business activities;
   f. Ensuring that risk management implementation covers country risk and transfer risk by evaluating strategies, policies, and the accountability of the BOD for the implementation of country risk and transfer risk, including providing periodic guidance for improvements;
   g. Ensuring that the BOD establishes and maintains an adequate, effective, and efficient internal control system, and reviewing the effectiveness and efficiency of such internal control systems based on information obtained from the Bank's Internal Audit Unit (IA) at least once a year;
   h. Appointing an independent external quality controller to conduct a review of the performance of IA, taking into account the recommendations of the Audit Committee;
   i. Supervising the implementation of internal control policies and procedures in the Bank's financial reporting process;
   j. Ensuring that the BOD has and implements Financial Literacy and Financial Inclusion activity plans;
   k. Supervising the implementation of Integrated Governance within the Financial Conglomerate; and
   l. Jointly with the President Director, approving the annual audit plan and budget allocation for the internal audit function, as well as the internal audit charter, taking into account the recommendations of the Audit Committee.
3. The BOC is prohibited from being involved in operational decision-making of the Bank, except for:
   a. Provision of funds to related parties as regulated in POJK on the Legal Lending Limit (LLL) for Commercial Banks and Sharia Commercial Banks; and
   b. Other matters as stipulated in the Bank's Articles of Association or applicable laws and regulations.
4. Decisions taken by the BOC as referred to above, is part of the BOC supervisory function so that it does not negate the responsibility of the BOD for the management of the Bank.

5. The BOC approves and/or supervises, both directly or through Committees of the BOC, the implementation of the Bank's strategies, Business Plan, and several policies in accordance with applicable regulations, including but not limited to the formulation and implementation of Anti-Fraud strategies, Anti-Money Laundering and Counter- Financing Terrorism (AML–CFT) procedures, Whistleblowing mechanisms, Integrated Governance, Related Party Transactions, LLL, and other Bank strategies as required. Specifically, through the Nomination and Remuneration Committee, the BOC oversees the selection and assessment of candidates for members of the BOC and the BOD without engaging in intervention.
6. The BOC is required to supervise follow-up actions by the BOD on audit findings and recommendations from the Bank's Internal Audit Unit, external auditors, results of supervision by the OJK, and/or oversight by other authorities and institutions.
7. The BOC is required to notify the OJK no later than 5 (five) working days after the discovery of violations of laws and regulations in the financial and banking sectors related to the Bank's business activities and/or significant conditions or weaknesses that may endanger the continuity of the Bank's business.
8. In order to support the effective implementation of its duties and responsibilities, the BOC is required to establish at least:
   a. Audit Committee;
   b. Risk Oversight Committee; and
   c. Nomination and Remuneration Committee.
   The BOC is required to oversee the effective performance of these Committees and to conduct evaluations and/or performance assessments of the Committees at least at the end of each financial year.
9. The BOC and the President Director are responsible for ensuring that internal audits at the Bank's subsidiaries are conducted using the Bank's audit standards, while taking into account the size, characteristics, and complexity of the subsidiaries' business activities.
10. The BOC and the President Director approve the appointment or dismissal of the Chief Audit Executive, taking into consideration the recommendations of the Audit Committee.
11. The BOC is entitled to obtain explanations regarding all matters related to the operations of the Bank and its subsidiaries, as well as matters related to the Bank's ethics.
12. The BOC is required to design succession planning for the Chief Executive Officer (CEO)/President Director and key management to ensure sustainable leadership regeneration for the Bank in the future.

DUTIES AND RESPONSIBILITIES OF THE PRESIDENT COMMISSIONER

The duties and responsibilities of the President Commissioner of CIMB Niaga are as follows:

1. Coordinating and ensuring the proper execution of the duties and responsibilities of the BOC in accordance with established procedures.
2. Issue invitations and lead meetings of the BOC, including being able to propose to hold the BOC meetings along with the meeting agenda.
3. Submitting the supervisory report to obtain approval from the AGMS regarding the implementation of the duties and oversight functions of the BOC.
4. Together with the President Director, signing reports on the appointment or dismissal of the Chief Audit Executive and reports on the results of independent external reviews of the performance of the Bank's IA, to be submitted to the OJK.
5. Ensuring that meetings of the BOC conduct decision-making effectively based on accurate and complete information, including ensuring that:
   a. All strategic and significant issues are duly considered by the BOC;
   b. Existing issues are discussed thoroughly and carefully;
   c. All members of the BOC are given the opportunity to contribute effectively;
   d. Each Commissioner receives relevant information in a timely manner, including brief explanations of issues to be discussed at BOC meetings; and
   e. Meetings of the BOC result in clear decisions that are properly recorded in the meeting minutes.
6. Lead efforts to address the development needs of the BOC.
7. Conducting the final evaluation, by taking into account the recommendations of the Nomination and Remuneration Committee, on the results of the collective evaluation of the BOC and its Committees, as well as individual evaluations of members of the BOC and members of its Committees.

Detailed information regarding the duties, responsibilities, and authorities of the BOC and the President Commissioner is fully stated in the BOC Charter, which can be accessed through the Bank's website https://investor.cimbniaga.co.id/gcg/boc.html.

DUTIES AND AUTHORITIES OF THE SENIOR INDEPENDENT COMMISSIONER

1. Act as coordinator and chair of BOC meetings for agenda items that potentially involve conflicts of interest with affiliated parties.
2. Act as a liaison for the BOC in matters that need to be communicated in relation to the Controlling Shareholder.
3. Act as an independent channel for whistleblowers' complaints related to the Controlling Shareholder.

DELEGATION OF DUTIES OF MEMBERS OF THE BOARD OF COMMISSIONERS

Several members of the BOC hold concurrent positions as Chairman of Committees under the BOC, based on their respective competencies and areas of expertise. The assignment of duties among members of the BOC is as follows:

Committees	Committee Membership by Members of the BOC
Audit Committee	1. Dody Budi Waluyo (Chairman concurrently Member) 2. Glenn M. S. Yusuf (Member)
Risk Oversight Committee	1. Glenn M. S. Yusuf (Chairman concurrently Member) 2. Didi Syafruddin Yahya (Member) 3. Vera Handajani (Member) 4. Farina J. Situmorang (Member) 5. Dody Budi Waluyo (Member)
Nomination and Remuneration Committee	1. Sri Widowati (Chairwoman concurrently Member) 2. Glenn M. S. Yusuf (Member) 3. Didi Syafruddin Yahya (Member)
Integrated Governance Committee	1. Dody Budi Waluyo (Chairman concurrently Member)

TYPES OF DECISIONS THAT REQUIRE THE APPROVAL OF THE BOARD OF COMMISSIONERS

Strategic, material, and policy-related matters that are significant to the Bank's sustainability constitute the types of decisions requiring the approval of the BOC. The scope of such matters includes approval of the Bank Business Plan and annual budget, material transactions such as acquisitions or divestments of strategic assets, as well as risk management policies covering credit, market, liquidity, and operational risks. The BOC also approves sustainability governance policies, remuneration structures, and the appointment or dismissal of members of the BOD.

Furthermore, decisions relating to changes in capital structure, issuance of debt instruments, strategic investments, as well as transactions with parties who have a special relationship that have potential conflicts of interest, also require the approval of the BOC. All decisions are made with due consideration of recommendations from Committees under the BOC, ensuring compliance with OJK regulations and adherence to sound governance principles.

INDEPENDENCE OF THE BOARD OF COMMISSIONERS

The independence of the BOC, as stipulated in the BOC Charter, includes the following provisions:

1. The BOC, their families, and affiliated parties are prohibited from borrowing funds from the Bank.
2. The BOC are prohibited from using information obtained from the Bank to make decisions for personal gain or for the benefit of their families or affiliated parties.
3. The BOC are prohibited from receiving any personal income or benefits from the Bank other than remuneration and other facilities as stipulated in Bank policies and approved by the General Meeting of Shareholders.
4. The BOC are required to prioritize the interests of the Bank by upholding professionalism and integrity, and by working and behaving in accordance with high ethical standards.
5. The BOC are prohibited from retaining, duplicating, or exercising control over Bank documents or assets for personal purposes.
6. Except as stipulated under prevailing laws and regulations and the Bank's Articles of Association, the BOC is not authorized to represent the Bank, even if granted power of attorney by the BOD, unless due to the non-functioning of the BOD, the BOC assumes the role of the BOD.
7. Each member of the BOC is prohibited from receiving, giving, or offering anything to or from State Officials and business partners. Members of the BOC also do not receive shares or bonuses.

CONCURRENT POSITIONS OF THE BOARD OF COMMISSIONERS

As regulated in the BOC Charter, members of the BOC may hold concurrent positions only as follows:

1. As a member of the BOC, member of the SSB, member of the BOD, or Executive Officer at 1 (one) non-financial institution/company, whether domiciled domestically or overseas; or

2. As a Committee member of up to 5 (five) Committees at the Bank or at public companies where the individual also serves as a member of the BOC or BOD.

The following positions are not considered concurrent positions as referred to above:
1. Members of the BOC, members of the BOD, or Executive Officers who perform supervisory functions at 1 (one) non-Bank subsidiary controlled by the Bank.
2. Non-Independent Commissioners who carry out functional duties on behalf of the Bank's shareholder in the form of a legal entity within its business group; and/or
3. Members of the BOC who hold positions in non-profit organizations or institutions, provided that such positions do not cause the individual to neglect the performance of their duties and responsibilities as members of the BOC of the Bank.

All members of the BOC of CIMB Niaga do not have concurrent positions in CIMB Niaga's subsidiaries. Information regarding concurrent positions held by members of the BOC at other institutions, organizations, or listed companies during 2025 is disclosed in the Company Profile chapter of this Annual Report.

CONFLICTS OF INTEREST OF THE BOARD OF COMMISSIONERS

Throughout 2025, all members of the BOC had no conflicts of interest or potential conflicts of interest with the Bank. The BOC consistently upheld its independence and ensured that it did not place itself in situations that could give rise to conflicts of interest, in accordance with the provisions set out in the BOC Charter. In the event of a potential conflict of interest, members of the BOC are required to disclose such conditions, refrain from taking actions that may cause harm to or reduce benefits for the Bank, and ensure that any decisions made remain objective, transparent, and in line with the principles of GCG.

In the event of a conflict of interest, members of the BOC are required to comply with the following procedures:
1. Required to immediately report in writing to the BOC all matters that may create and/or contain conflicts of interest that could have a significant financial or reputational impact on CIMB Niaga, the BOC, and the BOD.
2. Refrain from participating in the assessment process of any activities involving such conflicts of interest.
3. May participate in meetings but are not allowed to take part in the decision-making.

Furthermore, the Bank ensures that any transactions with parties having special relationships with the Bank (affiliated parties) are conducted on an arm's-length basis and are not more favorable than transactions with other parties under similar conditions.

PARTICIPATION OF MEMBERS OF THE BOARD OF DIRECTORS IN ASSOCIATIONS/ ORGANIZATIONS

Several members of the BOC of CIMB Niaga actively participate and contribute to various professional associations and organizations. Such participation does not interfere with the performance of their duties and responsibilities as members of the BOC and, accordingly, is not classified as holding concurrent positions.

Name	Position	Position at the Association/Organization
Vera Handajani	Commissioner	• Deputy Chairman of Advisory Board of Bankers Association for Risk Management (BARA) (2024 – 2027).
Dody Budi Waluyo	Independent Commissioner	• Member of the Central Board of Trustee Ikatan Sarjana Ekonomi Indonesia (ISEI) (2003 – present) • Member of Supervisory Board of PERBANAS (2025 – present). • Member of Supervisory Board of Banking Compliance Directors Communication Forum (2025 – present).

POLICY ON THE PROVISION OF LOAN FOR THE BOARD OF COMMISSIONERS

CIMB Niaga implements a policy whereby Independent Commissioners, along with their families and affiliated parties, are prohibited from obtaining loan facilities from the Bank, as stipulated in the BOC Charter. Meanwhile, Non-Independent Commissioners, their families, and affiliated parties may obtain loan facilities under terms and conditions that apply generally and are equivalent to those offered to non-related parties. In accordance with POJK No. 32/POJK.03/2018, any loan facilities to members of the BOC are calculated in line with CIMB Niaga's Legal Lending Limit.

REALIZATION OF THE IMPLEMENTATION OF DUTIES AND FOCUS SUPERVISION OF THE BOARD OF COMMISSIONERS IN 2025

The focus and realization of the BOC oversight duties during 2025 covered several key aspects, including:
1. Analyzing, providing input on, and jointly approving with the BOD the Bank Business Plan (RBB), including reviewing and approving amendments to the RBB for submission to the OJK in accordance with the timelines set by OJK.

2. Supervising the implementation of the RBB, which is periodically reported to the OJK through RBB oversight reports.
3. Monitoring, analyzing, and providing input on the Bank's strategic plans.
4. Conducting periodic reviews of the Bank's financial performance, whereby during each BOC meeting and/or committee meeting, business units are invited to present their respective performance.
5. In line with applicable regulations, exercising active oversight of risk management, including conducting self-assessments of the Bank's soundness level using the Risk-Based Bank Rating (RBBR) approach. In 2025, through the Risk Oversight Committee, the Board monitored risk management practices, asset quality, the Bank's soundness status, stress test results, and reviewed mandatory risk management policies, including the Contingency Funding Plan, as well as evaluated the alignment between risk management policies and their implementation.
6. Ensuring that the BOD has followed up on audit findings and recommendations from the IA, including corrective actions on findings from external auditors and regulators.
7. With respect to liquidity in both Rupiah and US Dollar currencies, periodically receiving reports from the BOD to obtain a clear overview of the Bank's funding structure, liquidity position, and funding strategies.
8. Reviewing: (i) semi-annual supervisory reports, (ii) self-assessment reports on Corporate Governance, and (iii) related party transactions, as well as approving certain internal policies requiring approval at the BOC level.
9. Receiving updated reports on investments and achievements related to operational and information technology initiatives implemented during 2025.
10. Monitoring the Bank's operational risks, including Non-Performing Loans (NPL), impaired loans, and fraud.
11. Reviewing and approving updates to the Recovery Plan submitted to the OJK at the end of November 2025 and ensuring that such updates are also submitted for approval by Shareholders at the 2026 AGMS.
12. Reviewing, providing input on, and approving the Information Technology Strategic Plan.
13. Providing input on the latest OJK regulations concerning Financial Conglomeration.
14. During 2025, approving the recommendations of the Nomination and Remuneration Committee to be submitted to the GMS, and the reappointment of Angelique Dewi Daryanto as an Independent Party of the Audit Committee, Risk Oversight Committee (ROC), and Integrated Governance Committee (IGC) for the 2025–2028 term of office.
15. With respect to Human Resources, through the Nomination and Remuneration Committee, monitoring manpower policies and human capital management functions that pose risks or have a significant impact on the Bank, as well as overseeing the implementation of risk management in outsourcing arrangements.
16. Through the Audit Committee, reviewing financial statements covering their presentation, accounting treatments, and compliance with generally accepted accounting principles, reviewing the adequacy of public disclosures and regulatory reporting, evaluating the implementation of the Bank's internal audit function, and assessing the effectiveness of the compliance function.
17. Exercising risk oversight functions through the ROC, which provides recommendations to the BOC to support the effective execution of its duties and responsibilities related to risk management.
18. Performing oversight and implementing IG within the CIMB Indonesia Financial Conglomerate through the IGC, including evaluating the implementation of integrated governance through assessments of internal control adequacy and the execution of integrated compliance functions.
19. Analyzing, providing input on, and approving the 2026 Sustainable Finance Action Plan (SFAP) and the realization of the 2025 SFAP for submission to the OJK.
20. Regarding the supervisory of the SBU, ensuring the implementation of Sharia Banking Governance through joint meetings between the SSB and the BOC.

RECOMMENDATION OF THE BOARD OF COMMISSIONERS

Key recommendations issued by the BOC throughout 2025 include:

1. Provide feedback and approve the Corporate Action Plan for 2025, including the convening of AGMS, EGMS, dividend distribution, the spin-off of the SBU, and plans for the establishment of subsidiaries, which remain subject to regulatory approval.
2. Provide approval for amendments to the 2025 Bank Business Plan, the 2026 Recovery Plan, the 2026 SFAP, the realization of the 2025 SFAP, as well as approving the Bank's strategic and business plans for 2026.
3. Review and provide feedback on the 2026 budget and Risk Appetite Statement.

4. Provide feedback regarding the Bank's financial targets, including Net Interest Margin, Non-Performing Loans, Loan to Deposit Ratio, Loan Growth, Asset Quality, productivity, and market competitiveness.
5. Providing recommendations to enhance performance and services in the consumer segment to support of the F30 strategy, leveraging digitalization to improve productivity and reduce service costs, implementing transformation initiatives utilizing Generative AI to support Bank productivity, and strengthening systems for cyber security protection and resilience.
6. Reviewing the Bank's newly formulated Purpose, Vision, and Mission.
7. Providing input on operational risk incident reports that require escalation to the BOC.
8. Providing input on the business strategies of CIMB Niaga Finance (CNAF) and CIMB Niaga Sekuritas (CNS), as the Bank's subsidiaries.
9. Providing input and recommendations regarding preparations for the spin-off.
10. Periodically discussing macroeconomic and industry conditions, as well as newly issued banking regulations, including their impact on the Bank's business and the corresponding follow-up actions.
11. Providing recommendations to the BOD through Committees under the BOC, as disclosed in the Reports on the Implementation of Duties of the Audit Committee, Risk Oversight Committee, Nomination and Remuneration Committee, and IGC in the Corporate Governance Report chapter of this Annual Report.
12. In accordance with the Bank's Articles of Association, approving proposals for actions relating to substandard loans, loan restructuring, and loan write-offs exceeding certain limits as stipulated in Bank policies. In addition, the BOC approved credit facilities to related parties of the Bank, in compliance with applicable regulatory provisions.

POLICY AND IMPLEMENTATION OF MEETING FREQUENCY

PROVISIONS FOR BOARD OF COMMISSIONERS MEETINGS, JOINT MEETINGS OF THE BOARD OF COMMISSIONERS WITH THE BOARD OF DIRECTORS AND/OR THE SHARIA SUPERVISORY BOARD

1. The BOC shall prepare the schedule for meetings of the BOC and meetings of the BOC with the BOD and/or the SSB for the following financial year prior to the end of the current financial year, and such schedule shall be uploaded to the Bank's website.
2. Meetings of the BOC must be held regularly at least once every 2 (two) months, or at any time if deemed necessary. Meetings of the BOC inviting the BOD (BOC–BOD Meetings) must be held at least once every 4 (four) months. The BOC is also required to hold meetings with the SSB on a regular basis at least once every 4 (four) months.
3. Meetings may be conducted, among others, through face-to-face meetings or by using telepresence technology (allowing participants to see and hear one another).
4. At least 2 (two) times a year, meetings of the BOC must be physically attended by all members of the BOC. In the event that a Non-Independent Commissioner is unable to attend a meeting physically, participation may be conducted via teleconference or telepresence technology.
5. Proposals to convene a meeting may originate from the President Commissioner, more than 2 (two) members of the BOC, a meeting of the BOD, or upon a written request from one or more shareholders who jointly hold at least 1/10 (one-tenth) of the total issued shares with valid voting rights, in accordance with the Articles of Association and applicable regulations.
6. Each member of the Board of Commissioners is required to attend at least 75% (seventy-five percent) of Board of Commissioners meetings in a year.
7. The minutes of meetings must record the attendance of each member of the BOC, whether physically present or participating via teleconference/telepresence. Attendance through teleconference/telepresence must be accompanied by audio and/or visual recordings of the meeting.
8. Meetings may be attended by the Corporate Secretary or other parties appointed by the BOC, and may also be attended by other invited parties, both internal and external to the Bank.
9. Invitations and meeting materials for BOC meetings must be delivered to meeting participants no later than 5 (five) working days prior to the meeting. In the event that a meeting is convened outside the predetermined schedule, meeting materials must be delivered to participants no later than prior to the meeting.
10. Meeting invitations must be signed by the President Commissioner, another member of the BOC, or the Corporate Secretary, and must specify the date, time, venue, and agenda of the meeting.
11. A member of the BOC may only be represented by another member of the Board of Commissioners at a meeting based on a special power of attorney issued specifically for that meeting, provided that:
    a. The physical absence of the concerned member may be counted toward the physical attendance frequency; and
    b. The physical absence does not eliminate the right to vote in decision-making in accordance with the granted power of attorney, and such voting rights shall be counted toward the meeting quorum.

12. Meetings must be conducted within the territory of Indonesia. However, if a meeting is held outside the territory of Indonesia, the resolutions of the meeting shall be deemed valid if attended by all members of the BOC or their duly authorized representatives under special powers of attorney.
13. A meeting shall be valid and authorized to adopt binding resolutions if attended or represented by at least 2/3 (two-thirds) of the total members of the BOC.
14. Meeting resolutions shall be adopted based on deliberation to reach consensus. In the event that consensus cannot be achieved, resolutions shall be adopted through voting, requiring affirmative votes of more than 2/3 (two-thirds) of the members of the BOC present.
15. Voting shall generally be conducted orally; however, under certain conditions and upon mutual agreement, voting may be conducted by secret ballot.
16. A member of the BOC who is present at a meeting but is not in the meeting room at the time of decision-making for any reason shall be deemed to have cast a blank vote.
17. Each member of the BOC present is entitled to 1 (one) vote and an additional 1 (one) vote for each other member of the BOC whom he or she represents.
18. Any member of the BOC who is unable to attend a meeting must inform the President Commissioner of the reason for his or her absence.
19. Meetings shall be chaired by the President Commissioner. In the event that the President Commissioner is unable to attend or is otherwise indisposed, without the need for such circumstance to be proven to any third party, the meeting shall be chaired by a member of the BOC present and elected by the Meeting.
20. Minutes of meetings shall be prepared by the Corporate Secretary or another party appointed by the BOC and are properly documented.
21. If a meeting is conducted via teleconference technology, it must be followed by the preparation of meeting minutes signed by all members of the BOC present.
22. Minutes of meetings of the BOC must be signed by all members of the BOC present and distributed to all members of the BOC.
23. In the event that any member of the BOC does not sign the minutes of the meeting, such member must provide a written explanation in a separate letter to be attached to the meeting minutes.
24. If there are dissenting opinions that occure in the meeting must be stated clearly in the minutes of meeting, along with the reasons for the dissenting opinions.
25. The BOC may also take legal and binding resolutions without convening a meeting, provided that all members of the BOC approve and sign the proposed resolution. Resolutions adopted in this manner shall have the same legal force as resolutions validly adopted at a meeting of the BOC.
26. In the event that the minutes of meetings are prepared in bilingual form and there is any difference in interpretation, the Indonesian language version shall prevail.
27. The minutes of meetings constitute valid legal evidence for members of the BOC and third parties regarding the resolutions adopted at the meeting.

In line with the implementation of the new working approach, HyWork (Hybrid Working, Happy Working), which has been in place since 2021, meetings of the BOC and meetings of the BOC with the BOD and/or the SSB in 2025 were conducted in 3 (three) formats, namely physical, virtual, and hybrid (physical and virtual). This flexibility in meeting formats is intended to ensure the effectiveness of decision-making and the smooth execution of the BOC's oversight function.

Information regarding the schedule of meetings of the BOC and meetings of the BOC with the BOD and/or the SSB throughout 2025 was prepared and uploaded to the Bank's website at the end of 2024.

BOARD OF COMMISSIONERS MEETING AGENDA IN 2025

Meetings of the BOC regularly discuss a number of standing agenda items each year, which include:

1. Confirmation to obtain approval of the Minutes of the previous BOC Meeting;
2. Reports on follow-up actions arising from the minutes of the previous BOC Meeting and discussion of any unresolved issues from prior BOC Meeting;
3. Summary Credit Proposals approved by BOC Sub Committee from the previous month;
4. Financial Performance Report; and
5. Reports from Committees at the BOC, namely the Audit Committee, Risk Monitoring Committee, Nomination and Remuneration Committee, and Integrated Governance Committee.

Furthermore, the Board of Commissioners meeting also discussed other agendas in addition to the regular agenda mentioned above, including the following:

No.	Date	Meeting Agenda	Participant
1	5 March 2025	1. Financial Benchmarking Update for Q4 2024 2. Dividend Payment	1. Didi Syafruddin Yahya 2. Glenn M. S. Yusuf 3. Sri Widowati 4. Vera Handajani 5. Farina J. Situmorang 6. Dody Budi Waluyo 7. Novan Amirudin
2	24 March 2025	1. Update on Financial Conglomeration & Financial Holding Company 2. CIMB Niaga Sharia (Spin-Off & New Growth Engine)	1. Didi Syafruddin Yahya 2. Glenn M. S. Yusuf 3. Sri Widowati 4. Vera Handajani 5. Farina J. Situmorang 6. Dody Budi Waluyo 7. Novan Amirudin
3	28 May 2025	1. Financial Benchmarking Update for Q1 2025 2. Risk Event Escalation 3. Update on Gen AI	1. Didi Syafruddin Yahya 2. Glenn M. S. Yusuf 3. Sri Widowati 4. Farina J. Situmorang 5. Dody Budi Waluyo 6. Novan Amirudin
4	26 June 2025	1. Bank Business Plan 2025 Revision (for approval) 2. Spin-Off Update: Customer and Communication Plan	1. Didi Syafruddin Yahya 2. Glenn M. S. Yusuf 3. Sri Widowati 4. Vera Handajani 5. Farina J. Situmorang 6. Dody Budi Waluyo 7. Novan Amirudin
5	29 August 2025	1. 1H 2025 Peer Analysis 2. CNS Business and Operational Risk Update	1. Didi Syafruddin Yahya 2. Glenn M. S. Yusuf 3. Sri Widowati 4. Vera Handajani 5. Farina J. Situmorang 6. Dody Budi Waluyo 7. Novan Amirudin
6	25 September 2025	1. F30 Sharia Strategy 2. Leveraging Digitalization to Increase Productivity Leveraging Digitalization to Improve Productivity and Reduce Cost-to-Serve 3. Other: BOC and Committees Schedule and BOC Work Plan 2026	1. Didi Syafruddin Yahya 2. Glenn M. S. Yusuf 3. Sri Widowati 4. Vera Handajani 5. Farina J. Situmorang 6. Dody Budi Waluyo 7. Novan Amirudin
7	25 November 2025	1. Economic Outlook 2. Consumer Banking 2026 Strategy Towards F30 3. Sustainable Finance Action Plan (SFAP) – 2025 Realization and 2026 Target	1. Didi Syafruddin Yahya 2. Glenn M. S. Yusuf 3. Sri Widowati 4. Vera Handajani 5. Farina J. Situmorang 6. Dody Budi Waluyo 7. Novan Amirudin
8	15 December 2025	1. 2026 Budget 2. Other: Concurrent Positions of BOC Members	1. Didi Syafruddin Yahya 2. Glenn M. S. Yusuf 3. Sri Widowati 4. Vera Handajani 5. Farina J. Situmorang 6. Dody Budi Waluyo 7. Novan Amirudin

AGENDA OF JOINT MEETINGS OF THE BOARD OF COMMISSIONERS AND THE BOARD OF DIRECTORS IN 2025

No	Date	Commissioners in Attendance	Directors in Attendance	Agenda
1	6 February 2025	1. Didi Syafruddin Yahya 2. Glenn M. S. Yusuf 3. Sri Widowati 4. Vera Handajani 5. Farina J. Situmorang 6. Dody Budi Waluyo	1. Lani Darmawan 2. John Simon 3. Pandji P. Djajanegara 4. Fransiska Oei 5. Tjioe Mei Tjuen** 6. Henky Sulistyo 7. Joni Raini 8. Noviady Wahyudi	1. 2H 2024 Business Plan Realization and Supervisory Report 2. AGMS 2025 3. Spin-off Update (Approval on Spin-off Principal License Document) 4. Apollo Project 5. Other: Report on Board of Directors' Positions in Non-Profit Organizations as of December 2024

No	Date	Commissioners in Attendance	Directors in Attendance	Agenda
2	25 April 2025	1. Didi Syafruddin Yahya 2. Glenn M. S. Yusuf 3. Sri Widowati 4. Vera Handajani 5. Farina J. Situmorang 6. Dody Budi Waluyo 7. Novan Amirudin*	1. Lani Darmawan 2. Lee Kai Kwong 3. John Simon 4. Pandji P. Djajanegara 5. Fransiska Oei 6. Henky Sulistyo 7. Joni Raini 8. Rusly Johannes 9. Noviady Wahyudi 10. Rico Usthavia Frans***	1. EGMS for Spin-off 2. Spin-off Update 3. Pearl Project
3	28 July 2025	1. Didi Syafruddin Yahya 2. Glenn M. S. Yusuf 3. Sri Widowati 4. Vera Handajani 5. Farina J. Situmorang 6. Dody Budi Waluyo 7. Novan Amirudin*	1. Lani Darmawan 2. Lee Kai Kwong 3. John Simon 4. Pandji P. Djajanegara 5. Fransiska Oei 6. Henky Sulistyo 7. Joni Raini 8. Noviady Wahyudi 9. Rico Usthavia Frans***	1. 1H 2025 Business Plan Realization & Supervisory Report 2. F30 Update (Pillar 1 and Pillar 2) 3. Other: Report on Board of Directors' Positions in Non-Profit Organizations as of June 2025
4	31 October 2025	1. Didi Syafruddin Yahya 2. Glenn M. S. Yusuf 3. Sri Widowati 4. Vera Handajani 5. Farina J. Situmorang 6. Dody Budi Waluyo 7. Novan Amirudin*	1. Lani Darmawan 2. Lee Kai Kwong 3. Pandji P. Djajanegara 4. Joni Raini 5. Rusly Johannes 6. Noviady Wahyudi 7. Rico Usthavia Frans***	1. Bank Business Plan 2026 2. CIMB Niaga Recovery & Resolution Plan 2026 3. Transforming CIMB Niaga with Gen-AI 4. Purpose, Vision & Mission of CIMB Niaga 5. CNAF Business Strategy

* Appointed on EGMS on 25 October 2024 and effective on 26 February 2025.
** Resigned as Director effective as of the closing of the AGMS on 14 April 2025.
*** Appointed on AGMS 14 April 2025 and effective on 24 July 2025.

AGENDA FOR JOINT MEETING OF THE SHARIA SUPERVISORY BOARD MEETING WITH THE BOARD OF COMMISSIONERS IN 2025

No	Date	Commissioners in Attendance	SSB in Attendance	Agenda
1	6 February 2025	1. Didi Syafruddin Yahya 2. Glenn M. S. Yusuf 3. Sri Widowati 4. Vera Handajani 5. Farina J. Situmorang 6. Dody Budi Waluyo	1. M. Quraish Shihab 2. Fathurrahman Djamil 3. Yulizar D. Sanrego	1. Confirmation of the Minutes of Sharia Supervisory Board (SSB) Meeting with Board of Commissioners (BOC) on 29 November 2024 2. Matters Arising from SSB Meeting with BOC on 29 November 2024 3. Highlights of SEOJK No, 15/ SEOJK.03/2024 concerning the Implementation of Sharia Governance for Sharia Commercial Banks and Sharia Business Units
2	26 June 2025	1. Didi Syafruddin Yahya 2. Glenn M. S. Yusuf 3. Sri Widowati 4. Vera Handajani 5. Farina J. Situmorang 6. Dody Budi Waluyo 7. Novan Amirudin*	1. M. Quraish Shihab 2. Fathurrahman Djamil 3. Yulizar D. Sanrego	1. Confirmation of the Minutes of Sharia Supervisory Board (SSB) Meeting with Board of Commissioners (BOC) on 6 February 2025 2. Matters Arising from SSB Meeting with BOC on 6 February 2025 3. Sharia Supervisory Board Supervision Results – Sharia Review for 1H 2025
3	31 October 2025	1. Didi Syafruddin Yahya 2. Glenn M. S. Yusuf 3. Sri Widowati 4. Vera Handajani 5. Farina J. Situmorang 6. Dody Budi Waluyo 7. Novan Amirudin*	1. M. Quraish Shihab 2. Yulizar D. Sanrego	1. Confirmation of the Minutes of Sharia Supervisory Board (SSB) Meeting with Board of Directors (BOD) on 26 June 2025 2. Matters Arising from SSB Meeting with BOD on 26 June 2025 3. Sharia Financial Literacy 2H-2025 4. Sharia Banking Meeting (SBM) February – September 2025

* Appointed on EGMS on 25 October 2024 and effective on 26 February 2025.

MEETING FREQUENCY AND ATTENDANCE LEVEL OF THE BOARD OF COMMISSIONERS IN 2025

No	Name	BOC Meetings			Joint Meetings of BOC and BOD			Joint Meetings of SSB and BOC			GMS		
		Attendance Frequency	Attendance Rate	Average Attendance Rate	Attendance Frequency	Attendance Rate	Average Attendance Rate	Attendance Frequency	Attendance Rate	Average Attendance Rate	Attendance Frequency	Attendance Rate	Average Attendance Rate
1	Didi Syafruddin Yahya	8/8	100%	98%	4/4	100%	100%	3/3	100%	100%	2/2	100%	100%
2	Glenn M. S. Yusuf	8/8	100%		4/4	100%		3/3	100%		2/2	100%	

No	Name	BOC Meetings			Joint Meetings of BOC and BOD			Joint Meetings of SSB and BOC			GMS		
		Attendance Frequency	Attendance Rate	Average Attendance Rate	Attendance Frequency	Attendance Rate	Average Attendance Rate	Attendance Frequency	Attendance Rate	Average Attendance Rate	Attendance Frequency	Attendance Rate	Average Attendance Rate
3	Sri Widowati	8/8	100%	98%	4/4	100%	100%	3/3	100%	100%	2/2	100%	100%
4	Vera Handajani	7/8	88%		4/4	100%		3/3	100%		2/2	100%	
5	Farina J. Situmorang	8/8	100%		4/4	100%		3/3	100%		2/2	100%	
6	Dody Budi Waluyo	8/8	100%		4/4	100%		3/3	100%		2/2	100%	
7	Novan Amirudin*	8/8	100%		3/3	100%		2/2	100%		2/2	100%	

* Appointed at the EGMS on 25 October 2024 and effective 26 February 2025.

BOARD OF COMMISSIONERS COMPETENCY DEVELOPMENT PROGRAM

In order to support the effectiveness of oversight over the Bank's management, the BOC requires comprehensive knowledge, skills, and understanding of business, legal, and regulatory matters. CIMB Niaga provides various training and competency development programs for members of the BOC, aligned with industry dynamics and continuously evolving governance practices, as stipulated in the BOC Charter and the Learning, Development, and Orientation Program Policy for the BOD and BOC No. A.04.8.

TRAINING AND COMPETENCY DEVELOPMENT PROGRAMS OF THE BOARD OF COMMISSIONERS

Details of the training programs attended by each Commissioner during 2025 are disclosed in the Company Profile chapter of this Annual Report.

RISK MANAGEMENT CERTIFICATION

All members of the BOC serving as of 31 December 2025 have obtained Risk Management Certification and/or participated in Risk Management Refreshment programs, as disclosed in the Company Profile chapter of this Annual Report. Compliance with such certification and refreshment programs is in line with POJK No. 24 of 2022 on the Development of Human Resource Quality for Commercial Banks and OJK Circular Letter No. 28/SEOJK.03/2022 regarding Risk Management Certification for Commercial Bank Human Resources.

INDUCTION PROGRAM FOR NEW COMMISSIONERS

CIMB Niaga has established and implemented an orientation (Induction Program) for newly appointed members of the BOC. This program is designed to provide a comprehensive understanding of the Bank's business activities, strategic direction, governance framework, and working guidelines that serve as the foundation for the execution of the BOC duties. Through this program, newly appointed Commissioners are expected to perform their oversight role effectively and collaborate in alignment with other Bank Governance organs. The orientation program is conducted through the provision of documents prepared by the Corporate Secretary unit, including but not limited to:

1. The Bank's Vision and Mission;
2. The Bank's Code of Ethics and Code of Conduct;
3. The Bank's Organizational Structure;
4. The Bank's Articles of Association;
5. Corporate Policy Manual;
6. The Charter of the BOC and Committee's at the BOC;
7. Applicable Banking and Capital Market Regulations;
8. The Bank's Annual Report; and
9. The Bank's Business Plan.

In addition, CIMB Niaga has developed orientation materials through the Bank's digital learning platform, namely the Learning on the Go (LoG) application. This application aims to enhance the quality and effectiveness of the orientation program and can be accessed by prospective members of the BOC anytime and anywhere.

In 2025, the orientation program was conducted for the newly appointed member of the BOC, Novan Amirudin.

PERFORMANCE ASSESSMENT OF COMMITTEES AT THE BOARD OF COMMISSIONERS LEVEL

PERFORMANCE ASSESSMENT POLICY AND PROCEDURE OF COMMITTEES AT THE BOARD OF COMMISSIONERS LEVEL

The Bank conducts performance evaluations of each Committee under the BOC on an annual basis (at least once a year), which include:

1. Collegial performance evaluation of Committees under the BOC;
2. Individual performance evaluation of Committee members under the BOC; and
3. Performance evaluation of the Chairperson of each Committee under the BOC.

In addition, the Bank conducts performance evaluations of Committees under the BOC facilitated by an independent third party every 3 (three) years.

At the end of 2025, the Bank carried out a performance evaluation of Committees under the BOC with the assistance of an independent third party. The evaluation was conducted through an online survey distributed to each Committee member. The process and results of the evaluation were conducted in a confidential, anonymous, and independent manner. The results are expected to provide constructive input for enhancing the performance of Committees under the BOC in the future.

PERFORMANCE ASSESSMENT CRITERIA OF COMMITTEES AT THE BOARD OF COMMISSIONERS LEVEL

The performance evaluation criteria for Committees under the BOC are as follows:

1. Collegial Performance Evaluation of Committees under the BOC
   a. Structure and Composition of the Committee
   b. Effectiveness of Committee Meetings
   c. Effectiveness in the Execution of Committee Duties and Responsibilities
2. Individual Performance Evaluation of Committee Members under the BOC
   a. Competence and Capability of Committee Members
   b. Effectiveness in the Execution of Duties and Responsibilities of Committee Members
3. Performance Evaluation of the Chairman of Committees under the BOC
   a. Effectiveness in the Execution of Duties and Responsibilities
   b. Leadership within the Committee

PARTIES CONDUCTING THE PERFORMANCE EVALUATION OF BOARD OF COMMISSIONERS COMMITTEES

The parties responsible for conducting the performance evaluation of Committees under the BOC are as follows:

No.	Performance Assessment	The assessment is conducted by
1	Committee Collegial Assessment	Each member of the Committee provide assessment of the performance of the Committee.
2	Individual Committee Members	Each member of the Committee provide assessment to each other member of the Committee.
3	Committee Chairman	Each member of the Committee provide an assessment of the performance of the respective Chairman of the Committee.

The results of the performance assessment are submitted to the Nomination and Remuneration Committee for further review. Subsequently, the Nomination and Remuneration Committee presents and discusses the overall outcomes of the Committee's performance evaluation at the BOC level during a BOC Meeting. The findings and feedback arising from these discussions serve as the basis for formulating improvement and developing follow-up action plans, if deemed necessary

PERFORMANCE ASSESSMENT RESULT FOR COMMITTEES AT THE BOARD OF COMMISSIONERS LEVEL IN 2025

The collegial performance assessment of the Committees:

Audit Committee	Risk Oversight Committee	Nomination and Remuneration Committee	Integrated Governance Committee
4.8	4.9	4.9	4.5

The Average assessment results for individual Committee member:

Audit Committee	Risk Oversight Committee	Nomination and Remuneration Committee	Integrated Governance Committee
4.9	4.7	4.9	4.4

The performance assessment results for the Committee Chair at the Board of Commissioners level:

Audit Committee	Risk Oversight Committee	Nomination and Remuneration Committee	Integrated Governance Committee
5.0	4.8	5.0	4.6

Value range table:

Value Range	Description
≥ 4.7	Exceptional
4.0-4.6	Outstanding
3.7-3.9	Exceed Expectation
3.0-3.6	Meet Expectation
< 3.0	Need Improvement

Independent Commissioner

Independent Commissioners are members of the BOC who have no financial, managerial, shareholding, and/or familial relationships with other members of the BOC, members of the SSB, members of the BOD, and/or controlling shareholders or with the Bank itself, which could impair objectivity in performing supervisory functions in accordance with the GCG principles. In fulfilling their role, the Independent Commissioner is responsible for ensuring the effectiveness of oversight and prioritizing the interests of shareholders, including minority shareholders.

All Independent Commissioners of CIMB Niaga have fulfilled the requirements stipulated in OJK Circular Letter (SEOJK) No. 14/SEOJK.03/2025 regarding the Implementation of Governance for Commercial Banks, as well as OJK Regulation (POJK) No. 17 of 2023 regarding the Implementation of Governance for Commercial Banks.

NUMBER AND COMPOSITION OF INDEPENDENT COMMISSIONERS

All Independent Commissioner members of CIMB Niaga have passed the Fit and Proper Test and obtained OJK approval as Independent Commissioners, and were appointed based on the approval of the General Meeting of Shareholders (GMS). The Bank currently has 4 (four) Independent Commissioners out of a total of 7 (seven) members of the Board of Commissioners, representing over 50% (fifty percent).

The number of CIMB Niaga's Independent Commissioners complies with POJK No. 17 of 2023 regarding the Implementation of Governance for Commercial Banks and the ASEAN Corporate Governance Scorecard criteria, which mandate a minimum composition of 50% (fifty percent) Independent Commissioners of the total BOC membership, 2 (two) of whom are female.

The members of the Bank's Independent Commissioners are:

Name	Term of Office
Glenn M. S. Yusuf*	Appointed as Vice President Commissioner (Independent) based on the AGMS Resolutions on 9 April 2020 and effectively on 16 September 2020. The most recently appointment was based on the AGMS Resolutions on 3 April 2024.
Sri Widowati	Appointed as Independent Commissioner based on the AGMS Resolutions on 15 April 2019 and effectively on 20 November 2019. The most recently appointment was based on the AGMS Resolutions on 10 April 2023.
Farina J. Situmorang	Appointed as Independent Commissioner based on the AGMS Resolutions on 10 April 2023 and effectively on 25 January 2024.
Dody Budi Waluyo	Appointed as Independent Commissioner based on the AGMS Resolutions on 3 April 2024 and effectively on 21 August 2024.

* Appointed as Senior Independent Commissioner of the Bank through Circular Resolution of the BOC of CIMB Niaga No. 011/DEKOM/KP/V/2024 dated 6 May 2024

INDEPENDENT COMMISSIONER CRITERIA

The BOC Charter as well as the Policy on the Nomination of the Members of the BOD, the SSB, the BOD, and Independent Parties as the members of Committees Reporting to the BOC comprehensively regulate various governance aspects, including the criteria for Independent Commissioners.

The Independent Commissioner criteria are established with reference to prevailing laws and regulations, including:

1. Not an individual who had been employed or had the authority and responsibility to plan, lead, control, or supervise the Bank's activities, including former members of the BOD or Executive Officers of the Bank or parties related to the Bank, which could influence their ability to act independently within the last 1 (one) year, except for reappointment as an Independent Commissioner of the Bank for the subsequent period.
2. A cooling-off period for the Bank's former President Director and members of the BOD or Executive Officers performing supervisory functions at the Bank is a minimum of 6 (six) months before they can be appointed as an Independent Commissioner, with a minimum tenure of 1 (one) year in said position prior to ceasing work before becoming an Independent Commissioner at the Bank.
3. Has no financial, managerial, shareholding, or familial relationships up to the second degree with other members of the BOC, the SSB, the BOD, and/or the Controlling Shareholder(s) of the Bank.
4. Holds no shares, either directly or indirectly, in the Bank.

5. Has no affiliation with the Bank, other members of the BOC, members of the SSB, members of the BOD, or the Controlling Shareholder(s) of the Bank.
6. Has no business relationship, either directly or indirectly, related to the Bank's business activities.
7. Comply with others requirement for Independent Commissioners as per prevailing regulations.
8. The term of office for an Independent Commissioner is 2 (two) consecutive terms, or a maximum of 9 (nine) years.
9. In the event that an Independent Commissioner is serving on the Audit Committee, the said Independent Commissioner may only be reappointed for 1 (one) subsequent term of the Audit Committee.
10. An Independent Commissioner serving as a Committee Chairman may hold concurrent position as Chairman of a Committee on no more than 1 (one) other Committee.

INDEPENDENCE STATEMENT OF THE RESPECTIVE INDEPENDENT COMMISSIONER

In line with the provisions of Article 25 paragraph (1) of POJK No. 33/POJK.04/2014 regarding the Board of Directors and Board of Commissioners of Issuers or Public Companies, the independence statement of each of the Bank's Independent Commissioners is as follows:

FULFILLMENT OF INDEPENDENCE ASPECTS

Independent Commissioner Criteria	Glenn M. S. Yusuf	Sri Widowati	Farina J. Situmorang	Dody Budi Waluyo
Not an individual who had been employed or had the authority and responsibility to plan, lead, control, or supervise the Bank's activities within the last 1 (one) year	√	√	√	√
Has no direct or indirect shareholding in the Bank.	√	√	√	√
Has no affiliation with the Bank, other members of the BOC, members of the SSB, members of the BOD, or the Controlling Shareholder(s) of the Bank.	√	√	√	√
Has no financial, managerial, shareholding, or familial relationships up to the second degree with other members of the BOC, the SSB, the BOD and/or the Controlling Shareholder(s) of the Bank.	√	√	√	√
Having no business relationship, either directly or indirectly, related to the Bank's business activities.	√	√	√	√

As of 31 December 2025, CIMB Niaga does not have any Independent Commissioners of CIMB Niaga who have served more than two consecutive terms of office.

SENIOR INDEPENDENT COMMISSIONER

The President Commissioner of the Bank is not an Independent Commissioner. Pertaining to the implementation of the ASEAN Corporate Governance Scorecard principles, the Bank's BOC has appointed a Senior Independent Commissioner. Based on the Circular Resolution of the BOC of CIMB Niaga No. 011/DEKOM/KP/V/2024 dated 6 May 2024, Glenn M. S. Yusuf has been appointed as the Bank's Senior Independent Commissioner. The duties and responsibilities of the Senior Independent Commissioner are as presented in the BOC Chapter of this Annual Report.

Board of Directors

The Board of Directors (BOD) is a governing organ of the Bank with collective responsibility for the management of CIMB Niaga, and is authorized to represent the Bank both in and out of court in accordance with the provisions of the Articles of Association. Each member of the BOD performs his or her duties based on an established allocation of roles, responsibilities, and authorities, with the objective of ensuring effective management and achieving optimal performance outcomes.

The BOD of CIMB Niaga is firmly committed to upholding the principles of professionalism, objectivity, and strategic thinking, while consistently prioritizing the best interests of the Bank. This commitment serves as the foundation for the BOD's efforts to create sustainable value for stakeholders and to safeguard the Bank's long-term business continuity.

LEGAL BASIS

1. The Laws of the Republic of Indonesia concerning Limited Liability Companies and Banking.
2. The Bank's Articles of Association.
3. OJK Regulations, BI Regulations, OJK Circular Letters, and BI Circular Letters on the implementation and the organs of corporate governance.
4. Deed of Statement of Resolution of the Extraordinary General Meeting of Shareholders (EGMS) No. 5 dated 29 July 2025, which has been duly notified to the Ministry of Law and Human Rights of the Republic of Indonesia through the Acknowledgement of Receipt of Notification of Changes to Company Data No. AHU-AH.01.09-0319677 dated 1 August 2025.

CHARTER OF THE BOARD OF DIRECTORS

The BOD carries out its duties and responsibilities in accordance with the BOD Charter, which serves as the primary reference to ensure the effective and consistent implementation of sound corporate governance practices. The Charter is periodically reviewed and updated to remain aligned with prevailing laws and regulations in Indonesia, as well as with the evolution of best practices in corporate governance. The BOD Charter is binding on each member of the Board, enabling the effective, efficient, transparent, independent, and accountable execution of governance functions.

The preparation of the BOD Charter is based on, among others, Law of the Republic of Indonesia No. 40 of 2007 regarding Limited Liability Companies; regulations and circular letters issued by the OJK relating to the implementation of and governance organs for corporate governance; the Bank's Articles of Association; the Indonesian General Guidelines on Good Corporate Governance issued by the National Committee on Governance Policy (KNKG); and the ASEAN Corporate Governance Scorecard. The BOD Charter was last updated on 6 December 2024 and has been published on the Bank's website.

The BOD Charter governs, among others, matters relating to Accountability; Structure and Composition; Qualifications and Appointment; Duties, Responsibilities, and Authorities; Delegation of Authority and Board Decision-Making Procedures; Conflict of Interest; Transparency; Ethics, Working Time, and Prohibitions; Working Relationship between the BOD, the Board of Commissioners (BOC), and the Sharia Supervisory Board (SSB); Meetings; Term of Office; Resignation; Dismissal or Replacement; as well as Performance Evaluation and Accountability.

STRUCTURE, NUMBER, AND MEMBERSHIP COMPOSITION OF THE BOARD OF DIRECTORS IN 2025

The number of members of the BOD of CIMB Niaga has been determined in accordance with the Bank's organizational needs to achieve its purposes and objectives, taking into account the Bank's characteristics, capacity, and scale of business, while also reflecting diversity in its composition. The structure, size, and composition of the BOD are designed to ensure the effectiveness of decision-making processes and full compliance with prevailing regulations, as stipulated in the BOD Charter, including the following:

1. The BOD of CIMB Niaga consists of 10 (ten) members, comprising 1 (one) President Director, 1 (one) Director who concurrently serves as Compliance Director, and 8 (eight) other Directors.
2. The number of members of the BOD exceeds the number of members of the BOC of CIMB Niaga.
3. All members of the BOD are domiciled in Jakarta, Indonesia.
4. The majority of the members of the BOD are Indonesian citizens, namely 9 (nine) out of 10 (ten) Directors.
5. The BOD is led by a President Director who is independent from the Controlling Shareholder, other members of the BOD, and members of the BOC of CIMB Niaga.
6. The majority of the members of the BOD are required to have at least 5 (five) years of experience in banking operations (including but not limited to lending, funding, treasury, risk management, finance, and other relevant areas) at the executive officer level, and do not hold concurrent positions at other banks, companies, or institutions.
7. The replacement and/or appointment of members of the BOD of CIMB Niaga has considered the recommendations of the Nomination and Remuneration Committee and has received approval from the GMS and OJK.
8. All members of the BOD of CIMB Niaga do not have any family relationships up to the second degree with other members of the BOD and/or the BOC, or with the Controlling Shareholder.
9. All members of the BOD of CIMB Niaga have passed the Fit and Proper Test.

COMPOSITION OF THE BOARD OF DIRECTORS IN 2025

Name	Position	Term of Office
Lani Darmawan	President Director	2025 - 2028
John Simon	Treasury & Capital Markets Director	2025 - 2028
Fransiska Oei	Compliance, Corporate Affairs & Legal Director	2024 - 2027
Pandji P. Djajanegara	Sharia Banking Director	2024 - 2027
Lee Kai Kwong	Strategy & Finance Director	2025 - 2028

Name	Position	Term of Office
Rusly Johannes	Business Banking Director	2025 - 2028
Joni Raini	Human Resources Director	2025 - 2028
Henky Sulistyo	Risk Management Director	2025 - 2028
Noviady Wahyudi	Consumer Banking Director	2025 - 2028
Rico Usthavia Frans	Operations, Technology, Analytics & AI Director	2025 - 2028

TERM OF OFFICE OF THE BOARD OF DIRECTORS

1. The term of office of a member of the BOD shall commence from the date stipulated by the GMS that appoints him or her and shall expire at the closing of the 3rd (third) Annual General Meeting of Shareholders (AGMS) following the date of appointment, without prejudice to the right of the GMS to dismiss such member at any time in accordance with the Articles of Association and prevailing regulations.
2. In the event that members of the BOD's position becomes vacant, reducing the number of members to less than 3 (three) peoples, the Bank must hold a GMS within 60 (sixty) calendar days to fill the vacancies.
3. A member of the BOD may be temporarily dismissed by the BOC, by stating the reasons for the dismissal.
4. The temporary suspension must be notified in writing to the relevant member of the BOD and followed up in accordance with prevailing regulations.
5. The term of office of a member of the BOD shall end if he or she:
   a. completes his or her term of office in accordance with the provisions of the Articles of Association;
   b. resigns in accordance with applicable regulations;
   c. no longer meets the requirements under prevailing laws and regulations;
   d. passes away; and
   e. is dismissed based on a resolution of the GMS.
6. Member of the BOD whose term of office has expired may be reappointed, subject to compliance with prevailing regulations.

FIT AND PROPER TEST

Each prospective member of the BOD is required to obtain approval from the OJK prior to assuming his or her duties, functions, and authorities as a member of the BOD. This requirement is in line with the implementation of OJK Regulation (POJK) No. 27/POJK.03/2016 regarding the Fit and Proper Test for Main Parties of Financial Services Institutions. Members of the BOD who have successfully passed the Fit and Proper Test without any remarks and have obtained approval from the OJK demonstrate that each Director possesses adequate integrity, competence, and financial reputation, as reflected in the table below.

No	Name	Position	Regulator	Basis of Appointment	BI/OJK Approval	Effective Date	Reappointment
1	Lani Darmawan	President Director	OJK	EGMS 17 December 2021	No. SR-45/PB.12/2022 dated 9 March 2022	9 March 2022	AGMS 14 April 2025
2	John Simon	Treasury & Capital Markets Director	OJK	AGMS 27 March 2014	No. SR-143/D.03/2014 dated 29 August 2014	29 August 2014	AGMS 24 April 2018; AGMS 8 April 2022 and AGMS 14 April 2025
3	Fransiska Oei	Compliance, Corporate Affairs & Legal Director	OJK	AGMS 15 April 2016	No. SR-138/D.03/2016 dated 27 July 2016	27 July 2016	AGMS 9 April 2020 and AGMS 3 April 2024
4	Pandji P. Djajanegara	Sharia Banking Director	OJK	AGMS 15 April 2016	No. SR-27/PB.13/2016 dated 4 October 2016	28 September 2016	AGMS 9 April 2020 and AGMS 3 April 2024
5	Lee Kai Kwong	Strategy & Finance Director	OJK	EGMS 19 December 2018	No. SR-98/PB.12/2019 dated 24 April 2019	24 April 2019	AGMS 8 April 2022 and AGMS 14 April 2025
6	Rusly Johannes	Business Banking Director	OJK	EGMS 17 December 2021	No. SR-75/PB.12/2022 dated 22 April 2022	22 April 2022	AGMS 14 April 2025
7	Joni Raini	Human Resources Director	OJK	EGMS 17 December 2021	No. SR-45/PB.12/2022 dated 9 March 2022	9 March 2022	AGMS 14 April 2025

No	Name	Position	Regulator	Basis of Appointment	BI/OJK Approval	Effective Date	Reappointment
8	Henky Sulistyo	Risk Management Director	OJK	EGMS 17 December 2021	No. SR-45/PB.12/2022 dated 9 March 2022	9 March 2022	AGMS 14 April 2025
9	Noviady Wahyudi	Consumer Banking Director	OJK	AGMS 8 April 2022	No. SR-179/PB.12/2022 dated 16 August 2022	16 August 2022	AGMS 14 April 2025
10	Rico Usthavia Frans	Operations, Technology, Analytics & AI Director	OJK	AGMS 14 April 2025	No. SR-272/PB.02/2025 dated 24 July 2025	24 July 2025	-

DUTIES, RESPONSIBILITIES, AND AUTHORITIES OF THE BOARD OF DIRECTORS

The BOD is fully responsible for the management of the Bank in the best interests of the Bank, in accordance with its purposes and objectives as stipulated under prevailing laws and regulations, the Articles of Association, and resolutions of the GMS. In carrying out its mandate, the bod ensures the consistent implementation of the principles of GCG across all business activities of CIMB Niaga at every level of the organization, while maintaining compliance with Sharia Principles. The BOD performs its duties, responsibilities, and authorities on a collegial basis in managing and administering the Bank in accordance with the Articles of Association and applicable laws and regulations. Detailed information regarding the duties, responsibilities, and authorities of the BOD is set out in the Bank's Articles of Association and the BOD Charter, both of which have been published on CIMB Niaga's official website.

The principal duties of the BOD include, but are not limited to: (i) leading and managing the Bank in line with its objectives, including leading the management team in the formulation and evaluation of the Bank's strategy at least on an annual basis; (ii) controlling, maintaining, and managing the Bank's assets for the benefit of the Bank; and (iii) establishing an effective internal control structure at all levels of management and following up on the findings of internal and external audits, as well as regulatory recommendations, in accordance with policies or directives issued by the BOC. The authorities of the BOD include, among others, representing the Bank in and out of court, binding the Bank with other parties, and undertaking all actions relating to management and ownership, subject to the limitations stipulated in the Bank's Articles of Association.

THE SCOPE OF WORK AND RESPONSIBILITIES OF EACH MEMBER OF THE BOARD OF DIRECTORS

The allocation of duties and authorities of the BOD is determined through a resolution of the Bank's BOD. Pursuant to the Circular Resolution of the BOD regarding the Allocation of Duties and Authorities of Members of the BOD, all members of the BOD unanimously resolved on the principal duties and authorities of each member of the BOD as follows:

1. LANI DARMAWAN – PRESIDENT DIRECTOR
   a. Responsible for the overall direction, strategy, and management of the Bank's organization, ensuring that all aspects of the Bank's strategy, activities, programs, services, and governance are implemented in the best interests of shareholders, customers, employees, and wider community.
   b. Provides direction and guidance on policies in relation to operational and banking service support functions, information technology, systems and procedures, legal matters, financial, and human resources.
   c. Ensures the effective implementation of the compliance function across all banking operations and the comprehensive execution of the Bank's risk management policies, so that the Bank upholds high ethical standards, complies with the principles of GCG, and adheres to prudent banking practices.
   d. Provides strategic direction in the management and development of human resources to enhance productivity and the quality of the Bank's human capital in support of achieving the Bank's business objectives, while ensuring and maintaining compliance with prevailing labor regulations and the Bank's culture.
   e. Determines business strategies and provides strategic direction and guidance for the Emerging Business Banking (EBB) segment.

2. LEE KAI KWONG – STRATEGY & FINANCE DIRECTOR
   a. Provides strategic direction, guidance, and oversight of the overall financial activities of the Bank, particularly in monitoring and evaluating the performance of the Bank and its subsidiaries, including budgeting and financial management, in line with the Bank's vision and mission.
   b. Manages the Bank's financial performance, capital, and strategic investments to optimize profitability, productivity, and Total Shareholders' Return.
   c. Develops and manages management and accounting information systems, as well as performance of the Bank which reported to regulators and communicated to stakeholders.

d. Oversees and plans effective financial management and ensures the implementation of accounting practices in accordance with prevailing regulations and standards.
e. Ensures that Strategic Procurement & Administrative Property Management (SPAPM) activities are conducted effectively to support the Bank's operations in an efficient and effective manner.
f. Ensures the implementation of oversight on the members of the CIMB Indonesia Financial Conglomeration (where the Bank acts as the Holding Company of CIMB Indonesia Financial Conglomeration)

3. JOHN SIMON – TREASURY & CAPITAL MARKETS DIRECTOR
   a. Provides direction, guidance, and strategy in the implementation of all Treasury and Capital Markets activities, including trading, market making, and short-term liquidity management to achieve targeted growth, profitability, and a competitive market position.
   b. Provides direction, guidance, and strategy in the implementation of Asset and Liability Committee (ALCO) functions together with other ALCO members, particularly in relation to managing liquidity, funding, FTP, as well as assets and liabilities, in order to meet the Bank's growth and profitability targets.
   c. Maintains strong relationships with financial institutions, customers, communities, and government authorities to ensure the sustainability of the Bank's reputation, proactive identification, and swift responses to optimally capture market opportunities.

4. FRANSISKA OEI – COMPLIANCE, CORPORATE AFFAIRS & LEGAL DIRECTOR
   a. Develops compliance strategies that addresses issues related to compliance policies and principles.
   b. Ensures that all Bank's internal regulations (policies, systems, and procedures) are aligned with applicable external rules and regulations (Bank Indonesia, OJK, and other relevant authorities), including Capital Market regulations.
   c. Responsible for managing the Bank's legal risk.
   d. Provides the public with respect to required information, particularly information related to the Bank's condition as a public company, including safeguarding the Bank's reputation and acting as a liaison or contact person between the Bank, regulators, and the public.
   e. Responsible for Corporate Social Responsibility (CSR) activities and the implementation of sustainability and sustainable finance initiatives within the Bank.
   f. Oversees the overall handling of Whistleblowing reports to ensure compliance with applicable procedures and regulations.

5. PANDJI P. DJAJANEGARA – SHARIA BANKING DIRECTOR
   a. Provides innovative strategic direction in the implementation of Sharia Banking operations.
   b. Ensures the availability of policies and operating procedures, as well as the development, marketing, and sales of products, and manages Sharia Banking functions, including day-to-day operations, business development, customer relations, and the management of systems and work processes.
   c. Ensures the achievement of profitability and business growth in line with the Bank's objectives and Sharia Banking principles.

6. HENKY SULISTYO – RISK MANAGEMENT DIRECTOR
   a. Provides strategic direction, guidelines, and risk management policies in line with current business developments, prudential principles, and the Bank's risk profile, to enable comprehensive, accurate, and efficient identification, monitoring, control, and management of risks.
   b. Oversees all aspects of the Bank's second line of defense in credit risk management and ensures the effective implementation of the Bank's comprehensive credit risk management framework.
   c. Plans, develops, manages, and directs the implementation of credit processes and strategies, policies, credit administration, frameworks, and credit risk management methodologies on a comprehensive basis to ensure that credit risk exposures remain within the Bank's Risk Appetite.
   d. Reviews credit proposals and safeguards the quality of the credit portfolio as a member of relevant credit committees, while ensuring that all business activities comply with applicable laws and regulations, internal policies, and procedures.
   e. Promotes the Bank's risk management strategy related to climate change by ensuring strong oversight by the BOD, fostering awareness of emerging risks, and effectively integrating such risks into internal controls to maintain the Bank's resilience to climate-related impacts, in accordance with prevailing laws and regulations as well as internal or Group policies on climate risk.
   f. Ensures the comprehensive implementation of the Bank's anti-fraud management framework in accordance with governance standards required by regulators.

7. JONI RAINI – HUMAN RESOURCES DIRECTOR
   a. Provides strategic direction in the management and development of human resources in an appropriate and optimal manner, aligned with the Bank's vision, mission, and strategy, while ensuring compliance with prevailing labor regulations.
   b. Conducts manpower planning and organizational management, as well as controls Human Resources (HR) expenditure at the directorate level in accordance with approved budgets, to achieve optimal human capital productivity.
   c. Plans, develops, and implements human resources management and development policies and strategies covering recruitment, performance management, organizational development, learning and development, corporate culture, talent management and succession planning, remuneration systems, human resources information systems and reporting, operational risk management, personnel policies and procedures, as well as other employee-related services.

8. RUSLY JOHANNES – BUSINESS BANKING DIRECTOR
   a. Determines business strategies and provides strategic direction and guidance for all Business Banking segments, products, and services, including Financial Institutions/Non-Bank Financial Institutions, Corporate Banking, Commercial Banking, and Transaction Banking.
   b. Responsible for achieving funding and lending targets, as well as increasing cross-selling across those segments and branch networks.
   c. Sets competitive product directions and oversees service development supported by operational capabilities, in line with the demands of the banking industry and technological advancements.

9. NOVIADY WAHYUDI – CONSUMER BANKING DIRECTOR
   a. Develops strategies and provides direction for customer service and sales of Consumer Banking products across all branches in Indonesia.
   b. Optimizes market potential through the development of competitive and innovative Consumer Banking products to achieve the Bank's profitability targets, while ensuring prudential principles, comprehensive implementation of the Bank's risk management policies, and efficient and effective banking business processes.
   c. Ensures the implementation and execution of the Bank's strategies in network expansion and innovation in the development of digital and branch channels, in order to keep pace with market developments, technological demands, customer needs, and the achievement of a strong market share in a competitive environment.
   d. Responsible for Marketing, Brand & Customer Experience (MBCX) activities to safeguard the Bank's reputation, including by defining strategies and initiatives to promote the Bank's products, services, and overall brand image to customers and the public, and by ensuring the delivery of a positive and satisfying customer experience at every interaction with the Bank.

10. RICO USTHAVIA FRANS – OPERATIONS, TECHNOLOGY, ANALYTICS & AI DIRECTOR
   a. Establishes the Bank's long-term strategies for Operations and Information Technology.
   b. Directs the Operations & Information Technology Sub-Directorate to achieve effectiveness and efficiency in managing banking operational transactions with high standards, ensuring reliability.
   c. Directs the Data, Analytics & AI Sub-Directorate to strengthen Data & Analytics as a foundation for decision-making, facilitate cross-unit coordination, and build more structured and effective work processes, including serving as a Center of Excellence for the development and implementation of the Bank's Generative AI–based initiatives.
   d. Ensures smooth communication from users with respect to operational, technology, analytics, and AI processes in accordance with business needs.
   e. Ensures the implementation of technology strategies and the deployment of robust technology infrastructure and security systems across operational activities, transactions, data information, and digital channels in all business units, thereby minimizing risks to the Bank.

ALTERNATE DIRECTORS

To ensure the continuity of the execution of the duties and authorities of the BOD in the event that a Director is unable to perform his or her functions, CIMB Niaga has designated an Alternate Director for each member of the BOD. This arrangement forms an integral part of the Bank's leadership continuity and decision-making mechanism at the BOD level, with the composition as follows:

No.	Name	Position	Alternate Director 1	Alternate Director 2	Alternate Director 3
1	Lani Darmawan	President Director	Lee Kai Kwong	Rusly Johannes	Rico Usthavia Frans
2	John Simon	Treasury & Capital Markets Director	Rusly Johannes	Noviady Wahyudi	Pandji P. Djajanegara
3	Fransiska Oei	Compliance, Corporate Affairs & Legal Director	Henky Sulistyo	Joni Raini	Rico Usthavia Frans
4	Pandji P. Djajanegara	Sharia Banking Director	Noviady Wahyudi	Lee Kai Kwong	John Simon
5	Lee Kai Kwong	Strategy & Finance Director	Henky Sulistyo	Rico Usthavia Frans	Joni Raini
6	Rusly Johannes	Business Banking Director	John Simon	Pandji P. Djajanegara	Noviady Wahyudi
7	Joni Raini	Human Resources Director	Rico Usthavia Frans	Fransiska Oei	Henky Sulistyo
8	Henky Sulistyo	Risk Management Director	Fransiska Oei	Lee Kai Kwong	Rusly Johannes
9	Noviady Wahyudi	Consumer Banking Director	Pandji P. Djajanegara	John Simon	Lee Kai Kwong
10	Rico Usthavia Frans	Operations, Technology, Analytics & AI Director	Joni Raini	Henky Sulistyo	Fransiska Oei

INDEPENDENCE OF THE BOARD OF DIRECTORS

The BOD of CIMB Niaga demonstrates a strong commitment to the implementation of the principle of independence in the performance of its duties and responsibilities, by consistently placing the interests of the Bank above personal interests. Each member of the BOD acts with the highest standards of integrity and adheres to the code of conduct as stipulated in the BOD Charter, as follows:

1. Members of the BOD are prohibited from utilizing the Bank and/or any information obtained from the Bank for personal, family, and/or other parties' interests that may cause harm to, or reduce the profitability and reputation of, the Bank and/or its subsidiaries.
2. Members of the BOD are prohibited from taking and/or receiving any personal benefits from the Bank other than remuneration and other facilities approved by the GMS and/or as provided under internal policies.
3. Members of the BOD are prohibited from engaging personal advisers and/or professional services as consultants, unless the following requirements are met:
   a. the project is of a special nature;
   b. it is governed by a clear contract that at a minimum specifies the scope of work, responsibilities, duration of engagement, and fees; and
   c. the consultant is an Independent Party with the requisite qualifications to undertake such a specialized project.

CONCURRENT POSITION OF THE BOARD OF DIRECTORS

All members of the BOD of CIMB Niaga do not hold concurrent positions beyond those permitted under prevailing regulations. Members of the BOD are prohibited from concurrently serving as members of the BOC, the BOD, or Executive Officers of other banks, financial institutions, or listed companies, except under circumstances expressly permitted pursuant to POJK No. 17 of 2023 regarding the Implementation of Corporate Governance for Commercial Banks.

Members of the BOD who are responsible for supervisory oversight of the Bank's subsidiaries may perform functional duties as members of the BOC of non-bank subsidiaries controlled by the Bank, provided that such concurrent positions do not result in the neglect of their duties and responsibilities as members of the BOD. Accordingly, such appointments are not classified as concurrent positions.

The implementation of this policy ensures that the independence, focus, and professionalism of the BOD are consistently maintained in managing the Bank. Comprehensive information regarding concurrent positions held by each member of the BOD in the Bank's subsidiaries in 2025 is disclosed in the Company Profile section of this Annual Report.

CONFLICT OF INTEREST OF THE BOARD OF DIRECTORS

All members of the BOD of CIMB Niaga had no conflicts of interest, nor any potential conflicts of interest with the Bank, during 2025. The BOD is committed to preventing any potential conflicts of interest and to consistently ensuring that its members do not place themselves in situations that may give rise to conflicts of interest, as stipulated in the BOD Charter. In the event that a conflict of interest arises, members of the BOD are prohibited from taking any actions that may harm or reduce the Bank's interests and are required to disclose such conflicts of interest in any decision-making process.

A member of the BOD is not authorized to represent the Bank if:
1. there is a legal proceeding before a court between the Bank and the relevant member of the BOD; and/or
2. the relevant member of the BOD has a conflict of interest with the interests of the Bank.

The procedures applicable in the event of a conflict of interest require that any members of the BOD who, directly or indirectly, has a personal interest in a transaction, contract, or proposed contract in which the Bank is a party, must disclose the nature of such interest at a meeting of the BOD and shall not be entitled to participate in the deliberation or voting on matters relating to such transaction or proposed contract, unless otherwise determined by the BOD.

Furthermore, the Bank ensures that any transactions with related parties are conducted on an arm's length basis and are not more favorable than transactions with other parties under comparable conditions.

PARTICIPATION OF MEMBERS OF THE BOARD OF DIRECTORS IN ASSOCIATIONS/ORGANIZATIONS

Several members of the BOD of CIMB Niaga actively participate and contribute to various professional associations and organizations. Such participation does not interfere with the performance of their duties and responsibilities as members of the BOD and, accordingly, is not classified as holding concurrent positions.

Name	Position	Position at the Association/Organization
Lani Darmawan	President Director	• Member of the Monetary and Financial Services Policy Board at the Indonesian Chamber of Commerce and Industry (KADIN Indonesia) Banking Sector (2021 – 2026) • Deputy Chairman at PERBANAS (2024 – 2028) • Member of the Indonesian Employers' Association (APINDO) Banking Sector (2023 – 2028)
John Simon	Treasury & Capital Market Director	• Member of Association Cambiste Internationale the Financial Markets Association of Indonesia (ACI FMA Indonesia) (2020 – present) • Member and Board of Indonesia Foreign Exchange Market Committee (IFEMC) (2023 – 2027)
Pandji P. Djajanegara	Sharia Banking Director	• Deputy Secretary General II – IBI (2023 – 2027) • Member of Product Development Division of Perbanas (2024 – 2028) • Chairman II Regulatory Relations at ASBISINDO (2024 - 2027)
Fransiska Oei	Compliance, Corporate Affairs & Legal Director	• Chairwoman of the Banking Compliance Directors Communication Forum (FKDKP) (2019-2025) • Secretary General of the Banking Compliance Directors Communication Forum (FKDKP) (2025-2027) • Chairwoman of the Legal and Compliance Division of PERBANAS (2025 – present) • Member of the Board of Trustees of the PERBANAS Education Foundation (2019 – present) • Member of the Supervisory Board of the Alternative Dispute Resolution Institution for the Financial Services Sector (LAPS SJK) (2020 – 2027)
Henky Sulistyo	Risk Management Director	• Vice Chairman 1 of Bankers Association for Risk Management (BARA) (2024 – 2027) • Member of Research, Studies, Publications Division of the Indonesian Bankers Association (IBI) (2023 – 2027)
Noviady Wahyudi	Consumer Banking Director	• Member of Indonesian Payment System Association (ASPI) (2022 – present) • Chairman of Committee 6 - Innovation and Consumer Protection of ASPI (2025 – present)
Rico Usthavia Frans	Operation, Technology, Analytics & AI Director	• General Treasurer of the Banking Operations Director Communication Forum (FKDOP) (2025 – 2027) • Member of IT Leaders Community in Indonesia (iCIO Community) (2025 - 2026) • Steering Committee Member of Indonesia Fintech Society (IFSoc) (2022 - 2025)

POLICY ON THE PROVISION OF LOAN TO THE BOARD OF DIRECTORS

CIMB Niaga implements a policy on the provision of loans to members of the BOD on normal commercial terms and conditions, consistent with those applied to non-related parties. This policy is stipulated in the BOD Charter. Any loans extended to members of the BOD are taken into account as part of CIMB Niaga's Legal Lending Limit in accordance with POJK No. 32/POJK.03/2018.

IMPLEMENTATION OF THE DUTIES, RESPONSIBILITIES, AND AUTHORITIES OF THE BOARD OF DIRECTORS IN 2025

Throughout 2025, in addition to implementing resolutions of the GMS convened during the financial year, the BOD of CIMB Niaga carried out the following key duties and responsibilities, among others:

1. Led the management team in the formulation and evaluation of the Bank's strategy through BOD's Meetings on the 2025 Bank Business Plan (RBB) and the 2025 Sustainable Finance Action Plan (SFAP), held on 4 February 2025, as well as the revision of the 2025 RBB at the meeting on 3 June 2025.
2. Established the Bank's latest long-term strategy, Forward30, focusing on four strategic pillars (4C): Capital, Cash/CASA, Cross Selling, and Capability.
3. Executed syndicated loan transactions with prudent credit risk management and enhanced infrastructure to support the growth of the Business Banking customer base.
4. Carried out the spin-off process of the Sharia Business Unit (SBU) into a fully-fledged Sharia Commercial Bank.
5. Formulated and adopted the Bank's updated vision and mission, grounded in the Bank's purpose of Advancing Customers and Society.

6. Accelerated digital transformation across all business lines to enhance customer experience, including the expansion of Branchless Banking, the One RM initiative, and the enhancement of features on OCTO and BizChannel.
7. Through the Information Technology Steering Committee (ITSC), established and evaluated the Bank's Information Technology (IT) strategic plans, monitored and ensured the implementation and socialization of IT policies and standard procedures, and ensured that all IT operations complied with POJK No. 11 of 2022 regarding the Implementation of Information Technology by Commercial Banks.
8. Strengthened IT security capabilities to safeguard the Bank's confidential data, including enhancing the capacity of Cyber Security and Fraud Detection units in monitoring and countering cybercrime threats.
9. Conducted regular communications with shareholders and/or investors regarding performance achievements, including timely disclosures of information that may have a material impact on the Bank.

POLICY AND IMPLEMENTATION OF MEETING FREQUENCY

PROVISIONS FOR THE BOARD OF DIRECTORS, JOINT MEETINGS OF THE BOARD OF DIRECTORS WITH THE BOARD OF COMMISSIONERS AND/OR THE SHARIA SUPERVISORY BOARD

1. The BOD shall prepare the schedule for meetings of the BOD as well as joint meetings of the BOD with the BOC and/or the SSB for the following financial year prior to the end of the current financial year, and published it on the Bank's website.
2. Meetings of the BOD shall be convened on a regular basis at least once a month or at any time as deemed necessary, or in aggregate at least 12 (twelve) times per year, and shall be attended by a majority of the members. Proposals to convene a BOD's Meeting may be submitted by one or more members of the BOD, upon written request from the BOC, or upon written request from 1 (one) or more shareholders jointly representing at least 1/10 (one-tenth) of the total issued shares with valid voting rights of the Bank.
3. The BOD shall convene meetings by inviting the BOC and the SSB (either jointly or separately) on a regular basis at least once every 4 (four) months, to be attended by a majority of the members of the BOD, the BOC, and the SSB.
4. Meetings of the BOD may be held through physical attendance or by means of teleconference, telepresence, or other electronic media.
5. At least 75% (seventy-five percent) of meetings held in a year must be attended by all members of the BOD.
6. All policies and strategic decisions shall be resolved through meetings of the BOD, with due regard to the oversight of the BOC, the provisions of the Articles of Association, and prevailing laws and regulations.
7. Meeting invitations and materials for scheduled meetings shall be distributed to meeting participants no later than 5 (five) working days prior to the meeting date.
8. In the event of meetings convened outside the predetermined schedule, meeting materials shall be distributed to participants no later than prior to the meeting.
9. Meetings of the BOD shall be chaired by the President Director. In the event that the position of President Director is vacant, or the President Director is unable to attend or is otherwise unavailable—without the need for proof to third parties—the meeting shall be chaired by the Vice President Director or by a member of the BOD present and appointed by the members attending the meeting.
10. A meeting of the BOD shall be valid and authorized to adopt binding resolutions if attended and/or represented by at least 2/3 (two-thirds) of the total members of the BOD.
11. Resolutions of the BOD shall be adopted by deliberation to reach consensus. If consensus cannot be reached, resolutions shall be adopted by voting, requiring affirmative votes of at least 2/3 (two-thirds) of the members of the BOD present at the meeting.
12. Each member of the BOD present shall be entitled to 1 (one) vote and an additional 1 (one) vote for each other member of the BOD whom he or she represents.
13. A member of the BOD may only be represented by another member of the BOD pursuant to a specific Power of Attorney issued for the purpose of the relevant meeting, provided that such non-physical attendance:
    a. may be counted in the frequency of physical attendance at meetings of the BOD;
    b. does not eliminate the represented member's voting rights, which shall be exercised in accordance with the granted authority and counted in the meeting quorum.
14. A member of the BOD who is unable to attend a meeting must submit the reason for his or her absence to the President Director through the Corporate Secretary.
15. Decisions may be adopted either through meetings or outside meetings by way of a Circular Resolution of the BOD or other recognized media, provided that all members of the BOD sign the Circular Resolution or the relevant medium.
16. Meetings of the BOD shall be attended by the Corporate Secretary and by other parties deemed necessary by the BOD in relation to the meeting agenda, whether internal or external to the Bank.

17. Minutes of meetings shall be prepared and administered by the Corporate Secretary. In the event that the Corporate Secretary position is held by a Director, the minutes may be prepared by the Corporate Secretary unit.
18. Minutes of meetings of the BOD shall be signed by all members of the BOD present at the meeting and distributed to all members of the BOD.
19. The minutes shall at a minimum contain the meeting agenda, attendance of each member of the BOD (whether physical, teleconference, telepresence, or other electronic means), and the resolutions or outcomes of deliberations.
20. Where meetings are conducted via teleconference, telepresence, or other electronic media, such meetings must be followed up with the preparation of minutes signed by all members of the BOD present.
21. Minutes of meetings of the BOD constitute valid legal evidence for members of the BOD and third parties regarding resolutions adopted at such meetings.
22. Any dissenting opinions expressed during meetings of the BOD must be clearly recorded in the minutes, together with the reasons for such dissent.
23. Resolutions adopted at meetings of the BOD convened with the BOC and/or the SSB must be documented in the minutes, signed by all members of the BOD, the BOC, and the SSB present, and distributed to all members of the BOD, the BOC, the SSB, and the Corporate Secretary.
24. In the event that any member of the BOD, the BOC, and/or the SSB does not sign the minutes, the relevant party must state the reasons in writing in a separate letter to be attached to the minutes.
25. The BOD may also adopt valid and binding resolutions without convening a meeting, provided that all members of the BOD give their approval by signing a written resolution containing the proposed decision (Circular Resolution).
26. A Circular Resolution shall have the same legal force as a resolution validly adopted at a meeting of the BOD.

In 2025, meetings of the BOD and joint meetings of the BOD with the BOC and/or the SSB of CIMB Niaga were conducted in 3 (three) formats: physical, virtual, and hybrid (physical and virtual). This flexible arrangement was implemented to ensure effective decision-making and the smooth execution of the BOD's functions.

The schedule of meetings of the BOD and joint meetings of the BOD with the BOC and/or the SSB for 2025 was prepared and published on the Bank's website at the end of 2024.

BOARD OF DIRECTORS MEETING AGENDA IN 2025

Throughout 2025, meetings of the BOD discussed, among others, the following agenda items:

No	Date	Agenda	Participant
1	7 January 2025	1. a. Confirmation/Monitoring on Approval Minutes of BOD Meeting b. Matters arising from previous BOD meeting 2. Tax Updates 3. Proposed Changes to Executive Credit Committee (ECC) Membership 4. Other	1. Lani Darmawan 2. Lee Kai Kwong 3. John Simon 4. Fransiska Oei 5. Pandji P. Djajanegara 6. Henky Sulistyo 7. Joni Raini 8. Rusly Johannes
2	14 January 2025	1. a. Confirmation/Monitoring on Approval Minutes of BOD Meeting b. Matters arising from previous BOD meeting 2. GWM Incentives, RPIM and Giro RIM 3. Financial Performance as of December 2024 4. Other	1. Lani Darmawan 2. Lee Kai Kwong 3. John Simon 4. Fransiska Oei 5. Pandji P. Djajanegara 6. Tjioe Mei Tjuen* 7. Henky Sulistyo 8. Joni Raini 9. Rusly Johannes 10. Noviady Wahyudi
3	21 January 2025	1. a. Confirmation/Monitoring on Approval Minutes of BOD Meeting b. Matters arising from previous BOD meeting 2. Year-end Audit for Year Ended 31 December 2024 3. a. 2024 Summary Corporate Assurance b. 2025 Risk Assessment & Audit Plan 4. Risk Profile Q4-2024, Integrated Risk Profile & RBBR H2-2024 5. RBB Realization & Supervisory Report Q4-2024 6. Annual General Shareholders Meeting (AGMS) 2025 7. Project Update Operating Model on the Bank SOP Review Process 8. Syariah Spin-Off Update 9. Other	1. Lani Darmawan 2. Lee Kai Kwong 3. John Simon 4. Fransiska Oei 5. Pandji P. Djajanegara 6. Tjioe Mei Tjuen* 7. Henky Sulistyo 8. Joni Raini 9. Noviady Wahyudi

No	Date	Agenda	Participant
4	30 January 2025	1. a. Confirmation/Monitoring on Approval Minutes of BOD Meeting b. Matters arising from previous BOD meeting 2. Other	1. Lani Darmawan 2. Lee Kai Kwong 3. John Simon 4. Fransiska Oei 5. Pandji P. Djajanegara 6. Tjioe Mei Tjuen* 7. Henky Sulistyo 8. Joni Raini 9. Noviady Wahyudi
5	4 February 2025	1. a. Confirmation/Monitoring on Approval Minutes of BOD Meeting b. Matters arising from previous BOD meeting 2. POJK 15/2024 Update – The Integrity of Financial Reporting 3. Technology Cost Impact for Syariah Spin Off Project 4. BNM Stress Test Result 2024 5. RBB and RAKB 2025 6. Strategy House F30 for Approval 7. Other	1. Lani Darmawan 2. John Simon 3. Fransiska Oei 4. Pandji P. Djajanegara 5. Tjioe Mei Tjuen* 6. Henky Sulistyo 7. Joni Raini 8. Noviady Wahyudi
6	11 February 2025	1. a. Confirmation/Monitoring on Approval Minutes of BOD Meeting b. Matters arising from previous BOD meeting 2. Financial Performance as of January 2025 3. Other	1. Lani Darmawan 2. John Simon 3. Fransiska Oei 4. Pandji P. Djajanegara 5. Tjioe Mei Tjuen* 6. Henky Sulistyo 7. Joni Raini 8. Rusly Johannes 9. Noviady Wahyudi
7	18 February 2025	1. a. Confirmation/Monitoring on Approval Minutes of BOD Meeting b. Matters arising from previous BOD meeting 2. Approval on External Auditor for FY 2025 3. 2025 Dividend payment 4. Q4-2024 Compliance Director Report 5. 2025 HyWork Update	1. Lani Darmawan 2. Lee Kai Kwong 3. John Simon 4. Fransiska Oei 5. Pandji P. Djajanegara 6. Tjioe Mei Tjuen* 7. Henky Sulistyo 8. Joni Raini 9. Rusly Johannes 10. Noviady Wahyudi
8	25 February 2025	1. a. Confirmation/Monitoring on Approval Minutes of BOD Meeting b. Matters arising from previous BOD meeting 2. Other	1. Lani Darmawan 2. Lee Kai Kwong 3. John Simon 4. Fransiska Oei 5. Pandji P. Djajanegara 6. Tjioe Mei Tjuen* 7. Henky Sulistyo 8. Joni Raini 9. Rusly Johannes 10. Noviady Wahyudi
9	4 March 2025	1. a. Confirmation/Monitoring on Approval Minutes of BOD Meeting b. Matters arising from previous BOD meeting 2. OHI 2024 – 2025 Result 3. OJK CRMS (Climate Risk Management Scenario) 2025 Update 4. Other	1. Lani Darmawan 2. Lee Kai Kwong 3. Fransiska Oei 4. Pandji P. Djajanegara 5. Tjioe Mei Tjuen* 6. Henky Sulistyo 7. Joni Raini 8. Rusly Johannes 9. Noviady Wahyudi
10	12 March 2025	1. a. Confirmation/Monitoring on Approval Minutes of BOD Meeting b. Matters arising from previous BOD meeting 2. Financial Performance as of February 2025	1. Lani Darmawan 2. Lee Kai Kwong 3. John Simon 4. Fransiska Oei 5. Tjioe Mei Tjuen* 6. Joni Raini 7. Rusly Johannes 8. Noviady Wahyudi
11	18 March 2025	1. a. Confirmation/Monitoring on Approval Minutes of BOD Meeting b. Matters arising from previous BOD meeting 2. Summary Corporate Assurance as of February 2025 and Update Audit Plan 2025 3. Financial Conglomeration and Financial Holding Company 4. HR Culture, Diversity dan Inclusion 2025 initiatives 5. BMC Scorecard 2025 Update 6. Other	1. Lani Darmawan 2. Lee Kai Kwong 3. John Simon 4. Fransiska Oei 5. Pandji P. Djajanegara 6. Tjioe Mei Tjuen* 7. Henky Sulistyo 8. Joni Raini 9. Rusly Johannes 10. Noviady Wahyudi

No	Date	Agenda	Participant
12	25 March 2025	1. a. Confirmation/Monitoring on Approval Minutes of BOD Meeting b. Matters arising from the previous BOD meeting 2. Other	1. Lani Darmawan 2. Lee Kai Kwong 3. John Simon 4. Fransiska Oei 5. Tjioe Mei Tjuen* 6. Henky Sulistyo 7. Joni Raini 8. Rusly Johannes 9. Noviady Wahyudi
13	8 April 2025	1. a. Confirmation/Monitoring on Approval Minutes of BOD Meeting b. Matters arising from previous BOD meeting 2. Other	1. Lee Kai Kwong 2. John Simon 3. Fransiska Oei 4. Tjioe Mei Tjuen* 5. Henky Sulistyo 6. Joni Raini 7. Rusly Johannes 8. Noviady Wahyudi
14	15 April 2025	1. a. Confirmation/Monitoring on Approval Minutes of BOD Meeting b. Matters arising from previous BOD meeting 2. Financial Performance as of March 2025 3. Gap Assessment on IFRS S1 and S2 4. Extraordinary General Meeting Shareholders 2025 5. Sharia Spin Off Project Update 6. Other	1. Lani Darmawan 2. Lee Kai Kwong 3. John Simon 4. Fransiska Oei 5. Pandji P. Djajanegara 6. Henky Sulistyo 7. Joni Raini 8. Rusly Johannes 9. Noviady Wahyudi
15	22 April 2025	1. a. Confirmation/Monitoring on Approval Minutes of BOD Meeting b. Matters arising from the previous BOD meeting 2. 1Q-2025 Summary Corporate Assurance 3. Risk Profile Q1-2025 4. Realization Report of RBB 1Q-2025 5. CIMB Niaga Syariah Brand Identity 6. Other	1. Lani Darmawan 2. Lee Kai Kwong 3. John Simon 4. Fransiska Oei 5. Pandji P. Djajanegara 6. Henky Sulistyo 7. Joni Raini 8. Rusly Johannes 9. Noviady Wahyudi
16	30 April 2025	1. a. Confirmation/Monitoring on Approval Minutes of BOD Meeting b. Matters arising from the previous BOD meeting 2. CIMB Niaga Syariah Brand Identity 3. Other	1. Lani Darmawan 2. Lee Kai Kwong 3. John Simon 4. Fransiska Oei 5. Pandji P. Djajanegara 6. Henky Sulistyo 7. Joni Raini 8. Rusly Johannes 9. Noviady Wahyudi
17	6 May 2025	1. a. Confirmation/Monitoring on Approval Minutes of BOD Meeting b. Matters arising from the previous BOD meeting 2. Group Wide Stress Test (GWST) as of Dec 2024 Result 3. CNAF Divestment Update 4. Ransomware Tabletop Exercise (TTX) 5. Other	1. Lani Darmawan 2. Lee Kai Kwong 3. John Simon 4. Fransiska Oei 5. Pandji P. Djajanegara 6. Henky Sulistyo 7. Joni Raini 8. Rusly Johannes 9. Noviady Wahyudi
18	14 May 2025	1. a. Confirmation/Monitoring on Approval Minutes of BOD Meeting b. Matters arising from the previous BOD meeting 2. Financial Performance as of April 2025 3. Cost Optimization Proposal 4. Group Reverse Stress Test as of Dec 2024 5. Other	1. Lee Kai Kwong 2. John Simon 3. Fransiska Oei 4. Pandji P. Djajanegara 5. Joni Raini 6. Rusly Johannes 7. Noviady Wahyudi
19	20 May 2025	1. a. Confirmation/Monitoring on Approval Minutes of BOD Meeting b. Matters arising from the previous BOD meeting 2. Summary Corporate Assurance as of April 2025 3. Q1- 2025 Compliance Director Report 4. Other	1. Lee Kai Kwong 2. John Simon 3. Fransiska Oei 4. Pandji P. Djajanegara 5. Joni Raini 6. Rusly Johannes 7. Noviady Wahyudi

No	Date	Agenda	Participant
20	27 May 2025	1. a. Confirmation/Monitoring on Approval Minutes of BOD Meeting b. Matters arising from the previous BOD meeting 2. Other	1. Lee Kai Kwong 2. John Simon 3. Fransiska Oei 4. Pandji P. Djajanegara 5. Joni Raini 6. Rusly Johannes 7. Noviady Wahyudi
21	3 June 2025	1. a. Confirmation/Monitoring on Approval Minutes of BOD Meeting b. Matters arising from the previous BOD meeting 2. Basel III Standardized Approach & Internal Ratings Based Approach 3. 2025 RBB Revision 4. Incentive and Relaxation Proposal 5. Other	1. Lani Darmawan 2. Lee Kai Kwong 3. John Simon 4. Fransiska Oei 5. Pandji P. Djajanegara 6. Henky Sulistyo 7. Joni Raini 8. Rusly Johannes 9. Noviady Wahyudi
22	10 June 2025	1. a. Confirmation/Monitoring on Approval Minutes of BOD Meeting b. Matters arising from the previous BOD meeting 2. Financial Performance as of May 2025 3. Other	1. Lani Darmawan 2. Lee Kai Kwong 3. John Simon 4. Pandji P. Djajanegara 5. Henky Sulistyo 6. Joni Raini 7. Rusly Johannes 8. Noviady Wahyudi
23	17 June 2025	1. a. Confirmation/Monitoring on Approval Minutes of BOD Meeting b. Matters arising from the previous BOD meeting 2. Summary Corporate Assurance as of May 2025 3. Tax Update 4. Customer Centric Solution OVA - 1st Winner OCTO Hackfest 5. Other	1. Lani Darmawan 2. Lee Kai Kwong 3. John Simon 4. Fransiska Oei 5. Pandji P. Djajanegara 6. Henky Sulistyo 7. Joni Raini 8. Rusly Johannes
24	1 July 2025	1. a. Confirmation/Monitoring on Approval Minutes of BOD Meeting b. Matters arising from the previous BOD meeting 2. Other	1. Lani Darmawan 2. Lee Kai Kwong 3. John Simon 4. Fransiska Oei 5. Pandji P. Djajanegara 6. Henky Sulistyo 7. Rusly Johannes 8. Noviady Wahyudi
25	8 July 2025	1. a. Confirmation/Monitoring on Approval Minutes of BOD Meeting b. Matters arising from the previous BOD meeting 2. Financial Performance as of June 2025 3 Group Service Level Agreement for Intra-Group Cross-Border Services 4. Other	1. Lani Darmawan 2. Lee Kai Kwong 3. John Simon 4. Fransiska Oei 5. Pandji P. Djajanegara 6. Henky Sulistyo 7. Joni Raini 8. Rusly Johannes
26	15 July 2025	1. a. Confirmation/Monitoring on Approval Minutes of BOD Meeting b. Matters arising from the previous BOD meeting 2. Corporate Assurance as of June 2025 and 2025 Mid-Year Audit Plan 3 Risk Profile Q2-2025 and RBBR H1-2025 (Bank & UUS) 4. Digital Channel Update 5. Other	1. Lani Darmawan 2. Lee Kai Kwong 3. John Simon 4. Fransiska Oei 5. Pandji P. Djajanegara 6. Henky Sulistyo 7. Joni Raini 8. Rusly Johannes 9. Noviady Wahyudi
27	22 July 2025	1. a. Confirmation/Monitoring on Approval Minutes of BOD Meeting b. Matters arising from the previous BOD meeting 2. Syariah Spin Off Update 3. OJK Audit 2025 4. Other	1. Lani Darmawan 2. Lee Kai Kwong 3. John Simon 4. Fransiska Oei 5. Pandji P. Djajanegara 6. Henky Sulistyo 7. Joni Raini 8. Rusly Johannes 9. Noviady Wahyudi
28	29 July 2025	1. a. Confirmation/Monitoring on Approval Minutes of BOD Meeting b. Matters arising from the previous BOD meeting 2. Other	1. Lani Darmawan 2. Lee Kai Kwong 3. John Simon 4. Fransiska Oei 5. Pandji P. Djajanegara 6. Henky Sulistyo 7. Joni Raini 8. Noviady Wahyudi 9. Rico Usthavia Frans**

No	Date	Agenda	Participant
29	6 August 2025	1. a. Confirmation/Monitoring on Approval Minutes of BOD Meeting b. Matters arising from the previous BOD meeting 2. 2026 Risk Posture Proposal 3. Bilateral Subordinated Borrowing Proposal 4. CIMB Niaga Investor Day 5. Other	1. Lani Darmawan 2. Lee Kai Kwong 3. John Simon 4. Fransiska Oei 5. Pandji P. Djajanegara 6. Henky Sulistyo 7. Joni Raini 8. Rusly Johannes 9. Noviady Wahyudi 10. Rico Usthavia Frans**
30	12 August 2025	1. a. Confirmation/Monitoring on Approval Minutes of BOD Meeting b. Matters arising from the previous BOD meeting 2. Consolidated Financial Performance as of July 2025 3. Other	1. Lani Darmawan 2. Lee Kai Kwong 3. John Simon 4. Fransiska Oei 5. Pandji P. Djajanegara 6. Henky Sulistyo 7. Joni Raini 8. Rusly Johannes 9. Noviady Wahyudi 10. Rico Usthavia Frans**
31	19 August 2025	1. a. Confirmation/Monitoring on Approval Minutes of BOD Meeting b. Matters arising from the previous BOD meeting 2. Summary Corporate Assurance as of- July 2025 3. Q2-2025 Compliance Director Report 4. Climate Scenario Analysis Result 2025 5 Budget 2026 6. Other	1. Lani Darmawan 2. Lee Kai Kwong 3. John Simon 4. Fransiska Oei 5. Pandji P. Djajanegara 6. Henky Sulistyo 7. Joni Raini 8. Rusly Johannes 9. Noviady Wahyudi 10. Rico Usthavia Frans**
32	26 August 2025	1. a. Confirmation/Monitoring on Approval Minutes of BOD Meeting b. Matters arising from the previous BOD meeting 2. Sustainability Update 3. Mortgage for Low-Income Communities (MBR) 4. Bullion Bank & Gold Business Opportunity	1. Lani Darmawan 2. Lee Kai Kwong 3. John Simon 4. Fransiska Oei 5. Pandji P. Djajanegara 6. Henky Sulistyo 7. Joni Raini 8. Rusly Johannes 9. Noviady Wahyudi 10. Rico Usthavia Frans**
33	3 September 2025	1. a. Confirmation/Monitoring on Approval Minutes of BOD Meeting b. Matters arising from the previous BOD meeting 2. Group Wide Stress Test (GWST) as of June 2025 3. Update SLIK monitoring Framework & Parameter Company Assistance 4. Other	1. Lani Darmawan 2. Lee Kai Kwong 3. John Simon 4. Fransiska Oei 5. Pandji P. Djajanegara 6. Henky Sulistyo 7. Joni Raini 8. Rusly Johannes 9. Noviady Wahyudi 10. Rico Usthavia Frans**
34	9 September 2025	1. a. Confirmation/Monitoring on Approval Minutes of BOD Meeting b. Matters arising from the previous BOD meeting 2. Consolidated Financial Performance as of August 2025 3. Other	1. Lani Darmawan 2. Lee Kai Kwong 3. Fransiska Oei 4. Pandji P. Djajanegara 5. Henky Sulistyo 6. Joni Raini 7. Rusly Johannes 8. Noviady Wahyudi 9. Rico Usthavia Frans**
35	16 September 2025	1. a. Confirmation/Monitoring on Approval Minutes of BOD Meeting b. Matters arising from the previous BOD meeting 2. Audit Plan Year End - 31 December 2025 3. Summary Corporate Assurance as of August 2025 4. Risk Posture 2026 5. Leveraging Digitalization to Improve Productivity and reduce cost to serve 6. Other	1. Lani Darmawan 2. Lee Kai Kwong 3. John Simon 4. Fransiska Oei 5. Pandji P. Djajanegara 6. Henky Sulistyo 7. Joni Raini 8. Rusly Johannes 9. Noviady Wahyudi 10. Rico Usthavia Frans**

No	Date	Agenda	Participant
36	24 September 2025	1. a. Confirmation/Monitoring on Approval Minutes of BOD Meeting b. Matters arising from the previous BOD meeting 2. Assessment of Audit Recommendation for RM Mortgage 3. Pulse Check Survey 2025 4. Purpose, Vision & Mission CIMB Niaga 5. Other	1. Lani Darmawan 2. Lee Kai Kwong 3. John Simon 4. Fransiska Oei 5. Pandji P. Djajanegara 6. Henky Sulistyo 7. Joni Raini 8. Rusly Johannes 9. Noviady Wahyudi 10. Rico Usthavia Frans**
37	30 September 2025	1. a. Confirmation/Monitoring on Approval Minutes of BOD Meeting b. Matters arising from the previous BOD meeting 2. Program Staff – Proteksi dari Hati- 70th Anniversary CIMB Niaga 3. Other	1. Lani Darmawan 2. Lee Kai Kwong 3. John Simon 4. Fransiska Oei 5. Pandji P. Djajanegara 6. Henky Sulistyo 7. Joni Raini 8. Rusly Johannes 9. Noviady Wahyudi 10. Rico Usthavia Frans**
38	7 October 2025	1. a. Confirmation/Monitoring on Approval Minutes of BOD Meeting b. Matters arising from the previous BOD meeting 2. 2025 Stock Count 3. Other	1. Lani Darmawan 2. Lee Kai Kwong 3. John Simon 4. Fransiska Oei 5. Pandji P. Djajanegara 6. Henky Sulistyo 7. Joni Raini 8. Rusly Johannes 9. Noviady Wahyudi 10. Rico Usthavia Frans**
39	14 October 2025	1. a. Confirmation/Monitoring on Approval Minutes of BOD Meeting b. Matters arising from the previous BOD meeting 2. Consolidated Financial Performance as of September 2025 3. Financial Holding Company Operationalization 4. Other	1. Lani Darmawan 2. Lee Kai Kwong 3. John Simon 4. Fransiska Oei 5. Pandji P. Djajanegara 6. Henky Sulistyo 7. Joni Raini 8. Rusly Johannes 9. Noviady Wahyudi 10. Rico Usthavia Frans**
40	20 October 2025	1. a. Confirmation/Monitoring on Approval Minutes of BOD Meeting b. Matters arising from the previous BOD meeting 2. Summary Corporate Assurance as September 2025 3. Risk Profile Q3-2025 4. Recovery & Resolution Plan 2026 5. CIMB Niaga Sekuritas (CNS) Update 6. Sustainability KPI Update 7. 2025 Anti bribery & Corruption 8. 2026 Collective Scorecard 9. Other	1. Lani Darmawan 2. Lee Kai Kwong 3. John Simon 4. Fransiska Oei 5. Pandji P. Djajanegara 6. Henky Sulistyo 7. Rusly Johannes 8. Noviady Wahyudi 9. Rico Usthavia Frans**
41	29 October 2025	1. a. Confirmation/Monitoring on Approval Minutes of BOD Meeting b. Matters arising from the previous BOD meeting 2. 3rd Quarter 2025 RBB Realization Report and 2026 RBB Plan 3. Other	1. Lani Darmawan 2. Lee Kai Kwong 3. John Simon 4. Fransiska Oei 5. Pandji P. Djajanegara 6. Henky Sulistyo 7. Joni Raini 8. Rusly Johannes 9. Noviady Wahyudi 10. Rico Usthavia Frans**
42	3 November 2025	1. a. Confirmation/Monitoring on Approval Minutes of BOD Meeting b. Matters arising from the previous BOD meeting 2. New GWM Incentive 3. Pinjaman Dari Hati 4. Other	1. Lani Darmawan 2. Lee Kai Kwong 3. Fransiska Oei 4. Pandji P. Djajanegara 5. Joni Raini 6. Rusly Johannes 7. Noviady Wahyudi 8. Rico Usthavia Frans**

No	Date	Agenda	Participant
43	12 November 2025	1. a. Confirmation/Monitoring on Approval Minutes of BOD Meeting b. Matters arising from the previous BOD meeting 2. Consolidated Financial Performance as of October 2025 3. AI Powered Learning Platform 4. Other	1. Lani Darmawan 2. Fransiska Oei 3. Pandji P. Djajanegara 4. Henky Sulistyo 5. Joni Raini 6. Rusly Johannes 7. Noviady Wahyudi
44	18 November 2025	1. a. Confirmation/Monitoring on Approval Minutes of BOD Meeting b. Matters arising from the previous BOD meeting 2. Compliance Director Report Q3-2025 3. Realization RAKB 2025 and 2026 Target 4. Summary Corporate Assurance as of October 2025 5. 2026 RBB Plan 6. Other	1. Lee Kai Kwong 2. John Simon 3. Fransiska Oei 4. Pandji P. Djajanegara 5. Henky Sulistyo 6. Joni Raini 7. Rusly Johannes 8. Noviady Wahyudi
45	2 December 2025	1. a. Confirmation/Monitoring on Approval Minutes of BOD Meeting b. Matters arising from the previous BOD meeting 2. Internal Capital Threshold (ICT) 2026 Setting and Bonds Issuance Plan 2026 3. Sustainability KPI Update as of October 2025 4. Other	1. Lani Darmawan 2. Lee Kai Kwong 3. John Simon 4. Fransiska Oei 5. Pandji P. Djajanegara 6. Henky Sulistyo 7. Joni Raini 8. Rusly Johannes 9. Noviady Wahyudi 10. Rico Usthavia Frans**
46	9 December 2025	1. a. Confirmation/Monitoring on Approval Minutes of BOD Meeting b. Matters arising from the previous BOD meeting 2. a. Summary Corporate Assurance as of November 2025 b. 2026 Risk Assessment and Audit Plan 3. Financial Performance as of November 2025 4. One CS Initiative 5. a. Implementation Plan of Financial Conglomeration Governance b. Principal Approval for Due Diligence and Valuation of NMC Acquisition 6. Audit Update Financial Year Ending 31 December 2025 7. Sumatra & Aceh Floods Impact to Loan Portfolio 8. Other	1. Lani Darmawan 2. Lee Kai Kwong 3. John Simon 4. Fransiska Oei 5. Pandji P. Djajanegara 6. Henky Sulistyo 7. Joni Raini 8. Rusly Johannes 9. Noviady Wahyudi 10. Rico Usthavia Frans**
47	16 December 2025	1. a. Confirmation/Monitoring on Approval Minutes of BOD Meeting b. Matters arising from the previous BOD meeting 2. Other	1. Lani Darmawan 2. Lee Kai Kwong 3. John Simon 4. Fransiska Oei 5. Pandji P. Djajanegara 6. Henky Sulistyo 7. Joni Raini 8. Rusly Johannes 9. Noviady Wahyudi 10. Rico Usthavia Frans**
48	23 December 2025	1. a. Confirmation/Monitoring on Approval Minutes of BOD Meeting b. Matters arising from the previous BOD meeting 2. Letter of Comfort Sharia Commercial Bank 3. Other	1. Lani Darmawan 2. Lee Kai Kwong 3. John Simon 4. Fransiska Oei 5. Pandji P. Djajanegara 6. Henky Sulistyo 7. Rusly Johannes 8. Rico Usthavia Frans**

* Resigned as Director effective as of the closing of the AGMS on 14 April 2025
** Appointed at the AGMS on 14 April 2025 and effective on 24 July 2025

AGENDA OF JOINT MEETINGS OF THE BOARD OF DIRECTORS AND THE BOARD OF COMMISSIONERS IN 2025

No.	Date	BOD in Atttendance	BOC in Atttendance	Agenda
1	6 February 2025	1. Lani Darmawan 2. John Simon 3. Fransiska Oei 4. Pandji P. Djajanegara 5. Tjioe Mei Tjuen* 6. Henky Sulistyo 7. Joni Raini 8. Rusly Johannes 9. Noviady Wahyudi	1. Didi Syafruddin Yahya 2. Glenn M. Surya Yusuf 3. Sri Widowati 4. Vera Handajani 5. Farina Situmorang 6. Dody Budi Waluyo	1. Message from the President Director 2. Financial Performance as of December 2024

No.	Date	BOD in Atttendance	BOC in Atttendance	Agenda
2	25 April 2025	1. Lani Darmawan 2. Lee Kai Kwong 3. John Simon 4. Fransiska Oei 5. Pandji P. Djajanegara 6. Henky Sulistyo 7. Joni Raini 8. Rusly Johannes 9. Noviady Wahyudi	1. Didi Syafruddin Yahya 2. Glenn M. Surya Yusuf 3. Sri Widowati 4. Vera Handajani 5. Farina Situmorang 6. Dody Budi Waluyo 7. Novan Amirudin***	1. Message from the President Director 2. Financial Performance as of March 2025
3	28 July 2025	1. Lani Darmawan 2. Lee Kai Kwong 3. John Simon 4. Fransiska Oei 5. Pandji P. Djajanegara 6. Henky Sulistyo 7. Joni Raini 8. Noviady Wahyudi 9. Rico Usthavia Frans**	1. Didi Syafruddin Yahya 2. Glenn M. Surya Yusuf 3. Sri Widowati 4. Vera Handajani 5. Farina Situmorang 6. Dody Budi Waluyo 7. Novan Amirudin***	1. Message from the President Director 2. Financial Performance as of June 2025
4	31 October 2025	1. Lani Darmawan 2. Lee Kai Kwong 3. Pandji P. Djajanegara 4. Joni Raini 5. Rusly Johannes 6. Noviady Wahyudi 7. Rico Usthavia Frans**	1. Didi Syafruddin Yahya 2. Glenn M. Surya Yusuf 3. Sri Widowati 4. Vera Handajani 5. Farina Situmorang 6. Dody Budi Waluyo 7. Novan Amirudin***	1. Message from the President Director 2. Financial Performance as of September 2025

* Resigned as Director effective as of the closing of the AGMS on 14 April 2025.
** Appointed at the AGMS on 14 April 2025 and effective on 24 July 2025.
*** Appointed at the EGMS on 25 October 2024 and effective on 26 February 2025.

AGENDA OF JOINT MEETINGS OF THE SHARIA SUPERVISORY BIARD AND BOARD OF DIRECTORS IN 2025

No.	Date	BOD in Atttendance	SSB in Atttendance	Agenda
1	6 February 2025	1. Lani Darmawan 2. John Simon 3. Fransiska Oei 4. Pandji Djajanegara 5. Tjioe Mei Tjuen* 6. Henky Sulistyo 7. Joni Raini 8. Noviady Wahyudi 9. Rusly Johannes	1. M. Quraish Shihab 2. Fathurrahman Djamil 3. Yulizar D. Sanrego	1. Confirmation of SSB Meeting with BOD on 29 November 2024 2. Highlights the Results of SSB Evaluation in 2024 3. Other
2	26 June 2025	1. Lani Darmawan 2. Lee Kai Kwong 3. John Simon 4. Fransiska Oei 5. Pandji Djajanegara 6. Rusly Johannes 7. Henky Sulistyo 8. Noviady Wahyudi 9. Rico Usthavia Frans**	1. M. Quraish Shihab 2. Fathurrahman Djamil 3. Yulizar D. Sanrego	1. Confirmation of SSB Meeting with BOD on 6 February 2025 2. SSB Supervision Results – Sharia Review for 1H 2025 3. Other
3	31 October 2025	1. Lani Darmawan 2. Lee Kai Kwong 3. Pandji Djajanegara 4. Joni Raini 5. Rusly Johannes 6. Noviady Wahyudi 7. Rico Usthavia Frans**	1. M. Quraish Shihab 2. Yulizar D. Sanrego	1. Confirmation of SSB Meeting with BOD on 26 Juni 2025 2. Sharia Financial Literacy 2H2025 3. Sharia Banking Meeting (SBM) February – September 2025 4. Other

* Resigned as Director effective as of the closing of the AGMS on 14 April 2025.
** Appointed at the AGMS on 14 April 2025 and effective on 24 July 2025.

MEETING FREQUENCY AND ATTENDANCE LEVEL OF THE BOARD OF DIRECTORS IN 2025

No.	Name	BOD Meeting			BOD and BOC Joint Meeting			SSB and BOD Joint Meeting			GMS		
		Attendance Frequency	Attendance Rate	Average Attendance Rate	Attendance Frequency	Attendance Rate	Average Attendance Rate	Attendance Frequency	Attendance Rate	Average Attendance Rate	Attendance Frequency	Attendance Rate	Average Attendance Rate
1	Lani Darmawan	43/48	90%	92%	4/4	100%	89%	3/3	100%	100%	2/2	100%	100%
2	Lee Kai Kwong	45/48	94%		4/4	100%		3/3	100%		2/2	100%	
3	John Simon	41/48	85%		3/4	75%		3/3	100%		2/2	100%	
4	Fransiska Oei	47/48	98%		3/4	75%		3/3	100%		2/2	100%	
5	Pandji P. Djajanegara	45/48	94%		4/4	100%		3/3	100%		2/2	100%	
6	Tjioe Mei Tjuen*	12/13	92%		1/1	100%		-	-		1/1	100%	
7	Henky Sulistyo	43/48	90%		3/4	75%		3/3	100%		2/2	100%	
8	Joni Raini	43/48	90%		4/4	100%		3/3	100%		1/1	100%	
9	Rusly Johannes	46/48	94%		3/4	75%		3/3	100%		2/2	100%	
10	Noviady Wahyudi	44/48	92%		4/4	100%		3/3	100%		2/2	100%	
11	Rico Usthavia Frans**	19/21	90%		2/2	100%		2/2	100%		2/2	100%	

* Resigned as Director effective as of the closing of the AGMS on 14 April 2025.
** Appointed at the AGMS on 14 April 14 2025 and effective on 24 July 2025.

BOARD OF DIRECTORS DEVELOPMENT PROGRAM

The development of the competencies of the BOD is a key element in supporting the effective performance of duties, driving sustainable growth, and ensuring the optimal management of the Bank. This approach is in line with the provisions of the BOD Charter and the Policy on Learning, Development, and Orientation Programs for the BOD and the BOC No. A.04.8.

CIMB Niaga consistently facilitates the enhancement of the competencies of members of the BOD through a range of relevant training programs that reflect macroeconomic developments, dynamics in the banking industry, and advancements in corporate governance practices. These initiatives ensure that the BOD continuously maintains up-to-date strategic insights and capabilities in leading the organization.

TRAINING AND COMPETENCY DEVELOPMENT PROGRAM

Information on training programs attended by each member of the BOD during 2025 is disclosed in the Company Profile section of this Annual Report of CIMB Niaga.

RISK MANAGEMENT CERTIFICATION

As of 31 December 2025, all serving members of the BOD have obtained Risk Management Certification and/or have participated in Risk Management Refreshment programs, as disclosed in the Company Profile section of this Annual Report. CIMB Niaga implements Risk Management Certification and/or Risk Management Refreshment programs for members of the BOD in accordance with POJK No. 24 of 2022 regarding the Development of the Quality of Human Resources of Commercial Banks and SEOJK No. 28/SEOJK.03/2022 regarding Risk Management Certification for Human Resources of Commercial Banks.

INDUCTION PROGRAM FOR NEW MEMBERS OF THE BOARD OF DIRECTORS

CIMB Niaga has established an Orientation (Induction) Program for newly appointed members of the BOD to provide a comprehensive understanding of the Bank's business activities, strategic direction, governance framework, working guidelines, and the responsibilities inherent in the role of the BOD. Through this program, new Directors are expected to adapt promptly and work in close alignment with other corporate governance organs.

The orientation materials are prepared by the Corporate Secretary unit and delivered in the form of introductory documents covering, among others:

1. The Bank's Vision and Mission.
2. The Bank's Code of Ethics and Code of Conduct.
3. The Bank's Organizational Structure.
4. The Bank's Articles of Association.
5. Corporate Policy Manual.
6. The BOD Charter and BOC's Charters.
7. Applicable Banking and Capital Market regulations.
8. The Bank's Annual Report.
9. The Bank's Business Plan.

The Bank has further developed the orientation materials into its digital learning platform (e-Learning),

namely the Learning on the Go (LoG) application, which can be accessed by prospective Directors anytime and anywhere.

In 2025, the orientation program for new Directors was conducted for Rico Usthavia Frans.

PERFORMANCE ASSESSMENT FOR COMMITTEES AT THE BOARD OF DIRECTORS LEVEL

PERFORMANCE ASSESSMENT POLICY AND PROCEDURES FOR COMMITTEES AT THE BOARD OF DIRECTORS LEVEL (EXECUTIVE COMMITTEE)

The BOD conducts an annual performance evaluation of committees at the BOD's level, at least once each year. The criteria and basis for evaluating the performance of the Executive Committee refer to the respective Charters/Terms of Reference (TOR), namely: (1) the number of meetings convened; (2) attendance of members of the BOD; (3) Service Level Agreement (SLA) for meeting minutes; (4) Action Matters Arising; and (5) the distribution of meeting invitations.

Throughout 2025, the BOD assessed that the Executive Committee had performed its duties and responsibilities, as well as conducted meeting deliberations, in a sound and effective manner. The level of participation and attendance of members of the BOD at committee meetings during the 2025 financial year, including the resolutions adopted during such meetings, also served as reference points in the assessment.

PERFORMANCE ASSESSMENT RESULT OF EXECUTIVE COMMITTEES IN 2025

No.	Executive Committee	Score
1	Risk Management Committee (RMC)	440 (Good)
2	Asset & Lialibility Committee (ALCO)	451 (Good)
3	Information Technology Steering Committee ITSC)	435 (Good)
4	Credit Policy Committee (CPC)	490 (Excellent)
5	Executive Credit Committee (ECC)	494 (Excellent)

Range Table

Range	Description
>470 – 500	Excellent
400 – 470	Good
300 – 400	Fair
200 -300	Poor
< 200	Very Poor

Information related to the performance assessment of the Internal Audit Unit and the Risk Management Unit is disclosed in the respective sections on the Internal Audit Unit and Risk Management within this Chapter of the Annual Report.

Performance Assessment of the Board of Commissioners and Board of Directors

The Bank has regulated performance assessment for its Board of Commissioners (BOC) and Board of Directors (BOD) in the Appendix to the Nomination and Remuneration Committee Charter.

PERFORMANCE ASSESSMENT OF THE BOARD OF COMMISSIONERS (INCLUDING THE PRESIDENT COMMISSIONER)

Periodically, the BOC, including the President Commissioner, is evaluated in carrying their functions, duties, and responsibilities. This evaluation or assessment is reported to the Shareholders.

PERFORMANCE ASSESSMENT POLICIES AND PROCEDURES OF THE BOARD OF COMMISSIONERS

BOC performance assessment is conducted annually (at least once a year), where every 3 (three) years it will be carried out by third party. In 2025, the Bank conducted a third-party performance assessment of the BOC using interview and online survey administered to the BOC. The assessment process and results are confidential and anonymous (independent). The results of this performance assessment serve as input for improving the BOC future performance.

The assessment policies and procedures include:
1. Collegial performance assessment of the BOC;
2. Individual performance assessment of each member of the BOC; and
3. Performance assessment of the President Commissioner.

BOARD OF COMMISSIONERS PERFORMANCE ASSESSMENT CRITERIA

The performance assessment of the BOC (including the President Commissioner) is conducted using the following criteria:

1. **Criteria for the Collegial Performance Assessment of the BOC:**
   a. Effectiveness of the Role of the BOC.
   b. Effectiveness of the Implementation of Duties and Responsibilities.
   c. Composition of the BOC.

d. Effectiveness of Meetings, Work Ethics, and Dynamics of the BOC.
e. Implementation of GCG and Sustainability Principles.
f. Effectiveness of the Implementation of Risk Management and Internal Control.

2. **Criteria for the Individual Performance Assessment of the BOC:**
   a. Competency and Capability.
   b. Effectiveness of the Implementation of Duties and Responsibilities.
3. **Criteria for the Performance Assessment of the President Commissioner:**
   a. Effectiveness of the Implementation of Duties and Responsibilities.
   b. Leadership.

PARTIES PERFORMING THE PERFORMANCE ASSESSMENT OF THE BOARD OF COMMISSIONERS

The parties conducting the performance assessment of the BOC are as follows:

1. **Collegial Performance Assessment of the BOC**
   Each Commissioner assesses the overall performance of the BOC on a collegial basis.
2. **Individual Performance Assessment of Each Member of the BOC**
   Each Commissioner provides an assessment of the performance of every other Commissioner.
3. **Performance Assessment of the President Commissioner**
   Each Commissioner conducts an assessment of the performance of the President Commissioner.

As part of the enhancement of the BOC performance assessment process, the BOD is involved as respondents in the survey conducted. The results of the performance assessment are submitted to the Nomination and Remuneration Committee (NRC). Subsequently, the NRC presents and discusses the entire performance assessment results at the BOC meeting. The outcomes of the discussion are followed up through improvements and/or action plans, where necessary.

BOARD OF COMMISSIONERS' PERFORMANCE ASSESSMENT RESULT IN 2025

In 2025, the collegial and individual performance assessment of the BOC generated the following results:

Collegial Performance Assessment	Individual Performance Assessment (Average)	President Commissioner
4.5 (Outstanding)	4.7 (Exceptional)	4.6 (Outstanding)

The Bank's commitment to implementing GCG principles is one of key elements assessed in the collegial performance assessment of the Board of Commissioners. This Assessment ensures that the supervisory function is carried out effectively and in alignment with established governance standards. In 2025, the performance assessment result for the **BOC's implementation of GCG was 4.3 (Outstanding)**.

Range Table

Range	Description
≥ 4.7	Exceptional
4.0 – 4.6	Outstanding
3.7 – 3.9	Exceed Expectation
3.0 – 3.6	Meet Expectation
< 3.0	Need Improvement

PERFORMANCE ASSESSMENT OF THE BOARD OF COMMISSIONERS' GCG IMPLEMENTATION

Referring to the provisions of OJK Regulation (POJK) No. 17 of 2023 and OJK Circular Letter (SEOJK) No. 14/SEOJK.03/2025, which require Commercial Banks to conduct self-assessments on the implementation of Bank Governance, CIMB Niaga conducted an assessment of the BOC's aspects in the implementation of GCG for the 2025 financial year. This assessment is part of the Bank's ongoing efforts to ensure the effectiveness of its supervisory role and alignment with applicable governance principles.

PERFORMANCE ASSESSMENT PROCEDURE OF THE BOARD OF COMMISSIONERS

The performance assessment of the BOC is included in the implementation of the GCG self-assessment, which is carried out periodically every semester, namely in June and December of the current year.

PERFORMANCE ASSESSMENT CRITERIA OF THE BOARD OF COMMISSIONERS

The criteria used in assessing the performance of the BOC are structured into the Governance system, which is grouped into 3 (three) assessment aspects, namely Governance Structure, Governance Process, and Governance Outcome.

PARTIES PERFORMING THE ASSESSMENT

The implementation of GCG self-assessment involves the BOC, Independent Parties, BOD, Executive Officers, and independent functions coordinated by the Compliance Unit.

BOARD OF COMMISSIONERS PERFORMANCE ASSESSMENT RESULT IN 2025

Self-Assessment Result of the Bank Governance Implementation:

Description	Rating
Implementation of Duties and Responsibilities of the BOC	2 (Good)

RECOMMENDATIONS AND FOLLOW-UP

In 2025, there were no recommendations that had not been followed up by the BOC.

PERFORMANCE ASSESSMENT OF THE BOARD OF DIRECTORS (INCLUDING PRESIDENT DIRECTOR)

Evaluation of the BOD, including the President Director, in carrying out their functions, duties and responsibilities is carried out periodically and reported to the Shareholders.

PERFORMANCE ASSESSMENT POLICIES AND PROCEDURES OF THE BOARD OF DIRECTORS

The policy for assessing the performance of the BOD includes:

1. **Collegial performance assessment of the BOD** carried out at least 1 (once) a year.
2. **Individual performance assessment of the BOD** (including President Director), carried out at least 2 (twice) a year.

The collegial performance assessment of the BOD is carried out through self-assessment via an online survey. The process and results of the performance assessment are carried out confidentially and anonymously (independently) and become input for continuous improvement of the BOD performance. Every 3 (three) years, the collegial performance assessment of the BOD is carried out by third party.

In 2025, the Bank conducted a collegial performance assessment of the BOD, facilitated by an independent third party through an online survey mechanism. The entire process, including both the execution and the results of the assessment, was carried out in a confidential and anonymous (independent). The result this performance assessment serve as input for improving the BOD future performance.

The Bank uses Balanced Scorecard approach as the performance indicator for each member of the BOD to evaluate their individual performance. The Bank's aspirations and strategic objectives stated in the Balance Scorecard are interpreted into a Key Performance Indicator (KPI) in accordance with the tasks and responsibilities of each member of the BOD by considering collegial and individual responsibilities, both financially and non-financially. CIMB Niaga implements **2 (two) KPIs**, namely:

1. **Collective Scorecard** as the basis for assessing the performance of the directorates and the Bank's institution and will determine performance-based compensation amounts for employees in relevant directorates.
2. **Individual Scorecard** as the basis for determining the performance of the BOD, including the President Director individually.

Both KPIs were mutually agreed upon by the BOD and submitted to the Nomination and Remuneration Committee for recommendations as well as the BOC for approval. Subsequently, the Collective Scorecard (including KPI related to Sustainability and Climate opportunities and risk) will be disseminated to all employees to ensure alignment with the objectives and strategies of the Bank.

At the end of the financial year, CIMB Niaga will evaluate the performance assessment of the BOD, both institutionally (Collective Scorecard) and individually (Individual Scorecard). The results will be submitted to the Nomination and Remuneration Committee for input and recommendations before final approval by the BOC.

THE PERFORMANCE ASSESSMENT CRITERIA OF THE BOARD OF DIRECTORS

The criteria applied in the performance assessment of the BOD (including the President Director) are as follows:

1. **Collegial Performance Assessment**
   Collegial assessment criteria include:
   a. Effectiveness of the BOD Role.
   b. Effectiveness of the Bank's Strategy and Management Implementation.
   c. Composition of the BOD.
   d. Effectiveness of Meeting, Work Ethics, and Dynamics of the BOD.
   e. Implementation of GCG and Sustainability Principles.
   f. Effectiveness of Risk Management and Internal Control Implementation.
2. **Individual Performance Assessment of the BOD (bank-wide and individually):**
   a. Components applied in the performance assessment of the Directorate and Bank on an institutional/bank-wide basis (Collective Scorecard) include:

Performance Parameter	Directorate									
	Business Unit						Business Enabler			
	CIMB Niaga	Business Banking*	Consumer Banking (Retail)	Sharia Banking	Treasury & Capital Market	Risk Management	Operations, Technology, Analytics & AI	Compliance, Corporate Affairs, & Legal	Strategy & Finance	Human Resource
Purpose Driven (including Customer Experience & Sustainability**	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%
Financial	35%	30%	35%	30%	40%	25%	25%	25%	35%	35%
Risk, Compliance, Audit	25%	25%	25%	20%	20%	10%	15%	10%	15%	15%
Service Delivery***	-	-	-	-	-	25%	10%	20%	5%	15%
Key Focus Areas/ Projects	20%	25%	20%	30%	20%	20%	30%	25%	25%	15%

* Business Banking encompasses Corporate Banking, Commercial Banking, and Transaction Banking
** Includes sustainability and climate opportunities and risks
*** Service Delivery for the Risk Management Directorate and the Compliance, Corporate Affairs & Legal Directorate includes indicators related to the implementation of risk/compliance across the Bank as a whole

b. The individual performance evaluation components for each Director, including the President Director (Individual Scorecard), include:

Performance Parameter	Directorate									
	Business Unit						Business Enabler			
	CIMB Niaga	Business Banking*	Consumer Banking (Retail)	Sharia Banking	Treasury & Capital Market	Risk Management	Operations, Technology, Analytics & AI	Compliance, Corporate Affairs, & Legal	Strategy & Finance	Human Resource
Purpose Driven (including Customer Experience & Sustainability**	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
Financial	30%	30%	35%	30%	30%	15%	20%	15%	20%	20%
Risk, Compliance, Audit	25%	25%	20%	20%	20%	15%	15%	25%	15%	15%
Service Delivery***	-	-	-	-	-	10%	10%	-	5%	10%
Key Focus Areas/Projects	20%	20%	20%	25%	25%	35%	30%	35%	35%	30%
People & Leadership Development	15%	15%	15%	15%	15%	15%	15%	15%	15%	15%

* Business Banking encompasses Corporate Banking, Commercial Banking, and Transaction Banking.
** Includes sustainability and climate opportunities and risks.
*** Service Delivery for the Risk Management Directorate and the Compliance, Corporate Affairs & Legal Directorate includes indicators related to the implementation of risk/compliance across the Bank as a whole.

PARTIES PERFORMING THE PERFORMANCE ASSESSMENT OF THE BOARD OF DIRECTORS

The parties performing the performance assessment of the BOD are as follows:

1. **Collegial Performance Assessment of the BOD**
   Each member of the BOD provides an assessment of the BOD collegial performance. All responses are collected directly online. The results are compiled and reported to the management of CIMB Niaga. The results of the collegial performance assessment of the BOD are discussed in the BOD meeting and subsequently submitted to the NRC and the BOC for input and approval of the improvement plan (if any).

2. **Individual Performance Assessment of the BOD (Bankwide and Individually)**
   Assessment is conducted by the President Director on the performance of each Directorate and each member of the BOD. The assessment results of all Directorates (including the Bank) and all members of the BOD individually (including the President Director) will be discussed by the Nomination and Remuneration Committee for input and recommendations before gaining approval from the BOC.

As a form of development of the BOD performance assessment process, a third party involved the BOC as respondents in the survey conducted.

BOARD OF DIRECTORS PERFORMANCE ASSESSMENT RESULT IN 2025

The results of the collegial performance assessment of the BOD show that the BOD has carried out its functions well in managing the Bank. The assessment also reflects that the BOD has continuously ensured that the Bank's performance meets the expectations of the shareholders and all stakeholders.

In 2025, the BOD collegial performance assessment score reached **4.5 (Outstanding)**. Furthermore, the BOD assessment of GCG implementation was **4.4 (Outstanding)**.

Range Table

Range	Description
≥ 4.7	Exceptional
4.0 – 4.6	Outstanding
3.7 – 3.9	Exceed Expectation
3.0 – 3.6	Meet Expectation
< 3.0	Need Improvement

ASSESSMENT OF GCG IMPLEMENTATION AS ASPECT OF THE BOARD OF DIRECTORS

In accordance with POJK No. 17 of 2023 and SEOJK No. 14/SEOJK.03/2025, CIMB Niaga conducted an assessment of the BOD's aspects in GCG implementation in the current fiscal year. These regulations also require Commercial Banks to conduct a self-assessment of the effectiveness of GCG implementation, so that the quality

of management and supervision can continue to be maintained according to established standards.

BOARD OF DIRECTORS' PERFORMANCE ASSESSMENT IMPLEMENTATION PROCEDURE

Periodically, every semester, CIMB Niaga conducts a performance assessment of the BOD, including a GCG self-assessment, for the months of June and December of the current year.

BOARD OF DIRECTORS' PERFORMANCE ASSESSMENT CRITERIA

The criteria used in the BOD performance assessment are structured within the Governance system, which consists of three assessment aspects: Governance Structure, Governance Process, and Governance Results.

PARTIES CONDUCTING THE ASSESSMENT

The GCG self-assessment involves the BOC, Independent Parties, the BOD, Executive Officers, and independent functions, coordinated by the Compliance Unit.

BOARD OF DIRECTORS' PERFORMANCE ASSESSMENT RESULTS IN 2025

CIMB Niaga's Self-Assessment of Governance Implementation

Description	Rating
Implementation of Duties and Responsibilities of the BOD	2 (Good)

RECOMMENDATIONS AND FOLLOW-UP

In 2025, there were no recommendations that had not been followed up by the BOD.

Policy on the Diversity of the Board of Commissioners and the Board of Directors

CIMB Niaga has established a Diversity Policy for the Composition of its Board of Commissioners (BOC) and Board of Directors (BOD), which is reviewed on a regular basis in accordance with the Bank's Manual Framework Policy. This policy also takes into consideration the applicable regulations in the Capital Market and Banking sectors that govern the implementation of Good Corporate Governance (GCG).

Members of the BOC and BOD of CIMB Niaga were appointed at the General Meeting of Shareholders (GMS), and their composition is fairly diverse, both in terms of age, educational background, expertise, and experience required to carry out their duties and responsibilities. CIMB Niaga also maintains a diverse range of expertise and experience among its BOC and BOD members, which includes banking, economics, business, finance, governance, human resources, and risk management.

The combination of these characteristics improves the accuracy and effectiveness of the nomination and appointment process for members of the BOC and the BOD, both individually and collectively. The identification of competencies is carried out by considering the educational background, professional experience, and training history of each member. As a follow-up to further strengthen competencies, CIMB Niaga continues to conduct various development programs, including training, workshops, and other relevant activities that support the effectiveness of the roles of the BOC and the BOD in overseeing and managing the Bank.

This diversity policy is also used to guide the succession planning of members of the BOD and the BOC. Its implementation promotes the development of an adequate talent pool that is consistent with the objectives and provisions outlined in CIMB Niaga's Diversity Policy for the Composition of the BOC and the BOD.

DIVERSITY IN THE COMPOSITION OF MEMBERS THE BOARD OF COMMISSIONERS

Aspects of diversity in the composition of the BOC includes:

1. Expertise/Experience/Education, with at least:
   a. 1 (one) member who has expertise/work experience/education in the field of economics/ business/finance; and/or
   b. 1 (one) member who has expertise/work experience/ education in the banking industry; and
   c. 1 (one) member who has expertise/work experience/education in the field of risk management.

2. Nationality
   Majority (more than 50% (fifty percent)) of the BOC members shall be Indonesian citizens.
3. Gender
   Consider gender diversity among members of the BOC.
4. Age
   Members of the BOC shall be diverse in age level.
5. Independence
   a. A minimum of 50% (fifty percent) of members of the BOC are Independent Commissioners.
   b. The term of office of an Independent Commissioner is 2 (two) consecutive terms, or a maximum of 9 (nine) years.

DIVERSITY IN THE COMPOSITION OF MEMBER THE BOARD OF DIRECTORS

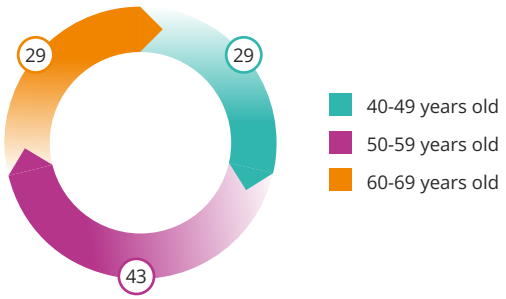
Aspects of diversity in the composition of members of the BOD include:

1. Expertise/Experience/Education, having at least:
   a. 1 (one) member who has expertise/work experience/education in the banking industry or the economy/business,
   b. 1 (one) member who has expertise/work experience/education in the field of risk management,
   c. 1 (one) member who has expertise/work experience/education in finance/accounting.
2. Nationality
   Majority (more than 50% (fifty percent)) of members of the BOD shall be Indonesian citizens.
3. Gender
   Consider gender diversity among members of the BOD, with at least 1 (one) female or male member.
4. Age
   Members of the BOD shall be diverse in age level.
5. Independence
   The President Director shall be independent from the Bank's Controlling Shareholders.

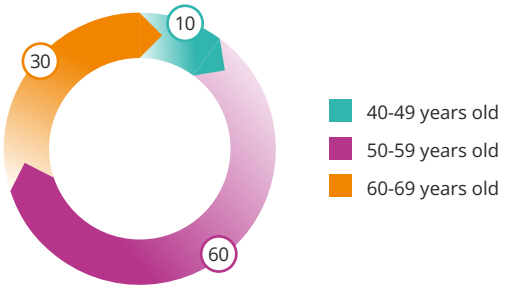
ACHIEVEMENT OF DIVERSITY IN THE COMPOSITION OF THE BOARD OF COMMISSIONERS AND BOARD OF DIRECTORS

In 2025, the composition of CIMB Niaga's BOC and BOD met the diversity requirement set by prevailing regulations and was aligned with the Bank's strategy, Vision, and Mission. Such diversity is reflected in various dimensions that contribute to the effectiveness of the Bank's oversight and management functions. The Bank's BOC and BOD have diverse compositions, as shown below:

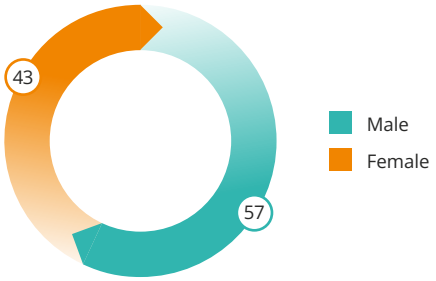
Age of the Board of Commissioners
(%)



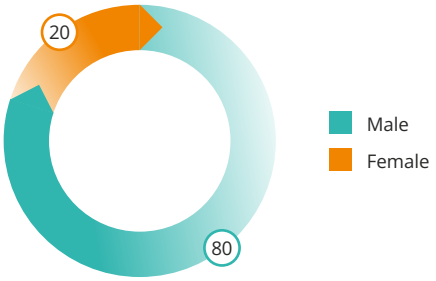
Age of the Board of Directors
(%)



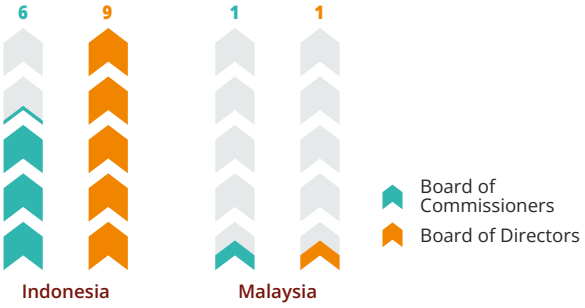
Gender of the Board of Commissioners
(%)



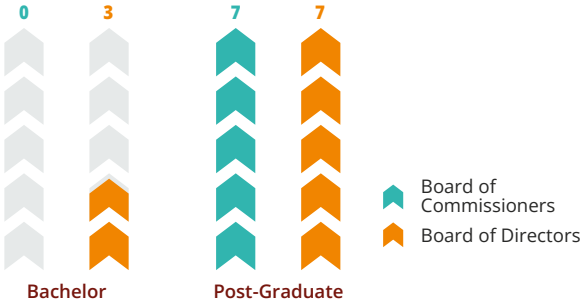
Gender of the Board of Directors
(%)



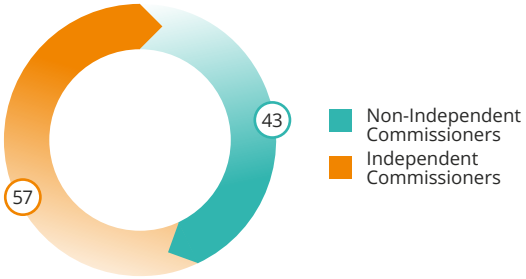
Nationality of the Board of Commissioners & the Board of Directors
(member)



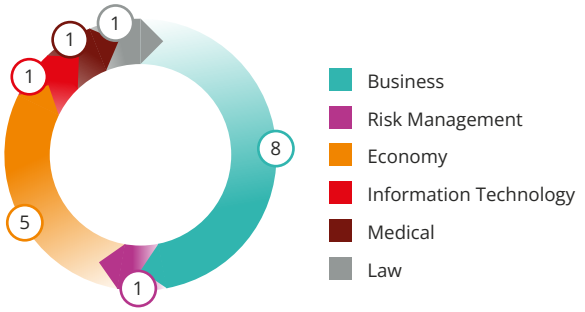
Education of the Board of Commissioners & the Board of Directors
(member)



Independence of the Board of Commissioners
(%)



Expertise of the Board of Commissioners & the Board of Directors
(member)



Work Experience	A diverse work experience of the Commissioners, among others: 1. Members of the BOC and/or BOD and/or Officials Chief or Senior Executives or other key positions in national and multinational financial and non-financial institutions. 2. Officials Chief or Member/Chairman of Committee/Special Team or Special Staff or persons who hold other important positions in Government Institutions, such as IBRA, Ministry of Finance, and Bank Indonesia. 3. Lecturers and Vice Deans of leading universities both at home and overseas.
	A diverse work experience of the Directors, among others: 1. Members of the BOD of national and multi-national financial and non-financial institutions. 2. Hold important positions in national and foreign banks, including, Chief of Corporate Banking & Financial Institution, Chief of Transaction Banking, Chief Risk Officer, Chief Human Resources Officer, Head of Finance and Planning, Head of Trading & Structuring, Head of Treasury, Head of Financial Institutions Credit, Consumer Banking Country Head, Head of Network, Chief of Syariah Banking, Operations & Technology Head, and others. 3. Founder and Senior Partner in a Law Firm. 4. Auditor. All members of the BOD have working experience in banking.
Independency	- All Independent Commissioners have served less than 9 (nine) years. - All BOD members has no affiliation with other fellow BOD members, BOC members and the Ultimate and Controlling Shareholder of the Bank.

Nomination and Remuneration Policy

NOMINATION POLICY

MECHANISM OF NOMINATION, APPOINTMENT, TERMINATION, REPLACEMENT, AND/OR RESIGNATION OF MEMBERS OF THE BOARD OF COMMISSIONERS

The Bank's Nomination Policy No. M.04 regulates the process for the selection, appointment, termination, and/or replacement of members of the Board of Commissioners (BOC), the Board of Directors (BOD), and Independent Parties, as follows:

1. Criteria for Members of BOC
   Candidates for membership of the CIMB Niaga BOC must, at least, meet the requirements relating to integrity, competence, and good reputation, as stipulated under prevailing laws and regulations.
2. Selection Procedures of the Members of the BOC
   a. The Bank may engage independent third-party services (search firms) with good reputations in the selection process for BOC candidates. Such appointed search firms assist the selection process by:
      i. Identifying candidates who meet the requirements;
      ii. Conducting interviews and candidate selection (including background and reference checks);
      iii. Acting as a liaison between the BOC, the Nomination and Remuneration Committee, and candidates throughout the selection and evaluation process; and
      iv. Providing necessary consultations to the Nomination and Remuneration Committee.

   b. Members of the BOD, the BOC, and/or the Bank's Shareholders may also propose candidates for the BOC. Shareholders eligible to propose candidates are 1 (one) or more shareholders representing at least 1/20 (one-twentieth) or more of the total voting shares.
3. Appointment Procedures for Members of the BOC, including the appointment of members of the BOC must obtain approval from the General Meeting of Shareholders (GMS) and successfully passing the Fit and Proper Test as per the POJK on Fit and Proper Tests and the Implementation of Good Governance for Commercial Banks, as well as fulfillment of other requirements stipulated by relevant authorities, prior to being declared effective.
4. Procedures for Termination, Replacement, and/or Resignation of the BOC members include:
   a. Proposals for the termination and/or replacement of the BOC members submitted to the GMS must be based on recommendations from the Bank's Nomination and Remuneration Committee.
   b. Members of the BOC may be terminated at any time based on a GMS resolution, with stating the reasons.
   c. Termination or replacement of Independent Commissioners prior to the end of their term of office must obtain OJK approval before being decided at the GMS.
   d. Members of the BOC have the right to resign from their positions by submitting a written notice, stating the reasons for resignation, no later than 90 (ninety) days or 3 (three) months prior to the effective resignation date. If written notification is submitted less than 90 (ninety) days in advance, the effective resignation date must obtain approval from the BOC.
   e. In the event a that a position of a member of the BOC becomes vacant, resulting in the number of members of BOC falling below 3 (three) members, a GMS must be held within a maximum of 60 (sixty) calendar days after the vacancy occurs to fill such vacancy, in accordance with prevailing laws and regulations.
   f. If the position of President Commissioner is vacant and a replacement has not been appointed or has not assumed the position, then one of member of the BOC appointed by BOC meeting, shall carry out the duties of the President Commissioner, with the same authority and responsibilities as the President Commissioner.

MECHANISM OF NOMINATION, APPOINTMENT, TERMINATION, REPLACEMENT, AND/OR RESIGNATION OF MEMBERS OF THE BOARD OF DIRECTORS

The Bank's Nomination Policy No. M.04 also regulates the process for the selection, appointment, termination, and/or replacement of members of the BOD, as follows:

1. Criteria for Members of BODs
   Candidates of CIMB Niaga's BOD members must meet the requirements and criteria stipulated under prevailing laws and regulations, including integrity, competence, reputation, domicile, independence, and other specific criteria in accordance with the relevant Director's functional area.

2. Selection Procedures for Members of the BOD, including:
   a. Candidates are prioritized from internal talent with the potential to become members of the Bank's BOD; however, candidates may also be sourced from external professionals.
   b. The Bank may engage independent third-party search firms with good reputations to assist in the Director selection process, including:
      i. Identifying qualified candidates;
      ii. Conducting interviews and candidate assessments (including background and reference checks);
      iii. Acting as a liaison between the BOC, the Nomination and Remuneration Committee, and candidates during the selection and evaluation process; and
      iv. Providing consultations as required by the Nomination and Remuneration Committee.
   c. Members of the BOD, the BOC, and/or the Bank's Shareholders may propose candidates for the BOD. Eligible shareholders are 1 (one) or more shareholders representing at least 1/20 (one-twentieth) or more of the total voting shares.
3. Appointment Procedures for Members of the BOD, including: the appointment of members of the BOD must obtain approval from the GMS and pass the Fit and Proper Test conducted by OJK and/or fulfill other requirements stipulated by relevant authorities prior to being declared effective.
4. Procedures for Termination, Replacement, and/or Resignation of Members of the BOD, include:
   a. Proposals for the termination and/or replacement of members of the BOD submitted to the GMS must consider recommendations from the Nomination and Remuneration Committee.
   b. Members of the BOD may be terminated at any time based on a GMS resolution, with reasons stated.
   c. Termination or replacement of the President Director and/or Directors responsible for the compliance function prior to the end of their term of office must obtain OJK approval before being decided at the GMS.
   d. Members of the BOD may resign by submitting written notification stating the intention and reasons for resignation to the Bank no later than 90 (ninety) days or 3 (three) months prior to the effective resignation date.

REMUNERATION POLICY

The Bank has a Risk-Based Remuneration Policy No. A.06.02, which has been updated on 15 December 2023, taking into account prevailing regulations and the Remuneration Policy for the BOC, the Sharia Supervisory Board (SSB), the BOD, and Board-level Committees No. A.06.25. The Bank designs its remuneration policy to promote a competitive, fair, and balanced remuneration system, in accordance with applicable laws and regulations, including OJK Regulation (POJK) No. 45/POJK.03/2015 regarding Implementation of Governance in the Provision of Remuneration for Commercial Banks, OJK Circular Letter (SEOJK) No. 40/SEOJK.03/2016 regarding Implementation of Governance in the Provision of Remuneration for Commercial Banks, and POJK No. 59/POJK.03/2017 regarding Governance Implementation in the Provision of Remuneration for Sharia Commercial Banks, and Sharia Business Units.

The Bank also ensures that no individual receives compensation below the provisions set by the government. In formulating remuneration policies and benchmarks, CIMB Niaga engages the services of an independent external consultant, to ensure that the Bank's remuneration remains competitive, fair, and balanced.

OBJECTIVES AND BACKGROUND

The Bank implements a remuneration policy that covers all levels of the organization, including the BOC, BOD and all employees, whether mandatory or additional, in line with applicable laws and regulations. The important objectives in implementing the remuneration policy are to attract, motivate, and retain the best employees in order to provide high-quality human resources. In addition, in facing global competition and labor market dynamics, a competitive remuneration policy is one of the keys to supporting the achievement of the Bank's goals.

The policy is also developed with various considerations that include short-term and long-term liquidity needs, capital adequacy, financial stability aspects, the effectiveness of risk management, and potential future income.

RISK-BASED REMUNERATION POLICY

The Bank implements a remuneration strategy that is accompanied by an evaluation of short-term and long-term performance, risks faced, and empowerment. The Bank implements policies and procedures for implementing benefit programs as an integral part of the remuneration strategy, taking into account relevant risk profiles. The main types of risks in the remuneration policy are adjusted to a review of the Bank's risk profile, which is determined annually by observing the market conditions, industry developments, performance, certain job positions, and the Bank's financial capabilities. The main risk profile has an impact on the implementation of variable remuneration.

CIMB Niaga's risk-related remuneration policy regulates the following matters:

1. Prudent principles in risk-based remuneration.
2. Implementation of variable remuneration according to the provisions of regulators related to remuneration for Commercial Banks and Sharia Business Units.

PERFORMANCE MEASUREMENT STANDARDS ALIGNING PERFORMANCE-BASED REMUNERATION OF THE BOARD OF DIRECTORS WITH THE COMPANY'S LONG-TERM INTERESTS

The Bank applies performance measurement standards for the BOD designed to ensure that remuneration is aligned with the Bank's long-term interests. Performance is measured through a balanced scorecard that assesses financial, operational, risk management, compliance, digital transformation, sustainability, and the achievement of long-term strategic initiatives. This approach ensures that the performance of the BOD is evaluated not only on short-term results, but also on sustained contributions to the Bank's stability, growth, and enterprise value.

Alignment between the remuneration of the BOD and the Bank's long-term objectives is achieved through a combination of fixed and variable remuneration components. Variable remuneration is awarded based on annual performance achievements and comprehensive evaluations that take into account business sustainability, risk-adjusted performance, regulatory compliance, and the quality of governance. Through this mechanism, the Bank ensures that its remuneration policy promotes prudent, long-term-oriented behavior and delivers sustainable value creation for shareholders and all stakeholders.

REVIEW AND INDEPENDENCE IN THE IMPLEMENTATION OF REMUNERATION POLICY

To ensure independence in remuneration determination, the Bank conducts periodic performance evaluations and remuneration reviews under the oversight of the Nomination and Remuneration Committee. The process is carried out objectively and systematically in accordance with good governance principles, ensuring that remuneration decisions are free from conflicts of interest and support the Bank's long-term objectives.

In reviewing the remuneration policy, the Bank considers, among others:

1. Performance and financial conditions of the Bank
2. Employee competence and performance (meritocracy)
3. Market competitiveness in remuneration practices
4. Suitability and appropriateness based on position/role
5. Internal equity
6. Risk level of the position
7. Long-term strategy of the Bank

Bank reviews and communicates the Wage Structure and Wage Scale (WSWS) periodically in accordance with Government Regulation of the Republic of Indonesia No. 36 of 2021 regarding Wages (including its amendments) and Minister of Manpower Regulation No. 1 of 2017 regarding Wage Structure and Wage Scale. In addition, the Bank has implemented a remuneration policy by taking into account POJK No. 45/POJK.03/2015, POJK No. 59/POJK.03/2017 and SEOJK No. 40/SEOJK.03/2016 regarding Implementation of Governance in the Provision of Remuneration for Commercial Banks and Sharia Business Units.

DETERMINATION OF MATERIAL RISK TAKERS

Material Risk Taker (MRT) is a position with responsibilities that affect the Bank's main risk profile, which will be determined in accordance with the risk profile evaluation determined by the Bank each year. The Bank reviews the MRT position each year with the criteria used in determining the MRT position, including:

1. Based on level/grade: Senior Management or Executive Officer.
2. Based on the role of position: holding a fiduciary responsibility or a critical position responsible for making strategic decisions that can influence the Bank's risk profile (credit, market, liquidity, operational, legal, reputation, strategic, compliance) or a position in a business unit (revenue/income generator of the Bank).

Variable remuneration payments for MRT must be deferred by a certain percentage as applied by the Bank with deferral period of 3 (three) years. The deferral period applies equally to all MRTs.

Under certain conditions, the Bank may also deferred the payment (malus) or withdraw the variable remuneration (tantiem/bonuses) that has been paid (clawback) to the MRT.

PERFORMANCE AND RISK-BASED REMUNERATION DETERMINATION

In determining the remuneration scheme, particularly the variable components, the Bank takes into account its key risk profile for 2025 as the basis for establishing Key Performance Indicators (KPIs) for all business units and business enablers. These KPIs serve as one of the key factors in decisions on the granting of variable remuneration, thereby ensuring that the performance measured reflects sound, sustainable contributions and is aligned with the Bank's risk appetite.

Performance assessments are conducted based on KPIs approved at the beginning of the year, in line with the Bank's strategic objectives and with due consideration given to risk, compliance, and GCG principles. Through this approach, the Bank ensures that its remuneration structure promotes prudent and accountable behavior and is oriented toward long-term value creation.

The determination of remuneration levels, particularly variable remuneration and individual performance outcomes, is reviewed annually and serves as the basis for the Bank in determining bonuses, promotions, grade reviews, and salary increases.

Performance Measurement Indicators in Determining the Remuneration of the Members of the Board of Directors

Indicators for determining the remuneration of the members of the BOD include:

1. Performance achievement of each Director with indicators including finance, risk management implementation, governance and compliance, customer experience, key focus area and sustainability;
2. Conditions of national economy and industry benchmark;
3. The overall performance achievements of CIMB Niaga, including financial performance and the Bank's soundness level;
4. Consideration of CIMB Niaga's long-term goals and strategies;
5. Risks that may arise in the future, which may causing losses for CIMB Niaga.

Detailed information of the performance indicators of the BOD are described in the Performance Assessment section of the BOC and BOD in this Annual Report.

Performance Measurement Indicators in Determining the Remuneration of the Employee

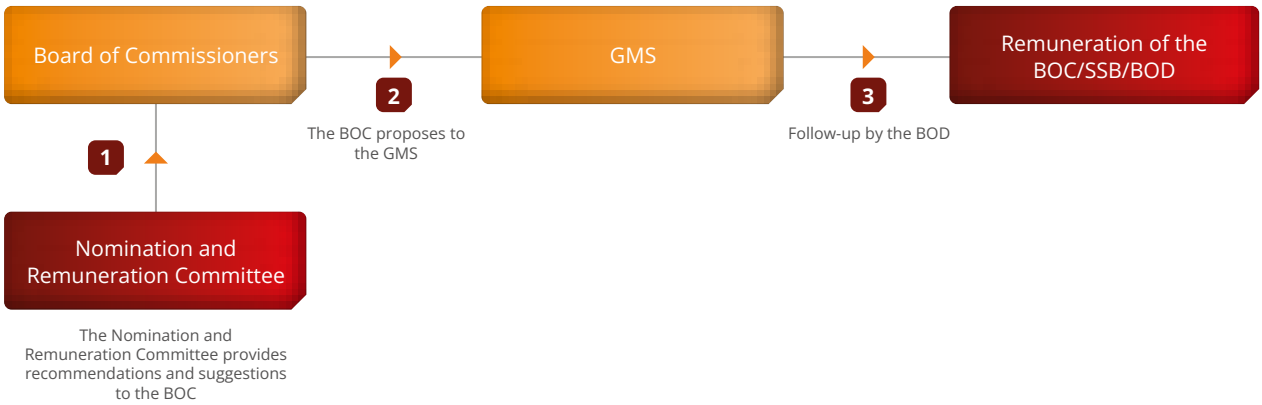
Employee remuneration is based on meritocratic principles, by considering:

1. The Bank's financial capacity;
2. The Bank's performance;
3. Directorate/unit performance based on KPIs;
4. Individual employee performance based on individual KPIs; and
5. Adoption of the Bank's core values by employees.

REMUNERATION OF THE BOARD OF COMMISSIONERS, SHARIA SUPERVISORY BOARD, AND BOARD OF DIRECTORS

Policy for Determining Remuneration for the Board of Commissioners, Sharia Supervisory Board, and Board of Directors

The Bank determines the structure, policies, and amounts of remuneration for members of the BOC, the SSB, and the BOD by considering their respective scopes of duties, authorities, performance, and responsibilities, as well as industry fairness benchmarks (peer groups) and the Bank's financial capacity and condition.



1. The Nomination and Remuneration Committee discusses the remuneration of the BOC, SSB and BOD by considering information on the range and standard of remuneration with similar industries (peer group) in the market and the Bank's capabilities. The Nomination and Remuneration Committee provides recommendations to be discussed in the BOC Meeting;
2. The BOC studies the recommendations from the Nomination and Remuneration Committee, to be further proposed to the GMS; and
3. The GMS determines the remuneration:
   - for the BOC and SSB, to be further implemented according to the determination by the BOD.
   - for the BOD, by granting authority to the BOC to set the remuneration of the BOD, by considering the recommendations submitted by the Nomination and Remuneration Committee, to be implemented by the BOD, as determined by the BOC.

Remuneration Structure of the Board of Commissioners

Based on the resolution of the 2025 Annual General Meeting of Shareholders (AGMS), the remuneration structure of the BOC consists of honoraria, meeting allowances, position allowances, transportation allowances, religious holiday allowances, year-end allowances, as well as other facilities such as healthcare, communication, and club membership facilities. All members of the CIMB Niaga BOC (including Independent Commissioners) do not receive variable remuneration in any form (shares or bonuses), whether in the form of performance-based or non-performance-based bonuses/shares, or stock options.

The remuneration structure and other facilities provided to members of the CIMB Niaga BOC over the last 2 (two) years are as follows:

1. REMUNERATION PACKAGE AND OTHER FACILITIES RECEIVED BY THE BOARD OF COMMISSIONERS

Types of Remuneration and Other Facilities	Total Amount Received by the Independent Commissioner in 1 Year			
	2025		2024	
	Person	Rp (Million)	Person	Rp (Million)
Remuneration (salary, routine allowances, and other non-monetary benefits)	4	19,219	5*	16,819
Other benefits in in-kind form (housing, transportation, health insurance, etc.) that:	-	-	-	-
a. Can be owned	-	-	-	-
b. Cannot be owned	4	172	5*	246
Total	4	19,391	5*	17,065

* Includes remuneration of Independent Commissioners whose term of office has ended.

Types of Remuneration and Other Facilities	Total Amount Received by the Non-Independent Commissioner in 1 Year			
	2025		2024	
	Person	Rp (Million)	Person	Rp (Million)
Remuneration (salary, routine allowances, and other non-monetary benefits)	3	8,828	4*	9,157
Other benefits in in-kind form (housing, transportation, health insurance, etc.) that:	-	-	-	-
a. Can be owned	-	-	-	-
b. Cannot be owned	1	5	1*	13
Total	3	8,834	4*	9,170

* Includes remuneration of Independent Commissioners whose term of office has ended.

Remuneration per Person	Number of Independent Commissioners		Number of Non-Independent Commissioners	
	2025	2024*	2025	2024*
Above Rp5 billion	2	-	1	-
Above Rp2 billion to Rp5 billion	2	3	-	2
Above Rp1 billion to Rp2 billion	-	1	2	1
Above Rp500 million to Rp1 billion	-	-	-	-
Below Rp500 million	-	-	-	-

* Includes remuneration for members of the BOC whose term of office has ended.

2. VARIABLE REMUNERATION FOR THE BOARD OF COMMISSIONERS

Variable Remuneration*	Amount Received in 1 Year							
	Independent Commissioner				Non-Independent Commissioner			
	2025		2024		2025		2024	
	Person	Rp (Million)	Person	Rp (Million)	Person	Rp (Million)	Person	Rp (Million)
Total	**Nil**	**Nil**	Nil	Nil	**Nil**	**Nil**	Nil	Nil

* Performance and risk-based remuneration (including tantiem/bonus).

Remuneration Structure of the Sharia Supervisory Board

Based on the resolution of the 2025 AGMS, the SSB's remuneration structure consists of an honorarium, meeting allowances, holiday allowances, year-end allowances, and communication facilities. All members of the CIMB Niaga SSB do not receive variable remuneration (stocks or bonuses, whether performance bonuses, non-performance bonuses, or stock options).

The remuneration structure and other benefits for CIMB Niaga SSB members over the past two years are as follows:

1. REMUNERATION PACKAGE AND OTHER FACILITIES RECEIVED BY THE SHARIA SUPERVISORY BOARD

Types of Remuneration and Other Facilities	Total Amount Received by the Sharia Supervisory Board in 1 Year			
	2025		2024	
	Person	Rp (Million)	Person	Rp (Million)
Remuneration (salary, routine allowances, and other non-monetary benefits)	**3**	**2,549**	3	2,527
Other benefits in in-kind form (housing, transportation, health insurance, etc.) that:	**-**	**-**	-	-
a. Can be owned	**-**	**-**	-	-
b. Cannot be owned	**-**	**-**	-	-
Total	**3**	**2,549**	3	2,527

Remuneration per Person	Number of Members of the Sharia Supervisory Board	
	2025	2024
Above Rp5 billion	**-**	-
Above Rp2 billion to Rp5 billion	**-**	-
Above Rp1 billion to Rp2 billion	**-**	-
Above Rp500 million to Rp1 billion	**3**	3
Below Rp500 million	**-**	-

2. VARIABLE REMUNERATION FOR THE SHARIA SUPERVISORY BOARD

Variable Remuneration*	Total Amount Received by the Sharia Supervisory Board in 1 Year			
	2025		2024	
	Person	Rp (Million)	Person	Rp (Million)
Total	**Nil**	**Nil**	Nil	Nil

* Performance and risk-based remuneration (including tantiem/bonus).

Remuneration Structure of the Board of Directors

Based on the resolutions of the 2025 AGMS, the BOD remuneration structure consists of a base salary, transportation allowance, housing allowance, holiday allowance, year-end allowance, performance bonus, and other benefits such as healthcare, communication, and club membership. All Directors do not receive non-performance bonuses. Detailed information on the remuneration structure and other benefits for CIMB Niaga's BOD over the past two years is as follows:

1. REMUNERATION PACKAGE AND OTHER FACILITIES RECEIVED BY THE BOARD OF DIRECTORS

Types of Remuneration and Other Facilities	Total Amount Received by the Board of Directors in 1 year			
	2025*		2024	
	Person	Rp (Million)	Person	Rp (Million)
Remuneration (salary, routine allowances, and other non-monetary benefits)	11	81,111	10	78,110
Other benefits in in-kind form (housing, transportation, health insurance, etc.) that:	-	-	-	-
a. Can be owned	-	-	-	-
b. Cannot be owned	11	4,354	10	3,839
Total	11	85,465	10	81,949

* Including 1 Director who has resigned.

Remuneration per Person	Number of Members of the Board of Directors	
	2025*	2024
Above Rp5 billion	10	10
Above Rp2 billion to Rp5 billion	-	-
Above Rp1 billion to Rp2 billion	1	-
Above Rp500 million to Rp1 billion	-	-
Below Rp500 million	-	-

* Including 1 Director who has resigned.

2. VARIABLE REMUNERATION FOR THE BOARD OF DIRECTORS

Variable Remuneration*	Jumlah Diterima dalam 1 Tahun oleh Direksi			
	2025**		2024	
	Person	Rp (Million)	Person	Rp (Million)
Total	11	133,391	10	151,782

* Performance and risk-based remuneration (including tantiem/bonus).
** Including 1 Director who has resigned.

STOCK OPTIONS HELD BY THE BOARD OF COMMISSIONERS, BOARD OF DIRECTORS, AND EXECUTIVE OFFICERS

In 2025, no CIMB Niaga stock options were held by members of the BOC, BOD or Executive Officers.

HIGHEST AND LOWEST SALARY RATIO

Ratio	2025	2024
Highest and lowest salary ratio of the employees	102.57 : 1	104.70 : 1
Highest and lowest salary ratio of the Board of Directors	2.02 : 1	2.14 : 1
Highest and lowest salary ratio of the Board of Commissioners	1.3 : 1	1.82 : 1
Highest salary ratio of the Board of Directors and highest employee	2.37 : 1	2.47 : 1

VARIABLE REMUNERATION FOR EMPLOYEES

Variable Remuneration	Total Amount received by Employees in 1 year			
	2025		2024	
	Person	Rp (Million)	Person	Rp (Million)
Total	7,412	567,600	7,985	601,633

FIXED AND VARIABLE REMUNERATIONS FOR MATERIAL RISK TAKERS (MRT)

A. Fixed Remuneration	2025	2024
1. Cash (Rp million)	121,369	117,442
2. Shares/Share-based instruments issued by the Bank (Rp million)	-	-

B. Variable Remuneration	2025		2024	
	Non-Deferred	Deferred	Non-Deferred	Deferred
1. Cash (Rp million)	65,028	20,871	85,658	27,649
2. Shares/Share-based instruments issued by the Bank (Rp million	69,769	38,711	90,469	4,479

QUANTITATIVE INFORMATION FOR PARTIES CATEGORIZED AS MRT

Type of Variable Remuneration	2025				2024			
	Remaining Deferred Amount	Total Reduction during Reporting Period			Remaining Deferred Amount	Total Reduction during Reporting Period		
		Due to Explicit Adjustment (A)	Due to Implicit Adjustment (B)	Total (A+B)		Due to Explicit Adjustment (A)	Due to Implicit Adjustment (B)	Total (A+B)
1. Cash (Rp million)	28,788	840	-	840	31,424	-	-	-
2. Shares/stock-based instrument issued by the Bank (in shares and millions of Rupiah, which is conversion from the shares)	1,799,074 shares (Rp41,697)	32,714 shares (Rp626)	-	32,714 shares (Rp626)	4,603,525 shares (Rp12,623)	-	-	-
Total (Rp million)	70,700	1,466	-	1,466	44,047	-	-	-

TOTAL SEVERANCE PROVIDED FOR EMPLOYEES AFFECTED BY TERMINATION AND THE TOTAL AMOUNT PAID

Severance Paid per Employee within 1 (one) Year	Number of Employees	
	2025	2024
Above Rp1 billion	3	3
Above Rp500 million to Rp1 billion	1	10
Below Rp500 million	74	62

Ultimate and Controlling Shareholders

Information on Ultimate Shareholders and Controlling Shareholders is presented in the Company Profile Chapter of this Annual Report.

Affiliated Relationships of the Board of Commissioners, Sharia Supervisory Board, Board of Directors and Controlling Shareholders

The majority members of CIMB Niaga's Board of Commissioners (BOC), Sharia Supervisory Board (SSB), and Board of Directors (BOD) have no affiliation relationships, either in the form of family relationships up to the second degree or financial relationships, with members of the BOC, SSB, other BOD, or Controlling Shareholders. Less than 50% (fifty percent) of the BOC's members, specifically the Non-Independent Commissioners, have financial affiliation relationships with the Bank's Controlling Shareholders. Nevertheless, all forms of affiliation relationships held by members of the BOC, SSB, and BOD remain within the framework of prevailing laws and regulations and do not impair the independence of the Bank's supervisory functions and decision-making processes.

BOARD OF COMMISSIONERS

AFFILIATED RELATIONSHIP WITH FELLOW MEMBERS OF THE BOARD OF COMMISSIONERS, MEMBERS OF THE SHARIA SUPERVISORY BOARD, MEMBERS OF THE BOARD DIRECTORS, AND CONTROLLING SHAREHOLDERS

Name	Position	Family Relationship up to the Second Degree with								Financial Relationship with							
		Board of Commissioners		Sharia Supervisory Board		Board of Directors		Controlling Shareholders		Board of Commissioners		Sharia Supervisory Board		Board of Directors		Controlling Shareholders	
		Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
Didi Syafruddin Yahya	President Commissioner	-	√	-	√	-	√	-	√	-	√	-	√	-	√	√	-
Glenn M. S. Yusuf	Vice President Commissioner (Independent)	-	√	-	√	-	√	-	√	-	√	-	√	-	√	-	√
Sri Widowati	Independent Commissioner	-	√	-	√	-	√	-	√	-	√	-	√	-	√	-	√
Vera Handajani	Commissioner	-	√	-	√	-	√	-	√	-	√	-	√	-	√	√	-
Farina J. Situmorang	Independent Commissioner	-	√	-	√	-	√	-	√	-	√	-	√	-	√	-	√
Dody Budi Waluyo	Independent Commissioner	-	√	-	√	-	√	-	√	-	√	-	√	-	√	-	√
Novan Amirudin	Commissioner	-	√	-	√	-	√	-	√	-	√	-	√	-	√	√	-

BOARD OF DIRECTORS

AFFILIATED RELATIONSHIPS WITH FELLOW MEMBERS OF THE BOARD OF DIRECTORS, MEMBERS OF THE BOARD OF COMMISSIONERS, MEMBERS OF THE SHARIA SUPERVISORY BOARD AND CONTROLLING SHAREHOLDERS

Name	Position	Family Relationship up to the Second Degree with								Financial Relationship with							
		Board of Commissioners		Sharia Supervisory Board		Board of Directors		Controlling Shareholders		Board of Commissioners		Sharia Supervisory Board		Board of Directors		Controlling Shareholders	
		Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
Lani Darmawan	President Director	-	√	-	√	-	√	-	√	-	√	-	√	-	√	-	√
Lee Kai Kwong	Strategy & Finance Director	-	√	-	√	-	√	-	√	-	√	-	√	-	√	-	√
John Simon	Treasury & Capital Markets Director	-	√	-	√	-	√	-	√	-	√	-	√	-	√	-	√
Fransiska Oei	Compliance, Corporate Affairs & Legal Director	-	√	-	√	-	√	-	√	-	√	-	√	-	√	-	√
Pandji P. Djajanegara	Sharia Banking Director	-	√	-	√	-	√	-	√	-	√	-	√	-	√	-	√
Henky Sulistyo	Risk Management Director	-	√	-	√	-	√	-	√	-	√	-	√	-	√	-	√
Joni Raini	Human Resources Director	-	√	-	√	-	√	-	√	-	√	-	√	-	√	-	√
Rusly Johannes	Business Banking Director	-	√	-	√	-	√	-	√	-	√	-	√	-	√	-	√
Noviady Wahyudi	Consumer Banking Director	-	√	-	√	-	√	-	√	-	√	-	√	-	√	-	√
Rico Usthavia Frans	Operations, Technology, Analytics & AI Director	-	√	-	√	-	√	-	√	-	√	-	√	-	√	-	√

Committees at the Board of Commissioners Level

AUDIT COMMITTEE

The Audit Committee plays a critical role in assisting the Board of Commissioners (BOC) through the review and clarification of financial information, as well as providing recommendations for selecting, appointing, and supervising the work of independent auditor. The Committee also evaluates the effectiveness of the internal audit function and monitors the adequacy of the Bank's internal control system.

In addition, the Audit Committee performs oversight of CIMB Niaga's compliance with prevailing laws and regulations, ensuring that all operational activities are conducted in alignment with established good corporate governance standards.

LEGAL BASIS

The establishment of the Audit Committee refers to the following regulations:

1. Otoritas Jasa Keuangan (OJK) Regulations and Circulars Letter of OJK, regarding the Implementation of Governance for Commercial Banks and Sharia Business Units, the Establishment and Guidelines for the Implementation of the Audit Committee's Work, the Implementation of Internal Audit Functions in Commercial Banks, the Board of Directors (BOD) and BOC of Issuers or Public Companies, the Implementation of Information Technology by Commercial Banks, the Implementation of Compliance Functions of Commercial Banks, the Use of Public Accountant Services and Public Accounting Firms in Financial Services Activities, Affiliated Transactions and Conflicts of Interest in Certain Transactions, and the Integrity of Bank Financial Reporting.
2. The Articles of Association of CIMB Niaga.
3. Global Internal Audit Standards issued by The Institute of Internal Auditors.
4. ASEAN Corporate Governance Scorecard.
5. CIMB Niaga's Corporate Policy Manual.
6. The Charter of the BOC of CIMB Niaga.

AUDIT COMMITTEE CHARTER

In carrying out its duties and responsibilities, the Audit Committee refers to the Audit Committee Charter, which serves as the primary guideline to ensure the effectiveness of its oversight function. The Charter is reviewed and updated periodically to remain aligned with prevailing regulations and CIMB Niaga's governance needs. The most recent update to the Audit Committee Charter was conducted on 17 December 2024 and has been published on CIMB Niaga's official website. The Charter governs, among others:

1. Objectives
2. Composition, structure, term of office, and membership
3. Membership requirements
4. Duties and responsibilities
5. Authorities
6. Meeting procedures and governance
7. Reporting
8. Handling of complaints or reports related to alleged violations concerning financial reporting
9. Ethics and working hour

TERM OF OFFICE

In accordance with POJK No. 17 of 2023 and the Audit Committee Charter, the term of office of Audit Committee members shall not exceed the term of office of the BOC and may be reappointed for 1 (one) subsequent term only. The term of office of Audit Committee members appointed during the tenure of the BOC shall expire at the end of the BOC's term.

AUDIT COMMITTEE MEMBERSHIP, STRUCTURE, AND COMPOSITION

The number, structure, composition, and independence of all Audit Committee members have complied with prevailing regulations as stipulated in the Audit Committee Charter. In 2025, the Audit Committee of CIMB Niaga consisted of 4 (four) members, comprising 2 (two) Independent Commissioners and 2 (two) Independent Parties, all of whom possess the requisite expertise, competence, and qualifications in accounting, finance, and banking, as follows:

COMPOSITION OF AUDIT COMMITTEE MEMBERS IN 2025

No	Name	Position in Bank	Position in Committee	Term of Office
1	Dody Budi Waluyo	Independent Commissioner	Chairman	2024 – 2027
2	Glenn M. S. Yusuf	Vice President Commissioner (Independent)	Member	2024 – 2027
3	Endang Kussulanjari S.	Independent Party	Member	2024 – 2027
4	Angelique Dewi Daryanto	Independent Party	Member	2025 - 2028

PROFILE OF AUDIT COMMITTEE MEMBERS

Dody Budi Waluyo
Chairman of Audit Committee

Appointed for the first time as Chairman of the Audit Committee, effective 21 August 2024, concurrently serving as Chairman of the Integrated Governance Committee and a Member of the Risk Oversight Committee.

He also serves as an Independent Commissioner.

His complete profile is presented in the Profile of the Board of Commissioners.

Legal Basis for Appointment as Chairman of the Audit Committee
Circular Resolution of BOD No. 002/SIR/DIR/IV/2024 dated 18 April 2024.

Glenn M. S. Yusuf
Member of Audit Committee

Appointed for the first time as a Member of the Audit Committee effective 21 October 2022 and reappointed on 18 April 2024, concurrently serving as Chaiman of the Risk Oversight Committee and as a Member of the Nomination and Remuneration Committee.

He also serves as Vice President Commissioner (Independent).

His complete profile is presented in the Profile of the Board of Commissioners.

Legal Basis for Appointment as a Member of the Audit Committee
Circular Resolution of BOD No. 002/SIR/DIR/IV/2024 dated 18 April 2024.

Endang Kussulanjari S.
Member of Audit Committee

Age	69 years old
Gender	Female
Nationality	Indonesia
Domicile	Jakarta

Appointed for the first time as Member of Audit Committee 9 April 2020 and reappointed 18 April 2024,concurrently as a Member of the Integrated Governance Committee.

Educational Background & Professional Certifications
- Master of Arts, University of Colorado Boulder, Colorado – USA (1987)
- Bachelor of Economics from Gadjah Mada University, Yogyakarta, Indonesia (1981)
- Level 7 Risk Management Certification

Work Experiences
- Commissioner at PT Pefindo Biro Kredit (2016 - August 2022).
- Deputy Commissioner of Internal Audit, Risk Management, and Quality Control (AIMRPK) at the Financial Services Authority (2015-2016).
- Deputy Commissioner of DKB2, Financial Services Authority, for Bank Supervision (2014-2015).
- Assistant Governor of Bank Indonesia for Bank Supervision (May-December 2013).
- From 1998 to 2013, she held various senior positions at Bank Indonesia, including Head of Bank Supervision, Deputy Director of Bank Supervision 1, Deputy Director of Bank Inspection 1, Deputy Director of Bank Supervision 3, Head of the Bank Indonesia Yogyakarta Office, Senior Principal Researcher at the DPNP, and Head of the Bank Supervision Department 2. She was responsible for supervising all bank activities, including finance and accounting, credit, risk management, governance, and internally conducting quality control of bank supervision.

Concurrent Position
-

Shares Ownership
Nil

Affiliated Relationship
Has no affiliation with other Committee members, members of the BOC, members of the BOD, members of Sharia Supervisory Board as well as Ultimate and Controlling Shareholders.

Legal Basis for Appointment as Member of Audit Committee
Circular Resolution of BOD No. 002/SIR/DIR/IV/2024 dated 18 April 2024.

Angelique Dewi Daryanto
Member of Audit Committee

Age	54 years old
Gender	Female
Nationality	Indonesia
Domicile	Jakarta

Appointed for the first time as Member of Audit Committee effective from 21 October 2021 and reappointed 12 March 2025 and concurrently serves as a Member of the Integrated Governance Committee and a Member of the Risk Oversight Committee.

Educational Background & Professional Certifications
- Bachelor of Economics degree in Accounting from Trisakti University, Indonesia
- Certified Public Accountant (CPA) & Chartered Accountant (CA) Indonesia
- Level 7 Risk Management Certification

Work Experiences
- PricewaterhouseCoopers (PwC) Indonesia for over 27 years (1994-2021) and a Partner at PwC Indonesia in the Assurance Division – Financial Services Group for the past 15 years (2006-2021).
- Public Accountant appointed to audit CIMB Niaga's Financial Statements (2017-2019).

Concurrent Position
- Member of the Audit Committee of PT Honest Financial Technologies (2022 - present)
- Member of the Audit Committee of PT Asuransi Allianz Life Syariah Indonesia (2023 - present)
- Member of the Audit Committee of PT Asuransi Allianz Life Indonesia (2024 - present)
- Member of the Audit Committee of PT Asuransi Allianz Utama Indonesia (2024 - present)

Shares Ownership
Nil

Affiliated Relationship
Has no affiliation with other Committee members, members of the BOC, members of the BOD, members of Sharia Supervisory Board as well as Ultimate and Controlling Shareholders.

Legal Basis for Appointment as Member of Audit Committee
Circular Resolution of BOD No. 001/SIR/DIR/III/2025 dated 12 March 2025.

TRAINING FOR MEMBER OF THE AUDIT COMMITTEE

Information on training attended by members of the Audit Committee during 2025 is disclosed in the Company Profile section of this Annual Report.

INDEPENDENCE STATEMENT OF THE AUDIT COMMITTEE

The Audit Committee of CIMB Niaga performs its duties, responsibilities, and authorities professionally and independently, free from any interference by parties that is not in accordance with prevailing laws and regulations. All members of the Audit Committee have declared that they meet all independence criteria and are capable of performing their duties independently, upholding the best interests of the Bank, and remaining free from any influence by external parties. This statement is supported by the composition of the Audit Committee, whose members are entirely independent, comprising 1 (one) Chairman who concurrently serves as a member and is an Independent Commissioner, 1 (one) member who is an Independent Commissioner, and 2 (two) non-Commissioner members serving as Independent Parties.

TABLE OF INDEPENDENCE OF AUDIT COMMITTEE MEMBERS AS OF DECEMBER 2025

Independence Aspect	Dody Budi Waluyo	Glenn M. S. Yusuf	Endang Kussulanjari S.	Angelique Dewi Daryanto
Has no financial relationship with the BOC and BOD	Yes	Yes	Yes	Yes
Has no management relationship with the Bank, its subsidiaries, or affiliated companies	Yes	Yes	Yes	Yes
Has no share ownership relationship with the Bank	Yes	Yes	Yes	Yes
Has no family relationship to the second degree with the BOC, BOD, and/or fellow Audit Committee members	Yes	Yes	Yes	Yes
Has not served as an administrator of a political party, official, or government official	Yes	Yes	Yes	Yes

DUTIES, RESPONSIBILITIES, AND AUTHORITY

The Audit Committee has the following duties and responsibilities:

1. Reviewing financial information to be disclosed by CIMB Niaga to the public and/or regulatory authorities, including financial statements, projections, and other reports related to the Bank's financial information.
2. Monitoring and evaluating the implementation of internal policies and procedures in the Bank's financial reporting process and the compliance of financial statements with applicable financial accounting standards and OJK regulations on financial transaction recording. The results of such monitoring and evaluation are used to provide recommendations to the Board of Commissioners to ensure the integrity of the Bank's financial reporting process.
3. Reviewing compliance with prevailing laws and regulations related to the Bank's activities.
4. Providing independent opinions in the event of differences of opinion between management and the public accountant regarding services rendered.

5. Assisting the BOC to conduct active oversight over the activities of external auditors by:
   a. Provide recommendations to the BOC on the appointment and/or replacement of the Public Accountant (PA) and Public Accounting Firm (PAF), based on, among others, independence and insider considerations; scope of engagement; audit fees; expertise and experience; audit methods, techniques, and tools; the benefits of fresh-eye perspectives from PA/PAF rotation; potential risks arising from prolonged engagement of the same PAF; and the results of performance evaluations of the PA and PAF in prior periods.
   b. Discussing the audit plan, including the nature and scope of the audit.
   c. Reviewing the adequacy of audit procedures performed by the PAF, considering all significant risks.
   d. Monitoring and evaluating the implementation of annual audit services for historical financial information provided by the PA and/or PAF, including compliance with applicable accounting standards, adequacy of fieldwork duration, scope of services, sampling sufficiency, and recommendations for improvement.
   e. Ensuring coordination when more than one PA and/or PAF is engaged.
6. In relation to the functional accountability of the Internal Audit Unit (IA) to the Audit Committee, the Audit Committee is responsible for:
   a. Providing recommendations to the BOC regarding the approval or rejection of the appointment, dismissal, and performance evaluation of the Chief Audit Executive.
   b. Reviewing, monitoring, and evaluating audit plan, audit implementation effectiveness, and follow-up on audit results (IT and non-IT) to assess the adequacy of internal controls, including the financial reporting process.
   c. Assisting the BOC in ensuring that the BOD establishes and maintains an adequate, effective, and efficient internal control system.
   d. Assisting the BOC in reviewing the effectiveness and efficiency of the internal control system at least once a year based on information from IA.
   e. Recommending to the BOC the audit plan, scope, and budget of IA.
   f. Signing special reports on any IA findings that may endanger the Bank's business continuity, as well as reports on internal audit implementation and key findings to be submitted to OJK.
   g. Recommending approval of the Internal Audit Charter to the BOC.
   h. Recommending the appointment of an independent external quality reviewer to assess IA's performance.
   i. Ensuring effective communication between IA and the BOD, BOC, SSB, external auditors, and OJK.
   j. Ensuring that IA is responsible to submit reports on audit findings related to sharia compliance to the BOD, BOC, and SSB, with a copy to the Director overseeing the compliance function.
   k. Ensuring IA operates independently.
   l. Reviewing IA's strategy and performance objectives.
   m. Recommending to the BOC regarding overall annual remuneration and performance recognition for IA.
   n. Ensuring IA upholds integrity in carrying out its duties.
   o. Assisting the BOC in ensuring that internal audit at subsidiaries are conducted using audit standards applicable at the Bank.
   p. Reviewing audit reports and ensuring that the BOD promptly takes corrective actions to address internal control weaknesses, fraud, non-compliance with policies, laws, and regulations, or other issues identified by IA, external auditors, or regulators.
7. Reviewing and reporting to the BOC on complaints related to the Bank's accounting and financial reporting processes, including alleged decision making error or deviations in the implementation of BOD meeting results. Where necessary, the Audit Committee may conduct examinations directly or engage third parties. Such reports must be submitted to the BOC no later than two (2) working days after completion.
8. Reviewing and providing advice and recommendations to the BOC regarding plans for material affiliated transactions and potential conflicts of interest submitted by Management to the Audit Committee.

9. Assisting the BOC with its active oversights over the compliance function by:
   a. Evaluating the implementation of the Bank's Compliance Function against the Bank's internal regulations and laws and regulations related to the Bank's activities at least 2 (two) times in 1 (one) year.
   b. Providing recommendations to enhance the quality of Compliance Function implementation.
10. Assisting BOC in actively overseeing the implementation of the anti-fraud strategy by reviewing reports submitted by the Anti-Fraud Management unit.
11. Maintaining the confidentiality of the Bank's documents, data, and information.
12. The Chairman and members of the Audit Committee conduct collegial performance evaluations of the Committee, as well as individual assessment for each member and the Chairperson based on criteria and processes stipulated in the Appendix to the Nomination and Remuneration Committee Charter.
13. The Chairman of the Audit Committee is responsible for coordinating all activities of the Audit Committee to fulfill the objectives of the Audit Committee in accordance with its establishment, including being responsible for the following matters:
   a. Determining the annual work plan;
   b. Determining the annual meeting schedule;
   c. Preparing periodic reports on Audit Committee activities and matters requiring the BOC's attention;
   d. Conducting self-assessments on the effectiveness of Audit Committee activities;
   e. Appointing a non-Commissioner Audit Committee member or other third party as Committee Secretary to record meetings and prepare minutes.
14. Assisting the BOC in ensuring that the BOD implements sustainability practices across the Bank.

The Audit Committee is authorized to:

1. Access Bank documents, data, and information concerning employees, funds, assets, and other resources.
2. Communicate directly with Bank employees, including members of the BOD and Senior Executives/Officer, as well as parties performing internal audit, risk management, and accounting functions related to the Audit Committee's duties and responsibilities.
3. Engage independent external parties when necessary to support the execution of Audit Committee's duties.
4. Exercise other authorities delegated by the BOC.

MEETINGS AND ATTENDANCE OF AUDIT COMMITTEE

The Audit Committee Meeting shall refer to the Audit Committee Charter and POJK No. 17 of 2023, which stipulates that it must be held at least once every month. The Audit Committee shall hold physically meetings at least twice a year.

Meetings may be convened if attended by at least 51% (fifty one percent) of total members, including Independent Commissioners and Independent Parties. In line with the Bank's HyWork (Hybrid Working, Happy Working) implementation, Audit Committee meetings in 2025 were conducted physically, virtually, or in hybrid format.

In 2025, the Audit Committee held 13 (thirteen) meetings. Five (5) of these meetings also invited members of the SSB specifically for discussion related to Sharia principles, including one (1) special joint meeting with the Audit Committee of CIMB Group Holdings Berhad (CIMBGH) and CIMB Banking Group (CIMBG).

TABLE OF MEMBER ATTENDANCE AT THE AUDIT COMMITTEE MEETINGS FOR JANUARY-DECEMBER 2025

Name	Attendance in Audit Committee Meetings	Physical Attendance	Attendance via Teleconference or Telepresence	Attendance Rate	Average Attendance Rate
Dody Budi Waluyo	13	9	4	100%	98%
Glenn M. S. Yusuf	12	10	2	92%	
Endang Kussulanjar S	13	11	2	100%	
Angelique Dewi Daryanto	13	11	2	100%	

AUDIT COMMITTEE MEETING AGENDA

The Audit Committee meeting agenda for 2025 is as follows:

No	Date	Agenda
1	22 January 2025	• External Audit PwC Final Audit 2024 • Financial Performance as of December 2024 • Draft of Published Report as of 31 December 2024 • Anti-Fraud Management 4Q2024 • Internal Audit Summary 4Q2024 • Internal Audit Plan 2025 • Internal Audit Report for 2nd Semester 2024 to OJK
2	24 February 2025	• Financial Performance as of January 2025 • Appointment of 2025 External Auditor and Evaluation of 2024 External Auditor Performance • Compliance Director Report, AML and Sustainability Update 4Q2024 • Internal QAR Result 2024 and Plan 2025 • Internal Audit Result on Sharia Banking Compliance 2nd Semester 2024
3	21 March 2025	• Financial Performance as of February 2025 • Economic and Market Outlook • Consumer Banking • Internal Audit Summary February 2025
4	21 April 2025	• Financial Performance as of March 2025 • Review Draft of Published Financial Report as of 31 March 2025 • Third Parties' Risk Assessment • Anti-Fraud Management 1Q2025 • Internal Audit Summary 1Q2025
5	23 May 2025	• Financial Performance as of April 2025 • Compliance Director Report, AML and Sustainability 1Q2025 • Internal Audit Summary April 2025
6	23 June 2025	• Financial Performance as of May 2025 • Information Security, Technology Governance and AI Governance • Emerging Business Banking • Personal Credit Line • Internal Audit Summary May 2025
7	24 July 2025	• Financial Performance as of June 2025 • Draft of Published Report as of 30 June 2025 • Anti-Fraud Management Report 2Q2025 • Internal Control over Financial Reporting (ICoFR) • Internal Audit Summary 2Q2025 • Internal Audit Report for 1st Semester 2025 to OJK • Internal Audit Plan 2025 Mid-Year
8	21 August 2025	Joint AC Meeting: • CIMB Niaga – Overall Business: i. Performance and Key Financial Highlights ii. Overall Financial Industry • Risk Management: i. Governance Structure and Reporting Requirements ii. Entity's Risk Profile and Top Risks iii. Self-Risk Assessment iv. Critical/High Operational Events (if any) • Compliance i. Governance Structure & Reporting Requirements ii. Summary of Review Results/Recommendations by Regulators (if any) iii. New/Significant Guidelines and Circulars By Regulators iv. Remand/Penalty by Regulators (if any) • Corporate Assurance i. Governance Structure, Reporting Requirements, Audit Resources ii. Key Highlights - Summary of Audit Results - Key Issues & Management's Remediation Actions - Audit Plan Execution, Focus Areas and Emerging Risks • Fraud Management
9	25 August 2025	• Financial Performance as of July 2025 • PT CIMB Niaga Sekuritas • Compliance Director Report, AML and Sustainability 2Q2025 • Internal Audit Summary July 2025 • Internal Audit Result on Sharia Banking Compliance 1st Semester 2025
10	24 September 2025	• External Audit PwC Plan 2025 • Financial Performance as of August 2025 • Economic and Market Outlook • Commercial Banking • Internal Audit Summary August 2025 • Communication of Corporate Assurance 2.0 Transformation Plan • Internal Audit Plan Update 2025
11	23 October 2025	• Financial Performance as of September 2025 • Review Draft of Published Financial Report as of September 2025 • Special Asset Update • Anti-Fraud Management 3Q2025 • Anti-Bribery and Corruption • Internal Audit Summary 3Q2025 • Progress Internal QAR 2025

No	Date	Agenda
12	24 November 2025	• Financial Performance as of October 2025 • Third Party Risk Management • Information Security, Technology Governance and AI Governance • Compliance Director Report, AML and Sustainability 3Q2025 (including Sustainable Finance Action Plan) • Internal Audit Summary October 2025 • 2025 AC Evaluation toward Internal Audit Function (including review CAE Competencies and Qualifications)
13	11 December 2025	• External Audit PwC Interim 2025 • Financial Performance as of November 2025 • Internal Audit Plan Update 2025 and Result 2026 Risk Assessment • Internal Audit Summary November 2025 • 2026 AC Focus and Work Plan

REPORT ON THE IMPLEMENTATION OF DUITIES OF THE AUDIT COMMITTEE IN 2025

Throughout 2025, the Audit Committee carried out its duties and responsibilities, including the following key activities and recommendations:

1. Reviewed the accountability and transparency of the Bank's financial statements.
2. Assessed credit quality, challenges in balancing loan growth and credit quality, and the continued impact of macroeconomic volatility.
3. Reviewed the resilience of the Bank's compliance and control structure (including sustainability opportunities and risks as well as climate change–related risks and opportunities).
4. Evaluated the effectiveness of fraud prevention, detection, and investigation processes.
5. Reviewed cybersecurity and operational resilience, as well as data governance and data protection.
6. Exercised controls related to business growth and strategic initiatives.

AUDIT COMMITTEE STATEMENT ON THE ADEQUACY OF INTERNAL CONTROL SYSTEM AND RISK MANAGEMENT SYSTEMS

The Audit Committee fulfilled its duties and responsibilities throughout 2025, including conducting in-depth and comprehensive evaluations of critical aspects of the Bank's management, particularly in relation to the internal control system and risk management system. Based on the evaluations performed, the Audit Committee is of the view and hereby states that the internal control system and risk management system implemented by CIMB Niaga during 2025 were effective and adequate, and capable of managing risks and business opportunities in support of the Bank's achievement of its business objectives, without compromising financial performance, regulatory compliance, and/or reputation.

In the Audit Committee's view, CIMB Niaga currently maintains sound internal control and risk management systems supported by appropriate tools to anticipate and manage risks, consider changes in the risk profile arising from shifts in business strategy and respond to external factors and regulatory requirements. This is also reflected in the effective implementation of key internal control and risk management functions, including internal audit, compliance, financial control, and operational control.

WORK PLAN FOR 2026

Looking ahead, the Audit Committee has established a work plan for 2026, placing strategic priority on, among others, the following areas:

Digital, Data, and Operational Resilience

Escalating global and domestic cyber threats will therefore focus on:
- Cybersecurity, resilience, and data privacy.
- Digital transformation and technology governance.
- Data management, analytics, and regulatory alignment.

Financial Risk and Credit Risk

Economic uncertainty and international tariffs will therefore focus on:
- Credit risk management and loan posture.

Compliance and Governance Oversight

- Compliance and readiness related to sustainability and climate change.
- Branch operations and customer channel governance.
- Internal Control Over Financial Reporting (ICOFR).
- Conglomerate governance and subsidiaries integration.

REMUNERATION OF AUDIT COMMITTEE MEMBERS

1. REMUNERATION PACKAGE AND OTHER FACILITIES RECEIVED

Type of Remuneration and other Facilities	Amount Received in 1 Year by Audit Committee Members			
	2025		2024	
	Person	Rp (Million)	Person	Rp (Million)
Remuneration (salary, regular allowances, and other in-kind benefits)	4	14,154	6	13,129
Other in-kind benefits (housing, transportation, health insurance, etc.) that:	-	-	-	-
a. Can be owned	-	-	-	-
b. Cannot be owned	2	66	3	166
Total	**4**	**14,220**	**6**	**13,294**

Including Committee members who have just appointed or resigned in the relevant year.

Remuneration per Person	Number of Audit Committee Members	
	2025	2024
Above Rp5 billion	2	1
Above Rp2 billion to Rp5 billion	-	1
Above Rp1 billion to Rp2 billion	2	3
Above Rp500 million to Rp1 billion	-	-
Below Rp500 million	-	1

Including Committee members who have just taken office or resigned in the relevant year.

2. VARIABLE REMUNERATION FOR AUDIT COMMITTEE MEMBERS

Variable Remuneration*	Amount received in 1 Year by Audit Committee Members			
	2025		2024	
	Person	Rp (Million)	Person	Rp (Million)
Total	**Nil**	**Nil**	Nil	Nil

* Performance and risk-related remuneration (including bonuses/bonuses).

None of the members of the Audit Committee of CIMB Niaga received any variable remuneration (shares or bonuses, whether performance bonuses/shares, non-performance bonuses/shares, or stock options).

Dody Budi Waluyo
Chairman of Audit Committee

Glenn M. S. Yusuf
Member of Audit Committee

Endang Kussulanjari S.
Member of Audit Committee

Angelique Dewi Daryanto
Member of Audit Committee

RISK OVERSIGHT COMMITTEE

The Risk Oversight Committee (ROC) is a committee under the Board of Commissioners (BOC) established to support the oversight function of risk management implementation across all the Bank's activities. ROC ensures that the Bank's risk management framework, procedures, processes, and practices are adequate and aligned with prudential principles, effective risk management methodologies, sound banking practices, and in compliance with applicable regulatory requirements. As part of its oversight responsibilities, ROC strengthens the Bank's capability to monitor and control the risk profile of its business activities, ensuring that risks remain within acceptable risk appetite and limits, and supporting sustainability of the Bank's performance and profitability. ROC also plays an important role in advancing a strong, consistent, and integrated risk management culture across all levels of the organization as part of the Bank's commitment to Good Corporate Governance (GCG).

LEGAL BASIS

The establishment of ROC is based on the following regulations:

1. OJK Regulation (POJK) and OJK Circular Letters (SEOJK) on GCG Implementation for Commercial Banks;
2. The Bank's Articles of Association; and
3. Corporate Policies Manual of CIMB Niaga.

RISK OVERSIGHT COMMITTEE CHARTER

ROC has a charter that outlines, among others, its membership structure, duties and responsibilities, authorities, activities, and meeting procedures to support the effectiveness of the Committee in carrying out its functions. Periodically, the ROC Charter is reviewed to align with applicable regulations and the Bank's needs. The charter was last updated on 25 July 2024 and has been uploaded to the Bank's website.

The ROC Charter sets out, among others:

1. Objectives
2. Membership (Composition, Membership Requirements, Independency, and Term of Office)
3. Duties and Responsibilities
4. Authorities
5. Meeting Procedures
6. Code of Ethics and Working Time
7. Reporting

TERM OF OFFICE

The term of ROC members appointed during the ongoing term of the BOC shall end concurrently with the expiration of the term of the BOC. The term of ROC members shall not exceed the term of the BOC, as stipulated in the Articles of Association and the ROC Charter, and members may be reappointed in accordance with applicable provisions.

NUMBER, STRUCTURE, AND COMPOSITION OF THE RISK OVERSIGHT COMMITTEE

As of 31 December 2025, the ROC comprised 7 (seven) members, consisting of 3 (three) Independent Commissioners, 2 (two) Commissioners, and 2 (two) Independent Parties with expertise, competence, and qualifications in the fields of finance and risk management, as follows:

MEMBERSHIP COMPOSITION OF THE RISK OVERSIGHT COMMITTEE IN 2025

No	Name	Position in Bank	Position in Committee	Term of Office
1	Glenn M. S. Yusuf	Vice President Commissioner (Independent)	Chairman	2024-2027
2	Didi Syafruddin Yahya	President Commissioner	Member	2023-2026
3	Vera Handajani	Commissioner	Member	2025-2028
4	Farina J. Situmorang	Independent Commissioner	Member	2023-2026
5	Dody Budi Waluyo	Independent Commissioner	Member	2024-2027
6	Ronald T. A. Kasim	Independent Party	Member	2024-2027
7	Angelique Dewi Daryanto	Independent Party	Member	2025-2028

PROFILE OF RISK OVERSIGHT COMMITTEE MEMBERS

Glenn M. S. Yusuf
Chairman of Risk Oversight Committee

Appointed as Chairman of the ROC effective as of 6 October 2020, after previously being a Member of the ROC until 16 September 2020 and concurrently serving as a Member of the Nomination and Remuneration Committee (NRC) and Member of the Audit Committee. Reappointment as Chairman of the ROC on 18 April 2024.

He also serves as Vice President Commissioner (Independent).

His complete profile is presented in the Profile of the Board of Commissioners.

Legal Basis of Appointment as Chairman of ROC
Circular Resolution of the BOD No. 002/SIR/DIR/IV/2024 dated 18 April 2024.

Didi Syafruddin Yahya
Member of Risk Oversight Committee

Appointed as Member of the ROC effective as of 26 November 2019 and reappointed for the same position effectively as of 10 April 2023, and concurrently serving as a Member of the NRC .

He also serves as President Commissioner.

His complete profile is presented in the Profile of the Board of Commissioners.

Legal Basis of Appointment as Member of ROC
Circular Resolution of the BOD No. 004/SIR/DIR/VIII/2023 dated 9 August 2023.

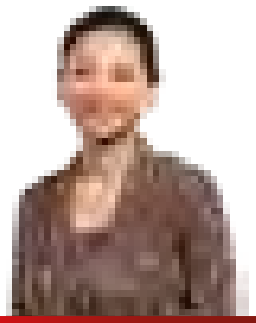
Vera Handajani
Member of Risk Oversight Committee

Appointed as Member of the ROC effectively as of 25 January 2022 and reappointed for the same position effectively as of 12 March 2025.

She also serves as Commissioner.

Her complete profile is presented in the Profile of the Board of Commissioners.

Legal Basis of Appointment as Member of ROC
Circular Resolution of the BOD No. 001/SIR/DIR/III/2015 dated 12 Maret 2025.



Farina J. Situmorang
Member of Risk Oversight Committee

Appointed as Member of the ROC effectively as of 25 January 2024.

She also serves as Independent Commissioner.

Her complete profile is presented in the Profile of the Board of Commissioners.

Legal Basis of Appointment as Member of ROC
Circular Resolution of the BOD No. 004/SIR/DIR/VIII/2023 dated 9 August 2023.

Dody Budi Waluyo
Member of Risk Oversight Committee

Appointed as Member of the ROC effectively as of 21 August 2024 and concurrently serving as Chairman of the Audit Committee and Chairman of the Integrated Governance Committee.

He also serves as Independent Commissioner.

His complete profile is presented in the Profile of the Board of Commissioners.

Legal Basis of Appointment as Member of ROC
Circular Resolution of the BOD No. 002/SIR/DIR/IV/2024 dated 18 April 2024.

Ronald T. A. Kasim
Member of Risk Oversight Committee

Age	58 years old
Gender	Male
Nationality	Indonesia
Domicile	Jakarta

Appointed as Member of the ROC effective as of 20 January 2023 and reappointed for the same position effectively as of 18 April 2024.

Educational Background & Professional Certifications

- Doctor of Philosophy (PhD) in Leadership and Policy Innovation from Gadjah Mada University – Yogyakarta, Indonesia (2019)
- Master of Business Administration (MBA) – Business Administration & Management from Creighton University-Omaha, Nebraska, USA (1994)
- Bachelor of Science in Business Administration, majoring in Finance (BSBA) from Creighton University – Omaha, Nebraska, USA (1992)
- Chartered Financial Analyst (CFA)
- Level 7 Risk Management Certification (BSMR)

Work Experiences

- President Commissioner at PT Bangun Percaya Sosial – Jakarta, Indonesia (2022-2023)
- Chief Advisor at PT Advance Intelligence Indonesia – Jakarta, Indonesia (2019-2023)
- Country Director at PT Trusting Social Indonesia – Jakarta, Indonesia (2017-2020)
- Director at PT Trust Teknologi Finansial (TrustIQ) – Jakarta, Indonesia (2018-2019)
- President Director at PT Pefindo Biro Kredit (PBK) – Jakarta, Indonesia (2015-2017)
- President Director at PT Pemeringkat Efek Indonesia (PEFINDO) – Jakarta, Indonesia (2010-2015)
- Senior Vice President – Strategic Information Management at PT Permata Bank Tbk – Jakarta, Indonesia (2009-2010)
- Project Manager – Risk Management Products at Fermat (a business unit of Moody's Investors Service) – Paris, Dubai, Singapore (2007-2009)
- Senior Risk Management Consultant – Banking Risk Product at IPS-Sendero (a business unit of Fiserv, Inc.) – Scottsdale, AZ, USA (2004-2007)
- Finance Officer and Head of Financial Strategic Group (including responsibility for accounting) at First National Capital Markets, Inc. – Omaha, NE, USA (2001 – 2004)
- Lead Financial Analyst of Asset-Liability Management Group at First National Bank of Omaha – Omaha, NE, USA (1999 – 2001)
- Head of Financial Institution Ratings Division at PT Pemeringkat Efek Indonesia (PEFINDO) – Jakarta, Indonesia (1994 – 1998)

Concurrent Positions

- President Commissioner at PT Kredit Biro Indonesia Jaya – Jakarta, Indonesia (2022-present)
- Independent Commissioner at PT Atome Finance Indonesia – Jakarta, Indonesia (2022-present)
- President Director at PT. Kredit Pintar Indonesia – Jakarta, Indonesia (2024-present)

Shares Ownership
Nil

Affiliated Relationship
Has no affiliated relationship with fellow Committee members, members of the BOC, members of the SSB, members of the BOD or the Ultimate and Controlling Shareholders.

Legal Basis of Appointment as Member of ROC
Circular Resolution of the BOD No.002/SIR/DIR/IV/2024 dated 18 April 2024.

Angelique Dewi Daryanto
Member of Risk Oversight Committee

Appointed as Member of the ROC effectively as of 26 August 2024 and reappointed for the same position effectively as of 12 March 2025 and concurrently serving as Member of the Audit Committee and Member of the Integrated Governance Committee.

Her complete profile is presented in the Profile of the Audit Committee.

Legal Basis of Appointment as Member of ROC
Circular Resolution of the BOD No. 001/SIR/DIR/III/2025 dated 12 March 2025.

TRAINING FOR MEMBERS OF THE RISK OVERSIGHT COMMITTEE

Information about the training programs attended by ROC members in 2025 is presented in the Company Profile Chapter of this Annual Report.

INDEPENDENCE STATEMENT OF THE RISK OVERSIGHT COMMITTEE

ROC always performs its roles, responsibilities, and authority in a professional and independent manner, without interference from any party who is not in compliance with the statutory regulations. All members of the ROC declare that they have met all independence criteria and are capable of carrying out their roles independently, upholding the Bank's interests, and unable to be influenced by any party. This statement is supported by the membership composition of the ROC, which includes 1 (one) Chairman who is an Independent Commissioner, 2 (two) members who are Independent Commissioners, 2 (two) members who are Commissioners, and 2 (two) non-Commissioner members from the Independent Party.

DUTIES, RESPONSIBILITIES, AND AUTHORITIES

ROC has the main roles, responsibilities, and authorities to provide recommendations in relation to:

1. Evaluate the alignment between risk management policies and its implementation;
2. Monitor and evaluate the Risk Management Committee and Risk Management Unit's duties implementation;
3. Monitoring and maintaining the Bank's level of soundness;
4. Monitoring the implementation and management of Bank's overall risk, including integrated risks, climate-related risks, country and transfer risks, and other specific risks such as legal, compliance, strategic, reputation, information technology, and cyber security risks, as well as the capital management.

MEETINGS AND ATTENDANCE OF THE RISK OVERSIGHT COMMITTEE

ROC is required to hold meetings at least once a month and to convene in-person at least twice a year. Meetings may only be convened if attended by at least 51% (fifty one percent) of the total members, including one Independent Commissioner and one Independent Party.

Throughout 2025, the ROC held a total of 12 (twelve) meetings.

MEMBER ATTENDANCE AT THE RISK OVERSIGHT COMMITTEE MEETINGS FOR JANUARY-DECEMBER 2025

Name	Attendance in ROC Meetings	Physical Attendance	Attendance via Teleconference or Telepresence	Attendance Rate	Average Attendance Rate
Glenn M. S. Yusuf	12	11	1	100%	99%
Didi Syafruddin Yahya	12	11	1	100%	
Vera Handajani	11	5	6	92%	
Farina J. Situmorang	12	3	9	100%	
Dody Budi Waluyo	12	12	0	100%	
Ronald T. A. Kasim	12	7	5	100%	
Angelique Dewi Daryanto	12	10	2	100%	

MEETING AGENDA OF THE RISK OVERSIGHT COMMITTEE

In 2025, the ROC meeting discussed the following agendas:

No	Date	Agenda
1.	4 February 2025	• Economic Outlook • Risk Report as of 31 December 2024 (including Q4-2024 Risk Posture Compliance and Risk Appetite Statement (RAS) as of 31 December 2024) • Risk Profile Q4-2024, RBBR H2-2024 and ICAAP H2-2024 • 2025 Risk Posture – Budget Validation • Quarterly Financial Results (Q4-2024) • ROC Work Plan: 2024 Annual Realization and 2025 Work Plan
2.	3 March 2025	• Economic Outlook • Compliance, AML, Legal & Sustainability Risks Update • Risk Appetite Statement (RAS) as of 31 January 2025 • Risk Hotspot & Emerging Risks (Q4-2024) • BNM December 2024 Stress Test Result • 2024 Work Plan Realization & 2025 Work Plan of: Risk Management Committee (RMC) & Risk Management Unit (RMU) • Update on Credit Assurance Testing

No	Date	Agenda
3.	26 March 2025	• Impact Analysis from Recent Market Volatility to Credit Portfolio and Market Risk • Risk Appetite Statement (RAS) as of 28 February 2025 • 2025 Risk Appetite Statement (RAS) • Update on Information Technology Risk
4.	23 April 2025	• Economic Outlook and Impact from Trump's Tariff • Risk Report as of 31 March 2025 (including Risk Posture Compliance for Q1-2025 and Risk Appetite Statement (RAS) as of 31 March 2025) • Quarterly Financial Results (Q1-2025) • Update on Corporate Banking Credit Portfolio Management • Risk Profile Q1-2025 • ALCO Update
5.	27 May 2025	• Economic Outlook • Compliance, AML, Legal & Sustainability Risks Update • Risk Appetite Statement (RAS) as of 30 April 2025 (including Escalated Operational Risk Event) • Risk Hotspot & Emerging Risk (Q1-2025) • December 2024 Group Wide Stress Test (GWST) Result & December 2024 Bottom Up Stress Test (BUST) Result • Update on Credit Assurance Testing
6.	30 June 2025	• Economic Outlook • Risk Appetite Statement (RAS) as of 31 May 2025 • Update on Information Technology Risk • Update on Commercial Banking Credit Portfolio Management • ROC Work Plan 2025: YTD Realization
7.	23 July 2025	• Economic Outlook • Risk Report as of 30 June 2025 (including Risk Posture Compliance for Q2-2025, and Risk Appetite Statement (RAS) as of 30 June 2025) • Risk Profile Q2-2025, Risk-Based Bank Rating for Semester I-2025 & ICAAP for Semester I-2025 • Update on Large Loan Utilization (Semester I-2025) • Quarterly Financial Results (Q2-2025) • ALCO Update (including Liquidity Gap Refreshment)
8.	28 August 2025	• Economic Outlook • Compliance, AML, Legal & Sustainability Risks Update • Risk Appetite Statement (RAS) as of 31 July 2025 • Update on Consumer Credit Portfolio (including Mortgage Portfolio Delinquency Analysis) • Risk Hotspot & Emerging Risk (Q2-2025) • Climate Risk Scenario Analysis Results • Revision of Principal Credit Policy and Principal Sharia Financing Policy • Update on Credit Assurance Testing
9.	22 September 2025	• Economic Outlook • 2026 Risk Posture 2026 • Update on Emerging Business Banking Portfolio Management • Funding Strategy for Sharia Bank • Risk Appetite Statement (RAS) as of 31 August 2025 • Update on Information Technology Risk
10.	27 October 2025	• Economic Outlook • CNAF Business Strategy & Portfolio Quality Management • Update on Reputational Risk • Quarterly Financial Results (Q3-2025) • Risk Report as of 30 September 2025 (including Q3-2025 Risk Posture Compliance, Risk Appetite Statement (RAS) as of 30 September 2025, and Escalated Operational Risk Event) • Risk Profile Report Q3-2025
11.	21 November 2025	• Economic Outlook • Compliance, AML, Legal & Sustainability Risks Update • Risk Appetite Statement (RAS) as of 31 October 2025 • Update on Liquidity Risk Policy & IRRBB Policy • Risk Hotspot & Emerging Risk (Q3-2025) • June 2025 Group Wide Stress Test (GWST) Result
12.	12 December 2025	• Economic Outlook • Risk Appetite Statement (RAS) as of 30 November 2025 • Update on Information Technology Risk • Update on Operational Risk Management • Update on Sharia Non-Performing Financing (NPF) • Update on Credit Assurance Testing • Risk Management Policy Review (Notification on Market Risk Management Framework Review, Notification on ICAAP Policy Review, and Update on Integrated Risk Management Policy) • Update on the environmental impact due diligence for Corporate Banking debtor

REPORT ON THE IMPLEMENTATION OF DUTIES OF THE RISK OVERSIGHT COMMITTEE IN 2025

In 2025, there were 91 (ninety-one) work plan agenda items established at the beginning of the year, along with 11 (eleven) additional agenda items to ensure that ROC meetings addressed the most recent and relevant risk-related topics in the Bank. The implementation of ROC's duties encompassed, among others, various activities and recommendations produced throughout the 2025 financial year, covering the following:

1. Review and provide recommendations to the BOC on:
   a. Policies/frameworks and their implementation by the Board of Directors in relation to risk management; and
   b. The determination of the Bank's risk appetite, including the Risk Appetite Statements and risk posture.
2. Evaluation of the Risk Management Committee and the Risk Management Unit's duties implementation, as well as the conformity of alignment between risk management policies and their implementation through discussions on the following matters:
   a. Risk Management strategies and policies for various risk aspects, including Credit Risk, Operational Risk, Liquidity Risk, Market Risk, Legal Risk, Compliance Risk, Reputational Risk, Sustainability Risk, Strategic Risk, and Information Technology Risk;
   b. Risk management related to capital, including the Internal Capital Adequacy Assessment Process (ICAAP) and the implementation of stress testing;
   c. Internal reports comprising monitoring results on material and emerging risks, macroeconomic conditions, the Bank's financial performance, and key risk indicators to ensure alignment with the Bank's risk appetite;
   d. Mandatory reports submitted to the Bank's regulator, including the Risk Profile Report, Bank Soundness Report, and other required reports, to ensure the accuracy and appropriateness of information submitted to the regulators regarding the Bank's risk condition; and
   e. Implementation of climate-related risk management, including (i) submission of Climate Scenario Analysis (CSA) reports to assess the impact of climate risks on the Bank's credit and market portfolios in priority sectors, as well as their implications on provisioning levels and capital position, and (ii) establishment and reporting of risk appetite matrices for sustainability aspects, including climate risk, to monitor the Bank's exposure to carbon-intensive sectors.
3. Monitoring the Bank's credit risk conditions, through discussions on:
   a. The asset quality status of each credit segment, to ensure that each business unit has taken the necessary measures to maintain and improve the Banks's asset quality in line with the established risk posture and risk appetite;
   b. Business plans and strategies for each business units, and subsidiaries; and
   c. Credit Assurance Testing assessment report which are presented on a quarterly basis to enhance the underwriting process.
4. Evaluation of responses to the Bank's strategies and critical events, through discussions on:
   a. Reports on significant cases, aimed at reviewing the Bank's strategies in addressing such cases;
   b. Strategies of relevant business units to improve portfolio quality and/or business processes;
   c. Progress update of the Sharia business spin-off strategy; and
   d. Report on the impact analysis of significant external developments, such as Trump's tariff policies and hydro meteorological disasters, on the Bank's portfolios and/or business processes.

EVALUATION BY THE RISK OVERSIGHT COMMITTEE ON THE IMPLEMENTATION OF RISK MANAGEMENT AT THE BANK

In 2025, ROC conducted a comprehensive evaluation of the implementation of the Bank's risk management system and concluded that its application was adequate and aligned with the Bank's needs. Throughout the year, ROC actively managed the Bank's risk profile through continuous monitoring of inherent risks, strengthening the quality of risk management practices, and ensuring the consistent application of GCG through various risk committees.

ROC also focused on maximizing value for shareholders through comprehensive capital management, strengthening profitability, and promoting sustainable business development. These efforts ensured that the Bank's level of soundness remained well-maintained and supported the sustainable growth of the Bank amid the dynamic of the banking industry landscape.

WORK PLAN FOR 2026

Going forward, ROC will continue to carry out its primary duties and responsibilities in supporting the effectiveness of the Board of Commissioners' oversight related to risk management. ROC will remain proactive in monitoring and escalating emerging and evolving risk issues to ensure that it remains consistently relevant and up-to-date with the evolving risk faced by the Bank.

REMUNERATION OF MEMBERS OF THE RISK OVERSIGHT COMMITTEE

1. REMUNERATION PACKAGE AND OTHER FACILITIES RECEIVED

Type of Remuneration and other Facilities	Amount Received in by Members of the ROC in 1 Year			
	2025		2024	
	Person	Rp (Million)	Person	Rp (Million)
Remuneration (salary, regular allowances, and other in-kind benefits)	7	25,073	9	23,874
Other in-kind benefits (housing, transportation, health insurance, etc.) that:	-	-	-	-
a. Can be owned	-	-	-	-
b. Cannot be owned	4	174	6	233
Total	**7**	**25,247**	**9**	**24,107**

Including Committee members who have just appointed or resigned in the relevant year.

Remuneration per Person	Number of Members of the ROC	
	2025	2024
Above Rp5 billion	3	1
Above Rp2 billion to Rp5 billion	1	4
Above Rp1 billion to Rp2 billion	3	3
Above Rp500 million to Rp1 billion	-	1
Below Rp500 million	-	-

Including Committee members who have just appointed or resigned in the relevant year.

2. VARIABLE REMUNERATION FOR MEMBERS OF THE RISK OVERSIGHT COMMITTEE

Variable Remuneration*	Amount Received in by Members of the Risk Oversight Committee in 1 Year			
	2025		2024	
	Person	Rp (Million)	Person	Rp (Million)
Total	**Nil**	**Nil**	Nil	Nil

* Including Committee members who have just appointed or resigned in the relevant year.

None of the members of the ROC of CIMB Niaga received any variable remuneration (shares or bonuses, both performance-based, and non-performance-based, as well as share options).

Glenn M. S. Yusuf
Chairman of Risk Oversight Committee

Didi Syafruddin Yahya
Member of Risk Oversight Committee

Vera Handajani
Member of Risk Oversight Committee

Farina J. Situmorang
Member of Risk Oversight Committee

Dody Budi Waluyo
Member of Risk Oversight Committee

Ronald T. A. Kasim
Member of Risk Oversight Committee

Angelique Dewi Daryanto
Member of Risk Oversight Committee

NOMINATION AND REMUNERATION COMMITTEE

The Nomination and Remuneration Committee (NRC) was established to support the Board of Commissioners (BOC) in carrying out its supervisory function related to the nomination process and the determination of remuneration. The NRC provides recommendations on candidates for the BOC, the Board of Directors (BOD), the Sharia Supervisory Board (SSB), as well as members of committees at the BOC level, while also reviewing the remuneration framework for Executive Officers and Employees. All recommendations and reviews prepared by the NRC are formulated based on the principles of Good Corporate Governance (GCG), ensuring that the resulting policies remain objective, transparent, and aligned with the Bank's long-term interests.

LEGAL BASIS

The establishment of the CIMB Niaga NRC refers to the following legal and regulatory frameworks:

1. OJK Regulations and Circular Letters related to the Bank's GCG implementation, the Nomination and Remuneration Committee, the Governance in Providing Remuneration, and the Prudential Principles of Commercial Banks that Outsource Part of Their Operations to Other Parties and the BOC and BOD of Issuers or Public Companies.
2. CIMB Niaga's Articles of Association on the duties and authorities of the BOC.
3. CIMB Niaga's Corporate Policy Manual.
4. ASEAN Corporate Governance Scorecard.

NOMINATION AND REMUNERATION COMMITTEE CHARTER

The NRC operates under a charter that outlines its membership, structure, authority, duties and responsibilities, meetings, activities, and work procedures of NRC in carrying out its functions, which has been adjusted to OJK Regulation (POJK) No. 34/POJK.04/2014. This charter is periodically reviewed and updated to comply with applicable regulations and the Bank's needs. The NRC Charter was updated on 1 July 2024 and has been uploaded to the CIMB Niaga website.

The NRC Charter governs various aspects regarding:

1. Objective
2. Committee composition, structure, term of office, and membership
3. Membership requirements
4. Duties and responsibilities
5. Authorities
6. Meeting procedures and mechanisms
7. Ethics and working hours
8. Working procedures and mechanisms
9. Reporting

TERM OF OFFICE

The term of office of NRC members appointed during the ongoing term of the BOC shall expire concurrently with the expiration of the term of office of the BOC. In accordance with POJK No. 34/POJK.04/2014 and the NRC Charter, the term of office of the NRC may not exceed the term of office of the BOC and members may be reappointed in accordance with applicable provisions.

NOMINATION AND REMUNERATION COMMITTEE MEMBERSHIP, STRUCTURE, AND COMPOSITION

The CIMB Niaga's NRC consists of 4 (four) members, comprising 2 (two) Independent Commissioners, 1 (one) Commissioner, and 1 (one) Executive Officer of the Bank in charge of Human Resources. The number, structure, composition, and independence of NRC members have complied with prevailing regulations. The appointment and dismissal of NRC members are carried out based on resolutions of the BOC, which must be followed up by the BOD through the issuance of appointment or dismissal letters.

MEMBERSHIP COMPOSITION OF THE NOMINATION AND REMUNERATION COMMITTEE IN 2025

No.	Name	Position in Bank	Position in Committee	Term of Office
1	Sri Widowati	Independent Commissioner	Chairwoman	2023 - 2026
2	Didi Syafruddin Yahya	President Commissioner	Member	2023 - 2026
3	Glenn M. S. Yusuf	Vice President Commissioner (Independent)	Member	2024 - 2027
4	Nora Joice Kimbal	Head of HR Shared Services & MIS (Executive Officer in charge of HR)	Member	2024 - 2025

PROFILE OF NOMINATION AND REMUNERATION COMMITTEE MEMBERS

Sri Widowati
Chairwoman of the Nomination and Remuneration Committee

Appointed as Chairwoman of the NRC effective 9 April 2020, and reappointed to the same position effective 10 April 2023.

She also serves as an Independent Commissioner.

Her complete profile is presented in the Profile of the Board of Commissioners.

Legal Basis for Appointment as Chairwoman of the NRC
Circular Resolution of the BOD No. 004/SIR/DIR/VIII/2023 dated 9 August 2023.

Didi Syafruddin Yahya
Member of Nomination and Remuneration Committee

Appointed for the first time as a Member of the NRC on 26 November 2019, and reappointed to the same position effective 10 April 2023, and concurrently serves as a Member of the Risk Oversight Committee.

He also serves as President Commissioner.

His complete profile is presented in the Profile of the Board of Commissioners.

Legal Basis for Appointment as a Member of the NRC
Circular Resolution of the BOD No. 004/SIR/DIR/VIII/2023 dated 9 August 2023.

Glenn M. S. Yusuf
Member of Nomination and Remuneration Committee

He was appointed as a Member of the NRC for the first time on 9 April 2020, effective on 16 September 2020, and reappointed to the same position effective 3 April 2024, concurrently serving as Chairman of the Risk Oversight Committee and a Member of the Audit Committee.

He also serves as Vice President Commissioner (Independent).

His complete profile is presented in the Profile of the Board of Commissioners.

Legal Basis for Appointment as a Member of NRC
Circular Resolution of the BOD No. 002/SIR/DIR/IV/2024 dated 18 April 2024.

Nora Joice Kimbal
Member of Nomination and Remuneration Committee

Age	55 years old
Gender	Female
Nationality	Indonesia
Domicile	Jakarta

She was appointed as a Member of the NRC for the first time on 17 December 2021, and reappointed to the same position effective on 18 April 2024.

She has served as Head of HR Shared Services & MIS since October 2021 (Executive Officer in charge of HR), having previously served as Head of Learning and Development since July 2020. She has also held several key positions at CIMB Niaga, including Learning Intervention Head, CX Strategy and Performance Head, and Customer Experience Program & Improvement Head.

She earned her bachelor's degree from Udayana University, Bali

Certifications
- Risk Management Certification Level 5
- Human Resources General Manager Competency Certification

Legal Basis for Appointment as a Member of the NRC
Circular Resolution of the BOD No. 002/SIR/DIR/IV/2024 dated 18 April 2024.

TRAINING OF NOMINATION AND REMUNERATION COMMITTEE MEMBERS

Information on training attended by members of the NRC in 2025 is disclosed in the Company Profile Chapter of this Annual Report.

INDEPENDENCE STATEMENT OF THE NOMINATION AND REMUNERATION COMMITTEE

The NRC carries out its duties, responsibilities, and authorities in a professional and independent manner, free from any interference that is not in accordance with prevailing laws and regulations. All members of the NRC have declared that they meet all independence criteria and are able to carry out their duties independently, uphold the interests of the Bank, and remain free from undue influence from any party. This statement is supported by the composition of the NRC, in which the majority of members are Independent Commissioners of the Bank.

DUTIES, RESPONSIBILITIES, AND AUTHORITIES

The duties and responsibilities of the NRC in assisting the BOC in providing recommendations related to nomination and remuneration include the following:

1. Related to the nomination function
   a. Providing recommendations to the BOC regarding:
      i. The composition of positions of members of the BOC, the SSB, and the BOD;
      ii. Policies and criteria required in the nomination process;
      iii. Performance evaluation policies for members of the BOD and/or the BOC, including the SSB.
   b. In carrying out the nomination function, the Committee is required to perform the following procedures:
      i. Prepare and provide recommendations on the composition of members of the BOC, the BOD, the SSB, and BOC's Committees to the BOC for submission to the General Meeting of Shareholders (GMS);
      ii. Prepare and provide recommendations on systems and procedures for selection and/or replacement, as well as criteria required in the nomination process for candidates for members of the BOC, the BOD, and/or the SSB to the BOC for submission to the GMS;
      iii. Develop mechanisms and conduct performance evaluations of members of the BOC, the SSB, the BOD, and BOC's Committees;
      iv. Prepare capability development programs for members of the BOC, the SSB, the BOD, and BOC's Committees;
      v. Identify and provide recommendations for qualified candidates as member of the BOC, the SSB, and the BOD to the BOC for submission to the Financial Services Authority (OJK) and the GMS. In providing such recommendations, the Committee considers, among others, the alignment between candidates' qualifications and the Bank's vision, mission, and long-term strategy, attention to sustainability principles/aspects, and the results of Sustainability Due Diligence (if any).
   c. Providing recommendations regarding Independent Parties to serve as members of BOC's Committees.
   d. Providing recommendations on nomination proposals for members of the BOC, the SSB, the BOD, and BOC's Committees of Bank's subsidiaries.
2. Related to remuneration function
   a. Implementing remuneration policies in accordance with OJK regulations on governance in remuneration for commercial banks, on governance in remuneration for sharia commercial banks and Sharia Business Units (SBU);
   b. Conducting an evaluation of the remuneration policies based on performance, risk, fairness relative to peer groups, targets, and the Bank's long-term strategy, fulfillment of reserves as stipulated under prevailing regulations, and the Bank's future income potential;
   c. Submitting evaluation results and recommendations to the BOC regarding the structure, policies, and amounts of remuneration for the BOC, the SSB, and the BOD, to be presented to the GMS;
   d. Submitting evaluation results and recommendations to the BOC regarding overall remuneration policies for Executive Officers, employees, and BOC's Committees, to be submitted to the BOD;
   e. Assisting the BOC in assessing performance in relation to the appropriateness of remuneration received by each member of the BOC, the SSB, the BOD, and BOC's Committees;
   f. In carrying out the remuneration function, the Committee is required to undertake the following procedures:
      i. Preparing the structure, policies, and amounts of remuneration for members of the BOC, the SSB, the BOD, and BOC's Committees;
      ii. Evaluating the structure, policies, and amounts of remuneration at least once a year;

iii. Ensuring that remuneration structures may consist of salaries, honoraria, incentives, and/or allowances, whether fixed and/or variable.

g. In preparing the structure, policies, and amounts of remuneration, the following considerations should be taken into account:
   i. Remuneration practices in the banking industry and the Bank's business scale within the banking industry (peer group);
   ii. The duties, responsibilities, and authorities of members of the BOC, the SSB, the BOD, and BOC's Committees, linked to the achievement of the Bank's objectives and performance;
   iii. The Bank's performance targets or the performance of each member of the BOC, the SSB, the BOD, and BOC's Committees (including sustainability-related performance, if any); and
   iv. The balance between fixed and variable remuneration, taking into account the Bank's long-term targets and strategy.

h. Ensuring that the Bank's remuneration policy complies with the provisions;

i. Conduct periodic evaluations on the implementation of the Bank's remuneration policy; and

j. Providing recommendations on the proposed remuneration of members of the BOC, the SSB, the BOD, and the BOC's Committees of the subsidiaries.

3. In the event that a Committee member has conflict of interest in relation to a proposed recommendation, such conflict of interest must be disclosed in the proposal, along with the considerations underlying the recommendation.
4. The Committee reviews and provides advice and recommendations to the BOC regarding changes related to remuneration and compensation policies for the BOC, the SSB, the BOD, and BOC's Committees.

MEETINGS AND ATTENDANCE OF THE NOMINATION AND REMUNERATION COMMITTEE

Meetings of the NRC are held in accordance with the Bank's needs or at least once every 3 (three) months, as stipulated in the NRC Charter. NRC meetings may only be convened if attended by at least 2/3 (two-thirds) of the total Committee members, and at least 2 (two) of the majority of members present must include the Chairwoman of the NRC and the Executive Officer.

In 2025, in line with the Bank's new HyWork working model (Hybrid Working, Happy Working), the NRC held 8 (eight) meetings, consisting of 2 (two) physical meetings and 6 (six) virtual meetings.

MEMBER ATTENDANCE AT THE NOMINATION AND REMUNERATION COMMITTEE MEETINGS FOR JANUARY-DECEMBER 2025

Name	Attendance in NRC Meetings	Physical Attendance	Attendance via Teleconference or Telepresence	Attendance Rate	Average Attendance Rate
Sri Widowati	8	2	6	100%	100%
Didi Syafruddin Yahya	8	3	5	100%	
Glenn M. S. Yusuf	8	3	5	100%	
Nora Joice Kimbal	8	3	5	100%	

NOMINATION AND REMUNERATION COMMITTEE MEETING AGENDA

Throughout 2025, the NRC discussed the following agenda items:

No	Date	Agenda
1	23 January 2025	**Nomination-Related Agenda** 1. 2024 Board Effectiveness Evaluation Results 2. Nomination of CIMB Niaga's BOC & Committee 3. Nomination of Subsidiary's BOC **Remuneration-Related Agenda** 1. 2024 BMC Scorecard Achievements & 2025 BMC Scorecard Framework 2. 2024 Performance Bonus & 2025 Merit Increase Framework **Other Agenda** 2025 NRC Focus
2	25 February 2025	**Nomination-Related Agenda** 1. Nominasi Member Risk Oversight Committee **Remuneration-Related Agenda** 1. Finalization of Bonuses, MRT, and Merit Increases for the BOC/BOD 2. MRT Share Buyback 3. 2025 KPI Framework
3	20 March 2025	**Nomination-Related Agenda** 1. Nomination of the CIMB Niaga Syariah's BOC, SSB, and BOD 2. Update on Nominations of Members of the Risk Oversight Committee **Remuneration-Related Agenda** 1. Finalization of the 2025 BMC Scorecard 2. Sharia Remuneration Structure 3. AGMS Remuneration Agenda **Other Agenda** 2024 OHI Results
4	16 April 2025	**Nomination-Related Agenda** Business, Organization, and Nominations for CIMB Niaga Syariah
5	26 May 2025	**Nomination-Related Agenda** 1. Nomination of the CIMB Niaga Syariah's BOC, SSB, and BOD 2. Nomination of the CIMB Niaga's BOD 3. Business Update and Nomination for SAMCO **Remuneration-Related Agenda** Syariah and SAMCO Remuneration Structure **Other Agenda** Personnel Costs for 2025
6	21 July 2025	**Nomination-Related Agenda** 1. Nomination of the BOC, SSB, and BOD of CIMB Niaga Syariah 2. Nomination of the BOD of CNS 3. Selection of nominees for CIMB Niaga's BOD **Remuneration-Related Agenda** Sharia Remuneration **Other Agenda** Follow-up to OHI 2024
7	22 September 2025	**Nomination-Related Agenda** 1. CIMB Niaga BOD Nomination 2. CIMB Niaga Syariah Committee Nomination 3. 2025 Board Effectiveness Assessment (BEA) **Remuneration-Related Agenda** BMC Scorecard for the first half of 2025 **Other Agenda** 1. Information Technology Investment Strategy and Digital Penetration 2. Employee SLIK Control Mechanism 3. CIMB Niaga DAPEN Liquidation Plan 4. Cooperatives 5. CNS Organization Update
8	21 November 2025	**Nomination-Related Agenda** 1. CIMB Niaga BOD Nominations 2. Board Effectiveness Evaluation Questionnaires 3. BOD Succession Plan and Term of Office for the BOC/BOD/Committees 4. Nomination of Risk Oversight Committee (ROC) and Audit Committee (AC) Members **Remuneration-Related Agenda** 1. 2025 Bonus and 2025 Merit Increase Framework 2. BMC 2026 KPI **Other Agenda** 1. CIMB Niaga Syariah Spin-Off 2. DaPen CIMB Niaga

REPORT ON THE IMPLEMENTATION OF DUTIES OF THE NOMINATION AND REMUNERATION COMMITTEE IN 2025

Throughout 2025, the NRC carried out its duties and responsibilities and provided several recommendations, including the following:

1. Conducted assessments and provided recommendations on candidates nominated as members of the BOC, the SSB, BOC's Committees, and/or Independent Parties as members of Committees, to be submitted to the BOC and subsequently proposed to the GMS.

2. Engaged third-party services (search firms) in the process of identifying candidates for members of the BOC, SSB and/or BOD.
3. Reviewed and provided recommendations on candidates nominated as members of the BOD of the Bank's subsidiaries.
4. Continued the implementation of Talent Management, Succession Planning, and Self-Development programs from the BOD up to all employees.
5. Conducted reviews and provided recommendations on the BOD's KPI framework.
6. Conducted reviews and provided recommendations on proposed remuneration for the BOC, the BOD, the BOC's Committees, and the SSB, as well as the remuneration policy framework for Executive Officers and employees.
7. Conducted a review of the Material Risk Taker (MRT) scheme.
8. Reviewed the remuneration of the BOC of subsidiaries.
9. Conducted a review of the results of the Organization Health Index (OHI) survey.
10. Reviewed initiatives, programs, and implementation related to the internalization of EPICC corporate values (Enabling Talent, Passion, Integrity & Accountability, Collaboration, and Customer Centricity), as well as Diversity & Inclusion.
11. Other matters, including reviews of personnel costs, information technology investment strategies and digital penetration, employee SLIK control mechanisms, the liquidation plan of DaPen CIMB Niaga, and other related matters.

EVALUATION BY THE NOMINATION AND REMUNERATION COMMITTEE ON THE IMPLEMENTATION OF NOMINATION AND REMUNERATION POLICIES

Throughout 2025, the NRC conducted evaluations and concluded that all nomination processes implemented by the Bank were in line with the principles of Good Corporate Governance. The Committee also ensured that selection mechanisms were conducted in a transparent and objective manner, complied with prevailing banking industry regulations, and were implemented in accordance with GCG principles and risk-based remuneration practices.

WORK PLAN FOR 2026

In 2026, the NRC has established a work plan with the following strategic priorities:

1. Conducting assessments and providing recommendations on candidates nominated as members of the BOD, the BOC, the BOC's Committees, and/or Independent Parties as Committee members, including at subsidiaries, to be submitted to the BOC and subsequently proposed to the GMS.
2. Conducting reviews and providing recommendations on the KPI framework for the BOD, including subsidiaries.
3. Conducting evaluations of the collegial and individual performance of the BOC, the SSB, the BOD, and BOC's Committees, including subsidiaries.
4. Conducting reviews and providing recommendations on proposed remuneration for the BOC, the BOD, the BOC's Committees, and the SSB, as well as the remuneration policy framework for Executive Officers and all employees, including subsidiaries.
5. Reviewing and providing recommendations on the Material Risk Taker (MRT) scheme.
6. Conducting evaluations and reviews of competency development programs for the BOC, the BOD and the SSB.
7. Continuing the implementation of Talent Management, Succession Planning, and Self-Development programs from the Board of Directors up to all employees.
8. Reviewing and providing recommendations on the proposed Sharia Spin-Off organizational structure, including the nomination and remuneration of the BOD amd BOD.
9. Conducting reviews of the Organization Health Index (OHI) survey results, including evaluations of activities and initiatives related to organizational health and Diversity & Inclusion, linked to the EPICC corporate values (Enabling Talent, Passion, Integrity & Accountability, Collaboration, and Customer Centricity).

REMUNERATION OF NOMINATION AND REMUNERATION COMMITTEE MEMBERS

1. REMUNERATION PACKAGE AND OTHER FACILITIES RECEIVED

Type of Remuneration and other Facilities	Amount Received in 1 Year by Members of the Nomination and Remuneration Committee			
	2025		2024	
	Person	Rp (Million)	Person	Rp (Million)
Remuneration (salary, regular allowances, and other in-kind benefits)	4	18,402	4	16,262
Other in-kind benefits (housing, transportation, health insurance, etc.) that:	-	-	-	-
a. Can be owned	-	-	-	-
b. Cannot be owned	4	7	4	170
Total	**4**	**18,409**	**4**	**16,432**

Including Committee members who have just appointed or resigned in the relevant year.

Remuneration per Person	Number of Nomination and Remuneration Committee Members	
	2025	2024
Above Rp5 billion	2	1
Above Rp2 billion to Rp5 billion	2	3
Above Rp1 billion to Rp2 billion	-	-
Above Rp500 million to Rp1 billion	-	-
Below Rp500 million	-	-

Including Committee members who have just taken office or resigned in the relevant year.

2. VARIABLE REMUNERATION FOR MEMBERS OF THE NOMINATION AND REMUNERATION COMMITTEE

Variable Remuneration*	Amount received in 1 Year by Members of the Nomination and Remuneration Committee			
	2025		2024	
	Person	Rp (Million)	Person	Rp (Million)
Total	**Nil**	**Nil**	Nil	Nil

* Performance- and risk-related remuneration (including bonuses/bonuses).

None of the members of the NRC of CIMB Niaga who serve as Commissioners at the Bank receive any variable remuneration (shares or bonuses, whether performance bonuses/shares, non-performance bonuses/shares, or stock options).

BOARD OF DIRECTORS SUCCESSION POLICY

The Bank implements a succession policy for members of the BOD and/or Senior Management as part of its efforts to ensure leadership continuity and maintain the stability of the Bank's management. This policy is structured to systematically prepare future leaders who are capable of sustaining the Bank's strategic direction and organizational objectives on an ongoing basis.

The succession policy includes provisions, among others, as follows:

1. The BOC, with the support from NRC, ensures that the Bank has a talent management system managed by the Human Resources Directorate. This system serves as a mechanism to identify Executive Officers with high potential in order to safeguard leadership continuity, support business sustainability, and achieve the Bank's long-term objectives.
2. The Human Resources Directorate, in collaboration with the NRC, identifies talented employees from within the Bank and, where appropriate, considers talented external professionals for the succession planning of the BOD, including the President Director and/or Senior Management.
3. Human Resources Directorate conducts evaluations and provides self-development opportunities, including relevant training programs, career development opportunities, and other initiatives to internal talented employees. Talented employees identified as potential successors to members of the BOD are evaluated and assessed and must fulfill the eligibility criteria applicable to candidates for the Bank's BOD.

The talent calibration and internal succession management process is carried out through the People Forum at the Directorate level, involving senior leaders one level below the relevant Directors, as well as at the Bank Management Committee level. These forums review potential talents and determine successor nominations for key and critical positions within Senior Management. Discussions within the People Forum also include the determination of succession plans for incumbents or officers expected to enter retirement within the next 1 – 3 (one to three) years, thereby ensuring optimal leadership continuity and organizational readiness. The implementation and follow-up of talent and successor development initiatives resulting from the People Forum are monitored by the Human Resources Directorate in coordination with the relevant Directors/Chiefs.

Sri Widowati
Chairwoman of Nomination and Remuneration Committee

Didi Syafruddin Yahya
Member of Nomination and Remuneration Committee

Glenn M. S. Yusuf
Member of Nomination and Remuneration Committee

Nora Joice Kimbal
Member of Nomination and Remuneration Committee

INTEGRATED GOVERNANCE COMMITTEE

As the Financial Conglomeration Holding Company (FCHC) of the CIMB Indonesia Financial Conglomeration (CIFC), CIMB Niaga has established an Integrated Governance (IG) Committee to support the Board of Commissioners (BOC) in the performance of its duties, particularly in overseeing the implementation of IG across FCHC, in accordance with applicable laws and regulations.

CIFC Membership Composition:

FCHC : PT Bank CIMB Niaga Tbk (CIMB Niaga)
Members : PT CIMB Niaga Auto Finance (CNAF)
PT CIMB Niaga Sekuritas (CNS)
Dana Pensiun Bank CIMB Niaga (DaPen)

LEGAL BASIS

The establishment of the CIMB Niaga IG Committee (IGC) is based on the following regulations:

a. OJK Regulation (POJK) and Circular Letter (SEOJK) on Integrated Governance Implementation for Financial Conglomerates.
b. CIMB Niaga's Articles of Association.

INTEGRATED GOVERNANCE COMMITTEE CHARTER

In carrying out its functions, the CIMB Niaga IGC has an IGC Charter that regulates the membership, structure, authority, duties and responsibilities, meetings, activities, and work procedures of the IGC. The charter is periodically reviewed, examined, and updated to align with applicable regulations and the Bank's needs. It was last updated on 1 July 2024, and the document has been published on the Bank's official website.

TERM OF OFFICE

Member of IGC who are Independent Commissioners of the CIFCs members serve a term of office of 3 (three) years and/or not to exceed their term of office at the CIFCs member. Meanwhile, the term of office of members who are Independent Parties and/or other parties (if any) is 3 (three) years and/or not to exceed the term of office of the BOC of FCHC.

NUMBER, COMPOSITION, AND COMPOSITION OF THE INTEGRATED GOVERNANCE COMMITTEE MEMBERS

Members of the IGC are appointed by the Board of Directors (BOD) with the approval of the BOC, based on recommendations from the Nomination and Remuneration Committee, or in certain cases based on decisions of the IGC meetings in accordance with the Letter of Appointment of the FSI member of the CIFC. The membership, composition, and independence of the IGC members meet the applicable criteria and provisions and are in line with the IGC Charter.

In 2025, the IGC comprised 6 (six) members, consisting of 1 (one) Independent Commissioner, 2 (two) Independent Parties, one member of the Sharia Supervisory Board (SSB) of the FCHC, and 2 (two) Independent Commissioners of Subsidiaries as representatives of members of the CIFC, as follows:

COMPOSITION OF THE INTEGRATED GOVERNANCE COMMITTEE MEMBERS IN 2025

No.	Name	Positions at the Bank and Subsidiaries	Position in Committee	Term of Office
1	Dody Budi Waluyo	Independent Commissioner of CIMB Niaga	Chairman	2024-2027
2	Serena K. Ferdinandus	Independent Commissioner of CNAF	Member	2024-2027
3	Achiran Pandu Djajanto	Independent Commissioner of CNS	Member	2025-2026
4	Yulizar D. Sanrego	Member of the SSB of CIMB Niaga	Member	2023-2026
5	Endang Kussulanjari S.	Independent Party	Member	2024-2027
6	Angelique Dewi Daryanto	Independent Party	Member	2025-2028

PROFILE OF MEMBERS OF THE INTEGRATED GOVERNANCE COMMITTEE

Dody Budi Waluyo
Chairman of Integrated Governance Committee

First appointed as Chairman of the IGC effective on 21 August 2024, and concurrently serves as Chairman of the Audit Committee and a Member of the Risk Oversight Committee.

He also serves as an Independent Commissioner of the Bank.

His complete profile is presented in the Profile of the Board of Commissioners.

Legal Basis for Appointment as Chairman of the Integrated Governance Committee
Circular Resolution of the BOD No. 002/SIR/DIR/IV/2024 dated 18 April 2024.

Serena K. Ferdinandus
Member of Integrated Governance Committee

Age	64 years old
Gender	Female
Nationality	Indonesia
Domicile	Jakarta

First appointed as a member of the IGC in March 2015 and last reappointed on 18 April 2024.

Educational Background & Professional Certifications
Bachelor of Economics from the University of Indonesia (1986)

Work Experiences
- Member of the Audit Committee at PT Elnusa Tbk (2020-2023)
- Member of the Risk Management Committee at PT Elnusa Tbk (2016-2020)
- Member of the Audit Committee at PT Elnusa Tbk (2015-2016)
- Member of the Audit Committee at PT Blue Bird Tbk (2014-2020)
- Commissioner at PT Anpa Internasional (2012-2018)
- Member of the Audit Committee at PT Chandra Asri Petrochemical Tbk (2009-2015)
- Member of the Audit Committee at PT Barito Pacific Tbk (2009-2013)
- Senior Vice President of the Investment Banking Division at PT NC Securities (2002-2009)
- Vice President of the Investment Banking Division and Direct Investment Division at PT Danareksa (Persero) and PT Danareksa Finance (1996-2001)
- Audit Division Manager at Ernst & Young, Sarwoko & Sandjaja in Indonesia (1986-1995) and Ernst & Young, Dallas

Concurrent Positions
- Director of PT Putra Sleman Sembada (2022-present)
- Chairman of the Risk Oversight Committee at PT CIMB Niaga Auto Finance (2020-present)
- Independent Commissioner and Chairman of the Audit Committee at PT CIMB Niaga Auto Finance (2012-present)
- Chief Audit Executive (Head of Internal Audit & Risk Management Division) at PT Ithaca Resources (2009-present)

Shares Ownership
Nil

Affiliated Relationship
Has no affiliation with other Committee members, members of the BOC, members of the SSB, members of the BOD, or Ultimate and Controlling Shareholders.

Legal Basis for Appointment as a Member of the Integrated Governance Committee
Circular Resolution of the BOD No. 002/SIR/DIR/IV/2024 dated 18 April 2024.

Achiran Pandu Djajanto
Member of Integrated Governance Committee

Age	67 years old
Gender	Male
Nationality	Indonesia
Domicile	Bekasi

First appointed as a member of the IGC since 7 August 2019 and reappointed on 12 March 2025.

Educational Background & Professional Certifications
- Bachelor of Laws, Gadjah Mada University (1983)
- Master of Management, Entrepreneurship Development Institute (1997)
- Doctorate, Faculty of Law, Gadjah Mada University (2015)

Work Experiences
- Director of Compliance and Risk Management at PT Jasa Marga (Persero) Tbk. (2015-2016)
- Expert Staff to the Minister of State-Owned Enterprises for Governance and Synergy (2014-2015)
- StafExpert Staff to the Minister of State-Owned Enterprises for Human Resources and Technology (2014-2015)
- Deputy for Restructuring and Strategic Planning (2013-2014)
- Expert Staff to the Minister of State-Owned Enterprises for Corporate Governance (2010-2013)
- Head of the Legal Division of the Indonesian Bank Restructuring Agency (IBRA) (1998-2002)
- Head of the Sub-Directorate of Rural Banks at the Directorate General of Financial Institutions (DJLK) (1994-1998)
- Various other positions in government agencies since 1983

Concurrent Positions
Independent Commissioner of PT CIMB Niaga Sekuritas (2018-present)

Shares Ownership
Nil

Affiliated Relationship
Has no affiliation with other Committee members, members of the BOC, members of the SSB, members of the BOD, or Ultimate and Controlling Shareholders.

Legal Basis for Appointment as a Member of the Integrated Governance Committee
Circular Resolution of the BOD No. 001/SIR/DIR/III/2025 dated 12 March 2025.

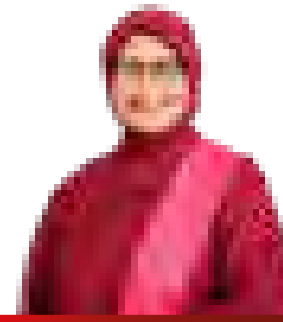
Yulizar D. Sanrego
Member of Integrated Governance Committee

First appointed as a member of the IGC in March 2015 and reappointed on 14 March 2023.

He also serves as a member of the Bank's Sharia Supervisory Board.

His complete profile is presented in the Profile of the Sharia Supervisory Board.

Legal Basis for Appointment as a Member of the Integrated Governance Committee
Circular Resolution of the BOD No. 003/SIR/DIR/III/2023 dated 14 March 2023.



Endang Kussulanjari S.
Member of Integrated Governance Committee

First appointed as a Member of the IGC in April 2016 and reappointed on 9 April 2020, and 18 April 2024, and concurrently serves as a Member of the Audit Committee.

Her complete profile is presented in the Profile of the Audit Committee.

Legal Basis for Appointment as a Member of the Integrated Governance Committee
Circular Resolution of the BOD No. 002/SIR/DIR/IV/2024 dated 18 April 2024.

Angelique Dewi Daryanto
Member of Integrated Governance Committee

First appointed as a member of the IGC on 10 April 2023, and reappointed on 12 March 2025, and concurrently serves as a Member Audit Committee and Risk Oversight Committee.

Her complete profile is presented in the Profile of the Audit Committee.

Legal Basis for Appointment as a Member of the Integrated Governance Committee
Circular Resolution of the BOD No. 001/SIR/DIR/III/2025 dated 12 March 2025.

TRAINING FOR INTEGRATED GOVERNANCE COMMITTEE MEMBERS

Data on training for IGC members in 2025 is included in the Company Profile chapter of this Annual Report.

INDEPENDENCE STATEMENT OF THE INTEGRATED GOVERNANCE COMMITTEE

All members of the IGC declare that they have met all independence criteria and are capable of carrying out their duties independently, upholding the interests of FCHC, and are not subject to influence by any party. This statement is supported by the composition of the IGC, which consists of at least:

1. An Independent Commissioner who serves as Chairman of one of the FCHC committees, as Chairman and also as a member;
2. Independent Commissioner representing and appointed from the respective member of CIFC, as a member;
3. An Independent Party, as a member.

DUTIES, RESPONSIBILITIES, AND AUTHORITY

The IGC has the following duties, responsibilities, and authority:

1. Evaluating the implementation of IG through, at a minimum, an assessment of the adequacy of internal control and the implementation of the integrated compliance function;
2. In conducting the evaluation referred to in point 1 above, the IGC obtains information in the form of evaluation results on the implementation of internal audits and the compliance function of each FSI from members of the BOC of each FSI who are members of the IGC;
3. Providing recommendations on the adequacy and improvement of internal control, the implementation of the integrated compliance function, the implementation of risk management and GCG;
4. Providing recommendations to the BOC of FCHC regarding the preparation and improvement of the IG Guidelines prepared by the BOD of FCHC;
5. Assisting the BOC of FCHC in ensuring that the memebr of CIFC implements Sustainability in accordance with the established plan;
6. Assisting the BOC of FCHC in ensuring that FCHC develops and maintains a Corporate Charter;
7. Hold regular IGC meetings;
8. Obtain input, suggestions, and recommendations from professionals or other parties outside the FCHC, the members, or CIFC related to their duties as members of the IGC;
9. Have the authority to request information in the form of evaluation results from:
   a. The integrated compliance function of the Integrated Compliance Unit;
   b. The integrated internal audit function of the Integrated Internal Audit Unit regarding the implementation of internal audits; and
   c. The integrated risk management function regarding the implementation of integrated risk management by the Integrated Risk Management Committee and/or the Integrated Risk Management Unit, including but not limited to the implementation of integrated minimum capital requirements;
10. The Committee Chairman is required to prepare and submit a report to the BOC of FCHC on the implementation of each of his/her duties, along with recommendations (if deemed necessary for approval).

INTEGRATED GOVERNANCE COMMITTEE MEETINGS AND ATTENDANCE

IGC meetings may only be held if attended by at least 51% (fifty-one percent) of the total membership, including Independent Commissioners and Independent Parties. The IGC is required to hold meetings at least twice a year.

Throughout 2025, the IGC convened 2 (two) meetings, which, among others, included the approval of minutes from previous meetings, the issuance of recommendations, discussions on follow-up actions from prior meetings, and other matters requiring attention.

MEMBER ATTENDANCE AT INTEGRATED GOVERNANCE COMMITTEE MEETINGS FOR JANUARY – DECEMBER 2025

Name	Attendance at Integrated Governance Committee Meetings	Physical Attendance	Attendance via Teleconference or Telepresence	Attendance Rate	Average Attendance Rate
Dody Budi Waluyo	2	2	-	100%	100%
Serena K. Ferdinandus	2	2	-	100%	
Achiran Pandu Djajanto	2	1	1	100%	
Yulizar D. Sanrego	2	-	2	100%	
Endang Kussulanjari S.	2	2	-	100%	
Angelique Dewi Daryanto	2	2	-	100%	

INTEGRATED GOVERNANCE COMMITTEE MEETING AGENDA

Throughout 2025, the agenda for discussions at the IGC meetings is as follows:

No.	Date	Agenda
1	10 February 2025	**Regular Agenda:** 1. Confirmation of the Minutes of the previous IGC Meeting. 2. Report on follow-up actions or discussions on outstanding issues from the previous IGC meeting. **Other Agenda:** 1. Integrated Risk Profile Report for 2nd Semester of 2024. 2. Integrated Minimum Capital Adequacy Report for 2nd Semester of 2024. 3. Integrated Internal Audit Report: • Integrated Internal Audit Governance Report for 2nd Semester of 2024. • Sharia Banking Audit Update for 2nd Semester of 2024. 4. Integrated Governance Implementation Report: • Integrated Compliance for 2nd Semester of 2024. • CIMB Niaga Integrated Governance Report for 2nd Semester of 2024 (Self-Assessment).
2	8 August 2025	**Regular Agenda:** 1. Confirmation of the Minutes of the previous IGCMeeting. 2. Report on follow-up actions or discussions of outstanding issues from the previous IGC meeting. **Other Agenda:** 1. Integrated Risk Profile Report for 1st Semester of 2025. 2. Integrated Minimum Capital Adequacy Report for 1st Semester 2025. 3. Integrated Internal Audit Report: • Integrated Internal Audit Governance Report for 1st Semester 2025. • Sharia Banking Audit Update for 1st Semester 2025. 4. Integrated Governance Implementation Report: • Integrated Compliance for 1st Semester 2025. • CIMB Niaga Integrated Governance Report for 1st Semester 2025 (Self-Assessment). 5. Changes to the CIMB Indonesia Financial Conglomerate Structure

INTEGRATED GOVERNANCE COMMITTEE DUTIES IMPLEMENTATION REPORT IN 2025

During 2025, the IGC conducted activities focused on evaluating and/or reviewing the following reports and/or matters:

1. Integrated Risk Profile Report as part of the Integrated Risk Management Report.
2. Integrated Capital Adequacy Report as of December 2024 and June 2025.
3. Integrated Governance Implementation Report for 2nd Semester of 2024 and 1st Semester of 2025, including the Integrated Compliance Report.
4. Integrated Internal Audit Report (including Sharia) for 2nd Semester of 2024 and 1st Semester of 2025.
5. Periodic Self-Assessment Report on the Implementation of IG for the period of December 2024 and June 2025.

INTEGRATED GOVERNANCE COMMITTEE EVALUATION OF THE IMPLEMENTATION OF INTEGRATED GOVERNANCE IN THE CIMB INDONESIA FINANCIAL CONGLOMERATION

The IGC conducts periodic and ongoing evaluations and assessments of the implementation of IG within the CIFC. These evaluations and assessments include, among other things, the adequacy of internal controls, risk management, capital levels, and the implementation of integrated compliance functions. In 2025, the IGC assessed that the implementation of IG within the CIFC had been implemented effectively and consistently with the provisions governing IG for Financial Conglomerates in Indonesia. The IGC also assessed that the implementation was tailored to the characteristics, size, and complexity of CIFC, thus maintaining overall governance effectiveness.

In other words, CIFC has implemented integrated governance across the board and the application of the IG principles is adequate. However, weaknesses were still identified. These weaknesses are generally insignificant and can be addressed/corrected through normal actions by FCHC and/or FSIs member of CIFC.

2026 WORK PLAN

In 2026, the IGC plans to carry out several activities, including the following:

1. Review the Integrated Risk Management Report.
2. Review the Integrated Core Capital Adequacy Report.
3. Review the Integrated Internal Audit Report, including the Sharia Audit.
4. Review the Integrated Compliance Report.
5. Review the Integrated Risk Profile Report.
6. Review the IG Implementation Report.
7. Review the Governance Policy and provide recommendations to the BOC of FCHC if changes are necessary.
8. Periodic Self-Assessment Reports on the Implementation of IG for the positions of December 2025 and June 2026.

REMUNERATION OF MEMBERS OF THE INTEGRATED GOVERNANCE COMMITTEE

1. REMUNERATION PACKAGE AND OTHER FACILITIES RECEIVED

Type of Remuneration and other Facilities	Amount Received in 1 Year by IGC Members			
	2025*		2024*	
	Person	Rp (Million)	Person	Rp (Million)
Remuneration (salary, routine allowances, and other in-kind benefits)	6	10,489	8	13,122
Other in-kind benefits (housing, transportation, health insurance, etc.) that:	-	-	-	-
a. Can be owned	-	-	-	-
b. Cannot be owned	1	54	3	107
Total	**6**	**10,552**	**8**	**13,229**

* Includes remuneration paid by subsidiaries.
Including Committee members who have just appointed or resigned in the relevant year.

Remuneration per Person	Number of IGC Members	
	2025	2024
Above Rp5 billion	1	-
Above Rp2 billion to Rp5 billion	-	2
Above Rp1 billion to Rp2 billion	2	3
Above Rp500 million to Rp1 billion	3	3
Below Rp500 million	-	-

Including Committee members who have just appointed or resigned in the relevant year.

2. VARIABLE REMUNERATION FOR MEMBERS OF THE INTEGRATED GOVERNANCE COMMITTEE

Variable Remuneration*	Amount received in 1 Year by the IGC Members			
	2025		2024	
	Person	Rp (Million)	Person	Rp (Million)
Total	**Nil**	**Nil**	Nil	Nil

* Performance- and risk-related remuneration (including bonuses/bonuses).

None of the members of the IGC of CIMB Niaga received any variable remuneration (shares or bonuses, whether performance based and non-performance based, as well as stock options).

Dody Budi Waluyo
Chairman of Integrated Governance Committee

Serena K. Ferdinandus
Member of Integrated Governance Committee

Achiran Pandu Djajanto
Member of Integrated Governance Committee

Yulizar D. Sanrego
Member of Integrated Governance Committee

Endang Kussulanjari S.
Member of Integrated Governance Committee

Angelique Dewi Daryanto
Member of Integrated Governance Committee

Committees at the Board of Directors Level

Committees at the level of the Board of Directors (BOD), referred to as Executive Committees (Exco), have the duty to assist the BOD in executing the Bank's operational activities. In 2025, CIMB Niaga had 5 (five) Exco, consisting of the Risk Management Committee (RMC), Assets & Liability Committee (ALCO), IT Steering Committee (ITSC), Credit Policy Committee (CPC), and Executive Credit Committee (ECC). The BOD also has the authority to establish other Excos as required by the Bank's needs.

POSITION OF EXECUTIVE COMMITTEES (EXCO) IN THE BANK'S STRUCTURE

As illustrated in the governance committee structure within the Risk Management Chapter of this Annual Report, the Excos report directly to the BOD.

RISK MANAGEMENT COMMITTEE (RMC)

MAIN FUNCTION AND AUTHORITIES

RMC performs a main function and holds the authority to provide recommendations to the President Director in formulating and refining policies, evaluating the update and condition of risk profile, as well as providing necessary recommendations and corrective measures.

STRUCTURE AND MEMBERSHIP

Member of RMC should be at least 2/3 (two-thirds) of total member of BOD and appointed Executive Officers at one level below the BOD. The RMC's membership structure is determined by the RMC Charter, which are the same or is recognized as the appointment of the Chairman, Vice Chairman, and Committee Members as listed below.

RMC MEMBERSHIP STRUCTURE

Chairman : President Director
Vice Chairman 1 : Risk Management Director
Vice Chairman 2 : Strategy & Finance Director

Member:

1. Operations, Technology, Analytics & AI Director
2. Treasury & Capital Markets Director
3. Consumer Banking Director
4. Compliance, Corporate Affairs & Legal Director
5. Sharia Banking Director
6. Business Banking Director
7. Human Resources Director
8. Chief Special Asset Officer
9. Chief Audit Executive
10. Chief of Network & Digital Banking

Secretary:
Senior Executive in Risk Management appointed by the Risk Management Director.

The profiles of RMC members are listed in the Profiles of BOD and Senior Executives section within the Company Profile Chapter of this Annual Report.

DUTIES AND RESPONSIBILITIES

1. Establish and recommend risk management policies and frameworks, including the Bank's risk management strategy and Risk Appetite Statement (RAS).
2. Review risk exposures and the implementation of the Bank's (including Subsidiaries) both periodically or incidentally due to sudden changes of the Bank's external/ internal conditions.
3. Approve risk profile reports, stress testing reports and scenarios including their mitigation plans.
4. Approve specific risk management policies not covered by other executive committees.
5. Review and analyze the capital adequacy of the Bank's (including Subsidiaries).
6. Approve portfolio limits/ MAT (e.g., Sector Limit, House Limit, VaR Limit, Consumer Banking ELR, etc.).
7. Evaluate and approve treasury trading limits, excess trading limit, changes to market risk measurements, and Credit Risk Factors for Treasury products.
8. Approve risk models related to capital, provision, and business uses (if required), including model validation results.

MEETINGS, QUORUM, AND DECISION-MAKING

1. Members consist of BOD and Chiefs who are currently active.
2. Quorum attendance fulfilled if the meeting is attended by at least 2/3 (two-thirds) of the total Committee members, where one of them is the Chairman or Vice Chairman of the Committee.
3. In the absence of Chairman, the Vice Chairman will chair the meeting.
4. In the absence of both Chairman and Vice Chairman, members of the meeting shall elect one attended BOD to be the Chairman.
5. The use of Alternates is permitted for Directors (in accordance with applicable provisions).
6. All members have voting rights.
7. Director who acts as Alternate is allowed to cast 1 (one) vote for him/herself and 1 (one) vote for the represented Director.
8. Quorum decision is fulfilled if the decision is approved by at least 2/3 (two-thirds) of attending members, where one of them is Chairman or Vice Chairman of the committee.

2025 WORK PROGRAM REALIZATION

1. Performed evaluations and provided recommendations on risk management-related policies, including the Risk Appetite Statement (RAS).
2. Conduct risk reports discussion as well as provide guidance on significant issues to be followed-up by the relevant parties.
3. Conduct evaluations and provide approvals for risk limits.
4. Conduct discussion on Risk Hotspots and Emerging Risks.
5. Approved Basel & IFRS 9 models and their validation results for specific business segments.
6. Approved scenarios and results of several stress tests.
7. Discussed and approved portfolio strategies for specific business segments.
8. Conduct evaluation on Risk Management Committee performance.

2026 WORK PLAN

1. Strengthen the evaluation and recommendations of risk management policies to be more responsive to business dynamics.
2. Developing a more adaptive risk appetite and enhancing the quality of risk limit evaluation and approval.
3. Enhancing the committee's role in assessing the effectiveness of risk management strategies and the implementation of best practices.
4. Improving the effectiveness of meetings by focusing on the review of key risk issues.
5. Optimizing compliance with regulatory requirements through continuous alignment of policies and processes.

CERTIFICATION

RMC membership has fulfilled the certification level requirements in accordance with Risk Management certification requirements.

ASSET & LIABILITY COMMITTEE (ALCO)

MAIN FUNCTION AND AUTHORITIES

The ALCO plays a role in supporting the BOD in analyzing and evaluating the Bank's asset and liability management. The ALCO formulates integrated asset and liability management policies, strategies, and targets, enabling effective and sustainable decision-making related to the Bank's financial structure, liquidity, and risk profile. Furthermore, the ALCO also holds authority over the Sharia Pricing Committee (Sharia PC). The Sharia PC has the autonomy to make decisions, particularly regarding the determination of gross yield distribution rates, which will be reported regularly at ALCO meetings.

STRUCTURE AND MEMBERSHIP

Member of ALCO should be at least 2/3 (two-thirds) of total member of BOD, and appointed Executive Officers at one level below the BOD, in line with the Bank's BOD Charter. The ALCO membership structure (including the Sharia PC membership structure) is as listed below, which also serves as or is recognized as the appointment of the Chairman, Vice Chairman, and members of the respective committees.

ALCO MEMBERSHIP STRUCTURE

Chairman : President Director
Vice Chairman 1 : Strategy & Finance Director
Vice Chairman 2 : Treasury & Capital Markets Director

Member:

1. Risk Management Director
2. Business Banking Director
3. Consumer Banking Director
4. Sharia Banking Director

Secretary:
Head of Capital & Balance Sheet Management

Sharia PC Membership Structure
Chairman : Sharia Banking Director
Vice Chairman 1 : Strategy & Finance Director
Vice Chairman 2 : Treasury & Capital Markets Director

Member:

1. Head of Sharia Business Banking
2. Head of Sharia Consumer
3. Head of Sharia Risk Control, Governance, Business Solution & Process Excellence
4. Head of Advisory & Legal – Sharia
5. Head of Sharia Strategy, Performance, Reporting, Analytics & Transformation

The profiles of ALCO members are listed in the Profiles of BOD and Senior Executives section within the Company Profile Chapter of this Annual Report.

DUTIES AND RESPONSIBILITIES

1. Balance Sheet and Net Interest Income (NII)
   a. Review and analyze the Bank's balance sheet by business, asset and liability composition, currency, growth, income, and margin.
   b. Review variances between planned and actual balance sheet figures and their impact on funding and lending, balance sheet ratios, and whether the Bank remains within Risk Appetite limits.

c. Review Net Interest Income (NII) and Net Interest Margin (NIM) trends including projections, variance with planned NIM, and detail necessary actions.
d. Review the impact on NII under Base Case conditions and under Stressed Economic Scenarios.
e. Review and ensure the Fund Transfer Pricing (FTP) framework is appropriate and functions as a bridge between business lines in designing and implementing FTP, prioritizing consistency in Bank performance.
f. Review and approve pricing requiring regulatory approval as well as pricing for new and existing products to align with the Bank's strategic and business objectives through meeting quorum requirements.

2. Contingency Funding Plans
   a. Review the Contingency Funding Plan (CFP) as an operational business plan and measure its capacity to ensure that planned management actions are realistic; and
   b. Ensure that Early Warning Indicators are relevant to current conditions.
3. Capital & Balance Sheet Management
   a. Review the Capital & Balance Sheet Management framework and policies to ensure that they align with CIMB Niaga's current and future operational size and complexity;
   b. Uphold the implementation of consistent practices and policies within the Bank;
   c. Approve Management Action Triggers (MAT)/ limits for liquidity and interest rate risk within the Banking Book;
   d. Establish, oversee, and review hedging strategies for entities under CIMB Niaga;
   e. Review and ensure the Bank's risk profile remains within established MAT/limits for liquidity and interest rate risk in the Banking Book, including reviewing internal and regulatory stress test results across all currencies and material banking entities under CIMB Niaga;
   f. Review and approve ALM risk parameter models and validation models; and
   g. Identify and review funding and liquidity needs, and take appropriate actions for specific liquidity and funding conditions.
4. Sharia PC
   a. Determine the Gross Yield for the current month and ensure it complies with Sharia requirements.
   b. Determine or adjust the profit-sharing ratio (nisbah) if required.
   c. Determine the amount charged or reserved for Profit Equalization, based on Sharia principles.
   d. Determine the amount of hibah (if any) to be granted.
   e. Execute activities delegated by the ALCO from time to time.

MEETINGS, QUORUM, AND DECISION-MAKING

1. Meetings are held a minimum of 12 (twelve) times per year.
2. Meeting quorum requires the attendance of at least 2/3 (two-thirds) of the total number of BOD.
3. Decision-making quorum requires approval by at least 2/3 (two-thirds) of the BOD present at the meeting.
4. Attendance and decision-making quorum for transactional matters such as fund transfer pricing, pricing, and deposit pricing authority is delegated to at least 1 (one) of the 2 (two) Directors: Strategy & Finance or Treasury & Capital Markets. Meanwhile, transactional decisions related to risk limits are delegated to the Risk Management Director.

SHARIA PC

1. Meeting quorum requires the attendance of at least 1/2n+1 or a minimum of 1 (one) Sharia PC member consisting of the Chairman or a Vice Chairman.
2. If a Sharia PC member is unable to attend, they may be replaced by a substitute appointed by that member.
3. Meeting decisions can be made when the meeting quorum is fulfilled.

2025 WORK PROGRAM REALIZATION

1. Continued initiatives to accelerate lending to resilient sectors and products.
2. Ensured the Bank's liquidity level remained optimal amidst increasing interbank competition while maintaining efficient funding costs and ensuring the availability of alternative funding sources.
3. Optimized the balance sheet through adjustments to funding and lending costs, particularly in a market environment of rising interest rates and global economic uncertainty.
4. Conducted stable and diversified funding for the Sharia Business Unit and ensured readiness for spin-off in accordance with Regulatory requirements.

2026 WORK PLAN

1. Continue strategies to secure low-cost funding from current and savings accounts through new initiatives and programs.
2. Ensure interest rate transmission, especially for floating-rate loans and new loans, and ensure interest rate risk in the banking book is well-managed amid expectations of domestic and foreign interest rate movements.
3. Ensure the Bank's liquidity level remains optimal by ensuring growth in third-party funds and other balance sheet components aligns with the business plan and prevailing regulatory requirements.
4. Ensure stable and diversified funding for the Sharia Business Unit and continue preparing the spin-off plan in accordance with regulatory requirements.

CERTIFICATION

ALCO membership does not have specific certification obligations.

INFORMATION TECHNOLOGY STEERING COMMITTEE (ITSC)

PRIMARY FUNCTION AND AUTHORITY

The primary function and authority of the ITSC is to provide recommendations regarding the Bank's information technology strategic plans, policies, development, and operations. This provision refers to POJK No. 11/POJK.03/2022 regarding Information Technology Operations by Commercial Banks, Article 7 paragraph 2.

STRUCTURE AND MEMBERSHIP

In line with the BOD Charter, ITSC membership comprises at least 2/3 (two-thirds) of the total number of BOD members, plus appointed Executive Officers one level below the BOD. The ITSC membership structure is as listed below, which also serves as or is recognized as the appointment of the Chairman, Vice Chairman, and Committee Members.

The ITSC Membership Structure has been adjusted to comply with OJK Regulation No. 11/POJK.03/2022 regarding Information Technology Operations by Commercial Banks.

ITSC MEMBERSHIP STRUCTURE

Chairman : President Director
Vice Chairman 1 : Operations, Technology, Analytics & AI Director
Vice Chairman 2 : Strategy & Finance Director

Member:

1. Risk Management Director
2. Consumer Banking Director
3. Treasury & Capital Markets Director
4. Sharia Banking Director
5. Business Banking Director
6. Compliance, Corporate Affairs & Legal Director
7. Human Resources Director
8. Chief Audit Executive
9. Chief of Network and Digital Banking
10. Head of Information Technology (also serves as Committee Secretary)
11. Head of Information Security

The profiles of ITSC members are listed in the Profiles of BOD and Senior Executives section within the Company Profile Chapter of this Annual Report.

DUTIES AND RESPONSIBILITIES

The duties and responsibilities of the ITSC are to provide recommendations regarding:

1. IT strategic plans aligned with the Bank's corporate plan.
2. IT policies, standards, and procedures.
3. Alignment between IT development plans and IT strategic plans.
4. Alignment between IT development implementation and IT development plans.
5. Evaluation of IT cost-effectiveness against planned benefits.
6. Monitoring IT performance and efforts to improve IT performance.
7. Efforts to resolve various IT-related issues that cannot be resolved effectively, efficiently, and timely by user units and IT operators.
8. The adequacy and allocation of IT-related resources owned by the Bank.
9. A Cybersecurity Strategic Plan aligned with the Bank's risk appetite, followed by a comprehensive work plan for technology operations and risk management.

MEETINGS, QUORUM, AND DECISION-MAKING

1. Committee meetings must be held at least 4 (four) times per year.
2. Meeting attendance quorum requires more than 2/3 (two-thirds) of the total number of BOD.
3. Meeting decision quorum requires approval by more than 2/3 (two-thirds) of the BOD present.

2025 WORK PROGRAM REALIZATION

1. Monitored the IT Strategic Plan 2025 - 2030 and directed follow-up actions to refresh the IT Strategic Plan 2025 - 2030.
2. Established the formulation of key IT policies, standards, and procedures.

3. Approved IT projects for the 2025 fiscal year.
4. Conducted routine monitoring of the status of IT project development for the 2025 fiscal year.
5. Monitored the alignment of IT with the Bank's business activities.
6. Reviewed/monitored IT budget and capital expenditure usage.
7. Monitored IT service efficiency and efforts to improve IT performance.
8. Monitored and provided direction on IT and Cybersecurity issues and developments.
9. Analyzed IT and Cybersecurity resources owned by the Bank.
10. Monitored and provided recommendations on the Cybersecurity Strategic Plan, including monitoring incidents and cybersecurity developments affecting the Bank's systems.

2026 WORK PLAN

1. Evaluate, direct, and monitor the IT Strategic Plan 2025-2030.
2. Recommend the formulation of key IT policies, standards, and procedures.
3. Recommend the formulation of the IT project budget for the 2026 fiscal year along with project priorities in accordance with the IT strategic plan.
4. Recommend the execution of IT projects.
5. Recommend the alignment of IT with the Bank's business activities.
6. Review/monitor IT budget and capital expenditure usage.
7. Monitor IT service efficiency.
8. Monitor IT and Cybersecurity issues and developments.
9. Recommend analysis of IT and Cybersecurity resources owned by the Bank.
10. Recommend the Cybersecurity Strategic Plan and monitor cybersecurity incidents affecting the Bank's systems.

CERTIFICATION

ITSC membership does not require any certain certification.

CREDIT POLICY COMMITTEE (CPC)

MAIN FUNCTIONS AND AUTHORITIES

CPC is a Credit Policy Committee consisting of BOD and Executive Officers who are appointed to formulate and provide suggestions for improvements related to the Bank's credit policies. Furthermore, CPC also has the function to ensure the fulfillment of the principle of corporate governance in credit policy for the benefit of the Bank and its stakeholders.

STRUCTURE AND MEMBERSHIP

The CPC membership structure consists of BOD and appointed Executive Officers at one level below the Directors. CPC membership structure consists of those who are also or are recognized as the Chairman, Vice Chairman, and Members of the Committee, as mentioned below. CPC Membership Structure has been adjusted to OJK Regulation (POJK) No. 42/POJK.03/2017 regarding the Obligation to Prepare and Implement Bank Credit or Financing Policies for Commercial Banks.

CPC MEMBERSHIP STRUCTURE

Chairman : President Director
Vice Chairman 1 : Risk Management Director
Vice Chairman 2 : Consumer Banking Director

Member:

1. Treasury & Capital Markets Director
2. Operations, Technology, Analytics & AI Director
3. Compliance, Corporate Affairs & Legal Director
4. Strategy & Finance Director
5. Sharia Banking Director
6. Business Banking Director
7. Human Resources Director
8. Chief Special Asset Officer
9. Chief of Network & Digital Banking
10. Chief Audit Executive

Secretary:

Head of Non-Retail Credit Policy and Assurance Testing.

The profiles of CPC members are presented in the Profiles of BOD and Senior Executives in the Company Profile Chapter of this Annual Report.

DUTIES, RESPONSIBILITIES, AND AUTHORITIES

1. To establish the direction of credit policy (including risk acceptance criteria, credit process and approval) and align with Bank's risk appetite to support loan growth with good quality and take into account prudent banking practices.
2. To established and ensure the consistency of:
   a. The Bank's consistent compliance with credit management policies and applicable regulations, particularly related to significant risk exposures.
   b. Approval of credit management policies and strategies.
   c. Monitoring the implementation of credit policies.
   d. Approval of criteria for officers to be appointed as Credit Committee Member.

MEETINGS, QUORUM, AND DECISION-MAKING

1. Meetings should be held at least 10 (ten) times in a year.
2. Meetings are valid and entitled to make binding decisions if attended and/or represented by more

than 2/3 (two-thirds) of the total members with provided that, it must include at least more than 2/3 (two-thirds) of the total number of BOD in office.
3. Meeting decisions must be made through deliberation to reach a consensus.
4. In the event that a decision based on the deliberation for consensus is not reached, then decision shall be made by voting based on the affirmative votes of more than 2/3 (two-thirds) of the members present, provided that must include at least more than 2/3 (two-thirds) of the affirmative votes of the incumbent members of the BOD in office.

2025 WORK PROGRAM REALIZATION

Throughout 2025, the CPC conducted updates and adjustments to Credit Policies (Conventional and Sharia) with details as follows:

A. Commercial Credit Stipulations.

Amendments, adjustments and updates on credit policies include:

1. Policy related to the Removal of Guarantee Stipulations from the Indonesian Government in order to support the National Economic Recovery Program (PEN) (validity period has expired) and collateral originating from DHE & SDA or other DHE, Loan Sale and Asset Sale based on applicable external regulator stipulations (PBI and POJK).
2. Adjustments to the Principal of Credit Policy, Principal of Sharia Financing Policy, and Commercial Credit Policy related to borrower grouping.
3. Other stipulations are updated periodically in regards to Commercial Credit Policy (Conventional & Sharia), particularly in the Introduction, Organization and Credit Authority, Credit Facilities & Asset Sales, Credit Underwriting, Governance of Program Submission, Credit Collateral, Provision for Asset Quality Assessment (PPKA) & Allowance for Impairment Losses (CKPN), Handling of Non-Performing Loans, Account Maintenance, Credit Monitoring & Reporting, Appointment of Third Party Services Related to Credit (Insurance, Public Appraisal Services, Notaries, Private Auction Houses, Legal Advisors, and Public Accounting Firms) and Credit Supervision & Examination.

B. Treasury Stipulations

Amendments, adjustments and updates to Treasury policies include:

1. Product Programs:
   a. Domestic Non-Deliverable Forward (DNDF) with Private Banking Customers and Type A Preferred Banking Customers.
   b. Pre-Settlement Bond Limit for Private Banking Customers.
2. Annual Review and Changes to FX Product Program.
3. Proposal for Annual Review & Addition of Counterparty Types for Bonds Repo & Reverse Repo Transactions – Corporate Customers.
4. Annual Review & Proposed Changes to Repo/ Reverse Repo Provisions.

C. Approval Authority Stipulations.

Amendments, adjustments and policy updates include:

1. Proposed Changes to the Terms of Reference for Financial Institutions (ToR FI).
2. Proposed Changes to the Terms of Reference (ToR) for Non-Retail Credit Authority following the establishment of PT. Satyaguna Langgeng Capital (SLC).

D. Transaction Banking Stipulations

Amendments, adjustments and policy updates include:

1. Changes to Conventional & Sharia Trade Finance Product Policies (KPTF) regarding:
   a. Bank Guarantees and Standby Letters of Credit.
   b. Correspondent Bank Bill Discounting (CBBD) (CBBD KPTF scheme initiated by Applicant applies only to Conventional KPTF).
2. Proposed Changes to Consent Product Owner Trade Finance & Value Chain in Non-Retail JDA ToR & ECC ToR.

E. Emerging Business Banking (EBB) and Consumer Stipulations

During 2025, there were adjustments to Policies for the EBB segment and Consumer Credit/Financing products in regard to external policies issued by regulators, government regulations, and business strategies aligned with the risk level defined by the Bank.

F. Wholesale Credit Portfolio Management (WCPM) Stipulations.

1. Update & Adjustment of Commercial Credit Policies sub Sector Appetite Policy (Conventional & Sharia).
2. Ratification of the Update of Commercial Credit Policies sub Sector Appetite Policy (Conventional & Sharia).

G. Sharia Banking Stipulations

Adjustment of Sharia Commercial Financing Policy sub Financing Facilities.

2026 WORK PLAN

1. Evaluate the proposed credit policy/strategy and/or its update in order to keep referring to the latest applicable conditions and regulations, including adjustments to macroeconomic conditions, regulatory regulations and the bank's risk appetite, so that loan growth with good quality can be maintained while still considering prudential aspects.
2. Approve the proposed credit policy and/or its amendment as suggested in point 1 above.
3. Supervise and ensure that the implementation of credit policies complies with applicable internal and external regulations.

CERTIFICATION

CPC membership does not require any certain certification.

EXECUTIVE CREDIT COMMITTEE (ECC)

PRIMARY FUNCTION AND AUTHORITIES

The ECC is a Credit Committee tasked with making decisions on credit/financing proposals from all Non-Retail Business Segments at CIMB Niaga Bank, comprising business function and risk function officers based on the four-eyes principle according to authorities and avoiding conflicts of interest.

STRUCTURE AND MEMBERSHIP

The ECC membership comprises at least 3 (three) BOD and appointed Executive Officers and Senior Officers.

Chairman : Business Banking Director
Vice Chairman 1 : Risk Management Director
Vice Chairman 2 : Head of Non-Retail Credit Risk Management

Member:

1. Sharia Banking Director
2. Chief Special Asset Officer*
3. Head of Corporate Banking
4. Head of Commercial Banking
5. COMBA & EBB Credit Head
6. Commercial Banking Business Credit Head

* Special member for restructuring proposals, High Watch List, Impaired Loan.

DUTIES AND RESPONSIBILITIES

1. Conduct review/evaluation and make case-by-case decisions on credit/financing applications from all Non-Retail business segments in the Bank according to its authority.
2. Ensure that the overall credit/financing portfolio complies with/adheres to guidelines from competent authorities, applicable credit/financing rules/policies, as well as procedures and risk appetite.
3. Make decisions regarding restructuring applications and any changes to the proposed credit/financing structure.
4. Assess risk-return trade-offs when making decisions on other credit/financing applications to ensure that granted facilities are within/consistent with the Bank's risk appetite.
5. Make final decisions on obligor risk rating/issue/determine ratings for all loan applications submitted for approval.
6. Recommend to the BOC to make/take decisions on credit applications within the authorities of the BOC.
7. Provide direction and recommendations on information related to Loan Impairment and Watch List Accounts.
8. Recommend to the BOD (if necessary) on various matters related to the credit/financing process, either case-by-case or generally.
9. Review and delegate decision-making authority related to non-credit matters and/or applications for matters that can be considered as commercial/business decisions to relevant business units.
10. Perform other functions based on and when requested by the Committee Chairman or the Risk Management Director.

MEETINGS, QUORUM, AND DECISION-MAKING

1. Meetings are held at least 4 (four) times per month.
2. Meetings are chaired by a Meeting Chairman, which can be one of the Chairman/Vice Chairman 1/Vice Chairman 2.
3. A meeting can be held with the attendance of at least 5 (five) members, with at least 1 (one) attending Director. Composition of attending members:
   a. Chairman/Vice Chairman 1/Vice Chairman 2, any one;
   b. At least 2 (two) members from business units and one from the unit submitting the proposal;
   c. At least 2 (two) members from the Directorate of Risk Management - Credit.
4. The votes of the Risk Management Director and the Head of Non-Retail Credit Risk Management are counted as votes from the Directorate of Risk Management – Credit and are independent.
5. Decisions are made based on majority vote. Every approval must obtain at least 1 (one) agreement vote from an Independent Vote or a vote from the Directorate of Risk Management – Credit.
6. A tie/equal vote means "Rejection" for the submitted application.

2025 WORK PROGRAM REALIZATION

In 2025, 88 (eighty-eight) ECC meetings were held, resulting in 1,285 (one thousand two hundred eighty-five) credit decisions, consisting of 659 (six hundred fifty-nine) decisions made through meeting quorum, 293 (two hundred ninety-three) decisions through full circulation to all members, and 333 (three hundred thirty-three) decisions through delegation.

2026 WORK PLAN

In 2026, the ECC has established a work plan to provide decisions on credit/financing proposals from all Non-Retail business segments according to its authorities (New Proposals, Additions, Reductions, and/or Extensions, including setting/changing credit structures).

CERTIFICATION

ECC membership does not require any certain certification.

LEGAL BASIS OF APPOINTMENT, TERM OF OFFICE & WORK GUIDELINES OF EXECUTIVE COMMITTEES (EXCO)

The Bank establishes the legal basis for the appointment and tenure of all Exco members in the respective Committee Charters, which also serve as the work guidelines for each Exco.

APPOINTMENT AND DISMISSAL MECHANISM FOR EXCO CHAIRMAN

Exco Chairman are appointed and dismissed by the Bank's BOD.

EXCO INDEPENDENCE STATEMENT

All Exco members declare have met all independence criteria and are capable of performing their duties independently, upholding the interests of the Bank, and cannot be influenced by any party.

EXCO MEMBER TRAINING

All the trainings for Exco members in 2025 are presented in the Bank's training data in the Company Profile Chapter of this Annual Report.

FREQUENCY AND ATTENDANCE RATE OF THE BOD AT EXECUTIVE COMMITTEE (EXCO) MEETINGS IN 2025

Name	Frequency and Attendance Rate				
	RMC	ALCO	ITSC	CPC	ECC
Lani Darmawan	13/14 (93%)	17/19 (89%)	4/4(100%)	11/12 (92%)	Non-Member
Lee Kai Kwong	14/14 (100%)	19/19 (100%)	4/4(100%)	10/12 (83%)	Non-Member
John Simon	14/14 (100%)	18/19 (95%)	3/4 (75%)	10/12 (83%)	Non-Member
Fransiska Oei	13/14 (93%)	Non-Member	3/4 (75%)	11/12 (92%)	Non-Member
Pandji P. Djajanegara	13/14 (93%)	17/19 (89%)	4/4(100%)	11/12 (92%)	78/88 (89%)
Henky Sulistyo	13/14 (93%)	18/19 (95%)	3/4 (75%)	10/12 (83%)	77/88 (88%)
Joni Raini	12/14 (86%)	Non-Member	4/4(100%)	12/12 (100%)	Non-Member
Rusly Johannes	13/14 (93%)	17/19 (89%)	4/4(100%)	12/12 (100%)	79/88 (90%)
Noviady Wahyudi	13/14 (93%)	16/19 (84%)	4/4(100%)	10/12 (83%)	Non-Member
Rico Usthavia Frans*	6/6 (100%)	Non-Member	2/2 (100%)	4/5 (80%)	Non-Member

* Appointed at the AGMS on 14 April 2025 and effective on 24 July 2025.

In addition to the 5 (five) Exco, CIMB Niaga has also established Special Committees (Speco), which are formed by the relevant Directors based on organizational needs. These committees include, among others, the Operational Risk Committee (ORC), the Special Asset Management Committee (SAMC), the Asset Quality Committee (AQC), and the Customer Experience Committee (CXC). The establishment of Speco enables faster, more directed, and more focused decision-making on operational and strategic issues that require special attention.

Speco membership comprises of a Director in charge, other relevant Directors as necessary, and a number of Executive Officers appointed through Speco meetings. Each committee carries its duties and responsibilities based on its resprective Charter, which clearly and systematically defines the scope of roles and working mechanisms.

Corporate Secretary

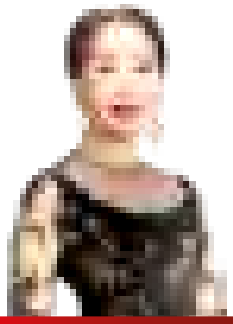
The Corporate Secretary of CIMB Niaga plays a vital role in ensuring transparency, accountability, and continuity of communication between the Bank and all stakeholders. This role is carried out through the management of timely and accurate information, the maintenance of the Bank's reputation, and the strengthening of strategic relationships with the public and external partners to support the Bank's business objectives and sustainability.

In its capacity as the primary liaison, the Corporate Secretary ensures effective communication between CIMB Niaga and shareholders as well as regulators particularly those overseeing capital market activities and other relevant stakeholders. In addition, the Corporate Secretary is responsible for ensuring that the Bank consistently complies with all applicable laws and regulations, especially those related to the capital market, so that all operational and corporate activities are conducted in accordance with the principles of prudence, integrity, and strong governance.

LEGAL BASIS

The Corporate Secretary of CIMB Niaga is held by Fransiska Oei, based on the Circular Resolution of the Board of Directors (BOD) of CIMB Niaga No. 001/SIR/DIR/IX/2016 dated 21 September 2016, as fulfillment of OJK Regulation (POJK) No. 35/POJK.04/2014 dated 8 December 2014. Such appointment was reported to the Financial Services Authority (OJK) on 23 September 2016 and publicly disclosed on the same date through the OJK Electronic Reporting System (Sarana Pelaporan Elektronik/SPE) or IDXNet.

PROFILE OF THE CORPORATE SECRETARY (HEAD OF CORPORATE SECRETARY)



Fransiska Oei
Corporate Secretary

The complete profile is presented in the Profile of the Board of Directors.

TERM OF OFFICE AND DOMICILE

Fransiska Oei has served as Corporate Secretary since 26 September 2016 up to now, and is domiciled in Jakarta, Indonesia.

ORGANIZATIONAL STRUCTURE

DUTIES AND RESPONSIBILITIES

The Corporate Secretary of CIMB Niaga has the following duties and responsibilities, among others:

1. Monitoring the developments in the Capital Market, in particular, as well as applicable laws and regulations in the capital market sector.
2. Providing input to the Board of Commissioners (BOC) and the BOD to ensure compliance with laws and regulations in the capital market sector.
3. Assisting the BOC and the BOD on the implementation of Good Corporate Governance (GCG), including:
   a. Disclosure of information to the public, including the availability of information on the Bank's website;
   b. Timely submission of reports to Regulators;
   c. Organization and documentation of GMS;
   d. Implementation and documentation of meetings of the BOC; the BOD and/or joint meeting with the Sharia Supervisory Board (SSB), including the preparation of minutes of meetings; and
   e. Implementation of orientation programs for newly appointed members of the BOC and the BOD.
4. Coordinating with the Investor Relations unit to ensure compliance with obligations relating to the Annual Public Expose, as well as other required Public Exposes, including periodic analyst meetings.
5. Ensuring that information disclosure to Shareholders is conducted equally for all shareholders of the Bank.
6. Sharing responsibility for the implementation of the Bank's Corporate Actions by coordinating with the Finance unit and/or other designated units, as well as capital market supporting institutions.
7. Acting as a liaison between the Bank and shareholders particulary Controlling Shareholders, regulators, subsidiaries, and other stakeholders.

8. Ensuring that the Corporate Secretary and employees within the Corporate Secretary unit maintain the confidentiality of documents, data, and confidential information, except where disclosure is required to fulfill obligations under prevailing laws and regulations.
9. Prohibiting the Corporate Secretary and employees within the Corporate Secretary unit from obtaining personal benefits, either directly or indirectly, that may be detrimental to the Bank.
10. Requiring the Corporate Secretary and employees within the Corporate Secretary unit to continuously enhance their knowledge by participating in education and/or training programs that support the execution of their duties and responsibilities.
11. Preparing and filing a list of shareholders holding 5% (five percent) or more of the Bank's shares and a list of the 20 (twenty) largest shareholders, and uploading such information to the Bank's website.
12. Providing a special register containing information on the share ownership of members of the BOC and the BOD and their family members, both in the Bank and its affiliates and/or other companies, including share ownership, business relationships, and other roles that may give rise to conflicts of interest with the Bank, and uploading such information to the Bank's website.
13. Submitting capital market–related reports, both periodic and incidental to regulators in a timely manner in accordance with applicable regulations.
14. Conducting public information disclosure in accordance with prevailing laws and regulations.
15. Enhancing and aligning the implementation of governance practices at the Bank with OJK principles and the ASEAN Corporate Governance Scorecard.

IMPLEMENTATION OF DUTIES IN 2025

Throughout 2025, the Corporate Secretary carried out duties and responsibilities in accordance with its function, with details as follows:

1. Convening General Meeting of Shareholders (GMS) in accordance with POJK No. 15/POJK.04/2020 and POJK No. 16/POJK.04/2020, namely the 2025 AGMS held on 14 April 2025 and the EGMS held on 26 June 2025. Details of the GMS convention are disclosed in the GMS Sub-Chapter of the Corporate Governance Report Chapter of this Annual Report.
2. Providing electronic proxy (e-proxy) and electronic voting (e-voting) facilities through the eASY.KSEI application and on-site e-voting during the GMS.
3. Keeping information published on the Bank's website updated, including corporate data, corporate actions, and information disclosure particularly relating to Corporate Governance and Investor Relations to enhance the quality and accessibility of information for all stakeholders.
4. Monitoring developments in capital market regulations to ensure compliance with new regulations issued by OJK, the Indonesia Stock Exchange (IDX), and other relevant regulators, and providing such information and input to the BOC and the BOD, including:
   a. POJK No. 41 of 2025 regarding the Electronic Conduct of General Meetings of Shareholders, Bondholders' Meetings, and Sukuk Holders' Meetings;
   b. POJK No. 18 of 2025 Regarding Transparency and Publication of Bank Reports;
   c. OJK Circular Letter (SEOJK) No. 10/SEOJK.04/2025 regarding Electronic Submission of Reports on Share Ownership or Changes in Share Ownership of Public Companies and Reports on Pledged Shares;
   d. SEOJK No. 14/SEOJK.03/2025 regarding the Implementation of Governance for Commercial Banks;
   e. SEOJK No. 32/SEOJK.03/2025 regarding Transparency and Publication of Reports of Sharia Commercial Banks and Sharia Business Units;
   f. SEOJK No. KEP-28/D.04/2025 regarding the Sharia Securities List;
   g. IDX Decree No. Kep-00001/BEI/04-2025 regarding Amendments to Regulation No. I-P on the Listing of Structured Warrants; and
   h. IDX Decree No. Kep-00035/BEI/06-2025 regarding Regulation No. I-X on the Placement of Equity Securities Listings on the Special Monitoring Board.
5. Collaborate with the Investor Relations unit in fulfilling the obligation to conduct the 2025 Annual Public Expose and quarterly analyst meetings, conducted via video conference/teleconference/webinars as well as in-house meetings.
6. Organizing 8 (eight) meetings of the BOC; 4 (four) joint meetings of the BOC and the BOD; 3 (three) meetings of the SSB together with the BOC and/or the BOD; and meetings of BOC's Committees, consisting of 12 (twelve) Audit Committee meetings, 12 (twelve) Risk Monitoring Committee meetings, 8 (eight) Nomination and Remuneration Committee meetings, and 2 (two) Integrated Governance Committee meetings, including the preparation and administration of minutes of meetings and attendance lists.
7. Organizing 48 (forty-eight) meetings of the BOD; 4 (four) attended meetings of the BOD and the BOC; 3 (three) meetings of the SSB together with the BOC and/or the BOD; preparing and administering meeting minutes and attendance lists; and organizing and attending meetings of the Executive Committee (Exco) of the BOD.

8. Submitting periodic and incidental reports to regulators in accordance with prevailing regulations.
9. Conducting public information disclosure in accordance with applicable regulations.
10. Administering, distributing, and following up on incoming correspondence addressed to the BOC and/or the BOD. In 2025, CIMB Niaga received 11,800 (eleven thousand eight hundred) letters addressed to the BOC and/or the BOD, including correspondence from OJK, Bank Indonesia, the IDX, Indonesian Banks Association (PERBANAS), the Indonesian Financial Transaction Reports and Analysi (PPATK), the Corruption Eradication Commission (KPK), Bank Negara Malaysia (BNM), the District Courts of the Republic of Indonesia, the Indonesian National Police, the Directorate General of Taxes, and others institutions.
11. Preparing documentation and assisting in the Fit and Proper Test process for candidates for members of the BOC and/or the BOD of CIMB Niaga.
12. Conducting orientation programs for candidates for members of the BOC and/or the BOD of CIMB Niaga.

TRAINING AND COMPETENCY DEVELOPMENT

Throughout 2025, the Corporate Secretary attended a various training programs, seminars, workshops, and knowledge-sharing sessions to enhance competencies. Details of such training and competency development are disclosed in the Company Profile Chapter of this Annual Report.

DISCLOSURE OF INFORMATION IN 2025

Throughout 2025, the Corporate Secretary disclosed various information related to CIMB Niaga to the public through mass media, the IDX website, and the official CIMB Niaga website, in both Indonesian and English. These efforts were undertaken to ensure consistent, accurate, and easily accessible information disclosure for all stakeholders.

In addition, the Corporate Secretary fulfilled reporting obligations to the IDX and the OJK through the timely submission of both periodic and incidental reports in accordance with prevailing regulations. Details of information disclosure and regulatory reporting during 2025 are as follows:

PERIODIC REPORTS

No.	Type of Report	Designation	Reporting Period	Total
1	Annual Financial Statements (Audited)	OJK & BEI	Annually	1
2	Annual Report (including the Company's Corporate Governance Report, Sharia Business Unit Governance Report, and Integrated Governance Report of the CIMB Indonesia Financial Conglomeration)	OJK & BEI	Annually	1
3	Sustainability Report	OJK & BEI	Annually	1
4	Annual Rating Results Report	OJK & BEI	Annually	1
5	Annual Reports of the Parent Entity and the Bank's Subsidiaries (reports of banks forming part of the business group)	OJK	Annually	1
6	Report on the Implementation of the Annual Public Expose	BEI	Annually	1
7	Report on the Detailed List of Related Parties	OJK	Semi-annually	2
8	Consolidated Financial Statements of the Bank and Subsidiaries (Unaudited)	OJK & BEI	Quarterly	4
9	Monthly Report on the Registration of BNGA Securities Holders	OJK & BEI	Monthly	12

INCIDENTAL REPORTS

Throughout 2025, CIMB Niaga, through its Corporate Secretary, submitted 45 (forty-five) incidental reports to regulators (OJK and/or IDX). Detailed information regarding the periodic and incidental reports mentioned above can be viewed and accessed on the CIMB Niaga website at https://investor.cimbniaga.co.id/newsroom.html/year/2025 or by scanning the following QR code:

Internal Audit Unit (IA)

The Internal Audit Unit (IA) of Bank CIMB Niaga assists the Bank in achieving its objectives through a systematic, independent, and disciplined approach in evaluating internal processes. This role also assessing and enhancing the effectiveness of corporate governance, internal control systems, and risk management, while also ensuring that sustainability principles are consistently implemented across all levels of the organization.

In carrying out its mandate, IA also ensures that management decision-making and oversight processes are conducted in accordance with prudential principles and remain within the applicable legal and regulatory framework. By providing objective assessments to the Board of Directors (BOD) and the Board of Commissioners (BOC) on the adequacy of controls and the level of compliance, IA contributes to safeguarding the Bank's integrity, reputation, and credibility in the eyes of stakeholders. Furthermore, the effectiveness of the IA function constitutes a key element in ensuring the Bank's ability to continuously deliver optimal services for the public interest.

The IA provides independent, risk-based assurance, advisory, insight, and foresight services that are designed to increase value and improve the Bank's operations.

INTERNAL AUDIT CHARTER

IA has an Internal Audit Charter as a guideline in carrying out its duties and responsibilities. The charter contains objectives, internal audit professional practice principles, vision and mission, organizational structure, position and authority, roles and responsibilities, scope of engagement, independence and objectivity, professionalism, impartiality, as well as the rights, obligations, and responsibilities of Chief Audit Executive, including the IA Code of Ethics.

The Internal Audit Charter also reflects compliance with prevailing regulations issued by the Financial Services Authority (OJK) and related OJK Circular Letters regarding the Implementation of the Internal Audit Function in Commercial Banks, The Establishment and Guidelines for Internal Audit Charters, Financial Conglomeration, The Implementation of Information Technology by Commercial Banks, The Implementation of Risk Management for Commercial Banks and Sharia Business Units, Internal Control System Standards for Commercial Banks, The Implementation of Good Corporate Governance for Commercial Banks and Sharia Business Units, the Personal Data Protection Law, Bank Indonesia Consumer Protection, as well as best practices referring to the Global Internal Audit Standards (GIAS) issued by The Institute of Internal Auditors (IIA).

The Internal Audit Charter was last updated on 28 November 2024 and has approved by the President Director and the BOC. The updates are implemented to ensure alignment of the IA function with regulatory developments, business needs, and prevailing governance practices. The Internal Audit Charter is the main basis for carrying out audit duties and functions as a guideline for IA to ensure:

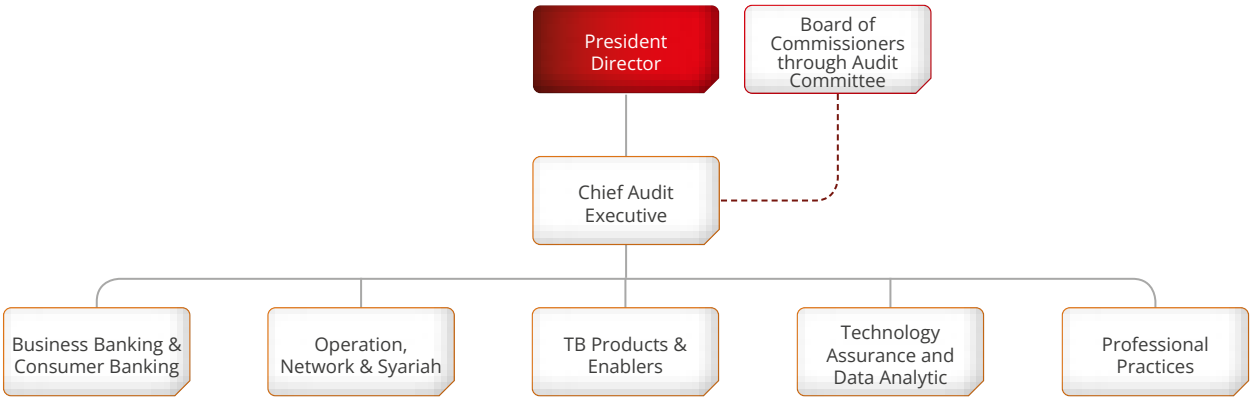
1. The effectiveness, efficiency, and adequacy of the internal control system, risk management, and sustainable governance.
2. The reliability, effectiveness, and integrity of management information processes and systems, including data relevance, accuracy, completeness, availability, and confidentiality.
3. Compliance with applicable laws and regulations.
4. Quality of organizational performance.
5. Interaction with various governance groups.
6. The accuracy, reliability, and timeliness of significant financial, managerial, and operational information.
7. Resources are obtained economically, utilized efficiently, and protected adequately.
8. Programs, plans, and targets are achieved well.
9. Quality and continuous improvement are inherent in the Bank's control processes.
10. Opportunities to improve the Bank's management controls, profitability, and reputation are identified and disclosed in the audit.

PARTY WHO APPOINTS AND DISMISSES HEAD OF IA (CHIEF AUDIT EXECUTIVE)

IA is chaired by a Chief Audit Executive who is appointed and dismissed by the President Director with the approval of the BOC, based on the recommendation of the Audit Committee. Currently, the position of Chief Audit Executive is held by Antonius Gunadi, who has served effectively since 3 January 2017 pursuant to Decree No. 024/HROB/HRS/XII/2016. The appointment has been reported to the OJK through Bank's Letter No. 008/DIR/XII/2016 dated 19 December 2016.

STRUCTURE AND POSITION OF IA IN THE ORGANIZATION

IA reports directly to the President Director and, on a matrix basis, to the BOC through the Audit Committee. This reporting structure is in line with OJK Regulation (POJK) No. 1/POJK.03/2019 dated 28 January 2019 regarding the Implementation of the Internal Audit Function in Commercial Banks, as well as POJK No. 56/POJK.04/2015 dated 29 December 2015 regarding the Establishment and Guidelines for the Preparation of Internal Audit Charters.



PROFILE OF THE HEAD OF IA (CHIEF AUDIT EXECUTIVE)

Antonius Gunadi
Chief Audit Executive

The complete profile may be found in the Senior Executive Profiles section of the Company Profile chapter of this Annual Report.

Training for Chief Audit Executive are listed in the Company Profile chapter of this Annual Report.

Certification

- Certified Internal Auditor (CIA)
- Certificate, Business Analytics: From Data to Insights, the Wharton School
- Certificate, Sustainability Leadership Programme, University of Cambridge – Institute for Sustainability Leadership
- CIMB Leading Leaders Development Programme – IMD
- Strategic Leadership and Management Specialization – Gies College of Business, University of Illinois Urbana-Champaign
- Risk Management Certification Level 7
- Audit Manager Certification Qualification VI KKNI – Bank's Internal Audit

Organization Membership

- National Committee on Governance Policy – Member (2025-2029)
- Institute of Bank Internal Auditors (IAIB) – Chairman (2020-2026)
- Institute of Bank Internal Auditors (IAIB) – Chairman of Membership and Organization (2017-2020).

DUTIES AND RESPONSIBILITIES OF THE IA

The IA carries out its duties and responsibilities in accordance with internal audit charter, which serves as the primary guideline for implementing the audit function within CIMB Niaga. The duties and responsibilities of the IA, as outlined in the internal audit charter, are as follows:

1. Assisting the President Director and the BOC in supervision by operationally outlining the planning, implementation, and monitoring of audit results.
2. Analyzing and assessing finance, accounting, operations, and other activities through audits.
3. Identifying all opportunities to improve and increase the efficient of resource and funds.
4. Providing suggestions for improvement and objective information on audited activities across all management activities.
5. Preparing and implementing an annual audit plan based on a comprehensive risk assessment methodology. The annual audit plan and budget allocation are approved by the President Director and the BOC, considering the recommendations of the Audit Committee.
6. Collaborating with the Audit Committee.
7. Testing and evaluating the implementation of internal controls and risk management systems in accordance with company policy.

8. Executing audit activities and providing assessments on the efficiency and effectiveness of finance, accounting, operations, human resources, marketing, information technology, and other activities.
9. Provide recommendations for improvement and objective information on audited activities at all management levels.
10. Preparing and submitting audit reports to the President Director and the BOC. Prepare IA reports related to the implementation of sharia principles and submit them to the President Director, the BOC, and the Sharia Supervisory Board (SSB).
11. May perform special audits, if necessary.
12. Periodically report to the BOD and BOC through the Audit Committee on the objectives, authorities, and responsibilities, as well as the performance of IA activities compared to planning. Reporting also includes significant risk exposures and control issues.
13. Preparing semester reports of the audit implementation and audit results to OJK on the summary of audit activities and significant audit findings no later than 1 (one) month after the end of the audit period.
14. Monitor the implementation of follow-up on audit findings and recommendations. All significant audit findings will remain in "open" status until they are resolved. This includes reporting to the Audit Committee regarding management acceptance of risk.
15. Inform the status of corrective actions regarding audit findings and audit recommendations to the BOD and BOC through the Audit Committee.
16. Inform the Anti-Fraud Management Unit about indications of fraud discovered by the IA.
17. Preparing measurements to assess the success of the IA performance and achievement of its objectives.
18. Preparing and storing adequate audit working papers in accordance with applicable regulations.
19. Implement and delivering Quality Assurance and Improvement Programs (QAIP) covering all aspects of IA activities. The QAIP includes an evaluation of Internal IA compliance with the definition of internal audit and Standards, as well as an evaluation of whether auditors implement the code of ethics. The QAIP also assesses the efficiency and effectiveness of IA activities and identifies opportunities for improvement.
20. Report specifically to the OJK any IA findings that could significantly disrupt CIMB Niaga's business continuity. The report must be submitted no later than 3 (three) days after discovery.
21. Reporting to OJK regarding the results of the external review containing opinions on IA's work result and compliance with PFAIB, as well as improvements that can be made.
22. Submitting other reports to the OJK as requested by the OJK.
23. In terms of implementing the Integrated Governance and with CIMB Niaga's role as the FCHC that already has an established IA, the implementation of Integrated IA tasks is carried out by the existing IA with the 3 (three) following responsibilities:
    a. Auditing at Financial Services Institutions (FSIs), either individually, jointly, or based on reports from the IA FSI.
    b. Monitor and evaluate the implementation of the Integrated IA in each member of the CIMB Indonesia Financial Conglomeration, coordinate with all IA within the CIMB Indonesia Financial Conglomeration according to their respective functions, and compile the results of the Integrated IA implementation for each member of the CIMB Indonesia Financial Conglomeration, periodically (every semester).
    c. Preparing and submitting reports on the implementation of the duties and responsibilities of the Integrated IA to the Director appointed to supervise FSIs in the Financial Conglomeration, Director of Compliance of the FCHC and the BOC of the FCHC.

INTERNAL AUDITOR CODE OF ETHICS

The Chief Audit Executive and all employees of the IA are required to comply with CIMB Niaga's Code of Ethics and Code of Conduct, as well as CIMB Niaga's internal auditors code of ethics, which is based on and refers to the Code of Ethics of The Institute of Internal Auditors. every year, all IA members received a refresher on the Code of Ethics and sign a statement about it.

The key principles of CIMB Niaga's Internal Auditors' Code of Ethics are as follows:

1 Demonstrating Integrity

Internal auditors demonstrate integrity in their work and behavior, including demonstrating honesty and professional courage, the organization's ethical expectations, as well as lawful and ethical behavior.

2 Maintaining Objectivity

Internal auditors maintain an impartial and unbiased attitude when performing internal audit services and making decisions, by paying attention to individual objectivity, maintaining objectivity, as well as disclosing impairments to objectivity, if any.

3 Demonstrating Competence

Internal auditors apply the knowledge, skills, and abilities necessary to successfully fulfill their roles and responsibilities, including having competence and undertaking continuous professional development.

4 Applying Professional Care

Internal auditors apply due professional care in planning and performing internal audit services, observing compliance with GIAS, professional care, and professional skepticism.

5 Maintaining Confidentiality

Internal auditors use and protect information appropriately. Internal auditors are not authorized to disclose information without clear authority, except in accordance with Bank policy regarding the provision of information/data/documents to external parties.

HUMAN RESOURCES AND PROFESSIONAL CERTIFICATIONS

As of 31 December 2025, IA had a total of 114 (one hundred and fourteen) employees, including the Chief Audit Executive. IA conducted a comprehensive review of its competency model (Competency Framework) to further develop existing competencies in line with organizational and professional developments, while also aligning them with CIMB Niaga's core competencies and designing a structured learning journey for auditors. In addition, IA supports all its members in becoming Digital-Data-Design (3D) Talent.

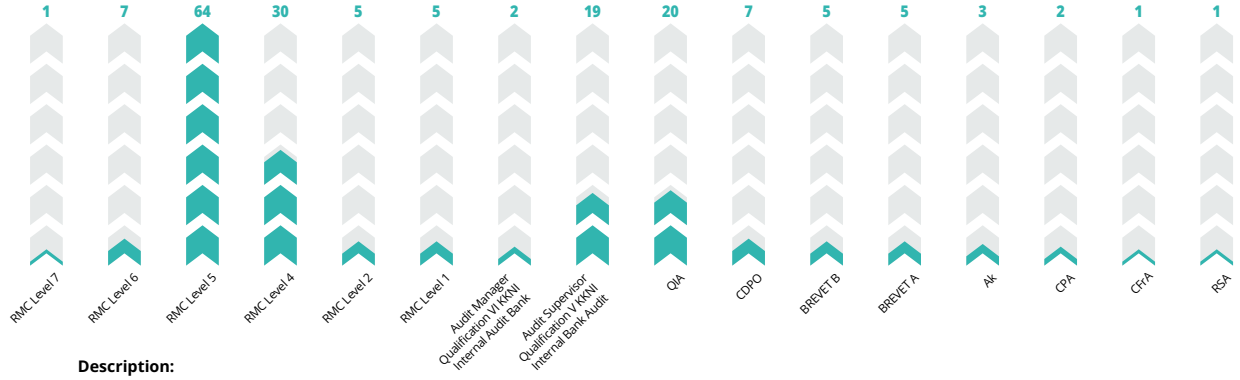
Through the competency model and learning journey, IA can develop a structured and directed auditor development program to be able to produce quality auditors who can perform their duties and responsibilities well. IA continues to improve the expertise and competence of auditors by involving its auditors in various training programs, seminars, workshops, and certification training.

Throughout 2025, IA actively participated in 343 (three hundred forty-three) training programs, equivalent to 9,979 (nine thousand nine hundred seventy-nine) training hours. Some of the training programs and webinars attended during the year included the following:

No.	Name of Training/Workshop/Conference/Seminar	Organizer	Date
1.	The Excellent Internal Auditor	Daily Meaning	5-6 March 2025, 16 April 2025, 5 May 2025, 16 June 2025
2.	The Urgency of Green Financial Transparency in Financial Services Institutions	OJK Institute	26 May 2025
3.	Cybersecurity and Data Protection in the Digital Era	SGI Asia	14 July 2025
4.	Virtual Learning Series: Write More Effective GenAI Prompts for Audits; Effective Communication; Fundamentals of Cyber Risk for Auditors; Root Cause Analysis.	Gartner	14 – 17 July 2025
5.	Examining the Risks and Compliance of Islamic Financing	Institute of Bank Internal Auditors (IAIB)	24-25 November 2025

CIMB Niaga's IA has been equipped with a wide variety of certifications, ranging from required certifications such as Risk Management Certification, to national and international certifications that support audit performance.

National Certification

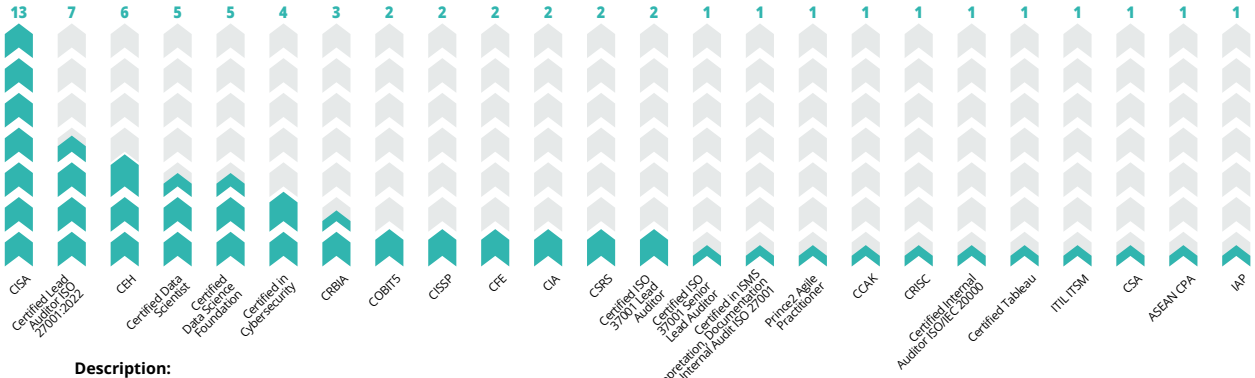


Description:

RMC Level 4-7 : Risk Management Certification Level 4 to 7
RMC Level 1-2 : Risk Management Certification Level 1 to 2
QIA : Qualified Internal Auditor
CDPO : Certified Data Protection Officer
Brevet A, B : Tax training certificate

Ak : Accountant
CPA : Certified Public Accountant
CFrA : Certified Forensic Auditor
RSA : Registered Securities Analyst

International Certification



Description:

CISA : Certified Information System Auditor
CEH : Certified Ethical Hacker
CRBIA : Certified Risk Based Internal Auditor
COBIT5 : Certified Objective for Information and Related Technology
CISSP : Certified Information Systems Security Professional
CFE : Certified Fraud Examiner
CIA : Certified Internal Auditor

CSRS : Certified Sustainabillty Reporting Specialist
CCAK : Certified Cloud Auditing Knowledge
CRISC : Certified in Risk and Information System Controls
ITIL ITSM : ITIL Foundation Certificate in IT Service Management
CSA : Certified Securities Analyst
ASEAN CPA : ASEAN Chartered Professional Accountants
IAP : Internal Audit Practitioner

PARTICIPATION IN PROFESSIONAL ASSOCIATIONS

CIMB Niaga's IA is a member of several professional associations, including the Institute of Internal Auditors (IIA) – Indonesia, the Information Systems Audit and Control Association (ISACA), the Indonesian Institute of Accountants (IAI), and the Association of Bank Internal Auditors (IAIB). IA also serves as a speaker at various institutions and seminars on benchmarking audit practices conducted within the IA. CIMB Niaga's IA participation in professional associations includes:

CIMB NIAGA'S IA PARTICIPATION IN EXTERNAL ORGANIZATIONS

Organization	Position	Period
Association of Bank Internal Auditors (IAIB)	Chairman	2023-2026
	Head of Communications	2020-2023
	Member of Communications	2023-2026
	Member of Education and Training	
National Committee for Governance Policy (KNKG)	Member of the Board of Directors	2025-2029

CIMB NIAGA'S IA PARTICIPATION AS SPEAKER IN EXTERNAL SEMINAR/WEBINAR

Name of Training/Workshop/Conference/Seminar	Organizer	Date
Data Analytics	Bank SMBC Indonesia	15 January 2025
Procurement of goods and services	Institute of Bank Internal Auditors (IAIB)	20-21 January 2025 29-30 April 2025
Understanding the Role and Responsibilities of Internal Audit in Personal Data Protection	Institute of Bank Internal Auditors (IAIB)	25 February 2025
Data Analytics	Kawan Lama Group	3 March 2025
Quality Assurance	Bank Tabungan Negara	11 March 2025
Bank Internal Audit Certification Training	Institute of Bank Internal Auditors (IAIB)	13 March 2025 16-17 April 2025
Audit Methodology and Quality Assurance	Niaga Manajemen Citra	20 June 2025
Audit Methodology and Quality Assurance	Bank SMBC Indonesia	12 September 2025
Audit Methodology and Data Analytics	Universitas Mutimedia Nusantara	4 and 18 November 2025

AUDIT MANAGEMENT INFORMATION SYSTEM

To ensure that audit processes are conducted in a structured manner and properly documented, the IA monitors all stages of the audit lifecycle—ranging from planning and execution to report issuance and follow-up monitoring on the implementation of audit recommendations—through the audit management information system, "TeamMate+". The use of TeamMate+ is intended to enhance the effectiveness and efficiency of IA's operational activities. TeamMate+ continues to be utilized as Audit Management Information System and is continuously developed to meet the needs and support IA activities.

AUDIT METHODOLOGY

IA applies a comprehensive Risk-Based audit methodology across both the annual audit planning process and audit execution. Risk assessments are conducted thoroughly, covering work units at the head office as well as branch and regional areas. Through this methodology, IA determines the risk ratings and audit frequency for each business and business support unit within the Bank.

IA also maximizes the use of data analytics to perform bank-wide audits, encompassing 100% of branches and conducted on a continuous basis (continuous auditing). Specifically for branch audits, a layered audit approach is applied. In addition to continuous auditing, branch audit activities are carried out through Thematic Audits, Area-Based Audits, CCTV reviews, branch calls, and on-site visits to selected branches.

IA continues to enhance its processes, methodologies, and tools, while consistently improving the quality and capabilities of its human resources, to serve as a trusted business partner that delivers value added to the Bank.

IA ACTIVITIES REPORT FOR 2025

In 2025, IA completed 100% of audit assignments in accordance with the initial assignment plan (a total of 145 audits). In addition to the initial audit plan, IA also carried out additional audit engagements at the request of management, resulting in an audit realization of 115% (167 audits out of the planned 145).

IA issued 1,437 (one thousand four hundred thirty-seven) audit recommendations, 470 (four hundred seventy) of which were not yet due by 31 December 2025. All audit recommendations that had reached their due dates were followed up in a timely manner. In addition to conducting routine audit engagements, IA also undertook several other activities, as follows:

1. Continuing the IA's role in providing independent advisory services to business units and supporting units. One way to do this is through Quick Hit Consulting, where the IA conducts brief discussions with business units/support units regarding existing issues and provides recommendations that add value to those units. This activity has been positively received by business units and supporting units, as the IA provides services beyond audit that can add value. IA also provides input/reviews on every new product development and activity submitted by CIMB Niaga to the New Product and Activity (NPA) Reviewer by each Product Owner (PO). IA maintains its independence in all activities.
2. Continued to strengthen collaboration with all business units and supporting units to improve the Bank's performance through good governance, risk management, and internal control, through the IA's role as a trusted business partner.
3. Conducting reviews of the Internal Quality Assurance and Improvement Program (QAIP).
4. Continued to review the policies and procedures were applicable for IA to ensure they were always up to date and in accordance with standards.

5. Published a Corporate Assurance bulletin and sent a "Weekly Refresher" as a communication and sharing media to all IA staff, providing material related to audit methodology updates, knowledge sharing, and current topics throughout the period.
6. In line with the Bankwide program, IA actively participated in the Employee Volunteer Program (EVP), which included activities such as donating used goods, blood drives, and recycling.
7. IA established Centers of Excellence (COEs) to develop the capabilities of IA staff to become experts in specific fields. These COEs also served as platforms for knowledge sharing, collaboration, and innovation.
8. IA continued to implement the "Agile Audit" methodology in its 2025 audit assignments.

KEY INITIATIVES IN 2025

IA continuously implements several initiatives and work programs to support the achievement of its objectives to become a world-class internal audit function and a trusted business partner.

During 2025, several key initiatives carried out by IA are as follows:

1. Data Analytics Development
   IA continuously improves and develops data analytics (DA), focusing on the development of digital tools, enabling individuals to become "3D (Digital, Data, Disruption) Ready."

   The development of DA parameters and Artificial Intelligence (AI) models aims to simplify the work of internal auditors. IA periodically reviews the DA parameters and AI models to ensure they remain aligned with the development of the IA organization, the Bank's business growth, and its operations. Data alerts generated from the data analytics parameters will be analyzed by auditors, and the results will be presented to Management, including in the form of continuous auditing reports. IA also continues to maximize the use of AI in audit operations to improve audit efficiency and effectiveness.

2. Thematic Audit
   IA continued to conduct audits using a thematic approach, which focuses audits on specific areas, processes, and products. By conducting thematic audits, auditors can identify root causes and provide comprehensive and effective recommendations that could be implemented bankwide.

3. Business Monitoring
   Business monitoring is a non-audit activity carried out by IA through ongoing communication with Management. Business monitoring is conducted routinely and is not part of an audit. Business monitoring provides benefits to both parties, the IA and Management, including the following:
   - Developing strong collaborative relationships with business units/support units.
   - Having a deeper understanding of the business and operational activities of business units/ support units.
   - Acquiring the latest information regarding changes in business strategy, processes, risks, and controls.
   - Facilitating sharing key audit issues and changes in audit methods.
   - Facilitating networking between auditors and the heads of related business units/support units.

4. Aligned Assurance
   In 2025, IA continued its aligned assurance program with other assurance functions, such as the Compliance team and the Risk Management team. The goal is for various assurance functions to collaborate in planning joint audit schedules, thus avoiding disruptions to auditee operations during audits while ensuring the assurance function continues to operate effectively and efficiently. During each audit assignment, during the planning stage, auditors actively discuss and solicit feedback from other assurance function teams, such as the Compliance and Risk Management teams.

5 Attachment Program
   An attachment program is a program in which auditors are assigned to perform roles (attached/on-the-job) within a business unit/business support unit, with the goal of gaining a deeper understanding of a business process, including the risks and controls implemented. In 2025, IA enrolled 1 (one) auditor in this program for placement in a business unit.

   The benefits of the attachment program include:
   - Enhancing the auditor's understanding of business processes, risks, and controls in the relevant unit.
   - Enhancing the auditor's understanding of their role in the task, including the challenges in carrying out that work.
   - Providing input to management on improving controls, management, efficiency, and effectiveness of work and the business.

There is a collaboration audit program, an IA attachment program, where one auditor is exchanged between audit groups for an ongoing audit assignment to enhance the auditor's knowledge of business processes, risks, and controls in the relevant unit. In 2025, these 17 (seventeen) programs had been successfully implemented.

6. Guest Auditor Program
   IA continued the guest auditor program by inviting business units/business support units to participate in an audit as guest auditors. This program aims to facilitate the sharing of best practices and provide guest auditors with an understanding of the audit process and control framework, which can then be used and implemented in their respective business units/business support units. Furthermore, it aims to provide guest auditors with an understanding of the internal control framework, risk identification and control implementation, and the importance of auditors' work in assisting management in achieving the Bank's objectives and strategies. The guest auditor program involved 3 (three) guest auditors during 2025.

POLICIES AND FREQUENCY OF MEETINGS WITH THE BOARD OF DIRECTORS AND THE AUDIT COMMITTEE

Throughout 2025, IA participated as meeting participant or delivered presentations at meetings of the BOC and the Audit Committee. The frequency of IA's attendance at such meetings was as follows:

Description	BOD Meeting	Audit Committee Meeting
Frequency of Attendance	42	13

IA PERFORMANCE EVALUATION

Evaluation of IA performance is conducted through evaluation by the Audit Committee and distribution of questionnaires to auditees after the audit is completed.

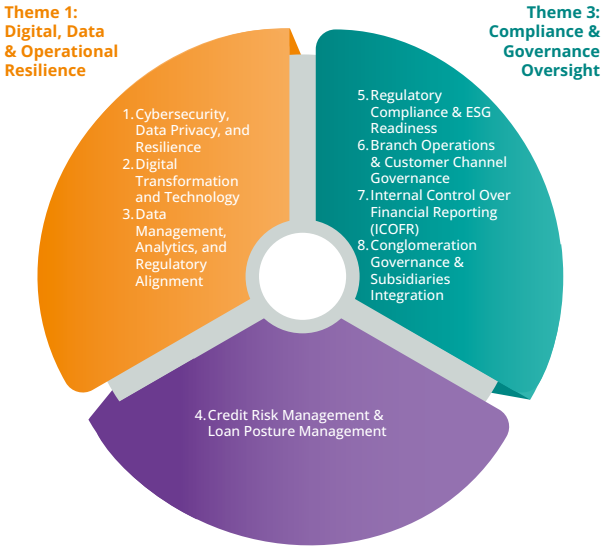
The Audit Committee conducts a direct assessment of IA performance using a number of assessment criteria covering several aspects, including audit report quality, presentation skills, and internal audit performance. The questionnaire distributed to auditees covers several assessment aspects, including audit management, audit implementation, and the delivery of audit results.

In 2025, the Audit Committee's assessment of IA achieved a score of 4.93, up from 4.88 in the previous year. The Audit Committee's performance evaluation score ranges from 1 (far below expectations) to 5 (far above expectations).

2026 WORK PLAN

IA has established a 2026 work plan with three main audit focus themes:

KEY AUDIT FOCUS 2026



IA will continue to maximize the use of data analytics and AI to support all audit activities, including the development of more integrated and sustainable continuous auditing practices. Various ongoing initiatives, such as the attachment program, guest auditors, business monitoring, aligned assurance, and agile audits, will be maintained as part of efforts to strengthen the Bank's supervisory capabilities.

IA also maintains its role as a strategic partner by providing advisory services to business and support units, enabling comprehensive considerations in decision-making. Furthermore, IA continues to enhance auditor competency through continuous competency development to provide relevant added value to all business functions and to create adaptive, competitive, and future-oriented auditors.

Compliance Management Unit

The Compliance Management Unit (CMU) is led by the Head of Compliance Management, whose role and function are to strengthen the Compliance Culture in support of sound Corporate Governance practices. The Compliance Management Unit of CIMB Niaga continuously undertakes preventive measures to mitigate compliance risk in the Bank's business activities and to ensure that policies, regulations, systems, procedures, and business operations are fully aligned with the provisions of the Otoritas Jasa Keuangan (OJK) and the provision of applicable laws and regulations, including ensuring that all regulatory commitments are fulfilled by the Bank within the target time.

LEGAL BASIS

The establishment of the CMU is based on OJK Regulations and OJK Circular Letters regarding the Implementation of Corporate Governance for Commercial Banks, Integrated Governance, Bank Soundness Level Assessment, and the Implementation of the Compliance Function for Commercial Banks.

APPOINTMENT AND DISMISSAL MECHANISM OF THE HEAD OF COMPLIANCE MANAGEMENT

Head of Compliance Management is appointed and dismissed based on the decision of the Board of Director (BOD) and has been reported to the OJK.

PROFILE OF THE HEAD OF COMPLIANCE MANAGEMENT

Liston Siahaan
Head of Compliance Management

Age	57 years old
Gender	Male
Nationality	Indonesian
Domicile	Jakarta

Educational Background & Professional Certifications
- Bachelor's Degree from Bandung Institute of Technology (1992)
- Master's Degree in Management from Prasetiya Mulya Business School (1996)
- Compliance Certification Level 2
- Risk Management Certification (BSMR) Level 6

Work Experiences
- Head of Compliance Management, CIMB Niaga
- Head of Risk Management Group Division, Bank Niaga
- Group Head of Bank Restructuring at the Indonesian Bank Restructuring Agency (IBRA)
- Analyst at PT Pefindo (Credit Rating Agency)

Legal Basis for Appointment
Decree No. 253/HRPA/HRS/XI/2013 dated 1 November 2013.

TRAINING OF THE HEAD OF COMPLIANCE MANAGEMENT IN 2025

No.	Training/Workshop/Conference/Seminar	Organizer	Date & Place
1	Sharia Business Strategy 2025	Ministry of Religious Affairs of RI	February 2025, Jakarta
2	Critical Thinking & Problem Solving Technique	Daily Meaning	June 2025, Jakarta
3	Level 6 Risk Management Certification Refreshment	CIMB Niaga	July 2025, Jakarta
4	Building the Global Sustainable Islamic Finance Ecosystem	Otoritas Jasa Keuangan	July 2025, Jakarta
5	Legal Update – Understanding More About the Procedures for Using Creative Works Based on Law No. 28 of 2014 concerning Copyright	CIMB Niaga	August 2025, Jakarta
6	Consent Management Refreshment for Data Privacy	CIMB Niaga	September 2025, Jakarta
7	MaximAIze (Data Community Sharing Forum – DCSF)	Google AI and CIMB Niaga	October 2025, Jakarta
8	Anti-fraud, Anti-Corruption, and Anti-Bribery for Senior Leaders	Association of Certified Fraud Examiners (ACFE)	November 2025, Bandung

COMPLIANCE PRINCIPLES

CIMB Niaga complies with prevailing laws and regulations through effective compliance risk management. This commitment is manifested through the implementation of compliance policies that serve as standard operating guidelines for all employees and foster the establishment of a strong Compliance Culture.

With a strong Compliance Culture in place, the Bank's activities are conducted in accordance with regulatory requirements and the prudential principle. Compliance policies and procedures are periodically reviewed and updated in line with the Bank's needs and regulatory developments. The compliance principles adopted by CIMB Niaga are as follows:

1. Compliance starts from the top;
2. Compliance is the responsibility of all parties;
3. Compliance is implemented to comply with laws and regulatory;
4. Compliance is implemented with competence and integrity in accordance with assigned responsibilities;
5. Stakeholders-oriented;
6. Dedicated to the Bank; and
7. Problem solving-oriented.

COMPLIANCE FUNCTION AT THE BANK

The implementation of the Compliance Function at CIMB Niaga aims to:

1. Establish a Compliance Culture across all organizational levels and business activities of the Bank;
2. Manage compliance risks faced by the Bank;
3. Ensure that policies, regulations, systems, procedures, and business activities of the Bank comply with OJK regulations and applicable laws, including Sharia Principles for Sharia Commercial Banks and Sharia Business Units (SBU); and
4. Ensure the Bank's compliance with commitments made to OJK and/or other authorized supervisory authorities.

ORGANIZATIONAL STRUCTURE OF COMPLIANCE MANAGEMENT UNIT

DUTIES AND RESPONSIBILITIES OF THE COMPLIANCE MANAGEMENT UNIT

1. Formulating compliance policies and procedures and conducting periodic reviews or updates thereof.
2. Developing compliance programs to support the establishment of a Compliance Culture across all business activities and organizational levels of the Bank.
3. Identifying, measuring, monitoring, and controlling Compliance Risk in accordance with risk management provisions applicable to Commercial Banks and SBU.
4. Assessing and evaluating the effectiveness, adequacy, and conformity of CIMB Niaga's policies, regulations, systems, and procedures with regulatory requirements, including conducting compliance reviews of business units.
5. Reviewing and providing recommendations for updating and enhancing policies, regulations, systems, and procedures to ensure compliance with regulatory requirements, including Sharia Principles for SBU.
6. Acting as a liaison officer between the Bank and regulators, particularly in relation to regulatory audits.
7. Reporting the implementation of the compliance function and compliance status of CIMB Niaga to the BOD and the Board of Commissioners (BOC) through the Compliance Director.
8. Providing input and clarification in response to inquiries from business units regarding the implementation of Bank Indonesia and OJK regulations.
9. Organizing training and socialization programs on external regulations for business units.
10. Performing other duties related to the Compliance Function.

HUMAN RESOURCES AND PROFESSIONAL CERTIFICATIONS

As of 2025, the CMU comprised 31 (thirty-one) employees, including the Head of Compliance Management. All CMU employees have obtained Compliance Certification and Risk Management Certification.

Throughout 2025, CMU employees also participated in various education and training programs to support their functions and roles:

No.	Training/Workshop/Conference/Seminar	Organizer	Date & Place
1	MaximAIze (Data Community Sharing Forum – DCSF)	Google AI and CIMB Niaga	October 2025, Jakarta
2	Generative AI and Its Impact to Everyday Business	CIMB Niaga	November 2025, Jakarta
3	Building a Strategic Commitment to Sustainability	CIMB Niaga	March 2025, Jakarta
4	Risk Management Certification Refreshment	LSP BSMR	2025, Jakarta
5	Building Effective and Continuous Compliance Culture	CIMB Niaga	August 2025, Jakarta

In addition, CIMB Niaga has personnel with direct responsibility for managing compliance risk within business units in accordance with the applicable compliance framework. This function operates as part of the first line of defense through the Risk Control Unit (RCU), which ensures the consistent and effective implementation of operational compliance controls in each business unit. As of 2025, a total of 43 (forty-three) RCU personnel had obtained Compliance Certification.

IMPLEMENTATION OF COMPLIANCE MANAGEMENT UNIT ACTIVITIES IN 2025

1. Compliance Awareness Programs and Activities
   a. Updating banking regulations database.
   b. Conducting socialization and training related to external regulations through online sessions, business learning sessions, Learning on the Go (LoG) via the ARJUNA application, and other communication media.
   c. Training programs for RCU and Designated Compliance & Operational Risk Officers (DCORO).
   d. Active collaboration between CMU and RCU to enhance RCU competency and monitor compliance implementation in business units, including the regular organization of RCU Forums.
2. Compliance Testing Programs and Activities
   a. Compliance testing of proposed new products/ activities and new or amended policies/ procedures.
   b. Provision of advisory recommendations and opinions by the Compliance Unit in response to advisory requests from other business units regarding compliance matters.
3. Compliance Monitoring Programs and Activities
   a. Strengthening the function and role of RCU and enhancing RCU competencies through discussions, forums, and training.
   b. Risk Control Self-Assessment (RCSA) conducted by business units (first line) through RCU/DCORO, with results reported to CMU.
   c. CMU review RCSA self-assessment reports, including verification of compliance implementation in business units.
   d. Monitoring fulfillment of regulatory commitments, including new regulations and audit/examination results.
   e. Monitoring compliance status of members of the CIMB Indonesia Financial Conglomeration (CIFC).
   f. Compliance monitoring through the ReCoM (Regulatory Commitment Monitoring) application.
   g. Updating compliance monitoring methodologies for RCSA-based unit assessments and encouraging the use of data analytics.
4. Compliance Reporting and Key Performance Indicators (KPI)
   a. Self-assessment of the compliance risk profile in the Bank Soundness Level Report.
   b. Periodic compliance reporting to the BOD, the BOC, and OJK.
   c. Development of compliance-related KPIs for Directorates, business units, and RCU.
5. Integrated Compliance Function Activities
   a. Periodic Integrated Compliance Reporting on compliance implementation within CIFC to the BOD and the BOC of the Bank as the Financial Conglomerate Holding Company (FCHC).
   b. Alignment of the compliance framework with the compliance functions of financial institutions within CIFC.

COMPLIANCE INDICATORS IN 2025

1. Capital Adequacy Ratio (CAR) covering credit, market, and operational risks of 24.54%, exceeding the regulatory minimum.
2. No breaches or violations of the Legal Lending Limit (LLL).
3. Net Non-Performing Loan (NPL) ratio of 0.70%, below the regulatory maximum of 5%.
4. Daily and average Rupiah Statutory Reserve Requirement (GWM) of 6.83%.
5. Daily and average Foreign Currency Statutory Reserve Requirement (GWM) of 4.12%.
6. Liquidity Coverage Ratio (LCR) of 198.91%, exceeding the minimum requirement of 100%.
7. Net Stable Funding Ratio (NSFR) of 114.96%, exceeding the minimum requirement of 100%.
8. Net Open Position (on and off balance sheet) of 0.98%, below the maximum limit of 20%.
9. Regulatory audit follow-up commitments were fulfilled in accordance with targeted timelines.

(Note: All figures and financial information disclosed in this section are still provisional and subject to further adjustments based on the audit results of the 2025 Financial Report.)

IMPLEMENTATION OF COMPLIANCE MANAGEMENT UNIT DUTIES IN 2025

1. Training and Regulatory Socialization (Compliance Awareness Program)
   CMU conducted regulatory socialization through Compliance News (email) and training applications (e-learning LoG). CMU also managed and updated the banking regulations database on the Bank's internal portal (e-Manual). Various socialization and training activities include:
   - RCU Forum and RCU Leadership.
   - Compliance Agent Rewards for Business Units.
   - Bi-Weekly Compliance Management Meetings.
   - Socialization of new regulations, workshops, and refresher courses on compliance aspects.
   - Compliance Certification.
   - Developing compliance learning modules through LoG.
2. Compliance Testing and Advisory
   CMU conducted compliance testing on internal policies and new products and/or activities to ensure compliance with regulatory requirements. CMU also provided opinions/advice to work units based on the principle of prudence and compliance with external regulations.
3. Implementation and Development of the Regulatory Compliance Management (ReCoM) System
   CMU used the internal ReCoM system application to support compliance programs and activities. The ReCoM application consists of the following modules:
   - Commitment Module:
     - for monitoring and follow-up on the results of inspections/audits conducted by the Regulator; and
     - monitoring reports (excluding periodic reports submitted online) that must be submitted to the Regulator.
   - FAQ (Frequently Asked Questions) Module: a database of questions and answers related to compliance, sourced from both Regulators and business units.
   - P&P REVIEW (Policy & Procedure Review) Module: for conducting compliance reviews/tests on policies and/or procedures by CMU for work units.
   - RCSA (Unit Self-Assessment on Compliance Risk) Module: used to document compliance risks/issues inherent in a work unit and existing controls. Work units conduct self-assessments of risk and control adequacy to ensure that internal controls within the work unit are adequate and effective. They also identify necessary corrective actions to mitigate risk exposure/compliance issues based on the unit's self-assessment results.
   - MGA (Matrix Gap Analysis and New Regulation Update) Module: for administering external regulations and distributing summaries of new regulations, including establishing follow-up actions for new regulations and identifying RCSA updates.
   - Periodic Monitoring Review Module: for managing Periodic Monitoring Review (PMR) activities, limited to recording PMR activities and following up on PMR results to business units. This module applies to CMU and other involved parties and/or work units.
   - Unit Review Module: used to review the results of self-assessments conducted by business units.
4. Compliance Monitoring
   CMU monitored compliance implementation in work units through RCSA self-assessments conducted by each RCU/DCORO within the work unit. This is also complemented by the results of other independent audits (such as those from the Internal Audit Unit and the Risk Management Unit) and inspections by authorized authorities. Furthermore, CMU also conducts Compliance Management Services Surveys for internal and external parties.

5. Compliance Review
   CMU conducted compliance reviews (unit reviews, periodic reviews, and thematic reviews) at work units. These reviews are conducted to verify the work unit's self-assessment process for the RCSA and to assess any compliance issues within the work unit. Furthermore, CMU conducted compliance reviews of the implementation of the RCSA self-assessment within the work unit. CMU conducted compliance reviews at 27 (twenty-seven) work units throughout 2025.
6. Regulatory Oversight
   CMU is responsible for coordinating regulatory audit activities at CIMB Niaga. Throughout 2025, CMU coordinated audit activities by the OJK Conventional Supervisory, the OJK Sharia Supervisory, and Bank Indonesia. Based on the Bank's monitoring, the Bank's commitments regarding regulatory audit results that were due have been followed up by the Bank in accordance with the fulfillment deadlines, and no audit follow-up commitments are "overdue" to the regulator.
7. Compliance Report
   CMU submitted compliance reports and the Bank's compliance activities to authorized internal parties and regulators in accordance with regulations.

Compliance Activities	2025
Socialization of New Provisions by CMU	72 new provisions
Training by CMU	4,026 participants
Compliance Testing by CMU	608 compliance tests

In addition to the above activities, the CMU also undertook various initiatives to support and develop a Compliance Culture, including:

1) Implemented and strengthened the RCU function and infrastructure to support first-line functions in work units to manage compliance risk.
2) Implemented Compliance Reviews in work units using the Aligned Assurance method. CMU collaborated with Internal Audit in compliance reviews.
3) Updated the methodology and implementation of Compliance Risk KPIs for assessing the performance of the BOD and all employees, including taking into account any fines from regulators for the relevant employee KPIs.

COMPLIANCE MANAGEMENT UNIT WORK PLAN IN 2026

Looking Going forward, the CMU of CIMB Niaga has established several work plans for 2026, including:

1. Programs and Activities in Distributing Regulations
   a. Updating the database of banking regulations and other related provisions.
   b. Socialization and training related to external regulations. These socialization and training activities are conducted through online face-to-face sessions and the Compliance module in the LoG application via the ARJUNA app.

   Technological innovations (including AI) are also utilized in awareness programs.
2. Training programs for the RCU and DCORO functions to improve competency and strengthen the RCU function through regular RCU Forums.
3. Programs and activities in Compliance Testing, which include compliance testing of new product/activity plans and policies/procedures, as well as providing advisory recommendations/opinions regarding compliance aspects.
4. Programs and activities in monitoring compliance implementation, including:
   a. Strengthening the function and role of the RCU, and improving RCU competency through discussions/training forums.
   b. Self-assessment of the RCSA by the RCU and reporting the results to the CMU.
   c. Review of the results of the RCSA self-assessment by the RCU, including validation of the implementation of the compliance methodology in the work units.
   d. Monitoring the follow-up of the Bank's commitments to the competent authorities.
   e. Monitoring the compliance status of each CIFC member.
   f. Implementation of compliance monitoring (including compliance reviews) through the ReCoM application.
5. Programs and Activities in the Compliance Report and KPI Assessment
   a. Periodic Compliance Reports to the BOD, BOC, and the OJK.
   b. Preparation of compliance-related KPIs for Directors and work units, as well as KPIs for the RCU.
6. Integrated Compliance Function Activities
   a. Conducting periodic Integrated Compliance reporting on compliance implementation within the CIFC to the BOD and BOC of the Bank as the FCHC.
   b. Aligning the compliance framework with the compliance functions of the CIFC member financial services institutions.

Anti-Money Laundering (AML), Counter the Financing of Terrorism (CFT) and Counter of Proliferation Financing of Weapons of Mass Destruction (CPFWMD) Program

The implementation of the Anti–Money Laundering, Counter the Financing of Terrorism, and Counter of Proliferation Financing of Weapons of Mass Destruction (AML, CFT & CPFWMD) Program is an obligation for all parties, particularly Banks as financial service providers. This obligation ensures that all Bank operational activities are conducted in accordance with regulatory compliance standards and the prudential principles stipulated by the regulators.

CIMB Niaga recognizes the importance of maintaining heightened vigilance amid the increasing diversity and sophistication of methods used by perpetrators to exploit Banks as vehicles for Money Laundering Crimes, Financing of Terrorism Crimes, and the Financing of the Proliferation of Weapons of Mass Destruction. The complexity of these typologies necessitates continuous strengthening of control systems, monitoring mechanisms, and risk mitigation measures across all operational lines.

To this end, CIMB Niaga has established an Anti-Money Laundering (AML) Work Unit as a dedicated function that reports directly to the Director of Compliance to implement the AML, CFT & CPFWMD Program within the Bank. The Program is also executed through a risk-based approach, encompassing the assessment of AML, CFT & CPFWMD risks at both the customer level (customer risk rating) and on a bank-wide basis (Bank AML risk rating).

AML, CFT & CPFWMD POLICIES

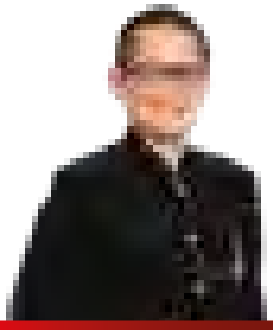
The implementation of CIMB Niaga's AML, CFT & CPFWMD Program is based on Law No. 8 of 2010 on the Prevention and Eradication of Money Laundering Crimes, Law No. 9 of 2013 on the Prevention and Eradication of Financing Terrorism Crimes, Financial Services Authority Regulation (POJK) No. 8 of 2023, Circular Letter of the Financial Services Authority (SEOJK) No. 32/SEOJK.03/2017 regarding the Implementation of AML/CFT Programs in the Financial Services Sector, SEOJK No. 47/SEOJK.04/2017 regarding the Implementation of AML, CTF & CPFWMD Programs in the Capital Market Sector, and Bank Indonesia Regulation (PBI) No. 10 of 2024 regarding the Implementation of Anti–Money Laundering, Counter the Financing of Terrorism, and Counter of Proliferation Financing of Weapons of Mass Destruction (AML, CFT, & CPFWMD) for Parties Regulated and Supervised by Bank Indonesia, as well as internationally recognized best practices.

Furthermore, CIMB Niaga implements the AML, CFT & CPFWMD Program as part of the commitment of the Board of Directors (BOD) and the Board of Commissioners (BOC) to foster a strong Risk Culture across all organizational levels, while preventing the misuse of the Bank's products, services, and electronic channels as means for money laundering, financing of terrorism, and proliferation financing of weapons of mass destruction. CIMB Niaga also fulfills its obligations under the relevant POJK and SEOJK regarding the implementation of the AML, CFT & CPFWMD Program and the immediate freezing guidelines for customer funds within the financial services sector, where the customer's identity is listed in the List of Suspected Terrorists and Terrorist Organizations and the List of Proliferation Financing of Weapons of Mass Destruction.

MECHANISM FOR THE APPOINTMENT AND DISMISSAL HEAD OF ANTI MONEY LAUNDERING (AML)

The Head of AML is appointed and dismissed based on the decision of the BOD and is duly reported to the OJK.

PROFIL HEAD OF AML



Peter Gunawan
Head of Anti Money Laundering (AML)

Age	46 years old
Gender	Male
Nationality	Indonesian
Domicile	Jakarta

Educational Background & Professional Certifications

- Bachelor of Science in Mathematics, Bandung Institute of Technology (2001)
- Risk Management Certification Level 6
- Compliance Certification Level 2
- Certified Anti Money Laundering Specialist (CAMS)
- Certified Global Sanctions Specialist (CGSS)

Work Experiences

- Senior Vice President – Head of AML di CIMB Niaga (2022 – sekarang)
- Vice President – AML Business Alignment & Awareness Head di CIMB Niaga (2019 – 2022)
- Vice President – AML Policy & System Head di UOB Indonesia (2013 – 2018)
- Senior Manager – Process Design Retail Credit Loan Operations di UOB Indonesia (2011 – 2013)
- Manager – Operations & Policy Management Retail di UOB Indonesia (2009 – 2010)
- Manager – Operation Development di OCBC NISP (2001 – 2008)

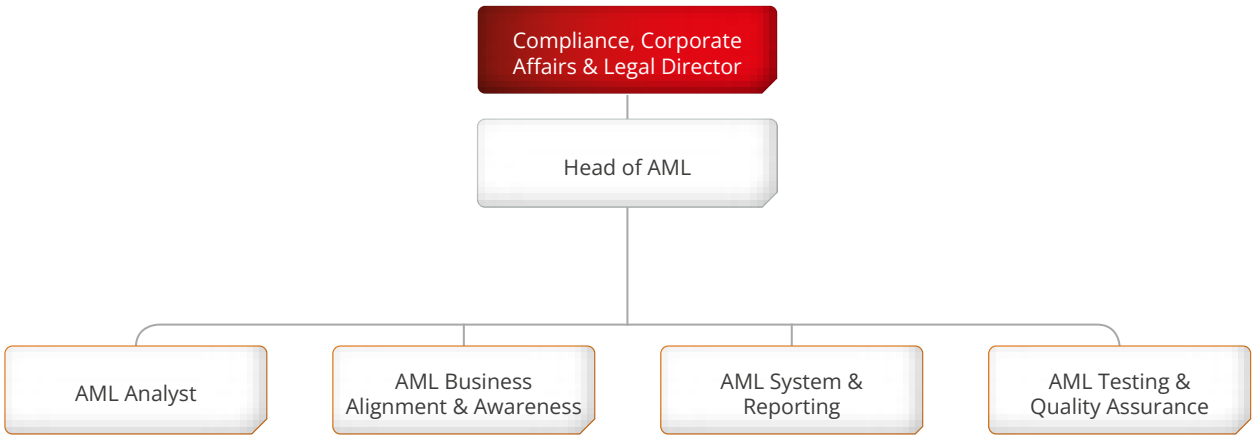
Legal Basis of Appointment

Decree No. 314/OMTKA/SS/HR/III/2022

TRAINING OF HEAD OF AML IN 2025

No.	Name of Training/Workshop/Conference/Seminar	Organizer	Time & Place
1	Public-Private Roundtable Forum by the US Embassy (scam - fraud - AI - OFAC - MSB - TBML)	US Embassy	14 January 2025 Jakarta
2	Best Report Award 2025 "Challenges for the AML/CFT Analyst Profession in Facing Current High-Risk Crimes" (also served as a Resource Person)	PPATK	4 June 2025 Jakarta
3	Implementation of the Access to Information Law from the Indonesian Banking Association (Banks as Depository Institutions and Custodian Institutions) (also served as a Resource Person)	Directorat General of Taxes	19 June 2025 Jakarta
4	Eradicating Online Gambling Practices Together for a Better Indonesia	FKDKP	29 August 2025 Jakarta
5	Countering Proliferation Financing Risk Assessment Workshop	Royal United Service Institute for Defence and Security Studies (RUSI)	10-11 September 2025 Jakarta
6	Exploring the Implementation of AML & Sanctions International and Its Implementation in the Banking Industry for the Executive Level	KB Bukopin	9 October 2025 Jakarta
7	Understanding the Importance of Integrity in Financial Institution Management	FKDKP	16 October 2025 Online
8	Strengthening the Implementation of AML, PPT, and PPPSPM Programs in Capital Market Supporting Institutions and LUD	OJK	22 October 2025 Jakarta
9	MaximAIze (Data Community Sharing Forum – DCSF)	CIMB Niaga	29 October 2025 Jakarta
10	Strengthening the TPPU Committee in Preventing and Eradicating Money Laundering Crimes Online Gambling	PPATK	4 November 2025 Online

ORGANIZATIONAL STRUCTURE OF THE AML WORK UNIT



DUTIES AND RESPONSIBILITIES OF THE AML WORK UNIT

The duties and responsibilities of the AML Work Unit include the following:

1. Conduct planning and develop strategies for the implementation of the AML, CFT & CPFWMD Program in order to identify, measure, manage, and effectively mitigate AML, CFT & CPFWMD risks.
2. Formulate AML, CFT & CPFWMD Policies and Procedures in accordance with prevailing laws and regulations as well as internationally recognized best practices, serving as guidance for employees in conducting business and banking operations.
3. Evaluate and ensure that all policies and procedures governing CIMB Niaga's products, services, and electronic channels are not misused as vehicles for money laundering, financing terrorism, or proliferation financing.
4. Prepare and maintain supporting information systems for the implementation of the AML, CFT & CPFWMD Program, including customer identification, customer risk classification, transaction monitoring, and AML watchlist screening.
5. Identify AML, CTF & CPFWMD risks based on NRA, SRA and criteria and parameters of 5 (five) risk factors, namely customer profile, business, country and geography, products used and types of business entities that are vulnerable to money laundering.
6. Measure AML, CFT & CPFWMD risks and implement risk mitigation controls through the Risk Control Self-Assessment (RCSA) mechanism to minimize potential money laundering risks at business units and branch offices.
7. Map AML, CFT & CPFWMD risks on a bank-wide basis and conduct periodic assessments and validations at branch offices and business units through both off-site and on-site reviews.
8. Foster AML awareness within the First Line of Defense as the frontline safeguard in the implementation of the AML, CFT & CPFWMD Program.
9. Ensure that the Bank provides responses and fulfills data and information from authorized agencies as regulated in applicable laws and regulations regarding money laundering, financing terrorism and proliferation.
10. Provide advisory services, recommendations, and guidance to business units and branch offices regarding AML, CFT & CPFWMD matters.
11. Carry out the reporting process for Suspicious Financial Transactions (LTKM), Cash Financial Transactions (LTKT), IFTI, Integrated Service User Information System (SIPESAT), Suspected Financing Terrorism Information System (SIPENDAR), OJK Online Reporting Application (APOLO), Anti-Money Laundering and Financing Terrorism Prevention Program Information System (SIGAP) and other reports in accordance with applicable laws and regulations to regulators accurately and on time.
12. Monitor the implementation of the AML, CFT & CPFWMD Program at business unit and branch levels through Testing and Quality Assurance of RCSA implementation, including assigning ratings to business units and branch offices as a basis for corrective actions
13. Make updates of information systems to ensure alignment with developments in technology, transactions, products, services, and current business activities.

IMPLEMENTATION OF THE AML, CFT & CPFWMD PROGRAMS IN 2025

CIMB Niaga implements the Three Lines of Defense model to ensure effective execution of the AML, CFT & CPFWMD Program, as follows:

1. **First Line of Defense**
   The First Line of Defense is implemented by business units/branch offices that carry out daily company activities as the organization's front line. Each business unit/branch office has a designated person responsible for implementing the AML, CFT & CPFWMD programs, known as Local AML. They are also granted access to the AML, CFT & CPFWMD information system.

2. **Second Line of Defense**
   The Second Line of Defense functions as a monitoring and oversight layer to ensure that the First Line of Defense performs its responsibilities effectively. The AML Work Unit acts as the Second Line of Defense by developing strategies, control measures, and systems to strengthen the implementation of the AML, CFT & CPFWMD Program.

3. **Third Line of Defense**
   The Third Line of Defense provides independent assurance over the implementation of the AML, CFT and CPFWMD Program carried out by the First and Second Lines of Defense. This function is performed by Internal Audit, External Audit, and the Board of Commissioners to ensure the effectiveness of both preceding defense layers.

Throughout 2025, the BOD and the BOC actively supervised the implementation of the AML, CFT & CPFWMD Program through the following measures:

1. **Establishment of a Dedicated Anti Money Laundering (AML) Unit as the Fuction Responsible for Implementing the AML, CFT & CPFWMD Programs**
   In carrying out its functions, the AML unit reports and is directly responsible to the Director of Compliance. Staff in the AML unit possess adequate banking knowledge and experience in assessing and mitigating risks related to the implementation of AML, CFT & CPFWMD programs. All staff have undergone compliance training and certification.

   The AML unit had 31 (thirty one) staff as of December 2025. Furthermore, given the Bank's large scale, each business unit and branch office has a DCORO (Director of Operations) and a Local AML Team to ensure the implementation of AML, CFT & CPFWMD in the relevant area and to access and monitor customer transactions. The total number of employees in the Local AML team currently stands at **2,794** (two thousand seven hundred ninety-four).

2. **Risk-based AML, CFT & CPFWMD Policies and Procedures are in Accordance with the Bank's Business Complexity, which Include the Following Provisions:**
   a. Customer Due Diligence (CDD) for Customer Identification and Customer Data Updates, including classification methods for determining customer risk for potential money laundering, financing terrorism, and financing for the proliferation of weapons of mass destruction, identification of Beneficial Owners, and screening of customer data against the Anti-Money Laundering Watchlist (AML Screening) database. Data updates for 2025 amounted to 151,174 CIF (99.13%) of the 152,500 CIF.
   b. AML, CFT & CPFWMD risk measurement is conducted using Risk-Based Approach (RBA) indicators/parameters, which include Customer Risk Rating and Bank AML Risk Rating.
   c. Control and management of AML, CFT & CPFWMD risks are carried out through the implementation of Customer Due Diligence (CDD) or Enhanced Due Diligence (EDD) processes to identify customer profiles and analyze the suitability of transactions to the customer/WIC profile. This includes the dissemination of policies and procedures, training of all Bank employees, and evaluation of the implementation of AML, CFT & CPFWMD at branch offices through Risk Control Self-Assessment (RCSA).
   d. Continuous monitoring and analysis to identify the suitability of customer transactions to the customer profile, including closing business relationships and rejecting transactions in the context of AML, CFT & CPFWMD implementation.
   e. Identification and assessment of the risks of money laundering, financing terrorism, and financing the proliferation of weapons of mass destruction related to Bank products and services, as well as the establishment of e-channels.
   f. Identification and reporting of LTKM, LTKT, Foreign Financial Transactions (LTKL), and SIPESAT, the Suspected Financing Terrorism Information System (SIPENDAR) to the PPATK, the OJK Online Reporting Application (APOLO), and other reports.
   g. New employee screening procedures and employee transaction monitoring as part of the Know Your Employee (KYE) implementation.
   h. Administration of CDD documents and other documents related to AML, CFT & CPFWMD.
   i. Follow-up on achieved results and reporting of AML, CFT & CPFWMD risk exposures to senior management, committees, and regulators.

j. Internal Control, including:
   1) Preparation of processes and controls as guidelines for business units and to ensure compliance with and understanding of AML, CFT & CPFWMD programs. Controls as guidelines for business units are outlined in policies and procedures (SOPs) related to AML, CFT & CPFWMD.
   2) Testing and Quality Assurance (QA) processes to ensure that business units and branch offices have implemented AML, CFT & CPFWMD in accordance with applicable policies and procedures.
   3) Assessment of risk indicators based on risk considerations and appropriate methodologies, along with documentation.

3. Management Information System for the Implementation of AML, CFT & CPFWMD

To monitor customer profiles and transactions, CIMB Niaga has an application system that can identify and determine customer risk levels, analyze, monitor, and provide reports on the characteristics of customer transactions, including the identification of suspicious financial transactions.

This application is capable of comprehensively monitoring all customer transactions at the Bank, including credit card products, wealth management, and custody. The application is equipped with parameters and thresholds, which are continuously evaluated in line with developments in money laundering, financing terrorism, and financing for the proliferation of weapons of mass destruction.

This application also has functions for screening watchlists and reporting LTKM, LTKT, LTKL, SIPESAT, SIPENDAR, APOLO, SIGAP, and other reports. The AML system can also monitor customer data updates and completeness when opening an account. The Bank continuously improves the application, adding various functions to increase system effectiveness and efficiency.

4. Screening against Watchlists

The Bank screens every account opening and business relationship with a customer against watchlists issued by the competent authorities and watchlists commonly used in international best practices (including the Office of Foreign Assets Control (OFAC) List, the United Nations (UN) List, the List of Suspected Terrorists and Terrorist Organizations (DTTOT), the Proliferation List, the Politically Exposed Person (PEP) list, and adverse news coverage). To complement this, the Bank has subscribed to the Thomson Reuters-Worldcheck watchlist database. The Bank also rescreening all existing customers each time the watchlist is updated or added.

5. AML, CFT & CPFWMD Risk Assessment

The Bank has developed a risk-based approach to measure AML, CFT & CPFWMD risks at the customer level (customer risk rating) and bankwide (Bank AML risk rating):

a. Customer AML Risk Rating (CRR), which measures the AML, CFT & CPFWMD risks inherent in each customer using indicators that include customer identity/profile, geographic/country and business factors, products/services/channels used by the customer, and the type of business entity classified as Low, Medium, and High.

   CIMB Niaga's customer risk profile in 2025 is as follows:

No.	Customer Risk	Total	%
1	Low Risk	21	0%
2	Medium Risk	6,172,115	93.58%
3	High Risk	423,509	6.42%

b. Bank AML Risk Rating (BARR), The Bank AML Risk Rating (BARR) represents the assessment outcome of CIMB Niaga's AML, CFT & CPF risk profile, determined based on inherent risk exposure and the adequacy and effectiveness of the Bank's AML, CFT & CPFWMD risk controls and mitigation measures. Based on the assessment conducted, the Bank's overall AML, CFT & CPFWMD Compliance Risk Profile as of the end of the second semester of 2025 was rated "Low to Moderate." Throughout 2025, assessments were conducted across 119 (one hundred and nineteen) branch offices and 18 (eighteen) business units, accompanied by recommendations and feedback provided to branches and business units as part of continuous improvement efforts.

6. Internal Control to Evaluate the Adequacy and Effectiveness of the AML, CFT & CPFWMD Program

To ensure that the implementation of the AML, CFT & CPFWMD programs is in accordance with the established policies, self-assessment procedures are implemented at branch offices and through the Risk Self-Assessment method.

7. Compliance Testing and Issuance of Opinions on AML, CFT & CPFWMD Matters

During 2025, the AML Unit reviewed policies, procedures, products, activities, and channels to ensure compliance with prevailing laws and regulations related to AML, CFT & CPFWMD. In addition, the AML Unit issued 6,751 (six thousand

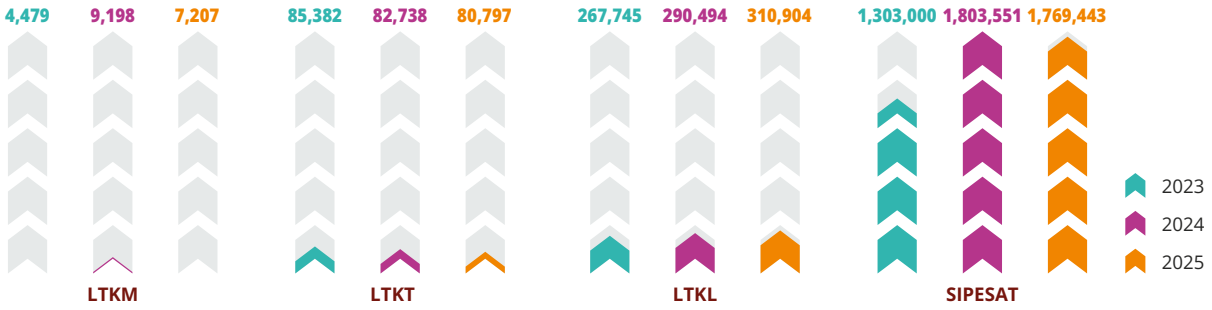
seven hundred and fifty-one) advisory opinions to business units and other work units in response to inquiries and issues related to the implementation of the AML, CFT & CPFWMD Program.

8. **AML, CFT & CPFWMD Training (Certification) for Employees**
   AML, CFT & CPFWMD training is mandatory for all employees and is conducted periodically through both classroom-based training and e-learning platforms. During 2025, a total of 17,561 (seventeen thousand five hundred and sixty-one) employees participated in AML, CFT & CPFWMD training programs, including online training delivered through the Learning on the Go (LoG) application.

AML Training

9. **Reporting and Submission of Data to Regulators/Law Enforcement**
   Reporting to the Financial Transaction Reports and Analysis Center (PPATK) regarding the implementation of AML, CFT & CPFWMD is carried out by the AML unit at the head office as follows:

Reporting Data to PPATK in 2023-2025



NUMBER OF CORRESPONDENCE WITH REGULATORS IN 2025

Agency	Number of Data Requests (Letters)
PPATK/BNN/KPK/OJK/POLRI	1,146
Investigation	21

10. **Improvement Initiatives Undertaken in 2025**
    In 2025, to improve the implementation of the AML, CFT & CPFWMD program, the AML unit implemented the following initiatives:
    a. Already developing a dashboard for transaction analysis and identifying potential suspicious financial transactions using artificial intelligence.
    b. Already improving parameters for identifying fraudulent transactions and online gambling.
    c. Already adjusting the AML, PPT, and PPPSPM training modules through a mobile application.
    d. Already preparing the Sharia Business Unit (SBU) spin-off plan, including establishing the AML SBU organizational structure, drafting policies and procedures, developing systems and reporting, and others.
    e. Already aligning AML, CFT & CPFWMD policies/procedures with applicable regulations.
    f. Already conducting an assessment of the implementation of AML, CFT & CPFWMD at the business unit/branch office level, as well as subsidiaries (CNAF & CNS) that pose higher risks.
    g. Already refining the Institutional Risk Assessment (IRA) calculation methodology related to the financing of weapons of mass destruction proliferation.
    h. Already adjusting the AML, CFT & CPFWMD training modules specifically for front-line personnel through a mobile application.
    i. Developing the AMELIA application to administer and record all letters from regulators and APGAKUM.

AML, CFT, CPFWMD PLAN 2026

CIMB Niaga has prepared a work plan for 2026 to support the implementation of AML, CFT, and CPFWMD as follows:

a. Enhancement of the AML solution system over time to improve the monitoring process for customer transactions and the completeness of customer data.
b. Continuing preparations for the spin-off of the SBU, including finalizing policies and procedures and registering with regulators to fulfill reporting obligations related to the AML, CFT, and CPFWMD program.
c. Aligning AML, CFT & CPFWMD policies/procedures to ensure they remain in line with applicable regulations and CIMB Group policies.
d. Developing communication and education channels related to the implementation of the AML, CFT & CPFWMD programs through podcasts.
e. Conducting assessments and alignment processes for the implementation of AML, CFT & CPFWMD bankwide (business units/branches) and conglomerates (subsidiaries), taking into account the latest National Risk Assessment (NRA) and Sectoral Risk Assessment (SRA) issued by regulators.
f. Continuing the development of the AMELIA application to administer and record all letters from regulators and APGAKUM.

Public Accountant

POLICY FOR APPOINTMENT OF PUBLIC ACCOUNTANT

The Bank has appointed Jimmy Pangestu, S.E., CPA, and the Public Accounting Firm Rintis, Jumadi, Rianto & Rekan, a member firm of the PricewaterhouseCoopers Global Network registered with the OJK, as the Public Accountant (PA) and Public Accounting Firm (PAF) to conduct the audit of the Consolidated Financial Statements for the 2025 financial year. This appointment is in accordance with the OJK Regulation (POJK) No. 18 of 2025 regarding Transparency and Publication of Bank Reports and POJK No. 9 of 2023 regarding the Use of Public Accountant and Public Accounting Firm Services in Financial Services Activities. This decision was made through the Annual General Meeting of Shareholders (AGMS) on 14 April 2025, based on the recommendation of the Board of Commissioners (BOC) and the Audit Committee.

TENURE OF THE PUBLIC ACCOUNTANT AND PUBLIC ACCOUNTING FIRM

CIMB Niaga complies with the provisions of POJK No. 9 of 2023, which, among others, stipulate that the engagement of the same PA is limited to a maximum of seven years cumulatively. Meanwhile, the continuation of the engagement of the PAF is determined based on the Audit Committee's evaluation of potential risks that may arise if the Bank engages the same PAF consecutively over a long period.

In 2025, the appointment of PA Jimmy Pangestu, S.E., CPA, was the third of such appointments following the change from the previous PA, with the the PAF Rintis, Jumadi, Rianto & Rekan (a member firm of the PricewaterhouseCoopers Global Network) which has obtained a Registration Certificate from the OJK through letter No. STTD.KAP-22/PM.021/2024 dated 27 May 2024.

EFFECTIVENESS OF AUDIT IMPLEMENTATION BY PUBLIC ACCOUNTANT

The Audit Committee maintains active communication with the appointed PA and/or PAF before the audit process begins, to discuss various matters that become the focus of the Committee's monitoring. Upon completion, the Audit Committee evaluates the quality and effectiveness of the audit process, and submit the results to the OJK in accordance with applicable regulations.

SUPERVISION AND COMMUNICATION BETWEEN PUBLIC ACCOUNTANT AND THE BANK

The PA shall communicate the audit methodology plan and sample for the Bank's Financial Statements to the Audit Committee and Internal Audit Unit (IA). The Audit Committee and IA then perform continuous oversight functions to ensure seamless external audit work in accordance with applicable regulations with due consideration of audit process quality.

Discussions on the oversight and monitoring of the PA's and/or the PAF's performance are conducted in Audit Committee meetings attended by IA and the relevant Directors. To ensure comprehensive and optimal audit results, the meeting also discussed the follow-up of audit findings identified by the PA and/or the PAF.

OPINION OF THE PUBLIC ACCOUNTING FIRM

The PAF Rintis, Jumadi, Rianto & Rekan (a member firm of the PricewaterhouseCoopers Global Network) has shown an independent, competent, professional, and objective audit work in accordance with the Professional Standards of Public Accountants. CIMB Niaga received an opinion stating that "the Consolidated Financial Statements is presented fairly, in all material respects, the consolidated financial position of PT Bank CIMB Niaga Tbk and its Subsidiaries as of 31 December 2025, and its consolidated financial performance and consolidated cash flows for the year then ended, in accordance with Financial Accounting Standards in Indonesia."

NAMES, PERIODS, AND FEES FOR PUBLIC ACCOUNTING FIRM AND PUBLIC ACCOUNTANTS WHO CONDUCTING THE AUDIT OF THE BANK'S ANNUAL FINANCIAL STATEMENTS IN THE THE LAST 5 (FIVE) YEARS

Year	Public Accountant Firm	Public Accountant (Partner in charge)	PAF Period	PA Period	Fee* (excluding Tax)	PAF License
2025	**KAP Rintis, Jumadi, Rianto & Rekan**	**Jimmy Pangestu, S.E., CPA**	**2**	**3**	**Rp11,946,390,260**	**KEP-315/KM.1/2024**
2024	KAP Rintis, Jumadi, Rianto & Rekan	Jimmy Pangestu, S.E., CPA			Rp11,107,875,250	KEP-315/KM.1/2024
2023	KAP Tanudiredja, Wibisana, Rintis & Rekan	Jimmy Pangestu, S.E., CPA	9		Rp11,000,000,000	KEP-241/KM.1/2015
2022	KAP Tanudiredja, Wibisana, Rintis & Rekan	Drs. Irhoan Tanudiredja, CPA		3	Rp10,226,700,000	KEP-241/KM.1/2015
2021	KAP Tanudiredja, Wibisana, Rintis & Rekan	Drs. Irhoan Tanudiredja, CPA			Rp9,880,000,000	KEP-241/KM.1/2015

* The audit fee includes the audit fees of the Subsidiaries.

OTHER SERVICES PROVIDED BY THE PUBLIC ACCOUNTING FIRM AND PUBLIC ACCOUNTANT OTHER THAN THE AUDIT ON THE LAST ANNUAL FINANCIAL STATEMENTS (NON-AUDIT FEES) IN 2025

In 2025, the PAF Rintis, Jumadi, Rianto & Rekan (a member firm of the PricewaterhouseCoopers Global Network) provided non-audit services to CIMB Niaga and its Subsidiaries regarding Assurance Services on Proforma Financial Information of the Sharia Business Unit of PT Bank CIMB Niaga Tbk for the year ending 31 December 2024 amounting to Rp1,300,000,000 (one billion three hundred million Rupiah), Assurance Services on Selected Sustainability Information in the Sustainability Report of PT Bank CIMB Niaga Tbk and Subsidiaries for the period ending 31 December 2025 amounting to Rp760,000,000 (seven hundred sixty million Rupiah), and Non-Audit Assurance Engagement (NAAE) on the Net Adjusted Working Capital (NAWC) to PT CIMB Niaga Sekuritas amounting to Rp70,000,000 (seventy million Rupiah).

Risk Management System

OVERVIEW OF THE RISK MANAGEMENT SYSTEM IMPLEMENTED BY CIMB NIAGA

CIMB Niaga embeds risk management as an integral part of its organizational culture and as the foundation of every decision-making process. This is reflected in the implementation of the three lines of defense philosophy, which synergizes all risk management activities from risk identification, assessment, and control to reporting to Senior Management, as well as ongoing oversight by the Board of Directors and the Board of Commissioners.

The implementation of the risk management system at CIMB Niaga is guided by the Enterprise Wide Risk Management (EWRM) framework. The EWRM framework serves as the basis for a proactive and forward-looking risk management approach, enabling the Bank to support sound and sustainable business growth, maximize shareholder value, and optimize overall capital management in accordance with prudential principles and a risk-based approach.

Furthermore, the EWRM framework is designed to ensure that all of CIMB Niaga's business targets and plans can be achieved without compromising prudential principles, while maintaining strong financial performance, regulatory compliance, and the strength of the Bank's franchise and brand value. Through the EWRM framework, CIMB Niaga manages risks in an integrated manner and aligns its risk appetite with its business strategy. The key components of the EWRM framework include the following:

1. **Risk Culture**
   Risk culture reflects the awareness, attitudes, and behaviors of employees toward risk and risk management within the Bank. The implementation of risk management is embedded in the three lines of defense philosophy, whereby risks are managed at the point of risk-taking to ensure clear accountability for risks across the organization, with the Risk Management Unit (RMU) acting as an enabler for business units. These efforts are expected to continuously strengthen the Bank's risk culture.

2. **Governance**
   The Bank's risk governance structure, through various risk committees, is designed to strengthen the four-eyes principle, independence, and transparency across all risk management processes, thereby ensuring the consistent and effective implementation of the EWRM framework.

3. **Risk Appetite**
   Risk Appetite represents the types and levels of risk that the Bank is willing to accept in pursuing its strategic and business objectives, as outlined in the Risk Appetite Statement (RAS). The RAS is supported by indicators and thresholds (Red–Amber–Green), which provide management with a clear view of the Bank's risk profile and enable timely corrective actions when necessary. The Risk Appetite is established and managed under a sound governance framework with clearly defined roles and responsibilities for all relevant functions and organizational units.

4. **Risk Management Process**
   The risk management process forms part of the Bank's day-to-day activities and is designed to ensure that risks are properly considered, assessed, and addressed. This process encompasses business planning, risk identification and assessment, risk measurement, risk management and control, as well as risk monitoring and reporting.

5. **Risk Management Infrastructure**
   An effective risk management infrastructure is essential for the successful implementation of EWRM. The infrastructure supporting the risk management process comprises three key components: policies, methodologies and procedures; Human Resources (HR); and technology and data.

CIMB Niaga conducts its risk management processes through the RMU, which operates independently from business units. RMU is responsible for designing and implementing a comprehensive risk management framework covering risk identification, measurement, monitoring, and control, along with the delivery of risk level reports and the strengthening of internal control systems. RMU also coordinates and disseminates all risk management processes throughout the Bank to ensure the risk management practices are applied consistently, integrated thoroughly, and aligned with prudential principles.

A comprehensive explanation of the Bank's risk management implementation is explained in more detail in the Risk Management Chapter of this Annual Report.

RISK MANAGEMENT UNIT

STRUCTURE AND ORGANIZATIONAL POSITION OF THE RISK MANAGEMENT

The structure of the RMU comprises several Centers of Excellence (CoEs), each led by a Senior Executive Officer and reporting to the Risk Management Director. Details on the structure of the Bank's Risk Management Unit are presented in the Risk Management chapter of this Annual Report.

PROFILE AND CERTIFICATION OF RISK MANAGEMENT WORK UNIT LEADERS

Name	Certification
Koei Hwei Lien Head of Retail Credit Risk Management	Level 6 Risk Management Certification
Julius Wiantara Tjhioe Head of Operational Risk Management (ORM)	Level 6 Risk Management Certification
Diva Mahdi Head of Market Risk Management & Model Validation	Level 6 Risk Management Certification
Wahdinie Musmar Head of Non-Retail Credit Policy and Assurance Testing	Level 6 Risk Management Certification
Sandi Maruto Head of ALM Risk	• Certified Financial Risk Manager (FRM) • Level 6 Risk Management Certification
Tjahjadi Yapeter Head of Non-Retail Credit Risk Management	Level 6 Risk Management Certification
Jemy Kristian Soegiarto Head of Risk Analytics, Infrastructure & Sharia	• Certified Financial Risk Manager (FRM) • Level 6 Risk Management Certification
Dwi Novi Kusumawati Head of Anti Fraud Management	Level 5 Risk Management Certification

The complete profile of the Head of the Risk Management Unit is presented in the Senior Executive Profile.

DUTIES AND RESPONSIBILITIES OF THE RISK MANAGEMENT UNIT

1. Monitor the implementation of risk management strategies recommended by Risk Management Committee (RMC) and approved by the BOD.
2. Provide input to the BOD, including in the development of Risk Management Policies.
3. Monitor the overall risk position or exposure, for each risk type and each type of functional activity.
4. Conduct stress testing to identify the impact of significant changes in external conditions on performance, liquidity, and capital.
5. Conduct periodic reviews of the risk management process.
6. Perform reviews on proposals for new activities and/or products submitted or developed by related units. The review focuses primarily on the Bank's ability to carry out new activities and/or products, including the systems and procedures used and their impact on overall risk exposures.
7. Provide recommendations related to the amount or maximum risk exposure that the Bank can take, to the Operational units (Risk Taking Unit) and the RMC, in accordance with their respective authorities.
8. Evaluate the accuracy of the model and the validity of the data used in risk measurement, in the event that the Bank uses a risk model for internal purposes.
9. Prepare and submit risk profile reports to the BOD, RMC, and Sharia Supervisory Board (for Sharia Business Unit Risk Profiles) on a regular basis.
10. Monitor the implementation of risk management policies, including developing procedures for identifying, measurement, monitoring, and risks control.
11. Review proposed new strategic business lines that have a significant impact the Financial Conglomerate's risk exposure.
12. Conduct independent reviews of the credit underwriting process, including post-mortem reviews.
13. Serve as the Integrated Risk Management Work Unit in implementing Integrated Risk Management.
14. Provide feedback to Integrated Risk Management Committee regarding the formulation and refinement of the Integrated Risk Management Policy.
15. Prepare and submit Integrated Risk Profile reports on a regular basis to Integrated Risk Management Committee.
16. Provide information to the Integrated Risk Management Committee regarding issues that needs to be follow-up related to the evaluation results of Integrated Risk Management implementation.
17. Review methodology of the Bank's risk management framework in accordance with current best practices as well as efforts to align risk management implementation in its subsidiaries.

COMPETENCY DEVELOPMENT AND PROFESSIONAL CERTIFICATION PROGRAMS FOR RISK MANAGEMENT UNIT PERSONNEL

In 2025, the RMU supported by 227 (two hundred and twenty seven) personnel. RMU heads and personnel attended various training programs throughout 2025 to develop and enhance the competency of RMU members, including:

No	Name of Training/Workshop/Conference/Seminar	Organizer	Time and Place
1	Credit Academy	Internal Bank, Moody's, Alta Perfecto, Indonesian Institute Management	January - December Jakarta, West Java & Online
2	Financial Analyst Academy	Binus School	September & October Jakarta
3	Artificial Inteligence, Cyber Security, and Digitalization	Amazon Web Service, Ensign Infosecurity, Intellectual Business Community, Monash University, Global Edu, Microsoft Indonesia	January - December Jakarta & Online
4	Risk Management Certification	Internal Bank, Rahardja Duta Solusindo, Banking Strategic Learning	January - December Jakarta & Online
5	Climate Risk Awareness and Sustainability Finance	Sustainability Finance Institute Asia, Internal Bank, Otoritas Jasa Keuangan (OJK), Oliver Wyman	January, April, May, June, July, and September Jakarta, Kuala Lumpur & Online
6	Overview of IFRS9 and Reporting	PriceWaterhouseCoopers, Ernest and Young	March & May Jakarta & Online
7	Sharia Business Strategy 2025 – Execution to Result	Gaphura, Kementrian Agama	February Jakarta
8	Leadership Development Program	Internal Bank, MBS Management Development, Momenta, School of Business & Management ITB Jakarta, IMD Singapore, Asia School of Business, Daily Meaning	January – November Jakarta, West Java, Malaysia, Switzerland, Estonia, Online
9	Anti Fraud & Anti Bribery Awareness	TUV Nord, British Standards Institution, ACFE Indonesia Chapter, Lembaga Pengembangan Fraud Auditing (LPFA)	May, June, August, November Jakarta, Bandung, Yogyakarta & Online

RISK MANAGEMENT PROFESSIONAL CERTIFICATION

The number of Bank employees who have obtained Risk Management Certification is as follows:

Level	Certification Required (Had no previous license or require level adjustments)		Recertification/Equivalency									
			Already Recertified (2025)					Has Not Been Recertified (Target in 2026)				
	Passed (2025)	Not Yet Passed (Target 2026)	Level 1	Level 2	Level 3	Level 4	Level 5	Level 1	Level 2	Level 3	Level 4	Level 5
Level 4	315	75	849	-	-	-	-	510	-	-	-	-
Level 5	30	10	-	519	50	-	-	-	221	6	-	-
Level 6	1	-	-	-	-	1	-	-	-	-	4	-
Level 7	2	-	-	-	-	-	1	-	-	-	-	-
Total	**348**	**85**	**849**	**519**	**50**	**1**	**1**	**510**	**221**	**6**	**4**	**0**

ASSESSMENT OF THE BOARD OF DIRECTORS ON THE PERFORMANCE OF THE RISK MANAGEMENT UNIT

The RMU performs periodic reviews, evaluations, and assessments to monitor the performance effectiveness. The BOD's assessment of RMU's performance is a crucial element in ensuring an optimum risk management functions. This performance assessment is reflected, among other, through asset quality indicators, the level of losses due to operational risks, and various risk management strengthening initiatives that has been taken.

Several assessment indicators remained at a level that can be managed by the Bank, reflecting a strong performance by RMU. Key risks, such as Credit Risk, Liquidity Risk, Market Risk, and Operational Risk, remained within the Bank's established risk appetite.

Overall, the risk assessment indicators remained at a level that is well-manageable by the Bank, reflecting the effectiveness of the RMU's performance throughout 2025. The key risks faced by CIMB Niaga also remain within the established risk appetite limits, demonstrating consistent and measurable risk control.

This achievement aligns with the completion of various strategic initiatives, including improving asset quality, implementing operational practices aligned with best practices, optimal capital management, and developing advanced analysis and digitalization initiatives that strengthen the Bank's risk management process.

A more detailed discussion of the risk management focus in 2025 can be found in the Risk Management Chapter of this Annual Report.

RISK MANAGEMENT

The risk management process at CIMB Niaga begins with the business planning stage, which ensures the Bank's operational direction remains aligned with the risk appetite established by the BOD. The next stage is risk identification, which aims to uncover material risks in each product and activity. The results of this identification are then measured to provide the Bank with a clear picture of the level of risk faced. Based on the measurement results, the Bank determine its risk management decisions, whether to take, avoid, transfer, or manage the risks by considering potential impacts as well as the costs and benefits of the Bank's products or activities.

Furthermore, as part of risk management, CIMB Niaga ensures a reporting and review process for the effectiveness of the Bank's risk management system. The Bank also consistently strives to implement a risk management process based on prudent principles and to establish a risk culture, risk management infrastructure, and good corporate governance.

Based on OJK Regulation (POJK) No. 17/POJK.03/2014, the CIMB Indonesia Financial Conglomerate faces 9 (nine) types of integrated risks: credit risk, market risk, liquidity risk, operational risk, strategic risk, reputation risk, legal risk, compliance risk, and intragroup transaction risk. Specifically, for the Sharia Business Unit, there are 2 (two) additional types of risk, they are investment risk and return risk.

A more detailed discussion of the types and efforts of the Bank in managing risks can be found in the Risk Management Chapter of this Annual Report.

STATEMENT BY THE BOARD OF DIRECTORS AND/OR BOARD OF COMMISSIONERS OR AUDIT COMMITTEE ON THE ADEQUACY OF THE RISK MANAGEMENT SYSTEM

The BOD and BOC declare that CIMB Niaga has an effective and adequate internal control system in managing the risks faced by the Bank throughout 2025. The risks remain within the established tolerance levels (risk appetite) to support the achievement of the Bank's objectives, as reflected in effective and eficient operations, the delivery of accurate and reliable financial reporting, the safeguarding of the Bank assets, and compliance with applicable laws and regulations.

RESULTS OF EVALUATIONS ON RISK MANAGEMENT SYSTEM EFFECTIVENESS

The evaluation results of the Bank's risk management system in 2025 indicate that the system has been operating well and effective. All decisions made by the committee have been well documented. The BOC also evaluates the implementation of the risk management strategy through the Risk Oversight Committee (ROC). A more detailed explanation can be found in the ROC section.

In 2025, the regulators responded positively to the Bank's risk management process, as reflected in the Bank's Sound Level rating, which was deemed Sound, which aligns with the Bank's self-assessment. In addition to the RMC, CIMB Niaga also has several other risk management Executive Committees whose functions include discussing specific risks in greater depth, such as the Asset Liability Committee (ALCO), Operational Risk Committee (ORC), Credit Policy Committee (CPC), and Executive Credit Committee (ECC).

Internal Control System

CIMB Niaga recognizes that the Internal Control System (ICS) is a fundamental pillar in safeguarding business continuity, protecting the Company's assets, and ensuring compliance with applicable laws and regulations. CIMB Niaga's ICS is comprehensively designed with reference to the Committee of Sponsoring Organizations of the Treadway Commission (COSO) framework as well as prevailing Financial Services Authority (OJK) regulations applicable to the banking industry in Indonesia. The ICS comprises a structured set of policies, procedures, and processes covering segregation of duties, management oversight, risk identification, control activities, information systems, and ongoing monitoring.

The ICS functions as a critical control mechanism in the Bank's overall governance and serves as a reference for all business units to ensure operations remain sound, secure, and within controlled parameters. Its implementation involves the Board of Commissioners (BOC), the Board of Directors (BOD), Management, and all employees, providing reasonable assurance over the achievement of control objectives.

Furthermore, the ICS contributes to mitigating the risk of financial losses, irregularities—including fraud—and breaches of prudential principles, while enhancing organizational effectiveness and cost efficiency across all operational lines. The effective implementation of the ICS also supports the achievement of the Bank's vision and mission, enhances stakeholder value, and minimizes potential losses.

BASIS OF IMPLEMENTATION

CIMB Niaga's ICS is implemented in accordance with OJK Circular Letter No. 35/SEOJK.03/2017 regarding Guidelines for Standard Internal Control Systems for Commercial Banks.

OBJECTIVE OF INTERNAL CONTROL SYSTEM IMPLEMENTATION

The objectives of the Bank's ICS include:

1. **Compliance Objective**
   To ensure that all banking activities are conducted in full compliance with applicable laws and regulations issued by the Government, Banking Supervisory Authorities, Capital Market Regulators, as well as internal policies and procedures.

2. **Information Objective**
   To provide accurate, complete, timely, and relevant information required for sound and accountable decision-making, encompassing both financial and non-financial reporting for internal and external stakeholders.

3. **Operational Objective**
   To enhance the effectiveness and efficiency of asset utilization and other resources, while safeguarding the Bank against potential losses, including those arising from fraud events.

4. **Risk Culture Objective**
   To enable early identification of weaknesses and deviations, and to continuously reassess the appropriateness of internal policies and procedures.

IMPLEMENTATION OF INTERNAL CONTROL SYSTEM, FINANCIAL AND OPERATIONAL AND CONFORMITY WITH THE COSO - INTERNAL CONTROL INTEGRATED FRAMEWORK

FINANCIAL AND OPERATIONAL CONTROL

The Bank implements two primary aspects of the ICS, namely operational controls and financial controls, including compliance with applicable laws and regulations. Operational controls include, among others:

1. Review by the BOD by requesting the explanations and operational performance reports to detect control weaknesses, financial misstatements, or irregularities, including fraud.
2. Conduct review on risk assessments (risk profile reports) prepared by the Risk Management Unit (RMU), as well as analysing operational data by the Internal Audit Unit (IA).
3. Conduct review on the realization of work plans and budgets.
4. Controls over information technology, including data center operations and application systems.
5. Comprehensive documentation of all policies, procedures, and operational instructions.

The Bank's financial control framework encompasses the following measures:

1. Segregation of duties is implemented to ensure that no individual, in their respective role, has the opportunity to both commit and conceal errors or fraud in the performance of their duties.

2. Periodic updates of all policies, procedures, and operational instructions to reflect current operations and ensure compliance with prevailing regulations and accounting standards.
3. Authorization over fund disbursements and expenditures.
4. Control over customer accounts and Bank accounts.
5. Control over accounting and bookkeeping transactions.
6. Control over physical assets, including asset safeguarding, record-keeping and documentation, and restricted access to application systems.

CONFORMITY OF INTERNAL CONTROL WITH THE COSO FRAMEWORK

CIMB Niaga's internal control framework refers to the COSO – Internal Control Integrated Framework, which ensures the adequacy of controls over operational and financial activities, financial reporting reliability, operational effectiveness and efficiency, and compliance with applicable laws and regulations. The COSO framework comprises 5 (five) integrated components such as Control Environment, Risk Assessment, Control Activities, Information and Communication, and Monitoring.

CIMB Niaga also adopts the Three Lines Model, which represents the practical implementation of control strategies within the COSO-based oversight system, as further elaborated in the Risk Management chapter of this Annual Report. In 2025, CIMB Niaga implemented its ICS in alignment with the COSO framework as follows:

Internal Control Elements based on COSO	ICS Implementation at CIMB Niaga
Control Environment and Risk Culture The control environment is the basis of all internal control components. It encompasses factors such as integrity, ethical values, and the competence of individuals and entities, management philosophy and operating style, how the management assigns authority and responsibility as well as organizes and develops its people, attention and direction provided by the BOC.	The Bank continuously strengthens its control environment by instilling a strong culture of integrity and ethical conduct across all levels of the organization. This commitment is reinforced through the enhancement of the Bank's Code of Ethics and the implementation of a Whistleblowing System policy, which provides a secure channel for employees to report violations. The BOC, through its established committees, conducts periodic reviews of the control environment. Through the Audit Committee, the BOC actively oversees the effectiveness of internal controls to ensure that management conducts operations in accordance with prudential principles.
Risk Assessment Risk assessment refers to the mechanisms designed to identify, analyze, and manage risks associated with the various activities in which the organization operates.	The BOD has established procedures to anticipate, identify, and respond to events and constraints that may affect the achievement of the Bank's objectives. The BOC, through the Risk Monitoring Committee, ensures that the BOD has implemented effective risk management practices. To ensure that the Bank remains "In Control," throughout 2025, the Bank regularly updated its risk assessment and identification processes in line with the increasing complexity of its business activities. Each business unit acts as the first line in identifying risks, which are overseen by the RMU to ensure appropriate and targeted mitigation, and subsequently validated by the IA.
Control Activities Control activities represent the implementation of management-established policies and procedures designed to help ensure that organizational objectives are achieved.	Policies and procedures for business units and supporting units have been established and approved by the BOD. These policies are periodically updated by the respective business and support units and reviewed by the RMU. The Bank applies the Four-Eyes Principle and strict Segregation of Duties to prevent fraud and human error. All material transactions are subject to tiered authorization processes in accordance with established approval limits. In parallel, the Bank continues to enhance the digitalization of its control systems to enable real-time transaction monitoring. The Compliance Unit is responsible for disseminating applicable banking regulations, conducting compliance testing on new internal policies as well as proposed new products or activities, implementing Anti-Money Laundering (AML) and Counter-Terrorism Financing (CTF) programs, and monitoring compliance through designated officers within other work units. These activities are verified by independent units operating within the second or third lines. The Compliance Unit submits periodic compliance reports to the BOC, the BOD, and the Regulator. Bank officers regularly review the existence and effectiveness of controls, ensure appropriate segregation of duties, conduct routine verification of data accuracy, and maintain and test emergency and contingency response plans.

Internal Control Elements based on COSO	ICS Implementation at CIMB Niaga
Information and Communication Information and communication comprise systems and processes that enable individuals and entities to obtain and share the information necessary to carry out, manage, and control operations effectively.	Procedures for data collection and technology information are in place to produce reports on business activities, financial condition, risk management implementation, and regulatory compliance, thereby supporting the duties of the BOD and the BOC. The reliability of financial reporting is supported by robust information technology infrastructure with adequate security standards. The Bank ensures that information provided to stakeholders is accurate and timely. Internal communication channels are maintained to ensure that control policies are clearly understood and consistently implemented across all organizational levels.
Monitoring and Continuous Evaluation ICS implementation must be monitored to ensure its effectiveness.	The BOD, Bank Executives, and the IA conduct continuous monitoring of the overall effectiveness of the ICS. Monitoring of key risks is prioritized and integrated into daily activities, including periodic evaluations. The BOD and Bank Executives demonstrate strong commitment by consistently following up on monitoring results and recommendations issued by the IA. Throughout 2025, the IA conducted risk-based audits and ensured that all audit findings were consistently followed up by management. The results of these evaluations were also regularly reviewed by the Audit Committee to ensure continuous improvement of the Bank's ICS.

EVALUATION ON THE EFFECTIVENESS OF INTERNAL CONTROL

In overseeing the implementation of the Bank's ICS, the BOC is supported by the Audit Committee in evaluating the effectiveness of internal controls. In 2025, this evaluation concluded that the Bank's ICS remains aligned with established control principles and overall, continues to demonstrate a sound and effective level of internal control.

The BOD also received reports relating to the adequacy of internal controls, and appropriate follow-up actions were implemented to mitigate identified risks. These reports were further communicated to the BOC through the Audit Committee.

STATEMENT OF THE BOARD OF DIRECTORS AND/OR THE BOARD OF COMMISSIONERS REGARDING THE ADEQUACY OF THE INTERNAL CONTROL SYSTEM

Throughout 2025, the BOD and the BOC reaffirmed that CIMB Niaga maintains an effective and adequate ICS to manage the risks faced by the Bank. Such risks are consistently maintained within the Bank's defined risk appetite in support of the achievement of its strategic objectives. The effectiveness of the ICS is evidenced by efficient operations, accurate and reliable financial reporting, robust safeguarding of assets, and full compliance with applicable laws and regulatory requirements.

Important Cases

NUMBER OF CASES FACED BY THE BANK

CIMB Niaga encountered several important cases in 2025, comprising civil, criminal, and tax matters. In civil cases, the Bank acted as the Defendant, while in criminal cases, the Bank was reported as the Respondent/Reported Party. The details are as follows (excluding Sharia cases, which are disclosed separately in the Sharia Business Unit Governance Report):

Legal Cases	Total					
	Civil		Criminal		Tax	
	2025	2024	**2025**	2024	**2025**	2024
Number of Cases Faced	**254**	**214**	**33**	**14**	**20**	**20**
Settled Cases (Final and Legally Binding)	**97**	80	**7**	3	**4**	2
Cases in Settlement Process (as of December)	**157**	134	**26**	11	**16**	18

IMPORTANT CASES ENCOUNTERED BY THE BANK

Throughout 2025, several civil legal cases with claim values exceeding Rp10 billion, along with the Bank's associated quantitative risk exposure, are presented as follows:

No	Cases	Case Subject	Case Status	Risk faced by the Bank	Efforts of the Bank's Management	Case Value
1.	Case No.359/ Pdt.G/2019/PN.JKT. SEL between IH (Plaintiff I) IRMAS (Plaintiff II) and Bank (Defendant I)	The debtor defaulted and subsequently filed a lawsuit seeking the cancellation of the auction.	At the cassation level at the Supreme Court of the Republic of Indonesia.	Payment of compensation in the amount of the claim value.	The Bank was declared the prevailing party at the District Court, and the decision was upheld by the High Court. The plaintiff subsequently filed a cassation appeal. Currently, the Bank is undergoing the cassation process and will pursue all appropriate legal measures to support its position.	Material: Rp110,000,000,000 Immaterials: Rp100,000,000,000
2.	Case No. 131/ Pdt.G/2021/ PN.Skt between SBH (Plaintiff I), LA (Plaintiff II) and Bank (Defendant I)	The plaintiff alleged that the Bank had committed intimidation against the plaintiff in relation to the vacating of the collateral object to be executed.	At the cassation level at the Supreme Court of the Republic of Indonesia.	Payment of compensation in the amount of the claim value jointly with the other defendants.	The Bank was declared the prevailing party at the District Court, which decision was upheld at the High Court, and the Bank also prevailed at the cassation and judicial review levels at the Supreme Court.	Material: Rp20,000,000,000 Immaterial: Rp20,000,000,000
3.	Case No. 308/ Pdt.G/2021/PN.Jkt. Cell between CP (Plaintiff) and Bank (Defendant VI)	A lawsuit filed by a third party regarding the cessie carried out by the Bank.	At the High Court level.	Payment of compensation in the amount of the claim value jointly with the other defendants	The Bank was declared the prevailing party at the District Court, and the plaintiff has filed an appeal. Currently, the Bank is undergoing the appeal process and will pursue all appropriate legal measures to support its position.	Material: Rp7,823,907,261 USD1,893,450 Immaterial: Rp5,000,000,000
4.	Case No. 783/ Pdt.G/2021/PN.Jkt. Brt between DS (Plaintiff) and Bank (Defendant II)	A lawsuit regarding the cancellation of the credit agreement and the auction of the collateral object.	At the cassation level at the Supreme Court of the Republic of Indonesia.	Pay compensation in the amount of the claim value.	The Bank was declared the prevailing party at the District Court but lost at the High Court level. The Bank subsequently filed a cassation appeal and was declared the prevailing party at the cassation stage.	Material: Rp406,888,957,188.5 USD22,877,290.91 Immaterial: Rp200,000,000,000
5.	Case No. 755/ Pdt.G/2022/PN.Jkt. Sel between MK (Plaintiff I) HPT (Plaintiff II) IT (Plaintiff III) HH (Plaintiff IV) and Bank (Defendant VIII)	An Unlawful Act claim filed by the Plaintiffs, who are the heirs of the former owner of the object that had previously been pledged as collateral by the former debtor, even though the loan had already been fully settled.	At the District Court level.	There is no risk/ impact faced by the Bank because the material and immaterial claims are not directed against the Bank.	The Bank was declared the prevailing party at the District Courtand has filed an appeal with the High Court. The Bank is currently awaiting High Court's decision.	Material: Rp28,760,000,000 Immaterial: Rp50,000,000,000
6.	Case No. 206/ Pdt.G/2020/PN.Dpk between MAK (Plaintiff) and Bank (Defendant V)	The Plaintiffs filed a claim asserting that the transfer of ownership of the collateral object from the Plaintiffs to Defendant I is null and void by operation of law, and therefore the collateral object currently pledged to the Bank is also null and void by operation of law.	At the judicial review level at the Supreme Court of the Republic of Indonesia.	Pay compensation in the amount of the claim value jointly with the other defendants.	The Bank was declared the losing party at the District Court, however, at the appeal stage before the High Court, as well as at the cassation and judicial review stages before the Supreme Court, the Bank was declared the prevailing party.	Material: Rp22,764,520,000 Immaterial: -
7.	Case No. 541/ Pdt.G/2024/PN.Jkt. Sel between GGBP (Plaintiff) and Bank (Defendant)	Unlawful Act.	At the District Court level.	Pay compensation in the amount of the claim value.	The Bank was declared the prevailing party at the District Court, and the Bank is currently monitoring whether the Plaintiff will pursue any further legal remedies.	Material: Rp34,735,335,377.29 Immaterial: Rp90,852,000,000

No	Cases	Case Subject	Case Status	Risk faced by the Bank	Efforts of the Bank's Management	Case Value
8.	Case No. 103/ Pdt.G/2025/PN Dpk. Dpk between AK (Plaintiff) and Bank (Defendant IV)	An unlawful act claim filed by the Plaintiff on the grounds that the transfer of rights to three Certificates to the Defendant was carried out unlawfully without the Plaintiff's knowledge or consent.	At the District Court level.	Pay compensation in the amount of the claim value jointly with the other defendants.	The bank received a copy of the decision from the District Court regarding the withdrawal of the lawsuit.	Rp25,713,212,500
9.	Case No. 332/ Pdt.G/2025/PN.Jkt. Tim between DJ (Plaintiff) and Bank (Defendant)	The Plaintiff requested that the auction conducted by the Bank be declared null and void by operation of law.	At the District Court level.	Pay compensation in the amount of the claim value.	Currently, the Bank is in the trial process at the District Court and the Bank will pursue all appropriate legal measures to support its position.	Material: Rp20,000,000,000 Immaterial: Rp1,000,000,000
10.	Case No. 409/ Pdt.G/2025/PN.Jkt. Pst between GGBP (Plaintiff) and Bank (Defendant)	Unlawful Act.	At the District Court level.	Pay compensation in the amount of the claim value.	Currently, the Bank is in the trial process at the District Court and the Bank will pursue all appropriate legal measures to support its position.	Material: Rp34,735,335,377.29 Immaterial: Rp96,052,000,000

LEGAL ISSUES FACING INCUMBENT MEMBERS OF THE BOARD OF COMMISSIONERS, THE SHARIA SUPERVISORY BOARD AND BOARD OF DIRECTORS OF THE BANK

In 2025, none of the members of the Board of Commissioners (BOC), Sharia Supervisory Board (SSB), and Board of Directors (BOD) of the Bank currently in office were implicated in or involved in any civil and/or criminal cases and/or disputes.

IMPORTANT CASES ENCOUNTERED BY SUBSIDIARIES

In 2025, the legal issues encountered by the Subsidiaries, consisting of civil, criminal, and tax cases, are presented in the table below:

Subsidiaries	Legal Cases	Total					
		Civil		Criminal		Tax	
		2025	2024	**2025**	2024	**2025**	2024
CIMB Niaga Auto Finance (CNAF)	**Number of Cases Faced**	**42**	**19**	**-**	**2**	**-**	**-**
	Settled Cases (Final and Legally Binding)	17	9	-	1	-	-
	Cases in Settlement Process (as of December)	25	10	-	1	-	-
CIMB Niaga Sekuritas (CNS)	**Number of Cases Faced**	**-**	**-**	**-**	**-**	**-**	**-**
	Settled Cases (Final and Legally Binding)	-	-	-	-	-	-
	Cases in Settlement Process (as of December)	-	-	-	-	-	-

IMPORTANT CASES ENCOUNTERED BY INCUMBENT MEMBERS OF THE BOARD OF COMMISSIONERS AND BOARD OF DIRECTORS OF SUBSIDIARIES

Throughout 2025, none of the members of the BOC and the BOD of the Subsidiaries currently in office was implicated or involved in any civil and/or criminal cases and/or disputes.

IMPACT OF LEGAL ISSUES ON BANK AND ITS SUBSIDIARIES

All legal issues faced in 2025 did not materially affect the status, position, or continuity of the business operations of the Bank and its Subsidiaries.

Sanctions

ADMINISTRATIVE SANCTIONS IMPOSED BY RELEVANT AUTHORITIES

In 2025, there were no material administrative sanctions that had a significant impact on CIMB Niaga's business continuity. Neither were there administrative sanctions imposed by the Financial Services Authority (OJK) or other authorities on the Bank, members of the BOC, the SSB, the BOD, or members of the BOC and BOD of the Bank's subsidiaries.

SANCTIONS FOR NON-COMPLIANCE WITH LAWS OR REGULATIONS RELATED TO SIGNIFICANT OR MATERIAL RELATED-PARTY TRANSACTIONS

Throughout 2025, there were no cases of non-compliance with laws, rules, or regulations related to significant or material transaction with related-party.

SANCTIONS BY REGULATORS RELATED TO SIGNIFICANT EVENTS

During 2025, CIMB Niaga did not receive any sanctions from regulators arising from a failure to make timely disclosures of material events within the prescribed timeframe.

SANCTIONS FOR LEGAL VIOLATIONS RELATED TO LABOR/EMPLOYMENT/ CONSUMER/ BANKRUPTCY/ COMMERCIAL/ COMPETITION, OR ENVIRONMENTAL ISSUES

As of the end of 2025, CIMB Niaga did not record any legal violations related to labor/employment/consumer/ bankruptcy/ commercial matters/ competition or environmental issues.

SANCTIONS RELATED TO LISTING REGULATIONS

Throughout 2025, there were no material administrative sanctions related to listing regulations. CIMB Niaga consistently strives to comply with applicable listing rules, regulations, provisions, and/or requirements issued by regulators and Self-Regulatory Organizations (SROs), including disclosure obligations and other related provisions.

SANCTIONS RELATED TO TAX REGULATIONS

Over the past three years, the Bank has received several unfavourable decisions from the highest tax court in relation to tax matters. These decisions did not arise from the Bank's non-compliance with tax regulations, but rather from differences in interpretation by the panel of judges regarding certain tax issues commonly encountered within the banking industry. These differences in interpretation may result in varying decisions for disputes with similar characteristics.

CIMB Niaga continues to pursue available legal remedies in accordance with prevailing laws and regulations, while ensuring that all processes are conducted in an accountable manner and remain aligned with the principles of Good Corporate Governance.

Tax Governance Framework, Management and Control

In the fast-evolving financial services and banking industry, effective tax management and control are fundamental pillars for ensuring long-term sustainability and maintaining stakeholders' trust. As a corporate entity, CIMB Niaga carries the responsibility to comply with increasingly complex tax regulations. Through a structured and disciplined approach, the Bank is able to strengthen operational reliability while ensuring full compliance with prevailing tax laws and regulations.

CIMB Niaga has established a comprehensive governance framework in managing tax-related matters, covering the implementation of tax policies and procedures, including guidelines for tax reporting, fulfilment of tax obligations, as well as tax risk mitigation. This framework is further supported by an integrated Information Technology system that enables the Bank to manage financial data more efficiently. This system enables the Bank to maintain accurate tax recording and reporting, while supporting consistency in compliance with prevailing tax laws and regulations.

Anti-Bribery and Corruption Policy

PROGRAMS AND PROCEDURES

The Bank's anti-bribery and corruption programs and procedures refer to Anti-Bribery and Corruption Policy No. M.11 and the Anti-Bribery Management System (ABMS) Policy No. M.14. These policies set out the principles and commitments of CIMB Niaga in supporting anti-bribery and corruption practices that also fall under fraudulent acts.

The implementation of these policies aims to enhance awareness among all employees, the Board of Commissioners (BOC), the Sharia Supervisory Board (SSB), Independent Parties serving as members of the Board Committees, and the Board of Directors (BOD) regarding the risks of bribery and corruption within the Bank's business processes. Furthermore, the application of these policies is intended to prevent and avoid bribery and corruption practices, as well as to mitigate risks related to kickbacks, fraud, bribery, and/or gratuities.

The consistent enforcement of these policies strengthens CIMB Niaga's efforts to foster business practices that are free from bribery and corruption. This firm approach also safeguards the Bank and its employees from various adverse impacts, including legal risks, financial losses, reputational damage, and potential erosion of customer trust.

Consistency in implementing these policies further enhances CIMB Niaga's reputation among shareholders, stakeholders, and the wider community, while ensuring sustained confidence in the Bank's integrity and professionalism. As a tangible demonstration of this commitment, the Bank **has obtained SNI ISO 37001 – Anti-Bribery Management System (ABMS) certification for the Strategic Procurement and Admin Property Management (SPAPM) Sub-Directorate since January 2024**.

The programs and procedures under CIMB Niaga's Anti-Bribery and Corruption Policy regulate, among others, the following aspects:

1. The Bank's principles in supporting anti-bribery and corruption practices;
2. Anti-bribery and corruption commitments (Integrity Pact) periodically undertaken by all management and employees (both permanent and non-permanent);
3. Parties in charge;
4. Programs and procedures to prevent bribery and corruption practices, including, among others:
   a. Implementation of awareness programs;
   b. Periodic signing and attestation of the Integrity Pact by all management and employees of CIMB Niaga, as well as Business Partners intending to cooperate with the Bank;
   c. Implementation of due diligence processes, such as Know Your Customer (KYC) and Know Your Employee (KYE);
   d. Distribution of anti-gratification advisory letters and publications to all of the Bank's Business Partners at least twice a year;
   e. Prohibition of the giving and/or receiving of gratuities, facilitation payments, kickbacks, and political contributions;
   f. Provisions requiring that donations be channeled through Corporate Social Responsibility (CSR) programs or Benevolent Funds, accompanied by due diligence on recipients;
   g. Provisions governing entertainment and sponsorship expenses; and
   h. Conflicts of interest;
5. Violations and sanctions;
6. Documentation and reporting;
7. Risk assessment; and
8. Training and communication.

Information on the contents of the Anti-Bribery and Corruption Policy and the Anti-Bribery Management System (ABMS) Policy is available on the Bank's website. CIMB Niaga has other complementary policies, including the Code of Ethics and Code of Conduct, the Anti-Fraud Policy, and the Whistleblowing Policy.

DECLARATION OF THE INTEGRITY PACT AND CODE OF ETHICS

CIMB Niaga affirms its anti-bribery and anti-corruption commitment through written declarations communicated openly to both internal and external parties, including via email and the Bank's website. These declarations form an integral part of the Integrity Pact, the Code of Ethics, and the Anti-Bribery and Corruption Commitment, which are established to ensure that all CIMB Niaga personnel uphold integrity in every business activity.

The key points of the Integrity Pact and Code of Ethics declaration include the following:

1. The Bank is committed to complying with all applicable laws and regulations, as well as internal policies, and to conducting its business based on integrity values and in accordance with the Bank's Code of Ethics and Code of Conduct.
2. The Bank is committed to conducting its business based on integrity values and applying a zero-tolerance approach toward fraud and violations of relevant laws and regulations.
3. The Bank prohibits all members of the BOC, the SSB, the BOD, Independent Parties serving as members of the Board Committees, employees, including participants in education programs, advisors, and internship participants, outsourced personnel, CIMB Group employees, employees of subsidiaries working at or assigned to the Bank, vendors, or other parties working for and on behalf of the Bank, from:
   a. Offering, promising, or giving anything of value to State Officials and/or Civil Servants in relation to their duties; and
   b. Requesting or soliciting any form of benefit from individuals or organizations related to their position, duties, and responsibilities at the Bank.

RISK ASSESSMENT ON BRIBERY AND CORRUPTION

CIMB Niaga conducts periodic bribery and corruption risk assessments to anticipate potential risks and impacts arising from bribery and corruption, as well as to evaluate the effectiveness of existing controls in mitigating such risks. On a monthly basis, risk assessments are conducted by the Good Corporate Governance (GCG) unit by measuring data on the number of alleged or confirmed bribery and corruption cases against the number of complaints received by the Bank related to suspected bribery and corruption during the relevant month. On an annual basis, risk assessments are carried out by each respective work unit, supported by the Risk Control Unit/DCORO (RCU/DCORO), through the identification of risks, mitigating controls, and the level of bribery and corruption risk within each unit.

ANTI-BRIBERY AND CORRUPTION TRAINING/ SOCIALIZATION

CIMB Niaga encourages the active involvement of all employees, business partners, and stakeholders in preventing bribery and corruption. These efforts are reinforced through the implementation of various anti-bribery and corruption awareness programs, including email blasts on anti-bribery and corruption, socialization of prohibitions on the giving or receiving of gratuities, and anti-fraud awareness programs for all employees. In addition, the Bank periodically delivers anti-gratification advisories to its business partners, including customers, at least twice a year, through various channels such as letters, emails, the Bank's website, social media platforms, ATM screens, and the OCTO applications.

Since 2020, CIMB Niaga has conducted periodic signing of the Integrity Pact and Code of Ethics by the BOC, the SSB, and the BOD. In 2025, the signing took place on 2 June 2025 and was published on the Bank's website. This commitment was cascaded throughout all organizational levels through mandatory annual attestation of the Integrity Pact and Code of Ethics by all employees, both permanent and non-permanent, via the human resources system during the period 5–16 May 2025.

Other initiatives implemented by the Bank in 2025 to prevent bribery and corruption and to enhance awareness and understanding include:

1. Conducting training and awareness programs on SNI ISO 37001 – Anti-Bribery Management System (ABMS) for all members of the BOC, the BOD, senior management, and Independent Parties serving as members of Board-level Committees.
2. Conducting in-depth training on SNI ISO 37001 – ABMS for employees in implementing units, including SPAPM, GCG, AFM, Human Resources, Internal Audit Unit (IA), and Compliance.
3. Conducting training and socialization sessions on the Bank's Anti-Bribery and Corruption Policy for the Bank's vendor partners.
4. Periodically disseminating anti-gratification, anti-bribery, and anti-corruption advisories to all Bank stakeholders.
5. Conducting surveillance audits for SNI ISO 37001 – ABMS certification for the SPAPM Sub-Directorate.

CIMB Niaga continues to optimize its Whistleblowing System as a reporting channel that supports the effectiveness of its anti-bribery and corruption policies, including the handling of reports related to indications of corruption. The Whistleblowing System ensures that each report is followed up in an independent, transparent, and accountable manner.

Further details on the mechanisms, procedures, and management of the Whistleblowing System are presented in the Whistleblowing System section of this Annual Report.

Provision of Funds to Related Parties

POLICY

CIMB Niaga remains regulatory-compliant on the provision of funds to related parties, as stipulated, among other provisions, in the Commercial Credit and Consumer Credit Policies. The policies mandate that any such funds including those for members of the Board of Commissioners (BOC), Board of Directors (BOD), Executive Officers, and other affiliated parties shall be distributed on an arm's-length basis and in line with applicable credit policies and procedures.

PROCEDURE

The CIMB Niaga BOC shall approve the provision of funds to Bank-related parties this is in line with OJK Regulation (POJK) No. 38/POJK.03/2019 regarding Amendments to POJK No. 32/POJK.03/2018 regarding the Maximum Limit for Granting Credit and Large Fund Provision for Commercial Banks and the Bank's internal regulations. For material transactions with related parties and transactions that carry potential conflict of interest for the Bank, the BOC shall base its approval on a recommendation from the Audit Committee prior to such transactions, as stipulated in the Audit Committee Charter. Such transactions shall be reported to the OJK and publicly disclosed with attached POJK No. 42/POJK.04/2020 regarding Affiliated Transactions and Conflicts of Interest and POJK No. 17/POJK.04/2020 regarding Material Transactions and Changes in Business Activities as references.

In 2025, CIMB Niaga did not record any violations of, nor any exceedances beyond, the Legal Lending Limit (LLL) in the provision of funds to the Bank's related parties.

DISCLOSURE

In 2025, CIMB Niaga did not conduct any material transactions with affiliated parties that could have raised conflicts of interest. Detailed information on such cases, e.g., the nature of the relationship, the nature of the transactions, and the transaction values in 2025, is disclosed in the Notes to the Consolidated Financial Statements, which form part of this Annual Report.

Policy for Disclosure of Information Regarding Share Ownership of Members of The Boards of Directors and Board of Commissioners

Pursuant to the provisions outlined therein, the Conflict Management Policy serves as the Bank's internal regulation/guideline which also governing the obligations for the disclosure of share ownership by members of the Bank's Board of Directors (BOD) and Board of Commissioners (BOC). The policy also stipulates that any member of the BOD and BOC wishing to transact in Bank's securities or securities of other companies shall notify their transaction plan to the Bank's Control Room no later than 2 (two) working days before the intended transaction and report it to the Bank's Control Room no later than 2 (two) working days afterward. Complementing this policy, similar regulations can be found in the Governance Policy, BOD Charter and BOC Charter.

In detail, information on the share ownership (direct and/or indirect) of members of the Bank's BOD and BOC for the year 2025 is disclosed in the Company Profile and Sharia Governance Report sections of this Annual Report.

Access to Corporate Data and Information

INVESTOR RELATIONS

CIMB Niaga's Investor Relations unit is dedicated to consistently enhancing the Bank's reputation by fostering constructive relationships and maintaining open communication with shareholders, investors, and analysts. This is achieved through interactive engagement and the regular dissemination of information. Investor Relations holds a strategic role in conveying pertinent information and providing access to Bank data to support informed investment decisions for shareholders and investors. It also plays a key part in shaping market perceptions and expectations regarding the Bank's strategy, business outlook, and operational and financial performance. In addition to facilitating the General Meeting of Shareholders (GMS), these activities serve as a vital communication channel with shareholders.

The duties and responsibilities of Investor Relations include:

1. Developing communication strategies, particularly for shareholders, analysts, rating agencies, and the broader capital market.
2. Preparing performance presentation materials for analyst meetings, Public Expose, Investor Day, and various other types of meetings with investors as one of the means of information disclosure by the Bank.
3. Ensuring transparency in both financial and non-financial company information, as well as in communicating the Bank's strategy.
4. Communicating the Bank's performance to external parties, including shareholders, investors, analysts, and other capital market participants.
5. Maintaining strong relationships and serving as a liaison between the Bank and stakeholders by managing communications and correspondence with shareholders, analysts, securities firms, and rating agencies.
6. Maintaining the confidentiality of Bank or customer information as appropriate and refraining from exploiting such confidential information for personal gain or the benefit of other parties.
7. Coordinating the preparation, publication, and distribution of the Annual Report to all stakeholders.
8. Providing data, information, and other related reports on the Bank's performance via the Investor Relations website to facilitate easier and broader access.

INVESTOR RELATIONS ACTIVITIES 2025

Throughout 2025, the Investor Relations unit organized a range of activities and interactions, engaging investors, shareholders, analysts, and capital market participants as follows:

1. Holding analyst meetings four times a year

Date	Topic	Description
20 February 2025	CIMB Niaga 4Q24 Performance	Video conference call
29 April 2025	CIMB Niaga 1Q25 Performance	Video conference call
30 July 2025	CIMB Niaga 2Q25 Performance	Video conference call
30 October 2025	CIMB Niaga 3Q25 Performance	Video conference call

2. Interaction and discussion with shareholders, investors and analysts through teleconferences and in-house meetings

Type of Meeting	Number of Meetings	Number of Analysts/Investors
Bilateral Meeting	19	37

3. Periodic review meetings with national and international rating agencies

Date	Rating Agency
27 August 2025	Pefindo
20 November 2025	Moody's Investor Service

4. In accordance with the provisions of III.3.6. Regulation No. I-E, as a form of fulfillment of the annual Public Expose obligation, on 20 February 2025, the Bank has submitted the annual Public Expose material to the IDX on the same day as the submission of the Audited Consolidated Financial Statements as of 31 December 2024. The submission of the annual Public Expose materials ensures that the Bank's public disclosure obligations continue to be met in a transparent and timely manner. With the submission of these materials in accordance with the

applicable requirements, the Bank did not hold annual Public Expose, either virtually or physically, and consequently was not obligated to submit an annual Public Expose report.

SOCIAL MEDIA

CIMB Niaga leverages social media as a responsive communication channel to deliver information related to the Bank's activities. Through these platforms, customers gain clear information and receive support when encountering issues in their banking transactions. This initiative further strengthens service accessibility while enhancing the quality of interactions with customers.

To date, CIMB Niaga manages six (6) social media accounts that serve as channels for disseminating information on the Bank's activities, including brand communications, product promotions, tips, and other relevant updates. Several of these platforms also provide responses to inquiries from fans/followers, whether or not they are existing customers of the Bank. The six social media accounts managed by the Bank are as follows:

1. Facebook : CIMB Niaga (https://www.facebook.com/CIMBIndonesia)
2. Instagram : @cimb_niaga (https://www.instagram.com/cimb_niaga)
3. X : @CIMBNiaga (https://x.com/CIMBNiaga)
4. Youtube : CIMB Niaga (https://www.youtube.com/@CIMBNiagaIndonesia)
5. LinkedIn : CIMB Niaga (https://www.linkedin.com/company/pt--bank-cimb-niaga-tbk/)
6. Tiktok : CIMB Niaga (https://www.tiktok.com/@cimb.niaga)

INTERNAL COMMUNICATION

The Bank's internal communication is conducted through various channels, including email blasts (Galeri News & HR Info), the digital magazine e-Portrait, and displays on computer monitors or desktop wallpapers. Employees can access information through both work computers and smartphones.

Throughout 2025, the e-Portrait digital magazines were accessed 102,000 (one hundred and two thousand) times, through smartphones or work computers. It was also supported by eportrait.internal Instagram account, which uploaded 1,363 (one thousand three hundred and sixty three) posts to more than 8,600 (eight thousand six hundred) followers, amplifying internal communications through social media. The Bank also broadcasts more than 2,700 (two thousand seven hundred) items of information on its activities, programs, and progresses through Galeri News and HR Info, which were made available to employees on every working day.

PRESS RELEASES

One of CIMB Niaga's key priorities is to cultivate and strengthen constructive relationships with the mass media through various initiatives, including press releases. This effort also serves as a form of public information disclosure and a manifestation of the Bank's commitment to Good Corporate Governance. Accordingly, throughout 2025, CIMB Niaga published 78 (seventy-eight) press releases. The titles and full content of all CIMB Niaga press releases can be accessed on the Bank's official website at: https://www.cimbniaga.co.id/id/tentang-kami/berita.

No	Press Release Theme	Number of Press Releases
1	Company	28
2	Products and Services	23
3	Sustainability & Corporate Social Responsibility (CSR)	17
4	Branding and Sponsorship	10
	Total	**78**

Goods and Services Procurement Policy

CIMB Niaga implements a Procurement of Goods and Services Policy, reinforced through the corresponding Standard Operating Procedure (SOP), both of which were updated in 2025. These documents serve as the primary reference for all procurement processes for goods and/or services conducted by units within the Bank. Furthermore, in managing third-party partners, CIMB Niaga has an SOP for Goods and Services Providers which governs control standards and risk mitigation for all third-party partners.

BASIC PROCUREMENT OF GOODS AND SERVICES PRINCIPLES

1. Obtaining reliable and excellent Vendors of providing goods and/or services to meet the Bank's effectively and efficiently.
2. Creating a fair, sound, and controlled competitive environment by increasing transparency in the selection of goods and/or services providers.
3. Selecting Vendors based on the GCG and Sustainability principles.
4. To comply with the applicable tax provisions for every procurement of goods and/or services conducted by the Bank with vendor which providing goods and/or services.

VENDOR CODE OF CONDUCT

The Bank enforces the CIMB Niaga Vendor Code of Conducts for vendors providing goods and/or services to CIMB Niaga (Vendors). Vendors are required to comply with specific provisions such as general terms and conditions on Purchase Orders, Work Agreements, and others, as stipulated in the cooperation agreement with CIMB Niaga.

The Vendor Code of Conduct covers three main areas: Environmental, Economic, and Social (EES), which CIMB Niaga encourages Vendors to voluntarily disclose. **Vendors must sign** and adhere to the applicable Vendor Code of Conduct during the goods and services procurement process, with context and definitions articulated in CIMB Niaga's policies related to:

1. **Legal Compliance**
   Vendors must comply with laws and regulations within the relevant jurisdiction. Vendors are strictly prohibited from being involved in transactions related to financing that is partially or wholly used for arms and ammunition, and/or casinos and/or gambling.

2. **Anti-Corruption, Bribery, or Illegal Payments**
   Vendors are not permitted to engage in any form of corruption, bribery, or kickbacks, including offering, giving, or soliciting payment or any other benefit with the intent to influence decision-making.

3. **Gifts and Entertainment**
   The Bank implements a "No Gift" policy to demonstrate its commitment to upholding high ethics. Therefore, Vendors are not allowed to offer, send, or exchange gifts and entertainment with Bank employees, as the Bank is committed to working with the highest standards of integrity. This is to prevent conflicts of interest or the perception thereof in transactions with the Bank. The Bank routinely, at least twice a year (ahead of Eid al-Fitr and Christmas/New Year), issues an Anti-Gratification letter and/or announcement to vendors, outsourcing companies, Corporate Social Responsibility (CSR) partners, etc.

4. **Conflict of Interest**
   Vendors must disclose any information that may create a potential conflict of interest, such as relationships (including family members, spouses, or close friends) with a Bank employee.

5. **Labor and Human Rights**
   a. Vendors must comply with all applicable labor-related laws and regulations, including provisions related to the Minimum Wage.
   b. Vendors must ensure equal opportunity and treatment for all their employees.
   c. Vendors must not discriminate in any form and must respect the dignity and personal rights of each individual.
   d. Vendors must not employ or force anyone to work against their will, involve child labor, use forced labor, or engage in human trafficking.

6. **Confidentiality and Protection of Confidential Data**
   a. Vendors must maintain the confidentiality of all data or information shared by the Bank at all times (during and after the partnership). Vendors may not share such data and information with third parties without the Bank's official written consent.
   b. In situations where the Bank's confidential data or information must be shared with a vendor or other external party, signing a Non-Disclosure Agreement (NDA) prior to information disclosure is mandatory to protect the information and interests of the Bank and its customers.
   c. Vendors must comply with all applicable laws, rules, and regulations regarding confidentiality, bank secrecy, and personal/private Bank data.

7. **Employee Health and Safety**
   a. Vendors must take reasonable steps to ensure they have implemented hazard controls and provided a safe working environment for their employees.
   b. Vendors must prepare preventive measures against accidents and illnesses in the workplace.

8. **Environmental Protection**
   a. Vendors must comply with all applicable environmental laws and regulations.
   b. Vendors must minimize environmental pollution and continuously strive to protect the environment.
   c. Vendors are strictly prohibited from being involved in illegal logging or the uncontrolled use of fire for forest clearing, destruction of natural carbon stocks, habitats, and ecosystems.
   d. Vendors are strictly prohibited from conducting transactions related to the development of natural resources within UNESCO World Heritage Sites, unless there is prior agreement with relevant government authorities and UNESCO that the transaction will not adversely affect the Outstanding Universal Value of the site.

9. **Healthy Competition**
   Vendors are not permitted to discuss pricing, distribution methods, customers, product development, and plans or activities with competitors and must comply with all applicable competition or antitrust laws and regulations.

Vendors who violate or fail to comply with the Vendor Code of Conduct are subject to strict sanctions, including contract termination and inclusion on the Bank's Blacklist Goods or Services Provider. The Bank has established a Whistleblowing System to handle complaints so they can be investigated and addressed objectively. Vendors can report problems related to illegal, unethical, or questionable practices (especially concerning matters stipulated in the Code of Conduct) confidentially and without risk. Detailed information regarding the content of the Vendor Code of Conduct is available and can be viewed on the Bank's website at https://investor.cimbniaga.co.id/misc/governance-policy/Kode-Etik-Rekanan.pdf.

ELECTRONIC PROCUREMENT OF GOODS AND/OR SERVICES (NEW DIGITAL PROCUREMENT - NDP)

CIMB Niaga organizes a web/internet-based electronic procurement process for goods and/or services that can be accessed online for Partners providing goods and/or services, for the partner registration process, tender/bidding, the process of billing goods and/or services by Partners including payment of bills through the NDP (New Digital Procurement) application. The objectives of electronic procurement of goods and/or services include increasing transparency and accountability; increasing the efficiency level of the procurement process; supporting the monitoring and audit process; and meeting the need for real-time access to information and equal information for all partners involved in the procurement process.

The Bank also uses an electronic payment application called SMART (Spending Management & Automated Reporting Tool) for the automation of routine Bank bill payments and vendor invoices outside the NDP application, ensuring all Bank bill payments are no longer processed manually.

VENDOR DUE DILIGENCE IN 2025

The procurement process for goods and services at CIMB Niaga includes a comprehensive evaluation of prospective vendors as part of applying the "Know Your Partners" principle. Assessment does not stop at the initial selection stage but continues periodically to ensure the quality, compliance, and integrity of vendors are maintained. In practice, CIMB Niaga categorizes vendors into two groups: Material Vendors and Non-Material Vendors.

A vendor is classified as material if a service failure by that vendor would have a significant impact on the Bank's operational activities and the vendor is involved in providing, processing, collecting, and/or storing customer information and Bank data classified as "Confidential."

Periodic evaluation of material vendors is conducted more comprehensively, including general due diligence, financial due diligence, protection of customer and internal bank data, partnership risk assessment, resiliency risk assessment, and assessment of the cooperation agreement with the vendor.

Periodic evaluation of Non-Material Vendors includes parts of general and financial due diligence, such as:

1. Ensuring the vendor is not involved in or conducting activities included in the list of prohibited business activities, such as arms and ammunition, casinos, entertainment games, illegal logging/deforestation or uncontrolled burning, or activities negatively impacting cultural heritage sites; and does not have a negative reputation in social and environmental issues through the completion of a Sustainability Due Diligence (SDD) questionnaire.
2. Ensuring the vendor is not on the National Blacklist and has a good credit check.

CIMB Niaga also conducts performance assessments of vendors for each completed project. The results of periodic evaluations and vendor performance assessments have been well documented.

Code of Ethics and Code of Conduct

The CIMB Niaga Code of Ethics & Code of Conduct offer guidance and lay the foundation for all employees to behave and act for and on behalf of the Bank (including members of the Board of Commissioners (BOC), Board of Directors (BOD), participants of educational and internship programs, outsourced personnel, CIMB Group employees, and subsidiary employees working or assigned at the Bank) so they can work professionally and ethically based on core principles that refer to the Vision, Mission, and Values of CIMB Niaga, and applicable internal and external regulations. The CIMB Niaga Code of Ethics & Code of Conduct applies to all organizational levels, including the BOC, BOC, and all employees.

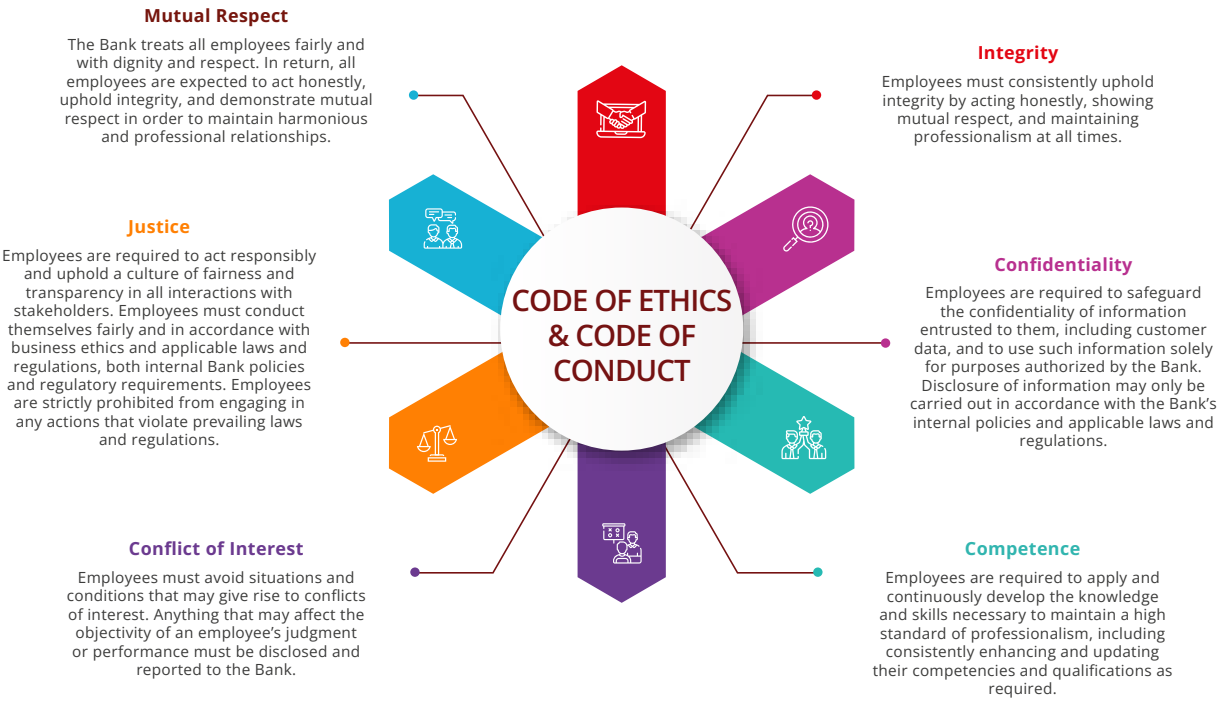
PURPOSE OF THE CIMB NIAGA CODE OF ETHICS AND CODE OF CONDUCT

The implementation of the Code of Ethics and Code of Conduct of CIMB Niaga aims to:

1. To serve as a reference in the formulation of policies, procedures, and management practices within the Bank.
2. to regulate the attitudes, actions, and responsibilities of employees and individuals working for and on behalf of the Bank to ensure professional and ethical conduct.
3. To provide fundamental guidance for attitudes and actions in carrying out duties and making decisions.
4. To provide understanding of appropriate conduct for employees and individuals working for and on behalf of the Bank in their relationships with the Bank, colleagues, customers, regulators, business partners, and the general public.
5. To ensure similarity and consistency in the attitudes and actions of employees and individuals who work for and on behalf of the Bank in daily operational activities.

PRINCIPLES/CONTENTS OF THE CIMB NIAGA CODE OF ETHICS AND CODE OF CONDUCT

The Code of Ethics and Code of Conduct of CIMB Niaga set six core ethical principles that all CIMB Niaga workforce shall live up to as they interact and work as professionals. These principles include:



Furthermore, the CIMB Niaga Code of Ethics & Code of Conduct establishes behavioral standards that serve as a reference for employees and all individuals working for and on behalf of the Bank in their interactions with stakeholders. The Code of Ethics & Code of Conduct of CIMB Niaga provides clear guidance on attitudes and actions aligned with the Bank's values and governance principles. The key contents of the CIMB Niaga Code of Ethics & Code of Conduct encompass:

1. Provisions on Investment Activities, External Business, and Conflicts of Interest
   - Trading using Non-Public Information (insider trading)
   - Personal Investments
   - Behavior in managing personal finances
   - External employment/external business interests
   - Financial benefits external to the Company
   - Managing conflicts of interest;
2. Provisions on Gratification, Anti-Bribery, and Anti-Corruption
   - Provisions and Escalation Mechanism for Gratification
   - Anti-Bribery and Corruption;
3. Provisions on Personal and Corporate Reputation;
   - Use of social media
   - Safeguarding the Company's reputation
   - Maintaining personal reputation
   - Public speaking representing the Company
   - Speaking at external training/serving as a resource person/author;
4. Misuse of Company Facilities, Assets, and Authority
   - Act of fraud
   - Misuse of employee facilities
   - Use of Company assets
   - Acting responsibly and within authority
   - Compliance with Company policies and procedures;
5. Provisions on Data and Information
   - Accuracy of Data and Reports
   - Information Ownership
   - Confidentiality of Information
   - Whistleblowing;
6. Discipline, Workplace Comfort, Safety, and Security
   - Employee discipline
   - Leave
   - Workplace Safety and Comfort
   - Unlawful acts
   - Skills and competencies
   - Responsibilities upon termination of employment;
7. Culture of Mutual Respect, Appreciation, Support, and Adequate Supervision;
8. Prohibition of Special Treatment;
9. Provisions on Business Transactions Related to Customer Accounts and Funds;
10. Provisions on Personal Transactions with Customers;
11. Provisions on Handling Customer Complaints;
12. Compliance and Reporting to Regulators;
13. Anti-Competition Policy;
14. Fair and Objective Evaluation in Procurement of Goods and Services;
15. Provisions on Sustainability Culture;
16. Provisions on Corporate Social Responsibility (CSR) Culture.

DECLARATION: THE CIMB NIAGA CODE OF ETHICS & CODE OF CONDUCT APPLIES TO ALL LEVELS OF THE ORGANIZATIONAL

The implementation of the CIMB Niaga Code of Ethics & Code of Conduct applies to all employees and every individual working for and on behalf of the Bank, including the BOD and the BOC. It is mandatory for every member of CIMB Niaga to study, understand, and reaffirm their commitment by signing a commitment statement form annually.

The implementation of the Code of Ethics & Code of Conduct is the responsibility of all levels of the organization. Everyone shall live up to the codes in their daily work as a manifestation of the Bank's commitment to upholding governance principles and ensuring the achievement of its established vision and mission.

SIGNING OF INTEGRITY PACT

The Bank has signed the Integrity Pact Declaration, Code of Ethics & Anti-Bribery and Corruption Commitment by the BOC and BOD, which has been published on the official CIMB Niaga website since 2020. This step reinforces the Bank's commitment to upholding integrity and transparency. The signing of the Integrity Pact is further cascaded throughout the organization via the annual attestation requirement for the Integrity Pact Declaration, Code of Ethics & Anti-Bribery and Corruption Commitment for all employees, both permanent and non-permanent, through the personnel system.

Through these efforts, the Bank ensures that every one of its workforce renews their commitment to integrity and compliance consistently year after year. In 2025, the signing was conducted on 2 June 2025, and attestation by all employees was carried out from 5-16 May 2025.

SOCIALIZATION AND MONITORING OF THE IMPLEMENTATION OF THE CIMB NIAGA CODE OF ETHICS & CODE OF CONDUCT

The Bank conducts socialization of the CIMB Niaga Code of Ethics & Code of Conduct to foster awareness and understanding among all employees and individuals working for and on behalf of the Bank, to apply behavior aligned with the Bank's core values in their daily work. The Bank also conducts socialization and monitoring of the implementation of the Code of Ethics & Code of Conduct through various approaches, including seminars/workshops, training, and the dissemination of articles from the Code of Ethics & Code of Conduct through the Bank's internal media channels to all employees and individuals working for and on behalf of the Bank.

The Bank has also created guidelines and online learning materials related to the Code of Ethics & Code of Conduct accessible via the Learning on the Go (LoG) application. This effort ensures that materials for understanding the Code of Ethics & Code of Conduct can be accessed by employees anywhere and anytime. The Bank has also uploaded the Code of Ethics & Code of Conduct document on the Bank's internal policy website (e-Manual) for easy download by all employees.

The Bank will impose strict sanctions on employees or individuals working for and on behalf of the Bank who violate the Code of Ethics & Code of Conduct, with the aim of serving as a deterrent. Imposing sanctions also serves as a learning tool for other employees and individuals working for and on behalf of the Bank to always comply with the Code of Ethics & Code of Conduct.

The Bank provides communication channels to facilitate the identification of violations, managed by an independent third party, which can be used by employees and individuals working for and on behalf of the Bank as a means to report violations of the Code of Ethics & Code of Conduct, namely the CIMB Niaga Whistleblowing System, which is explained in more detail in the Whistleblowing System chapter.

DISCIPLINARY POLICY AND IMPOSITION SANCTION FOR VIOLATION

The Bank implements the Disciplinary Enforcement and Sanction Determination Policy for Violations (Policy No. A.07.08) governing the imposition of sanctions for employee violations. This policy regulates the roles and responsibilities of direct supervisors and unit leaders, the duties and responsibilities of related units in handling a violation, and the duties and responsibilities of the Disciplinary Committee (DC) in determining corrective actions for employees who commit violations.

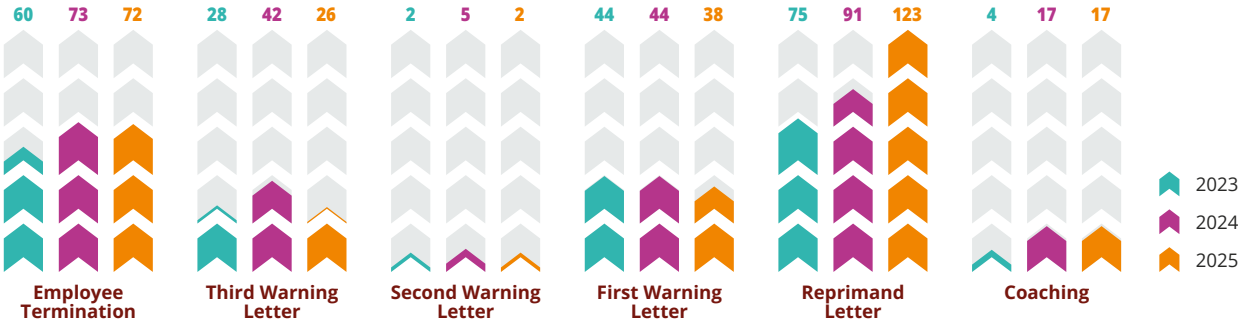
The determination of sanctions for violations is adjusted according to the severity of the violation committed. Sanctions range from verbal warnings, written reprimands, to termination of employment. Sanction determination at each violation level is decided by the Disciplinary Committee in accordance with prevailing regulations. The types of sanctions imposed for violations of the Code of Ethics & Code of Conduct in 2025 included Coaching, Verbal Warnings, First Written Warning (SP 1), Second Written Warning (SP 2), Third Written Warning (SP 3), and Termination of Employment (TOE).

DATA ON EMPLOYMENT VIOLATIONS IN 2025 AND THE FOLLOW UPS

Throughout 2025, a total of **278 (two hundred seventy-eight)** employees were sanctioned, with details as follows:

Categories and Number of Violations and Quality Trends in the Implementation of the Code of Ethics and Code of Conduct in 3 (three) years.

Number and Type of Sanctions in 2023 - 2025



Corporate Values and Culture

Detailed information on the EPICC Values and Work Culture at CIMB Niaga is presented in the Company Profile chapter of this Annual Report.

ALIGNMENT OF THE FORWARD30 BUSINESS STRATEGY AND EPICC WORK CULTURE

The Company's core values, embodied in the EPICC Work Culture, serve as the main foundation and guiding principles for all employees in supporting the implementation of CIMB Niaga's long-term business strategy toward 2030, known as Forward30. As the Bank's long-term strategic framework, Forward30 is anchored in the Purpose: Advancing Customers & Society, which guides business initiatives in driving sustainable financial performance. Through this purpose, the Bank is committed to helping Customers and the Indonesian society realize their dreams and aspirations.

In this context, the active role of employees is a critical and inseparable factor in the success of the Bank's business activities. This contribution is manifested through daily work practices grounded in the Work From Heart spirit as a tangible expression of the EPICC Work Culture, particularly in internalizing the value of Customer Centricity. Effective alignment between Forward30, the Company's Purpose, and the EPICC Work Culture is expected to build sustainable competitive advantage for CIMB Niaga amid the dynamic and highly competitive Indonesian banking industry.

In line with this commitment, the Bank consistently implements various strategic programs and initiatives to ensure alignment between the execution of Forward30, the Company's Purpose, and the EPICC Work Culture, including the following:

Forward30 Cascading Down

The core elements of Forward30 and its key strategies are introduced to all internal stakeholders through a structured cascading-down process across all levels of the organization, from Head Office to the Branch Network. This process positions the EPICC Work Culture as the primary foundation and the Work From Heart spirit as the driving force in translating strategy into daily work behaviors.

Effective collaboration among leaders, who act as facilitators during the cascading-down sessions, reflects strong integration between the Bank's business strategy and the EPICC Work Culture, directly influencing the quality of Forward30 implementation. A comprehensive understanding of Forward30 enables employees to experience a clear connection between their personal purpose and the Company's purpose. As a result, Forward30 is not merely understood as a set of business targets, but is consistently brought to life through employees' mindset, ways of working, and collaboration practices.

This alignment between strategy, culture, and execution is expected to drive sustainable Bank performance and create long-term value for customers and society.

Forward30 & EPICC Communication

Forward30 communication is implemented through a customized approach derived from the EPICC Work Culture communication strategy, utilizing various campaigns and interactive programs designed to strengthen employee awareness and understanding of Forward30 and the Purpose: Advancing Customers & Society. Through the integration of Forward30 into EPICC communications, the Bank's strategic direction is not conveyed merely as a one-way corporate message, but is translated into relevant and tangible daily work behaviors.

These communication initiatives leverage multiple online and offline channels, including educational content through the EPICC Podcast dedicated to Forward30 featuring Bank leaders, EPICC Bite-Sized Campaigns, Forward30 Quizzes, Forward30 BMC Videos, BMC Town Halls, and visual Key Visual (KV) Designs that support interactive campaigns.

Throughout 2025, the Forward30 & EPICC Communication programs engaged and interacted with nearly 11,000 (eleven thousand) employees across all organizational levels, both at Head Office and throughout the Branch Network. This achievement reflects growing employee enthusiasm in understanding Forward30 through more creative, interactive, and collaborative communication approaches aligned with the EPICC Work Culture.

EPICC Ruang Bersama

EPICC Ruang Bersama provides a platform that promotes open, transparent, and inclusive communication between leaders and employees. This initiative includes Ajang Sinergi & Kolaborasi (ASIK), which enables employees to interact directly with leaders through sharing sessions, as well as NGOPI (Ngobrol Penuh Inspirasi)—cross-level communication sessions that facilitate in-depth dialogue between employees and management. Through EPICC Ruang Bersama, Forward30 is among the key topics discussed, allowing leaders to gather insights from employees on how they can actively contribute to the successful execution of the business strategy and create positive impact for society.

Key Focal Point & Duta EPICC

The implementation of EPICC values across all work units is reinforced through the appointment of 26 (twenty six) Key Focal Points (Champion Leaders) and 663 (six hundred sixty three) EPICC Ambassadors (Change Agents). These representatives are selected from leaders and employees who consistently demonstrate behaviors aligned with the EPICC Work Culture and use it as reference in achieving daily work excellence. Key Focal Points and EPICC Ambassadors play a vital role in ensuring that all EPICC internalization programs and initiatives are effectively implemented within their respective work units, as well as in ensuring that the Forward30 Cascading Down process is carried out in a timely and structured manner across all organizational levels, both at Head Office and within the Branch Network.

The Bank also provides the EPICC Connect platform as an interactive discussion forum for EPICC Ambassadors to assess the progress of culture internalization at the unit level, including sharing experiences and success stories. As a form of appreciation for their dedication and contribution, the Bank offers the EPICC Star pathway within the prestigious OPeRA (Outstanding Performance & Recognition Awards) to recognize Ambassadors who consistently demonstrate exemplary implementation of the EPICC Work Culture.

EPICC Hardwiring

To ensure the effective and consistent implementation of the EPICC Work Culture, the Bank has established various policies and procedures governing the execution of related programs and initiatives. One such initiative is the EPICC Assessment, which is integrated into several strategic processes, including candidate evaluation during the early recruitment stage, Mid-Year and Year-End performance evaluations, and the 180-degree EPICC Feedback internal assessment process.

In addition, the Bank is committed to fostering a culture of openness in giving and receiving feedback and recognition through the optimization of internal platforms. These features enable employees to mutually provide feedback and recognition, thereby encouraging a healthier, more productive, and open work environment, while strengthening employees' sense of appreciation. Employees with the highest recognition levels are periodically acknowledged as EPICC Heroes and given the opportunity to participate in the EPICC Star selection process.

Furthermore, the Bank views the unique diversity of its employees as a competitive advantage that brings diverse perspectives to business development. In line with this, the Bank has established policies governing the implementation of diversity and inclusion principles, ensuring that all human resource processes are conducted objectively and inclusively, embracing various forms of diversity across the organization.

Implementation of the Sustainability Concept in Business Processes

INTEGRATION OF SUSTAINABILITY INTO BUSINESS PROCESSES

CIMB Niaga continues to strengthen the integration of sustainability aspects,including sustainability and climate change,related risks and opportunities into the Bank's business processes. These efforts encompass the alignment of strategic vision, policy setting, and implementation at the operational level. This approach results in sustainability-oriented business strategies that take into account the dynamics of the operating environment, growth opportunities, and challenges arising from economic and social changes.

In anticipating risks across environmental, economic, social, and governance (EESG) aspects, CIMB Niaga develops adaptive and innovative risk management and internal control systems. This process also includes the gradual mitigation of climate change-related risks, market volatility, and shifts in customer preferences, thereby strengthening the Bank's operational resilience.

Through strong governance, CIMB Niaga not only pursues short-term performance, but also upholds its commitment to creating sustainable long-term value for all stakeholders. This approach ensures that the Bank's current and future operational activities remain relevant and responsive to change, and capable of delivering positive contributions to society and the environment.

Sustainability Report Preparation Framework

CIMB Niaga publishes its annual Sustainability Report as a communication media towards Bank's performance and commitments across environmental, economic, social, and governance (EESG) aspects. The preparation of the report refers to POJK No. 51/POJK.03/2017 regarding the Implementation of Sustainable Finance, which reflects the Bank's regulatory compliance and commitment towards transparency to stakeholders.

CIMB Niaga's Sustainability Report is also prepared with reference to various internationally recognized frameworks and standards, including but not limited to, the Global Reporting Initiative (GRI), the GRI G4 Financial Services Sector Supplement indicators, the Sustainable Development Goals (SDGs), the ASEAN Corporate Governance Scorecard (ACGS), as well as early adoption of International Financial Reporting Standards (IFRS) S1 and S2 developed by the International Sustainability Standards Board (ISSB) as part of global sustainability disclosure practices. In Indonesia, the core principles of IFRS have been adopted through Sustainability Disclosure Standards (PSPK) 1 and 2 issued by the Indonesian Institute of Accountants (IAI). These standards emphasize disclosures based on four key pillars, namely Governance, Strategy, Risk Management, and Metrics & Targets.

Through this report, CIMB Niaga affirms its accountability to stakeholders and outlines business activities that support the Sustainable Development Goals (SDGs), the global 1.5°C commitment, Indonesia's Second Nationally Determined Contribution (SNDC), and a just transition toward a low-carbon economy.

The report presents comprehensive information on sustainability governance, economic performance, environmental impact management, and the Bank's social contributions. The reporting framework begins with a Message from President Director, followed by a description of priority material topics and performance reporting using relevant indicators. It also includes the Bank's long-term sustainability plans with clearly defined targets, demonstrating accountability and transparency.

From a strategic perspective, CIMB Niaga has assessed the impacts of environmental, social, and climate-related factors on its business and has begun integrating sustainability considerations into its long-term corporate plans. Risk management has been further strengthened through the identification and mitigation of sustainability-related risks, including climate change and energy transition-related risks, thereby enhancing the responsiveness of the Bank's risk management framework to global developments.

This approach bring forth a Sustainability Report that is transparent, measurable, and aligned with stakeholder expectations at both national and global levels. The Sustainability Report serves as an instrument to strengthen public trust while supporting sustainable growth.

Sustainability Report is published concurrently with the Annual Report, and both complement each other as an integrated and comprehensive source of information.

Provision of Funds for Social and Political Activities

CIMB Niaga consistently allocates budgetary resources to implement its Corporate Social Responsibility (CSR) programs. This commitment reflects the Bank's sustained contribution to environmental and social development, particularly for communities surrounding its operational areas. Comprehensive information on the implementation of the Bank's CSR programs and activities is presented in the 2025 Sustainability Report, which is published separately and forms an integral part of this Annual Report.

With regard to political activities, the Bank affirms that it does not provide funding to any political parties or political activities. Nevertheless, employees retain the freedom to exercise their individual political rights, subject to certain limitations to avoid potential conflicts of interest.

The Bank's internal policies set out clear boundaries regarding the involvement of the Bank and its employees in political activities, including a strict prohibition on the use of Bank funds for political purposes. These provisions are stipulated in the Bank's Code of Ethics and Code of Conduct, as well as in the Human Resources Policy governing employee participation in external organizations or political activities. The consistent application of these policies safeguards the Bank's independence and professionalism, as well as that of all CIMB Niaga personnel.

Protection of Creditor Rights

To uphold trust and maintain credibility with creditors, CIMB Niaga has implemented the Creditors Rights Fulfillment Policy No. M.05 as a key guidelines for ensuring that creditors rights are consistently fulfilled. This policy guides all processes related to obtaining funding from creditors and is publicly accessible through CIMB Niaga's official website.

The implementation of this policy involves providing accurate, honest, and transparent information, and giving equal treatment to all creditors without discrimination. Through this approach, creditors and business partners can get access to relevant information, enabling them to make objective decisions based on fair and reasonable considerations.

CIMB Niaga also ensures that all creditors' rights are fulfilled in accordance with the terms and conditions of all agreed contracts and that the Bank can meet its obligations on time. The Bank remains committed to avoiding any delays or negligence that could result in potential losses for any party involved.

Transparency of the Bank's Financial and Non-Financial Conditions

CIMB Niaga is committed to fulfilling its transparency and disclosure obligations regarding both financial and non-financial conditions in accordance with applicable regulations. The dissemination and publication of such information are carried out through various channels, including print media and CIMB Niaga's official website, with details as follows:

TRANSPARENCY OF THE BANK'S FINANCIAL CONDITIONS

1. The Monthly Published Financial Statements have been submitted to the regulator in accordance with the applicable requirements and specified deadlines and have been published on the CIMB Niaga website.
2. The Quarterly Financial Statements have been submitted to the regulator in accordance with applicable requirements and specified deadlines and published on the CIMB Niaga website as well as in widely circulated Indonesian-language newspapers, in accordance with POJK No. 14/POJK.04/2022 regarding the Submission of Periodic Financial Reports of Issuers or Public Companies and POJK No. 18 of 2025 regarding the Transparency and Publication of Bank Reports.
3. CIMB Niaga's Annual Report which is prepared and presented in accordance with applicable regulations, has been submitted to the regulator, rating agencies, banking development institutions, research institutions, and financial magazines, and is published on the CIMB Niaga website.
   a. A summary of key financial data, including share information, reports of the Board of Commissioners (BOC) and the Board of Directors (BOD), company profile, management's discussion and analysis of business and financial performance, corporate governance, and corporate social responsibility.
   b. Annual Financial Statements audited by a Public Accountant and a Public Accounting Firm registered with the OJK. The Annual Financial Statements are prepared for 1 (one) financial year and presented with comparative figures for the 2 (two) preceding financial years.
   c. A statement of responsibility by the BOC and the BOD for the accuracy of the contents of the Annual Report, set forth in a statement letter signed by all members of the BOC and the BOD.
   d. In accordance with POJK No. 18 of 2025 regarding Transparency and Publication of Bank Reports and POJK No. 14/POJK.04/2022 regarding Annual Reports of Issuers or Public Companies, the Bank has submitted its Annual Report to OJK and shareholders within the stipulated period.
4. Quarterly and Annual Risk Exposure and Capital Adequacy Publication Reports, which are disclosed in accordance with OJK regulations through the CIMB Niaga website.

TRANSPARENCY OF THE BANK'S NON-FINANCIAL CONDITION

1. Corporate Governance Information, including the the Annual Corporate Governance Report, Vision, Mission, Core Values, the composition and profiles of the BOC, Sharia Supervisory Board (SSB), BOD, and Committees under the BOC, as well as internal governance provisions, from the Articles of Association to Committee Charters, which are also published on the CIMB Niaga website.
2. Information on the Bank's Products and Services, including its branch network, is published through the Annual Report, leaflets, brochures, or other written materials available at branch offices, or through electronic channels such as CIMB Niaga website, social media platforms, and CIMB Niaga Contact Center, to ensure easy access for customers, investors, and the general public.
3. Information on Complaint Handling Procedures and related published reports are made available on the CIMB Niaga website in support of consumer protection regulations.
4. Information on Ownership Structure Transparency is disclosed in the Annual Report and on the CIMB Niaga website.
5. Material and Relevant Information or Facts regarding events, incidents, or circumstances that may influence the decisions of interested parties are promptly disclosed to the public through the CIMB Niaga website and the Indonesia Stock Exchange.
6. Other Information intended to support information disclosure, financial education, and public services is disseminated through various print and electronic media, including e-mail, the CIMB Niaga website, and the Bank's social media channels.

Reporting Integrity and Information Technology Systems

CIMB Niaga positions reporting integrity and information technology (IT) system security as two primary pillars that support the effective delivery of information, including implementation of transparency of financial and non-financial conditions to Stakeholders. The integration of reporting processes and IT system security enables the Bank to provide accurate, timely, relevant, and reliable information, based on generally accepted reporting standards and prevailing regulatory requirements. These two elements play a central role in strengthening the Bank's credibility and reputation among Stakeholders.

The Bank maintains a financial reporting process with strong integrity to ensure the validity, accuracy, and transparency of the information and/or financial statements produced, in accordance with Financial Services Authority (OJK) regulations concerning the integrity of banks' financial reporting.

CIMB Niaga upholds reporting integrity by preparing and presenting reports in accordance with the procedures, types, and scope stipulated under the OJK Regulations (POJK). This ensures that the information disclosed by the Bank is accurate, complete, and free from distortion, starts from the stages of preparation and data collection up to the data presentation. As the result, the Stakeholders. can be assured that the information received is truthful and reliable.

Furthermore, the Bank ensures transparency of information regarding products and the use of consumers and/or customers data in accordance with POJK regarding the Implementation of Commercial Banks' Products and POJK regarding Consumer and Public Protection in the Financial Services Sector.

With respect to Financial Statements and Sustainability Reports, CIMB Niaga prepares and publishes these reports in accordance with POJK on Annual Reports and the Implementation of Sustainable Finance for Financial Services Institutions, Issuers, and Public Companies, as well as POJK regarding the Integrity of Banks' Financial Reporting. CIMB Niaga also prepares and publishes its Financial Statements and Sustainability Reports in an integrated manner, by placing historical performance into context and describing the Bank's future risks, opportunities, and prospects.

CIMB Niaga maintains an IT system with secure and reliable information dissemination channels for Stakeholders. in order to safeguard and ensure reporting integrity. The Bank's IT system ensures that data is available when needed and can be accessed efficiently. Conversely, IT security protects data from threats that could compromise its integrity.

CIMB Niaga ensures the availability and adequacy of internal reporting supported by robust IT systems to enhance the quality of decision-making by the Board of Directors and the quality of oversight by the Board of Commissioners. In administering information technology, CIMB Niaga complies with POJK regarding the Implementation of Information Technology by Commercial Banks, including by:

1. Implementing good information technology governance in the administration of IT;
2. Applying risk management in the implementation of IT;
3. Maintaining cyber resilience and security; and
4. Developing an information technology architecture that encompasses planning, design, implementation, and control processes.

Conflict Management Policy (Including Insider Trading)

CIMB Niaga implements a Conflict Management Policy that aims at establish guidelines for identifying, preventing, and managing potential conflicts of interest that may arise from the activities of business units that happen to have access to supposedly confidential customer information of CIMB Niaga or the CIMB Group. This policy also covers regulations regarding securities trading procedures within the Bank and CIMB Group environments, which are to ensure adequate controls are in place to prevent the misuse of inside information for personal, employee, or management gain.

The implementation of this Conflict Management Policy aims to reaffirm the prohibition of using Inside Information (Insider Trading) in personal securities transactions by employees and management, including members of the Bank's BOC, SSB, and BOC. This policy also governs a Blackout Period, during which all employees and management are not permitted to conduct transactions in Bank Securities during specific periods.

The Blackout Period must be announced to all Bank employees by the Bank's Control Room and including notification to the CIMB Group Control Room. Every employee or management intending to transact in Bank or CIMB Group Securities (outside the Blackout Period) is also required to report and obtain prior written approval from the Bank's Control Room at least 2 (two) working days before the planned transaction, as well as from the CIMB Group Control Room by filling out the employee transaction request form. The transaction must be reported back to the Bank's Control Room no later than 2 (two) working days after the transaction occurs.

Dividend Policy

CIMB Niaga has established and regularly updates its dividend policy. The dividend policy is communicated to all shareholders. The dissemination of the dividend policy may be carried out, among other, through Bank's website. Detailed information regarding the Dividend Policy is further explained in the Management Discussion and Analysis section of this Annual Report.

Long-Term Compensation Policy

Information regarding the policy of performance-based long-term compensation to the management and/or employees of the Bank is outlined in the Management Disscussion and Analysis Chapter of this Annual Report.

Shares and Bonds Buyback of CIMB Niaga

In 2025, CIMB Niaga conducted a buyback of shares listed on the IDX, totaling 168,000 shares at an average price of Rp1,820.00 per share, in relation to the implementation of the Material Risk Taker (MRT) Program, which had previously been approved at the AGMS on 14 April 2025.

Customer Protection Policy

At CIMB Niaga, customers remain **#YangUtama**. They are integral to every policy, process, and innovation developed by the Bank. In line with this commitment, CIMB Niaga continues to prioritize customer-centric banking solutions that are innovative, secure, and relevant, while embedding customer protection across every stage of the service value chain.

Throughout 2025, CIMB Niaga continued to strengthen its commitment to improving the quality of the customer experience through customer-inspired, need-based product development, service enhancements, and digital transformation. One concrete manifestation of this commitment is reflected in CIMB Niaga's purpose, namely Advancing Customers and Society, which is realized through increasingly simpler, better, and faster services.

CIMB Niaga implements the EPICC work culture (Enabling Talent, Passion, Integrity & Accountability, Collaboration, and Customer Centricity) as a foundation for building a work environment oriented towards performance and superior service. One initiative that reinforces Customer Centricity values is the Work From Heart (WFHeart) movement, designed to encourage every CIMB Niaga employee to prioritize customer needs in every activity, while providing sincere, empathetic, and meaningful service to both customers and fellow employees.

The implementation of WFHeart across the organization is further strengthened through a range of initiatives, including leadership role modeling and intensive communication efforts designed to foster greater awareness of empathy, collaboration, and the ability to deliver timely and effective solutions. The internalization of WFHeart values is reinforced through continuous programs that ensure the consistent and sustainable application of customer centricity across all levels of the organization.

Efforts under the WFHeart initiative are complemented by strong consumer protection measures, with CIMB Niaga actively participating in the Banking Mediation Working Group in collaboration with Bank Indonesia, the Financial Services Authority (OJK), and other banks. This participation is carried out through various customer education programs, including banking seminars and other communication channels. These initiatives include, among others, education on the importance of understanding rights and obligations in banking transactions, safeguarding personal data privacy, and protecting oneself from potential risks associated with the use of banking products and services.

In implementing customer protection, CIMB Niaga refers to OJK Regulation (POJK) No. 22 of 2023 regarding Consumer and Public Protection in the Financial Services Sector, POJK No. 18/POJK.07/2018 regarding Consumer Complaint Services in the Financial Services Sector, as well as Customer Protection Policy No. E.04.A.10 and Sharia Customer Protection Policy No. E.04.A.08. The application of customer protection principles is further reflected in CIMB Niaga's commitment to consistently uphold transparency and openness of information, as well as fair and responsible treatment of customers. CIMB Niaga ensures that information communicated regarding its products and services is clear, accurate, not misleading, and easily understood by customers. In addition, as part of its commitment to customer protection, CIMB Niaga provides complaint-handling channels that are readily accessible to customers.

The Bank addresses customer complaints related to banking and financial products and services through the Customer Care Unit (CCU) in accordance with the applicable Service Level Agreement (SLA). In parallel, CIMB Niaga continuously undertakes evaluation and innovation initiatives to further enhance the quality and speed of complaint resolution. These efforts reflect CIMB Niaga's commitment to delivering the best possible customer experience, with customers always placed as **#YangUtama**.

CIMB Niaga also delivers an innovative, adaptive, and distinctive banking experience through its digital services, OCTO and OCTO Biz. These digital banking platforms enable customers—both individuals and business entities—to conduct banking activities securely, anytime and anywhere, thereby enhancing convenience and efficiency.

In 2025, CIMB Niaga once again successfully resolved 99% of customer complaints within the stipulated timeframe. Meanwhile, the Bank recorded a Net Promoter Score (NPS) of 57% in 2024, reflecting continuous improvements in service processes as well as the collective Work From Heart commitment of all CIMB Niaga employees to deliver an outstanding customer experience for customers who remain **#YangUtama**.

NET PROMOTER SCORE (NPS) RESULTS

Year	NPS Score
2025	**57%***
2024	57%

*NPS 2025 is still in progress, the NPS 2024 results are currently being used.

NUMBER OF COMPLAINTS AND PERCENTAGE OF RESOLUTION

Year	Number of Complaint	Complaint Resolved	Resolution Percentage
2025	**61,181**	**60,450**	**99%**
2024	64,457	63,610	99%

COMPLAINT TYPES, NUMBER, AND RESOLUTION

Complaint Type	2025		2024	
	Number of Complaint	**Complaint Resolved**	Number of Complaint	Complaint Resolved
Financial	**50,496**	**49,771**	**53,366**	**52,524**
Non-Financial	**10,685**	**10,679**	**11,091**	**11,086**
- Service Quality	280	280	552	552
- Others	10,405	10,399	10,539	10,534
Total	**61,181**	**60,450**	**64,457**	**63,610**

COMPLAINT HANDLING IN 2025

CIMB Niaga consistently publishes information on the handling of customer complaints received by the Bank at least once a year through its Annual Report and official website. This practice is carried out in accordance with OJK Circular Letter (SEOJK) No. 17/SEOJK.07/2018 regarding Guidelines for the Implementation of Consumer Complaint Services in the Financial Services Sector. In detail, information on the handling of complaints based on types of financial transactions during 2025 is presented as follows:

Type of Financial Transaction	Resolved		In Process		Unresolved		Number of Complaint
	Total	%	Total	%	Total	%	
Bancassurance	-	0.00%	-	0.00%	-	0.00%	-
Deposit	-	0.00%	-	0.00%	-	0.00%	-
Direct Debit	2,152	100.00%	4	0.00%	-	0.00%	2,156
Electronic Banking	36,689	100.00%	33	0.00%	-	0.00%	36,722
ATM Card/Debit/ATM Machine	6,965	100.00%	8	0.00%	-	0.00%	6,973
Credit Card	14,134	95.00%	686	5.00%	-	0.00%	14,820
Clearing (Transfer)/Remittance	-	-	-	0.00%	-	0.00%	-
Unsecured Loan	90	100.00%	-	0.00%	-	0.00%	90
Vehicle Loan/Financing	-	0.00%	-	0.00%	-	0.00%	-
Home/Apartment Mortgage/Financing	14	100.00%	-	0.00%	-	0.00%	14
Other Fund Raising	280	100.00%	-	0.00%	-	0.00%	280
Other Financing	54	100.00%	-	0.00%	-	0.00%	54
Saving	50	100.00%	-	0.00%	-	0.00%	50
Wealth Management	22	100.00%	-	0.00%	-	0.00%	22
Total	**60,450**	**99.00%**	**731**	**1.00%**	**-**	**0.00%**	**61,181**

Internal Fraud

ANTI-FRAUD POLICY

CIMB Niaga implements an anti-fraud framework as an integral part of the Bank's internal control system, with the goal of building a culture of compliance and raising awareness among all organizational personnel regarding the potential and consequences of fraud. CIMB Niaga's Anti-Fraud Policy is based on OJK Regulation (POJK) No. 12 of 2024 regarding the Implementation of Anti-Fraud Strategies for Financial Services Institutions.

The Anti-Fraud Policy governs the framework, governance, and control strategies to mitigate potential internal fraud through a comprehensive control system. As outlined in the Risk Management Chapter of this Annual Report, CIMB Niaga's Anti-Fraud Policy is a strategic step by the Bank to strengthen its compliance culture, increase awareness of fraud risks, and prevent violations, along with implementing consequences for perpetrators if violations are proven.

The Management of CIMB Niaga is firmly committed to taking strict action against any form of violation or fraud, without exception, including the pursuit of criminal proceedings against employees proven to have committed such offenses. This commitment is aligned with one of the key pillars of the Anti-Fraud Policy, namely Tone from the Top, which reflects the Bank's unequivocal stance and firm commitment to reject all forms of fraud, embodying a Zero Tolerance to Fraud approach.

Sanctions against fraud perpetrators are decided by the Disciplinary Committee, the Employee Disciplinary Action Determination Team (TPTIK), which has the authority to impose sanctions, including for employees involved in fraud. This step ensures that the implementation of Zero Tolerance to Fraud is transparent, fair, and professional. CIMB Niaga continuously communicates "Tone from the Top" regarding Zero Tolerance to Fraud to all levels of the organization through the Board of Director (BOD) active participation in anti-fraud awareness socialization programs and a culture of speaking up, both through mandatory training, sharing sessions, and other anti-fraud campaigns.

CIMB NIAGA'S MITIGATION ACTIONS AGAINST FRAUD

ACTIVE MANAGEMENT SUPERVISION OF FRAUD

CIMB Niaga's management plays an active role in supervise the implementation of the Anti-Fraud Policy. One form of oversight is ensuring that anti-fraud outreach programs are implemented consistently and effectively at all levels of the organization.

As a shared commitment to upholding integrity, all levels of CIMB Niaga—from the BOD, Board of Commissioners (BOC), Sharia Supervisory Board (SSB), to all employees—have signed an Integrity Pact. This signing also fulfills the requirements of POJK No. 12 of 2024 regarding the Implementation of Anti-Fraud Strategies for Financial Services Institutions. The Integrity Pact includes a commitment to consistently uphold the highest standard of integrity, reject and actively combat all forms of fraud, bribery, and corruption, and comply with CIMB Niaga's Code of Ethics and Code of Conduct.

CIMB Niaga regularly reinforces its commitment to integrity through periodic affirmations to customers and business partners regarding its Anti-Fraud, Anti-Bribery, and Anti-Corruption Policy, the Bank's commitment to a culture of integrity, and the availability of the Whistleblowing System for reporting violations. This affirmation is delivered periodically, before Eid al-Fitr and the end of the year, by means of the Bank sending an Anti-Gratification Letter to customers and business partners of the Bank in the form of a notification/reminder regarding the Prohibition of Giving Gratuities to all level of the Bank's organization, including the BOD, BOC, SSB and all CIMB Niaga employees without exception. This initiative is intended to prevent all forms of fraud, bribery and corruption risks in order to provide confidence and maintain the trust of business partners in the Bank.

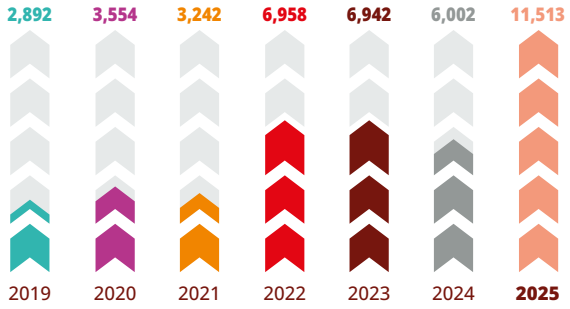
ANTI-FRAUD SOCIALIZATION PROGRAM

CIMB Niaga consistently implements various mitigation measures to prevent fraud violations by employees. These efforts are carried out through a series of ongoing outreach programs for all Bank employees utilizing various methods and media, including face-to-face meetings, virtual sessions, e-Learning, and other internal communication channels such as email blasts, internal bulletins, desktop wallpapers, posters, and the Bank's social media.

CIMB Niaga conducted an anti-fraud campaign education and outreach program for both internal employees and customers in 2025, including:

1. **Anti-Fraud, Bribery & Corruption Refreshment Training for Senior Leaders**
   Refreshment training on anti-fraud, bribery, and corruption delivered by speakers from the Association of Certified Fraud Examiners (ACFE) to BOC, BOD, and D1 officials at the Senior Leaders Meeting held in November 2025.

2. **Anti-Fraud Awareness for employees**:
   a. Mandatory Anti-Fraud Awareness training for employees and leaders in the Consumer Banking Directorate, Sub Directorate Secured Lending Business & Consumer Credit Underwriting .
   b. Sharing sessions and training held collaboratively between AFM and other work units:
      - Anti-fraud awareness refreshment sharing sessions for all leaders and employees in the Network & Digital Banking (NDB) Directorate for the East Java and Jakarta A areas.
      - Anti-fraud awareness sharing sessions were also conducted for employees and leaders of the Treasury & Capital Market – Private Banking unit; Relationship Managers and Sharia frontliners in the Jakarta, West Java, East Java, and South Sumatra areas; Relationship Managers and Business Managers in the Emerging Business Banking segment.
      - Other anti-fraud training conducted by the HR Learning work unit, both virtually and in-person, for Customer Service, Tellers, Branch Managers, Branch Operation & Service Managers, Branch Service Officers, RM Development Program, and The Complete Bankers Program including training programs for outsourced employees assigned as retail banking product sales personnel (Direct Sales Representatives).
      - Cybersecurity awareness is disseminated to all employees through various programs, including training, email blasts, and phishing tests. These tests are sent to ensure understanding of phishing risks. Employees who fail the phishing test must undergo training and relearn the Basic Cybersecurity module.
   c. In addition to training and outreach programs, anti-fraud messages are continuously communicated by work unit leaders to their teams during morning briefings and coaching sessions.
   d. By 2025, 11,513 employees, including outsourced employees, will have participated in Anti-Fraud Awareness training, both in-person and online.



3. **Anti-Fraud, Bribery & Corruption Campaign Weeks**
   To commemorate International Anti-Corruption Day on 9th December, AFM, in collaboration with the Good Corporate Governance & Sustainability (GCGS) work unit, held a two-week campaign featuring BMC's message on anti-fraud, bribery & corruption culture as a tone from the top, and HR Info email blasts with various themes to strengthen understanding of fraud, bribery, and corruption.

4. **Customer Anti-Fraud Awareness**
   Customer Anti-Fraud Awareness initiatives are conducted through various communication channels, including Instagram social media, WhatsApp/SMS, ATM/CDM/CRM screens, OCTO, electronic mail, account/combined/billing statements, IVR Call Center, and the Bank's website. The key messages delivered to customers include reminders to:
   a. Do not provide confidential data to any unauthorized parties, including Bank's employees, such as Saving Book, ATM cards and PINs, passcodes/OTPs, and CVV.
   b. Review the account statements issued by the Bank and promptly report any suspicious or unauthorized transactions.
   c. Do not hand over cash for transactions conducted outside teller counters, including to Bank employees.
   d. Maintain the confidentiality of transaction data and remain vigilant against fake call center.
   e. Do not entrust pre-signed blank forms to any party, including Bank employees.
   f. Make sure that all required data/ information on Bank forms have been filled before signing.
   g. Be aware of cybercrimes, including social engineering, phishing emails, and smishing.

   CIMB Niaga implements anti-fraud awareness education programs to ensure that customers remain vigilant when conducting transactions and to prevent potential fraud violations, including those that may be committed by employees.

5. **Vendor Anti-Fraud Awareness**

   The Bank also conducts education and awareness programs for its business partners (vendors) to enhance their understanding of the Bank's and regulators' applicable anti-fraud provisions, which must be adhered to by all parties cooperating with the Bank. As the Bank's business partners, vendors are expected to actively participate in fraud prevention efforts and to uphold a speak-up culture by reporting any instances where they discover, hear of, or become aware of fraudulent practices, bribery, or corruption involving Bank personnel. Vendors are also required to understand the consequences for them who are involved in, support, or engage in fraudulent activities.

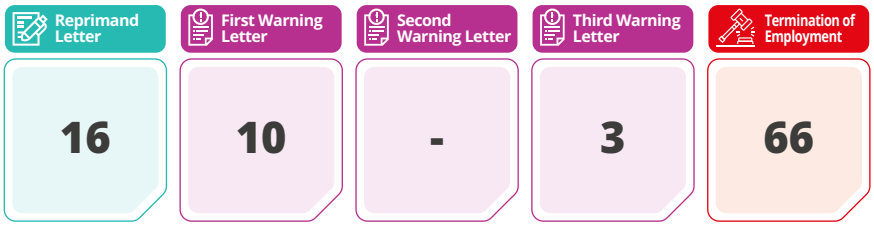
   In 2025, the Bank conducted an Anti-Fraud Awareness Webinar for vendors under the theme "Building an Integrity-Driven Business Culture."

DATA FOR INTERNAL FRAUDS VIOLATIONS AND SANCTIONS

Information regarding data on violations with a nominal value exceeding Rp100,000,000 (one hundred million Rupiah) committed by Management, as well as permanent and non-permanent employees, as regulated in POJK No. 12 of 2024 regarding the Implementation of Anti-Fraud Strategies for Financial Services Institutions, as follows:

Description	Number of cases committed by					
	Board of Commissioners and Directors		Permanent Employees		Non-Permanent Employees	
	2025	2024	**2025**	2024	**2025**	2024
Resolved	-	-	**7**	1	-	-
Internal resolution in process	-	-	**3**	-	-	-
Unresolved	-	-	-	-	-	-
Followed-up by legal proceeding	-	-	-	3	-	-
Total Fraud	-	-	**10**	4	-	-

In 2025, CIMB Niaga imposed strict action/sanctions on **85 (eighty five)** employees involved in **58 (fifty eight)** fraud cases. This included termination of employment (PHK) for **66 (sixty six)** employees and warning/reprimand letters (SP/ST) for **19 (nineteen)** employees, as detailed below:



CIMB Niaga believes that effective fraud prevention requires active management supervision, the strengthening of a compliance culture across all levels of the organization, and comprehensive support through continuous socialization and training programs for both employees and customers. In line with this commitment, the Bank consistently implements a range of mitigation measures by optimizing the tools, controls, and mechanisms available within each directorate or work unit, in accordance with their respective functions and responsibilities.

Whistleblowing System

As part of its commitment to upholding high standards of integrity and governance, the Bank requires every employee who becomes aware of any violations of ethics, the Bank's Policies and Procedures, or other misconduct to report such incidents through the whistleblowing channel or to escalate them to the Head of Anti-Fraud Management and/or to their immediate or higher-level supervisor.

CIMB Niaga operates a Whistleblowing System (WBS) designed to strengthen transparency, compliance, and the consistent application of good governance practices across the organization. The implementation of CIMB Niaga's WBS refers to Financial Services Authority Regulation (POJK) No. 12 of 2024 regarding the Implementation of Anti-Fraud Strategies for Financial Services Institutions.

To ensure professional and independent handling of reports, since 4 December 2017 CIMB Niaga has maintained ongoing cooperation with an independent third party, currently operating under the name PT DC Solutions. This collaboration aims to create a safe, reliable, and trusted reporting environment, thereby encouraging reporting participation from both internal and external stakeholders.

CIMB NIAGA - DELOITTE WHISTLEBLOWING SYSTEM MECHANISM

WHISTLEBLOWER

1. Report indications of violations through available reporting media.
2. Free to reveal identity or to remain anonymous.
3. Attach EVIDENCE (if any)
4. WISE in making the report, not being a slander, false report, or defamation.
5. Employees may not INTIMIDATE other employees makin a report via the Whistleblowing.

Deloitte

1. Receive the report from the Whistleblower.
2. Send the report to CIMB Niaga WITHOUT the identity of the whistleblower, UNLESS the whistleblower chooses to disclose the identity.
3. To act as a communication intermediary between CIMB Niaga and the whistleblower.
4. Communication with the reporter and closing of the report is done through Deloitte Halo.
5. Ensure the CONFIDENTIALITY of whistleblower's identity and the contents of the report.
6. Provide periodic report status data to the Bank.

CIMB NIAGA

1. Receives the report from Deloitte.
2. Validate the clarity/adequacy of report contents.
3. Following up in reports: requesting additional information or further investigation.
4. Submit the results of the investigation (proven/not proven/ insufficient evidence) to the whistleblower and close the report via Deloitte Halo.
5. Ensure the CONFIDENTIALITY of the whistleblower's identity and the contens of the report.
6. Provide a response to the reporter regarding follow-up action.

WHISTLEBLOWING REPORTING CHANNELS

Reporting channels managed by an independent third party include:

1. Website: https://idn.deloitte-halo.com/ayolaporCIMBNIAGA/
2. E-mail: ayolaporCIMBNIAGA@tipoffs.info
3. Telephone: 14031
4. SMS & WhatsApp: +62 822 1135 6363
5. Facsimile: +62 21 2856 5231
6. Mail: Ayo Lapor PO BOX 3331 JKP 10033

WHISTLEBLOWER PROTECTION

To ensure a safe and trustworthy reporting environment, CIMB Niaga provides full protection for the confidentiality of whistleblowers' identities in accordance with the Bank's internal policies. This confidentiality protection is reinforced through transparent and structured follow-up mechanisms, thereby fostering trust among employees and stakeholders. The whistleblower's identity—including name, email address, and telephone number—may only be disclosed with the whistleblower's explicit consent.

Furthermore, CIMB Niaga allows flexibility for whistleblowers to submit reports without the obligation to provide initial evidence. Nevertheless, the Bank encourages reports to be submitted on a well-founded basis and in good faith. Whistleblowers are encouraged to include relevant data, information, or supporting documents to strengthen the assessment process of the reported allegations.

HANDLING OF WHISTLEBLOWING REPORTS

The WBS accepts reports related to various types of violations, including fraud, money laundering, and breaches of the Code of Ethics and/or human resources policies. The Bank, through the Whistleblowing Officer, reviews and analyses each incoming report in accordance with the fundamental principles of whistleblowing handling, as follows:

- Valid reports with sufficient data and information will be forwarded for further examination by the investigation team. The examination results—whether substantiated or unsubstantiated—will be submitted to the Whistleblowing Officer, communicated to the whistleblower, and followed by the closure of the report status.
- Reports that are not relevant or fall outside the scope of the WBS will be forwarded by the Whistleblowing Officer to the relevant party or unit for further follow-up.

- Reports that are invalid or contain insufficient data or information to enable follow-up actions will be closed.

PARTIES IN CHARGE OF WHISTLEBLOWING

CIMB Niaga appoints authorized parties to manage the Bank's Whistleblowing System as follows:

1. WBS Officer-in-Charge: The Director overseeing Compliance, Corporate Affairs & Legal (CCAL), whose primary duties and responsibilities include supervising the overall implementation of the WBS to ensure compliance with applicable procedures and regulations.
2. Whistleblowing Coordinator: A senior executive heading the Anti-Fraud Management function, responsible for overseeing the overall operation of the WBS and ensuring effective handling of whistleblowing reports.
3. Whistleblowing Coordinator Unit: Comprising D-1 level officers responsible for Anti-Fraud Management (AFM), Anti-Money Laundering (AML), and Human Resources (HR), in accordance with the scope or type of reports managed by the WBS. The Whistleblowing Coordinator Unit is authorized to determine and approve whether a report is invalid and pre-closed, eligible for further investigation, closed, or reopened should additional information become available. Under this structure, the CIMB Niaga Whistleblowing Coordinator also serves as the AFM Whistleblowing Coordinator.
4. Whistleblowing (WB) Officer – CIMB Niaga: An employee from the Anti-Fraud Management unit appointed to support the Whistleblowing Coordinator by monitoring the handling of all received reports, preparing and submitting whistleblowing reports, and maintaining cooperation and communication with the third-party WBS administrator, including the management of system access/user IDs (Deloitte Halo).
5. Whistleblowing Officer: Employees from the AFM, AML, and HR units appointed to manage whistleblowing reports in accordance with their respective report categories. Their primary duties include analyzing reports, submitting recommendations to the Whistleblowing Coordinator Unit for further action, and ensuring proper administrative updates of report status. Under this structure, the CIMB Niaga WB Officer also serves as the AFM WB Officer.
6. Chief Audit Executive (CAE): Performs an independent oversight function over the governance of CIMB Niaga's whistleblowing handling process.

AUTHORITY FOR HANDLING WHISTLEBLOWING REPORTS OVER CIMB NIAGA EMPLOYEE

In cases where the reported party through the Whistleblowing System is an employee or member of management of CIMB Niaga, the handling of such reports is governed as follows:

No.	Reported Party	Report Addressed To
1	CIMB Niaga Employees	WB Officer
2	WB Officer	CIMB Niaga Coordinator & WB Coordinator Unit
3	WB Coordinator Unit	CIMB Niaga WB Coordinator & CCAL Director
4	CIMB Niaga WB Coordinator	CCAL Director
5	Member of the Board of Directors	CCAL Director
6	President Director	President Commissioner
7	Member of the Board of Commissioners	President Commissioner
8	President Commissioner	Board of Commissioners

REPORTING TO MANAGEMENT ON REPORT HANDLING

The Whistleblowing Coordinator/Officer of CIMB Niaga is required to report the status of follow-up actions on all incoming whistleblowing reports on a monthly basis to the CCAL Director, with copies provided to the Director responsible for Risk Management, the Director responsible for Human Resources, the Chief Audit Executive, and all members of the Whistleblowing Coordinator Unit. On a quarterly basis, whistleblowing reports are submitted to the Board of Commissioners, as part of the Board's oversight function, through the Audit Committee.

ROLE OF THE BOARD OF DIRECTORS AND THE BOARD OF COMMISSIONERS

The Board of Directors (BOD) and the Board of Commissioners (BOC) play a significant role in the implementation and oversight of CIMB Niaga's WBS by undertaking the following actions:

1. The BOD reviews and approves the Whistleblowing Policy.
2. The BOD receives and reviews whistleblowing reports on a monthly and quarterly basis, which include the number of reports received, their handling status, and provides the necessary input and direction.

3. The BOC receives and reviews whistleblowing reports submitted through the Audit Committee on a quarterly basis and provides the required guidance.

SOCIALIZATION OF THE WHISTLEBLOWING SYSTEM IMPLEMENTATION

CIMB Niaga conducts continuous socialization of the Whistleblowing System. For internal employees, socialization is carried out through various channels, including training programs, sharing sessions, and internal communication media such as desktop wallpapers, posters, and Learning on The Go (LoG). For external parties and customers, socialization is conducted through the CIMB Niaga website and social media platforms (Instagram).

Specifically for CIMB Niaga's business partners, whistleblowing socialization is incorporated into Cooperation Agreements, the Business Partner Code of Ethics, and anti-gratification letters periodically distributed to business partners. Through these communications, business partners are required to report to the Bank any indications of fraud, corruption, bribery, violations of ethics, policies, or any other misconduct committed by members of the BOC, the BOD, or employees of CIMB Niaga.

NUMBER OF WHISTLEBLOWING REPORTS IN 2025 AND 2024

Throughout 2025, a total of 755 (seven hundred and fifty-five) complaints were received through the Whistleblowing System. Of this total, 128 (one hundred and twenty-eight) reports were related to Fraud, Human Resources, and Anti-Money Laundering (AML) matters. The remaining 627 (six hundred and twenty-seven) reports were forwarded to the relevant parties for separate follow-up actions. Of the 128 (one hundred twenty eight) reports related to Fraud/HR/AML, 67% (sixty-seven percent) or 86 (eighty-six) reports proceeded to the investigation stage, resulting in 51 (fifty-one) valid reports, 14 (fourteen) invalid reports, and 21 (twenty-one) reports currently under investigation. A total of 13 (thirteen) reports were pending additional data or information from the whistleblowers, while 29 (twenty-nine) reports were closed due to insufficient data or information.

Status of Whistleblowing (WB) reports related to Fraud/HR/AML	Total	
	2025	2024
Number of WB Reports	**128**	**165**
WB Reports that have been investigated (CLOSED)	**65**	**96**
a. PROVEN WB Report	51	66
b. UNPROVEN WB Reports	14	30
WB Reports in Progress (Open)	**34**	**31**
a. Under ongoing investigation	21	26
b. Pending due to data/information completeness	13	5
Laporan WB - Pre-closed	**29**	**38**
Percentage of **AFM/HR/AML** WB reports that have been investigated out of the total valid complaints for investigation (as of the end of December)	75.58%	78.69%

THEMATIC ISSUES IN THE 2025 WHISTLEBLOWING REPORT

Throughout 2025, the thematic issues in the reports received were as follows:

FRAUD

- Gratuities.
- Conflicts of Interest.
- Extortion/Incentive Requests.
- Embezzlement of staff funds by former employees.
- Manipulation (performance, references for mortgage applications, data and documents for account openings and credit applications).
- Forgery of customer and superior signatures.
- Leakage of customer data.
- Misuse of employee funds.
- Markup of pay slips.
- Misselling of bank products.

MONEY LAUNDERING

Misuse of CIMB Niaga accounts by account holders as a holding account for criminal funds, including transactions via e-commerce/marketplaces/ websites/social media, fictitious investments, fictitious job offers.

HUMAN RESOURCES

- Complaints regarding the attitudes and actions of unit leaders/coworkers.
- Complaints regarding staff who failed to pay online loan obligations.
- Complaints regarding staff attitudes and actions in collection activities.
- Misuse of office facilities for personal gain.
- Violations concerning work discipline (attendance, performance, and dress code).
- Work discomfort.
- Infidelity.
- Passwords sharing.

FOLLOW-UP ON VIOLATIONS

As a form of consistency in maintaining organizational integrity, CIMB Niaga ensures that every report received through the reporting mechanism is followed-up thoroughly and objectively. The Bank also applies strict sanctions to employees found guilty of violations, as an effort to strengthen a culture of compliance and accountability at all levels of the organization. In 2025, 20 (twenty) employees were reported through the WB channel and found to have committed fraud/non-compliance. These employees were subject to the following sanctions:

	Reprimand Letter	First Warning Letter	Second Warning Letter	Third Warning Letter	Termination of Employment	TOTAL
2025	2	5	-	-	13	20
2024	6	6	-	-	3	15

Strategic Plan of the Bank

CIMB Niaga prepares and submits its strategic plans in the form of a Corporate Plan and Bank' Business Plan. Information regarding the Bank's strategic plans is outlined in the Management Discussion and Analysis chapter of this Annual Report.

Implementation of the ASEAN Corporate Governance Scorecard

The Implementation of CIMB Niaga Corporate Governance which refers to the ASEAN Corporate Governance Scorecard is presented in detail on the CIMB Niaga website https://investor.cimbniaga.co.id/gcg/asean_cg.html.

Indonesian General Guidelines for Corporate Governance (PUGKI)

The implementation of Good Corporate Governance (GCG) principles plays a critical role in enhancing investor and stakeholder confidence, reducing the cost of capital, strengthening the capital markets and financial services sector, expanding employment opportunities, and encouraging economic growth aligned with sustainable development principles. The National Committee for Governance Policy (KNKG) has issued the 2021 General Guidelines for Indonesian Corporate Governance (PUGKI) as a guideline for globally standardized corporate governance practices, which are recommended primarily for corporations listed on the capital market and managing public funds.

CIMB Niaga applies the principles and recommendations of the 2021 PUGKI based on an "apply or explain" approach, with the following implementation details at the Bank:

Principles	Recommendations		Implementation at CIMB Niaga
Principle 1: Roles and Responsibilities of the Board of Directors and Board of Commisisoners	**1.1 Roles and Responsibilities of the Board of Directors**	1.1.1 To achieve sustainable value creation, the Board of Directors carries out its leadership role and seeks to achieve the following governance outcomes: a. to be competitive and focused on long-term performance; b. to be ethical and responsible in conducting business; c. to have positive contributions to the community and the environment; and d. to be able to survive and grow (corporate resilience). 1.1.2 The Board of Directors must ensure that the corporate mission, vision, goals, objectives, strategies, as well as annual and mid-term plans are consistent with long-term goals, by effectively utilizing innovation and technology. 1.1.3 The Board of Directors ensures that the corporation implements an appropriate and effective risk management and internal control system that is aligned with the corporate vision, mission, goals, objectives and strategies, as well as complying with applicable laws and regulations and standards. 1.1.4 The Board of Directors ensures that the integrity of the corporate accounting and financial reporting system and the timely and accurate disclosure of all material information about the corporation. 1.1.5 The Board of Directors ensures that sustainability reporting has been prepared properly. 1.1.6 The Board of Directors builds a framework for corporate information technology (IT) governance that is aligned with corporate business needs and priorities, drives business opportunities and performance, strengthens risk management, as well as supports corporate goals and strategies. 1.1.7 For corporations conducting business activities based on Sharia principles, the Board of Directors needs to ensure the authority and availability of adequate supporting tools, allowing the Sharia Supervisory Board to carry out its role effectively. 1.1.8 The Board of Directors' Charter is periodically reviewed. The Charter includes, among others, the delegation of roles for the Directors individually, which can be regulated in the Board of Directors' Charter or by a decision letter of the Board of Directors. 1.1.9 The Board of Directors has a policy regarding the resignation of members of the Board of Directors if they are involved in a financial crime and are proven to have made a mistake.	Apply The Board of Directors realized high standards of business ethics and ensures the implementation of a code of ethics that fosters a corporate culture of integrity. This is achieved, among other things, by implementing a new work culture, EPICC (Enabling Talent, Passion, Integrity & Accountability, Collaboration, Customer Centricity). The Board of Directors places the optimization of the latest information technology as one of the strategic pillars in achieving both short-term and long-term business targets. The Bank's risk management and internal control systems are consistently aligned with the corporate vision, mission, goals, objectives, and strategy and are implemented in accordance with applicable laws and regulations and standards. The Board of Directors ensures that the integrity of personnel and the proper and accurate reporting and financial information processes, in accordance with financial accounting standards and regulatory requirements. The profile of the Director of Strategy and Finance and senior management from the work units responsible for financial reporting can be found in this Annual Report. The Board of Directors is also responsible for and publishes the Quarterly Financial Report on the Bank's website and in the mass media, in accordance with applicable regulations. The Board of Directors and management have ensured that the Sustainability Report is prepared based on a reporting framework appropriate to the size and complexity of the corporation and meets applicable national and/or global standards. The Bank's IT governance strategy and framework are detailed in this Annual Report. The Board of Directors ensures that the Bank has an adequate and optimal IT resource allocation policy to support the achievement of the Bank's objectives and strategies. The Board of Directors ensures that the Sharia Business Unit has adequate and effective supporting tools, as stipulated in the Sharia Supervisory Board Charter. The Board of Directors Charter is reviewed periodically. The most recent charter was updated on 6 December 2024, and uploaded to the Bank's website. The Board of Directors Charter and Bank Nomination Policy No. M.04 stipulate provisions regarding the resignation of a Board member if they are involved in financial crimes and proven to have committed a violation.

Principles	Recommendations		Implementation at CIMB Niaga
	1.2 Performance Assessment – Board of Directors and its Members	1.2.1 The Board of Commissioners conducts an annual formal evaluation in an objective and independent manner to determine the effectiveness of the Board of Directors and each individual Director. 1.2.2 The Board of Commissioners, with due observance of the Nomination and Remuneration Committee, is responsible for determining performance assessment criteria and assessing the performance of the President Director and other members of the Board of Directors..	Apply The Bank implements a Board of Directors performance assessment policy consisting of collegial and individual performance assessments. Collegial assessments of the Board of Directors are conducted at least once a year, and individual performance assessments of the Board of Directors, including the President Director, are conducted at least twice a year. The assessment results are discussed by the Nomination and Remuneration Committee to obtain input and recommendations before seeking approval from the Board of Commissioners. Further details regarding the Board of Directors Performance Assessment are presented in the discussion on Board of Commissioners and Board of Directors Performance Assessment in this Annual Report.
	1.3 Roles and Responsibilities of the Board of Commissioners	1.3.1 The Board of Commissioners reviews the corporate strategy at least annually and approves the corporate mission, vision and strategy formulated by the Board of Directors. The Board of Commissioners also reviews, provides advice, and approves long-term business and financial plans and the company's short-term financial plans. The Board of Commissioners provides advice and monitors the Board of Directors on the management of its implementation. The Board of Directors and Board of Commissioners are involved in decisions that are very important for the corporation, as regulated in the articles of association of the company. 1.3.2 The types of decisions that require the approval of the Board of Commissioners must be disclosed in the annual report. 1.3.3 Taking into account the recommendation of the Nomination and Remuneration Committee, the Board of Commissioners proposes to, and to be resolved by, the GMS the appointment and/or dismissal of members of the Board of Directors and members of the Board of Commissioners. In proposing the above, the Board of Commissioners takes into account the diversity, non-discriminatory elements, as well as provides equal opportunities regardless of ethnicity, religion, race, class and gender. The Board of Commissioners ensures a formal and transparent selection and nomination process for members of the Board of Directors and members of the Board of Commissioners. 1.3.4 The Board of Commissioners or Committees conducting the nomination function formulate a succession policy in the process of nominating members of the Board of Directors. Every year, the Board of Commissioners reviews the report on the implementation of the development and succession plans submitted by the President Director. 1.3.5 The Board of Commissioners a) submit to the GMS, which may be preceded by recommendation from Committees conducting the remuneration function, the amount of remuneration for members of the Board of Directors and members of the Board of Commissioners, in line with sustainable corporate development and the long-term interests of the corporation and shareholders; b) periodically reviewing the remuneration system for the Board of Directors and Board of Commissioners. 1.3.6 The Board of Commissioners oversees the effectiveness of corporate governance policies and the implementation, as well as proposing changes if necessary. 1.3.7 The Board of Commissioners monitors and directs the company to implement the appropriate and effective risk management and internal control systems that are aligned with the corporate goals, objectives and strategies as well as complying with laws and regulations, codes of conduct, and applicable standards.	Apply Every year, the Board of Commissioners, together with the Board of Directors, conducts a review and evaluation of the company's vision and mission, aligning them with the company's strategy, current conditions, and future business challenges. Furthermore, the Board of Commissioners reviews, provides input, and approves the company's long-term and short-term business and financial plans, and monitors their implementation by the Board of Directors, as outlined in the discussion of the Bank's Vision and Mission and the Board of Commissioners and Board of Directors Meetings in this Annual Report. The decisions made by the Board of Commissioners are outlined in the Board of Commissioners discussion section of this Annual Report. In accordance with Bank Nomination Policy No. M.04 and Bank Diversity Policy No. M.07, the Board of Commissioners plays an active role in the appointment and/or dismissal of members of the Board of Directors and Board of Commissioners, taking into account recommendations from the Nomination & Remuneration Committee and diversity by providing equal opportunities without discrimination based on ethnicity, religion, race, social class, or gender, and conducting this process in a formal and transparent manner. To ensure leadership continuity, the Bank implements a succession policy for the Board of Directors and/or Senior Management, which is part of the Nomination and Remuneration Committee Charter and Bank Nomination Policy No. M.04, as outlined in the Annual Report. The Nomination and Remuneration Committee discusses proposals for remuneration for the Board of Commissioners and Directors, taking into account the remuneration range and standards in the peer group and the Bank's capabilities. The Nomination and Remuneration Committee provides recommendations for further discussion at the Board of Commissioners Meeting for further study before the Board of Commissioners proposes the remuneration to the GMS. The GMS determines the remuneration for the Board of Commissioners, and its implementation is carried out by the Board of Directors. The Board of Commissioners, either directly or through its committees, continuously oversees and directs the policies and effectiveness of the implementation of governance, risk management, and internal control systems by management, and provides input and improvements as needed. The Board of Commissioners also consistently ensures the integrity of the accounting and financial reporting systems, as well as the independence of the internal and external audit functions, as reflected in the discussions of the Audit Committee and Internal Audit Unit in this Annual Report.

Principles	Recommendations		Implementation at CIMB Niaga
		1.3.8 The Board of Commissioners supervises and directs the integrity of the corporate accounting and financial reporting system, as well as the independence of the internal and external audit functions. 1.3.9 The Board of Commissioners monitors, reviews, and approves the annual report and sustainability report of the company, and ensures their integrity, as well as oversees the company's disclosure and communication process. 1.3.10 The charter of the Board of Commissioners is periodically reviewed. 1.3.11 The Board of Commissioners has a policy regarding the resignation of members of the Board of Commissioners if they are involved in financial crimes and are proven to have made a mistake. 1.3.12 Independent commissioners are highly expected to be able to contribute to honest, objective, active, and constructive discussions at meetings of the Board of Commissioners. 1.3.13 The President Commissioner acts as the coordinator of the Board of Commissioners and ensures its effectiveness. The President Commissioner promotes a culture of transparency and constructive dialogue that allows a variety of views to be expressed, including coordinating the setting of appropriate board meeting agendas and ensuring sufficient time is available to discuss all agenda items. In addition, there should also be opportunities for the Board of Commissioners to meet with the Board of Directors and senior management.	The preparation of the Annual Report and Sustainability Report are reviewed and approved by the Board of Commissioners. The Board of Commissioners Charter is reviewed periodically. The most recent charter was updated on 24 October 2025, and uploaded to the Bank's website. The Board of Commissioners Charter and Bank Nomination Policy No. M.04 stipulate that any member of the Board of Commissioners involved in financial crimes and/or other criminal acts is required to resign from their positions. All of the Bank's Independent Commissioners have a credible track record and have contributed significantly to the Bank's progress. This is demonstrated, among other things, by an average attendance rate of 100% at Board of Commissioners and Committee meetings and by the excellent performance assessment results of both the Board of Commissioners and Committees. The Bank's President Commissioner has duties and responsibilities, including coordinating the implementation of the Board of Commissioners' duties and responsibilities, and proposing meetings, including the agenda. In addition, joint meetings of the Board of Commissioners and the Board of Directors are held periodically.
	1.4 Establishment of Committees	1.4.1 The Corporation has committees under the Board of Commissioners, consisting of at least: the Audit Committee, Nomination and Remuneration Committee, and Risk Management Monitoring Committee. 1.4.2 The Board of Commissioners ensures that all members of the Audit Committee are independent and the majority of other committees established by the Board of Commissioners are independent parties, and all members of the committee are competent, committed, and have sufficient authority to perform their roles in an effective and independent manner. 1.1.3 To ensure the monitoring on the implementation of duties of the Audit Committee is carried out in an objective and independent manner, the President Commissioner is not allowed to be the chairman of the Audit Committee, except in extraordinary circumstances, which must be explained in the annual report..	Apply The committees at the Board of Commissioners level consist of the Audit Committee, the Risk Oversight Committee, the Nomination and Remuneration Committee, and the Integrated Governance Committee. The members of the Bank's Audit Committee are all Independent Commissioners and Independent Parties, and the Audit Committee is chaired by one of the Independent Commissioners, Mr. Dody Budi Waluyo, who is an Independent Commissioner and not the President Commissioner. The composition of other committee members is also predominantly Independent Commissioners and Independent Parties. This is discussed in more detail in the separate discussions of the Audit Committee and other committees in this Annual Report.
	1.5 Performance Assessment – Board of Commissioners and its Member	1.5.1 The Board of Commissioners conducts an annual formal evaluation objectively to determine the effectiveness of the Board, its committees, and each individual Commissioner.	Apply The performance assessment of the Board of Commissioners and its committees is conducted annually (at least once a year). The performance assessment of the Board of Commissioners and its committees (including the President Commissioner) uses several criteria as outlined in the Annual Report.
	1.6 Conflicts of Interest	1.6.1 Members of the Board of Directors with concurrent positions outside the corporation must obtain approval from the Board of Commissioners. A Commissioner notifies the Board of Commissioners and the chairman of the committee carrying out the nomination function, prior to accepting a new appointment as Director or Commissioner of a public company, other Director positions or other positions with a significant time commitment.	Apply No member of the Bank's Board of Directors holds concurrent positions outside CIMB Niaga, except for assignments to carry out supervisory functions at subsidiaries. These assignments have received approval from the Board of Commissioners. Commissioners who accept appointments from other public companies are required to submit such information to the Board of Commissioners and/or the Nomination and Remuneration Committee. One of the duties and responsibilities of the Board of Commissioners is to monitor and manage potential conflicts of interest within the Bank.

Principles	Recommendations		Implementation at CIMB Niaga
		1.6.2 The Board of Commissioners monitors and manages potential conflicts of interest for management, members of the Board of Directors, Board of Commissioners and shareholders, including misuse of corporate assets and misuse in related party transactions. Commissioners with conflicts of interest do not participate in monitoring and making decisions on potential conflicts of interest involving the Commissioners or affiliates of the Commissioners concerned.	In carrying out their duties and responsibilities, all members of the Board of Commissioners are committed to avoiding potential conflicts of interest and always positioning themselves to avoid potential conflicts of interest under any circumstances, as stated in the Board of Commissioners Charter. In the event of a conflict of interest, members of the Board of Commissioners are prohibited from taking actions that could harm or reduce the Bank's profits and are required to disclose the potential conflict of interest in every decision.
	1.7 Competency Improvement of Members of the Board of Directors and Board of Commissioners	1.7.1 The Board of Commissioners ensures that members of the Board of Directors and Board of Commissioners understand their roles and responsibilities, characteristics and operations of the corporation, relevant laws and regulations and other applicable standards and obligations. The Board of Directors through the corporate secretary supports all members of the Board of Directors and Board of Commissioners in updating and refreshing the required skills and knowledge to carry out their roles on the Board.	Apply The Board of Commissioners and Directors have participated in various education and training programs aimed at enhancing strategic capabilities, broadening business insights, strengthening leadership, developing new skills, and improving and maintaining the quality of banking services. Full details of the education and training programs attended by the Board of Commissioners and Directors are presented in this Annual Report.
Principle 2: Composition and Remuneration of the Board of Directors and Board of Commissioners	**2.1 Composition of the Board of Directors and Board of Commissioner**	2.1.1 In determining prospective candidates for Directors, the Board of Commissioners through the Nomination and Remuneration Committee does not only rely on recommendations from the Board of Commissioners, management or majority shareholders. The Board of Commissioners through the Nomination and Remuneration Committee can use independent sources to determine qualified candidates. 2.1.2 The Board of Commissioners ensures that the criteria for selecting members of the Board of Directors include at least the required knowledge, abilities, and expertise to properly meet the role of the Board of Directors and takes into account the fulfillment of the diversity of the Board of Directors. 2.1.3 The corporate policy regarding diversity among the Board of Directors and Board of Commissioners is disclosed in the Annual Report. 2.1.4 The Board of Commissioners ensures that the policies and procedures for the selection and nomination of Commissioners are clear and transparent in order to produce the desired Board composition. The Board of Commissioners uses independent sources to determine qualified candidates. 2.1.5 The Board of Commissioners/Committee that performs the nomination function establishes nomination procedures and criteria that are consistent with the Board of Commissioners' expertise matrix, which has been approved by the Board of Commissioners and ensures that the candidate profile meets the established requirements in the expertise matrix and nomination criteria 2.1.6 The composition of the Board of Commissioners must be formed in such a way that its members as a group reflect the diversity in terms of abilities, skills, knowledge, experience, age, cultural background, and gender needed to properly fulfill the role of the Board of Commissioners. 2.1.7 To enable the Board of Commissioners to provide independent advice and supervision to the Board of Directors and for roles with potentials for conflicts of interest, the Board of Commissioners consists of a sufficient number of Independent Commissioners, with a limited term of office and there is disclosure of the term of membership of the Board of Commissioners and their independence from a corporate perspective.	Apply As stipulated in Nomination Policy No. M.04, which governs the selection, appointment, dismissal, and/or replacement of members of the Board of Commissioners, Sharia Supervisory Board, Board of Directors, and Independent Parties, the Bank may utilize the services of independent and reputable third parties (search firms) in the selection process for candidates for the Board of Commissioners. The third parties appointed by the Bank (search firms) will assist in the selection process. The Nomination Policy also stipulates the minimum criteria that candidates for the Board of Commissioners, Sharia Supervisory Board, and Board of Directors must possess, including integrity, competence, reputation, domicile, independence, or other specific criteria relevant to the Director's field. The policy on the diversity of the composition of the Board of Commissioners and Board of Directors is stipulated in Diversity Policy No. M.07, and its achievements have been presented in this Annual Report. The composition of the Board of Commissioners meets the Bank's needs. The Bank has regulated the diversity of the composition of members of the Board of Commissioners and Board of Directors as stipulated in Diversity Policy No. M.07. The Nomination and Remuneration Committee carries out its nomination function based on the nomination procedures and criteria outlined in Nomination Policy No. M.04 and approved by the Board of Commissioners. The Nomination and Remuneration Committee has also carried out its functions and responsibilities in ensuring that the nomination and remuneration processes at the Bank are conducted properly and transparently for the benefit of the Bank. This can be seen in the discussion in this Annual Report. The implementation of the Board of Commissioners' duties, including composition, term of office, independence, meeting attendance, and training throughout the year, is detailed in this Annual Report.

Principles		Recommendations	Implementation at CIMB Niaga
		2.1.8 To facilitate the effective function of the Board of Directors and Board of Commissioners and to increase investor and stakeholder confidence, the Nomination and Remuneration Committee ensures that there is a formal, rigorous, and transparent process for the selection and appointment of members of the Board of Directors and Board of Commissioners..	
	2.2 Remuneration of the Board of Directors and Board of Commissioners	2.2.1 The remuneration policy for members of the Board of Directors consists of a remuneration structure that is oriented towards sustainable corporate development and encourages the achievement of long-term goals. The Board of Directors' remuneration must be proposed, through the Nomination and Remuneration Committee, by the Board of Commissioners to be resolved by the GMS. The amount of remuneration proposed to the GMS is determined by taking into account the role of each member of the Board of Directors and the economic situation as well as corporate performance. 2.2.2 The remuneration policy for members of the Board of Commissioners consists of a remuneration structure that is oriented towards sustainable corporate development and encourages the achievement of longterm goals. The amount of remuneration proposed by the Board of Commissioners to the GMS is determined by taking into account the role of each member of the Board of Commissioners and the economic situation as well as corporate performance. In addition, consideration should also be given to his/her position as President Commissioner and chairman as well as membership in committees. 2.2.3 To ensure that the remuneration package is determined based on the achievements, qualifications, and competencies of the Directors and Commissioners by taking into account the performance of corporate operations, individual performance, and market conditions, the Nomination and Remuneration Committee ensures that there are fair and transparent procedures for establishing remuneration policies for members of the Board of Directors and Board of Commissioners.	Apply The Bank has implemented a Risk-Based Remuneration Policy No. A.06.02, last updated on 15 December 2023, in line with the latest regulations and the Remuneration Policy for the Board of Commissioners, Sharia Supervisory Board, Board of Directors, and Board-level Committees (Policy No. A.06.25). The Bank's remuneration policy prioritizes a competitive, fair, and balanced remuneration system, based on applicable laws and regulations. The Bank establishes the structure, policies, and remuneration amounts for each member of the Board of Commissioners, taking into account the duties, authorities, performance, and responsibilities of the Board of Commissioners. The Bank also considers the prevailing remuneration standards in the peer group and the Bank's capabilities. The Nomination and Remuneration Committee discusses the remuneration of the Board of Commissioners, taking into account information on the remuneration range and standards in the peer group in the market, as well as the Bank's capabilities. The remuneration of the Board of Commissioners and the Board of Directors is determined by the GMS.
Principle 3: Work Relationship between the Board of Directors and Board of Commissioners	**3.1 Nature of Work Relationship**	3.1.1 There are open discussions between the Board of Directors and the Board of Commissioners and between members of the Board of Directors and members of the Board of Commissioners. However, it is still important to maintain the confidentiality of information to ensure that confidential information does not leak. 3.1.2 In accordance with their respective duties and roles, the Board of Directors cooperates with the Board of Commissioners in formulating the corporate missions, visions and strategies, and regularly discusses the implementation. 3.1.3 The Corporate Secretary has a crucial role in supporting the effectiveness of the working relationship between the Board of Directors and the Board of Commissioners, encouraging the implementation of good corporate governance practices, including effective communication with shareholders and other stakeholders.	Apply Discussions between the Board of Directors and the Board of Commissioners are conducted through joint Board of Commissioners meetings with the Board of Directors. Through these meetings, the Board of Commissioners discusses various agenda items, including follow-up reports on the Board of Commissioners' Meeting Minutes, financial performance reports, and reports from committees under the Board of Commissioners. Each year, the Bank's short- and medium-term strategies and policies are outlined in the Corporate Plan and Bank Business Plan (RBB), which are prepared based on the established Vision and Mission. Periodically, the Board of Directors, along with the Board of Commissioners and the Bank's senior management, conduct periodic evaluations of strategies, policies, and their implementation at all levels of the organization. The Bank appointed Fransiska Oei as Corporate Secretary based on CIMB Niaga Board of Directors Circular Decree No. 001/SIR/DIR/IX/2016 dated 21 September 2016. The Bank's Corporate Secretary is responsible for maintaining the Bank's image and protecting its interests by establishing good communication and relationships with all parties, as well as acting as a liaison between the Bank and Shareholders and other Stakeholders.

Principles	Recommendations		Implementation at CIMB Niaga
	3.2 Access to Information for the Board of Commissioners	3.2.1 The Board of Directors is responsible for ensuring that the Board of Commissioners has access to accurate, relevant, and timely information. The Board of Commissioners itself ensures that it obtains sufficient information. The Board of Directors provides information to the Board of Commissioners regularly, without delay, and comprehensively on all matters relevant to the corporation. The Board of Commissioners may at any time request additional information to the Board of Directors.	Apply The Board of Commissioners can interact with the Board of Directors either directly or through joint Board of Commissioners meetings. These meetings are held according to a schedule established at the end of the previous year, but may also be held on an ad hoc basis if there is material information/events that need to be immediately communicated to the Board of Commissioners. The Corporate Secretary supports the Board of Directors in providing the Board of Commissioners with access to accurate, relevant, and timely information. One way to do this is by ensuring that invitations and materials for Board of Commissioners meetings are delivered to participants no later than five working days prior to the meeting. The Corporate Secretary is also responsible for administering, distributing, and following up on all incoming correspondence received by the Bank and addressed to the Board of Directors and/or Board of Commissioners.
	3.3 Responsibilities of the Board of Directors and Board of Commissioners on Impacts of the Structure	3.3.1 The impact of the ownership structure on the corporation. The Board of Directors and the Board of Commissioners consider their responsibilities in the context of the shareholding structure and relationships between corporate shareholders, which may have an impact on corporate management and operations.	Apply The Bank's Board of Directors and Board of Commissioners ensure that the shareholder structure and relationships between shareholders do not affect the implementation of their roles and responsibilities. All decisions and policies taken by the Bank's Board of Directors and Board of Commissioners are made independently and transparently in the best interests of the Bank.
Principle 4: Etchical and Responsible Conduct	**4.1 Code of Conduct**	4.1.1 This statement is set forth in the Code of Conduct and Business Ethics, which must clearly state the corporate expectation that each member of the Board of Directors and Board of Commissioners and employees will: a. Act in the best interests of the corporation; b. Act honestly and with a high standard of integrity; c. Be independent and act based on complete information, in good faith, with due diligence and prudence; d. Comply with laws and regulations that apply to the corporation and its operations; e. Avoiding actions that violate laws and regulations or unethical actions based on corporate ethics guidelines; f. Not involved or participating in any activities that will create a conflict of interest with the best interests of the corporation or which will have a negative impact on the reputation of the corporation; g. Do not take advantage of property or information owned by the corporation, ownership of other assets or its customers for personal gain or which causes harm to the corporation and its customers. h. Does not take advantage of the position or opportunities generated by the position for personal gain i. Avoiding the act of asking for or receiving from third parties payments, gratuities, or other benefits for themselves or for other people that will lead to conflicts of interest/ provide benefits to third parties by violating the laws and regulations; j. Respect differences of opinion and the rights of each member of the Board of Directors, Board of Commissioners and employees; k. Ensuring full, fair, accurate, timely, and understandable disclosure in reports and documents submitted by the corporation to regulators and in other public communications;	Apply The Bank has a Code of Ethics and Code of Conduct and Anti-Bribery and Corruption Policy No. M.11, which must be adhered to by the Board of Directors, Board of Commissioners, and all employees. Implementation of these policies is the responsibility of all management and employees at all levels of the organization, as outlined in the Integrity Pact & Code of Ethics Declaration, signed by the Board of Directors and Board of Commissioners and attested by all employees annually. More detailed information is provided in this Annual Report.

Principles	Recommendations			Implementation at CIMB Niaga
		4.1.2	The Board of Directors establishes policies and practices on anti-money laundering and financing of terrorism, anti-bribery, anti-corruption, anti-fraud, political involvement with reference to the national or international standards regarding anti-money laundering, anti-bribery, anti-corruption, anti-fraud or other related standards.	
	4.2 Corporate Values and Culture	4.2.1	The corporation articulates, fosters, and discloses corporate culture and value	Apply CIMB Niaga implements values and a work culture based on the EPICC (Enabling Talent, Passion, Integrity & Accountability, Collaboration, and Customer Centricity) values and builds a risk culture as the basis for employee behavior and decision-making in daily activities. By internalizing and implementing the EPICC values, employees are expected to create a positive impact that encourages a conducive, collaborative, and productive work environment. The Bank has implemented the process of internalizing corporate values and culture into daily operations and is explained in more detail in the Corporate Values and Culture section of this Annual Report.
	4.3 Enforcement and Communication of the Code of Ethics, Values, and Culture	4.3.1	The corporate code of conduct and code of ethics are communicated effectively to the Board of Directors, Board of Commissioners and all employees, integrated into corporate strategy and operations, including risk management system and remuneration structure, as well as being enforced.	Apply Internalization of the Code of Ethics and Code of Conduct is carried out periodically through various available media to foster awareness and understanding of how to implement behavior consistent with the Bank's Core Values. Each year, members of the Board of Commissioners and Board of Directors sign an Integrity Pact, Code of Ethics, and Anti-Bribery and Corruption Commitment, followed by attestation of the same pact by all Bank employees. More complete information is provided in this Annual Report.
Principle 5: Risk Management, Internal Control, and Compliance	**5.1 Internal Control and Compliance**	5.1.1	The Board of Directors periodically reviews the accuracy of designs and operational effectiveness of the governance system, risk management, internal control, and corporate compliance and reports the implementation and results of the review to shareholders through the annual report of the Corporation.	Apply The Board of Directors has implemented an Internal Control System in accordance with applicable control principles, and a comprehensive evaluation indicates that the Bank's Internal Control System is functioning well. The Board of Directors and the Board of Commissioners confirm that the Bank has an effective and adequate internal control system in place to manage the risks faced by the Bank, remaining within its risk appetite and supporting the achievement of the Bank's objectives. Further explanation of this matter is provided in the discussion of the Risk Monitoring Committee and Internal Control System in this Annual Report.
	5.2 Risk Management	5.2.1 5.2.2	Strategy and risk is a unity, disclosed in a transparent manner, included in the implementation of the duties and responsibilities of the Board of Directors and the Board of Commissioners, as well as in discussions at the meetings of the Board of Commissioners and Board of Directors. The Risk Management Oversight Committee assists the implementation of the duties of the Board of Commissioners by creating a transparent, focused, and independent mechanism for oversight of corporate risk management.	Apply The Board of Commissioners and the Board of Directors consistently manage and monitor the Bank's key risks effectively. Maintaining a balance between risk levels, compliance culture, and capital adequacy is also part of the Bank's strategic pillar policies. In implementing these policies, the Board of Commissioners and the Board of Directors is assisted by the Risk Oversight Committee, the Risk Management Committee, and other risk committees. They periodically review and evaluate the effectiveness of risk control and management at each meeting, also assisted by the Internal Audit Unit.

Principles	Recommendations		Implementation at CIMB Niaga
			The Board of Commissioners has a Risk Oversight Committee (ROC), whose members are Independent Commissioners and competent Independent Parties with backgrounds consistent with regulations and the Bank's needs. ROC helps ensure that the Bank's risk management implementation consistently meets the elements of adequate risk management procedures and methodologies, ensuring that the Bank's business activities remain controlled within acceptable limits and profitable for the Bank. More detailed information is provided in this Annual Report.
	5.3 Integration of Governance, Risk Management, and Compliance	5.3.1 The Board of Directors establishes an integrated governance, risk management and compliance (GRC) system, by handling various uncertainties in an integrated manner and with high integrity, to ensure that the corporation can achieve its objectives. 5.3.2 The Board of Directors ensures that the division in charge of the compliance function does not concurrently carry out functions that have the potential to cause a conflict of interest.	Apply Through the Three Lines of Defense, the Board of Directors ensures coordination and capability strengthening among all key GRC components, including governance systems, strategic management, performance management, risk management, compliance management, and the internal audit system, to ensure the corporation remains on track to achieve its objectives. Furthermore, the Compliance Director does not hold other functions that could potentially create a conflict of interest, as outlined in the Bank's Organizational Structure in this Annual Report. The sound implementation of GRC is reflected in the various awards the Bank has earned and maintained, including awards for ASEAN Top 50, ASEAN Asset Class, and Top 5 of Indonesian Public Listed Companies, the Leadership in Corporate Governance award from the IICD CG Conference & Award, and the Star 5 Top GRC Awards 2025.
	5.4 Internal Audit	5.4.1 The Board of Commissioners through the Audit Committee oversees and ensures that the internal audit function assists the corporation in achieving its goals through an objective and disciplined approach in order to evaluate and improve the effectiveness of risk management, internal control, and corporate governance.	Apply The Board of Commissioners has an Audit Committee that ensures the implementation of internal audit duties is carried out objectively and independently. The appointment and dismissal of the Chief Audit Executive also takes into account recommendations from the Audit Committee, and internal audit has direct access to the Audit Committee. More detailed information is provided in this Annual Report.
Principle 6: Disclosure and Transparency	**6.1 Policy and Disclosure**	6.1.1 The corporation has disclosure and transparency policies and procedures that ensure the disclosure of material information and safeguard sensitive information as well as corporate secrets. 6.1.2 Shareholders' right to obtain regularly and timely relevant material information regarding the corporation must be me.	Apply The Bank has Governance Policy No. M.12 and Communication Policy with Shareholders and Investors No. M.02, which regulate the disclosure of material information and the safeguarding of sensitive and confidential information, as well as disclosure/disclosure obligations in accordance with applicable regulations. The Bank ensures that all shareholders have the same right to receive material information accurately, timely, periodically, and in accordance with applicable regulations.
	6.2 Financial and Sustainability Reports	6.2.1 The corporation discloses systems and procedures to ensure that interim financial reports that are not materially audited or reviewed by external auditors are accurate, complete, and provide investors with the right information to make the right investment decisions 6.2.2 The Audit Committee ensures the quality of audits on financial report carried out by external auditors. This activity includes recommending the appointment, reappointment and, if necessary, the termination and remuneration of the external auditor. 6.2.3 The sustainability report shall be prepared and disclosed accurately and in accordance with national or international sustainability reporting frameworks.	Apply The Bank has systems and procedures governing internal control over financial reporting, including interim financial reports. The role of the risk management/compliance/management oversight function and the internal audit function in ensuring the integrity of interim financial reports, and the role of the Audit Committee in reviewing the financial reports to be published by the Bank. The Bank's Audit Committee ensures the quality of the financial statement audits performed by the external auditor. This responsibility includes providing recommendations regarding the appointment, reappointment, and, if necessary, dismissal, as well as determining the remuneration of the external auditor. Meanwhile, the Bank's Sustainability Report is prepared in accordance with international standards such as GRI, SASB, SUSBA, and PSPK 1 and PSPK 2. The report is also provided with assurance by an independent and competent external party.

Principles	Recommendations			Implementation at CIMB Niaga
		6.2.4	The corporation issues an integrated annual report that places historical performance into context and describes the risks, opportunities, and prospects of the corporation in the future, which will subsequently assist shareholders and stakeholders to understand the strategic goals of the corporation and its progress in creating sustainable valu.	The Bank's Annual Report presents historical performance in a comprehensive context, while also describing the risks, opportunities, and future prospects of the corporation.
	6.3 Dissemination of Information	6.3.1 6.3.2 6.3.3	Channels for the dissemination of information should provide users with equitable, timely, and relatively inexpensive access to relevant information. The corporation ensures that an annual statement on the implementation of the Indonesian General Guidelines for Corporate Governance, including an explanation on the implementation of each Recommendation and Guideline is available on the website for a minimum period of five years For corporations listed on the capital market in jurisdictions other than the jurisdiction of origin, applicable laws and regulations on corporate governance must be clearly disclosed. In the case of cross listing, the criteria and procedures for cross listing, criteria and procedures for recognizing the listing requirements for the primary listing must be transparent and documented	Apply The Bank regularly updates information and provides stakeholders with easy access to information on the Bank's activities and performance, ensuring a clear and transparent understanding of the Bank's condition. Various communication channels are available, including social media, the website, email blasts and public exposes for customers and the public, press releases, and a dedicated internal communication channel for CIMB Niaga employees. These include: - Analyst meetings, interactions and discussions with shareholders, investors, and analysts via teleconferences and in-house meetings, the Annual Review with national and international rating agencies, and the Annual Public Expose. - The Bank's website and social media platforms (Facebook, Instagram, X, YouTube, LinkedIn, and TikTok) and press releases. A statement regarding the implementation of the PUGKI is available on the Bank's website.
Principle 7: Protection of the Rights of Shareholders	**7.1 Rights of Shareholders**	7.1.1 7.1.2 7.1.3	The corporation has a communication policy that facilitates and encourages shareholder or investor participation. Corporations that are parent entities ensure that their corporate governance policies apply to subsidiaries and entities under common control in which their investment is significant. Corporations have rules and procedures that govern acquisitions, takeovers, and extraordinary transactions, such as mergers and sales of substantial corporate assets to ensure the transactions occur in a transparent manner and under reasonable conditions as well as protecting the rights of all shareholders according to class.	Apply The Bank has a Communication Policy with Shareholders and Investors No. M.02, which serves as a reference for its subsidiaries and is publicly accessible through the Bank's website. The rights, authorities, and responsibilities of shareholders are also detailed in CIMB Niaga's Articles of Association, which can also be accessed on the Bank's website.
	7.2 Fair Treatment of Shareholders	7.2.1 7.2.2 7.2.3	Corporations have rules and procedures that ensure a). all shareholders of the same series in one class of shares must be treated equally, b). disclosure of said rules and procedures, as well as disclosure of capital structure and arrangements that allow certain shareholders to gain influence or control that is disproportionate to their share ownership. The corporation has rules and procedures that ensure related party transactions are approved and carried out in such a way as to ensure that conflicts of interest are properly managed, and protect the interests of the corporation and shareholders. The corporation has established and discloses policies to prevent insider trading. The corporation has clear rules regarding any trading in corporate shares carried out by Directors, Commissioners, and insiders to ensure that no one can benefit directly or indirectly from information that is not/not yet available on the market.	Apply In accordance with the Bank's Articles of Association, the Bank's shares consist of Class A and Class B shares. Class A and Class B shareholders have equal rights, with each share entitled to one vote. The Bank consistently ensures that related party transactions do not involve a conflict of interest and that the interests of the Bank and its shareholders are protected. Disclosures to prevent insider trading are, among other things, stipulated in the Code of Ethics and Code of Conduct. The Bank also has a CIMB Niaga Conflict Management Policy, which regulates the procedures for trading securities of the Bank and the CIMB Group and reaffirms the prohibition on the use of insider trading information in personal securities transactions by employees, members of the Bank's Board of Commissioners, and members of the Bank's Board of Directors.

Principles	Recommendations		Implementation at CIMB Niaga
	7.3 General Meeting of Shareholders	7.3.1 The corporation implement the notice for GMS with the agenda and materials for the GMS as completely and as early as possible (no later than 28 days prior to the GMS) to provide sufficient time and material for shareholders to properly study the meeting agenda. Meeting invitations and all GMS information are disclosed through electronic means, such as through the corporate website. 7.3.2 The corporation has established and disclosed rules and procedures that facilitate shareholders to participate and vote effectively at the GMS. 1.1.7 7.3.3 Shareholders participate effectively to determine the appointment of members of the Board of Directors and Board of Commissioners. 7.3.4 The corporation ensures the transparency and accountability of the external auditor at the GMS. 7.3.5 Submission of voting results and a complete summary of the minutes of the GMS will be announced to the public on the following working day.	Apply The Bank shall issue a Notice for a GMS no later than 28 (twenty-eight) days prior to the GMS date, excluding the date of the notice and the date of the GMS. The notice shall be accompanied by an agenda and GMS materials, which are available on the Bank's website. The decision-making/voting mechanism for the GMS is explained in the GMS Rules of Procedure, which are published on the Bank's website and read out again by the Corporate Secretary at the opening of the GMS. Voting shall be conducted for each GMS agenda item (one decision per agenda item), and the Bank shall appoint independent parties, namely PT Bima Registra and Notary Ashoya Ratam, SH, to conduct the vote count. The curriculum vitae of the candidates for members of the Board of Directors and Board of Commissioners, as well as the external auditor, shall be disclosed to the public along with the Notice for the GMS on the Bank's website, and voting shall be conducted separately for each candidate. The voting results and a complete summary of the minutes of the Bank's GMS shall be announced to the public on the same day after the conclusion of the GMS on the Bank's website. More complete information is provided in the GMS discussion in this Annual Report.
Principle 8: Appreciation for Stakeholders	**8.1 Stakeholders Engagement**	8.1.1 The corporation through the Corporate Secretary carries out regular, transparent, and effective communication with key stakeholders as well as involves them to understand their hopes and complaints as well as the impact of the corporation on them.	Apply The process for identifying and selecting key stakeholders to engage is outlined in the Sustainability Report. The Bank also has a Whistleblowing System as a secure and independent means of submitting suggestions, input, and complaints.
	8.2 Integration of Sustainability in Business Models	8.2.1 The Board of Commissioners together with the Board of Directors are responsible, accountable and transparent for sustainability governance, including in terms of establishing corporate sustainability strategies, priorities and targets. The Board of Directors and Board of Commissioners incorporate sustainability considerations when carrying out their roles, including by developing and implementing corporate strategies, business plans, main action plans, and risk management.	Apply The Board of Directors ensures that the corporate sustainability strategy, priorities, and targets, as well as performance against these targets, are communicated to stakeholders, as reported in this Annual Report.
	8.3 Protection for Stakeholders	8.3.1 The Board of Directors ensures and discloses that corporate operations reflect the application of high standards of ethics, social and environmental responsibility throughout the corporation and ensures that appropriate policies and procedures are implemented to respect and comply with the rights of stakeholders. 8.3.2 The Board of Directors encourages employees to work for the long-term interests of the corporation and prioritizes sustainability.	Apply The Bank has various policies in place to guide its business operations ethically, socially and environmentally responsibly, and to respect and comply with stakeholder rights. All information regarding these policies is presented in full in the Bank's Annual Report and Sustainability Report. Furthermore, the Bank has and implements a long-term incentive policy, namely stock-based compensation, for employees, which encourages sustainable value creation, as discussed in the Remuneration Policy section of this Annual Report.

Implementation of Corporate Governance Aspects and Principles for Public Companies Pursuant to Financial Services Authority Provisions

OJK has established 5 (five) aspects, 8 (eight) principles, and 25 (twenty-five) corporate governance recommendations as references for the implementation of GCG by public companies, in accordance with the provision of the OJK regulation (POJK) No. 21/POJK.04/2015 regarding the Implementation of the Corporate Governance Guidelines for Public Companies and SEOJK No. 32/SEOJK.04/2015 regarding the Corporate Governance Guidelines for Public Companies.

CIMB Niaga has implemented all such aspects, principles, and recommendations using a "comply or explain" approach, which is elaborated in detail as follows:

Aspects	Principles	Recommendations	Explanation
Public Company Relations with Shareholdersin Ensuring the Shareholder Rights	**Principle 1:** Increasing the Value of Holding a General Meeting of Shareholders (GMS)	1.1 Public Company have a technical voting procedures, both open and closed, that prioritize independency and the interests of shareholders	Comply As an effort to increase shareholder independence, freedom, and confidentiality in the voting process, CIMB Niaga has a policy of conducting closed and electronic voting (e-voting) at the GMS for each GMS agenda. This policy is set out in the Rules of the GMS. The closed and electronic voting mechanisms at the Annual GMS and Extraordinary GMS have been carried out since 2018 via touch screens devices provided by CIMB Niaga, smart phones, or other mobile devices (tablets, iPads, etc.) belonging to the shareholder or their proxy. CIMB Niaga is thus the first Public Company in Indonesia to hold e-voting. Shareholders and/or their proxies who attend electronically can carry out the e-voting process on the eASY.KSEI application. Whereas, shareholders who provide power of attorney with the e-Proxy mechanism are deemed to have exercised their voting rights through the eASY.KSEI application and are not permitted to carry out the e-Voting process at the GMS venue. The counting of voting results is carried out by the independent parties, namely PT Bima Registra, the Securities Administration Bureau, and Notary Ashoya Ratam SH., MKn. This ensures the independence and interests of shareholders in the voting process. The Rules of GMS and video of e-Voting mechanism at the GMS venue have been uploaded on the Bank's website 28 (twenty-eight) days prior to the date of the GMS, distributed to the shareholders when entering the GMS room, and read aloud by the Corporate Secretary before the GMS started.
		1.2 All members of the Board of Directors and members of the Board of Commissioners of the Public Company are present at the Annual GMS.	Comply All members of the Board of Directors (BOD) and Board of Commissioners (BOC) of CIMB Niaga attended (both physically or via video conference) the AGMS held on 14 April 2025. Members of the BOD and BOC who were present could represent the Bank in explaining each AGMS agenda to shareholders, ensuring that it was properly implemented.
		1.3 Summary of the GMS minutes is available on the Public Company website for at least 1 (one) year.	Comply CIMB Niaga uploads the summary of the GMS minutes on the same day after the GMS is held to the CIMB Niaga's website. Summary of the GMS minutes from 2013 up to the present is available on the Bank's website, both in Bahasa and English.
Public Company Relations with Shareholders in Guaranteeing Shareholder Rights	**Principle 2:** Improving the Quality of Public Company Communication with Shareholders or Investors	2.1 Public Company have a communication policy with shareholders or investors.	Comply CIMB Niaga has a Policy on Communication with Shareholders or Investors No. M.02 which has been uploaded to CIMB Niaga's website. The Bank's communication activities include the implementation of GMS, Public Expose, Analyst Meetings, teleconferences/meetings/ webinars with investors and analysts, Annual Rating Review, publication of Monthly, Quarterly, and Annual Financial Statements, and accurate and timely information disclosure. CIMB Niaga also provides information on head office and branch addresses, e-mail addresses, and phone numbers on the website and in the Annual Report, as well as social media access (Facebook, X, Instagram, LinkedIn, TikTok), and Call Center so that shareholders and investors can easily communicate with the Bank.

Aspects	Principles	Recommendations	Explanation
		2.2 The Public Listed Company discloses its communication policy with shareholders or investors on the Website.	Comply CIMB Niaga's Communication with Shareholders or Investors Policy No. M.02 has been uploaded to the CIMB Niaga's website.
Functions and Roles of the Board of Commissioners	**Principle 3:** Strengthen the Membership and Composition of the Board of Commissioners	3.1 Determination of the number of members of the Board of Commissioners considers the conditions of the Public Company.	Comply CIMB Niaga has a Nomination Policy for Members of the BOC, BOD,, and Independent Parties as members of the BOC's Committee No. M.04, which serves as a guideline for the Nomination and Remuneration Committee in the process of nominating members of the CIMB Niaga's BOC while considering the Bank's needs, conditions, and capabilities. At the time this Annual Report was published, the Bank's BOC was comprising of 7 (seven) people, with 4 (four) Independent Commissioners (57%) and 2 (two) of them are female Independent Commissioners. The number of members on the Bank's BOC does not exceed that of the BOD.
		3.2 Determination of the composition of members of the Board of Commissioners considers the diversity of skills, knowledge and experience required.	Comply The CIMB Niaga's BOC has a diverse background in terms of expertise, knowledge, experience, and nationality, aim to support the Bank's business development. This is shown in the profiles of each BOC.
	Principle 4: Functions and Roles of the Board of Directors in Enhancing the Quality of Implementation of the Duties and Responsibilities of the Board of Commissioners	4.1 The Board of Commissioners has a self-assessment policy to assess their performance.	Comply The policy to assess the performance of the BOC and BOC's Committees is outlined in the Appendix to the Nomination and Remuneration Committee Charter, which is available on the CIMB Niaga's website, and is included in the Corporate Governance Report Chapter of this Annual Report, along with the assessment results.
		4.2 The self-assessment policy for assessing the performance of the Board of Commissioners is disclosed in the Public Company's Annual Report.	Comply The BOC's performance assessment policy is set out in the Appendix to the Nomination and Remuneration Committee Charter, and disclosed in the Corporate Governance Report Chapter of this Annual Report, along with the assessment results.
		4.3 The Board of Commissioners has a policy regarding the resignation of members of the Board of Commissioners if they are involved in financial crimes.	Comply CIMB Niaga's BOC Charter regulates that members of the BOC who are involved in financial crimes and/or other criminal acts are required to resign from their positions.
		4.4 The Board of Commissioners or the Committee that carries out the Nomination and Remuneration function prepares a succession policy in the Nomination process for members of the Board of Directors.	Comply The succession plan policy has been regulated in the Nomination and Remuneration Committee Charter and the Nomination Policy for Members of the BOC, BOD, and Independent Parties as members of the BOC's Committee No. M.04, as well as disclosed in the discussion of the Nomination and Remuneration Committee in this Annual Report.
Functions and Roles of the Board of Directors	**Principle 5:** Strengthening the Membership and Composition of the Board of Directors	5.1 Determination of the number of members of the Board of Directors considers the condition of the Public Company and effectiveness in decision making.	Comply CIMB Niaga has a Nomination Policy for Members of the BOC, BOD and Independent Parties as members of the BOC's Committee No. M.04 as a guideline for the Nomination and Remuneration Committee in the process of nominating members of the CIMB Niaga Board of Directors by considering the Bank's financial condition and capabilities, as well as the organizational needs and complexity of the Bank's business. At the time this Annual Report was published, the Bank's BOD consisted of 10 (ten) members. The number of members of the BOD are more than the number of members of the BOC.

Aspects	Principles	Recommendations	Explanation
		5.2 Determination of the composition of members of the Board of Directors considers the diversity, skills, knowledge and experience required.	Comply CIMB Niaga's BOD have diverse backgrounds in terms of expertise, knowledge and experience. This shown in the profile of each Director. The diversity and number of the BOD is needed in order to provide the best alternative problem resolution for the Bank, in accordance with the needs, size and complexity of the Bank's business.
		5.3 Members of the Board of Directors who are in charge of accounting or finance have expertise and/or knowledge in the field of accounting.	Comply Mr Lee Kai Kwong is CIMB Niaga's Strategy and Finance Director, overseeing accounting and finance. He has a Bachelor of Science (Fin) from the University of Pennsylvania in the United States and has previously worked as Senior Managing Director – Regional Head Consumer Business Planning & Analysis at CIMB Bank Malaysia, as well as in various positions in the Finance sector. Mr Lee Kai Kwong meets the requirements for expertise and/or knowledge in accounting and/or finance.
	Principle 6: Improving the Quality of Implementation of the Board of Directors' Duties and Responsibilities	6.1 The Board of Directors has a self-assessment policy to assess their performance.	Comply The BOD's performance assessment Policy is governed by the Appendix to the Nomination and Remuneration Committee Charter, which is available on the CIMB Niaga's website.
		6.2 The self-assessmentpolicy for assessing the performance of the Board of Directors is disclosed in the Public Company's annual report.	Comply The BOD's performance assessment Policy is set out in the Appendix to the Nomination and Remuneration Committee Charter and disclosed in the Corporate Governance Report Chapter of this Annual Report, along with the result.
		6.3 The Board of Directors has a policy regarding the resignation of members of the Board of Directors if they are involved in financial crimes.	Comply CIMB Niaga's BOD Charter regulates that members of the BOD who are involved in financial crimes and/or other criminal acts are required to resign from their positions.
Stakeholder Participation	**Principle 7:** Improving Corporate Governance Aspects through Stakeholder Participation	7.1 Public Company have a policy to prevent insider trading.	Comply To prevent insider trading, CIMB Niaga has a Conflict Management Policy that has been posted on the CIMB Niaga's website. This Policy seeks to establish rules, identify, reduce, and manage potential conflicts of interest that may arise within the Bank as a result of activities carried out by the Bank's business units that enable them to obtain information about the Bank, Bank customers, and the CIMB Group.
		7.2 Public Company have anti-corruption and anti-fraud policies.	Comply CIMB Niaga's Anti-Bribery & Corruption Policy No. M.11, Anti-Bribery Management System Policy No. M.14, and Anti-Fraud Policy No. E.07 have all been uploaded to the CIMB Niaga's website. The Anti-Bribery & Corruption Policy and the Anti-Bribery Management System Policy were developed with the goal of providing information and guidance to parties working for and on behalf of the Bank on procedures for detecting, avoiding, communicating, and dealing with bribery and corruption issues. The Anti-fraud Policy governs the framework, governance, and implementation of anti-fraud strategies, which are delivered through four pillars: prevention, detection, investigation, and monitoring. Further information about the Anti-Bribery and Corruption Policy and the Anti-fraud Policy is disclosed in this Annual Report.
		7.3 Public Company have a policy regarding the selection and improvement of supplier or vendor capabilities.	Comply CIMB Niaga has Goods and Services Procurement Policy No. E.04.A.06, Goods and Services Procurement Procedure No. E.04.A.06.P.01, and CIMB Niaga's Vendor Code of Conduct, all of which have been uploaded to the CIMB Niaga's website and are further disclosed in this Annual Report. The Code of Ethics and Code of Conduct, as well as the Anti-Bribery and Corruption Policy, also governs relationships with business partners (customers, suppliers, vendor partners, and consultants who work with the Bank), and include anti-competition policies, objective evaluation, prohibition of gratification, and provisions for consultation and lobbying with business/enterprise partners.

Aspects	Principles	Recommendations	Explanation
		7.4 Public Company have a policy to fulfill creditor rights.	Comply CIMB Niaga has Creditor Rights Fulfillment Policy No. M.05, which is available on the CIMB Niaga's website and is further disclosed in this Annual Report. This policy stipulates that CIMB Niaga implements and respects creditors' rights by treating all creditors equally, fulfilling their rights and obligations on time, and keeping no Bank information hidden (disclose).
		7.5 Public Company have a whistleblowing system policy.	Comply CIMB Niaga has Whistleblowing Policy No. E.08 which has been uploaded on the CIMB Niaga's website and is further disclosed in this Annual Report.
		7.6 Public Company have a policy of providing long-term incentives to Board of Directors and employees.	Comply CIMB Niaga's Risk Based Remuneration Policy No. A.06.02 includes a policy for providing long-term incentives to Board of Directors and employees who meet the Material Risk Taker (MRT) criteria. An explanation of the Risk-Based Remuneration Policy is further disclosed in this Annual Report.
Disclosure	**Principle 8:** Improving the Implementation of Information Disclosure	8.1 Public Company make wider use of information technology apart from Websites as a medium for information disclosure.	Comply Aside from the website, CIMB Niaga uses other information technology such as telephone banking, e-mail, radio, print media, social media (such as Facebook, X, Instagram, Youtube, LinkedIn, Tiktok), screens/ TVs at branch offices, ATMs, OCTO digital channel as media channels for information dissemination. Further explanation regarding Access to Company Information and Data is disclosed in this Annual Report.
		8.2 The Public Company's Annual Report discloses the ultimate beneficial owner in Public Company share ownership of at least 5% (five percent), in addition to disclosure of the ultimate beneficial owner in Public Company share ownership through the major and controlling shareholders	Comply CIMB Niaga does not have shareholders with share ownership of at least 5% (five percent) other than the controlling shareholder (CIMB Group) as disclosed in the Company Profile chapter in this Annual Report.

Integrated Governance Implementation Report

Governance serves as a fundamental pillar in driving innovation, sustainability, and more balanced growth. CIMB Niaga implements Integrated Governance (IG) as part of the Bank's commitment to ensuring comprehensive, well-directed, and consistent governance practices across all lines of business. The implementation of IG within the Financial Conglomeration enables performance enhancement, compliance with prevailing laws and regulations, and the strengthening of ethical values that constitute industry standards in the banking and financial services sector.

Furthermore, IG facilitates the establishment of sustainable financial system stability within the Bank, which in turn enhances CIMB Niaga's competitiveness in the banking and financial services industry. The implementation of IG at CIMB Niaga refers to OJK Regulation (POJK) No. 18/POJK.03/2014 and OJK Circular Letter (SEOJK) No. 15/SEOJK.03/2015 regarding the Implementation of Integrated Governance for Financial Conglomerations, and is currently in the process of alignment with POJK No. 30 of 2024 regarding Financial Conglomerations and Financial Conglomeration Holding Companies, which replaces POJK No. 45/POJK.03/2020.

These regulations govern the establishment of Financial Conglomerations, the appointment of a Financial Conglomeration Holding Company (FCHC), the comprehensive and effective implementation of Integrated Governance, as well as the obligation for the FCHC to prepare a Corporate Charter.

FINANCIAL CONGLOMERATE STRUCTURE

Based on OJK Letter No. SR-39/KS.13/2025 dated 24 September 2025, the composition of the CIMB Indonesia Financial Conglomeration is as follows:

FCHC : PT Bank CIMB Niaga Tbk (CIMB Niaga)
Member : PT CIMB Niaga Auto Finance (CNAF)
PT CIMB Niaga Sekuritas (CNS)
Dana Pensiun Bank CIMB Niaga (DaPen)*

* CIMB Niaga does not have any direct share ownership.

SHAREHOLDING STRUCTURE

The current shareholding structure within the CIMB Indonesia Financial Conglomeration is as follows:

* The Bank does not own it directly, but through OJK letter No. SR-39/KS.13/2025 regarding the Submission of the Approval of PT Bank CIMB Niaga Tbk as the Operational FCHC for CIMB Financial Conglomeration, the DaPen is grouped within the CIMB Indonesia Financial Conglomerate structure.

MANAGEMENT STRUCTURE

The management structure of the CIMB Indonesia Financial Conglomeration, as stipulated under POJK No. 18/POJK.03/2014 regarding the Implementation of Governance for Financial Conglomerations, is as follows:

Entity	IG Committee*	Compliance Function	Internal Audit Function	Risk Management Function
PT Bank CIMB Niaga Tbk (CIMB Niaga)	√	√	√	√
CIMB Niaga Auto Finance (CNAF)	√	√	√	√
CIMB Niaga Sekuritas (CNS)	√	√	√	√
Dana Pensiun Bank CIMB Niaga (DaPen)	In the process of adjustment			

* The IG Committee is in the FCHC. However, the Committee consists of representatives of Independent Commissioners from each member of the Financial Service Institution (FSI) of the Financial Conglomerate.

FINANCIAL CONGLOMERATION HOLDING COMPANY: CIMB NIAGA

BOARD OF COMMISSIONERS, SHARIA SUPERVISORY BOARD, AND BOARD OF DIRECTORS OF THE FCHC

The composition of the Board of Commissioners (BOC), the Sharia Supervisory Board (SBB), and the Board of Directors (BOD) of CIMB Niaga in its capacity as the FCHC is presented in the Company Profile chapter of this Annual Report.

DUTIES AND RESPONSIBILITIES OF THE BOARD OF COMMISSIONERS OF THE FCHC

To supervise the implementation of IG by carrying out the following:

1. Approving the IG Charter prepared by the BOD of the FCHC;
2. Overseeing the implementation of governance within each member of the CIMB Indonesia Financial Conglomeration to ensure compliance with the IG Guidelines;
3. Overseeing the implementation of duties and responsibilities of the BOD of the FCHC and providing direction or advice regarding the implementation of the Integrated Governance Guidelines;
4. Evaluating the IG Charter and implementation guidelines;
5. Providing guidance for the enhancement of the IG Charter and implementation guidelines;
6. Submitting recommendations from the IG Committee to the BOD of the FCHC regarding the implementation of Integrated Governance by members of the CIMB Indonesia Financial Conglomeration;
7. Establishing an IG Committee to support the effectiveness of its duties, which shall be regulated in a separate section; and
8. Convening regular meetings at least once per semester.

DUTIES AND RESPONSIBILITIES OF THE SHARIA SUPERVISORY BOARD OF THE FCHC

1. Ensuring that the implementation of IG does not conflict with Sharia principles; and
2. Supervising the activities of Financial Services Institutions to ensure compliance with Sharia principles.

DUTIES AND RESPONSIBILITIES OF THE BOARD OF DIRECTORS OF THE FCHC

1. Ensuring the implementation of IG across the CIMB Indonesia Financial Conglomeration, including disseminating the IG Policy to the BOD of Financial Services Institutions within the conglomeration;
2. Preparing the IG Guidelines for approval by the BOC of the FCHC;
3. Preparing the necessary implementing guidelines to support the execution of the IG Guidelines, including but not limited to:
   a. Integrated Risk Management Guidelines;
   b. Integrated Compliance Guidelines; and
   c. Integrated Internal Audit Guidelines;
4. Directing, monitoring, and evaluating the implementation of the IG Guidelines;
5. Following up on the direction and advice of the BOC of the FCHC to enhance the IG Guidelines and their implementation;
6. Ensuring that audit findings and recommendations from the Integrated Internal Audit Unit, external auditors, the results of supervision by the OJK, and/or supervision by other authorities have been duly followed up by Financial Services Institutions within the CIMB Indonesia Financial Conglomeration;
7. Reporting the IG assessment on a semi-annual basis and submitting the IG Annual Report; and
8. Appointing an organizational unit within the FCHC structure to act as the Coordinator for the implementation of IG across the CIMB Indonesia Financial Conglomeration.

MEMBER: CNAF

The composition of the BOC and the BOD of CNAF is presented in the Company Profile chapter of this Annual Report.

MEMBER: CNS

The composition of the BOC and the BOD of CNS is presented in the Company Profile chapter of this Annual Report.

MEMBER: DANA PENSIUN BANK CIMB NIAGA

No	Name	Position
1	Ferdinand R. Wawolumaya	Chairman
2	Dwiana Nartanti	Manager
3	Ilvia R.M. Aritonang	Manager
4	Ria Yohanita	Chairwoman of the Supervisory Board
5	Abdul Azip	Supervisory Board

Duties and Responsibilities of Members of CIMB Indonesia Financial Conglomerate

The Board of Commissioners	The Board of Directors
1. Provide recommendations and approval regarding the Governance Policy prepared by the BOD and ensure the Governance Policy is in accordance with the IG Charter; 2. Supervise the IG implementation with the following duties and responsibilities: a. Supervise Governance implementation to be in accordance with the IG Charter and Governance Policy; b. Follow up on the IG Committee recommendations related to IG implementation and improvements to the Governance Policy; c. Supervise the implementation of the duties and responsibilities of the BOD, as well as provide guidance or recommendations to the BOD regarding the implementation of the Governance Policy; d. Evaluate and approve the Governance Policy for improvement; e. Establish a Governance Committee by considering the characteristics and scale of the business; f. The BOC discusses the recommendations from the IG Committee in the Joint Meetings of the BOC and BOD in order to provide guidance and advice	The BOD must ensure the implementation of IG by members of the CIMB Indonesia Financial Conglomerate, with the following responsibilities: 1. Prepare a Governance Policy that is aligned with the IG Charter; 2. Prepare the necessary policies and procedures for the implementation of IG, aligned with the procedures established by the FCHC; 3. Provide sufficient resources; 4. Guide, monitor, and evaluate the Governance Policy implementation, including governance reporting; 5. Follow up on the guidance and advice from the BOC in order to improve governance policies, as well as IG and governance implementation based on the recommendations of the IG Committee; and 6. Reporting the assessments and implementation of governance to the ME in accordance with prevailing procedures.

CORPORATE CHARTER

The Corporate Charter of the CIMB Indonesia Financial Conglomerate is prepared in accordance with OJK Regulation No. 45/POJK.03/2020 regarding Financial Conglomerates, which was approved by the BOD of CIMB Niaga and the BOD of the Financial Services Institutions (FSI) members of the CIMB Indonesia Financial Conglomerate on 25 November 2020. The Corporate Charter was submitted to the OJK on 27 November 2020, and is currently being updated.

INTEGRATED GOVERNANCE (IG) COMMITTEE

The establishment of the IG Committee reflects CIMB Niaga's commitment to implementing GCG in a professional and sustainable manner. The IG Committee assists in the effective implementation of the duties of the FCHC BOC in overseeing the implementation of IG within the CIMB Indonesia Financial Conglomerate. Further discussion of the IG Committee is provided in the IG Committee section of the Corporate Governance Report of this Annual Report.

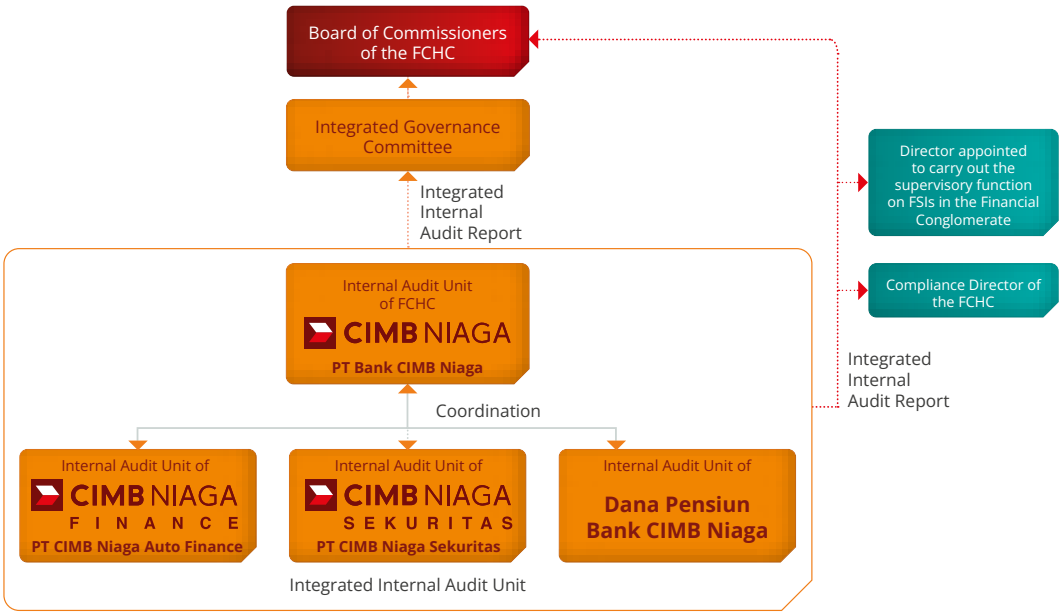
INTEGRATED INTERNAL AUDIT (IIA)

The establishment of the IIA within the CIMB Indonesia Financial Conglomerate is part of the commitment to ensuring effectiveness of Integrated GCG. The IIA of the CIMB Indonesia Financial Conglomerate has an Integrated Internal Audit Policy and IG Guidelines, which serve as the basis for implementing the duties of IIA of the FCHC and IIA of FSI members of the CIMB Indonesia Financial Conglomerate. These two guidelines serve as a reference for implementing integrated supervision and monitoring, thereby encouraging improvements in the quality of GCG implementation and the effectiveness of the integrated internal audit function across all entities within the CIMB Indonesia Financial Conglomerate.

ROLES AND RESPONSIBILITIES OF IIA

1. Monitor and evaluate the implementation of integrated audits in each member of the CIMB Indonesia Financial Conglomerate;
2. Coordinate all IAs within the CIMB Indonesia Financial Conglomerate in accordance with their respective functions;
3. Compile the results of the IIA of each member of the CIMB Indonesia Financial Conglomerate;
4. Prepare and submit reports on the implementation of integrated internal audit roles and responsibilities to the Director appointed to carry out supervisory functions for FSIs in the Financial Conglomerate, the Compliance Director of FCHC and the BOC of FCHC.

Reporting Flow of IIA in CIMB Indonesia Financial Conglomerate



In carrying out its duties, IIA of the CIMB Indonesia Financial Conglomerate may conduct audits on members of the CIMB Indonesia Financial Conglomerate, either through individual audits, joint audits, or audits based on reports from the IIA of the CIMB Indonesia Financial Conglomerate members.

Furthermore, IIA ensures that audit findings and recommendations from IIA, external auditors, OJK supervision results, and/or other authorities have been followed up effectively and timely by all members of the CIMB Indonesia Financial Conglomerate, as part of fulfilling the principles of Integrated GCG and improving the quality of internal control at both the entity and conglomerate levels.

INTEGRATED AUDIT IMPLEMENTATION IN 2025

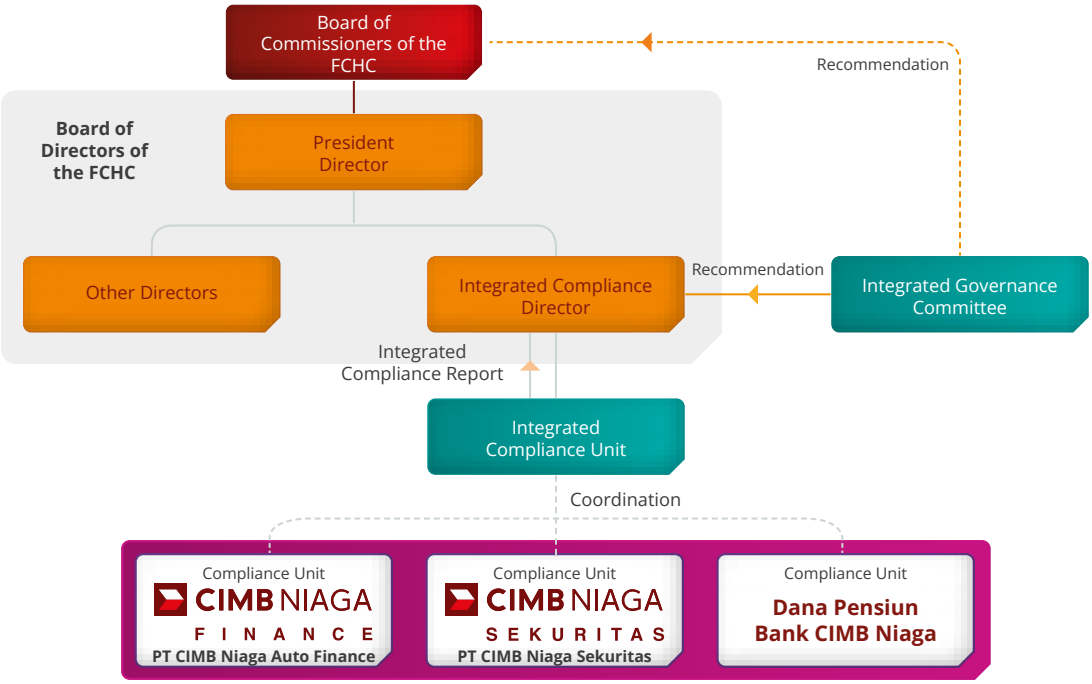
Throughout 2025, IIA monitored and oversaw the implementation of integrated audits. Furthermore, the IIA periodically submitted reports on the implementation of integrated internal audits in 2025 to the Director appointed to oversee the FSIs within the Financial Conglomerate, the Compliance Director of FCHC, and the BOC of FCHC. To ensure the effective implementation of integrated internal audits, IIA has undertaken various initiatives to strengthen the integrated internal oversight process, including:

1. Aligning IA policies and procedures with IA of CIMB Niaga.
2. Conducting regular meetings with the Head of IA of FSI members of the CIMB Indonesia Financial Conglomerate.
3. Conducting periodic monitoring on audit plans, audit results, and follow-up on audit recommendations of the IA of FSI members of the CIMB Indonesia Financial Conglomerate.
4. Conducting audits (if deemed necessary) of FSI members of the CIMB Indonesia Financial Conglomerate.

INTEGRATED COMPLIANCE UNIT (ICU)

Based on OJK Regulation (POJK) No. 18/POJK.03/2014 regarding the Implementation of Integrated Governance (IG) for Financial Conglomerates, the CIMB Niaga Compliance Management Unit (CMU) also serves as the Integrated Compliance Unit (ICU) that oversees the compliance function within the CIMB Indonesia Financial Conglomerate (FC), through regular and intensive coordination with the subsidiary's CMUs. CIMB Niaga CMU is an independent unit from the operational work units within the FCHC.

Organization Structure of ICU in CIMB Indonesia Financial Conglomerate



DUTIES AND RESPONSIBILITIES OF THE ICU

1. Monitor and evaluate the implementation of Integrated Compliance within each member of the CIMB Indonesia Financial Conglomerate;
2. Coordinate with each CMU within the CIMB Indonesia Financial Conglomerate in accordance with their respective functions;
3. Compile the results of the Integrated Compliance implementation of each member of the CIMB Indonesia Financial Conglomerate;
4. Prepare and submit a report on the implementation of Integrated Compliance duties and responsibilities to the Compliance Director of FCHC;
5. Develop policies that offer guidelines for implementing the integrated compliance function and submit them to other Financial Services Institutions (FSI) that are members of the Financial Conglomerate.

IMPLEMENTATION OF INTEGRATED COMPLIANCE ACTIVITIES IN 2025

1. Each CMU within the CIMB Indonesia Financial Conglomerate shall prepare and submit a periodic Compliance Report to the Compliance Supervisory Board (ICU);
2. The ICU shall prepare and submit:
   a. A quarterly Integrated Compliance Report to the Board of Directors (BOD) of the FCHC, which oversees the compliance function;
   b. A semi-annual self-assessment report on the implementation of IG in the CIMB Indonesia FC to the IGC and the OJK;
3. The Compliance Director of the CIMB Indonesia FC shall submit a semi-annual Integrated Compliance Report to the FCHC Director and the BOC of FCHC;
4. Align the compliance framework between the ICU and each of the CMU within the CIMB Indonesia FC;
5. Update internal policies and establish procedures to serve as a reference for the integrated implementation of compliance functions;
6. Hold regular coordination meetings with each of the CMU within the CIMB Indonesia FC and monitor corrective actions on compliance issues faced by each member of the CIMB Indonesia FC, including follow-up actions on audit findings from the Regulator;
7. FCHC and members of the CIMB Indonesia FC conduct self-assessments of the Implementation of Compliance Risk Management in accordance with regulations and internal methodologies.

Compliance Risk Profile	Self-Assessment Rating	Description
Bank CIMB Niaga	2/Low Moderate	Taking into account the Bank's business activities, the possibility of losses from Compliance Risk are considered low for a specific period in the future. The quality of Compliance Risk management implementation is adequate. Any minor weaknesses are resolvable in the normal course of business.
CIMB Niaga Auto Finance (CNAF)	2/Low Moderate	Taking into account the business activities of CNAF, possible losses from Compliance Risk is considered low for a specific period in the future. The quality of Compliance Risk management implementation is adequate. Any minor weaknesses are resolvable in the normal course of business.
CIMB Niaga Sekuritas (CNS)	2/Low Moderate	Taking into account the business activities and organization of CNS, possible losses from Compliance Risk is considered low for a specific period in the future. The quality of Risk Management implementation is quite adequate. Minimum requirements have been met, and any minor weaknesses are resolvable in the normal course of business.
Dana Pensiun Bank CIMB Niaga (DaPen)	2/Low Moderate	Taking into account the business activities of DaPen, the likelihood of losses from Compliance Risk is considered low for a specific period in the future. The quality of Compliance Risk management implementation is adequate. Any minor weaknesses are resolvable in the normal course of business.
CONSOLIDATED/ INTEGRATED	2/Low Moderate	Taking into account the business activities carried out by the Financial Conglomerate, possible losses from Compliance Risk is considered low over a specific period of time in the future. The quality of the composite Compliance Risk management implementation is adequate. Any minor weaknesses are resolvable in the normal course of business.

INTEGRATED RISK MANAGEMENT

Due to the implementation of Integrated Risk Management for Financial Conglomerates as governed in Financial Services Authority (OJK) Regulation (POJK) No. 17/POJK.03/2014, the Controlling Shareholder has designated CIMB Niaga as the Financial Conglomerate Holding Company (FCHC). In this capacity, CIMB Niaga coordinates the assessment of the effectiveness of risk management processes across the CIMB Indonesia Financial Conglomeration (CIFC). The CIFC structure comprises PT Bank CIMB Niaga Tbk as the FCHC, and three Financial Conglomeration members, namely PT CIMB Niaga Auto Finance (CNAF), PT CIMB Niaga Sekuritas (CNS), and Dana Pensiun Bank CIMB Niaga (DaPen).

The FCHC is required to form an Integrated Risk Management Committee (IRMC) and an Integrated Risk Management Unit (IRMU) to ensure the comprehensive and effective implementation of integrated risk management, while considering the characteristics and complexity of each CIFC member's business. The IRMC is chaired by the FCHC's Director of Risk Management and consists of relevant senior management of the FCHC as well as the Directors overseeing the risk management function of each Financial Services Institution (FSI) within the CIFC. Monitoring and evaluation of the CIMB Indonesia Financial Conglomerate's risk exposures are carried out through the IRMC and reported to the CIFC's Risk Management Committee.

IRMC MEMBERSHIP COMPOSITION IN 2025

Name	Position	Position at IRMC
Henky Sulistyo	Risk Management Director – CIMB Niaga	Chairman
Julius Wiantara Tjhioe	Head of Operational Risk – CIMB Niaga	Vice Chairman I
Jemy Kristian Soegiarto	Head of Risk Analytics, Infrastructure & Sharia – CIMB Niaga	Vice Chairman II
Antonius Herdaru Danurdoro	Risk Management Director - CNAF	Member
Diva Mahdi	Head of Market Risk and Model Validation – CIMB Niaga	Member
Koei Hwei Lien	Head of Retail Credit Risk – CIMB Niaga	Member
Sandi Maruto	Head of ALM Risk – CIMB Niaga	Member
Nieko Kusuma	President Director – CNS	Member

DUTIES AND RESPONSIBILITIES OF THE IRMC

1. Providing recommendations to the Board of Directors (BOD) of FCHC in the formulation of Risk Management Policies, which also govern Integrated Risk Management, as well as Integrated Risk Management Procedures, including improvements or enhancements to such policies and procedures based on the results of implementation evaluations.
2. Reviewing and coordinating the evaluation results on the implementation of integrated risk management, including the Integrated Risk Profile Report and/or other reports generated from the integrated risk management information system, as well as the methodologies applied.

Further provisions governing the working procedures of the IRMC are set out in the IRMC Terms of Reference (TOR).

IMPLEMENTATION OF INTEGRATED RISK MANAGEMENT

Throughout 2025, the implementation of integrated risk management activities included, among others, the following:

1. FCHC's IRMU coordinated the submission of Integrated Risk Profile Reports from each IRMU members of CIFC to the regulator on a semi-annual basis.
2. IRMU, together with the Finance Unit, submitted the Integrated Minimum Capital Adequacy Requirement Report to the regulator on a semi-annual basis. Prior to submission, the report was presented to the IRMC for recommendation and approval by the Risk Management Committee (RMC) of the FCHC.
3. Periodic coordination on the implementation of the integrated risk management function by the FCHC for FSIs within the CIFC, carried out together with IRMU of each FSI member of the CIFC.
4. Submission of the Integrated Risk Profile Report to all members of the IRMC to obtain recommendations prior to approval by the RMC of the FCHC.
5. No significant events occurred within any FSI member of the CIFC that could materially affect the overall risk profile of the CIFC.

INTEGRATED RISK MANAGEMENT UNIT

The Integrated Risk Management Unit (IRMU) performs a coordinating function over the risk management units of each FSI within the CIFC. The authorities and responsibilities of the IRMU include, among others:

1. Providing input to the IRMC and the RMC of the FCHC, particularly in the formulation and implementation of Integrated Risk Management policies and procedures.
2. Providing information to the IRMC on matters requiring follow-up actions, including any breach or significant events occurring within FSI members of the CIFC that may affect the conglomeration as a whole.
3. Monitoring risks across the CIFC based on the results of risk profile assessments of each FSI member as well as the integrated risk profile.
4. Developing and periodically reviewing the accuracy of risk profile assessment methodologies, or as needed when regulatory changes occur.
5. Preparing and submitting the integrated risk profile and integrated minimum capital adequacy requirement reports on a regular basis to Director of Risk Management, IRMC, and RMC of the Bank as the FCHC, prior to submission to the regulator.

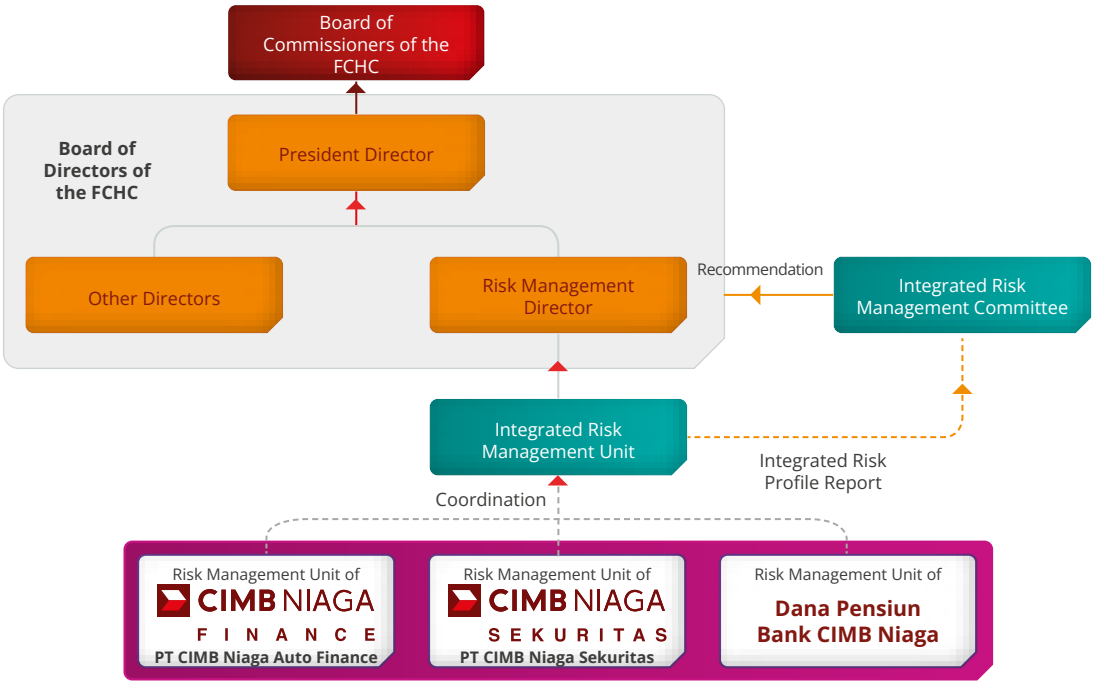
The IRMU conducts continuous monitoring of the implementation of integrated risk management. The results of such monitoring of risk exposures are subsequently reported to and evaluated by the IRMC and reported to the RMC of the FCHC, in line with the IRMU's efforts to comply with regulatory requirements on the implementation of integrated risk management.

In 2025, key activities undertaken by the IRMU included:

1. Periodic reviewed of risk management policies and procedures that serve as guidelines and references for the implementation of integrated risk management.
2. Reviewed of the methodologies applied in the self-assessment process of the risk profiles of each FSI member of the CIFC.
3. Improvement and alignment of risk management activities and frameworks at the FCHC level with the implementation of risk management practices across FSI members of the CIFC.
4. Preparation and submission of integrated risk profile reports and integrated minimum capital adequacy requirement reports on a periodic basis to the IRMC and RMC of the FCHC, for subsequent submission to the regulator.

Further details regarding the implementation of integrated risk management are presented in the Risk Management Chapter of this Annual Report.

Organizational Structure of IRMU in CIMB Indonesia Financial Conglomerate



POLICY ON INTRAGROUP TRANSACTIONS

Intragroup transaction risk constitutes one of the risk types that must be managed under the Integrated Risk Management framework. This risk arises from direct or indirect dependencies between entities within a financial conglomeration, related to the fulfillment of obligations under written or unwritten agreements, whether or not such transactions involve the transfer of funds.

Intragroup transaction risks may arise from, among others:

1. Cross-ownership among FSIs within the financial conglomeration.
2. Centralization of short-term liquidity management.
3. Guarantees, loans, and commitments extended or received by one FSI from another FSI within the financial conglomeration.
4. Exposures to the controlling shareholder, including loan exposures and off-balance sheet items such as guarantees and commitments.
5. Placement, purchase, or sale of asset with other FSI within the same financial conglomeration.
6. Risk transfers through reinsurance arrangements.
7. Transactions undertaken to transfer third-party risk exposures among FSI within the same financial conglomeration.
8. Business cooperation or cross-selling arrangements in the form of incentives or fees among FSIs.

As part of active oversight, the Board of Commissioners and the BOD receive periodic reports on intragroup transactions. Each FSI within the financial conglomeration has established adequate policies and procedures to ensure that intragroup transactions are managed in a prudent and controlled manner.

At the FCHC level, intragroup transaction risk management is governed by various policies, including the Risk Management Policy and the Legal Lending Limit (LLL) Policy, as well as other relevant provisions. Clear allocation of authorities and responsibilities has been established and is coordinated under the Strategy & Finance Director, thereby ensuring effective oversight and mitigation of intragroup risks.

In managing intragroup transaction risks, the FCHC has conducted comprehensive processes of risk identification, measurement, monitoring, and control over the composition and fairness of transactions among members of CIFC. On a periodic basis, the Finance Unit and the IRMU monitor intragroup transaction risks to ensure compliance with applicable limits, including the LLL and the arm's length principle.

The CIFC does not apply centralized liquidity management; intragroup support is non-binding; operational transactions where one company acts for or on behalf of another company within the conglomeration are minimal; and intragroup asset purchases or sales are not material. From a documentation and fairness perspective, intragroup transaction agreements are adequately documented, and all transactions are conducted on an arm's length basis and in compliance with applicable regulations. Exposures to the controlling shareholder relative to total capital, as well as exposures arising from customer asset placements with other entities within the CIFC, are also not significant. In addition, independent reviews are performed by the Internal Audit Unit (IA), commensurate with the scale of business and the complexity of intragroup transactions.

Intragroup transaction risk constitutes one of the risk assessment components in the Integrated Risk Profile Report, which is reported on a periodic basis. As of the end of 2025, the intragroup transaction risk profile remained assessed as low, with the significance of intragroup transactions relative to the total assets of the CIFC considered immaterial.

IG IMPLEMENTATION ASSESSMENT REPORT

IG IMPLEMENTATION ASSESSMENT METHOD

Self-assessment of IG implementation is conducted every semester in accordance with OJK Circular Letter (SEOJK) No. 15/SEOJK.03/2015 regarding the Implementation of IG for Financial Conglomerates. The assessment consists of three aspects of IG, namely Structure, Process, and Outcome, for the following seven IGC Implementation Assessment Factors:

1. Implementation of the duties and responsibilities of the BOD of FCHC;
2. Implementation of the duties and responsibilities of the BOC of the FCHC;
3. Duties and responsibilities of the IG Committee;
4. Duties and responsibilities of the ICU;
5. Duties and responsibilities of the IIA;
6. Implementation of Integrated Risk Management; and
7. Preparation and implementation of IG Guidelines, while taking into account other information related to IG implementation.

The self-assessment process for IG implementation is conducted by members of the IG Committee and the IRMC Committee by evaluating the adequacy of the IG structure, process, and results for each assessment factor and considering other significant and relevant information regarding governance implementation.

In addition, during the self-assessment of the implementation of IG, the Bank, as the FCHC, also considers data and other information obtained from other work units, such as Risk Management, the Internal Audit Unit, the Corporate Secretary, Human Resources, Anti-Fraud Management, Operational Risk Management, and work units within subsidiaries. These data are used as validation factors in the assessment of IG implementation within the CIMB Indonesia Financial Conglomerate.

IG IMPLEMENTATION ASSESSMENT RESULTS

The assessment results for the IG implementation for the S1 and S2 period in 2025 are as follows:

Result of the Self-Assessment on the Integrated Governance Implementation

Rating	Rating Definition
2 (GOOD)	The Financial Conglomerate is considered to have implemented IG that is generally good, as reflected in the adequate fulfillment of the application of IG principles.

The CIMB Indonesia Financial Conglomerate has been assessed as having implemented Integrated Governance principles and frameworks that are generally good, encompassing the 7 (seven) assessment factors. This is reflected in the adequate fulfillment of all three IG aspects: structure, process, and outcome. The completeness and effectiveness of implementing adequate IG structures and infrastructure have resulted in generally good IG implementation outcomes within the CIMB Indonesia Financial Conglomerate.

This is evident, among other things, through the execution of duties and functions by the IG Committee and the IRMC Committee, supported by the implementation of the ICU, IIA and IRMU functions, as well as the alignment of frameworks in implementing internal control, risk management, and compliance systems. The CIMB Indonesia Financial Conglomerate conducts periodic self-assessments on the effectiveness of IG principle implementation and identifies areas for improvement in the IG process. Generally, these improvement areas are not significant and can be resolved through normal business actions by FCHC and/or FSI members within the CIMB Indonesia Financial Conglomerate.

The self-assessment process for implementation of IG is conducted through a questionnaire self-assessment by respondents, consisting of management and executive officers in the FCHC and Subsidiaries. The questionnaire for the self-assessment is also supported by a validation process by independent unit functions in the FCHC and subsidiaries (such as Compliance, Internal Audit, Risk Management, Anti-Fraud Management, and others). In establishing a report on IG implementation, the FCHC also coordinates discussions with all members of the CIMB Indonesia Financial Conglomerate. The outcome and its report are presented to the IG Committee every semester for approval, to be submitted to regulators.

Sharia Business Unit Governance Report

POLICY ON GOVERNANCE IMPLEMENTATION

Public demand for Sharia-compliant financial products and services has continued to grow from year to year. This development has encouraged an increasing number of financial institutions to provide financing and financial services that adhere to Sharia principles.

In response to this dynamic, CIMB Niaga established Sharia Business Unit (SBU) as a manifestation of its commitment to providing comprehensive Sharia-based products and services, while also supporting the growth of the Islamic economy in Indonesia. The CIMB Niaga SBU continuously enhances service quality, product development, and operational efficiency.

The Extraordinary General Meeting of Shareholders (EGMS) of CIMB Niaga held on 26 June 2025 approved the spin-off of the CIMB Niaga SBU into a separate legal entity under the name of PT Bank CIMB Niaga Syariah (CIMB Niaga Syariah). CIMB Niaga targets the completion of the UUS spin-off into a full-fledged Sharia Commercial Bank by 2026.

One of the main focus of this initiative is the optimization of Sharia Governance implementation, in alignment with the principles of Good Corporate Governance (GCG) and full Sharia compliance.

LEGAL BASIS

1. Laws of the Republic of Indonesia concerning Limited Liability Companies and Sharia Banking.
2. Regulations of the Financial Services Authority (OJK), Bank Indonesia Regulations, OJK Circular Letters, and Bank Indonesia Circular Letters relating to Sharia Commercial Banks and Sharia Business Units.
3. The Articles of Association of CIMB Niaga.

GCG PRINCIPLES OF SBU

The management of Sharia financial business based on GCG principles is expected to deliver positive contributions to all stakeholders. CIMB Niaga's SBU applies 5 (five) fundamental principles in its business activities, namely:

1. Transparency: transparency in presenting material and relevant information, and the decision-making processes.
2. Accountability: the clarity and accuracy in presenting information regarding the Bank's management, conducted effectively by the objectives.
3. Responsibility: management of the Bank in compliance with the prevailing laws and regulations and sound SBU management principles.
4. Professionalism: possessing competence, acting objectively and independently from any influence / pressure, and demonstrating a strong commitment to developing Sharia business.
5. Fairness: fairness and equality in fulfilling the rights and interests of the stakeholders by the agreement of applicable laws and regulations.

GCG SELF-ASSESSMENT OF THE SBU

Referring to Financial Services Authority Circular Letter (SEOJK) No. 14/SEOJK.03/2025 regarding the Implementation of Governance for Commercial Banks, the self-assessment of sharia governance implementation in the SBU is part of Bank's overall governance self-assessment and has been disclosed in the Governance Chapter of this Annual Report.

GOVERNANCE STRUCTURE AND MECHANISM OF CIMB NIAGA SBU

GCG STRUCTURE OF CIMB NIAGA SBU

The governance structure of CIMB Niaga SBU consists of the Sharia Supervisory Board and the Director of Sharia Banking, who oversee several Groups in carrying out the operational business of SBU. All Sharia Governance organs of the Bank perform their duties and responsibilities in accordance with their respective functions.

SHARIA GOVERNANCE MECHANISM

CIMB Niaga SBU implements Sharia Governance in its daily operational activities. The Sharia Governance mechanism refers to organizational management principles and practices that are aligned with Sharia principles. Through this mechanism, CIMB Niaga SBU ensures that organizational activities and policies are consistent with Islamic ethical values and are embedded within the structure and processes of the SBU organs and their supporting units.

All SBU organs and supporting units carry out their respective roles and functions in accordance with applicable regulations and internal policies, thereby enabling the continuous enhancement of Sharia Governance implementation.

SHARIA SUPERVISORY BOARD (SSB)

The SSB is tasked with providing advice and suggestions to the Board of Directors (BOD) and overseeing the activities of the Bank's SBU in accordance with Sharia Principles. The SSB has the authority to supervise, oversee, issue sharia opinions, approve, and closely monitor all SBU activities. The SSB is appointed and inaugurated by the General Meeting of Shareholders (GMS) after receiving

a recommendation from the National Sharia Council-Indonesian Ulema Council (DSN-MUI) and obtaining approval from the OJK for a Fit and Proper Test.

SSB CHARTER

The SSB Charter governs the guidelines, standards, and code of ethics for the SSB to enhance the effectiveness of its daily functions, duties, and responsibilities, as well as to establish high-quality standards for institutional administrative management and SSB work outputs, for the benefit of the SSB itself, the SBU, and other relevant parties.

The SSB of CIMB Niaga SSB has a SSB Charter that serves as the primary reference in performing its duties and responsibilities. The latest SSB Charter was updated in July 2025 and is reviewed periodically in accordance with prevailing laws and regulations in Indonesia.

The SSB Charter regulates, among others:
1. Accountability;
2. Structure and Membership;
3. Requirements and Appointment;
4. Duties, Responsibilities, and Authorities;
5. Authorities Arrangements and SSB Decision-Making Procedures;
6. Conflict of Interest;
7. Transparency;
8. Ethics, Working Hours, and Prohibitions;
9. Working Relationship among SSB, the Board of Commissioners (BOC), and the BOD;
10. Meetings;
11. Term of Office;
12. Resignation; and
13. Performance Evaluation and Accountability.

MECHANISM OF APPOINTMENT, REPLACEMENT, AND/OR RESIGNATION OF SSB MEMBERS

The provisions and mechanisms governing the selection, appointment, replacement, and/or resignation of SSB members are as follows:
1. Criteria for SSB Members
   SSB candidate members must, at a minimum, meet the requirements relating to integrity, competence, and good reputation, as stipulated under applicable laws and regulations.
2. SSB Member Selection Procedure
   a. Identification and selection of SSB candidates may be conducted by an independent third party.
   b. The independent third party assists the selection process, including:
      i. Identifying candidates who meet the requirements;
      ii. Conducting interviews and selection of qualified candidates;
      iii. Acting as a liaison among the BOC, the Nomination and Remuneration Committee, and candidates during the selection and evaluation process; and
      iv. Providing consultations as required by the Nomination and Remuneration Committee.
   c. Members of the BOD, the BOC, and/or Bank shareholders may also propose SSB candidates to the Bank. Shareholders eligible to propose SSB candidates are one or more shareholders representing at least 1/20 (one-twentieth) of the total voting shares.
3. Procedures for Appointing SSB Members, including:
   a. The appointment of SSB members must obtain a recommendation from the National Sharia Council-Indonesian Ulema Council (DSN-MUI), be approved by the GMS, and have passed the Fit and Proper Test in accordance with OJK regulations regarding the Fit and Proper Test and the Implementation of GCG for Sharia Commercial Banks and Sharia Business Units, as well as meet other requirements stipulated by other relevant agencies before being declared effective as SSB members.
   b. The appointment of SSB members who have been declared effective must be reported to the OJK no later than 7 (seven) business days after the effective date of appointment, accompanied by the deed of the GMS.
4. Procedures for Dismissal, Replacement, and/or Resignation of SSB Members, including:
   a. Proposals for dismissal and/or replacement of SSB members submitted to the GMS must take into account the recommendations of the Bank's Nomination and Remuneration Committee.
   b. SSB members may be dismissed at any time based on a GMS resolution, stating the reasons.
   c. The dismissal or replacement of an SSB member before the end of his/her term of office must be approved by the OJK before being decided at the GMS.
   d. SSB member may resign from his/her position before the end of his/her term of office by submitting a letter of resignation to the Bank, along with the reasons for the resignation, no later than 90 (ninety) days or 3 (three) months before the effective date of the resignation.
   e. If the written notification is submitted less than 90 (ninety) days or 3 (three) months, the effective date of the resignation must be approved by the SSB.
   f. In the event that a SSB member resigns resulting in the number of SSB members becoming less than 3 (three) people and the resignation has been determined by the GMS and a new SSB member has been appointed, the resignation is valid.

g. SSB member who resigns before the end of his/her term of office must still be accountable for the implementation of his/her duties from the time of his/her last accountability report until the effective date of the resignation at the nearest Annual GMS (AGMS).
h. The dismissal and/or resignation of SSB members must be reported to the OJK no later than 7 (seven) working days after the dismissal and/or resignation becomes effective.

COMPOSITION, NUMBER, AND STRUCTURE OF SSB IN 2025

In 2025, the composition, number, and structure of CIMB Niaga's SBB complied with prevailing regulations and the SSB Charter, as follows:

1. The number of SSB members of CIMB Niaga consisted of 3 (three) individuals, one of whom was appointed as Chairman of the SSB.
2. The replacement and/or appointment of all SSB members took into account recommendations from the Nomination and Remuneration Committee and obtained approval from the GMS.
3. All SSB members passed the Fit and Proper Test conducted by OJK.
4. None of the SSB members had family relationships up to the second degree with fellow SSB members, members of the BOC and/or BOD, or the Controlling Shareholder.
5. The term of office of SSB members commenced from the date stipulated in the appointing GMS and ended at the closing of the 3rd (third) AGMS following the appointment date, without prejudice to the GMS's right to dismiss members at any time in accordance with the Articles of Association and applicable regulations, and members may be reappointed subject to prevailing provisions.

No	Name	Position	GMS for Appointment	BI/OJK Approval	Last Reappointment	Term of Office
1	Prof. Dr. M. Quraish Shihab, MA	Chairman concurrently Member	AGMS 23 April 2008	No. 11/260/DPbS dated 11 February 2009	AGMS 10 April 2023	2023 - 2026
2	Prof. Dr. Fathurrahman Djamil, MA	Member	EGMS 19 December 2008	No. 11/260/DPbS dated 11 February 2009	AGMS 10 April 2023	2023 - 2026
3	Dr. Yulizar Djamaluddin Sanrego, M.Ec	Member	AGMS 28 March 2013	No. 15/825/DPbS dated 10 June 2013	AGMS 10 April 2023	2023 - 2026

FIT AND PROPER TEST

Under the SSB Charter, members of the SSB are appointed through a GMS and become effective only after such appointment has been approved by the OJK and has obtained a recommendation from the DSN-MUI, as stipulated in OJK Regulation (POJK) No. 2 of 2024 regarding the Implementation of Sharia Governance for Sharia Commercial Banks and Sharia Business Units, and POJK No. 27/POJK.03/2016 regarding the Fit and Proper Test for Key Parties of Financial Services Institutions, which requires prospective SSB members to obtain approval from the Financial Services Authority prior to carrying out any actions, duties, and functions as members of the SSB.

All members of the CIMB Niaga SSB have successfully passed the fit and proper test without any remarks and have obtained approval from OJK, indicating that all SSB members possess adequate integrity, competence, and financial reputation.

SSB SHARE OWNERSHIP

All members of the Bank's SSB do not own shares in the Bank, other financial institutions, or any other companies.

CONCURRENT POSITIONS HELD BY SSB MEMBERS

Based on POJK No. 12 of 2023 regarding Sharia Business Units, POJK No. 2 of 2024 regarding the Implementation of Governance for Sharia Commercial Banks and Sharia Business Units, and the CIMB Niaga SSB Charter, SSB members are prohibited from holding concurrent positions as follows:

a. as member of the BOD, or BOC, or Executive Officer at a financial institution or financial company, whether a bank or non-bank;
b. as member of the SSB at more than 1 (one) Islamic commercial bank or other Islamic business unit;
c. as member of the SSB at more than 2 (two) financial institutions other than Bank;
d. as member of the BOD, member of the BOC, SSB, or Executive Officer at more than one non-financial institution or company, whether domiciled in Indonesia or abroad;

e. in functional duties at a banking financial institution and/or non-banking financial institution domiciled in Indonesia or abroad;
f. as a public official;
g. in other positions that may give rise to a conflict of interest in carrying out duties as a member of the SSB; and/or
h. in other positions in accordance with statutory provisions.

The prohibition on holding concurrent positions as referred to above does not apply if SSB members:
a. serve as members of the BOD, members of the BOC, or Executive Officers performing supervisory functions in 1 (one) non-bank subsidiary controlled by the Bank;
b. hold positions in non-profit organizations or institutions; and/or
c. serve as SSB member in another Bank and/or as member of SSB in a non-bank financial institution that is part of the Bank's financial conglomeration, provided that such positions do not result in the neglect of duties and responsibilities as SSB members.

At the time the aforementioned POJK came into force:
a. SSB members holding concurrent positions that are prohibited under Article 12 paragraph (1) may continue to hold such positions until the end of their respective terms of office; and
b. SSB members serving more than 2 (two) consecutive terms as referred to in Article 14 paragraph (3) may continue to serve until the end of their current term.

Information regarding concurrent positions held by SSB members of CIMB Niaga is disclosed in the Company Profile Chapter of this Annual Report.

DUTIES, RESPONSIBILITIES, AND AUTHORITIES OF THE SSB

The duties, responsibilities, and authorities of the SSB, as regulated in the SSB Charter, include, among others:
1. Performing duties and responsibilities in accordance with the principles of Good Corporate Governance.
2. Supervising, in the interest of the Bank, policies and management activities carried out by the BOD to ensure compliance with Sharia Principles, assuming responsibility for such supervision, and providing advice to the BOD, including issuing Sharia opinions on the Bank's activities.
3. Assessing and ensuring compliance with Sharia Principles in operational guidelines and Sharia-related products issued by the Bank.
4. Directing, monitoring, and evaluating the implementation of Sharia Governance, including the application of Sharia compliance, Sharia risk management, and Sharia internal audit in an integrated manner.
5. Issuing Sharia opinions on new products and/or restructured Sharia-related financing, with reference, among others, to DSN-MUI fatwas and regulations governing the implementation of Sharia Principles and business activities of Sharia Commercial Banks and Sharia Business Units.
6. Conducting periodic reviews of compliance with Sharia Principles in the concepts of contracts/agreements/application forms for new Bank products.
7. Coordinating with fatwa authorities and/or regulators, as necessary.
8. Serving as members of committees supporting the duties of the Board of Commissioners, in order to support the implementation of Sharia Governance.
9. Submitting semi-annual SSB supervision reports to OJK no later than 2 (two) months after the end of each semester. The SSB supervision report is also submitted to the BOD and the President Commissioner.

MANAGEMENT OF CONFLICTS OF INTEREST OF THE SSB

The SSB Charter regulates conflicts of interest with reference to POJK No. 17 of 2023 regarding the Implementation of Governance for Commercial Banks, which stipulates that in the event of a conflict of interest, SSB members are prohibited from taking actions that may harm the Bank or reduce the Bank's benefits and are required to disclose any conflict of interest in every decision.

In the event of a conflict of interest, the procedures to be followed by SSB members are aligned with the procedures applicable to members of the BOC, as disclosed in the Corporate Governance Chapter, subsection BOC, of this Annual Report.

PERFORMANCE ASSESSMENT OF THE SSB

POLICIES AND PROCEDURES FOR PERFORMANCE ASSESSMENT OF THE SHARIA SUPERVISORY BOARD

The evaluation and measurement of the performance of the SSB are conducted annually (at least once a year), covering:
1. **Collegial performance assessment of the SSB;**
2. **Individual performance assessment of each SSB member; and**
3. **Performance assessment of the Chair of the SSB.**

At the end of 2025, the Bank carried out a performance evaluation of SSB with the assistance of an independent third party using an online survey distributed to each SSB member. Both the process and results of the assessment are carried out confidentially and anonymously (independently). The results of this performance assessment are expected to provide input for improving SSB performance in the future.

PERFORMANCE ASSESSMENT CRITERIA FOR THE SHARIA SUPERVISORY BOARD

The SSB performance assessment applies the following criteria:

1. **Collegial Performance Assessment Criteria of the SSB**
   a. Effectiveness of the role of the SSB
   b. Effectiveness in the performance of duties and responsibilities
   c. Composition of the SSB
   d. Effectiveness of meetings, work ethics, and SSB dynamics
   e. Implementation of GCG and sustainability principles
   f. Effectiveness of implementation and control of Sharia compliance

2. **Individual Performance Assessment Criteria of Each SSB Member**
   a. Competence and capability
   b. Effectiveness in the performance of duties and responsibilities

3. **Performance Assessment Criteria of the Chair of the SSB**
   a. Effectiveness in the performance of duties and responsibilities
   b. Leadership

THE PARTIES CONDUCTING THE PERFORMANCE ASSESSMENT OF THE SHARIA SUPERVISORY BOARD

The parties conducting the SSB performance assessment are as follows:

1. **Collegial SSB Performance Assessment**
   Conducted by each SSB member assessing the overall performance of the SSB.

2. **Individual Performance Assessment of Each SSB Member**
   Each SSB member provides an assessment of every other SSB member.

3. **Performance Assessment of the Chair of the SSB**
   Conducted by each SSB member assessing the performance of the Chair of the SSB.

The results of the performance assessment are submitted to the Nomination and Remuneration Committee and the SSB. Subsequently, the Nomination and Remuneration Committee presents and discusses the entire SSB performance assessment results at the Board of Commissioners' meeting. The outcomes of the discussion are followed up through improvements and/or action plans, where necessary.

RESULTS OF THE 2025 SHARIA SUPERVISORY BOARD PERFORMANCE ASSESSMENT

In 2025, the results of the SSB performance assessment, both collegial and individual, are as follows:

Collegial Performance Assessment	Individual Performance Assessment (Average)	SSB Chairman
4.7 (Exceptional)	4.63 (Outstanding)	4.5 (Outstanding)

The Bank's commitment to implementing GCG principles is one aspect assessed in the collegial performance assessment of the SSB. **In 2025, the SSB's assessment of GCG implementation was 4.7 (Exceptional)**.

Range Table

Composite Score	Composite Predicate
≥ 4.7	Exceptional
4.0-4.6	Outstanding
3.7-3.9	Exceed Expectation
3.0-3.6	Meet Expectation
< 3.0	Need Improvement

AFFILIATED RELATIONSHIP BETWEEN SSB, THE BOARD OF COMMISSIONERS, AND BOARD OF DIRECTORS

Information on the SSB's affiliation with the BOC and BOD in 2025 has been presented in the Corporate Governance Chapter of this Annual Report.

SSB MEETINGS

The SSB Charter states that SSB meetings are held periodically, at least once a month, with the main topics being strategic and operational policies and decisions. These meetings are intended to carry out their supervisory function and provide advice and suggestions to the BOD and SBU Management regarding Sharia matters to ensure compliance with Sharia principles.

The SSB is required to hold joint meetings with the BOD and BOC at least once every 4 (four) months.

In line with the implementation of #WokkFromHeart at the Bank, 12 (twelve) SSB meetings were held monthly throughout 2025. Meetings are held in person, virtually, or in a hybrid format, with at least two in-person meetings held annually, with attendance details as shown in the table below. Details of the SSB meetings with the BOD and the BOC in 2025 are presented in the Corporate Governance Chapter, sub-chapter on the BOC and the BOD, in this Annual Report.

Name	SSB Meeting			Joint Meeting of SSB and BOC			Joint Meeting of SSB and BOD		
	Attendance Frequency	Attendance Rate	Average Attendance Rate	Attendance Frequency	Attendance Rate	Attendance Frequency	Attendance Frequency	Attendance Rate	Average Attendance Rate
Prof. Dr. M. Quraish Shihab, MA	12/12	100%		3/3	100%		3/3	100%	
Prof. Dr. Fathurrahman Djamil, MA	11/12	91.67%	97.22%	3/3	100%	100%	3/3	100%	100%
Dr. Yulizar Djamaluddin Sanrego, M.Ec	12/12	100%		3/3	100%		3/3	100%	

In addition to holding meetings, SSB also held an final meeting to review Sharia compliance with the following details:

Date	Material of Discussion
25 April 2025	Final Meeting Review of Sharia Compliance for iB Mortgage in the Palembang Area, iB Fundraising and KCS Services in Palembang
10 October 2025	Final Meeting Review of Sharia Compliance for Emerging Business Banking iB Cirebon Area, iB Fundraising and KCS Cirebon Services
19 December 2025	Final Meeting Review of Sharia Compliance for Mortgage iB KCS Banjarmasin, iB Fundraising and KCS Banjarmasin Services

SSB EDUCATION AND TRAINING

Data on SSB member training in 2025 is included in the Company Profile chapter of this Annual Report.

FREQUENCY, ADVICE AND SUGGESTION PROVISION, AND SUPERVISION OF COMPLIANCE WITH SHARIA PRINCIPLES IN 2025

The SSB submits its Supervisory Board Report to CIMB Niaga management every 6 (six) months. Management then submits the SSB Report to the OJK. In 2025, the submission of the SSB Report to the OJK were as follows:

Period	Letter Number	Date
2nd Half of 2024	010/PD/UUS/II/2025	6 February 2025
1st Half of 2025	098/PD/UUS/VIII/2025	19 August 2025

Throughout 2025, the SSB also implemented several work programs, including:

1. Conducting Sharia compliance reviews, including:
   a. Fundraising and services for KCS Palembang.
   b. iB Mortgage Financing in the Palembang Area.
   c. Fundraising and services for KCS Cirebon.
   d. iB Mortgage Financing in the Cirebon Area.
   e. Fundraising and services for KCS Banjarmasin.
   f. iB Mortgage Financing in KCS Banjarmasin.
2. Submitting the SSB Supervisory Report (LHP) for the following periods:
   a. 2nd Half of 2024, submitted in February 2025.
   b. 1st Half of 2025, submitted in August 2025.
3. Contributing to Sharia GCG through the 2025 GCG Self-Assessment in accordance with applicable regulatory requirements.
4. Sharia Governance & Compliance Refreshment sessions were held three times: in April in Palembang, October in Cirebon, and December in Banjarmasin.
5. Supported the implementation of the Standard Operating Procedure for Sharia Non-Compliance Incident Management to strengthen sharia supervision/review as a form of implementing good sharia governance.
6. Actively contributed to the PSNC (Potential Sharia Non-Compliance) Forum through SSB's opinions on sharia compliance review findings and Sharia Internal Audit findings.
7. Issuance of the SSB's Opinion Sheet as a guideline for compliance with sharia principles.
8. Evaluated the BOD's accountability regarding the implementation of sharia risk management.
9. Evaluated risk management policies and procedures to ensure compliance with sharia principles.
10. Financial literacy at several campuses:
    a. Raden Fatah State Islamic University, Palembang.
    b. Muhammadiyah University, Cirebon.
    c. Darussalam Islamic Institute, Martapura.

DIRECTOR OF SHARIA BANKING

CIMB Niaga's SBU is led by the Director of Sharia Banking, who is fully responsible for the implementation of sharia business management based on prudential principles and sharia principles. In 2025, the Director of Sharia Banking is held by Pandji P. Djajanegara, based on the resolution of the AGMS on 15 April 2016, and has received approval from the OJK through letter No. SR-27/PB.13/2016 dated 4 October 2016.

Following the SBU spin-off plan, the resignation of Mr. Pandji P. Djajanegara was approved at the EGMS on 26 June 2025, and will be effective on the effective date of the SBU spin-off.

PROFILE OF THE DIRECTOR OF SHARIA BANKING

Pandji P. Djajanegara
Sharia Banking Director

The complete profile is presented in the Profile of the Board of Directors.

CRITERIA

The criteria for the Director of Islamic Banking refer to, among other, POJK No. 12 of 2023 regarding Sharia Business Units, Bank Indonesia Regulation No. 14/6/PBI/2012 regarding the Fit and Proper Test for Sharia Banks and Sharia Business Units, and Bank Indonesia Circular Letter No. 14/25/DPbS regarding the Fit and Proper Test for Sharia Banks and Sharia Business Units. The criteria that must be met candidate Directors of Islamic Banking include the following:

1. Possess integrity, competence, and a good financial reputation as required by applicable regulations;
2. Possess a commitment to developing sound Sharia banking operations;
3. Possess sufficient knowledge and understanding of Sharia banking operations;
4. Possess knowledge and expertise in banking operations, Sharia banking, finance, or Sharia finance;
5. Possess the ability to conduct strategic management to develop a healthy and resilient SBU.

Complete information regarding the duties and responsibilities of the Director of Sharia Banking is presented in the Directors sub-chapter within the Corporate Governance Report chapter of this Annual Report.

LIST OF CONSULTANTS AND ADVISORS

No	Consultant	Services
1	LPPI	Spin-Off Licensing Process Assistance
2	Alvarez & Marsal	PMO Vendor Management – Spin-Off Project
3	EY (Ernst & Young)	Tax & Accounting Opinion (IMBT)
4	KPMG (Klynveld Peat Marwick Goerdeler)	Accounting Opinion (Inventory Purchase iB)
5	Deloitte	Tax & Accounting Opinion (Inventory Purchase iB)
6	Bagus Enrico & Partners	Providing LDD services related to the Vendor PKS (Vendor Management - Spin-Off Project)
7	Hadiputranto, Hadinoto, & Partners	Consultation regarding spin-off documents

INTERNAL FRAUD AND SETTLEMENT EFFORTS

In 2025, there were no internal frauds with a value exceeding Rp100,000,000 (one hundred million Rupiah), according to reports from the Anti-Fraud Management Unit.

Internal Fraud Cases	Number of cases committed by					
	Board of Commissioners and Board of Directors		Permanent Employee		Non-Permanent Employee	
	2025	2024	**2025**	2024	**2025**	2024
Resolved	-	-	-	-	-	-
In the Process of Internal Resolution	-	-	-	-	-	-
Unresolved	-	-	-	-	-	-
Followed-up by Legal Proceedings	-	-	-	-	-	-
Total Fraud	**-**	**-**	**-**	**-**	**-**	**-**

LEGAL ISSUES (CIVIL AND CRIMINAL) AND SETTLEMENT EFFORTS

Throughout 2025, the legal issues of CIMB Niaga SBU were only related to civil cases, with no criminal cases, as outlined in the table below:

Legal Cases	Civil		Criminal	
	2025	2024	**2025**	2024
Settled cases (final and legally binding)	**10**	9	**2**	-
Cases in the Settlement Process (as of December)	**20**	17	**1**	1
Total Cases	**30**	26	**3**	**1**

TRANSPARENCY OF FINANCIAL AND NON-FINANCIAL CONDITIONS

Transparency of the SBU' financial and non-financial conditions is implemented in conjunction with the Bank, as explained in the Corporate Governance Report Chapter of this Annual Report.

NON-HALAL REVENUE AND ITS UTILIZATION

In 2025, there were no non-halal receipts.

FUND DISTRIBUTION FOR SOCIAL ACTIVITIES

During 2025, CIMB Niaga's SBU utilized Benevolent Funds for the following social objectives:

1. Donations amounting to Rp10,533,625,750.00.
2. Other Uses for the Public Interest Rp423,738,038.88.

The Benevolent Funds were distributed in synergy with social and humanitarian institutions, religious institutions, and educational institutions for 253 (two hundred and fifty three) activities/programs with a total of 7,192 (seven thousand one hundred ninety-two) beneficiaries. The total distribution of the Benevolent Funds is Rp10,533,625,750.00. This distribution is grouped into 6 (six) sectors with the following details:

Distribution Sector	Number of Activities/Beneficiaries	Donation (Rp)
Economic Empowerment	8/41	486,573,000
Education	48/476	1,260,066,060
Infrastructure	105/141	3,689,773,468
Health	20/721	1,427,693,281
Social	71/5,812	3,571,919,941
Environment	1/1	97,600,000
Total	**253/7,192**	**10,533,625,750**

Several flagship programs implemented in collaboration with partner institutions across five priority funding sectors in 2025, include:

1. **Economic Empowerment**
   a. Provision of Capital for Potato Farming in Pengalengan area, Bandung, covering 1 hectare of land for 20 beneficiaries – BaitulMaalku Foundation.
   b. Working Capital Assistance for MSME Traders at Batununggal Market, Bandung, for 30 beneficiaries – Batununggal Modern Market MSME Empowerment Committee.
   c. Working Capital Assistance for Butternut Squash Farmer Groups – Creative Media Clinic Foundation.
   d. Training and Capital for Opening a Cupping Practice – BaitulMaalku Foundation.

2. **Education**
   a. Living Cost Assistance for Students at Semarang State University – Semarang State University.
   b. Living Cost Assistance for Students at Semarang State University – Muhammadiyah University of Yogyakarta.

3. **Infrastructure**
   a. Construction of Indramayu Mall Mosque – PT Ada Mall Indramayu.
   b. Finishing the renovation of the Mahabbah prayer room at Panakukang Mall - PT Margamas Indah Development.
   c. Construction of Hayfalah Mosque - Insan Mandiri Riau Foundation.

4. **Health**
   a. Mass Circumcision for Remote Areas - Assistance in Procurement of Medical Equipment Packages, Disposable Medical Supplies, Gifts, and Assistance for 200 Children - Amanah Rufaidah Peduli Foundation.
   b. Payment of Mobile Clinic at AMC Muhammadiyah Hospital - AMC Muhammadiyah Hospital.

5. **Social Affairs**
   a. Assistance for Flood Victims in the name of Citra Nu Syarah and Ni Made Ayu Mei Anjarsari - KCS Denpasar.
   b. Assistance to Aisyiyah Orphanage for Girls in West City (Solo).
   c. Assistance for Flood Victims in Bireuen Regency and Surrounding Areas - KCS Bireun.
   d. Disaster relief for North Sumatra, West Sumatra, and Aceh – Laznas Nurul Hayat, Laznas DT Peduli, and Rufaidah Humanity Care.

6. **Environment**
   Mangrove and Coral Reef Planting in the Seribu Islands – CIMB Niaga SBU in collaboration with the Payung Island Nature Lovers Community, Seribu Islands.

Transparency of Bad Governance Practices

Throughout 2025, CIMB Niaga did not conduct any actions or policies related to Bad Corporate Governance practices, in line with the Bank's efforts to implement the principles of Good Corporate Governance, as shown in the table below:

No	Description	Practice
1	Reports on Bank activities that pollute the environment	Nil
2	Significant legal proceedings being faced by the Bank, subsidiaries, members of the Board of Directors and/or members of the Board of Commissioners who are currently serving, are not disclosed in the Annual Report	Nil
3	Non-compliance in disclosing the fulfillment of tax liabilities	Nil
4	Inconsistency in the presentation of the Annual Report and Financial Statements with applicable regulations and Financial Accounting Standards	Nil
5	No disclosure on the operating segments in the Financial Statement	Nil
6	Inconsistency between the hardcopy and digital Annual Report	Nil
7	Labor and employment cases	Nil

Governance in Strengthening a Long-Term Strategy with Integrity and Sustainability

Through the supervisory roles of the Board of Commissioners and the Sharia Supervisory Board, as well as the strategic direction of the Board of Directors, CIMB Niaga's business planning process is developed comprehensively, taking into account business resilience, disciplined risk management, and the Bank's ability to respond to the continuously evolving dynamics of the banking industry. Furthermore, CIMB Niaga consistently positions the implementation of good corporate governance as the primary foundation in the formulation and execution of the Bank's long-term strategies, in alignment with the principles of integrity, prudence, and sustainability.

Throughout 2025, the governance framework was implemented consistently and in an integrated manner to ensure that all strategic initiatives remained aligned with the Bank's long-term objectives, while strengthening sound financial and non-financial performance, enhancing organizational resilience, and creating sustainable value for Stakeholders amid changes in the economic and industry environment.

Culture of Integrity and Sustainability as Operational Pillars

CIMB Niaga upholds a set of core cultural values embodied in EPICC, which are internalized through various policies, codes of conduct, and leadership practices that emphasize professionalism, compliance, and responsibility toward Stakeholders. The implementation of good corporate governance plays a vital role in shaping and embedding the values of integrity and sustainability within the Company's culture, and is clearly reflected in all business processes and the Bank's day-to-day operational activities.

Throughout 2025, the strengthening of the Bank's culture was supported by various internal programs designed to promote ethical behavior, reinforce disciplined risk management, and enhance the competencies of human capital across all work units. Each line of the organization conducts its business activities by upholding the principles of prudence, compliance with applicable regulations, and a strong commitment to responsible business practices.

Leadership in Maintaining Reporting Integrity and Credibility

CIMB Niaga's Management ensures the reliability, consistency, and integrity of its reporting through the implementation of an adequate internal control system and the execution of effective oversight functions in accordance with the principles of good corporate governance. The Board of Directors and the Board of Commissioners, supported by the Committees and relevant work units, carry out their respective roles and responsibilities in overseeing the preparation of the Financial Statements, the Annual Report, and the Sustainability Report. This oversight is conducted to ensure compliance with applicable financial accounting standards, regulations issued by the Otoritas Jasa Keuangan (OJK), prevailing laws and regulations, as well as best-practice disclosure and transparency standards. Throughout 2025, the internal audit function, risk management function, and the committees under the Board of Commissioners performed their duties independently and objectively in assessing the adequacy and ensuring the effectiveness of internal controls, risk management, and the quality of information disclosed to the public.

The Bank is also subject to an audit of its Annual Financial Statements by an independent auditor, as well as a limited assurance process for the Sustainability Report involving an independent auditor. These mechanisms aim to ensure that all information disclosed to the public is presented in a transparent, fair, accurate, and accountable manner, in line with the principles of transparency and accountability.

Through the implementation of reporting practices that uphold integrity and accountability, CIMB Niaga continues to strengthen stakeholder confidence while supporting sustainable long-term value creation.

Statement on Implementation of Good Governance Principles

The Board of Commissioners, the Sharia Supervisory Board, the Board of Commissioners, and all employees of CIMB Niaga reaffirm our commitment to consistently applying the principles of GCG in every aspect of the Bank's business activities. CIMB Niaga also ensures that throughout the reporting year, there were no material violations of the prevailing laws and regulations. The implementation of GCG is realized through the development of effective and sustainable policies, procedures, and oversight mechanisms.

All CIMB Niaga's personnel understand and fully uphold our responsibility to enforce the Bank's Governance commitments. CIMB Niaga believes that consistent application of Governance principles will strengthen organizational performance, enhance public trust, deliver added value to stakeholders, and support the Company's long-term sustainability.

Didi Syafruddin Yahya
President Commissioner

Lani Darmawan
President Director

08

Corporate Social Responsibilities

Corporate Social Responsibilities

Information on our corporate social responsibility (CSR) activities are provided in the 2025 Sustainability Report, which is published as a separate report and submitted concurrently with this Annual Report, in accordance with SEOJK No. 16/SEOJK.04/2021. The information in this Annual Report and the 2025 Sustainability Report is complementary.

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Office Network Addresses 617

Other Corporate Data

Office Network Addresses

HEAD OFFICE

Graha CIMB Niaga
Jl. Jend. Sudirman Kav. 58
Jakarta Selatan 12190
Telp. : (021) 250 5050
Fax. : (021) 250 5458
Telex : 60876 nagaho ia,
60877 nagaho ia
Web : www.cimbniaga.com
E-mail : corporate.secretary
@cimbniaga.co.id
Telex : 60875, 60876, 60877
Swift : BNIDJA

CONVENTIONAL BRANCHES

DKI JAKARTA

CENTRAL JAKARTA

Sentral Senayan II
Gedung Sentral Senayan II GF Unit No. 201 D
Jl. Asia Afrika No. 8 Senayan
Jakarta Pusat 10270

Senayan City
Mall Senayan City unit 6-04 Lt. 6
Jl. Asia Afrika

Plaza Sinar Mas Land
Plaza Sinar Mas Land Tower 3 GF
Jl. MH Thamrin No. 51 Jakarta 10350

Gajah Mada
Jl. Gajah Mada No. 18 Jakarta 10130

Cikini
Jl. Cikini Raya No. 71A Jakarta 10330

Gambir
Jl. Kwitang No. 17-18 Gambir Jakarta 10110

Kebon Sirih
Jl. Kebon Sirih No. 33 Jakarta 10340

Menteng
Jl. Hos Tjokroaminoto No. 81
Jakarta Pusat 10310

Wahid Hasyim
Jl.Wahid Hasyim No. 177 A-B Jakarta 10250

Tanah Abang Blok A
Gedung Pasar Tanah Abang Blok A Lt. B1
(Basement 1) Los F No.086 dan 087
Jakarta Pusat 10250

Cempaka Putih 68
Jl. Letjend. Suprapto No. 68
Jakarta Pusat 10520

SOUTH JAKARTA

Stock Exchange Building
Gd. BEJ Tower 2 GF Suite G 03-04
Jl. Jend. Sudirman Kav.52-53 Jakarta 12190

Prudential Tower
Prudential Tower, Ground Floor Unit
Office 2 & 6, Jl. Jend. Sudirman Kav. 79,
Jakarta 12910

Wisma Metropolitan
Wisma Metropolitan II
Jl. Jend. Sudirman Kav. 29-30 Jakarta 12920

Menara Satrio
Menara Standard Chartered Unit GF 3-5
Jl. Prof Dr. Satrio Kav. 164 Karet Semanggi
Setiabudi Jakarta Selatan 12930

Tebet
Jl. Prof Dr Soepomo 47 Kec. Tebet
Kel. Tebet Barat Jakarta Selatan 12810

L Avenue
Gedung L'Avenue
Jl. Raya Pasar Minggu Kav 16 Kel. Pancoran
Kec . Pancoran Jakarta 12780

Mall Ambassador
Ruko Mall Ambasador No. 12 a
Jl. Satrio RT 08/03 Jakarta 12950

Menara Jamsostek
Gedung Menara BP Jamsostek,
Menara Utara, Lt. 1, Jl. Gatot Subroto No.
Kav. 38, RT.6/RW.1, Kel. Kuningan Barat,
Kec. Mampang Prapatan,
Jakarta Selatan 12710.

Kuningan Plaza
Kuningan Plaza South Tower Suite 101
Jl. HR Rasuna Said Kav. C11-14
Jakarta Selatan 12940

Tempo Scan
Tempo Scan Tower Lt. 2. Jl. HR Rasuna Said
Kav.3-4. Jakarta Selatan 12950

Setiabudi
Setiabudi building II lt.1 ruang 102b Jl. hr
rasuna said kav. 62 kuningan Jakarta 12950

Pondok Indah Icon
Pondok Indah Office Park Gedung A
Unit GF 01 & 101 Jl.Metro Pondok Indah
Sektor 3 Pondok Indah
Jakarta Selatan 12310

Metro Pondok Indah
Jl. Metro Duta Niaga Pondok Indah Plaza I
Blok II UA Kav. 67-69 Jakarta 12310

Wisma Pondok Indah
Wisma Pondok Indah I Lt. Dasar suite G01
Jl. Sultan Iskandar Muda Kav. V - TA
Pondok Indah Jakarta Selatan 12310

South Quarter
South Quarter Dome Lt. LG 21-23
Jl. RA Kartini Kav. 8 Cilandak Barat
Jakarta Selatan 12430

Sentraya
Menara Sentraya Jl. Iskandarsyah II No. 2
Kebayoran Baru Jakarta 12160

Permata Hijau
Jl. Komp.Permata Hijau Blok D No. 30
RT 15/RW 12 Jakarta Selatan 12210

Fatmawati 20
Jl. RS. Fatmawati No. 20 RT.001/03
Kel. Cipete Selatan Kec. Cilandak
Jakarta Selatan 12410

Melawai
Jl. Melawai Raya No. 50 Jakarta 12130

Warung Buncit
Jl. Mampang Prapatan No. 101 Jakarta 12790

Kemang Raya
Jl. Kemang Raya No. 2 Bangka Mampang
Prapatan Jakarta 12730

Bintaro Sektor I
Jl. Bintaro Raya Blok E 15-16
Bintaro Jaya Sektor I Jakarta 12320

WEST JAKARTA

Sawah Besar
Jl. S. Wiryopranoto No. 9 Jakarta Barat 11160

Lindeteves Trade Center
Gedung Lindeteves Trade Center GF-2
Blok RA 38 & 39 Jl. Hayam Wuruk No. 127

Hayam Wuruk
Jl. Hayam Wuruk No. 87 Jakarta 11150

Pintu Air
Jl. Pintu Air Raya No. 7 Blok A2 - 3
Jakarta Pusat 10710

Pintu Kecil
Jl. Pintu Kecil No. 28 - 29 Jakarta Barat
11230

Jembatan Lima
Jl. KH. M. Mansyur 79 - 79A Jakarta 11250

Tomang Raya
Gedung Rabana Lt. Dasar & 1
Jl. Tomang Raya No. 48 A Jakarta Barat
11430

Cideng
Jl. Cideng Barat No. 61 - 61A Jakarta 10150

Roxy Mas
Komp. Roxy Mas Blok B 1 No. 4
Jl. KH. Hasyim Ashari No. 125
Jakarta Pusat 10150

Tomang Tol
Jl. Taman Kedoya Baru No. 8 Kedoya Selatan
Jakarta Barat 11520

Green Garden
Komplek Green Garden Blok Y 3 No 16,
Kel. Kedoya Utara, Kec. Kebon Jeruk,
Jakarta Barat, 11520

Puri Indah
Komp. Ruko Sentra Niaga Puri Indah Blok T1
No. 26 - 27 Jakarta Barat 11610

Kebon Jeruk Intercon
Komp. Intercon Plaza Blok F 12 - 12A
Jl. Meruya Ilir Jakarta Barat 11630

Central Park
Ruko Garden Shopping Arcade Blok C 9 AH.
Jl. S. Parman Kav.25 Jakarta 11470

Mall Taman Anggrek
Mal Taman Anggrek GF LOT VII
Jl. S. Parman Kav.21 Jakarta Barat 11470

Daan Mogot
Jl. Daan Mogot No. 6 E & F
Jakarta Barat 11510

Wisma Barito Pacific II
Gedung Wisma Barito Pacific II,
Jl. Let. Jend. S. Parman,Kav. 62-63, Kel. Slipi,
Kec. Palmerah, Jakarta Barat 11410

Citra Garden 1
Perum. Citra Garden I Blok I 1 No. 15
Kalideres Jakarta Barat 11840

NORTH JAKARTA

Kelapa Gading TN
Jl. Bulevard Raya Blok TN II No. 1-4
Kelapa Gading Jakarta Utara 14240

Kelapa Gading LB
Jl. Boulevard Raya LB 3 No. 34-36
Kelapa Gading 14240

Bukit Gading Indah
Jl. Bukit Gading Raya Blok G/28
Kelapa Gading Barat Jakarta Utara 14240

Sunter
Jl. Sunter Paradise Blok F 20 No. 1-2 Sunter
Jakarta Utara 14350

Tanjung Priok
Jl. Enggano Blok C Kav.11-I
Kel. Tanjung Priok kec. Tanjung Priok
Jakarta Utara 14320

Pluit
Jl. Pluit Sakti Raya No. 113-115
Jakarta Utara 14450

Jembatan Dua
Kompleks Robinson-Jembatan Dua
Jl. Jembatan Dua Raya Blok BJ - BL No. 82
Jakarta Utara 14450

Muara Karang
Jl. Muara Karang Raya No. 35-37
Jakarta Utara 14450

Pantai Indah Kapuk
Metro Broadway The Plaza Blok 9 AE-AF,
Pantai Indah Utara 2, Kel. Kapuk Muara,
Kec. Penjaringan, Jakarta Utara 14460

Teluk Gong
Komp. Duta Harapan Indah
Jl. Kapuk Muara Blok D No. 3
Jakarta Utara 14460

Kota
Jl. Kopi No. 12 Jakarta Barat 11230

Mangga Dua Rutex
Ruko Textile Blok C6 No. 3
Jl. Arteri Mangga Dua Jakarta Utara 14430

Jayakarta
Jl. Pangeran Jayakarta 117 Blok A6 - 7
Jakarta Pusat 10730

EAST JAKARTA

Matraman
Ruko Perkantoran Mitra Matraman
Blok A1&2 Kel. Kebon Manggis,
Kec. Matraman, Jakarta Timur 13150

Jatinegara
Komplek Bonagabe Blok A3-A4
Jl. Raya Jatinegara Timur No. 101
Jakarta Timur 13430

Pasar Induk Cipinang
Komplek Pasar Beras Cipinang
Blok HA.15-16 Cipinang Jakarta Timur 13230

Kalimalang
Jl. Tarum Barat Blok Q No. 2 Kalimalang
Jakarta 13450

Rawamangun Pratama
Gedung Pratama Jl. Pemuda No. 296
Rawamangun Jakarta 13220

Pulo Gadung
Jl. Rawa Terate II Gd. Poliklinik PT GIEP
Kawasan Industri Pulogadung
Jakarta Timur 13930

Pasar Induk Kramat Jati
Ruko Pasar Induk Kramat Jati
Jl. Raya Bogor Uniko D2 No. 17 & 18
Jakarta Timur 13510

WEST JAVA

BANDUNG

Asia Afrika
Wisma CIMB Niaga
Jl.Jend Gatot Subroto No. 2 Bandung 40262

Setiabudi
Jl. Setiabudi No. 57 Kec. Sukasari
Kel. Gegerkalong Bandung 40153

Astana Anyar
Jl. Astana Anyar No. 115 Kec. Astanaanyar
Kel. Cibabat Bandung 40241

Pajajaran
Jl. Pajajaran No. 85 Kel. Arjuna Kec. Cicendo
Bandung 40173

Dago
Jl. Ir. H. Juanda No. 165 Kel. Lebak Siliwangi
Kec. Coblong Bandung 40115

Otista
Jl. Otto Iskandar Dinata No. 102 Bandung
40181

Borma Dakota
Jl. Dakota Raya No. 109 Kel. Sukaraja
Kec. Cicendo Bandung 40175

Lembong
Jl. Lembong No. 7 Bandung 40111

Sumber Sari
Jl. Soekarno Hatta No. 132 A Bandung 40222

Kopo Bihbul
Jl. Kopo Bihbul No. 94 Bandung 40228

Buah Batu
Jl. Buah Batu No. 143

Ahmad Yani
Jl. Terusan Jakarta B1 No. 77 H
Komp. Lucky Plaza Bandung 40292

Lingkar Selatan
Jl. Peta No. 65 Bandung 40243

BANDUNG BARAT

Lembang
Jl. Raya Lembang No. 274 Lembang 40391

Kota Baru Parahyangan
Bumi Paranggelung - Businees & Office Park
Jl. Panyawangan Kav. 6 A Nomor 5A-B
Kota Baru Parahyangan Padalarang

CIMAHI

Raya Tagog
Jl. Raya Tagog No. 256 Cimahi 40525

GARUT

Ahmad Yani
Jl. Jend. Ahmad Yani No. 29 Garut 44117

CIANJUR

Cokroaminoto
Jl. HOS Cokroaminoto No. 102 Kel. Muka
Kec. Cianjur Cianjur 43215

PURWAKARTA

Veteran
Jl. Vetaran No. 83

CIREBON

Yos Sudarso
Jl. Yos Sudarso No. 26 Cirebon 45111

Siliwangi
Jl. Siliwangi No. 110 Cirebon 45123

TASIKMALAYA

Yudanegara
Jl. Yudanegara No. 61 Tasikmalaya 46121

HZ Mustofa
Jl. HZ Mustofa No. 282 Tasikmalaya 46110

BOGOR

Padjajaran
Jl. Pajajaran No. 33 Bogor 16128

V Point
Ruko V Point Jl. Pajajaran No. 1 ZA & ZB
Kec. Bogor Timur Kel. Sukasari Bogor 16142

Mayor Oking
Jl. Mayor Oking No. 27 Blok A 4-6
Cibinong 16900

Cisalak
Jl. Raya Jakarta Bogor Km 31 RT 01/06
Cisalak Pasar Depok 16953

Cileungsi
Jl. Raya Narogong Cileungsi
Ruko Griya Kenari Mas Blok I No. 20-21
Cileungsi 16820

Juanda
Jl. Ir. H. Juanda No. 12 Bogor 16121

Plaza Niaga Sentul
Plaza niaga sentul 1 blok a No. 1 sentul city

Cibubur Kota Wisata
Kota Wisata Cibubur
Boulevard Kota Wisata Komp. Ruko Sentra
Eropa Type ruko Travalgar Square blok SE G
No. 1 & 2 Kel. Ciangsana Kec. Gunung Putri
Bogor 16968

Cibubur Citra Grand
Citra Grand Cibubur Blok R1/06 Bogor 17435

DEPOK

Cinere
Jl. Raya Cinere No. 3 H - 3 I Kec. Limo
Kab. Bogor Ds. Cinere Depok 16514

Margonda
Jl. Margonda Raya No. 243

BEKASI

Lippo Cikarang
Gd Menara Pacific Lantai Dasar
Jl. MH Thamrin Lippo Cikarang
Bekasi 17550

BEFA Square
Gedung Befa Square Unit G-D & 1-H
Kawasan Industri MM2100 Cikarang Barat
Bekasi 17842

Jababeka
Jl. Niaga Raya Unit 2O & 2P
Capitol Business Park Desa Pasir Sari
Kec. Cikarang Selatan Kab. Bekasi
Jawa Barat 17550

Kemang Pratama
Ruko Kemang Pratama Blok MM-21F
Jl. Kemang Pratama Rawalumbu
Bekasi 17116

Summarecon
Komplek Graha Boulevar Summarecon
Bekasi Blok GB/B-5 Kel. Harapanmulya
Kec. Medan Satria Bekasi Jawa Barat 17143

Juanda
Jl. Ir. H. Juanda No. 137 Bekasi 17140

Pondok Gede
Ruko Pondok Gede Blok H 11-12
Jl Raya Pondok Gede No. 1 Bekasi 17411

KARAWANG

Tuparev
Jl. Tuparev No. 150 Kel. Nagasari
Kec. Karawang Kab. Karawang
Jawa Barat 41312

Rolling Hills
Pacific Plaza Boulevard South Park One
SOHO No. 029, Karawang

Suryacipta
The Manor Office Tower,
Suryacipta Square Unit #L1-C,
Jl Surya Utama Kav C-1,
Suryacipta City of Industry Kutamekar,
Ciampel, Karawang 41363, Jawa Barat,
Indonesia

SUKABUMI

Martadinata
Jl. RE. Martadinata No. 72 Sukabumi 43112

BANTEN

TANGERANG

Gading Serpong
Jl. Gading Serpong Boulevard BA 02
No. 28 & 29 Gading Serpong

Tangerang City
Office Sudirman One Blok H 12
Jl Jend. Sudirman No 1 Tangerang 15117

Kondominium Golf Karawaci
Kondominium Golf Karawaci
Jl. Jend Sudirman BLVD 2890 Lippo Karawaci
Tangerang

Pinangsia
Ruko Pinangsia Blok B 1 Jl. Imam Bonjol
Karawaci Tangerang 15139

Daan Mogot
Jl. Daan Mogot No. 58 Tangerang 15111

Kisamaun
Jl. kisamaun No. 155 dan 157, Tangerang

Green Office Park
Green Office Park 1 Lt GF
Jl. BSD Grand Boulevard BSD
Green Office Park BSD City Desa Sampora
Kecamatan Cisauk Tangerang 15345

DL-AEON Mall
Aeon Mall Lt. Dasar Unit G-52
Grand Boulevard BSD City Tangerang

TANGERANG SELATAN

Bintaro Griya Niaga
Griya Niaga II
Jl. Wahid Hasyim Blok B-IV No. 3
Bintaro Jaya Sektor VII Tangerang 15224

Pamulang
Jl. Siliwangi Blok D2/4, Kel. Pamulang,
Kec. Ciputat, Tangerang Selatan, Banten,
15417

Alam Sutera Icon
Synergi building (d/h alam sutera office
tower) LG dan UG Jl. Jalur Sutera Barat
Kav.17 Alam Sutera Serpong
Tangerang 15325

ITC BSD
ITC BSD Ruko ITC BSD No. 26 & 27
Jl. Pahlawan Seribu Kec. Serpong
Kel. Lengkong Wetan Tangerang 15322

Pasar Modern BSD
Ruko Golden Madrid Blok C No. 7
Bumi Serpong Damai Tangerang 15318

CENTRAL JAVA

SEMARANG

Pemuda 102
Jl. Pemuda 102-104 Semarang 50133

Kaligawe
Jl. Raya Kaligawe Km 4 No. B11
Semarang 50111

Mataram
Jl. M.T. Haryono 627 Kel. Sarirejo
Semarang 50124

Siliwangi
Jl. Jend. Sudirman No. 138 Kel. Cabean
Kec. Semarang Barat Semarang 50141

Pandanaran
Jl. Pandanaran No. 62, Kel. Pekunden,
Kec. Semarang Tengah, Semarang 50134

Candi
Jl. Sultan Agung No. 121 Semarang 50235

Cendrawasih
Jl. Cendrawasih Kompleks
Pertokoan Jurnatan B No. 1
Semarang 50137

TEGAL

Tegal
Jl. Jend Sudirman No. 34 Kel. Pekauman
Kec. Tegal Barat Tegal 52113

Slawi
Jl. Mayjen Sutoyo 14 Kel. Kagog
Kec. Slawi Wetan Slawi 52411

PEKALONGAN

Hayam Wuruk
Jl. Hayam Wuruk No. 3 Pekalongan 51119

SOLO

Slamet Riyadi 136
Jl. Slamet Riyadi 136 Solo 57131

Manahan
Jl. L.U. Adisutipto No. 21 Kel. Manahan
Kec. Banjarsari Solo 57139

Kartasura
Jl. Ruko Kartasura Blok B 3-4
Kartasura 57168

Mesen Square
Ruko Messen Square No. 3-4
Jl. Urip Sumohardjo Kel. Purwodiningkatan
Kec. Jebres Solo 57128

Solo Baru
Jl.Raya Solo Baru AB No. 4
Kel. Langen Harjo. Kec. Grogol Sukoharjo
Jawa Tengah 57552

DL-Paragon Mall
Solo Paragon Lt. FF. Jl. Yosodipuro No. 133
Jawa Tengah 57131

KLATEN

Pemuda
Jl. Pemuda No. 57 , Bareng Kidul, Kec. Klaten,
Kab. Klaten, Jawa tengah 57414

SALATIGA

Sudirman
Jl. Jend. Sudirman 93 Salatiga 50711

KUDUS

Agil Kusumadya
Jl. Agil Kusumadya No. 5 A Kudus 59343

JEPARA

Diponegoro
Jl. Diponegoro No. 91 Jepara 59211

MAGELANG

Rejotumoto
Jl. Tidar Rejotumoto No. 16 Magelang 56151

KEBUMEN

Pahlawan
Jl. Pahlawan No. 120 Kab. Kebumen
Kel. Kebumen Kec. Kebumen
Kebumen 54311

PURWOKERTO

Sudirman
Jl. Jend. Sudirman 605 Purwokerto 53114

PURBALINGGA

Sudirman
Jl. Jend. Sudirman No. 37 Purbalingga
Kec. Purbalingga Kel. Purbalingga Kulon
Purbalingga 53312

CILACAP

Sudirman
Jl. Jend Sudirman No. 20 Kel. Sidanegara
Kec. Cilacap Tengah Cilacap 53223

D.I. YOGYAKARTA

YOGYAKARTA

Sudirman 50
Jl. Jend. Sudirman No. 50 Yogyakarta 55233

Gejayan
Jl. Gejayan No. 26a Yogyakarta 55221

Parang Tritis
Jl. Parangtritis 115 D Kel. Mergangsang
Kec. Brontokusuman Yogyakarta 55153

Godean
Jl. Godean KM 4 Desa Nogotirto
Kec. Gamping Kab. Sleman Yogyakarta

EAST JAVA

SURABAYA

Dharmahusada
Jl. Dharmahusada No. 142 Surabaya
Kel Mojo Kec Gubeng Surabaya 60282

Manyar Kertoardjo
Jl. Manyar Kertoarjo V No. 75-77 Kel. Mojo
Kec. Gubeng Surabaya 60285

Ahmad Yani
Jl. A.Yani No. 40 C Kel. Sidokumpul
Kec. Sidoarjo Sidoarjo 61212

Klampis
Jl. Klampis Jaya No. 27E Kel. Klampis Ngasem
Kec. Sukolilo Surabaya 60117

Kapas Krampung
Jl. Kapas Krampung No. 71-A Kel. Rangkah
Kec. Tambak Sari Surabaya 60135

Tidar
Jl.Tidar 23-25 Surabaya 60251

Darmo
Jl. Raya Darmo No. 26 Surabaya 60264

Diponegoro
Jl. Raya Diponegoro 70

Manyar Mega Indah
Pertokoan Manyar Mega Indah
Jl. Ngagel Jaya Selatan G-3 Surabaya 60283

Pucang Anom
Jl. Pucang Anom No. 27 Kel. Kertajaya
Kec. Gubeng Surabaya 60282

Jemusari
Jl. Jemursari No. 99 Kel. Jemur Wonosari,
Kec. Wonocolo, Surabaya 60237

Rungkut
Jl. Rungkut Madya No. 95 Kel. Rungkut Kidul
Kec. Gunung Anyar Surabaya 60293

Sudirman
Jl. Jend. Sudirman No. 59-61 Surabaya 60271

Pasar Atom
Pasar Atom tahap IV G.07-08
Surabaya 60161

Tunjungan
Jl. Tunjungan No. 47 Kec. Genteng
Kel. Genteng RT / RW 01 / X Surabaya 60275

Kembang Jepun
Jl. kembang jepun No. 129

Pakuwon City
Pakuwon Town Square (PATOS) Blok AA
02-002 Pakuwon City Kel. Kejawan Putih
Tambak Kec. Mulyorejo Surabaya 60112

Sungkono
Jl. Mayjen Sungkono No 93 Surabaya 60187

Perak
Jl. Perak Barat 121 Kec. Krembangan
Kel. Perak Barat Surabaya 60177

Bukit Darmo
Ruko Office Park II Jl. Bukit Darmo Golf
Blok B2 No 09 Surabaya

JOMBANG

Ahmad Yani
Jl. A. Yani No. 36 Kec. Jombang Kel. Jombang
Jombang 61400

MOJOKERTO

Mojopahit
Jl. Mojopahit No. 256 Kel. Mentian
Kec. Prajurit Kulon Mojokerto 61323

BANYUWANGI

Sudirman
Jl. PB Sudirman 23-25 Banyuwangi 68416

BANYUWANGI

Lamongrejo
Jl. Lamongrejo No. 68 Lamongan
Kel. Sidokumpul Kec. Lamongan 62213

BOJONEGORO

Gajah Mada
Jl. Gajahmada No. 99 Bojonegoro 62115

GRESIK

Kartini
Jl. R.A. Kartini No. 236 Kav. 2 & 3 Kel.
Sidomoro Kec. Kebomas Gresik 61122

MALANG

Merdeka
Jl. Merdeka Timur No. 4 Kel. Kidul Dalam
Kec. Klojen Malang 65119

Soekarno Hatta
Jl. Soekarno Hatta D 504,
Kelurahan Mojolangu,
Kecamatan Lowokwaru, Malang 65141

Basuki Rachmad
Jl. Basuki Rachmad No. 26-28 Kel. Kauman
Kec. Klojen Malang 65119

LUMAJANG

Sudirman
Jl. Panglima Sudirman Pasar Plaza Ruko
Blok A - 11 Kel. Tompokersan
Kec. Lumajang 67311

PASURUAN

Soekarno Hatta
Jl. Soekarno Hatta No. 25, Kec. Panggungrejo,
Kel. Trajeng, Pasuruan

JEMBER

Diponegoro
Jl. Diponegoro No. 36 Jember 68111

BONDOWOSO

Wahid Hasyim
Jl. KH Wahid Hasyim No 195
RT 002 RW 001, Kel. Bindungan,
Kec. Bondowoso KAB. Bondowoso 68212

SITUBONDO

Sepudi
Jl. Sepudi No 15 A Situbondo 68322

MADIUN

Pahlawan
Jl. Pahlawan No. 56 Madiun 63121

NGAWI

Sultan Agung
Jl. Raya Sultan Agung No. 98 Kel. Ketanggi
Kec. Ngawi Ngawi 63211

PONOROGO

Gajah Mada
Jl. Gajah Mada No 11 Kel. Kepatihan
Kec. Ponorogo Ponorogo 63416

BLITAR

Merdeka
Jl. Merdeka No. 111 Kel. Kepanjenkidul
Kec. Kepanjenkidul Blitar 66112

KEDIRI

Diponegoro
Jl. Diponegoro No. 16 Kel. Balowerti
Kec. Kota Kediri 64121

TULUNGAGUNG

Sudirman
Jl. Panglima Sudirman No. 79 Kel. Kepatihan
Kec. Tulungagung Tulungagung 66219

BALI

DENPASAR

Thamrin
Jl. MH. Thamrin No 77 Denpasar 80119

Canggu
Jl. Subak Sari, Desa Tibubeneng,
Kec. Kuta Utara, Kab. Badung, Bali 80361

Kuta Graha
Jl. By Pass Ngurah Rai No 88 Kuta 80361

Nusa Dua
Komplek Pertokoan Tragia Blok E III No 29
Nusa Dua Bali 80363

Sanur
Komplek Pertokoan Sanur Raya
Jl By Pass Ngurah Rai 29-30 Kel. Sanur
Kec. Denpasar Selatan Sanur 80228

Melati
Jl. Melati No. 29 Denpasar
Kel. Dangin Puri Kaja Kec. Denpasar Utara
Denpasar 80233

Ubud
Jl. Raya Andong Desa Peliatan Kec. Ubud
Kab. Gianyar 80571

EAST NUSA TENGGARA

KUPANG

Lalamentik
Jl. wj lalamentik

WEST NUSA TENGGARA

KUPANG

Pejanggik
Jl. Pejanggik No. 107 A 107 B Cakranegara
Kota Mataram Nusa Tenggara Barat 83239

NORTH SUMATRA

MEDAN

Bukit Barisan
Jl. Pos (d/h Bukit Barisan) No. 07
Medan 20111

M Yamin
Jl. Prof.HM.Yamin SH 80 Medan 20231

Sutomo Ujung
Jl. Sutomo Ujung 247-249 Kel. Durian
Kec. Medan Timur Medan 20235

Yos Sudarso
Jl. Yos Sudarso 225-J Kel. Pulo Brayan Kota
Kec. Medan Barat Medan 20116

Pemuda
Jl. Pemuda No. 14-AB Medan 20117

AR Hakim
Jl. AR. Hakim 70-72 Medan 20216

Bandung
Jl. Bandung 42-44 Medan 20212

Asia
Jl. Asia No. 108

KS Tubun
Jl. AIP II KS. Tubun 1-3 Medan 20111

Icon
Gedung Wisma Global
Jl. Listrik/Jl. Imam Bonjol/Jl.Mayjend Sutoyo
Siswomiharjo Medan 20112

Polonia
Hotel Polonia Jl. Sudirman 14 Medan 20152

Juanda
Jl. Ir. H. Juanda No. 29A Kec. Medan Polonia
Kel. Sukadamai Medan 20152

Gatot Subroto
Jl. Gatot Subroto 187-AB Medan 20112

Sudirman
Jl. Jend Sudirman No. 348-350

Marelan
Jl. Marelan Raya No. 8 Pasar IV
Kec. Medan Marelan
Kel. Rengas Pulau Marelan 20255

DELI SERDANG

Cemara Asri
Jl. Cemara Boulevard No. G1-11 dan G1-11A
Komplek Cemara Asri Kel. Sempali
Kec. Percut Sei Tuan Kab. Deli Serdang

RANTAU PRAPAT

Ahmad Yani
Jl. Ahmad Yani No. 73 C-D Labuhan Batu
Sumatera Utara 21412

PEMATANG SIANTAR

Merdeka
Jl. Merdeka 5 Pematang Siantar 21117

TEBING TINGGI

Sudirman
Jl. Sudirman 175-BC Tebing Tinggi 20611

WEST SUMATRA

PADANG

Yamin
Jl. Moh. Yamin No. 148, Kel. Olo,
Kec. Padang Barat, Padang 25117

JAMBI

JAMBI

Jambi Sutomo
Jl. Dr. Sutomo No. 31 Jambi 36113

RIAU ISLANDS

BATAM

Sei Panas
Komp. Executive Center Blok I No. 1 ABC
Jl. Laksamana Bintan Sei Panas
Batam 29432

Batamindo
Plaza Batamindo Lt. 1 No.A1-3.
Jl. Rasamala 20 Muka Kuning Sei Beduk.
Batam 29433

Nagoya
Kompleks Lumbung Rezeki Blok G 6 7 8
Jl. Sultan A. Rahman Batam 29422

Botania
Komp. Pertokoan Botania Blok A2 No. 1
Kel. Berlian Kec. Batam Kota Riau 29464

Penuin Centre
Penuin Centre Blok F No. 11

PANGKAL PINANG

Masjid Jamik
Jl. Masjid Jamik Kel. Masjid Jamik
Kec. Rangkui Bangka 33132

TANJUNG PINANG

Merdeka
Jl. Merdeka no 11 Kel. Tanjungpinang Kota
Kec. Tanjungpinang Kota
Tanjung Pinang 29111

RIAU

PEKANBARU

Sudirman
Jl. jend. sudirman 163-165

Tuanku Tambusai
Jl. Tuanku Tambusai 320-H Kec. Tampan
Kel. Labuh Baru Pekanbaru 28291

Riau
Ruko Jl. Riau No. 20b

Panam
Komp. Metropolitan Blok C No. 116
Jl. HR Subrantas Panam Pekanbaru 28294

Harapan Raya
Jl. H. Imam Munandar No 247 B-C,
Kel. Tangkerang Utara, Kec.Bukit Raya,
Pekanbaru

DUMAI

Sultan Syarif Qasim
Jl. Sultan Syarif Qasim No. 177
Kec. Dumai Timur Kel. Bintan Dumai 28811

BENGKALIS

Duri
Jl. Hangtuah No. 692 Kec. Mandau Kel. Air
Jamban Duri 28884

SOUTH SUMATRA

PALEMBANG

Sudirman
Jl. Jend. Sudirman No. 132 B Kec. Ilri Timur I
Kel. 20 Ilir I Palembang 30129

Kolonel Atmo
Jl. Kolonel Atmo No. 591 Palembang 30125

Mesjid Lama
Jl. mesjid lama No. 110-111

Soekamto
Jl R Sukamto, Palembang

LAMPUNG

BANDAR LAMPUNG

Malahayati
Jl. Laks. Malahayati No. 34-40
Lampung 35224

Tanjung Karang
Jl. Jendral Sudirman No. 7C-7D
Bandar Lampung 35118

CENTRAL KALIMANTAN

PALANGKARAYA

Murjani
Jl. dr. Murjani No. 9 RT 1 RW 7 Kel. Pahandut
Kec. Pahandut Palangkaraya 73112

EAST KALIMANTAN

BALIKPAPAN

Ahmad Yani
Jl. Jend. Ahmad Yani No. 83
Kel. Gunung Sari Ilir Kec. Balikpapan Tengah
Balikpapan 76121

Ruko Baru
Komp. Balikpapan Baru Blok B2 No. 2
Jl.MT. Haryono Komp.Bpp.Baru
Kelurahan Damai
Kecamatan Balikpapan Selatan
Balikpapan 76114

MT Haryono
Ruko Jl. MT Haryono 10 I - 10 J
Kelurahan Damai
Kecamatan Balikpapan Selatan Balikpapan
76114

SAMARINDA

KH Khalid
Jl. KH. Khalid No. 32 Samarinda 75111

Simpang Merak
Komplek Ruko Simpang Merak
Jl. S. Parman Blok C-24 Samarinda 75117

Bung Tomo
Jl. Bung Tomo RT 13

SOUTH KALIMANTAN

BANJAMASIN

Pangeran Samudera
Jl. Pangeran Samudera No. 26
Banjarmasin 70111

BANJABARU

Ahmad yani
Jl. A. Yani KM 35 RT 005 RW 001
Kel. Guntung Paikat Kec. Banjarbaru Selatan
Banjarbaru

WEST KALIMANTAN

PONTIANAK

Tanjungpura
Jl. Tanjungpura Pontianak 78117

Sultan Abdurrahman
Jl. Sultan Abdurrahman No. 2-3 Kel. Akcaya
Kec. Pontianak Selatan Kalimantan Barat

SINGKAWANG

Diponegoro
Jl. P. Diponegoro No. 25, Kel. Pasiran,
Kec. Singkawang Barat, Kota Singkawang.

NORTH KALIMANTAN

TARAKAN

Karang Anyar
Jl. Mulawarman RT 01 No 13
Kel. Karang Anyar Kec. Tarakan Barat
Tarakan Kalimantan Utara77111

SOUTHEAST SULAWESI

KENDARI

Mandonga
Jl. Drs. H. Abdullah Silondae No 129
Kendari 93111

NORTH SULAWESI

MANADO

Walanda Maramis
Jl. Walanda Maramis No. 137

Mega Mas
Jl. Pierre Tendean Kawasan Ruko Mega Mas
Blok 1C No. 5-6 Manado 95111

SOUTH SULAWESI

MAKASSAR

Ahmad Yani
Jl. Ahmad Yani No. 33 Makassar 90174

Bandang
Jl. Bandang No. 10-12 Makassar 90155

Panakkukang
Jl. Raya Boulevard Ruko Rubby No. 2
Panakkukang Makassar 90231

MALUKU

AMBON

Sam Ratulangi
Jl. Sam Ratulangi No. 89 Kel. Honipopu
Kec. Sirimau Ambon 96127

PAPUA

MIMIKA

Kuala Kencana
Kuala Kencana Center Suite 103 Timika
Papua 99920

Budi Utomo
Jl. Budi Utomo No. 99B RT 9 RW Kel. Inauga
Kec. Wania Mimika 99910

JAYAPURA

Pasifik Permai
Komp. Jayapura Pasifik Permai D9 - 10
Kel. Bhayangkara Kec. Jayapura Utara
Jayapura 99112

SHARIA BRANCHES

HEAD OFFICE

Menara Sudirman
Gd. Menara Sudirman
Jl. Jend. Sudirman Kav. 60 - Jakarta Selatan

JAKARTA

Panglima Polim
Jl. Panglima Polim Raya No.81
Kebayoran Baru

Rawamangun Arion
Arion Mall Ruang G 15 Jl. Pemuda Kav. 3-4
Jakarta Timur 13220

TANGERANG

Serpong
Jl. Boulevard Gading Serpong
Blok AA 03 No. 07-08, Kel. Pakulonan Barat,
Kec. Kelapa Dua, Tangerang Banten 15334

Kemenag Kota
Gedung Pelayanan Haji Kantor Kementrian
Agama Kota Tangerang,
Jl. Jendral Ahmad Yani No.8, Sukarasa,
Kota Tangerang 15111

CILEGON

City Square
Ruko Cilegon City Square
Blok A Kav. No. 9 & 10 Kec. Cibeber
Kel. Kedaleman Cilegon 42400

BOGOR

Pajajaran
Jl. Raya Pajajaran 99 C, Kel. Bantar Jati,
Kec. Bogor Utara. Kota Bogor,
Jawa Barat,16810

BEKASI

Kemenag KAB.
Komplek Pemda Blok E-3,Sukamahi,
Kec. Cikarang Pusat, Kab. Bekasi,
Jawa Barat 17530

GARUT

Kemenag KAB.
Jl Pahlawan No.65, Sukagalih, Kec. Tarogong
Kidul, Kab. Garut, Jawa Barat 44151

CIREBON

Siliwangi (Co-locate)
Jl. Siliwangi No. 110 Cirebon 45123

Kemenag KAB.
Gedung Pelayanan Satu Atap Kemenag
KAB. Cirebon, Jalan. Sunan Drajat No.5
Kec. Sumber, Kab. Cirebon,

BANDUNG

Riau
Jl. RE Martadinata No. 134 Bandung 40113

Kemenag Kota
Kantor Kementrian Agama Kota Bandung
Jl. Soekarno Hatta No.498 Batununggal
Bandung Kidul Kota Bandung
Jawa Barat 40266

Kemenag KAB.
Jl. Adipati Agung No 42 Baleendah KAB.
Bandung

SEMARANG

Pemuda 21B
Jl. Pemuda No. 21b Semarang 50139

Kemenag Kota
Kantor Kementerian Agama Kota Semarang,
Jl. Untung Suropati, Kalipansur, Ngaliyan,
Kota Semarang, Jawa Tengah, 50183

SOLO

Slamet Riyadi 8
Jl. Slamet Riyadi No. 8 Solo 57111

KUDUS

Ahmad Yani
Jl. A.Yani No. 31 Kudus 59317

PATI

Kemenag KAB.
Jl. Panglima Sudirman No.1-H, Puri, Kec. Pati,
KAB. Pati, Jawa Tengah 59113

DEMAK

Kemenag KAB.
Kantor Kemenag Demak Jl. Bhayangkara
Baru, Genggongan, Mangunjiwan, Kec.
Demak, KAB. Demak, Jawa Tengah 59515

KEBUMEN

Kemenag KAB.
Gedung Pusat Layanan Haji dan Umroh
Terpadu (Gedung PLHUT) Kantor
Kementerian Agama Kabupaten Kebumen,
Jalan Pahlawan No 140, Kecamatan
Kebumen, Kelurahan Bumirejo, Jawa Tengah

YOGYAKARTA

Sudirman 13
Jl. Jend. Sudirman 13

SURABAYA

Darmo (Co-location)
Jl. Raya Darmo No. 28 Surabaya 60264

Pregolan
Jl. Pregolan Bunder No.6-8, Tegalsari,
Kec. Tegalsari, Surabaya Kota
Jawa Timur, 66123.

SIDOARJO

Kemenag KAB.
Kantor Kementrian Agama KAB. Sidoarjo,
Jl. Mongisidi No.3, Sidoklumpuk, Sidokumpul,
Kec. Sidoarjo, Kab. Sidoarjo, Jawa Timur
61218

GRESIK

Kemenag KAB.
Kantor Kementrian Agama KAB. Gresik,
Jl. Jaksa Agung Suprapto No.39, Sumursango,
Kel. Bedilan, Kec. Gresik, Kab. Gresik 61111

MALANG

Ahmad Yani
Jl. A. Yani No.18 - E, Kel. Blimbing,
Kec. Blimbing, Malang 65125

Kemenag KAB.
Kemenag KAB. Malang, Jl. Kolonel Sugiono
No.266, Gadang Kec.Sukun, Malang, 65149

LHOKSEUMAWE

Suka Ramai
Jl. Suka Ramai No. 24 Lhokseumawe

BANDA ACEH

Peunayong
Jl. Sri Ratu Safiatuddin No.33-35-37
Kel. Peunayong Kec. Kuta Alam Banda Aceh
Aceh 23122

MEDAN

Ring Road
Kompleks RX Lifestyle Avenue
No 3 & 3 A, Jl. Ring Road,
Kelurahan Tanjung Reso,
Kecamatan Medan Sunggal, Medan, 20122

Gajah Mada
Jl. Gajah Mada No.11 Medan 20153

BATAM

Sei Panas (Co-location)
Komp. Executive Center Blok I
No.1 ABC dan 01-02,
Jl. Laksamana Bintan, Sei Panas,
Batam 29432

PEKANBARU

Sudirman
Jl. Jend. Sudirman No. 255 CD
Pekanbaru 28112

PADANG

Imam Bonjol
Jl. Imam Bonjol No 21, Kel. Belakang Pondok,
Kec. Padang Selatan, Padang, 25211

JAMBI

Sutomo (Co-location)
Jl. Dr. Sutomo No.31 Jambi 36113

PALEMBANG

Letkol Iskandar
Jl. Letkol Iskandar 24 Ili Palembang

LAMPUNG

Hasanudin
Jl. Hasanudin No.90E Bandar Lampung

MAKASSAR

Veteran Selatan
Jl. Veteran Selatan No. 92
Kel. Maricaya Selatan, Kec. Mamajang
Makassar 90114

SAMARINDA

Juanda
Jl. Ir. H. Juanda No.216C Samarinda

BANJARMASIN

Pangeran Samudera (Co-location)
Jl. Pangeran Samudera No.26
Banjarmasin 70111

BALI

Dewi Sartika
Jl. Dewi Sartika Blok I F-G Komp. Duta Plaza
Kel./Desa Dauh Puri Klod
Kec. Denpasar Barat Denpasar 80114

MATARAM

Kuta Mandalika
Jl. Pariwisata Kuta Baturiti Kuta Kec Pujut
Kab. Lombok Tengah
Nusa Tenggara Barat 83573

DIGITAL LOUNGE

DL (KCP) - Pacific Place
Mall Pacific Place Lt. 3 unit 3-21 SCBD
Jl. Jend Sudirman Kav.52-53 Jakarta 12920

DL-Grand Indonesia
Grand Indonesia Shopping Town Lt. 5
Jl. MH Thamrin No. 1 Jakarta 10310

DL-BEJ
Gd. BEJ Tower 2 GF Suite G 03-04
Jl. Jend. Sudirman Kav.52-53 Jakarta 12190

DL-Universitas Atmajaya
Kampus Atmajaya Lt. Dasar gedung Van Lith
Jl. Jend. Sudirman No. 51 Jakarta 12930

DL-Citywalk
Jl. KH Mas Mansyur No. 24A Kav. 121
Jakarta Pusat 10220

DL-Kota Kasablanka
Mall Kota Kasablanka LG 100 Jl Casablanca
Raya Kav 88 Jakarta Selatan 12870

DL-Mall Gandaria City
Mall Gandaria City Lt LG unit l-52d
Jl. sultan iskandar muda
Kebayoran Lama Utara
Jakarta Selatan 12240

DL-PIM 2
Mall Pondok Indah 2 GF unit No. G33D
Jl. Metro Pondok Indah Jakarta 12310

DL- Blok M Plaza
Blok M Plaza #1-19, Jl. Bulungan No. 76,
Jakarta Selatan

DL-Central Park Mall
Central Park Mall LG Unit L-218
Jl. S. Parman Kav. 28 Jakarta 11470

DL-Mal Emporium Pluit
Jl. Pluit Selatan Raya Kawasan CBD Pluit
Blok S-6 Lt. UG Kel. Pluit Kec. Penjaringan
Jakarta Utara 14440

DL- Depok - FISIP UI
Universitas Indonesia FISIP
Jl. Margonda Raya Pondok Cina
Kecamatan Beji Jawa Barat 16424

DL-Supermall Karawaci
Supermall Karawaci Lt. FF.
Jl. Boulevard Diponegoro 105 Curug
Ds. Bencongan Tangerang 15811

DL-Pakuwon Mall
Pakuwon Mall Bekasi, Jl. Raya Pekayon
No.002, RT.001/RW.001, Pekayon Jaya,
Kec. Bekasi Selatan., Kota Bks, Jawa Barat.

DL-Botani Square
Botani square mall Lt GF
Jl. Raya Pajajaran Tegallega Bogor Tengah
Kota Bogor Jawa Barat 16127

DL-ITB
Gedung CRCS Lt. Dasar Kampus ITB
Jl. Ganesha No. 10 Bandung

DL-Universitas Katholik Parahyangan
Universitas Katolik Parahyangan,
Jl. Ciumbuleuit No. 94, Hegarmanah,
Kec. Cidadap, Kota Bandung,
Jawa Barat 40141

DL-Atmajaya
Jl. Babarsari 44
Yogyakarta (kerjasama) 55281

DL-UGM
Universitas Gajah Mada Gedung FEB
Jl. Sosio Humaniora No. 1 Bulaksumur
Yogyakarta 55281

DL-Malioboro Mall Yogyakarta
Mal Malioboro Jogja
Jl. Malioboro No. 52-58 Suryatmajan
Kec. Danurejan Kota Yogyakarta
DIY Yogyakarta 55213

DL-Pakuwon City Mall
Pakuwon City Mall Jl. Raya Laguna KJW Putih
Tambak No. 2 Kejawaan Putih Tambak
Kec. Mulyorejo Kota SBY Jawa Timur 60112

DL-Tunjungan Plaza 6
Mall Tunjungan Plaza 6 Lt. 3 Unit 17A.
Jl Basuki Rachmat No 107 Kedungdoro

DL-Pakuwon
Pakuwon Mall Unit B1 03 lantai basement
Jl. Puncak Indah Lontar No. 2 Surabaya

DL-Universitas Brawijaya
Gedung Perpustakaan, Jl. Veteran,
Ketawanggede, Kec. Lowokwaru,Kota
Malang, Jawa Timur 65145

DL-Centre Point
Centre Point Lt. 1 Jl. Jawa No. 8 Medan
Sumatera Utara 20231

DL-Icon Mall
Palembang Icon Mall L1-06 Jl. POM IX
RT 30 RW 09 Kec. Ilir Barat

DL-Trans Studio
Mall Trans Studio Makassar LG B - 05
Jl. HM DG Patompo Metro Tanjung Bunga
Makassar 90224

DL-Universitas Hasanuddin
Lt. Dasar Gedung Perpustakaan Universitas
Hasanuddin Makassar,
Jl. Perintis Kemerdekaan, Tamalanrea Indah
Km.10, Kec. Tamalanrea,
Kota Makassar 90245

DL-Mall Galeria
Mal Bali Galeria Lt. 2A 08
Jl. By Pass Ngurah Rai Simp.Dewa Ruci
Denpasar 80361

MOBILE CASH

Kas Mobil-Jakarta Niaga Tower (B 9352 SCF)
Graha CIMB Niaga Jl. Jend. Sudirman Kav. 58
Jakarta Selatan 12190

Kas Mobil-Jakarta Tebet 1 (B 9185 SCB)
Jl. Prof Dr Soepomo 47 Kec. Tebet Kel. Tebet
Barat Jakarta Selatan 12810

Kas Mobil-Jakarta Tebet 2 (B 9233 SCI)
Jl. Prof Dr Soepomo 47 Kec. Tebet Kel. Tebet
Barat Jakarta Selatan 12810

Kas Mobil-Bintaro Griya Niaga (B 9149 SCG)
Griya Niaga II Jl. Wahid Hasyim Blok B-IV
No. 3 Bintaro Jaya Sektor VII
Tangerang 15224

Kas Mobil - Alam Sutera Icon (B 9186 SCB)
Synergi Building (d/h Alam Sutera Office
Tower) LG dan UG Jl. Jalur Sutera Barat
Kav.17 Alam Sutera Serpong
Tangerang 15325

Kas Mobil-Bekasi Cikarang (B 9353 SCF)
Gd Menara Pacific lantai dasar Jl. MH
Thamrin Lippo Cikarang Bekasi 17550

Kas Mobil-Cirebon (E 8259 BA)
Jl. Siliwangi No 110 Kota Cirebon

Kas Mobil-Samarinda (KT 8736 NL)
Jl. KH. Khalid No. 32 Samarinda 75111

Kas Mobil - Pontianak (KB 8233 AY)
Jl. Tanjungpura Pontianak 78117

Kas Mobil-Jakarta Sawah Besar 2 (B 9401 SCG)
Jl. S. Wiryopranoto No. 9 Jakarta Barat 11160

Kas Mobil-Gajah Mada (B 9259 SRO)
Jl. Gajah Mada No. 18 Jakarta 10130

Kas Mobil-Jakarta Kelapa Gading TN (B 9041 WA)
Jl. Bulevard Raya Blok TN II No. 1-4 Kelapa
Gading Jakarta Utara 14240

Kas Mobil-Bogor Pajajaran (B 9147 SCG)
Jl. Pajajaran No. 33 Bogor 16128

Kas Mobil-Bandung (D 8291 OF)
Jl. Lembong No. 7 Braga
Kec. Sumur Bandung

Kas Mobil-Bandung 2 (D 8065 LA)
Jl. Lembong No. 7 Braga
Kec. Sumur Bandung

Kas Mobil-Semarang 1 (H 9234 JA)
Jl. Pemuda 102-104 Semarang 50133

Kas Mobil - Semarang 2 (H 8018 CG)
Jl. Pemuda 102-104 Semarang 50133

Kas Mobil-Solo (AB 8697 PH)
Jl. Slamet Riyadi No. 136

Kas Mobil-Yogyakarta 1 (AB 8533 IS)
Jl. Jend. Sudirman No. 50 Yogyakarta 55233

Kas Mobil-Surabaya 1 (L 9949 NN)
Jl. Raya Darmo No. 26 Surabaya 60264

Kas Mobil-Surabaya 2 (L 9950 NN)
Jl. Raya Darmo No. 26 Surabaya 60264

Kas Mobil-Malang 1 (N 8758 BC)
Jl. Merdeka Timur no 4 Malang

Kas Mobil-Malang 2 (AG 8614 AG)
Jl. Merdeka Timur no 4 Malang

Kas Mobil-Jember (L 9390 CM)
Jl. Diponegoro No. 33-34 Jember. 68131

Kas Mobil-Rantau Prapat (BK 9030 YO)
Jl. Ahmad Yani No. 73 C-D Labuhan Batu
Sumatera Utara 21412

Kas Mobil-Medan (BK 8575 ER)
Jl. Pos (d/h Bukit Barisan) No. 07
Medan 20111

Kas Mobil-Batam (BP 8137 FY)
Komp. Executive Center Blok I No. 1 ABC
Jl. Laksamana Bintan Sei Panas
Batam 29432

Kas Mobil-Pekanbaru (BM 8533 TX)
Jl. Tuanku Tambusai No. 320 H

Kas Mobil-Padang (BA 8237 QZ)
Jl. Moh. Yamin No. 148, Kel. Olo,
Kec. Padang Barat, Padang 25117

Kas Mobil-Lampung (BE 9425 YD)
Jl. Laks. Malahayati No. 34-40
Lampung 35224

Kas Mobil-Palembang (BG 8975 NW)
Jl. Jend. Sudirman No. 132 B Kec. Ilri Timur I
Kel. 20 Ilir I Palembang 30129

Kas Mobil-Makassar (DD 8006 RV)
Jl. Ahmad Yani No. 33 Makassar 90174

Kas Mobil-Jayapura (PA 8649 AM)
Komp. Jayapura Pasifik Permai D9 - 10
Kel. Bhayangkara Kec. Jayapura Utara
Jayapura 99113

Kas Mobil-Denpasar (DK 8414 BB)
Jl. MH. Thamrin No 77 Denpasar 80119

Kas Mobil-Mataram (DR 8440 AS)
Jl. Pejanggik No. 107 A – 107 B Cakranegara
Kota Mataram Nusa Tenggara Barat 83239

KIOSK

Kiosk-Arcadia Simatupang
Perkantoran Hijau Arcadia De Entrance Lt. 2,
Jl. TB Simatupang Kav. 88, Jakarta 12520

Kiosk-LG Cibitung
Kawasan Industri MM2100 Jl. Jawa Blok G
Ganda Mekar Cikarang Barat Bekasi 17520

Kiosk-Cikarang Hankook
Jl. Kenari Raya Blok G3 No. 1 Delta Silicon 5.
Lippo Cikarang 17550

Kiosk-LG Cirarab
Jl. Tabri No. 1 Desa Cirarab Bitung
Tangerang 15820

Kiosk-ATMI
ATMI Jl. Mojo No. 1 Karangasem Laweyan
Solo 57142

Kiosk-Pasar Klewer
Komplek Pasar Tradisional Klewer
Blok EE 38 - EE 43, Jl. Dr, Radjiman,
Solo 57155.

Kiosk- Pasar Legi
Pasar Legi No.BB 06, Jl. Letjen S. Parman,
Setabelan, Kec. Banjarsari, Kota Surakarta,
Jawa Tengah 57133

Kiosk-Sanata Darma
Jl. Affandi (Gejayan) Mrican Tromol Pos
29 Kel. Catur Tunggal Kec. Depok-Sleman
Yogyakarta 55002

Kiosk- RS Panti Rapih
Rs Panti Rapih Jl. Cik Ditiro No. 30
Yogyakarta 55223

Kiosk- Universitas Sanata Pahingan
Kampus Univ. Sanata Dharma Pahingan
Yogyakarta 55282

Kiosk- Ungaran
Jl. Gatot Subroto No. 106 D Semarang 50517

Kiosk-ITN
Jl Bendungan Sigura-gura No. 2
Malang 65145

Kiosk-Ridge Camp
Plaza Agawaa Ogom Lt 3 Ridge Camp
Tembagapura Timika 99967

Kiosk- Tembagapura II
Family Shoping Mile 68 Tembagapura
Timika - Papua 99930

Kiosk- Tembagapura I
Single Shoping Mile 68 Tembagapura
Timika - Papua 99930

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Consolidated Financial Statements

PT BANK CIMB NIAGA Tbk
DAN ENTITAS ANAK/*AND SUBSIDIARIES*

LAPORAN KEUANGAN KONSOLIDASIAN/
CONSOLIDATED FINANCIAL STATEMENTS

31 DESEMBER 2025, 2024, DAN 2023/
31 DECEMBER 2025, 2024, AND 2023

CIMB NIAGA

LAPORAN AUDITOR INDEPENDEN
KEPADA PARA PEMEGANG SAHAM

INDEPENDENT AUDITORS' REPORT
TO THE SHAREHOLDERS OF

PT BANK CIMB NIAGA TBK

Opini

Kami telah mengaudit laporan keuangan konsolidasian PT Bank CIMB Niaga Tbk dan entitas anaknya ("Grup"), yang terdiri dari laporan posisi keuangan konsolidasian tanggal 31 Desember 2025, serta laporan laba rugi dan penghasilan komprehensif lain konsolidasian, laporan perubahan ekuitas konsolidasian, dan laporan arus kas konsolidasian untuk tahun yang berakhir pada tanggal tersebut, serta catatan atas laporan keuangan konsolidasian, termasuk informasi kebijakan akuntansi material.

Menurut opini kami, laporan keuangan konsolidasian terlampir menyajikan secara wajar, dalam semua hal yang material, posisi keuangan konsolidasian Grup tanggal 31 Desember 2025, serta kinerja keuangan konsolidasian dan arus kas konsolidasiannya untuk tahun yang berakhir pada tanggal tersebut, sesuai dengan Standar Akuntansi Keuangan Indonesia.

Opinion

We have audited the consolidated financial statements of PT Bank CIMB Niaga Tbk and its subsidiaries (the "Group"), which comprise the consolidated statement of financial position as at 31 December 2025, and the consolidated statement of profit or loss and other comprehensive income, consolidated statement of changes in equity and consolidated statement of cash flows for the year then ended, and notes to the consolidated financial statements, including material accounting policy information.

In our opinion, the accompanying consolidated financial statements present fairly, in all material respects, the consolidated financial position of the Group as at 31 December 2025, and its consolidated financial performance and its consolidated cash flows for the year then ended, in accordance with Indonesian Financial Accounting Standards.

Basis Opini

Kami melaksanakan audit kami berdasarkan Standar Audit yang ditetapkan oleh Institut Akuntan Publik Indonesia. Tanggung jawab kami menurut standar tersebut diuraikan lebih lanjut dalam paragraf Tanggung Jawab Auditor terhadap Audit atas Laporan Keuangan Konsolidasian pada laporan kami. Kami independen terhadap Grup berdasarkan ketentuan etika yang relevan dalam audit kami atas laporan keuangan konsolidasian 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.

Basis for Opinion

We conducted our audit in accordance with Standards on Auditing established by the Indonesian Institute of Certified Public Accountants. Our responsibilities under those standards are further described in the Auditors' Responsibilities for the Audit of the Consolidated Financial Statements paragraph of our report. We are independent of the Group in accordance with the ethical requirements that are relevant to our audit of the consolidated financial statements in Indonesia, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Hal Audit Utama

Hal audit utama adalah hal-hal yang, menurut pertimbangan profesional kami, merupakan hal yang paling signifikan dalam audit kami atas laporan keuangan konsolidasian periode kini. Hal-hal tersebut disampaikan dalam konteks audit kami atas laporan keuangan konsolidasian secara keseluruhan, dan dalam merumuskan opini kami atas laporan keuangan konsolidasian terkait, dan kami tidak menyatakan suatu opini terpisah atas hal audit utama tersebut.

Key Audit Matters

Key audit matters are those matters that, in our professional judgement, were of most significance in our audit of the consolidated financial statements of the current period. These matters were addressed in the context of our audit of the consolidated financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters.

Kantor Akuntan Publik Rintis, Jumadi, Rianto & Rekan
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Nomor Izin Usaha KEP-315/KM 1/2024

00167/2.1457/AU.1/07/1124-3/1/II/2026

Hal audit utama yang teridentifikasi dalam audit kami diuraikan sebagai berikut.

The key audit matters identified in our audit are outlined as follows.

1. Cadangan kerugian penurunan nilai atas kredit yang diberikan

1. Allowance for impairment losses on loans

Seperti yang dijelaskan dalam Catatan 12 - Kredit yang diberikan atas laporan keuangan konsolidasian pada tanggal 31 Desember 2025, cadangan kerugian penurunan nilai atas kredit yang diberikan Grup Adalah sebesar Rp 8.053.555 juta.

As described in Note 12 - Loans to the consolidated financial statements as at 31 December 2025, the allowance for impairment losses on loans of the Group was Rp 8,053,555 million.

Kami memberikan fokus pada area ini karena nilai tercatat bruto atas kredit yang diberikan mewakili 61% dari jumlah aset Grup pada tanggal 31 Desember 2025 dan besarnya nilai cadangan kerugian penurunan nilai yang dibentuk atas kredit yang diberikan tersebut nilainya signifikan terhadap laporan keuangan konsolidasian Grup. Lebih lanjut, perhitungan cadangan kerugian penurunan nilai melibatkan pertimbangan manajemen dan penggunaan estimasi dengan tingkat ketidakpastian yang tinggi.

We focused on this area as the gross value of loans represents 61% of the total assets of the Group as at 31 December 2025 and the respective allowance for impairment losses provided against the loans is significant to the Group's consolidated financial statements. Furthermore, the calculation of the allowance for impairment losses involves management judgement and is subject to a high degree of estimation uncertainty.

Cadangan kerugian penurunan nilai atas kredit konvensional ditentukan oleh Grup berdasarkan kerangka Kerugian Kredit Ekspektasian ("KKE") sesuai dengan PSAK 109, "Instrumen Keuangan" ("PSAK 109"), seperti yang dijelaskan dalam catatan 2h, penurunan nilai dari asset keuangan, atas laporan keuangan konsolidasian. Cadangan kerugian penurunan nilai atas piutang / pembiayaan syariah terdiri dari piutang *murabahah* dan piutang / pembiayaan *non-murabahah.*

The allowance for impairment losses on conventional loans is determined by the Group based on the Expected Credit Losses ("ECL") framework under SFAS 109, "Financial Instruments" ("SFAS 109"), as described in Note 2h, impairment of financial assets, to the consolidated financial statements. The allowance for impairment losses on sharia receivables / financing comprises murabahah receivables and non-murabahah receivables / financing.

Cadangan kerugian penurunan nilai atas piutang *murabahah* ditentukan berdasarkan PSAK 402 – Akuntansi *Murabahah* ("PSAK 402") dan cadangan kerugian penurunan nilai atas piutang / pembiayaan *non-murabahah* ditentukan berdasarkan PSAK yang berlaku.

The allowance for impairment losses on murabahah receivables is determined based on SFAS 402 - Accounting of Murabahah ("SFAS 402") and allowance for impairment losses on non-murabahah receivables / financing are determined based on the applicable SFAS.

Untuk kredit yang diberikan dimana Grup menghitung cadangan kerugian penurunan nilai secara individual, Grup mengestimasikan arus kas ekspektasian dari kredit yang diberikan, yang membutuhkan pertimbangan signifikan dalam mengestimasi probabilitas rata-rata tertimbang kerugian kredit, serta estimasi waktu dan jumlah pembayaran dari kredit yang diberikan.

For loans where the Group assessed the allowance for impairment losses individually, the Group estimated the cash flows that are expected to be obtained from the loans, which requires significant judgement in estimating the weighted average probability of credit losses, and the timing and amount of the repayments against the loans.

Grup menghitung KKE secara kolektif menggunakan pendekatan model parameter risiko yang menggunakan beberapa parameter utama, antara lain, *Probability of Default* ("PD"), *Loss Given Default* ("LGD"), *Exposure at Default* ("EAD") dan tingkat diskonto, setelah memperhitungkan dampak asumsi ekonomi masa depan. Grup menghitung cadangan kerugian penurunan nilai atas piutang / pembiayaan syariah secara kolektif menggunakan pendekatan model parameter risiko dengan menggunakan parameter utama yaitu PD dan LGD.

The Group assessed collective ECL using the risk parameter modelling approach that incorporates key parameters, including Probability of Default ("PD"), Loss Given Default ("LGD"), Exposure at default ("EAD") and discount rate, after considering forward-looking economic assumptions. The Group assesses the allowance for impairment losses for sharia receivables / financing collectively using the risk parameter modelling approach that incorporates key parameters, including PD and LGD.

Bagaimana audit kami merespons Hal Audit Utama

Kami melakukan prosedur-prosedur audit berikut untuk merespons hal audit utama ini:

- Kami memperoleh pemahaman tentang perhitungan manajemen atas cadangan kerugian penurunan nilai untuk kredit yang diberikan dan menguji efektivitas desain dan operasi atas pengendalian internal terkait perhitungan cadangan kerugian penurunan nilai untuk kredit yang diberikan;
- Berdasarkan uji petik, kami menguji pengendalian yang relevan atas penentuan rating internal kredit yang digunakan oleh manajemen untuk mengidentifikasi kredit yang diberikan secara signifikan atau bukti objektif penurunan nilai;
- Kami menguji pengendalian umum dari teknologi informasi ("TI") atas sistem perhitungan cadangan kerugian penurunan nilai, serta pengendalian aplikasi TI atas kelengkapan dan keakuratan aliran data dari sistem sumber asal ke dalam sistem perhitungan cadangan kerugian penurunan nilai;
- Kami menguji keakuratan data dengan menguji input utama dalam perhitungan cadangan kerugian penurunan nilai, berdasarkan uji petik, ke data yang tersedia di Grup;
- Kami menguji keakuratan dari klasifikasi kualitas kredit yang diberikan, berdasarkan uji petik dengan memeriksa dokumen kredit dari debitur-debitur yang menjadi sampel;
- Kami menilai metodologi dan asumsi pemodelan signifikan yang digunakan dalam model cadangan kerugian penurunan nilai, termasuk penentuan PD, LGD dan EAD atas kredit yang diberikan, yang mencakup (i) evaluasi model, metodologi dan asumsi-asumsi yang diterapkan yang digunakan dalam perhitungan; (ii) evaluasi perkiraan makroekonomi yang digunakan dengan membandingkan data tersebut dengan informasi yang tersedia untuk umum tentang prospek makroekonomi; dan (iii) pengujian atas penyesuaian *overlay* dalam perhitungan cadangan penurunan nilai atas kredit yang diberikan;

How our audit addressed the Key Audit Matter

We performed the following audit procedures to address this key audit matter:

- *We understood management's calculation of the allowance for impairment losses on loans and tested the design and operating effectiveness of the relevant controls relating to the calculation of allowance for impairment losses on loans;*
- *On a sampling basis, we tested the relevant controls over the determination of internal credit ratings that were used by management to identify loans that have experienced a significant increase in credit risk or objective evidence of impairment;*
- *We tested the information technology ("IT") general controls over the allowance for impairment losses calculation system, as well as the IT application controls over the completeness and accuracy of the data flow from the source system into the allowance for impairment losses calculation system;*
- *We tested the accuracy of data used by testing the key inputs in calculating the allowance for impairment losses, on a sample basis, to the data available within the Group;*
- *We tested the accuracy of the credit quality classification on loans, on a sample basis, by assessing the credit files of those sampled debtors;*
- *We assessed the methodology and significant modelling assumptions used in the allowance for impairment losses model, including the determination of PD, LGD and EAD for loans, which included (i) evaluating the models, methodologies and the assumptions used in calculations; (ii) evaluating the forecasts with publicly available information on the macroeconomic outlook; and (iii) testing the overlay adjustment applied in the calculation of allowance for impairment losses on loans;*

- Ketika bukti objektif penurunan nilai diidentifikasi oleh Grup dan kerugian penurunan nilai dihitung secara individual, kami menguji, berdasarkan uji petik, kecukupan cadangan kerugian penurunan nilai yang disiapkan oleh manajemen dengan membandingkan baik jumlah dan waktu estimasi arus kas masa depan yang disiapkan oleh manajemen berdasarkan informasi keuangan debitur dan/atau penjamin, penilaian gunan terbaru dan informasi lain yang tersedia; dan

- *When objective evidence of impairment was identified by the Group and impairment losses were individually calculated, we tested, on a sample basis, the adequacy of the allowance for impairment losses determined by management by comparing the quantum and timing of the estimated future cash flows prepared by management based on the financial information of the debtors and/or guarantors, latest collateral valuations and other available information; and*

- Kami melakukan perhitungan matematis ulang, berdasarkan uji petik, untuk menguji keakuratan hasil perhitungan KKE secara kolektif.

- *We performed mathematical recalculation, on a sample basis, to test the accuracy of collective ECL calculation.*

2. Sistem operasi dan pengendalian Teknologi Informasi (TI) pelaporan keuangan

Grup sangat bergantung pada infrastruktur, sistem, dan pengendalian TI untuk operasi sehari-hari dan proses pelaporan keuangan bisnisnya. Lingkungan TI Grup dianggap kompleks karena jumlah sistem pelaporan keuangan utama dan perpindahan data antar sistemnya. Mengingat faktor-faktor ini, kami menganggap pengoperasian dan pengendalian TI pelaporan keuangan Grup sebagai hal audit utama.

2. Operation of financial reporting Information Technology (IT) system and controls

The Group is heavily reliant on its IT infrastructure, systems and controls for its daily operations and the financial reporting processes of its business. The IT environment of the Group is considered complex due to the number of key financial reporting systems and the interfaces between these systems. Given these factors, we considered the operation and controls of the Group's financial reporting IT system to be a key audit matter.

Bagaimana audit kami merespons Hal Audit Utama

Kami memperoleh pemahaman atas lingkungan TI dan pengendalian TI yang mendukung proses pelaporan keuangan. Kami menilai efektivitas desain, implementasi, dan pengoperasian pengendalian utama TI atas sistem yang relevan.

Kami mengevaluasi dan menilai hal-hal berikut:

1. Pengendalian manajemen perubahan: Proses dan pengendalian yang digunakan untuk mengembangkan, menguji, dan melakukan otorisasi perubahan pada fungsionalitas dan konfigurasi dalam sistem;

2. Pengendalian atas keamanan akses pengguna: Pengendalian akses yang dirancang untuk memberlakukan pemisahan tugas, mengatur penggunaan akun generik dan istimewa atau memastikan bahwa perubahan data hanya dilakukan melalui proses yang sah;

3. Pengendalian atas operasional TI: Pengendalian atas operasi yang mengindentifikasi dan mengelola masalah operasi TI yang timbul; dan

How our audit addressed the Key Audit Matter

We understood the IT environment and IT controls supporting the financial reporting process. We assessed the effectiveness of the design, implementation and operation of the key IT controls of the relevant systems.

We evaluated and assessed the following:

1. *Change management controls: The processes and controls used to develop, test and authorise changes to the functionality and configurations within systems;*

2. *Access security controls: The access controls designed to enforce segregation of duties, govern the use of generic and privileged accounts or check that data is only changed through authorized means;*

3. *IT operation related controls: The controls over operations that identify and manage IT operation issues that arise; and*

Kami mengevaluasi pengendalian relevan yang bergantung pada TI yang mendukung proses pelaporan keuangan, dimana termasuk perhitungan otomatis, pemrosesan transaksi, pembuatan laporan oleh sistem, dan perpindahan antar sistem yang relevan dan menguji keluaran sistem berdasarkan uji petik.

We evaluated the relevant IT dependent controls that supported the financial reporting process, which included automated calculations, transaction processing, generation of reports by a system and the interfaces between the relevant systems. We inspected the relevant system configurations and tested system outputs on a sampling basis.

Informasi Lain

Other Information

Manajemen bertanggung jawab atas informasi lain. Informasi lain terdiri dari informasi yang tercantum dalam laporan tahunan tetapi tidak termasuk laporan keuangan konsolidasian dan laporan auditor kami. Laporan tahunan diharapkan akan tersedia bagi kami setelah tanggal laporan auditor ini.

Management is responsible for the other information. The other information comprises the information included in the annual report but does not include the consolidated financial statements and our auditors' report thereon. The annual report is expected to be made available to us after the date of this auditors' report.

Opini kami atas laporan keuangan konsolidasian tidak mencakup informasi lain, dan oleh karena itu, kami tidak menyatakan bentuk keyakinan apapun atas informasi lain tersebut.

Our opinion on the consolidated financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

Sehubungan dengan audit kami atas laporan keuangan konsolidasian, tanggung jawab kami adalah untuk membaca informasi lain yang teridentifikasi di atas ketika tersedia dan, dalam melaksanakannya, mempertimbangkan apakah informasi lain mengandung inkonsistensi material dengan laporan keuangan konsolidasian atau pemahaman yang kami peroleh selama audit, atau mengandung kesalahan penyajian material.

In connection with our audit of the consolidated financial statements, our responsibility is to read the other information identified above when it becomes available and, in doing so, consider whether the other information is materially inconsistent with the consolidated financial statements or our knowledge obtained in the audit, or otherwise appears to be materially misstated.

Ketika kami membaca laporan tahunan, jika kami menyimpulkan bahwa terdapat suatu kesalahan penyajian material di dalamnya, kami diharuskan untuk mengomunikasikan hal tersebut kepada pihak yang bertanggung jawab atas tata kelola dan mengambil tindakan tepat berdasarkan Standar Audit yang ditetapkan oleh Institut Akuntan Publik Indonesia.

When we read the annual report, if we conclude that there is a material misstatement therein, we are required to communicate the matter to those charged with governance and take appropriate actions in accordance with Standards on Auditing established by the Indonesian Institute of Certified Public Accountants.

Tanggung Jawab Manajemen dan Pihak yang Bertanggung Jawab atas Tata Kelola terhadap Laporan Keuangan Konsolidasian

Responsibilities of Management and Those Charged with Governance for the Consolidated Financial Statements

Manajemen bertanggung jawab atas penyusunan dan penyajian wajar laporan keuangan konsolidasian tersebut sesuai dengan Standar Akuntansi Keuangan Indonesia, dan atas pengendalian internal yang dianggap perlu oleh manajemen untuk memungkinkan penyusunan laporan keuangan konsolidasian yang bebas dari kesalahan penyajian material, baik yang disebabkan oleh kecurangan maupun kesalahan.

Management is responsible for the preparation and fair presentation of the consolidated financial statements in accordance with Indonesian Financial Accounting Standards, and for such internal control as management determines is necessary to enable the preparation of consolidated financial statements that are free from material misstatement, whether due to fraud or error.

Dalam penyusunan laporan keuangan konsolidasian, manajemen bertanggung jawab untuk menilai kemampuan Grup 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 Grup atau menghentikan operasi, atau tidak memiliki alternatif yang realistis selain melaksanakannya.

In preparing the consolidated financial statements, management is responsible for assessing the Group'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 Group 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 Grup.

Those charged with governance are responsible for overseeing the Group's financial reporting process.

Tanggung Jawab Auditor terhadap Audit atas Laporan Keuangan Konsolidasian

Auditors' Responsibilities for the Audit of the Consolidated Financial Statements

Tujuan kami adalah untuk memperoleh keyakinan memadai tentang apakah laporan keuangan konsolidasian secara keseluruhan bebas dari kesalahan penyajian material, baik yang disebabkan oleh kecurangan maupun kesalahan, dan untuk menerbitkan laporan auditor yang mencakup opini kami. Keyakinan memadai merupakan suatu tingkat keyakinan tinggi, namun bukan merupakan suatu jaminan bahwa audit yang dilaksanakan berdasarkan Standar Audit akan selalu mendeteksi kesalahan penyajian material ketika hal tersebut ada. Kesalahan penyajian dapat disebabkan oleh kecurangan maupun kesalahan dan dianggap material jika, baik secara individual maupun secara agregat, dapat diekspektasikan secara wajar akan memengaruhi keputusan ekonomi yang diambil oleh pengguna berdasarkan laporan keuangan konsolidasian tersebut.

Our objectives are to obtain reasonable assurance about whether the consolidated financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditors' report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with Standards on Auditing will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these consolidated financial statements.

Sebagai bagian dari suatu audit berdasarkan Standar Audit, kami menerapkan pertimbangan profesional dan mempertahankan skeptisisme profesional selama audit. Kami juga:

- Mengidentifikasi dan menilai risiko kesalahan penyajian material dalam laporan keuangan konsolidasian, baik yang disebabkan oleh kecurangan maupun kesalahan, merancang dan melaksanakan prosedur audit yang responsif terhadap risiko tersebut, serta memperoleh bukti audit yang cukup dan tepat untuk menyediakan basis bagi opini kami. Risiko tidak terdeteksinya kesalahan penyajian material yang disebabkan oleh kecurangan lebih tinggi dari yang disebabkan oleh kesalahan, karena kecurangan dapat melibatkan kolusi, pemalsuan, penghilangan secara sengaja, pernyataan salah, atau pengabaian pengendalian internal.

As part of an audit in accordance with Standards on Auditing, we exercise professional judgement and maintain professional scepticism throughout the audit. We also:

- *Identify and assess the risks of material misstatement of the consolidated financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.*

- Memperoleh suatu pemahaman tentang pengendalian internal yang relevan dengan audit untuk merancang prosedur audit yang tepat sesuai dengan kondisinya, tetapi bukan untuk tujuan menyatakan opini atas efektivitas pengendalian internal Grup.

- *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 Group's internal control.*

- Mengevaluasi ketepatan kebijakan akuntansi yang digunakan serta kewajaran estimasi akuntansi dan pengungkapan terkait yang dibuat oleh manajemen.

- *Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.*

- Menyimpulkan ketepatan penggunaan basis akuntansi kelangsungan usaha oleh manajemen dan, berdasarkan bukti audit yang diperoleh, apakah terdapat suatu ketidakpastian material yang terkait dengan peristiwa atau kondisi yang dapat menyebabkan keraguan signifikan atas kemampuan Grup untuk mempertahankan kelangsungan usahanya. Ketika kami menyimpulkan bahwa terdapat suatu ketidakpastian material, kami diharuskan untuk menarik perhatian dalam laporan auditor kami ke pengungkapan terkait dalam laporan keuangan konsolidasian atau, jika pengungkapan tersebut tidak memadai, harus menentukan apakah perlu untuk memodifikasi opini kami. Kesimpulan kami didasarkan pada bukti audit yang diperoleh hingga tanggal laporan auditor kami. Namun, peristiwa atau kondisi masa depan dapat menyebabkan Grup tidak dapat mempertahankan kelangsungan usaha.

- *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 Group's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditors' report to the related disclosures in the consolidated financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditors' report. However, future events or conditions may cause the Group to cease to continue as a going concern.*

- Mengevaluasi penyajian, struktur, dan isi laporan keuangan konsolidasian secara keseluruhan, termasuk pengungkapannya, dan apakah laporan keuangan konsolidasian mencerminkan transaksi dan peristiwa yang mendasarinya dengan suatu cara yang mencapai penyajian wajar.

- *Evaluate the overall presentation, structure and content of the consolidated financial statements, including the disclosures, and whether the consolidated financial statements represent the underlying transactions and events in a manner that achieves fair presentation.*

- Merencanakan dan melaksanakan audit grup untuk memperoleh bukti audit yang cukup dan tepat terkait informasi keuangan entitas atau unit bisnis dalam grup sebagai basis untuk merumuskan opini atas laporan keuangan grup. Kami bertanggung jawab atas arahan, supervisi, dan penelaahan atas pelaksanaan pekerjaan audit untuk tujuan audit grup. Kami tetap bertanggung jawab sepenuhnya atas opini audit kami.

- *Plan and perform the group audit to obtain sufficient appropriate audit evidence regarding the financial information of the entities or business units within the group as a basis for forming an opinion on the group financial statements. We are responsible for the direction, supervision and review of the audit work performed for purposes of the group audit. We remain solely responsible for our audit opinion.*

Kami mengomunikasikan kepada pihak yang bertanggung jawab atas tata kelola mengenai, antara lain, ruang lingkup dan saat yang direncanakan atas audit, serta temuan audit signifikan, termasuk setiap defisiensi signifikan dalam pengendalian internal yang teridentifikasi oleh kami selama audit.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Kami juga memberikan suatu pernyataan kepada pihak yang bertanggung jawab atas tata kelola bahwa kami telah mematuhi ketentuan etika yang relevan mengenai independensi, dan mengomunikasikan seluruh hubungan serta hal-hal lain yang dianggap secara wajar berpengaruh terhadap independensi kami, dan, jika relevan, langkah yang diambil untuk menghilangkan ancaman atau pengamanan yang diterapkan.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, actions taken to eliminate threats or safeguards applied.

Dari hal-hal yang dikomunikasikan kepada pihak yang bertanggung jawab atas tata kelola, kami menentukan hal-hal tersebut yang paling signifikan dalam audit atas laporan keuangan konsolidasian periode kini dan oleh karenanya menjadi hal audit utama. Kami menguraikan hal audit utama dalam laporan auditor kami, kecuali peraturan perundang-undangan melarang pengungkapan publik tentang hal tersebut atau ketika, dalam kondisi yang sangat jarang terjadi, kami menentukan bahwa suatu hal tidak boleh dikomunikasikan dalam laporan kami karena konsekuensi merugikan dari mengomunikasikan hal tersebut akan diekspektasikan secara wajar melebihi manfaat kepentingan publik atas komunikasi tersebut.

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the consolidated financial statements of the current period and are therefore the key audit matters. We describe these matters in our auditors' report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

JAKARTA

Jimmy Pangestu, S.E., CPA
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Bank CIMB Niaga Tbk
00167/2.1457/AU.1/07/1124-3/1/II/2026

LAPORAN POSISI KEUANGAN KONSOLIDASIAN
31 DESEMBER 2025, 2024, DAN 2023
(Dinyatakan dalam jutaan Rupiah, kecuali dinyatakan lain)

CONSOLIDATED STATEMENTS OF FINANCIAL POSITION
31 DECEMBER 2025, 2024, AND 2023
(Expressed in millions of Rupiah, unless otherwise stated)

	Catatan/ *Notes*	2025	2024	2023	
ASET					***ASSETS***
Kas	2e,2f,2i,4	3,657,344	3,650,137	3,928,446	*Cash*
Giro pada Bank Indonesia	2e,2f,2j,5	11,670,605	9,990,709	13,180,254	*Current accounts with Bank Indonesia*
Giro pada bank lain		1,907,866	2,508,917	2,703,266	*Current accounts with other banks*
Dikurangi: Cadangan kerugian penurunan nilai		-	-	-	*Less: Allowance for impairment losses*
	2e,2f,2h,2j,2ah,6,48	1,907,866	2,508,917	2,703,266	
Penempatan pada bank lain dan Bank Indonesia		11,842,588	5,047,695	4,541,702	*Placement with other banks and Bank Indonesia*
Dikurangi: Cadangan kerugian penurunan nilai		(71)	-	(8,714)	*Less: Allowance for impairment losses*
	2e,2f,2h,2k,7	11,842,517	5,047,695	4,532,988	
Efek-efek		20,326,814	23,456,134	9,403,093	*Marketable securities*
Dikurangi: Cadangan kerugian penurunan nilai		(782)	(840)	(39,160)	*Less: Allowance for impairment losses*
	2e,2f,2h,2l,8	20,326,032	23,455,294	9,363,933	
Obligasi Pemerintah	2e,2f,2l,9	65,138,715	70,354,627	70,596,507	*Government Bonds*
Efek-efek yang dibeli dengan janji dijual kembali	2f,2m,10	1,000,129	1,612,832	5,159,387	*Securities purchased under resale agreements*
Tagihan derivatif					*Derivative receivables*
Pihak berelasi	2e,2f,2n,2ah,11,48	28,985	22,140	18,805	*Related parties*
Pihak ketiga	2e,2f,2n,11	744,707	1,162,750	830,209	*Third parties*
		773,692	1,184,890	849,014	
Kredit yang diberikan					*Loans*
Pihak berelasi	2e,2f,2o,2ah,12,48	146,303	122,324	170,757	*Related parties*
Pihak ketiga	2e,2f,2o,12	227,851,680	217,827,612	205,745,793	*Third parties*
		227,997,983	217,949,936	205,916,550	
Dikurangi: Cadangan kerugian penurunan nilai		(8,053,555)	(10,451,126)	(11,905,707)	*Less: Allowance for impairment losses*
	2e,2f,2h,2o,2ah,12,48	219,944,428	207,498,810	194,010,843	
Piutang pembiayaan konsumen		10,310,842	10,053,059	7,453,320	*Consumer financing receivables*
Dikurangi: Cadangan kerugian penurunan nilai		(329,830)	(202,274)	(141,776)	*Less: Allowance for impairment losses*
	2f,2h,2p,13	9,981,012	9,850,785	7,311,544	
Tagihan akseptasi		1,937,050	2,761,800	1,102,091	*Acceptance receivables*
Dikurangi: Cadangan kerugian penurunan nilai		(1,592)	(9,833)	(8,638)	*Less: Allowance for impairment losses*
	2e,2f,2h,2q,14	1,935,458	2,751,967	1,093,453	
Penyertaan - bersih	2f,2h,2r,15	23,143	23,143	3,659	*Investments- net*
Aset tetap		9,821,997	9,412,967	9,563,327	*Fixed assets*
Dikurangi: Akumulasi penyusutan		(2,620,686)	(2,609,472)	(2,788,591)	*Less: Accumulated depreciation*
	2s,2w,2ah,16,48	7,201,311	6,803,495	6,774,736	
Aset takberwujud		5,244,591	4,793,792	4,366,593	*Intangible assets*
Dikurangi: Akumulasi amortisasi		(3,215,854)	(2,749,412)	(2,291,937)	*Less: Accumulated amortisation*
	2t,17	2,028,737	2,044,380	2,074,656	
Aset yang diambil alih		816,623	682,326	470,293	*Foreclosed assets*
Dikurangi: Cadangan kerugian penurunan nilai		(354,251)	(263,160)	(233,813)	*Less: Allowance for impairment losses*
	2h,2u,18	462,372	419,166	236,480	
Uang muka pajak	2ae,30a	3,060,883	3,192,348	1,928,984	*Prepaid taxes*
Pendapatan bunga yang masih akan diterima	2e,2f,2ah,19,48	3,104,033	3,027,711	3,414,197	*Accrued interest income*
Beban dibayar dimuka	2e,2v,20	1,259,147	1,218,479	1,195,194	*Prepaid expenses*
Aset pajak tangguhan - bersih	2e,2ae,30d	156,754	117,989	1,377,659	*Deferred tax assets - net*
Aset lain-lain		7,361,687	5,639,882	5,136,741	*Other assets*
Dikurangi: Cadangan kerugian penurunan nilai		(136,972)	(172,746)	(502,708)	*Less: Allowance for impairment losses*
	2e,2f,2h,2v,2ah,21,48	7,224,715	5,467,136	4,634,033	
JUMLAH ASET		**372,698,893**	**360,220,510**	**334,369,233**	***TOTAL ASSETS***

Catatan atas laporan keuangan konsolidasian merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian.

The accompanying notes form an integral part of these consolidated financial statements.

LAPORAN POSISI KEUANGAN KONSOLIDASIAN
31 DESEMBER 2025, 2024, DAN 2023
(Dinyatakan dalam jutaan Rupiah, kecuali dinyatakan lain)

CONSOLIDATED STATEMENTS OF FINANCIAL POSITION
31 DECEMBER 2025, 2024, AND 2023
(Expressed in millions of Rupiah, unless otherwise stated)

	Catatan/ *Notes*	2025	2024	2023	
LIABILITAS DAN EKUITAS					***LIABILITIES AND EQUITY***
LIABILITAS					***LIABILITIES***
Liabilitas segera	2e,2f,2x,2ah,22,48	3,892,219	4,473,871	3,581,921	*Obligations due immediately*
Simpanan dari nasabah					*Deposits from customers*
Giro					*Demand deposits*
Pihak berelasi	2e,2f,2y,2ah,23,48	197,571	253,933	218,626	*Related parties*
Pihak ketiga	2e,2f,2y,23	102,881,716	91,534,201	72,983,177	*Third parties*
		103,079,287	91,788,134	73,201,803	
Tabungan					*Saving deposits*
Pihak berelasi	2e,2f,2y,2ah,24,48	313,595	301,862	253,790	*Related parties*
Pihak ketiga	2e,2f,2y,24	86,067,637	79,977,209	77,177,034	*Third parties*
		86,381,232	80,279,071	77,430,824	
Deposito berjangka					*Time deposits*
Pihak berelasi	2e,2f,2y,2ah,25,48	21,776	30,507	39,175	*Related parties*
Pihak ketiga	2e,2f,2y,25	81,040,485	88,541,315	85,189,868	*Third parties*
		81,062,261	88,571,822	85,229,043	
Jumlah simpanan dari nasabah		270,522,780	260,639,027	235,861,670	*Total deposits from customers*
Simpanan dari bank lain					*Deposits from other banks*
Giro dan tabungan	2e,2f,2y,2ah,26,48	2,915,935	3,128,574	1,505,795	*Demand and saving deposits*
Inter-bank call money dan deposito berjangka	2e,2f,2y,27	4,450,375	2,830,894	254,652	*Inter-bank call money and time deposits*
		7,366,310	5,959,468	1,760,447	
Efek-efek yang dijual dengan janji dibeli kembali	2f,2m,10	11,514,958	11,288,963	20,426,826	*Securities sold under repurchase agreement*
Liabilitas derivatif					*Derivative payables*
Pihak berelasi	2e,2f,2n,2ah,11,48	24,211	15,751	19,907	*Related parties*
Pihak ketiga	2e,2f,2n,11	573,908	890,879	520,144	*Third parties*
		598,119	906,630	540,051	
Liabilitas akseptasi	2e,2f,2q,14	1,937,050	2,761,800	1,102,091	*Acceptance payables*
Efek-efek yang diterbitkan	2f,2z,28	3,685,222	1,687,452	2,297,702	*Marketable securities issued*
Pinjaman yang diterima	2e,2f,2aa,29	4,455,255	8,487,935	6,288,525	*Borrowings*
Utang pajak	2ae,30b				*Taxes payable*
- Pajak penghasilan badan induk perusahaan		343,956	181,410	163,942	*Corporate income taxes of parent company -*
- Pajak lain-lain		49,263	165,865	270,911	*Other taxes -*
		393,219	347,275	434,853	
Beban yang masih harus dibayar dan liabilitas lain-lain					*Accruals and other liabilities*
- Beban yang masih harus dibayar	2f,2ah,31a,48	2,211,949	2,420,531	3,312,528	*Accruals -*
- Liabilitas lain-lain	2e,2f,2ah,31b,48	6,303,236	6,367,313	7,729,034	*Other liabilities -*
		8,515,185	8,787,844	11,041,562	
Liabilitas imbalan kerja	2af,44	1,661,393	1,609,404	1,540,595	*Employee benefit obligations*
Pinjaman subordinasi					*Subordinated loans*
Pihak berelasi	2f,2aa,2ah,32,48	-	35,767	35,996	*Related parties*
Pihak ketiga	2f,2aa,32	-	38,747	119,623	*Third parties*
		-	74,514	155,619	
JUMLAH LIABILITAS		**314,541,710**	**307,024,183**	**285,031,862**	***TOTAL LIABILITIES***

Catatan atas laporan keuangan konsolidasian merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian.

The accompanying notes form an integral part of these consolidated financial statements.

LAPORAN POSISI KEUANGAN KONSOLIDASIAN
31 DESEMBER 2025, 2024, DAN 2023
(Dinyatakan dalam jutaan Rupiah, kecuali dinyatakan lain)

CONSOLIDATED STATEMENTS OF FINANCIAL POSITION
31 DECEMBER 2025, 2024, AND 2023
(Expressed in millions of Rupiah, unless otherwise stated)

	Catatan/ *Notes*	2025	2024	2023	
EKUITAS					***EQUITY***
Ekuitas diatribusikan kepada pemilik entitas induk					*Equity attributable to owners of the parent*
Modal saham					*Share capital*
Modal dasar 71.853.936 saham biasa kelas A, dengan nilai nominal Rp 5.000 (nilai penuh) per saham dan 50.814.606.400 saham biasa kelas B, dengan nilai nominal Rp 50 (nilai penuh) per saham					*Authorised capital 71,853,936 class A ordinary shares with par value of Rp 5,000 (full amount) per share, and 50,814,606,400 class B ordinary shares with par value of Rp 50 (full amount) per share*
Modal ditempatkan dan disetor penuh 71.853.936 lembar saham biasa kelas A pada tanggal 31 Desember 2025, 2024, dan 2023 dan saham biasa kelas B sebanyak 25.070.351.907 lembar tanggal 31 Desember 2025, 2024 dan 25.059.752.907 lembar pada tanggal 31 Desember 2023	33	1,612,787	1,612,787	1,612,257	*Issued and fully paid 71,853,936 class A ordinary shares as at 31 December 2025, 2024, and 2023 and class B ordinary shares total 25,070,351,907 shares as at 31 December 2025, 2024 and 25,059,752,907 shares as at 31 December 2023*
Tambahan modal disetor	2c	7,135,019	7,135,003	7,068,257	*Additional paid in capital*
Transaksi dengan kepentingan nonpengendali		(35,723)	(35,723)	(35,723)	*Transactions with non-controlling interest*
Saham tresuri	2ai	(2,366)	(5,649)	(135,104)	*Treasury shares*
Cadangan kompensasi berbasis saham	45	84,332	90,994	137,123	*Share-based compensation reserve*
Selisih penilaian kembali aset tetap	2s,16	4,695,405	4,176,647	4,181,209	*Reserve on revaluation of fixed assets*
Keuntungan/(kerugian) yang belum direalisasi atas efek-efek dan obligasi pemerintah dalam kelompok nilai wajar melalui penghasilan komprehensif lain - bersih	2l	436,832	(963,166)	(879,270)	*Unrealised gains/(losses) of marketable securities and government bonds on fair value through other comprehensive income - net*
Cadangan umum dan wajib	34	371,525	371,525	351,538	*General and statutory reserve*
Saldo laba		43,642,046	40,616,769	36,892,257	*Retained earnings*
		57,939,857	52,999,187	49,192,544	
Kepentingan nonpengendali	2c,49a	217,326	197,140	144,827	*Non-controlling interest*
JUMLAH EKUITAS		**58,157,183**	**53,196,327**	**49,337,371**	***TOTAL EQUITY***
JUMLAH LIABILITAS DAN EKUITAS		**372,698,893**	**360,220,510**	**334,369,233**	***TOTAL LIABILITIES AND EQUITY***

Catatan atas laporan keuangan konsolidasian merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian.

The accompanying notes form an integral part of these consolidated financial statements.

LAPORAN LABA RUGI DAN PENGHASILAN KOMPREHENSIF LAIN KONSOLIDASIAN UNTUK TAHUN-TAHUN YANG BERAKHIR 31 DESEMBER 2025, 2024, DAN 2023

(Dinyatakan dalam jutaan Rupiah, kecuali dinyatakan lain)

CONSOLIDATED STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE YEARS ENDED 31 DECEMBER 2025, 2024, AND 2023

(Expressed in millions of Rupiah, unless otherwise stated)

	Catatan/ *Notes*	2025	2024	2023	
PENDAPATAN DAN BEBAN OPERASIONAL					***INCOME AND EXPENSES FROM OPERATIONS***
Pendapatan bunga	2ab,2ah,35,48	19,872,819	18,946,873	17,388,452	*Interest income*
Pendapatan syariah	2ab,35,61	4,799,141	5,280,443	4,917,548	*Sharia income*
Beban bunga	2ab,2ah,36,48	(8,305,748)	(7,856,718)	(6,274,456)	*Interest expense*
Beban syariah	2ab,36,61	(2,889,923)	(3,104,058)	(2,679,161)	*Sharia expense*
Pendapatan bunga dan syariah - bersih		13,476,289	13,266,540	13,352,383	***Net interest and sharia income***
Pendapatan operasional lainnya:					*Other operating income:*
Provisi dan komisi lainnya	2ac,2ah,37,48	2,958,926	3,002,087	3,154,830	*Other fees and commissions*
(Kerugian)/keuntungan transaksi mata uang asing	2e	(64,241)	764,866	176,255	*Foreign exchange (losses)/gains*
Lain-lain	2ak	768,314	931,979	479,126	*Others*
Jumlah pendapatan operasional lainnya		3,662,999	4,698,932	3,810,211	*Total other operating income*
Kerugian penurunan nilai atas aset keuangan dan nonkeuangan - bersih	2h,38	(1,685,457)	(1,805,250)	(2,006,613)	*Impairment losses on financial and non-financial assets - net*
Keuntungan dari instrumen keuangan yang diukur pada nilai wajar melalui laba rugi - bersih	2n,2l,39	127,445	465,526	1,097,419	*Gains from financial instruments measured at fair value through profit or loss - net*
Keuntungan dari penjualan aset keuangan - bersih	2l,40	2,168,955	486,538	525,507	*Gains from sale of financial assets - net*
Beban operasional lainnya:					*Other operating expenses:*
Beban tenaga kerja	2ad,2ah,41,48	(5,293,129)	(5,135,231)	(4,947,412)	*Personnel expenses*
Beban umum dan administrasi	2ad,2ah,42,48	(3,668,085)	(3,678,228)	(3,615,769)	*General and administrative expenses*
(Beban)/pembalikan lain-lain		(6,932)	64,060	(20,346)	*Other (expenses)/reversal*
Jumlah beban operasional lainnya		(8,968,146)	(8,749,399)	(8,583,527)	*Total other operating expenses*
LABA OPERASIONAL BERSIH		8,782,085	8,362,887	8,195,380	***NET OPERATING INCOME***
PENDAPATAN BUKAN OPERASIONAL					***INCOME FROM NON OPERATIONS***
Pendapatan bukan operasional - bersih	43	43,680	365,900	161,892	*Non operating income - net*
LABA SEBELUM PAJAK PENGHASILAN		8,825,765	8,728,787	8,357,272	***INCOME BEFORE INCOME TAX***
BEBAN PAJAK PENGHASILAN	2ae,30c	(1,890,380)	(1,829,853)	(1,805,871)	***INCOME TAX EXPENSE***
LABA BERSIH		**6,935,385**	**6,898,934**	**6,551,401**	***NET INCOME***

Catatan atas laporan keuangan konsolidasian merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian.

The accompanying notes form an integral part of these consolidated financial statements.

LAPORAN LABA RUGI DAN PENGHASILAN KOMPREHENSIF LAIN KONSOLIDASIAN UNTUK TAHUN-TAHUN YANG BERAKHIR 31 DESEMBER 2025, 2024, DAN 2023
(Dinyatakan dalam jutaan Rupiah, kecuali dinyatakan lain)

CONSOLIDATED STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE YEARS ENDED 31 DECEMBER 2025, 2024, AND 2023
(Expressed in millions of Rupiah, unless otherwise stated)

	Catatan/ *Notes*	2025	2024	2023	
Laba bersih		6,935,385	6,898,934	6,551,401	*Net income*
Penghasilan komprehensif lain:					***Other comprehensive income:***
Pos-pos yang tidak akan direklasifikasi ke laba rugi					*Items that will not be reclassified to profit or loss*
Pengukuran kembali atas program imbalan pasti keuntungan/(kerugian) aktuarial	2af	59,394	(3,584)	(26,814)	*Remeasurement of post employment benefits obligation actuarial gains/(losses)*
Selisih penilaian kembali aset tetap	2s,16	518,744	(4,592)	1,176	*Reserve on revaluation of fixed assets*
		578,138	(8,176)	(25,638)	
Pajak penghasilan terkait pos-pos yang tidak akan direklasifikasi ke laba rugi	30d	(15,327)	2,953	4,976	*Income tax relating to item that will not be reclassified to profit or loss*
		562,811	(5,223)	(20,662)	
Pos-pos yang akan direklasifikasi ke laba rugi					*Item that will be reclassified to profit or loss*
Keuntungan/(kerugian) yang belum direalisasi atas perubahan nilai wajar dari efek-efek dan obligasi pemerintah dalam kelompok nilai wajar melalui penghasilan komprehensif lain		1,701,184	(138,457)	299,060	*Unrealised gains/(losses) from changes in fair value of marketable securities and government bonds on fair value through other comprehensive income*
Pajak penghasilan terkait pos-pos yang akan direklasifikasi ke laba rugi	30d	(301,186)	54,561	(29,602)	*Income tax relating to item that will be reclassified to profit or loss*
		1,399,998	(83,896)	269,458	
PENGHASILAN KOMPREHENSIF LAIN - SETELAH PAJAK		**1,962,809**	**(89,119)**	**248,796**	***OTHER COMPREHENSIVE INCOME - NET OF TAX***
JUMLAH PENGHASILAN KOMPREHENSIF		**8,898,194**	**6,809,815**	**6,800,197**	***TOTAL COMPREHENSIVE INCOME***
Laba bersih yang dapat diatribusikan kepada:					*Net income attributable to:*
Pemilik entitas induk		6,876,537	6,825,773	6,474,195	*Equity holders of the parent*
Kepentingan nonpengendali	49b	58,848	73,161	77,206	*Non-controlling interest*
		6,935,385	6,898,934	6,551,401	
Jumlah penghasilan komprehensif yang dapat diatribusikan kepada:					*Total comprehensive income attributable to:*
Pemilik entitas induk		8,839,185	6,735,811	6,723,316	*Equity holders of the parent*
Kepentingan nonpengendali	49a	59,009	74,004	76,881	*Non-controlling interest*
		8,898,194	6,809,815	6,800,197	
LABA PER SAHAM (dalam nilai penuh Rupiah per saham)	2ag,46				***EARNINGS PER SHARE (expressed in Rupiah full amount per share)***
Dasar		273.53	271.59	259.45	*Basic*
Dilusian		273.53	271.59	259.45	*Diluted*

Catatan atas laporan keuangan konsolidasian merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian.

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PT BANK CIMB NIAGA Tbk
DAN ENTITAS ANAK/*AND SUBSIDIARIES*

LAPORAN PERUBAHAN EKUITAS KONSOLIDASIAN UNTUK TAHUN-TAHUN YANG BERAKHIR 31 DESEMBER 2025, 2024, DAN 2023

(Dinyatakan dalam jutaan Rupiah, kecuali dinyatakan lain)

CONSOLIDATED STATEMENTS OF CHANGES IN EQUITY FOR THE YEARS ENDED 31 DECEMBER 2025, 2024, AND 2023

(Expressed in millions of Rupiah, unless otherwise stated)

		Diatribusikan kepada pemilik entitas induk/*Attributable to equity holders of the parent*												
	Catatan/ *Notes*	Modal saham/ *Share capital*	Tambahan modal disetor/ *Additional paid in capital*	Transaksi dengan kepentingan non pengendali/ *Transaction with non-controlling interest*	Cadangan kompensasi berbasis saham/ *Share based compensation reserve*	Selisih penilaian kembali aset tetap/ *Reserve on revaluation of fixed assets*	Keuntungan/(kerugian) yang belum direalisasi atas efek-efek dan obligasi pemerintah diukur pada nilai wajar melalui penghasilan komprehensif lain - bersih/ *Unrealised gains/(losses) on fair value through other comprehensive income marketable securities and government bonds - net*	Saham tresuri/ *Treasury shares*	Saldo laba yang telah ditentukan penggunaannya - cadangan umum dan wajib/ *Appropriated retained earnings - general and statutory reserve*	Saldo laba yang belum ditentukan penggunaannya*) / *Unappropriated retained earnings*)*	Jumlah/ *Total*	Kepentingan nonpengendali/ *Non-controlling interest*	Jumlah ekuitas/ *Total equity*	
Saldo 1 Januari 2025		1,612,787	7,135,003	(35,723)	90,994	4,176,647	(963,166)	(5,649)	371,525	40,616,769	52,999,187	197,140	53,196,327	*Balance as at 1 January 2025*
Jumlah laba komprehensif tahun berjalan:														*Total comprehensive income for the current year:*
- Laba bersih		-	-	-	-	-	-	-	-	6,876,537	6,876,537	58,848	6,935,385	*Net income -*
- Penghasilan komprehensif lain *)	2l,2af,8,9,16,49	-	-	-	-	518,758	1,399,998	-	-	43,892	1,962,648	161	1,962,809	*Other comprehensive income *) -*
		-	-	-	-	518,758	1,399,998	-	-	6,920,429	8,839,185	59,009	8,898,194	
Transaksi dengan pemilik dalam kapasitasnya sebagai pemilik:														*Transaction with owners in their capacity as owners:*
- Pembagian dividen tunai atas laba bersih tahun buku 2024		-	-	-	-	-	-	-	-	(3,915,399)	(3,915,399)	(38,823)	(3,954,222)	*Distribution of cash dividend - on 2024 financial year net income*
- Pelepasan saham tresuri	33	-	16	-	-	-	-	3,283	-	-	3,299	-	3,299	*Issuance of treasury shares -*
- Pembalikan cadangan kompensasi berbasis saham	45	-	-	-	(6,662)	-	-	-	-	-	(6,662)	-	(6,662)	*Reversal of share based compensation reserve -*
- Penjualan aset tetap revaluasian		-	-	-	-	-	-	-	-	20,247	20,247	-	20,247	*Sale of revalued fixed assets -*
		-	16	-	(6,662)	-	-	3,283	-	(3,895,152)	(3,898,515)	(38,823)	(3,937,338)	
Saldo 31 Desember 2025		1,612,787	7,135,019	(35,723)	84,332	4,695,405	436,832	(2,366)	371,525	43,642,046	57,939,857	217,326	58,157,183	*Balance as at 31 December 2025*

*) Termasuk di dalam saldo laba yang belum ditentukan penggunaannya adalah pengukuran kembali atas program imbalan pasti setelah pajak

*Included in unappropriated retained earnings are the *) remeasurement of post employment benefits obligation net of tax*

Catatan atas laporan keuangan konsolidasian merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian.

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PT BANK CIMB NIAGA Tbk
DAN ENTITAS ANAK/*AND SUBSIDIARIES*

LAPORAN PERUBAHAN EKUITAS KONSOLIDASIAN UNTUK TAHUN-TAHUN YANG BERAKHIR 31 DESEMBER 2025, 2024, DAN 2023

(Dinyatakan dalam jutaan Rupiah, kecuali dinyatakan lain)

CONSOLIDATED STATEMENTS OF CHANGES IN EQUITY FOR THE YEARS ENDED 31 DECEMBER 2025, 2024, AND 2023

(Expressed in millions of Rupiah, unless otherwise stated)

		Diatribusikan kepada pemilik entitas induk/*Attributable to equity holders of the parent*												
	Catatan/ *Notes*	Modal saham/ *Share capital*	Tambahan modal disetor/ *Additional paid in capital*	Transaksi dengan kepentingan non pengendali/ *Transaction with non-controlling interest*	Cadangan kompensasi berbasis saham/ *Share based compensation reserve*	Selisih penilaian kembali aset tetap/ *Reserve on revaluation of fixed assets*	Kerugian yang belum direalisasi atas efek-efek dan obligasi pemerintah diukur pada nilai wajar melalui penghasilan komprehensif lain - bersih/ *Unrealised losses on fair value through other comprehensive income marketable securities and government bonds - net*	Saham tresuri/ *Treasury shares*	Saldo laba yang telah ditentukan penggunaannya - cadangan umum dan wajib/ *Appropriated retained earnings - general and statutory reserve*	Saldo laba yang belum ditentukan penggunaannya*) / *Unappropriated retained earnings*)	Jumlah/ *Total*	Kepentingan nonpengendali/ *Non-controlling interest*	Jumlah ekuitas/ *Total equity*	
Saldo 1 Januari 2024		1,612,257	7,068,257	(35,723)	137,123	4,181,209	(879,270)	(135,104)	351,538	36,892,257	49,192,544	144,827	49,337,371	*Balance as at 1 January 2024*
Jumlah laba komprehensif tahun berjalan:														*Total comprehensive income for the current year:*
- Laba bersih		-	-	-	-	-	-	-	-	6,825,773	6,825,773	73,161	6,898,934	*Net income -*
- Penghasilan komprehensif lain *)	2l,2af,8,9,16,49	-	-	-	-	(4,562)	(83,896)	-	-	(1,504)	(89,962)	843	(89,119)	*Other comprehensive income *) -*
		-	-	-	-	(4,562)	(83,896)	-	-	6,824,269	6,735,811	74,004	6,809,815	
Transaksi dengan pemilik dalam kapasitasnya sebagai pemilik:														*Transaction with owners in their capacity as owners:*
- Pembagian dividen tunai atas laba bersih tahun buku 2023		-	-	-	-	-	-	-	-	(3,084,362)	(3,084,362)	(21,678)	(3,106,040)	*Distribution of cash dividend - on 2023 financial year net income*
- Pelepasan saham tresuri	33	-	66,746	-	-	-	-	129,455	-	-	196,201	-	196,201	*Issuance of treasury shares -*
- Pembentukan cadangan umum		-	-	-	-	-	-	-	19,987	(19,987)	-	-	-	*Allocation for general reserve -*
- Pembalikan cadangan kompensasi berbasis saham	45	-	-	-	(46,129)	-	-	-	-	-	(46,129)	-	(46,129)	*Reversal of share based compensation reserve -*
- Penerbitan saham biasa	33	530	-	-	-	-	-	-	-	-	530	-	530	*Issuance of ordinary share -*
- Penjualan aset tetap revaluasian		-	-	-	-	-	-	-	-	4,592	4,592	-	4,592	*Sale of revalued fixed assets -*
- Perubahan kepentingan nonpengendali atas transaksi lainnya dengan kepentingan nonpengendali		-	-	-	-	-	-	-	-	-	-	(13)	(13)	*Changes in non-controlling interests due to other transactions - with non-controlling interests*
		530	66,746	-	(46,129)	-	-	129,455	19,987	(3,099,757)	(2,929,168)	(21,691)	(2,950,859)	
Saldo 31 Desember 2024		1,612,787	7,135,003	(35,723)	90,994	4,176,647	(963,166)	(5,649)	371,525	40,616,769	52,999,187	197,140	53,196,327	*Balance as at 31 December 2024*

*) Termasuk di dalam saldo laba yang belum ditentukan penggunaannya adalah pengukuran kembali atas program imbalan pasti setelah pajak

*) *Included in unappropriated retained earnings are the remeasurement of post employment benefits obligation net of tax*

Catatan atas laporan keuangan konsolidasian merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian.

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PT BANK CIMB NIAGA Tbk
DAN ENTITAS ANAK/*AND SUBSIDIARIES*

LAPORAN PERUBAHAN EKUITAS KONSOLIDASIAN UNTUK TAHUN-TAHUN YANG BERAKHIR 31 DESEMBER 2025, 2024, DAN 2023

(Dinyatakan dalam jutaan Rupiah, kecuali dinyatakan lain)

CONSOLIDATED STATEMENTS OF CHANGES IN EQUITY FOR THE YEARS ENDED 31 DECEMBER 2025, 2024, AND 2023

(Expressed in millions of Rupiah, unless otherwise stated)

		Diatribusikan kepada pemilik entitas induk/*Attributable to equity holders of the parent*												
	Catatan/ *Notes*	Modal saham/ *Share capital*	Tambahan modal disetor/ *Additional paid-in capital*	Transaksi dengan kepentingan nonpengendali/ *Transactions with non-controlling interest*	Cadangan kompensasi berbasis saham/ *Share-based compensation reserve*	Selisih penilaian kembali aset tetap/ *Reserve on revaluation of fixed assets*	(Kerugian)/keuntungan yang belum direalisasi atas efek-efek dan obligasi pemerintah diukur pada nilai wajar melalui penghasilan komprehensif lain - bersih/ *Unrealised (losses)/gains on fair value through other comprehensive income marketable securities and government bonds - net*	Saham treasuri/ *Treasury shares*	Saldo laba yang telah ditentukan penggunaannya - cadangan umum dan wajib/ *Appropriated retained earnings - general and statutory reserve*	Saldo laba yang belum ditentukan penggunaannya*) / *Unappropriated retained earnings*)	Jumlah/ *Total*	Kepentingan nonpengendali/ *Non-controlling interest*	Jumlah ekuitas/ *Total equity*	
Saldo 1 Januari 2023		1,612,257	7,033,450	(35,723)	137,105	4,180,033	(1,148,728)	(249,459)	351,538	33,311,417	45,191,890	84,373	45,276,263	*Balance as at 1 January 2023*
Jumlah laba komprehensif tahun berjalan:														*Total comprehensive income for the current year:*
- Laba bersih		-	-	-	-	-	-	-	-	6,474,195	6,474,195	77,206	6,551,401	*Net income -*
- Penghasilan komprehensif lain *)	2l,2af,8,9,16,49	-	-	-	-	1,176	269,458	-	-	(21,513)	249,121	(325)	248,796	*Other comprehensive income *) -*
		-	-	-	-	1,176	269,458	-	-	6,452,682	6,723,316	76,881	6,800,197	
Transaksi dengan pemilik dalam kapasitasnya sebagai pemilik:														*Transaction with owners in their capacity as owners:*
- Pembagian dividen tunai atas laba bersih tahun buku 2022		-	-	-	-	-	-	-	-	(2,871,842)	(2,871,842)	(16,492)	(2,888,334)	*Distribution of cash dividend - on 2022 financial year net income*
- Pelepasan saham treasuri	33	-	34,807	-	-	-	-	114,355	-	-	149,162	65	149,227	*Issuance of treasury shares -*
- Penambahan cadangan kompensasi berbasis saham	45	-	-	-	18	-	-	-	-	-	18	-	18	*Addition of share based compensation reserve -*
		-	34,807	-	18	-	-	114,355	-	(2,871,842)	(2,722,662)	(16,427)	(2,739,089)	
Saldo 31 Desember 2023		1,612,257	7,068,257	(35,723)	137,123	4,181,209	(879,270)	(135,104)	351,538	36,892,257	49,192,544	144,827	49,337,371	*Balance as at 31 December 2023*

*) Termasuk di dalam saldo laba yang belum ditentukan penggunaannya adalah pengukuran kembali atas program imbalan pasti setelah pajak

*) *Included in unappropriated retained earnings are the remeasurement of post employment benefits obligation net of tax*

Catatan atas laporan keuangan konsolidasian merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian.

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CONSOLIDATED STATEMENTS OF CASH FLOWS
FOR THE YEARS ENDED
31 DECEMBER 2025, 2024, AND 2023
(Expressed in millions of Rupiah, unless otherwise stated)

	Catatan/ *Notes*	2025	2024	2023	
Arus kas dari aktivitas operasi					***Cash flow from operating activities***
Pendapatan bunga, provisi, dan komisi yang diterima		27,602,122	27,615,905	24,970,474	*Receipt of interest, fees, and commissions income*
Bunga, provisi, dan komisi yang dibayar		(11,019,095)	(11,800,663)	(8,680,466)	*Payments of interest, fees, and commissions*
Penghasilan operasional lainnya yang diterima		768,314	931,979	479,126	*Other operating income received*
Penerimaan bersih dari transaksi derivatif		(144,084)	1,364,865	1,211,885	*Net proceeds from derivative transactions*
Beban operasional lainnya		(8,264,411)	(6,675,413)	(6,132,729)	*Other operating expenses*
Pendapatan bukan operasional - bersih		85,057	430,230	162,758	*Non-operating income - net*
Pajak penghasilan yang dibayar selama tahun berjalan		(2,023,814)	(475,959)	(1,662,666)	*Income tax paid during the year*
Arus kas sebelum perubahan dalam aset dan liabilitas operasi		7,004,089	11,390,944	10,348,382	*Cash flow before changes in operating assets and liabilities*
Perubahan dalam aset dan liabilitas:					*Changes in assets and liabilities :*
Penurunan/(kenaikan) aset:					*Decrease/(increase) in assets:*
- Penempatan pada bank lain dan Bank Indonesia (jatuh tempo lebih dari 3 bulan)					*Placements with other banks and Bank Indonesia - (matures more than 3 months)*
Efek-efek dan Obligasi Pemerintah untuk tujuan diukur pada nilai wajar melalui laba rugi		(288,817)	(4,017,481)	(9,355,699)	*Fair value through profit or loss marketable securities and Government Bonds*
Efek-efek yang dibeli dengan janji dijual kembali		612,579	3,546,555	(4,649,080)	*Securities purchased under resale agreements*
Kredit yang diberikan		(13,491,178)	(14,903,579)	(18,136,127)	*Loans*
Tagihan akseptasi		878,323	(1,659,709)	1,004,505	*Acceptance receivables*
Piutang pembiayaan konsumen		(648,918)	(2,900,948)	(1,796,613)	*Consumer financing receivables*
Kenaikan/(penurunan) liabilitas:					*Increase/(decrease) in liabilities:*
Simpanan dari nasabah		9,460,298	20,169,736	8,120,334	*Deposits from customers*
Simpanan dari bank lain		1,381,362	4,199,021	(745,565)	*Deposits from other banks*
Efek-efek yang dijual dengan janji dibeli kembali		225,995	(9,137,863)	14,364,099	*Securities sold under repurchase agreement*
Liabilitas akseptasi		(878,385)	1,659,709	(1,004,505)	*Acceptance payables*
Utang pajak		(105,149)	(124,448)	53,293	*Taxes payable*
Kas bersih yang diperoleh dari/(digunakan untuk) aktivitas operasi		**4,150,199**	**8,221,937**	**(1,796,976)**	***Net cash provided from/(used in) operating activities***
Arus kas dari aktivitas investasi					***Cash flow from investing activities***
Penambahan atas penyertaan	15	-	(20,000)	-	*Disposal in Addition in investments*
Pembelian efek-efek dan Obligasi Pemerintah - diukur pada nilai wajar melalui penghasilan komprehensif lain dan biaya perolehan diamortisasi		(36,991,308)	(55,895,912)	(15,393,347)	*Purchase of fair value through other comprehensive income and amortised cost marketable securities and Government Bonds*
Penjualan efek-efek dan Obligasi Pemerintah - diukur pada nilai wajar melalui penghasilan komprehensif lain dan biaya perolehan diamortisasi		45,454,852	49,133,878	10,092,371	*Sell of fair value through other comprehensive income and amortised cost marketable securities and Government Bonds*
Hasil penjualan aset tetap - bersih	16	28,176	8,382	5,848	*Proceeds from sale of fixed assets - net*
Pembelian aset tetap	16	(391,793)	(512,900)	(284,346)	*Acquisition of fixed assets*
Pembelian aset takberwujud	17	(456,923)	(441,438)	(418,963)	*Acquisition of intangible assets*
Kas bersih yang diperoleh dari/(digunakan untuk) aktivitas investasi		**7,643,004**	**(7,727,990)**	**(5,998,437)**	***Net cash provided from/(used in) investing activities***

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	Catatan/ *Notes*	2025	2024	2023	
Arus kas dari aktivitas pendanaan					***Cash flow from financing activities***
Pelepasan saham treasuri	2ai,33	3,283	129,455	-	*Treasury shares*
Efek-efek yang diterbitkan		3,100,000	1,000,000	1,000,000	*Marketable securities issued*
Pembayaran dari pinjaman yang diterima		(25,018,464)	(10,235,264)	(1,822,601)	*Payment from borrowings*
Pembayaran pokok dan bunga dari efek-efek yang diterbitkan dan pinjaman subordinasi		(1,306,192)	(1,792,236)	(584,851)	*Payment of principal and interest from marketable securities issued and subordinated loans*
Penambahan atas pinjaman yang diterima		20,983,000	13,423,500	4,683,520	*Addition of borrowings*
Penambahan modal saham		-	530	-	*Addition of shares equity*
Pembayaran atas pinjaman subordinasi		(75,000)	(83,000)	(75,000)	*Payment of subordinated loans*
Pembayaran liabilitas sewa		(191,671)	(179,750)	-	*Payment of lease liabilities*
Pembayaran dividen		(3,954,222)	(3,106,040)	(2,871,842)	*Dividend paid*
Kas bersih yang (digunakan untuk)/diperoleh dari aktivitas pendanaan		**(6,459,266)**	**(842,805)**	**329,226**	***Net cash (used in)/provided from financing activities***
Pengaruh perubahan kurs mata uang pada kas dan setara kas		79,162	203,035	(102,346)	*Effects on exchange rate differences in cash and cash equivalent*
Kenaikan/(penurunan) bersih kas dan setara kas		**5,413,099**	**(145,823)**	**(7,568,533)**	***Net increase/(decrease) in cash and cash equivalent***
Kas dan setara kas pada awal tahun		**24,337,359**	**24,483,182**	**32,051,715**	***Cash and cash equivalent at beginning of the year***
Kas dan setara kas pada akhir tahun		**29,750,458**	**24,337,359**	**24,483,182**	***Cash and cash equivalent at end of the year***
Kas dan setara kas terdiri dari:					***Cash and cash equivalent consist of:***
Kas	2e,2f,2h,2i,4,5,6,7,8	3,657,344	3,650,137	3,928,446	*Cash*
Giro pada Bank Indonesia		11,670,605	9,990,709	13,180,254	*Current accounts with Bank Indonesia*
Giro pada bank lain		1,907,866	2,508,917	2,703,266	*Current accounts with other banks*
Penempatan pada bank lain dan Bank Indonesia jangka waktu jatuh tempo tiga bulan atau kurang sejak tanggal perolehan		11,842,588	5,047,695	4,541,702	*Placements with other banks and Bank Indonesia mature within three months or less since acquisition date*
Sekuritas Rupiah Bank Indonesia jangka waktu jatuh tempo tiga bulan atau kurang sejak tanggal perolehan		672,055	3,139,901	129,514	*Bank Indonesia Rupiah Securities mature within three months or less since acquisition date*
Jumlah kas dan setara kas		**29,750,458**	**24,337,359**	**24,483,182**	***Total cash and cash equivalents***

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Informasi tambahan arus kas:
Aktivitas yang tidak mempengaruhi arus kas

Supplemental cash flows information:
Activities not affecting cash flows

	2024	Arus kas/ *Cash flow*	Perubahan nonkas/*Non-cash changes*: Amortisasi diskonto dan premi/ *Amortisation of discount and premium*	Perubahan nonkas/*Non-cash changes*: Pergerakan valuta asing/ *Foreign currency movement*	2025	
Rekonsiliasi liabilitas yang timbul dari aktivitas pendanaan						***Reconciliation of liabilities arising from financing activities***
Kas dan setara kas	24,337,359	5,333,937	-	79,162	29,750,458	*Cash and cash equivalents*
Investasi likuid	272,069	39,244	-	-	311,313	*Liquid investments*
Efek-efek yang diterbitkan	(1,687,452)	1,997,770	-	-	(3,685,222)	*Marketable securities issued*
Pinjaman yang diterima	(8,487,935)	(4,032,680)	-	-	(4,455,255)	*Borrowings*
Pinjaman subordinasi	(74,514)	(75,000)	(486)	-	-	*Subordinated loans*
Utang bersih	**14,359,527**	**3,263,272**	**(486)**	**79,162**	**21,921,294**	***Net debt***

	2023	Arus kas/ *Cash flow*	Perubahan nonkas/*Non-cash changes*: Amortisasi diskonto dan premi/ *Amortisation of discount and premium*	Perubahan nonkas/*Non-cash changes*: Pergerakan valuta asing/ *Foreign currency movement*	2024	
Rekonsiliasi liabilitas yang timbul dari aktivitas pendanaan						***Reconciliation of liabilities arising from financing activities***
Kas dan setara kas	24,483,182	(348,858)	-	203,035	24,337,359	*Cash and cash equivalents*
Investasi likuid	458,785	(186,716)	-	-	272,069	*Liquid investments*
Efek-efek yang diterbitkan	(2,297,702)	(614,022)	(3,772)	-	(1,687,452)	*Marketable securities issued*
Pinjaman yang diterima	(6,288,525)	2,199,410	-	-	(8,487,935)	*Borrowings*
Pinjaman subordinasi	(155,619)	(81,105)	-	-	(74,514)	*Subordinated loans*
Utang bersih	**16,200,121**	**968,708**	**(3,772)**	**203,035**	**14,359,527**	***Net debt***

	2022	Arus kas/ *Cash flow*	Perubahan nonkas/*Non-cash changes*: Amortisasi diskonto dan premi/ *Amortisation of discount and premium*	Perubahan nonkas/*Non-cash changes*: Pergerakan valuta asing/ *Foreign currency movement*	2023	
Rekonsiliasi liabilitas yang timbul dari aktivitas pendanaan						***Reconciliation of liabilities arising from financing activities***
Kas dan setara kas	32,051,715	(7,466,187)	-	(102,346)	24,483,182	*Cash and cash equivalents*
Investasi likuid	302,056	156,730	-	-	458,785	*Liquid investments*
Efek-efek yang diterbitkan	(1,704,938)	589,516	(3,248)	-	(2,297,702)	*Marketable securities issued*
Pinjaman yang diterima	(3,425,409)	2,863,116	-	-	(6,288,525)	*Borrowings*
Pinjaman subordinasi	(228,311)	(72,692)	-	-	(155,619)	*Subordinated loans*
Utang bersih	**26,995,113**	**(3,929,517)**	**(3,248)**	**(102,346)**	**16,200,121**	***Net debt***

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1. INFORMASI UMUM

a. Pendirian dan informasi umum

PT Bank CIMB Niaga Tbk ("Bank CIMB Niaga" atau "Bank") didirikan menurut hukum yang berlaku di Indonesia, berdasarkan Akta Pendirian Perusahaan No. 90 yang dibuat di hadapan Raden Meester Soewandi, notaris di Jakarta tanggal 26 September 1955 dan diubah dengan akta dari notaris yang sama No. 9 tanggal 4 November 1955. Akta-akta pendirian ini disahkan oleh Menteri Kehakiman Republik Indonesia (sekarang Menteri Hukum dan Hak Asasi Manusia) dengan surat keputusan No. J.A.5/110/15 tanggal 1 Desember 1955 dan diumumkan dalam Berita Negara Republik Indonesia No. 71 tanggal 4 September 1956, Tambahan Berita Negara No. 729/1956.

Setelah pendiriannya, Anggaran Dasar Bank CIMB Niaga telah mengalami beberapa kali perubahan, dimana perubahan terakhir adalah berdasarkan Akta No. 54 tanggal 25 Oktober 2024, yang dibuat di hadapan Notaris Ashoya Ratam, S.H., M.Kn., di mana perubahan tersebut telah disetujui oleh Menteri Hukum dan Asasi Manusia Republik Indonesia No. AHU-AH.01.03-0209390 tanggal 08 November 2024.

Berdasarkan Pasal 3 Anggaran Dasar Bank CIMB Niaga, ruang lingkup kegiatan Bank CIMB Niaga adalah melakukan usaha di bidang perbankan sesuai dengan undang-undang dan peraturan yang berlaku, dan melakukan kegiatan perbankan lainnya berdasarkan prinsip Syariah. Bank CIMB Niaga mulai melakukan kegiatan perbankan berdasarkan prinsip Syariah pada tanggal 27 September 2004.

Bank CIMB Niaga memperoleh izin usaha sebagai bank umum, bank devisa, dan bank yang melakukan kegiatan berdasarkan prinsip Syariah masing-masing berdasarkan surat keputusan Menteri Keuangan Republik Indonesia No. 249544/U.M.II tanggal 11 November 1955, surat keputusan Dewan Direksi BI No. 7/116/Kep/Dir/UD tanggal 22 November 1974, dan surat keputusan Gubernur BI No. 6/71/KEP.GBI/2004 tanggal 16 September 2004.

1. GENERAL INFORMATION

a. Establishment and general information

PT Bank CIMB Niaga Tbk ("Bank CIMB Niaga" or the "Bank") was established in accordance with laws applicable in Indonesia by Notarial Deed No. 90 made by Raden Meester Soewandi, notary in Jakarta dated 26 September 1955, which was amended by deed No. 9 of the same notary dated 4 November 1955. These deeds were approved by the Minister of Justice of the Republic of Indonesia (currently Minister of Law and Human Rights) through decision letter No. J.A.5/110/15 dated 1 December 1955 and was published in Supplement No. 729/1956 to the State Gazette of the Republic of Indonesia No. 71 dated 4 September 1956.

After its establishment, Bank CIMB Niaga's Articles of Association have been amended several times, where the latest amendments are pursuant to Notarial Deed No. 54 dated 25 October 2024, made by Notary Ashoya Ratam, S.H., M.Kn., which amendment was approved by the Minister of Law and Human Rights of the Republic of Indonesia in its letter No. AHU-AH.01.03-0209390 dated 08 November 2024.

According to Article 3 of its Articles of Association, Bank CIMB Niaga's scope of activities is to conduct general banking services in accordance with the prevailing laws and regulations, and to engage in other banking activities based on Sharia principles. Bank CIMB Niaga had started its banking activities based on the Sharia principles on 27 September 2004.

Bank CIMB Niaga had obtained the license to operate as a commercial bank, a foreign exchange bank, and a bank engaged in activities based on Sharia principles based on the decision letter of the Minister of Finance of the Republic of Indonesia No. 249544/U.M.II dated 11 November 1955, the decision letter of the Board of Directors of BI No. 7/116/Kep/Dir/UD dated 22 November 1974, and the decision letter of the Governor of BI No. 6/71/KEP.GBI/2004 dated 16 September 2004.

1. INFORMASI UMUM (lanjutan)

a. Pendirian dan informasi umum (lanjutan)

Sejak berdirinya, Bank CIMB Niaga telah mengalami 4 (empat) kali penggabungan usaha, yaitu:

- Tanggal 22 Oktober 1973 dengan PT Bank Agung;
- Tanggal 30 November 1978 dengan PT Bank Tabungan Bandung;
- Tanggal 17 Oktober 1983 dengan PT Bank Amerta; dan
- Tanggal 1 November 2008 dengan PT Bank Lippo Tbk.

Kantor Pusat Bank CIMB Niaga berlokasi di Jl. Jend. Sudirman Kav. 58, Jakarta. Pada tanggal 31 Desember 2025, kantor cabang domestik, kantor cabang pembantu domestik, kantor pembayaran domestik, unit cabang Syariah domestik, dan kantor layanan Syariah Bank CIMB Niaga tersebar di 28 (dua puluh delapan) provinsi di seluruh Indonesia. Pada tanggal 31 Desember 2025, jumlah jaringan cabang-cabang dan kantor-kantor pembantu Bank CIMB Niaga adalah sebagai berikut (tidak diaudit):

1. GENERAL INFORMATION *(continued)*

a. Establishment and general information *(continued)*

Since establishment, Bank CIMB Niaga had 4 (four) mergers, on:

- *22 October 1973 with PT Bank Agung;*
- *30 November 1978 with PT Bank Tabungan Bandung;*
- *17 October 1983 with PT Bank Amerta; and*
- *1 November 2008 with PT Bank Lippo Tbk.*

Bank CIMB Niaga's head office is located at Jl. Jend. Sudirman Kav. 58, Jakarta. As at 31 December 2025, Bank CIMB Niaga's domestic branches, domestic supporting branches, domestic payment points, domestic Sharia unit branches, and Sharia service offices are located in 28 (twenty eight) provinces throughout Indonesia. As at 31 December 2025, the number of Bank CIMB Niaga's branches and representative offices were as follows (unaudited):

	2025	2024	2023	
Kantor cabang domestik	60	60	60	*Domestic branches*
Kantor cabang pembantu domestik	239	257	266	*Domestic support branches*
Kas mobil	35	33	33	*Mobile cash*
Kantor Kas/Kiosk	17	24	20	*Cash Office/Kiosk*
Kantor cabang Syariah domestik	24	24	24	*Domestic Sharia unit branches*
Kantor cabang pembantu Syariah domestik dan Kantor fungsional Syariah	19	9	9	*Domestic Sharia support branches and Sharia functional Offices*
Kantor layanan Syariah	316	335	341	*Sharia service Offices*
Automated Teller Machine ("ATM")	1,865	2,282	2,982	*Automated Teller Machine ("ATM")*
Cash Remittance Machine ("CRM")	916	977	907	*Cash Remittance Machine ("CRM")*
Multidenom Deposit Machine ("MDM")	5	6	4	*Multidenom Deposit Machine ("MDM")*

CIMB Group Holdings Berhad adalah pemegang 100% saham CIMB Group Sdn Bhd, yang merupakan pemegang 91,44% saham Bank CIMB Niaga. Pemegang saham akhir CIMB Group Holdings Berhad adalah Khazanah Nasional Berhad, *Employee Provident Fund*, lain-lain dan masyarakat. Khazanah Nasional Berhad merupakan entitas yang dimiliki oleh Pemerintah Malaysia.

CIMB Group Holdings Berhad is the 100% shareholder of CIMB Group Sdn Bhd, which holds 91.44% of the shares of Bank CIMB Niaga. The ultimate shareholders of CIMB Group Holdings Berhad are Khazanah Nasional Berhad, Employee Provident Fund, others and public. Khazanah National Berhad is an entity owned by the Malaysian Government.

1. INFORMASI UMUM (lanjutan)

b. Penawaran umum saham dan obligasi Bank CIMB Niaga

Penawaran umum saham

Penawaran Umum Perdana dan Terbatas yang telah dilakukan oleh Bank CIMB Niaga adalah:

1. GENERAL INFORMATION (continued)

b. Public offering of Bank CIMB Niaga's shares and bonds

Public offering of shares

The details of Bank CIMB Niaga's Initial and Limited Public Offerings were as follows:

	Pernyataan efektif/ *Effective registration*	Tanggal pencatatan/ *Registration date*	Jumlah saham yang ditawarkan (nilai penuh)/ *Number of offered shares (full amount)*	Nilai nominal per saham (nilai penuh)/ *Par value per share (full amount)*	Harga penawaran per saham (nilai penuh)/ *Offering price per share (full amount)*	
Penawaran Umum Perdana	2 Oktober/ *October* 1989	29 November/ *November* 1989	5,000,000	1,000	12,500	*Initial Public Offering*
Penawaran Umum Terbatas I	26 September/ *September* 1992	23 Desember/ *December* 1992	5,252,500	1,000	5,000	*Limited Public Offering I*
Penawaran Umum Terbatas II	29 Oktober/ *October* 1996	15 November/ *November* 1996	31,514,487	1,000	3,300	*Limited Public Offering II*
Penawaran Umum Terbatas III	4 Agustus/ *August* 1999	9 Agustus/ *August* 1999	71,135,395,749	5	124	*Limited Public Offering III*
Penawaran Umum Terbatas IV	25 Agustus/ *August* 2005	31 Agustus/*August* dan/*and* 9 September /*September* 2005	3,949,757,610	50	330	*Limited Public Offering IV*
Penawaran Umum Terbatas V	3 November/ *November* 2010	30 Desember/ *December* 2010	1,196,743,183	50	1,250	*Limited Public Offering V*

Penawaran umum obligasi subordinasi

Bank CIMB Niaga

Public offering of subordinated bonds

Bank CIMB Niaga

Instrumen/ *Instrument*	Pernyataan efektif/ *Effective registration*	Persetujuan/ *Approval*	Jumlah pokok obligasi subordinasi/ *The nominal value of the subordinated bonds*	Jangka waktu/ *Tenor*	Tanggal jatuh tempo/ *Maturity date*	Tingkat bunga/ *Interest rate*	Tujuan/*Purpose*	Wali Amanat - Keterkaitan usaha/ *Trustee - Business linkages*
Obligasi Subordinasi III Bank CIMB Niaga Tahun 2018 Seri B dengan Tingkat Suku Bunga Tetap/*Bank CIMB Niaga Subordinated Bonds III Year 2018 Series B with Fixed Interest Rate*	8 November/ *November* 2018	OJK Pengawas Pasar modal, melalui suratnya No.S-158/D.04/2018/ *OJK Pengawas Pasar Modal in its letter No. S-158/D.04/2018*	75,000	7 tahun/*years*	15 November/ *November* 2025	10.00%	Menunjang pertumbuhan kredit serta menjaga ketahanan permodalan dalam rangka pemenuhan POJK No.14/2017/*Supporting credit growth and capital stability in accordance with fulfilment of POJK No. 14/2017*	PT Bank Permata Tbk - Tidak mempunyai hubungan afiliasi dengan Bank/ *PT Bank Permata Tbk – Does not have any affiliation with the Bank.*
Obligasi Subordinasi Berkelanjutan I Bank CIMB Niaga Tahap I Tahun 2019/ *The Continuous Subordinated Bonds I of Bank CIMB Niaga Phase I Year 2019*	12 Desember/ *December* 2019	OJK Pengawas Pasar modal, melalui suratnya No.S- 194/D.04/2019 *Pengawas Pasar Modal in its letter No. S-194/D.04/2019*	83,000	5 tahun/*years*	19 Desember/ *December* 2024	8.05%	Menunjang pertumbuhan kredit serta menjaga ketahanan permodalan dalam rangka pemenuhan POJK No.14/2017/*Supporting credit growth and capital stability in accordance with fulfilment of POJK No. 14/2017*	PT Bank Permata Tbk - Tidak mempunyai hubungan afiliasi dengan Bank/ *PT Bank Permata Tbk – Does not have any affiliation with the Bank.*

Pada saat penawaran umum obligasi subordinasi tersebut, Bank CIMB Niaga memperoleh peringkat "AA-(idn)" dari PT Pefindo. Untuk peringkat obligasi subordinasi, lihat Catatan 32.

At the time of the subordinated bonds offering, Bank CIMB Niaga obtained a rating of "AA-(idn)" from PT Pefindo. For rating of subordinated, refer to Note 32.

1. INFORMASI UMUM (lanjutan)

b. Penawaran umum saham dan obligasi Bank CIMB Niaga (lanjutan)

Penawaran umum obligasi

Bank CIMB Niaga

1. GENERAL INFORMATION *(continued)*

b. Public offering of Bank CIMB Niaga's shares and bonds *(continued)*

Public offering of bonds

Bank CIMB Niaga

Instrumen/ *Instrument*	Pernyataan efektif/ *Effective registration*	Persetujuan/ *Approval*	Jumlah pokok obligasi/ *The nominal value of the bonds*	Jangka waktu/ *Tenor*	Tanggal jatuh tempo/ *Maturity date*	Tingkat bunga/ *Interest rate*	Tujuan/*Purpose*	Wali Amanat - Keterkaitan usaha/ *Trustee - Business linkages*
Sukuk Mudharabah Berkelanjutan I Bank CIMB Niaga Tahap II Tahun 2019/*The Continuous Sukuk Mudharabah I of Bank CIMB Niaga Phase II Year 2019*	21 Agustus/ *August* 2019	Otoritas Jasa Keuangan ("OJK")/*Financial Service Authority ("FSA")*	Seri/*Series* C : 429,000	Seri/*Series* C : 5 tahun/*years*	Seri/*Series* C : 21 Agustus/ *August* 2024	Seri/*Series* C: 8.25%	Untuk menunjang kegiatan pembiayaan syariah/ *To support sharia financing activities*	PT Bank Permata Tbk - Tidak mempunyai hubungan afiliasi dengan Bank/ *PT Bank Permata Tbk – Does not have any affiliation with the Bank.*
Obligasi Berkelanjutan III Bank CIMB Niaga Tahap I Tahun 2019 dengan Tingkat suku Bunga Tetap/ *The Continuous Bonds III of Bank CIMB Niaga Phase I Year 2019 with Fixed Interest Rate*	19 Desember/ *December* 2019	Otoritas Jasa Keuangan ("OJK")/*Financial Service Authority ("FSA")*	Seri/*Series* C : 481,000	Seri/*Series* C : 5 tahun/*years*	Seri/*Series* C : 19 Desember/ *December* 2024	Seri/*Series* C: 7.80%	Ekspansi kredit dalam rangka pengembangan usaha/*Expand the credit in order to develop the business.*	PT Bank Permata Tbk - Tidak mempunyai hubungan afiliasi dengan Bank/ *PT Bank Permata Tbk – Does not have any affiliation with the Bank.*
Sukuk Mudharabah berkelanjutan I Bank CIMB Niaga Tahap III Tahun 2020/ *The Continuous Sukuk Mudharabah I of Bank CIMB Niaga Phase III Year 2020*	19 Maret/ *March* 2020	Otoritas Jasa Keuangan ("OJK")/*Financial Service Authority ("FSA")*	Seri/*Series* C : 391,000	Seri/*Series* C : 5 tahun/*years*	Seri/*Series* C : 27 Maret/ *March* 2025	Seri/*Series* C: 7.25%	Ekspansi kredit dalam rangka pengembangan usaha/*Expand the credit in order to develop the business.*	PT Bank Permata Tbk - Tidak mempunyai hubungan afiliasi dengan Bank/ *PT Bank Permata Tbk – Does not have any affiliation with the Bank.*

Obligasi di atas mensyaratkan Bank CIMB Niaga untuk tidak menerbitkan obligasi atau instrumen surat utang jangka menengah dan jangka panjang lainnya yang sejenis dengan obligasi yang mempunyai kedudukan lebih tinggi dan pembayarannya didahulukan dari obligasi, sebagaimana tertulis dalam prospektus. Bank CIMB Niaga telah memenuhi pembatasan-pembatasan yang diwajibkan dalam perjanjian obligasi.

The above bonds requires Bank CIMB Niaga not to issue bonds or medium term notes and long term notes equivalent with the above bonds with higher priority of payment than the bonds, as written in prospectus. Bank CIMB Niaga has fulfilled the covenants requirement outlined in bond agreements.

Sehubungan dengan penerbitan obligasi tersebut, Bank CIMB Niaga memperoleh peringkat "idAAA" dari PT Pefindo. Untuk peringkat obligasi, lihat Catatan 28.

In connection with the bond offering, Bank CIMB Niaga obtained a rating of "idAAA" from PT Pefindo. For the rating of bonds, refer to Note 28.

1. INFORMASI UMUM (lanjutan)

1. GENERAL INFORMATION (continued)

c. Entitas Anak

c. Subsidiaries

Bank CIMB Niaga mempunyai kepemilikan langsung pada Entitas Anak berikut ini:

Bank CIMB Niaga has direct ownership in the following Subsidiaries:

Nama perusahaan/ *Company's name*	Kegiatan usaha/ *Business activity*	Kedudukan/ *Domicile*	Persentase kepemilikan/ *Percentage of ownership* 2025	2024	2023	Tahun beroperasi komersial/ *Year commercial operations commenced*	Jumlah aset/ *Total assets* 2025	2024	2023
Anak perusahaan/*Subsidiaries*									
• PT CIMB Niaga Auto Finance	Pembiayaan/*Financing*	Jakarta	83.28%	83.28%	83.28%	1993	11,502,106	10,942,666	8,404,362
• PT CIMB Niaga Sekuritas	Penjamin emisi efek/*Securities underwriter*	Jakarta	97.32%	97.32%	97.32%	2019	660,600	653,858	566,846
• Reksa Dana Terproteksi BRI MI Proteksi 102 *)	Unit Reksa Dana/*Unit Mutual Funds*	Jakarta	52.38%	52.38%	-	2024	1,088,995	1,065,479	-
• Reksa Dana Terproteksi Sam Sejahtera Terproteksi 5 *)	Unit Reksa Dana/*Unit Mutual Funds*	Jakarta	99.99%	99.99%	-	2024	518,993	503,374	-
• Reksa Dana Terproteksi Bahana Ultima Protected Fund 236 *)	Unit Reksa Dana/*Unit Mutual Funds*	Jakarta	99.99%	99.99%	-	2024	519,240	503,591	-
• Reksa Dana Terproteksi BNP Paribas Kemilau Proteksi *)	Unit Reksa Dana/*Unit Mutual Funds*	Jakarta	99.99%	-	-	2025	517,098	-	-
• Reksa Dana Terproteksi Mandiri Investa 7 *)	Unit Reksa Dana/*Unit Mutual Funds*	Jakarta	99.99%	-	-	2025	513,604	-	-
• Reksa Dana Terproteksi BNI AM Proteksi Vanilla *)	Unit Reksa Dana/*Unit Mutual Funds*	Jakarta	99.99%	-	-	2025	506,050	-	

*) Dikonsolidasikan berdasarkan PSAK 110

*Consolidated pursuant to SFAS 110 *)*

Berikut adalah perubahan kepemilikan langsung Bank CIMB Niaga pada Entitas Anak:

Below is the changes of Bank CIMB Niaga's direct ownership in the Subsidiaries:

Tahun/ *Year*	Peristiwa/*Event*	Jumlah saham atau unit pada tanggal laporan posisi keuangan (nilai penuh)/ *Total shares or unit as at statements of financial position date (full amount)*	Persentase/ *Percentage*
PT CIMB Niaga Auto Finance			
1992	Kepemilikan awal Bank CIMB Niaga atas PT CIMB Niaga Auto Finance ("CNAF")/*The initial ownership of Bank CIMB Niaga in PT CIMB Niaga Auto Finance ("CNAF")*	90,000	99.94%
2012-2014	Peningkatan penyertaan modal pada CNAF/*Increased investment on CNAF*	11,992,800	99.94%
2016	Penggabungan usaha CNAF dengan PT Kencana Internusa Artha Finance ("KITAF") dimana CNAF merupakan perusahaan yang menerima penggabungan/*Merger between CNAF and PT Kencana Internusa Artha Finance ("KITAF") where CNAF is the surviving entity*	13,990,779	99.93%
2021	Pengembalian saham oleh CNAF ke Bank CIMB Niaga atas saham yang dimiliki oleh Bank CIMB Niaga/*Share retirement by CNAF to Bank CIMB Niaga on shares owned by Bank CIMB Niaga*	1,998,681	99.93%
2022	Penerbitan saham baru CNAF/*Issuance of new shares of CNAF*	1,998,681	83.28%

1. INFORMASI UMUM (lanjutan)

c. Entitas Anak (lanjutan)

Berikut adalah perubahan kepemilikan langsung Bank CIMB Niaga pada Entitas Anak: (lanjutan)

1. GENERAL INFORMATION *(continued)*

c. Subsidiaries *(continued)*

Below is the changes of Bank CIMB Niaga's direct ownership in the Subsidiaries: (continued)

Tahun/ ***Year***	**Peristiwa/*Event***	**Jumlah saham atau unit pada tanggal laporan posisi keuangan (nilai penuh)/** ***Total shares or unit as at statements of financial position date (full amount)***	**Persentase/** ***Percentage***
PT CIMB Niaga Sekuritas			
2019	Kepemilikan awal Bank CIMB Niaga atas PT CIMB Niaga Sekuritas ("CNS")/*The initial ownership of Bank CIMB Niaga in PT CIMB Niaga Sekuritas ("CNS")*	990	99.00%
2019	Peningkatan penyertaan modal pada CNS/*Increased investment on CNS*	5,990	94.78%
2023	Peningkatan penyertaan modal pada CNS/*Increased investment on CNS*	11,990	97.32%
Reksa Dana/*Mutual Funds*			
2024	Kepemilikan awal Bank CIMB Niaga atas Reksa Dana Terproteksi BRI MI Proteksi 102/*The initial ownership of Bank CIMB Niaga in Reksa Dana Terproteksi BRI MI Proteksi 102*	1,000.5476	52.38%
2024	Kepemilikan awal Bank CIMB Niaga atas Reksa Dana Terproteksi Sam Sejahtera Terproteksi 5/*The initial ownership of Bank CIMB Niaga in Reksa Dana Terproteksi Sam Sejahtera Terproteksi 5*	1,000.0403	99.99%
2024	Kepemilikan awal Bank CIMB Niaga atas Reksa Dana Terproteksi Bahana Ultima Protected Fund 236/*The initial ownership of Bank CIMB Niaga in Reksa Dana Terproteksi Bahana Ultima Protected Fund 236*	1,000.0000	99.99%
2025	Kepemilikan awal Bank CIMB Niaga atas Reksa Dana Terproteksi BNP Paribas Kemilau Proteksi Rupiah/*The initial ownership of Bank CIMB Niaga in Reksa Dana Terproteksi BNP Paribas Kemilau Proteksi Rupiah*	1,000.0000	99.99%
2025	Kepemilikan awal Bank CIMB Niaga atas Reksa Dana Terproteksi Mandiri Investa 7/*The initial ownership of Bank CIMB Niaga in Reksa Dana Terproteksi Mandiri Investa 7*	1,002.3432	99.99%
2025	Kepemilikan awal Bank CIMB Niaga atas Reksa Dana Terproteksi BNI AM Proteksi Vanilla /*The initial ownership of Bank CIMB Niaga in Reksa Dana Terproteksi BNI AM Proteksi Vanilla*	1,000.0000	99.99%

1. INFORMASI UMUM (lanjutan)

c. Entitas Anak (lanjutan)

CIMB Niaga Auto Finance ("CNAF")

Penawaran umum obligasi

1. GENERAL INFORMATION *(continued)*

c. Subsidiaries *(continued)*

CIMB Niaga Auto Finance ("CNAF")

Public offering of bonds

Instrumen/ *Instrument*	Pernyataan efektif/ *Effective registration*	Persetujuan/ *Approval*	Jumlah pokok obligasi/*The nominal value of the bonds*	Jangka waktu/ *Tenor*	Tanggal jatuh tempo/ *Maturity date*	Tingkat bunga/ *Interest rate*	Tujuan/*Purpose*	Wali Amanat - Keterkaitan usaha/ *Trustee - Business linkages*
Sukuk Wakalah Bi Al-Istitsmar I CIMB Niaga Auto Finance Tahun 2023 dengan Tingkat Suku Bunga Tetap/*Sukuk Wakalah Bi Al-Istitsmar I CIMB Niaga Auto Finance Year 2023 with Fixed Interest Rate*	8 Februari/ *February* 2023	Otoritas Jasa Keuangan ("OJK") melalui suratnya No.S 24/D.04/2023/ *Financial Service Authority ("FSA") in its letter No. S-24/D.04/2023*	Seri/*Series* B: 300,000	Seri/*Series* B: 3 tahun/*years*	Seri/*Series* B: 8 Februari/ *February* 2026	Seri/*Series* B: 7.15%	Ekspansi pembiayaan konsumen dalam rangka pengembangan usaha/*Expand the consumer financing in order to develop the business*	PT Bank Syariah Indonesia Tbk - Tidak mempunyai hubungan afiliasi dengan CNAF/ *PT Bank Syariah Indonesia Tbk – Does not have any affiliation with CNAF*
Sukuk Wakalah Bi Al-Istitsmar Berkelanjutan I CIMB Niaga Auto Finance Tahap I Tahun 2024 dengan Tingkat Suku Bunga Tetap/*The Continuous Sukuk Wakalah Bi Al-Istitsmar I of CIMB Niaga Auto Finance Phase I Year 2024 with Fixed Interest Rate*	9 Juli/ *July* 2024	Otoritas Jasa Keuangan ("OJK") melalui suratnya No. S-78/D.04/2024/ *Financial Service Authority ("FSA") in its letter No. S-78/D.04/2024*	Seri/*Series* B: 290,000	Seri/*Series* B: 3 tahun/*years*	Seri/*Series* B: 09 Juli/*July* 2027	Seri/*Series* B: 7.10%	Ekspansi pembiayaan konsumen dalam rangka pengembangan usaha/*Expand the consumer financing in order to develop the business*	PT Bank Rakyat Indonesia (Persero) Tbk - Tidak mempunyai hubungan afiliasi dengan CNAF/ *PT Bank Rakyat Indonesia (Persero) Tbk - Does not have any affiliation with CNAF*
Sukuk Wakalah Bi Al-Istitsmar Berkelanjutan I CIMB Niaga Auto Finance Tahap II Tahun 2025 dengan Tingkat Suku Bunga Tetap/*The Continuous Sukuk Wakalah Bi Al-Istitsmar I of CIMB Niaga Auto Finance Phase II Year 2025 with Fixed Interest Rate*	13 Maret/ *March* 2025	Otoritas Jasa Keuangan ("OJK") melalui suratnya No. S78/D.04/2024/ *Financial Service Authority ("FSA") in its letter No. S-78/D.04/2024*	Seri/*Series* A: 1,200,000 Seri/*Series* B: 400,000	Seri/*Series* A: 370 hari/*days* Seri/*Series* B: 3 tahun/*years*	Seri/*Series* A: 23 Maret/*March* 2026 Seri/*Series* B: 13 Maret/*March* 2028	Seri/*Series* A: 6.70% Seri/*Series* B: 7.00%	Ekspansi pembiayaan konsumen dalam rangka pengembangan usaha/*Expand the consumer financing in order to develop the business*	PT Bank Rakyat Indonesia (Persero) Tbk - Tidak mempunyai hubungan afiliasi dengan CNAF/ *PT Bank Rakyat Indonesia (Persero) Tbk - Does not have any affiliation with CNAF*
Sukuk Wakalah Bi Al-Istitsmar Berkelanjutan I CIMB Niaga Auto Finance Tahap III Tahun 2025 dengan Tingkat Suku Bunga Tetap/*The Continuous Sukuk Wakalah Bi Al-Istitsmar I of CIMB Niaga Auto Finance Phase III Year 2025 with Fixed Interest Rate*	3 September/ *September* 2025	Otoritas Jasa Keuangan ("OJK") melalui suratnya No. S78/D.04/2024/ *Financial Service Authority ("FSA") in its letter No. S-78/D.04/2024*	Seri/*Series* A: 1,105,000 Seri/*Series* B: 395,000	Seri/*Series* A: 370 hari/*days* Seri/*Series* B: 3 tahun/*years*	Seri/*Series* A: 13 September/ *September* 2026 Seri/*Series* B: 3 September/ *September* 2028	Seri/*Series* A: 6.15% Seri/*Series* B: 6.50%	Ekspansi pembiayaan konsumen dalam rangka pengembangan usaha/*Expand the consumer financing in order to develop the business*	PT Bank Rakyat Indonesia (Persero) Tbk - Tidak mempunyai hubungan afiliasi dengan CNAF/ *PT Bank Rakyat Indonesia (Persero) Tbk - Does not have any affiliation with CNAF*

Obligasi di atas mensyaratkan CNAF antara lain untuk tidak mengurangi modal dasar, modal ditempatkan dan modal disetor, kecuali pengurangan tersebut dilakukan untuk tujuan memenuhi ketentuan peraturan perundang-undangan yang berlaku. CNAF telah memenuhi pembatasan-pembatasan yang diwajibkan dalam perjanjian obligasi.

The above bonds require CNAF, among others, not to reduce authorised capital, issued capital and paid-up capital, unless the reduction is made for the purpose of complying with the provisions of the applicable laws and regulations. CNAF has fulfilled the covenants requirement outlined in bond agreements.

Sehubungan dengan penerbitan obligasi tersebut, CNAF memperoleh peringkat "AAidn" dari PT Fitch Ratings Indonesia. Untuk peringkat obligasi, lihat Catatan 28.

In connection with the bond offering, CNAF obtained a rating of "AAidn" from PT Fitch Ratings Indonesia. For the rating of bonds, refer to Note 28.

1. INFORMASI UMUM (lanjutan)

d. Dewan Komisaris, Dewan Direksi, Komite Audit, Komite Pemantau Risiko, Komite Nominasi dan Remunerasi, Komite Tata Kelola Terintegrasi, Dewan Pengawas Syariah, Satuan Kerja Audit Internal, dan Sekretaris Perusahaan

Pada tanggal 31 Desember 2025, 2024, dan 2023, susunan Dewan Komisaris dan Dewan Direksi Bank CIMB Niaga adalah sebagai berikut:

1. GENERAL INFORMATION *(continued)*

d. Board of Commissioners, Board of Directors, Audit Committee, Risk Oversight Committee, Nomination and Remuneration Committee, Integrated Governance Committee, Sharia Supervisory Board, Internal Audit Unit, and Corporate Secretary

As of 31 December 2025, 2024, and 2023, the composition of Board of Commissioners ("BOC") and Board of Directors ("BOD") of Bank CIMB Niaga were as follows:

	2025 dan/*and* 2024	
Dewan Komisaris:		***Board of Commissioners:***
Presiden Komisaris	Bpk/*Mr.* Didi Syafruddin Yahya	*President Commissioner*
Wakil Presiden Komisaris (Independen)	Bpk/*Mr.* Glenn Muhammad Surya Yusuf	*Vice President Commissioner (Independent)*
Komisaris	Ibu/*Mrs.* Vera Handajani	*Commissioner*
Komisaris	Bpk/*Mr.* Novan Amirudin [a)]	*Commissioner*
Komisaris Independen	Bpk/*Mr.* Dody Budi Waluyo [b)]	*Independent Commissioner*
Komisaris Independen	Ibu/*Mrs.* Sri Widowati	*Independent Commissioner*
Komisaris Independen	Ibu/*Mrs.* Farina J.Situmorang	*Independent Commissioner*

	2023	
Dewan Komisaris:		***Board of Commissioners:***
Presiden Komisaris	Bpk/*Mr.* Didi Syafruddin Yahya	*President Commissioner*
Wakil Presiden Komisaris (Independen)	Bpk/*Mr.* Glenn Muhammad Surya Yusuf	*Vice President Commissioner (Independent)*
Komisaris	Bpk/*Mr.* Dato' Abdul Rahman Ahmad [c)]	*Commissioner*
Komisaris	Ibu/*Mrs.* Vera Handajani	*Commissioner*
Komisaris Independen	Bpk/*Mr.* Jeffrey Kairupan [d)]	*Independent Commissioner*
Komisaris Independen	Ibu/*Mrs.* Sri Widowati	*Independent Commissioner*
Komisaris Independen	Ibu/*Mrs.* Farina J.Situmorang [e)]	*Independent Commissioner*

	2025	**2024 dan/*and* 2023**	
Dewan Direksi:			***Board of Directors:***
Presiden Direktur	Ibu/*Mrs.* Lani Darmawan	Ibu/*Mrs.* Lani Darmawan	*President Director*
Direktur	Bpk/*Mr.* Lee Kai Kwong	Bpk/*Mr.* Lee Kai Kwong	*Director*
Direktur	Bpk/*Mr.* John Simon	Bpk/*Mr.* John Simon	*Director*
Direktur	Bpk/*Mr.* Pandji P. Djajanegara [f)]	Bpk/*Mr.* Pandji P. Djajanegara	*Director*
Direktur	Bpk/*Mr.* Henky Sulistyo	Bpk/*Mr.* Henky Sulistyo	*Director*
Direktur	Bpk/*Mr.* Joni Raini	Bpk/*Mr.* Joni Raini	*Director*
Direktur	Bpk/*Mr.* Rusly Johannes	Bpk/*Mr.* Rusly Johannes	*Director*
Direktur	Bpk/*Mr.* Noviady Wahyudi	Bpk/*Mr.* Noviady Wahyudi	*Director*
Direktur	Bpk/*Mr.* Rico Usthavia Frans [g)]	-	*Director*
Direktur	-	Ibu/*Mrs.* Tjioe Mei Tjuen [h)]	*Director*
Direktur Kepatuhan	Ibu/*Mrs.* Fransiska Oei	Ibu/*Mrs.* Fransiska Oei	*Compliance Director*

a) Diangkat melalui RUPS Luar Biasa pada tanggal 25 Oktober 2024 dan efektif pada tanggal 26 Februari 2025

Appointed on Extraordinary GMS dated 25 October 2024 and effective a) on 26 February 2025

b) Diangkat melalui RUPS Tahunan pada tanggal 3 April 2024 dan efektif pada tanggal 21 Agustus 2024

Appointed on Annual GMS dated 3 April 2024 and effective on 21 August 2024 b)

c) Mengundurkan diri efektif per 30 Juni 2024

Resigned effective on 30 June 2024 c)

d) Mengundurkan diri efektif per 3 April 2024

Resigned effective on 3 April 2024 d)

1. INFORMASI UMUM (lanjutan)

d. Dewan Komisaris, Dewan Direksi, Komite Audit, Komite Pemantau Risiko, Komite Nominasi dan Remunerasi, Komite Tata Kelola Terintegrasi, Dewan Pengawas Syariah, Satuan Kerja Audit Internal, dan Sekretaris Perusahaan (lanjutan)

Pada tanggal 31 Desember 2025, 2024, dan 2023, susunan Komite Audit Bank CIMB Niaga adalah sebagai berikut:

1. GENERAL INFORMATION *(continued)*

d. Board of Commissioners, Board of Directors, Audit Committee, Risk Oversight Committee, Nomination and Remuneration Committee, Integrated Governance Committee, Sharia Supervisory Board, Internal Audit Unit, and Corporate Secretary *(continued)*

As of 31 December 2025, 2024, and 2023, the composition of Audit Committee of Bank CIMB Niaga were as follows:

	2025 dan/*and* 2024	
Ketua, merangkap anggota	Bpk/*Mr.* Dody Budi Waluyo * i)	*Chairman, concurrently as member*
Anggota	Bpk/*Mr.* Glenn Muhammad Surya Yusuf **	*Member*
Anggota	Ibu/*Mrs*. Endang Kussulanjari S.	*Member*
Anggota	Ibu/*Mrs*. Angelique Dewi Daryanto	*Member*

	2023	
Ketua, merangkap anggota	Bpk/*Mr.* Jeffrey Kairupan * j)	*Chairman, concurrently as member*
Anggota	Ibu/*Mrs*. Endang Kussulanjari S.	*Member*
Anggota	Bpk/*Mr.* Glenn Muhammad Surya Yusuf **	*Member*
Anggota	Ibu/*Mrs*. Angelique Dewi Daryanto	*Member*
Anggota	Ibu/*Mrs*. Riatu Mariatul Qibthiyyah	*Member*

Pembentukan Komite Audit Bank CIMB Niaga sesuai dengan POJK No. 17 Tahun 2023 tentang Penerapan Tata Kelola bagi Bank Umum dan POJK No.55/POJK.04/2015 tanggal 29 Desember 2015 tentang Pembentukan dan Pedoman Pelaksanaan Kerja Komite Audit.

Establishment of Bank CIMB Niaga's Audit Committee is in compliance with the requirements of FSA Regulation No. 17 Year 2023 regarding Governance Implementation in Commercial Bank and FSA Regulation No.55/POJK.04/2015 dated 29 December 2015 regarding Establishment and Guideline for Implementation Duty of Audit Committee.

* Komisaris Independen
** Wakil Presiden Komisaris (Independen)
e) Diangkat melalui RUPS Tahunan pada tanggal 10 April 2023 dan efektif tanggal 25 Januari 2024
f) Pengunduran diri telah disetujui RUPS Luar Biasa pada tanggal 26 Juni 2025 dan akan efektif sejak berlakunya Tanggal Efektif Pemisahan Unit Usaha Syariah PT Bank CIMB Niaga Tbk
g) Diangkat melalui RUPST pada tanggal 14 April 2025 dan efektif per tanggal 24 Juli 2025
h) Mengundurkan diri efektif per 14 April 2025
i) Diangkat melalui RUPS Tahunan pada tanggal 3 April 2024 dan efektif tanggal 21 Agustus 2024
j) Mengundurkan diri efektif per 3 April 2024

*Independent Commissioner **
*Vice President Commissioner (Independent) ***
Appointed on Annual GMS dated 10 April 2023 and effective on 25 January 2024 e)
The resignation has been approved by the Extraordinary GMS on 26 June 2025 f) and will be effective since the Effective Date of the Spin-Off of the Sharia Business Unit of PT Bank CIMB Niaga Tbk
Appointed on Annual GMS dated 14 April 2025 and effective g) 24 July 2025
Resigned effective on 14 April 2025 h)
Appointed on Annual GMS dated 3 April 2024 and effective on 21 August 2024 i)
Resigned effective on 3 April 2024 j)

1. INFORMASI UMUM (lanjutan)

d. Dewan Komisaris, Dewan Direksi, Komite Audit, Komite Pemantau Risiko, Komite Nominasi dan Remunerasi, Komite Tata Kelola Terintegrasi, Dewan Pengawas Syariah, Satuan Kerja Audit Internal, dan Sekretaris Perusahaan (lanjutan)

Pada tanggal 31 Desember 2025, 2024, dan 2023, susunan Komite Pemantau Risiko Bank CIMB Niaga adalah:

1. GENERAL INFORMATION *(continued)*

d. Board of Commissioners, Board of Directors, Audit Committee, Risk Oversight Committee, Nomination and Remuneration Committee, Integrated Governance Committee, Sharia Supervisory Board, Internal Audit Unit, and Corporate Secretary *(continued)*

As of 31 December 2025, 2024, and 2023, the members of Bank CIMB Niaga's Risk Oversight Committee were as follows:

	2025 dan/*and* 2024	
Ketua, merangkap anggota	Bpk/*Mr.* Glenn Muhammad Surya Yusuf ***	*Chairman, concurrently as member*
Anggota	Bpk/*Mr*. Didi Syafruddin Yahya **	*Member*
Anggota	Ibu/*Mrs*. Vera Handajani	*Member*
Anggota	Bpk/*Mr.* Dody Budi Waluyo * k)	*Member*
Anggota	Bpk/*Mr*. Ronald T. A. Kasim	*Member*
Anggota	Ibu/*Mrs*. Farina J. Situmorang * l)	*Member*
Anggota	Ibu/*Mrs*. Angelique Dewi Daryanto m)	*Member*

	2023	
Ketua, merangkap anggota	Bpk/*Mr.* Glenn Muhammad Surya Yusuf ***	*Chairman, concurrently as member*
Anggota	Bpk/*Mr*. Didi Syafruddin Yahya **	*Member*
Anggota	Ibu/*Mrs*. Sri Indrastuti S. Hadiputranto n)	*Member*
Anggota	Ibu/*Mrs*. Vera Handajani	*Member*
Anggota	Bpk/*Mr*. Jeffrey Kairupan * o)	*Member*
Anggota	Bpk/*Mr*. Ronald T. A. Kasim p)	*Member*
Anggota	Ibu/*Mrs*. Farina J. Situmorang l)	*Member*

Pada tanggal 31 Desember 2025, 2024, dan 2023, susunan Komite Nominasi dan Remunerasi Bank CIMB Niaga adalah:

As of 31 December 2025, 2024, and 2023, the members of Bank CIMB Niaga's Nomination and Remuneration Committee were as follow:

	2025, 2024 dan/*and* 2023	
Ketua, merangkap anggota	Ibu/*Mrs*. Sri Widowati *	*Chairman, concurrently as member*
Anggota	Bpk/*Mr*. Didi Syafruddin Yahya **	*Member*
Anggota	Bpk/*Mr*. Glenn Muhammad Surya Yusuf ***	*Member*
Anggota	Ibu/*Mrs*. Nora Joice Kimbal q)	*Member*

*	Komisaris Independen	*Independent Commissioner* *
**	Presiden Komisaris	*President Commissioner* **
***	Wakil Presiden Komisaris (Independen)	*Vice President Commissioner (Independent)* ***
k)	Diangkat selaku anggota Komite Pemantau Risiko pada tanggal 18 April 2024 dan efektif tanggal 21 Agustus 2024	*Appointed as the member of Risk Oversight Committee dated 18 April 2024 and effective on 21 August 2024* k)
l)	Diangkat selaku anggota Komite Pemantau Risiko pada tanggal 10 April 2023 dan efektif tanggal 25 Januari 2024	*Appointed as the member of Risk Oversight Committee dated 10 April 2023 and effective on 25 January 2024* l)
m)	Diangkat selaku anggota Komite Pemantau Risiko dan efektif per 26 Agustus 2024	*Appointed as Risk Oversight Committee and effective since 26 August 2024* m)
n)	Mengundurkan diri efektif per 17 Agustus 2024	*Resigned effective on 17 August 2024* n)
o)	Mengundurkan diri efektif per 3 April 2024	*Resigned effective on 3 April 2024* o)
p)	Diangkat selaku anggota Komite Pemantau Risiko dan efektif per 20 Januari 2023	*Appointed as Risk Oversight Committee and effective since 20 January 2023* p)
q)	Pensiun efektif per 1 Januari 2026	*Retirement effective on 1 January 2026* q)

1. INFORMASI UMUM (lanjutan)

d. Dewan Komisaris, Dewan Direksi, Komite Audit, Komite Pemantau Risiko, Komite Nominasi dan Remunerasi, Komite Tata Kelola Terintegrasi, Dewan Pengawas Syariah, Satuan Kerja Audit Internal, dan Sekretaris Perusahaan (lanjutan)

Pada tanggal 31 Desember 2025, 2024, dan 2023, susunan Komite Tata Kelola Terintegrasi Bank CIMB Niaga adalah:

1. GENERAL INFORMATION *(continued)*

d. Board of Commissioners, Board of Directors, Audit Committee, Risk Oversight Committee, Nomination and Remuneration Committee, Integrated Governance Committee, Sharia Supervisory Board, Internal Audit Unit, and Corporate Secretary *(continued)*

As of 31 December 2025, 2024, and 2023, the members of Bank CIMB Niaga's Integrated Governance Committee were as follows:

	2025 dan/*and* 2024	
Ketua, merangkap anggota	Bpk/*Mr.* Dody Budi Waluyo* r)	*Chairman, concurrently as member*
Anggota	Ibu/*Mrs*. Endang Kussulanjari S.	*Member*
Anggota	Ibu/*Mrs*. Serena K. Ferdinandus	*Member*
Anggota	Bpk/*Mr*. Yulizar D. Sanrego	*Member*
Anggota	Bpk/*Mr*. Achiran Pandu Djajanto	*Member*
Anggota	Ibu/*Mrs*. Angelique Dewi Daryanto	*Member*

	2023	
Ketua, merangkap anggota	Bpk/*Mr.* Jeffrey Kairupan * o)	*Chairman, concurrently as member*
Anggota	Ibu/*Mrs*. Endang Kussulanjari S.	*Member*
Anggota	Ibu/*Mrs*. Serena K. Ferdinandus	*Member*
Anggota	Bpk/*Mr*. Yulizar D. Sanrego	*Member*
Anggota	Bpk/*Mr*. Achiran Pandu Djajanto	*Member*
Anggota	Ibu/*Mrs*. Angelique Dewi Daryanto s)	*Member*

Pada tanggal 31 Desember 2025, 2024, dan 2023, susunan Dewan Pengawas Syariah Bank CIMB Niaga adalah:

As of 31 December 2025, 2024, and 2023, the members of Bank CIMB Niaga's Sharia Supervisory Board were as follows:

	2025, 2024 dan/*and* 2023	
Ketua	Bpk/*Mr.* Prof. Dr. M. Quraish Shihab, MA t)	*Chairman*
Anggota	Bpk/*Mr.* Prof. Dr. Fathurrahman Djamil, MA t)	*Member*
Anggota	Bpk/*Mr.* Dr. Yulizar Djamaluddin Sanrego, M.Ec t)	*Member*

* Komisaris Independen

r) Diangkat selaku Ketua Komite Tata Kelola Terintegrasi pada tanggal 18 April 2024 dan efektif tanggal 21 Agustus 2024

s) Diangkat selaku anggota Komite Tata Kelola Terintegrasi efektif per 10 April 2023

t) Pembubaran dan pengunduran diri telah disetujui RUPS Luar Biasa pada tanggal 26 Juni 2025 dan akan efektif sejak berlakunya Tanggal Efektif Pemisahan Unit Usaha Syariah PT Bank CIMB Niaga Tbk

*Independent Commissioner **

Appointed as Chairman of Integrated Governance Committee dated 18 April 2024 and effective on r) 21 August 2024

Appointed as the member of Integrated Governance Committee effective since 10 April 2023 s)

The dissolution and resignation has been approved by the Extraordinary GMS on 26 June 2025 t) and will be effective since the Effective Date of the Spin-Off of the Sharia Business Unit of PT Bank CIMB Niaga Tbk

1. INFORMASI UMUM (lanjutan)

d. Dewan Komisaris, Dewan Direksi, Komite Audit, Komite Pemantau Risiko, Komite Nominasi dan Remunerasi, Komite Tata Kelola Terintegrasi, Dewan Pengawas Syariah, Satuan Kerja Audit Internal, dan Sekretaris Perusahaan (lanjutan)

Pada tanggal 31 Desember 2025, 2024, dan 2023, Kepala Satuan Kerja Audit Internal Bank CIMB Niaga adalah Bapak Antonius Pramana Gunadi.

Pada tanggal 31 Desember 2025, 2024, dan 2023, Sekretaris Perusahaan Bank CIMB Niaga adalah Ibu Fransiska Oei.

Pada tanggal 31 Desember 2025, karyawan Bank CIMB Niaga berjumlah 10.775 (2024: 11.063; 2023: 11.116) (tidak diaudit).

1. GENERAL INFORMATION *(continued)*

d. Board of Commissioners, Board of Directors, Audit Committee, Risk Oversight Committee, Nomination and Remuneration Committee, Integrated Governance Committee, Sharia Supervisory Board, Internal Audit Unit, and Corporate Secretary *(continued)*

As of 31 December 2025, 2024, and 2023, the Chief of Bank CIMB Niaga's Internal Audit Unit was Mr. Antonius Pramana Gunadi.

As of 31 December 2025, 2024, and 2023, the Bank CIMB Niaga's Corporate Secretary was Mrs. Fransiska Oei.

As at 31 December 2025, the number of employees of Bank CIMB Niaga was 10,775 (2024: 11,063; 2023: 11,116) (unaudited).

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL

Laporan keuangan konsolidasian PT Bank CIMB Niaga Tbk dan Entitas Anak diselesaikan dan diotorisasi untuk terbit oleh Dewan Direksi pada tanggal 24 Februari 2026.

Kebijakan akuntansi material yang diterapkan dalam penyusunan laporan keuangan konsolidasian adalah seperti dijabarkan di bawah ini:

a. Dasar penyusunan laporan keuangan konsolidasian

Laporan keuangan konsolidasian disusun dan disajikan sesuai dengan Standar Akuntansi Keuangan di Indonesia yang dikeluarkan oleh Ikatan Akuntan Indonesia.

Laporan keuangan konsolidasian juga disusun sesuai dengan Keputusan Ketua Bapepam-LK No. KEP-347/BL/2012 tanggal 25 Juni 2012 yang merupakan perubahan terakhir atas Keputusan Ketua Bapepam-LK No. KEP 554/BL/2010 tanggal 30 Desember 2010 dan Keputusan Ketua Bapepam-LK No. KEP-06/PM/2000 tanggal 13 Maret 2000 yaitu Peraturan No. VIII.G.7 tentang "Penyajian dan Pengungkapan Laporan Keuangan Emiten atau Perusahaan Publik".

2. MATERIAL ACCOUNTING POLICY INFORMATION

The consolidated financial statements of PT Bank CIMB Niaga Tbk and Subsidiaries were completed and authorised for issuance by the Board of Directors on 24 February 2026.

The material accounting policy adopted in preparing the consolidated financial statements are set out below:

a. Basis of preparation of the consolidated financial statements

The consolidated financial statements were prepared and stated in accordance with Indonesian Financial Accounting Standards issued by the Indonesian Institute of Accountants.

The consolidated financial statements have been also prepared in accordance with the Decree of the Chairman of Bapepam-LK No. KEP-347/BL/2012 dated 25 June 2012 which is the latest change of the Decree of the Chairman of Bapepam-LK No. KEP 554/BL/2010 dated 30 December 2010 and the Decree of the Chairman of Bapepam-LK No. KEP-06/PM/2000 dated 13 March 2000 on Regulation No. VIII.G.7 regarding "Financial Statements Presentation and Disclosure of the Issuer or Public Company".

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

a. Dasar penyusunan laporan keuangan konsolidasian (lanjutan)

Laporan keuangan konsolidasian disusun berdasarkan harga perolehan kecuali untuk aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain, aset dan liabilitas keuangan yang diukur pada nilai wajar melalui laba rugi, instrumen derivatif yang diukur berdasarkan nilai wajar, dan aset tetap berupa tanah dan bangunan yang diukur berdasarkan nilai wajar sesuai model revaluasi. Nilai tercatat dari aset dan liabilitas yang merupakan item yang dilindung nilai dalam lindung nilai atas nilai wajar, yang seharusnya disajikan sebesar harga perolehan, disesuaikan dengan perubahan nilai wajar yang dapat diatribusikan dengan risiko yang dilindungnilaikan. Laporan keuangan konsolidasian disusun berdasarkan akuntansi berbasis akrual, kecuali laporan arus kas konsolidasian.

Laporan arus kas konsolidasian disusun menggunakan metode langsung dan arus kas dikelompokkan atas dasar kegiatan operasi, investasi, dan pendanaan. Untuk tujuan laporan arus kas konsolidasian, kas dan setara kas mencakup kas, giro pada BI, giro pada bank lain, dan investasi jangka pendek lancar lainnya dengan jangka waktu 3 (tiga) bulan atau kurang sejak tanggal perolehan, sepanjang tidak digunakan sebagai jaminan serta tidak dibatasi penggunaannya.

Seluruh angka dalam laporan keuangan konsolidasian ini, kecuali dinyatakan secara khusus, dibulatkan dan disajikan dalam jutaan Rupiah yang terdekat.

Penyusunan laporan keuangan konsolidasian sesuai dengan Standar Akuntansi Keuangan di Indonesia mengharuskan penggunaan estimasi dan asumsi. Hal tersebut juga mengharuskan manajemen untuk membuat pertimbangan dalam proses penerapan kebijakan akuntansi Bank CIMB Niaga dan Entitas Anak. Area yang kompleks atau memerlukan tingkat pertimbangan yang lebih tinggi atau area dimana asumsi dan estimasi dapat berdampak signifikan terhadap laporan keuangan konsolidasian diungkapkan di Catatan 3.

2. MATERIAL ACCOUNTING POLICY INFORMATION *(continued)*

a. Basis of preparation of the consolidated financial statements *(continued)*

The consolidated financial statements have been prepared under the historical cost convention, except for financial assets measured at fair value through other comprehensive income, financial assets and liabilities measured at fair value through profit or loss, all derivative contracts which have been measured at fair value, and fixed assets of lands and buildings which have been measured at fair value in accordance with revaluation model. The carrying values of recognised assets and liabilities that are hedged items in fair value hedges, and otherwise carried at cost, are adjusted to record changes in fair value attributable to the risks that are being hedged. The consolidated financial statements are prepared under the accrual basis of accounting, except for the consolidated statements of cash flows.

The consolidated statements of cash flows are prepared based on the direct method by classifying cash flows on the basis of operating, investing, and financing activities. For the purpose of the consolidated statements of cash flows, cash and cash equivalents include cash, current accounts with BI, current accounts with other banks, and other short term highly liquid investments with original maturities of 3 (three) months or less from the acquisition date , which are not pledged as collateral nor restricted.

Figures in the consolidated financial statements are rounded to and stated in millions of Rupiah, unless otherwise stated.

The preparation of consolidated financial statements in conformity with Indonesian Financial Accounting Standards requires the use of certain critical accounting estimates and assumptions. It also requires management to exercise its judgement in the process of applying the Bank CIMB Niaga and Subsidiaries accounting policy. The areas involving a higher degree of judgement or complexity, or areas where assumptions and estimates are significant to the consolidated financial statements are disclosed in Note 3.

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

b. Perubahan informasi kebijakan akuntansi material

Kecuali dinyatakan di bawah ini, kebijakan akuntansi telah diterapkan secara konsisten dengan laporan keuangan konsolidasian pada tanggal dan untuk tahun yang berakhir 31 Desember 2025 yang telah sesuai dengan Standar Akuntansi Keuangan di Indonesia.

Dewan Standar Akuntansi Keuangan Ikatan Akuntan Indonesia ("DSAK-IAI") telah melakukan amandemen atas beberapa standar akuntansi yang berlaku efektif pada tanggal 1 Januari 2025, sebagai berikut:

- PSAK 117 "Kontrak Asuransi";
- Amandemen PSAK 221: "Pengaruh Perubahan Kurs Valuta Asing" terkait kondisi ketika suatu mata uang tidak tertukarkan.

Amandemen atas standar akuntansi diatas tidak memiliki dampak yang signifikan terhadap jumlah yang dilaporkan pada tahun berjalan atau tahun sebelumnya.

Sosialisasi Pilar dan Penomoran SAK

Berlaku efektif setelah tanggal 1 Januari 2024:

Kerangka Standar Pelaporan Keuangan Indonesia ("KSPKI") dan perubahan nomor PSAK dan ISAK dalam Standar Akuntansi Keuangan Indonesia (sebelumnya Standar Akuntansi Keuangan), berlaku efektif tanggal 1 Januari 2024. KSPKI mengatur pilar SAK, kriteria, dan perpindahan antar pilar SAK yang berlaku di Indonesia, sedangkan perubahan nomor mengatur ketentuan penomoran PSAK dan ISAK yang mengacu pada IFRS *Accounting Standards*, lokal, dan syariah.

2. MATERIAL ACCOUNTING POLICY INFORMATION *(continued)*

b. Change in material accounting policy information

Except as described below, the accounting policy applied are consistent with those of the consolidated financial statements as at and for the year ended 31 December 2025 which conform to the Indonesian Financial Accounting Standards.

Financial Accounting Standard Board of Indonesia Institute of Accounting ("DSAK-IAI") has issued amendment of the following accounting standards which are effective as at 1 January 2025, as follows:

- *SFAS 117 "Insurance Contract";*
- *Amendment of SFAS 221: "The Effects of Changes in Foreign Exchange Rates" concerning conditions when a currency is not exchangeable.*

Amendment of those accounting standards had no significant impact on the amounts reported for current year or prior years.

Socialization of FAS Pillars and Numbering

Effective on 1 January 2024:

Indonesia Financial Reporting Standard Framework ("KSPKI") and amendement to SFAS and IFAS number in the Indonesian Financial Accounting Standards (formerly Financial Accounting Standards), are effective on 1 January 2024. KSPKI regulate the FAS pillars, criteria and shifting between pillars that apply in Indonesia, while amendement to SFAS and IFAS number determine the number for SFAS and IFAS which refering to IFRS Accounting Standards, local accounting standards, and syariah accounting standards.

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

c. Prinsip konsolidasi

Laporan keuangan konsolidasian meliputi laporan keuangan Bank CIMB Niaga dan Entitas Anak (termasuk: Entitas terstruktur).

Bank mengendalikan suatu entitas ketika Bank terekspos terhadap, atau memiliki hak atas, pengembalian variabel dari keterlibatannya terhadap entitas dan memiliki kemampuan untuk mempengaruhi pengembalian tersebut melalui kekuasaannya atas entitas tersebut.

Dampak signifikan dari seluruh transaksi dan saldo antara perusahaan-perusahaan yang dikonsolidasikan telah dieliminasi dalam penyajian laporan keuangan konsolidasian.

Kebijakan akuntansi material yang dipakai dalam penyajian laporan keuangan konsolidasian telah diterapkan secara konsisten oleh Bank CIMB Niaga dan Entitas Anak, kecuali dinyatakan secara khusus.

Kepentingan non-pengendali atas hasil usaha dan ekuitas Entitas Anak disajikan terpisah pada masing-masing laporan laba rugi dan penghasilan komprehensif lain konsolidasian serta laporan posisi keuangan konsolidasian, kecuali kepentingan nonpengendali yang berasal dari konsolidasi atas reksadana disajikan sebagai bagian dari liabilitas dalam laporan posisi keuangan konsolidasian.

Bila pengendalian atas suatu entitas diperoleh dalam tahun berjalan, hasil usaha entitas tersebut dicatat sebagai laba rugi sejak tanggal pengendalian dimulai. Bila pengendalian berakhir dalam tahun berjalan, hasil usaha entitas tersebut dimasukkan ke dalam laporan keuangan konsolidasian untuk tahun dimana pengendalian masih berlangsung.

d. Kebijakan Akuntansi Entitas Anak

Entitas Anak adalah seluruh entitas (termasuk entitas terstruktur) dimana Bank memiliki pengendalian. Entitas Anak dikonsolidasikan secara penuh sejak tanggal dimana pengendalian dialihkan kepada Bank. Entitas Anak tidak dikonsolidasikan lagi sejak tanggal dimana Bank kehilangan pengendalian.

2. MATERIAL ACCOUNTING POLICY INFORMATION *(continued)*

c. Principles of consolidation

The consolidated financial statements include the financial statements of Bank CIMB Niaga and Subsidiaries (Including: Structured Entities)

The Bank controls an entity when the Bank is exposed to, or has right to, variable returns from its involvement with the entity and has the ability to affect those return through its power over the entity.

The significant effects of all transactions and balances between the consolidated companies have been eliminated in preparing the consolidated financial statements.

The material accounting policy adopted in preparing the consolidated financial statements have been consistently applied by Bank CIMB Niaga and Subsidiaries, unless otherwise stated.

Non-controlling interests in the results and equity of the Subsidiaries are shown separately in the consolidated statements of profit or loss and other comprehensive income and consolidated statements of financial positions, respectively, except for non-controlling interest from mutual fund consolidation is presented as part of liabilities in the consolidated statement of financial position.

Where control of an entity is obtained during current year, its results are recorded as profit or loss from the date on which control commences. When control ceases during current year, its results are included in the consolidated financial statements for the part of the year during which control existed.

d. Accounting Policy for Subsidiaries

Subsidiaries are all entities (including structured entities) of which the Bank has control. Subsidiaries are fully consolidated from the date on which control is transferred to the Bank. They are deconsolidated from the date on which that control ceases.

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

d. Kebijakan Akuntansi Entitas Anak (lanjutan)

Bank CIMB Niaga menggunakan metode akuisisi untuk mencatat kombinasi bisnis. Imbalan yang dialihkan untuk akuisisi suatu Entitas Anak adalah sebesar nilai wajar aset yang dialihkan, liabilitas yang diakui dan kepentingan ekuitas yang diterbitkan oleh Bank CIMB Niaga. Imbalan yang dialihkan termasuk nilai wajar aset atau liabilitas yang timbul dari kesepakatan imbalan kontinjensi.

Biaya terkait akuisisi dibebankan ketika terjadi. Aset teridentifikasi yang diperoleh dan liabilitas serta liabilitas kontinjensi yang diambil alih dalam suatu kombinasi bisnis diukur pada awalnya sebesar nilai wajar pada tanggal akuisisi.

Untuk setiap akuisisi, Bank CIMB Niaga mengakui kepentingan non-pengendali pada pihak yang diakuisisi baik sebesar nilai wajar atau sebesar bagian proporsional kepentingan non-pengendali atas aset neto pihak yang diakuisisi.

Selisih lebih imbalan yang dialihkan, jumlah kepentingan non-pengendali pada pihak yang diakuisisi serta nilai wajar pada tanggal akuisisi kepentingan ekuitas sebelumnya dimiliki pihak pengakuisisi atas nilai wajar aset teridentifikasi yang diakuisisi dicatat sebagai *goodwill*. Jika jumlah ini lebih rendah dari nilai wajar aset neto entitas yang diakuisisi dalam kasus pembelian dengan diskon, selisihnya diakui langsung sebagai laba rugi.

e. Penjabaran mata uang asing

Mata uang fungsional

Laporan keuangan konsolidasian Bank CIMB Niaga dan Entitas Anak disajikan dalam Rupiah yang merupakan mata uang fungsional Bank CIMB Niaga dan Entitas Anak.

2. MATERIAL ACCOUNTING POLICY INFORMATION *(continued)*

d. Accounting Policy for Subsidiaries *(continued)*

Bank CIMB Niaga uses the acquisition method to account for business combinations. The consideration transferred for the acquisition of a Subsidiary is the fair value of the assets transferred, the liabilities incurred and the equity interests issued by Bank CIMB Niaga. The consideration transferred includes the fair value of any asset or liability resulting from a contingent consideration arrangement.

Acquisition related costs are expensed as incurred. Identifiable assets acquired and liabilities and contingent liabilities assumed in a business combination are initially measured at their fair values at the acquisition date.

For every acquisition, Bank CIMB Niaga recognises any non-controlling interest in the acquiree either at fair value or at the non-controlling interest's proportionate share of the acquiree's net assets.

The excess of the consideration transferred, the amount of any non-controlling interest in the acquiree and the acquisition date fair value of any previous equity interest in the acquiree over the fair value of the identifiable net assets acquired is recorded as goodwill. If this is less than the fair value of the net assets of the subsidiaries acquired in the case of a bargain purchase, the difference is recognised directly in profit or loss.

e. Foreign currency translation

Functional currency

The consolidated financial statements of Bank CIMB Niaga and Subsidiaries are presented in Rupiah which is the functional currency of the Bank CIMB Niaga and Subsidiaries.

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

e. Penjabaran mata uang asing (lanjutan)

Mata uang pelaporan

Laporan keuangan konsolidasian disajikan dalam mata uang Rupiah, yang merupakan mata uang pelaporan Bank CIMB Niaga dan Entitas Anak.

Transaksi dan saldo

Transaksi dalam mata uang asing dijabarkan ke dalam mata uang Rupiah dengan menggunakan kurs yang berlaku pada tanggal transaksi.

Aset dan liabilitas moneter dalam mata uang asing dijabarkan ke dalam Rupiah menggunakan kurs penutupan pada tanggal pelaporan dengan menggunakan kurs *spot* Bank Indonesia di sistem Reuters pada pukul 16.00 WIB untuk tanggal 31 Desember 2025, 2024, dan 2023. Aset dan liabilitas non-moneter dalam mata uang asing yang diukur berdasarkan biaya historis dijabarkan ke dalam Rupiah dengan kurs pada tanggal pengakuan awal. Aset dan liabilitas non-moneter yang diukur berdasarkan nilai wajar dijabarkan ke dalam Rupiah dengan kurs pada tanggal nilai wajar ditentukan.

Transaksi dalam mata uang asing dijabarkan ke dalam mata uang Rupiah dengan menggunakan kurs yang berlaku pada tanggal transaksi.

Keuntungan atau kerugian selisih kurs yang timbul dari transaksi dalam mata uang asing dan dari penjabaran aset dan liabilitas moneter dalam mata uang asing, diakui sebagai laba rugi, kecuali apabila ditangguhkan pada pendapatan komprehensif lainnya sebagai lindung nilai arus kas yang memenuhi syarat.

Selisih penjabaran mata uang asing atas efek utang dan aset moneter keuangan lainnya yang diukur berdasarkan nilai wajar dicatat sebagai bagian dari keuntungan dan kerugian selisih kurs.

2. MATERIAL ACCOUNTING POLICY INFORMATION *(continued)*

e. Foreign currency translation *(continued)*

Reporting currency

The consolidated financial statements are presented in Rupiah, which is the reporting currency of Bank CIMB Niaga and Subsidiaries.

Transactions and balances

Transactions denominated in a foreign currency are converted into Rupiah at the exchange rate prevailing at the date of the transaction.

Monetary assets and liabilities denominated in foreign currency are translated into Rupiah with the closing rate as at the reporting date using Bank Indonesia's spot rate in Reuters's system at 4.00 p.m. WIB (Western Indonesian Time) on 31 December 2025, 2024, and 2023. Non-monetary assets and liabilities measured at historical cost denominated in a foreign currency are translated into Rupiah with the exchange rate as at the date of initial recognition. Non-monetary assets and liabilities in a foreign currency that are measured at fair value are translated into Rupiah using the exchange rates at the date when the fair value was determined.

Transactions denominated in a foreign currency are converted into Rupiah at the exchange rate prevailing at the date of the transaction.

Exchange gains or losses arising on transactions in foreign currency and on the translation of foreign currency monetary assets and liabilities are recognised as profit or loss, except when deferred in other comprehensive income as qualifying cash flow hedges.

Translation differences on debt securities and other monetary financial assets measured at fair value are included in foreign exchange gains and losses.

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

e. Penjabaran mata uang asing (lanjutan)

Berikut ini adalah kurs mata uang asing yang digunakan untuk penjabaran pada tanggal 31 Desember 2025, 2024, dan 2023:

2. MATERIAL ACCOUNTING POLICY INFORMATION *(continued)*

e. Foreign currency translation *(continued)*

Below are the exchange rates used for translation as at 31 December 2025, 2024, and 2023:

	2025	2024	2023	
Pound Sterling Britania Raya	22,440	20,219	19,627	*Great Britain Pound Sterling*
Franc Swiss	21,026	17,815	18,299	*Swiss Franc*
Euro	19,571	16,758	17,038	*Euro*
Dolar Amerika Serikat	16,675	16,095	15,397	*United States Dollar*
Dolar Singapura	12,965	11,845	11,676	*Singapore Dollar*
Dolar Kanada	12,168	11,202	11,630	*Canadian Dollar*
Dolar Australia	11,152	10,014	10,521	*Australian Dollar*
Dolar Selandia Baru	9,626	9,068	9,766	*New Zealand Dollar*
Riyal Saudi Arabia	4,447	4,284	4,106	*Saudi Arabian Riyal*
Ringgit Malaysia	4,108	3,598	3,355	*Malaysian Ringgit*
Yuan China	2,385	2,205	2,170	*Chinese Yuan*
Yuan Hong Kong	2,385	2,199	2,170	*Chinese Yuan Hong Kong*
Dolar Hong kong	2,142	2,073	1,971	*Hong kong Dollar*
Krona Swedia	1,809	1,463	1,542	*Swedish Krona*
Baht Thailand	529	470	450	*Thailand Baht*
Yen Jepang	107	103	109	*Japanese Yen*
Won Korea Selatan	12	11	12	*South Korean Won*

f. Aset dan liabilitas keuangan

(i) Aset keuangan

Bank CIMB Niaga dan Entitas Anak mengklasifikasikan aset keuangannya dalam kategori (A) aset keuangan yang diukur pada nilai wajar melalui laba rugi (”FVTPL”), (B) aset keuangan yang diukur pada biaya perolehan diamortisasi, dan (C) aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain (”FVOCI”). Manajemen menentukan klasifikasi aset keuangan tersebut pada saat awal pengakuannya.

Aset keuangan diklasifikasikan menjadi kategori tersebut di atas berdasarkan model bisnis Bank dan Entitas Anak untuk mengelola aset keuangan dan persyaratan kontraktual arus kas. Model bisnis merefleksikan bagaimana kelompok aset keuangan dikelola untuk mencapai tujuan bisnis tertentu.

f. Financial assets and liabilities

(i) Financial assets

Bank CIMB Niaga and Subsidiaries classify its financial assets in categories (A) financial assets measured at fair value through profit or loss (“FVTPL”), (B) financial assets measured at amortised cost, and (C) financial assets measured at fair value through other comprehensive income (“FVOCI”). Management determines the classification of its financial assets at the initial recognition.

Financial assets are classified into these categories based on the Bank and Subsidiaries’ business models for managing the financial assets and the contractual terms of the cash flows. The business model reflects how groups of financial assets are managed to achieve a particular business objective.

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

f. Aset dan liabilitas keuangan (lanjutan)

(i) Aset keuangan (lanjutan)

(A) Aset keuangan yang diukur pada nilai wajar melalui laba rugi (”FVTPL”)

Aset keuangan diklasifikasikan dalam kelompok diukur pada nilai wajar melalui laba rugi 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 juga dikategorikan dalam kelompok diukur pada nilai wajar melalui laba rugi, kecuali derivatif yang ditetapkan dan efektif sebagai instrumen lindung nilai.

Aset keuangan diukur pada nilai wajar melalui laba rugi kecuali pengujian model bisnis dan pengujian arus kas kontraktual menunjukkan bahwa aset keuangan tersebut masuk ke dalam klasifikasian yang diukur pada biaya perolehan diamortisasi atau nilai wajar melalui penghasilan komprehensif lain.

Instrumen keuangan yang dikelompokkan ke dalam kategori ini diakui pada nilai wajarnya pada saat pengakuan awal; biaya transaksi (jika ada) diakui secara langsung ke dalam laporan laba rugi konsolidasian. Keuntungan dan kerugian yang timbul dari perubahan nilai wajar dan penjualan instrumen keuangan diakui di dalam laporan laba rugi konsolidasian 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”.

2. MATERIAL ACCOUNTING POLICY INFORMATION *(continued)*

f. Financial assets and liabilities *(continued)*

(i) Financial assets *(continued)*

(A) Financial assets measured at fair value through profit or loss (“FVTPL”)

Financial assets are classified as fair value through profit or loss if they are acquired or owned primarily for the purpose of selling or repurchasing in the near future or if they are part of portfolio of certain financial instruments that are jointly managed and there is evidence of profit taking patterns in the short term. Derivatives are also categorised as fair value through profit or loss, except for derivatives that are designated and effective as hedging instruments.

Financial assets are measured at fair value through profit or loss except business model test and contractual cash flow test show that financial assets are included in the classification that are measured at amortised cost or fair value through other comprehensive income.

Financial instruments classified into this category are recognised at fair value at initial recognition; transaction costs (if any) are recognised directly in the consolidated profit or loss. Gains and losses arising from changes in fair value and sale of financial instruments are recognised in the consolidated profit or loss and are recorded as “Gains/(losses) from changes in fair value of financial instruments” and “Gains/(losses) from sales of financial instruments”. Interest income from financial instruments in the group measured at fair value through profit or loss is recorded as “Interest income”.

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

f. Aset dan liabilitas keuangan (lanjutan)

(i) Aset keuangan (lanjutan)

(B) Aset keuangan yang diukur pada biaya perolehan diamortisasi

Aset keuangan diukur pada biaya perolehan diamortisasi jika aset keuangan dikelola dalam model bisnis yang bertujuan untuk memiliki aset keuangan dalam rangka mendapatkan arus kas kontraktual. Arus kas kontraktual dari aset keuangan yang pada tanggal tertentu hanya berasal dari pembayaran pokok dan bunga ("SPPI") atas jumlah pokok terutang.

Pada saat pengakuan awal, aset keuangan yang diukur pada biaya perolehan diamortisasi diakui pada nilai wajarnya ditambah biaya transaksi (jika ada) dan selanjutnya diukur dengan menggunakan suku bunga efektif.

Biaya transaksi mencakup seluruh biaya dan provisi yang dibayarkan atau diterima yang merupakan bagian tak terpisahkan dari suku bunga efektif.

Tingkat suku bunga efektif adalah suku bunga yang secara tepat mendiskontokan estimasi arus kas di masa datang selama perkiraan umur dari aset keuangan atau liabilitas keuangan (atau jika lebih tepat, digunakan periode yang lebih singkat) untuk memperoleh nilai tercatat bersih pada saat pengakuan awal. Pada saat menghitung tingkat suku bunga efektif, Bank CIMB Niaga dan Entitas Anak mengestimasi arus kas di masa datang dengan mempertimbangkan seluruh persyaratan kontraktual dalam instrumen keuangan tersebut, namun tidak mempertimbangkan kerugian kredit di masa mendatang.

Pendapatan bunga dari aset keuangan yang diukur pada biaya perolehan diamortisasi dicatat dalam laporan laba rugi konsolidasian dan diakui sebagai "Pendapatan bunga".

Ketika penurunan nilai terjadi, kerugian penurunan nilai diakui sebagai pengurang dari nilai tercatat aset keuangan dan diakui didalam laporan keuangan konsolidasian sebagai "Cadangan kerugian penurunan nilai".

2. MATERIAL ACCOUNTING POLICY INFORMATION *(continued)*

f. Financial assets and liabilities *(continued)*

(i) Financial assets *(continued)*

(B) Financial assets measured at amortised cost

Financial assets are measured at amortised cost if the financial assets are managed in a business model that aims to have financial assets in order to obtain contractual cash flows. Contractual cash flow of the financial assets which on a certain date solely payment from principal and interest ("SPPI") of the principal outstanding.

At initial recognition, financial assets measured at amortised cost are recognised at fair value plus transaction costs (if any) and subsequently measured using the effective interest rate.

Transaction cost includes all fees and provisions paid or received that are an integral part of the effective interest rate.

The effective interest rate is the interest rate that exactly discounts the estimated future cash flows through the expected life of the financial assets or financial liability (or, where appropriate a shorter period) to the net carrying amount at initial recognition. When calculating the effective interest rate, Bank CIMB Niaga and Subsidiaries estimate future cash flows considering all contractual terms of the financial instrument, but does not consider any future credit losses.

Interest income from financial assets measured at amortised cost is recorded in the consolidated profit or loss and is recognised as "Interest income".

When an impairment occurs, an impairment loss is recognised as a deduction from the carrying value of financial assets and is recognised in the consolidated financial statements as "Allowance for impairment losses".

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

f. Aset dan liabilitas keuangan (lanjutan)

(i) Aset keuangan (lanjutan)

(C) Aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain (”FVOCI”)

Aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain merupakan aset keuangan dikelola dalam model bisnis yang tujuannya akan terpenuhi dengan mendapatkan arus kas kontraktual dan menjual aset keuangan. Arus kas kontraktual dari aset keuangan yang pada tanggal tertentu hanya dari pembayaran pokok dan bunga (“SPPI”) dari jumlah pokok terutang.

Pada saat pengakuan awalnya, aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain diakui pada nilai wajarnya ditambah biaya transaksi (jika ada) dan selanjutnya diukur pada nilai wajarnya dimana keuntungan atau kerugian atas perubahan nilai wajar dan kerugian penurunan nilai, diakui sebagai penghasilan komprehensif lain.

Kerugian kredit ekspektasian (”KKE”) diakui sebagai penambah/pengurang dari penghasilan komprehensif lainnya di dalam laporan keuangan konsolidasian (tidak mengurangi jumlah tercatat aset keuangan dalam laporan keuangan konsolidasian). Pendapatan bunga dihitung menggunakan metode suku bunga efektif.

2. MATERIAL ACCOUNTING POLICY INFORMATION *(continued)*

f. Financial assets and liabilities *(continued)*

(i) Financial assets *(continued)*

(C) Financial assets measured at fair value through other comprehensive income (“FVOCI”)

Financial assets measured at fair value through other comprehensive income are financial assets that are managed in a business model whose objectives will be fulfilled by obtaining contractual cash flows and selling financial assets. Cash flow contractual of financial assets which on a certain date solely payment from principal and interest (“SPPI”) of the principal outstanding.

At initial recognition, financial instruments measured at fair value through other comprehensive income are recognised at fair value plus transaction costs (if any) and subsequently measured at fair value where gains or losses on changes in fair value and impairment losses are recognised as other comprehensive income.

Expected credit losses (“ECL”) are recognised as addition/deduction to other comprehensive income in the consolidated financial statements (not reducing the carrying amount of financial assets in the consolidated financial statements). Interest income is calculated using the effective interest method.

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

f. Aset dan liabilitas keuangan (lanjutan)

(i) Aset keuangan (lanjutan)

Bank CIMB Niaga dan Entitas Anak menggunakan akuntansi tanggal perdagangan untuk mencatat transaksi aset keuangan yang lazim. Aset keuangan yang dialihkan kepada pihak ketiga tetapi tidak memenuhi syarat penghentian pengakuan (jika ada) diungkapkan di dalam catatan atas laporan keuangan konsolidasian sebagai "Aset yang dijaminkan", jika pihak penerima memiliki hak untuk menjual atau mentransfer kembali.

Penilaian pembayaran pokok dan bunga semata ("SPPI")

Untuk tujuan penilaian ini, 'pokok' didefinisikan sebagai nilai wajar dari aset keuangan pada pengakuan awal. 'Bunga' didefinisikan sebagai imbalan untuk nilai waktu atas uang, risiko kredit yang terkait dengan jumlah pokok yang terutang selama periode waktu tertentu dan untuk risiko serta biaya pinjaman dasar lainnya (misalnya risiko likuiditas dan biaya administrasi), termasuk marjin keuntungan.

Dalam menilai apakah arus kas kontraktual adalah SPPI, Bank CIMB Niaga dan Entitas Anak mempertimbangkan ketentuan kontraktual instrumen tersebut. Hal ini termasuk menilai apakah aset keuangan mengandung ketentuan kontraktual yang dapat mengubah waktu atau jumlah arus kas kontraktual sehingga tidak memenuhi kondisi ini.

Dalam melakukan penilaian arus kas kontraktual adalah SPPI, Bank CIMB Niaga dan Entitas Anak mempertimbangkan:

- Kejadian kontinjensi yang akan mengubah jumlah dan waktu dari arus kas;
- Fitur *leverage*;
- Persyaratan pelunasan dipercepat dan perpanjangan fasilitas;

2. MATERIAL ACCOUNTING POLICY INFORMATION *(continued)*

f. Financial assets and liabilities *(continued)*

(i) Financial assets *(continued)*

Bank CIMB Niaga and Subsidiaries use trade date accounting for regular way contracts when recording financial asset transactions. Financial assets that are transferred to a third party but not qualify for derecognition (if any) are disclosed in the notes to the consolidated financial statement as "Pledged assets", if the transferee has the right to sell or repledge them.

Solely payment of principal and interest ("SPPI") assessment

For the purposes of this assessment, 'principal' is defined as the fair value of the financial assets on initial recognition. 'Interest' is defined as consideration for the time value of money, credit risk associated with the principal amount outstanding during a particular period of time and for other basic lending risks and costs (e.g. liquidity risk and administrative costs), as well as profit margin.

In assessing whether the contractual cash flows are SPPI, Bank CIMB Niaga and Subsidiaries consider the contractual terms of the instrument. This includes assessing whether the financial asset contains a contractual term that could change the timing or amount of contractual cash flows such that it would not meet this condition.

In making the assessment of contractual cashflow are SPPI, Bank CIMB Niaga and Subsidiaries consider:

- *Contingent events that would change the amount and timing of cash flows;*
- *Leverage features;*
- *Prepayment and extention terms;*

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

f. Aset dan liabilitas keuangan (lanjutan)

(i) Aset keuangan (lanjutan)

Penilaian pembayaran pokok dan bunga semata ("SPPI") (lanjutan)

Dalam melakukan penilaian arus kas kontraktual adalah SPPI, Bank CIMB Niaga dan Entitas Anak mempertimbangkan: (lanjutan)

- Ketentuan yang membatasi klaim Bank CIMB Niaga dan Entitas Anak atas arus kas dari aset tertentu (seperti pinjaman *non-recourse*); dan
- Fitur yang memodifikasi imbalan dari nilai waktu atas uang (seperti penetapan ulang suku bunga berkala).

Penilaian model bisnis

Model bisnis mengacu pada bagaimana aset keuangan dikelola bersama untuk menghasilkan arus kas kepada Bank CIMB Niaga dan Entitas Anak. Arus kas mungkin dihasilkan dengan menerima arus kas kontraktual, menjual aset keuangan atau keduanya. Model bisnis ditentukan pada tingkat agregasi di mana kelompok aset dikelola bersama untuk mencapai tujuan tertentu dan tidak bergantung pada intensi manajemen pada instrumen individual.

Bank CIMB Niaga dan Entitas Anak menilai model bisnis pada aset keuangan setidaknya pada tingkat lini bisnis atau dimana terdapat variasi mandat/tujuan dalam lini bisnis, pada lini bisnis produk atau pada tingkat yang lebih *granular* (misalnya sub-portofolio atau sub-lini bisnis).

2. MATERIAL ACCOUNTING POLICY INFORMATION *(continued)*

f. Financial assets and liabilities *(continued)*

(i) Financial assets *(continued)*

Solely payment of principal and interest ("SPPI") assessment (continued)

In making the assessment of contractual cashflow are SPPI, Bank CIMB Niaga and Subsidiaries consider: (continued)

- *Terms that limit Bank CIMB Niaga and Subsidiaries' claim to cash flows from specified assets (e.g. non-recourse loans); and*
- *Features that modify consideration of the time value of money (e.g. periodical reset of interest rates).*

Business model assessment

Business model refers to how financial assets are managed together to generate cash flows for Bank CIMB Niaga and Subsidiaries. This may be collecting contractual cash flow, selling financial assets or both. Business models are determined at a level of aggregation where groups of assets are managed together to achieve a particular objective and do not depend on management's intentions for individual instrument.

Bank CIMB Niaga and Subsidiaries assess the business model of financial assets at least at business line level or where there are varying mandates/objectives within a business line, at product business line or at a more granular (e.g. sub-portfolio or sub-business line).

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

f. Aset dan liabilitas keuangan (lanjutan)

(i) Aset keuangan (lanjutan)

Penilaian model bisnis (lanjutan)

Penentuan model bisnis dilakukan dengan mempertimbangkan semua bukti relevan yang tersedia pada tanggal penilaian. Ini termasuk, tetapi tidak terbatas pada:

- Bagaimana kinerja bisnis dan aset keuangan yang ada di dalam unit bisnis itu dievaluasi dan dilaporkan kepada manajemen. Tingkat pemisahan yang diidentifikasi untuk klasifikasi PSAK 109 harus konsisten dengan bagaimana portofolio aset dipisahkan dan dilaporkan kepada manajemen;
- Risiko yang mempengaruhi kinerja unit bisnis dan aset keuangan yang dimiliki dalam unit bisnis itu dan khususnya bagaimana risiko itu dikelola; dan
- Bagaimana manajer unit bisnis dikompensasi (misalnya, apakah kompensasi didasarkan pada nilai wajar dari aset yang dikelola atau pada arus kas kontraktual yang dikumpulkan).

Penentuan model bisnis dilakukan berdasarkan skenario yang diperkirakan akan terjadi oleh Bank CIMB Niaga dan Entitas Anak dan tidak dalam kondisi sangat tertekan atau 'kondisi terburuk'. Jika aset dijual dalam kondisi yang tidak diharapkan oleh Bank CIMB Niaga dan Entitas Anak untuk berlaku ketika aset diakui, klasifikasi aset keuangan yang ada dalam portofolio tidak disajikan secara tidak akurat, tetapi kondisi tersebut harus dipertimbangkan untuk aset yang diperoleh di masa mendatang.

(ii) Liabilitas keuangan

Bank CIMB Niaga dan Entitas Anak mengklasifikasikan liabilitas keuangannya dalam kategori (A) liabilitas keuangan yang diukur pada nilai wajar melalui laba rugi dan (B) liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi.

2. MATERIAL ACCOUNTING POLICY INFORMATION *(continued)*

f. Financial assets and liabilities *(continued)*

(i) Financial assets *(continued)*

Business model assessment (continued)

Business model determination are made considering all relevant evidence that is available at the date of the assessment. This includes, but not limited to:

- *How the performance of business and the financial assets held within that business unit are evaluated and reported to management. The level of segregation identified for SFAS 109 classification should be consistent with how asset portfolio are segregated and reported to management;*
- *The risk that affect the performance of the business units and the financial assets held within that business unit and in particular the way those risks are managed; and*
- *How managers of the business unit are compensated (for example, whether compensation is based on the fair value of the assets managed or on the contractual cash flow collected).*

Business model determination are made on the basis of scenarios that Bank CIMB Niaga and Subsidiaries reasonably expect to occur and not under highly stressed or 'worst case' conditions. Where assets are disposed of under condition that Bank CIMB Niaga and Subsidiaries did not reasonably expect to prevail when the asset were recognised, the classification of existing financial assets in the portfolio are not rendered inaccurate, but the condition in question should be considered for any future assets acquired going forward.

(ii) Financial liabilities

Bank CIMB Niaga and Subsidiaries classify its financial liabilities in categories (A) financial liabilities measured at fair value through profit or loss and (B) financial liabilities measured at amortised cost.

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

f. Aset dan liabilitas keuangan (lanjutan)

(ii) Liabilitas keuangan (lanjutan)

(A) Liabilitas keuangan yang diukur pada nilai wajar melalui laba rugi

Kategori ini terdiri dari dua subkategori: liabilitas keuangan diklasifikasikan sebagai diperdagangkan dan liabilitas keuangan yang pada saat pengakuan awal telah ditetapkan oleh Bank CIMB Niaga dan Entitas Anak untuk diukur pada nilai wajar melalui laba rugi. Pada saat pengakuan awal dan selanjutnya dicatat pada nilai wajar.

Liabilitas keuangan diklasifikasikan sebagai diperdagangkan jika diperoleh 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 yang terkini. Derivatif diklasifikasikan sebagai instrumen diperdagangkan kecuali ditetapkan dan efektif sebagai instrumen lindung nilai.

Liabilitas keuangan diklasifikasikan untuk ditetapkan diukur pada nilai wajar melalui laba rugi pada saat pengakuan awal jika penetapan tersebut menghasilkan informasi yang lebih relevan karena mengeliminasi atau mengurangi secara signifikan inkonsistensi pengukuran atau pengakuan yang dapat timbul dari pengukuran liabilitas atau pengakuan keuntungan atau kerugian atas liabilitas dengan dasar yang berbeda – beda; atau sekelompok liabilitas keuangan atau liabilitas keuangan dikelola dan kinerjanya dievaluasi berdasarkan nilai wajar, sesuai manajemen risiko atau strategi investasi yang terdokumentasi, dan informasi dengan nilai wajar dimaksud atas kelompok tersebut.

2. MATERIAL ACCOUNTING POLICY INFORMATION *(continued)*

f. Financial assets and liabilities *(continued)*

(ii) Financial liabilities *(continued)*

(A) Financial liabilities measured at fair value through profit or loss

The category comprises two sub-categories: financial liabilities classified as held for trading and financial liabilities designated by Bank CIMB Niaga and Subsidiaries measured at fair value through profit or loss upon initial recognition. At initial and subsequent recognition, is recorded at its fair value.

A financial liability is classified as held for trading if it is acquired or incurred principally for the purpose of selling or repurchasing it in the near term, or if it is part of a portfolio of identified financial instruments that are managed together and there is evidence of a recent actual pattern of short term profit taking. Derivatives are also categorised as held for trading instrument unless they are designated and effective as hedging instruments.

Financial liabilities are classified as at fair value through profit or loss on initial recognition if that designation results in more relevant information because it eliminates or significantly reduces measurement or recognition inconsistencies that could arise from measuring the liability or recognising a gain or loss on the liability on an which are different; or a group of financial liabilities or financial liabilities is managed and its performance is evaluated on a fair value basis, in accordance with a documented risk management or investment strategy, and information on the intended fair value of the group.

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

f. Aset dan liabilitas keuangan (lanjutan)

(ii) Liabilitas keuangan (lanjutan)

(A) Liabilitas keuangan yang diukur pada nilai wajar melalui laba rugi (lanjutan)

Keuntungan atau kerugian atas liabilitas keuangan yang diukur pada nilai wajar melalui laba rugi disajikan sebagian pada penghasilan komprehensif lain (jumlah yang berasal dari perubahan nilai wajar atas liabilitas keuangan yang berkaitan dengan perubahan atas risiko kredit dari liabilitas tersebut, yang dipertimbangkan bahwa jumlah tersebut tidak berkaitan dengan kondisi pasar yang menyebabkan timbulnya risiko pasar) dan sebagian pada laba rugi (sisa dari jumlah perubahan nilai wajar atas liabilitas tersebut). Beban bunga dari liabilitas keuangan yang diklasifikasikan sebagai diperdagangkan dicatat di dalam "Beban bunga".

Penggunaan nilai wajar diterapkan pada instrumen hutang yang terdiri dari kontrak utama dan derivatif melekat, jika tidak dapat dipisahkan.

(B) 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 dikurangi biaya transaksi (jika ada).

Setelah pengakuan awal, Bank CIMB Niaga dan Entitas Anak mengukur seluruh liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi dengan menggunakan metode suku bunga efektif.

2. MATERIAL ACCOUNTING POLICY INFORMATION *(continued)*

f. Financial assets and liabilities *(continued)*

(ii) Financial liabilities *(continued)*

(A) Financial liabilities measured at fair value through profit or loss (continued)

Gains or losses on financial liabilities measured at fair value through profit or loss are presented partially in other comprehensive income (the amount of change in fair value of the financial liability that is attributable to changes in the credit risk of that liability, which is determined as the amount that is not attributable to changes in market conditions that give rise to market risk) and partially in profit or loss (the remaining amount of change in the fair value of the liability). Interest expenses on financial liabilities held for trading are included in "Interest expenses".

The use of fair value is applied on the debt instrument which consists of host contract and embedded derivatives, if can not be separated.

(B) Financial liabilities at amortised cost

Financial liabilities that are not classified as fair value through profit or loss fall into this category and are measured at amortised cost.

Financial liabilities at amortised cost are initially measured at fair value less transaction costs (if any).

After initial recognition, Bank CIMB Niaga and Subsidiaries measured all financial liabilities at amortised cost using effective interest rate method.

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

f. Aset dan liabilitas keuangan (lanjutan)

(iii) 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 dimana Bank CIMB Niaga dan Entitas Anak memiliki akses pada tanggal tersebut, atau menggunakan teknik penilaian atau penilaian internal yang didasarkan pada data yang dapat diobservasi dari instrumen keuangan yang sama dengan model tertentu. Nilai wajar liabilitas mencerminkan risiko wanprestasinya.

Jika tersedia, Bank CIMB Niaga dan Entitas Anak mengukur nilai wajar instrumen keuangan dengan menggunakan harga kuotasi 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.

Nilai wajar untuk instrumen keuangan yang diperdagangkan di pasar aktif ditentukan berdasarkan nilai pasar yang berlaku pada tanggal laporan posisi keuangan konsolidasian. Termasuk di dalamnya adalah nilai pasar dari IDMA *(Interdealer Market Association)* atau harga yang diberikan oleh broker (*quoted price*) dari *Bloomberg* dan Reuters pada tanggal laporan posisi keuangan konsolidasian.

2. MATERIAL ACCOUNTING POLICY INFORMATION *(continued)*

f. Financial assets and liabilities *(continued)*

(iii) 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 principal market or, in its absence, the market to which Bank CIMB Niaga and Subsidiaries have access at that date, or uses valuation techniques or internal measurement from observable data in respect of similar financial instruments with selected model. The fair value of a liability reflects its non-performance risk.

When available, Bank CIMB Niaga and Subsidiaries measure the fair value of a financial instrument using the quoted price in an active market for that instrument.

A financial instrument is considered to have a quotation in an active market, if quoted prices are readily and regularly available from an exchange, dealer, broker, industry group, pricing service or regulatory agency, and those prices represent actual and regularly occurring market transactions on an arm's length basis. If the above criteria are not met, the market is regarded as being inactive. Indications that a market is inactive are when there is a wide bid-offer spread or significant increase in the bid-offer spread or there are few recent transactions.

The fair value of financial instruments traded in active markets is determined based on quoted market prices at the consolidated statement of financial position date. This includes IDMA's (Interdealer Market Association) quoted market prices or broker's quoted price from Bloomberg and Reuters on the consolidated statement of financial position date.

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

f. Aset dan liabilitas keuangan (lanjutan)

(iii) Penentuan nilai wajar (lanjutan)

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 yang tersedia pada tanggal laporan posisi keuangan konsolidasian.

Bank menggunakan beberapa teknik penilaian yang digunakan secara umum untuk menentukan nilai wajar dari instrumen keuangan dengan tingkat kompleksitas yang rendah, seperti opsi mata uang, *swap* suku bunga dan *swap* mata uang. Input yang digunakan dalam teknik penilaian untuk instrumen keuangan di atas adalah data pasar yang dapat diobservasi.

Untuk instrumen yang lebih kompleks, Bank CIMB Niaga menggunakan model penilaian internal, yang pada umumnya berdasarkan teknik dan metode penilaian yang umumnya diakui sebagai standar industri. Model penilaian terutama digunakan untuk menilai kontrak derivatif yang ditransaksikan melalui pasar *over the counter* ("OTC") dan instrumen hutang lainnya yang pasarnya tidak aktif. Input dari model ini tidak dapat berasal dari data yang dapat diobservasi di pasar.

Untuk instrumen keuangan yang tidak mempunyai harga pasar, estimasi atas nilai wajar ditetapkan dengan mengacu pada nilai wajar instrumen lain yang secara substansi memiliki karakteristik yang sama atau dihitung berdasarkan ekspektasi arus kas yang didiskonto dengan tingkat suku bunga pasar yang relevan.

Structured interest rate derivatives ditentukan menggunakan *option pricing models* (sebagai contoh, *the Black-Scholes model*).

2. MATERIAL ACCOUNTING POLICY INFORMATION *(continued)*

f. Financial assets and liabilities *(continued)*

(iii) Determination of fair value *(continued)*

For all other financial instruments, fair value is determined using valuation techniques. In these techniques, fair values are estimated from observable data in respect of similar financial instruments, using models to estimate the present value of expected future cash flows or other valuation techniques, using inputs existing at the dates of the consolidated statements of financial position.

Bank uses widely recognised valuation models for determining fair values of financial instruments with lower complexity, such as currency options, interest rate swaps, and currency swaps. For these financial instruments, inputs into models are observable market data.

For more complex instruments, Bank CIMB Niaga uses internally developed models, which are usually based on valuation methods and techniques generally recognised as standard within the industry. Valuation models are used primarily to value derivatives contract in the over the counter ("OTC") market and other debt instruments for which markets were or have become illiquid. The inputs to these models may not be observable market data.

For financial instruments with no quoted market price, a reasonable estimate of the fair value is determined by reference to the current market value of another instrument which substantially have the same characteristic or calculated based on expected cash flows discounted by relevant market rates.

Structured interest rate derivatives are measured using appropriate option pricing models (for example, the Black-Scholes model).

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

f. Aset dan liabilitas keuangan (lanjutan)

(iii) Penentuan nilai wajar (lanjutan)

Pada saat nilai wajar dari *unlisted equity instruments* tidak dapat ditentukan dengan handal, instrumen tersebut dinilai sebesar biaya perolehan dikurangi penurunan nilai. Nilai wajar atas kredit yang diberikan dan piutang, serta liabilitas kepada bank dan nasabah ditentukan menggunakan nilai kini berdasarkan arus kas kontraktual dengan mempertimbangkan kualitas kredit, likuiditas, dan biaya.

Bukti terbaik dari nilai wajar pada saat pengakuan awal adalah harga transaksinya (yaitu nilai wajar pembayaran yang diserahkan atau diterima), kecuali nilai wajar dari instrumen tersebut dapat dibuktikan dengan perbandingan transaksi untuk instrumen yang sama di pasar terkini yang dapat diobservasi (yaitu yang tanpa modifikasi atau *re-packaging*) atau berdasarkan teknik penilaian dimana variabelnya hanya data dari pasar yang dapat diobservasi.

Untuk instrumen keuangan yang diukur menggunakan nilai wajar, Bank CIMB Niaga dan Entitas Anak menggunakan hirarki nilai wajar yang mencerminkan signifikasi input yang digunakan dalam melakukan pengukuran (tingkat 1, 2, dan 3) seperti dijelaskan pada Catatan 51a.

(iv) 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 tersebut telah ditransfer (jika, secara substansial seluruh risiko dan manfaat tidak ditransfer, maka Bank CIMB Niaga dan Entitas Anak melakukan evaluasi untuk memastikan keterlibatan berkelanjutan atas kendali yang masih dimiliki tidak mencegah penghentian pengakuan). Liabilitas keuangan dihentikan pengakuannya ketika liabilitas telah dilepaskan atau dibatalkan atau kadaluwarsa.

2. MATERIAL ACCOUNTING POLICY INFORMATION *(continued)*

f. Financial assets and liabilities *(continued)*

(iii) Determination of fair value *(continued)*

In cases when the fair value of unlisted equity instruments cannot be determined reliably, the instruments are carried at cost less impairment. The fair value for loans and receivables as well as liabilities to banks and customers are determined using a present value model on the basis of contractually agreed cash flows, taking into account credit quality, liquidity, and costs.

The best evidence of fair value at initial recognition is the transaction price (that is, the fair value of the consideration given or received), unless the fair value of that instrument is evidenced by comparison with other observable current market transactions in the same instrument (that is, without modification or re-packaging) or based on a valuation technique whose variables include only data from observable markets.

For financial instruments that measured at fair value, Bank CIMB Niaga and Subsidiaries use the fair value hierarchy which reflect the significance of input used in the measurement (level 1, 2, and 3) as explained in Note 51a.

(iv) Derecognition

Financial assets are derecognised when the contractual rights to receive the cash flows from these financial assets have ceased to exists or the financial assets have been transferred and substantially all the risks and rewards of ownership of the assets are also transferred (that is, if substantially all the risks and rewards have not been transferred, then Bank CIMB Niaga and Subsidiaries evaluate to ensure that continuing involvement on the basis of any retained powers of control does not prevent derecognition). Financial liabilities are derecognised when they have been redeemed, or cancelled, or otherwise extinguished.

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

2. MATERIAL ACCOUNTING POLICY INFORMATION *(continued)*

g. Klasifikasi dan reklasifikasi instrumen keuangan

g. Classification and reclassification of financial instruments

Klasifikasi aset dan liabilitas keuangan

Classification of financial assets and liabilities

Kategori yang didefinisikan oleh PSAK 109/ ***Category as defined by SFAS 109***		**Golongan (ditentukan oleh Bank CIMB Niaga dan Entitas Anak)/** ***Class (as determined by Bank CIMB Niaga and Subsidiaries)***	**Sub golongan/*Sub-classes***
Aset keuangan/ *Financial assets*	Aset keuangan yang diukur pada nilai wajar melalui laba rugi/*Financial assets measured at fair value through profit or loss*	Efek-efek/*Marketable securities*	
		Obligasi Pemerintah/*Government Bonds*	
		Efek-efek yang dibeli dengan janji dijual kembali/*Securities purchased under resale agreements*	
		Tagihan derivatif - Tidak terkait lindung nilai/*Derivative receivables – Non-hedging related*	
	Aset keuangan yang diukur dengan harga perolehan diamortisasi/*Financial assets measured at amortised cost*	Giro pada Bank Indonesia/*Current accounts with Bank Indonesia*	
		Giro pada bank lain/*Current accounts with other banks*	
		Penempatan pada bank lain dan Bank Indonesia/*Placements with other banks and Bank Indonesia*	
		Efek-efek yang dibeli dengan janji dijual kembali/*Securities purchased under resale agreements*	
		Kredit yang diberikan/*Loans*	
		Piutang pembiayaan konsumen/*Consumer financing receivables*	
		Tagihan akseptasi/*Acceptance receivables*	
		Pendapatan bunga yang masih akan diterima/*Accrued interest income*	
		Aset lain-lain/*Other assets*	
		Efek-efek/*Marketable securities*	
		Obligasi Pemerintah/*Government Bonds*	
	Aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain /*Financial assets measured at fair value through other comprehensive income*	Efek-efek/*Marketable securities*	
		Obligasi Pemerintah/*Government Bonds*	
	Derivatif lindung nilai/*Hedging derivatives*	Lindung nilai atas nilai wajar/*Hedging instruments in fair value hedges*	Tagihan derivatif - Terkait lindung nilai atas nilai wajar/*Derivative receivables - Hedging instruments in fair value hedges related*

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

g. Klasifikasi dan reklasifikasi instrumen keuangan (lanjutan)

Klasifikasi aset dan liabilitas keuangan (lanjutan)

2. MATERIAL ACCOUNTING POLICY INFORMATION *(continued)*

g. Classification and reclassification of financial instruments *(continued)*

Classification of financial assets and liabilities *(continued)*

Kategori yang didefinisikan oleh PSAK 109/ *Category as defined by SFAS 109*		**Golongan (ditentukan oleh Bank CIMB Niaga dan Entitas Anak)/ *Class (as determined by Bank CIMB Niaga and Subsidiaries)***	**Sub golongan/*Sub-classes***
Liabilitas keuangan/ *Financial liabilities*	Liabilitas keuangan yang diukur pada nilai wajar melalui laba rugi/*Financial liabilities measured at fair value through profit or loss*	Liabilitas derivatif - bukan lindung nilai/*Derivative payables – non-hedging*	
		Simpanan dari nasabah/*Deposits from customers*	
		Simpanan dari bank lain/*Deposits from other banks*	
	Liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi/*Financial liabilities measured at amortised cost*	Liabilitas segera/*Obligations due immediately*	
		Simpanan dari nasabah/*Deposits from customers*	
		Simpanan dari bank lain/*Deposits from other banks*	
		Efek-efek yang dijual dengan janji dibeli kembali/*Securities sold under repurchase agreement*	
		Liabilitas akseptasi/*Acceptance payables*	
		Efek-efek yang diterbitkan/*Marketable securities issued*	
		Pinjaman yang diterima/*Borrowings*	
		Beban yang masih harus dibayar dan liabilitas lain-lain/*Accruals and other liabilities*	
		Pinjaman subordinasi/*Subordinated loans*	
	Derivatif lindung nilai/*Hedging derivatives*	Lindung nilai atas nilai wajar/*Hedging instruments in fair value hedges*	Liabilitas derivatif - Terkait lindung nilai atas nilai wajar/*Derivative payables - Hedging instruments in fair value hedges related*
Komitmen dan kontijensi instrumen keuangan/ *Commitment and contingency financial instruments*	Fasilitas kredit yang diberikan yang belum digunakan/*Unused loan facilities granted*		
	Irrevocable letters of credit yang masih berjalan/*Outstanding irrevocable letters of credit*		

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

g. Klasifikasi dan reklasifikasi instrumen keuangan (lanjutan)

Reklasifikasi aset keuangan

Bank CIMB Niaga dan Entitas Anak diperkenankan untuk melakukan reklasifikasi atas aset keuangan yang dimiliki jika Bank CIMB Niaga dan Entitas Anak mengubah model bisnis untuk pengelolaan aset keuangan sedangkan reklasifikasi untuk liabilitas keuangan tidak diperkenankan.

Perubahan model bisnis sifatnya harus berdampak secara signifikan terhadap kegiatan operasional Bank CIMB Niaga dan Entitas Anak seperti memperoleh, melepaskan, atau mengakhiri suatu lini bisnis.

Bank CIMB Niaga dan Entitas Anak akan mereklasifikasi seluruh aset keuangan yang terkena dampak dari perubahan model bisnis. Perubahan tujuan model bisnis Bank CIMB Niaga dan Entitas Anak harus berdampak sebelum tanggal reklasifikasi.

Yang bukan merupakan perubahan model bisnis adalah:
- perubahan intensi berkaitan dengan aset keuangan tertentu (bahkan pada situasi perubahan signifikan dalam kondisi pasar);
- hilangnya sementara pasar tertentu untuk aset keuangan; dan
- pengalihan aset keuangan antara bagian dari Bank CIMB Niaga dan Entitas Anak dengan model bisnis berbeda.

Bank CIMB Niaga dan Entitas Anak menerapkan reklasifikasi secara prospektif dari tanggal reklasifikasi. Bank CIMB Niaga dan Entitas Anak tidak menyajikan kembali keuntungan, kerugian (termasuk keuntungan atau kerugian penurunan nilai), atau bunga yang diakui sebelumnya.

Reklasifikasi aset keuangan dari kategori pengukuran biaya perolehan diamortisasi menjadi kategori pengukuran nilai wajar melalui laba rugi, nilai wajarnya diukur pada tanggal reklasifikasi. Keuntungan atau kerugian yang timbul dari selisih antara biaya perolehan diamortisasi sebelumnya dan nilai wajar aset keuangan diakui dalam laba rugi.

2. MATERIAL ACCOUNTING POLICY INFORMATION *(continued)*

g. Classification and reclassification of financial instruments *(continued)*

Reclassification of financial assets

Bank CIMB Niaga and Subsidiaries are permitted to reclassify its financial assets if Bank CIMB Niaga and Subsidiaries change its business model for managing financial assets while reclassification for financial liabilities is not permitted.

Changes in business models must have a significant impact on Bank CIMB Niaga and Subsidiaries' operational activities such as obtaining, releasing or terminating a business line.

Bank CIMB Niaga and Subsidiaries will reclassify financial assets affected by changes in business models. Changes in Bank CIMB Niaga and Subsidiaries' business model objectives must have an impact before the reclassification date.

The followings are not changes in business model:

- *changes in intention relating to certain financial assets (even in situations significant changes in market conditions);*
- *temporary loss of certain markets for financial assets; and*
- *transfer of financial assets between parts of Bank CIMB Niaga and Subsidiaries with different business models.*

Bank CIMB Niaga and Subsidiaries apply a prospective reclassification of the date of the reclassification. Bank CIMB Niaga and Subsidiaries do not restate profits, losses (including impairment profit or loss), or interest recognised earlier.

Reclassification of financial asset from amortised cost to fair value through profit or loss, the fair value is measured on the date of reclassification. The gains or losses arising from the difference between the prior amortised cost and fair value of financial assets are recognised in profit or loss.

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

g. Klasifikasi dan reklasifikasi instrumen keuangan (lanjutan)

Reklasifikasi aset keuangan (lanjutan)

Reklasifikasi aset keuangan dari kategori pengukuran nilai wajar melalui laba rugi menjadi kategori pengukuran biaya perolehan diamortisasi, nilai wajar pada tanggal reklasifikasi menjadi jumlah tercatat bruto yang baru. Suku bunga efektif dihitung sebagai basis nilai wajar saat tanggal reklasifikasi.

Reklasifikasi aset keuangan dari kategori pengukuran biaya perolehan diamortisasi menjadi kategori pengukuran nilai wajar melalui penghasilan komprehensif lain, nilai wajarnya diukur pada tanggal reklasifikasi. Keuntungan atau kerugian yang timbul dari selisih antara biaya perolehan diamortisasi sebelumnya dan nilai wajar aset keuangan diakui dalam penghasilan komprehensif lain. Suku bunga efektif dan pengukuran kerugian penurunan nilai ekspektasian tidak disesuaikan sebagai akibat dari reklasifikasi.

Reklasifikasi aset keuangan dari kategori pengukuran nilai wajar melalui penghasilan komprehensif lain menjadi kategori pengukuran biaya perolehan diamortisasi, aset keuangan direklasifikasi pada nilai wajarnya pada tanggal reklasifikasi. Akan tetapi keuntungan atau kerugian kumulatif yang sebelumnya diakui dalam penghasilan komprehensif lain dihapus dari ekuitas dan disesuaikan terhadap nilai wajar aset keuangan pada tanggal reklasifikasi. Selisih antara nilai wajar aset keuangan pada tanggal reklasifikasi dengan nilai par dicatat sebagai premium/diskonto dan diamortisasi mulai dari tanggal reklasifikasi hingga tanggal jatuh tempo aset keuangan tersebut. Suku bunga efektif dan pengukuran kerugian penurunan nilai ekspektasian tidak disesuaikan sebagai akibat dari reklasifikasi.

Reklasifikasi aset keuangan dari kategori pengukuran nilai wajar melalui laba rugi menjadi kategori pengukuran nilai wajar melalui penghasilan komprehensif lain, nilai wajar pada tanggal reklasifikasi menjadi nilai tercatat yang baru. Keuntungan atau kerugian kumulatif yang sebelumnya diakui pada laba rugi tidak direklasifikasi ke penghasilan komprehensif lain.

2. MATERIAL ACCOUNTING POLICY INFORMATION *(continued)*

g. Classification and reclassification of financial instruments *(continued)*

Reclassification of financial assets *(continued)*

Reclassification of financial assets from the fair value through profit or loss to the amortised cost, the fair value on the reclassification date becomes the new gross recorded amount. The effective interest rate is calculated as the fair value basis at the date of reclassification.

Reclassification financial assets of from amortised cost to fair value through other comprehensive income, the fair value is measured on the date of reclassification. The gains or losses arising from the difference between the previous amortised cost and the fair value of the financial assets are recognised in other comprehensive income. Effective interest rates and expected impairment loss measurements are not adjusted as a result of reclassification.

Reclassification of financial assets from fair value through other comprehensive income to amortised cost, the financial asset is reclassified at fair value on the date of the reclassification. However, cumulative gains or losses previously recognised in other comprehensive income are removed from equity and adjusted against the fair value of financial assets on the date of reclassification. Difference between fair value on the date of reclassification and par value is recorded as premium/discount and amortised starting from the date of reclassification until maturity date of that financial asset. Effective interest rates and expected impairment loss measurements are not adjusted as a result of reclassification.

Reclassification financial asset from fair value through profit or loss to fair value through other comprehensive income, fair value on the date of reclassification to be new carrying value. Cumulative gains or losses previously recognised in profit or loss not reclassified to other comprehensive income.

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

g. Klasifikasi dan reklasifikasi instrumen keuangan (lanjutan)

Reklasifikasi aset keuangan (lanjutan)

Reklasifikasi aset keuangan dari kategori pengukuran nilai wajar melalui penghasilan komprehensif lain menjadi kategori pengukuran nilai wajar melalui laba rugi, nilai wajar pada tanggal reklasifikasi menjadi nilai tercatat yang baru. Keuntungan atau kerugian kumulatif yang sebelumnya diakui di penghasilan komprehensif lain direklasifikasi dari ekuitas ke laba rugi sebagai penyesuaian reklasifikasi.

Saling hapus instrumen keuangan

Aset keuangan dan liabilitas keuangan disalinghapuskan dan jumlah netonya dilaporkan pada laporan posisi keuangan konsolidasian ketika terdapat hak yang berkekuatan hukum untuk melakukan saling hapus atas jumlah yang telah diakui tersebut dan adanya niat untuk menyelesaikan secara neto, atau untuk merealisasikan aset dan menyelesaikan liabilitas secara bersamaan.

Hak saling hapus tidak kontinjen atas peristiwa di masa depan dan dapat dipaksakan secara hukum dalam situasi bisnis yang normal dan dalam peristiwa gagal bayar, atau peristiwa kepailitan atau kebangkrutan Bank dan Entitas Anak atau pihak lawan.

h. Penurunan nilai dari aset keuangan

Bank CIMB Niaga dan Entitas Anak menggunakan pendekatan model parameter risiko yang menggunakan beberapa parameter utama, antara lain *Probability of Default* ("PD"), *Loss Given Default* ("LGD"), *Exposure at Default* ("EAD") dan tingkat diskonto, setelah memperhitungkan dampak asumsi ekonomi masa depan.

a. *Probability of Default* ("PD")

Probabilitas yang timbul di suatu waktu dimana debitur mengalami gagal bayar, dikalibrasikan sampai dengan periode 12 bulan dari tanggal laporan (tahap 1) atau sepanjang umur (tahap 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.

2. MATERIAL ACCOUNTING POLICY INFORMATION *(continued)*

g. Classification and reclassification of financial instruments *(continued)*

Reclassification of financial assets *(continued)*

Reclassification of financial assets from fair value through other comprehensive income to fair value through profit or loss, fair value on the date of reclassification is recorded as the new carrying value. Cumulative gains or losses previously recognised in other comprehensive income are reclassified from equity to profit or loss as a reclassification adjustment.

Off-setting financial instruments

Financial assets and liabilities are offset and the net amount is reported in the consolidated statements of financial position when there is a legally enforceable right to offset the recognised amounts and there is an intention to settle on a net basis or realise the asset and settle the liability simultaneously.

The legally enforceable right must not be contingent on future events and must be enforceable in the normal course of business and in the event of default, insolvency or bankruptcy of the Bank and Subsidiaries or the counterparty.

h. Impairment of financial assets

Bank CIMB Niaga and Subsidiaries uses the risk parameter modelling approach that incorporates key parameters, including the Probability of Default ("PD"), Loss Given Default ("LGD"), Exposure at Default ("EAD") and discount rate, after considering forward-looking economic assumptions.

a. Probability of Default ("PD")

The probability at a point in time that a counterparty will default, calibrated over up to 12 months from the reporting date (stage 1) or over the lifetime of the product (stage 2 and 3) and incorporating the impact of forward-looking economic assumptions that have an effect on credit risk. PD is estimated at a point in time that means it will fluctuate in line with the economic cycle.

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

h. Penurunan nilai dari aset keuangan (lanjutan)

b. *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 oleh Bank CIMB Niaga dan Entitas Anak. Bank CIMB Niaga dan Entitas Anak mengestimasikan LGD berdasarkan data historis dari tingkat pemulihan dan memperhitungkan pemulihan yang berasal dari jaminan terhadap aset keuangan dengan mempertimbangkan asumsi ekonomi di masa depan jika relevan.

c. *Exposure at Default* ("EAD")

Perkiraan nilai eksposur neraca pada saat gagal bayar dengan mempertimbangkan perubahan ekspektasi yang diharapkan selama masa eksposur. Hal ini menggabungkan dampak penarikan fasilitas yang *committed,* pembayaran pokok dan bunga, amortisasi dan pembayaran dipercepat, bersama dengan dampak asumsi ekonomi masa depan jika relevan.

Pada transaksi konvensionalnya, Bank CIMB Niaga dan Entitas Anak menggunakan pendekatan 3 tahap dalam mengukur penurunan nilai dari kelompok aset keuangan yang dicatat berdasarkan biaya perolehan diamortisasi yaitu:

a. Kerugian kredit ekspektasian 12 bulan (tahap 1)

Kerugian kredit ekspektasian diakui pada saat pengakuan awal instrumen keuangan dan merepresentasikan kekurangan kas sepanjang umur aset yang timbul dari kemungkinan gagal bayar di masa yang akan datang dalam kurun waktu dua belas bulan sejak tanggal pelaporan. Kerugian kredit ekspektasian terus ditentukan oleh dasar ini sampai timbul peningkatan risiko kredit yang signifikan pada instrumen tersebut atau instrumen tersebut telah mengalami penurunan nilai kredit. Jika suatu instrumen tidak lagi dianggap menunjukkan peningkatan risiko kredit yang signifikan, maka kerugian kredit ekspektasian dihitung kembali berdasarkan basis dua belas bulan.

2. MATERIAL ACCOUNTING POLICY INFORMATION *(continued)*

h. Impairment of financial assets *(continued)*

b. Loss Given Default ("LGD")

The loss that is expected to arise on default, incorporating the impact of relevant forward looking economic assumptions (if any), which represents the difference between the contractual cash flows due and those that Bank CIMB Niaga and Subsidiaries expect to receive. Bank CIMB Niaga and Subsidiaries estimate LGD based on the historical recovery rates and considers the recovery of any collateral that is integral to the financial assets, taking into account forward looking economic assumptions if relevant.

c. Exposure at Default ("EAD")

The expected balance sheet exposure at the time of default, taking into account that expected change in exposure over the lifetime of the exposure. This incorporates the impact of drawdowns of committed facilities, repayments of principal and interest, amortization and prepayments, together with the impact of forward-looking economic assumptions where relevant.

In the conventional transaction, Bank CIMB Niaga and Subsidiaries use 3 stage approach to measure impairment for financial assets recorded at amortised cost as follows:

a. 12 months expected credit losses (stage 1)

Expected credit losses are recognised at the time of initial recognition of a financial instrument and represent the lifetime cash short falls arising from possible default events up to twelve months into the future from the reporting date. Expected credit losses continue to be determined on this basis until there is either a significant increase in the credit risk of an instrument or the instrument becomes credit impaired. If an instrument is no longer considered to exhibit a significant increase in credit risk, expected credit losses will revert to being recalculated on a twelve month basis.

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

h. Penurunan nilai dari aset keuangan (lanjutan)

Pada transaksi konvensionalnya, Bank CIMB Niaga dan Entitas Anak menggunakan pendekatan 3 tahap dalam mengukur penurunan nilai dari kelompok aset keuangan yang dicatat berdasarkan biaya perolehan diamortisasi yaitu: (lanjutan)

b. Peningkatan risiko kredit yang signifikan (tahap 2)

Jika aset keuangan mengalami peningkatan risiko kredit yang signifikan ("SICR") sejak pengakuan awal, kerugian kredit ekspektasian diakui atas kejadian gagal bayar yang mungkin terjadi sepanjang umur aset. Peningkatan signifikan dalam risiko kredit dinilai dengan membandingkan risiko gagal bayar atas eksposur pada tanggal pelaporan dengan risiko gagal bayar saat pengakuan awal (setelah memperhitungkan perjalanan waktu dari akun tersebut).

Signifikan tidak berarti signifikan secara statistik, juga tidak dinilai dalam konteks perubahan dalam cadangan kerugian kredit ekspektasian. Perubahan atas risiko gagal bayar dinilai signifikan atau tidak, dinilai menggunakan sejumlah faktor kuantitatif dan kualitatif, yang bobotnya bergantung pada tipe produk dan pihak lawan. Aset keuangan dengan tunggakan 30 hari atau lebih dan tidak mengalami penurunan nilai akan selalu dianggap telah mengalami peningkatan risiko kredit yang signifikan.

c. Eksposur yang mengalami penurunan nilai kredit atau gagal bayar (tahap 3)

Aset keuangan yang mengalami penurunan nilai (atau gagal bayar) merupakan aset yang setidaknya telah memiliki tunggakan lebih dari 90 hari atas pokok dan/atau bunga atau memiliki peringkat kredit tertentu. Aset keuangan juga dianggap mengalami penurunan nilai kredit dimana debitur kemungkinan besar tidak akan membayar dengan terjadinya satu atau lebih kejadian yang teramati yang memiliki dampak menurunkan jumlah estimasi arus kas masa depan dari aset keuangan tersebut.

2. MATERIAL ACCOUNTING POLICY INFORMATION *(continued)*

h. Impairment of financial assets *(continued)*

In the conventional transaction, Bank CIMB Niaga and Subsidiaries use 3 stage approach to measure impairment for financial assets recorded at amortised cost as follows: (continued)

b. Significant increase in credit risk (stage 2)

If a financial asset experiences a significant increase in credit risk ("SICR") since initial recognition, an expected credit loss provision is recognised for default events that may occur over the lifetime of the asset. Significant increase in credit risk is assessed by comparing the risk of default of an exposure at the reporting date to the risk of default at origination (after taking into account the passage of time).

Significant does not mean statistically significant nor is it assessed in the context of changes in expected credit loss. Whether a change in the risk of default is significant or not is assessed using a number of quantitative and qualitative factors, the weight of which depends on the type of product and counterparty. Financial assets that are 30 or more days past due and not credit impaired will always be considered to have experienced a significant increase in credit risk.

c. Credit impaired or defaulted exposures (stage 3)

Financial assets that are credit impaired (or in default) represent those that are at least 90 days past due in respect of principal and/or interest or has certain credit grades. Financial assets are also considered to be credit impaired where the debtors are unlikely to pay on the occurrence of one or more observable events that have a detrimental impact on the estimated future cash flows of the financial asset.

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

h. Penurunan nilai dari aset keuangan (lanjutan)

Pada transaksi konvensionalnya, Bank CIMB Niaga dan Entitas Anak menggunakan pendekatan 3 tahap dalam mengukur penurunan nilai dari kelompok aset keuangan yang dicatat berdasarkan biaya perolehan diamortisasi yaitu: (lanjutan)

c. Eksposur yang mengalami penurunan nilai kredit atau gagal bayar (tahap 3) (lanjutan)

Cadangan kerugian penurunan nilai terhadap aset keuangan yang mengalami penurunan nilai ditentukan berdasarkan penilaian terhadap arus kas yang dapat dipulihkan berdasarkan sejumlah skenario, termasuk realisasi jaminan yang dimiliki jika memungkinkan. KKE akan mencerminkan rata-rata tertimbang dari skenario berdasarkan probabilitas dari skenario yang relevan untuk terjadi. Cadangan kerugian penurunan nilai merupakan selisih antara nilai sekarang dari arus kas yang diperkirakan akan dipulihkan, didiskontokan pada suku bunga efektif awal, dan nilai tercatat bruto instrumen sebelum penurunan nilai kredit.

Periode yang diperhitungkan ketika mengukur kerugian kredit ekspektasian adalah periode yang lebih pendek antara umur ekspektasian dan periode kontrak aset keuangan. Umur ekspektasian dapat dipengaruhi oleh pembayaran dimuka dan periode kontrak maksimum melalui opsi perpanjangan kontrak. Untuk portofolio *revolving* tertentu, termasuk kartu kredit, umur ekspektasian dinilai sepanjang periode dimana Bank terekspos dengan risiko kredit (berdasarkan durasi waktu yang dibutuhkan untuk fasilitas kredit ditarik), bukan sepanjang periode kontrak.

Sesuai dengan siaran pers dari Ikatan Akuntan Indonesia ("IAI") pada tanggal 10 Januari 2018 dan Interpretasi Standar Akuntansi Keuangan ("ISAK") 102, khusus untuk transaksi berbasis syariah pengukuran penurunan nilai dari kelompok aset keuangan masih belum mengadopsi PSAK 109.

2. MATERIAL ACCOUNTING POLICY INFORMATION *(continued)*

h. Impairment of financial assets *(continued)*

In the conventional transaction, Bank CIMB Niaga and Subsidiaries use 3 stage approach to measure impairment for financial assets recorded at amortised cost as follows: (continued)

c. Credit impaired or defaulted exposures (stage 3) (continued)

Loss provisions against credit impaired financial assets are determined based on an assessment of the recoverable cash flows under a range of scenarios, including the realisation of any collateral held where appropriate. The ECL will reflect weighted average of the scenarios based on the probability of the relevant scenario to occur. The loss provisions held represent the difference between the present value of the cash flows expected to be recovered, discounted at the instrument's original effective interest rate, and the gross carrying value of the instrument prior to any credit impairment.

The period considered when measuring expected credit loss is the shorter of the expected life and the contractual term of the financial asset. The expected life may be impacted by prepayments and the maximum contractual term by extension options. For certain revolving portfolios, including credit cards, the expected life is assessed over the period that the Bank is exposed to credit risk (which is based on the length of time it takes for credit facilities to be withdrawn) rather than the contractual term.

In accordance to press conference of Indonesian Institute of Accountants on 10 January 2018 and Interpretation of Financial Accounting Standards ("ISFAS") 102, particularly for sharia-based transaction impairment losses from group of financial assets still has not adopted SFAS 109.

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

h. Penurunan nilai dari aset keuangan (lanjutan)

Jika pada periode berikutnya, jumlah kerugian penurunan nilai berkurang dan pengurangan tersebut dapat dikaitkan secara objektif pada peristiwa yang terjadi setelah penurunan nilai diakui (misalnya perbaikan pada rating kredit debitur), maka kerugian penurunan nilai yang sebelumnya diakui harus dipulihkan, baik secara langsung, atau dengan menyesuaikan pos cadangan. Jumlah pemulihan penurunan nilai diakui sebagai laba rugi.

Ketika kredit yang diberikan tidak tertagih, kredit tersebut dihapus buku dengan menjurnal balik cadangan kerugian penurunan nilai. Kredit yang diberikan tersebut dapat dihapus buku setelah semua prosedur yang diperlukan telah dilakukan dan jumlah kerugian telah ditentukan.

Macroeconomic Variables (“MEV”)

Sesuai dengan PSAK 109, perhitungan kerugian kredit ekspektasian wajib memperhitungkan pengaruh dari *macroeconomic forecast* sekarang pada saat pembuatan permodelan dalam menghitung kerugian kredit ekspektasian. Bank CIMB Niaga dan Entitas Anak telah memperhitungkan beberapa MEV yang relevan dengan permodelan tersebut dan melakukan pengkinian MEV *forecast* paling sedikit satu tahun sekali. Relevansi MEV tersebut diukur dengan menggunakan analisis regresi statistik dan direviu secara berkala dengan melibatkan beberapa tenaga ahli seperti tim ekonomi, direktorat *risk* dan konsultan dalam pengembangannya untuk memberikan gambaran perkiraan terbaik terhadap perekonomian saat ini serta prediksi untuk perekonomian ke depan.

Seperti halnya perkiraan ekonomi lainnya, proyeksi dan kemungkinan terjadi bergantung pada ketidakpastian yang melekat dan oleh karena itu hasil aktual mungkin berbeda dengan yang diproyeksikan. Bank CIMB Niaga dan Entitas Anak menganggap perkiraan ini untuk mewakili perkiraan terbaik atas hasil yang paling memungkinkan dan telah menganalisis nonlinearitas dan asimetri dalam portofolio Bank CIMB Niaga dan Entitas Anak yang berbeda untuk menetapkan bahwa skenario yang dipilih mewakili secara tepat dari berbagai skenario yang memungkinkan.

2. MATERIAL ACCOUNTING POLICY INFORMATION *(continued)*

h. Impairment of financial assets *(continued)*

If in a subsequent period, the amount of the impairment loss decreases and the decrease can be related objectively to an event occurring after the impairment was recognised (such as an improvement in the debtor’s credit rating), the previously recognised impairment is reversed directly, or by adjusting the allowance account. The amount of the impairment reversal is recognised as profit or loss.

When a loan is uncollectible, it is written off by reverse the related allowance for impairment losses. Such loans are written off after all the necessary procedures have been completed and the amount of the loss has been determined.

Macroeconomic Variables (“MEV”)

In accordance with SFAS 109, the calculation of expected credit losses must consider the effect of the current macroeconomic forecast when making the model in calculating the expected credit losses. Bank CIMB Niaga and Subsidiaries had considered several MEV relevant to this modelling and have updated the MEV forecast at least once a year. The relevance of the MEV is measured using statistical regression analysis and reviewed periodically by involving several experts such as economic teams, directorate risk and consultants in its development to provide an overview of the best forecast of the current economy as well as predictions for the economics’ going concern.

As with any economic forecasts, the projections and likelihoods of occurrence are subject to inherent uncertainty and therefore the actual outcomes may be different to those projected. Bank CIMB Niaga and Subsidiaries consider these forecasts to represent its best estimate of the possible outcomes and has analysed the non-linearities and asymmetries within Bank CIMB Niaga and Subsidiaries’ different portfolios to establish that the chosen scenarios are appropriately representative of the range of possible scenarios.

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

h. Penurunan nilai dari aset keuangan (lanjutan)

Bank CIMB Niaga dan Entitas Anak juga telah melakukan restrukturisasi kredit untuk mendukung nasabah perseorangan dan bisnis melalui masa-masa sulit ini, termasuk penundaan pembayaran, penurunan tingkat suku bunga, dan bantuan likuiditas bisnis untuk menghadapi ketidakpastian pasar.

Dalam menilai kondisi masa depan, Bank CIMB Niaga dan Entitas Anak telah mempertimbangkan berbagai informasi relevan yang tersedia, termasuk memperkenalkan lebih banyak kebijakan kriteria untuk pendekatan tahapan, pemantauan yang ketat dalam menilai pelanggan yang membutuhkan stimulus berdasarkan akun perorangan dan akan diturunkan apabila diperlukan sebagai upaya tambahan untuk mengatasi kekhawatiran terhadap pandemi, termasuk penilaian lebih lanjut dalam hal proses *watchlist* melalui stratifikasi yang lebih ditekankan pada tingkat risiko.

Bank CIMB Niaga dan Entitas Anak menyesuaikan skenario makro ekonomi pada metodologi perhitungan kerugian kredit ekspektasian. Bank CIMB Niaga dan Entitas Anak terus mengikuti metodologi ini dalam menghasilkan rata-rata tertimbang pada kerugian kredit ekspektasian secara konsensus, dengan skenario tambahan dan penyesuaian manajemen yang melengkapi kerugian kredit ekspektasian yang menurut Bank CIMB Niaga dan Entitas Anak, perkiraan konsensus tidak sepenuhnya menangkap tingkat kredit atau peristiwa ekonomi baru-baru ini.

i. Kas

Kas meliputi kas kecil, kas besar, kas di dalam Anjungan Tunai Mandiri ("ATM")/*Cash Deposit Machine* ("CDM"), dan *bank notes*.

j. Giro pada bank lain dan Bank Indonesia

Giro pada bank lain dan Bank Indonesia ("BI") diklasifikasikan sebagai biaya perolehan yang diamortisasi. Lihat Catatan 2f untuk kebijakan akuntansi atas biaya perolehan yang diamortisasi.

Giro pada bank lain dan Bank Indonesia dinyatakan sebesar saldo giro dikurangi dengan cadangan kerugian penurunan nilai.

2. MATERIAL ACCOUNTING POLICY INFORMATION *(continued)*

h. Impairment of financial assets *(continued)*

Bank CIMB Niaga and Subsidiaries have also made loan restructuring to support personal and business customers through these challenging times, including payment holidays, decrease in interest rate, and liquidity relief for businesses facing market uncertainty.

In assessing future conditions, Bank CIMB Niaga and Subsidiaries have considered various relevant information available, including introduced more criteria policy for staging, rigorous monitoring in assessing the customers requiring stimulus on individual account basis and downgraded accordingly when necessary as the additional effort to address the concern of need for pandemic including further assessment during the watchlist process through more stratification on the risk level.

Bank CIMB Niaga and Subsidiaries also adjust macro-economic scenario for expected credit loss calculation methodology. Bank CIMB Niaga and Subsidiaries continue to follow this methodology in generating consensus probability-weighted expected credit loss, with additional scenarios and management's adjustments supplementing this expected credit loss where, in Bank CIMB Niaga and Subsidiaries' opinion, the consensus forecast does not fully capture the extent of recent credit or economic events.

i. Cash

Cash includes petty cash, cash, cash in Automatic Teller Machines ("ATMs")/Cash Deposit Machine ("CDMs"), and bank notes.

j. Current accounts with other banks and Bank Indonesia

Current account with other banks and Bank Indonesia ("BI") are classified as amortised cost. Refer to Note 2f for the accounting policy of amortised cost.

Current accounts with other banks and Bank Indonesia are stated at the outstanding balance less allowance for impairment losses.

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

j. Giro pada bank lain dan Bank Indonesia (lanjutan)

Giro Wajib Minimum (dahulu disebut Giro Wajib Minimum Primer) adalah simpanan minimum yang wajib dipelihara oleh Bank dalam bentuk saldo rekening giro pada BI yang besarnya ditetapkan oleh BI sebesar persentase tertentu dari dana pihak ketiga.

Penyangga Likuiditas Makroprudensial (dahulu disebut Giro Wajib Minimum Sekunder) adalah cadangan minimum yang wajib dipelihara oleh Bank dalam bentuk Sertifikat Bank Indonesia ("SBI"), Sekuritas Rupiah Bank Indonesia ("SRBI"), Sertifikat Deposito Bank Indonesia ("SDBI"), Surat Utang Negara ("SUN") dan/atau Surat Berharga Negara ("SBN"), yang besarnya ditetapkan BI sebesar persentase tertentu.

k. Penempatan pada bank lain dan Bank Indonesia

Penempatan pada bank lain dan Bank Indonesia diklasifikasikan sebagai biaya perolehan diamortisasi. Lihat Catatan 2f untuk kebijakan akuntansi atas biaya perolehan diamortisasi.

l. Efek-efek dan Obligasi Pemerintah

Efek-efek yang dimiliki terdiri dari SRBI, obligasi korporasi, wesel jangka menengah, tagihan wesel ekspor, reksa dana dan efek-efek pasar uang dan pasar modal lainnya.

Efek-efek dan Obligasi Pemerintah diklasifikasikan sebagai aset keuangan yang diukur pada nilai wajar melalui laba rugi, penghasilan komprehensif lain, dan biaya perolehan diamortisasi. Lihat Catatan 2f untuk kebijakan akuntansi atas aset keuangan dalam kelompok diukur pada nilai wajar melalui laba rugi, penghasilan komprehensif lain, dan biaya perolehan diamortisasi. Investasi dalam unit reksa dana dinyatakan sebesar nilai pasar sesuai nilai aset bersih dari reksa dana pada tanggal laporan posisi keuangan konsolidasian.

Efek-efek dan Obligasi Pemerintah yang memiliki jatuh tempo kurang dari satu tahun diklasifikasikan sebagai investasi likuid pada laporan arus kas.

2. MATERIAL ACCOUNTING POLICY INFORMATION *(continued)*

j. Current accounts with other banks and Bank Indonesia *(continued)*

Minimum Statutory Reserve (previously Primary Minimum Statutory Reserve) is minimum deposit that should be maintained by Bank in current account with BI in certain percentage of third party fund which is determined by BI.

Macroprudential Liquidity Buffer (previously Secondary Minimum Statutory Reserve) is minimum reserve that should be maintained by Bank in form of Certificate of Bank Indonesia ("SBI"), Bank Indonesia Rupiah Securities ("SRBI"), Bank Indonesia Deposit Certificate ("SDBI"), Government Debenture Debt ("SUN") and/or Government Commercial Notes ("SBN"), in certain percentage determined by BI.

k. Placements with other banks and Bank Indonesia

Placements with other banks and Bank Indonesia are classified as amortised cost. Refer to Note 2f for the accounting policy of amortised cost.

l. Marketable securities and Government Bonds

Marketable securities consist of SRBI, corporate bonds, medium term notes, export bills receivable, mutual fund, and other money market and capital market securities.

Marketable securities and Government Bonds are classified as financial assets at fair value through profit or loss, other comprehensive income, and amortised cost. Refer to Note 2f for the accounting policy of financial assets measured at fair value through profit or loss, other comprehensive income, and amortised cost. Investments in mutual funds units are stated at market value, in accordance with the net assets value of mutual funds at the date of the consolidated statements of financial position.

Marketable securities and Government Bonds which have maturity less than one year are classified as liquid investment on statement of cash flows.

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

m. Efek-efek yang dibeli dengan janji dijual kembali dan efek-efek yang dijual dengan janji dibeli kembali

Efek-efek yang dibeli dengan janji dijual kembali *(reverse repo)* diklasifikasikan sebagai aset keuangan yang diukur pada nilai wajar melalui laba rugi dan biaya perolehan diamortisasi. Lihat Catatan 2f untuk kebijakan akuntansi atas aset keuangan yang diklasifikasikan sebagai aset keuangan yang diukur pada nilai wajar melalui laba rugi dan biaya perolehan diamortisasi.

Efek-efek yang dijual dengan janji untuk dibeli kembali (*repo*) disajikan sebagai liabilitas dalam laporan posisi keuangan konsolidasian sebesar harga beli kembali yang disepakati dikurangi selisih antara harga jual dan harga beli kembali yang disepakati (beban bunga dibayar dimuka). Selisih antara harga jual dan harga beli kembali yang disepakati tersebut diamortisasi sebagai beban bunga selama jangka waktu sejak efek-efek dijual hingga dibeli kembali.

Efek-efek yang dijual dengan janji untuk dibeli kembali diklasifikasikan sebagai liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi. Lihat Catatan 2f untuk kebijakan akuntansi atas liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi.

2. MATERIAL ACCOUNTING POLICY INFORMATION *(continued)*

m. Securities purchased under resale agreements and securities sold under repurchase agreements

Securities purchased under resale agreements (reverse repo) are classified as financial assets at fair value through profit or loss and amortised cost. Refer to Note 2f for the accounting policy for financial assets classified as financial assets at fair value through profit or loss and amortised cost.

Securities sold under repurchase agreements (repo) are presented as liabilities in the consolidated statements of financial position at the agreed repurchase price net of the difference between the selling price and the agreed repurchase price (prepaid interest expense). The difference between the selling price and the agreed repurchase price is amortised as interest expense over the period commencing from the selling date to the repurchase date.

Securities sold under repurchase agreements are classified as financial liabilities at amortised cost. Refer to Note 2f for the accounting policy for financial liabilities at amortised cost.

n. Instrumen keuangan derivatif dan lindung nilai

Akuntansi instrumen keuangan derivatif

Dalam melakukan usaha bisnisnya, Bank CIMB Niaga melakukan transaksi instrumen keuangan derivatif seperti kontrak tunai dan berjangka mata uang asing, *foreign currency swaps*, kontrak opsi mata uang asing, dan swap tingkat suku bunga. Instrumen keuangan derivatif dinilai dan dibukukan di laporan posisi keuangan konsolidasian pada nilai wajar dengan menggunakan harga pasar. Derivatif dicatat sebagai aset apabila memiliki nilai wajar positif dan sebagai liabilitas apabila memiliki nilai wajar negatif.

Keuntungan atau kerugian yang terjadi dari perubahan nilai wajar diakui sebagai laba rugi.

n. Derivative financial instruments and hedging

Accounting for derivative financial instruments

In the normal course of business, Bank CIMB Niaga enters into transactions involving derivative financial instruments such as foreign currency spot and forward contracts, foreign currency swaps, foreign currency options contracts, and interest rate swaps. Derivative financial instruments are valued and recorded on consolidated statements of financial position at their fair value using market rates. Derivatives are carried as assets when the fair value is positive and as liabilities when the fair value is negative.

Gains or losses as a result of fair value changes are recognised as current year profit or loss.

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

n. Instrumen keuangan derivatif dan lindung nilai (lanjutan)

Akuntansi untuk aktivitas lindung nilai

Instrumen keuangan derivatif pada awalnya diakui di laporan posisi keuangan konsolidasian berdasarkan nilai wajar pada tanggal kontrak derivatif disepakati dan selanjutnya dinilai kembali berdasarkan nilai wajarnya. Metode untuk mengakui keuntungan atau kerugian yang terjadi tergantung pada sifat dari objek yang dilindungi nilainya. Bank CIMB Niaga mengelompokkan derivatif sebagai instrumen lindung nilai terhadap nilai wajar suatu aset atau liabilitas yang diakui atau terhadap komitmen teguh yang belum diakui (lindung nilai atas nilai wajar).

Walaupun merupakan sarana lindung nilai ekonomis yang efektif berdasarkan kebijakan manajemen risiko Bank CIMB Niaga, beberapa transaksi derivatif tertentu tidak memenuhi persyaratan sebagai akuntansi lindung nilai berdasarkan ketentuan PSAK 109.

Pada awal terjadinya transaksi, Bank CIMB Niaga mendokumentasikan hubungan antara instrumen lindung nilai dan unsur yang dilindungi nilainya, juga tujuan manajemen risiko dan strategi yang diterapkan dalam melakukan berbagai macam transaksi lindung nilai. Proses dokumentasi ini menghubungkan derivatif yang ditujukan sebagai lindung nilai dengan aset dan liabilitas tertentu atau dengan komitmen atau transaksi tertentu yang diperkirakan. Jika rasio lindung nilai untuk tujuan manajemen risiko tidak lagi optimal tetapi tujuan manajemen risiko tetap tidak berubah dan lindung nilai terus memenuhi syarat untuk akuntansi lindung nilai, hubungan lindung nilai akan diseimbangkan dengan menyesuaikan volume instrumen lindung nilai atau volume item yang dilindungi nilai sehingga rasio lindung nilai sejalan dengan rasio yang digunakan untuk tujuan manajemen risiko. Ketidakefektifan lindung nilai dihitung dan dicatat dalam laba rugi pada saat penyeimbangan kembali hubungan lindung nilai.

Nilai wajar berbagai instrumen derivatif yang digunakan untuk tujuan lindung nilai diungkapkan dalam Catatan 11.

2. MATERIAL ACCOUNTING POLICY INFORMATION *(continued)*

n. Derivative financial instruments and hedging *(continued)*

Accounting for hedging activities

Derivative financial instruments are initially recognised in the consolidated statements of financial position at fair value on the date a derivative contract is entered into and subsequently are remeasured at their fair values. The method of recognising the resulting gain or loss is dependent on the nature of the item being hedged. Bank CIMB Niaga designates certain derivatives as a hedge of the fair value of a recognised asset or liability or of an unrecognised firm commitment (fair value hedge).

Certain derivative transactions, whilst providing effective economic hedges under Bank CIMB Niaga's risk management policy, do not qualify for hedge accounting under the specific rules in SFAS 109.

At the inception of transaction, Bank CIMB Niaga documents the relationship between hedging instruments and hedged items, as well as its risk management objective and strategy for undertaking various hedge transactions. This process includes linking all derivatives designated as hedges to specific assets and liabilities or specific firm commitments or forecast transactions. If the hedge ratio for risk management purposes is no longer optimal but the risk management objective remains unchanged and the hedge continues to qualify for hedge accounting, the hedge relationship will be rebalanced by adjusting either the volume of the hedging instrument or the volume of the hedged item so that the hedge ratio aligns with the ratio used for risk management purposes. Any hedge ineffectiveness is calculated and accounted for in profit or loss at the time of the hedge relationship rebalancing.

The fair values of various derivative instruments used for hedging purposes are disclosed in Note 11.

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

o. Kredit yang diberikan

Setelah pengakuan awal, kredit yang diberikan diukur pada biaya perolehan diamortisasi (Catatan 2f). Untuk kredit yang diberikan dengan biaya perolehan diamortisasi, setelah pengakuan awal diukur menggunakan suku bunga efektif.

Termasuk dalam kredit yang diberikan adalah pembiayaan syariah yang terdiri dari piutang murabahah, piutang qardh, pembiayaan musyarakah, pembiayaan mudharabah, dan ijarah. Murabahah adalah akad jual beli barang dengan harga jual sebesar biaya perolehan ditambah keuntungan (marjin) yang disepakati dan penjual harus mengungkapkan biaya perolehan barang tersebut kepada pembeli. Qardh adalah akad pinjam meminjam dana tanpa imbalan dengan liabilitas pihak peminjam mengembalikan pokok pinjaman secara sekaligus atau cicilan dalam jangka waktu tertentu. Musyarakah adalah akad kerjasama antara dua pihak atau lebih untuk suatu usaha tertentu, dimana masing-masing pihak memberikan kontribusi dana dengan ketentuan bahwa keuntungan dibagi berdasarkan kesepakatan sedangkan kerugian berdasarkan porsi kontribusi dana. Dana tersebut meliputi kas atau aset nonkas yang diperkenankan oleh syariah. Pembiayaan musyarakah menurun (musyarakah mutanaqisha) adalah musyarakah dengan ketentuan bagian dana salah satu mitra akan dialihkan secara bertahap kepada mitra lainnya sehingga bagian dananya akan menurun dan pada akhir masa akad mitra lain tersebut akan menjadi pemilik penuh usaha tersebut. Mudharabah adalah akad kerjasama usaha antara Bank CIMB Niaga sebagai pemilik dana (shahibul maal) dan nasabah selaku pengelola dana (mudharib), menjalankan usaha dengan penentuan awal keuntungan atau kerugian (nisbah). Ijarah adalah akad sewa-menyewa antara pemilik (objek sewa) dan penyewa untuk mendapatkan imbalan atas objek sewa yang disewakannya.

Piutang syariah dengan akad Murabahah disajikan sebesar jumlah pembiayaan dikurangi cadangan kerugian penurunan nilai sesuai dengn PSAK 402 tentang Akuntansi Murabahah.

2. MATERIAL ACCOUNTING POLICY INFORMATION *(continued)*

o. Loans

Subsequent to initial recognition, loans are measured at amortised cost (Note 2f). For loan which classified as amortised cost, it is subsequently measured by using the effective interest method.

Included in loans is the sharia financing which is consist of murabahah receivables, qardh receivables, musyarakah financing, mudharabah financing, and ijarah. Murabahah is the agreement for sale and purchase of goods with sales price equivalent to cost plus agreed margin, where the seller should inform the purchase cost to buyer. Qardh is the loan/borrowing funds without profit wherein the borrower return the principal of the loan at lump sum or on installment over certain period. Musyarakah is the agreement between investors (musyarakah partners) for a joint-venture in a partnership, based on the agreed nisbah sharing portion, while losses will be proportionately distributed based on the capital contribution. These funds including cash or non-cash assets which are allowed by sharia principle. Descendant of musyarakah financing (musyarakah mutanaqisha) is musyarakah with condition that the portion of fund of one of the musyarakah partners will be transferred in several stages to the other partner, resulting in the declining of fund portion of one of the musyarakah partners, and at the end of contract, the other partner will become the sole owner of the partnership. Mudharabah is an agreement between Bank CIMB Niaga as an owner of funds (shahibul maal) and customer as a fund manager (mudharib) to run a business with pre-defined terms of gain or loss (nisbah). Ijarah is a lease agreement between lessor and lessee to get margin from leased object.

Sharia receivables with Murabahah agreement is stated at their outstanding balance less allowance for impairment losses as required by SFAS 402 regarding Accounting for Murabahah.

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

o. Kredit yang diberikan (lanjutan)

Bank membentuk cadangan kerugian penurunan nilai dengan jumlah minimum untuk pembiayaan syariah yang terdiri dari piutang qardh, pembiayaan musyarakah, pembiayaan mudharabah dan ijarah berdasarkan Peraturan Otoritas Jasa Keuangan ("POJK") No. 02/POJK.03/2022 tanggal 31 Januari 2022 tentang "Penilaian Kualitas Aset Bank Umum Syariah dan Unit Usaha Syariah" yang berlaku efektif tanggal 7 Februari 2022 yang menggantikan POJK No. 19/POJK.03/2018 tentang Perubahan atas Peraturan Otoritas Jasa Keuangan No. 16/POJK.03/2014 tentang Penilaian Kualitas Aset Bank Umum Syariah dan Unit Usaha Syariah.

Cadangan kerugian minimum yang harus dibentuk sesuai dengan POJK adalah sebagai berikut:

1) Cadangan umum, ditetapkan paling rendah sebesar 1% dari aset produktif yang digolongkan lancar diluar giro dan penempatan pada Bank Indonesia, surat berharga yang diterbitkan pemerintah berdasarkan prinsip syariah dan aset produktif yang dijamin dengan agunan tunai.
2) Cadangan khusus, sekurang-kurangnya sebesar:
   a. 5% dari aset produktif yang digolongkan Dalam Perhatian Khusus setelah dikurangi nilai agunan;
   b. 15% dari aset produktif yang digolongkan Kurang Lancar setelah dikurangi nilai agunan;
   c. 50% dari aset produktif yang digolongkan Diragukan setelah dikurangi nilai agunan; dan
   d. 100% dari aset produktif yang digolongkan Macet setelah dikurangi nilai agunan.

Kriteria penilaian nilai agunan yang dapat dikurangkan dalam pembentukan cadangan kerugian penurunan nilai sesuai dengan POJK.

Bank CIMB Niaga dan Entitas Anak menghitung cadangan kerugian penurunan nilai atas piutang/pembiayaan syariah secara kolektif menggunakan pendekatan model parameter risiko dengan menggunakan parameter utama yaitu PD dan LGD.

2. MATERIAL ACCOUNTING POLICY INFORMATION *(continued)*

o. Loans *(continued)*

The Bank provides the allowance for impairment losses with a minimum amount for Sharia financing which is consist of qardh receivables, musyarakah financing, mudharabah financing and ijarah based on the Regulation of the Financial Services Authority ("POJK") No. 02/POJK.03/2022 dated 31 January 2022 regarding "Asset Quality Ratings for Sharia Bank and Sharia Business Unit" which was effective as at 7 February 2022 which replaces POJK No. 19/POJK.03/2018 concerning Amendments to Financial Services Authority Regulation No. 16/POJK.03/2014 concerning Asset Quality Assessment of Sharia Commercial Banks and Sharia Business Units.

The minimum allowance to be provided in accordance with POJK is as follows:

1) General reserve, shall be no less than 1% of total earning assets classified as current, excluding current accounts and placements with Bank Indonesia, securities issued by the government based on sharia principles and part of earning assets guaranteed cash collateral.
2) Special reserves, shall be at least:
   a. 5% of earning assets classified as Special Mention after deducting the collateral value;
   b. 15% of earning assets classified as Substandard after deducting the collateral value;
   c. 50% of earning assets classified as Doubtful after deducting the collateral value; and
   d. 100% of earning assets classified as Loss after deducting the collateral value.

The criteria for assessment of the value of collateral that can be deducted in the calculation of allowance for impairment losses are based on POJK.

Bank CIMB Niaga and Subsidiaries assets the allowance for impairment losses for sharia receivables/financing collectively using the risk parameter modelling approach that incorporates key parameters, including PD and LGD.

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

o. Kredit yang diberikan (lanjutan)

Dalam hal restrukturisasi kredit bermasalah dilakukan hanya dengan modifikasi persyaratan kredit, Bank CIMB Niaga dan Entitas Anak mencatat dampak restrukturisasi tersebut secara prospektif dan tidak mengubah nilai tercatat kredit yang diberikan pada tanggal restrukturisasi, kecuali jika jumlahnya melebihi nilai kini penerimaan kas masa depan yang ditentukan dalam persyaratan baru. Jika nilai kini penerimaan kas masa depan sebagaimana yang ditentukan dalam persyaratan baru dari kredit yang direstrukturisasi tersebut lebih rendah daripada nilai tercatat kredit yang diberikan sebelum direstrukturisasi, Bank CIMB Niaga dan Entitas Anak harus mengurangkan saldo kredit yang diberikan ke suatu jumlah yang sama dengan jumlah nilai kini penerimaan kas masa depan. Jumlah pengurangan tersebut dibebankan pada laba rugi tahun berjalan.

2. MATERIAL ACCOUNTING POLICY INFORMATION *(continued)*

o. Loans *(continued)*

In troubled debt restructuring which only involves modification of the credit terms, Bank CIMB Niaga and Subsidiaries account for the restructuring's effect prospectively and does not change the carrying amount of the loans at the time of restructuring, unless the amount exceeds the present value of the total future cash receipts specified in the new terms. If the present value of the total future cash receipts specified in the new terms is lower than the carrying amount of the loans prior to restructuring, Bank CIMB Niaga and Subsidiaries reduces the loans balance to the amount equal to the present value of the total future cash receipts. The amount of the reduction is charged in current year's profit or loss.

p. Piutang pembiayaan konsumen

Piutang pembiayaan konsumen Entitas Anak diklasifikasikan sebagai biaya perolehan diamortisasi. Lihat Catatan 2f untuk kebijakan akuntansi atas biaya perolehan diamortisasi.

Pada saat pengakuan awal, piutang pembiayaan konsumen diukur pada nilai wajar atau nilai wajar ditambah/dikurangi biaya dan pendapatan transaksi. Pada saat pengakuan awal, nilai wajar pembiayaan konsumen merupakan jumlah piutang dikurangi pendapatan yang ditangguhkan.

Selanjutnya, piutang pembiayaan konsumen diukur dengan biaya perolehan diamortisasi menggunakan metode suku bunga efektif setelah dikurangi dengan pendapatan yang ditangguhkan dan cadangan kerugian penurunan nilai.

Pendapatan pembiayaan konsumen Entitas Anak yang belum diakui merupakan selisih antara jumlah keseluruhan pembayaran angsuran yang akan diterima dari konsumen dan jumlah pokok pembiayaan, yang diakui sebagai penghasilan sepanjang jangka waktu kontrak berdasarkan suatu tarif pengembalian menurut kontrak yang dihitung secara berkala atas nilai investasi bersih terhitung sejak pembiayaan konsumen dilakukan.

p. Consumer financing receivables

The Subsidiaries' consumer financing receivables are classified as amortised cost. Refer to Note 2f for the accounting policy of amortised cost.

Consumer financing receivables are initially measured at fair value or fair value plus/minus transaction costs and income. At initial recognition, the fair value of consumer financing receivable represents the receivable deducted by unearned income.

Subsequently, consumer financing receivables are measured at amortised cost using the effective interest rate method net of unearned income on consumer financing and allowance impairment losses.

The Subsidiaries unearned consumer financing income is the difference between total installments to be received from customers and total financing which is recognised as earned income over the term of the contract based on a contract rate of return periodically on the net investment commencing at the time the consumer financing is executed.

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

p. Piutang pembiayaan konsumen (lanjutan)

Penyelesaian kontrak sebelum masa pembiayaan konsumen berakhir diperlakukan sebagai pembatalan kontrak pembiayaan konsumen dan keuntungan atau kerugian yang timbul diakui sebagai laba rugi tahun berjalan.

Dalam pembiayaan bersama, Entitas Anak berhak menentukan tingkat bunga yang lebih tinggi kepada konsumen dibandingkan dengan tingkat bunga yang ditetapkan dalam perjanjian pembiayaan bersama dengan penyedia fasilitas pembiayaan bersama.

Piutang pembiayaan bersama "*without recourse*" disajikan di laporan posisi keuangan konsolidasian secara bersih. Pendapatan pembiayaan konsumen dan beban bunga yang terkait dengan pembiayaan bersama *"without recourse"* disajikan secara bersih sebagai laba rugi.

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

2. MATERIAL ACCOUNTING POLICY INFORMATION *(continued)*

p. Consumer financing receivables *(continued)*

Early termination is treated as a cancellation of an existing contract and the resulting gain or loss is charged as current year profit or loss.

For joint financing agreements, the Subsidiaries have the right to set higher interest rate to the consumer than stated in the joint financing agreement with the joint financing provider.

Joint financing receivables without recourse are presented on a net basis in the consolidated statements of financial position. Consumer financing income and interest expenses related to joint financing without recourse are presented on a net basis as profit or loss.

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

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

q. Tagihan dan liabilitas akseptasi

Tagihan akseptasi diklasifikasikan sebagai biaya perolehan diamortisasi. Lihat Catatan 2f untuk kebijakan akuntansi atas biaya perolehan diamortisasi.

Liabilitas akseptasi diklasifikasikan sebagai liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi. Lihat Catatan 2f untuk kebijakan akuntansi atas liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi.

r. Penyertaan

Penyertaan merupakan penanaman dana dalam bentuk saham pada perusahaan nonpublik yang bergerak di bidang jasa keuangan untuk tujuan jangka panjang, yang dicatat pada nilai estimasinya yaitu harga perolehan dengan mempertimbangkan perubahan pada nilai wajar.

Bank CIMB Niaga menyajikan laporan keuangan tersendiri sebagai informasi tambahan (lihat Catatan 62). Sehingga sesuai dengan ketentuan PSAK 227, Bank CIMB Niaga mencatat investasi pada Entitas Anak dengan metode harga perolehan pada laporan keuangan tersendiri tersebut.

s. Aset tetap dan penyusutan

Tanah dan bangunan disajikan sebesar nilai wajar, dikurangi akumulasi penyusutan untuk bangunan dan akumulasi rugi penurunan nilai (jika ada). Penilaian terhadap tanah dan bangunan dilakukan oleh penilai independen eksternal. Penilaian atas aset tersebut dilakukan secara berkala setiap 3 tahun untuk memastikan bahwa nilai wajar aset yang direvaluasi tidak berbeda secara material dengan nilai tercatatnya. Akumulasi penyusutan pada tanggal revaluasi dieliminasi terhadap nilai tercatat bruto aset dan nilai netonya disajikan kembali sebesar nilai revaluasian aset tetap.

Selisih penilaian kembali aset tetap dikreditkan ke akun "selisih penilaian kembali aset tetap" yang disajikan pada bagian ekuitas.

2. MATERIAL ACCOUNTING POLICY INFORMATION *(continued)*

q. Acceptance receivables and payables

Acceptance receivables are classified as amortised cost. Refer to Note 2f for the accounting policy of amortised cost.

Acceptance payables are classified as financial liabilities at amortised cost. Refer to Note 2f for the accounting policy for financial liabilities are measured at amortised cost.

r. Investments

Investments represent share investments in non-public companies engaged in the financial services industry held for the long term, which is recorded at estimated value being its acquisition cost and consider the changes in fair value.

Bank CIMB Niaga presents separate financial statements as additional information (see Note 62). Therefore, in accordance with SFAS 227, Bank CIMB Niaga records investments in Subsidiaries using the cost method in those separate financial statements.

s. Fixed assets and depreciation

Land and buildings are presented at fair value less accumulated depreciation for buildings and accumulated impairment loss (if any). Valuation of land and buildings are performed by certified external independent valuers. Valuations are performed with sufficient regularity every 3 years to ensure that the fair value of revalued asset does not differ materially from its carrying amount. Any accumulated depreciation at the date of revaluation is eliminated against the gross carrying amount of the asset, and the net amount is restated to the revalued amount of the asset.

The difference resulting from the revaluation of such fixed assets is credited to the "reserve on revaluation of fixed assets" account presented in the equity section.

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

s. Aset tetap dan penyusutan (lanjutan)

Aset tetap, selain tanah dan bangunan, diakui sebesar harga perolehan setelah dikurangi akumulasi penyusutan.

Harga perolehan mencakup semua pengeluaran yang terkait secara langsung dengan perolehan aset tetap.

Tanah tidak disusutkan. Setiap perluasan hak atas tanah dianggap sebagai sesuatu yang dapat diatribusikan secara langsung, dianggap sebagai bagian dari aset dan dikapitalisasi ke tanah.

Penyusutan aset tetap selain tanah dihitung dengan menggunakan metode garis lurus untuk mengalokasikan harga perolehan atau nilai setelah penilaian kembali mencapai nilai sisa sepanjang estimasi masa manfaatnya sebagai berikut:

2. MATERIAL ACCOUNTING POLICY INFORMATION *(continued)*

s. Fixed assets and depreciation *(continued)*

Fixed assets besides land and buildings are recognised at cost less accumulated depreciation.

Historical cost includes expenditure that is directly attributable to the acquisition of fixed assets.

Land is not depreciated. Any extensions made to the land rights are considered as directly attributable, considered as part of the asset and is capitalised to the land.

Depreciation on fixed assets other than land are calculated on the straight-line method to allocate their cost or revalued amount to their residual values over their estimated useful lives as follows:

	Tahun/*Years*	**Tarif/*Rates***	
Bangunan	20	5%	*Buildings*
Renovasi bangunan milik sendiri	5	20%	*Renovation of owned buildings*
Instalasi (listrik, penyejuk udara, telepon, telex)	5	20%	*Installations (electricity, air conditioning, telephone, telex)*
Perlengkapan dan perabot kantor	5	20%	*Office equipment and furniture*
Kendaraan bermotor	8	13%	*Motor vehicle*
Anjungan Tunai Mandiri ("ATM")	10	10%	*Automatic Teller Machines ("ATMs")*

Apabila nilai tercatat aset lebih besar dari nilai yang dapat diperoleh kembali, nilai tercatat aset diturunkan menjadi sebesar nilai yang dapat diperoleh kembali, dengan menggunakan nilai tertinggi antara harga jual neto dan nilai pakai.

Apabila aset tetap tidak digunakan lagi atau dijual, maka nilai perolehan dan akumulasi penyusutannya dihapuskan dari laporan keuangan konsolidasian. Keuntungan atau kerugian yang terjadi, diakui sebagai laba rugi tahun terjadinya. Untuk aset tetap yang direvaluasi, surplus revaluasi aset tetap selanjutnya dialihkan kepada saldo laba saat aset tersebut dihentikan pengakuannya. Keuntungan atau kerugian yang timbul dari penghentian pengakuan aset tetap ditentukan sebesar selisih antara jumlah hasil pelepasan neto, jika ada, dan jumlah tercatatnya.

Biaya pemeliharaan dan perbaikan dicatat sebagai beban pada saat terjadinya. Pengeluaran yang memperpanjang masa manfaat aset dikapitalisasi dan disusutkan.

When the carrying amount of an asset is greater than its estimated recoverable amount, it is written down immediately to its recoverable amount, which is determined as the higher of net selling price or value in use.

When assets are retired or disposed, their costs and the related accumulated depreciation are eliminated from the consolidated financial statements. The resulting gains or losses are recognised as related year's profit or loss. For revalued fixed assets, the revaluation surplus of fixed asset is subsequently transferred to retained earnings when the asset is derecognised. The gain or loss on derecognition of fixed asset is determined at the difference between the net disposal proceeds, if any, and their carrying amount.

Maintenance and repair cost are charged as an expense when incurred. Expenditure that extends the useful life of assets is capitalised and depreciated.

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

s. Aset tetap dan penyusutan (lanjutan)

Aset dalam penyelesaian merupakan aset yang masih dalam proses penyelesaian dan belum siap untuk digunakan, serta dimaksudkan untuk dipergunakan dalam kegiatan usaha. Aset ini dicatat sebesar biaya yang telah dikeluarkan.

t. Aset takberwujud

Aset takberwujud diakui jika, dan hanya jika, biaya perolehan aset tersebut dapat diukur secara andal dan kemungkinan besar Bank dan Entitas Anak akan memperoleh manfaat ekonomis masa depan dari aset tersebut. Aset takberwujud terdiri dari perangkat lunak yang dibeli Bank.

Perangkat lunak yang dibeli dicatat sebesar biaya perolehan dikurangi akumulasi amortisasi. Metode amortisasi, estimasi masa manfaat dan nilai residual ditelaah pada setiap akhir tahun pelaporan dan disesuaikan jika dianggap tepat. Masa manfaat perangkat lunak adalah lima hingga lima belas tahun. Metode amortisasi yang digunakan adalah garis lurus.

Tidak terdapat aset takberwujud yang tidak dapat diestimasi umur ekonomisnya.

u. Aset yang diambil alih

Aset yang diambil alih ("AYDA") adalah aset yang diperoleh Bank CIMB Niaga dan Entitas Anak, baik melalui pelelangan maupun diluar pelelangan berdasarkan penyerahan secara sukarela oleh pemilik agunan atau berdasarkan kuasa untuk menjual diluar lelang dari pemilik agunan dalam hal debitur tidak memenuhi kewajibannya kepada Bank CIMB Niaga dan Entitas Anak. AYDA merupakan jaminan kredit yang diberikan yang telah diambil alih sebagai bagian dari penyelesaian kredit yang diberikan. Bank CIMB Niaga dan Entitas Anak memiliki kebijakan untuk selalu berusaha menjual AYDA untuk menyelesaikan sisa kewajiban debitur.

AYDA diakui sebesar nilai bersih yang dapat direalisasi *(net realisable value)*, yaitu nilai wajar agunan setelah dikurangi estimasi biaya pelepasan. Kelebihan saldo kredit yang diberikan yang belum dilunasi oleh peminjam di atas nilai dari AYDA, dibebankan terhadap cadangan kerugian penurunan nilai kredit yang diberikan.

2. MATERIAL ACCOUNTING POLICY INFORMATION *(continued)*

s. Fixed assets and depreciation *(continued)*

Assets in progress consist of assets that are still in progress of completion and not yet ready for use and are intended to be used in business activity. This account is recorded based on the amount paid.

t. Intangible assets

Intangible assets are recognised if, and if only when its cost can be measured reliably and it is probable that expected future benefits that are attributable to it will flow to the Bank and Subsidiaries. Intangible assets consist of computer software that are purchased by the Bank.

Software purchased is recorded at cost less accumulated amortisation. Amortisation method, estimated useful life and residual value is reviewed at end of reporting period and adjusted if necessary. The useful lives of software is between five to fifteen years. The amortisation method used is straight line method.

There are no intangible assets which its economic life can not be estimated.

u. Foreclosed assets

Foreclosed assets represent assets acquired by Bank CIMB Niaga and Subsidiaries, both from auction and non-auction based on voluntary transfer by the debtors or based on debtors' approval to sell without bidding the collateral where the debtors could not fulfill their obligations to Bank CIMB Niaga and Subsidiaries. Foreclosed assets represent loan collateral acquired in settlement of loans. Bank CIMB Niaga and Subsidiaries have policy to sell foreclosed assets to settle debtors' liabilities.

Foreclosed assets are recognised at their net realisable value. Net realisable value is the fair value of the foreclosed assets less estimated cost of liquidating the foreclosed assets. Any excess of the loan balance over the value of the foreclosed assets, which is not recoverable from the borrower, is charged to the allowance for impairment losses of loans and receivables.

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

u. Aset yang diambil alih (lanjutan)

Biaya pemeliharaan atas AYDA yang terjadi setelah pengambilalihan atau akuisisi aset dibebankan sebagai laba rugi pada saat terjadinya. Keuntungan atau kerugian dari penjualan aset yang diambil alih diakui sebagai laba rugi tahun berjalan.

v. Beban dibayar dimuka dan aset lain-lain

Beban dibayar dimuka merupakan pembayaran kepada pihak lain yang telah dilakukan namun belum merupakan beban pada saat pembayaran dilakukan. Beban dibayar dimuka akan digunakan untuk aktivitas Bank CIMB Niaga dan Entitas Anak di masa mendatang. Beban dibayar dimuka akan diakui sebagai beban pada saat diamortisasi sesuai dengan masa manfaatnya.

Termasuk dalam beban dibayar dimuka adalah beban asuransi dan beban sewa yang tidak memenuhi ketentuan PSAK 116 tentang sewa. Lihat Catatan 2w untuk kebijakan akuntansi atas sewa.

Termasuk di dalam aset lain-lain antara lain adalah jaminan keanggotaan dan uang muka jaminan serta piutang salam.

Jaminan keanggotaan dan uang muka jaminan dicatat sebesar harga perolehan dan diamortisasi berdasarkan masa berlakunya.

Piutang salam diakui pada saat penyerahan uang kepada pemasok sebesar jumlah yang dibayarkan. Piutang salam disajikan sebesar jumlah tercatat.

w. Sewa

Kebijakan akuntansi sewa menggunakan model akuntansi penyewa tunggal dan mensyaratkan penyewa untuk mengakui aset dan liabilitas untuk semua sewa dengan pengecualian sewa jangka pendek dengan jangka waktu 12 bulan atau kurang tanpa opsi pembelian dan sewa dengan nilai rendah. Penyewa diharuskan untuk mengakui aset hak guna yang mewakili haknya untuk menggunakan aset sewaan dan liabilitas sewa yang mewakili kewajibannya untuk melakukan pembayaran sewa.

2. MATERIAL ACCOUNTING POLICY INFORMATION *(continued)*

u. Foreclosed assets *(continued)*

Maintenance costs of foreclosed assets subsequent to the foreclosure or acquisition of the assets are charged as current year profit or loss as incurred. Gains or losses from sale of foreclosed assets are charged as current year profit or loss as incurred.

v. Prepaid expenses and other assets

Prepaid expenses are payments made to other parties but have not been recognised as expense at the time of payment. Prepaid expenses will be used for Bank CIMB Niaga's and Subsidiaries activities in the future. Prepaid expenses are recognised as expenses during the amortisation in accordance with the expected period of benefit.

Included in prepaid expenses are insurance expense and leases that not fullfill requirement of SFAS 116 (Leases). See Note 2w for leases accounting policy.

Included in other assets are amongst others security membership deposits and salam receivables.

Security and membership deposits are recorded based on cost and amortised based on the expected period of benefit.

Salam receivables are recognized upon the transfer of cash to the supplier at the amount paid. Salam receivables are presented at their carrying amount.

w. Leases

Accounting policies for lease using a single lessee accounting model and requires a lessee to recognise assets and liabilities for all leases with the exemptions of short-term leases with tenor 12 months or less and the underlying asset without purchasing options is of low value. A lessee is required to recognise a right-of-use asset representing its right to use the underlying leased asset and a lease liability representing its obligation to make lease payments.

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

w. Sewa (lanjutan)

Aset hak guna

Aset hak guna pada awalnya diukur berdasarkan biaya yang terdiri dari:
- Jumlah pengukuran awal liabilitas sewa;
- Nilai bersih dari setiap pembayaran sewa yang dilakukan pada/sebelum tanggal mulai sewa dengan aset insentif sewa yang diterima;
- Biaya langsung awal; dan
- Biaya penonaktifan atau pemulihan.

Aset hak guna yang bukan properti investasi selanjutnya diukur pada biaya perolehan, dikurangi akumulasi penyusutan dan kerugian penurunan nilai (jika ada). Aset hak guna pada umumnya disusutkan mana yang lebih singkat selama masa manfaat aset dan masa sewa pada basis garis lurus. Jika Bank dan Entitas Anak yakin akan melakukan opsi pembelian, aset hak guna disusutkan selama masa manfaat aset pendasar. Selain itu, aset hak guna akan disesuaikan untuk pengukuran kembali liabilitas sewa tertentu. Aset hak guna disajikan dalam pos yang sama dengan pos yang digunakan untuk menyajikan aset pendasar serupa jika aset tersebut dimiliki.

Liabilitas sewa

Liabilitas sewa awalnya diukur pada nilai kini dari pembayaran sewa yang tidak dibayarkan pada tanggal tersebut.

Pembayaran sewa termasuk:
- Pembayaran tetap (termasuk pembayaran tetap secara substansi), dikurangi piutang insentif sewa;
- Jumlah yang diharapkan akan dibayarkan oleh Bank dan Entitas Anak dengan jaminan nilai sisa;
- Harga pelaksanaan opsi pembelian dan perpanjangan jika Bank dan Entitas Anak cukup yakin untuk menggunakan opsi tersebut; dan
- Pembayaran pinalti untuk mengakhiri sewa, jika jangka waktu sewa mencerminkan Bank dan Entitas Anak melaksanakan opsi tersebut.

2. MATERIAL ACCOUNTING POLICY INFORMATION *(continued)*

w. Leases *(continued)*

Right of use ("ROU") assets

The ROU assets are initially measured at cost comprising the following:
- *The amount of the initial measurement of lease liability;*
- *Net value of any lease payments than made at or before the commencement date with any lease incentive received;*
- *Any initial direct costs; and*
- *Decommissioning or restoration costs.*

The ROU assets that are not investment properties are subsequently measured at cost, less accumulated depreciation and impairment loss (if any). The ROU assets are generally depreciated over the shorter of the asset's useful life and the lease term on a straight-line basis. If the Bank and Subsidiaries is reasonably certain to exercise a purchase option, the ROU asset is depreciated over the underlying asset's useful life. In addition, the ROU assets are adjusted for certain re-measurement of the lease liabilities. The ROU assets are presented in the same item with item that are used to present the underlying asset as if those assets are owned.

Lease liabilities

Lease liabilities are initially measured at the present value of the lease payments that are not paid at that date.

The lease payments include the followings:
- *Fixed payments (including in-substance fixed payments), less any lease incentive receivable;*
- *Amounts expected to be payable by the Bank and Subsidiaries under residual value guarantees;*
- *The exercise price of a purchase and extension options if the Bank and Subsidiaries is reasonably certain to exercise that option; and*
- *Payments of penalties for terminating the lease, if the lease term reflects the Bank and Subsidiaries exercising that option.*

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

w. Sewa (lanjutan)

Liabilitas sewa (lanjutan)

Pembayaran sewa didiskontokan menggunakan tingkat bunga implisit. Jika tingkat bunga tersebut tidak dapat ditentukan, suku bunga pinjaman inkremental digunakan dalam menentukan tingkat diskonto yang merupakan tingkat bunga yang harus dibayar oleh Bank untuk meminjam dalam jangka waktu yang sama, dana yang diperlukan untuk memperoleh aset.

Pembayaran sewa dialokasikan antara pokok dan biaya keuangan. Biaya keuangan akan dibebankan pada laba rugi selama periode sewa sehingga menghasilkan tingkat bunga periodik yang konstan atas saldo liabilitas yang tersisa untuk setiap periode.

Bank dan Entitas Anak menyajikan liabilitas sewa sebagai bagian dari liabilitas lainnya dalam laporan posisi keuangan konsolidasian. Beban bunga atas liabilitas sewa disajikan sebagai bagian pendapatan bunga bersih dalam laporan laba rugi konsolidasian.

Aset bernilai rendah adalah sewa yang aset pendasarnya bernilai dengan batasan materialitas yang dipakai adalah Rp 70. Yang dimaksud aset pendasar bernilai rendah adalah ketika *lessee* menilai aset pendasar berdasarkan nilai aset ketika aset tersebut baru, tanpa memperhatikan umur aset yang disewakan dan dilakukan atas dasar absolut. Penilaian tidak dipengaruhi oleh ukuran, sifat, atau keadaaan *lessee.*

Pembayaran terkait dengan sewa jangka pendek dan semua sewa untuk aset bernilai rendah diakui berdasarkan metode garis lurus sebagai beban dalam laporan laba rugi konsolidasian.

x. Liabilitas segera

Liabilitas segera adalah liabilitas Bank dan Entitas Anak kepada pihak lain yang sifatnya wajib segera dibayarkan sesuai dengan perjanjian yang ditetapkan sebelumnya.

Liabilitas segera disajikan sebesar biaya perolehan yang diamortisasi. Lihat Catatan 2f untuk kebijakan akuntansi atas liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi.

2. MATERIAL ACCOUNTING POLICY INFORMATION *(continued)*

w. Leases *(continued)*

Lease liabilities *(continued)*

Lease payments are discounted using the interest rate implicit. If that rate cannot be determined, an incremental borrowing rate is used in determining the discount rate which the interest rate that the Bank would have to pay to borrow over a similar term, the funds necessary to obtain the asset.

Lease payments are allocated between principal and finance cost. The finance cost is charged to profit or loss over the lease period so as to produce a constant periodic rate of interest on the remaining balance of the liability for each period.

Bank and Subsidiaries present the lease liabilities as an other liabilities in the consolidated statement of financial position. Interest expense on the lease liability is presented under net interest income in the consolidated statements of profit or loss.

Low-value assets are lease which the underlying assets is valued with a materiality threshold used of Rp 70. Underlying low-value assets are when lessee assesses the value of the underlying assets based on the value of new assets, regardless the age of the leased asset and is carried out on an absolute basis. Assessment is not affected by the size, nature or circumstances of the lessees.

Payments associated with short-term and all leases of low-value assets are recognised on a straight-line basis as an expense in consolidated statements of profit or loss.

x. Obligations due immediately

Obligations due immediately represent Bank and Subsidiaries' liabilities to other parties that immediately paid-in accordance with terms of the relevant agreements.

Obligations due immediately are presented at the amortised cost. Refer to Note 2f for the accounting policy for financial liabilities measured at amortised cost.

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

y. Simpanan dari nasabah dan simpanan dari bank lain

Simpanan dari nasabah adalah dana yang dipercayakan oleh masyarakat (selain bank) kepada Bank CIMB Niaga berdasarkan perjanjian penyimpanan dana. Termasuk dalam pos ini adalah giro, tabungan, deposito berjangka, sertifikat deposito dan bentuk lain yang dapat dipersamakan dengan itu.

Simpanan dari bank lain terdiri dari liabilitas terhadap bank lain, baik di dalam maupun luar negeri, dalam bentuk giro, *interbank call money*, deposito berjangka, dan sertifikat deposito.

Simpanan dari nasabah dan dari bank lain diklasifikasikan sebagai liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi dan sebagian dari simpanan dari nasabah diukur pada nilai wajar melalui laba rugi. Lihat Catatan 2f untuk kebijakan akuntansi atas liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi dan diukur pada nilai wajar melalui laba rugi.

z. Efek-efek yang diterbitkan

Efek-efek yang diterbitkan adalah obligasi yang diterbitkan dan diklasifikasikan sebagai liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi (lihat Catatan 2f untuk kebijakan akuntansi atas liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi).

Biaya transaksi yang timbul sehubungan dengan penerbitan efek-efek dikurangkan dari hasil penerbitan efek-efek bersangkutan. Selisih antara hasil emisi bersih dengan nilai nominal obligasi diakui sebagai diskonto yang diamortisasi selama umur obligasi.

Sukuk Mudharabah yang diterbitkan disajikan sebesar nilai wajar pada awalnya. Biaya-biaya yang timbul dari penerbitan surat berharga dicatat sebagai beban yang ditangguhkan yang disajikan dalam akun “Aset lain-lain - lainnya” dan diamortisasi secara garis lurus selama jangka waktu surat berharga.

2. MATERIAL ACCOUNTING POLICY INFORMATION *(continued)*

y. Deposits from customers and deposits from other banks

Deposits from customers are the funds placed by customers (excluding banks) with Bank CIMB Niaga based on fund deposit agreements. Included in this account are demand deposits, saving deposits, time deposits, certificates of deposits, and other forms which are similar.

Deposits from other banks represent liabilities to domestic and overseas banks, in the form of demand deposits, inter-bank call money, time deposits, and certificates of deposit.

Deposits from customers and other banks are classified as financial liabilities measured at amortised cost and some of deposits from customers are measured at fair value through profit or loss. Refer to Note 2f for the accounting policy for financial liabilities measured at amortised cost and measured at fair value through profit or loss.

z. Marketable securities issued

Marketable securities issued is the issuance of bond which is classified as financial liabilities measured at amortised cost (refer to Note 2f for the accounting policy for financial liabilities at amortised cost).

Transaction cost in relation with the marketable securities issued is deducted from the related marketable securities issued. Any difference between bond issuance costs and nominal of bond is recognised as discount and will be amortised based on bond’s period.

Sukuk mudharabah issued are initially stated at their fair value. Issuance costs of the notes is recorded as deferred charges which presented under "Other Assets-others" and amortised using straight line method over the period of the notes.

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

aa. Pinjaman yang diterima dan pinjaman subordinasi

Pinjaman yang diterima termasuk pinjaman yang diterima Entitas Anak dari berbagai bank dan institusi keuangan. Pinjaman subordinasi merupakan pinjaman yang diperoleh berdasarkan suatu perjanjian subordinasi, dimana kedudukan hak pemberi pinjaman subordinasi adalah lebih rendah daripada kedudukan hak pemberi pinjaman lain.

Pada pengukuran awal pinjaman diterima dan pinjaman subordinasi disajikan sebesar nilai wajar dikurangi dengan biaya transaksi yang dapat diatribusikan langsung dengan perolehan/penerbitan pinjaman dan obligasi subordinasi.

Pinjaman yang diterima dan pinjaman subordinasi diklasifikasikan sebagai liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi (lihat Catatan 2f untuk kebijakan akuntansi atas liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi).

ab. Pendapatan dan beban bunga

Pendapatan bunga atas aset keuangan yang diukur dengan nilai wajar melalui penghasilan komprehensif lain atau biaya perolehan diamortisasi dan beban bunga atas perolehan seluruh liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi, diakui pada laba rugi menggunakan metode suku bunga efektif.

Suku bunga efektif adalah suku bunga yang secara tepat mendiskontokan estimasi pembayaran atau penerimaan kas di masa datang selama perkiraan umur dari instrumen keuangan, atau bilamana tepat, digunakan periode yang lebih singkat untuk memperoleh nilai tercatat bersih dari aset keuangan atau liabilitas keuangan. Pada saat menghitung suku bunga efektif, Bank dan Entitas Anak mengestimasi arus kas dengan mempertimbangkan seluruh persyaratan kontraktual dalam instrumen keuangan tersebut seperti pelunasan dipercepat, opsi beli *(call option)*, dan opsi serupa lainnya, namun tidak mempertimbangkan kerugian kredit di masa datang. Perhitungan ini mencakup seluruh komisi, provisi, dan bentuk lain yang dibayarkan atau diterima oleh para pihak dalam kontrak yang merupakan bagian tak terpisahkan dari suku bunga efektif, biaya transaksi, dan seluruh premi atau diskon lainnya.

2. MATERIAL ACCOUNTING POLICY INFORMATION *(continued)*

aa. Borrowings and subordinated loans

Borrowings include borrowings received by Subsidiaries from various banks and financial institutions. A subordinated loan is a loan obtained under a subordinated agreement, where the position of the rights of the subordinated lender is lower than the position of the rights of other lenders.

Borrowings and subordinated loans are initially presented at fair value less directly attributable transaction costs.

Borrowings and subordinated loans are classified as financial liabilities measured at amortised cost (refer to Note 2f for the accounting policy for financial liabilities measured at amortised cost).

ab. Interest income and expense

Interest income for financial assets held at either fair value through other comprehensive income or amortised cost and interest expense on all financial liabilities held at amortised cost are recognised in profit or loss using the effective interest method.

The effective interest rate is the rate that exactly discounts estimated future cash payments or receipts through the expected life of the financial instrument or, when appropriate, a shorter period to the net carrying amount of the financial asset or financial liability. When calculating the effective interest rate, Bank and Subsidiaries estimates cash flows considering all contractual terms of the financial instrument for example, prepayment options, call option, and other similar options, but does not consider future credit losses. The calculation includes all fees, commissions, and other fees paid or received between parties to the contract that are an integral part of the effective interest rate, transaction costs, and all other premiums or discounts.

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

ab. Pendapatan dan beban bunga (lanjutan)

Pendapatan bunga atas aset keuangan yang diukur dengan nilai wajar melalui penghasilan komprehensif lain atau biaya amortisasi yang mengalami penurunan nilai setelah pengakuan awal (tahap 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 tahap 3 mengalami perbaikan sehingga aset keuangan tidak lagi dipertimbangkan mengalami penurunan nilai, pengakuan pendapatan bunga dihitung berdasarkan nilai tercatat bruto aset keuangan.

Pendapatan bunga yang belum diterima merupakan pendapatan bunga yang belum diakui, yakni sebesar saldo piutang bunga. Pengakuan ini mencerminkan hak Bank dan Entitas Anak untuk penerimaan imbalan sebagai hasil dari aktivitas yang telah dilakukan dalam tahun pelaporan. Pendapatan bunga yang belum diterima dicatat dalam laporan laba rugi konsolidasian dan diakui sebagai “Pendapatan yang akan diterima”.

Pendapatan syariah terdiri dari keuntungan murabahah, pendapatan ijarah muntahiyah bittamlik, bagi hasil pembiayaan mudharabah dan musyarakah, serta pendapatan qardh.

Keuntungan murabahah dan pendapatan ijarah muntahiyah bittamlik diakui selama periode akad berdasarkan konsep akrual. Pendapatan bagi hasil pembiayaan mudharabah dan musyarakah diakui pada saat diterima atau dalam periode terjadinya hak bagi hasil sesuai porsi bagi hasil (nisbah) yang disepakati. Pendapatan dari qardh diakui pada saat diterima.

2. MATERIAL ACCOUNTING POLICY INFORMATION *(continued)*

ab. Interest income and expense *(continued)*

Interest income for financial assets that are either held at fair value through other comprehensive income or amortised cost that have become credit impaired subsequent to initial recognition (stage 3) is recognised using the credit adjusted effective interest rate. This rate is calculated in the same manner as the effective interest rate except that expected credit losses are included in the expected cash flows. Interest income is therefore recognised on the amortised cost of the financial asset including expected credit losses. Should the credit risk on a stage 3 financial asset improve such that the financial asset is no longer considered credit impaired, interest income recognition reverts to a computation based on the rehabilitated the carrying value of the financial assets – gross.

Interest income receivable represents interest income that has not yet been recognised, which is the balance of the interest receivable. This recognition reflects the Bank and its Subsidiaries' right to receive compensation as a result of activities performed during the reporting year. Interest income receivable is recorded in the consolidated income statement and recognised as "Accrued income."

Sharia income represents profit from murabahah, ijarah muntahiyah bittamlik income, mudharabah and musyarakah financing profit sharing income and qardh income.

Murabahah and ijarah muntahiyah bittamlik income is recognised over the period of the agreement based on accrual basis. Mudharabah and musyarakah income is recognised when cash is received or in a period where the right of revenue sharing is due based on agreed option. Qardh income is recognised upon receipt.

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

ab. Pendapatan dan beban bunga (lanjutan)

Hak pihak ketiga atas imbal hasil milik nasabah didasarkan pada prinsip Mudharabah. Pendapatan yang dibagikan adalah pendapatan yang telah diterima. Pembagian laba dilakukan berdasarkan prinsip imbal hasil yaitu dihitung dari pendapatan yang diterima berupa laba bruto.

Beban syariah terdiri dari beban imbal hasil mudharabah dan beban bonus wadiah. Beban syariah merupakan biaya untuk imbal hasil atas dana pihak ketiga dengan menggunakan prinsip imbal hasil berdasarkan porsi imbal hasil (nisbah) yang telah disepakati sebelumnya.

ac. Pendapatan provisi dan komisi

Provisi dan komisi yang berkaitan langsung dengan kegiatan pemberian kredit diakui sebagai bagian/(pengurang) dari biaya perolehan kredit dan akan diakui sebagai pendapatan bunga dengan cara diamortisasi berdasarkan metode suku bunga efektif.

Pendapatan provisi dan komisi yang tidak berkaitan dengan kegiatan pemberian kredit atas suatu jangka waktu diakui sebagai pendapatan pada saat terjadinya transaksi.

ad. Pendapatan dan beban operasional lainnya

Beban tenaga kerja

Beban tenaga kerja meliputi beban berupa gaji karyawan, bonus, imbalan kerja, lembur, tunjangan, dan pelatihan.

Beban umum dan administrasi

Beban umum dan administrasi merupakan beban yang timbul sehubungan dengan aktivitas kantor dan operasional Bank CIMB Niaga dan Entitas Anak.

Seluruh pendapatan dan beban yang terjadi dibebankan sebagai laba rugi pada saat terjadinya.

2. MATERIAL ACCOUNTING POLICY INFORMATION *(continued)*

ab. Interest income and expense *(continued)*

Third parties share on the return of fund owner's share is based on the principle of Mudharabah. The profit sharing is determined on a cash basis. Distribution of profit sharing is based on profit sharing principle which calculated from the gross profit.

Sharia expenses consist of mudharabah profit sharing expenses and wadiah bonus expenses. Sharia expense represents expense for profit sharing on third party funds which is calculated using the profit-sharing principle based on predetermined nisbah.

ac. Fees and commissions income

Fees and commissions income directly related to lending activities, are recognised as a part/(deduction) of credit acquisition cost and will be recognised as interest income by amortising the carrying value of loan with effective interest rate method.

Fees and commissions income which are not related to lending activities on a specific period are recognised as revenues on the transaction.

ad. Other operating income and expenses

Personnel expenses

Personnel expenses include expenses related with salaries for employees, bonuses, employee benefits, overtime, allowances, and training.

General and administrative expenses

General and administrative expenses represent expenses which related to office activities and Bank CIMB Niaga and Subsidiaries' operational activities.

All of these income and expenses are recorded as profit or loss when incurred.

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

ae. Perpajakan

Beban pajak kini dihitung berdasarkan peraturan perpajakan yang berlaku atau yang secara substantif berlaku pada akhir periode pelaporan, di negara dimana perusahaan dan entitas anak 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.

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 konsolidasian.

Pajak penghasilan tangguhan diukur dengan menggunakan tarif pajak (dan hukum) yang sudah diberlakukan atau secara substantif berlaku pada akhir periode pelaporan dan diekspektasikan digunakan ketika aset pajak tangguhan yang berhubungan direalisasi atau liabilitas pajak tangguhan diselesaikan. Aset pajak tangguhan diakui hanya jika kemungkinan jumlah penghasilan kena pajak dimasa depan akan memadai untuk dikompensasi dengan perbedaan temporer yang masih dapat dimanfaatkan.

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. MATERIAL ACCOUNTING POLICY INFORMATION *(continued)*

ae. Taxation

The current income tax charge is calculated on the basis of the tax laws enacted or substantively enacted at the end of the reporting period in the countries where the company's subsidiaries and associates operate and generate taxable income. Management periodically evaluates positions taken in tax returns with respect to situations in which applicable tax regulation is subject to interpretation. It establishes provision where appropriate on the basis of amounts expected to be paid to the tax authorities.

Deferred income tax is provided in full, using the liability method, on temporary differences which arise from the difference between the tax bases of assets and liabilities and their carrying amounts in the consolidated financial statements.

Deferred income tax is determined using tax rates (and laws) that have been enacted or substantially enacted by the end of the reporting period and are expected to apply when the related deferred income tax asset is realised or the deferred income tax liability is settled. Deferred tax assets are recognised only if it is probable that future taxable amounts will be available to utilise those temporary differences and losses.

Deferred tax assets and liabilities are offset when there is a legally enforceable right to offset current tax assets and liabilities and when the deferred tax balances relate to the same taxation authority. Current tax assets and tax liabilities are offset where the entity has a legally enforceable right to offset and intends either to settle on a net basis, or to realise the asset and settle the liability simultaneously.

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

ae. Perpajakan (lanjutan)

Koreksi atas liabilitas pajak diakui pada saat surat ketetapan pajak diterima, atau apabila diajukan keberatan dan/atau banding, maka koreksi diakui pada saat keputusan atas keberatan dan/atau banding tersebut diterima. Manajemen juga dapat membentuk pencadangan terhadap liabilitas pajak di masa depan sebesar jumlah yang diestimasikan akan dibayarkan ke kantor pajak jika berdasarkan evaluasi pada tanggal laporan posisi keuangan konsolidasian terdapat risiko pajak yang *probable*. Asumsi dan estimasi yang digunakan dalam perhitungan pembentukan cadangan tersebut memiliki unsur ketidakpastian.

af. Imbalan kerja

Liabilitas pensiun

Bank CIMB Niaga dan Entitas Anak memiliki program-program pensiun sesuai dengan peraturan dan perundang-undangan yang berhubungan dengan ketenagakerjaan atau kebijakan yang ditetapkan oleh Bank CIMB Niaga dan Entitas Anak. Program-program ini pada umumnya didanai melalui pembayaran kepada pengelola dana pensiun yang besarnya ditentukan dalam perhitungan aktuarial yang dilakukan secara berkala.

Bank CIMB Niaga dan Entitas Anak harus menyediakan program pensiun dengan jumlah minimal tertentu sesuai dengan ketentuan UU terkait Ketenagakerjaan yang berlaku. Karena UU terkait Ketenagakerjaan menentukan rumus tertentu untuk menghitung jumlah minimal imbalan pensiun. Program pensiun manfaat pasti adalah program pensiun yang menentukan jumlah imbalan pensiun yang akan diberikan, biasanya didasarkan pada satu faktor atau lebih seperti usia, masa kerja atau jumlah kompensasi.

2. MATERIAL ACCOUNTING POLICY INFORMATION *(continued)*

ae. Taxation *(continued)*

Amendments to taxation obligations are recorded when an assessment is received or, if an objection and/or appealed against, when the result of the objection and/or appeal is determined. Management may also provide the provision for future tax liability at the estimated amount that will be payable to the tax office if there is a probable tax exposure, based on management's assessment as of the date of consolidated statements of financial position. Assumptions and estimation used in the calculation of provision may involve element of uncertainty.

af. Employee benefits

Pension obligations

Bank CIMB Niaga and Subsidiaries have pension schemes in accordance with prevailing labor-related laws and regulations of Bank CIMB Niaga and Subsidiaries policy. The schemes are generally funded through payments to trustee-administered funds as determined by periodic actuarial calculations.

Bank CIMB Niaga and Subsidiaries are required to provide a minimum amount of pension benefits in accordance with the applicable Law related to Labor. Since the Law related to Labor sets the formula for determining the minimum amount of benefits. A defined benefit plan is a pension plan that defines an amount of pension benefit to be provided, usually as a function of one or more factors such as age, years of service or total compensation.

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

af. Imbalan kerja (lanjutan)

Liabilitas pensiun (lanjutan)

Liabilitas program pensiun imbalan pasti yang diakui di laporan posisi keuangan konsolidasian adalah nilai kini liabilitas imbalan pasti pada tanggal laporan posisi keuangan konsolidasian dikurangi nilai wajar aset program, yang disesuaikan dengan keuntungan/kerugian aktuarial. Liabilitas imbalan pasti dihitung setiap tahun oleh aktuaris independen dengan menggunakan metode *Projected Unit Credit*. Nilai kini liabilitas imbalan pasti ditentukan dengan mendiskontokan estimasi arus kas keluar di masa yang akan datang dengan menggunakan tingkat bunga Obligasi Pemerintah dalam mata uang yang sama dengan mata uang pensiun yang akan dibayarkan dan waktu jatuh tempo yang kurang lebih sama dengan waktu jatuh tempo pensiun yang bersangkutan.

Keuntungan dan kerugian aktuarial yang timbul dari penyesuaian dan perubahan dalam asumsi-asumsi aktuarial langsung diakui seluruhnya melalui pendapatan komprehensif lainnya pada saat terjadinya. Biaya jasa lalu diakui segera dalam laba rugi.

Keuntungan dan kerugian dari kurtailmen atau penyelesaian program manfaat pasti diakui di laba rugi ketika kurtailmen atau penyelesaian tersebut terjadi.

Kontribusi pegawai tidak berkaitan dengan jumlah tahun jasa sehingga Bank CIMB Niaga dan Entitas Anak mengakui kontribusi pegawai sebagai pengurang biaya jasa pada tahun berjalan.

Liabilitas imbalan kerja jangka panjang lainnya

Bank CIMB Niaga memberikan imbalan kerja lainnya seperti cuti jangka panjang, *jubilee awards,* uang pisah, uang jasa, dan imbalan lainnya sesuai dengan yang ditentukan dalam Undang-Undang terkait Ketenagakerjaan.

Perkiraan biaya imbalan ini dicadangkan sepanjang masa kerja karyawan. Liabilitas ini dinilai setiap tahun oleh aktuaris independen yang berkompeten.

2. MATERIAL ACCOUNTING POLICY INFORMATION *(continued)*

af. Employee benefits *(continued)*

Pension obligations *(continued)*

The liability recognised in the consolidated statements of financial position in respect of defined benefit pension plans is the present value of the defined benefit obligation at the consolidated statement of financial position's date less the fair value of plan assets, together with adjustments for unrecognised actuarial gains/losses. The 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 that are denominated in the currency in which the pension will be paid, and that have terms to maturity approximating the terms of the related pension liability.

Actuarial gain and losses arising from experience adjustments and changes in actuarial assumption charged or credited to equity in other comprehensive income in the period in which they arise. Past-service cost are recognised immediately in profit or loss.

Gains or losses on the curtailment or settlement of a defined benefit plan are recognised in profit or loss when the curtailment or settlement occurs.

Employee's contribution does not relate to years of service and therefore Bank CIMB Niaga and Subsidiaries recognise the employee's contribution as deduction to the service cost in the current year.

Other long term benefit liabilities

Bank CIMB Niaga provides other benefits such as long service leave, jubilee awards, severance pay, service pay, and other benefits which is determined in compliance with the Labor Law.

The expected costs of these benefits are accrued over the period of employment. These obligations are determined annually by independent qualified actuaries.

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

af. Imbalan kerja (lanjutan)

Liabilitas imbalan kerja jangka pendek

Manfaat jangka pendek mencakup bonus dan tunjangan hari raya yang dibayarkan dalam jangka waktu tiga hingga dua belas bulan sejak penyelesaian laporan keuangan yang telah diaudit. Jumlah kewajiban manfaat jangka pendek yang akan dibagi oleh Grup akan bergantung pada beberapa faktor yaitu pencapaian target penjualan, efisiensi biaya, profitabilitas Bank dan Entitas anak, serta rencana untuk ekspansi di masa mendatang.

Pesangon pemutusan kontrak kerja

Pesangon pemutusan kontrak terhutang ketika karyawan diberhentikan sebelum usia pensiun normal.

Bank CIMB Niaga dan Entitas Anak mengakui pesangon pemutusan kontrak kerja ketika Bank CIMB Niaga dan Entitas Anak menunjukkan komitmennya untuk memutuskan hubungan kerja dengan karyawan berdasarkan suatu rencana formal terperinci yang kecil kemungkinannya untuk dibatalkan. Pesangon yang akan dibayarkan dalam waktu lebih dari 12 (dua belas) bulan setelah tanggal laporan posisi keuangan konsolidasian didiskontokan untuk mencerminkan nilai kini.

Program saham manajemen dan program kepemilikan saham

Bank CIMB Niaga dan CIMB Group Holdings Berhad memberikan opsi kepada manajemen dan karyawan yang berhak.

Nilai wajar opsi yang diberikan diakui sebagai beban dan dengan peningkatan pada ekuitas. Jumlah nilai yang harus dibebankan ditentukan dengan mengacu kepada nilai wajar opsi yang diberikan:

- termasuk kinerja pasar (misalnya, harga saham entitas);
- tidak termasuk dampak dari jasa dan kondisi *vesting* yang tidak dipengaruhi kinerja pasar (misalnya, profitabilitas, target pertumbuhan penjualan dan tetap menjadi karyawan perusahaan selama periode waktu tertentu); dan
- termasuk dampak dari kondisi *non-vesting*.

2. MATERIAL ACCOUNTING POLICY INFORMATION *(continued)*

af. Employee benefits *(continued)*

Short term benefit liabilities

Short-term benefit includes bonuses and festive allowance that are payable within three up to twelve months of the finalisation of the audited financial statements. Amount of short term benefit liabilities to be shared by Group would depend on several factors which are achievement of sales targets, cost efficiency, Bank and its Subsidiaries profitability and their plan for future expansion.

Termination benefits

Termination benefits are payable whenever an employee's employment is terminated before the normal retirement age.

Bank CIMB Niaga and Subsidiaries recognise termination benefits when it is demonstrably committed to terminate the employment of current employees according to a detailed formal plan which has small probability to withdraw. Benefits, due more than 12 (twelve) months after the consolidated statement of financial position's date are discounted to present value.

Management equity scheme and equity ownership plan

Bank CIMB Niaga and CIMB Group Holdings Berhad provided options to eligible management and employees.

The fair value of the options is recognised as an expense with a corresponding increase in equity. The total amount to be expensed is determined by reference to the fair value of the options granted:

- *including any market performance conditions (for example, an entity's share price);*
- *excluding the impact of any service and nonmarket performance vesting conditions (for example, profitability, sale growth targets and remaining an employee of the entity over a specified time period); and*
- *including the impact of any non-vesting conditions.*

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

af. Imbalan kerja (lanjutan)

Program saham manajemen dan program kepemilikan saham (lanjutan)

Bank dan Entitas Anak merevisi estimasi mereka mengenai jumlah opsi yang pada awalnya diharapkan akan berlaku. Selisih antara estimasi yang direvisi dan estimasi awal, atau revisi terhadap estimasi awal, jika ada, diakui dalam laba rugi, dengan penyesuaian yang sesuai terhadap ekuitas.

Syarat jasa dan syarat yang tidak dipengaruhi kinerja pasar dimasukkan di dalam asumsi mengenai jumlah opsi yang diharapkan akan *vest*. Jumlah beban diakui selama periode *vesting*, yaitu periode dimana seluruh kondisi *vesting* tertentu telah terpenuhi.

Setiap akhir periode pelaporan, Bank merevisi estimasi jumlah opsi yang diharapkan *vest* berdasarkan syarat jasa. Selisih antara estimasi revisian dengan jumlah estimasi sebelumnya, jika ada, diakui dalam laporan laba rugi, dengan penyesuaian pada sisi ekuitas.

Ketika opsi dieksekusi, Bank menerbitkan sejumlah saham baru atau menerbitkan kembali saham tresurinya (jika ada). Nilai kas yang diterima dikurangi dengan biaya transaksi yang dapat diatribusikan dikreditkan ke modal saham (nilai nominal) dan agio saham.

Tantiem

Bank CIMB Niaga mencatat tantiem dengan menggunakan basis akrual dan membebankannya pada laporan laba rugi konsolidasian.

ag. Laba per saham

Laba per saham dasar dihitung dengan membagi laba bersih dengan rata-rata tertimbang jumlah saham biasa yang beredar pada tahun yang bersangkutan.

Laba per saham dilusian dihitung dengan membagi laba bersih dengan rata-rata tertimbang jumlah saham biasa yang beredar ditambah dengan rata-rata tertimbang jumlah saham biasa yang akan diterbitkan atas konversi efek yang berpotensi saham yang bersifat dilutif.

2. MATERIAL ACCOUNTING POLICY INFORMATION *(continued)*

af. Employee benefits *(continued)*

Management equity scheme and equity ownership plan *(continued)*

The Bank and its Subsidiaries revise their estimates of the number of options that are expected to vest based on the service conditions. The difference between the the revised estimates and original estimates, or revision to original estimates, if any, is recognised in the profit or loss, with a corresponding adjustment to equity.

Non-market performance and service conditions are included in assumptions about the number of options that are expected to vest. The total expense is recognised over the vesting period, which is the period over which all of the specified vesting conditions are to be satisfied.

At the end of each reporting period, the Bank revises its estimates of the number of options that are expected to vest based on the service vesting conditions. It recognises the impact of the revision to original estimates, if any, in profit or loss, with a corresponding adjustment to equity.

When the options are exercised, the Bank issues new shares or reissues its treasury shares (if any). The proceeds received, net of any directly attributable transaction costs, are credited to share capital (nominal value) and share premium.

Tantiem

Bank CIMB Niaga records tantiem using the accrual basis and charges it to the consolidated statements of profit or loss.

ag. Earnings per share

Basic earnings per share is computed by dividing net income with the weighted average number of outstanding ordinary shares during the year.

Diluted earnings per share is calculated by dividing net income by the weighted average number of outstanding ordinary shares plus the weighted average number of outstanding ordinary shares which would be issued on the conversion of the dilutive potential shares.

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

ah. Transaksi dengan pihak berelasi

Bank CIMB Niaga dan Entitas Anak melakukan transaksi dengan pihak berelasi. Sesuai dengan PSAK 224 (revisi 2015) tentang "Pengungkapan Pihak-pihak yang Berelasi", yang dimaksud dengan pihak yang berelasi adalah orang atau entitas yang berelasi dengan entitas pelapor sebagai berikut:

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. personal manajemen kunci entitas pelapor atau entitas induk pelapor.

b. Suatu entitas berelasi dengan entitas pelapor jika memenuhi hal-hal sebagai berikut:
   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 anggota manajemen kunci entitas (atau entitas induk dari entitas); atau
   viii. entitas, atau bagian dari grup dimana entitas merupakan anggotanya, menyediakan personal manajemen kunci kepada entitas pelapor atau kepada pemegang saham dari entitas pelaporan.

Jenis transaksi dan saldo dengan pihak-pihak berelasi diungkapkan dalam catatan atas laporan keuangan konsolidasian.

2. MATERIAL ACCOUNTING POLICY INFORMATION *(continued)*

ah. Transactions with related parties

Bank CIMB Niaga and Subsidiaries have transactions with related parties. In accordance with SFAS 224 (revised 2015) regarding "Related Party Disclosure", the meaning of a related party is a person or entity that is related to a reporting entity as follow:

a. A person or a close member of that person's family is related to a reporting entity if that person:
   i. has control or joint control over the reporting entity;
   ii. has significant influence over the reporting entity; or
   iii. is member of the key management personnel of the reporting entity or a parent of the reporting entity.

b. An entity is related to a reporting entity if any of the following conditions applies:
   i. the entity and the reporting entity are member of the same the company (which means that each parent, subsidiaries, and fellow subsidiaries is related to the others);
   ii. one entity is an associate or joint venture of the other entity (or an associate or joint venture of member of a company of which the other entity is a member);
   iii. both entities are joint ventures of the same third party;
   iv. one entity is a joint venture of a third entity and the other entity is an associate of the third entity;
   v. the entity is a post-employment benefit plan for the benefit of employees of either the reporting entity or an entity related to the reporting entity;
   vi. the entity controlled or jointly controlled by a person identified in (a);
   vii. a person identified in (a) (i) has significant influence over the entity or is a member of the key management personel of the entity (or of a parent of the entity); or
   viii. the entity, or any member of a group of which it is a part, provides key management personnel services to the reporting entity or to the parent of the reporting entity.

The nature of transactions and balances of accounts with related parties are disclosed in the notes to the consolidated financial statements.

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

ai. Saham tresuri

Ketika Bank membeli modal saham ekuitas Bank (saham tresuri), imbalan yang dibayar, termasuk biaya tambahan yang secara langsung dapat diatribusikan (dikurangi pajak penghasilan) dikurangkan dari ekuitas yang diatribusikan kepada pemilik ekuitas Bank sampai saham tersebut dibatalkan atau diterbitkan kembali.

Ketika saham tersebut selanjutnya diterbitkan kembali, imbalan yang diterima, dikurangi biaya tambahan transaksi yang terkait dan dampak pajak penghasilan yang terkait dimasukkan pada ekuitas yang dapat diatribusikan kepada pemilik ekuitas Bank.

aj. Pelaporan segmen

Sebuah segmen operasi adalah suatu komponen dari entitas:

a. yang terlibat dalam aktivitas bisnis yang memperoleh pendapatan dan menimbulkan beban (termasuk pendapatan dan beban yang terkait dengan transaksi dengan komponen lain dari entitas yang sama);
b. hasil operasinya dikaji ulang secara reguler oleh manajemen untuk membuat keputusan tentang sumber daya yang dialokasikan pada segmen tersebut dan menilai kinerjanya;
c. tersedia informasi keuangan yang dapat dipisahkan;
d. yang terlibat dalam aktivitas bisnis yang memperoleh pendapatan dan menimbulkan beban (termasuk pendapatan dan beban yang terkait dengan transaksi dengan komponen lain dari entitas yang sama);
e. hasil operasinya dikaji ulang secara reguler oleh manajemen untuk membuat keputusan tentang sumber daya yang dialokasikan pada segmen tersebut dan menilai kinerjanya; dan
f. tersedia informasi keuangan yang dapat dipisahkan.

2. MATERIAL ACCOUNTING POLICY INFORMATION *(continued)*

ai. Treasury shares

When Bank purchases the Bank's equity share capital (treasury shares), the consideration paid, including any directly attributable incremental cost (net of income taxes) is deducted from equity attributable to the Bank's equity holders until the shares are cancelled or reissued.

Where such ordinary shares are subsequently reissued, any consideration received, net of any directly attributable incremental transaction costs and the related income tax effects, is included in equity attributable to the Bank's equity holders.

aj. Segment reporting

An operating segment is a component of entity which:

a. involves with business activities to generate income and expenses (include income and expenses relating to the transactions with other components with the same entity);
b. operations result is observed regularly by management to make decisions regarding the allocation of resources and to evaluate the works;
c. separated financial information is available;
d. involves with business activities to generate income and expenses (include income and expenses relating to the transactions with other components with the same entity);
e. operations result is observed regularly by management to make decisions regarding the allocation of resources and to evaluate the works; and
f. separated financial information is available.

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

aj. Pelaporan segmen (lanjutan)

Bank CIMB Niaga menyajikan segmen operasi berdasarkan informasi yang disiapkan secara internal untuk pengambil keputusan operasional. Berdasarkan PSAK 108 (Revisi 2015), sebuah segmen usaha adalah sekelompok aset dan operasi yang menyediakan barang atau jasa yang memiliki risiko serta tingkat pengembalian yang berbeda dengan segmen usaha lainnya.

Sebuah segmen geografis menyediakan jasa di dalam lingkungan ekonomi tertentu yang memiliki risiko serta tingkat pengembalian yang berbeda dengan segmen operasi lainnya yang berada dalam lingkungan ekonomi lain. Bank CIMB Niaga melaporkan informasi segmen sekunder berdasarkan daerah Jakarta, Jawa Barat, Jawa Tengah, Jawa Timur, Indonesia Timur, dan Sumatera.

ak. Pendapatan operasional lainnya - Lain-lain

Pendapatan operasional lainnya - lain-lain terdiri atas pendapatan yang diterima dari pembayaran kembali oleh debitur bermasalah yang telah dihapusbukukan.

2. MATERIAL ACCOUNTING POLICY INFORMATION *(continued)*

aj. Segment reporting *(continued)*

Bank CIMB Niaga presents operating segments based on the information that internally is provided to the chief operating decision maker. Under SFAS 108 (Revised 2015), a business segment is a group of assets and operations engaged in providing products or services that are subject to risks and returns that are different from those of other business segments.

A geographical segment is engaged in providing services within a particular economic environment that are subject to risks and return that are different from those of segments operating in other economic environments. Bank CIMB Niaga reports the secondary segment information based on Jakarta, West Java, Central Java, East Java, East Indonesia, and Sumatera.

ak. Other operating income - Others

Other operating income - others consists of income from recovery of bad debt loans that had been written off.

3. PENGGUNAAN ESTIMASI DAN PERTIMBANGAN AKUNTANSI YANG PENTING

Beberapa estimasi dan asumsi dibuat dalam rangka penyusunan laporan keuangan konsolidasian 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.

3. USE OF SIGNIFICANT ACCOUNTING ESTIMATES AND JUDGEMENTS

Certain estimates and assumption are made in the presentation of the consolidated financial statements. These often require management judgement in determining the appropriate methodology for valuation of assets and liabilities.

Management makes estimates and assumptions that affect the reported amounts of assets and liabilities within the next financial year. All estimates and assumptions required in conformity with SFAS are best estimates undertaken in accordance with the applicable standard. Estimates and judgements are evaluated on a continuous basis, and are based on past experience and other factors, including expectations with regard to future events.

3. PENGGUNAAN ESTIMASI DAN PERTIMBANGAN AKUNTANSI YANG PENTING (lanjutan)

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.

a. Cadangan kerugian penurunan nilai aset keuangan

Aset keuangan yang dicatat berdasarkan biaya perolehan diamortisasi dievaluasi penurunan nilainya sesuai dengan Catatan 2h.

Kondisi spesifik penurunan nilai *counterparty* dalam pembentukan cadangan kerugian penurunan nilai atas aset keuangan dievaluasi secara individu berdasarkan estimasi terbaik manajemen atas nilai kini arus kas yang diharapkan akan diterima. Dalam mengestimasi arus kas tersebut, manajemen membuat pertimbangan tentang situasi keuangan *counterparty* dan nilai realisasi bersih dari setiap agunan. Setiap aset yang mengalami kerugian penurunan nilai dinilai sesuai dengan manfaat yang ada dan strategi penyelesaian serta estimasi arus kas yang diperkirakan dapat diterima, disetujui secara independen oleh Manajemen Risiko.

Guna membuat estimasi cadangan yang diperlukan, asumsi dibuat untuk menentukan kerugian yang melekat dan untuk menentukan parameter input yang diperlukan berdasarkan pengalaman masa lalu dan kondisi ekonomi saat ini dan perkiraan masa depan.

Keakuratan penyisihan tergantung pada seberapa baik estimasi arus kas masa depan untuk cadangan *counterparty* tertentu dan asumsi model dan parameter yang digunakan dalam menentukan cadangan kolektif.

3. USE OF SIGNIFICANT ACCOUNTING ESTIMATES AND JUDGEMENTS *(continued)*

Although these estimates and assumptions are based on management's best knowledge of current events and activities, actual result may differ from those estimates and assumptions.

a. Allowance for impairment losses of financial Assets

Financial assets accounted for at amortised cost are evaluated for impairment on a basis described in Note 2h.

The specific counterparty conditions in determining impairment amount of the financial assets is evaluated individually and is based upon management's best estimate of the present value of the cash flows that are expected to be received. In estimating these cash flows, management makes judgements about the counterparty's financial situation and the net realisable value of any underlying collateral. Each impairment asset is assessed on its merits and the workout strategy and estimated cash flows considered recoverable, are independently approved by the Risk Management.

In order to estimate the required allowance, assumptions are made to define the way inherent losses are modelled and to determine the required input parameters, based on historical experience and current economic conditions and forward looking forecast.

The accuracy of the allowances depends on how well the estimation of future cash flows for specific counterparty allowances and the model assumptions and parameters used in determining collective allowances.

3. PENGGUNAAN ESTIMASI DAN PERTIMBANGAN AKUNTANSI YANG PENTING (lanjutan)

b. Menentukan nilai wajar instrumen keuangan

Dalam menentukan nilai wajar aset keuangan dan liabilitas yang tidak mempunyai harga pasar, Bank CIMB Niaga menggunakan teknik penilaian seperti yang dijelaskan dalam Catatan 2f untuk instrumen keuangan yang jarang diperdagangkan dan memiliki informasi harga yang terbatas, nilai wajar yang kurang objektif dan membutuhkan berbagai tingkat penilaian tergantung pada likuiditas, konsentrasi, faktor ketidakpastian pasar, asumsi harga, dan risiko lainnya.

c. Imbalan pensiun

Manfaat pensiun tergantung pada beberapa faktor yang ditentukan dengan dasar aktuarial berdasarkan beberapa asumsi. Asumsi yang digunakan untuk menentukan biaya (penghasilan) pensiun neto mencakup tingkat diskonto, asumsi yang digunakan dalam menentukan biaya/(pendapatan) untuk imbalan kerja karyawan antara lain tingkat diskonto, tingkat kenaikan gaji di masa datang, tingkat pengembalian investasi, tingkat pengunduran diri, tingkat mortalita dan lain-lain. Perubahan asumsi ini akan mempengaruhi jumlah tercatat liabilitas pensiun.

Bank CIMB Niaga dan Entitas Anak menentukan tingkat diskonto yang sesuai pada akhir periode pelaporan, yakni tingkat suku bunga yang harus digunakan untuk menentukan nilai kini arus kas keluar masa depan estimasian yang diharapkan untuk menyelesaikan liabilitas pensiun. Dalam menentukan tingkat suku bunga yang sesuai, Bank CIMB Niaga dan Entitas Anak mempertimbangkan tingkat suku bunga Obligasi Pemerintah yang didenominasikan dalam mata uang imbalan akan dibayar dan memiliki jangka waktu yang serupa dengan jangka waktu liabilitas pensiun yang terkait.

Tingkat kenaikan gaji per tahun didasarkan pada informasi historis atas tingkat kenaikan gaji sebelumnya, tingkat inflasi dan masa kerja.

Asumsi tingkat mortalitas telah didasarkan pada tabel mortalita terbaru yang dihitung dengan menggunakan metode aktuaria yang diterima secara umum.

3. USE OF SIGNIFICANT ACCOUNTING ESTIMATES AND JUDGEMENTS *(continued)*

b. Determining fair values of financial instruments

In determining the fair value for financial assets and financial liabilities for which there is no observable market price, Bank CIMB Niaga uses the valuation techniques as described in Note 2f for financial instruments that are traded infrequently and have a lack of price transparency, less objectivity in fair value and requires varying degrees of judgement depending on liquidity, concentration, uncertainty of market factors, pricing assumptions, and other risks.

c. Pension benefits

The present value of the pension obligations depends on a number of factors that are determined on an actuarial basis using a number of assumptions. The assumptions used in determining the net cost (income) for pensions include the discount rate, the assumptions used in determining the net cost/(income) for employee's benefit included the discount rate, salary increment rate, expected return on investmens, resignation rate, mortality rate and others. Any changes in these assumptions will impact the carrying amount of pension obligations.

Bank CIMB Niaga and Subsidiaries determine the appropriate discount rate at the end of each reporting period. This is the interest rate that should be used to determine the present value of estimated future cash outflows expected to be required to settle the pension obligations. In determining the appropriate discount rate, Bank CIMB Niaga and Subsidiaries considers the interest rates of Government Bonds that are denominated in the currency in which the benefits will be paid and that have terms to maturity approximating the terms of the related pension obligation.

Annual salary increment rate is determined based on historical information of previous salary increment rate, inflation rate and length of service.

Mortality rate assumption is based on the latest mortality table which is calculated using actuarial method that is generally accepted.

3. PENGGUNAAN ESTIMASI DAN PERTIMBANGAN AKUNTANSI YANG PENTING (lanjutan)

c. Imbalan pensiun (lanjutan)

Tingkat pengembalian investasi didasarkan pada informasi historis dan proyeksi pasar ke depan.

Asumsi tingkat pengunduran diri didasarkan pada informasi historis.

d. Pajak penghasilan

Pertimbangan yang signifikan diperlukan dalam menentukan penyisihan pajak.

Bank CIMB Niaga dan Entitas Anak memelihara provisi untuk posisi pajak terhadap sengketa pajak yang masih berjalan yang dibuat dengan menggunakan estimasi terbaik berdasarkan penilaian atas semua faktor yang berkaitan dengan posisi pajak Bank CIMB Niaga dan Entitas Anak. Bank CIMB Niaga dan Entitas Anak mengkaji kecukupan ketentuan tersebut pada setiap akhir periode pelaporan dan menyesuaikannya berdasarkan fakta dan keadaan yang berubah dan dampaknya akan dicatat dalam laba rugi.

Manajemen berkeyakinan bahwa penyelesaian akhir dari hal-hal tersebut, baik secara individu maupun secara keseluruhan, tidak akan berdampak negatif secara material terhadap kondisi keuangan Bank dan Entitas Anak secara keseluruhan.

e. Cadangan kompensasi berbasis saham

Nilai wajar opsi yang diberikan:
- termasuk kondisi kinerja pasar (misalnya, harga saham entitas);
- tidak termasuk dampak dari jasa dan kondisi *vesting* yang tidak dipengaruhi kinerja pasar (misalnya, profitabilitas, target pertumbuhan penjualan dan tetap menjadi karyawan perusahaan selama periode waktu tertentu); dan
- termasuk dampak dari kondisi *non-vesting*.

Syarat jasa dan syarat yang tidak dipengaruhi kinerja pasar dimasukkan di dalam asumsi mengenai jumlah opsi yang diharapkan akan *vest*.

3. USE OF SIGNIFICANT ACCOUNTING ESTIMATES AND JUDGEMENTS *(continued)*

c. Pension benefits *(continued)*

Expected rate of return on investment is based on historical information and future market projections.

Resignation rate assumption is based on historical information.

d. Income taxes

Significant judgment is required in determining the tax allowance.

Bank CIMB Niaga and Subsidiaries maintain a provision for tax positions for ongoing tax disputes which are made using the best estimate based on assessment of all factors relating to the tax positions of Bank CIMB Niaga and Subsidiaries. Bank CIMB Niaga and Subsidiaries review the adequacy of these provisions at the end of each reporting period and adjust them based on changing facts and circumstances and the impact will be recorded in profit or loss.

Management believes that the ultimate resolution of any such matters, individually or in the aggregate, will not have a material adverse impact on the Bank and Subsidiaries' financial condition taken as a whole.

e. Share-based compensation reserve

The fair value of the options granted:
- *including any market performance conditions (for example, an entity's share price);*
- *excluding the impact of any service and nonmarket performance vesting conditions (for example, profitability, sale growth targets and remain as employee of the entity over a specified time period); and*
- *including the impact of any non-vesting conditions.*

Non-market performance and service conditions are included in assumptions about the number of options that are expected to vest.

4. KAS / *4. CASH*

	2025	2024	2023	
Rupiah	2,748,905	2,812,040	2,948,438	***Rupiah***
Mata uang asing				***Foreign currencies***
Dolar Amerika Serikat	395,989	456,490	358,888	*United States Dollar*
Euro	215,205	136,307	264,020	*Euro*
Dolar Singapura	107,517	77,898	183,098	*Singapore Dollar*
Dolar Australia	82,313	43,493	102,526	*Australian Dollar*
Yen Jepang	30,885	21,697	15,030	*Japanese Yen*
Pound Sterling Britania Raya	21,223	17,801	7,548	*Great Britain Pound Sterling*
Riyal Saudi Arabia	13,586	17,254	23,833	*Saudi Arabian Riyal*
Franc Swiss	11,576	21,516	11,487	*Swiss Franc*
Dolar Kanada	9,000	23,785	583	*Canadian Dollar*
Dolar Hong Kong	5,964	9,249	5,709	*Hong Kong Dollar*
Lain-lain	15,181	12,607	7,286	*Others*
	3,657,344	**3,650,137**	**3,928,446**	

Kas dalam mata uang asing lain-lain terdiri dari Dolar Selandia Baru, Won Korea Selatan, Ringgit Malaysia, Baht Thailand, dan Yuan China.

Pada tanggal 31 Desember 2025, saldo dalam mata uang Rupiah termasuk uang pada Anjungan Tunai Mandiri ("ATM") berjumlah Rp 306.855 (2024: Rp 322.442; 2023: Rp 226.017).

Cash in other foreign currencies are denominated in New Zealand Dollar, South Korean Won, Malaysian Ringgit, Thailand Baht, and Chinese Yuan.

As at 31 December 2025, the Rupiah balance includes cash in Automatic Teller Machines ("ATMs") amounting to Rp 306,855 (2024: Rp 322,442; 2023: Rp 226,017).

5. GIRO PADA BANK INDONESIA / *5. CURRENT ACCOUNTS WITH BANK INDONESIA*

	2025	2024	2023	
Rupiah	9,820,310	8,398,250	11,707,048	*Rupiah*
Dolar Amerika Serikat	1,850,295	1,592,459	1,473,206	*United States Dollar*
	11,670,605	**9,990,709**	**13,180,254**	

Pada tanggal 31 Desember 2025, di dalam giro pada Bank Indonesia terdapat giro yang didasarkan pada prinsip perbankan syariah sebesar Rp 3.146.323 (2024: Rp 2.829.486; 2023: Rp 1.679.598).

As at 31 December 2025, current accounts with Bank Indonesia include current account based on sharia banking principle amounting to Rp 3,146,323 (2024: Rp 2,829,486; 2023: Rp 1,679,598).

6. GIRO PADA BANK LAIN

6. CURRENT ACCOUNTS WITH OTHER BANKS

a. Berdasarkan mata uang

a. By currency

	2025	2024	2023	
Rupiah	168,598	68,226	352,004	***Rupiah***
Mata uang asing				***Foreign currencies***
Dolar Amerika Serikat	588,993	719,624	544,488	*United States Dollar*
Dolar Singapura	335,785	138,709	289,486	*Singapore Dollar*
Euro	191,657	197,980	174,170	*Euro*
Yen Jepang	187,537	445,139	754,651	*Japanese Yen*
Pound Sterling Britania Raya	110,043	167,235	170,260	*Great Britain Pound Sterling*
Dolar Australia	101,875	492,766	111,146	*Australian Dollar*
Dolar Selandia Baru	63,855	53,694	18,368	*New Zealand Dollar*
Ringgit Malaysia	34,182	44,497	8,916	*Malaysian Ringgit*
Dolar Hong Kong	25,678	20,847	55,572	*Hong Kong Dollar*
Yuan Cina	20,816	68,644	175,137	*Chinese Yuan*
Dolar Kanada	19,599	29,938	19,120	*Canadian Dollar*
Riyal Saudi Arabia	9,299	30,975	3,265	*Saudi Arabian Riyal*
Lain-lain	49,949	30,643	26,683	*Others*
	1,907,866	**2,508,917**	**2,703,266**	

Termasuk dalam lain-lain adalah mata uang asing dalam Franc Swiss, Won Korea Selatan, dan Baht Thailand.

Included in others are foreign currencies denominated in Swiss Franc, South Korean Won, and Thailand Baht.

b. Berdasarkan transaksi dengan pihak berelasi

Giro pada bank lain dari pihak berelasi diungkapkan dalam Catatan 48.

b. By transactions with related party

Current accounts with other banks from related parties are disclosed in Note 48.

c. Cadangan kerugian penurunan nilai

Manajemen berpendapat bahwa tidak terdapat penurunan nilai atas giro pada bank lain sehingga tidak diperlukan cadangan kerugian penurunan nilai.

c. Allowance for impairment losses

Management believes that there was no impaired current account with other banks therefore no allowance for impairment losses was needed.

d. Berdasarkan jatuh tempo

Informasi mengenai jatuh tempo diungkapkan pada Catatan 55.

d. By maturity date

Information in respect of maturities is disclosed in Note 55.

7. PENEMPATAN PADA BANK LAIN DAN BANK INDONESIA / *7. PLACEMENT WITH OTHER BANKS AND BANK INDONESIA*

a. Berdasarkan jenis, mata uang, dan nama bank / *a. By type, currency, and bank's name*

	2025	2024	2023	
Rupiah				***Rupiah***
Fasilitas Simpanan Bank Syariah Indonesia ("FASBIS")				***Bank Indonesia Sharia Deposit Facility ("FASBIS")***
Bank Indonesia	8,453,988	2,000,292	1,850,809	*Bank Indonesia*
Deposito Berjangka				***Time deposits***
PT Bank Rakyat Indonesia (Persero) Tbk	7,300	300	-	*PT Bank Rakyat Indonesia (Persero) Tbk*
PT Bank Tabungan Negara (Persero) Tbk	1,500	-	-	*PT Bank Tabungan Negara (Persero) Tbk*
PT Bank Mega Tbk	400	-	-	*PT Bank Mega Tbk*
Jumlah Rupiah	8,463,188	2,000,592	1,850,809	*Total Rupiah*
Mata Uang Asing				***Foreign Currencies***
Deposito Berjangka				***Time deposits***
Dolar Amerika Serikat				***United States Dollar***
Bank Indonesia	2,784,725	2,848,815	2,401,933	*Bank Indonesia*
Call Money				***Call Money***
Dolar Amerika Serikat				***United States Dollar***
PT Bank Danamon Indonesia Tbk	133,400	-	-	*PT Bank Danamon Indonesia Tbk*
PT Bank Nationalnobu Tbk	83,375	-	-	*PT Bank Nationalnobu Tbk*
PT Bank ANZ Indonesia	83,375	-	-	*PT Bank ANZ Indonesia*
PT Bank IBK Indonesia Tbk	83,375	-	-	*PT Bank IBK Indonesia Tbk*
PT Bank CTBC Indonesia	16,675	-		*PT Bank CTBC Indonesia*
Bank of New York, NY	-	158,050	280,249	*Bank of New York, NY*
Wells Fargo Bank NA, NY	-	40,238	-	*Wells Fargo Bank NA, NY*
Indover Bank	-	-	8,711	*Indover Bank*
Dolar Singapura				***Singapore Dollar***
ING Bank N.V	194,475	-	-	*ING Bank N.V*
Jumlah Mata Uang Asing	3,379,400	3,047,103	2,690,893	*Total Foreign Currencies*
	11,842,588	5,047,695	4,541,702	
Dikurangi:				*Less:*
Cadangan kerugian penurunan nilai	(71)	-	(8,714)	*Allowance for impairment losses*
	11,842,517	**5,047,695**	**4,532,988**	

b. Berdasarkan tahapan / *b. By staging*

	2025	2024	2023	
Konvensional				***Conventional***
Tahap 1	3,388,600	3,047,403	2,682,182	*Stage 1*
Tahap 3	-	-	8,711	*Stage 3*
	3,388,600	3,047,403	2,690,893	
Syariah	8,453,988	2,000,292	1,850,809	***Sharia***
	11,842,588	5,047,695	4,541,702	
Dikurangi:				*Less:*
Cadangan kerugian penurunan nilai	(71)	-	(8,714)	*Allowance for impairment losses*
	11,842,517	**5,047,695**	**4,532,988**	

7. PENEMPATAN PADA BANK LAIN DAN BANK INDONESIA (lanjutan)

7. PLACEMENT WITH OTHER BANKS AND BANK INDONESIA (continued)

c. Berdasarkan transaksi dengan pihak berelasi

Pada tanggal 31 Desember 2025, 2024, dan 2023, tidak terdapat penempatan pada pihak berelasi.

c. By transactions with related party

As at 31 December 2025, 2024, and 2023, there was no placement with related party.

d. Berdasarkan sisa umur jatuh tempo

d. By remaining period to maturity

	2025	2024	2023	
≤ 1 bulan	11,842,288	5,047,395	4,541,702	*≤ 1 month*
> 1 bulan - 3 bulan	300	300	-	*> 1 month - 3 months*
	11,842,588	5,047,695	4,541,702	
Dikurangi:				*Less:*
Cadangan kerugian penurunan nilai	(71)	-	(8,714)	*Less: Allowance for impairment losses*
	11,842,517	**5,047,695**	**4,532,988**	

e. Penempatan pada bank lain yang digunakan sebagai jaminan

Pada tanggal 31 Desember 2025, 2024, dan 2023, tidak terdapat penempatan yang dijaminkan.

e. Placement with other banks pledged as collateral

As at 31 December 2025, 2024, and 2023, there was no placement pledged as collateral.

f. Tingkat suku bunga per tahun

f. Annual interest rates

	2025	2024	2023	
Rupiah	3.00% - 4.75%	4.53% - 5.25%	5.25% - 5.58%	*Rupiah*
Mata Uang Asing	1.30% - 4.15%	2.60% - 3.34%	2.00% - 5.67%	*Foreign Currencies*

g. Mutasi penempatan pada Bank lain dan Bank Indonesia

Mutasi penempatan pada Bank lain dan Bank Indonesia berdasarkan tahapan adalah:

g. Movement of placement with other Banks and Bank Indonesia

The movement of placement with other Banks and Bank Indonesia based on staging were as follows:

	2025							
	Konvensional/*Conventional*							
	Tahap/ *Stage* 1	Tahap/ *Stage* 2	Tahap/ *Stage* 3 Kolektif/ *Collective*	Tahap/ *Stage* 3 Individual/ *Individual*	Jumlah/ *Total*	Syariah/ *Sharia*	Jumlah/ *Total*	
Saldo awal	3,047,403	-	-	-	3,047,403	2,000,292	5,047,695	*Beginning balance*
Penambahan penempatan baru	1,262,403,194	-	-	-	1,262,403,194	174,131,050	1,436,534,244	*New placement originated*
Pelepasan penempatan	(1,262,061,997)	-	-	-	(1,262,061,997)	(167,677,354)	(1,429,739,351)	*Derecognition of placement*
Saldo akhir	**3,388,600**	**-**	**-**	**-**	**3,388,600**	**8,453,988**	**11,842,588**	*Ending balance*

7. PENEMPATAN PADA BANK LAIN DAN BANK INDONESIA (lanjutan)

7. PLACEMENT WITH OTHER BANKS AND BANK INDONESIA (continued)

g. Mutasi penempatan pada Bank lain dan Bank Indonesia (lanjutan)

Mutasi penempatan pada Bank lain dan Bank Indonesia berdasarkan tahapan adalah: (lanjutan)

g. Movement of placement with other Banks and Bank Indonesia (continued)

The movement of placement with other Banks and Bank Indonesia based on staging were as follows: (continued)

2024	Konvensional/*Conventional*							
	Tahap/ *Stage* 1	Tahap/ *Stage* 2	Tahap/ *Stage* 3 Kolektif/ *Collective*	Tahap/ *Stage* 3 Individual/ *Individual*	Jumlah/ *Total*	Syariah/ *Sharia*	Jumlah/ *Total*	
Saldo awal	2,682,182	-	-	8,711	2,690,893	1,850,809	4,541,702	*Beginning balance*
Penambahan penempatan baru	718,651,913	-	-	-	718,651,913	30,841,060	749,492,973	*New placement originated*
Penghapusbukuan penempatan	-	-	-	(8,563)	(8,563)	-	(8,563)	*Write-off of placement*
Pelepasan penempatan	(718,286,692)	-	-	(551)	(718,287,243)	(30,691,577)	(748,978,820)	*Derecognition of placement*
Lain-lain *)	-	-	-	403	403	-	403	*Others *)*
Saldo akhir	**3,047,403**	**-**	**-**	**-**	**3,047,403**	**2,000,292**	**5,047,695**	*Ending balance*

*) Termasuk selisih kurs karena penjabaran mata uang asing

*Include effect of foreign currency translation *)*

2023	Konvensional/*Conventional*							
	Tahap/ *Stage* 1	Tahap/ *Stage* 2	Tahap/ *Stage* 3 Kolektif/ *Collective*	Tahap/ *Stage* 3 Individual/ *Individual*	Jumlah/ *Total*	Syariah/ *Sharia*	Jumlah/ *Total*	
Saldo awal	8,868,211	-	-	8,808	8,877,019	6,001,583	14,878,602	*Beginning balance*
Penambahan penempatan baru	887,868,689	-	-	-	887,868,689	60,606,933	948,475,622	*New placement originated*
Pelepasan penempatan	(894,054,718)	-	-	-	(894,054,718)	(64,757,707)	(958,812,425)	*Derecognition of placement*
Lain-lain *)	-	-	-	(97)	(97)	-	(97)	*Others *)*
Saldo akhir	**2,682,182**	**-**	**-**	**8,711**	**2,690,893**	**1,850,809**	**4,541,702**	*Ending balance*

*) Termasuk selisih kurs karena penjabaran mata uang asing

*Include effect of foreign currency translation *)*

h. Cadangan kerugian penurunan nilai

Perubahan cadangan kerugian penurunan nilai adalah:

h. Allowance for impairment losses

Movements of allowance for impairment losses were as follows:

2025	Konvensional/*Conventional*							
	Tahap/ *Stage* 1	Tahap/ *Stage* 2	Tahap/ *Stage* 3 Kolektif/ *Collective*	Tahap/ *Stage* 3 Individual/ *Individual*	Jumlah/ *Total*	Syariah/ *Sharia*	Jumlah/ *Total*	
Saldo awal	-	-	-	-	-	-	-	*Beginning balance*
Jumlah yang dibebankan pada laba/rugi:								*Total charged to income statement:*
Pembentukan selama tahun berjalan	71	-	-	-	71	-	71	*Additional during the year*
Saldo akhir	**71**	**-**	**-**	**-**	**71**	**-**	**71**	*Ending balance*

7. PENEMPATAN PADA BANK LAIN DAN BANK INDONESIA (lanjutan)

7. PLACEMENT WITH OTHER BANKS AND BANK INDONESIA (continued)

h. Cadangan kerugian penurunan nilai (lanjutan)

h. Allowance for impairment losses (continued)

Perubahan cadangan kerugian penurunan nilai adalah: (lanjutan)

Movements of allowance for impairment losses were as follows: (continued)

	2024							
	Konvensional/*Conventional*							
	Tahap/ *Stage* 1	Tahap/ *Stage* 2	Tahap/ *Stage* 3 Kolektif/ *Collective*	Tahap/ *Stage* 3 Individual/ *Individual*	Jumlah/ *Total*	Syariah/ *Sharia*	Jumlah/ *Total*	
Saldo awal	3	-	-	8,711	8,714	-	8,714	*Beginning balance*
Jumlah yang dibebankan pada laba/rugi:								*Total charged to income statement:*
Pemulihan selama tahun berjalan	(3)	-	-	(551)	(554)	-	(554)	*Reversal during the year*
Penghapusbukuan penempatan	-	-	-	(8,563)	(8,563)	-	(8,563)	*Write-off of placement*
Lain-lain *)	-	-	-	403	403	-	403	*Others *)*
Saldo akhir	-	-	-	-	-	-	-	*Ending balance*

*) Termasuk selisih kurs karena penjabaran mata uang asing

*Include effect of foreign currency translation *)*

	2023							
	Konvensional/*Conventional*							
	Tahap/ *Stage* 1	Tahap/ *Stage* 2	Tahap/ *Stage* 3 Kolektif/ *Collective*	Tahap/ *Stage* 3 Individual/ *Individual*	Jumlah/ *Total*	Syariah/ *Sharia*	Jumlah/ *Total*	
Saldo awal	-	-	-	8,808	8,808	-	8,808	*Beginning balance*
Jumlah yang dibebankan pada laba/rugi:								*Total charged to income statement:*
Pembentukan selama tahun berjalan	-	-	-	-	-	-	-	*Additional during the year*
Lain-lain *)	3	-	-	(97)	(94)	-	(94)	*Others *)*
Saldo akhir	3	-	-	8,711	8,714	-	8,714	*Ending balance*

*) Termasuk selisih kurs karena penjabaran mata uang asing

*Include effect of foreign currency translation *)*

Manajemen berpendapat bahwa jumlah cadangan kerugian penurunan nilai yang dibentuk telah memadai.

Management believes the allowance for impairment losses is adequate.

8. EFEK-EFEK / *8. MARKETABLE SECURITIES*

a. Berdasarkan tujuan, jenis, dan mata uang / *a. By purpose, type, and currency*

	2025	2024	2023	
Biaya perolehan diamortisasi				***Amortised cost***
Rupiah				***Rupiah***
Obligasi	551,000	719,250	622,500	*Bonds*
(Diskonto)/premi yang belum diamortisasi	(205)	(298)	208	*Unamortised (discount)/premium*
Nilai bersih	550,795	718,952	622,708	*Net*
Tagihan Wesel Ekspor	25,148	99,692	131,063	*Bill receivables*
Wesel Jangka Menengah	-	-	15,000	*Medium Term Notes*
Dolar Amerika Serikat				***United States Dollar***
Tagihan Wesel Ekspor	92,470	105,016	285,920	*Bill receivables*
Jumlah biaya perolehan diamortisasi	**668,413**	**923,660**	**1,054,691**	*Total amortised cost*
Nilai wajar melalui penghasilan komprehensif lain				***Fair value through other comprehensive income***
Rupiah				***Rupiah***
Obligasi	6,323,320	4,651,570	5,779,470	*Bonds*
Keuntungan/(kerugian) yang belum direalisasi atas kenaikan/(penurunan) nilai wajar	66,725	(47,603)	(45,576)	*Unrealised gains/(losses) on increase/(decrease) in fair value*
Premi yang belum diamortisasi	2,929	10,619	30,686	*Unamortised premium*
Nilai bersih	6,392,974	4,614,586	5,764,580	*Net*
Sekuritas Rupiah Bank Indonesia	8,873,798	14,683,454	200,000	*Sekuritas Rupiah Bank Indonesia*
Keuntungan/(kerugian) yang belum direalisasi atas kenaikan/(penurunan) nilai wajar	9,073	6,939	(305)	*Unrealised gains/(losses) on increase/(decrease) in fair value*
Diskonto yang belum diamortisasi	(270,541)	(438,561)	(5,919)	*Unamortised discount*
Nilai bersih	8,612,330	14,251,832	193,776	*Net*
Dolar Amerika Serikat				***United States Dollar***
Obligasi	1,160,780	1,173,921	981,189	*Bonds*
Keuntungan/(kerugian) yang belum direalisasi atas kenaikan/(penurunan) nilai wajar	16,113	(349)	7,735	*Unrealised gains/(losses) on increase/(decrease) in fair value*
Diskonto yang belum diamortisasi	(8,193)	(20,100)	(30,913)	*Unamortised discount*
Nilai bersih	1,168,700	1,153,472	958,011	*Net*
Sukuk Bank Indonesia	-	-	30,794	*Sukuk Bank Indonesia*
Jumlah nilai wajar melalui penghasilan komprehensif lain	**16,174,004**	**20,019,890**	**6,947,161**	*Total fair value through other comprehensive income*

8. EFEK-EFEK (lanjutan) / *8. MARKETABLE SECURITIES (continued)*

a. Berdasarkan tujuan, jenis, dan mata uang (lanjutan) / *a. By purpose, type, and currency (continued)*

	2025	2024	2023	
Nilai wajar melalui laba rugi				***Fair value through profit or loss***
Rupiah				***Rupiah***
Obligasi	233,200	390,580	1,283,446	*Bonds*
Keuntungan/(kerugian) yang belum direalisasi atas kenaikan/(penurunan) nilai wajar	2,742	(1,135)	4,257	*Unrealised gains/(losses) on increase/(decrease) in fair value*
Nilai bersih	235,942	389,445	1,287,703	*Net*
Sekuritas Rupiah Bank Indonesia	3,310,948	2,175,883	59,929	*Sekuritas Rupiah Bank Indonesia*
Keuntungan/(kerugian) yang belum direalisasi atas kenaikan/(penurunan) nilai wajar	(109,921)	(84,915)	(2,667)	*Unrealised gains/(losses) on increase/(decrease) in fair value*
Nilai bersih	3,201,027	2,090,968	57,262	*Net*
Dolar Amerika Serikat				***United States Dollar***
Obligasi	59,813	42,040	58,601	*Bonds*
(Kerugian)/keuntungan yang belum direalisasi atas (penurunan)/kenaikan nilai wajar	(12,385)	(9,869)	(2,325)	*Unrealised (losses)/gains on (decrease)/increase in fair value*
Nilai bersih	47,428	32,171	56,276	*Net*
Jumlah nilai wajar melalui laba rugi	**3,484,397**	**2,512,584**	**1,401,241**	*Total fair value through profit or loss*
Jumlah efek-efek	20,326,814	23,456,134	9,403,093	*Total marketable securities*
Dikurangi: Cadangan kerugian penurunan nilai	(782)	(840)	(39,160)	*Less: Allowance for impairment losses*
	20,326,032	**23,455,294**	**9,363,933**	

b. Berdasarkan tujuan, mata uang dan penerbit / *b. By purpose, currency and issuer*

	2025	2024	2023	
Biaya perolehan diamortisasi				***Amortised cost***
Rupiah				***Rupiah***
PT Merdeka Battery Materials Tbk	149,871	149,790	-	*PT Merdeka Battery Materials Tbk*
PT Indah Kiat Pulp and Paper Tbk	144,938	144,871	-	*PT Indah Kiat Pulp and Paper Tbk*
PT Samudera Indonesia Tbk	99,975	99,969	99,939	*PT Samudera Indonesia Tbk*
PT Chandra Asri Petrochemical Tbk	90,000	90,000	90,000	*PT Chandra Asri Petrochemical Tbk*
PT Petrosea Tbk	45,975	45,961	-	*PT Petrosea Tbk*
Lembaga Pembiayaan Ekspor Indonesia	20,036	20,111	20,172	*Lembaga Pembiayaan Ekspor Indonesia*
PT Polytama Propindo	-	110,250	220,500	*PT Polytama Propindo*
PT Telekomunikasi Indonesia (Persero) Tbk	-	58,000	58,000	*PT Telekomunikasi Indonesia (Persero) Tbk*
PT Sinar Mas Resources and Technology Tbk	-	-	50,000	*PT Sinar Mas Resources and Technology Tbk*
PT Tunas Baru Lampung Tbk	-	-	34,984	*PT Tunas Baru Lampung Tbk*
PT Perusahaan Listrik Negara (Persero)	-	-	25,042	*PT Perusahaan Listrik Negara (Persero)*
PT Sarana Multi Infrastruktur (Persero)	-	-	20,057	*PT Sarana Multi Infrastruktur (Persero)*
PT Arpeni Pratama Ocean Line Tbk	-	-	15,000	*PT Arpeni Pratama Ocean Line Tbk*
PT Adira Dinamika Multi Finance Tbk	-	-	4,014	*PT Adira Dinamika Multi Finance Tbk*
Perusahaan lainnya (Tagihan Wesel Ekspor)	25,148	99,692	131,063	*Other companies (Bill receivables)*
	575,943	818,644	768,771	
Dolar Amerika Serikat				***United States Dollar***
Perusahaan lainnya (Tagihan Wesel Ekspor)	92,470	105,016	285,920	*Other companies (Bill receivables)*
	92,470	105,016	285,920	
Jumlah biaya perolehan diamortisasi	668,413	923,660	1,054,691	*Total amortised cost*

8. EFEK-EFEK (lanjutan) / *8. MARKETABLE SECURITIES (continued)*

b. Berdasarkan tujuan, mata uang dan penerbit (lanjutan) / *b. By purpose, currency and issuer (continued)*

	2025	2024	2023	
Nilai wajar melalui penghasilan komprehensif lain				***Fair value through other comprehensive income***
Rupiah				***Rupiah***
Bank Indonesia	8,612,330	14,251,832	193,776	*Bank Indonesia*
PT Sarana Multigriya Finansial (Persero)	919,123	946,853	608,883	*PT Sarana Multigriya Finansial (Persero)*
PT Sarana Multi Infrastruktur (Persero)	777,371	473,289	426,168	*PT Sarana Multi Infrastruktur (Persero)*
PT Adira Dinamika Multi Finance Tbk	723,821	462,893	434,257	*PT Adira Dinamika Multi Finance Tbk*
PT Pegadaian (Persero)	485,632	7,865	395,522	*PT Pegadaian (Persero)*
PT Tower Bersama Infrastructure Tbk	467,540	368,118	485,346	*PT Tower Bersama Infrastructure Tbk*
PT Astra Sedaya Finance	413,008	161,963	332,554	*PT Astra Sedaya Finance*
PT Bussan Auto Finance	400,698	198,774	341,444	*PT Bussan Auto Finance*
PT Federal International Finance	357,537	258,480	298,533	*PT Federal International Finance*
PT Bank Rakyat Indonesia (Persero) Tbk	223,447	246,373	232,155	*PT Bank Rakyat Indonesia (Persero) Tbk*
PT Maybank Indonesia Finance	198,771	86,368	161,452	*PT Maybank Indonesia Finance*
PT Bank Mandiri (Persero) Tbk	162,803	48,580	48,547	*PT Bank Mandiri (Persero) Tbk*
PT Bank Pan Indonesia Tbk	161,112	-	-	*PT Bank Pan Indonesia Tbk*
PT Permodalan Nasional Madani	155,498	140,633	100,713	*PT Permodalan Nasional Madani*
PT Wahana Ottomitra Multiartha Tbk	145,892	193,926	203,331	*PT Wahana Ottomitra Multiartha Tbk*
PT Toyota Astra Financial Services	141,555	80,400	88,196	*PT Toyota Astra Financial Services*
PT Mandiri Tunas Finance	131,849	227,006	226,538	*PT Mandiri Tunas Finance*
PT Bank SMBC Indonesia Tbk	101,105	-	40,286	*PT Bank SMBC Indonesia Tbk*
PT Hino Finance Indonesia	75,491	74,347	29,781	*PT Hino Finance Indonesia*
PT Profesional Telekomunikasi Indonesia	75,481	74,319	74,308	*PT Profesional Telekomunikasi Indonesia*
PT Kereta Api Indonesia (Persero)	73,419	50,426	-	*PT Kereta Api Indonesia (Persero)*
PT Bank OCBC NISP Tbk	50,895	-	-	*PT Bank OCBC NISP Tbk*
PT Perusahaan Listrik Negara (Persero)	46,494	75,603	101,878	*PT Perusahaan Listrik Negara (Persero)*
PT Bank Syariah Indonesia Tbk	33,269	82,348	-	*PT Bank Syariah Indonesia Tbk*
Lembaga Pembiayaan Ekspor Indonesia	27,185	36,241	793,854	*Lembaga Pembiayaan Ekspor Indonesia*
PT Indosat Tbk	23,648	277,947	252,523	*PT Indosat Tbk*
PT Semen Indonesia (Persero) Tbk	20,330	20,514	20,716	*PT Semen Indonesia (Persero) Tbk*
PT Telekomunikasi Indonesia (Persero) Tbk	-	21,320	-	*PT Telekomunikasi Indonesia (Persero) Tbk*
PT Bank Tabungan Negara (Persero) Tbk	-	-	30,274	*PT Bank Tabungan Negara (Persero) Tbk*
PT Bank Maybank Indonesia Tbk	-	-	30,250	*PT Bank Maybank Indonesia Tbk*
PT Pupuk Indonesia (Persero)	-	-	7,071	*PT Pupuk Indonesia (Persero)*
	15,005,304	18,866,418	5,958,356	
Dolar Amerika Serikat				***United States Dollar***
PT Perusahaan Listrik Negara (Persero)	584,046	552,235	493,414	*PT Perusahaan Listrik Negara (Persero)*
PT Bank Negara Indonesia (Persero) Tbk	291,351	272,625	-	*PT Bank Negara Indonesia (Persero) Tbk*
PT Pertamina (Persero)	123,959	114,980	106,562	*PT Pertamina (Persero)*
PT Bank Mandiri (Persero) Tbk	118,691	165,662	133,246	*PT Bank Mandiri (Persero) Tbk*
PT Pertamina Geothermal Energy Tbk	50,653	47,970	46,397	*PT Pertamina Geothermal Energy Tbk*
PT Bank Rakyat Indonesia (Persero) Tbk	-	-	135,564	*PT Bank Rakyat Indonesia (Persero) Tbk*
Lembaga Pembiayaan Ekspor Indonesia	-	-	42,828	*Lembaga Pembiayaan Ekspor Indonesia*
Bank Indonesia	-	-	30,794	*Bank Indonesia*
	1,168,700	1,153,472	988,805	
Jumlah nilai wajar melalui penghasilan komprehensif lain	16,174,004	20,019,890	6,947,161	*Total fair value through other comprehensive income*

8. EFEK-EFEK (lanjutan) / *8. MARKETABLE SECURITIES (continued)*

b. Berdasarkan tujuan, mata uang, dan penerbit (lanjutan) / *b. By purpose, currency, and issuer (continued)*

	2025	2024	2023	
Nilai wajar melalui laba rugi				***Fair value through profit or loss***
Rupiah				***Rupiah***
Bank Indonesia	3,201,027	2,090,968	57,262	*Bank Indonesia*
PT Pegadaian (Persero)	44,066	199	89,716	*PT Pegadaian (Persero)*
PT Merdeka Battery Materials Tbk	33,022	-	-	*PT Merdeka Battery Materials Tbk*
PT Adira Dinamika Multi Finance Tbk	30,516	29,890	127,233	*PT Adira Dinamika Multi Finance Tbk*
PT Astra Sedaya Finance	28,832	2,096	28,647	*PT Astra Sedaya Finance*
PT Bank Negara Indonesia (Persero) Tbk	26,869	398	-	*PT Bank Negara Indonesia (Persero) Tbk*
PT Indah Kiat Pulp and Paper Tbk	23,331	23,259	20	*PT Indah Kiat Pulp and Paper Tbk*
PT Bank Mandiri (Persero) Tbk	10,707	-	2,786	*PT Bank Mandiri (Persero) Tbk*
PT Kereta Api Indonesia (Persero)	10,423	37,945	5	*PT Kereta Api Indonesia (Persero)*
PT Tower Bersama Infrastructure Tbk	9,216	14,989	225,692	*PT Tower Bersama Infrastructure Tbk*
PT Perusahaan Listrik Negara (Persero)	7,890	1,927	32,943	*PT Perusahaan Listrik Negara (Persero)*
PT Bank Tabungan Negara (Persero) Tbk	3,020	-	-	*PT Bank Tabungan Negara (Persero) Tbk*
PT Bank Rakyat Indonesia (Persero) Tbk	1,797	4,327	74,945	*PT Bank Rakyat Indonesia (Persero) Tbk*
PT Merdeka Copper Gold Tbk	1,466	79,984	65,815	*PT Merdeka Copper Gold Tbk*
PT Chandra Asri Petrochemical Tbk	1,140	-	63,059	*PT Chandra Asri Petrochemical Tbk*
PT Federal International Finance	1,003	30,814	4,041	*PT Federal International Finance*
PT Mandiri Tunas Finance	768	49,424	53,610	*PT Mandiri Tunas Finance*
PT Wahana Ottomitra Multiartha Tbk	411	-	10,025	*PT Wahana Ottomitra Multiartha Tbk*
PT Sarana Multi Infrastruktur (Persero)	403	-	73,312	*PT Sarana Multi Infrastruktur (Persero)*
PT Indosat Tbk	316	33,051	35,708	*PT Indosat Tbk*
PT Toyota Astra Financial Services	306	14,301	29,045	*PT Toyota Astra Financial Services*
PT Medco Energi Internasional Tbk	210	-	50	*PT Medco Energi Internasional Tbk*
PT Bank OCBC NISP Tbk	132	-	-	*PT Bank OCBC NISP Tbk*
PT Bank Syariah Indonesia Tbk	52	-	-	*PT Bank Syariah Indonesia Tbk*
PT Indomobil Finance Indonesia	46	-	-	*PT Indomobil Finance Indonesia*
PT Bussan Auto Finance	-	34,743	9,990	*PT Bussan Auto Finance*
PT Sarana Multigriya Finansial (Persero)	-	29,779	-	*PT Sarana Multigriya Finansial (Persero)*
PT Bank Pan Indonesia Tbk	-	2,319	-	*PT Bank Pan Indonesia Tbk*
PT Pupuk Indonesia (Persero)	-	-	141,021	*PT Pupuk Indonesia (Persero)*
PT Maybank Indonesia Finance	-	-	62,196	*PT Maybank Indonesia Finance*
Lembaga Pembiayaan Ekspor Indonesia	-	-	54,035	*Lembaga Pembiayaan Ekspor Indonesia*
PT Mora Telematika Indonesia Tbk	-	-	26,762	*PT Mora Telematika Indonesia Tbk*
PT Bank SMBC Indonesia Tbk	-	-	20,143	*PT Bank SMBC Indonesia Tbk*
PT Indonesia Infrastructure Finance	-	-	20,022	*PT Indonesia Infrastructure Finance*
PT Hino Finance Indonesia	-	-	19,854	*PT Hino Finance Indonesia*
PT Permodalan Nasional Madani	-	-	9,383	*PT Permodalan Nasional Madani*
PT Profesional Telekomunikasi Indonesia	-	-	4,954	*PT Profesional Telekomunikasi Indonesia*
PT Semen Indonesia (Persero) Tbk	-	-	2,691	*PT Semen Indonesia (Persero) Tbk*
	3,436,969	2,480,413	1,344,965	
Dolar Amerika Serikat				***United States Dollar***
PT Pertamina (Persero)	29,972	16,770	6,052	*PT Pertamina (Persero)*
PT Perusahaan Listrik Negara (Persero)	17,238	14,566	17,837	*PT Perusahaan Listrik Negara (Persero)*
PT Bank Mandiri (Persero) Tbk	218	835	32,387	*PT Bank Mandiri (Persero) Tbk*
	47,428	32,171	56,276	
Jumlah nilai wajar melalui laba rugi	3,484,397	2,512,584	1,401,241	*Total fair value through profit or loss*
Jumlah efek-efek	20,326,814	23,456,134	9,403,093	*Total marketable securities*
Dikurangi: Cadangan kerugian penurunan nilai	(782)	(840)	(39,160)	*Less: Allowance for impairment losses*
	20,326,032	**23,455,294**	**9,363,933**	

8. EFEK-EFEK (lanjutan) / *8. MARKETABLE SECURITIES (continued)*

c. Berdasarkan tahapan / *c. By staging*

	2025	2024	2023	
Tahap 1	20,326,814	23,456,134	9,322,315	*Stage 1*
Tahap 3	-	-	49,984	*Stage 3*
	20,326,814	23,456,134	9,372,299	
Syariah	-	-	30,794	*Sharia*
	20,326,814	23,456,134	9,403,093	
Dikurangi: Cadangan kerugian penurunan nilai	(782)	(840)	(39,160)	*Less: Allowance for impairment losses*
	20,326,032	**23,455,294**	**9,363,933**	

d. Berdasarkan sisa umur jatuh tempo / *d. By remaining period to maturity*

Saldo efek-efek pada tanggal 31 Desember 2025, 2024, dan 2023, berdasarkan sisa umur jatuh tempo adalah:

As at 31 December 2025, 2024, and 2023, the balance of marketable securities according to remaining periods to maturity were as follows:

	2025	2024	2023	
≤ 1 bulan	290,843	702,568	166,003	*≤ 1 month*
> 1 - ≤ 3 bulan	885,418	3,331,834	945,809	*> 1 - ≤ 3 months*
> 3 - ≤ 12 bulan	13,057,757	14,408,451	3,153,400	*> 3 - ≤ 12 months*
> 1 - ≤ 5 tahun	5,977,824	4,923,952	5,078,432	*> 1 - ≤ 5 years*
> 5 tahun	114,972	89,329	59,449	*> 5 years*
	20,326,814	23,456,134	9,403,093	
Dikurangi: Cadangan kerugian penurunan nilai	(782)	(840)	(39,160)	*Less: Allowance for impairment losses*
	20,326,032	**23,455,294**	**9,363,933**	

e. Efek-efek yang dijadikan jaminan / *e. Marketable securities pledged as collateral*

Pada tanggal 31 Desember 2025, efek-efek yang dijadikan jaminan untuk efek-efek yang dijual dengan janji dibeli kembali sebesar Rp 2.500.000 (2024: Rp 2.350.000; 2023: Rp nihil).

As at 31 December 2025, marketable securities pledged as collateral for a securities sold under repurchased agreements amounting to Rp 2,500,000 (2024: Rp 2,350,000; 2023: Rp nil).

f. Berdasarkan efek Bank Indonesia serta perusahaan lain / *f. By Bank Indonesia's and other companies' marketable securities*

	2025	2024	2023	
Bank Indonesia	11,813,357	16,342,800	281,832	*Bank Indonesia*
Perusahaan lain	8,513,457	7,113,334	9,121,261	*Other companies*
	20,326,814	23,456,134	9,403,093	
Dikurangi: Cadangan kerugian penurunan nilai	(782)	(840)	(39,160)	*Less: Allowance for impairment losses*
	20,326,032	**23,455,294**	**9,363,933**	

g. Tingkat suku bunga per tahun / *g. Annual interest rates*

	2025	2024	2023	
Rupiah	4.15% - 11.00%	5.50% - 11.20%	5.30% - 11.20%	*Rupiah*
Mata uang asing	1.40% - 6.45%	1.40% - 6.45%	1.40% - 5.63%	*Foreign currency*

8. EFEK-EFEK (lanjutan)

8. MARKETABLE SECURITIES (continued)

h. Mutasi efek-efek

Mutasi efek efek berdasarkan tahapan adalah:

h. Movement of marketable securities

The movement of marketable securities based on st aging were as follows:

	2025							
	Konvensional/*Conventional*							
	Tahap/ *Stage* 1	Tahap/ *Stage* 2	Tahap/ *Stage* 3 Kolektif/ *Collective*	Tahap/ *Stage* 3 Individual/ *Individual*	Jumlah/ *Total*	Syariah/ *Sharia*	Jumlah/ *Total*	
Saldo awal	23,456,134	-	-	-	23,456,134	-	23,456,134	*Beginning balance*
Penambahan efek-efek	19,130,567	-	-	-	19,130,567	-	19,130,567	*Additional of marketable securities*
Penjualan efek-efek	(22,302,979)	-	-	-	(22,302,979)	-	(22,302,979)	*Sale of marketable securities*
Lain-lain *)	43,092	-	-	-	43,092	-	43,092	*Others *)*
Saldo akhir	**20,326,814**	**-**	**-**	**-**	**20,326,814**	**-**	**20,326,814**	*Ending balance*

*) Termasuk di dalam lain-lain adalah selisih kurs penjabaran mata uang asing dan amortisasi premi/diskonto

*Included in others are foreign exchange rate translation and amortisation of premium/discount *)*

	2024							
	Konvensional/*Conventional*							
	Tahap/ *Stage* 1	Tahap/ *Stage* 2	Tahap/ *Stage* 3 Kolektif/ *Collective*	Tahap/ *Stage* 3 Individual/ *Individual*	Jumlah/ *Total*	Syariah/ *Sharia*	Jumlah/ *Total*	
Saldo awal	9,322,315	-	34,984	15,000	9,372,299	30,794	9,403,093	*Beginning balance*
Penambahan efek-efek	19,233,097	-	-	-	19,233,097	-	19,233,097	*Additional of marketable securities*
Penghapusbukuan efek-efek	-	-	-	(15,000)	(15,000)	-	(15,000)	*Write-off of marketable securities*
Efek-efek yang dipulihkan	-	-	(34,984)	-	(34,984)	-	(34,984)	*Amount fully recovered*
Penjualan efek-efek	(5,188,452)	-	-	-	(5,188,452)	(30,794)	(5,219,246)	*Sale of marketable securities*
Lain-lain *)	89,174	-	-	-	89,174	-	89,174	*Others *)*
Saldo akhir	**23,456,134**	**-**	**-**	**-**	**23,456,134**	**-**	**23,456,134**	*Ending balance*

*) Termasuk di dalam lain-lain adalah selisih kurs penjabaran mata uang asing dan amortisasi premi/diskonto

*Included in others are foreign exchange rate translation and amortisation of premium/discount *)*

	2023							
	Konvensional/*Conventional*							
	Tahap/ *Stage* 1	Tahap/ *Stage* 2	Tahap/ *Stage* 3 Kolektif/ *Collective*	Tahap/ *Stage* 3 Individual/ *Individual*	Jumlah/ *Total*	Syariah/ *Sharia*	Jumlah/ *Total*	
Saldo awal	5,678,125	34,968	-	15,000	5,728,093	100,000	5,828,093	*Beginning balance*
Perpindahan antar tahapan								*Transfer within stages*
Pindah ke tahap 3	-	(34,984)	34,984	-	-	-	-	*Transfer to stage 3*
Penambahan efek-efek	6,381,949	-	-	-	6,381,949	30,794	6,412,743	*Additional of marketable securities*
Penjualan efek-efek	(2,765,255)	-	-	-	(2,765,255)	(100,000)	(2,865,255)	*Sale of marketable securities*
Lain-lain *)	27,496	16	-	-	27,512	-	27,512	*Others *)*
Saldo akhir	**9,322,315**	**-**	**34,984**	**15,000**	**9,372,299**	**30,794**	**9,403,093**	*Ending balance*

*) Termasuk di dalam lain-lain adalah selisih kurs penjabaran mata uang asing dan amortisasi premi/diskonto

*Included in others are foreign exchange rate translation and amortisation of premium/discount *)*

i. Cadangan kerugian penurunan nilai

Perubahan cadangan kerugian penurunan nilai adalah sebagai berikut:

i. Allowance for impairment losses

Movements in the allowance for impairment losses were as follows:

	2025							
	Konvensional/*Conventional*							
	Tahap/ *Stage* 1	Tahap/ *Stage* 2	Tahap/ *Stage* 3 Kolektif/ *Collective*	Tahap/ *Stage* 3 Individual/ *Individual*	Jumlah/ *Total*	Syariah/ *Sharia*	Jumlah/ *Total*	
Saldo awal	840	-	-	-	840	-	840	*Beginning balance*
Jumlah yang dipulihkan pada laba/rugi:								*Total reversed to income statement:*
Pemulihan selama tahun berjalan	(58)	-	-	-	(58)	-	(58)	*Reversal during the year*
Saldo akhir	**782**	**-**	**-**	**-**	**782**	**-**	**782**	*Ending balance*

8. EFEK-EFEK (lanjutan)

i. Cadangan kerugian penurunan nilai (lanjutan)

Perubahan cadangan kerugian penurunan nilai adalah sebagai berikut: (lanjutan)

8. MARKETABLE SECURITIES *(continued)*

i. Allowance for impairment losses *(continued)*

Movements in the allowance for impairment losses were as follows: (continued)

	2024							
	Konvensional/*Conventional*							
	Tahap/ *Stage* 1	Tahap/ *Stage* 2	Tahap/ *Stage* 3 Kolektif/ *Collective*	Tahap/ *Stage* 3 Individual/ *Individual*	Jumlah/ *Total*	Syariah/ *Sharia*	Jumlah/ *Total*	
Saldo awal	2,865	-	21,295	15,000	39,160	-	39,160	*Beginning balance*
Jumlah yang dibebankan pada laba/rugi:								*Total charged to income statement:*
Pemulihan selama tahun berjalan	(2,025)	-	(21,295)	-	(23,320)	-	(23,320)	*Reversal during the year*
Penghapusan selama tahun berjalan	-	-	-	(15,000)	(15,000)	-	(15,000)	*Write-off during the year*
Saldo akhir	**840**	**-**	**-**	**-**	**840**	**-**	**840**	*Ending balance*

	2023							
	Konvensional/*Conventional*							
	Tahap/ *Stage* 1	Tahap/ *Stage* 2	Tahap/ *Stage* 3 Kolektif/ *Collective*	Tahap/ *Stage* 3 Individual/ *Individual*	Jumlah/ *Total*	Syariah/ *Sharia*	Jumlah/ *Total*	
Saldo awal	2,029	1,171	-	15,000	18,200	228	18,428	*Beginning balance*
Perpindahan antar tahapan:								*Transfer within stages:*
Pindah ke tahap 3	-	(1,171)	1,171	-	-	-	-	*Transfer to stage 3*
Jumlah yang dibebankan pada laba/rugi:								*Total charged to income statement:*
Penambahan/(pemulihan) selama tahun berjalan	836	-	20,124	-	20,960	(228)	20,732	*Addition/(reversal) during the year*
Saldo akhir	**2,865**	**-**	**21,295**	**15,000**	**39,160**	**-**	**39,160**	*Ending balance*

Perubahan cadangan kerugian penurunan nilai adalah untuk efek-efek dengan klasifikasi biaya perolehan diamortisasi.

Changes in allowance for impairment losses are for marketable securities classified as amortised costs.

Pada tanggal 31 Desember 2025 efek-efek yang mengalami penurunan nilai (tahap 3) adalah sebesar Rp nihil (2024: Rp nihil; 2023: Rp 49.984).

As at 31 December 2025 the impairment loss of marketable securities (stage 3) is amounting to Rp nil (2024: Rp nil; 2023: Rp 49,984).

Pada tanggal 31 Desember 2025, cadangan kerugian penurunan nilai pada efek-efek klasifikasi nilai wajar melalui penghasilan komprehensif lain dicatat pada penghasilan komprehensif lain sebesar Rp 10.557 (2024: Rp 11.101; 2023: Rp 9.551).

At at 31 December 2025, allowance for impairment losses on marketable securities classified as fair value through other comprehensive income recorded in other comprehensive income is amounting to Rp 10,557 (2024: Rp 11,101; 2023: Rp9,551).

Manajemen berpendapat bahwa jumlah cadangan kerugian penurunan nilai di atas telah memadai.

Management believes that the allowance for impairment losses above is adequate.

j. Berdasarkan transaksi dengan pihak berelasi

Pada tanggal 31 Desember 2025, 2024, dan 2023, tidak terdapat efek-efek dari pihak berelasi.

j. By transactions with related party

As at 31 December 2025, 2024, and 2023, there were no marketable securities from related party.

k. Informasi pokok lainnya sehubungan dengan efek-efek

Informasi peringkat atas efek-efek berdasarkan lembaga pemeringkat - PT Pemeringkat Efek Indonesia (PT Pefindo), Fitch, Moody's dan S&P diungkapkan pada Catatan 52 (vii).

k. Other significant information relating to marketable securities

Information on the rating of marketable securities based on rating agencies - PT Pemeringkat Efek Indonesia (PT Pefindo), Fitch, Moody's and S&P are disclosed in Note 52 (vii).

8. EFEK-EFEK (lanjutan)

I. Transaksi Lindung Nilai

Selama tahun yang berakhir 2025, 2024, dan 2023, Bank CIMB Niaga telah melakukan lindung nilai atas nilai wajar obligasi korporasi sebesar Rp nihil dan USD nihil juta (2024: Rp nihil dan USD 22,33 juta; 2023: Rp 658.750 dan USD 45,28 juta) dengan kontrak *swap* tingkat suku bunga, dengan nilai nosional sebesar Rp nihil dan USD 21,53 juta (2024: Rp nihil dan USD 21,53 juta; 2023: Rp 600.000 dan USD 43,27 juta) (lihat Catatan 11).

Pada tanggal 31 Desember 2025, 2024, dan 2023, Bank CIMB Niaga telah melakukan evaluasi terhadap lindung nilai tersebut yang mana masih memenuhi kriteria akuntansi lindung nilai.

8. MARKETABLE SECURITIES *(continued)*

I. Hedge Transaction

During the year ended 2025, 2024, and 2023, Bank CIMB Niaga performed fair value hedged of corporate bonds amount of Rp nil and USD nil million (2024: Rp nil and USD 22.33 million; 2023: Rp 658,750 and USD 45.28 million) using interest rate swap contracts with notional amount of Rp nil and USD 21.53 million (2024: Rp nil and USD 21.53 million; 2023: Rp 600,000 and USD 43.27 million) (refer to Note 11).

As at 31 December 2025, 2024, and 2023, Bank CIMB Niaga has performed the hedging evaluation of bond fair value which still meets the criteria of hedge accounting.

	2025	2024	2023	
(Kerugian)/keuntungan instrumen lindung nilai	(8,507)	21,176	(1,631)	*(Losses)/gains on hedging instrument*
Keuntungan/(kerugian) *hedged item* yang berhubungan dengan risiko yang dilindung nilai	7,941	(19,657)	1,305	*Gains/(losses) on hedged item attributable to hedged risk*
(Kerugian)/keuntungan bersih dari transaksi lindung nilai	**(566)**	**1,519**	**(326)**	*(Losses)/gains from hedging transaction*

m. Informasi lain

Selama tahun yang berakhir 31 Desember 2025, Bank CIMB Niaga telah menjual efek-efek dengan keuntungan sebesar Rp 134.868 (2024: Rp 78.344; 2023: Rp 47.333) (lihat Catatan 40).

Selama tahun yang berakhir 31 Desember 2025, efek-efek yang didasarkan pada prinsip perbankan syariah adalah sebesar Rp nihil (2024: Rp nihil; 2023: Rp 30.794)

Pada tanggal 31 Desember 2025, efek-efek memiliki jatuh tempo pada beberapa tanggal antara tanggal 2 Januari 2026 sampai dengan tanggal 25 Februari 2060 (2024: 3 Januari 2025 sampai dengan tanggal 25 Februari 2060; 2023: 2 Januari 2024 sampai dengan tanggal 30 Juni 2050).

m. Other information

During the year ended 31 December 2025, Bank CIMB Niaga has sold marketable securities with gains amounting to Rp134,868 (2024: Rp 78,344; 2023: Rp 47,333) (refer to Note 40).

During the year ended 31 December 2025, marketable securities under sharia banking principle is amounting to Rp nil (2024: Rp nil; 2023: Rp 30,794)

As at 31 December 2025, marketable securities will mature on various dates between 2 January 2026 up to 25 February 2060 (2024: 3 January 2025 up to 25 February 2060; 2023: 2 January 2024 up to 30 June 2050).

9. OBLIGASI PEMERINTAH / *9. GOVERNMENT BONDS*

a. Berdasarkan tujuan / *a. Based on purpose*

	2025	2024	2023	
Biaya perolehan diamortisasi				***Amortised cost***
Nilai nominal	8,982,138	14,369,255	17,997,872	*Nominal value*
Premi yang belum diamortisasi	84,682	54,738	94,242	*Unamortised premium*
Jumlah biaya perolehan diamortisasi	9,066,820	14,423,993	18,092,114	*Total amortised cost*
Nilai wajar melalui penghasilan komprehensif lain				***Fair value through other comprehensive income***
Nilai nominal	35,251,264	36,469,586	35,686,110	*Nominal value*
Keuntungan/(kerugian) yang belum direalisasi atas kenaikan/(penurunan) nilai wajar	473,800	(819,547)	(562,018)	*Unrealised gains/(losses) on increase/(decrease) in fair value*
Premi yang belum diamortisasi	848,555	679,117	962,038	*Unamortised premium*
Jumlah nilai wajar melalui penghasilan komprehensif lain	36,573,619	36,329,156	36,086,130	*Total fair value through other comprehensive income*
Nilai wajar melalui laba rugi				***Fair value through profit or loss***
Nilai nominal	18,499,937	19,602,641	15,796,100	*Nominal value*
Keuntungan/(kerugian) yang belum direalisasi atas kenaikan/(penurunan) nilai wajar	998,339	(1,163)	622,163	*Unrealised gains/(losses) on increase/(decrease) in fair value*
Jumlah nilai wajar melalui laba rugi	19,498,276	19,601,478	16,418,263	*Total fair value through profit or loss*
Jumlah Obligasi Pemerintah	**65,138,715**	**70,354,627**	**70,596,507**	***Total Government Bonds***

Pada tanggal 31 Desember 2025, Obligasi Pemerintah dalam mata uang asing adalah sebesar Rp 4.963.127 (2024: Rp 5.620.122; 2023: Rp 4.653.621).

As at 31 December 2025, Government Bonds in foreign currencies amounting to Rp 4,963,127 (2024: Rp 5,620,122; 2023: Rp 4,653,621).

b. Berdasarkan tujuan dan jatuh tempo / *b. Based on purpose and maturity*

2025	≤ 1 bulan/ *month*	> 1 - ≤ 3 bulan/ *months*	> 3 - ≤ 12 bulan/ *months*	> 1 - ≤ 5 tahun/ *years*	> 5 tahun/ *years*	Jumlah/ *Total*	
Biaya perolehan diamortisasi	33,358	26,733	2,540,757	6,408,912	57,060	9,066,820	*Amortised cost*
Nilai wajar melalui penghasilan komprehensif lain	-	-	5,609,302	27,090,726	3,873,591	36,573,619	*Fair value through other comprehensive income*
Nilai wajar melalui laba rugi	834	24,225	255,361	8,623,483	10,594,373	19,498,276	*Fair value through profit or loss*
	34,192	**50,958**	**8,405,420**	**42,123,121**	**14,525,024**	**65,138,715**	

2024	≤ 1 bulan/ *month*	> 1 - ≤ 3 bulan/ *months*	> 3 - ≤ 12 bulan/ *months*	> 1 - ≤ 5 tahun/ *years*	> 5 tahun/ *years*	Jumlah/ *Total*	
Biaya perolehan diamortisasi	93,662	229,754	6,570,807	7,458,968	70,802	14,423,993	*Amortised cost*
Nilai wajar melalui penghasilan komprehensif lain	64,257	-	3,436,669	22,403,379	10,424,851	36,329,156	*Fair value through other comprehensive income*
Nilai wajar melalui laba rugi	20,848	23,996	186,039	9,881,081	9,489,514	19,601,478	*Fair value through profit or loss*
	178,767	**253,750**	**10,193,515**	**39,743,428**	**19,985,167**	**70,354,627**	

2023	≤ 1 bulan/ *month*	> 1 - ≤ 3 bulan/ *months*	> 3 - ≤ 12 bulan/ *months*	> 1 - ≤ 5 tahun/ *years*	> 5 tahun/ *years*	Jumlah/ *Total*	
Biaya perolehan diamortisasi	107,889	2,771,453	3,044,588	10,234,159	1,934,025	18,092,114	*Amortised cost*
Nilai wajar melalui penghasilan komprehensif lain	-	4,743,252	4,177,372	15,129,686	12,035,820	36,086,130	*Fair value through other comprehensive income*
Nilai wajar melalui laba rugi	-	25,127	181,874	3,891,109	12,320,153	16,418,263	*Fair value through profit or loss*
	107,889	**7,539,832**	**7,403,834**	**29,254,954**	**26,289,998**	**70,596,507**	

9. OBLIGASI PEMERINTAH (lanjutan)

c. Tingkat suku bunga per tahun

	2025	2024	2023	
Rupiah	4.12% - 12.00%	4.88% - 12.00%	4.88% - 12.00%	*Rupiah*
Mata uang asing	1.85% - 8.50%	1.50% - 8.50%	0.33% - 8.50%	*Foreign currency*

d. Obligasi Pemerintah yang dijadikan jaminan

Pada tanggal 31 Desember 2025, Obligasi Pemerintah yang dijadikan jaminan untuk efek-efek yang dijual dengan janji dibeli kembali sebesar Rp 8.990.000 (2024: Rp 9.430.000; 2023: Rp 20.852.000) (lihat Catatan 10b).

e. Transaksi Lindung Nilai

Selama tahun yang berakhir 31 Desember 2025, Bank CIMB Niaga melakukan lindung nilai atas nilai wajar pada sebagian Obligasi Pemerintah sebesar Rp nihil, USD 28,19 juta dan EUR 25 juta (2024: Rp nihil, USD 150,32 juta, dan EUR nihil; 2023: Rp nihil dan USD 34,96 juta;) dengan kontrak swap tingkat suku bunga, dengan nilai nosional sebesar Rp nihil, USD 31,20 juta dan EUR 22,95 juta (2024: Rp nihil, USD 146,31 juta dan EUR nihil; 2023: Rp nihil dan USD 33,49 juta) (lihat Catatan 11).

Pada tanggal 31 Desember 2025, 2024, dan 2023, Bank CIMB Niaga telah melakukan evaluasi terhadap lindung nilai dan hasilnya masih memenuhi kriteria akuntansi lindung nilai.

Hasil bersih dari keuntungan instrumen lindung nilai dan kerugian *hedged item* yang dilindungi nilainya (Obligasi Pemerintah) disajikan pada tabel berikut ini:

9. GOVERNMENT BONDS (continued)

c. Annual interest rates

d. Government Bonds pledged as collateral

As at 31 December 2025, Government Bonds pledged as collateral for a securities sold under repurchased agreements amounting to Rp 8,990,000 (2024: Rp 9,430,000; 2023: Rp 20,852,000) (refer to Note 10b).

e. Hedge Transaction

During the period ended 31 December 2025, Bank CIMB Niaga performed fair value hedged of Government bonds amount of Rp nil, USD 28.19 million and EUR 25 million (2024: Rp nil, USD 150.32 million and EUR nil; 2023: Rp nil and 2023: USD 34.96 million) using interest rate swap contracts with notional amount of Rp nil, USD 31.20 million and EUR 22.95 million (2024: Rp nil, USD 146.31 million and EUR nil; 2023: Rp nil and USD 33.49 million) (refer to Note 11).

As at 31 December 2025, 2024, and 2023, Bank CIMB Niaga has performed the hedging evaluation of bond fair value and the result is still meets the criteria of hedge accounting.

The net effect of the gains from the hedging instrument and losses from the hedged item (Government Bonds) are summarised below:

	2025	2024	2023	
(Kerugian)/keuntungan instrumen lindung nilai	(42,896)	33,732	15,475	*(Losses)/gains on hedging instrument*
Keuntungan/(kerugian) *hedged item* yang berhubungan dengan risiko yang dilindung nilai	42,601	(34,096)	(9,049)	*Gains/(losses) on hedged item attributable to hedged risk*
(Kerugian)/keuntungan bersih dari transaksi lindung nilai	**(295)**	**(364)**	**6,426**	*Net (losses)/gains from hedging transaction*

f. Informasi lain

Selama tahun yang berakhir 31 Desember 2025, Bank CIMB Niaga telah menjual Obligasi Pemerintah dengan jumlah nilai nominal sebesar Rp 648.186.252, USD 14.517,17 juta, EUR 28,15 juta, AUD 60,68 juta, dan CNY 60,44 juta (2024: Rp 564.250.303, USD 14.296,95 juta, EUR nihil, AUD nihil, dan CNY nihil; 2023: Rp 495.334.468, USD 964,86 juta, EUR nihil, AUD nihil, dan CNY nihil) dengan keuntungan sebesar Rp 2.034.087 (2024: Rp 408.194; 2023: Rp 478.174) (lihat Catatan 40)

f. Other information

During the year ended 31 December 2025, Bank CIMB Niaga has sold Government Bonds with total nominal value of Rp 648,186,252, USD 14,517.17 million, EUR 28.15 million, AUD 60.68 million, and CNY 60.44 million (2024: Rp 564,250,303, USD 14,296.95 million, EUR nil, AUD nil, and CNY nil; 2023: Rp 495,334,468 and USD 964.86 million, EUR nil, AUD nil, and CNY nil) with gains amounting to Rp 2,034,087 (2024: Rp 408,194; 2023: Rp 478,174;) (refer to Note 40).

9. OBLIGASI PEMERINTAH (lanjutan)

f. Informasi lain (lanjutan)

Manajemen berpendapat bahwa tidak terdapat penurunan nilai atas Obligasi Pemerintah sehingga tidak diperlukan cadangan kerugian penurunan nilai.

Pada tanggal 31 Desember 2025, Obligasi Pemerintah memiliki jatuh tempo pada beberapa tanggal antara tanggal 8 Januari 2026 sampai dengan tanggal 12 Maret 2071 (2024: 15 Januari 2025 sampai dengan tanggal 12 Maret 2071; 2023: 15 Januari 2024 sampai dengan tanggal 12 Maret 2071).

Pada tanggal 31 Desember 2025, 2024, dan 2023, seluruh Obligasi Pemerintah digolongkan sebagai tahap 1.

9. GOVERNMENT BONDS (continued)

f. Other information (continued)

Management believes that there was no impaired Government Bonds therefore no allowance for impairment losses was needed.

As at 31 December 2025, Government Bonds will mature on various dates between 8 January 2026 up to 12 March 2071 (2024: 15 January 2025 up to 12 March 2071; 2023: 15 January 2024 up to 12 March 2071).

As at 31 December 2025, 2024, and 2023, all Government Bonds were classified as stage 1.

10. EFEK-EFEK YANG DIBELI DENGAN JANJI DIJUAL KEMBALI DAN YANG DIJUAL DENGAN JANJI DIBELI KEMBALI

a. Efek-efek yang dibeli dengan janji dijual kembali

a. Securities purchased under resale agreements

		2025					
Pihak penjual/ *Counterparty*	Jenis efek/ *Type of securities*	Nilai nominal/ *Nominal amount*	Tingkat suku bunga/ *Interest rate*	Tingkat kupon/ *Coupon rate*	Tanggal dimulai/ *Commencement date*	Tanggal jatuh tempo/ *Maturity date*	Nilai tercatat/ *Carrying amount*
Biaya perolehan diamortisasi/ *Amortised cost*							
Bank Indonesia	VR0092	250,000	4.71%	4.70%	29 Oktober/*October* 2025	28 Januari/*January* 2026	238,158
Bank Indonesia	VR0092	20,000	4.72%	4.70%	29 Oktober/*October* 2025	28 Januari/*January* 2026	19,053
PT Bank UOB Indonesia	FR0064	5,000	4.80%	6.13%	22 Desember/*December* 2025	5 Januari/*January* 2026	4,888
PT Bank UOB Indonesia	FR0064	5,000	4.75%	6.13%	19 Desember/*December* 2025	2 Januari/*January* 2026	4,884
PT Bank UOB Indonesia	FR0064	5,000	4.75%	6.13%	18 Desember/*December* 2025	2 Januari/*January* 2026	4,876
		285,000					271,859
Nilai wajar melalui laba rugi/ *Fair value through profit or loss*							
PT Bank Pembangunan Daerah Jawa Tengah	FR0086	545,000	6.20%	5.50%	25 Juni/*June* 2025	15 April/*April* 2026	539,554
PT Bank MNC International Tbk	FR0086	190,000	6.00%	5.50%	17 Juli/*July* 2025	15 April/*April* 2026	188,716
		735,000					728,270
Jumlah/*Total*		**1,020,000**					**1,000,129**

		2024					
Pihak penjual/ *Counterparty*	Jenis efek/ *Type of securities*	Nilai nominal/ *Nominal amount*	Tingkat suku bunga/ *Interest rate*	Tingkat kupon/ *Coupon rate*	Tanggal dimulai/ *Commencement date*	Tanggal jatuh tempo/ *Maturity date*	Nilai tercatat/ *Carrying amount*
Biaya perolehan diamortisasi/ *Amortised cost*							
PT Bank Pembangunan Daerah Kalimantan Timur	FR0097	350,000	6.20%	7.13%	31 Desember/*December* 2024	2 Januari/*January* 2025	326,049
Nilai wajar melalui laba rugi/ *Fair value through profit or loss*							
PT Bank Rakyat Indonesia (Persero) Tbk	FR0081	500,000	6.80%	6.50%	14 Desember/*December* 2023	16 Juni/*June* 2025	491,107
PT Bank Rakyat Indonesia (Persero) Tbk	FR0081	500,000	6.80%	6.50%	22 Mei/*May* 2024	16 Juni/*June* 2025	489,112
PT Bank Artha Graha International	FR0081	320,000	6.85%	6.50%	15 November/*November* 2024	16 Juni/*June* 2025	306,564
		1,320,000					1,286,783
Jumlah/*Total*		**1,670,000**					**1,612,832**

10. EFEK-EFEK YANG DIBELI DENGAN JANJI DIJUAL KEMBALI DAN YANG DIJUAL DENGAN JANJI DIBELI KEMBALI (lanjutan)

a. Efek-efek yang dibeli dengan janji dijual kembali (lanjutan)

10. SECURITIES PURCHASED UNDER RESALE AGREEMENTS AND SOLD UNDER REPURCHASE AGREEMENTS (continued)

a. Securities purchased under resale agreements (continued)

		2023					
Pihak penjual/ *Counterparty*	Jenis efek/ *Type of securities*	Nilai nominal/ *Nominal amount*	Tingkat suku bunga/ *Interest rate*	Tingkat kupon/ *Coupon rate*	Tanggal dimulai/ *Commencement date*	Tanggal jatuh tempo/ *Maturity date*	Nilai tercatat/ *Carrying amount*
Biaya perolehan diamortisasi/ *Amortised cost*							
Bank Indonesia	FR0080	400,000	6.66%	7.50%	6 Januari/*January* 2023	5 Januari/*January* 2024	384,946
Bank Indonesia	FR0080	300,000	6.65%	7.50%	6 Januari/*January* 2023	5 Januari/*January* 2024	288,710
Bank Indonesia	FR0080	300,000	6.64%	7.50%	6 Januari/*January* 2023	5 Januari/*January* 2024	288,710
Bank Indonesia	VR0046	300,000	6.50%	3.84%	24 Maret/*March* 2023	22 Maret/*March* 2024	288,694
Bank Indonesia	VR0087	300,000	6.51%	6.22%	12 Mei/*May* 2023	10 Mei/*May* 2024	279,683
Bank Indonesia	VR0073	300,000	6.70%	3.04%	20 Januari/*January* 2023	19 Januari/*January* 2024	278,413
Bank Indonesia	VR0072	300,000	6.34%	3.04%	21 Juli/*July* 2023	19 Januari/*January* 2024	278,228
Bank Indonesia	VR0072	250,000	6.40%	3.04%	9 Juni/*June* 2023	7 Juni/*June* 2024	234,264
PT Bank Pembangunan Daerah Kalimantan Timur	FR0097	200,000	6.10%	7.13%	28 Desember/*December* 2023	2 Januari/*January* 2024	192,554
Bank Indonesia	VR0071	200,000	6.42%	3.04%	4 Agustus/*August* 2023	2 Agustus/*August* 2024	191,013
Bank Indonesia	VR0070	200,000	6.70%	6.26%	27 Januari/*January* 2023	26 Januari/*January* 2024	190,809
Bank Indonesia	VR0072	200,000	6.42%	3.04%	9 Juni/*June* 2023	7 Juni/*June* 2024	187,411
Bank Indonesia	VR0072	200,000	6.41%	3.04%	9 Juni/*June* 2023	7 Juni/*June* 2024	187,411
Bank Indonesia	VR0037	200,000	6.44%	5.56%	16 Juni/*June* 2023	14 Juni/*June* 2024	186,139
Bank Indonesia	VR0073	200,000	6.41%	3.04%	21 Juli/*July* 2023	19 Agustus/*August* 2024	185,486
Bank Indonesia	VR0094	200,000	6.43%	6.26%	14 Juli/*July* 2023	12 Juli/*July* 2024	185,265
Bank Indonesia	VR0069	200,000	6.44%	3.95%	9 Juni/*June* 2023	7 Juni/*June* 2024	185,008
Bank Indonesia	VR0037	150,000	6.45%	5.56%	16 Juni/*June* 2023	14 Juni/*June* 2024	139,604
Bank Indonesia	VR0037	150,000	6.44%	5.56%	16 Juni/*June* 2023	14 Juni/*June* 2024	139,604
Bank Indonesia	VR0037	150,000	6.43%	5.56%	16 Juni/*June* 2023	14 Juni/*June* 2024	139,604
Bank Indonesia	VR0037	150,000	6.42%	5.56%	16 Juni/*June* 2023	14 Juni/*June* 2024	139,604
Bank Indonesia	VR0064	100,000	6.43%	3.30%	21 Juli/*July* 2023	19 Juli/*July* 2024	95,553
		4,950,000					4,666,713
Nilai wajar melalui laba rugi/ *Fair value through profit and loss*							
PT Bank Rakyat Indonesia (Persero) Tbk	FR0081	500,000	6.80%	6.50%	14 Desember/*December* 2023	16 Juni/*June* 2025	492,674
Jumlah/*Total*		**5,450,000**					**5,159,387**

Pada tanggal 31 Desember 2025, 2024, dan 2023, seluruh efek-efek yang dibeli dengan janji dijual kembali digolongkan sebagai tahap 1.

As at 31 December 2025, 2024, and 2023, all securities purchased under resale agreements were classified as stage 1.

Pada tanggal 31 Desember 2025, 2024, dan 2023, efek-efek yang dibeli dengan janji dijual kembali dalam mata uang asing adalah sebesar Rp nihil.

As at 31 December 2025, 2024, and 2023, securities purchased under resale agreements in foreign currency is amounting to Rp nil.

10. EFEK-EFEK YANG DIBELI DENGAN JANJI DIJUAL KEMBALI DAN YANG DIJUAL DENGAN JANJI DIBELI KEMBALI

10. SECURITIES PURCHASED UNDER RESALE AGREEMENTS AND SOLD UNDER REPURCHASE AGREEMENTS

b. Efek-efek yang dijual dengan janji dibeli kembali

b. Securities sold under repurchase agreements

		2025					
Pihak pembeli/ *Counterparty*	Jenis efek/ *Type of securities*	Nilai nominal/ *Nominal amount*	Tingkat suku bunga/ *Interest rate*	Tingkat kupon/ *Coupon rate*	Tanggal dimulai/ *Commencement date*	Tanggal jatuh tempo/ *Maturity date*	Nilai tercatat/ *Carrying amount*
Biaya perolehan diamortisasi/ *Amortised cost*							
Bank Indonesia	IDSR161026364S	1,700,000	4.85%	4.85%	30 Desember/*December* 2025	6 Januari/*January* 2026	1,638,452
Bank Indonesia	PBS003	1,300,000	4.85%	6.00%	29 Desember/*December* 2025	5 Januari/*January* 2026	1,263,688
Bank Indonesia	FR0078	1,200,000	4.85%	8.25%	29 Desember/*December* 2025	5 Januari/*January* 2026	1,252,450
Bank Indonesia	FR0078	1,000,000	4.85%	8.25%	31 Desember/*December* 2025	7 Januari/*January* 2026	1,046,223
Bank Indonesia	PBS003	1,000,000	4.85%	6.00%	31 Desember/*December* 2025	7 Januari/*January* 2026	973,364
Bank Indonesia	IDSR021026364S	800,000	4.85%	4.85%	30 Desember/*December* 2025	6 Januari/*January* 2026	771,858
PT Bank Nationalnobu Tbk	FR0056	600,000	4.15%	8.38%	31 Desember/*December* 2025	2 Januari/*January* 2026	617,632
PT Bank Mega Tbk	FR0056	500,000	4.80%	8.38%	31 Desember/*December* 2025	12 Januari/*January* 2026	514,693
PT Bank Nationalnobu Tbk	FR0082	500,000	4.85%	7.00%	30 Desember/*December* 2025	8 Januari/*January* 2026	512,069
PT Bank Mega Tbk	FR0059	500,000	4.80%	7.00%	31 Desember/*December* 2025	14 Januari/*January* 2026	492,728
PT Bank Pembangunan Daerah Papua	FR0059	400,000	4.77%	7.00%	31 Desember/*December* 2025	8 Januari/*January* 2026	394,182
PT Bank DKI	FR0056	300,000	4.80%	8.38%	24 Desember/*December* 2025	7 Januari/*January* 2026	308,427
PT Bank Pembangunan Daerah Sulselbar	FR0056	200,000	4.78%	8.38%	31 Desember/*December* 2025	13 Januari/*January* 2026	205,877
PT Bank Pembangunan Daerah Sulawesi Utara	FR0056	200,000	4.80%	8.38%	24 Desember/*December* 2025	7 Januari/*January* 2026	205,618
PT Bank Ina Perdana Tbk	FR0056	150,000	4.80%	8.38%	31 Desember/*December* 2025	12 Januari/*January* 2026	154,408
PT Bank Pembangunan Daerah Sulawesi Utara	FR0082	150,000	4.72%	7.00%	29 Desember/*December* 2025	5 Januari/*January* 2026	153,602
PT Bank Pembangunan Daerah Sulselbar	FR0059	150,000	4.82%	7.00%	31 Desember/*December* 2025	15 Januari/*January* 2026	147,818
PT Bank ICBC Indonesia	FR0056	120,000	4.80%	8.38%	31 Desember/*December* 2025	9 Januari/*January* 2026	123,526
PT Bank Digital BCA	FR0056	100,000	4.80%	8.38%	31 Desember/*December* 2025	7 Januari/*January* 2026	102,939
PT Bank Digital BCA	FR0056	100,000	4.85%	8.38%	31 Desember/*December* 2025	14 Januari/*January* 2026	102,939
PT Krom Bank Indonesia Tbk	FR0056	100,000	4.85%	8.38%	31 Desember/*December* 2025	14 Januari/*January* 2026	102,939
PT Bank Pembangunan Daerah Bengkulu	FR0082	100,000	4.75%	7.00%	30 Desember/*December* 2025	6 Januari/*January* 2026	102,414
PT Krom Bank Indonesia Tbk	FR0082	100,000	4.83%	7.00%	30 Desember/*December* 2025	13 Januari/*January* 2026	102,414
PT Bank Pembangunan Daerah Bengkulu	FR0082	100,000	4.78%	7.00%	29 Desember/*December* 2025	8 Januari/*January* 2026	102,400
PT Bank Digital BCA	FR0056	50,000	4.83%	8.38%	31 Desember/*December* 2025	15 Januari/*January* 2026	51,469
PT Bank SMBC Indonesia Tbk	FR0101	50,000	4.80%	6.88%	24 Desember/*December* 2025	7 Januari/*January* 2026	50,349
PT Bank Pembangunan Daerah Jawa Timur	FR0082	10,000	4.80%	7.00%	29 Desember/*December* 2025	12 Januari/*January* 2026	10,240
PT Bank DBS Indonesia	FR0082	10,000	4.80%	7.00%	30 Desember/*December* 2025	13 Januari/*January* 2026	10,240
		11,490,000					**11,514,958**

		2024					
Pihak pembeli/ *Counterparty*	Jenis efek/ *Type of securities*	Nilai nominal/ *Nominal amount*	Tingkat suku bunga/ *Interest rate*	Tingkat kupon/ *Coupon rate*	Tanggal dimulai/ *Commencement date*	Tanggal jatuh tempo/ *Maturity date*	Nilai tercatat/ *Carrying amount*
Biaya perolehan diamortisasi/ *Amortised cost*							
Bank Indonesia	FR0087	1,800,000	6.25%	6.50%	30 Desember/*December* 2024	6 Januari/*January* 2025	1,656,248
Bank Indonesia	FR0081	1,300,000	6.25%	6.50%	31 Desember/*December* 2024	7 Januari/*January* 2025	1,273,541
Bank Indonesia	PBS003	1,350,000	6.25%	6.00%	30 Desember/*December* 2024	6 Januari/*January* 2025	1,271,121
Bank Indonesia	FR0078	1,200,000	6.25%	8.25%	31 Desember/*December* 2024	7 Januari/*January* 2025	1,204,960
Bank Indonesia	FR0082	1,000,000	6.25%	7.00%	31 Desember/*December* 2024	7 Januari/*January* 2025	942,421
Bank Indonesia	PBS017	850,000	6.25%	6.13%	30 Desember/*December* 2024	6 Januari/*January* 2025	839,679
PT Bank Rakyat Indonesia (Persero) Tbk	IDSR110625364S	500,000	6.45%	6.45%	27 Desember/*December* 2024	10 Januari/*January* 2025	483,645
PT Bank Rakyat Indonesia (Persero) Tbk	IDSR250425364S	500,000	6.55%	6.55%	30 Desember/*December* 2024	30 Januari/*January* 2025	488,448
Bank Indonesia	IDSR200625364S	500,000	6.25%	6.25%	30 Desember/*December* 2024	6 Januari/*January* 2025	482,887
PT Bank Negara Indonesia (Persero) Tbk	IDSR200625364S	500,000	6.55%	6.55%	23 Desember/*December* 2024	20 Januari/*January* 2025	482,215
Bank Indonesia	FR0101	500,000	6.25%	6.88%	31 Desember/*December* 2024	7 Januari/*January* 2025	479,217
PT Bank Negara Indonesia (Persero) Tbk	FR0104	500,000	6.55%	6.50%	5 Desember/*December* 2024	2 Januari/*January* 2025	467,659
PT Bank Pembangunan Daerah Kalimantan Timur	FR0090	500,000	6.51%	5.13%	23 Desember/*December* 2024	7 Januari/*January* 2025	460,609
PT Bank Negara Indonesia (Persero) Tbk	IDSR060625364S	350,000	6.55%	6.55%	23 Desember/*December* 2024	20 Januari/*January* 2025	338,554
PT Bank Central Asia Tbk	FR0078	100,000	6.45%	8.25%	30 Desember/*December* 2024	13 Januari/*January* 2025	100,705
PT Bank Central Asia Tbk	FR0087	100,000	6.45%	6.50%	27 Desember/*December* 2024	10 Januari/*January* 2025	91,884
PT Bank Pembangunan Daerah Bengkulu	FR0078	75,000	6.35%	8.25%	30 Desember/*December* 2024	6 Januari/*January* 2025	75,529
PT Bank OCBC NISP Tbk	FR0078	50,000	6.50%	8.25%	31 Desember/*December* 2024	14 Januari/*January* 2025	50,347
PT Bank Mandiri (Persero) Tbk	FR0090	50,000	6.50%	5.13%	23 Desember/*December* 2024	6 Januari/*January* 2025	46,061
PT Bank Permata Tbk	FR0090	25,000	6.45%	5.13%	18 Desember/*December* 2024	2 Januari/*January* 2025	23,051
PT Bank SMBC Indonesia Tbk	FR0078	10,000	6.45%	8.25%	19 Desember/*December* 2024	2 Januari/*January* 2025	10,061
PT Bank SMBC Indonesia Tbk	FR0078	10,000	6.45%	8.25%	24 Desember/*December* 2024	7 Januari/*January* 2025	10,058
PT Bank SMBC Indonesia Tbk	FR0078	5,000	6.45%	8.25%	30 Desember/*December* 2024	13 Januari/*January* 2025	5,035
PT Bank SMBC Indonesia Tbk	FR0078	5,000	6.45%	8.25%	20 Desember/*December* 2024	3 Januari/*January* 2025	5,028
		11,780,000					**11,288,963**

10. EFEK-EFEK YANG DIBELI DENGAN JANJI DIJUAL KEMBALI DAN YANG DIJUAL DENGAN JANJI DIBELI KEMBALI (lanjutan)

b. Efek-efek yang dijual dengan janji dibeli kembali (lanjutan)

10. SECURITIES PURCHASED UNDER RESALE AGREEMENTS AND SOLD UNDER REPURCHASE AGREEMENTS (continued)

b. Securities sold under repurchase agreements (continued)

		2023					
Pihak pembeli/ *Counterparty*	Jenis efek/ *Type of securities*	Nilai nominal/ *Nominal amount*	Tingkat suku bunga/ *Interest rate*	Tingkat kupon/ *Coupon rate*	Tanggal dimulai/ *Commencement date*	Tanggal jatuh tempo/ *Maturity date*	Nilai tercatat/ *Carrying amount*
Bank Indonesia	FR0070	2,000,000	6.25%	8.38%	29 Desember/*December* 2023	5 Januari/*January* 2024	2,014,318
Bank Indonesia	FR0078	1,450,000	6.75%	8.25%	29 Desember/*December* 2023	12 Januari/*January* 2024	1,466,360
Bank Indonesia	PBS003	1,350,000	6.25%	6.00%	28 Desember/*December* 2023	10 Januari/*January* 2024	1,273,408
Bank Indonesia	PBS026	1,250,000	6.25%	6.63%	27 Desember/*December* 2023	3 Januari/*January* 2024	1,241,305
Bank Indonesia	FR0082	1,050,000	6.25%	7.00%	29 Desember/*December* 2023	5 Januari/*January* 2024	1,013,851
Bank Indonesia	FR0078	1,000,000	6.70%	8.25%	27 Desember/*December* 2023	10 Januari/*January* 2024	1,009,029
Bank Indonesia	FR0070	1,000,000	6.25%	8.38%	28 Desember/*December* 2023	4 Januari/*January* 2024	1,007,029
Bank Indonesia	PBS017	850,000	6.25%	6.13%	28 Desember/*December* 2023	4 Januari/*January* 2024	797,278
Bank Indonesia	FR0090	850,000	6.25%	5.13%	28 Desember/*December* 2023	4 Januari/*January* 2024	785,198
PT Bank Pembangunan Daerah Kalimantan Timur	FR0081	750,000	6.35%	6.50%	29 Desember/*December* 2023	8 Januari/*January* 2024	715,248
Bank Indonesia	FR0087	750,000	6.75%	6.50%	29 Desember/*December* 2023	12 Januari/*January* 2024	708,932
Bank Indonesia	FR0070	600,000	6.25%	8.38%	27 Desember/*December* 2023	3 Januari/*January* 2024	604,205
Bank Indonesia	FR0081	600,000	6.75%	6.50%	29 Desember/*December* 2023	12 Januari/*January* 2024	571,312
PT Bank Pembangunan Daerah Kalimantan Timur	FR0056	500,000	6.35%	8.38%	29 Desember/*December* 2023	8 Januari/*January* 2024	511,682
PT Bank Pembangunan Daerah Kalimantan Timur	FR0056	500,000	6.35%	8.38%	29 Desember/*December* 2023	8 Januari/*January* 2024	511,682
Bank Indonesia	FR0056	500,000	6.25%	8.38%	28 Desember/*December* 2023	4 Januari/*January* 2024	510,655
PT Bank Pembangunan Daerah Kalimantan Timur	FR0056	500,000	6.43%	8.38%	20 Desember/*December* 2023	3 Januari/*January* 2024	508,807
Bank Indonesia	FR0070	500,000	6.25%	8.38%	27 Desember/*December* 2023	3 Januari/*January* 2024	503,504
Bank Indonesia	FR0059	500,000	6.25%	7.00%	29 Desember/*December* 2023	5 Januari/*January* 2024	486,946
PT Bank Pembangunan Daerah Kalimantan Timur	FR0059	500,000	6.43%	7.00%	20 Desember/*December* 2023	3 Januari/*January* 2024	485,174
Bank Indonesia	FR0081	500,000	6.25%	6.50%	28 Desember/*December* 2023	4 Januari/*January* 2024	475,540
Bank Indonesia	FR0081	500,000	6.70%	6.50%	27 Desember/*December* 2023	10 Januari/*January* 2024	475,416
PT Bank Pembangunan Daerah Kalimantan Timur	FR0087	500,000	6.50%	6.50%	22 Desember/*December* 2023	5 Januari/*January* 2024	471,819
Bank Indonesia	FR0090	450,000	6.70%	5.13%	27 Desember/*December* 2023	10 Januari/*January* 2024	415,909
PT Bank Pembangunan Daerah Kalimantan Timur	FR0081	350,000	6.43%	6.50%	20 Desember/*December* 2023	3 Januari/*January* 2024	332,888
Bank Indonesia	FR0070	250,000	6.25%	8.38%	29 Desember/*December* 2023	5 Januari/*January* 2024	251,790
Bank Indonesia	FR0056	200,000	6.25%	8.38%	27 Desember/*December* 2023	3 Januari/*January* 2024	204,052
PT Bank Pembangunan Daerah Kalimantan Timur	FR0078	200,000	6.43%	8.25%	20 Desember/*December* 2023	3 Januari/*January* 2024	201,463
PT Bank Negara Indonesia (Persero) Tbk	FR0081	200,000	6.45%	6.50%	12 Oktober/*October* 2023	11 Januari/*January* 2024	194,333
PT Bank Pembangunan Daerah Kalimantan Timur	FR0081	200,000	6.10%	6.50%	29 Desember/*December* 2023	3 Januari/*January* 2024	190,733
Bank Indonesia	FR0078	150,000	6.25%	8.25%	27 Desember/*December* 2023	3 Januari/*January* 2024	151,354
Bank Indonesia	FR0087	150,000	6.25%	6.50%	27 Desember/*December* 2023	3 Januari/*January* 2024	141,334
PT Bank Negara Indonesia (Persero) Tbk	FR0081	100,000	6.45%	6.50%	12 Oktober/*October* 2023	11 Januari/*January* 2024	97,166
Bank Indonesia	FR0081	100,000	6.25%	6.50%	27 Desember/*December* 2023	3 Januari/*January* 2024	95,080
Bank Indonesia	FR0078	1,000	6.75%	8.25%	2 November/*November* 2023	1 Februari/*February* 2024	1,013
Bank Indonesia	FR0078	1,000	6.80%	8.25%	2 November/*November* 2023	1 Februari/*February* 2024	1,013
Jumlah/*Total*		**20,852,000**					**20,426,826**

Pada tanggal 31 Desember 2025, 2024, dan 2023, tidak terdapat efek yang dijual dengan janji dibeli kembali dengan pihak berelasi.

As at 31 December 2025, 2024, and 2023, there were no security sold under repurchase agreement with related party.

11. TAGIHAN DAN LIABILITAS DERIVATIF / *11. DERIVATIVE RECEIVABLES AND PAYABLES*

a. Berdasarkan jenis / *a. By type*

	2025			
		Nilai wajar/*Fair values*		
Instrumen	**Jumlah nosional/ *Notional amount***	**Tagihan derivatif/ *Derivative receivables***	**Liabilitas derivatif/ *Derivative payables***	***Instruments***
Tidak terkait Lindung Nilai				***Non-hedging related***
Kontrak tunai mata uang asing	4,517,039	3,891	4,319	*Foreign currency spots*
Kontrak berjangka mata uang asing	28,971,755	36,345	22,539	*Foreign currency forwards*
Swap mata uang asing	78,508,786	93,056	188,906	*Foreign currency swaps*
Swap tingkat suku bunga	60,377,228	600,018	207,898	*Interest rate swaps*
Kontrak opsi mata uang asing	7,009,225	27,942	109,387	*Foreign currency options*
Kontrak berjangka tingkat suku bunga	11,225,610	4,996	2,490	*Interest rate future*
Instrumen lindung nilai terkait lindung nilai atas nilai wajar				***Hedging instrument in fair value hedges related***
Swap tingkat suku bunga	4,661,103	7,444	62,580	*Interest rate swaps*
		773,692	**598,119**	

	2024			
		Nilai wajar/*Fair values*		
Instrumen	**Jumlah nosional/ *Notional amount***	**Tagihan derivatif/ *Derivative receivables***	**Liabilitas derivatif/ *Derivative payables***	***Instruments***
Tidak terkait Lindung Nilai				***Non-hedging related***
Kontrak tunai mata uang asing	4,362,083	3,969	2,718	*Foreign currency spots*
Kontrak berjangka mata uang asing	30,288,148	106,342	100,636	*Foreign currency forwards*
Swap mata uang asing	47,469,668	124,290	323,677	*Foreign currency swaps*
Swap tingkat suku bunga	67,191,756	791,803	387,882	*Interest rate swaps*
Kontrak opsi mata uang asing	4,380,707	75,474	78,277	*Foreign currency options*
Kontrak berjangka tingkat suku bunga	5,298,474	21,755	3,552	*Interest rate future*
Kontrak berjangka obligasi	1,354,700	32,919	-	*Bond forward*
Instrumen lindung nilai terkait lindung nilai atas nilai wajar				***Hedging instrument in fair value hedges related***
Swap tingkat suku bunga	5,157,569	28,338	9,888	*Interest rate swaps*
		1,184,890	**906,630**	

	2023			
		Nilai wajar/*Fair values*		
Instrumen	**Jumlah nosional/ *Notional amount***	**Tagihan derivatif/ *Derivative receivables***	**Liabilitas derivatif/ *Derivative payables***	***Instruments***
Tidak terkait Lindung Nilai				***Non-hedging related***
Kontrak tunai mata uang asing	2,692,462	1,239	1,844	*Foreign currency spots*
Kontrak berjangka mata uang asing	19,245,657	95,773	46,385	*Foreign currency forwards*
Swap mata uang asing	41,655,678	331,446	116,854	*Foreign currency swaps*
Swap tingkat suku bunga	56,226,588	360,089	283,022	*Interest rate swaps*
Kontrak opsi mata uang asing	10,208,490	42,259	51,397	*Foreign currency options*
Kontrak berjangka tingkat suku bunga	16,505,584	-	24,174	*Interest rate future*
Instrumen lindung nilai terkait lindung nilai atas nilai wajar				***Hedging instrument in fair value hedges related***
Swap tingkat suku bunga	3,851,416	18,208	16,375	*Interest rate swaps*
		849,014	**540,051**	

11. TAGIHAN DAN LIABILITAS DERIVATIF (lanjutan)

11. DERIVATIVE RECEIVABLES AND PAYABLES *(continued)*

b. Berdasarkan jatuh tempo

Informasi mengenai jatuh tempo diungkapkan pada Catatan 55.

b. By maturity date

Information in respect to maturities is disclosed in Note 55.

c. Lindung nilai wajar dengan kontrak *swap* tingkat suku bunga ("IRS")

c. Fair value hedge using interest rate swap ("IRS") contracts

i) Obligasi Pemerintah

i) Government Bonds

2025

Tanggal/ ***Date***	**Pihak ketiga/** ***Third party***	**Tujuan/** ***Purpose***	**Tanggal Obligasi Pemerintah/** ***Government Bond date***	**Nosional/** ***Notional***	**Suku bunga yang dibayarkan/** ***Paid of interest rate***	**Suku bunga yang diterima/** ***Received of interest rate***	**Jatuh tempo/** ***Maturity date***
14 Oktober/ *October* 2025	CIMB Bank Berhad	Lindung nilai atas risiko suku bunga pada sebagian eksposur Obligasi Pemerintah/*To hedge interest rate risk on certain portion of Government Bonds*	14 Oktober/ *October* 2025	USD 4,490,000	Suku bunga tetap sebesar 3,29% per tahun/*Fixed interest rate of 3.29% per annum*	Suku bunga mengambang sebesar suku bunga USD SOFR 1Y/*Floating interest rate of USD SOFR 1Y*	12 Maret/ *March* 2031
9 September/ *September* 2025	CIMB Bank Berhad	Lindung nilai atas risiko suku bunga pada sebagian eksposur Obligasi Pemerintah/ *To hedge interest rate risk on certain portion of Government Bonds*	9 September/ *September* 2025	USD 4,000,000	Suku bunga tetap sebesar 3,29% per tahun/*Fixed interest rate of 3.29% per annum*	Suku bunga mengambang sebesar suku bunga USD SOFR 1Y/ *Floating interest rate of USD SOFR 1Y*	9 Juni/ *June* 2031
8 September/ *September* 2025	CIMB Bank Berhad	Lindung nilai atas risiko suku bunga pada sebagian eksposur Obligasi Pemerintah/ *To hedge interest rate risk on certain portion of Government Bonds*	8 September/ *September* 2025	USD 4,800,000	Suku bunga tetap sebesar 3,30% per tahun/*Fixed interest rate of 3.30% per annum*	Suku bunga mengambang sebesar suku bunga USD SOFR 1Y/ *Floating interest rate of USD SOFR 1Y*	28 Juli/ *July* 2031
28 Agustus/ *August* 2025	Morgan Stanley & Company International Ltd	Lindung nilai atas risiko suku bunga pada sebagian eksposur Obligasi Pemerintah/ *To hedge interest rate risk on certain portion of Government Bonds*	28 Agustus/ *August* 2025	USD 3,000,000	Suku bunga tetap sebesar 3,36% per tahun/*Fixed interest rate of 3.36% per annum*	Suku bunga mengambang sebesar suku bunga USD SOFR 1Y/ *Floating interest rate of USD SOFR 1Y*	29 Agustus/ *August* 2030
27 Agustus/ *August* 2025	Morgan Stanley & Company International Ltd	Lindung nilai atas risiko suku bunga pada sebagian eksposur Obligasi Pemerintah/ *To hedge interest rate risk on certain portion of Government Bonds*	27 Agustus/ *August* 2025	USD 7,000,000	Suku bunga tetap sebesar 3,41% per tahun/*Fixed interest rate of 3.41% per annum*	Suku bunga mengambang sebesar suku bunga USD SOFR 1Y/ *Floating interest rate of USD SOFR 1Y*	29 Agustus/ *August* 2030

11. TAGIHAN DAN LIABILITAS DERIVATIF (lanjutan)

11. DERIVATIVE RECEIVABLES AND PAYABLES *(continued)*

c. Lindung nilai wajar dengan kontrak *swap* tingkat suku bunga ("IRS") (lanjutan)

c. Fair value hedge using interest rate swap ("IRS") contracts *(continued)*

i) Obligasi Pemerintah (lanjutan)

i) Government Bonds *(continued)*

2025

Tanggal/ *Date*	Pihak ketiga/ *Third party*	Tujuan/ *Purpose*	Tanggal Obligasi Pemerintah/ *Government Bond date*	Nosional/ *Notional*	Suku bunga yang dibayarkan/ *Paid of interest rate*	Suku bunga yang diterima/ *Received of interest rate*	Jatuh tempo/ *Maturity date*
5 Agustus/ *August* 2025	Morgan Stanley & Company International Ltd	Lindung nilai atas risiko suku bunga pada sebagian eksposur Obligasi Pemerintah/ *To hedge interest rate risk on certain portion of Government Bonds*	5 Agustus/ *August* 2025	USD 2,680,000	Suku bunga tetap sebesar 3,42% per tahun/*Fixed interest rate of 3.42% per annum*	Suku bunga mengambang sebesar suku bunga USD SOFR 1Y/ *Floating interest rate of USD SOFR 1Y*	29 Juli/ *July* 2030
10 April/ *April* 2025	Morgan Stanley & Company International Ltd	Lindung nilai atas risiko suku bunga pada sebagian eksposur Obligasi Pemerintah/ *To hedge interest rate risk on certain portion of Government Bonds*	10 April/ *April* 2025	USD 5,230,000	Suku bunga tetap sebesar 3,62% per tahun/*Fixed interest rate of 3.62% per annum*	Suku bunga mengambang sebesar suku bunga USD SOFR 1Y/ *Floating interest rate of USD SOFR 1Y*	15 Januari/ *January* 2030
26 Februari/ *February* 2025	Morgan Stanley & Company International Ltd	Lindung nilai atas risiko suku bunga pada sebagian eksposur Obligasi Pemerintah/ *To hedge interest rate risk on certain portion of Government Bonds*	26 Februari/ *February* 2025	EUR 4,600,000	Suku bunga tetap sebesar 2,23% per tahun/*Fixed interest rate of 2.23% per annum*	Suku bunga mengambang sebesar suku bunga EUR ESTR 1Y/ *Floating interest rate of EUR ESTR 1Y*	17 Januari/ *January* 2033
10 Januari/ *January* 2025	Morgan Stanley & Company International Ltd	Lindung nilai atas risiko suku bunga pada sebagian eksposur Obligasi Pemerintah/ *To hedge interest rate risk on certain portion of Government Bonds*	10 Januari/ *January* 2025	EUR 4,600,000	Suku bunga tetap sebesar 2,38% per tahun/*Fixed interest rate of 2.38% per annum*	Suku bunga mengambang sebesar suku bunga EUR ESTR 1Y/*Floating interest rate of EUR ESTR 1Y*	17 Januari/ *January* 2033
9 Januari/ *January* 2025	Morgan Stanley & Company International Ltd	Lindung nilai atas risiko suku bunga pada sebagian eksposur Obligasi Pemerintah/ *To hedge interest rate risk on certain portion of Government Bonds*	9 Januari/ *January* 2025	EUR 13,750,000	Suku bunga tetap sebesar 2,36% per tahun/*Fixed interest rate of 2.36% per annum*	Suku bunga mengambang sebesar suku bunga EUR ESTR 1Y/*Floating interest rate of EUR ESTR 1Y*	17 Januari/ *January* 2033

11. TAGIHAN DAN LIABILITAS DERIVATIF (lanjutan)

11. DERIVATIVE RECEIVABLES AND PAYABLES *(continued)*

c. Lindung nilai wajar dengan kontrak *swap* tingkat suku bunga ("IRS") (lanjutan)

c. Fair value hedge using interest rate swap ("IRS") contracts *(continued)*

i) Obligasi Pemerintah (lanjutan)

i) Government Bonds *(continued)*

2025

Tanggal/ *Date*	Pihak ketiga/ *Third party*	Tujuan/*Purpose*	Tanggal Obligasi Pemerintah/ *Government Bond date*	Nosional/ *Notional*	Suku bunga yang dibayarkan/ *Paid of interest rate*	Suku bunga yang diterima/ *Received of interest rate*	Jatuh tempo/ *Maturity date*
14 Agustus/ *August* 2024	Morgan Stanley & Company International Ltd	Lindung nilai atas risiko suku bunga pada sebagian eksposur Obligasi Pemerintah/ *To hedge interest rate risk on certain portion of Government Bonds*	14 Agustus/ *August* 2024	USD 4,900,000	Suku bunga tetap sebesar 3,45% per tahun/*Fixed interest rate of 3.45% per annum*	Suku bunga mengambang sebesar suku bunga USD SOFR 1Y/*Floating interest rate of USD SOFR 1Y*	15 November/ *November* 2028
29 Juli/ *July* 2024	Standard Chartered Bank	Lindung nilai atas risiko suku bunga pada sebagian eksposur Obligasi Pemerintah/ *To hedge interest rate risk on certain portion of Government Bonds*	29 Juli/ *July* 2024	USD 14,000,000	Suku bunga tetap sebesar 3,85% per tahun/*Fixed interest rate of 3.85% per annum*	Suku bunga mengambang sebesar suku bunga USD SOFR 1Y/*Floating interest rate of USD SOFR 1Y*	15 November/ *November* 2028
11 Juli/ *July* 2024	Morgan Stanley & Company International Ltd	Lindung nilai atas risiko suku bunga pada sebagian eksposur Obligasi Pemerintah/ *To hedge interest rate risk on certain portion of Government Bonds*	11 Juli/ *July* 2024	USD 4,500,000	Suku bunga tetap sebesar 3,99% per tahun/*Fixed interest rate of 3.99% per annum*	Suku bunga mengambang sebesar suku bunga USD SOFR 1Y/*Floating interest rate of USD SOFR 1Y*	2 Juli/ *July* 2029
10 Juli/ *July* 2024	Morgan Stanley & Company International Ltd	Lindung nilai atas risiko suku bunga pada sebagian eksposur Obligasi Pemerintah/*To hedge interest rate risk on certain portion of Government Bonds*	10 Juli/ *July* 2024	USD 5,500,000	Suku bunga tetap sebesar 4,02% per tahun/*Fixed interest rate of 4.02% per annum*	Suku bunga mengambang sebesar suku bunga USD SOFR 1Y/*Floating interest rate of USD SOFR 1Y*	2 Juli/ *July* 2029
3 Juli/ *July* 2024	Morgan Stanley & Company International Ltd	Lindung nilai atas risiko suku bunga pada sebagian eksposur Obligasi Pemerintah/*To hedge interest rate risk on certain portion of Government Bonds*	3 Juli/ *July* 2024	USD 6,500,000	Suku bunga tetap sebesar 4,17% per tahun/*Fixed interest rate of 4.17% per annum*	Suku bunga mengambang sebesar suku bunga USD SOFR 1Y/*Floating interest rate of USD SOFR 1Y*	2 Juli/ *July* 2029
27 Juni/ *June* 2024	Standard Chartered Bank	Lindung nilai atas risiko suku bunga pada sebagian eksposur Obligasi Pemerintah/*To hedge interest rate risk on certain portion of Government Bonds*	27 Juni/ *June* 2024	USD 4,750,000	Suku bunga tetap sebesar 4,13% per tahun/*Fixed interest rate of 4.13% per annum*	Suku bunga mengambang sebesar suku bunga USD SOFR 1Y/*Floating interest rate of USD SOFR 1Y*	2 Juli/ *July* 2029

11. TAGIHAN DAN LIABILITAS DERIVATIF (lanjutan)

11. DERIVATIVE RECEIVABLES AND PAYABLES *(continued)*

c. Lindung nilai wajar dengan kontrak *swap* tingkat suku bunga ("IRS") (lanjutan)

c. Fair value hedge using interest rate swap ("IRS") contracts *(continued)*

i) Obligasi Pemerintah (lanjutan)

i) Government Bonds *(continued)*

2025

Tanggal/ *Date*	Pihak ketiga/ *Third party*	Tujuan/*Purpose*	Tanggal Obligasi Pemerintah/ *Government Bond date*	Nosional/ *Notional*	Suku bunga yang dibayarkan/ *Paid of interest rate*	Suku bunga yang diterima/ *Received of interest rate*	Jatuh tempo/ *Maturity date*
21 Juni/ *June* 2024	Standard Chartered Bank	Lindung nilai atas risiko suku bunga pada sebagian eksposur Obligasi Pemerintah/ *To hedge interest rate risk on certain portion of Government Bonds*	21 Juni/ *June* 2024	USD 6,850,000	Suku bunga tetap sebesar 4,08% per tahun/*Fixed interest rate of 4.08% per annum*	Suku bunga mengambang sebesar suku bunga USD SOFR 1Y/ *Floating interest rate of USD SOFR 1Y*	15 November/ *November* 2028
7 Juni/ *June* 2024	Morgan Stanley & Company International Ltd	Lindung nilai atas risiko suku bunga pada sebagian eksposur Obligasi Pemerintah/ *To hedge interest rate risk on certain portion of Government Bonds*	7 Juni/ *June* 2024	USD 8,450,000	Suku bunga tetap sebesar 4,16% per tahun/*Fixed interest rate of 4.16% per annum*	Suku bunga mengambang sebesar suku bunga USD SOFR 1Y/ *Floating interest rate of USD SOFR 1Y*	15 November/ *November* 2028
5 Juni/ *June* 2024	JP Morgan Chase Bank Jakarta	Lindung nilai atas risiko suku bunga pada sebagian eksposur Obligasi Pemerintah/ *To hedge interest rate risk on certain portion of Government Bonds*	5 Juni/ *June* 2024	USD 5,000,000	Suku bunga tetap sebesar 4,13% per tahun/*Fixed interest rate of 4.13% per annum*	Suku bunga mengambang sebesar suku bunga USD SOFR 1Y/ *Floating interest rate of USD SOFR 1Y*	4 Juni/*June* 2031
4 Juni/ *June* 2024	JP Morgan Chase Bank Jakarta	Lindung nilai atas risiko suku bunga pada sebagian eksposur Obligasi Pemerintah/ *To hedge interest rate risk on certain portion of Government Bonds*	4 Juni/ *June* 2024	USD 5,000,000	Suku bunga tetap sebesar 4,26% per tahun/*Fixed interest rate of 4.26% per annum*	Suku bunga mengambang sebesar suku bunga USD SOFR 1Y/ *Floating interest rate of USD SOFR 1Y*	15 Oktober/ *October* 2030
17 Mei/ *May* 2024	PT Bank Mandiri (Persero) Tbk	Lindung nilai atas risiko suku bunga pada sebagian eksposur Obligasi Pemerintah/ *To hedge interest rate risk on certain portion of Government Bonds*	17 Mei/ *May* 2024	USD 11,000,000	Suku bunga tetap sebesar 4,23% per tahun/*Fixed interest rate of 4.23% per annum*	Suku bunga mengambang sebesar suku bunga USD SOFR 1Y/ *Floating interest rate of USD SOFR 1Y*	15 November/ *November* 2028

11. TAGIHAN DAN LIABILITAS DERIVATIF (lanjutan)

11. DERIVATIVE RECEIVABLES AND PAYABLES *(continued)*

c. Lindung nilai wajar dengan kontrak *swap* tingkat suku bunga ("IRS") (lanjutan)

c. Fair value hedge using interest rate swap ("IRS") contracts *(continued)*

i) Obligasi Pemerintah (lanjutan)

i) Government Bonds *(continued)*

2025

Tanggal/ *Date*	Pihak ketiga/ *Third party*	Tujuan/*Purpose*	Tanggal Obligasi Pemerintah/ *Government Bond date*	Nosional/ *Notional*	Suku bunga yang dibayarkan/ *Paid of interest rate*	Suku bunga yang diterima/ *Received of interest rate*	Jatuh tempo/ *Maturity date*
16 Mei/ *May* 2024	Morgan Stanley & Company International Ltd	Lindung nilai atas risiko suku bunga pada sebagian eksposur Obligasi Pemerintah/ *To hedge interest rate risk on certain portion of Government Bonds*	16 Mei/ *May* 2024	USD 5,000,000	Suku bunga tetap sebesar 4,20% per tahun/*Fixed interest rate of 4.20% per annum*	Suku bunga mengambang sebesar suku bunga USD SOFR 1Y/*Floating interest rate of USD SOFR 1Y*	15 November/ *November* 2028
16 Mei/ *May* 2024	Morgan Stanley & Company International Ltd	Lindung nilai atas risiko suku bunga pada sebagian eksposur Obligasi Pemerintah/ *To hedge interest rate risk on certain portion of Government Bonds*	16 Mei/ *May* 2024	USD 8,800,000	Suku bunga tetap sebesar 4,18% per tahun/*Fixed interest rate of 4.18% per annum*	Suku bunga mengambang sebesar suku bunga USD SOFR 1Y/ *Floating interest rate of USD SOFR 1Y*	15 November/ *November* 2028
7 Mei/ *May* 2024	PT Bank Mandiri (Persero) Tbk	Lindung nilai atas risiko suku bunga pada sebagian eksposur Obligasi Pemerintah/ *To hedge interest rate risk on certain portion of Government Bonds*	7 Mei/ *May* 2024	USD 9,370,000	Suku bunga tetap sebesar 4,29% per tahun/*Fixed interest rate of 4.29% per annum*	Suku bunga mengambang sebesar suku bunga USD SOFR 1Y/*Floating interest rate of USD SOFR 1Y*	10 Maret/ *March* 2029
26 April/ *April* 2024	Standard Chartered Bank	Lindung nilai atas risiko suku bunga pada sebagian eksposur Obligasi Pemerintah/ *To hedge interest rate risk on certain portion of Government Bonds*	26 April/ *April* 2024	USD 3,000,000	Suku bunga tetap sebesar 4,53% per tahun/*Fixed interest rate of 4.53% per annum*	Suku bunga mengambang sebesar suku bunga USD SOFR 1Y/*Floating interest rate of USD SOFR 1Y*	10 Maret/ *March* 2029
22 Maret/ *March* 2024	Morgan Stanley & Company International Ltd	Lindung nilai atas risiko suku bunga pada sebagian eksposur Obligasi Pemerintah/ *To hedge interest rate risk on certain portion of Government Bonds*	22 Maret/ *March* 2024	USD 1,500,000	Suku bunga tetap sebesar 4,05% per tahun/*Fixed interest rate of 4.05% per annum*	Suku bunga mengambang sebesar suku bunga USD SOFR 1Y/ *Floating interest rate of USD SOFR 1Y*	10 Maret/ *March* 2029

11. TAGIHAN DAN LIABILITAS DERIVATIF (lanjutan)

11. DERIVATIVE RECEIVABLES AND PAYABLES *(continued)*

c. Lindung nilai wajar dengan kontrak *swap* tingkat suku bunga ("IRS") (lanjutan)

c. Fair value hedge using interest rate swap ("IRS") contracts *(continued)*

i) Obligasi Pemerintah (lanjutan)

i) Government Bonds *(continued)*

2025

Tanggal/ *Date*	Pihak ketiga/ *Third party*	Tujuan/ *Purpose*	Tanggal Obligasi Pemerintah/ *Government Bond date*	Nosional/ *Notional*	Suku bunga yang dibayarkan/ *Paid of interest rate*	Suku bunga yang diterima/ *Received of interest rate*	Jatuh tempo/ *Maturity date*
21 Maret/ *March* 2024	Morgan Stanley & Company International Ltd	Lindung nilai atas risiko suku bunga pada sebagian eksposur Obligasi Pemerintah/ *To hedge interest rate risk on certain portion of Government Bonds*	21 Maret/ *March* 2024	USD 10,000,000	Suku bunga tetap sebesar 4,06% per tahun/*Fixed interest rate of 4.06% per annum*	Suku bunga mengambang sebesar suku bunga USD SOFR 1Y/*Floating interest rate of USD SOFR 1Y*	21 Maret/ *March* 2029
21 Maret/ *March* 2024	Morgan Stanley & Company International Ltd	Lindung nilai atas risiko suku bunga pada sebagian eksposur Obligasi Pemerintah/ *To hedge interest rate risk on certain portion of Government Bonds*	21 Maret/ *March* 2024	USD 3,850,000	Suku bunga tetap sebesar 4,01% per tahun/*Fixed interest rate of 4.01% per annum*	Suku bunga mengambang sebesar suku bunga USD SOFR 1Y/ *Floating interest rate of USD SOFR 1Y*	10 Maret/ *March* 2029
20 Maret/ *March* 2024	Morgan Stanley & Company International Ltd	Lindung nilai atas risiko suku bunga pada sebagian eksposur Obligasi Pemerintah/ *To hedge interest rate risk on certain portion of Government Bonds*	20 Maret/ *March* 2024	USD 7,300,000	Suku bunga tetap sebesar 4,09% per tahun/*Fixed interest rate of 4.09% per annum*	Suku bunga mengambang sebesar suku bunga USD SOFR 1Y/ *Floating interest rate of USD SOFR 1Y*	10 Maret/ *March* 2029
17 Januari/ *January* 2024	Morgan Stanley & Company International Ltd	Lindung nilai atas risiko suku bunga pada sebagian eksposur Obligasi Pemerintah/ *To hedge interest rate risk on certain portion of Government Bonds*	17 Januari/ *January* 2024	USD 2,000,000	Suku bunga tetap sebesar 3,74% per tahun/*Fixed interest rate of 3.74% per annum*	Suku bunga mengambang sebesar suku bunga USD SOFR 1Y/ *Floating interest rate of USD SOFR 1Y*	24 April/ *April* 2028
11 Januari/ *January* 2024	Morgan Stanley & Company International Ltd	Lindung nilai atas risiko suku bunga pada sebagian eksposur Obligasi Pemerintah/ *To hedge interest rate risk on certain portion of Government Bonds*	11 Januari/ *January* 2024	USD 3,600,000	Suku bunga tetap sebesar 3,75% per tahun/*Fixed interest rate of 3.75% per annum*	Suku bunga mengambang sebesar suku bunga USD SOFR 1Y/ *Floating interest rate of USD SOFR 1Y*	24 April/ *April* 2028

11. TAGIHAN DAN LIABILITAS DERIVATIF (lanjutan)

11. DERIVATIVE RECEIVABLES AND PAYABLES *(continued)*

c. Lindung nilai wajar dengan kontrak *swap* tingkat suku bunga ("IRS") (lanjutan)

c. Fair value hedge using interest rate swap ("IRS") contracts *(continued)*

i) Obligasi Pemerintah (lanjutan)

i) Government Bonds *(continued)*

2025

Tanggal/ *Date*	Pihak ketiga/ *Third party*	Tujuan/*Purpose*	Tanggal Obligasi Pemerintah/ *Government Bond date*	Nosional/ *Notional*	Suku bunga yang dibayarkan/ *Paid of interest rate*	Suku bunga yang diterima/ *Received of interest rate*	Jatuh tempo/ *Maturity date*
5 Oktober/ *October* 2023	Morgan Stanley & Company International Ltd	Lindung nilai atas risiko suku bunga pada sebagian eksposur Obligasi Pemerintah/ *To hedge interest rate risk on certain portion of Government Bonds*	5 Oktober/ *October* 2023	USD 3,260,000	Suku bunga tetap sebesar 4,55% per tahun/*Fixed interest rate of 4.55% per annum*	Suku bunga mengambang sebesar suku bunga USD SOFR 1Y/*Floating interest rate of USD SOFR 1Y*	24 April/ *April* 2028
12 September/ *September* 2023	Morgan Stanley & Company International Ltd	Lindung nilai atas risiko suku bunga pada sebagian eksposur Obligasi Pemerintah/ *To hedge interest rate risk on certain portion of Government Bonds*	12 September/ *September* 2023	USD 1,130,000	Suku bunga tetap sebesar 4,32% per tahun/*Fixed interest rate of 4.32% per annum*	Suku bunga mengambang sebesar suku bunga USD SOFR 1Y/ *Floating interest rate of USD SOFR 1Y*	11 Januari/ *January* 2028
25 Agustus/ *August* 2023	Morgan Stanley & Company International Ltd	Lindung nilai atas risiko suku bunga pada sebagian eksposur Obligasi Pemerintah/ *To hedge interest rate risk on certain portion of Government Bonds*	25 Agustus/ *August* 2023	USD 3,610,000	Suku bunga tetap sebesar 4,28% per tahun/*Fixed interest rate of 4.28% per annum*	Suku bunga mengambang sebesar suku bunga USD SOFR 1Y/ *Floating interest rate of USD SOFR 1Y*	24 April/ *April* 2028
21 Juni/ *June* 2023	Morgan Stanley & Company International Ltd	Lindung nilai atas risiko suku bunga pada sebagian eksposur Obligasi Pemerintah/ *To hedge interest rate risk on certain portion of Government Bonds*	21 Juni/ *June* 2023	USD 4,790,000	Suku bunga tetap sebesar 3,98% per tahun/*Fixed interest rate of 3.98% per annum*	Suku bunga mengambang sebesar suku bunga USD SOFR 1Y/ *Floating interest rate of USD SOFR 1Y*	15 Mei/ *May* 2027
12 Juni/ *June* 2023	Morgan Stanley & Company International Ltd	Lindung nilai atas risiko suku bunga pada sebagian eksposur Obligasi Pemerintah/ *To hedge interest rate risk on certain portion of Government Bonds*	12 Juni/ *June* 2023	USD 4,770,000	Suku bunga tetap sebesar 3,81% per tahun/*Fixed interest rate of 3.81% per annum*	Suku bunga mengambang sebesar suku bunga USD SOFR 1Y/ *Floating interest rate of USD SOFR 1Y*	11 Januari/ *January* 2028

11. TAGIHAN DAN LIABILITAS DERIVATIF (lanjutan)

11. DERIVATIVE RECEIVABLES AND PAYABLES *(continued)*

c. Lindung nilai wajar dengan kontrak *swap* tingkat suku bunga ("IRS") (lanjutan)

c. Fair value hedge using interest rate swap ("IRS") contracts *(continued)*

i) Obligasi Pemerintah (lanjutan)

i) Government Bonds *(continued)*

2025

Tanggal/ *Date*	Pihak ketiga/ *Third party*	Tujuan/*Purpose*	Tanggal Obligasi Pemerintah/ *Government Bond date*	Nosional/ *Notional*	Suku bunga yang dibayarkan/ *Paid of interest rate*	Suku bunga yang diterima/ *Received of interest rate*	Jatuh tempo/ *Maturity date*
12 Juni/ *June* 2023	Morgan Stanley & Company International Ltd	Lindung nilai atas risiko suku bunga pada sebagian eksposur Obligasi Pemerintah/ *To hedge interest rate risk on certain portion of Government Bonds*	12 Juni/ *June* 2023	USD 4,770,000	Suku bunga tetap sebesar 3,81% per tahun/*Fixed interest rate of 3.81% per annum*	Suku bunga mengambang sebesar suku bunga USD SOFR 1Y/ *Floating interest rate of USD SOFR 1Y*	11 Januari/ *January* 2028
7 Juni/ *June* 2023	Morgan Stanley & Company International Ltd	Lindung nilai atas risiko suku bunga pada sebagian eksposur Obligasi Pemerintah/ *To hedge interest rate risk on certain portion of Government Bonds*	7 Juni/ *June* 2023	USD 2,390,000	Suku bunga tetap sebesar 3,66% per tahun/*Fixed interest rate of 3.66% per annum*	Suku bunga mengambang sebesar suku bunga USD SOFR 1Y/ *Floating interest rate of USD SOFR 1Y*	11 Januari/ *January* 2028
6 Juni/ *June* 2023	Morgan Stanley & Company International Ltd	Lindung nilai atas risiko suku bunga pada sebagian eksposur Obligasi Pemerintah/ *To hedge interest rate risk on certain portion of Government Bonds*	6 Juni/ *June* 2023	USD 1,960,000	Suku bunga tetap sebesar 3,64% per tahun/*Fixed interest rate of 3.64% per annum*	Suku bunga mengambang sebesar suku bunga USD SOFR 1Y/ *Floating interest rate of USD SOFR 1Y*	11 Januari/ *January* 2028
6 Juni/ *June* 2023	Morgan Stanley & Company International Ltd	Lindung nilai atas risiko suku bunga pada sebagian eksposur Obligasi Pemerintah/ *To hedge interest rate risk on certain portion of Government Bonds*	6 Juni/ *June* 2023	USD 1,910,000	Suku bunga tetap sebesar 3,64% per tahun/*Fixed interest rate of 3.64% per annum*	Suku bunga mengambang sebesar suku bunga USD SOFR 1Y/ *Floating interest rate of USD SOFR 1Y*	11 Januari/ *January* 2028

11. TAGIHAN DAN LIABILITAS DERIVATIF (lanjutan)

c. Lindung nilai wajar dengan kontrak *swap* tingkat suku bunga ("IRS") (lanjutan)

ii) Obligasi korporasi

11. DERIVATIVE RECEIVABLES AND PAYABLES *(continued)*

c. Fair value hedge using interest rate swap ("IRS") contracts *(continued)*

ii) Corporate bonds

2025

Tanggal/ *Date*	Pihak ketiga/ *Third party*	Tujuan/*Purpose*	Tanggal Obligasi Korporasi/ *Corporate Bond date*	Nosional/ *Notional*	Suku bunga yang dibayarkan/ *Paid of interest rate*	Suku bunga yang diterima/ *Received of interest rate*	Jatuh tempo/ *Maturity date*
12 Juli/ *July* 2024	Morgan Stanley & Company International Ltd	Lindung nilai atas risiko suku bunga pada sebagian eksposur Obligasi Korporasi/ *To hedge interest rate risk on certain portion of Corporate Bonds*	12 Juli/ *July* 2024	USD 4,500,000	Suku bunga tetap sebesar 3,92% per tahun/*Fixed interest rate of 3.92% per annum*	Suku bunga mengambang sebesar suku bunga USD SOFR 1Y/ *Floating interest rate of USD SOFR 1Y*	5 April/ *April* 2029
28 Maret/ *March* 2024	PT Bank BNP Paribas Indonesia	Lindung nilai atas risiko suku bunga pada sebagian eksposur Obligasi Korporasi/ *To hedge interest rate risk on certain portion of Corporate Bonds*	28 Maret/ *March* 2024	USD 11,950,000	Suku bunga tetap sebesar 4,04% per tahun/*Fixed interest rate of 4.04% per annum*	Suku bunga mengambang sebesar suku bunga USD SOFR 1Y/ *Floating interest rate of USD SOFR 1Y*	2 April/ *April* 2029
25 Januari/ January 2024	Morgan Stanley & Company International Ltd	Lindung nilai atas risiko suku bunga pada sebagian eksposur Obligasi Korporasi/*To hedge interest rate risk on certain portion of Corporate Bonds*	25 Januari/ *January* 2024	USD 2,200,000	Suku bunga tetap sebesar 3,90% per tahun/*Fixed interest rate of 3.90% per annum*	Suku bunga mengambang sebesar suku bunga USD SOFR 1Y/*Floating interest rate of USD SOFR 1Y*	21 Mei/ *May* 2028
11 Januari/ *January* 2024	Morgan Stanley & Company International Ltd	Lindung nilai atas risiko suku bunga pada sebagian eksposur Obligasi Korporasi/*To hedge interest rate risk on certain portion of Corporate Bonds*	11 Januari/ *January* 2024	USD 2,880,000	Suku bunga tetap sebesar 3,85% per tahun/*Fixed interest rate of 3.85% per annum*	Suku bunga mengambang sebesar suku bunga USD SOFR 1Y/*Floating interest rate of USD SOFR 1Y*	15 Mei/ *May* 2027

11. TAGIHAN DAN LIABILITAS DERIVATIF (lanjutan)

11. DERIVATIVE RECEIVABLES AND PAYABLES *(continued)*

c. Lindung nilai wajar dengan kontrak *swap* tingkat suku bunga ("IRS") (lanjutan)

c. Fair value hedge using interest rate swap ("IRS") contracts *(continued)*

ii) Obligasi korporasi (lanjutan)

ii) Corporate bonds *(continued)*

2025

Tanggal/ *Date*	Pihak ketiga/ *Third party*	Tujuan/*Purpose*	Tanggal Obligasi Korporasi/ *Corporate Bond date*	Nosional/ *Notional*	Suku bunga yang dibayarkan/ *Paid of interest rate*	Suku bunga yang diterima/ *Received of interest rate*	Jatuh tempo/ *Maturity date*
13 Oktober/ October 2023	Morgan Stanley & Company International Ltd	Lindung nilai atas risiko suku bunga pada sebagian eksposur Obligasi Korporasi/*To hedge interest rate risk on certain portion of Corporate Bonds*	13 Oktober/ *October* 2023	USD 2,870,000	Suku bunga tetap sebesar 4,49% per tahun/*Fixed interest rate of 4.49% per annum*	Suku bunga mengambang sebesar suku bunga USD SOFR 1Y/*Floating interest rate of USD SOFR 1Y*	27 April/ *April* 2028
5 Oktober/ *October* 2023	Morgan Stanley & Company International Ltd	Lindung nilai atas risiko suku bunga pada sebagian eksposur Obligasi Korporasi/*To hedge interest rate risk on certain portion of Corporate Bonds*	5 Oktober/ *October* 2023	USD 2,960,000	Suku bunga tetap sebesar 4,88% per tahun/*Fixed interest rate of 4.88% per annum*	Suku bunga mengambang sebesar suku bunga USD SOFR 1Y/*Floating interest rate of USD SOFR 1Y*	9 Februari/ *February* 2026
26 September/ *September* 2023	Morgan Stanley & Company International Ltd	Lindung nilai atas risiko suku bunga pada sebagian eksposur Obligasi Korporasi/*To hedge interest rate risk on certain portion of Corporate Bonds*	26 September/ *September* 2023	USD 4,260,000	Suku bunga tetap sebesar 4,89% per tahun/*Fixed interest rate of 4.89% per annum*	Suku bunga mengambang sebesar suku bunga USD SOFR 1Y/ *Floating interest rate of USD SOFR 1Y*	9 Februari/ *February* 2026
20 September/ *September* 2023	Morgan Stanley & Company International Ltd	Lindung nilai atas risiko suku bunga pada sebagian eksposur Obligasi Korporasi/*To hedge interest rate risk on certain portion of Corporate Bonds*	20 September/ *September* 2023	USD 2,940,000	Suku bunga tetap sebesar 4,80% per tahun/*Fixed interest rate of 4.80% per annum*	Suku bunga mengambang sebesar suku bunga USD SOFR 1Y/ *Floating interest rate of USD SOFR 1Y*	4 April/ *April* 2026
15 September/ September 2023	Morgan Stanley & Company International Ltd	Lindung nilai atas risiko suku bunga pada sebagian eksposur Obligasi Korporasi/*To hedge interest rate risk on certain portion of Corporate Bonds*	15 September/ *September* 2023	USD 3,850,000	Suku bunga tetap sebesar 4,72% per tahun/*Fixed interest rate of 4.72% per annum*	Suku bunga mengambang sebesar suku bunga USD SOFR 1Y/ *Floating interest rate of USD SOFR 1Y*	19 April/ *April* 2026

11. TAGIHAN DAN LIABILITAS DERIVATIF (lanjutan)

c. Lindung nilai wajar dengan kontrak *swap* tingkat suku bunga ("IRS") (lanjutan)

ii) Obligasi korporasi (lanjutan)

11. DERIVATIVE RECEIVABLES AND PAYABLES *(continued)*

c. Fair value hedge using interest rate swap ("IRS") contracts *(continued)*

ii) Corporate bonds *(continued)*

2025

Tanggal/ *Date*	Pihak ketiga/ *Third party*	Tujuan/*Purpose*	Tanggal Obligasi Korporasi/ *Corporate Bond date*	Nosional/ *Notional*	Suku bunga yang dibayarkan/ *Paid of interest rate*	Suku bunga yang diterima/ *Received of interest rate*	Jatuh tempo/ *Maturity date*
23 Agustus/ *August* 2023	Morgan Stanley & Company International Ltd	Lindung nilai atas risiko suku bunga pada sebagian eksposur Obligasi Korporasi/*To hedge interest rate risk on certain portion of Corporate Bonds*	23 Agustus/ *August* 2023	USD 2,830,000	Suku bunga tetap sebesar 4,42% per tahun/*Fixed interest rate of 4.42% per annum*	Suku bunga mengambang sebesar suku bunga USD SOFR 1Y/ *Floating interest rate of USD SOFR 1Y*	15 Mei/ *May* 2027
23 Agustus/ *August* 2023	Morgan Stanley & Company International Ltd	Lindung nilai atas risiko suku bunga pada sebagian eksposur Obligasi Korporasi/*To hedge interest rate risk on certain portion of Corporate Bonds*	23 Agustus/ *August* 2023	USD 5,370,000	Suku bunga tetap sebesar 4,42% per tahun/*Fixed interest rate of 4.42% per annum*	Suku bunga mengambang sebesar suku bunga USD SOFR 1Y/ *Floating interest rate of USD SOFR 1Y*	15 Mei/ *May* 2027
26 Juni/ *June* 2023	Morgan Stanley & Company International Ltd	Lindung nilai atas risiko suku bunga pada sebagian eksposur Obligasi Korporasi/*To hedge interest rate risk on certain portion of Corporate Bonds*	26 Juni/ *June* 2023	USD 4,870,000	Suku bunga tetap sebesar 3,82% per tahun/*Fixed interest rate of 3.82% per annum*	Suku bunga mengambang sebesar suku bunga USD SOFR 1Y/ *Floating interest rate of USD SOFR 1Y*	21 Mei/ *May* 2028
11 Mei/ *May* 2023	Morgan Stanley & Company International Ltd	Lindung nilai atas risiko suku bunga pada sebagian eksposur Obligasi Korporasi/*To hedge interest rate risk on certain portion of Corporate Bonds*	11 Mei/ *May* 2023	USD 5,700,000	Suku bunga tetap sebesar 3,32% per tahun/*Fixed interest rate of 3.32% per annum*	Suku bunga mengambang sebesar suku bunga USD SOFR 1Y/ *Floating interest rate of USD SOFR 1Y*	17 Mei/ *May* 2027
5 Mei/ *May* 2023	Morgan Stanley & Company International Ltd	Lindung nilai atas risiko suku bunga pada sebagian eksposur Obligasi Korporasi/*To hedge interest rate risk on certain portion of Corporate Bonds*	5 Mei/ *May* 2023	USD 4,750,000	Suku bunga tetap sebesar 3,26% per tahun/*Fixed interest rate of 3.26% per annum*	Suku bunga mengambang sebesar suku bunga USD SOFR 1Y/ *Floating interest rate of USD SOFR 1Y*	17 Mei/ *May* 2027

11. TAGIHAN DAN LIABILITAS DERIVATIF (lanjutan)

c. Lindung nilai wajar dengan kontrak *swap* tingkat suku bunga ("IRS") (lanjutan)

iii) Obligasi subordinasi

Pada tanggal 31 Desember 2025, 2024, dan 2023, tidak terdapat lindung nilai wajar dengan kontrak swap tingkat suku bunga ("IRS") untuk obligasi subordinasi.

iv) Obligasi yang diterbitkan

Pada tanggal 31 Desember 2025, 2024, dan 2023, tidak terdapat lindung nilai wajar dengan kontrak *swap* tingkat suku bunga ("IRS") untuk obligasi yang diterbitkan.

Perubahan nilai wajar dari kontrak IRS sebagai instrumen lindung nilai obligasi Pemerintah dan obligasi korporasi, sebagai *item* yang dilindung nilai, akibat dari penerapan lindung nilai dibebankan sebagai laba rugi. Perubahan nilai wajar instrumen lindung nilai dan *item* yang dilindung nilai akan saling *off-set* dan selisihnya merupakan bagian yang tidak efektif dan dicatat sebagai keuntungan/kerugian dari perubahan nilai wajar derivatif pada laba rugi (lihat Catatan 39).

Sejak diterapkannya akuntansi lindung nilai wajar tersebut, manajemen telah memiliki dokumentasi mengenai hubungan antara instrumen lindung nilai dan *item* yang dilindung nilai dan juga tujuan manajemen risikonya serta strategi dalam melakukan berbagai transaksi lindung nilai.

Dokumentasi juga meliputi penilaian pemenuhan kriteria akuntansi lindung nilai dari derivatif yang digunakan sebagai instrumen lindung nilai dan *item* yang dilindung nilai. Penilaian ini dilakukan baik pada permulaan lindung nilai tersebut diterapkan dan pada saat-saat berikutnya secara berkelanjutan.

Tagihan derivatif dan liabilitas derivatif dengan pihak berelasi diungkapkan pada Catatan 48.

11. DERIVATIVE RECEIVABLES AND PAYABLES *(continued)*

c. Fair value hedge using interest rate swap ("IRS") contracts *(continued)*

iii) Subordinated bonds

As at 31 December 2025, 2024, and 2023, there was no fair value hedge using interest rate swap ("IRS") contracts for subordinated bonds.

iv) Bonds issued

As at 31 December 2025, 2024, and 2023, there was no fair value hedge using interest rate swap ("IRS") contracts for bonds issued.

The changes in fair values of IRS contracts as the hedging instruments the Government bonds and the corporate bonds, as the hedge items, as a result of hedge accounting implementation, are charged/credited as profit or loss. The changes in fair values of hedge instruments and hedged items are off-set and the amounts representing the ineffective portion are recorded as gains/losses from changes in fair values of derivative as profit or loss (refer to Note 39).

Starting from the implementation of fair value hedge accounting, management has been able to document the relationship between hedging instruments and hedged items, as well as its risk management objective and strategy for undertaking various hedge transactions.

The documentation also consists of hedge fulfillness criteria accounting of derivatives, as the hedge instruments, against the hedged items. The assessment is tested at inception of the hedge and through out the period of the hedge.

Derivative receivables and payables with related party are disclosed in Note 48.

12. KREDIT YANG DIBERIKAN

Kredit yang diberikan kepada pihak berelasi diungkapkan dalam Catatan 48. Informasi mengenai tingkat suku bunga diungkapkan dalam Catatan 53.

a. Berdasarkan jenis, mata uang, dan kualitas kredit

Kualitas kredit yang diberikan berdasarkan jenis dengan pendekatan tahapan untuk konvensional dan kredit yang mengalami penurunan nilai dan tidak mengalami penurunan nilai serta penilaian secara kolektif dan individual untuk syariah:

12. LOANS

Loans to related parties are disclosed in Note 48. Information in respect of interest rates are disclosed in Notes 53.

a. By type, currency, and loans quality

Loans quality by type with staging approach for conventional and impaired and unimpaired loans, and collectively and individually assessed for sharia:

	2025				
	Tahap/ *Stage 1*	Tahap/ *Stage 2*	Tahap/ *Stage 3*	Jumlah/ *Total*	
Konvensional					***Conventional***
Pihak Berelasi					***Related parties***
Rupiah					***Rupiah***
Konsumsi	142,968	-	-	142,968	*Consumer*
Sub jumlah	142,968	-	-	142,968	*Sub total*
Dolar Amerika Serikat					***United States Dollar***
Konsumsi	3,335	-	-	3,335	*Consumer*
Sub jumlah	3,335	-	-	3,335	*Sub total*
Jumlah pihak berelasi	146,303	-	-	146,303	*Total related parties*
Pihak Ketiga					***Third parties***
Rupiah					***Rupiah***
Konsumsi	38,780,082	1,402,885	860,707	41,043,674	*Consumer*
Modal Kerja	62,495,621	6,360,462	2,172,530	71,028,613	*Working capital*
Investasi	20,869,166	2,375,581	755,646	24,000,393	*Investment*
Sub jumlah	122,144,869	10,138,928	3,788,883	136,072,680	*Sub total*
Dolar Amerika Serikat					***United States Dollar***
Konsumsi	100,734	6,591	-	107,325	*Consumer*
Modal Kerja	24,353,871	1,424,635	1,758,931	27,537,437	*Working capital*
Investasi	8,210,892	89,420	32,023	8,332,335	*Investment*
Sub jumlah	32,665,497	1,520,646	1,790,954	35,977,097	*Sub total*
Dolar Singapura					***Singapore Dollar***
Modal Kerja	17,907	3,630	-	21,537	*Working capital*
Sub jumlah	17,907	3,630	-	21,537	*Sub total*
Yuan China					***Chinese Yuan***
Modal Kerja	46,024	5,561	-	51,585	*Working capital*
Sub jumlah	46,024	5,561	-	51,585	*Sub total*
Dolar Australia					***Australian Dollar***
Modal Kerja	9,926	-	-	9,926	*Working capital*
Sub jumlah	9,926	-	-	9,926	*Sub total*
Jumlah pihak ketiga	154,884,223	11,668,765	5,579,837	172,132,825	*Total third parties*
Jumlah	155,030,526	11,668,765	5,579,837	172,279,128	*Total*
Dikurangi: Cadangan kerugian penurunan nilai	(661,040)	(802,446)	(4,973,388)	(6,436,874)	*Less: Allowance for impairment losses*
Jumlah - bersih	**154,369,486**	**10,866,319**	**606,449**	**165,842,254**	***Total - net***

12. KREDIT YANG DIBERIKAN (lanjutan)

a. Berdasarkan jenis, mata uang, dan kualitas kredit (lanjutan)

Kualitas kredit yang diberikan berdasarkan jenis dengan pendekatan tahapan untuk konvensional dan kredit yang mengalami penurunan nilai dan tidak mengalami penurunan nilai serta penilaian secara kolektif dan individual untuk syariah: (lanjutan)

12. LOANS (continued)

a. By type, currency, and loans quality (continued)

Loans quality by type with staging approach for conventional and impaired and unimpaired loans, and collectively and individually assessed for sharia: (continued)

	2025			
	Tidak mengalami penurunan nilai dan penilaian secara kolektif/ *Unimpaired and collectively assessed*	Mengalami penurunan nilai dan penilaian secara kolektif dan individual/ *Impaired and collectively and individually assessed*	Jumlah/ *Total*	
Syariah				***Sharia***
Pihak Ketiga				***Third parties***
Rupiah				***Rupiah***
Konsumsi	26,842,302	995,111	27,837,413	*Consumer*
Modal Kerja	11,152,291	109,574	11,261,865	*Working capital*
Investasi	11,044,709	605,637	11,650,346	*Investment*
Sub jumlah	49,039,302	1,710,322	50,749,624	*Sub total*
Dolar Amerika Serikat				***United States Dollar***
Modal Kerja	3,461,730	-	3,461,730	*Working capital*
Investasi	1,079,280	-	1,079,280	*Investment*
Sub jumlah	4,541,010	-	4,541,010	*Sub total*
Dolar Australia				***Australian Dollar***
Modal Kerja	302,581	-	302,581	*Working capital*
Sub jumlah	302,581	-	302,581	*Sub total*
Euro				***Euro***
Modal Kerja	79,549	-	79,549	*Working capital*
Sub jumlah	79,549	-	79,549	*Sub total*
Yuan Cina				***Chinese Yuan***
Modal Kerja	46,091	-	46,091	*Working capital*
Sub jumlah	46,091	-	46,091	*Sub total*
Jumlah	54,008,533	1,710,322	55,718,855	*Total*
Dikurangi: Cadangan kerugian penurunan nilai	(589,183)	(1,027,498)	(1,616,681)	*Less: Allowance for impairment losses*
Jumlah - bersih	**53,419,350**	**682,824**	**54,102,174**	***Total - net***
Total kredit yang diberikan			**227,997,983**	***Total loans***
Dikurangi: Cadangan kerugian penurunan nilai - konvensional dan syariah			(8,053,555)	*Less: Allowance for impairment losses - conventional and sharia*
Total kredit yang diberikan- bersih			**219,944,428**	***Total loans- net***

12. KREDIT YANG DIBERIKAN (lanjutan)

a. Berdasarkan jenis, mata uang, dan kualitas kredit (lanjutan)

Kualitas kredit yang diberikan berdasarkan jenis dengan pendekatan tahapan untuk konvensional dan kredit yang mengalami penurunan nilai dan tidak mengalami penurunan nilai serta penilaian secara kolektif dan individual untuk syariah: (lanjutan)

12. LOANS (continued)

a. By type, currency, and loans quality (continued)

Loans quality by type with staging approach for conventional and impaired and unimpaired loans, and collectively and individually assessed for sharia: (continued)

	2024				
	Tahap/ *Stage 1*	Tahap/ *Stage 2*	Tahap/ *Stage 3*	Jumlah/ *Total*	
Konvensional					***Conventional***
Pihak Berelasi					***Related parties***
Rupiah					***Rupiah***
Konsumsi	120,875	-	-	120,875	*Consumer*
Sub jumlah	120,875	-	-	120,875	*Sub total*
Dolar Amerika Serikat					***United States Dollar***
Konsumsi	1,449	-	-	1,449	*Consumer*
Sub jumlah	1,449	-	-	1,449	*Sub total*
Jumlah pihak berelasi	122,324	-	-	122,324	*Total related parties*
Pihak Ketiga					***Third parties***
Rupiah					***Rupiah***
Konsumsi	32,199,181	1,862,545	891,037	34,952,763	*Consumer*
Modal Kerja	54,284,951	5,784,168	2,172,364	62,241,483	*Working capital*
Investasi	23,622,892	3,036,690	1,543,317	28,202,899	*Investment*
Sub jumlah	110,107,024	10,683,403	4,606,718	125,397,145	*Sub total*
Dolar Amerika Serikat					***United States Dollar***
Konsumsi	93,452	483	-	93,935	*Consumer*
Modal Kerja	16,980,023	1,781,654	2,986,450	21,748,127	*Working capital*
Investasi	9,586,041	491,157	65,254	10,142,452	*Investment*
Sub jumlah	26,659,516	2,273,294	3,051,704	31,984,514	*Sub total*
Dolar Singapura					***Singapore Dollar***
Modal Kerja	31,669	6,028	-	37,697	*Working capital*
Sub jumlah	31,669	6,028	-	37,697	*Sub total*
Euro					***Euro***
Modal Kerja	14,577	-	-	14,577	*Working capital*
Sub jumlah	14,577	-	-	14,577	*Sub total*
Yuan China					***Chinese Yuan***
Modal Kerja	7,207	97,542	-	104,749	*Working capital*
Sub jumlah	7,207	97,542	-	104,749	*Sub total*
Jumlah pihak ketiga	136,819,993	13,060,267	7,658,422	157,538,682	*Total third parties*
Jumlah	136,942,317	13,060,267	7,658,422	157,661,006	*Total*
Dikurangi: Cadangan kerugian penurunan nilai	(1,025,146)	(999,024)	(6,696,147)	(8,720,317)	*Less: Allowance for impairment losses*
Jumlah - bersih	**135,917,171**	**12,061,243**	**962,275**	**148,940,689**	***Total - net***

12. KREDIT YANG DIBERIKAN (lanjutan)

a. Berdasarkan jenis, mata uang, dan kualitas kredit (lanjutan)

Kualitas kredit yang diberikan berdasarkan jenis dengan pendekatan tahapan untuk konvensional dan kredit yang mengalami penurunan nilai dan tidak mengalami penurunan nilai serta penilaian secara kolektif dan individual untuk syariah: (lanjutan)

12. LOANS (continued)

a. By type, currency, and loans quality (continued)

Loans quality by type with staging approach for conventional and impaired and unimpaired loans, and collectively and individually assessed for sharia: (continued)

	2024			
	Tidak mengalami penurunan nilai dan penilaian secara kolektif/ *Unimpaired and collectively assessed*	Mengalami penurunan nilai dan penilaian secara kolektif dan individual/ *Impaired and collectively and individually assessed*	Jumlah/ *Total*	
Syariah				***Sharia***
Pihak Ketiga				***Third parties***
Rupiah				***Rupiah***
Konsumsi	30,823,193	790,394	31,613,587	*Consumer*
Modal Kerja	9,964,203	76,967	10,041,170	*Working capital*
Investasi	14,323,892	622,709	14,946,601	*Investment*
Sub jumlah	55,111,288	1,490,070	56,601,358	*Sub total*
Dolar Amerika Serikat				***United States Dollar***
Modal Kerja	2,530,764	-	2,530,764	*Working capital*
Investasi	811,210	-	811,210	*Investment*
Sub jumlah	3,341,974	-	3,341,974	*Sub total*
Dolar Australia				***Australian Dollar***
Modal Kerja	268,919	-	268,919	*Working capital*
Sub jumlah	268,919	-	268,919	*Sub total*
Euro				***Euro***
Modal Kerja	75,313	-	75,313	*Working capital*
Sub jumlah	75,313	-	75,313	*Sub total*
Yuan Cina				***Chinese Yuan***
Modal Kerja	1,366	-	1,366	*Working capital*
Sub jumlah	1,366	-	1,366	*Sub total*
Jumlah	58,798,860	1,490,070	60,288,930	*Total*
Dikurangi: Cadangan kerugian penurunan nilai	(618,601)	(1,112,208)	(1,730,809)	*Less: Allowance for impairment losses*
Jumlah - bersih	**58,180,259**	**377,862**	**58,558,121**	***Total - net***
Total kredit yang diberikan			**217,949,936**	***Total loans***
Dikurangi: Cadangan kerugian penurunan nilai - konvensional dan syariah			(10,451,126)	*Less: Allowance for impairment losses - conventional and sharia*
Total kredit yang diberikan- bersih			**207,498,810**	***Total loans- net***

12. KREDIT YANG DIBERIKAN (lanjutan)

a. Berdasarkan jenis, mata uang, dan kualitas kredit (lanjutan)

Kualitas kredit yang diberikan berdasarkan jenis dengan pendekatan tahapan untuk konvensional dan kredit yang mengalami penurunan nilai dan tidak mengalami penurunan nilai serta penilaian secara kolektif dan individual untuk syariah: (lanjutan)

12. LOANS (continued)

a. By type, currency, and loans quality (continued)

Loans quality by type with staging approach for conventional and impaired and unimpaired loans, and collectively and individually assessed for sharia: (continued)

	2023				
	Tahap/ *Stage* 1	Tahap/ *Stage* 2	Tahap/ *Stage* 3	Jumlah/ *Total*	
Konvensional					***Conventional***
Pihak Berelasi					***Related parties***
Rupiah					***Rupiah***
Konsumsi	169,371	-	-	169,371	*Consumer*
Sub jumlah	169,371	-	-	169,371	*Sub total*
Dolar Amerika Serikat					***United States Dollar***
Konsumsi	1,386	-	-	1,386	*Consumer*
Sub jumlah	1,386	-	-	1,386	*Sub total*
Jumlah pihak berelasi	170,757	-	-	170,757	*Total related parties*
Pihak Ketiga					***Third parties***
Rupiah					***Rupiah***
Konsumsi	32,396,448	2,422,108	724,672	35,543,228	*Consumer*
Modal Kerja	48,506,187	6,285,970	2,903,964	57,696,121	*Working capital*
Investasi	23,871,954	3,585,615	2,778,500	30,236,069	*Investment*
Sub jumlah	104,774,589	12,293,693	6,407,136	123,475,418	*Sub total*
Dolar Amerika Serikat					***United States Dollar***
Konsumsi	104,749	492	-	105,241	*Consumer*
Modal Kerja	18,685,918	1,254,340	3,227,859	23,168,117	*Working capital*
Investasi	3,228,796	364,103	110,626	3,703,525	*Investment*
Sub jumlah	22,019,463	1,618,935	3,338,485	26,976,883	*Sub total*
Dolar Singapura					***Singapore Dollar***
Modal Kerja	51,051	-	-	51,051	*Working capital*
Investasi	1,150	-	-	1,150	*Investment*
Sub jumlah	52,201	-	-	52,201	*Sub total*
Jumlah pihak ketiga	126,846,253	13,912,628	9,745,621	150,504,502	*Total third parties*
Jumlah	127,017,010	13,912,628	9,745,621	150,675,259	*Total*
Dikurangi: Cadangan kerugian penurunan nilai	(1,150,052)	(1,295,281)	(7,890,338)	(10,335,671)	*Less: Allowance for impairment losses*
Jumlah - bersih	**125,866,958**	**12,617,347**	**1,855,283**	**140,339,588**	***Total - net***

12. KREDIT YANG DIBERIKAN (lanjutan)

a. Berdasarkan jenis, mata uang, dan kualitas kredit (lanjutan)

Kualitas kredit yang diberikan berdasarkan jenis dengan pendekatan tahapan untuk konvensional dan kredit yang mengalami penurunan nilai dan tidak mengalami penurunan nilai serta penilaian secara kolektif dan individual untuk syariah: (lanjutan)

12. LOANS (continued)

a. By type, currency, and loans quality (continued)

Loans quality by type with staging approach for conventional and impaired and unimpaired loans, and collectively and individually assessed for sharia: (continued)

	2023			
	Tidak mengalami penurunan nilai dan penilaian secara kolektif/ *Unimpaired and collectively assessed*	Mengalami penurunan nilai dan penilaian secara kolektif dan individual/ *Impaired and collectively and individually assessed*	Jumlah/ *Total*	
Syariah				***Sharia***
Pihak Ketiga				***Third parties***
Rupiah				***Rupiah***
Konsumsi	29,159,421	534,199	29,693,620	*Consumer*
Modal Kerja	7,860,948	11,276	7,872,224	*Working capital*
Investasi	14,819,359	593,509	15,412,868	*Investment*
Sub jumlah	51,839,728	1,138,984	52,978,712	*Sub total*
Dolar Amerika Serikat				***United States Dollar***
Modal Kerja	1,509,557	-	1,509,557	*Working capital*
Investasi	641,509	-	641,509	*Investment*
Sub jumlah	2,151,066	-	2,151,066	*Sub total*
Dolar Australia				***Australian Dollar***
Modal Kerja	83,495	-	83,495	*Working capital*
Sub jumlah	83,495	-	83,495	*Sub total*
Euro				***Euro***
Modal Kerja	21,198	-	21,198	*Working capital*
Sub jumlah	21,198	-	21,198	*Sub total*
Yuan Cina				***Chinese Yuan***
Modal Kerja	6,820	-	6,820	*Working capital*
Sub jumlah	6,820	-	6,820	*Sub total*
Jumlah	54,102,307	1,138,984	55,241,291	*Total*
Dikurangi: Cadangan kerugian				*Less: Allowance for*
Dikurangi: Cadangan kerugian penurunan nilai	(662,795)	(907,241)	(1,570,036)	*Less: Allowance for impairment losses*
Jumlah - bersih	**53,439,512**	**231,743**	**53,671,255**	***Total - net***
Total kredit yang diberikan			**205,916,550**	***Total loans***
Dikurangi: Cadangan kerugian penurunan nilai - konvensional dan syariah			(11,905,707)	*Less: Allowance for impairment losses - conventional and sharia*
Total kredit yang diberikan- bersih			**194,010,843**	***Total loans- net***

12. KREDIT YANG DIBERIKAN (lanjutan)

a. Berdasarkan jenis, mata uang, dan kualitas kredit (lanjutan)

Kualitas kredit berdasarkan kredit yang mengalami penurunan nilai yang dinilai secara kolektif dan individual pada tanggal 31 Desember 2025, 2024, dan 2023 adalah:

12. LOANS (continued)

a. By type, currency, and loans quality (continued)

Loans quality based on impaired loan collectively and individually assessed as at 31 December 2025, 2024, and 2023 were as follows:

	2025			
	Kolektif/ *Collective*	Individual/ *Individual*	Jumlah/ *Total*	
Konsumsi	1,846,652	9,166	1,855,818	*Consumer*
Modal Kerja	911,440	3,129,595	4,041,035	*Working capital*
Investasi	84,598	1,308,708	1,393,306	*Investment*
Jumlah	2,842,690	4,447,469	7,290,159	*Total*
Dikurangi: Cadangan kerugian penurunan nilai *)	(1,508,845)	(4,492,041)	(6,000,886)	*Less: Allowance for impairment losses *)*
Jumlah - bersih	**1,333,845**	**(44,572)**	**1,289,273**	***Total - net***

*) Termasuk cadangan kerugian penurunan nilai atas pendapatan bunga yang masih akan diterima dari kredit yang diberikan.

*Including allowance for impairment lossess of accrued *) interest income from loans.*

	2024			
	Kolektif/ *Collective*	Individual/ *Individual*	Jumlah/ *Total*	
Konsumsi	1,671,709	9,722	1,681,431	*Consumer*
Modal Kerja	1,049,124	4,186,657	5,235,781	*Working capital*
Investasi	96,498	2,134,782	2,231,280	*Investment*
Jumlah	2,817,331	6,331,161	9,148,492	*Total*
Dikurangi: Cadangan kerugian penurunan nilai	(1,621,472)	(6,186,883)	(7,808,355)	*Less: Allowance for impairment losses*
Jumlah - bersih	**1,195,859**	**144,278**	**1,340,137**	***Total - net***

	2023			
	Kolektif/ *Collective*	Individual/ *Individual*	Jumlah/ *Total*	
Konsumsi	1,239,918	18,953	1,258,871	*Consumer*
Modal Kerja	1,113,048	5,030,051	6,143,099	*Working capital*
Investasi	63,492	3,419,143	3,482,635	*Investment*
Jumlah	2,416,458	8,468,147	10,884,605	*Total*
Dikurangi: Cadangan kerugian penurunan nilai	(1,315,340)	(7,482,239)	(8,797,579)	*Less: Allowance for impairment losses*
Jumlah - bersih	**1,101,118**	**985,908**	**2,087,026**	***Total - net***

12. KREDIT YANG DIBERIKAN (lanjutan)

12. LOANS (continued)

b. Berdasarkan sektor ekonomi

Kualitas kredit yang diberikan berdasarkan sektor ekonomi dengan pendekatan tahapan untuk konvensional dan kredit yang mengalami penurunan nilai dan tidak mengalami penurunan nilai serta penilaian secara kolektif dan individual untuk syariah:

b. By economic sector

Loans quality by economic sector with staging approach for conventional and impaired and unimpaired loans and collectively and individually assessed for sharia:

	2025				
	Tahap/ *Stage 1*	Tahap/ *Stage 2*	Tahap/ *Stage 3*	Jumlah/ *Total*	
Konvensional					***Conventional***
Rupiah					***Rupiah***
Perindustrian	18,773,124	3,671,835	746,856	23,191,815	*Manufacturing*
Perdagangan, restoran, hotel, dan administrasi	24,964,368	2,328,715	1,055,156	28,348,239	*Trading, restaurants, hotels, and administration*
Pertanian	4,631,802	478,888	53,592	5,164,282	*Agriculture*
Jasa usaha	16,903,665	1,518,118	643,185	19,064,968	*Business services*
Konstruksi	4,866,208	88,594	272,742	5,227,544	*Construction*
Pengangkutan, pergudangan, dan komunikasi	5,431,763	630,656	65,233	6,127,652	*Transportation, warehousing, and communication*
Jasa pelayanan sosial	5,274,259	19,237	76,399	5,369,895	*Social services*
Pertambangan	952,266	-	15,013	967,279	*Mining*
Listrik, gas dan air	1,567,332	-	-	1,567,332	*Electricity, gas and water*
Perumahan	15,035,380	714,564	385,772	16,135,716	*Housing*
Konsumsi	23,887,670	688,321	474,935	25,050,926	*Consumer*
Sub jumlah	122,287,837	10,138,928	3,788,883	136,215,648	*Sub total*
Mata uang asing					***Foreign currencies***
Perindustrian	14,421,612	1,294,096	1,758,931	17,474,639	*Manufacturing*
Perdagangan, restoran, hotel, dan administrasi	1,476,233	114,716	-	1,590,949	*Trading, restaurants, hotels, and administration*
Pertanian	4,762,477	-	-	4,762,477	*Agriculture*
Jasa usaha	4,874,099	25,014	-	4,899,113	*Business services*
Konstruksi	314,817	-	-	314,817	*Construction*
Pengangkutan, pergudangan, dan komunikasi	2,844,012	-	32,023	2,876,035	*Transportation, warehousing, and communication*
Pertambangan	3,398,222	89,420	-	3,487,642	*Mining*
Listrik, gas dan air	547,148	-	-	547,148	*Electricity, gas and water*
Konsumsi	104,069	6,591	-	110,660	*Consumer*
Sub jumlah	32,742,689	1,529,837	1,790,954	36,063,480	*Sub total*
Jumlah	155,030,526	11,668,765	5,579,837	172,279,128	*Total*
Dikurangi: Cadangan kerugian penurunan nilai	(661,040)	(802,446)	(4,973,388)	(6,436,874)	*Less: Allowance for impairment losses*
Jumlah - bersih	**154,369,486**	**10,866,319**	**606,449**	**165,842,254**	***Total - net***

12. KREDIT YANG DIBERIKAN (lanjutan)

b. Berdasarkan sektor ekonomi (lanjutan)

Kualitas kredit yang diberikan berdasarkan sektor ekonomi dengan pendekatan tahapan untuk konvensional dan kredit yang mengalami penurunan nilai dan tidak mengalami penurunan nilai serta penilaian secara kolektif dan individual untuk syariah: (lanjutan)

12. LOANS (continued)

b. By economic sector (continued)

Loans quality by economic sector with staging approach for conventional and impaired and unimpaired loans and collectively and individually assessed for sharia: (continued)

	2025			
	Tidak mengalami penurunan nilai dan penilaian secara kolektif/ *Unimpaired and collectively assessed*	Mengalami penurunan nilai dan penilaian secara kolektif dan individual/ *Impaired and collectively and individually assessed*	Jumlah/ *Total*	
Syariah				***Sharia***
Rupiah				***Rupiah***
Perindustrian	3,176,788	40,422	3,217,210	*Manufacturing*
Perdagangan, restoran, hotel, dan administrasi	4,319,596	111,595	4,431,191	*Trading, restaurants, hotels, and administration*
Pertanian	1,743,491	-	1,743,491	*Agriculture*
Jasa usaha	5,290,056	2,892	5,292,948	*Business services*
Konstruksi	1,219,742	544,229	1,763,971	*Construction*
Pengangkutan, pergudangan, dan komunikasi	2,444,035	11,568	2,455,603	*Transportation, warehousing, and communication*
Jasa pelayanan sosial	220,793	138	220,931	*Social services*
Pertambangan	826,271	-	826,271	*Mining*
Listrik, gas dan air	2,956,228	4,367	2,960,595	*Electricity, gas and water*
Perumahan	20,860,549	747,674	21,608,223	*Housing*
Konsumsi	5,981,753	247,437	6,229,190	*Consumer*
Sub jumlah	49,039,302	1,710,322	50,749,624	*Sub total*
Mata uang asing				***Foreign currencies***
Perindustrian	638,058	-	638,058	*Manufacturing*
Perdagangan, restoran, hotel, dan administrasi	3,444,716	-	3,444,716	*Trading, restaurants, hotels, and administration*
Pengangkutan, pergudangan, dan komunikasi	384,411	-	384,411	*Transportation, warehousing, and communication*
Pertambangan	502,046	-	502,046	*Mining*
Sub jumlah	4,969,231	-	4,969,231	*Sub total*
Jumlah	54,008,533	1,710,322	55,718,855	*Total*
Dikurangi: Cadangan kerugian penurunan nilai	(589,183)	(1,027,498)	(1,616,681)	*Less: Allowance for impairment losses*
Jumlah - bersih	**53,419,350**	**682,824**	**54,102,174**	***Total - net***
Total kredit yang diberikan			**227,997,983**	***Total loans***
Dikurangi: Cadangan kerugian penurunan nilai - konvensional dan syariah			(8,053,555)	*Less: Allowance for impairment losses - conventional and sharia*
Total kredit yang diberikan- bersih			**219,944,428**	***Total loans- net***

12. KREDIT YANG DIBERIKAN (lanjutan)

b. Berdasarkan sektor ekonomi (lanjutan)

Kualitas kredit yang diberikan berdasarkan sektor ekonomi dengan pendekatan tahapan untuk konvensional dan kredit yang mengalami penurunan nilai dan tidak mengalami penurunan nilai serta penilaian secara kolektif dan individual untuk syariah: (lanjutan)

12. LOANS (continued)

b. By economic sector (continued)

Loans quality by economic sector with staging approach for conventional and impaired and unimpaired loans and collectively and individually assessed for sharia: (continued)

	2024				
	Tahap/ *Stage 1*	Tahap/ *Stage 2*	Tahap/ *Stage 3*	Jumlah/ *Total*	
Konvensional					***Conventional***
Rupiah					***Rupiah***
Perindustrian	16,166,558	3,877,170	867,419	20,911,147	*Manufacturing*
Perdagangan, restoran, hotel, dan administrasi	22,432,331	2,026,903	1,488,055	25,947,289	*Trading, restaurants, hotels, and administration*
Pertanian	5,144,366	579,683	74,609	5,798,658	*Agriculture*
Jasa usaha	18,166,854	1,483,928	830,066	20,480,848	*Business services*
Konstruksi	5,006,641	61,725	275,931	5,344,297	*Construction*
Pengangkutan, pergudangan, dan komunikasi	7,010,979	664,274	143,558	7,818,811	*Transportation, warehousing, and communication*
Jasa pelayanan sosial	1,400,120	121,176	11,232	1,532,528	*Social services*
Pertambangan	965,415	-	15,013	980,428	*Mining*
Listrik, gas dan air	1,614,579	5,999	9,798	1,630,376	*Electricity, gas and water*
Perumahan	12,225,956	1,334,714	410,804	13,971,474	*Housing*
Konsumsi	20,094,100	527,831	480,233	21,102,164	*Consumer*
Sub jumlah	110,227,899	10,683,403	4,606,718	125,518,020	*Sub total*
Mata uang asing					***Foreign currencies***
Perindustrian	11,076,497	1,199,411	2,986,450	15,262,358	*Manufacturing*
Perdagangan, restoran, hotel, dan administrasi	903,491	570,289	-	1,473,780	*Trading, restaurants, hotels, and administration*
Pertanian	5,912,805	-	-	5,912,805	*Agriculture*
Jasa usaha	1,626,360	366,162	-	1,992,522	*Business services*
Konstruksi	1,192	-	-	1,192	*Construction*
Pengangkutan, pergudangan, dan komunikasi	1,772,961	1,307	65,254	1,839,522	*Transportation, warehousing, and communication*
Pertambangan	4,798,094	239,212	-	5,037,306	*Mining*
Listrik, gas dan air	528,117	-	-	528,117	*Electricity, gas and water*
Konsumsi	94,901	483	-	95,384	*Consumer*
Sub jumlah	26,714,418	2,376,864	3,051,704	32,142,986	*Sub total*
Jumlah	136,942,317	13,060,267	7,658,422	157,661,006	*Total*
Dikurangi: Cadangan kerugian penurunan nilai	(1,025,146)	(999,024)	(6,696,147)	(8,720,317)	*Less: Allowance for impairment losses*
Jumlah - bersih	**135,917,171**	**12,061,243**	**962,275**	**148,940,689**	***Total - net***

12. KREDIT YANG DIBERIKAN (lanjutan)

b. Berdasarkan sektor ekonomi (lanjutan)

Kualitas kredit yang diberikan berdasarkan sektor ekonomi dengan pendekatan tahapan untuk konvensional dan kredit yang mengalami penurunan nilai dan tidak mengalami penurunan nilai serta penilaian secara kolektif dan individual untuk syariah: (lanjutan)

12. LOANS (continued)

b. By economic sector (continued)

Loans quality by economic sector with staging approach for conventional and impaired and unimpaired loans and collectively and individually assessed for sharia: (continued)

	2024			
	Tidak mengalami penurunan nilai dan penilaian secara kolektif/ *Unimpaired and collectively assessed*	Mengalami penurunan nilai dan penilaian secara kolektif dan individual/ *Impaired and collectively and individually assessed*	Jumlah/ *Total*	
Syariah				***Sharia***
Rupiah				***Rupiah***
Perindustrian	4,124,756	33,243	4,157,999	*Manufacturing*
Perdagangan, restoran, hotel, dan administrasi	4,774,694	141,021	4,915,715	*Trading, restaurants, hotels, and administration*
Pertanian	1,909,354	-	1,909,354	*Agriculture*
Jasa usaha	5,162,195	4,610	5,166,805	*Business services*
Konstruksi	1,536,448	507,079	2,043,527	*Construction*
Pengangkutan, pergudangan, dan komunikasi	2,359,597	7,480	2,367,077	*Transportation, warehousing, and communication*
Jasa pelayanan sosial	349,423	494	349,917	*Social services*
Pertambangan	780,853	-	780,853	*Mining*
Listrik, gas dan air	3,290,775	5,749	3,296,524	*Electricity, gas and water*
Perumahan	23,364,635	596,918	23,961,553	*Housing*
Konsumsi	7,458,558	193,476	7,652,034	*Consumer*
Sub jumlah	55,111,288	1,490,070	56,601,358	*Sub total*
Mata uang asing				***Foreign currencies***
Perindustrian	512,367	-	512,367	*Manufacturing*
Perdagangan, restoran, hotel, dan administrasi	2,144,533	-	2,144,533	*Trading, restaurants, hotels, and administration*
Pengangkutan, pergudangan, dan komunikasi	449,263	-	449,263	*Transportation, warehousing, and communication*
Pertambangan	581,409	-	581,409	*Mining*
Sub jumlah	3,687,572	-	3,687,572	*Sub total*
Jumlah	58,798,860	1,490,070	60,288,930	*Total*
Dikurangi: Cadangan kerugian penurunan nilai	(618,601)	(1,112,208)	(1,730,809)	*Less: Allowance for impairment losses*
Jumlah - bersih	**58,180,259**	**377,862**	**58,558,121**	***Total - net***
Total kredit yang diberikan			**217,949,936**	***Total loans***
Dikurangi: Cadangan kerugian penurunan nilai - konvensional dan syariah			(10,451,126)	*Less: Allowance for impairment losses - conventional and sharia*
Total kredit yang diberikan- bersih			**207,498,810**	***Total loans- net***

12. KREDIT YANG DIBERIKAN (lanjutan)

b. Berdasarkan sektor ekonomi (lanjutan)

Kualitas kredit yang diberikan berdasarkan sektor ekonomi dengan pendekatan tahapan untuk konvensional dan kredit yang mengalami penurunan nilai dan tidak mengalami penurunan nilai serta penilaian secara kolektif dan individual untuk syariah: (lanjutan)

12. LOANS (continued)

b. By economic sector (continued)

Loans quality by economic sector with staging approach for conventional and impaired and unimpaired loans and collectively and individually assessed for sharia: (continued)

	2023				
	Tahap/ *Stage 1*	Tahap/ *Stage 2*	Tahap/ *Stage 3*	Jumlah/ *Total*	
Konvensional					***Conventional***
Rupiah					***Rupiah***
Perindustrian	15,661,068	3,791,316	1,394,750	20,847,134	*Manufacturing*
Perdagangan, restoran, hotel, dan administrasi	20,135,787	2,972,314	1,870,323	24,978,424	*Trading, restaurants, hotels, and administration*
Pertanian	5,098,824	1,154,227	87,270	6,340,321	*Agriculture*
Jasa usaha	14,793,570	1,594,965	904,972	17,293,507	*Business services*
Konstruksi	5,369,112	88,643	335,117	5,792,872	*Construction*
Pengangkutan, pergudangan, dan komunikasi	9,014,928	26,052	173,212	9,214,192	*Transportation, warehousing, and communication*
Jasa pelayanan sosial	587,295	224,119	892,008	1,703,422	*Social services*
Pertambangan	192,374	2,014	15,013	209,401	*Mining*
Listrik, gas dan air	1,525,183	17,935	9,799	1,552,917	*Electricity, gas and water*
Perumahan	13,800,507	1,810,222	388,834	15,999,563	*Housing*
Konsumsi	18,765,312	611,886	335,838	19,713,036	*Consumer*
Sub jumlah	104,943,960	12,293,693	6,407,136	123,644,789	*Sub total*
Mata uang asing					***Foreign currencies***
Perindustrian	9,026,871	1,097,018	3,001,671	13,125,560	*Manufacturing*
Perdagangan, restoran, hotel, dan administrasi	1,263,370	121,873	248,106	1,633,349	*Trading, restaurants, hotels, and administration*
Pertanian	3,703,542	-	-	3,703,542	*Agriculture*
Jasa usaha	3,759,335	272,527	-	4,031,862	*Business services*
Konstruksi	998	-	-	998	*Construction*
Pengangkutan, pergudangan, dan komunikasi	1,552,439	-	88,708	1,641,147	*Transportation, warehousing, and communication*
Pertambangan	2,005,911	127,025	-	2,132,936	*Mining*
Listrik, gas dan air	654,449	-	-	654,449	*Electricity, gas and water*
Konsumsi	106,135	492	-	106,627	*Consumer*
Sub jumlah	22,073,050	1,618,935	3,338,485	27,030,470	*Sub total*
Jumlah	127,017,010	13,912,628	9,745,621	150,675,259	*Total*
Dikurangi: Cadangan kerugian penurunan nilai	(1,150,052)	(1,295,281)	(7,890,338)	(10,335,671)	*Less: Allowance for impairment losses*
Jumlah - bersih	**125,866,958**	**12,617,347**	**1,855,283**	**140,339,588**	***Total - net***

12. KREDIT YANG DIBERIKAN (lanjutan)

b. Berdasarkan sektor ekonomi (lanjutan)

Kualitas kredit yang diberikan berdasarkan sektor ekonomi dengan pendekatan tahapan untuk konvensional dan kredit yang mengalami penurunan nilai dan tidak mengalami penurunan nilai serta penilaian secara kolektif dan individual untuk syariah: (lanjutan)

12. LOANS (continued)

b. By economic sector (continued)

Loans quality by economic sector with staging approach for conventional and impaired and unimpaired loans and collectively and individually assessed for sharia: (continued)

	2023			
	Tidak mengalami penurunan nilai dan penilaian secara kolektif/ *Unimpaired and collectively assessed*	Mengalami penurunan nilai dan penilaian secara kolektif dan individual/ *Impaired and collectively and individually assessed*	Jumlah/ *Total*	
Syariah				***Sharia***
Rupiah				***Rupiah***
Perindustrian	4,017,386	6,615	4,024,001	*Manufacturing*
Perdagangan, restoran, hotel, dan administrasi	4,618,991	81,704	4,700,695	*Trading, restaurants, hotels, and administration*
Pertanian	1,936,181	-	1,936,181	*Agriculture*
Jasa usaha	2,875,725	1,718	2,877,443	*Business services*
Konstruksi	2,146,376	507,279	2,653,655	*Construction*
Pengangkutan, pergudangan, dan komunikasi	2,554,563	1,720	2,556,283	*Transportation, warehousing, and communication*
Jasa pelayanan sosial	257,824	-	257,824	*Social services*
Pertambangan	618,840	-	618,840	*Mining*
Listrik, gas dan air	3,654,421	5,749	3,660,170	*Electricity, gas and water*
Perumahan	22,479,437	410,564	22,890,001	*Housing*
Konsumsi	6,679,984	123,635	6,803,619	*Consumer*
Sub jumlah	51,839,728	1,138,984	52,978,712	*Sub total*
Mata uang asing				***Foreign currencies***
Perindustrian	368,686	-	368,686	*Manufacturing*
Perdagangan, restoran, hotel, dan administrasi	1,524,427	-	1,524,427	*Trading, restaurants, hotels, and administration*
Jasa usaha	49,270	-	49,270	*Business services*
Pengangkutan, pergudangan, dan komunikasi	154,977	-	154,977	*Transportation, warehousing, and communication*
Pertambangan	84,016	-	84,016	*Mining*
Listrik, gas dan air	81,203	-	81,203	*Electricity, gas and water*
Sub jumlah	2,262,579	-	2,262,579	*Sub total*
Jumlah	54,102,307	1,138,984	55,241,291	*Total*
Dikurangi: Cadangan kerugian penurunan nilai	(662,795)	(907,241)	(1,570,036)	*Less: Allowance for impairment losses*
Jumlah - bersih	**53,439,512**	**231,743**	**53,671,255**	***Total - net***
Total kredit yang diberikan			**205,916,550**	***Total loans***
Dikurangi: Cadangan kerugian penurunan nilai - konvensional dan syariah			(11,905,707)	*Less: Allowance for impairment losses - conventional and sharia*
Total kredit yang diberikan- bersih			**194,010,843**	***Total loans- net***

12. KREDIT YANG DIBERIKAN (lanjutan) / *12. LOANS (continued)*

c. Berdasarkan jangka waktu perjanjian kredit / *c. By term of credit agreements*

	2025	2024	2023	
Rupiah				***Rupiah***
≤ 1 tahun	35,219,052	33,720,607	29,544,753	*≤ 1 year*
> 1 - ≤ 2 tahun	27,174,106	25,414,799	27,528,556	*> 1 - ≤ 2 years*
> 2 - ≤ 5 tahun	38,837,558	31,662,521	22,054,713	*> 2 - ≤ 5 years*
> 5 tahun	85,734,556	91,321,451	97,495,479	*> 5 years*
Sub jumlah	186,965,272	182,119,378	176,623,501	*Sub total*
Dolar Amerika Serikat				***United States Dollar***
≤ 1 tahun	23,704,715	13,273,621	17,792,306	*≤ 1 year*
> 1 - ≤ 2 tahun	2,435,512	6,132,407	1,691,147	*> 1 - ≤ 2 years*
> 2 - ≤ 5 tahun	5,524,488	5,773,617	3,155,952	*> 2 - ≤ 5 years*
> 5 tahun	8,856,727	10,148,292	6,489,930	*> 5 years*
Sub jumlah	40,521,442	35,327,937	29,129,335	*Sub total*
Dolar Australia				***Australian Dollar***
≤ 1 tahun	283,510	268,919	83,495	*≤ 1 year*
> 2 - ≤ 5 tahun	28,997	-	-	*> 2 - ≤ 5 years*
Sub jumlah	312,507	268,919	83,495	*Sub total*
Dolar Singapura				***Singapore Dollar***
≤ 1 tahun	1,297	2,474	44,962	*≤ 1 year*
> 1 - ≤ 2 tahun	20,240	35,223	7,239	*> 1 - ≤ 2 years*
Sub jumlah	21,537	37,697	52,201	*Sub total*
Euro				***Euro***
≤ 1 tahun	79,549	89,890	21,198	*≤ 1 year*
Yuan China				***Chinese Yuan***
≤ 1 tahun	97,676	106,115	6,820	*≤ 1 year*
Jumlah	227,997,983	217,949,936	205,916,550	*Total*
Dikurangi: Cadangan kerugian penurunan nilai	(8,053,555)	(10,451,126)	(11,905,707)	*Less: Allowance for impairment losses*
Jumlah - bersih	**219,944,428**	**207,498,810**	**194,010,843**	***Total - net***

d. Berdasarkan jatuh tempo / *d. By maturity date*

Informasi mengenai jatuh tempo diungkapkan pada Catatan 55.

Information in respect of maturities is disclosed in Note 55.

e. Suku bunga rata-rata per tahun / *e. Average annual interest rates*

	2025	2024	2023	
Rupiah	8.11%	8.32%	8.34%	*Rupiah*
Mata uang asing	5.36%	6.22%	5.58%	*Foreign currencies*

12. KREDIT YANG DIBERIKAN (lanjutan) / *12. LOANS (continued)*

f. Mutasi kredit yang diberikan / *f. Movement of loans*

Mutasi kredit yang diberikan berdasarkan tahapan adalah:

The movement of loans based on staging are as follows:

	2025							
	Konvensional/*Conventional*							
	Tahap/ *Stage 1*	Tahap/ *Stage 2*	Tahap/ *Stage 3* Kolektif/ *Collective*	Tahap/ *Stage 3* Individual/ *Individual*	Jumlah/ *Total*	Syariah/ *Sharia*	Jumlah/ *Total*	
Saldo awal	136,942,317	13,060,267	1,865,762	5,792,660	157,661,006	60,288,930	217,949,936	*Beginning balance*
Perubahan kredit berdasarkan perpindahan antar tahapan:								*Changes in loans due to transfer within stages:*
Pindah ke Tahap 1	2,547,353	(2,446,290)	(101,063)	-	-	-	-	*Transfer to Stage 1*
Pindah ke Tahap 2	(2,385,067)	2,452,760	(67,693)	-	-	-	-	*Transfer to Stage 2*
Pindah ke Tahap 3	(551,199)	(296,861)	848,060	-	-	-	-	*Transfer to Stage 3*
Pindah dari kolektif ke individual	-	(223,148)	-	223,148	-	-	-	*Transfer from collective to individual*
Total perpindahan antar tahapan	(388,913)	(513,539)	679,304	223,148	-	-	-	*Total transfer within stages*
Penambahan kredit selama tahun berjalan	27,433,153	-	-	-	27,433,153	3,959,937	31,393,090	*Additional loans during the year*
Pindah ke Tahap 2 dan 3	(343,793)	270,974	72,819	-	-	-	-	*Transfer to Stage 2 and 3*
Penghapusbukuan kredit	-	-	(1,265,147)	(1,078,967)	(2,344,114)	(598,486)	(2,942,600)	*Write-off loans*
Perubahan lainnya pada kredit termasuk pelunasan penuh dan pembayaran sebagian	(9,579,024)	(1,239,378)	400,414	(794,507)	(11,212,495)	(8,090,594)	(19,303,089)	*Other changes in loans including fully settlement or partial repayment*
Penjualan kredit ke pihak ketiga	-	-	(27,672)	(397,948)	(425,620)	(4,700)	(430,320)	*Loan sale to third party*
Lain-lain *)	966,786	90,441	-	109,971	1,167,198	163,768	1,330,966	*Others *)*
Saldo akhir	**155,030,526**	**11,668,765**	**1,725,480**	**3,854,357**	**172,279,128**	**55,718,855**	**227,997,983**	***Ending balance***

* Termasuk selisih kurs karena penjabaran mata uang asing

*Include effect of foreign currency translations **

	2024							
	Konvensional/*Conventional*							
	Tahap/ *Stage 1*	Tahap/ *Stage 2*	Tahap/ *Stage 3* Kolektif/ *Collective*	Tahap/ *Stage 3* Individual/ *Individual*	Jumlah/ *Total*	Syariah/ *Sharia*	Jumlah/ *Total*	
Saldo awal	127,017,010	13,912,628	1,817,087	7,928,534	150,675,259	55,241,291	205,916,550	*Beginning balance*
Perubahan kredit berdasarkan perpindahan antar tahapan:								*Changes in loans due to transfer within stages:*
Pindah ke Tahap 1	1,808,290	(1,752,275)	(56,015)	-	-	-	-	*Transfer to Stage 1*
Pindah ke Tahap 2	(2,360,824)	2,433,788	(72,964)	-	-	-	-	*Transfer to Stage 2*
Pindah ke Tahap 3	(464,652)	(350,943)	815,595	-	-	-	-	*Transfer to Stage 3*
Pindah dari kolektif ke individual	-	(32,328)	-	32,328	-	-	-	*Transfer from collective to individual*
Total perpindahan antar tahapan	(1,017,186)	298,242	686,616	32,328	-	-	-	*Total transfer within stages*
Penambahan kredit selama tahun berjalan	24,177,033	-	-	-	24,177,033	10,852,631	35,029,664	*Additional loans during the year*
Pindah ke Tahap 2 dan 3	(660,831)	634,061	26,770	-	-	-	-	*Transfer to Stage 2 and 3*
Penghapusbukuan kredit	-	-	(841,865)	(586,561)	(1,428,426)	(292,558)	(1,720,984)	*Write-off loans*
Perubahan lainnya pada kredit termasuk pelunasan penuh dan pembayaran sebagian	(13,572,743)	(1,858,056)	241,018	(437,159)	(15,626,940)	(5,605,685)	(21,232,625)	*Other changes in loans including fully settlement or partial repayment*
Penjualan kredit ke pihak ketiga	-	-	(63,864)	(1,295,827)	(1,359,691)	-	(1,359,691)	*Loan sale to third party*
Lain-lain *)	999,034	73,392	-	151,345	1,223,771	93,251	1,317,022	*Others *)*
Saldo akhir	**136,942,317**	**13,060,267**	**1,865,762**	**5,792,660**	**157,661,006**	**60,288,930**	**217,949,936**	***Ending balance***

* Termasuk selisih kurs karena penjabaran mata uang asing

*Include effect of foreign currency translation **

	2023							
	Konvensional/*Conventional*							
	Tahap/ *Stage 1*	Tahap/ *Stage 2*	Tahap/ *Stage 3* Kolektif/ *Collective*	Tahap/ *Stage 3* Individual/ *Individual*	Jumlah/ *Total*	Syariah/ *Sharia*	Jumlah/ *Total*	
Saldo awal	114,985,239	15,367,890	2,178,810	10,965,469	143,497,408	47,194,782	190,692,190	*Beginning balance*
Perubahan kredit berdasarkan perpindahan antar tahapan:								*Changes in credit due to transfer within stages:*
Pindah ke Tahap 1	2,472,861	(2,384,274)	(88,587)	-	-	-	-	*Transfer to Stage 1*
Pindah ke Tahap 2	(3,349,541)	3,586,519	(236,978)	-	-	-	-	*Transfer to Stage 2*
Pindah ke Tahap 3	(380,911)	(521,648)	902,559	-	-	-	-	*Transfer to Stage 3*
Pindah dari kolektif ke individual	-	(188,547)	-	188,547	-	-	-	*Transfer from collective to individual*
Pindah dari individual ke kolektif	118,611	391,002	-	(509,613)	-	-	-	*Transfer from individual to collective*
Total perpindahan antar tahapan	(1,138,980)	883,052	576,994	(321,066)	-	-	-	*Total transfer within stages*
Penambahan kredit selama tahun berjalan	18,274,140	-	-	-	18,274,140	12,885,913	31,160,053	*Additional loans during the year*
Pindah ke Tahap 2 dan 3	(140,982)	114,931	26,051	-	-	-	-	*Transfer to Stage 2 and 3*
Penghapusbukuan kredit	-	-	(997,636)	(913,898)	(1,911,534)	(282,525)	(2,194,059)	*Write-off loans*
Perubahan lainnya pada kredit termasuk pelunasan penuh dan pembayaran sebagian	(4,789,500)	(2,438,043)	50,066	(1,131,343)	(8,308,820)	(4,495,148)	(12,803,968)	*Other changes in loans including fully settlement or partial repayment*
Penjualan kredit ke pihak ketiga	-	-	(17,157)	(623,547)	(640,704)	(26,893)	(667,597)	*Loan sale to third party*
Lain-lain *)	(172,907)	(15,202)	(41)	(47,081)	(235,231)	(34,838)	(270,069)	*Others *)*
Saldo akhir	**127,017,010**	**13,912,628**	**1,817,087**	**7,928,534**	**150,675,259**	**55,241,291**	**205,916,550**	***Ending balance***

* Termasuk selisih kurs karena penjabaran mata uang asing

*Include effect of foreign currency translations **

12. KREDIT YANG DIBERIKAN (lanjutan)

g. Kredit sindikasi

Kredit sindikasi merupakan kredit yang diberikan kepada debitur berdasarkan perjanjian pembiayaan bersama dengan bank lain.

Jumlah kredit sindikasi yang dimiliki oleh Bank CIMB Niaga Pada tanggal 31 Desember 2025 adalah sebesar Rp 33.608.202 baik sebagai partisipan maupun *arranger* (2024: Rp 37.672.166; 2023: Rp 28.727.010). Partisipasi Bank CIMB Niaga dalam kredit sindikasi tersebut pada tanggal 31 Desember 2025 sebesar 1,26% - 35,71% (2024: 1,27% - 35,71%; 2023: 2,00% - 74,96%). Bank CIMB Niaga juga bertindak selaku pimpinan dan/atau *arranger,* dimana persentase Bank CIMB Niaga sebagai *arranger* adalah sebesar 1,80% - 50,00% dari seluruh kredit sindikasi tersebut pada tanggal 31 Desember 2025 (2024: 2,53% - 50,00%; 2023: 4,00% - 79,34%).

h. Cadangan kerugian penurunan nilai

Mutasi cadangan kerugian penurunan nilai kredit yang diberikan adalah:

12. LOANS (continued)

g. Syndicated loans

Syndicated loans represent loans provided to the debtor under syndication agreements with other banks.

The amount of syndicated loans that owned by Bank CIMB Niaga As at 31 December 2025 amounting to Rp 33,608,202 both as participant and as arranger (2024: Rp 37,672,166; 2023: Rp 28,727,010). Bank CIMB Niaga's participation in syndicated loans as at 31 December 2025 is 1.26% - 35.71% (2024: 1.27% - 35.71%; 2023: 2.00% - 74.96%). Bank CIMB Niaga also acted as lead manager and/or arranger, where the percentage of Bank CIMB Niaga as arranger is 1.80% - 50.00% of the total syndicated loans as at 31 December 2025 (2024: is 2.53% - 50.00%; 2023: 4.00% - 79.34%).

h. Allowance for impairment losses

The movements of allowance for impairment losses were as follows:

	2025							
	Konvensional/*Conventional*							
	Tahap/ *Stage 1*	Tahap/ *Stage 2*	Tahap/ *Stage 3* Kolektif/ *Collective*	Tahap/ *Stage 3* Individual/ *Individual*	Jumlah/ *Total*	Syariah/ *Sharia*	Jumlah/ *Total*	
Saldo awal	1,025,146	999,024	1,121,167	5,574,980	8,720,317	1,730,809	10,451,126	*Beginning balance*
Perubahan pada cadangan kerugian kredit berdasarkan perpindahan antar tahapan:								*Changes in expected credit losses due to transfer within stages:*
Pindah ke Tahap 1	146,070	(109,101)	(36,969)	-	-	-	-	*Transfer to Stage 1*
Pindah ke Tahap 2	(30,491)	66,900	(36,409)	-	-	-	-	*Transfer to Stage 2*
Pindah ke Tahap 3	(7,656)	(31,959)	39,615	-	-	-	-	*Transfer to Stage 3*
Pindah dari kolektif ke individual	-	(61,219)	-	61,219	-	-	-	*Transfer from collective to individual*
Total perpindahan antar tahapan	107,923	(135,379)	(33,763)	61,219	-	-	-	*Total transfer within stages*
Penambahan cadangan kerugian atas kredit baru selama tahun berjalan	204,567	-	-	-	204,567	32,408	236,975	*Additional allowance for impairment losses from new loans during the year*
Pindah ke Tahap 2 dan 3	(81,907)	28,779	53,128	-	-	-	-	*Transfer to Stage 2 and 3*
Kredit yang telah dilunasi	(327,227)	(44,164)	(25,490)	(4,902)	(401,783)	(67,678)	(469,461)	*Loans that have been derecognised*
Perubahan pada risiko kredit	(261,685)	(51,315)	1,219,965	(272,052)	634,913	527,095	1,162,008	*Change in credit risk*
Total yang dibebankan ke laba rugi	(466,252)	(66,700)	1,247,603	(276,954)	437,697	491,825	929,522	*Total charge to Income Statement*
Penghapusan selama tahun berjalan	-	-	(1,265,147)	(1,078,967)	(2,344,114)	(598,486)	(2,942,600)	*Write-off during the year*
Penjualan kredit ke pihak ketiga	-	-	(14,943)	(309,579)	(324,522)	(4,700)	(329,222)	*Loan sale to third party*
Lain-lain *)	(5,777)	5,501	(138,061)	85,833	(52,504)	(2,767)	(55,271)	*Others *)*
Saldo akhir	**661,040**	**802,446**	**916,856**	**4,056,532**	**6,436,874**	**1,616,681**	**8,053,555**	*Ending balance*

* Termasuk selisih kurs karena penjabaran mata uang asing

*Include effect of foreign currency translation **

12. KREDIT YANG DIBERIKAN (lanjutan)

h. Cadangan kerugian penurunan nilai (lanjutan)

Mutasi cadangan kerugian penurunan nilai kredit yang diberikan adalah: (lanjutan)

12. LOANS (continued)

h. Allowance for impairment losses (continued)

The movements of allowance for impairment losses were as follows: (continued)

	2024							
	Konvensional/*Conventional*							
	Tahap/ *Stage 1*	Tahap/ *Stage 2*	Tahap/ *Stage 3* Kolektif/ *Collective*	Tahap/ *Stage 3* Individual/ *Individual*	Jumlah/ *Total*	Syariah/ *Sharia*	Jumlah/ *Total*	
Saldo awal	1,150,052	1,295,281	980,204	6,910,134	10,335,671	1,570,036	11,905,707	*Beginning balance*
Perubahan pada cadangan kerugian kredit berdasarkan perpindahan antar tahapan:								*Changes in expected credit losses due to transfer within stages:*
Pindah ke Tahap 1	136,513	(113,241)	(23,272)	-	-	-	-	*Transfer to Stage 1*
Pindah ke Tahap 2	(18,098)	41,372	(23,274)	-	-	-	-	*Transfer to Stage 2*
Pindah ke Tahap 3	(10,975)	(60,293)	71,268	-	-	-	-	*Transfer to Stage 3*
Pindah dari kolektif ke individual	-	(9,163)	-	9,163	-	-	-	*Transfer from collective to individual*
Total perpindahan antar tahapan	107,440	(141,325)	24,722	9,163	-	-	-	*Total transfer within stages*
Penambahan cadangan kerugian atas kredit baru selama tahun berjalan	133,692	-	-	-	133,692	66,468	200,160	*Additional allowance for impairment losses from new loans during the year*
Pindah ke Tahap 2 dan 3	(47,827)	29,654	18,173	-	-	-	-	*Transfer to Stage 2 and 3*
Kredit yang telah dilunasi	(25,899)	(53,676)	(31,851)	(19,863)	(131,289)	(62,803)	(194,092)	*Loans that have been derecognised*
Perubahan pada risiko kredit	(250,983)	(138,834)	1,141,709	186,252	938,144	471,900	1,410,044	*Change in credit risk*
Total yang dibebankan ke laba rugi	(191,017)	(162,856)	1,128,031	166,389	940,547	475,565	1,416,112	*Total charge to Income Statement*
Penghapusan selama tahun berjalan	-	-	(841,865)	(586,561)	(1,428,426)	(292,558)	(1,720,984)	*Write-off during the year*
Penjualan kredit ke pihak ketiga	-	-	(26,097)	(1,053,444)	(1,079,541)	-	(1,079,541)	*Loan sale to third party*
Lain-lain *)	(41,329)	7,924	(143,828)	129,299	(47,934)	(22,234)	(70,168)	*Others *)*
Saldo akhir	**1,025,146**	**999,024**	**1,121,167**	**5,574,980**	**8,720,317**	**1,730,809**	**10,451,126**	*Ending balance*

* Termasuk selisih kurs karena penjabaran mata uang asing

*Include effect of foreign currency translation **

	2023							
	Konvensional/*Conventional*							
	Tahap/ *Stage 1*	Tahap/ *Stage 2*	Tahap/ *Stage 3* Kolektif/ *Collective*	Tahap/ *Stage 3* Individual/ *Individual*	Jumlah/ *Total*	Syariah/ *Sharia*	Jumlah/ *Total*	
Saldo awal	1,022,129	1,335,654	1,248,216	8,281,774	11,887,773	1,199,077	13,086,850	*Beginning balance*
Perubahan pada cadangan kerugian kredit berdasarkan perpindahan antar tahapan:								*Changes in expected credit losses due to transfer within stages:*
Pindah ke Tahap 1	65,870	(37,632)	(28,238)	-	-	-	-	*Transfer to Stage 1*
Pindah ke Tahap 2	(21,993)	121,963	(99,970)	-	-	-	-	*Transfer to Stage 2*
Pindah ke Tahap 3	(2,348)	(119,021)	121,369	-	-	-	-	*Transfer to Stage 3*
Pindah dari kolektif ke individual	-	(18,504)	-	18,504	-	-	-	*Transfer from collective to individual*
Pindah dari individual ke kolektif	-	209,122	-	(209,122)	-	-	-	*Transfer from individual to collective*
Total perpindahan antar tahapan	41,529	155,928	(6,839)	(190,618)	-	-	-	*Total transfer within stages*
Penambahan cadangan kerugian atas kredit baru selama tahun berjalan	134,983	-	-	-	134,983	57,228	192,211	*Additional allowance for impairment losses from new loans during the year*
Pindah ke Tahap 2 dan 3	(37,605)	17,455	20,150	-	-	-	-	*Transfer to Stage 2 and 3*
Kredit yang telah dilunasi	(16,844)	(53,411)	(55,387)	(56,229)	(181,871)	(87,458)	(269,329)	*Loans that have been derecognised*
Perubahan pada risiko kredit	5,962	(159,851)	834,010	435,426	1,115,547	692,122	1,807,669	*Change in credit risk*
Total yang dibebankan ke laba rugi	86,496	(195,807)	798,773	379,197	1,068,659	661,892	1,730,551	*Total charge to Income Statement*
Penerimaan kembali kredit yang diberikan yang telah dihapuskan selama tahun berjalan	-	-	29,576	-	29,576	4,132	33,708	*Recovery of written-off loans during the year*
Penghapusan selama tahun berjalan	-	-	(997,636)	(913,898)	(1,911,534)	(282,525)	(2,194,059)	*Write-off during the year*
Penjualan kredit ke pihak ketiga	-	-	(10,215)	(570,524)	(580,739)	(26,893)	(607,632)	*Loan sale to third party*
Lain-lain *)	(102)	(494)	(81,671)	(75,797)	(158,064)	14,353	(143,711)	*Others *)*
Saldo akhir	**1,150,052**	**1,295,281**	**980,204**	**6,910,134**	**10,335,671**	**1,570,036**	**11,905,707**	*Ending balance*

* Termasuk selisih kurs karena penjabaran mata uang asing

*Include effect of foreign currency translation **

12. KREDIT YANG DIBERIKAN (lanjutan)

h. Cadangan kerugian penurunan nilai (lanjutan)

Pada tanggal 31 Desember 2025, 2024, dan 2023, rincian cadangan kerugian penurunan nilai berdasarkan jenis adalah:

12. LOANS (continued)

h. Allowance for impairment losses (continued)

As at 31 December 2025, 2024, and 2023, allowance for impairment losses based on type of loans consist of:

	2025	2024	2023	
Modal kerja	4,669,911	5,685,228	6,219,290	*Working capital*
Investasi	1,553,331	2,693,569	3,576,975	*Investment*
Konsumsi	1,830,313	2,072,329	2,109,442	*Consumer*
Jumlah	**8,053,555**	**10,451,126**	**11,905,707**	***Total***

Manajemen berpendapat bahwa jumlah cadangan kerugian penurunan nilai yang dibentuk cukup untuk menutup kerugian yang timbul akibat tidak tertagihnya kredit yang diberikan.

Management believes that the allowance for impairment losses is adequate to cover losses arising from uncollectible loans.

Bank telah melakukan penilaian sensitivitas kerugian kredit ekspektasian terhadap kredit yang diberikan berdasarkan perubahan variabel – variabel makroekonomi kunci seperti yang disajikan pada tabel dibawah ini. Penilaian sensitivitas dilakukan hanya dengan mengubah variabel-variabel tersebut sedangkan seluruh variabel lain dianggap konstan:

The Bank has performed ECL sensitivity assessment on loans based on the changes in key macroeconomic variables, as presented in table below. The sensitivity assessment outlines the effect of changes in those variables while other variables remain constant:

	2025		2024		2023		
	Perubahan/ *Changes*	Cadangan kerugian penurunan nilai/ *Allowance for impairment losses*	Perubahan/ *Changes*	Cadangan kerugian penurunan nilai/ *Allowance for impairment losses*	Perubahan/ *Changes*	Cadangan kerugian penurunan nilai/ *Allowance for impairment losses*	
Konsumsi							***Consumer***
Utang rumah tangga	+/- 100 bps						*Household debt*
Indeks harga rumah	+/- 25 bps		+/- 5 bps		+/- 25 bps		*House price index*
Rata-rata suku bunga pinjaman	+/- 10 bps						*Average lending rate*
Indeks harga konsumen			+/- 200 bps		+/- 350 bps		*Consumer price index*
BI Rate			+/- 25 bps		+/- 5 bps		*BI Rate*
Total kenaikan cadangan kerugian penurunan nilai dalam perubahan positif		270		1,900		5,412	*Total increase in allowance for impairment losses on positive changes*
Total kenaikan cadangan kerugian penurunan nilai dalam perubahan negatif		(270)		(1,893)		(5,354)	*Total increase in allowance for impairment losses on negative changes*
Modal Kerja dan Investasi							***Working Capital and Investment***
Indeks penjualan ritel	+/- 100 bps		+/- 25 bps		+/- 15 bps		*Retail sales index*
Indeks harga saham gabungan	+/- 100 bps		+/- 25 bps		+/- 75 bps		*Shares price index*
Nilai ekspor	+/- 50 bps		+/- 150 bps		+/- 200 bps		*Export value*
Total kenaikan cadangan kerugian penurunan nilai dalam perubahan positif		(262)		(254)		(1,685)	*Total increase in allowance for impairment losses on positive changes*
Total kenaikan cadangan kerugian penurunan nilai dalam perubahan negatif		260		49		1,694	*Total increase in allowance for impairment losses on negative changes*

12. KREDIT YANG DIBERIKAN (lanjutan)

i. Penghapusbukuan kredit untuk kategori "macet"

Pada tanggal 31 Desember 2025, Bank CIMB Niaga melaksanakan penghapusbukuan kredit sebesar Rp 2.942.600 (2024: Rp 1.720.984; 2023: Rp 2.194.059). Adapun kriteria debitur yang dapat dihapusbukukan meliputi:

a. Fasilitas kredit telah mengalami penurunan nilai;
b. Fasilitas kredit telah dibentuk cadangan kerugian penurunan nilai sebesar 100% dari pokok kredit;
c. Hapus buku dilakukan terhadap seluruh kewajiban kredit, termasuk yang berasal dari fasilitas *non-cash loan;* dan
d. Diumumkan secara terbuka.

j. Informasi pokok lainnya sehubungan dengan kredit yang diberikan

Kredit yang diberikan dijamin dengan agunan yang diikat dengan hipotik, hak tanggungan atau surat kuasa untuk menjual, deposito berjangka, dan jaminan lainnya.

Kredit yang dijamin dengan dana pihak ketiga pada tanggal 31 Desember 2025 adalah sebesar Rp 10.279.603 (2024: Rp 9.531.849; 2023: Rp 6.447.409) (lihat Catatan 23, 24, dan 25).

***12. LOANS** (continued)*

i. Write-off loans for "loss" loans category

As at 31 December 2025, Bank CIMB Niaga write-off loans amounting to Rp 2,942,600 (2024: Rp 1,720,984; 2023: Rp 2,194,059). Loans write-off criteria were as follows:

a. Loan facility is classified as impaired;
b. Loan facility has been provided with 100% allowance for impairment losses from the loan principal;
c. The write-offs are performed for all loan obligations, including non-cash loan facilities; and
d. Announced publicly.

j. Other significant information relating to loans

Loans are generally secured by collateral with registered mortgages, powers of attorney to sell, time deposits, and other collaterals.

Loans secured by third party fund as at 31 December 2025 amounting to Rp 10,279,603 (2024: Rp 9,531,849; 2023: Rp 6,447,409) (refer to Note 23, 24, and 25).

13. PIUTANG PEMBIAYAAN KONSUMEN

Piutang pembiayaan konsumen Entitas Anak adalah:

13. CONSUMER FINANCING RECEIVABLES

The Subsidiary's consumer financing receivables are:

	2025	2024	2023	
Piutang pembiayaan konsumen - bruto	13,645,701	13,028,719	9,710,095	*Consumer financing receivables - gross*
Dikurangi:				*Less:*
Pendapatan pembiayaan konsumen yang belum diakui	(3,334,859)	(2,975,660)	(2,256,775)	*Unearned consumer financing income*
Piutang pembiayaan konsumen - bersih	10,310,842	10,053,059	7,453,320	*Consumer financing receivables - net*
Dikurangi: Cadangan kerugian penurunan nilai	(329,830)	(202,274)	(141,776)	*Less: Allowance for impairment losses*
	9,981,012	**9,850,785**	**7,311,544**	

13. PIUTANG PEMBIAYAAN KONSUMEN (lanjutan)

Piutang pembiayaan konsumen Entitas Anak pada tanggal 31 Desember 2025, 2024, dan 2023, berdasarkan tahapan adalah:

13. CONSUMER FINANCING RECEIVABLES (continued)

The Subsidiary's consumer financing receivables as at 31 December 2025, 2024, and 2023, by staging are:

	2025				
	Tahap/ *Stage 1*	Tahap/ *Stage 2*	Tahap/ *Stage 3*	Jumlah/ *Total*	
Konvensional					***Conventional***
Piutang pembiayaan konsumen - bersih	4,904,115	261,083	140,578	5,305,776	*Consumer financing receivables - net*
Dikurangi: Cadangan kerugian penurunan nilai	(40,036)	(68,064)	(71,166)	(179,266)	*Less: Allowance for impairment losses*
Jumlah konvensional	4,864,079	193,019	69,412	5,126,510	*Total conventional*
Syariah					***Sharia***
Piutang pembiayaan konsumen - bersih				5,005,066	*Consumer financing receivables - net*
Dikurangi: Cadangan kerugian penurunan nilai				(150,564)	*Less: Allowance for impairment losses*
Jumlah Syariah				4,854,502	*Total Sharia*
Jumlah piutang pembiayaan konsumen - konvensional dan syariah				10,310,842	*Total consumer financing receivable - conventional and sharia*
Dikurangi: Cadangan kerugian penurunan nilai - konvensional dan syariah				(329,830)	*Less: Allowance for impairment losses - conventional and sharia*
Jumlah piutang pembiayaan konsumen - bersih				**9,981,012**	*Total consumer financing receivable - net*

	2024				
	Tahap/ *Stage 1*	Tahap/ *Stage 2*	Tahap/ *Stage 3*	Jumlah/ *Total*	
Konvensional					***Conventional***
Piutang pembiayaan konsumen - bersih	4,507,821	165,910	65,428	4,739,159	*Consumer financing receivables - net*
Dikurangi: Cadangan kerugian penurunan nilai	(45,976)	(26,007)	(29,008)	(100,991)	*Less: Allowance for impairment losses*
Jumlah konvensional	4,461,845	139,903	36,420	4,638,168	*Total conventional*
Syariah					***Sharia***
Piutang pembiayaan konsumen - bersih				5,313,900	*Consumer financing receivables - net*
Dikurangi: Cadangan kerugian penurunan nilai				(101,283)	*Less: Allowance for impairment losses*
Jumlah Syariah				5,212,617	*Total Sharia*
Jumlah piutang pembiayaan konsumen - konvensional dan syariah				10,053,059	*Total consumer financing receivable - conventional and sharia*
Dikurangi: Cadangan kerugian penurunan nilai - konvensional dan syariah				(202,274)	*Less: Allowance for impairment losses - conventional and sharia*
Jumlah piutang pembiayaan konsumen - bersih				**9,850,785**	*Total consumer financing receivable - net*

13. PIUTANG PEMBIAYAAN KONSUMEN (lanjutan)

Piutang pembiayaan konsumen Entitas Anak pada tanggal 31 Desember 2025, 2024, dan 2023, berdasarkan tahapan adalah: (lanjutan)

13. CONSUMER FINANCING RECEIVABLES (continued)

The Subsidiary's consumer financing receivables as at 31 December 2025, 2024, and 2023, by staging are: (continued)

	2023				
	Tahap/ *Stage 1*	Tahap/ *Stage 2*	Tahap/ *Stage 3*	Jumlah/ *Total*	
Konvensional					***Conventional***
Piutang pembiayaan konsumen	2,936,549	67,134	48,991	3,052,674	*Consumer financing receivables*
Dikurangi: Cadangan kerugian penurunan nilai	(15,177)	(14,015)	(31,202)	(60,394)	*Less: Allowance for impairment losses*
Jumlah konvensional	2,921,372	53,119	17,789	2,992,280	*Total conventional*
Syariah					***Sharia***
Piutang pembiayaan konsumen				4,400,646	*Consumer financing receivables*
Dikurangi: Cadangan kerugian penurunan nilai				(81,382)	*Less: Allowance for impairment losses*
Jumlah Syariah				4,319,264	*Total Sharia*
Jumlah piutang pembiayaan konsumen - konvensional dan syariah				7,453,320	*Total consumer financing receivable - conventional and sharia*
Dikurangi: Cadangan kerugian penurunan nilai - konvensional dan syariah				(141,776)	*Less: Allowance for impairment losses - conventional and sharia*
Jumlah piutang pembiayaan konsumen - bersih				**7,311,544**	*Total consumer financing receivable - net*

Berikut ini cicilan piutang pembiayaan konsumen - bruto berdasarkan tanggal jatuh tempo:

Below is the installment of gross consumer financing receivables based on the maturity:

	2025	2024	2023	
≤ 1 bulan	84,335	56,622	36,121	*≤ 1 month*
> 1 - ≤ 3 bulan	1,193,247	1,154,647	795,866	*> 1 - ≤ 3 months*
> 3 - ≤ 12 bulan	3,263,943	3,099,933	2,236,598	*> 3 - ≤ 12 months*
> 1 - ≤ 5 tahun	9,104,176	8,717,517	6,641,510	*> 1 - ≤ 5 years*
	13,645,701	**13,028,719**	**9,710,095**	

13. PIUTANG PEMBIAYAAN KONSUMEN (lanjutan)

13. CONSUMER FINANCING RECEIVABLES (continued)

Mutasi piutang pembiayaan konsumen yang berdasarkan tahapan adalah:

The movement of consumer financing receivables based on staging were as follows:

	2025						
	Konvensional/*Conventional*						
	Tahap/ *Stage 1*	Tahap/ *Stage 2*	Tahap/ *Stage 3*	Jumlah/ *Total*	Syariah/ *Sharia*	Jumlah/ *Total*	
Saldo awal	4,507,821	165,910	65,428	4,739,159	5,313,900	10,053,059	*Beginning balance*
Perubahan piutang pembiayaan konsumen berdasarkan perpindahan antar tahapan:							*Changes in consumer financing receivable based on transfer within stages:*
Pindah ke Tahap 1	23,428	(21,260)	(2,168)	-	-	-	*Transfer to Stage 1*
Pindah ke Tahap 2	(216,861)	218,685	(1,824)	-	-	-	*Transfer to Stage 2*
Pindah ke Tahap 3	(318,268)	(9,206)	327,474	-	-	-	*Transfer to Stage 3*
Total perpindahan antar tahapan	(511,701)	188,219	323,482	-	-	-	*Total transfer within stages*
Penambahan piutang pembiayaan konsumen baru	3,758,071	-	-	3,758,071	2,727,819	6,485,890	*New additional of consumer financing receivable*
Pindah ke Tahap 2 dan 3	(174,141)	108,316	65,825	-	-	-	*Transfer to Stage 2 and 3*
Penghapusbukuan piutang pembiayaan konsumen	-	-	(238,350)	(238,350)	(152,784)	(391,134)	*Write-off of consumer financing receivable*
Pelunasan penuh dan pembayaran sebagian	(2,675,935)	(201,362)	(75,807)	(2,953,104)	(2,883,869)	(5,836,973)	*Fully settlement and partial repayment*
Saldo akhir	**4,904,115**	**261,083**	**140,578**	**5,305,776**	**5,005,066**	**10,310,842**	*Ending balance*

	2024						
	Konvensional/*Conventional*						
	Tahap/ *Stage 1*	Tahap/ *Stage 2*	Tahap/ *Stage 3*	Jumlah/ *Total*	Syariah/ *Sharia*	Jumlah/ *Total*	
Saldo awal	2,936,549	67,134	48,991	3,052,674	4,400,646	7,453,320	*Beginning balance*
Perubahan piutang pembiayaan konsumen berdasarkan perpindahan antar tahapan:							*Changes in consumer financing receivable based on transfer within stages:*
Pindah ke Tahap 1	6,693	(5,015)	(1,678)	-	-	-	*Transfer to Stage 1*
Pindah ke Tahap 2	(129,543)	129,960	(417)	-	-	-	*Transfer to Stage 2*
Pindah ke Tahap 3	(184,212)	(2,341)	186,553	-	-	-	*Transfer to Stage 3*
Total perpindahan antar tahapan	(307,062)	122,604	184,458	-	-	-	*Total transfer within stages*
Penambahan piutang pembiayaan konsumen baru	2,553,627	-	-	2,553,627	1,921,395	4,475,022	*New additional of consumer financing receivable*
Pindah ke Tahap 2 dan 3	(61,718)	44,754	16,964	-	-	-	*Transfer to Stage 2 and 3*
Penghapusbukuan piutang pembiayaan konsumen	-	-	(150,465)	(150,465)	(150,744)	(301,209)	*Write-off of consumer financing receivable*
Pelunasan penuh dan pembayaran sebagian	(613,575)	(68,582)	(34,520)	(716,677)	(857,397)	(1,574,074)	*Fully settlement and partial repayment*
Saldo akhir	**4,507,821**	**165,910**	**65,428**	**4,739,159**	**5,313,900**	**10,053,059**	*Ending balance*

	2023						
	Konvensional/*Conventional*						
Konvensional	Tahap/ *Stage 1*	Tahap/ *Stage 2*	Tahap/ *Stage 3*	Jumlah/ *Total*	Syariah/ *Sharia*	Jumlah/ *Total*	***Conventional***
Saldo awal	2,415,951	66,736	49,283	2,531,970	3,386,854	5,918,824	*Beginning balance*
Perubahan piutang pembiayaan konsumen berdasarkan perpindahan antar tahapan:							*Changes in consumer financing receivable based on transfer within stages:*
Pindah ke Tahap 1	19,025	(9,954)	(9,071)	-	-	-	*Transfer to Stage 1*
Pindah ke Tahap 2	(46,303)	49,927	(3,624)	-	-	-	*Transfer to Stage 2*
Pindah ke Tahap 3	(123,352)	(4,254)	127,606	-	-	-	*Transfer to Stage 3*
Total perpindahan antar tahapan	(150,630)	35,719	114,911	-	-	-	*Total transfer within stages*
Penambahan piutang pembiayaan konsumen baru	2,497,851	-	-	2,497,851	3,075,948	5,573,799	*New additional of consumer financing receivable*
Pindah ke Tahap 2 dan 3	(63,742)	32,773	30,969	-	-	-	*Transfer to Stage 2 and 3*
Penghapusbukuan piutang pembiayaan konsumen	-	-	(96,001)	(96,001)	(166,116)	(262,117)	*Write-off of consumer financing receivable*
Pelunasan penuh dan pembayaran sebagian	(1,762,881)	(68,094)	(50,171)	(1,881,146)	(1,896,040)	(3,777,186)	*Fully settlement and partial repayment*
Saldo akhir	**2,936,549**	**67,134**	**48,991**	**3,052,674**	**4,400,646**	**7,453,320**	*Ending balance*

13. PIUTANG PEMBIAYAAN KONSUMEN (lanjutan)

Mutasi cadangan kerugian penurunan nilai atas piutang pembiayaan konsumen adalah:

13. CONSUMER FINANCING RECEIVABLES (continued)

The movements of allowance for impairment losses on consumer financing receivables were as follows:

	2025						
	Konvensional/*Conventional*						
	Tahap/ *Stage 1*	Tahap/ *Stage 2*	Tahap/ *Stage 3*	Jumlah/ *Total*	Syariah/ *Sharia*	Jumlah/ *Total*	
Saldo awal	45,976	26,007	29,008	100,991	101,283	202,274	*Beginning balance*
Perubahan pada cadangan kerugian penurunan nilai berdasarkan perpindahan antar tahapan:							*Changes in allowance for impairment losses due to transfer within stages:*
Pindah ke Tahap 1	4,010	(3,048)	(962)	-	-	-	*Transfer to Stage 1*
Pindah ke Tahap 2	(3,414)	4,223	(809)	-	-	-	*Transfer to Stage 2*
Pindah ke Tahap 3	(1,132)	(1,568)	2,700	-	-	-	*Transfer to Stage 3*
Total perpindahan antar tahapan	(536)	(393)	929	-	-	-	*Total transfer within stages*
Piutang pembiayaan konsumen yang baru diberikan	116,645	-	-	116,645	83,393	200,038	*New consumer financing receivables originated*
Pindah ke Tahap 2 dan 3	(57,382)	26,197	31,185	-	-	-	*Transfer to Stage 2 and 3*
Pelunasan penuh	(10,989)	(11,242)	(3,410)	(25,641)	(16,395)	(42,036)	*Fully settlement*
Perubahan pada risiko kredit	(53,678)	27,495	251,804	225,621	135,067	360,688	*Change in credit risk*
Total yang (dikreditkan)/dibebankan pada laba rugi	(5,404)	42,450	279,579	316,625	202,065	518,690	*Total (credited)/charged to income statement*
Penghapusan selama tahun berjalan	-	-	(238,350)	(238,350)	(152,784)	(391,134)	*Write off during the year*
Saldo akhir	**40,036**	**68,064**	**71,166**	**179,266**	**150,564**	**329,830**	*Ending balance*

	2024						
	Konvensional/*Conventional*						
	Tahap/ *Stage 1*	Tahap/ *Stage 2*	Tahap/ *Stage 3*	Jumlah/ *Total*	Syariah/ *Sharia*	Jumlah/ *Total*	
Saldo awal	15,177	14,015	31,202	60,394	81,382	141,776	*Beginning balance*
Perubahan pada cadangan kerugian penurunan nilai berdasarkan perpindahan antar tahapan:							*Changes in allowance for impairment losses due to transfer within stages:*
Pindah ke Tahap 1	2,072	(1,013)	(1,059)	-	-	-	*Transfer to Stage 1*
Pindah ke Tahap 2	(1,460)	1,729	(269)	-	-	-	*Transfer to Stage 2*
Pindah ke Tahap 3	(266)	(425)	691	-	-	-	*Transfer to Stage 3*
Total perpindahan antar tahapan	346	291	(637)	-	-	-	*Total transfer within stages*
Piutang pembiayaan konsumen yang baru diberikan	36,791	-	-	36,791	23,317	60,108	*New consumer financing receivables originated*
Pindah ke Tahap 2 dan 3	(13,870)	6,350	7,520	-	-	-	*Transfer to Stage 2 and 3*
Pelunasan penuh	(3,853)	(4,428)	(5,519)	(13,800)	(13,160)	(26,960)	*Fully settlement*
Perubahan pada risiko kredit	11,385	9,779	146,907	168,071	160,488	328,559	*Change in credit risk*
Total yang dibebankan pada laba rugi	30,453	11,701	148,908	191,062	170,645	361,707	*Total charged to income statement*
Penghapusan selama tahun berjalan	-	-	(150,465)	(150,465)	(150,744)	(301,209)	*Write off during the year*
Saldo akhir	**45,976**	**26,007**	**29,008**	**100,991**	**101,283**	**202,274**	*Ending balance*

	2023						
	Konvensional/*Conventional*						
	Tahap/ *Stage 1*	Tahap/ *Stage 2*	Tahap/ *Stage 3*	Jumlah/ *Total*	Syariah/ *Sharia*	Jumlah/ *Total*	
Saldo awal	14,573	15,742	30,202	60,517	50,018	110,535	*Beginning balance*
Perubahan pada cadangan kerugian penurunan nilai berdasarkan perpindahan antar tahapan:							*Changes in allowance for impairment losses due to transfer within stages:*
Pindah ke Tahap 1	7,970	(2,367)	(5,603)	-	-	-	*Transfer to Stage 1*
Pindah ke Tahap 2	(561)	2,655	(2,094)	-	-	-	*Transfer to Stage 2*
Pindah ke Tahap 3	(263)	(949)	1,212	-	-	-	*Transfer to Stage 3*
Total perpindahan antar tahapan	7,146	(661)	(6,485)	-	-	-	*Total transfer within stages*
Piutang pembiayaan konsumen yang baru diberikan	38,558	-	-	38,558	35,897	74,455	*New consumer financing receivables originated*
Pindah ke Tahap 2 dan 3	(26,740)	7,217	19,523	-	-	-	*Transfer to Stage 2 and 3*
Pelunasan penuh	(7,287)	(10,868)	(19,145)	(37,300)	(26,281)	(63,581)	*Fully settlement*
Perubahan pada risiko kredit	(11,073)	2,585	103,108	94,620	187,864	282,484	*Change in credit risk*
Total yang (dikreditkan)/dibebankan pada laba rugi	(6,542)	(1,066)	103,486	95,878	197,480	293,358	*Total (credited)/charged to income statement*
Penghapusan selama tahun berjalan	-	-	(96,001)	(96,001)	(166,116)	(262,117)	*Write off during the year*
Saldo akhir	**15,177**	**14,015**	**31,202**	**60,394**	**81,382**	**141,776**	*Ending balance*

Manajemen berpendapat bahwa jumlah cadangan kerugian penurunan nilai yang dibentuk cukup untuk menutup kerugian yang timbul akibat tidak tertagihnya piutang pembiayaan konsumen.

Management believes that the allowance for impairment losses is adequate to cover losses arising from uncollectible consumer financing receivables.

Tingkat bunga rata-rata per tahun untuk piutang pembiayaan konsumen adalah sebesar 15,69% untuk tahun yang berakhir 31 Desember 2025 (2024: 16,72%; 2023: 17,01%).

The average annual interest rate of consumer financing receivables is 15.69% for the year ended 31 December 2025 (2024: 16.72%; 2023: 17.01%).

Piutang pembiayaan konsumen dijamin dengan Bukti Pemilikan Kendaraan Bermotor ("BPKB") atas kendaraan yang dibiayai.

Consumer financing receivables are secured by Vehicle Ownership Certificates ("BPKB") of financed assets.

14. TAGIHAN DAN LIABILITAS AKSEPTASI / *14. ACCEPTANCE RECEIVABLES AND PAYABLES*

a. Berdasarkan mata uang / *a. By currency*

	2025	2024	2023	
Tagihan akseptasi				***Acceptance receivables***
Rupiah	896,635	1,541,311	661,079	*Rupiah*
Mata uang asing	1,040,415	1,220,489	441,012	*Foreign currencies*
	1,937,050	2,761,800	1,102,091	
Dikurangi: Cadangan kerugian penurunan nilai	(1,592)	(9,833)	(8,638)	*Less: Allowance for impairment losses*
	1,935,458	**2,751,967**	**1,093,453**	
Liabilitas akseptasi				***Acceptance payables***
Rupiah	896,635	1,541,311	661,079	*Rupiah*
Mata uang asing	1,040,415	1,220,489	441,012	*Foreign currencies*
	1,937,050	**2,761,800**	**1,102,091**	

b. Berdasarkan tahapan / *b. By staging*

	2025	2024	2023	
Tagihan akseptasi				***Acceptance receivables***
Konvensional				***Conventional***
Tahap 1	1,730,079	2,376,917	1,012,049	*Stage 1*
Tahap 2	17,526	194,650	52,770	*Stage 2*
Tahap 3	645	9,167	9,842	*Stage 3*
	1,748,250	2,580,734	1,074,661	
Syariah	188,800	181,066	27,430	***Sharia***
	1,937,050	2,761,800	1,102,091	
Dikurangi: Cadangan kerugian penurunan nilai	(1,592)	(9,833)	(8,638)	*Less: Allowance for impairment losses*
Jumlah	**1,935,458**	**2,751,967**	**1,093,453**	***Total***

Mutasi tagihan akseptasi berdasarkan tahapan adalah:

The movement of acceptance receivables based on staging is as follows:

	2025					
	Tahap/ *Stage 1*	Tahap/ *Stage 2*	Tahap/ *Stage 3* Kolektif/ *Collective*	Tahap/ *Stage 3* Individual/ *Individual*	Jumlah/ *Total*	
Konvensional						***Conventional***
Saldo awal	2,376,917	194,650	-	9,167	2,580,734	*Beginning balance*
Perubahan tagihan akseptasi berdasarkan perpindahan antar tahapan:						*Changes in acceptance receivables based on transfer within stages:*
Pindah ke Tahap 1	147,862	(147,862)	-	-	-	*Transfer to Stage 1*
Pindah ke Tahap 2	(2,026)	2,026	-	-	-	*Transfer to Stage 2*
Total perpindahan antar tahapan	145,836	(145,836)	-	-	-	*Total transfer within stages*
Penambahan tagihan akseptasi baru	383,108	-	-	-	383,108	*New additional of acceptance receivable*
Pindah ke Tahap 2	-	-	-	-	-	*Transfer to Stage 2*
Pelunasan penuh	(840,142)	(2,351)	-	-	(842,493)	*Fully settlement*
Perubahan lainnya pada tagihan akseptasi *)	(335,640)	(28,937)	-	(8,522)	(373,099)	*Other change in acceptance receivable* *)
Saldo akhir	**1,730,079**	**17,526**	**-**	**645**	**1,748,250**	*Ending balance*
Syariah					**188,800**	***Sharia***
Jumlah					**1,937,050**	***Total***

*) Termasuk di perubahan lainnya adalah penarikan dan pelunasan sebagian atas tagihan akseptasi

*Included in other changes are drawdown and *) partial repayment of acceptance receivables*

14. TAGIHAN DAN LIABILITAS AKSEPTASI (lanjutan)

14. ACCEPTANCE RECEIVABLES AND PAYABLES (continued)

b. Berdasarkan tahapan (lanjutan)

b. By staging (continued)

Mutasi tagihan akseptasi berdasarkan tahapan adalah: (lanjutan)

The movement of acceptance receivables based on staging is as follows: (continued)

	2024					
	Tahap/ *Stage* 1	Tahap/ *Stage* 2	Tahap/ *Stage* 3 Kolektif/ *Collective*	Tahap/ *Stage* 3 Individual/ *Individual*	Jumlah/ *Total*	
Konvensional						***Conventional***
Saldo awal	1,012,049	52,770	-	9,842	1,074,661	*Beginning balance*
Perubahan tagihan akseptasi berdasarkan perpindahan antar tahapan:						*Changes in acceptance receivables based on transfer within stages:*
Pindah ke Tahap 1	17,114	(17,114)	-	-	-	*Transfer to Stage 1*
Pindah ke Tahap 2	(2,011)	2,011	-	-	-	*Transfer to Stage 2*
Total perpindahan antar tahapan	15,103	(15,103)	-	-	-	*Total transfer within stages*
Penambahan tagihan akseptasi baru	1,336,257	-	-	-	1,336,257	*New additional of acceptance receivable*
Pindah ke Tahap 2	(145,016)	145,016	-	-	-	*Transfer to Stage 2*
Pelunasan penuh	(241,959)	-	-	-	(241,959)	*Fully settlement*
Perubahan lainnya pada tagihan akseptasi *)	400,483	11,967	-	(675)	411,775	*Other change in acceptance receivable *)*
Saldo akhir	**2,376,917**	**194,650**	**-**	**9,167**	**2,580,734**	*Ending balance*
Syariah					**181,066**	***Sharia***
Jumlah					**2,761,800**	***Total***

*) Termasuk di perubahan lainnya adalah penarikan dan pelunasan sebagian atas tagihan akseptasi

*Included in other changes are drawdown and *) partial repayment of acceptance receivables*

	2023					
	Tahap/ *Stage* 1	Tahap/ *Stage* 2	Tahap/ *Stage* 3 Kolektif/ *Collective*	Tahap/ *Stage* 3 Individual/ *Individual*	Jumlah/ *Total*	
Konvensional						***Conventional***
Saldo awal	1,602,394	356,056	-	9,573	1,968,023	*Beginning balance*
Perubahan tagihan akseptasi berdasarkan perpindahan antar tahapan:						*Changes in acceptance receivables based on transfer within stages:*
Pindah ke Tahap 1	78,798	(78,798)	-	-	-	*Transfer to Stage 1*
Pindah ke Tahap 2	(1,453)	1,453	-	-	-	*Transfer to Stage 2*
Total perpindahan antar tahapan	77,345	(77,345)	-	-	-	*Total transfer within stages*
Penambahan tagihan akseptasi baru	81,201	-	-	-	81,201	*New additional of acceptance receivable*
Pindah ke Tahap 2	(17,046)	17,046	-	-	-	*Transfer to Stage 2*
Pelunasan penuh	(453,877)	(80,150)	-	-	(534,027)	*Fully settlement*
Perubahan lainnya pada tagihan akseptasi *)	(277,968)	(162,837)	-	269	(440,536)	*Other change in acceptance receivable *)*
Saldo akhir	**1,012,049**	**52,770**	**-**	**9,842**	**1,074,661**	*Ending balance*
Syariah					**27,430**	***Sharia***
Jumlah					**1,102,091**	***Total***

*) Termasuk di perubahan lainnya adalah penarikan dan pelunasan sebagian atas tagihan akseptasi

*Included in other changes are drawdown and *) partial repayment of acceptance receivables*

14. TAGIHAN DAN LIABILITAS AKSEPTASI (lanjutan)

c. Berdasarkan transaksi dengan pihak berelasi

Pada tanggal 31 Desember 2025, 2024, dan 2023, tidak terdapat tagihan dan liabilitas akseptasi yang berasal dari pihak berelasi.

d. Berdasarkan jangka waktu perjanjian

Tagihan dan liabilitas akseptasi berdasarkan jangka waktu perjanjian adalah:

14. ACCEPTANCE RECEIVABLES AND PAYABLES (continued)

c. By transactions with related party

As at 31 December 2025, 2024, and 2023, there were no acceptance receivables and payables from related party.

d. By term of agreements

The acceptance receivables and payables classified according to term of agreements were as follows:

	2025	2024	2023	
Tagihan akseptasi				***Acceptance receivables***
Rupiah				***Rupiah***
≤ 1 bulan	11,526	6,542	1,728	*≤ 1 month*
> 1 - ≤ 3 bulan	205,113	193,900	92,609	*> 1 - ≤ 3 months*
> 3 - ≤ 6 bulan	647,726	1,282,952	534,987	*> 3 - ≤ 6 months*
> 6 bulan	32,270	57,917	31,755	*> 6 months*
	896,635	1,541,311	661,079	
Mata uang asing				***Foreign currencies***
≤ 1 bulan	16,607	26,827	8,759	*≤ 1 month*
> 1 - ≤ 3 bulan	143,523	149,912	164,223	*> 1 - ≤ 3 months*
> 3 - ≤ 6 bulan	854,511	964,391	256,902	*> 3 - ≤ 6 months*
> 6 bulan	25,774	79,359	11,128	*> 6 months*
	1,040,415	1,220,489	441,012	
	1,937,050	2,761,800	1,102,091	
Dikurangi: Cadangan kerugian penurunan nilai	(1,592)	(9,833)	(8,638)	*Less: Allowance for impairment losses*
	1,935,458	**2,751,967**	**1,093,453**	
Liabilitas akseptasi				***Acceptance payables***
Rupiah				***Rupiah***
≤ 1 bulan	11,526	6,542	1,728	*≤ 1 month*
> 1 - ≤ 3 bulan	205,113	193,900	92,609	*> 1 - ≤ 3 months*
> 3 - ≤ 6 bulan	647,726	1,282,952	534,987	*> 3 - ≤ 6 months*
> 6 bulan	32,270	57,917	31,755	*> 6 months*
	896,635	1,541,311	661,079	
Mata uang asing				***Foreign currencies***
≤ 1 bulan	16,607	26,827	8,759	*≤ 1 month*
> 1 - ≤ 3 bulan	143,523	149,912	164,223	*> 1 - ≤ 3 months*
> 3 - ≤ 6 bulan	854,511	964,391	256,902	*> 3 - ≤ 6 months*
> 6 bulan	25,774	79,359	11,128	*> 6 months*
	1,040,415	1,220,489	441,012	
	1,937,050	**2,761,800**	**1,102,091**	

14. TAGIHAN DAN LIABILITAS AKSEPTASI (lanjutan)

14. ACCEPTANCE RECEIVABLES AND PAYABLES (continued)

e. Berdasarkan jatuh tempo

Tagihan dan liabilitas akseptasi berdasarkan sisa umur sampai dengan jatuh tempo adalah:

e. By maturity date

The acceptance receivables and payables classification according to remaining period to maturity were as follows:

	2025	2024	2023	
Tagihan akseptasi				***Acceptance receivables***
Rupiah				***Rupiah***
≤ 1 bulan	279,325	448,293	209,944	*≤ 1 month*
> 1 - ≤ 3 bulan	361,441	592,245	345,697	*> 1 - ≤ 3 months*
> 3 - ≤ 6 bulan	255,869	500,773	105,438	*> 3 - ≤ 6 months*
	896,635	1,541,311	661,079	
Mata uang asing				***Foreign currencies***
≤ 1 bulan	319,432	370,937	170,430	*≤ 1 month*
> 1 - ≤ 3 bulan	262,718	274,797	178,880	*> 1 - ≤ 3 months*
> 3 - ≤ 6 bulan	458,265	574,755	86,058	*> 3 - ≤ 6 months*
> 6 bulan	-	-	5,644	*> 6 months*
	1,040,415	1,220,489	441,012	
	1,937,050	2,761,800	1,102,091	
Dikurangi: Cadangan kerugian penuruanan nilai	(1,592)	(9,833)	(8,638)	*Less: Allowance for expected losses*
	1,935,458	**2,751,967**	**1,093,453**	
Liabilitas akseptasi				***Acceptance payables***
Rupiah				***Rupiah***
≤ 1 bulan	279,325	448,293	209,944	*≤ 1 month*
> 1 - ≤ 3 bulan	361,441	592,245	345,697	*> 1 - ≤ 3 months*
> 3 - ≤ 6 bulan	255,869	500,773	105,438	*> 3 - ≤ 6 months*
	896,635	1,541,311	661,079	
Mata uang asing				***Foreign currencies***
≤ 1 bulan	319,432	370,937	170,430	*≤ 1 month*
> 1 - ≤ 3 bulan	262,718	274,797	178,880	*> 1 - ≤ 3 months*
> 3 - ≤ 6 bulan	458,265	574,755	86,058	*> 3 - ≤ 6 months*
> 6 bulan	-	-	5,644	*> 6 months*
	1,040,415	1,220,489	441,012	
	1,937,050	**2,761,800**	**1,102,091**	

14. TAGIHAN DAN LIABILITAS AKSEPTASI (lanjutan)

14. ACCEPTANCE RECEIVABLES AND PAYABLES (continued)

f. Cadangan kerugian penurunan nilai

f. Allowance for impairment losses

Mutasi cadangan kerugian penurunan nilai tagihan akseptasi adalah:

The movements of allowance for impairment losses of acceptance receivables is as follows:

	2025							
	Konvensional/*Conventional*							
	Tahap/ *Stage 1*	Tahap/ *Stage 2*	Tahap/ *Stage 3* Kolektif/ *Collective*	Tahap/ *Stage 3* Individual/ *Individual*	Jumlah/ *Total*	Syariah/ *Sharia*	Jumlah/ *Total*	
Saldo awal	1,157	786	-	7,890	9,833	-	9,833	*Beginning balance*
Perubahan pada cadangan kerugian penurunan nilai berdasarkan perpindahan antar tahapan:								*Changes in allowance for impairment losses due to transfer within stages:*
Pindah ke Tahap 1	513	(513)	-	-	-	-	-	*Transfer to Stage 1*
Total perpindahan antar tahapan	513	(513)	-	-	-	-	-	*Total transfer within stages*
Tagihan akseptasi yang baru diberikan	220	-	-	-	220	-	220	*New acceptance receivable originated*
Pindah ke Tahap 2	-	-	-	-	-	-	-	*Transfer to Stage 2*
Pelunasan penuh	(409)	(254)	-	-	(663)	-	(663)	*Fully settlement*
Perubahan pada risiko kredit	(547)	(6)	-	(7,245)	(7,798)	-	(7,798)	*Change in credit risk*
Total yang dibebankan pada laba rugi	(736)	(260)	-	(7,245)	(8,241)	-	(8,241)	*Total charged to profit or loss*
Saldo akhir	**934**	**13**	**-**	**645**	**1,592**	**-**	**1,592**	*Ending balance*

	2024							
	Konvensional/*Conventional*							
	Tahap/ *Stage 1*	Tahap/ *Stage 2*	Tahap/ *Stage 3* Kolektif/ *Collective*	Tahap/ *Stage 3* Individual/ *Individual*	Jumlah/ *Total*	Syariah/ *Sharia*	Jumlah/ *Total*	
Saldo awal	390	797	-	7,451	8,638	-	8,638	*Beginning balance*
Perubahan pada cadangan kerugian penurunan nilai berdasarkan perpindahan antar tahapan:								*Changes in allowance for impairment losses due to transfer within stages:*
Pindah ke Tahap 1	620	(620)	-	-	-	-	-	*Transfer to Stage 1*
Pindah ke Tahap 2	(1)	1	-	-	-	-	-	*Transfer to Stage 2*
Total perpindahan antar tahapan	619	(619)	-	-	-	-	-	*Total transfer within stages*
Tagihan akseptasi yang baru diberikan	1,186	-	-	-	1,186	-	1,186	*New acceptance receivable originated*
Pindah ke Tahap 2	(480)	480	-	-	-	-	-	*Transfer to Stage 2*
Pelunasan penuh	(52)	-	-	-	(52)	-	(52)	*Fully settlement*
Perubahan pada risiko kredit	(506)	128	-	439	61	-	61	*Change in credit risk*
Total yang dibebankan pada laba rugi	148	608	-	439	1,195	-	1,195	*Total charged to profit or loss*
Saldo akhir	**1,157**	**786**	**-**	**7,890**	**9,833**	**-**	**9,833**	*Ending balance*

	2023							
	Konvensional/*Conventional*							
	Tahap/ *Stage 1*	Tahap/ *Stage 2*	Tahap/ *Stage 3* Kolektif/ *Collective*	Tahap/ *Stage 3* Individual/ *Individual*	Jumlah/ *Total*	Syariah/ *Sharia*	Jumlah/ *Total*	
Saldo awal	2,068	10,428	-	7,337	19,833	-	19,833	*Beginning balance*
Perubahan pada cadangan kerugian penurunan nilai berdasarkan perpindahan antar tahapan:								*Changes in allowance for impairment losses due to transfer within stages:*
Pindah ke Tahap 1	1	(1)	-	-	-	-	-	*Transfer to Stage 1*
Total perpindahan antar tahapan	1	(1)	-	-	-	-	-	*Total transfer within stages*
Tagihan akseptasi yang baru diberikan	500	-	-	-	500	-	500	*New acceptance receivable originated*
Pindah ke Tahap 2	(490)	490	-	-	-	-	-	*Transfer to Stage 2*
Pelunasan penuh	(1,701)	(2,592)	-	-	(4,293)	-	(4,293)	*Fully settlement*
Perubahan pada risiko kredit	12	(7,528)	-	114	(7,402)	-	(7,402)	*Change in credit risk*
Total yang (dikreditkan)/dibebankan pada laba rugi	(1,679)	(9,630)	-	114	(11,195)	-	(11,195)	*Total (credited)/charged to profit or loss*
Saldo akhir	**390**	**797**	**-**	**7,451**	**8,638**	**-**	**8,638**	*Ending balance*

Manajemen berpendapat bahwa jumlah cadangan kerugian penurunan nilai yang dibentuk cukup untuk menutup kerugian yang timbul akibat tidak tertagihnya tagihan akseptasi.

Management believes that the allowance for impairment losses is adequate to cover losses arising from uncollectible acceptance receivable.

15. PENYERTAAN / *15. INVESTMENTS*

	2025	2024	2023	
Metode harga perolehan	24,214	24,214	4,214	*Cost method*
Perubahan pada nilai wajar	(1,071)	(1,071)	(555)	*Changes in fair value*
	23,143	**23,143**	**3,659**	

Pada tanggal 25 September 2024, Bank CIMB Niaga telah melakukan penanaman modal pada PT Kliring Penjaminan Efek Indonesia ("KPEI") sejumlah 2.500 (nilai penuh) lembar saham atau senilai Rp 20.000, sesuai dengan surat persetujuan dari OJK No.S-278/PB.32.2024 perihal penyertaan modal dalam rangka pembentukan *Centralized Counterparty Clearing* untuk Transaksi Derivatif Suku Bunga dan Nilai Tukar ("CCP-SBNT").

As at 25 September 2024, Bank CIMB Niaga has invested in shares to PT Kliring Penjaminan Efek Indonesia ("KPEI") as amounting to 2,500 (full amount) shares or equivalent with Rp 20,000, according to the approval of OJK No. S-278/PB.32.2024 about participation of Bank in the Centralized Counterparty Clearing for Interest Rate and Exchange Rate Derivative Transaction ("CCP-SBNT").

Penyertaan saham adalah sebagai berikut:

The details of investments in shares were as follows:

		2025		2024		2023		
	Jenis usaha/ *Nature of business*	**Persentase kepemilikan/ *Percentage of ownership* (%)**	**Nilai nominal/ *Face value* (Rp)**	**Persentase kepemilikan/ *Percentase of ownership* (%)**	**Nilai nominal/ *Face value* (Rp)**	**Persentase kepemilikan/ *Percentage of ownership* (%)**	**Nilai nominal/ *Face value* (Rp)**	
Pihak Ketiga								***Third parties***
PT Kliring Penjaminan Efek Indonesia ("KPEI")	Jasa Kliring/ *Clearing service*	1.11	20,000	1.11	20,000	-	-	*PT Kliring Penjaminan Efek Indonesia ("KPEI")*
PT Bank Muamalat Indonesia Tbk	Perbankan/ *Banking*	0.13	1,000	0.13	1,000	0.13	1,000	*PT Bank Muamalat Indonesia Tbk*
PT Sarana Jatim Ventura	Modal Ventura/ *Venture Capital*	5.81	500	5.81	500	5.81	500	*PT Sarana Jatim Ventura*
PT Sarana Yogya Ventura	Modal Ventura/ *Venture Capital*	3.89	300	3.89	300	3.89	300	*PT Sarana Yogya Ventura*
PT Sarana Sumbar Ventura	Modal Ventura/ *Venture Capital*	3.37	250	3.37	250	3.37	250	*PT Sarana Sumbar Ventura*
PT Sarana Bali Ventura	Modal Ventura/ *Venture Capital*	3.81	250	3.81	250	3.81	250	*PT Sarana Bali Ventura*
PT Sarana Sulsel Ventura	Modal Ventura/ *Venture Capital*	2.89	250	2.89	250	2.89	250	*PT Sarana Sulsel Ventura*
PT Sarana Jateng Ventura	Modal Ventura/ *Venture Capital*	2.62	250	2.62	250	2.62	250	*PT Sarana Jateng Ventura*
PT Bhakti Sarana Ventura	Modal Ventura/ *Venture Capital*	2.71	225	2.71	225	2.71	225	*PT Bhakti Sarana Ventura*
PT Sarana Papua Ventura	Modal Ventura/ *Venture Capital*	5.63	200	5.63	200	5.63	200	*PT Sarana Papua Ventura*
PT Sarana Lampung Ventura	Modal Ventura/ *Venture Capital*	2.52	150	2.52	150	2.52	150	*PT Sarana Lampung Ventura*
PT Sarana Surakarta Ventura	Modal Ventura/ *Venture Capital*	1.85	150	1.85	150	1.85	150	*PT Sarana Surakarta Ventura*
PT Sarana Kalbar Ventura	Modal Ventura/ *Venture Capital*	2.45	100	2.45	100	2.45	100	*PT Sarana Kalbar Ventura*
PT Sarana Sulut Ventura	Modal Ventura/ *Venture Capital*	2.85	100	2.85	100	2.85	100	*PT Sarana Sulut Ventura*
PT Sarana Maluku Ventura	Modal Ventura/ *Venture Capital*	2.73	100	2.73	100	2.73	100	*PT Sarana Maluku Ventura*
PT Sarana Jambi Ventura	Modal Ventura/ *Venture Capital*	2.24	100	2.24	100	2.24	100	*PT Sarana Jambi Ventura*
PT Sarana Riau Ventura	Modal Ventura/ *Venture Capital*	1.35	100	1.35	100	1.35	100	*PT Sarana Riau Ventura*
PT Sarana Aceh Ventura	Modal Ventura/ *Venture Capital*	1.32	100	1.32	100	1.32	100	*PT Sarana Aceh Ventura*
Lainnya (dibawah Rp 100 juta) - nilai penuh	Lembaga pembiayaan/ *Leasing*	0.05 - 1.52	89	0.05 - 1.52	89	0.05 - 1.52	89	*Others (under Rp 100 millions) - full amount*
			24,214		24,214		4,214	
Perubahan pada nilai wajar			(1,071)		(1,071)		(555)	*Changes in fair value*
			23,143		**23,143**		**3,659**	

16. ASET TETAP / *16. FIXED ASSETS*

Aset tetap terdiri dari: / *Fixed assets consist of the following:*

	2025	2024	2023	
Kepemilikan langsung	6,849,188	6,406,986	6,425,865	*Direct ownership*
Aset hak- guna	352,123	396,509	348,871	*Right-of-use assets*
	7,201,311	6,803,495	6,774,736	

	2025						
	1 Januari/ *January*	Penambahan/ *Additions*	Pengurangan*)/ *Disposals* *)	Reklasifikasi/ *Reclassification*	Selisih penilaian kembali aset tetap/ *Revaluation of fixed assets*	31 Desember/ *December*	
Kepemilikan langsung							***Direct ownership***
Harga perolehan/revaluasi							***Cost/revaluation***
Tanah	3,555,225	11,060	(19,278)	-	360,665	3,907,672	*Land*
Bangunan, termasuk renovasi dan instalasi	1,895,900	-	(402,652)	153,513	178,326	1,825,087	*Buildings, including renovation and installations*
Perlengkapan, mesin dan perabot kantor	2,735,311	1,037	(106,499)	254,237	-	2,884,086	*Office equipments, machines and furnitures*
Kendaraan bermotor	28,909	152,352	(59)	-	-	181,202	*Motor vehicles*
	8,215,345	164,449	(528,488)	407,750	538,991	8,798,047	
Aset dalam penyelesaian	391,273	227,344	-	(407,750)	-	210,867	*Assets in progress*
	8,606,618	**391,793**	**(528,488)**	**-**	**538,991**	**9,008,914**	
Akumulasi penyusutan							***Accumulated depreciation***
Bangunan, termasuk renovasi dan instalasi *)	363,460	132,446	(389,441)	-	-	106,465	*Buildings, including renovation and installations* *)
Perlengkapan, mesin dan perabot kantor	1,819,910	292,473	(102,300)	-	-	2,010,083	*Office equipments, machines and furnitures*
Kendaraan bermotor	16,262	26,926	(10)	-	-	43,178	*Motor vehicles*
	2,199,632	**451,845**	**(491,751)**	**-**	**-**	**2,159,726**	
Nilai buku bersih	**6,406,986**					**6,849,188**	***Net book value***

*) Termasuk dalam pengurangan adalah nilai pembalikan akumulasi penyusutan atas aset yang direvaluasi pada tahun 2025

*Included in the disposals is the reversal of accumulated depreciation on assets that were revalued in 2025 *)*

	2025				
	1 Januari/ *January*	Penambahan/ *Additions*	Pengurangan/ *Disposals*	31 Desember/ *December*	
Aset hak-guna					***Right-of-use assets***
Harga perolehan					***Cost***
Bangunan	714,221	126,584	(120,016)	720,789	*Buildings*
Perlengkapan, mesin dan perabot kantor	92,128	166	-	92,294	*Office equipments, machines and furnitures*
	806,349	**126,750**	**(120,016)**	**813,083**	
Akumulasi penyusutan					***Accumulated depreciation***
Bangunan	395,872	143,673	(111,213)	428,332	*Buildings*
Perlengkapan, mesin dan perabot kantor	13,968	18,660	-	32,628	*Office equipments, machines and furnitures*
	409,840	**162,333**	**(111,213)**	**460,960**	
Nilai buku bersih	**396,509**			**352,123**	***Net book value***

16. ASET TETAP (lanjutan) / *16. FIXED ASSETS (continued)*

	2024					
	1 Januari/ *January*	Penambahan/ *Additions*	Pengurangan/ *Disposals*	Reklasifikasi/ *Reclassification*	31 Desember/ *December*	
Kepemilikan langsung						***Direct ownership***
Harga perolehan/revaluasi						***Cost/revaluation***
Tanah	3,602,699	-	(47,474)	-	3,555,225	*Land*
Bangunan, termasuk renovasi dan instalasi	2,330,318	5	(459,785)	25,362	1,895,900	*Buildings, including renovation and installations*
Perlengkapan, mesin dan perabot kantor	2,688,184	1,642	(234,771)	280,256	2,735,311	*Office equipments, machines and furnitures*
Kendaraan bermotor	29,555	-	(646)	-	28,909	*Motor vehicles*
	8,650,756	1,647	(742,676)	305,618	8,215,345	
Aset dalam penyelesaian	185,638	511,253	-	(305,618)	391,273	*Assets in progress*
	8,836,394	**512,900**	**(742,676)**	**-**	**8,606,618**	
Akumulasi penyusutan						***Accumulated depreciation***
Bangunan, termasuk renovasi dan instalasi	681,950	125,524	(444,014)	-	363,460	*Buildings, including renovation and installations*
Perlengkapan, mesin dan perabot kantor	1,714,660	312,982	(207,732)	-	1,819,910	*Office equipments, machines and furnitures*
Kendaraan bermotor	13,919	2,976	(633)	-	16,262	*Motor vehicles*
	2,410,529	**441,482**	**(652,379)**	**-**	**2,199,632**	
Nilai buku bersih	**6,425,865**				**6,406,986**	***Net book value***

	2024				
	1 Januari/ *January*	Penambahan/ *Additions*	Pengurangan/ *Disposals*	31 Desember/ *December*	
Aset hak-guna					***Right-of-use assets***
Harga perolehan					***Cost***
Bangunan	653,133	133,647	(72,559)	714,221	*Buildings*
Perlengkapan, mesin dan perabot kantor	73,548	123,500	(104,920)	92,128	*Office equipments, machines and furnitures*
Kendaraan bermotor	252	-	(252)	-	*Motor vehicles*
	726,933	**257,147**	**(177,731)**	**806,349**	
Akumulasi penyusutan					***Accumulated depreciation***
Bangunan	314,047	156,054	(74,229)	395,872	*Buildings*
Perlengkapan, mesin dan perabot kantor	63,795	20,146	(69,973)	13,968	*Office equipments, machines and furnitures*
Kendaraan bermotor	220	32	(252)	-	*Motor vehicles*
	378,062	**176,232**	**(144,454)**	**409,840**	
Nilai buku bersih	**348,871**			**396,509**	***Net book value***

16. ASET TETAP (lanjutan) / *16. FIXED ASSETS (continued)*

	2023						
	1 Januari/ *January*	Penambahan/ *Additions*	Pengurangan/ *Disposals*	Reklasifikasi/ *Reclassification*	Selisih penilaian kembali aset tetap/ *Revaluation of fixed assets*	31 Desember/ *December*	
Kepemilikan langsung							***Direct ownership***
Harga perolehan/revaluasi							***Cost/revaluation***
Tanah	3,591,997	9,710	-	-	992	3,602,699	*Land*
Bangunan, termasuk renovasi dan instalasi	2,098,590	-	(2,584)	234,128	184	2,330,318	*Buildings, including renovation and installations*
Perlengkapan, mesin dan perabot kantor	2,658,552	4,148	(198,988)	224,472	-	2,688,184	*Office equipments, machines and furnitures*
Kendaraan bermotor	22,350	7,775	(570)	-	-	29,555	*Motor vehicles*
	8,371,489	21,633	(202,142)	458,600	1,176	8,650,756	
Aset dalam penyelesaian	381,525	262,713	-	(458,600)	-	185,638	*Assets in progress*
	8,753,014	**284,346**	**(202,142)**	**-**	**1,176**	**8,836,394**	
Akumulasi penyusutan							***Accumulated depreciation***
Bangunan, termasuk renovasi dan instalasi	557,110	127,424	(2,584)	-	-	681,950	*Buildings, including renovation and installations*
Perlengkapan, mesin dan perabot kantor	1,598,711	312,416	(196,467)	-	-	1,714,660	*Office equipments, machines and furnitures*
Kendaraan bermotor	12,185	2,304	(570)	-	-	13,919	*Motor vehicles*
	2,168,006	**442,144**	**(199,621)**	**-**	**-**	**2,410,529**	
Nilai buku bersih	**6,585,008**					**6,425,865**	***Net book value***

	2023				
	1 Januari/ *January*	Penambahan/ *Additions*	Pengurangan/ *Disposals*	31 Desember/ *December*	
Aset hak-guna					***Right-of-use assets***
Harga perolehan					***Cost***
Bangunan	865,676	49,333	(261,876)	653,133	*Buildings*
Perlengkapan, mesin dan perabot kantor	77,590	-	(4,042)	73,548	*Office equipments, machines and furnitures*
Kendaraan bermotor	48,073	-	(47,821)	252	*Motor vehicles*
	991,339	**49,333**	**(313,739)**	**726,933**	
Akumulasi penyusutan					***Accumulated depreciation***
Bangunan	432,463	126,587	(245,003)	314,047	*Buildings*
Perlengkapan, mesin dan perabot kantor	51,446	15,706	(3,357)	63,795	*Office equipments, machines and furnitures*
Kendaraan bermotor	44,770	60	(44,610)	220	*Motor vehicles*
	528,679	**142,353**	**(292,970)**	**378,062**	
Nilai buku bersih	**462,660**			**348,871**	***Net book value***

Aset hak-guna dengan pihak berelasi diungkapkan dalam Catatan 48.

Right-of-use assets with related parties are disclosed in Note 48.

16. ASET TETAP (lanjutan)

Rincian keuntungan/(kerugian) penjualan aset tetap (lihat Catatan 43) adalah:

16. FIXED ASSETS (continued)

Details of gains/(losses) from the sale of fixed assets (refer to Note 43) were as follows:

	2025	2024	2023	
Hasil penjualan aset tetap	28,176	8,382	5,848	*Proceeds from sale of fixed assets*
Nilai buku bersih atas aset yang dijual dan dihapus buku	(19,546)	(21,574)	(772)	*Net book value of assets that were sold and written off*
Keuntungan/(kerugian) penjualan aset tetap	**8,630**	**(13,192)**	**5,076**	***Gains/(losses) from the sale of fixed assets***

Pengurangan aset tetap termasuk penghapusbukuan aset tetap berupa bangunan termasuk renovasi dan instalasi, perlengkapan, mesin dan perabot kantor, dan kendaraan bermotor yang rusak dan tidak terpakai dengan nilai buku sebesar Rp 13.708 untuk tahun yang berakhir 31 Desember 2025 (2024: Rp 68.723; 2023: Rp 1.749).

The disposals of fixed assets include the write-off of damaged and unused buildings including renovation and installations, office equipments, machines and furnitures, and motor vehicles, with book value of Rp 13,708 for the year ended 31 December 2025 (2024: Rp 68,723; 2023: Rp 1,749).

Bank memiliki tanah dengan sertifikat Hak Guna Bangunan ("HGB") yang mempunyai masa manfaat 20 (dua puluh) hingga 30 (tiga puluh) tahun. Masa berlaku Hak Guna Bangunan ("HGB") berakhir antara 2026 sampai dengan 2053. Manajemen berpendapat tidak terdapat masalah dengan perpanjangan hak atas tanah karena seluruh tanah diperoleh secara sah dan didukung dengan bukti kepemilikan yang memadai. Untuk HGB yang sudah berakhir, per tanggal laporan keuangan konsolidasian ini sedang dalam proses perpanjangan.

Bank has land with "Hak Guna Bangunan" ("HGB") titles which have an economic useful life of 20 (twenty) to 30 (thirty) years. The landrights ("HGB") have expiry date ranging from 2026 until 2053. Management believes that there will be no difficulty in obtaining the extension of the landrights as all the land was acquired legally and was supported by sufficient evidence of ownership. For HGB which has expired, as of the date of these consolidated financial statements it is in the process of being extended.

Seluruh aset tetap yang ada pada tanggal 31 Desember 2025, 2024, dan 2023, digunakan untuk menunjang aktivitas operasi Bank CIMB Niaga dan Entitas Anak. Pada tanggal 31 Desember 2025, beberapa aset tersebut sudah disusutkan penuh dan masih digunakan dalam operasi Bank CIMB Niaga dan Entitas Anak sebesar Rp 1.077.202 (2024: Rp 831.151; 2023: Rp 1.161.347).

All of the fixed assets As at 31 December 2025, 2024, and 2023, were fully used to support Bank CIMB Niaga and Subsidiaries' operation activities. As at 31 December 2025, several assets were fully depreciated and still used by Bank CIMB Niaga and Subsidiaries in its operation amounting to Rp 1,077,202 (2024: Rp 831,151; 2023: Rp 1,161,347).

16. ASET TETAP (lanjutan)

Pada tanggal 31 Desember 2025, aset tetap berupa bangunan dan kendaraan bermotor telah diasuransikan terhadap risiko kebakaran, kecurian dan risiko lainnya kepada PT Lippo General Insurance Tbk dengan nilai pertanggungan sebesar Rp 6.786.141 dan USD nihil (2024: Rp 7.777.227 dan USD 5,28 juta; 2023: Rp 6.700.409 dan USD 5,28 juta). Manajemen berpendapat bahwa nilai pertanggungan tersebut cukup untuk menutup kemungkinan kerugian atas aset yang diasuransikan.

Manajemen berpendapat tidak terdapat indikasi penurunan nilai atas aset tetap yang dimiliki Bank CIMB Niaga dan Entitas Anak Kecuali tanah dan bangunan yang direvaluasi.

Aset dalam penyelesaian terdiri dari bangunan termasuk renovasi dan instalasi, perlengkapan, mesin, dan perabot kantor. Penyelesaian tersebut diperkirakan akan selesai di tahun 2026 sampai dengan tahun 2030 dengan persentase penyelesaian hingga saat ini adalah 1% - 99%.

Revaluasi aset tetap

Pada tanggal 1 April 2025 (sebelumnya telah direvaluasi pada tanggal 1 Januari 2022), Bank CIMB Niaga melakukan penilaian kembali aset tetap yang dilakukan oleh penilai independen eksternal, KJPP Antonius Setiady & Rekan dalam Ringkasan Laporan Penilaian No. KJPP 00167/2.0029-00/PI/07/0007/1/X/2025 tertanggal 1 Oktober 2025 yang ditandatangani oleh Andrius Hermawan, MAPPI (Cert), Ijin Penilai Menkeu R.I. No. P-1.08.00007, MAPPI No. 93-S-00338 atas penilaian atas aset yang dilakukan pada tanggal 3 Februari 2025 sampai dengan 14 Maret 2025.

Penilaian kembali aset tetap pada April 2025 menambah nilai buku sebelum dan sesudah revaluasi dari Rp 4.901.250 (tanah: Rp 3.508.194 dan bangunan: Rp 1.393.056) menjadi Rp 5.440.241 (tanah: Rp 3.868.860 dan bangunan: Rp 1.571.381) sehingga nilai kenaikan "Selisih penilaian kembali aset tetap" pada bagian ekuitas menjadi sebesar Rp 538.991, dikurangi jumlah penjualan aset revaluasian sebesar Rp 20.247.

***16. FIXED ASSETS** (continued)*

As at 31 December 2025, fixed assets including buildings and motor vehicles has been insured against fire, theft and other risks to PT Lippo General Insurance Tbk with an insurance amounting to Rp 6,786,141 and USD nil (2024: Rp 7,777,227 and USD 5.28 million; 2023: Rp 6,700,409 and USD 5.28 million). Management believes that the insured amount is adequate to cover possible losses of these assets.

Management believes that there is no indication of fixed asset impairment in the value of Bank CIMB Niaga and Subsidiaries fixed assets except revalued land and buildings.

Assets in progress comprised of the buildings including renovation and installations, office equipments, machines, and furnitures. Those progress are estimated to be completed in 2026 until 2030 with current percentages of completion of 1% - 99%.

Revaluation fixed assets

On 1 April 2025 (previously was revaluated on 1 January 2022), Bank CIMB Niaga did revaluation of their fixed assets which performed by the following external independent valuer, KJPP Antonius Setiady & Rekan in the Summary Valuation Report No. KJPP 00167/2.0029-00/PI/07/0007/1/X/2025 dated 1 October 2025 which signed by Andrius Hermawan, MAPPI (Cert), Ijin Penilai Menkeu R.I. No. P-1.08.00007, MAPPI No. 93-S-00338 of the assets valuation done from 3 February 2025 to 14 March 2025.

Revaluation of fixed asset on April 2025 has increased the carrying value before and after revaluation from Rp 4,901,250 (land: Rp 3,508,194 and building: Rp 1,393,056) to Rp 5,440,241 (land: Rp 3,868,860 and building: Rp 1,571,381) resulting in increase in "Reserve on revaluation of fixed assets" in the equity section amounting to Rp 538,991, deducted by the sale of revalued asset amounting to Rp 20,247.

16. ASET TETAP (lanjutan)

Revaluasi aset tetap (lanjutan)

Pada tanggal 31 Januari 2023, terdapat penambahan penilaian kembali aset tetap atas satu lokasi tanah dan bangunan yang dilakukan oleh penilai independen eksternal, KJPP Rizki Djunaedy & Rekan yang tertuang dalam Ringkasan Laporan Penilaian No. KJPP 00011/2.0017-07/PI/07/00594/1/I/2023 tertanggal 31 Januari 2023 yang ditandatangani oleh H. Wiyarso, SE., MM., MAPPI (Cert), Ijin Penilai Menkeu R.I. No. P-1.21.00594, MAPPI No. 14-S-04932.

Penambahan penilaian kembali aset tetap pada Januari 2023 tersebut menambah nilai selisih penilaian kembali aset tetap sebesar Rp 1.176 (tanah: Rp 992 dan bangunan: Rp 184).

Penilaian dilakukan berdasarkan Standar Penilaian Indonesia, ditentukan berdasarkan transaksi pasar terkini dan dilakukan dengan ketentuan-ketentuan yang lazim. Metode penilaian yang dipakai adalah metode tingkat 2 yaitu metode data pasar dan metode biaya.

Analisis aset tetap yang dicatat pada nilai wajar berdasarkan tingkatan metode penilaian sebagai berikut:

- Tingkat 1
  Harga kuotasi (tidak disesuaikan) dari pasar aktif untuk aset atau liabilitas yang identik.
- Tingkat 2
  Input selain harga kuotasi yang termasuk dalam tingkat 1 yang dapat diobservasi untuk aset dan liabilitas, baik secara langsung (yaitu sebagai suatu harga) atau secara tidak langsung (sebagai turunan dari harga).
- Tingkat 3
  Input untuk aset atau liabilitas yang tidak didasarkan pada data pasar yang dapat diobservasi (informasi yang tidak dapat diobservasi).

16. FIXED ASSETS *(continued)*

Revaluation fixed assets *(continued)*

As at 31 January 2023, there was additional of revaluation of fixed assets in one location of land and building which performed by the following external independent valuer, KJPP Rizki Djunaedy & Rekan which stated in the Summary Valuation Report No. KJPP 00011/2.0017-07/PI/07/00594/1/I/2023 dated 31 January 2023 which signed by H. Wiyarso, SE., MM., MAPPI (Cert), Ijin Penilai Menkeu R.I. No. P-1.21.00594, MAPPI No. 14-S-04932.

The addition of the revaluation of fixed assets in January 2023 increase the reserve on revaluation of fixed assets of Rp 1,176 (land: Rp 992 and buildings: Rp 184).

Valuations are performed based on Indonesian Valuation Standards based on reference to recent market transactions done on arm's length terms. The valuation method used is method level 2 namely market data approach and cost approach.

Analysis of fixed assets carried at fair value by level of valuation method defines as follows:

- *Level 1*
  Quoted price (unadjusted) in active markets for identical assets or liabilities.
- *Level 2*
  Input other than quoted prices included within level 1 that are observable for asset and liabilities, either directly (that is as a price) or indirectly (derived from price).
- *Level 3*
  Input for asset or liability that are not based on observable market data (unobservable inputs).

16. ASET TETAP (lanjutan)

Nilai wajar tingkat 2 atas aset dihitung dengan menggunakan pendekatan perbandingan harga pasar dan estimasi biaya reproduksi baru atau biaya pengganti baru. Harga pasar aset yang paling mendekati disesuaikan dengan perbedaan atribut utama seperti ukuran aset, lokasi dan penggunaan aset. Untuk kedua pendekatan di atas, input yang paling signifikan dalam pendekatan penilaian ini adalah asumsi harga per meter.

Tidak terdapat perpindahan antar tingkat selama tahun berjalan.

Jika tanah dan bangunan dicatat sebesar harga perolehan, maka per 31 Desember 2025, 2024, dan 2023, dicatat dalam jumlah sebagai berikut:

16. FIXED ASSETS (continued)

Level 2 fair values of assets are calculated using the comparable market data approach and cost reproduction or cost replacement approach. The approximate market prices of comparable assets are adjusted for differences in key attributes such as assets size, location and use of an asset. For the two above approaches, the most significant input into this valuation approach is price per square meter assumptions.

There were no transfers between levels during the year.

If land and buildings were presented on historical cost basis, as of 31 December 2025, 2024, and 2023, the amount would be as follows:

	2025	2024	2023	
Harga perolehan				*Cost*
Tanah	491,447	503,628	551,102	*Land*
Bangunan	809,621	1,058,759	1,493,177	*Buildings*
Akumulasi penyusutan	(622,100)	(930,122)	(1,294,172)	*Accumulated depreciation*
Nilai buku	**678,968**	**632,265**	**750,107**	***Net book value***

Manajemen berpendapat tidak terdapat perbedaan yang signifikan antara nilai wajar aset tetap dengan nilai tercatatnya.

Management believes there is no significant difference between the fair value and carrying value of fixed assets.

17. ASET TAKBERWUJUD

17. INTANGIBLE ASSETS

	2025					
	1 Januari/ *January*	Penambahan/ *Additions*	Pengurangan/ *Disposals*	Reklasifikasi/ *Reclassification*	31 Desember/ *December*	
Harga perolehan						***Cost***
Aset takberwujud	4,261,469	47	(6,124)	386,116	4,641,508	*Intangible asset*
Aset dalam penyelesaian	531,836	456,636	-	(386,116)	602,356	*Assets in progress*
Lain-lain	487	240	-	-	727	*Others*
	4,793,792	**456,923**	**(6,124)**	**-**	**5,244,591**	
Akumulasi amortisasi						***Accumulated amortisation***
Aset takberwujud	2,749,412	469,561	(3,119)	-	3,215,854	*Intangible asset*
	2,749,412	**469,561**	**(3,119)**	**-**	**3,215,854**	
Nilai buku bersih	**2,044,380**				**2,028,737**	***Net book value***

	2024					
	1 Januari/ *January*	Penambahan/ *Additions*	Pengurangan/ *Disposals*	Reklasifikasi/ *Reclassification*	31 Desember/ *December*	
Harga perolehan						***Cost***
Aset takberwujud	3,749,297	-	(14,239)	526,411	4,261,469	*Intangible asset*
Aset dalam penyelesaian	617,296	440,951	-	(526,411)	531,836	*Assets in progress*
Lain-lain	-	487	-	-	487	*Others*
	4,366,593	**441,438**	**(14,239)**	**-**	**4,793,792**	
Akumulasi amortisasi						***Accumulated amortisation***
Aset takberwujud	2,291,937	471,123	(13,648)	-	2,749,412	*Intangible asset*
	2,291,937	**471,123**	**(13,648)**	**-**	**2,749,412**	
Nilai buku bersih	**2,074,656**				**2,044,380**	***Net book value***

17. ASET TAKBERWUJUD (lanjutan) / *17. INTANGIBLE ASSETS (continued)*

	2023					
	1 Januari/ *January*	Penambahan/ *Additions*	Pengurangan/ *Disposals*	Reklasifikasi/ *Reclassification*	31 Desember/ *December*	
Harga perolehan						***Cost***
Perangkat Lunak	3,826,289	1,773	(306,491)	227,726	3,749,297	*Software*
Aset dalam penyelesaian	427,832	417,190	-	(227,726)	617,296	*Assets in progress*
	4,254,121	**418,963**	**(306,491)**	**-**	**4,366,593**	
Akumulasi amortisasi						***Accumulated amortisation***
Aset takberwujud	2,177,301	420,951	(306,315)	-	2,291,937	*Intangible asset*
	2,177,301	**420,951**	**(306,315)**	**-**	**2,291,937**	
Nilai buku bersih	**2,076,820**				**2,074,656**	***Net book value***

Pengurangan aset takberwujud seluruhnya merupakan penghapusbukuan aset takberwujud yang tidak terpakai dengan nilai buku bersih sebesar Rp 3.005 untuk tahun yang berakhir 31 Desember 2025 (2024: Rp 591; 2023: Rp 176).

All disposal of intangible assets are write-off of unused intangible assets with net book value of Rp 3,005 for the year ended 31 December 2025 (2024: Rp 591; 2023: Rp 176).

Seluruh aset takberwujud yang ada pada tanggal 31 Desember 2025, 2024, dan 2023, digunakan untuk penunjang aktivitas operasional Bank CIMB Niaga dan Entitas Anak. Beberapa aset tersebut sudah diamortisasi penuh dan masih digunakan dalam operasi Bank CIMB Niaga dan Entitas Anak sebesar Rp 1.441.549 (2024: Rp 978.418; 2023: Rp 750.349).

All of the intangible assets as at 31 December 2025, 2024, and 2023, are fully used to support Bank CIMB Niaga and Subsidiaries' operational activities. Several assets are fully amortised and still being used by Bank CIMB Niaga and Subsidiaries in its operation amounting to Rp 1,441,549 (2024: Rp 978,418; 2023: Rp 750,349).

Aset dalam penyelesaian pada tanggal 31 Desember 2025, sebagian besar berkaitan dengan proyek aplikasi-aplikasi *banking system* yang diperkirakan selesai di tahun 2026 sampai dengan 2028 dengan persentase penyelesaian hingga saat ini adalah 1% - 99%.

Assets in progress as at 31 December 2025, mainly comprised of application related to banking system applications project which are estimated to be completed in 2026 until 2028 with current percentages of completion of 1% - 99%.

18. ASET YANG DIAMBIL ALIH / *18. FORECLOSED ASSETS*

Aset yang diambil alih untuk penyelesaian kredit dan piutang pembiayaan konsumen dicatat dalam akun "Aset yang Diambil Alih" ("AYDA"). Rincian dalam akun ini adalah:

Foreclosed assets in settlement of loans and consumer financing receivable are included under "Foreclosed Assets" account. The details in this account were as follows:

	2025	2024	2023	
Aset yang diambil alih	816,623	682,326	470,293	*Foreclosed assets*
Dikurangi: Cadangan kerugian penurunan nilai	(354,251)	(263,160)	(233,813)	*Less: Allowance for impairment losses*
	462,372	**419,166**	**236,480**	

18. ASET YANG DIAMBIL ALIH (lanjutan)

Sesuai dengan POJK No. 40/POJK.03/2019 tanggal 1 Januari 2020 tentang Penilaian Kualitas Aset Bank Umum, dan khususnya untuk AYDA, Bank CIMB Niaga dan Entitas Anak senantiasa memantau umur agunan aset yang diambil alih dan berusaha melakukan upaya penyelesaian terhadap AYDA yang dimiliki.

Mutasi cadangan kerugian penurunan nilai AYDA adalah:

18. FORECLOSED ASSETS (continued)

In accordance with POJK No. 40/POJK.03/2019 dated 1 January 2020 regarding with Assessment of Asset Quality of Commercial Banks, and particularly on the foreclosed assets, Bank CIMB Niaga and Subsidiary always monitors the aging of foreclosed assets and tries to make efforts to settle its foreclosed assets.

The changes in allowance for impairment losses of foreclosed assets were as follows:

	2025	2024	2023	
Saldo awal	263,160	233,813	136,538	*Beginning balance*
Pembentukan selama tahun berjalan (lihat Catatan 38)	337,792	153,054	150,368	*Impairment during the year (refer to Note 38)*
Pengurangan selama tahun berjalan	(246,701)	(123,707)	(53,093)	*Release during the year*
Saldo akhir	**354,251**	**263,160**	**233,813**	*Ending balance*

Manajemen berpendapat bahwa cadangan kerugian penurunan nilai yang telah dibentuk adalah cukup untuk menutup kemungkinan kerugian atas AYDA.

Management believes that the above allowance for impairment losses is adequate to cover possible losses on foreclosed assets.

19. PENDAPATAN BUNGA YANG MASIH AKAN DITERIMA

19. ACCRUED INTEREST INCOME

	2025	2024	2023	
Piutang bunga dari kredit yang diberikan	1,862,738	1,792,291	2,037,161	*Interest receivable from loans*
Piutang bunga dari penempatan pada bank lain dan Bank Indonesia, efek-efek, Obligasi Pemerintah dan efek-efek yang dibeli dengan janji dijual kembali	1,241,295	1,235,420	1,377,036	*Interest receivable from placements with other banks and Bank Indonesia, marketable securities, Government Bonds and securities purchased under resale agreements*
	3,104,033	**3,027,711**	**3,414,197**	

Termasuk ke dalam piutang bunga dari kredit yang diberikan adalah piutang bagi hasil untuk kontrak dengan akad syariah.

Included in interest receivables from loans are profit sharing receivables for contracts with sharia basis.

Pendapatan bunga yang masih akan diterima dengan pihak berelasi diungkapkan pada Catatan 48.

Accrued interest income with related parties are disclosed in Note 48.

20. BEBAN DIBAYAR DI MUKA / *20. PREPAID EXPENSES*

	2025	2024	2023	
Insentif dibayar dimuka	398,702	381,727	352,295	*Prepaid incentives*
Hadiah untuk nasabah	232,512	286,852	267,886	*Gifts for customers*
Sewa	142,064	110,433	122,138	*Rental*
Pemeliharaan terkait hardware dan *software*	135,003	125,012	109,464	*Maintenance of hardware and software*
Persediaan dan inventaris kantor	107,728	115,569	104,587	*Inventory and office equipment*
Beban ditangguhkan terkait pinjaman karyawan	101,445	107,054	119,993	*Deferred expense related to staff loans*
Gedung, pemeliharaan dan renovasi	56,398	25,765	54,669	*Building, maintenance and renovation*
Premi asuransi	17,848	14,041	11,005	*Insurance premium*
Promosi produk dan komunikasi	9,499	14,119	19,337	*Promotion product and communication*
Perjalanan dinas	5,390	3,803	2,669	*Office travelling*
Program Kepemilikan Saham *("EOP")*	26,801	4,704	7,427	*Equity Ownership Programme ("EOP")*
Lainnya	25,757	29,400	23,724	*Others*
	1,259,147	**1,218,479**	**1,195,194**	

21. ASET LAIN-LAIN / *21. OTHER ASSETS*

	2025	2024	2023	
Piutang Salam	1,099,107	1,150,000	-	*Salam Receivable*
Tagihan terkait dengan transaksi ekspor dan impor	886,913	680,413	677,554	*Receivables related to export and import transaction*
Tagihan terkait dengan transaksi ATM dan kartu kredit	324,034	406,184	1,004,001	*Receivables related to ATM and credit card transactions*
Setoran jaminan	118,131	85,087	36,942	*Security deposits*
Tagihan Anjak Piutang	98,970	134,674	53,177	*Factoring*
Properti terbengkalai	60,358	60,358	1,739	*Abandoned properties*
Tagihan terkait dengan komisi asuransi	32,040	81,057	120,209	*Receivables related to insurance commission*
Tagihan terkait dengan transaksi derivatif gagal bayar	-	-	429,499	*Receivables related to defaulted derivative transactions*
Tagihan atas penjualan efek-efek dan Obligasi Pemerintah dan Lainnya *)	4,742,134	3,042,109	2,813,620	*Receivables related to the sale of marketable securities and Government Bonds and Others* *)
	7,361,687	**5,639,882**	**5,136,741**	
Dikurangi:				*Less:*
Cadangan kerugian penurunan nilai atas tagihan terkait transaksi derivatif gagal bayar	-	-	(429,499)	*Allowance for impairment losses on receivables related to defaulted derivatives transactions*
Cadangan kerugian penurunan nilai atas aset lainnya	(136,972)	(172,746)	(73,209)	*Allowance for impairment losses on other assets*
	(136,972)	(172,746)	(502,708)	
	7,224,715	**5,467,136**	**4,634,033**	

*) Lainnya termasuk tagihan kliring

*Others include receivable from clearing *)*

Properti terbengkalai merupakan aset tetap yang dimiliki Bank CIMB Niaga tetapi tidak digunakan untuk kegiatan usaha perbankan yang lazim sesuai dengan POJK No. 40/POJK.03/2019 tentang Penilaian Kualitas Aset Bank Umum.

The abandoned properties are fixed assets held by Bank CIMB Niaga but not used for its customary banking business based on POJK No. 40/POJK.03/2019 regarding Assessment of Asset Quality of Commercial Banks.

Properti terbengkalai pada tanggal 31 Desember 2025 terdiri atas tanah dan gedung.

The abandoned properties as at 31 December 2025 consist of land and building.

21. ASET LAIN-LAIN (lanjutan)

Manajemen berpendapat bahwa cadangan kerugian penurunan nilai yang dibentuk atas aset lain-lain telah memadai.

Aset lain-lain dengan pihak berelasi diungkapkan pada Catatan 48.

21. OTHER ASSETS (continued)

Management believes that the allowance for impairment losses on other assets is adequate.

Other assets with related parties are disclosed in Note 48.

22. LIABILITAS SEGERA / *22. OBLIGATIONS DUE IMMEDIATELY*

	2025	2024	2023	
Titipan transfer	1,319,937	2,336,896	1,535,538	*Transfer liabilities*
Titipan *merchant*	132,591	126,890	360,024	*Merchant liabilities*
Titipan kartu	126,937	159,132	269,910	*Card liabilities*
Titipan umum	75,464	63,000	113,378	*General liabilities*
Liabilitas atas pembelian efek-efek dan Obligasi Pemerintah dan Lainnya	2,237,290	1,787,953	1,303,071	*Liabilities related to the purchase of marketable securities and Government Bonds and Others*
	3,892,219	**4,473,871**	**3,581,921**	

Liabilitas segera dengan pihak berelasi diungkapkan pada Catatan 48.

Obligations due immediately with related parties are disclosed in Note 48.

23. SIMPANAN DARI NASABAH - GIRO / *23. DEPOSITS FROM CUSTOMERS - DEMAND DEPOSITS*

Berdasarkan mata uang, pihak berelasi, dan pihak ketiga / ***By currency, related parties, and third parties***

	2025	2024	2023	
Pihak berelasi				***Related parties***
Rupiah	186,811	243,066	207,152	*Rupiah*
Dolar Amerika Serikat	10,760	10,867	11,474	*United States Dollar*
	197,571	253,933	218,626	
Pihak ketiga				***Third parties***
Rupiah	81,697,336	71,230,772	57,199,503	*Rupiah*
Dolar Amerika Serikat	18,306,775	18,545,119	13,767,387	*United States Dollar*
Mata uang asing lainnya	2,877,605	1,758,310	2,016,287	*Other foreign currencies*
	102,881,716	91,534,201	72,983,177	
	103,079,287	**91,788,134**	**73,201,803**	

Giro dari pihak berelasi diungkapkan dalam Catatan 48. Informasi mengenai tingkat suku bunga dan jatuh tempo diungkapkan pada Catatan 53 dan 55.

Pada 31 Desember 2025, jumlah giro Mudharabah yang dikelola oleh Unit Usaha Syariah Bank mempunyai nilai sebesar Rp 8.080.692 (2024: Rp 9.528.019; 2023: Rp 5.752.969).

Demand deposits from related parties are disclosed in Note 48. Information in respect of interest rates and maturities are disclosed in Notes 53 and 55.

As at 31 December 2025, total Mudharabah current account, managed by the Bank's Sharia Unit is amounting to Rp 8,080,692 (2024: Rp 9,528,019; 2023: Rp 5,752,969).

23. SIMPANAN DARI NASABAH - GIRO (lanjutan)

Berdasarkan mata uang, pihak berelasi, dan pihak ketiga (lanjutan)

Pada tanggal 31 Desember 2025, giro sebesar Rp 524.198 yang dijadikan jaminan atas kredit yang diberikan Bank (2024: Rp 487.115; 2023: Rp 155.792).

Terkait dengan ketentuan nilai penjaminan simpanan dari nasabah - giro, lihat Catatan 61.j.

23. DEPOSITS FROM CUSTOMERS - DEMAND DEPOSITS (continued)

By currency, related parties, and third parties *(continued)*

As at 31 December 2025, demand deposits amounting to Rp 524,198 was pledged as collateral for the loans granted by the Bank (2024: Rp 487,115; 2023: Rp 155,792).

Related to the amount of deposit guaranteed regulation of deposit from customer - demand deposits, refer to Note 61.j.

24. SIMPANAN DARI NASABAH - TABUNGAN

Berdasarkan mata uang, pihak berelasi, dan pihak ketiga

24. DEPOSITS FROM CUSTOMERS - SAVING DEPOSITS

By currency, related parties, and third parties

	2025	2024	2023	
Pihak berelasi				***Related parties***
Rupiah	265,645	250,759	219,624	*Rupiah*
Dolar Amerika Serikat	21,481	26,048	19,346	*United States Dollar*
Mata uang asing lainnya	26,469	25,055	14,820	*Other foreign currencies*
	313,595	301,862	253,790	
Pihak ketiga				***Third parties***
Rupiah	71,207,033	67,383,059	66,148,534	*Rupiah*
Dolar Amerika Serikat	7,916,560	7,504,829	6,430,303	*United States Dollar*
Mata uang asing lainnya	6,944,044	5,089,321	4,598,197	*Other foreign currencies*
	86,067,637	79,977,209	77,177,034	
	86,381,232	**80,279,071**	**77,430,824**	

Tabungan dari pihak berelasi diungkapkan dalam Catatan 48. Informasi mengenai tingkat suku bunga dan jatuh tempo diungkapkan pada Catatan 53 dan 55.

Pada tanggal 31 Desember 2025, jumlah tabungan Mudharabah yang dikelola oleh Unit Usaha Syariah Bank mempunyai nilai sebesar Rp 11.855.055 (2024: Rp 11.854.105; 2023: Rp 11.685.912).

Pada tanggal 31 Desember 2025, tabungan sebesar Rp 2.819.014 dijadikan jaminan atas kredit yang diberikan Bank (2024: Rp 1.677.433; 2023: Rp 904.250).

Terkait dengan ketentuan nilai penjaminan simpanan dari nasabah - tabungan, lihat Catatan 61.j.

Saving deposits from related parties are disclosed in Note 48. Information in respect of interest rates and maturities are disclosed in Notes 53 and 55.

As at 31 December 2025, total Mudharabah saving account, managed by the Bank's Sharia Unit is amounting to Rp 11,855,055 (2024: Rp 11,854,105; 2023: Rp 11,685,912).

As at 31 December 2025, saving deposits amounting to Rp 2,819,014 was pledged as collateral for the loans granted by the Bank (2024: Rp 1,677,433; 2023: Rp 904,250).

Related to the amount of deposit guaranteed regulation of deposit from customer - saving deposits, refer to Note 61.j.

25. SIMPANAN DARI NASABAH - DEPOSITO BERJANGKA / *25. DEPOSITS FROM CUSTOMERS - TIME DEPOSITS*

a. Berdasarkan tujuan, mata uang, pihak berelasi, dan pihak ketiga / *a. By purpose, currency, related parties, and third parties*

	2025	2024	2023	
Diukur pada biaya perolehan diamortisasi				***Measured at amortised cost***
Pihak berelasi				***Related parties***
Rupiah	7,438	19,200	26,022	*Rupiah*
Dolar Amerika Serikat	8,071	4,238	5,508	*United States Dollar*
Mata uang asing lainnya	2,575	2,083	2,927	*Other foreign currencies*
	18,084	25,521	34,457	
Pihak ketiga				***Third parties***
Rupiah	47,952,030	58,252,031	56,058,821	*Rupiah*
Dolar Amerika Serikat	9,317,572	7,349,240	5,974,583	*United States Dollar*
Mata uang asing lainnya	2,248,038	2,397,828	4,177,651	*Other foreign currencies*
	59,517,640	67,999,099	66,211,055	
Diukur pada nilai wajar melalui laba rugi				***Measured at fair value through profit loss***
Pihak berelasi				***Related parties***
Rupiah	3,507	3,757	3,612	*Rupiah*
Dolar Amerika Serikat	185	1,229	1,106	*United States Dollar*
	3,692	4,986	4,718	
Pihak ketiga				***Third parties***
Rupiah	19,738,284	18,871,157	17,713,041	*Rupiah*
Dolar Amerika Serikat	1,784,561	1,671,059	1,265,772	*United States Dollar*
	21,522,845	20,542,216	18,978,813	
	81,062,261	**88,571,822**	**85,229,043**	

b. Berdasarkan jangka waktu kontrak / *b. By year of contract*

	2025	2024	2023	
≤ 1 bulan	11,170,059	7,880,838	5,644,249	*≤ 1 month*
> 1 - ≤ 3 bulan	21,902,568	32,923,463	25,113,626	*> 1 - ≤ 3 months*
> 3 - ≤ 6 bulan	17,236,798	15,996,897	22,054,914	*> 3 - ≤ 6 months*
> 6 - ≤ 12 bulan	5,177,180	6,771,501	6,398,290	*> 6 - ≤ 12 months*
> 12 bulan	25,575,656	24,999,123	26,017,964	*> 12 months*
	81,062,261	**88,571,822**	**85,229,043**	

c. Berdasarkan jatuh tempo / *c. By maturity*

	2025	2024	2023	
≤ 1 bulan	36,253,141	37,019,384	37,667,260	*≤ 1 month*
> 1 - ≤ 3 bulan	19,774,326	24,171,747	19,256,213	*> 1 - ≤ 3 months*
> 3 - ≤ 12 bulan	8,172,536	9,912,877	10,243,660	*> 3 - ≤ 12 months*
> 1 - ≤ 5 tahun	4,706,794	8,517,241	11,237,916	*> 1 - ≤ 5 years*
> 5 tahun	12,155,464	8,950,573	6,823,994	*> 5 years*
	81,062,261	**88,571,822**	**85,229,043**	

25. SIMPANAN DARI NASABAH - DEPOSITO BERJANGKA (lanjutan)

Deposito berjangka dari pihak berelasi diungkapkan dalam Catatan 48. Informasi mengenai tingkat suku bunga dan jatuh tempo diungkapkan pada Catatan 53 dan 55.

Pada tanggal 31 Desember 2025, jumlah deposito berjangka Mudharabah yang dikelola oleh Unit Usaha Syariah Bank mempunyai nilai sebesar Rp 19.534.399 (2024: Rp 22.387.779; 2023: Rp 18.647.077).

Pada tanggal 31 Desember 2025, deposito berjangka sebesar Rp 6.936.391 dijadikan jaminan atas kredit yang diberikan oleh Bank CIMB Niaga (2024: Rp 7.367.301 ; 2023: Rp 5.387.367).

Terkait dengan ketentuan nilai penjaminan simpanan dari nasabah - deposito berjangka, lihat Catatan 61.j.

25. DEPOSITS FROM CUSTOMERS - TIME DEPOSITS (continued)

Time deposits from related parties are disclosed in Note 48. Information in respect to interest rates and maturities are disclosed in Notes 53 and 55.

As at 31 December 2025, total Mudharabah time deposits, managed by the Bank's Sharia Unit is amounting to Rp 19,534,399 (2024: Rp 22,387,779; 2023: Rp 18,647,077).

As at 31 December 2025, time deposits amounting to Rp 6,936,391 was pledged as collateral for the loans granted by Bank CIMB Niaga (2024: Rp 7,367,301; 2023: Rp 5,387,367).

Related to the amount of deposit guaranteed regulation of deposit from customer - time deposits, refer to Note 61.j.

26. SIMPANAN DARI BANK LAIN - GIRO DAN TABUNGAN

26. DEPOSITS FROM OTHER BANKS - DEMAND AND SAVING DEPOSITS

Berdasarkan jenis dan mata uang / ***By type and currency***

	2025	2024	2023	
Giro				***Demand deposits***
Rupiah	2,205,551	2,176,856	1,214,132	*Rupiah*
Dolar Amerika Serikat	310,886	313,566	162,596	*United States Dollar*
Mata uang asing lainnya	393,232	621,630	115,102	*Other foreign currencies*
	2,909,669	3,112,052	1,491,830	
Tabungan				***Saving deposits***
Rupiah	6,266	16,522	13,965	*Rupiah*
	2,915,935	**3,128,574**	**1,505,795**	

Termasuk dalam mata uang asing lainnya adalah Dolar Australia, Yen Jepang, Euro, Pound Sterling Britania Raya, Dolar Selandia Baru, Riyal Saudi Arabia dan Dolar Singapura.

Pada tanggal 31 Desember 2025, giro dan tabungan dari pihak berelasi adalah sebesar Rp 152.804 (2024: Rp 124.065; 2023: Rp 93.915) (lihat Catatan 48).

Pada tanggal 31 Desember 2025, 2024, dan 2023, tidak terdapat simpanan dari bank lain - giro dan tabungan yang dijadikan jaminan atas kredit yang diberikan Bank CIMB Niaga.

Included in other foreign currencies are Australian Dollar, Japanese Yen, Euro, Great Britain Pound Sterling, New Zealand Dollar, Saudi Arabian Riyal and Singapore Dollar.

As at 31 December 2025, demand and saving deposits from related parties amounting to Rp 152,804 (31 December 2024: Rp 124,065; 2023: Rp 93,915) (refer to Note 48).

As at 31 December 2025, 2024, and 2023, there were no deposits from other banks - demand and saving deposits pledged as collateral for the loans granted by Bank CIMB Niaga.

27. SIMPANAN DARI BANK LAIN - *INTER-BANK CALL MONEY* DAN DEPOSITO BERJANGKA

27. DEPOSITS FROM OTHER BANKS - INTER-BANK CALL MONEY AND TIME DEPOSITS

a. Berdasarkan jenis dan mata uang

a. By type and currency

	2025	2024	2023	
Inter-bank Call Money				***Inter-bank Call Money***
Rupiah	4,150,000	2,395,000	-	*Rupiah*
Deposito Berjangka				***Time Deposits***
Rupiah	300,375	435,804	254,566	*Rupiah*
Dolar Amerika Serikat	-	90	86	*United States Dollar*
	4,450,375	**2,830,894**	**254,652**	

b. Berdasarkan jangka waktu kontrak

b. By contract year

	2025	2024	2023	
≤ 1 bulan	4,167,535	2,402,060	111,935	*≤ 1 month*
> 1 - ≤ 3 bulan	82,820	238,023	27,548	*> 1 - ≤ 3 months*
> 3 - ≤ 6 bulan	93,136	84,100	1,600	*> 3 - ≤ 6 months*
> 6 - ≤ 12 bulan	500	778	3,254	*> 6 - ≤ 12 months*
> 12 bulan	106,384	105,933	110,315	*> 12 months*
	4,450,375	**2,830,894**	**254,652**	

Pada tanggal 31 Desember 2025, 2024, dan 2023, tidak terdapat saldo simpanan dari bank lain - *inter-bank call money* dan deposito berjangka dari pihak berelasi.

As at 31 December 2025, 2024, and 2023, there were no deposits from other banks - inter-bank call money and time deposits from related party.

Informasi mengenai tingkat suku bunga dan jatuh tempo diungkapkan pada Catatan 53 dan 55.

Information in respect to interest rate and maturity is disclosed in Notes 53 and 55.

Pada tanggal 31 Desember 2025, 2024, dan 2023, tidak terdapat simpanan dari bank lain - *inter-bank call money* dan deposito berjangka yang dijadikan jaminan atas kredit yang diberikan.

As at 31 December 2025, 2024, and 2023, there were no deposits from other banks - inter-bank call money and time deposits pledged as loans collateral.

Pada tanggal 31 Desember 2025, terdapat simpanan dari bank lain - deposito berjangka yang diukur pada nilai wajar melalui laba rugi sebesar Rp 3.328 (2024: Rp 5.636; 2023: Rp 4.206).

As at 31 December 2025, there were deposits from other banks - time deposits measured at fair value through profit or loss amounting to Rp 3,328 (2024: Rp 5,636; 2023: Rp 4,206).

28. EFEK-EFEK YANG DITERBITKAN

28. MARKETABLE SECURITIES ISSUED

	2025	2024	2023	
Sukuk Mudharabah Berkelanjutan I Bank CIMB Niaga Tahap II Tahun 2019 (lihat Catatan 1b)				*The Continuous Sukuk Mudharabah I of Bank CIMB Niaga Phase II Year 2019 (see Note 1b)*
Seri C	-	-	429,000	*Series C*
	-	-	429,000	
Obligasi Berkelanjutan III Bank CIMB Niaga Tahap I Tahun 2019 dengan Tingkat Suku Bunga Tetap (lihat Catatan 1b)				*The Continuous Bonds III of Bank CIMB Niaga Phase I Year 2019 with Fixed Interest Rate (see Note 1b)*
Seri C	-	-	481,000	*Series C*
	-	-	481,000	
Sukuk Mudharabah Berkelanjutan I Bank CIMB Niaga Tahap III Tahun 2020				*The Continuous Sukuk Mudharabah I of Bank CIMB Niaga Phase III Year 2020*
Seri C	-	391,000	391,000	*Series C*
	-	391,000	391,000	
	-	391,000	1,301,000	
Dikurangi :				*Less:*
Biaya emisi obligasi yang belum diamortisasi	-	-	(524)	*Unamortised bond issuance costs*
	-	**391,000**	**1,300,476**	
Entitas Anak				***Subsidiaries***
Sukuk Wakalah Bi Al-Istitsmar I CIMB Niaga Auto Finance Tahun 2023 dengan Tingkat Suku Bunga Tetap (lihat Catatan 1c)				*Sukuk Wakalah Bi Al-Istitsmar I of CIMB Niaga Auto Finance Year 2023 with Fixed Interest Rate (see Note 1c)*
Seri A	-	-	700,000	*Seri A*
Seri B	300,000	300,000	300,000	*Seri B*
	300,000	300,000	1,000,000	
Sukuk Wakalah Bi Al-Istitsmar Berkelanjutan I CIMB Niaga Auto Finance Tahap I Tahun 2024 dengan Tingkat Suku Bunga Tetap (lihat Catatan 1c)				*The Continuous Sukuk Wakalah Bi Al-Istitsmar I of CIMB Niaga Auto Finance Phase I Year 2024 with Fixed Interest Rate (see Note 1c)*
Seri A	-	710,000	-	*Seri A*
Seri B	290,000	290,000	-	*Seri B*
	290,000	1,000,000	-	
Sukuk Wakalah Bi Al-Istitsmar Berkelanjutan I CIMB Niaga Auto Finance Tahap II Tahun 2025 dengan Tingkat Suku Bunga Tetap (lihat Catatan 1c)				*The Continuous Sukuk Wakalah Bi Al-Istitsmar I of CIMB Niaga Auto Finance Phase II Year 2025 with Fixed Interest Rate (see Note 1c)*
Seri A	1,200,000	-	-	*Seri A*
Seri B	400,000	-	-	*Seri B*
	1,600,000	-	-	
Sukuk Wakalah Bi Al-Istitsmar Berkelanjutan I CIMB Niaga Auto Finance Tahap III Tahun 2025 dengan Tingkat Suku Bunga Tetap (lihat Catatan 1c)				*The Continuous Sukuk Wakalah Bi Al-Istitsmar I of CIMB Niaga Auto Finance Phase III Year 2025 with Fixed Interest Rate (see Note 1c)*
Seri A	1,105,000	-	-	*Seri A*
Seri B	395,000	-	-	*Seri B*
	1,500,000	-	-	
Dikurangi :				*Less:*
Biaya emisi obligasi yang belum diamortisasi	(4,778)	(3,548)	(2,774)	*Unamortised bond issuance costs*
Jumlah - bersih	**3,685,222**	**1,687,452**	**2,297,702**	***Total - net***

Peringkat efek-efek yang diterbitkan

Untuk Bank CIMB Niaga, peringkat efek-efek yang diterbitkan berdasarkan *credit rating* PT Pefindo pada tanggal 31 Desember 2024 dan 2023 adalah idAAA.

Marketable securities issued ratings

For Bank CIMB Niaga, the ratings for the marketable securities issued based on credit rating PT Pefindo as at 31 December 2024 and 2023 is idAAA.

28. EFEK-EFEK YANG DITERBITKAN (lanjutan)

Peringkat efek-efek yang diterbitkan

Untuk Entitas Anak - CNAF, peringkat efek-efek yang diterbitkan berdasarkan *credit rating* PT Fitch Ratings Indonesia pada tanggal 31 Desember 2025 adalah AAAidn, 31 Desember 2024, dan 2023 adalah AAidn.

Transaksi lindung nilai

Tidak terdapat transaksi lindung nilai pada tanggal 31 Desember 2025, 2024, dan 2023.

Informasi mengenai tingkat suku bunga dan jatuh tempo diungkapkan pada Catatan 53 dan 55.

28. MARKETABLE SECURITIES ISSUED (continued)

Marketable securities issued ratings

For Subsidiary - CNAF, the ratings for the marketable securities issued based on credit rating PT Fitch Ratings Indonesia as at 31 December 2025 is AAAidn, 31 December 2024, and 2023 is AAidn.

Hedge transactions

There was no hedging transaction as at 31 December 2025, 2024, and 2023.

Information in respect to interest rate and maturity is disclosed in Notes 53 and 55.

29. PINJAMAN YANG DITERIMA / *29. BORROWINGS*

	2025	2024	2023	
Rupiah				***Rupiah***
Bank lain	4,455,255	6,878,435	3,825,005	*Other banks*
Dolar Amerika Serikat				***United States Dollar***
Bank lain	-	1,609,500	2,463,520	*Other Banks*
Jumlah	**4,455,255**	**8,487,935**	**6,288,525**	***Total***

	2025	2024	2023	
Rupiah				***Rupiah***
Pihak ketiga				***Third parties***
PT Bank Pan Indonesia Tbk	910,711	217,714	481,383	*PT Bank Pan Indonesia Tbk*
PT Bank DKI, Unit Syariah	347,112	696,881	529,948	*PT Bank DKI, Sharia Unit*
PT Bank Negara Indonesia Tbk	266,549	466,530	-	*PT Bank Negara Indonesia Tbk*
PT Bank OCBC NISP Tbk	249,890	202,441	154,298	*PT Bank OCBC NISP Tbk*
PT Bank China Construction Bank Indonesia Tbk	223,513	175,001	256,972	*PT Bank China Construction Bank Indonesia Tbk*
PT Bank Panin Dubai Syariah Tbk	202,022	259,862	385,780	*PT Bank Panin Dubai Syariah Tbk*
PT Bank HSBC Indonesia	199,912	799,912	149,912	*PT Bank HSBC Indonesia*
PT Bank Permata Tbk	199,912	256,314	211,336	*PT Bank Permata Tbk*
PT Bank Central Asia Tbk	199,912	-	-	*PT Bank Central Asia Tbk*
PT Bank Danamon Indonesia Tbk	198,327	-	-	*PT Bank Danamon Indonesia Tbk*
PT Bank SMBC Indonesia Tbk	181,565	399,883	99,940	*PT Bank SMBC Indonesia Tbk*
PT Sarana Multigriya Finansial (Persero)	166,593	329,070	133,255	*PT Sarana Multigriya Finansial (Persero)*
PT Sarana Multigriya Finansial (Persero), Unit Syariah	163,282	-	-	*PT Sarana Multigriya Finansial (Persero), Sharia Unit*
PT Bank Danamon Indonesia Tbk, Unit Syariah	150,840	12,495	29,133	*PT Bank Danamon Indonesia Tbk, Sharia Unit*
PT Bank BTPN Syariah Tbk	133,243	195,325	-	*PT Bank BTPN Syariah Tbk*
PT Bank Mandiri (Persero) Tbk	125,986	493,314	404,970	*PT Bank Mandiri (Persero) Tbk*
PT Bank UOB Indonesia	99,956	238,819	80,508	*PT Bank UOB Indonesia*
PT Bank CTBC Indonesia	99,956	199,941	69,959	*PT Bank CTBC Indonesia*
PT Bank Mizuho Indonesia	99,956	199,941	-	*PT Bank Mizuho Indonesia*
PT Bank IBK Indonesia Tbk	95,791	145,791	-	*PT Bank IBK Indonesia Tbk*
PT Bank Syariah Indonesia Tbk	90,249	173,526	-	*PT Bank Syariah Indonesia Tbk*
PT Bank Victoria International Tbk	49,978	399,883	299,823	*PT Bank Victoria International Tbk*
Standard Chartered Bank Indonesia	-	500,000	-	*Standard Chartered Bank Indonesia*
PT Bank OCBC NISP Tbk, Unit Syariah	-	199,902	-	*PT Bank OCBC NISP Tbk, Sharia Unit*
PT Bank Victoria Syariah	-	199,902	49,943	*PT Bank Victoria Syariah*
PT Bank Maspion Indonesia Tbk	-	54,984	-	*PT Bank Maspion Indonesia Tbk*
PT Bank Permata Tbk, Unit Syariah	-	40,536	-	*PT Bank Permata Tbk, Sharia Unit*
PT Bank Oke Indonesia Tbk	-	18,050	51,359	*PT Bank Oke Indonesia Tbk*
PT Bank BCA Syariah	-	2,418	22,100	*PT Bank BCA Syariah*
PT Bank Muamalat Indonesia Tbk	-	-	414,386	*PT Bank Muamalat Indonesia Tbk*
	4,455,255	**6,878,435**	**3,825,005**	
Dolar Amerika Serikat				***United States Dollar***
Pihak ketiga				***Third parties***
MUFG Bank Ltd	-	1,609,500	2,463,520	*MUFG Bank Ltd*
	-	**1,609,500**	**2,463,520**	
Jumlah	**4,455,255**	**8,487,935**	**6,288,525**	***Total***

29. PINJAMAN YANG DITERIMA (lanjutan)

Pada 31 Desember 2025, Bank CIMB Niaga memiliki pinjaman pihak ketiga dalam USD yang telah jatuh tempo pada 24 Februari 2025 (2024: 23 Januari 2025; 2023: 8 Maret 2024 dan 21 Maret 2024) dengan tingkat bunga per tahun 4,56% (2024: 4,56%; 2023: 5,66% dan 5,67%).

Pinjaman pihak ketiga dalam Rupiah merupakan pinjaman yang diterima oleh Bank dan Entitas Anak dalam menjalankan bisnisnya. Pinjaman tersebut akan jatuh tempo pada berbagai tahun antara 2026 - 2028. Tingkat suku bunga per tahun untuk fasilitas tersebut untuk tahun yang berakhir 31 Desember 2025 berkisar antara 4,95% - 7,25% (2024: 6,20% - 7,15%; 2023: 6,05% - 9,00%).

Seluruh pinjaman Entitas Anak di atas digunakan untuk pembiayaan kendaraan roda empat, baik dalam kondisi baru atau bekas.

PT Bank Pan Indonesia Tbk

Selama tahun yang berakhir 31 Desember 2025, Entitas Anak telah melakukan pembayaran pokok pinjaman kepada PT Bank Pan Indonesia Tbk dengan nominal sebesar Rp 606.667 (2024: Rp 763.889; 2023: Rp 238.750). Pinjaman ini akan jatuh tempo pada berbagai tanggal antara 18 Februari 2026 sampai dengan 17 Juli 2028. Sampai dengan tanggal laporan, terdapat fasilitas pinjaman yang tidak diperpanjang.

Pinjaman ini mensyaratkan Entitas Anak diantaranya untuk:
- Menjaga rasio hutang terhadap ekuitas sebesar 8:1;
- Menjaga jumlah piutang pembiayaan bermasalah yang memiliki tunggakan lebih dari 90 hari maksimal sebanyak 3% dari total piutang pembiayaan; dan
- Bank CIMB Niaga sebagai Entitas Induk wajib menjaga kepemilikannya di Entitas Anak baik secara langsung maupun tidak langsung sebesar 51% dari total modal disetor Entitas Anak.

Entitas Anak telah memenuhi pembatasan-pembatasan yang diwajibkan dalam perjanjian pinjaman yang diterima.

PT Bank DKI, Unit Syariah

Selama tahun yang berakhir 31 Desember 2025, Entitas Anak telah melakukan pembayaran pokok pinjaman kepada PT Bank DKI, Unit Syariah dengan nominal sebesar Rp 347.222 (2024: Rp 333.333; 2023: Rp 244.444). Pinjaman ini akan jatuh tempo pada berbagai tanggal antara 25 Agustus 2026 sampai dengan 22 Agustus 2027.

29. BORROWINGS *(continued)*

As at 31 December 2025, Bank CIMB Niaga have third party borrowings in USD that has matured on 24 February 2025 (2024: 23 January 2025; 2023: 8 March 2024 and 21 March 2024) with the annual interest rate of 4.56% (2024: 4.56%; 2023: 5.66% and 5.67%).

Third parties borrowings in Rupiah represent borrowings received by Bank and Subsidiary to finance their business. The borrowing will be matured in the years between 2026 - 2028. The annual interest rates for the year ended 31 December 2025 ranged between 4.95% - 7.25% (2024: 6.20% - 7.15%; 2023: 6.05% - 9.00%).

All the Subsidiary borrowings above are used for finance financing of four wheelers, either new or used.

PT Bank Pan Indonesia Tbk

During the year ended 31 December 2025, Subsidiary has paid the principle to PT Bank Pan Indonesia Tbk amounting to Rp 606,667 (2024: Rp 763,889; 2023: Rp 238,750). This borrowing will be matured on various dates between 18 February 2026 up to 17 July 2028. As of the reporting date, there is borrowing facilities that have not been extended.

This borrowing requires the Subsidiary including:

- *Maintain the debt to equity ratio of 8:1;*
- *Maintain the non-performing financing receivable which has outstanding days of more than 90 days by maximum of 3% from total financing receivable; and*
- *Bank CIMB Niaga as Parent Entity must keep their ownership in the Subsidiary either directly or indirectly of 51% ownership from total paid-in capital of the Subsidiary.*

The Subsidiary has fulfilled the debt covenants requirement outlined in borrowing agreements.

PT Bank DKI, Sharia Unit

During the year ended 31 December 2025, Subsidiary has paid the principle to PT Bank DKI, Sharia Unit amounting to Rp 347,222 (2024: Rp 333,333; 2023: Rp 244,444). This borrowing will be matured on various dates between 25 August 2026 up to 22 August 2027.

29. PINJAMAN YANG DITERIMA (lanjutan)

PT Bank DKI, Unit Syariah (lanjutan)

Pinjaman ini mensyaratkan Entitas Anak diantaranya untuk:
- Menjaga *gearing ratio* maksimal sebesar 10 kali;
- Menjaga piutang yang menunggak lebih dari 90 hari maksimal 5% dari total piutang pembiayaan;
- Bank CIMB Niaga sebagai Entitas Induk wajib menjaga kepemilikannya di Entitas Anak minimum sebesar 51%;
- Total piutang pembiayaan terhadap total aktiva minimal sebesar 40%;
- Rasio permodalan minimal sebesar 10%; dan
- Memenuhi ketentuan tingkat kesehatan keuangan untuk *multifinance* (perusahaan pembiayaan).

Entitas Anak telah memenuhi pembatasan-pembatasan yang diwajibkan dalam perjanjian pinjaman yang diterima.

PT Bank Negara Indonesia (Persero) Tbk

Selama tahun yang berakhir 31 Desember 2025, Entitas Anak telah melakukan pembayaran pokok pinjaman kepada PT Bank Negara Indonesia Tbk dengan nominal sebesar Rp 200.000 (2024: Rp 133.333; 2023: Rp nihil). Pinjaman ini akan jatuh tempo pada berbagai tanggal antara 4 April 2027 sampai dengan 25 April 2027.

Pinjaman ini mensyaratkan Entitas Anak diantaranya untuk:
- Bank CIMB Niaga sebagai Entitas Induk wajib menjaga kepemilikannya di Entitas Anak baik secara langsung maupun tidak langsung sebesar 51% dari total modal disetor Entitas Anak;
- Menjaga *current ratio* minimal 1,1 kali;
- Menjaga *debt to equity ratio* maksimal 8 kali;
- Persentase total piutang lancar terhadap total hutang pendanaan minimal 100%;
- Menjaga kualitas piutang pembiayaan *on + off balance sheet* dengan umur tunggakan lebih dari 90 hari (*non-performing financing gross*) maksimal 3%; dan
- Mempergunakan fasilitas kredit PT Bank Negara Indonesia (Persero) Tbk secara optimal minimal 80% dari maksimum kredit.

Entitas Anak telah memenuhi pembatasan-pembatasan yang diwajibkan dalam perjanjian pinjaman yang diterima.

29. BORROWINGS *(continued)*

PT Bank DKI, Sharia Unit (continued)

This borrowing requires the Subsidiary including:

- *Maintain the gearing ratio maximum of 10 times;*
- *Maintain the non-performing financing receivable which has outstanding days of more than 90 days by maximum of 5% from total financing receivable;*
- *Bank CIMB Niaga as Parent Entity must keep their ownership in the Subsidiary with minimum of 51%;*
- *Total financing receivables to total assets of minimum 40%;*
- *Capital ratio minimum 10%; and*
- *Fulfill the financial health level requirements for multifinance (financing companies).*

The Subsidiary has fulfilled the debt covenants requirement outlined in borrowing agreements.

PT Bank Negara Indonesia (Persero) Tbk

During the year ended 31 December 2025, Subsidiary has paid the principle to PT Bank Negara Indonesia Tbk amounting to Rp 200,000 (2024: Rp 133,333; 2023: Rp nil). This borrowing will be matured on various dates between 4 April 2027 up to 25 April 2027.

This borrowing requires the Subsidiary including:

- *Bank CIMB Niaga as Parent Entity must keep their ownership in the Subsidiary either directly or indirectly of 51% ownership from total paid-in capital of the Subsidiary;.*
- *Maintain current ratio minimum of 1.1 times;*
- *Maintain debt to equity ratio maximum of 8 times;*
- *The percentage of total current debt to total financing debt is at least 100%;*
- *Maintain the quality of receivables both on + off balance sheet with arrears age of more than 90 days (non-performing financing gross) maximum 3%; and*
- *Utilise PT Bank Negara Indonesia (Persero) Tbk credit facilities optimally, at least 80% of the maximum credit.*

The Subsidiary has fulfilled the debt covenants requirement outlined in borrowing agreements.

29. PINJAMAN YANG DITERIMA (lanjutan)

PT Bank OCBC NISP Tbk

Selama tahun yang berakhir 31 Desember 2025, Entitas Anak telah melakukan pembayaran pokok pinjaman kepada PT Bank OCBC NISP Tbk sebesar Rp 2.500 (2024: Rp 51.944; 2023: Rp 53.333). Pinjaman yang dijadwalkan jatuh tempo pada tanggal 6 Januari 2026 dan 7 Januari 2026 dengan pokok sebesar Rp 250.000 telah dilunasi sepenuhnya pada tanggal tersebut.

Pinjaman ini mensyaratkan Entitas Anak diantaranya untuk:
- Menjaga *gearing ratio* maksimal sebesar 8 kali;
- Menjaga jumlah piutang pembiayaan bermasalah yang memiliki tunggakan lebih dari 90 hari maksimal sebanyak 3% dari total piutang pembiayaan atau sesuai ketentuan otoritas; dan
- Bank CIMB Niaga sebagai Entitas Induk wajib menjaga kepemilikannya di Entitas Anak minimum sebesar 51%.

Entitas Anak telah memenuhi pembatasan-pembatasan yang diwajibkan dalam perjanjian pinjaman yang diterima.

PT Bank China Construction Bank Indonesia Tbk

Selama tahun yang berakhir 31 Desember 2025, Entitas Anak telah melakukan pembayaran pokok pinjaman kepada PT Bank China Construction Bank Indonesia Tbk dengan nominal sebesar Rp 151.442 (2024: Rp 132.071; 2023: Rp 72.349). Pinjaman ini akan jatuh tempo pada berbagai tanggal antara 19 Oktober 2026 sampai dengan 5 Mei 2028.

Pinjaman ini mensyaratkan Entitas Anak diantaranya untuk:
- Menjaga *collateral coverage ratio* minimal 50% dari pinjaman;
- Menjaga *gearing ratio* maksimal sebesar 8 kali;
- Menjaga jumlah piutang pembiayaan bermasalah yang memiliki tunggakan lebih dari 90 hari maksimal sebanyak 5% *(gross)* dari total piutang pembiayaan; dan
- Bank CIMB Niaga sebagai Entitas Induk wajib menjaga kepemilikannya di Entitas Anak baik secara langsung maupun tidak langsung sebesar 51% dari total modal disetor Entitas Anak.

Entitas Anak telah memenuhi pembatasan-pembatasan yang diwajibkan dalam perjanjian pinjaman yang diterima.

29. BORROWINGS *(continued)*

PT Bank OCBC NISP Tbk

During the year ended 31 December 2025, Subsidiary has paid the principle to PT Bank OCBC NISP Tbk amounting to Rp 2,500 (2024: Rp 51,944; 2023: Rp 53,333). The borrowing that scheduled to mature on 6 January 2026 and 7 January 2026 with a principal amount of Rp 250,000 was fully settled on that date.

This borrowing requires the Subsidiary including:
- *Maintain the gearing ratio maximum of 8 times;*
- *Maintain the non-performing financing receivable which has outstanding days of more than 90 days by a maximum of 3% from total financing receivable or as required by the authority; and*
- *Bank CIMB Niaga as Parent Entity must keep their ownership in the Subsidiary with minimum of 51%.*

The Subsidiary has fulfilled the debt covenants requirement outlined in borrowing agreements.

PT Bank China Construction Bank Indonesia Tbk

During the year ended 31 December 2025, Subsidiary has paid the principle to PT Bank China Construction Bank Indonesia Tbk amounting to Rp 151,442 (2024: Rp 132,071; 2023: Rp 72,349). This borrowing will be matured on various dates between 19 October 2026 up to 5 May 2028.

This borrowing requires the Subsidiary including:
- *Maintain collateral coverage ratio at minimum 50% of the loan;*
- *Maintain the gearing ratio maximum of 8 times;*
- *Maintain the non-performing financing receivable which has outstanding days of more than 90 days by maximum of 5% (gross) from total financing receivable; and*
- *Bank CIMB Niaga as Parent Entity must keep their ownership in the Subsidiary either directly or indirectly of 51% ownership from total paid-in capital of the Subsidiary.*

The Subsidiary has fulfilled the debt covenants requirement outlined in borrowing agreements.

29. PINJAMAN YANG DITERIMA (lanjutan)

PT Bank Panin Dubai Syariah Tbk

Selama tahun yang berakhir 31 Desember 2025, Entitas Anak telah melakukan pembayaran pokok pinjaman kepada PT Bank Panin Dubai Syariah Tbk dengan nominal sebesar Rp 444.903 (2024: Rp 226.233; 2023: Rp 148.547). Pinjaman ini akan jatuh tempo pada berbagai tanggal antara 27 Februari 2026 sampai dengan 22 April 2027.

Pinjaman ini mensyaratkan Entitas Anak diantaranya untuk:

- Menjaga *gearing ratio* maksimal sebesar 10 kali;
- Menjaga rasio piutang pembiayaan bermasalah yang memiliki tunggakan lebih dari 90 hari maksimal sebanyak 2% dari total piutang pembiayaan; dan
- Bank CIMB Niaga sebagai Entitas Induk wajib menjaga kepemilikannya di Entitas Anak baik secara langsung maupun tidak langsung sebesar 51% dari total modal disetor Entitas Anak.

Entitas Anak telah memenuhi pembatasan-pembatasan yang diwajibkan dalam perjanjian pinjaman yang diterima.

PT Bank HSBC Indonesia

Selama tahun yang berakhir 31 Desember 2025, Entitas Anak telah melakukan pembayaran pokok pinjaman kepada PT Bank HSBC Indonesia dengan nominal sebesar Rp 100.000 (2024 dan 2023: Rp nihil). Pinjaman yang dijadwalkan jatuh tempo pada tanggal 5 Januari 2026 dengan pokok sebesar Rp 200.000 telah dilunasi sepenuhnya pada tanggal tersebut.

Pinjaman ini mensyaratkan Entitas Anak diantaranya untuk:

- Menjaga gearing ratio maksimum sebesar 10 kali;
- Menjaga jumlah piutang pembiayaan bermasalah yang memiliki tunggakan lebih dari 90 hari maksimum sebanyak 5% dari total piutang pembiayaan atau sesuai ketentuan otoritas; dan
- Bank CIMB Niaga sebagai Entitas Induk wajib menjaga kepemilikannya di Entitas Anak baik secara langsung maupun tidak langsung sebesar 51% dari total modal disetor Entitas Anak.

Entitas Anak telah memenuhi pembatasan-pembatasan yang diwajibkan dalam perjanjian pinjaman yang diterima.

29. BORROWINGS *(continued)*

PT Bank Panin Dubai Syariah Tbk

During the year ended 31 December 2025, Subsidiary has paid the principle to PT Bank Panin Dubai Syariah Tbk amounting to Rp 444,903 (2024: Rp 226,233; 2023: Rp 148,547). This borrowing will be matured on various dates between 27 February 2026 up to 22 April 2027.

This borrowing requires the Subsidiary including:

- *Maintain the gearing ratio maximum of 10 times;*
- *Maintain the non-performing financing receivable which has outstanding days of more than 90 days by maximum of 2% from total financing receivable; and*
- *Bank CIMB Niaga as Parent Entity must keep their ownership in the Subsidiary either directly or indirectly of 51% ownership from total paid-in capital of the Subsidiary.*

The Subsidiary has fulfilled the debt covenants requirement outlined in borrowing agreements.

PT Bank HSBC Indonesia

During the year ended 31 December 2025, Subsidiary has paid the principle to PT Bank HSBC Indonesia amounting to Rp 100,000 (2024 and 2023: Rp nil). The borrowing that scheduled to mature on 5 January 2026 with a principal amount of Rp 200,000 was fully settled on that date.

This borrowing requires the Subsidiary including:

- *Maintain the gearing ratio maximum of 10 times;*
- *Maintain the non-performing financing receivables which has outstanding days of more than 90 days maximum of 5% from total financing receivables or as required by the authority; and*
- *Bank CIMB Niaga as Parent Entity must keep their ownership in the Subsidiary either directly or indirectly of 51% ownership from total paid-in capital of the Subsidiary.*

The Subsidiary has fulfilled the debt covenants requirement outlined in borrowing agreements.

29. PINJAMAN YANG DITERIMA (lanjutan)

PT Bank Permata Tbk

Selama tahun yang berakhir 31 Desember 2025, Entitas Anak telah melakukan pembayaran pokok pinjaman kepada PT Bank Permata Tbk dengan nominal sebesar Rp 6.388 (2024: Rp 164.583; 2023: Rp 175.694). Pinjaman ini telah dilunasi sepenuhnya pada tanggal 2 Januari 2026 dan 11 Februari 2026.

Pinjaman ini mensyaratkan Entitas Anak diantaranya untuk:

- Menjaga *gearing ratio* maksimal sebesar 8 kali;
- Menjaga jumlah piutang pembiayaan bermasalah yang memiliki tunggakan lebih dari 30 hari maksimum sebanyak 5% dari total piutang pembiayaan dan tunggakan lebih dari 90 hari maksimum sebanyak 2% dari total piutang pembiayaan;
- Menjaga *net write-off* tidak lebih dari 3%; dan
- Bank CIMB Niaga sebagai Entitas Induk wajib menjaga kepemilikannya di Entitas Anak baik secara langsung maupun tidak langsung sebesar 51% dari total modal disetor Entitas Anak.

Entitas Anak telah memenuhi pembatasan-pembatasan yang diwajibkan dalam perjanjian pinjaman yang diterima.

PT Bank Central Asia Tbk

Pinjaman ini merupakan pinjaman baru pada tahun 2025. Selama tahun yang berakhir 31 Desember 2025, Entitas Anak belum melakukan pembayaran pokok pinjaman kepada PT Bank Central Asia Tbk. Pinjaman ini akan jatuh tempo pada 29 Desember 2026.

Pinjaman ini mensyaratkan Entitas Anak diantaranya untuk:

- Menjaga gearing ratio maksimal sebesar 8 kali;
- Rasio likuiditas (perbandingan antara kas ditambah piutang bersih dan seluruh utang dengan kewajiban yang berbunga) minimal sebesar 1 (satu) kali;
- Menjaga jumlah piutang pembiayaan bermasalah yang memiliki tunggakan lebih dari 90 hari maksimal sebanyak 3% dari total piutang pembiayaan.
- Bank CIMB Niaga sebagai Entitas Induk wajib menjaga kepemilikannya di Entitas Anak baik secara langsung maupun tidak langsung sebesar 51% dari total modal disetor Entitas Anak.

Entitas Anak telah memenuhi pembatasan-pembatasan yang diwajibkan dalam perjanjian pinjaman yang diterima.

29. BORROWINGS *(continued)*

PT Bank Permata Tbk

During the year ended 31 December 2025, Subsidiary has paid the principle to PT Bank Permata Tbk amounting to Rp 6,388 (2024: Rp 164,583; 2023: 175,694). This borrowing was fully settled on 2 January 2026 and 11 February 2026.

This borrowing requires the Subsidiary including:

- *Maintain the gearing ratio maximum of 8 times;*
- *Maintain the non-performing financing receivables which has outstanding days of more than 30 days by maximum of 5% from total financing receivables and outstanding days of more than 90 days by maximum of 2% from total financing receivables;*
- *Maintain net write-off no more than 3%; and*
- *Bank CIMB Niaga as Parent Entity must keep their ownership in the Subsidiary either directly or indirectly of 51% ownership from total paid-in capital of the Subsidiary.*

The Subsidiary has fulfilled the debt covenants requirement outlined in borrowing agreements.

PT Bank Central Asia Tbk

The borrowing is a new borrowing in 2025. During the year ended 31 December 2025, Subsidiary has not made any principal repayments to PT Bank Central Asia Tbk. This borrowing will be matured on 29 December 2026.

This borrowing requires the Subsidiary including:

- *Maintain gearing ratio maximum of 8 times;*
- *Liquidity ratio (comparison between cash plus net receivables and all debts with interest-bearing liabilities) minimum 1 (one) time.*
- *Maintain the non-performing financing receivable which has outstanding days of more than 90 days by maximum of 3% from total financing receivable.*
- *Bank CIMB Niaga as Parent Entity must keep their ownership in the Subsidiary either directly or indirectly of 51% ownership from total paid-in capital of the Subsidiary.*

The Subsidiary has fulfilled the debt covenants requirement outlined in borrowing agreements.

29. PINJAMAN YANG DITERIMA (lanjutan)

PT Bank Danamon Indonesia Tbk

Selama tahun yang berakhir 31 Desember 2025, Entitas Anak telah melakukan pembayaran pokok pinjaman kepada PT Bank Danamon Indonesia Tbk dengan nominal sebesar Rp nihil (2024: Rp 16.667; 2023: Rp nihil). Pinjaman ini akan jatuh tempo pada tanggal 27 April 2026. Pinjaman ini terdiri dari beberapa fasilitas yang dapat diperpanjang sesuai dengan kesepakatan dengan kedua belah pihak.

Pinjaman ini mensyaratkan Entitas Anak diantaranya untuk:
- Menjaga rasio *total debt to net worth* maksimal 7 kali;
- Menjaga rasio *net credit losses to average portfolio* maksimal 4%; dan
- Menjaga jumlah piutang pembiayaan bermasalah yang memiliki tunggakan lebih dari 90 hari maksimal sebanyak 3,5% dari total piutang pembiayaan.

Entitas Anak telah memenuhi pembatasan-pembatasan yang diwajibkan dalam perjanjian pinjaman yang diterima.

PT Bank SMBC Indonesia Tbk

Selama tahun yang berakhir 31 Desember 2025, Entitas Anak telah melakukan pembayaran pokok pinjaman kepada PT Bank SMBC Indonesia Tbk dengan nominal sebesar Rp 220.000 (2024 dan 2023: Rp nihil). Pinjaman yang dijadwalkan jatuh tempo pada tanggal 5 Januari 2026 dengan pokok sebesar Rp 180.000 telah dilunasi sepenuhnya pada tanggal tersebut.

Pinjaman ini mensyaratkan Entitas Anak diantaranya untuk:
- Menjaga *gearing ratio* maksimal sebesar 8,5 kali;
- *Non-performing asset* tidak melebihi 5% dari total piutang pembiayaan; dan
- Bank CIMB Niaga sebagai Entitas Induk wajib menjaga kepemilikannya di Entitas Anak baik secara langsung maupun tidak langsung sebesar 51% dari total modal disetor Entitas Anak.

Entitas Anak telah memenuhi pembatasan-pembatasan yang diwajibkan dalam perjanjian pinjaman yang diterima.

29. BORROWINGS *(continued)*

PT Bank Danamon Indonesia Tbk

During the year ended 31 December 2025, Subsidiary has paid the principle to PT Bank Danamon Indonesia Tbk amounting to Rp nil (2024: 16,667; 2023: Rp nil). This borrowing will be matured on 27 April 2026. The borrowing consists of facilities that can be extended according to the agreement of both parties.

This borrowing requires the Subsidiary including:

- *Maintain total debt to net worth ratio of 7 at the maximum;*
- *Maintain net credit losses to average portfolio of 4% at the maximum; and*
- *Maintain the non-performing financing receivable which has outstanding days of more than 90 days by maximum of 3.5% from total financing receivable.*

The Subsidiary has fulfilled the debt covenants requirement outlined in borrowing agreements.

PT Bank SMBC Indonesia Tbk

During the year ended 31 December 2025, Subsidiary has paid the principle to PT Bank SMBC Indonesia Tbk amounting to Rp 220,000 (2024 and 2023: Rp nil). The borrowing that scheduled to be matured on 5 January 2026 with a principal amount of Rp 180,000 was fully settled on that date.

This borrowing requires the Subsidiary including:

- *Maintain the gearing ratio maximum of 8.5 times;*
- *Non-performing assets do not exceed 5% of the total financing receivables; and*
- *Bank CIMB Niaga as Parent Entity must keep their ownership in the Subsidiary either directly or indirectly of 51% ownership from total paid-in capital of the Subsidiary.*

The Subsidiary has fulfilled the debt covenants requirement outlined in borrowing agreements.

29. PINJAMAN YANG DITERIMA (lanjutan)

PT Sarana Multigriya Finansial (Persero)

Selama tahun yang berakhir 31 Desember 2025, Entitas Anak telah melakukan pembayaran pokok pinjaman kepada PT Sarana Multigriya Finansial (Persero) dengan nominal sebesar Rp Rp 212.500 (2024: Rp 254.167; 2023: Rp 66.667). Pinjaman ini akan jatuh tempo pada berbagai tanggal antara 14 Mei 2026 sampai dengan 20 September 2026.

Pinjaman ini mensyaratkan Entitas Anak diantaranya untuk:
- Menjaga *return on asset* minimal 1%;
- Menjaga jumlah piutang pembiayaan bermasalah bruto maksimal sebanyak 5% dari total piutang pembiayaan;
- Menjaga beban operasional terhadap pendapatan operasional (BOPO) maksimal 100%;
- Menjaga *gearing ratio* maksimal sebesar 10 kali; dan
- Bank CIMB Niaga sebagai Entitas Induk wajib menjaga kepemilikannya di Entitas Anak baik secara langsung maupun tidak langsung sebesar 51% dari total modal disetor Entitas Anak.

Entitas Anak telah memenuhi pembatasan-pembatasan yang diwajibkan dalam perjanjian pinjaman yang diterima.

PT Sarana Multigriya Finansial (Persero) Tbk, Unit Syariah

Pinjaman ini merupakan pinjaman baru pada tahun 2025. Selama tahun yang berakhir 31 Desember 2025, Entitas Anak telah melakukan pembayaran pokok pinjaman kepada PT Sarana Multigriya Finansial (Persero) Tbk, Unit Syariah dengan nominal sebesar Rp 228.667 (2024 dan 2023: Rp nihil). Pinjaman ini akan jatuh tempo pada berbagai tanggal antara 5 Mei 2026 sampai dengan 14 Mei 2026.

Pinjaman ini mensyaratkan Entitas Anak diantaranya untuk:
- Menjaga *return on asset* minimal 1%;
- Menjaga jumlah piutang pembiayaan bermasalah bersih maksimal sebanyak 5% dari total piutang pembiayaan;
- Menjaga beban operasional terhadap pendapatan operasional (BOPO) maksimal 100%;
- Menjaga *gearing ratio* maksimal sebesar 10 kali; dan
- Bank CIMB Niaga sebagai Entitas Induk wajib menjaga kepemilikannya di Entitas Anak baik secara langsung maupun tidak langsung sebesar 51% dari total modal disetor Entitas Anak.

Entitas Anak telah memenuhi pembatasan-pembatasan yang diwajibkan dalam perjanjian pinjaman yang diterima.

29. BORROWINGS *(continued)*

PT Sarana Multigriya Finansial (Persero)

During the year ended 31 December 2025, Subsidiary has paid the principle to PT Sarana Multigriya Finansial (Persero) amounting to Rp 212,500 (2024: Rp 254,167; 2023: Rp 66,667). This borrowing will mature on various dates between 14 May 2026 up to 20 September 2026.

This borrowing requires the Subsidiary including:
- *Maintain return on asset by minimum of 1%;*
- *Maintain the non-performing financing receivables - gross by maximum of 5% from total financing receivable;*
- *Maintain operating expenses to operating income (BOPO) at maximum 100%;*
- *Maintain gearing ratio maximum of 10 times; and*
- *Bank CIMB Niaga as Parent Entity must keep their ownership in the Subsidiary either directly or indirectly of 51% ownership from total paid-in capital of the Subsidiary.*

The Subsidiary has fulfilled the debt covenants requirement outlined in borrowing agreements.

PT Sarana Multigriya Finansial (Persero) Tbk, Sharia Unit

The borrowing is a new borrowing in 2025. During the year ended 31 December 2025, Subsidiary has paid the principle to PT Sarana Multigriya Finansial (Persero) Tbk, Sharia Unit amounting to Rp 228,667 (2024 and 2023: Rp nil). This borrowing will be matured on various dates between 5 May 2026 up to 14 May 2026.

This borrowing requires the Subsidiary including:
- *Maintain return on asset by minimum of 1%;*
- *Maintain the non-performing financing receivables - net by maximum of 5% from total financing receivable;*
- *Maintain operating expenses to operating income (BOPO) at maximum 100%;*
- *Maintain gearing ratio maximum of 10 times; and*
- *Bank CIMB Niaga as Parent Entity must keep their ownership in the Subsidiary either directly or indirectly of 51% ownership from total paid-in capital of the Subsidiary.*

The Subsidiary has fulfilled the debt covenants requirement outlined in borrowing agreements.

29. PINJAMAN YANG DITERIMA (lanjutan)

PT Bank Danamon Indonesia Tbk, Unit Syariah

Pinjaman ini merupakan pinjaman baru pada tahun 2025. Selama tahun yang berakhir 31 Desember 2025, Entitas Anak telah melakukan pembayaran pokok pinjaman kepada PT Bank Danamon Indonesia Tbk, Unit Syariah dengan nominal sebesar Rp 116.667 (2024: Rp 16.667; 2023: Rp 16.667). Pinjaman ini akan jatuh tempo pada tanggal 9 Juli 2026. Pinjaman ini terdiri dari beberapa fasilitas yang dapat diperpanjang sesuai dengan kesepakatan dengan kedua belah pihak.

Pinjaman ini mensyaratkan Entitas Anak diantaranya untuk:
- Menjaga rasio *total debt to net worth* maksimal 7 kali;
- Menjaga rasio *net credit losses to average portfolio* maksimal 4%;
- Menjaga jumlah piutang pembiayaan bermasalah yang memiliki tunggakan lebih dari 90 hari maksimal sebanyak 3,5% dari total piutang pembiayaan.

Entitas Anak telah memenuhi pembatasan-pembatasan yang diwajibkan dalam perjanjian pinjaman yang diterima.

PT Bank BTPN Syariah Tbk

Selama tahun yang berakhir 31 Desember 2025, Entitas Anak telah melakukan pembayaran pokok pinjaman kepada PT Bank BTPN Syariah Tbk dengan nominal sebesar Rp 257.135 (2024: Rp 24.579; 2023: Rp nihil). Pinjaman ini akan jatuh tempo pada berbagai tanggal antara 8 Agustus 2026 sampai dengan 29 September 2026.

Pinjaman ini mensyaratkan Entitas Anak diantaranya untuk:
- Menjaga *gearing ratio* maksimal sebesar 8 kali;
- Menjaga jumlah piutang pembiayaan bermasalah yang memiliki tunggakan lebih dari 90 hari maksimal sebanyak 3% dari total piutang pembiayaan;
- Menjaga komposisi portfolio Syariah lebih besar dari *outstanding* pendanaan Syariah; dan
- Bank CIMB Niaga sebagai Entitas Induk wajib menjaga kepemilikannya di Entitas Anak baik secara langsung maupun tidak langsung sebesar 51% dari total modal disetor Entitas Anak.

Entitas Anak telah memenuhi pembatasan-pembatasan yang diwajibkan dalam perjanjian pinjaman yang diterima.

29. BORROWINGS *(continued)*

PT Bank Danamon Indonesia Tbk, Sharia Unit

The borrowing is a new borrowing in 2025. During the year ended 31 December 2025, Subsidiary has paid the principle to PT Bank Danamon Indonesia Tbk, Sharia Unit amounting to Rp 116,667 (2024: Rp 16,667; 2023: Rp 16,667). This borrowing will be matured on 9 July 2026. The borrowing consists of facilities that can be extended according to the agreement of both parties.

This borrowing requires the Subsidiary including:
- *Maintain total debt to net worth ratio of 7 at the maximum;*
- *Maintain net credit losses to average portfolio of 4% at the maximum;*
- *Maintain the non-performing financing receivable which has outstanding days of more than 90 days by maximum of 3.5% from total financing receivable.*

The Subsidiary has fulfilled the debt covenants requirement outlined in borrowing agreements.

PT Bank BTPN Syariah Tbk

During the year ended 31 December 2025, Subsidiary has paid the principle to PT Bank BTPN Syariah Tbk amounting to Rp 257,135 (2024: Rp 24,579; 2023: Rp nil). This borrowing will be matured on various dates between 8 August 2026 up to 29 September 2026.

This borrowing requires the Subsidiary including:
- *Maintain gearing ratio maximum of 8 times;*
- *Maintain the non-performing financing receivable which has outstanding days of more than 90 days by maximum of 3% from total financing receivable;*
- *Maintain composition of Sharia portfolio bigger than Sharia outstanding funding; and*
- *Bank CIMB Niaga as Parent Entity must keep their ownership in the Subsidiary either directly or indirectly of 51% ownership from total paid-in capital of the Subsidiary.*

The Subsidiary has fulfilled the debt covenants requirement outlined in borrowing agreements.

29. PINJAMAN YANG DITERIMA (lanjutan)

PT Bank Mandiri (Persero) Tbk

Selama tahun yang berakhir 31 Desember 2025, Entitas Anak telah melakukan pembayaran pokok pinjaman kepada PT Bank Mandiri (Persero) Tbk dengan nominal sebesar Rp 797.417 (2024: Rp 608.750; 2023: Rp 289.583). Pinjaman ini akan jatuh tempo pada berbagai tanggal antara 8 Januari 2026 sampai dengan 15 Mei 2026. Pinjaman ini terdiri dari beberapa fasilitas yang dapat diperpanjang sesuai dengan kesepakatan dengan kedua belah pihak. Sampai dengan tanggal laporan, terdapat fasilitas pinjaman yang tidak diperpanjang.

Pinjaman ini mensyaratkan Entitas Anak diantaranya untuk:

- Menjaga jumlah piutang pembiayaan bermasalah yang memiliki tunggakan lebih dari 90 hari maksimal sebanyak 5% dari total piutang pembiayaan;
- Bank CIMB Niaga sebagai Entitas Induk wajib menjaga kepemilikannya di Entitas Anak baik secara langsung maupun tidak langsung sebesar 51% dari total modal disetor Entitas Anak;
- Menjaga *gearing ratio* maksimal sebesar 10 kali; dan
- Selama pinjaman yang diterima berlangsung, Entitas Anak harus memberitahukan secara tertulis kepada PT Bank Mandiri (Persero) Tbk atas:
  - Perubahan anggaran dasar termasuk di dalamnya pemegang saham mayoritas (lebih dari 50% jumlah kepemilikan saham), pengurus, permodalan dan nilai saham;
  - Memperoleh fasilitas kredit atau pinjaman dari pihak-pihak lain kecuali dalam rangka mendukung kegiatan usaha yang normal dan transaksi wajar;
  - Mengikatkan diri sebagai penjamin hutang atau menjaminkan harta kekayaan untuk pihak-pihak lain, kecuali dalam rangka pendanaan untuk mendukung kegiatan usaha.
  - Melunasi hutang kepada pemilik/pemegang saham mayoritas; dan
  - Melakukan peleburan usaha/akuisisi.

Entitas Anak telah memenuhi pembatasan-pembatasan yang diwajibkan dalam perjanjian pinjaman yang diterima.

29. BORROWINGS *(continued)*

PT Bank Mandiri (Persero) Tbk

During the year ended 31 December 2025, Subsidiary has paid the principle to PT Bank Mandiri (Persero) Tbk amounting to Rp 797,417 (2024: Rp 608,750; 2023: Rp 289,583). This borrowing will matured on various dates between 8 January 2026 up to 15 May 2026. The borrowing consists of facilities that can be extended according to the agreement of both parties. As of the reporting date, there are borrowings facility that have not been extended.

This borrowing requires the Subsidiary including:

- *Maintain the non-performing financing receivable which has outstanding days of more than 90 days by maximum of 5% from total financing receivable;*
- *Bank CIMB Niaga as Parent Entity must keep their ownership in the Subsidiary either directly or indirectly of 51% ownership from total paid-in capital of the Subsidiary;*
- *Maintain the gearing ratio maximum of 10 times; and*
- *During the term of outstanding borrowings, Subsidiary must notify PT Bank Mandiri (Persero) Tbk in written for:*
  - *Amendment to the articles of association including majority shareholders (more than 50% of the total share ownership), management, capital and share value;*
  - *Obtaining credit facilities or loan from other party except in the context of supporting the business activities of normal business and fair transaction;*
  - *Binding themselves as a guarantor of debt or pledging assets for other parties, except in the context of funding to support the business activities.*
  - *Paying off the loan to the owner/majority shareholders; and*
  - *Conducting merger/acquisition.*

The Subsidiary has fulfilled the debt covenants requirement outlined in borrowing agreements.

29. PINJAMAN YANG DITERIMA (lanjutan)

PT Bank UOB Indonesia

Selama tahun yang berakhir 31 Desember 2025, Entitas Anak telah melakukan pembayaran pokok pinjaman kepada PT Bank UOB Indonesia dengan nominal sebesar Rp 38.889 (2024: Rp 141.667; 2023: Rp 66.667). Pinjaman ini akan jatuh tempo pada 3 Januari 2026 dan telah diperpanjang sampai dengan tanggal 27 Februari 2026. Pinjaman ini terdiri dari beberapa fasilitas yang dapat diperpanjang sesuai dengan kesepakatan dengan kedua belah pihak.

Pinjaman ini mensyaratkan Entitas Anak diantaranya untuk:
- Menjaga rasio hutang terhadap modal (*Debt to Equity*) tidak melebihi 10 kali; dan
- Bank CIMB Niaga sebagai Entitas Induk wajib menjaga kepemilikannya di Entitas Anak minimum sebesar 51%.

Entitas Anak telah memenuhi pembatasan-pembatasan yang diwajibkan dalam perjanjian pinjaman yang diterima.

PT Bank CTBC Indonesia

Selama tahun yang berakhir 31 Desember 2025, Entitas Anak telah melakukan pembayaran pokok pinjaman kepada PT Bank CTBC Indonesia dengan nominal sebesar Rp 100.000 (2024: Rp nihil; 2023: Rp 75.000). Pinjaman yang dijadwalkan jatuh tempo pada tanggal 2 Januari 2026 dengan pokok sebesar Rp 100.000 telah dilunasi sepenuhnya pada tanggal tersebut

Pinjaman ini mensyaratkan Entitas Anak diantaranya untuk:
- Mempertahankan *leverage ratio* tidak melebihi 8 kali;
- Menjaga jumlah piutang pembiayaan bermasalah yang memiliki tunggakan lebih dari 90 hari maksimal sebanyak 5% *(gross)* dari total piutang pembiayaan; dan
- Bank CIMB Niaga sebagai Entitas Induk wajib menjaga kepemilikannya di Entitas Anak minimum sebesar 51%.

Entitas Anak telah memenuhi pembatasan-pembatasan yang diwajibkan dalam perjanjian pinjaman yang diterima.

29. BORROWINGS *(continued)*

PT Bank UOB Indonesia

During the year ended 31 December 2025, Subsidiary has paid the principle to PT Bank UOB Indonesia amounting to Rp 38,889 (2024: Rp 141,667; 2023: Rp 66,667). This borrowing will be matured on 3 January 2026 and has been extended until 27 February 2026. The borrowing consists of facilities that can be extended according to the agreement of both parties.

This borrowing requires the Subsidiary including:

- *Maintain debt to equity ratio not exceeding 10 times; and*
- *Bank CIMB Niaga as Parent Entity must keep their ownership in the Subsidiary with minimum of 51%.*

The Subsidiary has fulfilled the debt covenants requirement outlined in borrowing agreements.

PT Bank CTBC Indonesia

During the year ended 31 December 2025, Subsidiary has paid the principle to PT Bank CTBC Indonesia amounting to Rp 100,000 (2024: Rp nil; 2023: Rp 75,000). The borrowing that scheduled to mature on 2 January 2026 with a principal amount of Rp 100,000 was fully settled on that date.

This borrowing requires the Subsidiary including:

- *Maintain leverage ratio not exceeding 8 times;*
- *Maintain the non-performing financing receivable which has outstanding days of more than 90 days by maximum of 5% (gross) from total financing receivable; and*
- *Bank CIMB Niaga as Parent Entity must keep their ownership in the Subsidiary with minimum of 51%.*

The Subsidiary has fulfilled the debt covenants requirement outlined in borrowing agreements.

29. PINJAMAN YANG DITERIMA (lanjutan)

PT Bank Mizuho Indonesia

Selama tahun yang berakhir 31 Desember 2025, Entitas Anak telah melakukan pembayaran pokok pinjaman kepada PT Bank Mizuho Indonesia dengan nominal sebesar Rp 100.000 (2024 dan 2023: Rp nihil). Pinjaman ini akan jatuh tempo pada tanggal 7 Januari 2026. Pinjaman ini terdiri dari fasilitas yang dapat diperpanjang sesuai dengan kesepakatan dengan kedua belah pihak. Sampai dengan tanggal laporan, terdapat sebagian pinjaman sebesar Rp 50.000 yang telah dilunasi pada tanggal 21 Januari 2026 dan Rp 50.000 yang diperpanjang sampai dengan tanggal jatuh tempo 25 Februari 2026.

Pinjaman ini mensyaratkan Entitas Anak diantaranya untuk:
- Menjaga jumlah piutang pembiayaan bermasalah (*non-performing financing*) lebih dari 90 hari pada maksimum 3% terhadap total *gross receivables*; dan
- Menjaga *gearing ratio* maksimal sebesar 10 kali.

Entitas Anak telah memenuhi pembatasan-pembatasan yang diwajibkan dalam perjanjian pinjaman yang diterima.

PT Bank IBK Indonesia Tbk

Selama tahun yang berakhir 31 Desember 2025, Entitas Anak telah melakukan pembayaran pokok pinjaman kepada PT Bank IBK Indonesia Tbk dengan nominal sebesar Rp 50.000 (2024: Rp 4.167; 2023: Rp nihil). Pinjaman ini akan jatuh tempo pada tanggal 28 November 2027.

Pinjaman ini mensyaratkan Entitas Anak diantaranya untuk:
- Menjaga *gearing ratio* maksimal sebesar 8 kali;
- Menjaga *non-performing financing* lebih dari 90 hari maksimal 4%;
- *Capital ratio* minimal 10%;
- Total rasio *net debt to equity* maksimal 10 kali;
- Piutang pembiayaan konsumen terhadap total aset minimal 60%;
- *Tangible net worth* minimal Rp 1 triliun; dan
- Minimal piutang lancar 85% dari total piutang.

Entitas Anak telah memenuhi pembatasan-pembatasan yang diwajibkan dalam perjanjian pinjaman yang diterima.

29. BORROWINGS *(continued)*

PT Bank Mizuho Indonesia

During the year ended 31 December 2025, Subsidiary has paid the principle to PT Bank Mizuho Indonesia amounting to Rp 100,000 (2024 and 2023: Rp nil). This borrowing will mature on 7 January 2026. The borrowing consists of facilities that can be extended according to the agreement of both parties. As of the reporting date, there was a portion of borrowing amounting to Rp 50,000 that has been paid off on 21 January 2026 and Rp 50,000 that has been extended until the maturity date of 25 February 2026.

This borrowing requires the Subsidiary including:

- *Maintain the non-performing financing more than 90 days at the maximum of 3% of total gross receivables; and*
- *Maintain the gearing ratio maximum of 10 times.*

The Subsidiary has fulfilled the debt covenants requirement outlined in borrowing agreements.

PT Bank IBK Indonesia Tbk

During the year ended 31 December 2025, Subsidiary has paid the principle to PT Bank IBK Indonesia Tbk amounting to Rp 50,000 (2024: Rp 4,167; 2023: Rp nil). This borrowing will be matured on 28 November 2027.

This borrowing requires the Subsidiary including:

- *Maintain the gearing ratio maximum of 8 times;*
- *Maintain non-performing financing of more than 90 days maximum 4%;*
- *Capital ratio minimum 10%;*
- *Total net debt to equity ratio maximum 10 times;*
- *Consumer financing receivables to total asset minimum 60%;*
- *Tangible net worth minimum Rp 1 trillion; and*
- *Minimum current receivables 85% of total receivables.*

The Subsidiary has fulfilled the debt covenants requirement outlined in borrowing agreements.

29. PINJAMAN YANG DITERIMA (lanjutan)

PT Bank Syariah Indonesia Tbk

Selama tahun yang berakhir 31 Desember 2025, Entitas Anak telah melakukan pembayaran pokok pinjaman kepada PT Bank Syariah Indonesia Tbk dengan nominal sebesar Rp 83.333 (2024: Rp 76.389; 2023: Rp nihil). Pinjaman ini akan jatuh tempo pada tanggal 29 Januari 2027.

Pinjaman ini mensyaratkan Entitas Anak diantaranya untuk:
- Menjaga *gearing ratio* maksimal 5 kali baik secara konsolidasi maupun secara Unit Usaha Syariah (”UUS”);
- Menjaga *non-performing financing* gross maksimal 3% baik secara konsolidasi maupun secara UUS; dan
- Bank CIMB Niaga sebagai Entitas Induk wajib menjaga kepemilikannya di Entitas Anak minimum sebesar 51%.

Entitas Anak telah memenuhi pembatasan-pembatasan yang diwajibkan dalam perjanjian pinjaman yang diterima.

PT Bank Victoria International Tbk

Selama tahun yang berakhir 31 Desember 2025, Entitas Anak telah melakukan pembayaran pokok pinjaman kepada PT Bank Victoria International Tbk dengan nominal sebesar Rp 350.000 (2024 dan 2023: Rp nihil). Pinjaman yang dijadwalkan jatuh tempo pada tanggal 13 Januari 2026 dengan pokok sebesar Rp 50.000 telah dilunasi sepenuhnya pada tanggal tersebut.

Pinjaman ini mensyaratkan Entitas Anak diantaranya untuk
- Menjaga *gearing ratio* maksimal sebesar 5 kali;
- Menjaga jumlah piutang pembiayaan bermasalah yang memiliki tunggakan lebih dari 90 hari maksimal sebanyak 5% dari total piutang pembiayaan; dan
- Bank CIMB Niaga sebagai Entitas Induk wajib menjaga kepemilikannya di Entitas Anak baik secara langsung maupun tidak langsung sebesar 51% dari total modal disetor Entitas Anak.

Entitas Anak telah memenuhi pembatasan-pembatasan yang diwajibkan dalam perjanjian pinjaman yang diterima.

29. BORROWINGS *(continued)*

PT Bank Syariah Indonesia Tbk

During the year ended 31 December 2025, Subsidiary has paid the principle to PT Bank Syariah Indonesia Tbk amounting to Rp 83,333 (2024: Rp 76,389; 2023: Rp nil). This borrowing will be matured on 29 January 2027.

This borrowing requires the Subsidiary including:
- *Maintain gearing ratio maximum of 5 times both consolidation and Unit Usaha Syariah* (”UUS”);
- *Maintain gross non-performing financing ratio maximum 3% both consolidation and UUS; and*
- *Bank CIMB Niaga as Parent Entity must keep their ownership in the Subsidiary with minimum of 51%.*

The Subsidiary has fulfilled the debt covenants requirement outlined in borrowing agreements.

PT Bank Victoria International Tbk

During the year ended 31 December 2025, Subsidiary has paid the principle to PT Bank Victoria International Tbk amounting to Rp 350,000 (2024 and 2023: Rp nil). The borrowing that scheduled to mature on 13 January 2026 with a principal amount of Rp 50,000 was fully settled on that date.

This borrowing requires the Subsidiary including:
- *Maintain the gearing ratio maximum of 5 times;*
- *Maintain the non-performing financing receivable which has outstanding days of more than 90 days by maximum of 5% from total financing receivable; and*
- *Bank CIMB Niaga as Parent Entity must keep their ownership in the Subsidiary either directly or indirectly of 51% ownership from total paid-in capital of the Subsidiary.*

The Subsidiary has fulfilled the debt covenants requirement outlined in borrowing agreements.

29. PINJAMAN YANG DITERIMA (lanjutan)

Standard Chartered Bank Indonesia

Selama tahun yang berakhir 31 Desember 2025, Bank telah melakukan pembayaran pokok pinjaman kepada Standard Chartered Bank Indonesia dengan nominal sebesar Rp 500.000 (2024 dan 2023: Rp nihil). Pinjaman ini telah dilunasi sepenuhnya pada tanggal jatuh tempo, 6 Januari 2025.

PT Bank OCBC NISP Tbk, Unit Syariah

Selama tahun yang berakhir 31 Desember 2025, Entitas Anak telah melakukan pembayaran pokok pinjaman kepada PT Bank OCBC NISP Tbk, Unit Syariah sebesar Rp 200.000 (2024 dan 2023: Rp nihil). Pinjaman ini telah dilunasi sepenuhnya pada tanggal jatuh tempo, 29 Desember 2025.

Pinjaman ini mensyaratkan Entitas Anak diantaranya untuk:
- Menjaga *gearing ratio* maksimal sebesar 8 kali;
- Menjaga jumlah piutang pembiayaan bermasalah yang memiliki tunggakan lebih dari 90 hari maksimal sebanyak 3% dari total piutang pembiayaan atau sesuai ketentuan otoritas; dan
- Bank CIMB Niaga sebagai Entitas Induk wajib menjaga kepemilikannya di Entitas Anak baik secara langsung maupun tidak langsung sebesar 51% dari total modal disetor Entitas Anak.

Entitas Anak telah memenuhi pembatasan-pembatasan yang diwajibkan dalam perjanjian pinjaman yang diterima.

PT Bank Victoria Syariah

Selama tahun yang berakhir 31 Desember 2025, Entitas Anak telah melakukan pembayaran pokok pinjaman kepada PT Bank Victoria Syariah dengan nominal sebesar Rp 200.000 (2024: Rp nihil; 2023: Rp 50.000). Pinjaman ini telah dilunasi sepenuhnya pada tanggal jatuh tempo, 14 Februari 2025.

Pinjaman ini mensyaratkan Entitas Anak diantaranya untuk:
- Menjaga *gearing ratio* maksimal sebesar 10 kali; dan
- Menjaga jumlah piutang pembiayaan bermasalah sebanyak 3% dari total piutang pembiayaan.

Entitas Anak telah memenuhi pembatasan-pembatasan yang diwajibkan dalam perjanjian pinjaman yang diterima.

29. BORROWINGS *(continued)*

Standard Chartered Bank Indonesia

During the year ended 31 December 2025, Bank has paid the principle to Standard Chartered Bank Indonesia amounting to Rp 500,000 (2024 and 2023: Rp nil). This borrowing was fully settled on the maturity date, 6 January 2025.

PT Bank OCBC NISP Tbk, Sharia Unit

During the year ended 31 December 2025, Subsidiary has paid the principle to PT Bank OCBC NISP Tbk, Sharia Unit amounting to Rp 200,000 (2024 and 2023: Rp nil). This borrowing was fully settled on the maturity date, 29 December 2025.

This borrowing requires the Subsidiary including:
- *Maintain the gearing ratio maximum of 8 times;*
- *Maintain the non-performing financing receivable which has outstanding days of more than 90 days by a maximum of 3% from total financing receivable or as required by the authority; and*
- *Bank CIMB Niaga as Parent Entity must keep their ownership in the Subsidiary either directly or indirectly of 51% ownership from total paid-in capital of the Subsidiary.*

The Subsidiary has fulfilled the debt covenants requirement outlined in borrowing agreements.

PT Bank Victoria Syariah

During the year ended 31 December 2025, Subsidiary has paid the principle to PT Bank Victoria Syariah amounting to Rp 200,000 (2024: Rp nil; 2023: Rp 50,000). This borrowing was fully settled on the maturity date, 14 February 2025.

This borrowing requires the Subsidiary including:
- *Maintain the gearing ratio maximum of 10 times; and*
- *Maintain the non-performing financing receivables maximum of 3% from total financing receivables.*

The Subsidiary has fulfilled the debt covenants requirement outlined in borrowing agreements.

29. PINJAMAN YANG DITERIMA (lanjutan)

PT Bank Maspion Indonesia Tbk

Selama tahun yang berakhir 31 Desember 2025, Entitas Anak telah melakukan pembayaran pokok pinjaman kepada PT Bank Maspion Indonesia Tbk dengan nominal sebesar Rp 55.000 (2024: Rp 165.000; 2023: Rp nihil). Pinjaman ini telah dilunasi sepenuhnya pada tanggal jatuh tempo, 26 Maret 2025.

Pinjaman ini mensyaratkan Entitas Anak diantaranya untuk:

- Menyerahkan laporan keuangan tahunan yang telah diaudit selambat-lambatnya 270 hari sejak tanggal laporan;
- Menyampaikan laporan keuangan *in-house* triwulan selambat-lambatnya 90 hari sejak tanggal laporan;
- Menjaga gearing ratio maksimum sebesar 8 kali;
- Menjaga jumlah piutang pembiayaan bermasalah yang memiliki tunggakan lebih dari 90 hari sebanyak 5% (*gross*) dari total piutang pembiayaan;
- Mempertahankan rasio total piutang pembiayaan terhadap total aset minimum 50%; dan
- Bank CIMB Niaga sebagai Entitas Induk wajib menjaga kepemilikannya di Entitas Anak baik secara langsung maupun tidak langsung sebesar 51% dari total modal disetor Entitas Anak.

Entitas Anak telah memenuhi pembatasan-pembatasan yang diwajibkan dalam perjanjian pinjaman yang diterima.

PT Bank Permata Tbk, Unit Syariah

Selama tahun yang berakhir 31 Desember 2025, Entitas Anak telah melakukan pembayaran pokok pinjaman kepada PT Bank Permata Tbk, Unit Syariah dengan nominal sebesar Rp 40.556 (2024: Rp 80.278; 2023: Rp nil). Pinjaman ini telah dilunasi sepenuhnya pada tanggal jatuh tempo, 29 Juli 2025.

Pinjaman ini mensyaratkan Entitas Anak diantaranya untuk:

- Menjaga *gearing ratio* maksimal sebesar 8 kali;
- Menjaga jumlah piutang pembiayaan bermasalah yang memiliki tunggakan lebih dari 30 hari maksimal sebanyak 5% dari total piutang pembiayaan dan tunggakan lebih dari 90 hari maksimal sebanyak 2% dari total piutang pembiayaan;
- Menjaga *net write-off* tidak lebih dari 3%; dan
- Bank CIMB Niaga sebagai Entitas Induk wajib menjaga kepemilikannya di Entitas Anak baik secara langsung maupun tidak langsung sebesar 51% dari total modal disetor Entitas Anak.

Entitas Anak telah memenuhi pembatasan-pembatasan yang diwajibkan dalam perjanjian pinjaman yang diterima.

29. BORROWINGS *(continued)*

PT Bank Maspion Indonesia Tbk

During the year ended 31 December 2025, Subsidiary has paid the principle to PT Bank Maspion Indonesia Tbk amounting to Rp 55,000 (2024: Rp 165,000; 2023: Rp nil). This borrowing was fully settled on the maturity date, 26 March 2025.

This borrowing requires the Subsidiary including:

- *Submit audited annual financial statements no later than 270 days from the date of the report;*
- *Submit quarterly in-house financial statements no later than 90 days from the date of the report;*
- *Maintain gearing ratio maximum of 8 times;*
- *Maintain the non-performing financing receivables which has outstanding days of more than 90 days by maximum of 5% (gross) from total financing receivables;*
- *Maintain ratio of total financing receivables to total assets minimum of 50%; and*
- *Bank CIMB Niaga as Parent Entity must keep their ownership in the Subsidiary either directly or indirectly of 51% ownership from total paid-in capital of the Subsidiary.*

The Subsidiary has fulfilled the debt covenants requirement outlined in borrowing agreements.

PT Bank Permata Tbk, Sharia Unit

During the year ended 31 December 2025, Subsidiary has paid the principle to PT Bank Permata Tbk, Sharia Unit amounting to Rp 40,556 (2024: Rp 80,278; 2023: Rp nil). This borrowing was fully settled on the maturity date, 29 July 2025.

This borrowing requires the Subsidiary including:

- *Maintain the gearing ratio maximum of 8 times;*
- *Maintain the non-performing financing receivable which has outstanding days of more than 30 days by maximum of 5% from total financing receivable and outstanding days of more than 90 days by maximum of 2% from total financing receivable;*
- *Maintain net write-off no more than 3%; and*
- *Bank CIMB Niaga as Parent Entity must keep their ownership in the Subsidiary either directly or indirectly of 51% ownership from total paid-in capital of the Subsidiary.*

The Subsidiary has fulfilled the debt covenants requirement outlined in borrowing agreements.

29. PINJAMAN YANG DITERIMA (lanjutan)

PT Bank Oke Indonesia Tbk

Selama tahun yang berakhir 31 Desember 2025, Entitas Anak telah melakukan pembayaran pokok pinjaman kepada PT Bank Oke Indonesia Tbk dengan nominal sebesar Rp 18.056 (2024 dan 2023: Rp 33.333). Pinjaman ini telah dilunasi sepenuhnya pada tanggal jatuh tempo, 16 Agustus 2025.

Pinjaman ini mensyaratkan Entitas Anak diantaranya untuk: (lanjutan)

- Menjaga *gearing ratio* maksimal sebesar 8 kali;
- Menjaga rasio kecukupan modal minimal 14%;
- *Annual loss* maksimal 6%;
- Menjaga jumlah piutang pembiayaan bermasalah yang memiliki tunggakan lebih dari 30 hari maksimum sebanyak 10% (*gross*) dari total piutang pembiayaan dan tunggakan lebih dari 90 hari maksimum sebanyak 5% (*gross*) dari total piutang pembiayaan; dan
- Bank CIMB Niaga sebagai Entitas Induk wajib menjaga kepemilikannya di Entitas Anak baik secara langsung maupun tidak langsung sebesar 51% dari total modal disetor Entitas Anak.

Entitas Anak telah memenuhi pembatasan-pembatasan yang diwajibkan dalam perjanjian pinjaman yang diterima.

PT Bank BCA Syariah

Selama tahun yang berakhir 31 Desember 2025, Entitas Anak telah melakukan pembayaran pokok pinjaman kepada PT Bank BCA Syariah dengan nominal sebesar Rp 2.419 (2024: Rp 19.706; 2023: Rp 58.844). Pinjaman ini telah dilunasi sepenuhnya pada tanggal jatuh tempo, 14 April 2025.

Pinjaman ini mensyaratkan Entitas Anak diantaranya untuk:

- Menjaga gearing ratio maksimal sebesar 8 kali; dan
- Menjaga jumlah piutang pembiayaan bermasalah yang memiliki tunggakan lebih dari 30 hari maksimal sebanyak 5% dari total piutang pembiayaan.

Entitas Anak telah memenuhi pembatasan-pembatasan yang diwajibkan dalam perjanjian pinjaman yang diterima.

PT Bank Muamalat Indonesia Tbk

Selama tahun yang berakhir 31 Desember 2025, Entitas Anak telah melakukan pembayaran pokok pinjaman kepada PT Bank Muamalat Indonesia Tbk dengan nominal sebesar Rp nihil (2024: Rp 414.861; 2023: Rp 222.306). Pinjaman sindikasi ini telah dilunasi sepenuhnya di tahun 2024.

29. BORROWINGS *(continued)*

PT Bank Oke Indonesia Tbk

During the year ended 31 December 2025, Subsidiary has paid the principle to PT Bank Oke Indonesia Tbk amounting to Rp 18,056 (2024 and 2023: Rp 33,333). This borrowing was fully settled on the maturity date, 16 August 2025.

This borrowing requires the Subsidiary including: (continued)

- *Maintain the gearing ratio maximum of 8 times;*
- *Maintain capital adequacy ratio minimum of 14%;*
- *Annual loss maximum 6%;*
- *Maintain the non-performing financing receivables which has outstanding days of more than 30 days by maximum of 10% (gross) from total financing receivables and more than 90 days by maximum 5% (gross) from total financing receivables; and*
- *Bank CIMB Niaga as Parent Entity must keep their ownership in the Subsidiary either directly or indirectly of 51% ownership from total paid-in capital of the Subsidiary.*

The Subsidiary has fulfilled the debt covenants requirement outlined in borrowing agreements.

PT Bank BCA Syariah

During the year ended 31 December 2025, Subsidiary has paid the principle to PT Bank BCA Syariah amounting to Rp 2,419 (2024: Rp 19,706; 2023: Rp 58,844). This borrowing was fully settled on the maturity date, 14 April 2025.

This borrowing requires the Subsidiary including:

- *Maintain gearing ratio maximum of 8 times; and*
- *Maintain the non-performing financing receivable which has outstanding days of more than 30 days by maximum of 5% from total financing receivable.*

The Subsidiary has fulfilled the debt covenants requirement outlined in borrowing agreements.

PT Bank Muamalat Indonesia Tbk

During the year ended 31 December 2025, Subsidiary has paid the principle to PT Bank Muamalat Indonesia Tbk amounting to Rp nil (2024: Rp 414,861; 2023: Rp 222,306). This syndication borrowings has been fully paid off in 2024.

30. PAJAK PENGHASILAN / *30. INCOME TAX*

a. Uang muka pajak / *a. Prepaid taxes*

	2025	2024	2023	
Bank CIMB Niaga				***Bank CIMB Niaga***
Pajak penghasilan badan				*Corporate income tax*
2013	78,427	78,427	78,427	*2013*
2014	431,658	431,658	431,658	*2014*
2015	-	-	206,576	*2015*
2016	380,201	380,201	380,201	*2016*
2017	102,701	102,701	153,243	*2017*
2018	156,151	175,027	175,027	*2018*
2019	173,732	178,691	-	*2019*
2020	73,126	-	-	*2020*
2023	61,385	255,633	255,633	*2023*
2024	1,411,276	1,411,276	-	*2024*
Pajak penghasilan -				*Income taxes -*
Pasal 4(2), 21, 23, dan 26				*Article 4(2), 21, 23, and 26*
2013	-	-	10,584	*2013*
2023	621	-	-	*2023*
Pajak Pertambahan Nilai				*Value Added Tax*
2015 - 2023	22,488	26,964	15,185	*2015 - 2023*
	2,891,766	3,040,578	1,706,534	
Entitas Anak	169,117	151,770	222,450	***Subsidiaries***
	3,060,883	**3,192,348**	**1,928,984**	

Pada tahun 2024, Bank telah menerima pengembalian pajak atas Pajak Penghasilan Badan dan Pajak Penghasilan Negara atas kasus sengketa pada tahun fiskal 2015.

On year 2024, the Bank has received the tax refund of Corporate Income Tax and Value Added Tax for the disputes on the fiscal year of 2015.

b. Utang pajak / *b. Taxes payable*

	2025	2024	2023	
Bank CIMB Niaga				***Bank CIMB Niaga***
Pajak penghasilan badan				*Corporate income tax*
Pasal 25/29	343,956	181,410	163,942	*Article 25/29*
Pajak penghasilan				*Income taxes*
Pasal 4 (2), 21, 23, dan 26	21,603	117,962	244,632	*Article 4 (2), 21, 23, and 26*
Pajak Pertambahan Nilai	10,474	10,111	11,827	*Value Added Tax*
Bea Meterai	1,145	1,136	1,112	*Stamp duty*
	377,178	310,619	421,513	
Entitas Anak	16,041	36,656	13,340	***Subsidiaries***
	393,219	**347,275**	**434,853**	

30. PAJAK PENGHASILAN (lanjutan) / *30. INCOME TAX (continued)*

c. Beban pajak penghasilan / *c. Income tax expense*

	2025	2024	2023	
Bank CIMB Niaga				***Bank CIMB Niaga***
Pajak kini	(2,011,771)	(402,779)	(1,480,464)	*Current tax*
Pajak tangguhan	215,969	(1,317,262)	(242,161)	*Deferred tax*
	(1,795,802)	(1,720,041)	(1,722,625)	
Entitas Anak				***Subsidiaries***
Pajak kini	(163,487)	(109,890)	(41,892)	*Current tax*
Pajak tangguhan	68,909	78	(41,354)	*Deferred tax*
	(94,578)	(109,812)	(83,246)	
Konsolidasian				***Consolidated***
Pajak kini	(2,175,258)	(512,669)	(1,522,356)	*Current tax*
Pajak tangguhan	284,878	(1,317,184)	(283,515)	*Deferred tax*
	(1,890,380)	**(1,829,853)**	**(1,805,871)**	

Rekonsiliasi antara laba sebelum pajak, seperti yang disajikan pada laba rugi, dengan beban pajak penghasilan kini adalah:

The reconciliation between income before tax, as shown in profit or loss, with current income tax expense were as follows:

	2025	2024	2023	
Laba konsolidasian sebelum pajak	8,825,765	8,728,787	8,357,272	*Consolidated income before tax*
Laba sebelum pajak- Entitas Anak	(251,074)	(483,080)	(465,924)	*Income before tax- Subsidiaries*
Laba sebelum pajak- Bank CIMB Niaga	8,574,691	8,245,707	7,891,348	*Income before tax- Bank CIMB Niaga*
Perbedaan temporer				***Temporary differences***
Perbedaan antara komersial dan fiskal pada:				*Differences between commercial and fiscal amounts on:*
Aset tetap, aset hak guna, dan liabilitas sewa	94,181	75,911	3,281	*Fixed asset, right of used asset and lease liabilities*
(Keuntungan)/kerugian yang belum direalisasi atas perubahan nilai wajar efek-efek dan Obligasi Pemerintah yang diukur pada nilai wajar melalui laba rugi	(376,779)	417,557	(103,518)	*Unrealised (gains)/losses from changes in fair value of marketable securities and government bonds measured at at fair value through profit or loss*
Beban cadangan kerugian penurunan nilai	97,251	(5,825,492)	(593,578)	*Allowance for impairment losses*
Cadangan tunjangan bonus, THR, dan tantiem	94,065	(61,726)	7,972	*Accrued bonus, vacation pay, and tantiem*
Lain-lain	1,072,961	(593,801)	(414,890)	*Others*
	981,679	(5,987,551)	(1,100,733)	
Perbedaan tetap				***Permanent differences***
Perbedaan antara komersial dan fiskal pada:				*Differences between commercial and fiscal amounts on:*
Beban lain yang tidak dapat diperhitungkan untuk tujuan perpajakan	9,234	3,434	13,539	*Other non deductible expense*
Lain-lain	(421,189)	(430,773)	(74,772)	*Others*
	(411,955)	(427,339)	(61,233)	
Penghasilan kena pajak	9,144,415	1,830,817	6,729,382	*Taxable income*
Beban pajak penghasilan kini	2,011,771	402,779	1,480,464	*Current income tax expense*
Dikurangi:				*Less:*
Pajak dibayar dimuka	(1,667,815)	(1,814,055)	(1,736,097)	*Prepaid tax*
Utang pajak penghasilan/ (uang muka pajak penghasilan badan) (lihat Catatan 30b/30a)	343,956	(1,411,276)	(255,633)	*Corporate income tax payable/ (prepaid corporate income tax) (refer to Note 30b/30a)*

30. PAJAK PENGHASILAN (lanjutan)

c. Beban pajak penghasilan (lanjutan)

Penghasilan kena pajak hasil rekonsiliasi merupakan dasar dalam pengisian Surat Pemberitahuan Tahunan ("SPT") PPh Badan Bank.

Dalam laporan keuangan konsolidasian ini, jumlah penghasilan kena pajak Bank untuk tahun yang berakhir pada tanggal 31 Desember 2025 didasarkan atas perhitungan sementara, karena Bank belum menyampaikan Surat Pemberitahuan Tahunan pajak penghasilan badan.

Rekonsiliasi antara beban pajak penghasilan konsolidasian dengan hasil perkalian laba akuntansi sebelum pajak penghasilan konsolidasian dan tarif pajak yang berlaku adalah sebagai berikut:

***30. INCOME TAX** (continued)*

***c. Income tax expense** (continued)*

Taxable income results from reconciliation are the basis in filing the Bank's annual Tax Return ("SPT") of Corporate Income Tax.

In these consolidated financial statements, the amount of Bank's taxable income for the year ended 31 December 2025 is based on preliminary calculations, as the Bank has not yet submitted its corporate income tax returns.

The reconciliations between consolidated income tax expense and the consolidated accounting profit before income tax multipled by the prevailing tax rate is as follows:

	2025	2024	2023	
Laba konsolidasian sebelum pajak	8,825,765	8,728,787	8,357,272	*Consolidated income before tax*
Beban pajak penghasilan sesuai tarif pajak	1,941,668	1,920,333	1,838,600	*Income tax expense at effective tax rates*
Pengaruh pajak atas perbedaan tetap:				*Tax effect of permanent differences:*
Beban lain yang tidak dapat diperhitungkan untuk tujuan perpajakan	2,031	755	2,979	*Other non deductible expense*
Lain-lain	(92,662)	(94,770)	(16,450)	*Others*
Entitas Anak	39,343	3,535	(19,258)	*Subsidiaries*
	(51,288)	(90,480)	(32,729)	
Jumlah beban pajak	1,890,380	1,829,853	1,805,871	*Total tax expense*

Pemerintah Indonesia, melalui Kementerian Keuangan, menerbitkan Peraturan Menteri Keuangan Republik Indonesia Nomor 136 Tahun 2024 (PMK-136/2024) tentang Pengenaan Pajak Minimum Global Berdasarkan Kesepakatan Internasional sebagai dasar hukum implementasi OECD Pilar Dua di Indonesia. Bank dan Entitas Anak berada dalam lingkup aturan model OECD Pilar Dua dan menerapkan pengecualian dalam pengakuan serta pengungkapan informasi mengenai aset dan liabilitas pajak tangguhan yang terkait dengan pajak penghasilan Pilar Dua sejak 1 Januari 2025.

The Indonesian government, through the Ministry of Finance, issued the Regulation of the Minister of Finance of the Republic of Indonesia Number 136 of 2024 (PMK-136/2024) regarding the Imposition of Global Minimum Tax Based on International Agreements as the legal basis for the implementation of the OECD Pillar Two in Indonesia. The Bank and its Subsidiaries is within the scope of the OECD Pillar Two model rules and applied the exception to recognizing and disclosing information about deferred tax assets and liabilities relating to Pillar Two income taxes from 1 January 2025.

30. PAJAK PENGHASILAN (lanjutan)

c. Beban pajak penghasilan (lanjutan)

Peraturan Pilar Dua telah disahkan atau secara substansial disahkan di beberapa yurisdiksi tempat Bank dan Entitas Anak beroperasi. Peraturan tersebut mulai berlaku untuk tahun fiskal Bank dan Entitas Anak yang berakhir setelah 31 Desember 2024. Bank dan Entitas Anak termasuk dalam lingkup peraturan yang telah disahkan atau secara substansial disahkan dan telah melakukan penilaian terhadap potensi eksposur Bank dan Entitas Anak terhadap pajak penghasilan Pilar Dua melalui pengujian Transitional Safe Harbour dengan metode tes Simplified Effective Tax Rate ("ETR") untuk tahun fiskal yang berakhir pada 31 Desember 2025.

Berdasarkan penilaian tersebut, tarif pajak efektif di yurisdiksi tempat Bank dan Entitas Anak beroperasi berada di atas ambang batas 16%, oleh karena itu Bank dan Entitas Anak tidak diwajibkan untuk membayar beban pajak penghasilan tambahan yang terkait dengan Pilar Dua.

30. INCOME TAX *(continued)*

c. Income tax expense *(continued)*

Pillar Two legislation has been enacted or substantially enacted in certain jurisdictions in which the Bank and its subsidiaries operates. The legislation has become effective for the Bank and its subsidiaries's financial year ended after 31 December 2024. The Bank and its subsidiaries is in scope of the enacted or substantially enacted legislation and has performed an assessment of the Bank and its subsidiaries's potential exposure to Pillar Two income taxes by applying the Transitional Safe Harbour through Simplified Effective Tax Rate ("ETR") test for the fiscal year ended on 31 December 2025.

Based on the assessment, the effective tax rates in the jurisdictions in which Bank and its Subsidiaries operates are above the threshold of 16%, hence the company is not required to pay for additional income tax expense related to Pillar Two.

d. Aset/(liabilitas) pajak tangguhan - bersih

d. Deferred tax asset/(liabilities) - net

	2025				
	1 Januari/ *January*	**Dikreditkan/ (dibebankan) ke laba/rugi/ *Credited/(charged) to profit/loss***	**(Dibebankan)/dikreditkan ke pendapatan komprehensif lainnya/ *(Charged)/credited to other comprehensive income***	**31 Desember/ *December***	
Bank CIMB Niaga					***Bank CIMB Niaga***
Aset/(liabilitas) pajak tangguhan:					*Deferred tax assets/(liabilities):*
Aset tetap	(335,661)	22,027	14	(313,620)	*Fixed assets*
Aset hak guna	(115,303)	(126,994)	-	(242,297)	*Right-of-use assets*
Liabilitas sewa	116,776	125,687	-	242,463	*Lease liabilities*
Kerugian/(keuntungan) yang belum direalisasi atas perubahan nilai wajar efek-efek dan obligasi pemerintah - bersih	273,642	(82,891)	(301,186)	(110,435)	*Unrealised losses/(gains) from changes in fair value of marketable securities and government bonds - net*
Beban cadangan kerugian penurunan nilai	433,741	91,795	-	525,536	*Allowance for impairment losses*
Cadangan tunjangan bonus, THR, tantiem, dan kerugian aktuarial atas program imbalan pasti	302,938	20,694	(12,264)	311,368	*Accrued bonus, vacation pay, tantiem, and actuarial loss on post employment benefits obligation*
Lain-lain	(565,969)	236,051	-	(329,918)	*Others*
Jumlah aset/(liabilitas) pajak tangguhan - bersih	110,164	286,369	(313,436)	83,097	*Total deferred tax assets/(liabilities)- net*
Entitas Anak					***Subsidiaries***
Jumlah aset pajak tangguhan - bersih	7,825	68,909	(3,077)	73,657	*Total deferred tax assets - net*
	117,989	355,278	(316,513)	156,754	

30. PAJAK PENGHASILAN (lanjutan) / *30. INCOME TAX (continued)*

d. Aset/(liabilitas) pajak tangguhan - bersih (lanjutan) / *d. Deferred tax asset/(liabilities) - net (continued)*

	2024				
	1 Januari/ *January*	Dikreditkan/ (dibebankan) ke laba/rugi/ *Credited/(charged) to profit/loss*	(Dibebankan)/dikreditkan ke pendapatan komprehensif lainnya/ *(Charged)/credited to other comprehensive income*	31 Desember/ *December*	
Bank CIMB Niaga					***Bank CIMB Niaga***
Aset/(liabilitas) pajak tangguhan:					*Deferred tax assets/(liabilities):*
Aset tetap	(352,050)	16,359	30	(335,661)	*Fixed assets*
Aset hak guna	(24,464)	(90,839)	-	(115,303)	*Right-of-use assets*
Liabilitas sewa	25,596	91,180	-	116,776	*Lease liabilities*
Kerugian/(keuntungan) yang belum direalisasi atas perubahan nilai wajar efek-efek dan obligasi pemerintah - bersih	127,218	91,863	54,561	273,642	*Unrealised losses/(gains) from changes in fair value of marketable securities and government bonds - net*
Beban cadangan kerugian penurunan nilai	1,715,349	(1,281,608)	-	433,741	*Allowance for impairment losses*
Cadangan tunjangan bonus, THR, tantiem, dan kerugian aktuarial atas program imbalan pasti	312,151	(13,580)	4,367	302,938	*Accrued bonus, vacation pay, tantiem, and actuarial loss on post employment benefits obligation*
Lain-lain	(435,332)	(130,637)	-	(565,969)	*Others*
Jumlah aset/(liabilitas) pajak tangguhan - bersih	1,368,468	(1,317,262)	58,958	110,164	*Total deferred tax assets/(liabilities)- net*
Entitas Anak					***Subsidiaries***
Jumlah aset pajak tangguhan - bersih	9,191	78	(1,444)	7,825	*Total deferred tax assets - net*
	1,377,659	(1,317,184)	57,514	117,989	

	2023				
	1 Januari/ *January*	Dikreditkan/ (dibebankan) ke laba/rugi/ *Credited/(charged) to profit/loss*	(Dibebankan)/dikreditkan ke pendapatan komprehensif lainnya/ *(Charged)/credited to other comprehensive income*	31 Desember/ *December*	
Bank CIMB Niaga					***Bank CIMB Niaga***
Aset/(liabilitas) pajak tangguhan:					*Deferred tax assets/(liabilities):*
Aset tetap	(352,804)	754	-	(352,050)	*Fixed assets*
Aset hak guna	(52,034)	27,570	-	(24,464)	*Right-of-use assets*
Liabilitas sewa	53,198	(27,602)	-	25,596	*Lease liabilities*
Kerugian/(keuntungan) yang belum direalisasi atas perubahan nilai wajar efek-efek dan obligasi pemerintah - bersih	179,594	(22,774)	(29,602)	127,218	*Unrealised losses/(gains) from changes in fair value of marketable securities and government bonds - net*
Beban cadangan kerugian penurunan nilai	1,845,936	(130,587)	-	1,715,349	*Allowance for impairment losses*
Cadangan tunjangan bonus, THR, tantiem, dan kerugian aktuarial atas program imbalan pasti	304,269	1,754	6,128	312,151	*Accrued bonus, vacation pay, tantiem, and actuarial loss on post employment benefits obligation*
Lain-lain	(344,056)	(91,276)	-	(435,332)	*Others*
Jumlah aset/(liabilitas) pajak tangguhan - bersih	1,634,103	(242,161)	(23,474)	1,368,468	*Total deferred tax assets/(liabilities)- net*
Entitas Anak					***Subsidiaries***
Jumlah aset pajak tangguhan - bersih	51,697	(41,354)	(1,152)	9,191	*Total deferred tax assets - net*
	1,685,800	(283,515)	(24,626)	1,377,659	

30. PAJAK PENGHASILAN (lanjutan)

d. Aset/(liabilitas) pajak tangguhan – bersih (lanjutan)

Sesuai dengan ketentuan peralihan dalam Peraturan Menteri Keuangan Republik Indonesia Nomor 74 Tahun 2024 ("PMK-74 Tahun 2024"), Bank telah melakukan perhitungan nilai tercatat cadangan piutang tak tertagih untuk awal Tahun Pajak 2024 sesuai dengan ketentuan yang diatur dalam PMK-74 Tahun 2024. Berdasarkan perhitungan tersebut, terdapat selisih lebih antara nilai tercatat cadangan piutang tak tertagih pada awal Tahun Pajak 2024 yang dihitung berdasarkan PMK-74 Tahun 2024 dengan nilai tercatat cadangan piutang tak tertagih pada awal Tahun Pajak 2024 yang dihitung berdasarkan Peraturan Menteri Keuangan Republik Indonesia Nomor 81 Tahun 2009 ("PMK-81 Tahun 2009") sebesar Rp 5.802.168. Selisih lebih akan diakui sebagai biaya yang dibebankan seluruhnya untuk Tahun Pajak 2024. Terkait dengan hal tersebut, aset pajak tangguhan yang akan dimanfaatkan Bank pada Tahun Pajak 2024 sebesar Rp 1.276.477.

e. Administrasi

Berdasarkan Undang-Undang Perpajakan yang berlaku di Indonesia, Perusahaan menghitung, menetapkan, dan membayar sendiri besarnya jumlah pajak yang terhutang. Direktorat Jenderal Pajak ("DJP") dapat menetapkan atau mengubah liabilitas pajak dalam batas waktu 5 (lima) tahun sejak saat terhutangnya pajak.

30. INCOME TAX *(continued)*

d. Deferred tax asset/(liabilities) – net *(continued)*

Based on the transitional provisions in the Regulation of the Minister of Finance of the Republic of Indonesia Number 74 of 2024 ("MoF-74 of year 2024"), Bank has calculated the beginning balance of allowance for impairment lossess for Fiscal Year 2024 in accordance with the provision of MoF-74 of year 2024. Based on the calculation, the beginning balance of allowance for impairment lossess for Fiscal Year 2024 that is calculated based on MoF-74 of year 2024 is higher than the beginning balance of allowance for impairment lossess for Fiscal Year 2024 that is calculated based on the Regulation of the Minister of Finance of the Republic of Indonesia Number 81 of 2009 ("MoF-81 of year 2009"), the excess is amounting to Rp 5,802,168. The excess will be treated as full deductible expense in Fiscal Year 2024. In relation to that, Bank utilized deferred tax assets amounting to Rp 1,276,477 in the Fiscal Year 2024.

e. Administration

Under the applicable Taxation Laws in Indonesia, the Company calculates, determines, and submits tax returns on the basis of self-assessment. The Directorate General of Tax ("DGT") may assess or amend taxes within 5 (five) years after the taxes become due.

30. PAJAK PENGHASILAN (lanjutan)

30. INCOME TAX (continued)

f. Pemeriksaan pajak

f. Tax assessment

Bank CIMB Niaga

Bank CIMB Niaga

Proses sengketa dan banding/*The process of the dispute and appeal*

Tahun fiskal/ *Fiscal year*	Jenis pajak/ *Tax type*	Jumlah yang masih tercatat sebagai uang muka pajak pada tanggal 31 Desember 2025/*Amount that still recorded as prepaid taxes as of 31 December 2025*	Status terakhir per tanggal 31 Desember 2025/*The latest status as of 31 December 2025*
2023	Pajak Penghasilan Badan/*Corporate Income Tax*	61,385	Masih dalam proses keberatan di kantor wilayah/*Still in the objection process at the tax office*
	Pajak Penghasilan Pasal 26/*Witholding Tax Art. 26*	621	Masih dalam proses keberatan di kantor wilayah/*Still in the objection process at the tax office*
	Pajak Pertambahan Nilai/*Value Added Tax*	160	Masih dalam proses keberatan di kantor wilayah/*Still in the objection process at the tax office*
		62,166	
2020	Pajak Penghasilan Badan/*Corporate Income Tax*	73,126	Masih dalam proses keberatan di kantor wilayah/*Still in the objection process at the tax office*
	Pajak Pertambahan Nilai/*Value Added Tax*	942	Masih dalam proses keberatan di kantor wilayah/*Still in the objection process at the tax office*
		74,068	
2019	Pajak Penghasilan Badan/*Corporate Income Tax*	173,732	Masih dalam proses banding di Pengadilan Pajak/*Still in the appeal process at the tax court*
	Pajak Pertambahan Nilai/*Value Added Tax*	21,288	Masih dalam proses banding di Pengadilan Pajak/*Still in the appeal process at the tax court*
		195,020	
2018	Pajak Penghasilan Badan/*Corporate Income Tax*	156,151	Masih dalam proses banding di Pengadilan Pajak/*Still in the appeal process at the tax court*
	Pajak Pertambahan Nilai/*Value Added Tax*	98	Masih dalam proses banding di Pengadilan Pajak/*Still in the appeal process at the tax court*
		156,249	
2017	Pajak Penghasilan Badan/*Corporate Income Tax*	102,701	Masih dalam proses banding di Pengadilan Pajak/*Still in the appeal process at the tax court*
2016	Pajak Penghasilan Badan/*Corporate Income Tax*	380,201	Masih dalam proses peninjauan kembali di Mahkamah Agung/*Still in judicial review process at the Supreme Court*
2014	Pajak Penghasilan Badan/*Corporate Income Tax*	431,658	Masih dalam proses peninjauan kembali di Mahkamah Agung/*Still in judicial review process at the Supreme Court*
2013	Pajak Penghasilan Badan/*Corporate Income Tax*	78,427	Masih dalam proses peninjauan kembali di Mahkamah Agung/*Still in judicial review process at the Supreme Court*
	Lain-lain/*Others *)*	1,411,276	
	Jumlah/*Total*	2,891,766	

*) Lebih bayar Pajak Penghasilan Badan untuk tahun yang berakhir 31 Desember 2024

*Overpayment Corporate Income Tax for the year ended *) 31 December 2024*

30. PAJAK PENGHASILAN (lanjutan)

f. Pemeriksaan pajak (lanjutan)

Entitas Anak

30. INCOME TAX *(continued)*

f. Tax assessment *(continued)*

Subsidiaries

Proses sengketa dan banding/*The process of the dispute and appeal*

Tahun fiskal/ *Fiscal year*	Jenis pajak/ *Tax type*	Jumlah yang masih tercatat sebagai uang muka pajak pada tanggal 31 Desember 2025/*Amount that still recorded as prepaid taxes as of 31 December 2025*	Status terakhir per tanggal 31 Desember 2025/*The latest status as of 31 December 2025*
2020	Pajak penghasilan badan/*Corporate income tax*	12,504	Masih dalam proses banding di Pengadilan Pajak/*Still in the process appeal in the Tax Court*
	Pajak penghasilan Pasal 4(2) dan Pasal 23/*Income tax Article 4(2) and Article 23*	794	Masih dalam proses banding di Pengadilan Pajak/*Still in the process appeal in the Tax Court*
	Pajak Pertambahan Nilai/*Value Added Tax*	13,768	Masih dalam proses banding di Pengadilan Pajak/*Still in the process appeal in the Tax Court*
		27,066	
2019	Pajak penghasilan badan/*Corporate income tax*	33,316	Masih dalam proses keberatan di kantor wilayah/*Still in the process of objection in the tax office*
	Pajak penghasilan Pasal 26/*Income tax Article 26*	34	Masih dalam proses keberatan di kantor wilayah/*Still in the process of objection in the tax office*
	Pajak Pertambahan Nilai/*Value Added Tax*	3,559	Masih dalam proses keberatan di kantor wilayah/*Still in the process of objection in the tax office*
		36,909	
2016	Pajak penghasilan badan/*Corporate income tax*	43,394	Sudah menang di Pengadilan Pajak dan dalam proses pengembalian dana dari Direktorat Jenderal Pajak/*Won in the Tax Court and still in the process of refund from the Directorate General of Taxes*
	Pajak Pertambahan Nilai/*Value Added Tax*	29	Sudah menang di Pengadilan Pajak dan dalam proses pengembalian dana dari Direktorat Jenderal Pajak/*Won in the Tax Court and still in the process of refund from the Directorate General of Taxes*
		43,423	
2015	Pajak penghasilan badan/*Corporate income tax*	29,605	Sudah menang di Pengadilan Pajak dan dalam proses pengembalian dana dari Direktorat Jenderal Pajak/*Won in the Tax Court and still in the process of refund from the Directorate General of Taxes*
2014	Pajak Pertambahan Nilai/*Value Added Tax*	730	Menang di Mahkamah Agung dan dalam proses pengembalian dana dari Direktorat Jenderal Pajak/*Won in the Supreme Court and still in the process of refund from the Directorate General of Taxes*

30. PAJAK PENGHASILAN (lanjutan)

f. Pemeriksaan pajak (lanjutan)

Entitas Anak (lanjutan)

30. INCOME TAX *(continued)*

f. Tax assessment *(continued)*

Subsidiaries *(continued)*

Proses sengketa dan banding/*The process of the dispute and appeal*

Tahun fiskal/ *Fiscal year*	Jenis pajak/ *Tax type*	Jumlah yang masih tercatat sebagai uang muka pajak pada tanggal 31 Desember 2025/*Amount that still recorded as prepaid taxes as of 31 December 2025*	Status terakhir per tanggal 31 Desember 2025/*The latest status as of 31 December 2025*
2013	Pajak penghasilan badan/*Corporate income tax*	1,492	Sudah menang di Pengadilan Pajak dan belum ada tanggapan lebih lanjut dari Direktorat Jenderal Pajak/*Already won in Tax Court and there has been no further response from the Directorate General of Taxes*
	Pajak penghasilan Pasal 23/*Income tax Article 23*	263	Masih dalam proses banding di Pengadilan Pajak/*Still in the process appeal in the Tax Court*
	Pajak Pertambahan Nilai/*Value Added Tax*	2,464	Menang di Mahkamah Agung dan dalam proses pengembalian dana dari Direktorat Jenderal Pajak/*Won in the Supreme Court and still in the process of refund from the Directorate General of Taxes*
		4,219	
2012	Pajak penghasilan badan/*Corporate income tax*	5,728	Menang di Mahkamah Agung dan dalam proses pengembalian dana dari Direktorat Jenderal Pajak/*Won in the Supreme Court and still in the process of refund from the Directorate General of Taxes*
	Pajak Pertambahan Nilai/*Value Added Tax*	6,688	Menang di Mahkamah Agung dan dalam proses pengembalian dana dari Direktorat Jenderal Pajak/*Won in the Supreme Court and still in the process of refund from the Directorate General of Taxes*
		12,416	
2011	Pajak penghasilan badan/*Corporate income tax*	3,748	Menang di Mahkamah Agung dan dalam proses pengembalian dana dari Direktorat Jenderal Pajak/*Won in the Supreme Court and still in the process of refund from the Directorate General of Taxes*
	Pajak Pertambahan Nilai/*Value Added Tax*	5,470	Menang di Mahkamah Agung dan dalam proses pengembalian dana dari Direktorat Jenderal Pajak/*Won in the Supreme Court and still in the process of refund from the Directorate General of Taxes*
		9,218	
2010	Pajak penghasilan badan/*Corporate income tax*	3,568	Menang di Mahkamah Agung dan dalam proses pengembalian dana dari Direktorat Jenderal Pajak/*Won in the Supreme Court and still in the process of refund from the Directorate General of Taxes*
	Lain-lain/*Others *)*	1,963	
	Jumlah/*Total*	169,117	

*) Lain-lain merupakan kasus pajak yang masih dalam proses keberatan

*Others are tax cases that still in the objection process *)*

31. BEBAN YANG MASIH HARUS DIBAYAR DAN LIABILITAS LAIN-LAIN

31. ACCRUALS AND OTHER LIABILITIES

a. Beban yang masih harus dibayar

a. Accruals

	2025	2024	2023	
Beban yang masih harus dibayar	1,989,975	2,167,901	3,032,956	*Accrued expenses*
Bunga yang masih harus dibayar	221,974	252,630	279,572	*Accrued interest*
	2,211,949	**2,420,531**	**3,312,528**	

Beban yang masih harus dibayar terutama terdiri dari beban pihak ketiga yang masih harus dibayar dan komisi yang harus dibayar.

Accrued expenses mainly consist of accrued expenses from third party and commission that need to be paid.

Informasi mengenai beban yang masih harus dibayar dan bunga yang masih harus dibayar diungkapkan dalam Catatan 59

Information in respect to accrued expenses and Accrued interest are disclosed in Note 59

Beban yang masih harus dibayar dengan pihak berelasi diungkapkan pada Catatan 48.

Accruals with related parties are disclosed in Note 48.

b. Liabilitas lain-lain

b. Other liabilities

	2025	2024	2023	
Komisi diterima dimuka	4,578,293	4,295,508	4,998,097	*Unearned commission*
Setoran jaminan	500,038	235,497	229,845	*Security deposits*
Structured product tidak terproteksi	402,633	721,121	303,104	*Unprotected structured product*
Liabilitas sewa	126,346	179,471	89,328	*Lease liabilities*
Cadangan kerugian penurunan nilai komitmen dan kontinjensi	120,229	181,050	387,368	*Allowance for impairment losses of commitments and contingencies*
Lain-lain *)	575,697	754,666	1,721,292	*Others* *)
	6,303,236	**6,367,313**	**7,729,034**	

*) Termasuk simpanan berjangka Devisa Hasil Ekspor ("DHE") dan porsi kepentingan non-pengendali atas penempatan pada reksa dana yang dikonsolidasikan

Including DHE valas time deposits and the portion of non-controlling interest from the placement in mutual fund with consolidated *)

Liabilitas lain-lain dengan pihak berelasi diungkapkan dalam Catatan 48.

Other liabilities with related parties are disclosed in Note 48.

Informasi mengenai tingkat jatuh tempo diungkapkan pada Catatan 55.

Information in respect to maturity is disclosed in Note 55.

32. PINJAMAN SUBORDINASI / *32. SUBORDINATED LOANS*

	2025	2024	2023	
Obligasi subordinasi				***Subordinated bonds***
Rupiah				***Rupiah***
Nilai nominal	-	75,000	158,000	*Par value*
Dikurangi:				*Less:*
Biaya emisi yang belum diamortisasi	-	(486)	(2,381)	*Unamortised issuance cost*
	-	**74,514**	**155,619**	

Informasi mengenai tingkat suku bunga dan jatuh tempo diungkapkan pada catatan 53 dan 55.

Information in respect to interest rates and maturity is disclosed in Notes 53 and 55.

Berikut adalah rincian obligasi subordinasi pada tanggal 31 Desember 2025, 2024, dan 2023:

Below is the detail of subordinated bonds as at 31 December 2025, 2024, and 2023:

	2025	2024	2023	Tercatat/ *Listed*	Tanggal jatuh tempo/ *Due date*	Opsi Pelunasan/ *Call option*	Tingkat bunga/ *Interest rate*
Obligasi Subordinasi III Tahun 2018 Seri B/ *Subordinated Bonds III Year 2018 Series B*	-	75,000	75,000	Bursa Efek Indonesia/ *Indonesia Stock Exchange*	15 November/ *November* 2025	N/A	10% per tahun/*per annum*
Obligasi Subordinasi berkelanjutan I Tahun 2019 Seri A/ *Continuous Subordinated Bonds I Year 2019 Series A*	-	-	83,000	Bursa Efek Indonesia/ *Indonesia Stock Exchange*	19 Desember/ *December* 2024	N/A	8.05% per tahun/*per annum*
	-	75,000	158,000				
Dikurangi/*Less* : Biaya emisi yang belum diamortisasi/ *Unamortised issuance cost*	-	(486)	(2,381)				
Nilai tercatat/ *Carrying value*	-	74,514	155,619				

Pada tanggal 15 November 2018, Bank CIMB Niaga menerbitkan Obligasi Subordinasi III Tahun 2018 Seri B sebesar Rp 75.000. Penerbitan obligasi ini telah disetujui oleh OJK Pengawas Perbankan melalui Surat No. S-89/PB.33/2018 tanggal 26 Juli 2018 dan mendapatkan pernyataan efektif dari OJK Pengawas Pasar Modal melalui Surat No. S-158/D.04/2018 tanggal 8 November 2018.

As at 15 November 2018, Bank CIMB Niaga issued Subordinated Bonds III Year 2018 series B amounting to Rp 75,000. This issuance has been approved by OJK Pengawas Perbankan through its Letter No. S-89/PB.33/2018 dated 26 July 2018 and has obtained notice of effectivity from OJK Pengawas Pasar Modal through its Letter No. S-158/D.04/2018 dated 8 November 2018.

Pada tanggal 19 Desember 2019, Bank CIMB Niaga menerbitkan Obligasi Subordinasi Berkelanjutan I Tahun 2019 Seri A sebesar Rp 83.000. Penerbitan obligasi ini telah disetujui oleh OJK Pengawas Perbankan melalui Surat No. S-51/PB.33/2019 tanggal 21 Oktober 2019 dan mendapatkan pernyataan efektif dari OJK Pengawas Pasar Modal melalui Surat No. S-194/D.04/2019 tanggal 12 Desember 2019.

As at 19 December 2019, Bank CIMB Niaga issued Continuous Subordinated Bonds I Year 2019 Series A amounting to Rp 83,000. This issuance has been approved by OJK Pengawas Perbankan through its Letter No. S-51/PB.33/2019 dated 21 October 2019 and has obtained notice of effectivity from OJK Pengawas Pasar Modal through its Letter No. S-194/D.04/2019 dated 12 December 2019.

32. PINJAMAN SUBORDINASI (lanjutan)

Bank CIMB Niaga telah melakukan pembayaran pokok dan bunga secara tepat waktu dan sesuai dengan jumlah yang diperjanjikan.

Transaksi lindung nilai

Tidak terdapat transaksi lindung nilai pada tanggal 31 Desember 2025, 2024, dan 2023.

Perhitungan Kewajiban Penyediaan Modal Minimum ("KPMM")

Pada tanggal 15 Desember 2018, melalui Surat dari OJK Pengawas Perbankan No. S-89/PB.33/2018, Bank CIMB Niaga telah memperoleh persetujuan dari OJK Pengawas Perbankan untuk memperhitungkan Obligasi Subordinasi III Tahun 2018 Seri B sebesar Rp 75.000 sebagai komponen modal pelengkap *tier* 2 dalam perhitungan rasio KPMM.

Pada tanggal 14 Februari 2020, melalui Surat dari OJK Pengawas Perbankan No. S-07/PB.33/2020, Bank CIMB Niaga telah memperoleh persetujuan dari OJK Pengawas Perbankan untuk memperhitungkan Obligasi Subordinasi Berkelanjutan I Tahun 2019 Seri A sebesar Rp 83.000 sebagai komponen modal pelengkap *tier* 2 dalam perhitungan rasio KPMM.

Peringkat obligasi subordinasi

Peringkat obligasi subordinasi ini berdasarkan *credit rating* PT Pefindo pada tanggal 31 Desember 2025 adalah nihil (2024 dan 2023: idAA).

Tidak terdapat pembatasan-pembatasan yang diwajibkan dalam perjanjian obligasi subordinasi.

Berdasarkan transaksi dengan pihak berelasi

Obligasi subordinasi dengan pihak berelasi diungkapkan dalam Catatan 48.

32. SUBORDINATED LOANS *(continued)*

Bank CIMB Niaga has paid principal and interest on schedule and in accordance with the amount agreed.

Hedge transactions

There was no hedging transaction as at 31 December 2025, 2024, and 2023.

Capital Adequacy Ratio calculation ("CAR")

On 15 December 2018, based on Letter from OJK Pengawas Perbankan No. S-89/PB.33/2018, OJK Pengawas Perbankan had given an approval to Bank CIMB Niaga to include the Subordinated Bonds III Year 2018 Series B of Rp 75,000 as component of supplementary capital tier 2 in CAR calculation.

On 14 February 2020, based on Letter from OJK Pengawas Perbankan No. S-07/PB.33/2020, OJK Pengawas Perbankan had given an approval to Bank CIMB Niaga to include the Continuous Subordinated Bonds I Year 2019 Series A of Rp 83,000 as component of supplementary capital tier 2 in CAR calculation.

Subordinated bonds ratings

The ratings for the subordinated bonds based on credit rating PT Pefindo at 31 December 2025 is nil (2024 and 2023: idAA).

There were no negative covenants in the subordinated bonds agreements.

By transactions with related party

Subordinated bonds transactions with related party are disclosed in Note 48.

33. MODAL SAHAM, TAMBAHAN MODAL DISETOR, DAN SAHAM TRESURI

33. SHARE CAPITAL, ADDITIONAL PAID-IN CAPITAL, TREASURY SHARES

Modal Saham

Share Capital

Susunan pemegang saham pada tanggal 31 Desember 2025, 2024, dan 2023 adalah:

The shareholders composition as of 31 December 2025, 2024, and 2023 were as follows:

	2025			
Pemegang saham	**Jumlah lembar saham ditempatkan dan disetor penuh/ *Number of shares issued and fully paid***	**Persentase kepemilikan/ *Percentage of ownership***	**Jumlah dalam Rupiah/ *Amount in Rupiah***	***Shareholders***
Saham biasa kelas A				***Class A ordinary share***
Pemegang saham lainnya (kepemilikan di bawah 5%)	71,853,936	0.29%	359,270	*Other shareholders (ownership interest below 5%)*
Saham biasa kelas B				***Class B ordinary share***
CIMB Group Sdn Bhd, Malaysia	22,991,336,581	91.44%	1,149,567	*CIMB Group Sdn Bhd, Malaysia*
Pemegang saham lainnya (kepemilikan di bawah 5%)	2,077,328,526	8.26%	103,866	*Other shareholders (ownership interest below 5%)*
Jumlah modal saham ditempatkan dan disetor penuh dan tidak termasuk saham tresuri	**25,140,519,043**	**99.99%**	**1,612,703**	***Total shares capital issued and fully paid and exclude treasury shares***
Saham tresuri	1,686,800	0.01%	84	*Treasury shares*
Jumlah seluruh modal saham ditempatkan dan disetor penuh termasuk dengan saham tresuri	**25,142,205,843**	**100.00%**	**1,612,787**	***Total shares capital issued and fully paid include treasury shares***

	2024			
Pemegang saham	**Jumlah lembar saham ditempatkan dan disetor penuh/ *Number of shares issued and fully paid***	**Persentase kepemilikan/ *Percentage of ownership***	**Jumlah dalam Rupiah/ *Amount in Rupiah***	***Shareholders***
Saham biasa kelas A				***Class A ordinary share***
Pemegang saham lainnya (kepemilikan di bawah 5%)	71,853,936	0.29%	359,270	*Other shareholders (ownership interest below 5%)*
Saham biasa kelas B				***Class B ordinary share***
CIMB Group Sdn Bhd, Malaysia	22,991,336,581	91.44%	1,149,567	*CIMB Group Sdn Bhd, Malaysia*
Pemegang saham lainnya (kepemilikan di bawah 5%)	2,074,775,026	8.25%	103,739	*Other shareholders (ownership interest below 5%)*
Jumlah modal saham ditempatkan dan disetor penuh dan tidak termasuk saham tresuri	**25,137,965,543**	**99.98%**	**1,612,576**	***Total shares capital issued and fully paid and exclude treasury shares***
Saham tresuri	4,240,300	0.02%	211	*Treasury shares*
Jumlah seluruh modal saham ditempatkan dan disetor penuh termasuk dengan saham tresuri	**25,142,205,843**	**100.00%**	**1,612,787**	***Total shares capital issued and fully paid include treasury shares***

33. MODAL SAHAM, TAMBAHAN MODAL DISETOR, DAN SAHAM TRESURI (lanjutan)

33. SHARE CAPITAL, ADDITIONAL PAID-IN CAPITAL, TREASURY SHARES (continued)

Modal Saham (lanjutan)

Share Capital *(continued)*

	2023			
Pemegang saham	**Jumlah lembar saham ditempatkan dan disetor penuh/ *Number of shares issued and fully paid***	**Persentase kepemilikan/ *Percentage of ownership***	**Jumlah dalam Rupiah/ *Amount in Rupiah***	***Shareholders***
Saham biasa kelas A				***Class A ordinary share***
Pemegang saham lainnya (kepemilikan di bawah 5%)	71,853,936	0.29%	359,270	*Other shareholders (ownership interest below 5%)*
Saham biasa kelas B				***Class B ordinary share***
CIMB Group Sdn Bhd, Malaysia	22,991,336,581	91.48%	1,149,567	*CIMB Group Sdn Bhd, Malaysia*
Pemegang saham lainnya (kepemilikan di bawah 5%)	1,961,248,644	7.80%	98,062	*Other shareholders (ownership interest below 5%)*
Jumlah modal saham ditempatkan dan disetor penuh dan tidak termasuk saham tresuri	**25,024,439,161**	**99.57%**	**1,606,899**	***Total shares capital issued and fully paid and exclude treasury shares***
Saham tresuri	107,167,682	0.43%	5,358	*Treasury shares*
Jumlah seluruh modal saham ditempatkan dan disetor penuh termasuk dengan saham tresuri	**25,131,606,843**	**100.00%**	**1,612,257**	***Total shares capital issued and fully paid include treasury shares***

Saham biasa kelas A dan saham biasa kelas B adalah saham biasa yang memiliki hak yang sama.

Class A and class B ordinary shares are ordinary shares that have the same rights.

Pada tanggal 31 Januari 2024, sesuai dengan persetujuan dari Pemegang Saham Independen Bank pada Rapat Umum Pemegang Saham Luar Biasa (“RUPSLB”) Bank tanggal 11 Januari 2024, Bank CIMB Niaga melaksanakan Penambahan Modal Tanpa Memberikan Hak Memesan Efek Terlebih Dahulu (“PMTHMETD”) sebanyak 10.599.000 (nilai penuh) lembar saham. Seluruh dana hasil pelaksanaan PMTHMETD tersebut digunakan untuk pembiayaan ekspansi kegiatan usaha dalam bentuk penyaluran kredit di seluruh segmen bisnis Bank, diantaranya termasuk segmen Konsumer, Korporat, Komersial, dan UKM baik perbankan konvensional maupun perbankan syariah, namun tidak termasuk Perusahaan Anak.

As at 31 January 2024, in accordance with the approval of the Bank’s Independent Shareholders at the Bank’s Extraordinary General Meeting of Shareholders ("EGMS") on 11 January 2024, Bank CIMB Niaga conducted a Capital Increase without Pre-emptive Rights/Non Pre-Emptive Right Issue (“NPR”) of 10,599,000 (full amount) shares. All proceeds of the NPR are used to finance business expansion in the form of lending to all of the Bank's business segments, including the Consumer, Corporate, Commercial, and SME segment, both conventional banking and sharia banking, but excluding Subsidiaries.

Penambahan Modal Tanpa Memberikan Hak Memesan Efek Terlebih Dahulu (“PMTHMETD”) tersebut telah mendapatkan surat Persetujuan Pencatatan Saham Tambahan dari PT Bursa Efek Indonesia No.S-01142/BEI.PP1/01-2024 tanggal 30 Januari 2024.

The Non Pre-Emptive Right Issue (“NPR”) has received the Additional Share Listing Approval letter from PT Bursa Efek Indonesia No.S01142/BEI.PP1/01-2024 dated 30 January 2024.

33. MODAL SAHAM, TAMBAHAN MODAL DISETOR, DAN SAHAM TRESURI (lanjutan)

33. SHARE CAPITAL, ADDITIONAL PAID-IN CAPITAL, TREASURY SHARES (continued)

Modal Saham (lanjutan)

Share Capital *(continued)*

Jumlah saham yang beredar dan disetor penuh yang dimiliki oleh Dewan Komisaris dan Dewan Direksi adalah:

The total number of shares issued and fully paid owned by Board of Commissioners and Board of Directors were as follows:

	2025	2024	2023	
Dewan Komisaris				***Board of Commissioners***
Ibu Vera Handajani	1,055,401	1,055,401	1,009,401	*Mrs. Vera Handajani*
Dewan Direksi				***Board of Directors***
Ibu Lani Darmawan	1,826,901	1,511,501	1,156,601	*Mrs. Lani Darmawan*
Bpk. John Simon	1,154,201	973,301	747,501	*Mr. John Simon*
Ibu Fransiska Oei	1,088,901	947,001	774,401	*Mrs. Fransiska Oei*
Bpk. Rusly Johannes	974,201	813,001	635,501	*Mr. Rusly Johannes*
Bpk. Pandji P Djajanegara*	850,726	732,826	594,426	*Mr. Pandji P. Djajanegara**
Bpk. Lee Kai Kwong	832,400	664,000	465,700	*Mr. Lee Kai Kwong*
Bpk. Joni Raini	365,001	244,901	128,801	*Mr. Joni Raini*
Bpk. Henky Sulistyo	243,700	145,600	51,600	*Mr. Henky Sulistyo*
Bpk. Noviady Wahyudi	114,900	55,400	-	*Mr. Noviady Wahyudi*
Ibu Tjioe Mei Tjuen**	-	335,900	163,300	*Mrs. Tjioe Mei Tjuen***

* Pengunduran diri telah disetujui RUPS Luar Biasa tanggal 26 Juni 2025 dan akan efektif sejak berlakunya Tanggal Efektif Pemisahan Unit Usaha Syariah PT Bank CIMB Niaga Tbk

** Mengundurkan diri efektif per 14 April 2025

** The resignation has been approved by the Extraordinary GMS on 26 June 2025 and will be effective from the Effective Date of the Spin-Off of the Sharia Business Unit of PT Bank CIMB Niaga Tbk*

*** Effective resigned on 14 April 2025*

CIMB Group Sdn Bhd, Malaysia seluruhnya dimiliki oleh CIMB Group Holdings Berhad, Malaysia. Pemegang saham akhir CIMB Group Holdings Berhad pada tanggal 31 Desember 2025, 2024, dan 2023 adalah:

CIMB Group Sdn Bhd, Malaysia is wholly owned by CIMB Group Holdings Berhad, Malaysia. The ultimate shareholders of CIMB Group Holdings Berhad as at 31 December 2025, 2024, and 2023 were as follows:

Pemegang saham	**Persentase kepemilikan/ *Percentage of ownership***			***Shareholders***
	2025	**2024**	**2023**	
Khazanah Nasional Berhad	21.42%	21.54%	23.00%	*Khazanah Nasional Berhad*
Employee Provident Fund	18.29%	16.53%	13.80%	*Employee Provident Fund*
Lain-lain dan Masyarakat	60.29%	61.93%	63.20%	*Others and Public*
	100.00%	**100.00%**	**100.00%**	

Khazanah Nasional Berhad adalah entitas yang dimiliki oleh Pemerintah Malaysia.

Khazanah Nasional Berhad is an entity owned by the Government of Malaysia.

33. MODAL SAHAM, TAMBAHAN MODAL DISETOR, DAN SAHAM TRESURI (lanjutan)

Saham Tresuri

Pembelian saham tresuri akan digunakan sebagai pemberian remunerasi yang bersifat variabel dalam bentuk saham atau instrumen yang berbasis saham. Pemberian remunerasi berbentuk saham tersebut dilakukan dengan 2 skema yaitu: *Management Employee Stock Option Programme* ("MESOP") *dan Material Risk Takers* ("MRT").

Management Employee Stock Option Programme ("MESOP")

Pada tanggal 27 Juli 2017, Bank CIMB Niaga telah mendapatkan persetujuan OJK melalui surat No.S-63/PB.33/2017 tanggal 25 Juli 2017, untuk membeli sahamnya kembali sejumlah maksimal 2% dari jumlah saham yang telah dikeluarkan dan disetor penuh yang selanjutnya akan digunakan sebagai Program Kepemilikan Saham ("MESOP") yang efektif di tahun 2018.

Pada 31 Desember 2025, tidak terdapat sisa saham tresuri yang tidak dieksekusi dalam program MESOP tersebut. Bank CIMB Niaga telah mengalihkan seluruh sisa saham tresuri tersebut melalui bursa sesuai dengan ketentuan yang berlaku sebanyak 100.148.782 (nilai penuh) lembar saham pada tahun yang berakhir 31 Desember 2024 (2023: 88.730.000 (nilai penuh) lembar saham).

Material Risk Taker ("MRT")

Sesuai dengan POJK No. 45/POJK.03/2015 tanggal 23 Desember 2015 tentang Penerapan Tata Kelola Dalam Pemberian Remunerasi Bagi Bank Umum, Bank diwajibkan untuk memberikan remunerasi yang bersifat variabel dalam bentuk saham atau instrumen yang berbasis saham kepada pihak-pihak yang telah ditetapkan sebagai *Material Risk Taker* ("MRT").

Mengacu pada ketentuan POJK No. 29 Tahun 2023 tentang Pembelian Kembali Saham yang Dikeluarkan Oleh Perusahaan Terbuka, melalui persetujuan RUPS Tahunan Bank CIMB Niaga tanggal 14 April 2025 (2024: tanggal 3 April 2024; 2023: nihil) menyetujui rencana pembelian kembali saham sebanyak-banyaknya 202.000 (nilai penuh) lembar saham dengan biaya sebesar-besarnya Rp 450 (2024: 202.000 (nilai penuh) lembar saham dengan biaya sebesar-besarnya Rp 500; 2023: nihil). Selama tahun yang berakhir 31 Desember 2025, Bank CIMB Niaga telah melakukan pembelian saham kembali sebanyak 168.000 saham (nilai penuh) dengan biaya sebesar Rp 307 (2024: 168.000 saham (nilai penuh) dengan biaya sebesar Rp 357; 2023: Rp nihil).

33. SHARE CAPITAL, ADDITIONAL PAID-IN CAPITAL, TREASURY SHARES *(continued)*

Treasury Shares

Purchase of treasury shares will be used to provide variable remuneration in the form of shares or share-based instruments. The remuneration in the form of shares is carried out in 2 schemes, which are: Management Employee Stock Option Programme ("MESOP") and Material Risk Takers ("MRT").

Management Employee Stock Option Programme ("MESOP")

On 27 July 2017, Bank CIMB Niaga has obtained the OJK approval through letter No.S-63/PB.33/2017 dated 25 July 2017, to buy back its shares in a maximum of 2% of the total issued and fully paid shares which will then be used as a MESOP which was effective in 2018.

As at 31 December 2025, there is no remaining treasury shares that are not executed in the MESOP programme. Bank CIMB Niaga has released all treasury shares on the stock exchange in accordance with applicable regulations which are 100,148,782 (full amount) shares as at ended 31 December 2024 (2023: 88,730,000 (full amount) shares).

Material Risk Taker ("MRT")

In accordance with POJK No. 45/POJK.03/2015 dated 23 December 2015 concerning the Implementation of Governance in Providing Remuneration for Commercial Banks, Banks are required to provide variable remuneration in the form of shares or share-based instruments to parties that have been designated as Material Risk Taker ("MRT").

Referring to the provisions of POJK No. 29 of 2023 concerning the Buyback of Shares Issued by Public Companies, through the approval of the Bank CIMB Niaga Annual GMS dated on 14 April 2025 (2024: dated on 3 April 2024; 2023: nil) approved the share buyback plan of up to 202,000 (full amount) shares at a cost of Rp 450 (2024: 202,000 (full amount) shares at a cost of Rp 500; 2023: nil). During the year ended 31 December 2025, Bank CIMB Niaga has conducted share buyback of 168,000 shares (full amount) at a cost of Rp 307 (2024: 168,000 shares (full amount) at a cost of Rp 357; 2023: nil).

33. MODAL SAHAM, TAMBAHAN MODAL DISETOR, DAN SAHAM TRESURI (lanjutan)

Saham Tresuri (lanjutan)

Selama tahun yang berakhir 31 Desember 2025, jumlah saham tresuri yang telah diberikan ke karyawan adalah sebanyak 2.721.500 (nilai penuh) lembar saham (2024: 2.946.600 (nilai penuh) lembar saham; 2023: 2.585.200 (nilai penuh) lembar saham). Pada tanggal 31 Desember 2025, sisa saham tresuri sebanyak 1.686.800 (nilai penuh) saham digunakan untuk program MRT.

Informasi mengenai program MRT diungkapkan pada Catatan 45.

33. SHARE CAPITAL, ADDITIONAL PAID-IN CAPITAL, TREASURY SHARES *(continued)*

Treasury Shares *(continued)*

During the year ended 31 December 2025, the total treasury shares which were granted to employees were 2,721,500 (full amount) shares (2024: 2,946,600 (full amount) shares; 2023: 2,585,200 (full amount) shares). As at 31 December 2025, the remaining treasury shares of 1,686,800 (full amount) shares are used for MRT programme.

Information in respect of MRT programme is disclosed in Note 45.

34. PENGGUNAAN LABA BERSIH

Cadangan umum dan wajib

Pada tanggal 31 Desember 2025, cadangan umum dan wajib adalah Rp 371.525 (2024: Rp 371.525; 2023: Rp 351.538). Cadangan umum dan wajib ini dibentuk sehubungan dengan Undang-Undang Republik Indonesia No. 1/1995 yang telah digantikan dengan Undang-Undang No. 40/2007 efektif tanggal 16 Agustus 2007 mengenai Perseroan Terbatas, yang mengharuskan perusahaan-perusahaan untuk membuat penyisihan cadangan umum sebesar sekurang-kurangnya 20% dari jumlah modal yang ditempatkan dan disetor penuh. Undang-Undang tersebut tidak mengatur jangka waktu pemenuhan untuk penyisihan tersebut.

Pada tanggal 14 Mei 2025, Bank CIMB Niaga melaksanakan pembayaran dividen tunai dari laba bersih tahun buku 2024 sebesar Rp 3.915.399.385.014 (nilai penuh) berdasarkan keputusan Rapat Umum Pemegang Saham ("RUPS") tanggal 14 April 2025.

Pada tanggal 3 Mei 2024, Bank CIMB Niaga melaksanakan pembayaran dividen tunai dari laba bersih tahun buku 2023 sebesar Rp 3.084.361.418.113 (nilai penuh) berdasarkan keputusan Rapat Umum Pemegang Saham ("RUPS") tanggal 3 April 2024.

Pada tanggal 10 Mei 2023, Bank CIMB Niaga melaksanakan pembayaran dividen tunai dari laba bersih tahun buku 2022 sebesar Rp 2.871.841.786.305 (nilai penuh) berdasarkan keputusan Rapat Umum Pemegang Saham ("RUPS") tanggal 10 April 2023.

34. APPROPRIATION OF NET INCOME

General and statutory reserve

As at 31 December 2025, the general and statutory reserve amounting to Rp 371,525 (2024: Rp 371,525; 2023: Rp 351,538). This general and statutory reserve was provided in relation with the Law of the Republic of Indonesia No.1/1995 which has been replaced with Law No. 40/2007 effective on 16 August 2007 regarding the limited company, which requires companies to set up a general reserve at least 20% of the issued and paid up share capital. This Law does not provide term of fullfilment for this reserve.

As at 14 May 2025, Bank CIMB Niaga distributed cash dividends on 2024 financial year net income amounting Rp 3,915,399,385,014 (full amount) based on General Meeting of Shareholders dated 14 April 2025.

As at 3 May 2024, Bank CIMB Niaga distributed cash dividends on 2023 financial year net income amounting Rp 3,084,361,418,113 (full amount) based on General Meeting of Shareholders dated 3 April 2024.

As at 10 May 2023, Bank CIMB Niaga distributed cash dividends on 2022 financial year net income amounting Rp 2,871,841,786,305 (full amount) from net income of financial year 2022 based on General Meeting of Shareholders dated 10 April 2023.

35. PENDAPATAN BUNGA DAN SYARIAH

35. INTEREST AND SHARIA INCOME

	2025	2024	2023	
Kredit yang diberikan	16,671,322	16,438,628	15,642,600	*Loans*
Efek-efek, Obligasi Pemerintah, dan efek-efek yang dibeli dengan janji dijual kembali	5,867,311	5,912,240	5,059,982	*Marketable securities, Government Bonds, and securities purchased under resale agreement*
Pembiayaan konsumen	1,739,996	1,522,501	1,175,188	*Consumer financing*
Penempatan pada bank lain dan Bank Indonesia	267,018	179,133	247,945	*Placements with other banks and Bank Indonesia*
Giro pada bank lain dan Bank Indonesia	126,313	174,814	180,285	*Current account with other banks and Bank Indonesia*
	24,671,960	**24,227,316**	**22,306,000**	

Termasuk dalam pendapatan bunga konsolidasian adalah pendapatan berdasarkan prinsip syariah untuk tahun yang berakhir 31 Desember 2025 adalah Rp 4.799.141 (2024: Rp 5.280.443; 2023: Rp 4.917.548).

Included in consolidated interest income is income based on sharia principles for the year ended 31 December 2025 amounting to Rp 4,799,141 (2024: Rp 5,280,443; 2023: Rp 4,917,548).

Lihat Catatan 48 untuk transaksi dengan pihak berelasi.

Refer to Note 48 for transactions with related parties.

Pendapatan bunga berdasarkan klasifikasi aset keuangan adalah:

Interest income based on the classification of financial assets were as follows:

	2025	2024	2023	
Biaya perolehan diamortisasi	19,789,521	19,558,306	19,188,868	*Amortised cost*
Diukur pada nilai wajar melalui penghasilan komprehensif lain	3,308,942	3,145,739	2,096,746	*Fair value through other comprehensive income*
Diukur pada nilai wajar melalui laba rugi	1,573,497	1,523,271	1,020,386	*Fair value through profit and loss*
	24,671,960	**24,227,316**	**22,306,000**	

Termasuk dalam pendapatan bunga dari kredit yang diberikan adalah pendapatan bunga atas bagian yang tidak mengalami penurunan nilai terhadap kredit yang diberikan yang mengalami penurunan nilai *(time value unwinding)* untuk tahun yang berakhir 31 Desember 2025 adalah Rp 154.903 (2024: Rp 172.670; 2023: Rp 175.190).

Included in interest income from loans is interest income recognised on the unimpaired portion of the impaired loans (time value unwinding) for the year ended 31 December 2025 amounting to Rp 154,903 (2024: Rp 172,670; 2023: Rp 175,190).

36. BEBAN BUNGA DAN SYARIAH / *36. INTEREST AND SHARIA EXPENSES*

	2025	2024	2023	
Simpanan nasabah:				*Deposits from customers:*
Deposito berjangka dan Sertifikat Deposito				*Time deposits and certificates of deposits*
Diukur pada biaya perolehan diamortisasi	2,910,040	3,087,855	2,736,847	*Measured at amortised cost*
Diukur pada nilai wajar melalui laba rugi	1,645,485	1,679,096	1,347,455	*Measured at fair value through profit or loss*
Giro	2,933,498	2,310,262	1,543,819	*Demand deposits*
Tabungan	2,239,507	2,183,407	2,086,398	*Saving deposits*
Efek-efek yang dijual dengan janji dibeli kembali	561,407	797,318	725,624	*Securities sold under repurchase agreement*
Pinjaman yang diterima dan pinjaman subordinasi	416,704	641,740	314,525	*Borrowings and subordinated loans*
Simpanan dari bank lain	206,992	36,152	12,040	*Deposits from other banks*
Efek-efek yang diterbitkan	198,086	153,385	172,905	*Marketable securities issued*
Lain-lain	83,952	71,561	14,004	*Others*
	11,195,671	**10,960,776**	**8,953,617**	

Termasuk dalam beban bunga adalah bagi hasil berdasarkan prinsip syariah untuk tahun yang berakhir 31 Desember 2025 sebesar Rp 2.889.923 (2024: Rp 3.104.058; 2023: Rp 2.679.161).

Included in interest expense is margin distribution based on sharia principle for the year ended 31 December 2025 amounting to Rp 2,889,923 (2024: Rp 3,104,058; 2023: Rp 2,679,161).

Lihat Catatan 48 untuk transaksi dengan pihak berelasi.

Refer to Note 48 for transactions with related parties.

37. PROVISI DAN KOMISI LAINNYA / *37. OTHER FEES AND COMMISSIONS*

	2025	2024	2023	
Pendapatan *bancassurance*	828,778	968,612	1,116,897	*Bancassurance income*
Jasa administrasi nasabah	668,598	695,276	581,737	*Customer administration fees*
Pendapatan *fee* kartu	627,292	404,621	168,920	*Card fee income*
Jasa *arranging*	344,213	269,185	294,188	*Arranging fee*
Jasa dokumen ekspor-impor	132,327	109,754	98,798	*Export-import document fees*
Jasa kliring dan transfer	107,851	94,003	100,810	*Clearing and transfer fees*
Jasa servis kustodian	63,696	41,209	91,509	*Custodial services fees*
Lain-lain*	186,171	419,427	701,971	*Others**
	2,958,926	**3,002,087**	**3,154,830**	

*) Termasuk di dalam Lain-lain adalah komisi *merchant* dan keuntungan atas penjualan kredit bermasalah

*Included in Others are merchant commission and gains on *) sale of non-performing loans*

Provisi dan komisi lainnya dengan pihak berelasi diungkapkan pada Catatan 48.

Other fees and commissions with related parties are disclosed in Note 48.

38. KERUGIAN PENURUNAN NILAI ATAS ASET KEUANGAN DAN NONKEUANGAN - BERSIH

38. IMPAIRMENT LOSSES ON FINANCIAL AND NON-FINANCIAL ASSETS - NET

	2025	2024	2023	
Pembentukan/(pemulihan) kerugian penurunan nilai atas:				*Addition/(reversal) of impairment losses on:*
Aset keuangan				***Financial assets***
Kredit yang diberikan	929,522	1,416,112	1,730,551	*Loans*
Tagihan akseptasi	(8,241)	1,195	(11,195)	*Acceptance receivables*
Piutang pembiayaan konsumen	518,690	361,707	293,358	*Consumer financing receivable*
Penempatan pada bank lain dan Bank Indonesia	71	(554)	-	*Placements with other banks and Bank Indonesia*
Efek-efek	(974)	(22,190)	29,646	*Marketable securities*
Penyertaan	-	516	-	*Investments*
Estimasi kerugian atas komitmen dan kontinjensi	(61,355)	(206,972)	(191,406)	*Estimated losses on commitments and contingencies*
Aset nonkeuangan				***Non-financial assets***
Aset lain-lain	(30,048)	102,382	5,291	*Other assets*
Aset yang diambil alih	337,792	153,054	150,368	*Foreclosed assets*
	1,685,457	**1,805,250**	**2,006,613**	

39. KEUNTUNGAN DARI INSTRUMEN KEUANGAN YANG DIUKUR PADA NILAI WAJAR MELALUI LABA RUGI - BERSIH

39. GAINS FROM FINANCIAL INSTRUMENTS MEASURED AT FAIR VALUE THROUGH PROFIT OR LOSS - NET

	2025	2024	2023	
Derivatif	(249,090)	891,626	992,645	*Derivatives*
Obligasi Pemerintah	368,300	(416,207)	131,454	*Government Bonds*
Efek-efek	8,235	(9,893)	(26,680)	*Marketable securities*
	127,445	**465,526**	**1,097,419**	

40. KEUNTUNGAN DARI PENJUALAN ASET KEUANGAN - BERSIH

40. GAINS FROM SALE OF FINANCIAL ASSETS - NET

	2025	2024	2023	
Obligasi Pemerintah	2,034,087	408,194	478,174	*Government Bonds*
Efek-efek	134,868	78,344	47,333	*Marketable securities*
	2,168,955	**486,538**	**525,507**	

Keuntungan dari penjualan aset keuangan berdasarkan klasifikasinya adalah:

Gains from sale of financial assets based on its classifications:

	2025	2024	2023	
Diukur pada nilai wajar melalui laba rugi	1,545,194	535,616	465,268	*Fair value through profit or loss*
Diukur pada nilai wajar melalui penghasilan komprehensif lain	622,657	(49,217)	60,239	*Fair value through other comprehensive income*
Biaya perolehan diamortisasi *)	1,104	139	-	*Amortised cost *)*
	2,168,955	**486,538**	**525,507**	

*) Biaya perolehan diamortisasi (penjualan) karena pembelian kembali dari penerbit obilgasi

*Amortised cost (sales) due to buyback by bond issuer *)*

41. BEBAN TENAGA KERJA / *41. PERSONNEL EXPENSES*

	2025	2024	2023	
Gaji dan upah	2,795,444	2,652,115	2,563,578	*Salaries and wages*
Tunjangan karyawan	2,310,939	2,306,293	2,204,497	*Allowances for employees*
Pelatihan dan pendidikan	186,746	176,823	179,337	*Trainings and educations*
	5,293,129	**5,135,231**	**4,947,412**	

Termasuk di dalam beban tenaga kerja adalah tunjangan bonus dan Tunjangan Hari Raya ("THR"), pensiun, liabilitas imbalan pasca kerja lainnya, dan tantiem untuk tahun yang berakhir 31 Desember 2025 sebesar Rp 1.626.652 (2024: Rp 1.749.237; 2023: Rp 1.528.689).

Included in personnel expenses are bonus and vacation pay ("THR"), pension, other post retirement obligations, and tantiem for the year ended 31 December 2025 amounting to Rp 1,626,652 (2024: Rp 1,749,237; 2023: Rp 1,528,689).

Selama tahun yang berakhir 31 Desember 2025, 2024, dan 2023, gaji dan kompensasi lainnya yang dibayarkan kepada Dewan Komisaris, Dewan Direksi, dan Pejabat Eksekutif Bank CIMB Niaga adalah:

During the year ended 31 December 2025, 2024, and 2023, salaries and other allowances for Board of Commissioners, Board of Directors, and Executive Bank Officers of Bank CIMB Niaga as follows:

	2025	2024	2023	
Komisaris				*Commissioners*
Gaji dan tunjangan	30,158	29,425	24,082	*Salaries and allowances*
Bonus dan THR	1,770	1,755	1,105	*Bonus and Vacation Pay*
	31,928	31,180	25,187	
Direksi				*Directors*
Gaji dan tunjangan	76,465	72,981	65,691	*Salaries and allowances*
Bonus dan THR	79,015	81,308	77,014	*Bonus and Vacation Pay*
Kompensasi berbasis saham	63,375	79,442	12,867	*Share-based payments*
Pensiun	5,096	4,843	4,464	*Pension*
	223,951	238,574	160,036	
Pejabat Eksekutif Bank				*Executive Bank Officers*
Gaji dan tunjangan	203,548	201,074	199,876	*Salaries and allowances*
Bonus dan THR	151,616	168,220	166,889	*Bonus and Vacation Pay*
Kompensasi berbasis saham	28,697	38,343	6,673	*Share-based payments*
Pensiun	12,050	11,979	12,444	*Pension*
	395,911	419,616	385,882	
	651,790	**689,370**	**571,105**	

Beban tenaga kerja dengan pihak berelasi diungkapkan dalam Catatan 48.

Personnel expenses with related parties are disclosed in Note 48.

42. BEBAN UMUM DAN ADMINISTRASI / *42. GENERAL AND ADMINISTRATIVE EXPENSES*

	2025	2024	2023	
Telepon, telex, komputer dan amortisasi *software*	1,324,278	1,412,282	1,333,216	*Telephone, telex, computer and software amortisation*
Biaya pihak ketiga	613,934	531,776	452,521	*Outsourced service expenses*
Sewa, penyusutan, dan pemeliharaan gedung	566,471	640,680	667,921	*Rental, depreciation, and maintenance of building*
Iklan dan promosi	341,709	409,973	419,824	*Advertising and promotion*
Jasa profesional	240,630	55,242	163,484	*Professional fees*
Biaya tahunan Otoritas Jasa Keuangan ("OJK")	172,529	154,068	152,247	*Financial Services Authority annual fee*
Biaya penagihan	101,453	114,640	106,918	*Collection expenses*
Perlengkapan kantor	98,602	102,448	71,339	*Office supplies*
Transportasi	79,018	90,269	82,131	*Transportation*
Penyusutan dan pemeliharaan perabot kantor	66,044	61,879	59,290	*Depreciation and maintenance of office furniture*
Listrik dan air	38,721	61,153	55,006	*Electricity and water*
Penyusutan dan pemeliharaan kendaraan bermotor	14,837	16,203	15,086	*Depreciation and maintenance of vehicles*
Premi asuransi	2,876	1,186	6,817	*Insurance premium*
Lain-lain	6,983	26,429	29,968	*Others*
	3,668,085	**3,678,228**	**3,615,768**	

Beban umum dan administrasi dengan pihak berelasi diungkapkan dalam Catatan 48.

General and administrative expenses with related parties are disclosed in Note 48.

43. PENDAPATAN BUKAN OPERASIONAL - BERSIH / *43. NON-OPERATING INCOME - NET*

	2025	2024	2023	
Pendapatan sewa	863	4,084	5,595	*Rental income*
Keuntungan/(kerugian) atas penjualan aset tetap	8,630	(13,192)	5,076	*Gains/(losses) on sale of fixed assets*
Denda	(2,403)	(1,727)	(1,299)	*Fines*
Lain-lain - bersih	36,590	376,735	152,520	*Others - net*
	43,680	**365,900**	**161,892**	

44. LIABILITAS IMBALAN KERJA / *44. EMPLOYEE BENEFIT OBLIGATIONS*

Liabilitas imbalan kerja terdiri dari:

Employee benefit obligations consist as follows:

	2025	2024	2023	
Beban bonus yang masih harus dibayar	912,287	853,390	842,499	*Accrued bonus*
Pensiun dan liabilitas imbalan pascakerja lainnya	749,106	756,014	698,096	*Pension and other post retirement obligations*
	1,661,393	**1,609,404**	**1,540,595**	

44. LIABILITAS IMBALAN KERJA (lanjutan)

Pada tanggal 31 Desember 2025, jumlah karyawan Bank CIMB Niaga yang memperoleh imbalan pensiun dan imbalan kerja lainnya adalah 9.898 (2024: 9.975; 2023: 9.931) (tidak diaudit).

Sesuai dengan kebijakan Bank CIMB Niaga, pegawai mendapat fasilitas imbalan pensiun dan imbalan kerja jangka panjang lainnya, sebagai berikut:

a. Imbalan pensiun

Pada tanggal 31 Desember 2025, 2024, dan 2023, penilaian liabilitas pensiun dilakukan oleh Bank CIMB Niaga menggunakan asumsi-asumsi penilaian aktuaria yang dihitung oleh Kantor Konsultan Aktuaria Steven & Mourits sebagaimana tercatat dalam laporannya tertanggal 2 Januari 2026, 7 Januari 2025, dan 2 Januari 2024 dengan menggunakan metode *"Projected Unit Credit".*

Bank CIMB Niaga menyelenggarakan 2 (dua) program pensiun yang terdiri dari program pensiun manfaat pasti dan program iuran pasti sebagai berikut:

1. Manfaat pasti

Manfaat pasti diselenggarakan untuk sebagian karyawan tetap Bank CIMB Niaga yang dikelola dan diadministrasikan oleh Dana Pensiun Bank CIMB Niaga.

Program tersebut memberikan manfaat pensiun yang akan dibayarkan kepada karyawan yang berhak pada saat karyawan pensiun atau pada saat karyawan tersebut berhenti sesuai dengan peraturan dana pensiun yang bersangkutan yang dibuat sesuai dengan Undang-Undang Dana Pensiun. Manfaat pensiun dihitung berdasarkan formula manfaat pensiun sebagaimana tertuang dalam Peraturan Dana Pensiun.

Pendanaan program pensiun ini dilakukan oleh Bank CIMB Niaga dengan membayar iuran tahunan yang setidaknya memenuhi jumlah minimum seperti yang diharuskan oleh peraturan perundang-undangan dana pensiun yang berlaku.

44. EMPLOYEE BENEFIT OBLIGATIONS *(continued)*

As at 31 December 2025, the total Bank CIMB Niaga employees who are eligible for retirement and other employee benefits were 9,898 (2024: 9,975; 2023: 9,931) (unaudited).

In accordance with Bank CIMB Niaga's policy, employees are entitled to the pension benefit and other long term benefit, as follows:

a. Pension benefits

As at 31 December 2025, 2024, and 2023, Bank CIMB Niaga's calculation of pension obligation using actuarial assumptions, were calculated by Kantor Konsultan Aktuaria Steven & Mourits as stated in their report dated 2 January 2026, 7 January 2025 and 2 January 2024 using the "Projected Unit Credit" method.

Bank CIMB Niaga sponsors 2 (two) pension employee program plans consisting of a defined benefit plan and defined contribution plan, as follows:

1. Defined benefit plan

Bank CIMB Niaga sponsors a defined benefit pension retirement program covering a certain number of its permanent employees which is managed and administered by Dana Pensiun Bank CIMB Niaga.

The plan calls for benefits to be paid to eligible employees at retirement or when the employees resign according to the pension fund regulation which is designed to comply with Pension Fund Regulation. The benefits paid at retirement are calculated based on the pension benefit formula as set forth in the Regulation of Pension Funds.

Bank CIMB Niaga has funded the plan through annual contributions which are sufficient to meet the minimum requirements set forth in applicable pension fund laws.

44. LIABILITAS IMBALAN KERJA (lanjutan)

a. Imbalan pensiun (lanjutan)

1. Manfaat pasti (lanjutan)

Jumlah iuran ini umumnya meliputi imbalan pensiun untuk jasa karyawan masa kini, amortisasi biaya jasa lalu, dan koreksi aktuarial.

Berikut ini adalah asumsi yang diungkapkan dalam laporan aktuaria tanggal 2 Januari 2026, 7 Januari 2025, dan 2 Januari 2024 dalam menghitung liabilitas pensiun pada tanggal 31 Desember 2025, 2024, dan 2023.

Asumsi-asumsi utama yang digunakan oleh aktuaris independen dalam perhitungan adalah:

44. EMPLOYEE BENEFIT OBLIGATIONS (continued)

a. Pension benefits (continued)

1. Defined benefit plan (continued)

This contribution usually reflects benefits attributed to employees' current service costs, as well as amortisation of past service cost, and actuarial adjustments.

The following are assumptions disclosed in the actuarial report dated 2 January 2026, 7 January 2025 and 2 January 2024 to calculate the retirement benefits liability as at 31 December 2025, 2024, and 2023.

The key assumptions used by the independent actuary in calculation were as follows:

	2025	2024	2023	
Asumsi ekonomi:				***Economic assumptions:***
Tingkat diskonto	6.40% per tahun/ *per annum*	7.10% per tahun/ *per annum*	6.70% per tahun/ *per annum*	*Discount rate*
Tingkat kenaikan gaji	6% per tahun/ *per annum*	6% per tahun/ *per annum*	6% per tahun/ *per annum*	*Salary increase rate*
Asumsi lainnya:				***Other assumptions:***
Proyeksi kenaikan pensiun di masa datang	5% per tahun/ *per annum*	5% per tahun/ *per annum*	5% per tahun/ *per annum*	*Expected future pension increases*
Usia pensiun normal	55 tahun/ *years*	55 tahun/ *years*	55 tahun/ *years*	*Normal retirement age*
Tingkat kematian	Tabel Mortalitas Indonesia 2019 (TMI 2019)/ *Indonesian Mortality Table 2019 (IMT 2019)*	Tabel Mortalitas Indonesia 2019 (TMI 2019)/ *Indonesian Mortality Table 2019 (IMT 2019)*	Tabel Mortalitas Indonesia 2019 (TMI 2019)/ *Indonesian Mortality Table 2019 (IMT 2019)*	*Mortality rate*
Tingkat cacat	10% dari TMI 2019/ *of IMT 2019*	10% dari TMI 2019/ *of IMT 2019*	10% dari TMI 2019/ *of IMT 2019*	*Disability rate*
Imbal hasil atas aset program	6.40% per tahun/ *per annum*	7.10% per tahun/ *per annum*	6.70% per tahun/ *per annum*	*Implied rate of return on plan assets*
Tingkat pengunduran diri	10% untuk usia sampai dengan 25 tahun, dan menurun dengan garis lurus 0% pada usia 44 tahun dan 1% setelahnya/ *10% up to age 25, then decreasing linearly to 0% at age 44 and 1% thereafter*	10% untuk usia sampai dengan 25 tahun, dan menurun dengan garis lurus 0% pada usia 44 tahun dan 1% setelahnya/ *10% up to age 25, then decreasing linearly to 0% at age 44 and 1% thereafter*	10% untuk usia sampai dengan 25 tahun, dan menurun dengan garis lurus 0% pada usia 44 tahun dan 1% setelahnya/ *10% up to age 25, then decreasing linearly to 0% at age 44 and 1% thereafter*	*Resignation rate*
Proporsi pensiun normal	100%	100%	100%	*Proportion of normal retirement*

44. LIABILITAS IMBALAN KERJA (lanjutan)

a. Imbalan pensiun (lanjutan)

1. Manfaat pasti (lanjutan)

Jumlah yang diakui di laporan posisi keuangan konsolidasian ditentukan sebagai berikut:

44. EMPLOYEE BENEFIT OBLIGATIONS (continued)

a. Pension benefits (continued)

1. Defined benefit plan (continued)

The amounts recognised in the consolidated statements of financial position are determined as follows:

	2025	2024	2023	
Bank CIMB Niaga				***Bank CIMB Niaga***
Nilai wajar aset program	589,985	513,726	540,179	*Fair value of plan assets*
Nilai kini liabilitas manfaat pasti yang didanai	(587,594)	(583,476)	(604,603)	*Present value of funded defined benefit obligation*
	2,391	(69,750)	(64,424)	
Efek penerapan *asset ceiling* pada akhir tahun	(2,391)	-	-	*Effect of application of asset ceiling at end of year*
	-	(69,750)	(64,424)	
Entitas Anak	(52,562)	(51,700)	(67,451)	***Subsidiaries***
Liabilitas di laporan posisi keuangan konsolidasian	(52,562)	(121,450)	(131,875)	*Liability recognised in consolidated statements of financial position*

Mutasi nilai kini liabilitas manfaat pasti yang didanai selama tahun berjalan adalah sebagai berikut:

The movement in the present value of funded defined benefit obligations of the year were as follows:

	2025	2024	2023	
Nilai kini liabilitas pada awal tahun	583,476	604,603	609,796	***Present value of obligation at beginning of the year***
Biaya bunga	41,312	41,576	42,757	*Interest cost*
Biaya jasa kini - bruto	11,200	11,319	13,007	*Current service cost - gross*
Pembayaran imbalan pada tahun berjalan	(61,191)	(76,313)	(70,783)	*Benefit payments in current year*
Pengukuran kembali:				*Remeasurements:*
Kerugian aktuarial yang timbul dari perubahan asumsi keuangan	26,095	9,234	19,061	*Actuarial losses from changes in financial assumption*
Keuntungan aktuarial yang timbul dari penyesuaian pengalaman	(13,298)	(6,943)	(9,235)	*Actuarial gains from changes in experience adjustments*
Nilai kini liabilitas pada akhir tahun	**587,594**	**583,476**	**604,603**	***Present value of obligation at end of the year***

Rekonsiliasi nilai wajar aset program adalah:

The reconciliation of fair value of plan assets is as follows:

	2025	2024	2023	
Saldo awal	513,726	540,179	551,123	*Beginning balance*
Bunga	39,110	37,099	38,606	*Interest*
Kontribusi perusahaan	18,469	35,600	36,863	*Company's contributions*
Kontribusi karyawan	2,692	2,686	3,273	*Employees' contributions*
Keuntungan/(kerugian) aktuarial	77,179	(25,525)	(18,903)	*Actuarial gain/(losses)*
Pembayaran selama tahun berjalan	(61,191)	(76,313)	(70,783)	*Benefits payments during the year*
Saldo akhir	589,985	513,726	540,179	*Ending balance*

44. LIABILITAS IMBALAN KERJA (lanjutan) / *44. EMPLOYEE BENEFIT OBLIGATIONS (continued)*

a. Imbalan pensiun (lanjutan) / *a. Pension benefits (continued)*

1. Manfaat pasti (lanjutan) / *1. Defined benefit plan (continued)*

Aset program terdiri dari:

Plan assets comprise the following:

	2025			2024			2023			
	Dikuotasi/ *Quoted*	Tidak dikuotasi/ *Unquoted*	Jumlah/ *Total*	Dikuotasi/ *Quoted*	Tidak dikuotasi/ *Unquoted*	Jumlah/ *Total*	Dikuotasi/ *Quoted*	Tidak dikuotasi/ *Unquoted*	Jumlah/ *Total*	
Instrumen ekuitas										***Equity instrument***
Saham	54,716	-	54,716	103,708	-	103,708	112,090	-	112,090	*Stocks*
Reksadana	-	-	-	5,120	-	5,120	12,089	-	12,089	*Mutual fund*
Penempatan langsung	-	266,881	266,881	-	165,086	165,086	-	164,925	164,925	*Direct placement*
Instrumen utang										***Debt instrument***
Obligasi	29,364	-	29,364	29,320	-	29,320	24,941	-	24,941	*Bonds*
Surat berharga pemerintah	217,550	-	217,550	168,406	-	168,406	187,254	-	187,254	*Government bonds*
Kas dan setara kas										***Cash and cash equivalent***
Deposito *on call*	-	502	502	-	5,240	5,240	-	2,768	2,768	*Deposit on call*
Deposito	-	-	-	-	12,984	12,984	-	3,523	3,523	*Deposit*
Lain-lain	-	20,972	20,972	-	23,862	23,862	-	32,589	32,589	***Others***
Jumlah	301,630	288,355	589,985	306,554	207,172	513,726	336,374	203,805	540,179	***Total***

Jumlah yang diakui di laba rugi adalah:

The amounts recognised in profit or loss were as follows:

	2025	2024	2023	
Bank CIMB Niaga				***Bank CIMB Niaga***
Biaya jasa kini	(8,508)	(8,633)	(9,734)	*Current service cost*
Bunga bersih	(2,202)	(4,477)	(4,151)	*Net Interest*
	(10,710)	(13,110)	(13,885)	
Entitas Anak	(16,124)	(10,559)	(1,998)	***Subsidiaries***
Jumlah, disajikan sebagai bagian dari beban tenaga kerja	(26,834)	(23,669)	(15,883)	*Total, included in personnel expenses*

Mutasi saldo liabilitas yang diakui di dalam laporan posisi keuangan konsolidasian adalah:

The liability movement recognised in the consolidated statements of financial position:

	2025	2024	2023	
Saldo awal	(69,750)	(64,424)	(58,673)	*Beginning balance*
Beban tahun berjalan	(10,710)	(13,110)	(13,885)	*Current year expenses*
Jumlah yang diakui pada pendapatan komprehensif lain	61,991	(27,816)	(28,729)	*Total amount recognised in other comprehensive income*
Kontribusi pemberi kerja terhadap dana pensiun	18,469	35,600	36,863	*Employer contribution to the pension fund*
	(0)	(69,750)	(64,424)	
Entitas Anak	(52,562)	(51,700)	(67,451)	***Subsidiaries***
Saldo akhir	(52,562)	(121,450)	(131,875)	*Ending balance*

Sensitivitas dari kewajiban manfaat pasti terhadap perubahan asumsi aktuaria adalah sebagai berikut:

The sensitivity of defined benefit obligation to changes in the weighted assumptions is as follows:

		Dampak terhadap kewajiban manfaat pasti/ *Impact on defined benefit obligation*						
		2025		2024		2023		
	Perubahan Asumsi/ *Change in Assumption*	Nilai kini kewajiban manfaat pasti/ *Present value of defined benefit obligation*	Biaya jasa kini/ *Current service cost*	Nilai kini kewajiban manfaat pasti/ *Present value of defined benefit obligation*	Biaya jasa kini/ *Current service cost*	Nilai kini kewajiban manfaat pasti/ *Present value of defined benefit obligation*	Biaya jasa kini/ *Current service cost*	
Tingkat diskonto	Kenaikan/*Increase* 1%	577,878	(9,716)	573,159	(10,317)	592,457	(12,146)	*Discount rate*
	Penurunan/*Decrease* 1%	598,055	10,461	594,604	11,128	617,760	13,157	
Tingkat kenaikan gaji	Kenaikan/*Increase* 1%	597,944	10,350	594,608	11,132	617,704	13,101	*Salary increase rate*
	Penurunan/*Decrease* 1%	577,800	(9,794)	572,966	(10,510)	592,284	(12,319)	

44. LIABILITAS IMBALAN KERJA (lanjutan)

a. Imbalan pensiun (lanjutan)

1. Manfaat pasti (lanjutan)

Analisis sensitivitas didasarkan pada perubahan atas satu asumsi aktuarial dimana asumsi lainnya dianggap konstan. Dalam perhitungan sensitivitas kewajiban imbalan pasti atas asumsi aktuarial utama, metode yang sama (perhitungan nilai kini kewajiban imbalan pasti dengan menggunakan metode *projected unit credit* di akhir tahun pelaporan) telah diterapkan seperti dalam penghitungan kewajiban pensiun yang diakui dalam laporan posisi keuangan konsolidasian.

Investasi telah terdiversifikasi dengan baik, sehingga kinerja buruk satu investasi tidak akan memberikan dampak material bagi seluruh kelompok aset. Proporsi terbesar aset investasi ditempatkan pada instrumen ekuitas dan utang. Diyakini bahwa instrumen ekuitas dan utang memberikan imbal hasil yang paling baik dalam jangka panjang pada tingkatan risiko yang dapat diterima. Untuk program manfaat pasti sebagian instrumen ekuitas merupakan saham dan penempatan langsung.

Hasil yang diharapkan dari aset program ditentukan dengan mempertimbangkan imbal hasil yang diharapkan atas aset yang mengacu pada kebijakan investasi. Hasil investasi bunga tetap didasarkan pada hasil pengembalian bruto pada tanggal pelaporan. Hasil yang diharapkan dari investasi ekuitas dan properti mencerminkan tingkat imbal hasil jangka panjang aktual yang terjadi untuk tiap-tiap pasar.

Kontribusi Bank untuk program manfaat pasti untuk tahun yang berakhir 31 Desember 2025, 2024, dan 2023 masing masing sebesar Rp 18.469, Rp 35.600 dan Rp 36.863.

44. EMPLOYEE BENEFIT OBLIGATIONS *(continued)*

a. Pension benefits *(continued)*

1. Defined benefit plan *(continued)*

The sensitivity analysis is based on a change in one assumption while holding all other assumptions constant. When calculating the sensitivity of the defined benefit obligation to significant actuarial assumptions, the same method (present value of the defined benefit obligation calculated with the projected unit credit method at the end of the reporting year) has been applied as when calculating the pension liability recognised within the consolidated statements of financial position.

Investments are well-diversified, such that the failure of any single investment would not have a material impact to the overall group of assets. The largest proportion of assets are invested in equity and debt instruments. Equity and debt instruments are expected to contribute best yields in long term at the acceptable risk level. For defined benefit program most of equity instruments are stocks and direct placement.

The expected return on plan assets is determined by considering the expected returns available on the assets in accordance to the current investment policy. Expected yields on fixed interest investments are based on gross redemption yields as of the reporting date. Expected returns on equity and property investments reflect long-term real rates of return experienced in the respective markets.

The Bank's contribution to the defined benefit plan for the year ended 31 December 2025, 2024, and 2023 are Rp 18,469, Rp 35,600 and Rp 36,863, respectively.

44. LIABILITAS IMBALAN KERJA (lanjutan)

a. Imbalan pensiun (lanjutan)

1. Manfaat pasti (lanjutan)

Risiko yang terekspos pada program manfaat pasti adalah adanya tingkat hasil investasi dibawah asumsi tingkat diskonto dan kenaikan gaji aktual yang lebih besar dari asumsi. Hal tersebut menimbulkan peningkatan iuran yang dibayarkan kepada Dana Pensiun.

Analisis jatuh tempo yang diharapkan (tidak didiskontokan) dari manfaat pensiun adalah sebagai berikut:

44. EMPLOYEE BENEFIT OBLIGATIONS *(continued)*

a. Pension benefits *(continued)*

1. Defined benefit plan *(continued)*

The exposed risks in defined benefit pension plan is the lower return on investment compared to assumption on discount rate and the increase of actual salary is higher than its assumption. These will cause an increase in benefit paid to Pension Fund.

Expected maturity analysis (undiscounted) of pension benefit is as follows:

	Manfaat pasti/ *Defined benefit*	Dalam 1 tahun/ *Within 1 year*	Antara 1 sampai 5 tahun/ *Between 1 to 5 years*	Lebih dari 5 tahun/ *Over 5 years*	Jumlah/ *Total*	
Manfaat pasti	2025	25,104	128,359	1,240,490	1,393,953	*Defined benefit*
	2024	28,094	124,826	1,364,622	1,517,542	
	2023	28,329	125,487	1,542,256	1,696,072	

2. Program iuran pasti

Program Iuran Pasti dikelola oleh Dana Pensiun Lembaga Keuangan AIA dan Dana Pensiun Lembaga Keuangan Manulife.

Berdasarkan Undang-Undang terkait Ketenagakerjaan, entitas diwajibkan membayar jumlah tertentu kepada para pekerja yang telah memasuki usia pensiun yang ditentukan berdasarkan masa kerjanya. Atas dasar hal tersebut, untuk tujuan pelaporan keuangan, Bank CIMB Niaga wajib membentuk pencadangan berdasarkan nilai sesuai dengan Undang-Undang terkait Ketenagakerjaan tersebut dengan mempertimbangkan iuran yang sudah dibayarkan dalam program iuran pasti.

Berikut ini adalah asumsi yang diungkapkan dalam laporan aktuaria tanggal 2 Januari 2026, 7 Januari 2025, dan 2 Januari 2024 dalam menghitung liabilitas pensiun pada tanggal 31 Desember 2025, 2024, dan 2023.

2. Defined contribution plan

The defined contributions program is managed by Lembaga Keuangan AIA and Dana Pensiun Lembaga Keuangan Manulife.

Under the Law related to Labor, the entity is required to pay a certain amount to employees who have entered a retirement age determined based on their years of service. On this basis, for the purpose of financial reporting, Bank CIMB Niaga is required to establish an allowance based on the value in accordance with the Law related to Labor, taking into account the contributions that have been paid-in the defined contribution program.

The following are assumptions disclosed in the actuarial report dated 2 January 2026, 7 January 2025, and 2 January 2024 to calculate the retirement benefits liability as at 31 December 2025, 2024, and 2023.

44. LIABILITAS IMBALAN KERJA (lanjutan)

a. Imbalan pensiun (lanjutan)

2. Program iuran pasti (lanjutan)

Asumsi-asumsi utama yang digunakan dalam menentukan biaya imbalan pensiun oleh aktuaris independen adalah:

44. EMPLOYEE BENEFIT OBLIGATIONS (continued)

a. Pension benefits (continued)

2. Defined contribution plan (continued)

The key assumptions used by the independent actuary for the calculation of pension benefit expenses, were as follows:

	2025	2024	2023	
Asumsi ekonomi:				***Economic assumptions:***
Tingkat diskonto	6.40% per tahun/ *per annum*	7.10% per tahun/ *per annum*	6.70% per tahun/ *per annum*	*Discount rate*
Tingkat kenaikan gaji	6% per tahun/ *per annum*	6% per tahun/ *per annum*	6% per tahun/ *per annum*	*Salary increase rate*
Asumsi lainnya:				***Other assumptions:***
Usia pensiun normal	55 tahun/ *years*	55 tahun/ *years*	55 tahun/ *years*	*Normal retirement age*
Tingkat kematian	Tabel Mortalitas Indonesia 2019 (TMI 2019)/ *Indonesian Mortality Table 2019 (IMT 2019)*	Tabel Mortalitas Indonesia 2019 (TMI 2019)/ *Indonesian Mortality Table 2019 (IMT 2019)*	Tabel Mortalitas Indonesia 2019 (TMI 2019)/ *Indonesian Mortality Table 2019 (IMT 2019)*	*Mortality rate*
Tingkat cacat	10% dari TMI 2019/ *of IMT 2019*	10% dari TMI 2019/ *of IMT 2019*	10% dari TMI 2019/ *of IMT 2019*	*Disability rate*
Imbal hasil atas aset program	6.40% per tahun/ *per annum*	7.10% per tahun/ *per annum*	6.70% per tahun/ *per annum*	*Implied rate of return on plan assets*
Tingkat pengunduran diri	10% untuk usia sampai dengan 25 tahun, dan menurun dengan garis lurus 0% pada usia 44 tahun dan 1% setelahnya/ *10% up to age 25, then decreasing linearly to 0% at age 44 and 1% thereafter*	10% untuk usia sampai dengan 25 tahun, dan menurun dengan garis lurus 0% pada usia 44 tahun dan 1% setelahnya/ *10% up to age 25, then decreasing linearly to 0% at age 44 and 1% thereafter*	10% untuk usia sampai dengan 25 tahun, dan menurun dengan garis lurus 0% pada usia 44 tahun dan 1% setelahnya/ *10% up to age 25, then decreasing linearly to 0% at age 44 and 1% thereafter*	*Resignation rate*
Proporsi pensiun normal	100%	100%	100%	*Proportion of normal retirement*

44. LIABILITAS IMBALAN KERJA (lanjutan)

a. Imbalan pensiun (lanjutan)

2. Program iuran pasti (lanjutan)

Asumsi tingkat pengembalian investasi dihitung berdasarkan proyeksi jangka panjang dengan mengacu pada tingkat pengembalian aktual historis.

Jumlah liabilitas yang diakui di dalam laporan posisi keuangan konsolidasian adalah:

44. EMPLOYEE BENEFIT OBLIGATIONS (continued)

a. Pension benefits (continued)

2. Defined contribution plan (continued)

The rate of return on investment is calculated based on long term outlook and take into account actual historical rate of return.

The liability recognised in the consolidated statements of financial position:

	2025	2024	2023	
Bank CIMB Niaga				***Bank CIMB Niaga***
Nilai wajar aset program	69,088	16,966	44,451	*Fair value of plan assets*
Nilai kini liabilitas iuran pasti yang didanai	(573,681)	(528,758)	(498,221)	*Present value of funded defined contribution obligation*
Liabilitas yang diakui di laporan posisi keuangan konsolidasian	(504,593)	(511,792)	(453,770)	*Liability recognised in consolidated statements of financial position*

Mutasi nilai kini liabilitas iuran pasti yang didanai selama tahun berjalan adalah sebagai berikut:

The movement in the present value of funded defined contribution of the year were as follows:

	2025	2024	2023	
Nilai kini liabilitas pada awal tahun	528,758	498,221	446,510	***Present value of obligation at beginning of the year***
Biaya jasa lalu	(1,848)	(1,366)	(1,878)	*Past service cost*
Biaya bunga	37,286	34,215	31,300	*Interest cost*
Biaya jasa kini - bruto	74,583	67,796	63,522	*Current service cost - gross*
Pembayaran imbalan dari aset program	(62,556)	(52,591)	(34,600)	*Benefit payments from plan assets*
Pembayaran imbalan oleh perusahaan	(3,764)	(2,246)	(2,550)	*Benefit payments from company*
Pengukuran kembali:				*Remeasurements:*
Kerugian/(keuntungan) aktuarial yang timbul dari perubahan asumsi keuangan	26,657	(24,333)	7,275	*Actuarial losses/(gains) from changes in financial assumption*
(Keuntungan)/kerugian aktuarial yang timbul dari penyesuaian pengalaman	(25,435)	9,062	(11,358)	*Actuarial (gains)/losses from changes in experience adjustment*
Nilai kini liabilitas pada akhir tahun	**573,681**	**528,758**	**498,221**	***Present value of obligation at end of year***

Rekonsiliasi nilai wajar aset program adalah:

The reconciliation of fair value of plan assets is as follows:

	2025	2024	2023	
Saldo awal	16,966	44,451	29,112	*Beginning balance*
Bunga	1,776	2,411	3,125	*Interest*
Kontribusi Perusahaan	117,927	30,000	50,000	*Company's contributions*
Kerugian aktuaria	(5,025)	(7,305)	(3,186)	*Actuarial loss*
Pembayaran selama tahun berjalan	(62,556)	(52,591)	(34,600)	*Benefit payments during the year*
Saldo akhir	69,088	16,966	44,451	*Ending balance*

44. LIABILITAS IMBALAN KERJA (lanjutan)

a. Imbalan pensiun (lanjutan)

2. Program iuran pasti (lanjutan)

Aset program pada tanggal 31 Desember 2025, 2024, dan 2023 adalah dalam bentuk giro dan deposito berjangka.

Jumlah yang diakui di laba rugi adalah:

44. EMPLOYEE BENEFIT OBLIGATIONS (continued)

a. Pension benefits (continued)

2. Defined contribution plan (continued)

Plan assets as at 31 December 2025, 2024, and 2023 were in form of current accounts and time deposits.

The amounts recognised in profit or loss were as follows:

	2025	2024	2023	
Bank CIMB Niaga				***Bank CIMB Niaga***
Biaya jasa kini	(74,583)	(67,797)	(63,522)	*Current service cost*
Bunga bersih	(35,510)	(31,804)	(28,175)	*Net Interest*
Biaya jasa tahun lalu	1,848	1,366	1,878	*Past service cost*
Jumlah, disajikan sebagai bagian dari beban tenaga kerja	(108,245)	(98,235)	(89,819)	*Total, included in personnel expenses*

Jumlah yang diakui di laporan posisi keuangan konsolidasian adalah:

The amounts recognised in the consolidated statements of financial position were as follows:

	2025	2024	2023	
Saldo awal	(511,792)	(453,770)	(417,398)	*Beginning balance*
Beban imbalan kerja yang diakui tahun berjalan	(108,245)	(98,235)	(89,819)	*Employee benefit expenses recognised in the current year*
Jumlah yang diakui pada pendapatan komprehensif lain	(6,247)	7,966	897	*Total amount recognized in other comprehensive income*
Pembayaran imbalan	3,764	2,247	2,550	*Actual benefit payments*
Kontribusi pemberi kerja terhadap dana pensiun	117,927	30,000	50,000	*Employer contribution to the pension fund*
Saldo akhir	(504,593)	(511,792)	(453,770)	*Ending balance*

Sensitivitas dari kewajiban iuran pasti terhadap perubahan asumsi aktuaria adalah sebagai berikut:

The sensitivity of defined contribution obligation to changes in the weighted assumptions is as follows:

		Dampak terhadap kewajiban iuran pasti/ *Impact on defined contribution obligation*						
		2025		2024		2023		
	Perubahan Asumsi/ *Change in Assumption*	Nilai kini kewajiban iuran pasti/ *Present value of contribution obligation*	Biaya jasa kini/ *Current service cost*	Nilai kini kewajiban iuran pasti/ *Present value of contribution obligation*	Biaya jasa kini/ *Current service cost*	Nilai kini kewajiban iuran pasti/ *Present value of contribution obligation*	Biaya jasa kini/ *Current service cost*	
Tingkat diskonto	Kenaikan/*increase* 1%	501,294	(72,387)	461,807	(66,951)	431,925	(66,296)	*Discount rate*
	Penurunan/*decrease* 1%	665,289	91,608	615,261	86,503	583,170	84,949	
Tingkat kenaikan gaji	Kenaikan/*increase* 1%	662,996	89,315	613,340	84,582	581,031	82,810	*Salary increase rate*
	Penurunan/*decrease* 1%	501,716	(71,965)	461,975	(66,783)	432,261	(65,960)	

44. LIABILITAS IMBALAN KERJA (lanjutan)

a. Imbalan pensiun (lanjutan)

2. Program iuran pasti (lanjutan)

Analisis sensitivitas didasarkan pada perubahan atas satu asumsi aktuarial dimana asumsi lainnya dianggap konstan. Dalam perhitungan sensitivitas kewajiban iuran pasti atas asumsi aktuarial utama, metode yang sama (perhitungan nilai kini kewajiban iuran pasti dengan menggunakan metode *projected unit credit* di akhir tahun) telah diterapkan seperti dalam penghitungan kewajiban pensiun yang diakui dalam laporan posisi keuangan konsolidasian.

Kontribusi Bank untuk program iuran pasti tahun 2025 adalah sebesar Rp 117.927 (2024: Rp 30.000; 2023: Rp 50.000).

Risiko yang terekspos pada program iuran pasti adalah hasil investasi dibawah asumsi tingkat diskonto. Hal ini akan mengakibatkan akumulasi iuran aktual lebih kecil dari nilai yang diasumsikan sehingga mengakibatkan selisih pembayaran terhadap Undang-Undang terkait Ketenagakerjaan akan meningkat dan berdampak pada beban dan liabilitas yang akan meningkat pula.

Analisis jatuh tempo yang diharapkan (tidak didiskontokan) dari manfaat pensiun adalah sebagai berikut:

44. EMPLOYEE BENEFIT OBLIGATIONS *(continued)*

a. Pension benefits *(continued)*

2. Defined contribution plan *(continued)*

The sensitivity analysis are based on a change in an assumption while holding all other assumptions constant. When calculating the sensitivity of the defined contribution obligation to significant actuarial assumptions, the same method (present value of the defined contribution obligation calculated with the projected unit credit method at the end of the reporting year) has been applied as when calculating the pension liability recognised within the consolidated statements of financial position.

The Bank's contribution to the defined contribution plan for the year 2025 is Rp 117,927 (2024: Rp 30,000; 2023: Rp 50,000).

The exposed risks in defined contribution plan is the lower return on investment compared to assumption on discount rate and therefore, will cause accumulated actual contribution to be lower than its assumption, increase the difference in the amount of contribution based on Law related to Labor, and will also increase the amount of the related expenses and liabilities.

Expected maturity analysis (undiscounted) of pension benefit is as follows:

	Iuran pasti/ *Defined contribution*	Dalam 1 tahun/ *Within 1 year*	Antara 1 sampai 5 tahun/ *Between 1 to 5 years*	Lebih dari 5 tahun/ *Over 5 years*	Jumlah/ *Total*	
Iuran pasti	2025	92,438	320,832	2,715,278	3,128,548	*Defined contribution*
	2024	74,257	345,269	2,546,098	2,965,624	
	2023	55,325	324,023	2,238,158	2,617,506	

44. LIABILITAS IMBALAN KERJA (lanjutan)

b. Imbalan jangka panjang lainnya

Imbalan jangka panjang lainnya merupakan penghargaan masa kerja jangka panjang dalam bentuk pemberian penghargaan setiap pencapaian masa kerja tertentu.

Berikut ini adalah asumsi yang diungkapkan dalam laporan aktuaria tanggal 2 Januari 2026, 7 Januari 2025, dan 2 Januari 2024 dalam menghitung liabilitas pensiun pada tanggal 31 Desember 2025, 2024, dan 2023.

44. EMPLOYEE BENEFIT OBLIGATIONS (continued)

b. Other long term benefit

Other long term benefit is long service award in the form of award at every completion of certain year of service.

The following are assumptions disclosed in the actuarial report dated 2 January 2026, 7 January 2025 and 2 January 2024 to calculate the retirement benefits liability as at 31 December 2025, 2024, and 2023.

	2025	2024	2023	
Asumsi ekonomi:				***Economic assumptions:***
Tingkat diskonto	6.40% per tahun/ *per annum*	7.10% per tahun/ *per annum*	6.70% per tahun/ *per annum*	*Discount rate*
Tingkat kenaikan gaji	6% per tahun/ *per annum*	6% per tahun/ *per annum*	6% per tahun/ *per annum*	*Salary increase rate*
Asumsi lainnya:				***Other assumptions:***
Usia pensiun normal	55 tahun/ *years*	55 tahun/ *years*	55 tahun/ *years*	*Normal retirement age*
Tingkat kematian	Tabel Mortalitas Indonesia 2019 (TMI 2019)/ *Indonesian Mortality Table 2019 (IMT 2019)*	Tabel Mortalitas Indonesia 2019 (TMI 2019)/ *Indonesian Mortality Table 2019 (IMT 2019)*	Tabel Mortalitas Indonesia 2019 (TMI 2019)/ *Indonesian Mortality Table 2019 (IMT 2019)*	*Mortality rate*
Tingkat cacat	10% dari TMI 2019/ *of IMT 2019*	10% dari TMI 2019/ *of IMT 2019*	10% dari TMI 2019/ *of IMT 2019*	*Disability rate*
Tingkat pengunduran diri	10% untuk usia sampai dengan 25 tahun, dan menurun dengan garis lurus 0% pada usia 44 tahun dan 1% setelahnya/ *10% up to age 25, then decreasing linearly to 0% at age 44 and 1% thereafter*	10% untuk usia sampai dengan 25 tahun, dan menurun dengan garis lurus 0% pada usia 44 tahun dan 1% setelahnya/ *10% up to age 25, then decreasing linearly to 0% at age 44 and 1% thereafter*	10% untuk usia sampai dengan 25 tahun, dan menurun dengan garis lurus 0% pada usia 44 tahun dan 1% setelahnya/ *10% up to age 25, then decreasing linearly to 0% at age 44 and 1% thereafter*	*Resignation rate*
Proporsi pensiun normal	100%	100%	100%	*Proportion of normal retirement*

Mutasi saldo liabilitas yang diakui di dalam laporan posisi keuangan konsolidasian adalah:

The liability movement recognised in the consolidated statements of financial position:

	2025	2024	2023	
Saldo awal	(122,772)	(112,451)	(95,048)	*Beginning balance*
Beban yang diakui tahun berjalan	(89,418)	(20,905)	(24,034)	*Expenses recognized in the current year*
Pembayaran imbalan	20,239	10,584	6,631	*Actual benefit payments*
Saldo akhir	(191,951)	(122,772)	(112,451)	*Ending balance*

44. LIABILITAS IMBALAN KERJA (lanjutan)

44. EMPLOYEE BENEFIT OBLIGATIONS (continued)

b. Imbalan jangka panjang lainnya

b. Other long term benefit

Jumlah yang diakui sebagai laba rugi adalah:

The amounts recognised as profit or loss were as follows:

	2025	2024	2023	
Biaya jasa kini	(16,738)	(13,133)	(11,812)	*Current service cost*
Beban bunga	(9,350)	(7,903)	(6,941)	*Interest cost*
Biaya jasa lalu atas perubahan imbalan	14,588	-	-	*Past service cost due to changes in benefits*
(Kerugian)/keuntungan aktuarial	(77,918)	131	(5,281)	*Actuarial (losses)/gains*
Jumlah, disajikan sebagai bagian dari beban tenaga kerja	(89,418)	(20,905)	(24,034)	*Total, included in personnel expense*

Sensitivitas dari liabilitas imbalan pascakerja lainnya terhadap perubahan asumsi aktuaria adalah sebagai berikut:

The sensitivity of other post-employment obligations to changes in the weighted assumptions is as follows:

		Dampak terhadap liabilitas imbalan pascakerja lainnya/ *Impact on other post-retirement obligations*					
		2025		2024		2023	
	Perubahan asumsi/ *Change in assumption*	Nilai kini imbalan kerja lainnya/ *Present value of other employee benefit obligation*	Biaya jasa kini/ *Current service cost*	Nilai kini imbalan kerja lainnya/ *Present value of other employee benefit obligation*	Biaya jasa kini/ *Current service cost*	Nilai kini imbalan kerja lainnya/ *Present value of other employee benefit obligation*	Biaya jasa kini/ *Current service cost*
Tingkat diskonto	Kenaikan/*increase* 1%	177,816	(14,135)	114,105	(8,667)	104,301	(8,150)
	Penurunan/*decrease* 1%	208,014	16,063	132,571	9,799	121,679	9,228
Tingkat kenaikan gaji	Kenaikan/*increase* 1%	203,883	11,932	132,580	9,808	121,652	9,201
	Penurunan/*decrease* 1%	181,411	(10,540)	113,943	(8,829)	104,179	(8,272)

Analisis sensitivitas didasarkan pada perubahan atas satu asumsi aktuarial dimana asumsi lainnya dianggap konstan. Dalam perhitungan sensitivitas liabilitas imbalan pascakerja lainnya atas asumsi aktuarial utama, metode yang sama (perhitungan nilai kini liabilitas imbalan pascakerja lainnya dengan menggunakan metode projected unit credit di akhir tahun pelaporan) telah diterapkan seperti dalam penghitungan kewajiban pensiun yang diakui dalam laporan posisi keuangan konsolidasian.

The sensitivity analysis are based on a change in an assumption while holding all other assumptions constant. When calculating the sensitivity of the other post-employment obligations to significant actuarial assumptions, the same method (present value of the other post-employment obligations calculated with the projected unit credit method at the end of the reporting year) has been applied as when calculating the pension liability recognised within the consolidated statements of financial position.

Analisis jatuh tempo yang diharapkan (tidak didiskontokan) dari manfaat pensiun adalah sebagai berikut:

Expected maturity analysis (undiscounted) of pension benefit is as follows:

Imbalan kerja jangka panjang lainnya/ *Other long term benefit*	Dalam 1 tahun/ *Within 1 year*	Antara 1 sampai 5 tahun/ *Between 1 to 5 years*	Lebih dari 5 tahun/ *Over 5 years*	Jumlah/ *Total*
2025	21,371	86,233	748,125	855,729
2024	13,972	59,500	520,932	594,404
2023	9,968	54,375	478,928	543,271

45. PROGRAM KEPEMILIKAN SAHAM DAN CADANGAN KOMPENSASI BERBASIS SAHAM

Program Kepemilikan Saham ("EOP")

EOP diberikan pada bulan Maret 2011 oleh Grup CIMB dimana Grup CIMB dalam hal ini memberikan saham biasa atas Grup CIMB untuk karyawan-karyawan tertentu *Senior Vice President* ("SVP") dan *Executive Vice President* ("EVP") dan Dewan Direksi yang akan dibebankan langsung kepada Bank CIMB Niaga. Berdasarkan EOP tersebut, bagian dari remunerasi karyawan-karyawan tertentu tersebut akan digunakan untuk membeli saham biasa Grup CIMB dari pasar. Saham yang dibeli akan diberikan secara progresif kepada karyawan yang berhak berdasarkan tanggal-tanggal tertentu setelah tanggal pembelian, tergantung pada hubungan kerja antara karyawan tersebut dan Bank CIMB Niaga.

Perusahaan terkait akan bertindak mewakili Grup CIMB untuk melakukan administrasi atas EOP dan menyimpan saham tersebut sampai dengan tanggal penyerahan. Kelayakan akan keikutsertaan pada EOP ditentukan oleh kebijakan dari *Group Compensation Review Committee of CIMB Group*.

Apabila terjadi pemutusan hubungan kerja selain pensiun, cacat atau kematian, karyawan tidak akan mendapatkan saham-saham yang belum diberikan.

Berikut ini adalah rincian EOP yang diberikan oleh Grup CIMB:

45. EQUITY OWNERSHIP PLAN AND SHARE-BASED COMPENSATION RESERVE

Equity Ownership Plan ("EOP")

The EOP was introduced in March 2011 by CIMB Group where CIMB Group will grant ordinary shares of CIMB Group to selected employees of Bank CIMB Niaga Senior Vice President ("SVP") and Executive Vice President ("EVP") and Board of Directors which will be directly charged to Bank CIMB Niaga. Under the EOP, earmarked portions of variable remuneration of selected employees of Bank CIMB Niaga will be utilised to purchase ordinary shares of CIMB Group from the market. The purchased shares will be released progressively to the eligible employees at various dates after the purchase date, subject to employment with Bank CIMB Niaga.

A related company will act on behalf of CIMB Group to administer the EOP and to hold the shares in trust up to the pre-determined transfer date. The eligibility of participation in the EOP shall be at the discretion of the Group Compensation Review Committee of CIMB Group.

In the case of termination of employment other than retirement, disability or death, employee will not receive any unreleased shares.

Below is the detail of EOP granted by CIMB Group:

Tanggal pemberian *EOP/EOP granted date*	Jumlah yang dibayar Bank kepada perusahaan yang dibentuk Grup CIMB/*Amount paid by Bank to the entity established by CIMB Group*	Jumlah lembar saham (nilai penuh)/ *Total shares (full amount)*	Harga rata-rata per lembar saham (nilai penuh)/ *Average price per share (full amount)* RM	Tanggal efektif/ *Effective date*	*Tranche/ Tranche* Persentase/ *Percentage*	*Tranche/ Tranche* Periode *vesting/ Vesting period*
9 Maret/*March* dan/*and* 5 April/*April* 2021	10,524	707,958	4.21	9 Maret/*March* dan/*and* 5 April/*April* 2021	33.33% 33.33% 33.33%	31 Maret/*March* 2022 31 Maret/*March* 2023 31 Desember/*December* 2023
10 Maret/*March* 2022	4,340	238,000	5.32	10 Maret/*March* 2022	50.00% 50.00%	31 Maret/*March* 2023 31 Maret/March 2024
14 Maret/*March* dan/*and* 8 April/*April* 2022	6,937	411,839	5.07	14 Maret/*March* dan/*and* 8 April/*April* 2022	33.33% 33.33% 33.33%	31 Maret/*March* 2023 31 Maret/*March* 2024 31 Desember/*December* 2024
24 Maret/*March* dan/*and* 10 April/*April* 2023	7,291	436,734	5.02	24 Maret/*March* dan/*and* 10 April/*April* 2023	33.33% 33.33% 33.33%	31 Maret/*March* 2024 31 Maret/*March* 2025 31 Desember/*December* 2025
25 Maret/*March* dan/*and* 3 April/*April* 2024	6,585	282,027	6.88	25 Maret/*March* dan/*and* 3 April/*April* 2024	33.33% 33.33% 33.33%	31 Maret/*March* 2025 31 Maret/*March* 2026 31 Desember/*December* 2026
25 Maret/*March, 14 April/April,* dan/*and* 15 April/*April* 2025	43,916	1,635,295	6.86	25 Maret/*March, 14 April/April,* dan/*and* 15 April/*April* 2025	33.33% 33.33% 33.33%	31 Maret/*March* 2026 31 Maret/*March* 2027 31 Desember/*December* 2027

45. PROGRAM KEPEMILIKAN SAHAM DAN CADANGAN KOMPENSASI BERBASIS SAHAM (lanjutan)

Program Kepemilikan Saham ("EOP") (lanjutan)

Berikut ini adalah mutasi jumlah hak atas lembar saham yang telah diberikan (nilai penuh):

45. EQUITY OWNERSHIP PLAN AND SHARE-BASED COMPENSATION RESERVE (continued)

Equity Ownership Plan ("EOP") *(continued)*

Below is the movement of entitlements shares granted (full amount):

	2025	2024	2023	
Saldo awal	546,050	775,085	1,005,414	*Beginning balance*
Diberikan	1,635,295	282,027	436,734	*Granted*
Eksekusi (*)	(437,043)	(511,062)	(667,063)	*Exercised (*)*
Saldo akhir	1,744,302	546,050	775,085	*Ending balance*

(*) *Vested/* pengunduran diri

(*) *Vested/resignation*

Cadangan Kompensasi Berbasis Saham

Cadangan kompensasi berbasis saham pada tanggal 31 Desember 2025 sebesar Rp 84.332 (2024: Rp 90.994; 2023: Rp 137.123) digunakan untuk mencatat cadangan atas *Material Risk Taker* ("MRT") dan *Long Term Incentive Plan* ("LTIP").

Cadangan kompensasi berbasis saham juga digunakan untuk mencatat saham yang diberikan untuk karyawan, namun belum dieksekusi sehubungan dengan program *Material Risk Taker* ("MRT") dalam rangka pemenuhan POJK No. 45/POJK.03/2015 tanggal 23 Desember 2015 tentang Penerapan Tata Kelola Dalam Pemberian Remunerasi Bagi Bank Umum.

MRT merupakan kebijakan remunerasi dalam mendukung penerapan tata kelola sistem Remunerasi Berbasis Risiko, agar pengambilan keputusan dilakukan dengan mempertimbangkan segala risiko secara cermat dan berhati-hati *(prudent risk taking)* sehingga kelangsungan usaha dan reputasi Bank senantiasa terjaga.

Share-based Compensation Reserve

The share-based compensation reserve as of 31 December 2025 amounting to Rp 84,332 (2024: Rp 90,994; 2023: Rp 137,123) is used to record the reserve of Material Risk Taker ("MRT") and Long Term Incentive Plan ("LTIP").

The share-based compensation reserve is also used to record the shares given to employees, but not exercised in relation with Material Risk Taker ("MRT") programme in accordance with POJK No. 45/POJK.03/2015 dated 23 December 2015 regarding the Implementation of Governance in Providing Remuneration for Commercial Banks.

MRT is a remuneration policy in supporting the implementation of Risk-Based Remuneration governance, as such decision making is carried out by considering all risks carefully and cautiously (prudent risk taking) in order to maintain the continuity of the Bank's business and reputation.

45. PROGRAM KEPEMILIKAN SAHAM DAN CADANGAN KOMPENSASI BERBASIS SAHAM (lanjutan)

Cadangan Kompensasi Berbasis Saham (lanjutan)

Cadangan kompensasi berbasis saham juga digunakan untuk mencatat cadangan saham untuk program *Long Term Incentive Plan* ("LTIP") yang dimulai pada September 2021. Program LTIP merupakan program CIMB Group berupa pemberian kompensasi saham dan opsi saham CIMB Group secara bertahap. Program LTIP diberikan kepada karyawan Bank yang memenuhi kriteria tertentu berdasarkan kebijakan Komite LTIP CIMB Group dengan mempertimbangkan hubungan kerja, kinerja karyawan dan Bank.

45. EQUITY OWNERSHIP PLAN AND SHARE-BASED COMPENSATION RESERVE (continued)

***Share-based Compensation Reserve** (continued)*

The share-based compensation reserves are also used to record share reserves for the Long Term Incentive Plan ("LTIP") program starting in June 2021. The LTIP program is a CIMB Group program in the form of share-based compensation and share options of CIMB Group in stages. The LTIP program is given to Bank employees who meet certain criteria based on the policy of the LTIP Committee of CIMB Group by taking into account the employment relationship, employee and the Bank's performance.

46. LABA PER SAHAM DASAR DAN DILUSIAN

Laba per saham dasar

Laba per saham dasar dihitung dengan membagi laba bersih yang tersedia bagi pemegang saham dengan rata-rata tertimbang saham biasa yang beredar pada tahun yang bersangkutan.

46. BASIC AND DILUTIVE EARNINGS PER SHARE

Basic earnings per share

Basic earnings per share is calculated by dividing the net profit attributable to shareholders by the weighted average number of outstanding ordinary shares during the year.

	2025	2024	2023	
Laba bersih yang tersedia bagi pemegang saham	6,876,537	6,825,773	6,474,195	*Net profit attributable to shareholders*
Rata-rata tertimbang saham biasa yang beredar (dalam ribuan) (termasuk dana setoran modal) *	25,140,136	25,132,346	24,953,789	*Weighted average number of ordinary share on issue (in thousands) (including capital paid in advance) **
Laba per saham dasar (nilai penuh)	**273.53**	**271.59**	**259.45**	*Basic earnings per share (full amount)*

*) Rata-rata tertimbang saham biasa yang beredar dihitung berdasarkan jumlah saham biasa yang beredar pada posisi tiap akhir bulan sesuai dengan data dari Biro Administrasi Efek

**) The weighted average number of ordinary shares on issue is calculated based on the number of outstanding ordinary shares at the end of month based on the data from Securities Administration Bureau*

Laba per saham dilusian

Dalam perhitungan laba bersih per saham dilusian jumlah rata-rata tertimbang jumlah saham biasa yang beredar disesuaikan dengan asumsi bahwa semua efek berpotensi saham biasa yang sifatnya dilutif dikonversi.

Pada tanggal 31 Desember 2025, 2024, dan 2023, Bank CIMB Niaga dan Entitas Anak tidak memiliki potensi saham yang bersifat dilutif.

Dilutive earnings per share

Diluted earnings per share is calculated by adjusting the weighted average number of outstanding ordinary shares to assume conversion of all dilutive potential ordinary shares.

As at 31 December 2025, 2024, and 2023, Bank CIMB Niaga and Subsidiaries have no dilutive potential shares.

47. KOMITMEN DAN KONTINJENSI - BERSIH

Dalam bisnis normal perbankan, Bank CIMB Niaga mempunyai komitmen dan kontinjensi yang tidak disajikan dalam laporan posisi keuangan konsolidasian.

Ikhtisar komitmen dan kontinjensi Bank CIMB Niaga yang dinyatakan dalam nilai kontrak setara dengan mata uang Rupiah adalah:

47. COMMITMENTS AND CONTINGENCIES - NET

As part of normal banking business, Bank CIMB Niaga has commitments and contingencies that are not presented in the consolidated statements of financial position.

The following is the summary of Bank CIMB Niaga's commitments and contingencies at the equivalent Rupiah contractual amounts:

	2025	2024	2023	
KOMITMEN				***COMMITMENTS***
Liabilitas komitmen				***Commitments liabilities***
Fasilitas penyediaan dana yang belum digunakan	(105,485,135)	(104,684,718)	(97,252,341)	*Unutilised portion of fund facilities*
Irrevocable letters of credit yang masih berjalan	(2,143,677)	(1,855,914)	(1,625,442)	*Outstanding irrevocable letters of credit*
Lain-lain	(533,538)	(481,003)	(4,701)	*Others*
Jumlah liabilitas komitmen - bersih	**(108,162,350)**	**(107,021,635)**	**(98,882,484)**	*Total commitments liabilities - net*
KONTINJENSI				***CONTINGENCIES***
Tagihan kontinjensi				***Contingent receivables***
Garansi yang diterima	34,913	28,287	33,576	*Guarantees received*
Penghasilan bunga dalam penyelesaian	592,949	585,478	607,456	*Interest receivable on non-performing assets*
Jumlah tagihan kontinjensi	627,862	613,765	641,032	*Total contingent receivables*
Liabilitas kontinjensi				***Contingent liabilities***
Garansi yang diterbitkan	(6,682,641)	(5,888,091)	(5,364,148)	*Guarantees issued*
Kontinjensi - bersih	**(6,054,779)**	**(5,274,326)**	**(4,723,116)**	*Contingencies - net*
KOMITMEN DAN KONTINJENSI - BERSIH	**(114,217,129)**	**(112,295,961)**	**(103,605,600)**	***COMMITMENTS AND CONTINGENCIES - NET***

Komitmen dan kontinjensi yang berhubungan dengan derivatif disajikan di Catatan 11.

The commitments and contingencies relating to derivative transaction are disclosed in Note 11.

48. TRANSAKSI DENGAN PIHAK-PIHAK BERELASI

Bank CIMB Niaga secara mayoritas dimiliki oleh CIMB Group Sdn Bhd, Malaysia. Kepemilikan minoritas dipegang dan dimiliki oleh banyak pihak. Lihat Catatan 33 untuk informasi mengenai pemegang saham utama dari CIMB Group Sdn Bhd.

Sifat Hubungan Berelasi

Pihak-pihak berelasi adalah perusahaan dan perorangan yang mempunyai keterkaitan kepemilikan atau kepengurusan secara langsung maupun tidak langsung dengan Bank CIMB Niaga. Informasi Entitas Anak diungkapkan pada Catatan 1c. Pemegang saham pengendali dan mayoritas, induk dari pemegang saham mayoritas, dan pemegang saham akhir diungkapkan pada Catatan 33.

48. RELATED PARTIES TRANSACTIONS

Bank CIMB Niaga is majority owned by CIMB Group Sdn Bhd, Malaysia. The remaining minority shares are widely held. For information on the ultimate parent company of CIMB Group Sdn Bhd, refer to Note 33.

Nature of Relationship

Related parties are companies and individuals who directly or indirectly have relationships with Bank CIMB Niaga through ownership or management. Information of Subsidiaries is disclosed in Note 1c. The controlling and majority shareholder, parent of majority shareholder, and the ultimate shareholders are disclosed in Note 33.

Pihak berelasi/ ***Related parties***	**Sifat dari hubungan/** ***Nature of relationship***	**Sifat dari transaksi/** ***Nature of transactions***
CIMB Bank Berhad	Dimiliki oleh pemegang saham akhir yang sama/*Owned by the same ultimate shareholder*	Giro pada bank lain; Aset lain-lain; Tagihan derivatif; Simpanan dari bank lain; Liabilitas derivatif; Liabilitas segera/*Current Account with other banks; Other assets; Derivative receivables; Deposits from other banks; Derivative payables; Obligations due immediately*
CIMB Thai Bank Public Company Limited	Dimiliki oleh pemegang saham akhir yang sama/*Owned by the same ultimate shareholder*	Giro pada bank lain***;*** Simpanan dari bank lain/*Current Account with other banks; Deposits from other banks*
PT Niaga Manajemen Citra	Dikelola oleh pejabat eksekutif Bank CIMB Niaga/*Managed by Bank CIMB Niaga's executive officers*	Aset hak-guna; Simpanan dari nasabah; Liabilitas lain-lain/*Right-of-use assets; Deposits from customers; Others liabilities*
CIMB Group Sdn Bhd	Pemegang saham mayoritas/ *Majority shareholder*	Simpanan dari bank lain; Beban yang masih harus dibayar; Pinjaman Subordinasi/*Deposits from other banks; Accruals; Subordinated loans*
PT Synergy Dharma Nayaga	Dimiliki oleh pemegang saham akhir yang sama/*Owned by the same ultimate shareholder*	Simpanan dari nasabah/*Deposits from customers*

48. TRANSAKSI DENGAN PIHAK-PIHAK BERELASI (lanjutan)

48. RELATED PARTIES TRANSACTIONS (continued)

Sifat Hubungan Berelasi (lanjutan)

Nature of Relationship *(continued)*

Pihak berelasi/ *Related parties*	Sifat dari hubungan/ *Nature of relationship*	Sifat dari transaksi/ *Nature of transactions*
PT Commerce Kapital	Dimiliki oleh pemegang saham akhir yang sama/*Owned by the same ultimate shareholder*	Simpanan dari nasabah/*Deposits from customers*
Southeast Asia Special Asset Vehicle Limited	Dimiliki oleh pemegang saham akhir yang sama/*Owned by the same ultimate shareholder*	Simpanan dari nasabah/*Deposits from customers*
PT Principal Asset Management	Dimiliki oleh pemegang saham akhir yang sama/*Owned by the same ultimate shareholder*	Simpanan dari nasabah/*Deposits from customers*
CIMB Private Equity Sdn Bhd	Dimiliki oleh pemegang saham akhir yang sama/*Owned by the same ultimate shareholder*	Simpanan dari nasabah/*Deposits from customers*
Dana Pensiun Bank CIMB Niaga	Dikelola oleh pejabat eksekutif Bank CIMB Niaga/*Managed by Bank CIMB Niaga's executive officers*	Simpanan dari nasabah/*Deposits from customers*
CIMB Group Holdings Berhad	Pemegang saham akhir/*Ultimate shareholder*	Simpanan dari bank lain/*Deposits from other banks*
CIMB Islamic Bank Berhad	Dimiliki oleh pemegang saham akhir yang sama/*Owned by the same ultimate shareholder*	Simpanan dari bank lain/*Deposits from other banks*
CIMB Investment Bank Berhad	Dimiliki oleh pemegang saham akhir yang sama/*Owned by the same ultimate shareholder*	Aset lain-lain; Simpanan dari bank lain; Liabilitas segera/*Other Assets*; *Deposits from other banks; Obligations due immediately*
CIMB Bank Plc - Cambodia	Dimiliki oleh pemegang saham akhir yang sama/*Owned by the same ultimate shareholder*	Simpanan dari bank lain/*Deposits from other banks*
Dewan Komisaris, Dewan Direksi, dan Pejabat Eksekutif Bank/*Board of Commissioners, Board of Directors, and Executive Bank Officers*	Manajemen Bank CIMB Niaga/*Management of Bank CIMB Niaga*	Kredit yang diberikan;Pendapatan bunga yang masih akan diterima; Simpanan dari nasabah/*Loans;Accrued interest income; Deposits from customers*

48. TRANSAKSI DENGAN PIHAK-PIHAK BERELASI (lanjutan)

48. RELATED PARTIES TRANSACTIONS (continued)

Transaksi dan saldo dengan pihak berelasi

Transactions and balances with related parties

Transaksi dengan pihak-pihak berelasi terutama berhubungan dengan pinjam-meminjam dana dalam kegiatan normal usaha.

The related party transactions primarily related to lending and borrowing of funds in the normal course of their business.

Rincian transaksi dan saldo dengan pihak-pihak yang berelasi adalah:

The details of transactions and balances with related parties were as follows:

	2025	2024	2023	
Aset				***Assets***
Giro pada Bank Lain				***Current account with Other Banks***
- Pihak yang dimiliki oleh pemegang saham akhir yang sama				*Parties owned - by the same ultimate shareholder*
CIMB Bank Berhad	45,170	49,822	19,395	*CIMB Bank Berhad*
CIMB Thai Bank Public Company Limited	6,638	11,231	5,334	*CIMB Thai Bank Public Company Limited*
	51,808	61,053	24,729	
Kredit yang diberikan				***Loans***
- Manajemen Bank CIMB Niaga				*Management of Bank CIMB Niaga -*
Dewan Komisaris	14,799	8,516	9,568	*Board of Commissioners*
Dewan Direksi	26,339	25,935	87,446	*Board of Directors*
Pejabat Eksekutif Bank	105,165	87,873	73,743	*Executive Bank Officers*
	146,303	122,324	170,757	
Aset hak-guna				***Right-of-use assets***
- Pihak yang dikelola oleh pejabat eksekutif Bank CIMB Niaga				*Parties managed by - Bank CIMB Niaga's executive officers*
PT Niaga Manajemen Citra	119,458	137,700	115,392	*PT Niaga Manajemen Citra*
Tagihan derivatif				***Derivative Receivables***
- Pihak yang dimiliki oleh pemegang saham akhir yang sama				*Parties owned - by the same ultimate shareholder*
CIMB Bank Berhad	28,985	22,140	18,805	*CIMB Bank Berhad*
Pendapatan bunga yang masih akan diterima				***Accrued interest income***
- Manajemen Bank CIMB Niaga				*Management of Bank CIMB Niaga -*
Dewan Komisaris	39	40	31	*Board of Commissioners*
Dewan Direksi	49	59	69	*Board of Directors*
Pejabat Eksekutif Bank	103	116	139	*Executive Bank Officers*
	191	215	239	
Aset lain-lain				***Other assets***
- Pihak yang dimiliki oleh pemegang saham akhir yang sama				*Parties owned - by the same ultimate shareholder*
CIMB Bank Berhad	3,135,423	664,740	654,271	*CIMB Bank Berhad*
CIMB Investment Bank Berhad	5,570	-	-	*CIMB Investment Bank Berhad*
	3,140,993	664,740	654,271	
Jumlah aset yang terkait dengan pihak-pihak berelasi	**3,487,738**	**1,008,172**	**984,193**	*Total asset associated with related parties*
Sebagai persentase terhadap jumlah aset	0.94%	0.28%	0.29%	*As a percentage to total assets*

48. TRANSAKSI DENGAN PIHAK-PIHAK BERELASI (lanjutan)

48. RELATED PARTIES TRANSACTIONS (continued)

Transaksi dan saldo dengan pihak berelasi (lanjutan)

Transactions and balances with related parties *(continued)*

Rincian transaksi dan saldo dengan pihak-pihak yang berelasi adalah: (lanjutan)

The details of transactions and balances with related parties were as follows: (continued)

	2025	2024	2023	
Liabilitas				***Liabilities***
Simpanan dari nasabah				***Deposits from customers***
- Giro				*Demand deposits -*
- Manajemen Bank CIMB Niaga				*Management of Bank CIMB Niaga -*
Dewan Komisaris	11,616	9,378	5,232	*Board of Commissioners*
Dewan Direksi	23	84	247	*Board of Directors*
Pejabat Eksekutif Bank	9	19	-	*Executive Bank Officers*
	11,648	9,481	5,479	
- Pihak yang dimiliki oleh pemegang saham akhir yang sama				*Parties owned - by the same ultimate shareholder*
PT Synergy Dharma Nayaga	104,994	103,921	102,721	*PT Synergy Dharma Nayaga*
PT Commerce Kapital	69,034	129,253	97,566	*PT Commerce Kapital*
Southeast Asia Special Asset Vehicle Limited	10,586	10,673	10,575	*Southeast Asia Special Asset Vehicle Limited*
PT Principal Asset Management	982	491	967	*PT Principal Asset Management*
CIMB Private Equity Sdn Bhd	109	109	110	*CIMB Private Equity Sdn Bhd*
CIMB Securities Limited	-	-	497	*CIMB Securities Limited*
	185,705	244,447	212,436	
- Pihak yang dikelola oleh pejabat eksekutif Bank CIMB Niaga				*Parties managed by - Bank CIMB Niaga's executive officers*
PT Niaga Manajemen Citra	10	2	20	*PT Niaga Manajemen Citra*
Dana Pensiun Bank CIMB Niaga	208	3	691	*Dana Pensiun Bank CIMB Niaga*
	218	5	711	
	197,571	253,933	218,626	
- Tabungan				*Saving deposits -*
- Manajemen Bank CIMB Niaga				*Management of Bank CIMB Niaga -*
Dewan Komisaris	25,905	18,569	15,526	*Board of Commissioners*
Dewan Direksi	121,517	113,402	87,926	*Board of Directors*
Pejabat Eksekutif Bank	165,799	169,886	150,334	*Executive Bank Officers*
	313,221	301,857	253,786	
- Pihak yang dikelola oleh pejabat eksekutif Bank CIMB Niaga				*Parties managed by - Bank CIMB Niaga's executive officers*
Dana Pensiun Bank CIMB Niaga	374	5	4	*Dana Pensiun Bank CIMB Niaga*
	374	5	4	
	313,595	301,862	253,790	
- Deposito berjangka				*Time deposits -*
- Manajemen Bank CIMB Niaga				*Management of Bank CIMB Niaga -*
Dewan Komisaris	2,300	3,732	5,950	*Board of Commissioners*
Dewan Direksi	7,052	4,974	3,516	*Board of Directors*
Pejabat Eksekutif Bank	10,924	13,966	22,169	*Executive Bank Officers*
	20,276	22,672	31,635	
- Pihak yang dimiliki oleh pemegang saham akhir yang sama				*Parties owned - by the same ultimate shareholder*
PT Principal Asset Management	1,500	4,100	7,000	*PT Principal Asset Management*
	1,500	4,100	7,000	
- Pihak yang dikelola oleh pejabat eksekutif Bank CIMB Niaga				*Parties controlled by Bank - CIMB Niaga's executive officers*
Dana Pensiun Bank CIMB Niaga	-	3,735	540	*Dana Pensiun Bank CIMB Niaga*
	-	3,735	540	
	21,776	30,507	39,175	

48. TRANSAKSI DENGAN PIHAK-PIHAK BERELASI (lanjutan)

48. RELATED PARTIES TRANSACTIONS (continued)

Transaksi dan saldo dengan pihak berelasi (lanjutan)

Transactions and balances with related parties *(continued)*

Rincian transaksi dan saldo dengan pihak-pihak yang berelasi adalah: (lanjutan)

The details of transactions and balances with related parties were as follows: (continued)

	2025	2024	2023	
Simpanan dari bank lain				***Deposits from other banks***
- Giro				*Demand deposit -*
- Pihak yang dimiliki oleh pemegang saham akhir yang sama				*Parties owned - by the same ultimate shareholder*
CIMB Bank Berhad	75,211	93,819	86,838	*CIMB Bank Berhad*
CIMB Islamic Bank Berhad	3,331	8,327	4,455	*CIMB Islamic Bank Berhad*
CIMB Thai Bank Public Company Limited	2,067	570	2,060	*CIMB Thai Bank Public Company Limited*
CIMB Investment Bank Berhad	73	198	534	*CIMB Investment Bank Berhad*
CIMB Bank Plc - Cambodia	142	-	-	*CIMB Bank Plc - Cambodia*
	80,824	102,914	93,887	
- Pemegang saham mayoritas				*Majority shareholder -*
CIMB Group Sdn Bhd	71,976	21,147	23	*CIMB Group Sdn Bhd*
- Pemegang saham akhir				*Ultimate shareholder -*
CIMB Group Holdings Berhad	4	4	5	*CIMB Group Holdings Berhad*
	152,804	124,065	93,915	
Liabilitas derivatif				***Derivative payables***
- Pihak yang dimiliki oleh pemegang saham akhir yang sama				*Parties owned - by the same ultimate shareholder*
CIMB Bank Berhad	24,211	15,751	19,907	*CIMB Bank Berhad*
Pinjaman subordinasi				***Subordinated loans***
- Pemegang saham mayoritas				*Majority shareholder -*
CIMB Group Sdn Bhd	-	35,767	35,996	*CIMB Group Sdn Bhd*
Liabilitas segera				***Obligations due immediately***
- Pihak yang dimiliki oleh pemegang saham akhir yang sama				*Parties owned - by the same ultimate shareholder*
CIMB Bank Berhad	455,446	384,166	91,885	*CIMB Bank Berhad*
CIMB Investment Bank Berhad	52,243	37,448	-	*CIMB Investment Bank Berhad*
	507,689	421,614	91,885	
Liabilitas lain-lain				***Others liabilities***
- Pihak yang dikelola oleh pejabat eksekutif Bank CIMB Niaga				*Parties managed by - Bank CIMB Niaga's executive officers*
PT Niaga Manajemen Citra	40,699	52,785	77,526	*PT Niaga Manajemen Citra*
Beban yang masih harus dibayar				***Accruals***
- Pemegang saham mayoritas				*Majority shareholder -*
CIMB Group Sdn Bhd	-	460	460	*CIMB Group Sdn Bhd*
Jumlah liabilitas yang terkait dengan pihak-pihak berelasi	**1,258,345**	**1,236,745**	**831,280**	*Total liabilities associated with related parties*
Sebagai persentase terhadap jumlah liabilitas	0.40%	0.40%	0.29%	*As a percentage to total liabilities*

48. TRANSAKSI DENGAN PIHAK-PIHAK BERELASI (lanjutan)

48. RELATED PARTIES TRANSACTIONS (continued)

Transaksi dan saldo dengan pihak berelasi (lanjutan)

Transactions and balances with related parties *(continued)*

Rincian transaksi dan saldo dengan pihak-pihak yang berelasi adalah: (lanjutan)

The details of transactions and balances with related parties were as follows: (continued)

	2025	2024	2023	
Pendapatan bunga				***Interest income***
- Manajemen Bank CIMB Niaga				*Management of Bank CIMB Niaga -*
Dewan Komisaris	1,379	145	777	*Board of Commissioners*
Dewan Direksi	2,674	287	5,858	*Board of Directors*
Pejabat Eksekutif Bank	12,877	1,120	3,651	*Executive Bank Officers*
	16,930	1,552	10,286	
- Pihak yang dimiliki oleh pemegang saham akhir yang sama				*Parties owned by the same ultimate shareholder -*
CIMB Bank Berhad	1,416	491	548	*CIMB Bank Berhad*
Jumlah pendapatan bunga yang terkait dengan pihak-pihak berelasi	18,346	2,043	10,834	*Total interest income associated with related parties*
Sebagai persentase terhadap jumlah pendapatan bunga	0.07%	0.01%	0.05%	*As a percentage to total interest income*
Beban bunga				***Interest expense***
- Manajemen Bank CIMB Niaga				*Management of Bank CIMB Niaga -*
Dewan Komisaris	2,184	692	807	*Board of Commissioners*
Dewan Direksi	24,578	3,903	3,537	*Board of Directors*
Pejabat Eksekutif Bank	33,328	12,245	7,466	*Executive Bank Officers*
	60,090	16,840	11,810	
- Pihak yang dimiliki oleh pemegang saham akhir yang sama				*Parties owned by the same ultimate shareholder -*
CIMB Bank Berhad	12,351	4,132	8,067	*CIMB Bank Berhad*
PT Commerce Kapital	1,759	1,731	1,267	*PT Commerce Kapital*
PT Synergy Dharma Nayaga	1,390	1,502	1,480	*PT Synergy Dharma Nayaga*
PT Principal Asset Management	137	305	287	*PT Principal Asset Management*
Southeast Asia Special Asset Vehicle Limited	15	15	20	*Southeast Asia Special Asset Vehicle Limited*
CIMB Investment Bank- Berhad	1	8	2	*CIMB Investment Bank- Berhad*
CIMB Securities Limited	-	-	3	*CIMB Securities Limited*
	15,653	7,693	11,126	
- Pihak yang dikelola oleh pejabat eksekutif Bank CIMB Niaga				*Party managed by Bank CIMB Niaga's - executive officers*
Dana Pensiun Bank CIMB Niaga	52	14	23	*Dana Pensiun Bank CIMB Niaga*
	52	14	23	
- Pemegang saham mayoritas				*Majority shareholder -*
CIMB Group Sdn Bhd	3,756	821	192	*CIMB Group Sdn Bhd*
	3,756	821	192	
Jumlah beban bunga yang terkait dengan pihak-pihak berelasi	79,551	25,368	23,151	*Total interest expense associated with related parties*
Sebagai persentase terhadap jumlah beban bunga	0.71%	0.23%	0.26%	*As a percentage to total interest expense*
Beban Tenaga Kerja				***Personnel expenses***
- Pihak yang dikelola oleh pejabat eksekutif Bank CIMB Niaga				*Parties managed by - Bank CIMB Niaga's executive officers*
PT Niaga Manajemen Citra	4,755	4,755	4,407	*PT Niaga Manajemen Citra*
Jumlah beban tenaga kerja	4,755	4,755	4,407	*Total personnel expenses*
Beban umum dan administrasi				***General and administrative expenses***
- Pihak yang dikelola oleh pejabat eksekutif Bank CIMB Niaga				*Parties managed by - Bank CIMB Niaga's executive officers*
PT Niaga Manajemen Citra	14,645	22,304	6,493	*PT Niaga Manajemen Citra*
Jumlah beban umum dan administrasi	14,645	22,304	6,493	*Total general and administrative expenses*

48. TRANSAKSI DENGAN PIHAK-PIHAK BERELASI (lanjutan)

Transaksi dan saldo dengan pihak berelasi (lanjutan)

Rincian transaksi dan saldo dengan pihak-pihak yang berelasi adalah: (lanjutan)

48. RELATED PARTIES TRANSACTIONS (continued)

Transactions and balances with related parties *(continued)*

The details of transactions and balances with related parties were as follows: (continued)

	2025	2024	2023	
Keuntungan yang belum direalisasi - Derivatif				***Unrealised gain Derivative***
- Pihak yang dimiliki oleh pemegang saham akhir yang sama				*Parties under same ultimate shareholder -*
CIMB Bank Berhad	13,837	4,983	-	*CIMB Bank Berhad*
Jumlah Keuntungan yang belum direalisasi Derivatif	13,837	4,983	-	*Total unrealised gain Derivative*
Provisi dan komisi lainnya				***Other fees and commissions***
- Pemegang saham mayoritas				*Majority shareholder -*
CIMB Group Sdn Bhd	10,047	10,867	10,638	*CIMB Group Sdn Bhd*
- Pihak yang dimiliki oleh pemegang saham akhir yang sama				*Parties under same ultimate shareholder -*
CIMB Investment Bank Berhad	18,076	-	-	*CIMB Investment Bank Berhad*
Jumlah provisi dan komisi lainnya yang terkait dengan pihak-pihak berelasi	28,123	10,867	10,638	*Total other fees and commissions associated with related parties*
Sebagai persentase terhadap jumlah provisi dan komisi lainnya	0.95%	0.36%	0.34%	*As a percentage to total other fees and commissions*

49. KEPENTINGAN NON-PENGENDALI

a. Kepentingan non-pengendali atas kekayaan bersih Entitas Anak adalah:

49. NON-CONTROLLING INTEREST

a. The non-controlling interest in the net assets of Subsidiaries were as follows:

	2025	2024	2023	
Saldo awal	197,140	144,827	84,373	*Beginning balance*
Akuisisi anak perusahaan				*Acquisition of Subsidiary*
Bagian keuntungan bersih tahun berjalan	58,848	73,161	77,206	*Net income current year*
Penghasilan komprehensif lain	161	843	(325)	*Other comprehensive income*
Perubahan kepentingan nonpengendali atas transaksi lainnya dengan kepentingan nonpengendali	-	(13)	-	*Changes in non-controlling interests due to other transactions with non-controlling interests*
Pembagian dividen tunai Entitas Anak	(38,823)	(21,678)	(16,492)	*Distribution of cash dividend by Subsidiaries*
Pelepasan saham treasuri	-	-	65	*Issuance of treasury shares*
Saldo akhir kepentingan nonpengendali	**217,326**	**197,140**	**144,827**	*Ending balance of non-controlling interests*

49. KEPENTINGAN NON-PENGENDALI (lanjutan)

b. Kepentingan non-pengendali atas laba bersih Entitas Anak adalah:

49. NON-CONTROLLING INTEREST (continued)

b. The non-controlling interest in the net income of Subsidiaries were as follows:

	2025	2024	2023	
PT CIMB Niaga Auto Finance	58,878	71,767	77,111	*PT CIMB Niaga Auto Finance*
PT CIMB Niaga Sekuritas	(30)	1,394	95	*PT CIMB Niaga Sekuritas*
	58,848	**73,161**	**77,206**	

50. INFORMASI SEGMEN USAHA

Bank CIMB Niaga telah menyajikan segmen operasi berdasarkan informasi yang disiapkan secara internal untuk pengambil keputusan operasional. Pengambil keputusan operasional Bank adalah Dewan Direksi. Kebijakan akuntansi ini merupakan penerapan PSAK 108 (Revisi 2014), "Segmen Operasi".

Segmen operasi dilaporkan sesuai dengan laporan internal yang disiapkan untuk pengambil keputusan operasional yang bertanggung jawab untuk mengalokasikan sumber daya ke segmen tertentu dan melakukan penilaian atas performanya. Seluruh segmen operasi yang digunakan oleh Bank CIMB Niaga telah memenuhi kriteria pelaporan berdasarkan PSAK 108 (Revisi 2014).

Bank CIMB Niaga memiliki 7 (tujuh) pelaporan segmen. Di bawah ini merupakan penjelasan mengenai operasi dari masing-masing pelaporan segmen yang dimiliki oleh Bank CIMB Niaga:

- Korporasi - termasuk kredit yang diberikan, simpanan dan transaksi-transaksi lain, serta saldo atas nasabah korporasi;
- Bisnis - merupakan produk dan jasa untuk nasabah yang berskala kecil hingga sedang;
- Ritel - fokus kepada produk dan jasa kepada nasabah individual. Segmen ini termasuk fasilitas kredit yang diberikan, simpanan dan transaksi-transaksi lain, serta saldo atas nasabah ritel;

50. OPERATING SEGMENTS INFORMATION

Bank CIMB Niaga presents operating segments based on the information that is internally provided to the chief operating decision maker. The Bank's chief operating decision maker is Board of Directors. This accounting policy is due to the adoption of SFAS 108 (Revised 2014), "Operating Segments".

Operating segments are reported in accordance with the internal reporting provided to the chief operating decision maker, which is responsible for allocating resources to the reportable segments and assesses its performance. All operating segments used by Bank CIMB Niaga meet the definition of a reportable segment under SFAS 108 (Revised 2014).

Bank CIMB Niaga has 7 (seven) reportable segments. The following describes the operations in each of Bank CIMB Niaga's reportable segments:

- *Corporate - includes loans, deposits and other transactions, and balances with corporate customers;*
- *Business - includes products and services for customer segments comprising small to medium scale enterprises;*
- *Retail - focuses on products and services for individual customers. It includes products such as loans, deposits and others transactions, and balances with retail customers;*

50. INFORMASI SEGMEN USAHA (lanjutan)

Bank CIMB Niaga memiliki 7 (tujuh) pelaporan segmen. Di bawah ini merupakan penjelasan mengenai operasi dari masing-masing pelaporan segmen yang dimiliki oleh Bank CIMB Niaga: (lanjutan)

- Tresuri - segmen ini terkait dengan kegiatan tresuri Bank CIMB Niaga termasuk transaksi valuta asing, *money market*, derivatif, serta investasi dalam bentuk penempatan dan efek-efek;
- Syariah - seluruh transaksi yang dilakukan oleh Unit Usaha Syariah;
- Lain-lain - termasuk aktivitas *back office* dan divisi yang tidak menghasilkan laba di Bank CIMB Niaga. Lain-lain termasuk jasa korporasi, penjualan dan distribusi, serta lain-lain; dan
- Entitas Anak - termasuk seluruh transaksi yang timbul dan dilakukan berdasarkan bisnis Entitas Anak.

Informasi yang berkaitan dengan segmen usaha utama dari Bank CIMB Niaga dan Entitas Anak disajikan dalam tabel di bawah ini.

50. OPERATING SEGMENTS INFORMATION (continued)

Bank CIMB Niaga has 7 (seven) reportable segments. The following describes the operations in each of Bank CIMB Niaga's reportable segments: (continued)

- *Treasury - this segment undertakes Bank CIMB Niaga's treasury activities which include foreign exchange, money market, derivatives, and investing in placements and securities transactions;*
- *Sharia - includes all transactions relating to Sharia Business Unit;*
- *Others - includes all back office activities and non-profit center divisions in Bank CIMB Niaga. Thus, it includes corporate service, sales and distribution, and others; and*
- *Subsidiaries - includes all transactions relating to Subsidiaries businesses.*

Information concerning the main business segments of Bank CIMB Niaga and Subsidiaries is presented in the table below.

	2025								
	Korporasi/ *Corporate*	Bisnis/ *Business*	Ritel/ *Retail*	Tresuri/ *Treasury*	Syariah/ *Sharia*	Lain-lain/ *Others*	Entitas Anak/ *Subsidiaries*	Jumlah/ *Total*	
Penghasilan/(beban) bunga bersih	**2,378,091**	**2,398,674**	**4,997,535**	**777,735**	**1,906,816**	**(331,898)**	**1,349,336**	**13,476,289**	***Net interest income/(expense)***
-Pendapatan/(beban) dari pihak eksternal	3,033,903	2,328,559	2,067,808	2,793,448	2,001,772	(98,537)	1,349,336	13,476,289	*Income/(expense) from external parties -*
-Pendapatan/(beban) antar segmen	(655,812)	70,115	2,929,727	(2,015,713)	(94,956)	(233,361)	-	-	*Inter-segment income/(expense) -*
Kerugian penurunan nilai atas aset keuangan dan nonkeuangan - bersih	550,459	(376,953)	(586,030)	(835)	(492,599)	(9,863)	(769,636)	(1,685,457)	*Impairment losses on financial and non-financial assets - net*
Provisi dan komisi lainnya	516,235	360,565	1,331,235	38,384	480,444	(219,366)	451,429	2,958,926	*Other fees and commissions*
Penghasilan operasional lainnya	7,894	310,675	258,876	2,145,049	198,789	9	79,181	3,000,473	*Other operating income*
Beban tenaga kerja	(245,168)	(488,307)	(1,918,429)	(159,635)	(208,826)	(2,010,771)	(261,993)	(5,293,129)	*Personnel expenses*
Beban umum dan administrasi	(70,039)	(78,750)	(1,673,697)	(71,347)	(118,573)	(1,431,427)	(224,252)	(3,668,085)	*General and administrative expenses*
Beban lain-lain	(1)	(64)	(4,832)	(10)	(53)	(1,510)	(462)	(6,932)	*Other expenses*
Laba/(rugi) operasional bersih	**3,137,471**	**2,125,840**	**2,404,658**	**2,729,341**	**1,765,998**	**(4,004,826)**	**623,603**	**8,782,085**	***Net operating income/(loss)***
(Beban)/penghasilan bukan operasional - bersih	19,826	72	20,091	193,737	109	(189,712)	(443)	43,680	*Non-operating (expense)/income - net*
Laba/(rugi) sebelum pajak penghasilan	**3,157,297**	**2,125,912**	**2,424,749**	**2,923,078**	**1,766,107**	**(4,194,538)**	**623,160**	**8,825,765**	***Income/(loss) before income tax***
Beban pajak penghasilan	-	-	-	-	-	(1,795,802)	(94,578)	(1,890,380)	*Income tax expense*
Laba/(rugi) bersih	**3,157,297**	**2,125,912**	**2,424,749**	**2,923,078**	**1,766,107**	**(5,990,340)**	**528,582**	**6,935,385**	***Net income/(loss)***
Kepentingan nonpengendali	-	-	-	-	-	(58,848)	-	(58,848)	*Non-controlling interest*
Jumlah aset	**80,827,279**	**49,973,216**	**45,861,477**	**102,982,540**	**70,224,032**	**7,003,663**	**15,826,686**	**372,698,893**	***Total assets***
Jumlah liabilitas	**63,117,988**	**58,811,234**	**103,744,225**	**25,552,909**	**51,023,829**	**3,273,360**	**9,018,165**	**314,541,710**	***Total liabilities***

50. INFORMASI SEGMEN USAHA (lanjutan)

Informasi yang berkaitan dengan segmen usaha utama dari Bank CIMB Niaga dan Entitas Anak disajikan dalam tabel di bawah ini. (lanjutan)

50. OPERATING SEGMENTS INFORMATION (continued)

Information concerning the main business segments of Bank CIMB Niaga and Subsidiaries is presented in the table below. (continued)

	2024								
	Korporasi/ *Corporate*	Bisnis/ *Business*	Ritel/ *Retail*	Tresuri/ *Treasury*	Syariah/ *Sharia*	Lain-lain/ *Others*	Entitas Anak/ *Subsidiaries*	Jumlah/ *Total*	
Penghasilan/(beban) bunga bersih	**2,597,333**	**2,246,276**	**4,916,128**	**541,113**	**2,176,385**	**(334,086)**	**1,123,391**	**13,266,540**	***Net interest income/(expense)***
-Pendapatan/(beban) dari pihak eksternal	3,169,551	2,483,950	1,485,440	2,785,013	2,304,458	(85,263)	1,123,391	13,266,540	*Income/(expense) from external parties -*
-Pendapatan/(beban) antar segmen	(572,218)	(237,674)	3,430,688	(2,243,900)	(128,073)	(248,823)	-	-	*Inter-segment income/(expense) -*
Kerugian penurunan nilai atas aset keuangan dan nonkeuangan - bersih	(137,331)	(330,543)	(316,973)	(2,016)	(473,718)	(64,109)	(480,560)	(1,805,250)	*Impairment losses on financial and non-financial assets - net*
Provisi dan komisi lainnya	763,076	312,070	1,209,492	(83,088)	441,641	(17,134)	376,030	3,002,087	*Other fees and commissions*
Penghasilan operasional lainnya	96,724	410,510	252,708	1,641,843	184,899	111	62,114	2,648,909	*Other operating income*
Beban tenaga kerja	(261,915)	(461,952)	(1,919,663)	(169,049)	(157,814)	(1,917,469)	(247,369)	(5,135,231)	*Personnel expenses*
Beban umum dan administrasi	(34,405)	(88,175)	(1,807,264)	344,010	(48,639)	(1,824,896)	(218,859)	(3,678,228)	*General and administrative expenses*
(Beban)/pembalikan lain-lain	(23)	(142)	46,872	(10)	(42)	17,869	(464)	64,060	*Other (expenses)/reversal*
Laba/(rugi) operasional bersih	**3,023,459**	**2,088,044**	**2,381,300**	**2,272,803**	**2,122,712**	**(4,139,714)**	**614,283**	**8,362,887**	***Net operating income/(loss)***
Penghasilan/(beban) bukan operasional - bersih	2,788	(687)	4,285	108,290	776	252,123	(1,675)	365,900	*Non-operating income/(expense) - net*
Laba/(rugi) sebelum pajak penghasilan	**3,026,247**	**2,087,357**	**2,385,585**	**2,381,093**	**2,123,488**	**(3,887,591)**	**612,608**	**8,728,787**	***Income/(loss) before income tax***
Beban pajak penghasilan	-	-	-	-	-	(1,720,041)	(109,812)	(1,829,853)	*Income tax expense*
Laba/(rugi) bersih	**3,026,247**	**2,087,357**	**2,385,585**	**2,381,093**	**2,123,488**	**(5,607,632)**	**502,796**	**6,898,934**	***Net income/(loss)***
Kepentingan nonpengendali	-	-	-	-	-	(73,161)	-	(73,161)	*Non-controlling interest*
Jumlah aset	**74,823,669**	**48,172,041**	**39,251,840**	**111,825,396**	**67,503,107**	**4,975,489**	**13,668,968**	**360,220,510**	***Total assets***
Jumlah liabilitas	**64,196,095**	**50,874,937**	**101,720,943**	**24,064,899**	**55,740,389**	**1,857,968**	**8,568,952**	**307,024,183**	***Total liabilities***

	2023								
	Korporasi/ *Corporate*	Bisnis/ *Business*	Ritel/ *Retail*	Tresuri/ *Treasury*	Syariah/ *Sharia*	Lain-lain/ *Others*	Entitas Anak/ *Subsidiaries*	Jumlah/ *Total*	
Penghasilan/(beban) bunga bersih	**2,501,073**	**2,073,120**	**4,492,136**	**1,455,143**	**2,238,387**	**(265,103)**	**857,627**	**13,352,383**	***Net interest income/(expense)***
-Pendapatan/(beban) dari pihak eksternal	3,081,657	2,466,591	1,811,611	2,895,605	2,322,013	(82,721)	857,627	13,352,383	*Income/(expense) from external parties -*
-Pendapatan/(beban) antar segmen	(580,584)	(393,471)	2,680,525	(1,440,462)	(83,626)	(182,382)	-	-	*Inter-segment income/(expense) -*
Kerugian penurunan nilai atas aset keuangan dan nonkeuangan - bersih	(317,440)	(442,780)	(219,369)	(9,772)	(656,573)	(484)	(360,195)	(2,006,613)	*Impairment losses on financial and non-financial assets - net*
Provisi dan komisi lainnya	1,031,821	443,893	1,150,433	(103,776)	412,480	(3,737)	223,716	3,154,830	*Other fees and commissions*
Penghasilan operasional lainnya	20,014	147,637	213,287	1,734,632	111,363	123	51,251	2,278,307	*Other operating income*
Beban tenaga kerja	(221,109)	(429,780)	(1,827,047)	(195,182)	(148,876)	(1,898,204)	(227,214)	(4,947,412)	*Personnel expenses*
Umum dan administrasi	(57,016)	(87,259)	(1,920,087)	(97,936)	(45,499)	(1,278,952)	(129,020)	(3,615,769)	*General and administrative*
Lainnya	-	(21)	(20,439)	-	(19)	1,507	(1,374)	(20,346)	*Others*
Laba/(rugi) operasional bersih	**2,957,343**	**1,704,810**	**1,868,914**	**2,783,109**	**1,911,263**	**(3,444,850)**	**414,791**	**8,195,380**	***Net operating income/(loss)***
Penghasilan/(beban) bukan operasional - bersih	(15)	(71)	8,385	82,199	3,800	(65,945)	133,539	161,892	*Non-operating income/(expense) - net*
Laba/(rugi) sebelum pajak penghasilan	**2,957,328**	**1,704,739**	**1,877,299**	**2,865,308**	**1,915,063**	**(3,510,795)**	**548,330**	**8,357,272**	***Income/(loss) before income tax***
Beban pajak penghasilan	-	-	-	-	-	(1,722,625)	(83,246)	(1,805,871)	*Income tax expense*
Laba/(rugi) bersih	**2,957,328**	**1,704,739**	**1,877,299**	**2,865,308**	**1,915,063**	**(5,233,420)**	**465,084**	**6,551,401**	***Net income/(loss)***
Kepentingan nonpengendali	-	-	-	-	-	(77,205)	-	(77,205)	*Non-controlling interest*
Jumlah aset	**65,895,966**	**45,791,257**	**40,795,551**	**104,578,937**	**62,747,240**	**5,589,074**	**8,971,208**	**334,369,233**	***Total assets***
Jumlah liabilitas	**53,106,489**	**45,792,340**	**101,289,915**	**29,232,524**	**46,060,991**	**3,240,422**	**6,309,181**	**285,031,862**	***Total liabilities***

Segmen geografis

Operasional utama dari Bank CIMB Niaga dan Entitas Anak dikelola di wilayah Indonesia. Segmen bisnis Bank CIMB Niaga terbagi atas 6 (enam) area geografis utama, di luar Entitas Anak, yaitu Jakarta, Jawa Barat, Jawa Tengah, Jawa Timur, Indonesia Timur, dan Sumatera.

Geographical segment

The principal operations of Bank CIMB Niaga and its Subsidiaries are managed in Indonesia. Bank CIMB Niaga's business segments are mainly separated in 6 (six) main geographical areas, except for Subsidiaries, which are Jakarta, West Java, Central Java, East Java, East Indonesia, and Sumatera.

50. INFORMASI SEGMEN USAHA (lanjutan)

50. OPERATING SEGMENTS INFORMATION (continued)

Segmen geografis (lanjutan)

Geographical segment (continued)

Informasi yang berkaitan dengan segmen berdasarkan geografis dari Bank CIMB Niaga dan Entitas Anak disajikan dalam tabel di bawah ini:

Information concerning the geographical segments of Bank CIMB Niaga and Subsidiaries is presented in the table below:

2025

	Jakarta/ *Jakarta*	Jawa Barat/ *West Java*	Jawa Tengah/ *Central Java*	Jawa Timur/ *East Java*	Indonesia Timur/ *East Indonesia*	Sumatera/ *Sumatera*	Entitas Anak/ *Subsidiaries*	Jumlah/ *Total*	
Penghasilan bunga bersih	**10,465,223**	**242,132**	**311,936**	**190,809**	**300,670**	**616,183**	**1,349,336**	**13,476,289**	***Net interest income***
Kerugian penurunan nilai atas aset keuangan dan nonkeuangan - bersih	(370,710)	(105,001)	(135,423)	(24,730)	(114,578)	(165,379)	(769,636)	(1,685,457)	*Impairment on financial and non-financial assets - net*
Provisi dan komisi lainnya	2,257,229	72,224	45,852	59,260	23,858	49,074	451,429	2,958,926	*Other fees and commissions*
Penghasilan operasional lainnya	2,669,687	33,345	46,779	104,977	40,987	25,517	79,181	3,000,473	*Other operating income*
Beban tenaga kerja	(4,072,628)	(209,051)	(143,286)	(242,155)	(132,462)	(231,554)	(261,993)	(5,293,129)	*Personnel expenses*
Beban umum dan administrasi	(3,094,895)	(70,502)	(60,606)	(78,818)	(54,211)	(84,801)	(224,252)	(3,668,085)	*General and administrative expenses*
Beban lain-lain	(9,520)	(527)	(244)	(88)	(2)	3,911	(462)	(6,932)	*Other expenses*
Laba operasional bersih	**7,844,386**	**(37,380)**	**65,008**	**9,255**	**64,262**	**212,951**	**623,603**	**8,782,085**	***Net operating income***
Pendapatan/(beban) bukan operasional - bersih	38,428	5,011	475	168	18	23	(443)	43,680	*Non-operating income/(expense) - net*
Laba sebelum pajak penghasilan	**7,882,814**	**(32,369)**	**65,483**	**9,423**	**64,280**	**212,974**	**623,160**	**8,825,765**	***Income before income tax***
Beban pajak penghasilan	(1,795,802)	-	-	-	-	-	(94,578)	(1,890,380)	*Income tax expense*
Laba bersih	**6,087,012**	**(32,369)**	**65,483**	**9,423**	**64,280**	**212,974**	**528,582**	**6,935,385**	***Net income***
Kepentingan nonpengendali	(58,848)	-	-	-	-	-	-	(58,848)	*Non-controlling interest*
Jumlah aset	**251,000,085**	**26,652,248**	**13,500,406**	**30,081,783**	**11,671,724**	**23,965,961**	**15,826,686**	**372,698,893**	***Total asset***
Jumlah liabilitas	**201,661,828**	**26,167,765**	**13,206,754**	**29,405,625**	**11,490,843**	**23,590,730**	**9,018,165**	**314,541,710**	***Total liabilities***

2024

	Jakarta/ *Jakarta*	Jawa Barat/ *West Java*	Jawa Tengah/ *Central Java*	Jawa Timur/ *East Java*	Indonesia Timur/ *East Indonesia*	Sumatera/ *Sumatera*	Entitas Anak/ *Subsidiaries*	Jumlah/ *Total*	
Penghasilan bunga bersih	**10,436,822**	**292,388**	**306,725**	**227,742**	**294,422**	**585,050**	**1,123,391**	**13,266,540**	***Net interest income***
Pemulihan/(kerugian) penurunan nilai atas aset keuangan dan nonkeuangan - bersih	(873,091)	(56,509)	(122,549)	(104,608)	(45,499)	(122,434)	(480,560)	(1,805,250)	*Reversal/(Impairment) on financial and non-financial assets - net*
Provisi dan komisi lainnya	2,253,358	83,781	39,112	163,046	33,108	53,652	376,030	3,002,087	*Other fees and commissions*
Penghasilan operasional lainnya	2,158,443	45,220	233,808	123,630	9,415	16,279	62,114	2,648,909	*Other operating income*
Beban tenaga kerja	(3,997,095)	(195,364)	(138,901)	(221,632)	(120,154)	(214,716)	(247,369)	(5,135,231)	*Personnel expenses*
Beban umum dan administrasi	(3,080,360)	(90,469)	(64,759)	(83,046)	(52,681)	(88,054)	(218,859)	(3,678,228)	*General and administrative expenses*
(Beban)/pembalikan lain-lain	65,519	(147)	(14)	(1,285)	-	451	(464)	64,060	*Other (expenses)/reversal*
Laba operasional bersih	**6,963,596**	**78,900**	**253,422**	**103,847**	**118,611**	**230,228**	**614,283**	**8,362,887**	***Net operating income***
Pendapatan/(beban) bukan operasional - bersih	368,998	(502)	(8)	(499)	47	(461)	(1,675)	365,900	*Non-operating income/(expense) - net*
Laba sebelum pajak penghasilan	**7,332,594**	**78,398**	**253,414**	**103,348**	**118,658**	**229,767**	**612,608**	**8,728,787**	***Income before income tax***
Beban pajak penghasilan	(1,720,041)	-	-	-	-	-	(109,812)	(1,829,853)	*Income tax expense*
Laba bersih	**5,612,553**	**78,398**	**253,414**	**103,348**	**118,658**	**229,767**	**502,796**	**6,898,934**	***Net income***
Kepentingan nonpengendali	(73,161)	-	-	-	-	-	-	(73,161)	*Non-controlling interest*
Jumlah aset	**243,207,068**	**28,684,752**	**12,748,578**	**26,693,436**	**11,429,138**	**23,788,570**	**13,668,968**	**360,220,510**	***Total asset***
Jumlah liabilitas	**196,807,864**	**28,213,144**	**12,408,443**	**26,227,834**	**11,247,458**	**23,550,488**	**8,568,952**	**307,024,183**	***Total liabilities***

2023

	Jakarta/ *Jakarta*	Jawa Barat/ *West Java*	Jawa Tengah/ *Central Java*	Jawa Timur/ *East Java*	Indonesia Timur/ *East Indonesia*	Sumatera/ *Sumatera*	Entitas Anak/ *Subsidiaries*	Jumlah/ *Total*	
Penghasilan bunga bersih	**10,490,151**	**444,955**	**334,680**	**312,467**	**324,691**	**587,812**	**857,627**	**13,352,383**	***Net interest income***
Pemulihan/(kerugian) penurunan nilai atas aset keuangan dan nonkeuangan - bersih	(1,489,720)	(33,239)	138,371	(243,044)	(24,051)	5,265	(360,195)	(2,006,613)	*Reversal/(Impairment) on financial and non-financial assets - net*
Provisi dan komisi lainnya	2,553,673	76,488	78,130	142,357	28,471	51,995	223,716	3,154,830	*Other fees and commissions*
Penghasilan operasional lainnya	2,093,180	28,335	29,958	39,801	9,253	26,529	51,251	2,278,307	*Other operating income*
Beban tenaga kerja	(3,884,119)	(182,306)	(134,750)	(206,835)	(111,881)	(200,307)	(227,214)	(4,947,412)	*Personnel expenses*
Umum dan administrasi	(3,116,522)	(88,734)	(61,818)	(82,479)	(50,450)	(86,746)	(129,020)	(3,615,769)	*General and administrative*
Lainnya	(18,185)	(414)	(23)	(279)	(14)	(58)	(1,373)	(20,346)	*Others*
Laba operasional bersih	**6,628,458**	**245,085**	**384,548**	**(38,012)**	**176,019**	**384,490**	**414,792**	**8,195,380**	***Net operating income***
Pendapatan/(beban) bukan operasional - bersih	25,774	527	800	765	387	100	133,539	161,892	*Non-operating income/(expense) - net*
Laba sebelum pajak penghasilan	**6,654,232**	**245,612**	**385,348**	**(37,247)**	**176,406**	**384,590**	**548,331**	**8,357,272**	***Income before income tax***
Beban pajak penghasilan	(1,722,625)	-	-	-	-	-	(83,246)	(1,805,871)	*Income tax expense*
Laba bersih	**4,931,607**	**245,612**	**385,348**	**(37,247)**	**176,406**	**384,590**	**465,085**	**6,551,401**	***Net income***
Kepentingan nonpengendali	(77,205)	-	-	-	-	-	-	(77,205)	*Non-controlling interest*
Jumlah aset	**227,603,973**	**27,511,222**	**13,140,653**	**24,385,297**	**10,405,979**	**22,350,901**	**8,971,208**	**334,369,233**	***Total asset***
Jumlah liabilitas	**182,436,339**	**27,049,269**	**12,818,254**	**24,337,416**	**10,212,253**	**21,869,150**	**6,309,181**	**285,031,862**	***Total liabilities***

51. MANAJEMEN RISIKO / *51. RISK MANAGEMENT*

a. Nilai wajar aset dan liabilitas keuangan / *a. Fair value of financial assets and liabilities*

Pada tanggal 31 Desember 2025, 2024 dan 2025, nilai wajar dari aset dan liabilitas keuangan Bank CIMB Niaga dan Entitas Anak adalah:

As at 31 December 2025, 2024, and 2023, the fair value of the Bank CIMB Niaga and Subsidiaries financial assets and liabilities were as follows:

	2025		
	Nilai tercatat/ *Carrying value*	Nilai wajar/ *Fair value*	
Aset *)			***Assets*** *)
Giro pada Bank Indonesia	11,670,605	11,670,605	*Current accounts with Bank Indonesia*
Giro pada bank lain	1,907,866	1,907,866	*Current accounts with other banks*
Penempatan pada bank lain dan Bank Indonesia	11,842,517	11,842,517	*Placements with other banks and Bank Indonesia*
Efek-efek	20,326,032	20,350,459	*Marketable securities*
Obligasi Pemerintah	65,138,715	65,388,189	*Government Bonds*
Efek-efek yang dibeli dengan janji dijual kembali	1,000,129	1,000,129	*Securities purchased under resale agreements*
Tagihan derivatif	773,692	773,692	*Derivative receivables*
Kredit yang diberikan, dan piutang pembiayaan konsumen			*Loans, and consumer financing receivables*
Modal Kerja	109,131,003	110,557,368	*Working capital*
Investasi	43,509,023	52,178,962	*Investment*
Konsumsi	77,285,414	97,264,970	*Consumer*
	229,925,440	260,001,300	
Tagihan akseptasi	1,935,458	1,935,458	*Acceptance receivables*
Penyertaan	23,143	23,143	*Investments*
Pendapatan bunga yang masih akan diterima	3,104,033	3,104,033	*Accrued interest income*
Aset lain-lain	2,543,933	2,543,933	*Other assets*
	350,191,563	**380,541,324**	
Liabilitas			***Liabilities***
Liabilitas segera	3,892,219	3,892,219	*Obligation due immediately*
Simpanan dari nasabah	270,522,780	270,522,780	*Deposits from customers*
Simpanan dari bank lain	7,366,310	7,366,310	*Deposits from other banks*
Efek-efek yang dijual dengan janji dibeli kembali	11,514,958	11,514,958	*Securities sold under repurchase agreement*
Liabilitas derivatif	598,119	598,119	*Derivative payables*
Liabilitas akseptasi	1,937,050	1,937,050	*Acceptance payables*
Efek-efek yang diterbitkan	3,685,222	3,742,400	*Marketable securities issued*
Pinjaman yang diterima	4,455,255	4,672,947	*Borrowings*
Beban yang masih harus dibayar dan liabilitas lain-lain	722,012	722,012	*Accruals and other liabilities*
	304,693,925	**304,968,795**	

*) Setelah dikurangkan cadangan kerugian penurunan nilai

Net of allowances for impairment losses *)

51. MANAJEMEN RISIKO (lanjutan)

a. Nilai wajar aset dan liabilitas keuangan (lanjutan)

Pada tanggal 31 Desember 2025, 2024, dan 2023, nilai wajar dari aset dan liabilitas keuangan Bank CIMB Niaga dan Entitas Anak adalah: (lanjutan)

51. RISK MANAGEMENT *(continued)*

a. Fair value of financial assets and liabilities *(continued)*

As at 31 December 2025, 2024, and 2023, the fair value of the Bank CIMB Niaga and Subsidiaries financial assets and liabilities were as follows: (continued)

	2024		
	Nilai tercatat/ ***Carrying value***	**Nilai wajar/** ***Fair value***	
Aset *)			***Assets*** *)
Giro pada Bank Indonesia	9,990,709	9,990,709	*Current accounts with Bank Indonesia*
Giro pada bank lain	2,508,917	2,508,917	*Current accounts with other banks*
Penempatan pada bank lain dan Bank Indonesia	5,047,695	5,047,695	*Placements with other banks and Bank Indonesia*
Efek-efek	23,455,294	23,459,289	*Marketable securities*
Obligasi Pemerintah	70,354,627	70,350,410	*Government Bonds*
Efek-efek yang dibeli dengan janji dijual kembali	1,612,832	1,612,832	*Securities purchased under resale agreements*
Tagihan derivatif	1,184,890	1,184,890	*Derivative receivables*
Kredit yang diberikan, dan piutang pembiayaan konsumen			*Loans, and consumer financing receivables*
Modal Kerja	91,378,937	93,081,563	*Working capital*
Investasi	51,409,593	62,559,171	*Investment*
Konsumsi	74,561,065	90,268,993	*Consumer*
	217,349,595	245,909,727	
Tagihan akseptasi	2,751,967	2,751,967	*Acceptance receivables*
Penyertaan	23,143	23,143	*Investments*
Pendapatan bunga yang masih akan diterima	3,027,711	3,027,711	*Accrued interest income*
Aset lain-lain	2,503,186	2,503,186	*Other assets*
	339,810,566	**368,370,476**	
Liabilitas			***Liabilities***
Liabilitas segera	4,473,871	4,473,871	*Obligation due immediately*
Simpanan dari nasabah	260,639,027	260,639,027	*Deposits from customers*
Simpanan dari bank lain	5,959,468	5,959,468	*Deposits from other banks*
Efek-efek yang dijual dengan janji dibeli kembali	11,288,963	11,288,963	*Securities sold under repurchase agreement*
Liabilitas derivatif	906,630	906,630	*Derivative payables*
Liabilitas akseptasi	2,761,800	2,761,800	*Acceptance payables*
Efek-efek yang diterbitkan	1,687,452	1,685,472	*Marketable securities issued*
Pinjaman yang diterima	8,487,935	8,679,425	*Borrowings*
Beban yang masih harus dibayar dan liabilitas lain-lain	488,127	488,127	*Accruals and other liabilities*
Pinjaman subordinasi	74,514	76,599	*Subordinated loans*
	296,767,787	**296,959,382**	

*) Setelah dikurangkan cadangan kerugian penurunan nilai

Net of allowances for impairment losses *)

51. MANAJEMEN RISIKO (lanjutan)

a. Nilai wajar aset dan liabilitas keuangan (lanjutan)

Pada tanggal 31 Desember 2025, 2024, dan 2023, nilai wajar dari aset dan liabilitas keuangan Bank CIMB Niaga dan Entitas Anak adalah: (lanjutan)

51. RISK MANAGEMENT *(continued)*

a. Fair value of financial assets and liabilities *(continued)*

As at 31 December 2025, 2024, and 2023, the fair value of the Bank CIMB Niaga and Subsidiaries financial assets and liabilities were as follows: (continued)

	2023		
	Nilai tercatat/ ***Carrying value***	**Nilai wajar/** ***Fair value***	
Aset *)			***Assets*** *)
Giro pada Bank Indonesia	13,180,254	13,180,254	*Current accounts with Bank Indonesia*
Giro pada bank lain	2,703,266	2,703,266	*Current accounts with other banks*
Penempatan pada bank lain dan Bank Indonesia	4,532,988	4,532,988	*Placements with other banks and Bank Indonesia*
Efek-efek	9,363,933	9,408,938	*Marketable securities*
Obligasi Pemerintah	70,596,507	70,675,399	*Government Bonds*
Efek-efek yang dibeli dengan janji dijual kembali	5,159,387	5,159,387	*Securities purchased under resale agreements*
Tagihan derivatif	849,014	849,014	*Derivative receivables*
Kredit yang diberikan dan piutang pembiayaan konsumen			*Loans and consumer financing receivables*
Modal Kerja	84,189,293	85,988,930	*Working capital*
Investasi	46,418,146	56,513,763	*Investment*
Konsumsi	70,714,948	86,123,047	*Consumer*
	201,322,387	228,625,740	
Tagihan akseptasi	1,093,453	1,093,453	*Acceptance receivables*
Penyertaan	3,659	3,659	*Investments*
Pendapatan bunga yang masih akan diterima	3,414,197	3,414,197	*Accrued interest income*
Aset lain-lain	1,834,271	1,834,271	*Other assets*
	314,053,316	**341,480,566**	
Liabilitas			***Liabilities***
Liabilitas segera	3,581,921	3,581,921	*Obligation due immediately*
Simpanan dari nasabah	235,861,670	235,861,670	*Deposits from customers*
Simpanan dari bank lain	1,760,447	1,760,447	*Deposits from other banks*
Efek-efek yang dijual dengan janji dibeli kembali	20,426,826	20,426,826	*Securities sold under repurchase agreement*
Liabilitas derivatif	540,051	540,051	*Derivative payables*
Liabilitas akseptasi	1,102,091	1,102,091	*Acceptance payables*
Efek-efek yang diterbitkan	2,297,702	2,302,735	*Marketable securities issued*
Pinjaman yang diterima	6,288,525	6,525,781	*Borrowings*
Beban yang masih harus dibayar dan liabilitas lain-lain	509,417	509,417	*Accruals and other liabilities*
Pinjaman subordinasi	155,619	161,842	*Subordinated loans*
	272,524,269	**272,772,781**	

*) Setelah dikurangkan cadangan kerugian penurunan nilai

Net of allowances for impairment losses *)

51. MANAJEMEN RISIKO (lanjutan)

a. Nilai wajar aset dan liabilitas keuangan (lanjutan)

(i) Giro pada Bank Indonesia, giro pada bank lain, tagihan akseptasi, penyertaan, pendapatan yang masih harus diterima, dan aset lain-lain

Nilai tercatat dari giro pada Bank Indonesia dan bank lain dengan suku bunga mengambang adalah perkiraan yang layak atas nilai wajar.

Estimasi nilai wajar terhadap tagihan akseptasi, pendapatan yang masih harus diterima, dan aset lain-lain ditetapkan berdasarkan diskonto arus kas dengan menggunakan suku bunga pasar uang yang berlaku untuk hutang dengan risiko kredit dan sisa jatuh tempo yang serupa. Karena sisa jatuh tempo di bawah 1 (satu) tahun, nilai tercatat dari tagihan akseptasi, pendapatan yang masih harus diterima, dan aset lain-lain adalah perkiraan yang layak atas nilai wajar.

(ii) Penempatan pada bank lain dan Bank Indonesia

Penempatan pada bank lain dan Bank Indonesia merupakan penanaman dana dalam bentuk Fasilitas Simpanan Bank Indonesia Syariah ("FASBIS"), *call money*, penempatan "*fixed-term*", deposito berjangka, dan lain-lain.

Estimasi nilai wajar pada Penempatan pada bank lain dan Bank Indonesia ditetapkan menggunakan suku bunga pasar uang yang berlaku untuk hutang dan sisa jatuh tempo yang serupa. Karena sisa jatuh tempo di bawah 1 (satu) tahun, nilai tercatat dari Penempatan pada bank lain dan Bank Indonesia adalah perkiraan yang layak atas nilai wajar.

51. RISK MANAGEMENT *(continued)*

a. Fair value of financial assets and liabilities *(continued)*

(i) Current accounts with Bank Indonesia, current accounts with other banks, acceptance receivables, investments, accrued income, and other assets

The carrying amount of floating rate current accounts with Bank Indonesia and other banks is a reasonable approximation of fair value.

The estimated fair value of acceptance receivables, accrued income, and other assets is based on discounted cash flows using prevailing money market interest rates for debts with similar credit risk and remaining maturity. Since the maturity is below 1 (one) year, the carrying amount of acceptance receivables, accrued income, and other assets is a reasonable approximation of fair value.

(ii) Placements with other banks and Bank Indonesia

Placements with other banks and Bank Indonesia represent placements in the form of Bank Indonesia Deposit Facility Sharia ("FASBIS"), call money, "fixed-term" placements, time deposits, and others.

The estimated fair value of placement with other banks and Bank Indonesia are based on money market interest rates for debts with remaining maturity. Since the maturity is below 1 (one) year, the carrying amount of placement with other banks and Bank Indonesia are reasonable approximation of fair value.

51. MANAJEMEN RISIKO (lanjutan)

a. Nilai wajar aset dan liabilitas keuangan (lanjutan)

(iii) Tagihan dan liabilitas derivatif, efek-efek, dan Obligasi Pemerintah

Nilai wajar untuk tagihan dan liabilitas derivatif mencerminkan diskonto dari estimasi kini dari arus kas masa depan yang diharapkan akan diterima atau dibayarkan hingga jatuh tempo. Arus kas yang diharapkan didiskontokan pada tingkat suku bunga pasar terkini untuk menentukan nilai wajar (tingkat 2 - hirarki nilai wajar). Nilai wajar untuk efek-efek ditetapkan berdasarkan data dari IBPA (*Indonesia Bond Pricing Agency)* dimana dihitung dengan model diskonto arus kas dengan kurva *yield* (diambil dari data pasar) terkini yang sesuai dengan sisa tahun jatuh temponya (tingkat 2 - hirarki nilai wajar). Nilai wajar untuk Obligasi Pemerintah ditetapkan berdasarkan harga pasar kuotasi dari Bloomberg (tingkat 1 - hirarki nilai wajar).

(iv) Efek-efek yang dibeli dengan janji dijual kembali dan efek-efek yang dijual dengan janji dibeli kembali

Estimasi nilai wajar terhadap efek-efek yang dibeli dengan janji dijual kembali dan efek-efek yang dijual dengan janji dibeli kembali ditetapkan berdasarkan diskonto arus kas dengan menggunakan suku bunga pasar uang yang berlaku untuk hutang dengan risiko kredit dan sisa jatuh tempo yang serupa. Karena sisa jatuh tempo di bawah 1 (satu) tahun sehingga nilai tercatat dari efek-efek yang dibeli dengan janji dijual kembali dan efek-efek yang dijual dengan janji dibeli kembali adalah perkiraan yang layak atas nilai wajar (tingkat 2 - hirarki nilai wajar).

51. RISK MANAGEMENT *(continued)*

a. Fair value of financial assets and liabilities *(continued)*

(iii) Derivative receivables and payables, marketable securities, and Government Bonds

The fair value for derivative receivables and payables represents discounted amount of estimated future cash flows expected to be received or to be paid until maturity. Expected cash flows are discounted at current market rates to determine fair value (level 2 - fair value hierarchy). The fair value for marketable securities are based on data from IBPA (Indonesia Bond Pricing Agency) which is calculated using discounted cash flow model based on current yield curve (derived from market data) appropriated with remaining term of maturity (level 2 - fair value hierarchy). The fair value for Government Bonds are based on quoted market prices from Bloomberg (level 1 - fair value hierarchy).

(iv) Securities purchased under resale agreements and securities sold under repurchase agreements

The estimated fair value of securities purchased under resale agreements and securities sold under repurchased agreements are based on discounted cash flows using prevailing money market interest rates for debts with similar credit risk and remaining maturity. Since the maturity is below 1 (one) year, the carrying amount of securities purchased under resale agreements and securities sold under repurchase agreements is a reasonable approximation of fair value (level 2 - fair value hierarchy).

51. MANAJEMEN RISIKO (lanjutan)

a. Nilai wajar aset dan liabilitas keuangan (lanjutan)

(v) Kredit yang diberikan dan piutang pembiayaan konsumen

Kredit yang diberikan dan piutang pembiayaan konsumen dinyatakan berdasarkan jumlah nilai tercatat setelah dikurangi cadangan penurunan nilai. Estimasi nilai wajar mencerminkan jumlah diskonto dari estimasi kini dari arus kas masa depan yang diharapkan akan diterima. Arus kas yang diharapkan didiskontokan pada tingkat suku bunga pasar terkini untuk menentukan nilai wajar (tingkat 3 - hirarki nilai wajar).

(vi) Liabilitas segera, simpanan dari nasabah, simpanan dari bank lain, liabilitas akseptasi, pinjaman diterima, serta beban yang masih harus dibayar dan liabilitas lain-lain

Estimasi nilai wajar simpanan tanpa jatuh tempo, termasuk simpanan tanpa bunga, adalah sebesar jumlah terhutang ketika hutang tersebut dibayarkan.

Estimasi nilai wajar terhadap liabilitas segera, simpanan dengan tingkat suku bunga tetap, liabilitas akseptasi, pinjaman yang diterima, beban yang masih harus dibayar, dan liabilitas lain-lain yang tidak memiliki kuotasi di pasar aktif ditetapkan berdasarkan diskonto arus kas dengan menggunakan suku bunga hutang baru dengan sisa jatuh tempo yang serupa (tingkat 2 - hirarki nilai wajar).

(vii) Pinjaman subordinasi dan efek-efek yang diterbitkan

Nilai wajar pinjaman subordinasi dan efek-efek yang diterbitkan diestimasi menggunakan data dari IBPA *(Indonesia Bond Pricing Agency)* dimana dihitung dengan model diskonto arus kas dengan kurva *yield* (diambil dari data pasar) terkini yang sesuai dengan sisa tahun jatuh temponya (tingkat 2 – hirarki nilai wajar).

51. RISK MANAGEMENT *(continued)*

a. Fair value of financial assets and liabilities *(continued)*

(v) Loans and consumer financing receivables

Loans and consumer financing receivables are recorded at carrying amount net of provision for impairment. The estimated fair value represents the discounted amount of estimated future cash flows expected to be received. Expected cash flows are discounted at current market rates to determine fair value (level 3 - fair value hierarchy).

(vi) Obligation due immediately, deposits from customers, deposits from other banks, acceptance payable, borrowings, and accrual and other liabilities

The estimated fair value of deposits with no stated maturity, which includes non-interest bearing deposits, is the amount repayable on demand.

The estimated fair value of obligation due immediately, fixed interest-bearing deposits, acceptance payable, borrowings, accrual, and other liabilities not quoted in an active market is based on discounted cash flows using interest rates for new debts with similar remaining maturity (level 2 - fair value hierarchy).

(vii) Subordinated loans and marketable securities issued

The fair value of subordinated loans and marketable securities issued are estimated by using data from IBPA (Indonesia Bond Pricing Agency) which is calculated using a discounted cash flow model based on current yield curve (derived from market data) appropriated with remaining term of maturity (level 2 – fair value hierarchy).

51. MANAJEMEN RISIKO (lanjutan)

a. Nilai wajar aset dan liabilitas keuangan (lanjutan)

Aset dan liabilitas keuangan yang diukur pada nilai wajar melalui laba rugi dan diukur pada nilai wajar melalui penghasilan komprehensif lain menggunakan hirarki nilai wajar sebagai berikut:

a. Tingkat 1
Harga kuotasi (tidak disesuaikan) dalam pasar aktif untuk aset atau liabilitas yang identik;
b. Tingkat 2
Input selain harga kuotasi yang termasuk dalam tingkat 1 yang dapat diobservasi untuk aset atau liabilitas, baik secara langsung (misalnya harga) maupun tidak langsung (misalnya derivasi harga); dan
c. Tingkat 3
Input untuk aset atau liabilitas yang bukan berdasarkan data pasar yang dapat diobservasi (input yang tidak dapat diobservasi).

Pada tanggal 31 Desember 2025, 2024, dan 2023, aset dan liabilitas keuangan yang diukur pada nilai wajar menggunakan hirarki nilai wajar adalah:

51. RISK MANAGEMENT (continued)

a. Fair value of financial assets and liabilities (continued)

Financial assets and liabilities measured at fair value through profit or loss and measured at fair value through other comprehensive income use the following fair value hierarchy:

a. Level 1
Quoted prices (unadjusted) in active markets for identical assets or liabilities;
b. Level 2
Inputs other than quoted prices included within level 1 that are observable for the assets or liabilities, either directly (such as prices) or indirectly (such as derived from prices); and

c. Level 3
Inputs for the assets or liabilities that are not based on observable market data (unobservable inputs).

As at 31 December 2025, 2024, and 2023, financial assets and liabilities measured at fair value based on following fair value hierarchy:

	2025				
	Tingkat 1/ *Level 1*	Tingkat 2/ *Level 2*	Tingkat 3/ *Level 3*	Nilai wajar/ *Fair value*	
Aset					***Assets***
Efek-efek	11,813,357	7,845,044	-	19,658,401	*Marketable securities*
Obligasi Pemerintah	56,071,895	-	-	56,071,895	*Government Bonds*
Efek-efek yang dibeli dengan janji dijual kembali	-	728,270	-	728,270	*Securities purchased under resale agreements*
Tagihan derivatif	-	773,692	-	773,692	*Derivative receivables*
	67,885,252	**9,347,006**	**-**	**77,232,258**	
Liabilitas					***Liabilities***
Simpanan dari nasabah	-	21,526,537	-	21,526,537	*Deposits from customers*
Simpanan dari bank lain	-	3,328	-	3,328	*Deposits from other banks*
Liabilitas derivatif	-	598,119	-	598,119	*Derivative payables*
	-	**22,127,984**	**-**	**22,127,984**	

	2024				
	Tingkat 1/ *Level 1*	Tingkat 2/ *Level 2*	Tingkat 3/ *Level 3*	Nilai wajar/ *Fair value*	
Aset					***Assets***
Efek-efek	16,342,800	6,189,674	-	22,532,474	*Marketable securities*
Obligasi Pemerintah	55,930,634	-	-	55,930,634	*Government Bonds*
Efek-efek yang dibeli dengan janji dijual kembali	-	1,286,783	-	1,286,783	*Securities purchased under resale agreements*
Tagihan derivatif	-	1,184,890	-	1,184,890	*Derivative receivables*
	72,273,434	**8,661,347**	**-**	**80,934,781**	
Liabilitas					***Liabilities***
Simpanan dari nasabah	-	20,547,202	-	20,547,202	*Deposits from customers*
Simpanan dari bank lain	-	5,636	-	5,636	*Deposits from other banks*
Liabilitas derivatif	-	906,630	-	906,630	*Derivative payables*
	-	**21,459,468**	**-**	**21,459,468**	

51. MANAJEMEN RISIKO (lanjutan)

a. Nilai wajar aset dan liabilitas keuangan (lanjutan)

Pada tanggal 31 Desember 2025, 2024, dan 2023, aset dan liabilitas keuangan yang diukur pada nilai wajar menggunakan hirarki nilai wajar adalah: (lanjutan)

51. RISK MANAGEMENT *(continued)*

a. Fair value of financial assets and liabilities *(continued)*

As at 31 December 2025, 2024, and 2023, financial assets and liabilities measured at fair value based on following fair value hierarchy: (continued)

	2023				
	Tingkat 1/ *Level 1*	Tingkat 2/ *Level 2*	Tingkat 3/ *Level 3*	Nilai wajar/ *Fair value*	
Aset					***Assets***
Efek-efek	251,038	8,097,364	-	8,348,402	*Marketable securities*
Obligasi Pemerintah	52,504,393	-	-	52,504,393	*Government Bonds*
Efek-efek yang dibeli dengan janji dijual kembali	-	492,674	-	492,674	*Securities purchased under resale agreements*
Tagihan derivatif	-	849,014	-	849,014	*Derivative receivables*
	52,755,431	**9,439,052**	**-**	**62,194,483**	
Liabilitas					***Liabilities***
Simpanan dari nasabah	-	18,983,531	-	18,983,531	*Deposits from customers*
Simpanan dari bank lain	-	4,206	-	4,206	*Deposits from other banks*
Liabilitas derivatif	-	540,051	-	540,051	*Derivative payables*
	-	**19,527,788**	**-**	**19,527,788**	

b. Manajemen risiko permodalan

Kebijakan manajemen modal Bank CIMB Niaga adalah untuk mempertahankan posisi modal yang kuat untuk mendukung pertumbuhan bisnis dan mempertahankan investor, deposan, pelanggan, dan kepercayaan pasar. Dalam pengelolaan permodalan, Bank CIMB Niaga mempertimbangkan faktor-faktor seperti: pengembalian modal yang optimal kepada pemegang saham, menjaga keseimbangan antara keuntungan yang lebih tinggi dengan *gearing ratio* dan keuntungan, serta keamanan yang diberikan oleh posisi modal yang sehat.

Bank CIMB Niaga telah memenuhi semua persyaratan modal yang diwajibkan pada tanggal 31 Desember 2025, 2024, dan 2023.

Posisi permodalan Bank CIMB Niaga berdasarkan peraturan Otoritas Jasa Keuangan (”OJK”) yang berlaku pada tanggal 31 Desember 2025, 2024, dan 2023, diungkapkan pada Catatan 61.

Manajemen menggunakan peraturan rasio permodalan untuk memantau kecukupan modal, sesuai dengan standar industri dengan mempertimbangkan ketentuan yang ditetapkan oleh regulator. Pendekatan peraturan OJK untuk pengukuran modal tersebut terutama didasarkan pada pemantauan kebutuhan modal yang diwajibkan (diukur sebesar persentase tertentu dari aset tertimbang menurut risiko) terhadap modal yang tersedia.

b. Capital risk management

Bank CIMB Niaga’s capital management objective is to maintain a strong capital position to support business growth and to sustain investors, depositor, customer, and market confidence. In managing its capital, Bank CIMB Niaga considers factors such as: providing optimal capital rate of return to shareholders, maintaining a balance between high return with gearing ratio and the advantages, and safety provided by a sound capital position.

Bank CIMB Niaga has complied with all externally imposed capital requirements as at 31 December 2025, 2024, and 2023.

Bank CIMB Niaga’s regulatory capital position under the prevailing Financial Service Authority (“FSA”) regulation as at 31 December 2025, 2024, and 2023, were disclosed in Note 61.

Management uses regulatory capital ratios in order to monitor its capital base, in accordance with the industry standards by considering applicable requirement as regulated by regulator for measuring capital adequacy. FSA regulation’s approach in measuring the capital ratio is primarily based on capital regulatory (measured as certain percentage of risk-weighted assets) towards available capital resources.

52. RISIKO KREDIT

Risiko kredit adalah risiko kerugian keuangan yang timbul jika nasabah, klien atau rekanan Bank CIMB Niaga gagal memenuhi liabilitas kontraktualnya kepada Bank CIMB Niaga. Risiko kredit terutama berasal dari kredit yang diberikan kepada sektor konsumen dan komersial, kartu kredit, dan risiko kredit dari *credit enhancement*, seperti kredit derivatif (*credit default swaps*), garansi, *letters of credit*, *endorsements,* dan akseptasi.

Bank CIMB Niaga juga dipengaruhi oleh risiko kredit lainnya yang berasal dari investasi pada efek hutang (Obligasi Pemerintah dan efek-efek) dan eksposur lain yang timbul dari aktivitas perdagangan (eksposur perdagangan).

Manajemen melakukan pengelolaan eksposur risiko kredit dengan hati-hati. Manajemen dan pengendalian atas risiko kredit dipusatkan dalam tim manajemen risiko kredit, yang bertanggung jawab kepada Dewan Direksi dan pemimpin tiap unit bisnis secara rutin.

Faktor utama yang berperan dalam pengendalian dan mengurangi risiko kredit adalah kemampuan dan kematangan satuan kerja perkreditan dalam membuat analisis kredit, sehingga pada akhirnya tercapai suatu keseimbangan antara pengelolaan risiko dengan pengembangan bisnis. Bersamaan dengan itu, pengelolaan portofolio dan risiko kredit merupakan tanggung jawab dari Komite Manajemen Risiko.

(i) Pengukuran risiko kredit

Estimasi terhadap eksposur kredit adalah proses yang kompleks dan memerlukan penggunaan model, dimana nilai dari suatu produk bervariasi tergantung dengan perubahan pada variabel-variabel pasar, arus kas masa depan, dan rentang waktu. Penilaian risiko kredit atas suatu portofolio aset memerlukan estimasi-estimasi, seperti kemungkinan terjadinya wanprestasi, rasio kerugian, dan korelasi wanprestasi antar rekanan.

Bank CIMB Niaga memiliki model untuk mendukung kuantifikasi dari risiko kredit. Model peringkat dan skor ini akan digunakan untuk keseluruhan portofolio kredit utama dan membentuk basis untuk mengukur risiko wanprestasi. Dalam mengukur risiko kredit untuk kredit yang diberikan, Bank CIMB Niaga mempertimbangkan tiga komponen: (i) estimasi kerugian saat debitur atau rekanan tidak dapat memenuhi liabilitasnya; (ii) estimasi tingkat eksposur saat debitur atau rekanan tidak dapat memenuhi liabilitasnya baik pada *on-balance sheet* maupun *off-balance sheet*; dan (iii) estimasi kerugian yang harus ditanggung oleh Bank CIMB Niaga atas liabilitas yang telah wanprestasi.

52. CREDIT RISK

Credit risk is the risk of financial loss, if any of Bank CIMB Niaga's customers, clients or market counterparties fail to fulfill their contractual obligations to Bank CIMB Niaga. Credit risk arises mainly from consumer and commercial loans, credit cards, and also arises from credit enhancement provided, such as credit derivatives (credit default swaps), guarantees, letters of credit, endorsements, and acceptances.

Bank CIMB Niaga is also exposed to other credit risks arising from investments in debt securities (Government Bonds and marketable securities) and other exposures arising from its trading activities (trading exposures).

Management is prudent in managing its exposure to credit risk. The credit risk management and control are centralised in a credit risk management team, which reports to the Board of Directors and head of each business unit regularly.

The main factor that controls and reduces credit risk is the ability and maturity of the credit units to analyze the credit, which results in a balance between credit risk and business development consideration. At the same time, portfolio management and credit risk is the responsibility of the Risk Management Committee.

(i) Credit risk measurement

The estimation of credit exposure is complex and requires the use of models, as the value of a product varies depend on changes in market variables, expected future cash flows, and the passage of time. The credit assessment of asset portfolio entails further estimations such as the likelihood of defaults occurring of the associated loss ratios and of default correlations between counterparties.

Bank CIMB Niaga has the models to support the quantification of credit risk. These rating and scoring models will be used for all key credit portfolios and form the basis for measuring default risks. In measuring credit risk of loans, Bank CIMB Niaga considers three components: (i) loss estimation when debtor or counterparts cannot fulfill their contractual obligations; (ii) estimation of the exposure when a debtors or counterparts cannot fulfill their obligations, both at on-balance sheet and off-balance sheet; and (iii) loss estimation that should be borne by Bank CIMB Niaga on the defaulted obligations.

52. RISIKO KREDIT (lanjutan)

(i) Pengukuran risiko kredit (lanjutan)

Untuk memantau risiko atas penyaluran kredit, secara rutin Bank CIMB Niaga melakukan analisis terhadap portofolio kredit melalui pendekatan secara statistik berdasarkan segmentasi bisnis dan kualitas kredit dari debitur atau rekanan, termasuk dalam menentukan segmentasi dan kualitas kredit untuk keperluan penilaian cadangan kerugian penurunan nilai. Indikator "Peringatan Dini" ditentukan melalui proyeksi dan pemantauan limit. Metode yang digunakan dalam memantau portofolio secara reguler adalah matriks transisi dan *Gross Roll Rate Model.*

Penetapan Kebijakan Limit dan pemantauan juga dilakukan secara rutin, antara lain: Batas Maksimum Pemberian Kredit, segmentasi bisnis (kategori debitur), jenis mata uang, dan sektor ekonomi. Bank CIMB Niaga telah menetapkan limit-limit untuk memantau kualitas portofolio kredit ritel, termasuk di dalamnya kredit ritel yang diberikan kepada individu, dalam jangka waktu tertentu/cicilan atau berulang dan kredit yang diberikan secara langsung atau tidak langsung kepada debitur.

(ii) Pengendalian batas risiko dan kebijakan mitigasi

Bank CIMB Niaga mengelola, membatasi, dan mengendalikan konsentrasi risiko kredit dimanapun risiko tersebut teridentifikasi secara khusus, terhadap debitur individu dan kelompok, dan industri serta geografis.

Bank CIMB Niaga menentukan tingkat risiko kredit yang dimiliki dengan menetapkan batas jumlah risiko yang bisa diterima yang terkait dengan satu debitur, atau kelompok debitur, dan berdasarkan segmen geografis dan industri. Risiko ini dimonitor dengan basis *revolving* dan akan ditelaah secara tahunan atau dengan frekuensi yang lebih sering jika diperlukan.

52. CREDIT RISK *(continued)*

(i) Credit risk measurement (continued)

To manage and monitor credit risk, Bank CIMB Niaga performs portfolio analysis regularly through statistical method based on portfolio segmentation and credit quality from debtors or counterparts, including in determining credit segmentation and quality for the purpose of assessing allowance for impairment losses. "Early Warning" indicators are established through forecasting and limit monitoring. Several methods used in regular portfolio monitoring are transition matrix and Gross Roll Rate Model.

Policy and Limits monitoring is conducted on regular basis including: Legal Lending Limit, business segmentation (category of debtor), type of currency, and economic sectors. Bank CIMB Niaga has set the limits to monitor the quality of retail credit portfolio, covering the types of loans which granted to individuals, within a specific year/installment or revolving and direct or indirect lending to the debtor.

(ii) Risk limit control and mitigation policy

Bank CIMB Niaga manages, limits, and controls concentrations of credit risk wherever they are identified in particular, to individual counterparties and groups, and to industries and geographical.

Bank CIMB Niaga structures the levels of credit risk and undertakes by placing limits on the amount of risk accepted in relation to one borrower, or groups of borrowers, and to geographical and industry segments. Such risks are monitored on a revolving basis and subject to an annual or more frequent review, when considered necessary.

52. RISIKO KREDIT (lanjutan)

(ii) Pengendalian batas risiko dan kebijakan mitigasi (lanjutan)

Eksposur pada satu debitur termasuk bank dan perantara (*broker*) juga dibatasi oleh *sublimit* yang mencakup eksposur laporan posisi keuangan konsolidasian dan rekening administratif, dan batas risiko pengiriman harian sehubungan dengan unsur yang diperdagangkan seperti kontrak *forward* untuk nilai tukar mata uang asing. Eksposur aktual terhadap batas yang telah ditetapkan dimonitor secara harian.

Batas pemberian kredit ditelaah mengikuti perubahan pada kondisi pasar dan ekonomi, telaahan kredit secara yearik, dan penilaian atas kemungkinan wanprestasi.

Beberapa pengendalian spesifik lainnya dan pengukuran mitigasi dijelaskan di bawah ini:

Agunan

Bank CIMB Niaga menerapkan kebijakan untuk memitigasi risiko kredit, antara lain dengan meminta agunan sebagai jaminan pelunasan kredit jika jaminan berupa sumber pembayaran utama debitur berdasarkan arus kas tidak terpenuhi. Jenis agunan yang dapat diterima untuk kredit modal kerja dan investasi dalam rangka memitigasi risiko kredit antara lain adalah:

- Kas (termasuk simpanan dari nasabah);
- Tanah dan/atau bangunan;
- *Standby LC*/Bank Garansi yang diterima Bank CIMB Niaga;
- Mesin;
- Kendaraan bermotor;
- Piutang dagang;
- Bahan baku / barang dagangan (persediaan); dan
- Saham atau surat berharga lainnya.

Pemberian pembiayaan dan kredit jangka panjang kepada entitas korporasi (modal kerja dan investasi) pada umumnya disertai agunan. Untuk meminimalisasi kerugian kredit, Bank CIMB Niaga akan meminta tambahan agunan dari debitur ketika terdapat indikasi penurunan nilai atas kredit yang diberikan.

52. CREDIT RISK *(continued)*

(ii) Risk limit control and mitigation policy (continued)

The exposure to any one borrower including banks and brokers is further restricted by sublimits covering on the consolidated statement of financial position and administrative accounts, and daily delivery risk limits in relation to trading items such as forward foreign exchange contracts. Actual exposures against limits are monitored daily.

Lending limits are reviewed following market changing and economic conditions, yearic credit reviews, and assessments of probability of default.

Some other specific control and mitigation measures are outlined belows:

Collateral

Bank CIMB Niaga employs policy to mitigate credit risk, by asking collateral to secure the repayment of loans if the main source of debtor's payment is based on its cash flow were not fulfilled. Collateral types that can be used for working capital and investment loans to mitigate the risk are such as:

- *Cash (including deposits from customers);*
- *Land and/or building;*
- *Standby LC/Bank Guarantee received by Bank CIMB Niaga;*
- *Machinery;*
- *Vehicle;*
- *Trade receivables;*
- *Inventory; and*
- *Stock or other marketable securities.*

Longer term financing and lending to corporate entities (working capital and investment) are generally secured. In addition, in order to minimise the credit loss, Bank CIMB Niaga will ask additional collateral from the counterparty as soon as impairment indicators are identified for the relevant individual loans.

52. RISIKO KREDIT (lanjutan)

(ii) Pengendalian batas risiko dan kebijakan mitigasi (lanjutan)

Agunan (lanjutan)

Agunan yang dimiliki sebagai jaminan atas aset keuangan selain untuk kredit yang diberikan ditentukan berdasarkan sifat dari instrumennya. Efek utang, tresuri, dan tagihan kepada nasabah bank yang memenuhi syarat lainnya pada umumnya tanpa agunan, kecuali untuk *asset-backed securities* dan instrumen sejenis, yang dijaminkan dengan portofolio instrumen keuangan. Khususnya untuk nasabah korporasi, jaminan yang disyaratkan antara lain dapat berupa *margin collateral*.

Jaminan untuk kredit konsumsi adalah aset yang dibiayai yaitu tanah dan/atau bangunan atau kendaraan bermotor. Secara umum, Bank CIMB Niaga mengharuskan rasio agunan terhadap kredit yang diberikan sebesar 125% pada awal kredit.

Batas pemberian (untuk derivatif)

Bank CIMB Niaga menetapkan batas pengendalian yang ketat atas posisi derivatif bersih (yang merupakan selisih antara kontrak pembelian dan penjualan) baik dalam hal jumlah maupun jangka waktu. Jumlah risiko kredit terbatas pada arus kas masuk bersih masa depan atas instrumen, dimana untuk derivatif hanyalah fraksi dari kontrak, atau nilai nosional yang menyatakan volume instrumen tersebut. Eksposur risiko kredit dan potensi eksposur dari pergerakan pasar dikelola sebagai bagian dari keseluruhan batas pemberian kredit kepada nasabah. Agunan dan jaminan lainnya tidak harus selalu didapatkan untuk eksposur instrumen risiko kredit, kecuali jika Bank CIMB Niaga mensyaratkan marjin deposito dari pihak rekanan.

Risiko *settlement* timbul jika pembayaran dalam bentuk uang tunai, efek atau saham dilakukan dengan harapan akan dapat menerima hak yang setara dengan kas atau efek. Batas penyelesaian harian ditetapkan untuk setiap debitur untuk menutupi jumlah agregat penyelesaian risiko yang berasal dari transaksi pasar harian Bank CIMB Niaga.

52. CREDIT RISK *(continued)*

(ii) Risk limit control and mitigation policy (continued)

Collateral (continued)

Collateral held as security for financial assets other than loans depend on the nature of the instrument. Debt securities, treasury, and other customer's eligible bills are generally unsecured, except for asset-backed securities and similar instruments, which are secured by portfolios of financial instruments. Particularly for corporate customers, the required collateral can be in form of margin collateral.

Collateral for consumer loan is financed assets consisted of land and/or building or vehicle. Generally, Bank CIMB Niaga is requiring 125% of collateral ratio to total loans at inceptions.

Lending limits (for derivative)

Bank CIMB Niaga maintains strict control limits on net open derivative positions (that is, the difference between purchase and sale contracts) in term of amount and term. The amount of credit risk is limited to expected future net cash inflows of instruments, which in relation to derivatives are only a fraction of the contract, or notional values used to express the volume of instruments outstanding. This credit risk exposure is managed as part of the overall lending limits with customers, together with potential exposures from market movements. Collateral or other security is not always obtained for credit risk exposures on these instruments, except where Bank CIMB Niaga requires margin deposits from counterparties.

Settlement risk arises in any situation where a payment in cash, securities or equities is made with an expectation of receiving an equivalent cash or securities. Daily settlement limits are established for each counterparty to cover the aggregate of all settlement risk arising from Bank CIMB Niaga's market transactions on any single day.

52. RISIKO KREDIT (lanjutan)

(ii) Pengendalian batas risiko dan kebijakan mitigasi (lanjutan)

Kesepakatan induk untuk menyelesaikan secara neto

Salah satu cara Bank CIMB Niaga membatasi eksposur kerugian kredit adalah dengan melakukan kesepakatan induk untuk menyelesaikan secara neto (*master netting arrangements*) dengan pihak *counterparty* yang memiliki volume transaksi yang signifikan. Secara umum, kesepakatan induk untuk menyelesaikan secara neto tidak selalu mengarah pada saling hapus aset dan liabilitas dalam laporan posisi keuangan konsolidasian, karena transaksi-transaksi tersebut biasanya diselesaikan secara bruto atau pada sebagian besar kesepakatan induk untuk menyelesaikan secara neto saling hapus hanya terjadi dalam hal wanprestasi. Namun risiko kredit atas suatu kontrak akan terminimalisasi dengan kesepakatan induk untuk menyelesaikan secara neto apabila terjadi wanprestasi, dimana seluruh saldo dengan pihak *counterparty* akan dihapus dan diselesaikan secara neto. Eksposur risiko kredit Bank CIMB Niaga secara keseluruhan atas instrumen derivatif yang terkait dengan kesepakatan induk untuk menyelesaikan secara neto dapat berubah secara substansial dalam tahun yang singkat sesuai dengan transaksi yang mempengaruhi kesepakatan tersebut.

Batasan-batasan keuangan (komitmen yang terkait dengan kredit dan *loan book*)

Tujuan utama instrumen ini adalah untuk memastikan adanya ketersediaan dana untuk nasabah ketika dibutuhkan. Bank garansi dan *standby letter of credit* memiliki risiko kredit yang hampir sama dengan kredit yang diberikan. Dokumentasi dan *commercial letters of credit* yang dibuat oleh Bank CIMB Niaga atas nama nasabah memberikan otorisasi kepada pihak ketiga untuk mencairkan *drafts* tersebut sampai jumlah yang telah ditetapkan dengan syarat dan ketentuan tertentu dijaminkan pada pengiriman barang terkait sehingga instrumen ini memiliki risiko yang lebih rendah dibandingkan dengan kredit yang diberikan secara langsung.

Bank CIMB Niaga memonitor jangka waktu jatuh tempo komitmen kredit oleh karena komitmen dengan jangka waktu yang lebih lama pada umumnya memiliki risiko kredit yang lebih besar dibandingkan dengan komitmen yang memiliki jangka waktu yang lebih pendek.

52. CREDIT RISK *(continued)*

(ii) Risk limit control and mitigation policy (continued)

Master netting arrangements

One of Bank CIMB Niaga's approach to restrict its exposure to credit losses is by entering into master netting arrangements with counterparties with which it undertakes a significant volume of transactions. Master netting arrangements do not generally result in an off-set of assets and liabilities of the consolidated statements of financial position, as the transactions are either usually settled on a gross basis or under mostly netting agreements, the right of set off is triggered only on default. However, the credit risk associated with favourable contracts is reduced by a master netting arrangement to the extent that if a default occurs, all amounts with the counterparty are terminated and settled on a net basis. Bank CIMB Niaga's overall exposure to credit risk on derivative instruments subject to master netting arrangements can change substantially within a short year, as it is affected by each transaction subject to the arrangement.

Financial terms (for commitments related credit and loan book)

The primary purpose of these instruments is to ensure that funds are available to a customer as needed. Bank guarantees and standby letters of credit almost carry the same credit risk as loans. Documentary and commercial letters of credit which are written by Bank CIMB Niaga on behalf of a customer, authorizing a third party to draw drafts up to a stipulated amount under specific terms and conditions are collateralised by the underlying shipments of goods to which they relate and therefore carrying less risk than a direct loan.

Bank CIMB Niaga monitors the term to maturity of credit commitments because longer term commitments generally have a greater degree of credit risk than shorter term commitments.

52. RISIKO KREDIT (lanjutan)

(iii) Penurunan nilai dan kebijakan pencadangan

Kebijakan terkait penurunan nilai dan pencadangan dapat dilihat pada Catatan 2h.

(iv) Eksposur maksimum risiko kredit tanpa memperhitungkan agunan dan pendukung kredit lainnya

Eksposur risiko kredit terhadap aset pada laporan posisi keuangan konsolidasian - neto sesudah cadangan kerugian penurunan nilai pada tanggal 31 Desember 2025, 2024, dan 2023 adalah:

52. CREDIT RISK *(continued)*

(iii) Impairment and provisioning policy

Policy regarding impairment and provisioning can be referred to Note 2h.

(iv) Maximum exposure to credit risk without taking into account of any collateral held and other credit enhancements

Credit risk exposures relating to consolidated statements of financial position's assets - net of allowance of possible losses as at 31 December 2025, 2024, and 2023 were as follows:

	2025	2024	2023	
Giro pada Bank Indonesia	11,670,605	9,990,709	13,180,254	*Current accounts with Bank Indonesia*
Giro pada bank lain	1,907,866	2,508,917	2,703,266	*Current accounts with other banks*
Penempatan pada bank lain dan Bank Indonesia	11,842,517	5,047,695	4,532,988	*Placement with other banks and Bank Indonesia*
Efek-efek				*Marketable securities*
Nilai wajar melalui laba rugi	3,484,397	2,512,584	1,401,241	*Fair value through profit or loss*
Nilai wajar melalui penghasilan komprehensif lain	16,174,004	20,019,890	6,947,161	*Fair value through other comprehensive income*
Biaya perolehan diamortisasi	667,631	922,820	1,015,531	*Amortised cost*
Obligasi Pemerintah				*Government Bonds*
Nilai wajar melalui laba rugi	19,498,276	19,601,478	16,418,263	*Fair value through profit or loss*
Nilai wajar melalui penghasilan komprehensif lain	36,573,619	36,329,156	36,086,130	*Fair value through other comprehensive income*
Biaya perolehan diamortisasi	9,066,820	14,423,993	18,092,114	*Amortised cost*
Efek-efek yang dibeli dengan janji dijual kembali	1,000,129	1,612,832	5,159,387	*Securities purchased under resale agreement*
Tagihan derivatif	773,692	1,184,890	849,014	*Derivative receivables*
Kredit yang diberikan dan piutang pembiayaan konsumen				*Loans and consumer financing receivables*
Modal kerja	109,131,003	91,378,937	84,189,293	*Working capital*
Investasi	43,509,023	51,409,593	46,418,146	*Investment*
Konsumsi	77,285,414	74,561,065	70,714,948	*Consumer*
	229,925,440	217,349,595	201,322,387	
Tagihan akseptasi	1,935,458	2,751,967	1,093,453	*Acceptance receivables*
Pendapatan bunga yang masih akan diterima	3,104,033	3,027,711	3,414,197	*Accrued interest income*
Aset lain-lain	2,559,195	2,503,186	1,834,271	*Other assets*
	350,183,682	**339,787,423**	**314,049,657**	

52. RISIKO KREDIT (lanjutan)

(iv) Eksposur maksimum risiko kredit tanpa memperhitungkan agunan dan pendukung kredit lainnya (lanjutan)

Eksposur risiko kredit terhadap rekening administratif Pada tanggal 31 Desember 2025, 2024, dan 2023 adalah:

52. CREDIT RISK *(continued)*

(iv) Maximum exposure to credit risk without taking into account of any collateral held and other credit enhancements (continued)

Credit risk exposures relating to off-balance sheet items As at 31 December 2025, 2024, and 2023 were as follows:

	2025	2024	2023	
Fasilitas kredit kepada nasabah yang belum ditarik - *committed*				*Unused loan facilities granted - committed*
Modal kerja	13,978,198	10,224,558	6,294,563	*Working capital*
Investasi	3,117,800	6,009,326	6,080,758	*Investment*
Konsumsi	2,843	708	5,729	*Consumer*
Irrevocable letters of credit yang masih berjalan	2,143,677	1,855,914	1,625,442	*Outstanding irrevocable letters of credit*
Garansi yang diterbitkan	6,682,641	5,888,091	5,364,148	*Guarantees issued*
	25,925,159	**23,978,597**	**19,370,640**	

Tabel di atas menggambarkan eksposur maksimum atas risiko kredit bagi Bank CIMB Niaga pada tanggal 31 Desember 2025, 2024, dan 2023, tanpa memperhitungkan agunan atau pendukung kredit lainnya. Untuk aset neraca, eksposur di atas ditentukan berdasarkan nilai tercatat bersih seperti yang diungkapkan pada laporan posisi keuangan konsolidasian.

Seperti yang telah dijelaskan di atas, pada tanggal 31 Desember 2025, 62,81% (2024: 61,06%; 2023: 61,85%) dari jumlah eksposur maksimum berasal dari kredit yang diberikan - bersih.

Manajemen yakin akan kemampuan Bank CIMB Niaga untuk terus mengendalikan dan mempertahankan eksposur risiko kredit yang minimal terhadap risiko kredit Bank CIMB Niaga yang timbul dari kredit yang diberikan berdasarkan hal-hal berikut:

- Bank CIMB Niaga telah memiliki pedoman tertulis mengenai kebijakan dan proses kredit yang mencakup seluruh aspek pemberian kredit yang dilakukan. Setiap pemberian kredit harus senantiasa mengacu pada kebijakan tersebut;
- Bank CIMB Niaga telah memiliki sistem deteksi dini permasalahan melalui *"early warning system"* dan pemantauan yang disiplin;
- Seluruh kredit diberikan dengan agunan kecuali untuk jenis kredit tertentu seperti kartu kredit, personal loan, dan fasilitas antar bank.

The table above represents maximum of credit risk exposure to Bank CIMB Niaga as at 31 December 2025, 2024, and 2023, without taking into account of any collateral held or other credit enhancements attached. For balance sheet assets, the exposures set out above are based on net carrying amounts as reported in the consolidated statements of financial position.

As shown above, As at 31 December 2025, 62.81% (2024: 61.06%; 2023: 61.85%) of the total maximum exposure was derived from loans - net.

Management is confident in its ability to continue to control and sustain minimal exposure of credit risk to Bank CIMB Niaga resulting from its loan based on the following:

- *Bank CIMB Niaga has a documented credit policy and procedures that covers all aspects of Bank CIMB Niaga's lending activities. Loan transactions must adhere to the requirements of Bank CIMB Niaga's policy;*
- *Bank CIMB Niaga has early problem detection system through "early warning system" and disciplined monitoring;*
- *All loans are secured by collateral, except for certain loans such as credit card, personal loan, and interbank loans.*

52. RISIKO KREDIT (lanjutan)

(iv) Eksposur maksimum risiko kredit tanpa memperhitungkan agunan dan pendukung kredit lainnya (lanjutan)

Pada tanggal 31 Desember 2025, 96,80% (2024: 95,80%; 2023: 94,71%) dari portofolio kredit yang diberikan dikategorikan sebagai tidak mengalami penurunan nilai.

Konsentrasi risiko aset keuangan dengan eksposur risiko kredit

a) Sektor geografis

Tabel berikut menggambarkan rincian eksposur kredit Bank CIMB Niaga dan Entitas Anak pada nilai tercatat (tanpa memperhitungkan agunan atau pendukung kredit lainnya), yang dikategorikan berdasarkan area geografis pada tanggal 31 Desember 2025, 2024, dan 2023. Untuk tabel ini, Bank CIMB Niaga dan Entitas Anak telah mengalokasikan eksposur area berdasarkan wilayah geografis tempat mereka beroperasi.

***52. CREDIT RISK** (continued)*

(iv) Maximum exposure to credit risk without taking into account of any collateral held and other credit enhancements (continued)

As at 31 December 2025, 96.80% (2024: 95.80%; 2023: 94.71%) of the loans was classified as unimpaired.

Concentration of risks of financial assets with credit risk exposure

a) Geographical sectors

The following tables describe Bank CIMB Niaga and Subsidiaries credit exposure at their carrying amounts (without taking into account of any collateral held or other credit enhancements), as of 31 December 2025, 2024, and 2023. For these tables, Bank CIMB Niaga and Subsidiaries has allocated exposures to regions based on the geographical area which activities are undertaken.

	2025								
	Jakarta/ *Jakarta*	Jawa Barat/ *West Java*	Jawa Tengah/ *Central Java*	Jawa Timur/ *East Java*	Indonesia Timur/ *East Indonesia*	Sumatera/ *Sumatera*	Anak Perusahaan/ *Subsidiaries*	Jumlah/ *Total*	
Giro pada Bank Indonesia	11,670,605	-	-	-	-	-	-	11,670,605	*Current accounts with Bank Indonesia*
Giro pada bank lain	778,136	-	-	-	-	-	1,129,730	1,907,866	*Current accounts with other banks*
Penempatan pada bank lain dan Bank Indonesia	11,833,388	-	-	-	-	-	9,200	11,842,588	*Placements with other banks and Bank Indonesia*
Efek-efek									*Marketable securities*
Nilai wajar melalui laba rugi	3,484,397	-	-	-	-	-	-	3,484,397	*Fair value through profit or loss*
Nilai wajar melalui penghasilan komprehensif lain	16,174,004	-	-	-	-	-	-	16,174,004	*Fair value through other comprehensive income*
Biaya perolehan diamortisasi	668,413	-	-	-	-	-	-	668,413	*Amortised cost*
Obligasi Pemerintah									*Government bonds*
Nilai wajar melalui laba rugi	19,498,276	-	-	-	-	-	-	19,498,276	*Fair value through profit or loss*
Nilai wajar melalui penghasilan komprehensif lain	36,573,619	-	-	-	-	-	-	36,573,619	*Fair value through other comprehensive income*
Biaya perolehan diamortisasi	5,517,280	-	-	-	-	-	3,549,540	9,066,820	*Amortised cost*
Efek-efek yang dibeli dengan janji dijual kembali	1,000,129	-	-	-	-	-	-	1,000,129	*Securities purchased under resale agreements*
Tagihan derivatif	768,709	-	-	-	-	-	4,983	773,692	*Derivative receivables*
Kredit yang diberikan, dan piutang pembiayaan konsumen									*Loans, and consumer financing receivables*
Modal kerja	80,412,599	6,151,193	5,491,610	8,412,119	4,716,857	8,616,536	-	113,800,914	*Working capital*
Investasi	40,442,009	507,280	372,958	686,708	954,818	2,098,581	-	45,062,354	*Investment*
Konsumsi	50,682,184	4,161,105	1,795,685	4,710,534	1,739,032	6,046,175	10,310,842	79,445,557	*Consumer*
Tagihan akseptasi	1,884,475	13,496	2,863	36,216	-	-	-	1,937,050	*Acceptance receivables*
Pendapatan bunga yang masih akan diterima	2,879,587	58,115	28,213	48,990	23,348	65,742	38	3,104,033	*Accrued interest income*
Aset lain-lain	2,557,657	-	-	-	-	-	1,538	2,559,195	*Other assets*
	286,825,467	**10,891,189**	**7,691,329**	**13,894,567**	**7,434,055**	**16,827,034**	**15,005,871**	**358,569,512**	
Dikurangi: Cadangan kerugian penurunan nilai								(8,385,830)	*Less: Allowance for impairment losses*
								350,183,682	

52. RISIKO KREDIT (lanjutan)

(iv) Eksposur maksimum risiko kredit tanpa memperhitungkan agunan dan pendukung kredit lainnya (lanjutan)

Konsentrasi risiko aset keuangan dengan eksposur risiko kredit (lanjutan)

a) Sektor geografis (lanjutan)

Tabel berikut menggambarkan rincian eksposur kredit Bank CIMB Niaga dan Entitas Anak pada nilai tercatat (tanpa memperhitungkan agunan atau pendukung kredit lainnya), yang dikategorikan berdasarkan area geografis pada tanggal 31 Desember 2025, 2024, dan 2023. Untuk tabel ini, Bank CIMB Niaga dan Entitas Anak telah mengalokasikan eksposur area berdasarkan wilayah geografis tempat mereka beroperasi. (lanjutan)

***52. CREDIT RISK** (continued)*

(iv) Maximum exposure to credit risk without taking into account of any collateral held and other credit enhancements (continued)

Concentration of risks of financial assets with credit risk exposure (continued)

a) Geographical sectors (continued)

The following tables describe Bank CIMB Niaga and Subsidiaries credit exposure at their carrying amounts (without taking into account of any collateral held or other credit enhancements), as 31 December 2025, 2024, and 2023. For these tables, Bank CIMB Niaga and Subsidiaries has allocated exposures to regions based on the geographical area which activities are undertaken. (continued)

	2024								
	Jakarta/ *Jakarta*	Jawa Barat/ *West Java*	Jawa Tengah/ *Central Java*	Jawa Timur/ *East Java*	Indonesia Timur/ *East Indonesia*	Sumatera/ *Sumatera*	Anak Perusahaan/ *Subsidiaries*	Jumlah/ *Total*	
Giro pada Bank Indonesia	9,990,709	-	-	-	-	-	-	9,990,709	*Current accounts with Bank Indonesia*
Giro pada bank lain	1,567,255	-	-	-	-	-	941,662	2,508,917	*Current accounts with other banks*
Penempatan pada bank lain dan Bank Indonesia	5,047,395	-	-	-	-	-	300	5,047,695	*Placements with other banks and Bank Indonesia*
Efek-efek									*Marketable securities*
Nilai wajar melalui laba rugi	2,512,584	-	-	-	-	-	-	2,512,584	*Fair value through profit or loss*
Nilai wajar melalui penghasilan komprehensif lain	20,019,890	-	-	-	-	-	-	20,019,890	*Fair value through other comprehensive income*
Biaya perolehan diamortisasi	923,660	-	-	-	-	-	-	923,660	*Amortised cost*
Obligasi Pemerintah									*Government bonds*
Nilai wajar melalui laba rugi	19,601,478	-	-	-	-	-	-	19,601,478	*Fair value through profit or loss*
Nilai wajar melalui penghasilan komprehensif lain	36,329,156	-	-	-	-	-	-	36,329,156	*Fair value through other comprehensive income*
Biaya perolehan diamortisasi	12,398,417	-	-	-	-	-	2,025,576	14,423,993	*Amortised cost*
Efek-efek yang dibeli dengan janji dijual kembali	1,612,832	-	-	-	-	-	-	1,612,832	*Securities purchased under resale agreements*
Tagihan derivatif	1,184,890	-	-	-	-	-	-	1,184,890	*Derivative receivables*
Kredit yang diberikan, dan piutang pembiayaan konsumen									*Loans, and consumer financing receivables*
Modal kerja	64,589,404	6,127,873	5,461,861	8,252,281	4,389,691	8,243,055	-	97,064,165	*Working capital*
Investasi	49,227,044	537,887	361,849	873,472	1,030,392	2,072,518	-	54,103,162	*Investment*
Konsumsi	48,813,963	4,209,293	1,840,615	4,542,953	1,720,219	5,655,566	10,053,059	76,835,668	*Consumer*
Tagihan akseptasi	2,659,637	49,966	12,173	32,128	-	7,896	-	2,761,800	*Acceptance receivables*
Pendapatan bunga yang masih akan diterima	2,755,870	69,667	32,666	78,383	24,899	66,222	4	3,027,711	*Accrued interest income*
Aset lain-lain	2,275,899	-	-	-	-	-	227,287	2,503,186	*Other assets*
	281,510,083	**10,994,686**	**7,709,164**	**13,779,217**	**7,165,201**	**16,045,257**	**13,247,888**	**350,451,496**	
Dikurangi: Cadangan kerugian penurunan nilai								(10,664,073)	*Less: Allowance for impairment losses*
								339,787,423	-

52. RISIKO KREDIT (lanjutan)

(iv) Eksposur maksimum risiko kredit tanpa memperhitungkan agunan dan pendukung kredit lainnya (lanjutan)

Konsentrasi risiko aset keuangan dengan eksposur risiko kredit (lanjutan)

a) Sektor geografis (lanjutan)

Tabel berikut menggambarkan rincian eksposur kredit Bank CIMB Niaga dan Entitas Anak pada nilai tercatat (tanpa memperhitungkan agunan atau pendukung kredit lainnya), yang dikategorikan berdasarkan area geografis pada tanggal 31 Desember 2025, 2024, dan 2023. Untuk tabel ini, Bank CIMB Niaga dan Entitas Anak telah mengalokasikan eksposur area berdasarkan wilayah geografis tempat mereka beroperasi. (lanjutan)

***52. CREDIT RISK** (continued)*

(iv) Maximum exposure to credit risk without taking into account of any collateral held and other credit enhancements (continued)

Concentration of risks of financial assets with credit risk exposure (continued)

a) Geographical sectors (continued)

The following tables describe Bank CIMB Niaga and Subsidiaries credit exposure at their carrying amounts (without taking into account of any collateral held or other credit enhancements), as 31 December 2025, 2024, and 2023. For these tables, Bank CIMB Niaga and Subsidiaries has allocated exposures to regions based on the geographical area which activities are undertaken. (continued)

	2023								
	Jakarta/ *Jakarta*	Jawa Barat/ *West Java*	Jawa Tengah/ *Central Java*	Jawa Timur/ *East Java*	Indonesia Timur/ *East Indonesia*	Sumatera/ *Sumatera*	Anak Perusahaan/ *Subsidiaries*	Jumlah/ *Total*	
Giro pada Bank Indonesia	13,180,254	-	-	-	-	-	-	13,180,254	*Current accounts with Bank Indonesia*
Giro pada bank lain	1,628,223	-	-	-	-	-	1,075,043	2,703,266	*Current accounts with other banks*
Penempatan pada bank lain dan Bank Indonesia	4,541,702	-	-	-	-	-	-	4,541,702	*Placements with other banks and Bank Indonesia*
Efek-efek									*Marketable securities*
Nilai wajar melalui laba rugi	1,401,241	-	-	-	-	-	-	1,401,241	*Fair value through profit or loss*
Nilai wajar melalui penghasilan komprehensif lain	6,947,161	-	-	-	-	-	-	6,947,161	*Fair value through other comprehensive income*
Biaya perolehan diamortisasi	1,049,407	658	3,841	785	-	-	-	1,054,691	*Amortised cost*
Obligasi Pemerintah									*Government bonds*
Nilai wajar melalui laba rugi	16,418,263	-	-	-	-	-	-	16,418,263	*Fair value through profit or loss*
Nilai wajar melalui penghasilan komprehensif lain	36,086,130	-	-	-	-	-	-	36,086,130	*Fair value through other comprehensive income*
Biaya perolehan diamortisasi	18,092,114	-	-	-	-	-	-	18,092,114	*Amortised cost*
Efek-efek yang dibeli dengan janji dijual kembali	5,159,387	-	-	-	-	-	-	5,159,387	*Securities purchased under resale agreements*
Tagihan derivatif	849,014	-	-	-	-	-	-	849,014	*Derivative receivables*
Kredit yang diberikan, dan piutang pembiayaan konsumen									*Loans, and consumer financing receivables*
Modal kerja	59,657,826	5,975,907	4,992,544	8,012,274	4,144,481	7,625,551	-	90,408,583	*Working capital*
Investasi	45,794,455	426,384	378,566	901,335	846,841	1,647,540	-	49,995,121	*Investment*
Konsumsi	47,870,304	4,014,901	1,865,983	4,643,322	1,802,765	5,315,571	7,453,320	72,966,166	*Consumer*
Tagihan akseptasi	1,023,594	43,914	13,972	16,859	-	3,752	-	1,102,091	*Acceptance receivables*
Pendapatan bunga yang masih akan diterima	3,042,226	76,595	41,157	156,077	31,570	66,430	142	3,414,197	*Accrued interest income*
Aset lain-lain	2,151,622	-	-	-	-	-	112,148	2,263,770	*Other assets*
	264,892,923	**10,538,359**	**7,296,063**	**13,730,652**	**6,825,657**	**14,658,844**	**8,640,653**	**326,583,151**	
Dikurangi: Cadangan kerugian penurunan nilai								(12,533,494)	*Less: Allowance for impairment losses*
								314,049,657	

52. RISIKO KREDIT (lanjutan)

(iv) Eksposur maksimum risiko kredit tanpa memperhitungkan agunan dan pendukung kredit lainnya (lanjutan)

Konsentrasi risiko aset keuangan dengan eksposur risiko kredit (lanjutan)

a) Sektor geografis (lanjutan)

Eksposur risiko kredit atas rekening administratif adalah:

52. CREDIT RISK (continued)

(iv) Maximum exposure to credit risk without taking into account of any collateral held and other credit enhancements (continued)

Concentration of risks of financial assets with credit risk exposure (continued)

a) Geographical sectors (continued)

Credit risk exposure relating to off-balance sheet items were as follows:

2025	Jakarta/ *Jakarta*	Jawa Barat/ *West Java*	Jawa Tengah/ *Central Java*	Jawa Timur/ *East Java*	Indonesia Timur/ *East Indonesia*	Sumatera/ *Sumatera*	Anak Perusahaan/ *Subsidiaries*	Jumlah/ *Total*	
Fasilitas kredit kepada nasabah yang belum ditarik - *committed*									*Unused loan facilities granted - committed*
Modal kerja	13,978,198	-	-	-	-	-	-	13,978,198	*Working capital*
Investasi	2,744,173	28,627	-	-	-	345,000	-	3,117,800	*Investment*
Konsumsi	1,932	-	-	476	-	435	-	2,843	*Consumer*
Irrevocable letters of credit yang masih berjalan	13,404	1,627,594	55,856	327,449	81,356	38,018	-	2,143,677	*Outstanding irrevocable letters of credit*
Garansi yang diterbitkan	4,194,167	759,728	225,813	529,604	199,326	774,003	-	6,682,641	*Guarantees issued*
	20,931,874	**2,415,949**	**281,669**	**857,529**	**280,682**	**1,157,456**	**-**	**25,925,159**	

2024	Jakarta/ *Jakarta*	Jawa Barat/ *West Java*	Jawa Tengah/ *Central Java*	Jawa Timur/ *East Java*	Indonesia Timur/ *East Indonesia*	Sumatera/ *Sumatera*	Anak Perusahaan/ *Subsidiaries*	Jumlah/ *Total*	
Fasilitas kredit kepada nasabah yang belum ditarik - *committed*									*Unused loan facilities granted - committed*
Modal kerja	10,179,627	-	35,000	9,931	-	-	-	10,224,558	*Working capital*
Investasi	5,998,009	11,317	-	-	-	-	-	6,009,326	*Investment*
Konsumsi	18	-	-	114	-	576	-	708	*Consumer*
Irrevocable letters of credit yang masih berjalan	1,272,643	51,564	292,533	222,998	-	16,176	-	1,855,914	*Outstanding irrevocable letters of credit*
Garansi yang diterbitkan	3,612,313	708,899	190,160	449,945	215,926	710,848	-	5,888,091	*Guarantees issued*
	21,062,610	**771,780**	**517,693**	**682,988**	**215,926**	**727,600**	**-**	**23,978,597**	

2023	Jakarta/ *Jakarta*	Jawa Barat/ *West Java*	Jawa Tengah/ *Central Java*	Jawa Timur/ *East Java*	Indonesia Timur/ *East Indonesia*	Sumatera/ *Sumatera*	Anak Perusahaan/ *Subsidiaries*	Jumlah/ *Total*	
Fasilitas kredit kepada nasabah yang belum ditarik - *committed*									*Unused loan facilities granted - committed*
Modal kerja	6,170,630	-	115,000	8,933	-	-	-	6,294,563	*Working capital*
Investasi	6,067,870	12,888	-	-	-	-	-	6,080,758	*Investment*
Konsumsi	245	4,773	-	38	-	673	-	5,729	*Consumer*
Irrevocable letters of credit yang masih berjalan	984,319	89,686	320,986	224,304	-	6,147	-	1,625,442	*Outstanding irrevocable letters of credit*
Garansi yang diterbitkan	2,924,325	1,139,806	141,824	279,503	165,552	713,138	-	5,364,148	*Guarantees issued*
	16,147,389	**1,247,153**	**577,810**	**512,778**	**165,552**	**719,958**	**-**	**19,370,640**	

52. RISIKO KREDIT (lanjutan)

(iv) Eksposur maksimum risiko kredit tanpa memperhitungkan agunan dan pendukung kredit lainnya (lanjutan)

Konsentrasi risiko aset keuangan dengan eksposur risiko kredit (lanjutan)

b) Sektor industri

Tabel berikut ini menggambarkan rincian eksposur kredit Bank CIMB Niaga dan Entitas Anak pada nilai tercatat (tanpa memperhitungkan agunan atau pendukung kredit lainnya) yang dikategorikan berdasarkan sektor industri pada tanggal 31 Desember 2025, 2024, dan 2023:

***52. CREDIT RISK** (continued)*

(iv) Maximum exposure to credit risk without taking into account of any collateral held and other credit enhancements (continued)

Concentration of risks of financial assets with credit risk exposure (continued)

b) Industry sectors

The following tables describes Bank CIMB Niaga and Subsidiaries credit exposure at carrying amounts (without taking into account of any collateral held or other credit enhancements) as categorised by the industry sectors as at 31 December 2025, 2024, and 2023:

	2025						
	Pemerintah/ *Government*	Bank/ *Bank*	Lembaga keuangan bukan Bank/ *Financial institution non Banks*	Perusahaan lainnya/ *Others company*	Perseorangan/ *Individual*	Jumlah/ *Total*	
Giro pada Bank Indonesia	11,670,605	-	-	-	-	11,670,605	*Current account with Bank Indonesia*
Giro pada bank lain	-	1,907,866	-	-	-	1,907,866	*Current accounts with other banks*
Penempatan pada bank lain dan Bank Indonesia	-	11,842,588	-	-	-	11,842,588	*Placement with other banks and Bank Indonesia*
Efek-efek							*Marketable securities*
Nilai wajar melalui laba rugi	3,201,027	42,796	105,947	134,627	-	3,484,397	*Fair value through profit or loss*
Nilai wajar melalui penghasilan komprehensif lain	8,612,330	1,142,674	4,176,060	2,242,940	-	16,174,004	*Fair value through other comprehensive income*
Biaya perolehan diamortisasi	-	-	20,036	648,377	-	668,413	*Amortised cost*
Obligasi Pemerintah							*Government bonds*
Nilai wajar melalui laba rugi	19,498,276	-	-	-	-	19,498,276	*Fair value through profit or loss*
Nilai wajar melalui penghasilan komprehensif lain	36,573,619	-	-	-	-	36,573,619	*Fair value through other comprehensive income*
Biaya perolehan diamortisasi	9,066,820	-	-	-	-	9,066,820	*Amortised cost*
Efek-efek yang dibeli dengan janji dijual kembali	257,211	742,918	-	-	-	1,000,129	*Securities purchased under resale agreement*
Tagihan derivatif	1,465	370,486	36,934	360,829	3,978	773,692	*Derivative receivables*
Kredit yang diberikan, dan piutang pembiayaan konsumen							*Loans, and consumer financing receivables*
Modal kerja	43,436	2,683,123	11,876,057	88,031,724	11,166,574	113,800,914	*Working capital*
Investasi	65,421	797,400	1,123,849	42,273,926	801,758	45,062,354	*Investment*
Konsumsi	-	292	3,403	27,496	79,414,366	79,445,557	*Consumer*
Tagihan akseptasi	-	-	-	1,937,050	-	1,937,050	*Acceptance receivables*
Pendapatan bunga yang masih akan diterima	1,150,493	78,614	34,428	1,426,321	414,177	3,104,033	*Accrued interest income*
Aset lain-lain	-	-	-	2,559,195	-	2,559,195	*Other assets*
	90,140,703	19,608,757	17,376,714	139,642,485	91,800,853	358,569,512	
Dikurangi: Cadangan kerugian penurunan nilai						(8,385,830)	*Less: Allowance for impairment losses*
						350,183,682	

52. RISIKO KREDIT (lanjutan)

(iv) Eksposur maksimum risiko kredit tanpa memperhitungkan agunan dan pendukung kredit lainnya (lanjutan)

Konsentrasi risiko aset keuangan dengan eksposur risiko kredit (lanjutan)

b) Sektor industri (lanjutan)

Tabel berikut ini menggambarkan rincian eksposur kredit Bank CIMB Niaga dan Entitas Anak pada nilai tercatat (tanpa memperhitungkan agunan atau pendukung kredit lainnya) yang dikategorikan berdasarkan sektor industri pada tanggal 31 Desember 2025, 2024, dan 2023: (lanjutan)

52. CREDIT RISK *(continued)*

(iv) Maximum exposure to credit risk without taking into account of any collateral held and other credit enhancements (continued)

Concentration of risks of financial assets with credit risk exposure (continued)

b) Industry sectors (continued)

The following tables describes Bank CIMB Niaga and Subsidiaries credit exposure at carrying amounts (without taking into account of any collateral held or other credit enhancements) as categorised by the industry sectors as at 31 December 2025, 2024, and 2023: (continued)

	2024						
	Pemerintah/ *Government*	Bank/ *Bank*	Lembaga keuangan bukan Bank/ *Financial institution non Banks*	Perusahaan lainnya/ *Others company*	Perseorangan/ *Individual*	Jumlah/ *Total*	
Giro pada Bank Indonesia	9,990,709	-	-	-	-	9,990,709	*Current account with Bank Indonesia*
Giro pada bank lain	-	2,508,917	-	-	-	2,508,917	*Current accounts with other banks*
Penempatan pada bank lain dan Bank Indonesia	4,849,107	198,588	-	-	-	5,047,695	*Placement with other banks and Bank Indonesia*
Efek-efek							*Marketable securities*
Nilai wajar melalui laba rugi	2,090,968	7,879	161,468	252,269	-	2,512,584	*Fair value through profit or loss*
Nilai wajar melalui penghasilan komprehensif lain	14,251,832	815,589	2,875,749	2,076,720	-	20,019,890	*Fair value through other comprehensive income*
Biaya perolehan diamortisasi	-	-	20,111	903,549	-	923,660	*Amortised cost*
Obligasi Pemerintah							*Government bonds*
Nilai wajar melalui laba rugi	19,601,478	-	-	-	-	19,601,478	*Fair value through profit or loss*
Nilai wajar melalui penghasilan komprehensif lain	36,329,156	-	-	-	-	36,329,156	*Fair value through other comprehensive income*
Biaya perolehan diamortisasi	14,423,993	-	-	-	-	14,423,993	*Amortised cost*
Efek-efek yang dibeli dengan janji dijual kembali	-	1,612,832	-	-	-	1,612,832	*Securities purchased under resale agreement*
Tagihan derivatif	66,928	349,985	39,009	538,507	190,461	1,184,890	*Derivative receivables*
Kredit yang diberikan, dan piutang pembiayaan konsumen							*Loans, and consumer financing receivables*
Modal kerja	536,253	2,056,722	8,186,359	75,206,137	11,078,694	97,064,165	*Working capital*
Investasi	33,259	1,063,601	1,158,379	50,983,552	864,371	54,103,162	*Investment*
Konsumsi	-	17	2,500	27,780	76,805,371	76,835,668	*Consumer*
Tagihan akseptasi	-	2,053,204	-	708,596	-	2,761,800	*Acceptance receivables*
Pendapatan bunga yang masih akan diterima	1,073,879	70,456	28,263	1,432,129	422,984	3,027,711	*Accrued interest income*
Aset lain-lain	-	-	-	2,503,186	-	2,503,186	*Other assets*
	103,247,562	10,737,790	12,471,838	134,632,425	89,361,881	350,451,496	
Dikurangi: Cadangan kerugian penurunan nilai						(10,664,073)	*Less: Allowance for impairment losses*
						339,787,423	

52. RISIKO KREDIT (lanjutan)

(iv) Eksposur maksimum risiko kredit tanpa memperhitungkan agunan dan pendukung kredit lainnya (lanjutan)

Konsentrasi risiko aset keuangan dengan eksposur risiko kredit (lanjutan)

b) Sektor industri (lanjutan)

Tabel berikut ini menggambarkan rincian eksposur kredit Bank CIMB Niaga dan Entitas Anak pada nilai tercatat (tanpa memperhitungkan agunan atau pendukung kredit lainnya) yang dikategorikan berdasarkan sektor industri pada tanggal 31 Desember 2025, 2024, dan 2023: (lanjutan)

52. CREDIT RISK *(continued)*

(iv) Maximum exposure to credit risk without taking into account of any collateral held and other credit enhancements (continued)

Concentration of risks of financial assets with credit risk exposure (continued)

b) Industry sectors (continued)

The following tables describes Bank CIMB Niaga and Subsidiaries credit exposure at carrying amounts (without taking into account of any collateral held or other credit enhancements) as categorised by the industry sectors as at 31 December 2025, 2024, and 2023: (continued)

	2023						
	Pemerintah/ *Government*	Bank/ *Bank*	Lembaga keuangan bukan Bank/ *Financial institution non Banks*	Perusahaan lainnya/ *Others company*	Perseorangan/ *Individual*	Jumlah/ *Total*	
Giro pada Bank Indonesia	13,180,254	-	-	-	-	13,180,254	*Current account with Bank Indonesia*
Giro pada bank lain	-	2,703,266	-	-	-	2,703,266	*Current accounts with other banks*
Penempatan pada bank lain dan Bank Indonesia	-	4,541,702	-	-	-	4,541,702	*Placement with other banks and Bank Indonesia*
Efek-efek							*Marketable securities*
Nilai wajar melalui laba rugi	57,262	130,262	517,797	695,920	-	1,401,241	*Fair value through profit or loss*
Nilai wajar melalui penghasilan komprehensif lain	224,570	650,322	4,057,886	2,014,383	-	6,947,161	*Fair value through other comprehensive income*
Biaya perolehan diamortisasi	-	-	24,186	1,030,505	-	1,054,691	*Amortised cost*
Obligasi Pemerintah							*Government bonds*
Nilai wajar melalui laba rugi	16,418,263	-	-	-	-	16,418,263	*Fair value through profit or loss*
Nilai wajar melalui penghasilan komprehensif lain	36,086,130	-	-	-	-	36,086,130	*Fair value through other comprehensive income*
Biaya perolehan diamortisasi	18,092,114	-	-	-	-	18,092,114	*Amortised cost*
Efek-efek yang dibeli dengan janji dijual kembali	4,474,159	685,228	-	-	-	5,159,387	*Securities purchased under resale agreement*
Tagihan derivatif	-	298,442	40,710	357,486	152,376	849,014	*Derivative receivables*
Kredit yang diberikan, dan piutang pembiayaan konsumen							*Loans, and consumer financing receivables*
Modal kerja	13,188	1,942,096	6,551,065	71,401,088	10,501,146	90,408,583	*Working capital*
Investasi	-	814,117	1,427,881	46,949,529	803,594	49,995,121	*Investment*
Konsumsi	-	310	2,972	26,235	72,936,649	72,966,166	*Consumer*
Tagihan akseptasi	-	887,545	-	214,546	-	1,102,091	*Acceptance receivables*
Pendapatan bunga yang masih akan diterima	1,299,963	87,371	22,298	1,521,113	483,452	3,414,197	*Accrued interest income*
Aset lain-lain	-	-	-	2,263,770	-	2,263,770	*Other assets*
	89,845,903	12,740,661	12,644,795	126,474,575	84,877,217	326,583,151	
Dikurangi: Cadangan kerugian penurunan nilai						(12,533,494)	*Less: Allowance for impairment losses*
						314,049,657	

52. RISIKO KREDIT (lanjutan)

(iv) Eksposur maksimum risiko kredit tanpa memperhitungkan agunan dan pendukung kredit lainnya (lanjutan)

Konsentrasi risiko aset keuangan dengan eksposur risiko kredit (lanjutan)

b) Sektor industri (lanjutan)

Eksposur risiko kredit yang terkait dengan unsur rekening administratif pada tanggal 31 Desember 2025, 2024, dan 2023.

***52. CREDIT RISK** (continued)*

(iv) Maximum exposure to credit risk without taking into account of any collateral held and other credit enhancements (continued)

Concentration of risks of financial assets with credit risk exposure (continued)

b) Industry sectors (continued)

Credit risk exposure relating to the administrative accounts items as at 31 December 2025, 2024, and 2023.

	2025						
	Pemerintah/ *Government*	Bank/ *Bank*	Lembaga keuangan bukan Bank/ *Financial institution non Banks*	Perusahaan lainnya/ *Others company*	Perseorangan/ *Individual*	Jumlah/ *Total*	
Fasilitas kredit kepada nasabah yang belum ditarik - *committed*							*Unused loan facilities granted - committed*
Modal kerja	-	-	-	13,976,611	1,587	13,978,198	*Working capital*
Investasi	-	-	466,754	2,651,046	-	3,117,800	*Investment*
Konsumsi	-	-	-	-	2,843	2,843	*Consumer*
Irrevocable letters of credit yang masih berjalan	-	-	-	2,143,677	-	2,143,677	*Outstanding irrecovable letters of credit*
Garansi yang diterbitkan	-	-	-	6,682,641	-	6,682,641	*Guarantees issued*
	-	-	466,754	25,453,975	4,430	25,925,159	

	2024						
	Pemerintah/ *Government*	Bank/ *Bank*	Lembaga keuangan bukan Bank/ *Financial institution non Banks*	Perusahaan lainnya/ *Others company*	Perseorangan/ *Individual*	Jumlah/ *Total*	
Fasilitas kredit kepada nasabah yang belum ditarik - *committed*							*Unused loan facilities granted - committed*
Modal kerja	-	50,000	-	10,174,558	-	10,224,558	*Working capital*
Investasi	-	-	644,339	5,364,987	-	6,009,326	*Investment*
Konsumsi	-	-	-	-	708	708	*Consumer*
Irrevocable letters of credit yang masih berjalan	-	-	-	1,855,914	-	1,855,914	*Outstanding irrecovable letters of credit*
Garansi yang diterbitkan	-	-	-	5,888,091	-	5,888,091	*Guarantees issued*
	-	50,000	644,339	23,283,550	708	23,978,597	

	2023						
	Pemerintah/ *Government*	Bank/ *Bank*	Lembaga keuangan bukan Bank/ *Financial institution non Banks*	Perusahaan lainnya/ *Others company*	Perseorangan/ *Individual*	Jumlah/ *Total*	
Fasilitas kredit kepada nasabah yang belum ditarik - *committed*							*Unused loan facilities granted - committed*
Modal kerja	-	-	332,463	5,962,100	-	6,294,563	*Working capital*
Investasi	-	-	524,707	5,556,051	-	6,080,758	*Investment*
Konsumsi	-	-	-	-	5,729	5,729	*Consumer*
Irrevocable letters of credit yang masih berjalan	-	-	-	1,625,442	-	1,625,442	*Outstanding irrecovable letters of credit*
Garansi yang diterbitkan	-	-	-	5,364,148	-	5,364,148	*Guarantees issued*
	-	-	857,170	18,507,741	5,729	19,370,640	

52. RISIKO KREDIT (lanjutan)

(iv) Eksposur maksimum risiko kredit tanpa memperhitungkan agunan dan pendukung kredit lainnya (lanjutan)

Konsentrasi risiko aset keuangan dengan eksposur risiko kredit (lanjutan)

c) Kualitas kredit dari aset keuangan

Pada tanggal 31 Desember 2025, 2024, dan 2023, eksposur risiko kredit atas aset keuangan terbagi atas:

52. CREDIT RISK *(continued)*

(iv) Maximum exposure to credit risk without taking into account of any collateral held and other credit enhancements (continued)

Concentration of risks of financial assets with credit risk exposure (continued)

c) Credit quality of financial assets

As at 31 December 2025, 2024, and 2023, credit risk exposure relating to financial assets were divided as follows:

	2025				
Konvensional	**Tahap/ *Stage* 1**	**Tahap/ *Stage* 2**	**Tahap/ *Stage* 3**	**Jumlah/ *Total***	**Conventional**
Giro pada Bank Indonesia	8,524,282	-	-	8,524,282	*Current accounts with Bank Indonesia*
Giro pada bank lain	1,907,866	-	-	1,907,866	*Current accounts with other banks*
Penempatan pada bank lain dan Bank Indonesia	3,388,600	-	-	3,388,600	*Placement with other banks and Bank Indonesia*
Efek-efek					*Marketable securities*
Nilai wajar melalui laba rugi	3,484,397	-	-	3,484,397	*Fair value through profit or loss*
Nilai wajar melalui penghasilan komprehensif lain	16,174,004	-	-	16,174,004	*Fair value through other comprehensive income*
Biaya perolehan diamortisasi	668,413	-	-	668,413	*Amortised cost*
Obligasi Pemerintah					*Government bonds*
Nilai wajar melalui laba rugi	19,498,276	-	-	19,498,276	*Fair value through profit or loss*
Nilai wajar melalui penghasilan komprehensif lain	34,773,077	-	-	34,773,077	*Fair value through other comprehensive income*
Biaya perolehan diamortisasi	8,444,018	-	-	8,444,018	*Amortised cost*
Efek-efek yang dibeli dengan janji dijual kembali	1,000,129	-	-	1,000,129	*Securities purchased under resale agreements*
Tagihan derivatif	773,692	-	-	773,692	*Derivative receivables*
Kredit yang diberikan					*Loans*
Modal kerja	86,923,349	7,794,288	3,931,461	98,649,098	*Working capital*
Investasi	29,080,058	2,465,001	787,669	32,332,728	*Investment*
Konsumsi	39,027,119	1,409,476	860,707	41,297,302	*Consumer*
Piutang pembiayaan konsumen	4,904,115	261,083	140,578	5,305,776	*Consumer financing receivables*
Tagihan akseptasi	1,730,079	17,526	645	1,748,250	*Acceptance receivables*
Pendapatan bunga yang masih akan diterima	1,602,750	1,027,799	-	2,630,549	*Accrued interest income*
Aset lain-lain	1,301,869	-	-	1,301,869	*Other assets*
	263,206,093	**12,975,173**	**5,721,060**	**281,902,326**	
Dikurangi: Cadangan kerugian penurunan nilai	(702,861)	(870,523)	(5,045,201)	(6,618,585)	*Less: Allowance for impairment losses*
Jumlah	**262,503,232**	**12,104,650**	**675,859**	**275,283,741**	*Total*

52. RISIKO KREDIT (lanjutan)

(iv) Eksposur maksimum risiko kredit tanpa memperhitungkan agunan dan pendukung kredit lainnya (lanjutan)

Konsentrasi risiko aset keuangan dengan eksposur risiko kredit (lanjutan)

c) Kualitas kredit dari aset keuangan (lanjutan)

Pada tanggal 31 Desember 2025, 2024, dan 2023, eksposur risiko kredit atas aset keuangan terbagi atas: (lanjutan)

52. CREDIT RISK *(continued)*

(iv) Maximum exposure to credit risk without taking into account of any collateral held and other credit enhancements (continued)

Concentration of risks of financial assets with credit risk exposure (continued)

c) Credit quality of financial assets (continued)

As at 31 December 2025, 2024, and 2023, credit risk exposure relating to financial assets were divided as follows: (continued)

	2025				
	Belum jatuh tempo atau tidak mengalami penurunan nilai/ *Neither past due nor impaired*	Telah jatuh tempo tetapi tidak mengalami penurunan nilai/ *Past due but not impaired*	Mengalami penurunan nilai/ *Impaired*	Jumlah/ *Total*	
Syariah					***Sharia***
Giro pada Bank Indonesia	3,146,323	-	-	3,146,323	*Current accounts with Bank Indonesia*
Penempatan pada bank lain dan Bank Indonesia	8,453,988	-	-	8,453,988	*Placement with other banks and Bank Indonesia*
Obligasi Pemerintah					*Government bonds*
Nilai wajar melalui penghasilan komprehensif lain	1,800,542	-	-	1,800,542	*Fair value through other comprehensive income*
Biaya perolehan diamortisasi	622,802	-	-	622,802	*Amortised cost*
Kredit yang diberikan					*Loans*
Modal kerja	15,042,113	129	109,574	15,151,816	*Working capital*
Investasi	12,123,989	-	605,637	12,729,626	*Investment*
Konsumsi	26,842,302	-	995,111	27,837,413	*Consumer*
Piutang pembiayaan konsumen	5,005,066	-	-	5,005,066	*Consumer financing receivables*
Tagihan akseptasi	188,800	-	-	188,800	*Acceptance receivables*
Pendapatan bunga yang masih akan diterima	473,484	-	-	473,484	*Accrued interest income*
Aset lain-lain	1,257,326	-	-	1,257,326	*Other assets*
	74,956,735	**129**	**1,710,322**	**76,667,186**	
Dikurangi: Cadangan kerugian penurunan nilai				(1,767,245)	*Less: Allowance for impairment losses*
Jumlah - bersih				**74,899,941**	***Total - net***
Total				**358,569,512**	***Total***
Dikurangi: Cadangan kerugian penurunan nilai				(8,385,830)	*Less: Allowance for impairment losses*
				350,183,682	

52. RISIKO KREDIT (lanjutan)

(iv) Eksposur maksimum risiko kredit tanpa memperhitungkan agunan dan pendukung kredit lainnya (lanjutan)

Konsentrasi risiko aset keuangan dengan eksposur risiko kredit (lanjutan)

c) Kualitas kredit dari aset keuangan (lanjutan)

Pada tanggal 31 Desember 2025, 2024, dan 2023, eksposur risiko kredit atas aset keuangan terbagi atas: (lanjutan)

52. CREDIT RISK *(continued)*

(iv) Maximum exposure to credit risk without taking into account of any collateral held and other credit enhancements (continued)

Concentration of risks of financial assets with credit risk exposure (continued)

c) Credit quality of financial assets (continued)

As at 31 December 2025, 2024, and 2023, credit risk exposure relating to financial assets were divided as follows: (continued)

	2024				
Konvensional	**Tahap/ *Stage 1***	**Tahap/ *Stage 2***	**Tahap/ *Stage 3***	**Jumlah/ *Total***	**Conventional**
Giro pada Bank Indonesia	7,161,223	-	-	7,161,223	*Current accounts with Bank Indonesia*
Giro pada bank lain	2,508,917	-	-	2,508,917	*Current accounts with other banks*
Penempatan pada bank lain dan Bank Indonesia	3,047,403	-	-	3,047,403	*Placement with other banks and Bank Indonesia*
Efek-efek					*Marketable securities*
Nilai wajar melalui laba rugi	2,512,584	-	-	2,512,584	*Fair value through profit or loss*
Nilai wajar melalui penghasilan komprehensif lain	20,019,890	-	-	20,019,890	*Fair value through other comprehensive income*
Biaya perolehan diamortisasi	923,660	-	-	923,660	*Amortised cost*
Obligasi Pemerintah					*Government bonds*
Nilai wajar melalui laba rugi	19,601,478	-	-	19,601,478	*Fair value through profit or loss*
Nilai wajar melalui penghasilan komprehensif lain	35,954,645	-	-	35,954,645	*Fair value through other comprehensive income*
Biaya perolehan diamortisasi	12,573,218	-	-	12,573,218	*Amortised cost*
Efek-efek yang dibeli dengan janji dijual kembali	1,612,832	-	-	1,612,832	*Securities purchased under resale agreements*
Tagihan derivatif	1,184,890	-	-	1,184,890	*Derivative receivables*
Kredit yang diberikan					*Loans*
Modal kerja	71,318,427	7,669,392	5,158,814	84,146,633	*Working capital*
Investasi	33,208,933	3,527,847	1,608,571	38,345,351	*Investment*
Konsumsi	32,414,957	1,863,028	891,037	35,169,022	*Consumer*
Piutang pembiayaan konsumen	4,507,821	165,910	65,428	4,739,159	*Consumer financing receivables*
Tagihan akseptasi	2,376,917	194,650	9,167	2,580,734	*Acceptance receivables*
Pendapatan bunga yang masih akan diterima	1,529,475	1,025,052	-	2,554,527	*Accrued interest income*
Aset lain-lain	1,345,919	-	-	1,345,919	*Other assets*
	253,803,189	**14,445,879**	**7,733,017**	**275,982,085**	
Dikurangi: Cadangan kerugian penurunan nilai	(1,073,119)	(1,025,817)	(6,733,045)	(8,831,981)	*Less: Allowance for impairment losses*
Jumlah	**252,730,070**	**13,420,062**	**999,972**	**267,150,104**	*Total*

52. RISIKO KREDIT (lanjutan)

(iv) Eksposur maksimum risiko kredit tanpa memperhitungkan agunan dan pendukung kredit lainnya (lanjutan)

Konsentrasi risiko aset keuangan dengan eksposur risiko kredit (lanjutan)

c) Kualitas kredit dari aset keuangan (lanjutan)

Pada tanggal 31 Desember 2025, 2024, dan 2023, eksposur risiko kredit atas aset keuangan terbagi atas: (lanjutan)

52. CREDIT RISK *(continued)*

(iv) Maximum exposure to credit risk without taking into account of any collateral held and other credit enhancements (continued)

Concentration of risks of financial assets with credit risk exposure (continued)

c) Credit quality of financial assets (continued)

As at 31 December 2025. 2024, credit risk exposure relating to financial assets were divided as follows: (continued)

	2024				
	Belum jatuh tempo atau tidak mengalami penurunan nilai/ *Neither past due nor impaired*	Telah jatuh tempo tetapi tidak mengalami penurunan nilai/ *Past due but not impaired*	Mengalami penurunan nilai/ *Impaired*	Jumlah/ *Total*	
Syariah					***Sharia***
Giro pada Bank Indonesia	2,829,486	-	-	2,829,486	*Current accounts with Bank Indonesia*
Penempatan pada bank lain dan Bank Indonesia	2,000,292	-	-	2,000,292	*Placement with other banks and Bank Indonesia*
Obligasi Pemerintah					*Government bonds*
Nilai wajar melalui penghasilan komprehensif lain	374,511	-	-	374,511	*Fair value through other comprehensive income*
Biaya perolehan diamortisasi	1,850,775	-	-	1,850,775	*Amortised cost*
Kredit yang diberikan					*Loans*
Modal kerja	12,791,469	49,096	76,967	12,917,532	*Working capital*
Investasi	15,135,102	-	622,709	15,757,811	*Investment*
Konsumsi	30,823,193	-	790,394	31,613,587	*Consumer*
Piutang pembiayaan konsumen	5,313,900	-	-	5,313,900	*Consumer financing receivables*
Tagihan akseptasi	181,066	-	-	181,066	*Acceptance receivables*
Pendapatan bunga yang masih akan diterima	473,184	-	-	473,184	*Accrued interest income*
Aset lain-lain	1,157,267	-	-	1,157,267	*Other assets*
	72,930,245	**49,096**	**1,490,070**	**74,469,411**	
Dikurangi: Cadangan kerugian penurunan nilai				(1,832,092)	*Less: Allowance for impairment losses*
Jumlah - bersih				**72,637,319**	***Total - net***
Total				**350,451,496**	***Total***
Dikurangi: Cadangan kerugian penurunan nilai				(10,664,073)	*Less: Allowance for impairment losses*
				339,787,423	

52. RISIKO KREDIT (lanjutan)

(iv) Eksposur maksimum risiko kredit tanpa memperhitungkan agunan dan pendukung kredit lainnya (lanjutan)

Konsentrasi risiko aset keuangan dengan eksposur risiko kredit (lanjutan)

c) Kualitas kredit dari aset keuangan (lanjutan)

Pada tanggal 31 Desember 2025, 2024, dan 2023, eksposur risiko kredit atas aset keuangan terbagi atas: (lanjutan)

52. CREDIT RISK *(continued)*

(iv) Maximum exposure to credit risk without taking into account of any collateral held and other credit enhancements (continued)

Concentration of risks of financial assets with credit risk exposure (continued)

c) Credit quality of financial assets (continued)

As at 31 December 2025, 2024, and 2023, credit risk exposure relating to financial assets were divided as follows: (continued)

	2023				
Konvensional	**Tahap / *Stage* 1**	**Tahap / *Stage* 2**	**Tahap / *Stage* 3**	**Jumlah/ *Total***	**Conventional**
Giro pada Bank Indonesia	11,500,655	-	-	11,500,655	*Current accounts with Bank Indonesia*
Giro pada bank lain	2,703,266	-	-	2,703,266	*Current accounts with other banks*
Penempatan pada bank lain dan Bank Indonesia	2,682,182	-	8,711	2,690,893	*Placement with other banks and Bank Indonesia*
Efek-efek					*Marketable securities*
Nilai wajar melalui laba rugi	1,401,241	-	-	1,401,241	*Fair value through profit or loss*
Nilai wajar melalui penghasilan komprehensif lain	6,916,367	-	-	6,916,367	*Fair value through other comprehensive income*
Biaya perolehan diamortisasi	1,004,707	-	49,984	1,054,691	*Amortised cost*
Obligasi Pemerintah					*Government bonds*
Nilai wajar melalui laba rugi	16,418,263	-	-	16,418,263	*Fair value through profit or loss*
Nilai wajar melalui penghasilan komprehensif lain	34,435,687	-	-	34,435,687	*Fair value through other comprehensive income*
Biaya perolehan diamortisasi	14,848,091	-	-	14,848,091	*Amortised cost*
Efek-efek yang dibeli dengan janji dijual kembali	5,159,387	-	-	5,159,387	*Securities purchased under resale agreements*
Tagihan derivatif	849,014	-	-	849,014	*Derivative receivables*
Kredit yang diberikan					*Loans*
Modal kerja	67,243,156	7,540,310	6,131,823	80,915,289	*Working capital*
Investasi	27,101,900	3,949,718	2,889,126	33,940,744	*Investment*
Konsumsi	32,671,954	2,422,600	724,672	35,819,226	*Consumer*
Piutang pembiayaan konsumen	2,936,549	67,134	48,991	3,052,674	*Consumer financing receivables*
Tagihan akseptasi	1,012,049	52,770	9,842	1,074,661	*Acceptance receivables*
Pendapatan bunga yang masih akan diterima	1,643,945	1,279,526	-	2,923,471	*Accrued interest income*
Aset lain-lain	1,819,052	-	429,499	2,248,551	*Other assets*
	232,347,465	**15,312,058**	**10,292,648**	**257,952,171**	
Dikurangi: Cadangan kerugian penurunan nilai	(1,168,487)	(1,310,093)	(8,403,496)	(10,882,076)	*Less: Allowance for impairment losses*
Jumlah	**231,178,978**	**14,001,965**	**1,889,152**	**247,070,095**	*Total*

52. RISIKO KREDIT (lanjutan)

(iv) Eksposur maksimum risiko kredit tanpa memperhitungkan agunan dan pendukung kredit lainnya (lanjutan)

Konsentrasi risiko aset keuangan dengan eksposur risiko kredit (lanjutan)

c) Kualitas kredit dari aset keuangan (lanjutan)

Pada tanggal 31 Desember 2025, 2024, dan 2023, eksposur risiko kredit atas aset keuangan terbagi atas: (lanjutan)

52. CREDIT RISK *(continued)*

(iv) Maximum exposure to credit risk without taking into account of any collateral held and other credit enhancements (continued)

Concentration of risks of financial assets with credit risk exposure (continued)

c) Credit quality of financial assets (continued)

As at 31 December 2025. 2024, credit risk exposure relating to financial assets were divided as follows: (continued)

	2023				
	Belum jatuh tempo atau tidak mengalami penurunan nilai/ *Neither past due nor impaired*	Telah jatuh tempo tetapi tidak mengalami penurunan nilai/ *Past due but not impaired*	Mengalami penurunan nilai/ *Impaired*	Jumlah/ *Total*	
Syariah					***Sharia***
Giro pada Bank Indonesia	1,679,599	-	-	1,679,599	*Current accounts with Bank Indonesia*
Penempatan pada bank lain dan Bank Indonesia	1,850,809	-	-	1,850,809	*Placement with other banks and Bank Indonesia*
Efek-efek					*Marketable securities*
Nilai wajar melalui laba rugi	-	-	-	-	*Fair value through profit or loss*
Nilai wajar melalui penghasilan komprehensif lain	30,794	-	-	30,794	*Fair value through other comprehensive income*
Biaya perolehan diamortisasi	-	-	-	-	*Amortised cost*
Obligasi Pemerintah					*Government bonds*
Nilai wajar melalui laba rugi	-	-	-	-	*Fair value through profit or loss*
Nilai wajar melalui penghasilan komprehensif lain	1,650,443	-	-	1,650,443	*Fair value through other comprehensive income*
Biaya perolehan diamortisasi	3,244,023	-	-	3,244,023	*Amortised cost*
Kredit yang diberikan					*Loans*
Modal kerja	9,481,958	60	11,276	9,493,294	*Working capital*
Investasi	15,460,868	-	593,509	16,054,377	*Investment*
Konsumsi	29,159,421	-	534,199	29,693,620	*Consumer*
Piutang pembiayaan konsumen	4,400,646	-	-	4,400,646	*Consumer financing receivables*
Tagihan akseptasi	27,430	-	-	27,430	*Acceptance receivables*
Pendapatan bunga yang masih akan diterima	490,726	-	-	490,726	*Accrued interest income*
Aset lain-lain	15,219	-	-	15,219	*Other assets*
	67,491,936	**60**	**1,138,984**	**68,630,980**	
Dikurangi: Cadangan kerugian penurunan nilai				(1,651,418)	*Less: Allowance for impairment losses*
Jumlah - bersih				**66,979,562**	***Total - net***
Total				**326,583,151**	***Total***
Dikurangi: Cadangan kerugian penurunan nilai				(12,533,494)	*Less: Allowance for impairment losses*
				314,049,657	

52. RISIKO KREDIT (lanjutan)

(iv) Eksposur maksimum risiko kredit tanpa memperhitungkan agunan dan pendukung kredit lainnya (lanjutan)

Konsentrasi risiko aset keuangan dengan eksposur risiko kredit (lanjutan)

c) Kualitas kredit dari aset keuangan (lanjutan)

Analisis umur kredit yang diberikan yang "telah jatuh tempo tetapi tidak mengalami penurunan nilai" pada tanggal 31 Desember 2025, 2024, dan 2023 adalah:

52. CREDIT RISK *(continued)*

(iv) Maximum exposure to credit risk without taking into account of any collateral held and other credit enhancements (continued)

Concentration of risks of financial assets with credit risk exposure (continued)

c) Credit quality of financial assets (continued)

Aging analysis of loans that are "past due but not impaired" As at 31 December 2025, 2024, and 2023 were set out belows:

2025

	Modal kerja/ *Working capital*	Investasi/ *Investment*	Konsumsi/ *Consumer*	Jumlah/*Total*	
1 - 30 hari	6,559	5,894	1,098,244	1,110,697	*1 - 30 days*
31 - 60 hari	111,872	14,180	845,938	971,990	*31 - 60 days*
61 - 90 hari	95,700	17,657	710,108	823,465	*61 - 90 days*
	214,131	37,731	2,654,290	2,906,152	

2024

	Modal kerja/ *Working capital*	Investasi/ *Investment*	Konsumsi/ *Consumer*	Jumlah/*Total*	
1 - 30 hari	5,717	5,432	1,065,416	1,076,565	*1 - 30 days*
31 - 60 hari	145,405	12,527	840,734	998,666	*31 - 60 days*
61 - 90 hari	91,097	9,125	752,811	853,033	*61 - 90 days*
	242,219	27,084	2,658,961	2,928,264	

2023

	Modal kerja/ *Working capital*	Investasi/ *Investment*	Konsumsi/ *Consumer*	Jumlah/*Total*	
1 - 30 hari	12,375	1,228	1,112,170	1,125,773	*1 - 30 days*
31 - 60 hari	126,872	8,970	688,131	823,973	*31 - 60 days*
61 - 90 hari	79,025	4,875	668,416	752,316	*61 - 90 days*
	218,272	15,073	2,468,717	2,702,062	

52. RISIKO KREDIT (lanjutan)

52. CREDIT RISK *(continued)*

(v) Kredit yang diberikan

(v) Loans

Ikhtisar kredit yang diberikan adalah:

Loans are summarised as follows:

	2025			
	Tidak mengalami penurunan nilai/ *Unimpaired*	**Mengalami penurunan nilai/ *Impaired***	**Jumlah/ *Total***	
Rupiah	181,466,067	5,499,205	186,965,272	*Rupiah*
Mata uang asing	39,241,757	1,790,954	41,032,711	*Foreign currencies*
Jumlah	220,707,824	7,290,159	227,997,983	*Total*
Dikurangi: Cadangan kerugian penurunan nilai			(8,053,555)	*Less: Allowance for impairment losses*
			219,944,428	

	2024			
	Tidak mengalami penurunan nilai/ *Unimpaired*	**Mengalami penurunan nilai/ *Impaired***	**Jumlah/ *Total***	
Rupiah	176,022,590	6,096,788	182,119,378	*Rupiah*
Mata uang asing	32,778,854	3,051,704	35,830,558	*Foreign currencies*
Jumlah	208,801,444	9,148,492	217,949,936	*Total*
Dikurangi: Cadangan kerugian penurunan nilai			(10,451,126)	*Less: Allowance for impairment losses*
			207,498,810	

	2023			
	Tidak mengalami penurunan nilai/ *Unimpaired*	**Mengalami penurunan nilai/ *Impaired***	**Jumlah/ *Total***	
Rupiah	169,077,380	7,546,120	176,623,500	*Rupiah*
Mata uang asing	25,954,565	3,338,485	29,293,050	*Foreign currencies*
Jumlah	195,031,945	10,884,605	205,916,550	*Total*
Dikurangi: Cadangan kerugian penurunan nilai			(11,905,707)	*Less: Allowance for impairment losses*
			194,010,843	

52. RISIKO KREDIT (lanjutan) / *52. CREDIT RISK (continued)*

(vi) Penempatan pada bank lain dan Bank Indonesia / *(vi) Placement with other banks and Bank Indonesia*

	2025			
	Tidak mengalami penurunan nilai/ *Unimpaired*	**Mengalami penurunan nilai/ *Impaired***	**Jumlah/ *Total***	
Rupiah:				*Rupiah:*
Fasilitas Simpanan Bank Indonesia Syariah ("FASBIS")	8,453,988	-	8,453,988	*Deposit facility of Bank Indonesia Sharia ("FASBIS")*
Deposito berjangka	9,200	-	9,200	*Time deposit*
Jumlah Rupiah	8,463,188	-	8,463,188	*Total Rupiah*
Mata uang asing:				*Foreign currencies:*
Deposito berjangka	2,784,725	-	2,784,725	*Time deposits*
Call money	594,675	-	594,675	*Call money*
Jumlah mata uang asing	3,379,400	-	3,379,400	*Total foreign currencies*
Jumlah	11,842,588	-	11,842,588	*Total*
Dikurangi: Cadangan kerugian penurunan nilai	(71)	-	(71)	*Less: Allowance for impairment losses*
	11,842,517	-	11,842,517	

	2024			
	Tidak mengalami penurunan nilai/ *Unimpaired*	**Mengalami penurunan nilai/ *Impaired***	**Jumlah/ *Total***	
Rupiah:				*Rupiah:*
Fasilitas Simpanan Bank Indonesia Syariah ("FASBIS")	2,000,292	-	2,000,292	*Deposit facility of Bank Indonesia Sharia ("FASBIS")*
Deposito berjangka	300	-	300	*Time deposit*
Jumlah Rupiah	2,000,592	-	2,000,592	*Total Rupiah*
Mata uang asing:				*Foreign currencies:*
Deposito berjangka	2,848,815	-	2,848,815	*Time deposits*
Call money	198,288	-	198,288	*Call money*
Jumlah mata uang asing	3,047,103	-	3,047,103	*Total foreign currencies*
Jumlah	5,047,695	-	5,047,695	*Total*
Dikurangi: Cadangan kerugian penurunan nilai	-	-	-	*Less: Allowance for impairment losses*
	5,047,695	-	5,047,695	

52. RISIKO KREDIT (lanjutan)

52. CREDIT RISK *(continued)*

(vi) Penempatan pada bank lain dan Bank Indonesia (lanjutan)

(vi) Placement with other banks and Bank Indonesia (continued)

	2023			
	Tidak mengalami penurunan nilai/ *Unimpaired*	**Mengalami penurunan nilai/ *Impaired***	**Jumlah/ *Total***	
Rupiah:				*Rupiah:*
Fasilitas Simpanan Bank Indonesia Syariah ("FASBIS")	1,850,809	-	1,850,809	*Deposit facility of Bank Indonesia Sharia ("FASBIS")*
Jumlah Rupiah	1,850,809	-	1,850,809	*Total Rupiah*
Mata uang asing:				*Foreign currencies:*
Deposito berjangka	2,401,933	-	2,401,933	*Time deposits*
Call money	280,249	8,711	288,960	*Call money*
Jumlah mata uang asing	2,682,182	8,711	2,690,893	*Total foreign currencies*
Jumlah	4,532,991	8,711	4,541,702	*Total*
Dikurangi: Cadangan kerugian penurunan nilai	(3)	(8,711)	(8,714)	*Less: Allowance for impairment losses*
	4,532,988	-	4,532,988	

(vii) Efek-efek

(vii) Marketable securities

	2025			
	Tidak mengalami penurunan nilai/ *Unimpaired*	**Mengalami penurunan nilai/ *Impaired***	**Jumlah/ *Total***	
Rupiah:				*Rupiah:*
Sekuritas Rupiah Bank Indonesia	11,813,357	-	11,813,357	*Sekuritas Rupiah Bank Indonesia*
Obligasi	7,179,711	-	7,179,711	*Bonds*
Tagihan wesel ekspor	25,148	-	25,148	*Bill receivables*
Jumlah Rupiah	19,018,216	-	19,018,216	*Total Rupiah*
Mata uang asing:				*Foreign currencies:*
Obligasi	1,216,128	-	1,216,128	*Bonds*
Tagihan wesel ekspor	92,470	-	92,470	*Bill receivables*
Jumlah mata uang asing	1,308,598	-	1,308,598	*Total foreign currencies*
Jumlah	20,326,814	-	20,326,814	*Total*
Dikurangi: Cadangan kerugian penurunan nilai	(782)	-	(782)	*Less: Allowance for impairment losses*
	20,326,032	-	20,326,032	

52. RISIKO KREDIT (lanjutan)

52. CREDIT RISK *(continued)*

(vii) Efek-efek (lanjutan)

(vii) Marketable securities (continued)

	2024			
	Tidak mengalami penurunan nilai/ *Unimpaired*	**Mengalami penurunan nilai/ *Impaired***	**Jumlah/ *Total***	
Rupiah:				*Rupiah:*
Sekuritas Rupiah Bank Indonesia	16,342,800	-	16,342,800	*Sekuritas Rupiah Bank Indonesia*
Obligasi	5,722,983	-	5,722,983	*Bonds*
Tagihan wesel ekspor	99,692	-	99,692	*Bill receivables*
Jumlah Rupiah	22,165,475	-	22,165,475	*Total Rupiah*
Mata uang asing:				*Foreign currencies:*
Obligasi	1,185,643	-	1,185,643	*Bonds*
Tagihan wesel ekspor	105,016	-	105,016	*Bill receivables*
Jumlah mata uang asing	1,290,659	-	1,290,659	*Total foreign currencies*
Jumlah	23,456,134	-	23,456,134	*Total*
Dikurangi: Cadangan kerugian penurunan nilai	(840)	-	(840)	*Less: Allowance for impairment losses*
	23,455,294	-	23,455,294	

	2023			
	Tidak mengalami penurunan nilai/ *Unimpaired*	**Mengalami penurunan nilai/ *Impaired***	**Jumlah/ *Total***	
Rupiah:				*Rupiah:*
Sekuritas Rupiah Bank Indonesia	251,038	-	251,038	*Sekuritas Rupiah Bank Indonesia*
Obligasi	7,640,007	34,984	7,674,991	*Bonds*
Wesel Jangka Menengah	-	15,000	15,000	*Medium term notes*
Tagihan wesel ekspor	131,063	-	131,063	*Bill receivables*
Jumlah Rupiah	8,022,108	49,984	8,072,092	*Total Rupiah*
Mata uang asing:				*Foreign currencies:*
Sukuk Bank Indonesia	30,794	-	30,794	*Sukuk Bank Indonesia*
Obligasi	1,014,287	-	1,014,287	*Bonds*
Tagihan wesel ekspor	285,920	-	285,920	*Bill receivables*
Jumlah mata uang asing	1,331,001	-	1,331,001	*Total foreign currencies*
Jumlah	9,353,109	49,984	9,403,093	*Total*
Dikurangi: Cadangan kerugian penurunan nilai	(2,865)	(36,295)	(39,160)	*Less: Allowance for impairment losses*
	9,350,244	13,689	9,363,933	

52. RISIKO KREDIT (lanjutan)

(vii) Efek-efek (lanjutan)

Tabel berikut menyajikan analisis atas obligasi pada efek-efek berdasarkan lembaga pemeringkat pada tanggal 31 Desember 2025, 2024, dan 2023:

52. CREDIT RISK (continued)

(vii) Marketable securities (continued)

The table below presents an analysis of bonds in marketable securities by various rating agencies designation at 31 December 2025, 2024, and 2023:

	2025			
	Lembaga Pemeringkat/ *Rating Agencies*	Peringkat/ *Rating*	Nilai wajar/ *Fair value*	
Rupiah				***Rupiah***
Biaya perolehan diamortisasi				***Amortised cost***
PT Merdeka Battery Materials Tbk	PEFINDO	idA	149,871	*PT Merdeka Battery Materials Tbk*
PT Indah Kiat Pulp and Paper Tbk	PEFINDO	idA+	144,938	*PT Indah Kiat Pulp and Paper Tbk*
PT Samudera Indonesia Tbk	PEFINDO	idA+	99,975	*PT Samudera Indonesia Tbk*
PT Chandra Asri Petrochemical Tbk	PEFINDO	idAA-	90,000	*PT Chandra Asri Petrochemical Tbk*
PT Petrosea Tbk	PEFINDO	idA+	45,975	*PT Petrosea Tbk*
Lembaga Pembiayaan Ekspor Indonesia	PEFINDO	idAAA	20,036	*Lembaga Pembiayaan Ekspor Indonesia*
			550,795	
Nilai wajar melalui penghasilan komprehensif lain				***Fair value through other comprehensive income***
PT Sarana Multigriya Finansial (Persero)	PEFINDO	idAAA	919,123	*PT Sarana Multigriya Finansial (Persero)*
PT Sarana Multi Infrastruktur (Persero)	PEFINDO	idAAA	777,371	*PT Sarana Multi Infrastruktur (Persero)*
PT Adira Dinamika Multi Finance Tbk	PEFINDO	idAAA	723,821	*PT Adira Dinamika Multi Finance Tbk*
PT Pegadaian (Persero)	PEFINDO	idAAA	485,632	*PT Pegadaian (Persero)*
PT Tower Bersama Infrastructure Tbk	FITCH	AA+	467,540	*PT Tower Bersama Infrastructure Tbk*
PT Astra Sedaya Finance	FITCH	AAA	413,008	*PT Astra Sedaya Finance*
PT Bussan Auto Finance	FITCH	AAA	400,698	*PT Bussan Auto Finance*
PT Federal International Finance	FITCH	AAA	357,537	*PT Federal International Finance*
PT Bank Rakyat Indonesia (Persero) Tbk	PEFINDO	idAAA	223,447	*PT Bank Rakyat Indonesia (Persero) Tbk*
PT Maybank Indonesia Finance	PEFINDO	idAAA	198,771	*PT Maybank Indonesia Finance*
PT Bank Mandiri (Persero) Tbk	PEFINDO	idAAA	162,803	*PT Bank Mandiri (Persero) Tbk*
PT Bank Pan Indonesia Tbk	PEFINDO	idAA	161,112	*PT Bank Pan Indonesia Tbk*
PT Permodalan Nasional Madani	PEFINDO	idAAA	155,498	*PT Permodalan Nasional Madani*
PT Wahana Ottomitra Multiartha Tbk	FITCH	AA+	145,892	*PT Wahana Ottomitra Multiartha Tbk*
PT Toyota Astra Financial Services	FITCH	AAA	141,555	*PT Toyota Astra Financial Services*
PT Mandiri Tunas Finance	PEFINDO	idAAA	131,849	*PT Mandiri Tunas Finance*
PT Bank SMBC Indonesia Tbk	PEFINDO	idAAA	101,105	*PT Bank SMBC Indonesia Tbk*
PT Hino Finance Indonesia	FITCH	AA+	75,491	*PT Hino Finance Indonesia*
PT Profesional Telekomunikasi Indonesia	FITCH	AAA	75,481	*PT Profesional Telekomunikasi Indonesia*
PT Kereta Api Indonesia (Persero)	PEFINDO	idAAA	73,419	*PT Kereta Api Indonesia (Persero)*
PT Bank OCBC NISP Tbk	FITCH	AAA	50,895	*PT Bank OCBC NISP Tbk*
PT Perusahaan Listrik Negara (Persero)	PEFINDO	idAAA	46,494	*PT Perusahaan Listrik Negara (Persero)*
PT Bank Syariah Indonesia Tbk	PEFINDO	idAAA	33,269	*PT Bank Syariah Indonesia Tbk*
Lembaga Pembiayaan Ekspor Indonesia	PEFINDO	idAAA	27,185	*Lembaga Pembiayaan Ekspor Indonesia*
PT Indosat Tbk	FITCH	AAA	23,648	*PT Indosat Tbk*
PT Semen Indonesia (Persero) Tbk	PEFINDO	idAAA	20,330	*PT Semen Indonesia (Persero) Tbk*
			6,392,974	

52. RISIKO KREDIT (lanjutan)

(vii) Efek-efek (lanjutan)

Tabel berikut menyajikan analisis atas obligasi pada efek-efek berdasarkan lembaga pemeringkat pada tanggal 31 Desember 2025, 2024, dan 2023: (lanjutan)

52. CREDIT RISK (continued)

(vii) Marketable securities (continued)

The table below presents an analysis of bonds in marketable securities by various rating agencies designation at 31 December 2025, 2024, and 2023: (continued)

	2025			
	Lembaga Pemeringkat/ *Rating Agencies*	Peringkat/ *Rating*	Nilai wajar/ *Fair value*	
Rupiah (lanjutan)				***Rupiah** (continued)*
Nilai wajar melalui laba rugi				***Fair value through profit or loss***
PT Pegadaian (Persero)	PEFINDO	idAAA	44,066	*PT Pegadaian (Persero)*
PT Merdeka Battery Materials Tbk	PEFINDO	idA	33,022	*PT Merdeka Battery Materials Tbk*
PT Adira Dinamika Multi Finance Tbk	PEFINDO	idAAA	30,516	*PT Adira Dinamika Multi Finance Tbk*
PT Astra Sedaya Finance	FITCH	AAA	28,832	*PT Astra Sedaya Finance*
PT Bank Negara Indonesia (Persero) Tbk	PEFINDO	idAAA	26,869	*PT Bank Negara Indonesia (Persero) Tbk*
PT Indah Kiat Pulp and Paper Tbk	PEFINDO	idA+	23,331	*PT Indah Kiat Pulp and Paper Tbk*
PT Bank Mandiri (Persero) Tbk	FITCH	AA	10,707	*PT Bank Mandiri (Persero) Tbk*
PT Kereta Api Indonesia (Persero)	PEFINDO	idAAA	10,423	*PT Kereta Api Indonesia (Persero)*
PT Tower Bersama Infrastructure Tbk	FITCH	AA+	9,216	*PT Tower Bersama Infrastructure Tbk*
PT Perusahaan Listrik Negara (Persero)	PEFINDO	idAAA	7,890	*PT Perusahaan Listrik Negara (Persero)*
PT Bank Tabungan Negara (Persero) Tbk	FITCH	AAA	3,020	*PT Bank Tabungan Negara (Persero) Tbk*
PT Bank Rakyat Indonesia (Persero) Tbk	PEFINDO	idAAA	1,797	*PT Bank Rakyat Indonesia (Persero) Tbk*
PT Merdeka Copper Gold Tbk	PEFINDO	idA+	1,466	*PT Merdeka Copper Gold Tbk*
PT Chandra Asri Petrochemical Tbk	PEFINDO	idAA-	1,140	*PT Chandra Asri Petrochemical Tbk*
PT Federal International Finance	FITCH	AAA	1,003	*PT Federal International Finance*
PT Mandiri Tunas Finance	PEFINDO	idAAA	768	*PT Mandiri Tunas Finance*
PT Wahana Ottomitra Multiartha Tbk	PEFINDO	idAAA	411	*PT Wahana Ottomitra Multiartha Tbk*
PT Sarana Multi Infrastruktur (Persero)	PEFINDO	idAAA	403	*PT Sarana Multi Infrastruktur (Persero)*
PT Indosat Tbk	FITCH	AAA	316	*PT Indosat Tbk*
PT Toyota Astra Financial Services	FITCH	AAA	306	*PT Toyota Astra Financial Services*
PT Medco Energi Internasional Tbk	PEFINDO	idAA-	210	*PT Medco Energi Internasional Tbk*
PT Bank OCBC NISP Tbk	FITCH	AAA	132	*PT Bank OCBC NISP Tbk*
PT Bank Syariah Indonesia Tbk	PEFINDO	idAAA	52	*PT Bank Syariah Indonesia Tbk*
PT Indomobil Finance Indonesia	PEFINDO	idAA-	46	*PT Indomobil Finance Indonesia*
			235,942	
Jumlah Rupiah			**7,179,711**	***Total Rupiah***
Dollar Amerika Serikat				***United States Dollar***
Nilai wajar melalui penghasilan komprehensif lain				***Fair value through other comprehensive income***
PT Perusahaan Listrik Negara (Persero)	MOODYS	Baa2	584,046	*PT Perusahaan Listrik Negara (Persero)*
PT Bank Negara Indonesia (Persero) Tbk	S & P	BBB	291,351	*PT Bank Negara Indonesia (Persero) Tbk*
PT Pertamina (Persero)	MOODYS	Baa2	123,959	*PT Pertamina (Persero)*
PT Bank Mandiri (Persero) Tbk	MOODYS	Baa2	118,691	*PT Bank Mandiri (Persero) Tbk*
PT Pertamina Geothermal Energy Tbk	MOODYS	Baa3	50,653	*PT Pertamina Geothermal Energy Tbk*
			1,168,700	
Nilai wajar melalui laba rugi				***Fair value through profit or loss***
PT Pertamina (Persero)	MOODYS	Baa2	29,972	*PT Pertamina (Persero)*
PT Perusahaan Listrik Negara (Persero)	MOODYS	Baa2	17,238	*PT Perusahaan Listrik Negara (Persero)*
PT Bank Mandiri (Persero) Tbk	MOODYS	Baa2	218	*PT Bank Mandiri (Persero) Tbk*
			47,428	
Jumlah Dollar Amerika Serikat			**1,216,128**	***Total United States Dollar***

52. RISIKO KREDIT (lanjutan)

(vii) Efek-efek (lanjutan)

Tabel berikut menyajikan analisis atas obligasi pada efek-efek berdasarkan lembaga pemeringkat pada tanggal 31 Desember 2025, 2024, dan 2023: (lanjutan)

***52. CREDIT RISK** (continued)*

(vii) Marketable securities (continued)

The table below presents an analysis of bonds in marketable securities by various rating agencies designation at 31 December 2025, 2024, and 2023: (continued)

	2024			
	Lembaga Pemeringkat/ *Rating Agencies*	Peringkat/ *Rating*	Nilai wajar/ *Fair value*	
Rupiah				***Rupiah***
Biaya perolehan diamortisasi				***Amortised cost***
PT Merdeka Battery Materials Tbk	PEFINDO	idA	149,791	*PT Merdeka Battery Materials Tbk*
PT Indah Kiat Pulp and Paper Tbk	PEFINDO	idA+	144,871	*PT Indah Kiat Pulp and Paper Tbk*
PT Polytama Propindo	PEFINDO	idAAA	110,250	*PT Polytama Propindo*
PT Samudera Indonesia Tbk	PEFINDO	idA+	99,969	*PT Samudera Indonesia Tbk*
PT Chandra Asri Petrochemical Tbk	PEFINDO	idAA-	90,000	*PT Chandra Asri Petrochemical Tbk*
PT Telekomunikasi Indonesia (Persero) Tbk	PEFINDO	idAAA	58,000	*PT Telekomunikasi Indonesia (Persero) Tbk*
PT Petrosea Tbk	PEFINDO	idA+	45,961	*PT Petrosea Tbk*
Lembaga Pembiayaan Ekspor Indonesia	PEFINDO	idAAA	20,111	*Lembaga Pembiayaan Ekspor Indonesia*
			718,953	
Nilai wajar melalui penghasilan komprehensif lain				***Fair value through other comprehensive income***
PT Sarana Multigriya Finansial (Persero)	PEFINDO	idAAA	946,853	*PT Sarana Multigriya Finansial (Persero)*
PT Sarana Multi Infrastruktur (Persero)	PEFINDO	idAAA	473,288	*PT Sarana Multi Infrastruktur (Persero)*
PT Adira Dinamika Multi Finance Tbk	PEFINDO	idAAA	462,893	*PT Adira Dinamika Multi Finance Tbk*
PT Tower Bersama Infrastructure Tbk	FITCH	AA+	368,118	*PT Tower Bersama Infrastructure Tbk*
PT Indosat Tbk	FITCH	AA+	277,947	*PT Indosat Tbk*
PT Federal International Finance	FITCH	AAA	258,480	*PT Federal International Finance*
PT Bank Rakyat Indonesia (Persero) Tbk	PEFINDO	idAAA	246,373	*PT Bank Rakyat Indonesia (Persero) Tbk*
PT Mandiri Tunas Finance	PEFINDO	idAAA	227,006	*PT Mandiri Tunas Finance*
PT Bussan Auto Finance	FITCH	AAA	198,774	*PT Bussan Auto Finance*
PT Wahana Ottomitra Multiartha Tbk	FITCH	AA	193,926	*PT Wahana Ottomitra Multiartha Tbk*
PT Astra Sedaya Finance	FITCH	AAA	161,963	*PT Astra Sedaya Finance*
PT Permodalan Nasional Madani	PEFINDO	idAA+	140,633	*PT Permodalan Nasional Madani*
PT Maybank Indonesia Finance	FITCH	AAA	86,368	*PT Maybank Indonesia Finance*
PT Bank Syariah Indonesia Tbk	PEFINDO	idAAA	82,348	*PT Bank Syariah Indonesia Tbk*
PT Toyota Astra Financial Services	FITCH	AAA	80,400	*PT Toyota Astra Financial Services*
PT Perusahaan Listrik Negara (Persero)	PEFINDO	idAAA	75,603	*PT Perusahaan Listrik Negara (Persero)*
PT Hino Finance Indonesia	FITCH	AA+	74,347	*PT Hino Finance Indonesia*
PT Profesional Telekomunikasi Indonesia	FITCH	AAA	74,319	*PT Profesional Telekomunikasi Indonesia*
PT Kereta Api Indonesia (Persero)	PEFINDO	idAAA	50,426	*PT Kereta Api Indonesia (Persero)*
PT Bank Mandiri (Persero) Tbk	PEFINDO	idAAA	48,580	*PT Bank Mandiri (Persero) Tbk*
Lembaga Pembiayaan Ekspor Indonesia	PEFINDO	idAAA	36,241	*Lembaga Pembiayaan Ekspor Indonesia*
PT Telekomunikasi Indonesia (Persero) Tbk	PEFINDO	idAAA	21,320	*PT Telekomunikasi Indonesia (Persero) Tbk*
PT Semen Indonesia (Persero) Tbk	PEFINDO	idAAA	20,514	*PT Semen Indonesia (Persero) Tbk*
PT Pegadaian (Persero)	PEFINDO	idAAA	7,865	*PT Pegadaian (Persero)*
			4,614,585	

52. RISIKO KREDIT (lanjutan)

(vii) Efek-efek (lanjutan)

Tabel berikut menyajikan analisis atas obligasi pada efek-efek berdasarkan lembaga pemeringkat pada tanggal 31 Desember 2025, 2024, dan 2023: (lanjutan)

52. CREDIT RISK *(continued)*

(vii) Marketable securities (continued)

The table below presents an analysis of bonds in marketable securities by various rating agencies designation at 31 December 2025, 2024, and 2023: (continued)

	2024			
	Lembaga Pemeringkat/ *Rating Agencies*	**Peringkat/ *Rating***	**Nilai wajar/ *Fair value***	
Rupiah (lanjutan)				***Rupiah*** *(continued)*
Nilai wajar melalui laba rugi				***Fair value through profit or loss***
PT Merdeka Copper Gold Tbk	PEFINDO	idA+	79,983	*PT Merdeka Copper Gold Tbk*
PT Mandiri Tunas Finance	PEFINDO	idAAA	49,424	*PT Mandiri Tunas Finance*
PT Kereta Api Indonesia (Persero)	PEFINDO	idAAA	37,945	*PT Kereta Api Indonesia (Persero)*
PT Bussan Auto Finance	FITCH	AAA	34,743	*PT Bussan Auto Finance*
PT Indosat Tbk	PEFINDO	idAAA	33,051	*PT Indosat Tbk*
PT Federal International Finance	PEFINDO	idAAA	30,814	*PT Federal International Finance*
PT Adira Dinamika Multi Finance Tbk	PEFINDO	idAAA	29,890	*PT Adira Dinamika Multi Finance Tbk*
PT Sarana Multi Infrastruktur (Persero)	PEFINDO	idAAA	29,779	*PT Sarana Multi Infrastruktur (Persero)*
PT Indah Kiat Pulp and Paper Tbk	PEFINDO	idA+	23,259	*PT Indah Kiat Pulp and Paper Tbk*
PT Tower Bersama Infrastructure Tbk	FITCH	AA+	14,989	*PT Tower Bersama Infrastructure Tbk*
PT Toyota Astra Financial Services	FITCH	AAA	14,301	*PT Toyota Astra Financial Services*
PT Bank Rakyat Indonesia (Persero) Tbk	PEFINDO	idAAA	4,327	*PT Bank Rakyat Indonesia (Persero) Tbk*
PT Bank Pan Indonesia Tbk	PEFINDO	idAA	2,319	*PT Bank Pan Indonesia Tbk*
PT Astra Sedaya Finance	FITCH	AAA	2,096	*PT Astra Sedaya Finance*
PT Perusahaan Listrik Negara (Persero)	PEFINDO	idAAA	1,927	*PT Perusahaan Listrik Negara (Persero)*
PT Bank Negara Indonesia (Persero) Tbk	PEFINDO	idAAA	398	*PT Bank Negara Indonesia (Persero) Tbk*
PT Pegadaian (Persero)	PEFINDO	idAAA	199	*PT Pegadaian (Persero)*
			389,444	
Jumlah Rupiah			**5,722,982**	***Total Rupiah***
Dollar Amerika Serikat				***United States Dollar***
Nilai wajar melalui penghasilan komprehensif lain				***Fair value through other comprehensive income***
PT Perusahaan Listrik Negara (Persero)	MOODYS	Baa2	552,235	*PT Perusahaan Listrik Negara (Persero)*
PT Bank Negara Indonesia (Persero) Tbk	S & P	BBB	272,625	*PT Bank Negara Indonesia (Persero) Tbk*
PT Bank Mandiri (Persero) Tbk	MOODYS	Baa2	165,662	*PT Bank Mandiri (Persero) Tbk*
PT Pertamina (Persero)	MOODYS	Baa2	114,980	*PT Pertamina (Persero)*
PT Pertamina Geothermal Energy Tbk	MOODYS	Baa3	47,970	*PT Pertamina Geothermal Energy Tbk*
			1,153,472	
Nilai wajar melalui laba rugi				***Fair value through profit or loss***
PT Pertamina (Persero)	MOODYS	Baa2	16,770	*PT Pertamina (Persero)*
PT Perusahaan Listrik Negara (Persero)	MOODYS	Baa2	14,566	*PT Perusahaan Listrik Negara (Persero)*
PT Bank Mandiri (Persero) Tbk	MOODYS	Baa2	835	*PT Bank Mandiri (Persero) Tbk*
			32,171	
Jumlah Dollar Amerika Serikat			**1,185,643**	***Total United States Dollar***

52. RISIKO KREDIT (lanjutan)

(vii) Efek-efek (lanjutan)

Tabel berikut menyajikan analisis atas obligasi pada efek-efek berdasarkan lembaga pemeringkat pada tanggal dan 31 Desember 2025, 2024, dan 2023: (lanjutan)

52. CREDIT RISK *(continued)*

(vii) Marketable securities (continued)

The table below presents an analysis of bonds in marketable securities by various rating agencies designation at 31 Desember 2025, 2024 and 2023: (continued)

	2023			
	Lembaga Pemeringkat/ *Rating Agencies*	Peringkat/ *Rating*	Nilai wajar/ *Fair value*	
Rupiah				***Rupiah***
Biaya perolehan diamortisasi				***Amortised cost***
PT Polytama Propindo	PEFINDO	idAAA	221,892	*PT Polytama Propindo*
PT Samudera Indonesia Tbk	PEFINDO	idA+	100,908	*PT Samudera Indonesia Tbk*
PT Chandra Asri Petrochemical Tbk	PEFINDO	idAA-	89,204	*PT Chandra Asri Petrochemical Tbk*
PT Telekomunikasi Indonesia (Persero) Tbk	PEFINDO	idAAA	60,660	*PT Telekomunikasi Indonesia (Persero) Tbk*
PT Sinar Mas Resources and Technology Tbk	PEFINDO	idAA-	50,129	*PT Sinar Mas Resources and Technology Tbk*
PT Perusahaan Listrik Negara (Persero)	PEFINDO	idAAA	25,118	*PT Perusahaan Listrik Negara (Persero)*
Lembaga Pembiayaan Ekspor Indonesia	PEFINDO	idAAA	20,951	*Lembaga Pembiayaan Ekspor Indonesia*
PT Sarana Multi Infrastruktur (Persero)	PEFINDO	idAAA	20,153	*PT Sarana Multi Infrastruktur (Persero)*
PT Adira Dinamika Multi Finance Tbk	PEFINDO	idAAA	4,027	*PT Adira Dinamika Multi Finance Tbk*
			593,042	
Nilai wajar melalui penghasilan komprehensif lain				***Fair value through other comprehensive income***
Lembaga Pembiayaan Ekspor Indonesia	PEFINDO	idAAA	793,854	*Lembaga Pembiayaan Ekspor Indonesia*
PT Sarana Multigriya Finansial (Persero)	PEFINDO	idAAA	608,883	*PT Sarana Multigriya Finansial (Persero)*
PT Tower Bersama Infrastructure Tbk	FITCH	AA+	485,346	*PT Tower Bersama Infrastructure Tbk*
PT Adira Dinamika Multi Finance Tbk	PEFINDO	idAAA	434,257	*PT Adira Dinamika Multi Finance Tbk*
PT Sarana Multi Infrastruktur (Persero)	PEFINDO	idAAA	426,168	*PT Sarana Multi Infrastruktur (Persero)*
PT Pegadaian (Persero)	PEFINDO	idAAA	395,522	*PT Pegadaian (Persero)*
PT Bussan Auto Finance	FITCH	AAA	341,444	*PT Bussan Auto Finance*
PT Astra Sedaya Finance	FITCH	AAA	332,554	*PT Astra Sedaya Finance*
PT Federal International Finance	FITCH	AAA	298,533	*PT Federal International Finance*
PT Indosat Tbk	FITCH	AA+	252,523	*PT Indosat Tbk*
PT Bank Rakyat Indonesia (Persero) Tbk	PEFINDO	idAAA	232,155	*PT Bank Rakyat Indonesia (Persero) Tbk*
PT Mandiri Tunas Finance	PEFINDO	idAAA	226,538	*PT Mandiri Tunas Finance*
PT Wahana Ottomitra Multiartha Tbk	FITCH	AA	203,331	*PT Wahana Ottomitra Multiartha Tbk*
PT Maybank Indonesia Finance	FITCH	AAA	161,452	*PT Maybank Indonesia Finance*
PT Perusahaan Listrik Negara (Persero)	PEFINDO	idAAA	101,878	*PT Perusahaan Listrik Negara (Persero)*
PT Permodalan Nasional Madani	PEFINDO	idAA	100,713	*PT Permodalan Nasional Madani*
PT Toyota Astra Financial Services	FITCH	AAA	88,196	*PT Toyota Astra Financial Services*
PT Profesional Telekomunikasi Indonesia	FITCH	AAA	74,308	*PT Profesional Telekomunikasi Indonesia*
PT Bank Mandiri (Persero) Tbk	PEFINDO	idAAA	48,547	*PT Bank Mandiri (Persero) Tbk*
PT Bank BTPN Tbk	FITCH	AAA	40,286	*PT Bank BTPN Tbk*
PT Bank Tabungan Negara (Persero) Tbk	FITCH	AA+	30,274	*PT Bank Tabungan Negara (Persero) Tbk*
PT Bank Maybank Indonesia Tbk	PEFINDO	idAAA	30,250	*PT Bank Maybank Indonesia Tbk*
PT Hino Finance Indonesia	FITCH	AAA	29,781	*PT Hino Finance Indonesia*
PT Semen Indonesia (Persero) Tbk	PEFINDO	idAA+	20,716	*PT Semen Indonesia (Persero) Tbk*
PT Pupuk Indonesia (Persero)	FITCH	AAA	7,071	*PT Pupuk Indonesia (Persero)*
			5,764,580	

52. RISIKO KREDIT (lanjutan)

(vii) Efek-efek (lanjutan)

Tabel berikut menyajikan analisis atas obligasi pada efek-efek berdasarkan lembaga pemeringkat pada tanggal 31 Desember 2025, 2024, dan 2023: (lanjutan)

52. CREDIT RISK *(continued)*

(vii) Marketable securities (continued)

The table below presents an analysis of bonds in marketable securities by various rating agencies designation at 31 December 2025, 2024, and 2023: (continued)

	2023			
	Lembaga Pemeringkat/ *Rating Agencies*	**Peringkat/ *Rating***	**Nilai wajar/ *Fair value***	
Rupiah (lanjutan)				***Rupiah*** *(continued)*
Nilai wajar melalui laba rugi				***Fair value through profit or loss***
PT Tower Bersama Infrastructure Tbk	FITCH	AA+	225,692	*PT Tower Bersama Infrastructure Tbk*
PT Pupuk Indonesia (Persero)	FITCH	AAA	141,021	*PT Pupuk Indonesia (Persero)*
PT Adira Dinamika Multi Finance Tbk	PEFINDO	idAAA	127,233	*PT Adira Dinamika Multi Finance Tbk*
PT Pegadaian (Persero)	PEFINDO	idAAA	89,716	*PT Pegadaian (Persero)*
PT Bank Rakyat Indonesia (Persero) Tbk	PEFINDO	idAAA	74,945	*PT Bank Rakyat Indonesia (Persero) Tbk*
PT Sarana Multi Infrastruktur (Persero)	PEFINDO	idAAA	73,312	*PT Sarana Multi Infrastruktur (Persero)*
PT Merdeka Copper Gold Tbk	PEFINDO	idA+	65,815	*PT Merdeka Copper Gold Tbk*
PT Chandra Asri Petrochemical Tbk	FITCH	AA-	63,059	*PT Chandra Asri Petrochemical Tbk*
PT Maybank Indonesia Finance	FITCH	AAA	62,196	*PT Maybank Indonesia Finance*
Lembaga Pembiayaan Ekspor Indonesia	PEFINDO	idAAA	54,035	*Lembaga Pembiayaan Ekspor Indonesia*
PT Mandiri Tunas Finance	PEFINDO	idAAA	53,610	*PT Mandiri Tunas Finance*
PT Indosat Tbk	FITCH	AAA	35,708	*PT Indosat Tbk*
PT Perusahaan Listrik Negara (Persero)	PEFINDO	idAAA	32,943	*PT Perusahaan Listrik Negara (Persero)*
PT Toyota Astra Financial Services	FITCH	AAA	29,045	*PT Toyota Astra Financial Services*
PT Astra Sedaya Finance	FITCH	AAA	28,647	*PT Astra Sedaya Finance*
PT Mora Telematika Indonesia Tbk	PEFINDO	idA+	26,762	*PT Mora Telematika Indonesia Tbk*
PT Bank BTPN Tbk	FITCH	AAA	20,143	*PT Bank BTPN Tbk*
PT Indonesia Infrastructure Finance	PEFINDO	idAAA	20,022	*PT Indonesia Infrastructure Finance*
PT Hino Finance Indonesia	FITCH	AAA	19,854	*PT Hino Finance Indonesia*
PT Wahana Ottomitra Multiartha Tbk	FITCH	AA	10,025	*PT Wahana Ottomitra Multiartha Tbk*
PT Bussan Auto Finance	FITCH	AAA	9,990	*PT Bussan Auto Finance*
PT Permodalan Nasional Madani	PEFINDO	idAA	9,383	*PT Permodalan Nasional Madani*
PT Profesional Telekomunikasi Indonesia	FITCH	AAA	4,954	*PT Profesional Telekomunikasi Indonesia*
PT Federal International Finance	FITCH	AAA	4,041	*PT Federal International Finance*
PT Bank Mandiri (Persero) Tbk	PEFINDO	idAAA	2,786	*PT Bank Mandiri (Persero) Tbk*
PT Semen Indonesia (Persero) Tbk	PEFINDO	idAA+	2,691	*PT Semen Indonesia (Persero) Tbk*
PT Medco Energi Internasional Tbk	PEFINDO	idAA-	50	*PT Medco Energi Internasional Tbk*
PT Indah Kiat Pulp and Paper Tbk	PEFINDO	idA+	20	*PT Indah Kiat Pulp and Paper Tbk*
PT Kereta Api Indonesia (Persero)	PEFINDO	idAAA	5	*PT Kereta Api Indonesia (Persero)*
			1,287,703	
Jumlah Rupiah			**7,645,325**	***Total Rupiah***
Dollar Amerika Serikat				***United States Dollar***
Nilai wajar melalui penghasilan komprehensif lain				***Fair value through other comprehensive income***
PT Perusahaan Listrik Negara (Persero)	MOODYS	Baa2	493,414	*PT Perusahaan Listrik Negara (Persero)*
PT Bank Rakyat Indonesia (Persero) Tbk	MOODYS	Baa2	135,564	*PT Bank Rakyat Indonesia (Persero) Tbk*
PT Bank Mandiri (Persero) Tbk	MOODYS	Baa2	133,246	*Lembaga Pembiayaan Ekspor Indonesia*
PT Pertamina (Persero)	MOODYS	Baa2	106,562	*PT Pertamina (Persero)*
PT Pertamina Geothermal Energy Tbk	MOODYS	Baa3	46,397	*PT Pertamina Geothermal Energy Tbk*
Lembaga Pembiayaan Ekspor Indonesia	MOODYS	Baa2	42,828	*Lembaga Pembiayaan Ekspor Indonesia*
			958,011	
Nilai wajar melalui laba rugi				***Fair value through profit or loss***
PT Bank Mandiri (Persero) Tbk	PEFINDO	idAAA	32,387	*PT Bank Mandiri (Persero) Tbk*
PT Perusahaan Listrik Negara (Persero)	PEFINDO	idAAA	17,837	*PT Perusahaan Listrik Negara (Persero)*
PT Pertamina (Persero)	MOODYS	Baa2	6,052	*PT Pertamina (Persero)*
			56,276	
Jumlah Dollar Amerika Serikat			**1,014,287**	***Total United States Dollar***

53. RISIKO TINGKAT SUKU BUNGA

Risiko tingkat suku bunga terjadi dari bermacam-macam layanan perbankan kepada nasabah meliputi penghimpunan dana (antara lain giro, tabungan, dan deposito), penempatan dana (antara lain kredit yang diberikan), komitmen dan kontinjensi, serta instrumen lain yang mengandung suku bunga.

Asset Liability Committee ("ALCO") Bank CIMB Niaga yang beranggotakan Dewan Direksi dan beberapa anggota manajemen senior, bertanggung jawab dalam menetapkan kebijakan dan strategi pengelolaan risiko tingkat suku bunga di *banking book* serta mengawasi penerapan dan pelaksanaannya. Tujuan utama ALCO adalah mengoptimalkan hasil usaha Bank CIMB Niaga dengan tetap memperhatikan batasan-batasan risiko yang ditetapkan.

Selain itu, risiko tingkat bunga dapat pula terjadi dari produk-produk tresuri seperti surat berharga dan transaksi-transaksi derivatif yang terdapat pada portofolio *trading book*. Selain menggunakan pendekatan faktor sensitivitas ("DV01"), pengukuran risiko tingkat suku bunga pada *trading book* juga telah dilakukan dengan menggunakan metode pengukuran risiko pasar yang lebih *risk sensitive* yaitu *VaR ("Value at Risk").*

Market Risk Committee ("MRC") secara berkala mengkaji ulang tingkat risiko pada portofolio tresuri dan menetapkan kebijakan, batasan-batasan perdagangan yang dapat diterima serta strategi manajemen risiko tingkat bunga pada *trading book* berdasarkan prinsip kehati-hatian.

53. INTEREST RATE RISK

Interest rate risk arises from various banking products provided to customers including deposit taking (demand deposits, saving deposits, and time deposits), lending (loans), commitments and contingencies, and other earning instruments.

Bank CIMB Niaga's Asset Liability Committee ("ALCO"), which consists of the Board of Directors and selected members of senior management, is responsible for determining interest rate risk management policy and strategies in banking book and monitoring its implementation and execution. The main objective of ALCO is to optimise Bank CIMB Niaga's return within predetermined risk limits.

In addition, interest rate risk could also arise from treasury products like marketable securities and derivative transactions included in trading book portfolio. Besides using sensitivity factor approach ("DV01"), the measurement of interest rate risk in trading book, has also using more sensitive measurement method on market risk, that is VaR (Value at Risk).

The Market Risk Committee ("MRC") continuously do test for risk in treasury portfolio and determined the policy, trading limits that can be accepted and interest rate risk management strategy on trading book based on prudentiality principle.

	2025		2024		2023		
	Rupiah (%)	Mata uang asing/ *Foreign currencies* (%)	Rupiah (%)	Mata uang asing/ *Foreign currencies* (%)	Rupiah (%)	Mata uang asing/ *Foreign currencies* (%)	
ASET							***ASSETS***
Penempatan pada bank lain dan Bank Indonesia	3.75	3.91	5.25	4.53	5.25	5.32	*Placements with other banks and Bank Indonesia*
Efek-efek	5.72	4.23	7.20	4.25	6.73	3.93	*Marketable securities*
Obligasi Pemerintah	6.90	4.26	6.92	4.06	7.06	3.83	*Government bonds*
Kredit yang diberikan	8.11	5.36	8.32	6.22	8.34	5.58	*Loans*
Piutang pembiayaan konsumen	15.69	-	16.72	-	17.01	-	*Consumer financing receivables*
LIABILITAS							***LIABILITIES***
Simpanan nasabah							*Deposits from customers*
Giro	3.32	2.08	3.17	1.71	2.39	0.98	*Demand deposits*
Tabungan	2.27	1.01	3.01	1.16	2.22	0.95	*Saving deposits*
Deposito	5.54	3.59	5.83	3.26	5.13	2.60	*Time deposits*
Simpanan dari bank lain	4.40	2.15	5.02	0.44	2.61	-	*Deposits from other banks*
Efek-efek yang diterbitkan	6.68	-	7.02	-	7.23	-	*Marketable securities issued*
Pinjaman yang diterima	6.11	-	6.50	4.56	6.38	5.67	*Borrowings*
Pinjaman subordinasi	-	-	10.00	-	8.98	-	*Subordinated loans*

53. RISIKO TINGKAT SUKU BUNGA (lanjutan)

a. Eksposur Bank CIMB Niaga dan Entitas Anak terhadap risiko tingkat suku bunga

Tabel di bawah ini mengikhtisarkan aset dan liabilitas keuangan berbunga Bank pada nilai tercatat, yang dikategorikan menurut mana yang terlebih dahulu antara tanggal *repricing* secara kontraktual (*contractual repricing)* atau tanggal jatuh tempo:

53. INTEREST RATE RISK (continued)

a. Bank CIMB Niaga and Subsidiaries' exposure to interest rate risk

The following table summarises the Bank interest earning financial assets and interest bearing financial liabilities at carrying amounts which are categorised by the earlier of contractual repricing date or maturity dates:

2025

	Bunga mengambang/*Floating rate*				Bunga tetap/*Fixed rate*						
	1 bulan atau kurang/ *1 month or Less*	Lebih dari 1 bulan tetapi tidak lebih dari 3 bulan/ *Over 1 month to 3 months*	Lebih dari 3 bulan tetapi tidak lebih dari 1 tahun/ *Over 3 months to 1 year*	Lebih dari 1 tahun/ *Over 1 year*	1 bulan atau kurang/ *1 month or Less*	Lebih dari 1 bulan tetapi tidak lebih dari 3 bulan/ *Over 1 month to 3 months*	Lebih dari 3 bulan tetapi tidak lebih dari 1 tahun/ *Over 3 months to 1 year*	Lebih dari 1 tahun tetapi tidak lebih dari 2 tahun/ *Over 1 year to 2 years*	Lebih dari 2 tahun/ *Over 2 years*	Jumlah/ *Total*	
ASET											***ASSETS***
Giro pada Bank Indonesia	11,670,605	-	-	-	-	-	-	-	-	11,670,605	*Current accounts with Bank Indonesia*
Giro pada bank lain	1,907,866	-	-	-	-	-	-	-	-	1,907,866	*Current accounts with other banks*
Penempatan pada bank lain dan Bank Indonesia	-	-	-	-	11,842,288	300	-	-	-	11,842,588	*Placement with other banks and Bank Indonesia*
Efek-efek	-	-	-	-	290,843	885,418	13,057,757	1,971,075	4,121,721	20,326,814	*Marketable securities*
Obligasi Pemerintah	-	-	-	-	34,192	50,958	8,405,420	11,233,173	45,414,972	65,138,715	*Government Bonds*
Efek-efek yang dibeli dengan janji dijual kembali	-	-	-	-	271,859	-	728,270	-	-	1,000,129	*Securities purchased under resale agreements*
Kredit yang diberikan	18,585	8,502,160	28,127,855	77,219,945	1,548,254	5,032,401	16,156,545	10,435,819	80,956,419	227,997,983	*Loans*
Piutang pembiayaan konsumen	-	-	-	-	63,725	901,631	2,466,271	2,861,963	4,017,252	10,310,842	*Consumer financing receivables*
Jumlah aset keuangan	13,597,056	8,502,160	28,127,855	77,219,945	14,051,161	6,870,708	40,814,263	26,502,030	134,510,364	350,195,542	*Total financial assets*
LIABILITAS											***LIABILITIES***
Simpanan nasabah											*Deposits from customers*
Giro	103,079,287	-	-	-	-	-	-	-	-	103,079,287	*Demand deposits*
Tabungan	64,140,140	2,299,574	709,495	142,467	4,759,182	10,376,466	3,444,121	191,601	318,186	86,381,232	*Saving deposits*
Deposito	13,594,389	9,924,414	4,317,877	16,797,170	22,658,752	9,849,911	3,854,659	65,089	-	81,062,261	*Time deposits*
Simpanan dari bank lain											*Deposits from other banks*
Giro dan tabungan	2,915,935	-	-	-	-	-	-	-	-	2,915,935	*Demand and saving deposits*
Interbank call money and deposito berjangka	4,164,685	12,685	93,636	103,057	2,850	70,134	-	-	3,328	4,450,375	*Inter-bank call money and time deposits*
Efek-efek yang dijual dengan janji dibeli kembali	-	-	-	-	11,514,958	-	-	-	-	11,514,958	*Securities sold under repurchase agreement*
Efek-efek yang diterbitkan	-	-	-	-	-	1,497,676	1,103,995	289,143	794,408	3,685,222	*Marketable securities issued*
Pinjaman yang diterima	1,181,126	-	198,327	-	5,831	173,317	870,287	1,004,595	1,021,772	4,455,255	*Borrowings*
Pinjaman subordinasi	-	-	-	-	-	-	-	-	-	-	*Subordinated loans*
Jumlah liabilitas keuangan	189,075,562	12,236,673	5,319,335	17,042,694	38,941,573	21,967,504	9,273,062	1,550,428	2,137,694	297,544,525	*Total financial liabilities*
Sub Jumlah	(175,478,506)	(3,734,513)	22,808,520	60,177,251	(24,890,412)	(15,096,796)	31,541,201	24,951,602	132,372,670	52,651,017	*Sub Total*
Tagihan derivatif	42,322,866	8,100,735	16,560,142	42,793,605	-	-	-	-	-	109,777,348	*Derivative receivables*
Liabilitas derivatif	44,252,282	9,252,438	16,627,933	15,360,745	-	-	-	-	-	85,493,398	*Derivative payables*
Jumlah gap repricing suku bunga	**(177,407,922)**	**(4,886,216)**	**22,740,729**	**87,610,111**	**(24,890,412)**	**(15,096,796)**	**31,541,201**	**24,951,602**	**132,372,670**	**76,934,967**	***Total interest repricing gap***

2024

	Bunga mengambang/*Floating rate*				Bunga tetap/*Fixed rate*						
	1 bulan atau kurang/ *1 month or Less*	Lebih dari 1 bulan tetapi tidak lebih dari 3 bulan/ *Over 1 month to 3 months*	Lebih dari 3 bulan tetapi tidak lebih dari 1 tahun/ *Over 3 months to 1 year*	Lebih dari 1 tahun/ *Over 1 year*	1 bulan atau kurang/ *1 month or Less*	Lebih dari 1 bulan tetapi tidak lebih dari 3 bulan/ *Over 1 month to 3 months*	Lebih dari 3 bulan tetapi tidak lebih dari 1 tahun/ *Over 3 months to 1 year*	Lebih dari 1 tahun tetapi tidak lebih dari 2 tahun/ *Over 1 year to 2 years*	Lebih dari 2 tahun/ *Over 2 years*	Jumlah/ *Total*	
ASET											***ASSETS***
Giro pada Bank Indonesia	9,990,709	-	-	-	-	-	-	-	-	9,990,709	*Current accounts with Bank Indonesia*
Giro pada bank lain	2,508,917	-	-	-	-	-	-	-	-	2,508,917	*Current accounts with other banks*
Penempatan pada bank lain dan Bank Indonesia	-	-	-	-	5,047,395	300	-	-	-	5,047,695	*Placement with other banks and Bank Indonesia*
Efek-efek	-	-	-	-	702,568	3,331,834	14,408,450	1,789,108	3,224,174	23,456,134	*Marketable securities*
Obligasi Pemerintah	-	-	-	-	178,767	253,750	10,193,516	9,711,919	50,016,675	70,354,627	*Government Bonds*
Efek-efek yang dibeli dengan janji dijual kembali	-	-	-	-	326,049	-	1,286,783	-	-	1,612,832	*Securities purchased under resale agreements*
Kredit yang diberikan	158,083	5,192,603	22,097,409	76,890,677	1,605,687	1,785,481	16,622,366	9,981,477	83,616,153	217,949,936	*Loans*
Piutang pembiayaan konsumen	-	-	-	-	43,690	890,934	2,391,932	2,735,359	3,991,144	10,053,059	*Consumer financing receivables*
Jumlah aset keuangan	12,657,709	5,192,603	22,097,409	76,890,677	7,904,156	6,262,299	44,903,047	24,217,863	140,848,146	340,973,909	*Total financial assets*
LIABILITAS											***LIABILITIES***
Simpanan nasabah											*Deposits from customers*
Giro	91,788,134	-	-	-	-	-	-	-	-	91,788,134	*Demand deposits*
Tabungan	60,738,890	2,518,849	1,132,060	277,672	3,140,598	7,314,148	4,562,795	225,939	368,120	80,279,071	*Saving deposits*
Deposito	13,321,836	13,150,921	4,908,536	17,369,072	23,697,548	11,020,826	5,004,341	98,742	-	88,571,822	*Time deposits*
Simpanan dari bank lain			-								*Deposits from other banks*
Giro dan tabungan	3,128,574	-	-	-	-	-	-	-	-	3,128,574	*Demand and saving deposits*
Interbank call money and deposito berjangka	2,175	131,170	2,599	3,263	2,399,885	106,853	82,278	102,671	-	2,830,894	*Inter-bank call money and time deposits*
Efek-efek yang dijual dengan janji dibeli kembali	-	-	-	-	11,288,963	-	-	-	-	11,288,963	*Securities sold under repurchase agreement*
Efek-efek yang diterbitkan	-	-	-	-	-	391,000	708,062	299,181	289,209	1,687,452	*Marketable securities issued*
Pinjaman yang diterima	-	-	-	-	5,466,898	112,467	1,354,491	624,920	929,159	8,487,935	*Borrowings*
Pinjaman subordinasi	-	-	-	-	-	-	-	-	74,514	74,514	*Subordinated loans*
Jumlah liabilitas keuangan	168,979,609	15,800,940	6,043,195	17,650,007	45,993,892	18,945,294	11,711,967	1,351,453	1,661,002	288,137,359	*Total financial liabilities*
Sub Jumlah	(156,321,900)	(10,608,337)	16,054,214	59,240,670	(38,089,436)	(12,682,995)	33,191,080	22,866,410	139,187,144	52,836,550	*Sub Total*
Tagihan derivatif	14,479,317	24,320,727	13,413,938	47,557,761	-	-	-	-	-	99,771,743	*Derivative receivables*
Liabilitas derivatif	14,436,856	24,427,546	6,233,757	20,633,203	-	-	-	-	-	65,731,362	*Derivative payables*
Jumlah gap repricing suku bunga	**(156,279,439)**	**(10,715,156)**	**23,234,395**	**86,165,228**	**(38,089,436)**	**(12,682,995)**	**33,191,080**	**22,866,410**	**139,187,144**	**86,876,931**	***Total interest repricing gap***

53. RISIKO TINGKAT SUKU BUNGA (lanjutan)

a. Eksposur Bank CIMB Niaga dan Entitas Anak terhadap risiko tingkat suku bunga (lanjutan)

Tabel di bawah ini mengikhtisarkan aset dan liabilitas keuangan berbunga Bank pada nilai tercatat, yang dikategorikan menurut mana yang terlebih dahulu antara tanggal *repricing* secara kontraktual (*contractual repricing)* atau tanggal jatuh tempo: (lanjutan)

53. INTEREST RATE RISK (continued)

a. Bank CIMB Niaga and Subsidiaries' exposure to interest rate risk (continued)

The following table summarises the Bank interest earning financial assets and interest bearing financial liabilities at carrying amounts which are categorised by the earlier of contractual repricing date or maturity dates: (continued)

	2023										
	Bunga mengambang/*Floating rate*				Bunga tetap/*Fixed rate*						
	1 bulan atau kurang/ *1 month or Less*	Lebih dari 1 bulan tetapi tidak lebih dari 3 bulan/ *Over 1 month to 3 months*	Lebih dari 3 bulan tetapi tidak lebih dari 1 tahun/ *Over 3 months to 1 year*	Lebih dari 1 tahun/ *Over 1 year*	1 bulan atau kurang/ *1 month or Less*	Lebih dari 1 bulan tetapi tidak lebih dari 3 bulan/ *Over 1 month to 3 months*	Lebih dari 3 bulan tetapi tidak lebih dari 1 tahun/ *Over 3 months to 1 year*	Lebih dari 1 tahun tetapi tidak lebih dari 2 tahun/ *Over 1 year to 2 years*	Lebih dari 2 tahun/ *Over 2 years*	Jumlah/ *Total*	
ASET											***ASSETS***
Giro pada Bank Indonesia	13,180,254	-	-	-	-	-	-	-	-	13,180,254	*Current accounts with Bank Indonesia*
Giro pada bank lain	2,703,266	-	-	-	-	-	-	-	-	2,703,266	*Current accounts with other banks*
Penempatan pada bank lain dan Bank Indonesia	-	-	-	-	4,541,702	-	-	-	-	4,541,702	*Placement with other banks and Bank Indonesia*
Efek-efek	-	-	-	-	166,003	945,809	3,153,399	1,620,514	3,517,368	9,403,093	*Marketable securities*
Obligasi Pemerintah	-	-	-	-	107,889	7,539,832	7,403,834	12,763,329	42,781,623	70,596,507	*Government Bonds*
Efek-efek yang dibeli dengan janji dijual kembali	-	-	-	-	1,902,370	288,694	2,475,649	492,674	-	5,159,387	*Securities purchased under resale agreements*
Kredit yang diberikan	192,561	5,283,426	25,943,446	66,425,794	115,970	1,338,416	14,619,715	11,223,966	80,773,256	205,916,550	*Loans*
Piutang pembiayaan konsumen	-	-	-	-	27,726	610,895	1,716,779	2,000,677	3,097,243	7,453,320	*Consumer financing receivables*
Jumlah aset keuangan	16,076,081	5,283,426	25,943,446	66,425,794	6,861,660	10,723,646	29,369,376	28,101,160	130,169,490	318,954,079	*Total financial assets*
LIABILITAS											***LIABILITIES***
Simpanan nasabah											*Deposits from customers*
Giro	73,201,803	-	-	-	-	-	-	-	-	73,201,803	*Demand deposits*
Tabungan	58,744,545	2,773,436	1,622,862	359,950	2,280,537	5,929,763	5,010,163	301,683	407,885	77,430,824	*Saving deposits*
Deposito	12,086,585	7,275,536	4,167,451	17,956,417	25,580,675	11,980,677	6,076,209	105,493	-	85,229,043	*Time deposits*
Simpanan dari bank lain			-								*Deposits from other banks*
Giro dan tabungan	1,505,795	-	-	-	-	-	-	-	-	1,505,795	*Demand and saving deposits*
Interbank call money and deposito berjangka	106,300	5,451	1,675	4,356	5,635	22,098	3,179	105,958	-	254,652	*Inter-bank call money and time deposits*
Efek-efek yang dijual dengan janji dibeli kembali	-	-	-	-	20,424,800	2,026	-	-	-	20,426,826	*Securities sold under repurchase agreement*
Efek-efek yang diterbitkan	-	-	-	-	-	698,058	909,476	391,000	299,168	2,297,702	*Marketable securities issued*
Pinjaman yang diterima	-	-	-	-	769,463	2,621,755	731,063	1,490,457	675,787	6,288,525	*Borrowings*
Pinjaman subordinasi	-	-	-	-	-	-	-	-	155,619	155,619	*Subordinated loans*
Jumlah liabilitas keuangan	145,645,028	10,054,423	5,791,988	18,320,723	49,061,110	21,254,377	12,730,090	2,394,591	1,538,459	266,790,789	*Total financial liabilities*
Sub Jumlah	(129,568,947)	(4,770,997)	20,151,458	48,105,071	(42,199,450)	(10,530,731)	16,639,286	25,706,569	128,631,031	52,163,290	*Sub Total*
Tagihan derivatif	8,503,518	21,738,807	9,611,586	41,372,447	-	-	-	-	-	81,226,358	*Derivative receivables*
Liabilitas derivatif	14,428,445	20,864,729	18,396,288	15,470,055	-	-	-	-	-	69,159,517	*Derivative payables*
Jumlah gap repricing suku bunga	**(135,493,874)**	**(3,896,919)**	**11,366,756**	**74,007,463**	**(42,199,450)**	**(10,530,731)**	**16,639,286**	**25,706,569**	**128,631,031**	**64,230,131**	***Total interest repricing gap***

b. Sensitivitas terhadap laba bersih

Tabel di bawah ini mengikhtisarkan sensitivitas laba bersih konsolidasian Bank CIMB Niaga dan Entitas Anak Pada tanggal 31 Desember 2025, 2024, dan 2023, atas perubahan tingkat suku bunga yaitu:

b. Sensitivity to net income

The table below shows the sensitivity of Bank CIMB Niaga and Subsidiaries consolidated net income to movement of interest rates as at 31 December 2025, 2024, and 2023:

	2025		
	Peningkatan/ *Increased by* 100bps	**Penurunan/ *Decreased by* 100bps**	
Pengaruh terhadap laba bersih	(172,298)	172,298	*Impact to net income*

	2024		
	Peningkatan/ *Increased by* 100bps	**Penurunan/ *Decreased by* 100bps**	
Pengaruh terhadap laba bersih	(87,054)	87,054	*Impact to net income*

	2023		
	Peningkatan/ *Increased by* 100bps	**Penurunan/ *Decreased by* 100bps**	
Pengaruh terhadap laba bersih	(124,128)	124,128	*Impact to net income*

53. RISIKO TINGKAT SUKU BUNGA (lanjutan)

c. Sensitivitas keuntungan/(kerugian) yang belum direalisasi atas efek-efek dalam kelompok yang diukur nilai wajarnya melalui penghasilan komprehensif lain

Tabel di bawah ini mengikhtisarkan sensitivitas keuntungan/(kerugian) yang belum direalisasi atas efek-efek dalam kelompok nilai wajar melalui penghasilan komprehensif lain Bank CIMB Niaga Pada tanggal 31 Desember 2025, 2024, dan 2023 atas perubahan tingkat suku bunga yaitu:

53. INTEREST RATE RISK *(continued)*

c. Sensitivity to unrealised gains/(losses) on fair value through other comprehensive income marketable securities

The table below shows the sensitivity of Bank CIMB Niaga's unrealised gains/(losses) on fair value through other comprehensive income marketable securities to movement of interest rates as at 31 December 2025, 2024, and 2023:

	2025		
	Peningkatan/ *Increased by* 100bps	**Penurunan/ *Decreased by* 100bps**	
Pengaruh terhadap keuntungan/(kerugian) yang belum direalisasi atas efek-efek dalam kelompok nilai wajar melalui penghasilan kompehensif lain	1,024,892	(1,024,892)	*Impact to unrealised gains/(losses) on on fair value through other comprehensive income marketable securities*

	2024		
	Peningkatan/ *Increased by* 100bps	**Penurunan/ *Decreased by* 100bps**	
Pengaruh terhadap keuntungan/(kerugian) yang belum direalisasi atas efek-efek dalam kelompok nilai wajar melalui penghasilan kompehensif lain	1,247,989	(1,247,989)	*Impact to unrealised gains/(losses) on on fair value through other comprehensive income marketable securities*

	2023		
	Peningkatan/ *Increased by* 100bps	**Penurunan/ *Decreased by* 100bps**	
Pengaruh terhadap keuntungan/(kerugian) yang belum direalisasi atas efek-efek dalam kelompok nilai wajar melalui penghasilan kompehensif lain	1,056,477	(1,056,477)	*Impact to unrealised gains/(losses) on on fair value through other comprehensive income marketable securities*

Proyeksi di atas mengasumsikan bahwa seluruh variabel lainnya adalah konstan dan berdasarkan tanggal pelaporan yang konstan, serta seluruh posisi hingga jatuh tempo.

The projection assumes that all other variables are held constant and based on constant reporting date position, and that all positions until maturity.

54. RISIKO MATA UANG

Sensitivitas atas laba bersih dan keuntungan/(kerugian) yang belum direalisasi atas efek-efek dalam kelompok nilai wajar melalui penghasilan komprehensif lain, tidak memperhitungkan efek dari lindung nilai dan tindakan-tindakan Bank CIMB Niaga untuk mengurangi risiko atas tingkat suku bunga. Dalam kenyataannya, Bank CIMB Niaga secara proaktif melakukan mitigasi atas efek prospektif pergerakan tingkat suku bunga.

a. Eksposur Bank CIMB Niaga atas risiko nilai tukar mata uang asing

Tabel dibawah ini mengikhtisarkan eksposur Bank CIMB Niaga dan Entitas Anak atas risiko nilai tukar mata uang asing pada tanggal 31 Desember 2025, 2024, dan 2023. Termasuk di dalamnya adalah instrumen keuangan Bank CIMB Niaga pada nilai tercatat, dikategorikan berdasarkan jenis mata uang:

54. CURRENCY RISK

The sensitivities of net income and unrealised gains/(losses) on fair value through other comprehensive income marketable securities do not take into account the effects of hedging and Bank CIMB Niaga's actions to reduce interest rate risks. In practice, Bank CIMB Niaga proactively seeks to mitigate the effect of prospective interest movements.

a. Bank CIMB Niaga's exposure to foreign currency exchange risk

The table below summarises Bank CIMB Niaga and Subsidiaries exposure to foreign currency exchange rate risk at 31 December 2025, 2024, and 2023. Included in the table are Bank CIMB Niaga's financial instruments at carrying amounts, categorised by currency:

	2025									
	Dolar Amerika Serikat/ *United States Dollar*	Euro/ *Euro*	Dolar Singapura/ *Singapore Dollar*	Yen Jepang/ *Japanese Yen*	Dolar Australia/ *Australian Dollar*	Dolar Hong Kong/ *Hong Kong Dollar*	Pound Sterling Inggris/ *Great Britain Pound Sterling*	Lain-lain/ *Others*	Jumlah/ *Total*	
Aset										***Assets***
Kas	395,989	215,205	107,517	30,885	82,313	5,964	21,223	49,343	908,439	*Cash*
Giro pada Bank Indonesia	1,850,295	-	-	-	-	-	-	-	1,850,295	*Current accounts with Bank Indonesia*
Giro pada bank lain	588,993	191,657	335,785	187,537	101,875	25,678	110,043	197,700	1,739,268	*Current accounts with other banks*
Penempatan pada bank lain dan Bank Indonesia	3,184,925	-	194,475	-	-	-	-	-	3,379,400	*Placements with other banks and Bank Indonesia*
Efek-efek	1,308,598	-	-	-	-	-	-	-	1,308,598	*Marketable securities*
Obligasi Pemerintah	4,437,993	523,074	-	-	109	-	-	1,951	4,963,127	*Government Bonds*
Tagihan derivatif	84,968	3,536	15,573	2,155	33	-	-	11,897	118,162	*Derivative receivables*
Kredit yang diberikan	40,521,442	79,549	21,537	-	312,507	-	-	97,676	41,032,711	*Loans*
Tagihan akseptasi	929,892	73,664	-	3,705	-	-	-	33,154	1,040,415	*Acceptance receivables*
Pendapatan bunga yang masih akan diterima	849,261	18,839	161	-	953	-	-	282	869,496	*Accrued interest income*
Aset lain-lain	537,394	1,594	-	6,793	-	-	-	70,181	615,962	*Other assets*
Jumlah aset	**54,689,750**	**1,107,118**	**675,048**	**231,075**	**497,790**	**31,642**	**131,266**	**462,184**	**57,825,873**	***Total assets***
Liabilitas										***Liabilities***
Liabilitas segera	247,590	2,581	4,625	10,688	14,519	815	1,881	39,240	321,939	*Obligations due immediately*
Simpanan dari nasabah										*Deposits from customers*
Giro	18,317,535	666,511	477,705	1,605,451	42,275	123	4,939	80,601	21,195,140	*Demand deposits*
Tabungan	7,938,041	418,019	3,128,184	2,614,711	399,736	17,196	133,902	258,765	14,908,554	*Saving deposits*
Deposito	11,110,389	183,187	980,496	824,445	172,112	5,844	62,668	21,861	13,361,002	*Time deposits*
Simpanan dari bank lain										*Deposits from other Banks*
Giro dan tabungan	310,886	298,834	1,643	26,170	59,451	-	442	6,692	704,118	*Demand and saving deposits*
Liabilitas akseptasi	929,892	73,664	-	3,705	-	-	-	33,154	1,040,415	*Acceptance payables*
Liabilitas derivatif	115,466	-	543	70,282	21	-	-	9,693	196,005	*Derivative payables*
Liabilitas lain-lain	695,142	12,164	4,550	7,926	23,681	10	4,521	40,426	788,420	*Other liabilities*
Jumlah liabilitas	**39,664,941**	**1,654,960**	**4,597,746**	**5,163,378**	**711,795**	**23,988**	**208,353**	**490,432**	**52,515,593**	*Total liabilities*
Posisi keuangan neraca - bersih	15,024,809	(547,842)	(3,922,698)	(4,932,303)	(214,005)	7,654	(77,087)	(28,248)	5,310,280	***On balance sheet financial position - net***
Rekening administratif - bersih (nilai penuh)	10,995,281	419,798	61,236	12,749	-	-	-	81,878	11,570,942	***Administrative accounts - net (full amount)***

54. RISIKO MATA UANG (lanjutan)

a. Eksposur Bank CIMB Niaga atas risiko nilai tukar mata uang asing (lanjutan)

Tabel dibawah ini mengikhtisarkan eksposur Bank CIMB Niaga dan Entitas Anak atas risiko nilai tukar mata uang asing pada tanggal 31 Desember 2025, 2024, dan 2023. Termasuk di dalamnya adalah instrumen keuangan Bank CIMB Niaga pada nilai tercatat, dikategorikan berdasarkan jenis mata uang: (lanjutan)

54. CURRENCY RISK (continued)

a. Bank CIMB Niaga's exposure to foreign currency exchange risk (continued)

The table below summarises Bank CIMB Niaga and Subsidiaries exposure to foreign currency exchange rate risk at 31 December 2025, 2024, and 2023. Included in the table are Bank CIMB Niaga's financial instruments at carrying amounts, categorised by currency: (continued)

	2024									
	Dolar Amerika Serikat/ *United States Dollar*	Euro/ *Euro*	Dolar Singapura/ *Singapore Dollar*	Yen Jepang/ *Japanese Yen*	Dolar Australia/ *Australian Dollar*	Dolar Hong Kong/ *Hong Kong Dollar*	Pound Sterling Inggris/ *Great Britain Pound Sterling*	Lain-lain/ *Others*	Jumlah/ *Total*	
Aset										***Assets***
Kas	456,490	136,307	77,898	21,697	43,493	9,249	17,801	75,162	838,097	*Cash*
Giro pada Bank Indonesia	1,592,459	-	-	-	-	-	-	-	1,592,459	*Current accounts with Bank Indonesia*
Giro pada bank lain	719,624	197,980	138,709	445,139	492,766	20,847	167,235	258,391	2,440,691	*Current accounts with other banks*
Penempatan pada bank lain dan Bank Indonesia	3,047,103	-	-	-	-	-	-	-	3,047,103	*Placements with other banks and Bank Indonesia*
Efek-efek	1,290,659	-	-	-	-	-	-	-	1,290,659	*Marketable securities*
Obligasi Pemerintah	5,619,287	835	-	-	-	-	-	-	5,620,122	*Government Bonds*
Tagihan derivatif	206,943	-	694	4,914	-	-	-	855	213,406	*Derivative receivables*
Kredit yang diberikan	35,327,937	89,890	37,697	-	268,919	-	-	106,115	35,830,558	*Loans*
Tagihan akseptasi	1,074,416	135,048	-	4,119	-	-	-	6,906	1,220,489	*Acceptance receivables*
Pendapatan bunga yang masih akan diterima	687,196	298	185	-	906	-	-	434	689,019	*Accrued interest income*
Aset lain-lain	28,421	-	-	-	-	-	-	-	28,421	*Other assets*
Jumlah aset	**50,050,535**	**560,358**	**255,183**	**475,869**	**806,084**	**30,096**	**185,036**	**447,863**	**52,811,024**	***Total assets***
Liabilitas										***Liabilities***
Liabilitas segera	132,344	1,069	6,530	47,337	16,738	47	3,696	26,379	234,140	*Obligations due immediately*
Simpanan dari nasabah										*Deposits from customers*
Giro	18,555,986	485,710	97,792	1,012,642	20,606	251	10,858	130,451	20,314,296	*Demand deposits*
Tabungan	7,530,877	315,412	1,333,157	2,594,674	546,616	9,353	137,091	178,073	12,645,253	*Saving deposits*
Deposito	9,025,765	68,265	1,074,669	1,076,785	124,332	4,920	37,172	13,769	11,425,677	*Time deposits*
Simpanan dari bank lain										*Deposits from other Banks*
Giro dan tabungan	313,566	21,775	258	25,157	568,216	-	409	5,815	935,196	*Demand and saving deposits*
Inter-bank call money dan Deposito berjangka	90	-	-	-	-	-	-	-	90	*Inter-bank call money and Time deposits*
Liabilitas akseptasi	1,074,416	135,048	-	4,119	-	-	-	6,906	1,220,489	*Acceptance payables*
Liabilitas derivatif	85,908	-	17,551	119,663	-	-	-	527	223,649	*Derivative payables*
Pinjaman yang diterima	1,609,500	-	-	-	-	-	-	-	1,609,500	*Borrowings*
Pinjaman subordinasi	-	-	-	-	-	-	-	-	-	*Subordinated loan*
Liabilitas lain-lain	1,016,974	5,527	3,448	-	10,310	16	346	35,298	1,071,919	*Other liabilities*
Jumlah liabilitas	**39,345,426**	**1,032,806**	**2,533,405**	**4,880,377**	**1,286,818**	**14,587**	**189,572**	**397,218**	**49,680,209**	*Total liabilities*
Posisi keuangan neraca - bersih	10,705,109	(472,448)	(2,278,222)	(4,404,508)	(480,734)	15,509	(4,536)	50,645	3,130,815	***On balance sheet financial position - net***
Rekening administratif - bersih (nilai penuh)	10,383,263	355,614	24,866	18,111	-	-	-	68,479	10,850,333	***Administrative accounts - net (full amount)***

54. RISIKO MATA UANG (lanjutan)

a. Eksposur Bank CIMB Niaga atas risiko nilai tukar mata uang asing (lanjutan)

Tabel dibawah ini mengikhtisarkan eksposur Bank CIMB Niaga dan Entitas Anak atas risiko nilai tukar mata uang asing pada tanggal 31 Desember 2025, 2024, dan 2023. Termasuk di dalamnya adalah instrumen keuangan Bank CIMB Niaga pada nilai tercatat, dikategorikan berdasarkan jenis mata uang: (lanjutan)

54. CURRENCY RISK (continued)

a. Bank CIMB Niaga's exposure to foreign currency exchange risk (continued)

The table below summarises Bank CIMB Niaga and Subsidiaries exposure to foreign currency exchange rate risk at 31 December 2025, 2024, and 2023. Included in the table are Bank CIMB Niaga's financial instruments at carrying amounts, categorised by currency: (continued)

	2023									
	Dolar Amerika Serikat/ *United States Dollar*	Euro/ *Euro*	Dolar Singapura/ *Singapore Dollar*	Yen Jepang/ *Japanese Yen*	Dolar Australia/ *Australian Dollar*	Dolar Hong Kong/ *Hong Kong Dollar*	Pound Sterling Inggris/ *Great Britain Pound Sterling*	Lain-lain/ *Others*	Jumlah/ *Total*	
Aset										***Assets***
Kas	358,888	264,020	183,098	15,030	102,526	5,709	7,548	43,189	980,008	*Cash*
Giro pada Bank Indonesia	1,473,206	-	-	-	-	-	-	-	1,473,206	*Current accounts with Bank Indonesia*
Giro pada bank lain	544,488	174,170	289,486	754,651	111,146	55,572	170,260	251,489	2,351,262	*Current accounts with other banks*
Penempatan pada bank lain dan Bank Indonesia	2,690,893	-	-	-	-	-	-	-	2,690,893	*Placements with other banks and Bank Indonesia*
Efek-efek	1,331,001	-	-	-	-	-	-	-	1,331,001	*Marketable securities*
Obligasi Pemerintah	4,597,488	34,385	-	21,748	-	-	-	-	4,653,621	*Government Bonds*
Tagihan derivatif	149,543	-	12,342	177,187	93	-	-	-	339,165	*Derivative receivables*
Kredit yang diberikan	29,129,335	21,198	52,201	-	83,495	-	-	6,820	29,293,049	*Loans*
Tagihan akseptasi	240,903	180,730	-	-	-	-	-	19,379	441,012	*Acceptance receivables*
Pendapatan bunga yang masih akan diterima	570,083	407	217	7	282	-	-	24	571,020	*Accrued interest income*
Aset lain-lain	12,887	-	-	-	-	-	-	-	12,887	*Other assets*
Jumlah aset	**41,098,715**	**674,910**	**537,344**	**968,623**	**297,542**	**61,281**	**177,808**	**320,901**	**44,137,124**	***Total assets***
Liabilitas										***Liabilities***
Liabilitas segera	69,161	7,912	22,670	2,434	9,530	4,591	673	9,584	126,555	*Obligations due immediately*
Simpanan dari nasabah										*Deposits from customers*
Giro	13,778,861	405,227	126,883	1,343,859	20,507	31,368	7,680	80,763	15,795,148	*Demand deposits*
Tabungan	6,449,649	305,153	714,942	2,946,746	398,463	7,348	129,041	111,324	11,062,666	*Saving deposits*
Deposito	7,246,969	22,339	378,951	3,630,889	103,413	4,418	34,762	5,806	11,427,547	*Time deposits*
Simpanan dari bank lain										*Deposits from other Banks*
Giro dan tabungan	162,596	3,027	18	30,934	77,601	-	1,245	2,277	277,698	*Demand and saving deposits*
Inter-bank call money dan Deposito berjangka	86	-	-	-	-	-	-	-	86	*Inter-bank call money and Time deposits*
Liabilitas akseptasi	240,903	180,730	-	-	-	-	-	19,379	441,012	*Acceptance payables*
Liabilitas derivatif	77,438	-	3,137	38,272	61	-	-	-	118,908	*Derivative payables*
Pinjaman yang diterima	2,463,520	-	-	-	-	-	-	-	2,463,520	*Borrowings*
Liabilitas lain-lain	1,232,841	-	4,392	3,616	263	5	1,612	7,474	1,250,203	*Other liabilities*
Jumlah liabilitas	**31,722,024**	**924,388**	**1,250,993**	**7,996,750**	**609,838**	**47,730**	**175,013**	**236,607**	**42,963,343**	*Total liabilities*
Posisi keuangan neraca - bersih	9,376,691	(249,478)	(713,649)	(7,028,127)	(312,296)	13,551	2,795	84,294	1,173,781	***On balance sheet financial position - net***
Rekening administratif - bersih (nilai penuh)	9,439,084	246,504	95,233	51,416	-	-	-	121,299	9,953,536	***Administrative accounts - net (full amount)***

54. RISIKO MATA UANG (lanjutan)

b. Sensitivitas terhadap laba bersih atas perubahan nilai tukar mata uang asing

54. CURRENCY RISK (continued)

b. Sensitivity to net income to movement of foreign exchange rates

	2025		
	Peningkatan/ *Increased by* 5%	Penurunan/ *Decreased by* 5%	
Pengaruh terhadap laba bersih	271,831	(271,831)	*Impact to net income*

	2024		
	Peningkatan/ *Increased by* 5%	Penurunan/ *Decreased by* 5%	
Pengaruh terhadap laba bersih	156,541	(156,541)	*Impact to net income*

	2023		
	Peningkatan/ *Increased by* 5%	Penurunan/ *Decreased by* 5%	
Pengaruh terhadap laba bersih	58,689	(58,689)	*Impact to net income*

Proyeksi di atas mengasumsikan bahwa perubahan nilai tukar mata uang asing bergerak pada jumlah yang sama sehingga tidak mencerminkan perubahan potensial kepada laba atas perubahan beberapa nilai tukar mata uang asing sementara lainnya tidak berubah. Proyeksi juga mengasumsikan bahwa seluruh variabel lainnya adalah konstan dan berdasarkan tanggal pelaporan yang konstan serta seluruh posisi hingga jatuh tempo.

The projection assumes that foreign exchange rates move by the same amount and, therefore, do not reflect the potential impact on profit of some rates changing while others remain unchanged. The projection also assumes that all other variables are held constant and are based on a constant reporting date position and that all positions run to maturity.

55. RISIKO LIKUIDITAS

Kebijakan likuiditas Bank CIMB Niaga didasarkan untuk memastikan bahwa setiap kebutuhan dana di saat ini, maupun di masa datang baik untuk kondisi normal maupun kondisi stres dapat dipenuhi. Dalam melaksanakan pengendalian risiko likuiditas, dilakukan dengan beberapa pendekatan, yaitu: *liquidity gap analysis*, *liquidity stress test analysis,* dan *liquidity ratio analysis*.

55. LIQUIDITY RISK

Bank CIMB Niaga's liquidity policy is based on ensuring that current and future funding requirements can be met both in normal or stress conditions. In implementation of liquidity risk management, there are some variety of methods, such as: liquidity gap analysis, liquidity stress test analysis, and liquidity ratio analysis.

55. RISIKO LIKUIDITAS (lanjutan)

Dimana untuk mengendalikan risiko likuiditas tersebut ditetapkan beberapa limit dan parameter. Disamping itu Bank CIMB Niaga dan Entitas Anak juga melakukan pemantauan atas indikator-indikator internal dan eksternal dalam mengendalikan risiko likuiditas. Bank juga menetapkan *contingency funding plan* yang akan digunakan untuk penanganan kondisi kritis. Jumlah aset lancar yang memadai dipertahankan untuk menjamin kebutuhan likuiditas yang terkendali setiap waktu. Hal ini semua sejalan dengan Surat Edaran Bank Indonesia No. 11/16/DPNP/2009 tentang manajemen risiko likuiditas.

Pengelolaan likuiditas dan aset-liabilitas dilakukan dibawah koordinasi *Asset Liability Committee* ("ALCO") yang setiap bulannya melakukan rapat dengan melibatkan unit bisnis, tresuri, kredit, dan unit-unit lain yang relevan, untuk memastikan tercapainya posisi likuiditas pada tingkat yang diharapkan.

Pengelolaan likuiditas Bank CIMB Niaga ditekankan pada penyesuaian arus dana masuk dan keluar. Kesenjangan arus dana diantisipasi dengan memelihara aset likuid tingkat pertama yang berupa pemeliharaan cadangan wajib serta efek-efek jangka pendek yang sangat likuid. Aset likuid tingkat dua dipelihara melalui penempatan dana jangka pendek di bank lain, efek-efek, dan Obligasi Pemerintah dalam kelompok nilai wajar melalui penghasilan komprehensif lain. Pengelolaan likuiditas juga dilakukan melalui pengelolaan struktur sumber dana dengan memperhatikan limit konsentrasi deposan. Selain itu, Bank CIMB Niaga senantiasa memelihara kemampuannya untuk melakukan akses ke pasar uang dengan memelihara hubungan dengan bank-bank koresponden.

55. LIQUIDITY RISK *(continued)*

Whereas in managing liquidity risk, Bank CIMB Niaga sets some limits and parameters. Bank CIMB Niaga and its Subsidiaries is also monitoring the internal and external indicators in managing liquidity risk. Bank CIMB Niaga also sets contingency funding plan that would be used to handle or solve the crisis condition. Appropriate level of liquid assets is held to ensure that a prudent level of liquidity is maintained at all times. This is in line with Bank Indonesia's Circular Letter No.11/16/DPNP/2009 regarding liquidity risk management.

Liquidity and asset-liability management is under the coordination of the Asset Liability Committee ("ALCO") who holds monthly meetings involving business units, treasury, credit, and other relevant units to ensure the achievement of the expected liquidity position.

Bank CIMB Niaga's liquidity management focuses on cash inflow and outflow. The gap in cash flow is anticipated through managing the first tier liquid assets such as maintenance of reserve requirements and highly liquid short-term marketable securities. Second tier liquid assets are managed through short-term placements with other banks, fair value through other comprehensive income marketable securities, and Government Bonds. Liquidity management is also performed through managing the structure of funding by implementing proper threshold on the concentrations of depositors. In addition, Bank CIMB Niaga maintains its ability to access the financial market by maintaining its relationship with correspondence banks.

55. RISIKO LIKUIDITAS (lanjutan)

Tabel jatuh tempo berikut ini menyajikan informasi mengenai perkiraan jatuh tempo dari aset dan liabilitas *discounted* sesuai kontrak menjadi arus kas masuk atau keluar pada 31 Desember 2025, 2024, dan 2023:

55. LIQUIDITY RISK (continued)

The maturity tables below provide information about maturities of discounted assets and liabilities on contractual basis which are converted into cash flow in or out as at 31 December 2025, 2024, and 2023:

	2025							
Keterangan	Jumlah/ *Total*	Tidak mempunyai kontrak jatuh tempo/ Dibayarkan sesuai permintaan/ *No contractual maturity/ Repayable on demand*	Kurang dari atau sama dengan 1 bulan/ *Less than or equal 1 month*	> 1 - ≤ 3 bulan/ *months*	> 3 - ≤ 12 bulan/ *months*	> 1 - ≤ 5 tahun/ *years*	Lebih dari 5 tahun/ *More than 5 years*	*Description*
ASET								***ASSETS***
Kas	3,657,344	3,657,344	-	-	-	-	-	*Cash*
Giro pada Bank Indonesia	11,670,605	11,670,605	-	-	-	-	-	*Current accounts with Bank Indonesia*
Giro pada bank lain - bruto	1,907,866	1,907,866	-	-		-	-	*Current accounts with other banks - gross*
Penempatan pada bank lain dan Bank Indonesia - bruto	11,842,588	-	11,842,288	300	-	-	-	*Placements with other banks and Bank Indonesia - gross*
Efek-efek - bruto	20,326,814	-	290,843	885,418	13,057,757	5,977,824	114,972	*Marketable securities - gross*
Obligasi Pemerintah	65,138,715	-	34,192	50,958	8,405,420	42,123,121	14,525,024	*Government Bonds*
Efek-efek yang dibeli dengan janji dijual kembali	1,000,129	-	271,859	-	728,270	-	-	*Securities purchased under resale agreements*
Tagihan derivatif - bruto	773,692	-	70,691	20,851	173,548	479,407	29,195	*Derivative receivables - gross*
Kredit yang diberikan - bruto	227,997,983	-	37,334,444	19,644,050	39,004,175	72,014,067	60,001,247	*Loans - gross*
Piutang pembiayaan konsumen - bruto	10,310,842	-	63,726	901,631	2,466,271	6,858,133	21,081	*Consumer financing receivables - gross*
Tagihan akseptasi - bruto	1,937,050	-	598,757	624,159	714,134	-	-	*Acceptance receivables - gross*
Penyertaan - bruto	24,214	24,214	-	-	-	-	-	*Investments - gross*
Aset tetap - setelah dikurangi akumulasi penyusutan	7,201,311	7,201,311	-	-	-	-	-	*Fixed assets - net of accumulated depreciation*
Aset tidak berwujud - setelah dikurangi akumulasi penyusutan	2,028,737	2,028,737	-	-	-	-	-	*Intangible assets - net of accumulated depreciation*
Aset yang diambil alih - bruto	816,623	816,623	-	-	-	-	-	*Foreclosed assets - gross*
Uang muka pajak	3,060,883	3,060,883	-	-	-	-	-	*Prepaid tax*
Aset pajak tangguhan - bersih	156,754	156,754	-	-	-	-	-	*Deferred tax assets - net*
Pendapatan bunga yang masih akan diterima	3,104,033	-	134,138	74,675	275,251	1,357,800	1,262,169	*Accrued interest income*
Beban dibayar dimuka	1,259,147	1,259,147	-	-	-	-	-	*Prepaid expenses*
Aset lain-lain - bruto	7,361,687	7,361,687	-	-	-	-	-	*Other assets - gross*
	381,577,017	39,145,171	50,640,938	22,202,042	64,824,826	128,810,352	75,953,688	
Cadangan kerugian penurunan nilai	(8,878,124)							*Allowance for impairment losses*
Jumlah	372,698,893							*Total*
LIABILITAS								***LIABILITIES***
Liabilitas segera	3,892,219	-	3,892,219	-	-	-	-	*Obligations due immediately*
Simpanan dari nasabah	270,522,780	189,460,519	36,253,141	19,774,326	8,172,536	4,706,794	12,155,464	*Deposits from customers*
Simpanan dari bank lain	7,366,310	2,915,935	4,250,576	94,068	103,402	-	2,329	*Deposits from other bank*
Efek-efek yang dijual dengan janji dibeli kembali	11,514,958	-	11,514,958	-	-	-	-	*Securities sold under repurchase agreement*
Liabilitas derivatif	598,119	-	213,202	45,461	123,424	207,002	9,030	*Derivative payables*
Liabilitas akseptasi	1,937,050	-	598,757	624,159	714,134	-	-	*Acceptance payables*
Efek-efek yang diterbitkan	3,685,222	-	-	1,497,676	1,103,994	1,083,552	-	*Marketable securities isssued*
Pinjaman yang diterima	4,455,255	-	1,186,957	173,317	1,068,614	2,026,367	-	*Borrowings*
Hutang pajak	393,219	-	393,219	-	-	-	-	*Taxes payable*
Liabilitas pajak tangguhan - bersih	-	-	-	-	-	-	-	*Deferred tax liabilities - net*
Beban yang masih harus dibayar dan liabilitas lain-lain	8,515,185	5,101,155	797,671	-	2,490,013	126,346	-	*Accruals expense and other liabilities*
Liabilitas imbalan kerja	1,661,393	-	-	-	912,287	-	749,106	*Employee benefits obligations*
	314,541,710	197,477,609	59,100,700	22,209,007	14,688,404	8,150,061	12,915,929	
Perbedaan jatuh tempo	67,035,307	(158,332,438)	(8,459,762)	(6,965)	50,136,422	120,660,291	63,037,759	***Maturity gap***
Posisi neto setelah cadangan kerugian penurunan nilai	**58,157,183**							***Net position, net of allowance for impairment losses***

55. RISIKO LIKUIDITAS (lanjutan)

Tabel jatuh tempo berikut ini menyajikan informasi mengenai perkiraan jatuh tempo dari aset dan liabilitas *discounted* sesuai kontrak menjadi arus kas masuk atau keluar pada 31 Desember 2025, 2024, dan 2023: (lanjutan)

55. LIQUIDITY RISK (continued)

The maturity tables below provide information about maturities of discounted assets and liabilities on contractual basis which are converted into cash flow in or out as at 31 December 2025, 2024, and 2023: (continued)

	2024							
Keterangan	Jumlah/ *Total*	Tidak mempunyai kontrak jatuh tempo/ Dibayarkan sesuai permintaan/ *No contractual maturity/ Repayable on demand*	Kurang dari atau sama dengan 1 bulan/ *Less than or equal 1 month*	> 1 - ≤ 3 bulan/ *months*	> 3 - ≤ 12 bulan/ *months*	> 1 - ≤ 5 tahun/ *years*	Lebih dari 5 tahun/ *More than 5 years*	*Description*
ASET								***ASSETS***
Kas	3,650,137	3,650,137	-	-	-	-	-	*Cash*
Giro pada Bank Indonesia	9,990,709	9,990,709	-	-	-	-	-	*Current accounts with Bank Indonesia*
Giro pada bank lain - bruto	2,508,917	2,508,917	-	-		-	-	*Current accounts with other banks - gross*
Penempatan pada bank lain dan Bank Indonesia - bruto	5,047,695	-	5,047,395	300	-	-	-	*Placements with other banks and Bank Indonesia - gross*
Efek-efek - bruto	23,456,134	-	702,568	3,331,834	14,408,451	4,923,952	89,329	*Marketable securities - gross*
Obligasi Pemerintah	70,354,627	-	178,767	253,750	10,193,515	39,743,428	19,985,167	*Government Bonds*
Efek-efek yang dibeli dengan janji dijual kembali	1,612,832	-	326,049	-	1,286,783	-	-	*Securities purchased under resale agreements*
Tagihan derivatif - bruto	1,184,890	-	116,707	229,197	124,545	522,314	192,127	*Derivative receivables - gross*
Kredit yang diberikan - bruto	217,949,936	-	30,369,567	22,109,791	30,839,319	74,137,186	60,494,073	*Loans - gross*
Piutang pembiayaan konsumen - bruto	10,053,059	-	43,692	890,934	2,391,932	6,692,258	34,243	*Consumer financing receivables - gross*
Tagihan akseptasi - bruto	2,761,800	-	819,230	867,042	1,075,528	-	-	*Acceptance receivables - gross*
Penyertaan - bruto	24,214	24,214	-	-	-	-	-	*Investments - gross*
Aset tetap - setelah dikurangi akumulasi penyusutan	6,803,495	6,803,495	-	-	-	-	-	*Fixed assets - net of accumulated depreciation*
Aset tidak berwujud - setelah dikurangi akumulasi penyusutan	2,044,380	2,044,380	-	-	-	-	-	*Intangible assets - net of accumulated depreciation*
Aset yang diambil alih - bruto	682,326	682,326	-	-	-	-	-	*Foreclosed assets - gross*
Uang muka pajak	3,192,348	3,192,348	-	-	-	-	-	*Prepaid tax*
Aset pajak tangguhan - bersih	117,989	117,989	-	-	-	-	-	*Deferred tax assets - net*
Pendapatan bunga yang masih akan diterima	3,027,711	-	263,441	82,252	212,614	1,541,505	927,899	*Accrued interest income*
Beban dibayar dimuka	1,218,479	1,218,479	-	-	-	-	-	*Prepaid expenses*
Aset lain-lain - bruto	5,639,882	5,639,882	-	-	-	-	-	*Other assets - gross*
	371,321,560	35,872,876	37,867,416	27,765,100	60,532,687	127,560,643	81,722,838	
Cadangan kerugian penurunan nilai	(11,101,050)							*Allowance for impairment losses*
Jumlah	360,220,510							*Total*
LIABILITAS								***LIABILITIES***
Liabilitas segera	4,473,871	-	4,473,871	-	-	-	-	*Obligations due immediately*
Simpanan dari nasabah	260,639,027	172,067,205	37,019,384	24,171,747	9,912,877	8,517,241	8,950,573	*Deposits from customers*
Simpanan dari bank lain	5,959,468	3,128,573	2,668,145	56,219	103,396	3,135	-	*Deposits from other bank*
Efek-efek yang dijual dengan janji dibeli kembali	11,288,963	-	11,288,963	-	-	-	-	*Securities sold under repurchase agreement*
Liabilitas derivatif	906,630	-	215,498	189,745	174,636	316,753	9,998	*Derivative payables*
Liabilitas akseptasi	2,761,800	-	819,230	867,042	1,075,528	-	-	*Acceptance payables*
Efek-efek yang diterbitkan	1,687,452	-	-	391,000	708,062	588,390	-	*Marketable securities isssued*
Pinjaman yang diterima	8,487,935	-	5,466,898	112,467	1,354,491	1,554,079	-	*Borrowings*
Hutang pajak	347,275	-	347,275	-	-	-	-	*Taxes payable*
Beban yang masih harus dibayar dan liabilitas lain-lain	8,787,844	5,197,679	1,007,296	-	2,403,398	179,471	-	*Accruals expense and other liabilities*
Liabilitas imbalan kerja	1,609,404	-	-	-	853,390	-	756,014	*Employee benefits obligations*
Pinjaman subordinasi	74,514	-	-	-	74,514	-	-	*Subordinated loans*
	307,024,183	180,393,457	63,306,560	25,788,220	16,660,292	11,159,069	9,716,585	
Perbedaan jatuh tempo	64,297,377	(144,520,581)	(25,439,144)	1,976,880	43,872,395	116,401,574	72,006,253	***Maturity gap***
Posisi neto setelah cadangan kerugian penurunan nilai	**53,196,327**							***Net position, net of allowance for impairment losses***

55. RISIKO LIKUIDITAS (lanjutan)

Tabel jatuh tempo berikut ini menyajikan informasi mengenai perkiraan jatuh tempo dari aset dan liabilitas *discounted* sesuai kontrak menjadi arus kas masuk atau keluar pada 31 Desember 2025, 2024, dan 2023: (lanjutan)

55. LIQUIDITY RISK (continued)

The maturity tables below provide information about maturities of discounted assets and liabilities on contractual basis which are converted into cash flow in or out as at 31 December 2025, 2024, and 2023: (continued)

	2023							
Keterangan	Jumlah/ *Total*	Tidak mempunyai kontrak jatuh tempo/ Dibayarkan sesuai permintaan/ *No contractual maturity/ Repayable on demand*	Kurang dari atau sama dengan 1 bulan/ *Less than or equal 1 month*	> 1 - ≤ 3 bulan/ *months*	> 3 - ≤ 12 bulan/ *months*	> 1 - ≤ 5 tahun/ *years*	Lebih dari 5 tahun/ *More than 5 years*	*Description*
ASET								***ASSETS***
Kas	3,928,446	3,928,446	-	-	-	-	-	*Cash*
Giro pada Bank Indonesia	13,180,254	13,180,254	-	-	-	-	-	*Current accounts with Bank Indonesia*
Giro pada bank lain - bruto	2,703,266	2,703,266	-	-	-	-	-	*Current accounts with other banks - gross*
Penempatan pada bank lain dan Bank Indonesia - bruto	4,541,702	-	4,541,702	-	-	-	-	*Placements with other banks and Bank Indonesia - gross*
Efek-efek - bruto	9,403,093	-	166,004	945,809	3,153,399	5,078,432	59,449	*Marketable securities - gross*
Obligasi Pemerintah	70,596,507	-	107,889	7,539,832	7,403,834	29,254,954	26,289,998	*Government Bonds*
Efek-efek yang dibeli dengan janji dijual kembali	5,159,387	-	1,902,370	288,694	2,475,649	492,674	-	*Securities purchased under resale agreements*
Tagihan derivatif - bruto	849,014	-	116,781	204,785	157,114	330,932	39,402	*Derivative receivables - gross*
Kredit yang diberikan - bruto	205,916,550	-	23,259,887	19,599,172	36,885,617	58,941,049	67,230,825	*Loans - gross*
Piutang pembiayaan konsumen - bruto	7,453,320	-	27,727	610,895	1,716,778	5,073,309	24,611	*Consumer financing receivables - gross*
Tagihan akseptasi - bruto	1,102,091	-	380,374	524,577	197,140	-	-	*Acceptance receivables - gross*
Penyertaan - bruto	4,214	4,214	-	-	-	-	-	*Investments - gross*
Aset tetap - setelah dikurangi akumulasi penyusutan	6,774,736	6,774,736	-	-	-	-	-	*Fixed assets - net of accumulated depreciation*
Aset tidak berwujud - setelah dikurangi akumulasi penyusutan	2,074,656	2,074,656	-	-	-	-	-	*Intangible assets - net of accumulated depreciation*
Aset yang diambil alih - bruto	470,293	470,293	-	-	-	-	-	*Foreclosed assets - gross*
Uang muka pajak	1,928,984	1,928,984	-	-	-	-	-	*Prepaid tax*
Aset pajak tangguhan - bersih	1,377,659	1,377,659	-	-	-	-	-	*Deferred tax assets - net*
Pendapatan bunga yang masih akan diterima	3,414,197	-	427,070	218,155	440,378	1,306,283	1,022,311	*Accrued interest income*
Beban dibayar dimuka	1,195,194	1,195,194	-	-	-	-	-	*Prepaid expenses*
Aset lain-lain - bruto	5,136,741	5,136,741	-	-	-	-	-	*Other assets - gross*
	347,210,304	38,774,443	30,929,804	29,931,919	52,429,909	100,477,633	94,666,596	
Cadangan kerugian penurunan nilai	(12,841,071)							*Allowance for impairment losses*
Jumlah	334,369,233							*Total*
LIABILITAS								***LIABILITIES***
Liabilitas segera	3,581,921	-	3,581,921	-	-	-	-	*Obligations due immediately*
Simpanan dari nasabah	235,861,670	150,632,627	37,667,260	19,256,213	10,243,660	11,237,916	6,823,994	*Deposits from customers*
Simpanan dari bank lain	1,760,447	1,505,793	141,184	998	109,247	3,225	-	*Deposits from other bank*
Efek-efek yang dijual dengan janji dibeli kembali	20,426,826	-	20,424,800	2,026	-	-	-	*Securities sold under repurchase agreement*
Liabilitas derivatif	540,051	-	87,175	59,416	123,690	255,663	14,107	*Derivative payables*
Liabilitas akseptasi	1,102,091	-	380,374	524,577	197,140	-	-	*Acceptance payables*
Efek-efek yang diterbitkan	2,297,702	-	-	698,057	909,476	690,169	-	*Marketable securities isssued*
Pinjaman yang diterima	6,288,525	-	769,463	2,621,755	731,063	2,166,244	-	*Borrowings*
Utang pajak	434,853	-	434,853	-	-	-	-	*Taxes payable*
Beban yang masih harus dibayar dan liabilitas lain-lain	11,041,562	5,688,569	2,000,864	-	3,262,801	89,328	-	*Accruals expense and other liabilities*
Liabilitas imbalan kerja	1,540,595	-	-	-	842,499	-	698,096	*Employee benefits obligations*
Pinjaman subordinasi	155,619	-	-	-	-	155,619	-	*Subordinated loans*
	285,031,862	157,826,989	65,487,894	23,163,042	16,419,576	14,598,164	7,536,197	
Perbedaan jatuh tempo	62,178,442	(119,052,546)	(34,558,090)	6,768,877	36,010,333	85,879,469	87,130,399	***Maturity gap***
Posisi neto setelah cadangan kerugian penurunan nilai	**49,337,371**							***Net position, net of allowance for impairment losses***

55. RISIKO LIKUIDITAS (lanjutan)

Tabel jatuh tempo berikut ini menyajikan informasi mengenai perkiraan jatuh tempo dari liabilitas sesuai kontrak menjadi arus kas yang *undiscounted* pada tanggal 31 Desember 2025, 2024, dan 2023:

55. LIQUIDITY RISK (continued)

The maturity tables below provide information about maturities on contractual undiscounted cash flows of liabilities as at 31 December 2025, 2024, and 2023:

2025

Keterangan	Jumlah/ *Total*	Dibayarkan sesuai permintaan/ *Repayable on demand*	Kurang dari atau sama dengan 1 bulan/ *Less than or equal 1 month*	> 1 - ≤ 3 bulan/ *months*	> 3 - ≤ 12 bulan/ *months*	> 1 - ≤ 5 tahun/ *years*	Lebih dari 5 tahun/ *More than 5 years*	*Description*
Liabilitas segera	3,892,219	-	3,892,219	-	-	-	-	*Obligations due immediately*
Simpanan dari nasabah								*Deposits from customers*
Giro	103,190,701	103,190,701	-	-	-	-	-	*Demand deposits*
Tabungan	86,476,343	62,469,604	6,434,616	12,709,673	4,180,676	559,523	122,251	*Saving deposits*
Deposito	89,288,604	-	36,308,966	19,896,995	8,334,308	5,242,989	19,505,346	*Time deposits*
Simpanan dari bank lain	7,375,352	2,915,934	4,254,576	94,661	107,003	-	3,178	*Deposits from other bank*
Efek-efek yang dijual dengan janji dibeli kembali	11,514,958	-	11,514,958	-	-	-	-	*Securities sold under repurchase agreement*
Liabilitas derivatif	1,751,894	-	242,110	94,760	524,305	870,650	20,069	*Derivative payables*
Liabilitas akseptasi	1,937,050	-	598,757	624,159	714,134	-	-	*Acceptance payables*
Efek-efek yang diterbitkan	3,705,108	-	-	1,507,141	1,108,974	1,088,993	-	*Marketable securities isssued*
Pinjaman yang diterima	4,755,702	-	1,187,826	175,168	1,104,253	2,288,455	-	*Borrowings*
Beban yang masih harus dibayar, liabilitas lain-lain	8,515,185	5,101,155	797,671	-	2,490,013	126,346	-	*Accruals expense and other liabilities*
Liabilitas imbalan kerja	1,661,393	-	-	-	912,287	-	749,106	*Employee benefits obligations*
Pinjaman subordinasi	-	-	-	-	-	-	-	*Subordinated loans*
	324,064,509	**173,677,394**	**65,231,699**	**35,102,557**	**19,475,953**	**10,176,956**	**20,399,950**	

2024

Keterangan	Jumlah/ *Total*	Dibayarkan sesuai permintaan/ *Repayable on demand*	Kurang dari atau sama dengan 1 bulan/ *Less than or equal 1 month*	> 1 - ≤ 3 bulan/ *months*	> 3 - ≤ 12 bulan/ *months*	> 1 - ≤ 5 tahun/ *years*	Lebih dari 5 tahun/ *More than 5 years*	*Description*
Liabilitas segera	4,473,871	-	4,473,871	-	-	-	-	*Obligations due immediately*
Simpanan dari nasabah								*Deposits from customers*
Giro	92,101,872	92,101,872	-	-	-	-	-	*Demand deposits*
Tabungan	80,383,853	59,912,196	3,969,975	9,860,237	5,732,164	753,372	155,909	*Saving deposits*
Deposito	94,582,546	-	37,097,073	24,346,021	10,136,080	9,362,350	13,641,022	*Time deposits*
Simpanan dari bank lain	5,969,492	3,128,575	2,673,199	56,609	107,019	1,029	3,061	*Deposits from other bank*
Efek-efek yang dijual dengan janji dibeli kembali	11,288,963	-	11,288,963	-	-	-	-	*Securities sold under repurchase agreement*
Liabilitas derivatif	2,231,431	-	254,744	270,155	756,857	921,154	28,521	*Derivative payables*
Liabilitas akseptasi	2,761,800	-	819,230	867,042	1,075,528	-	-	*Acceptance payables*
Efek-efek yang diterbitkan	1,705,714	-	-	391,315	718,215	596,184	-	*Marketable securities isssued*
Pinjaman yang diterima	8,766,198	-	5,475,311	114,082	1,405,211	1,771,594	-	*Borrowings*
Beban yang masih harus dibayar, liabilitas lain-lain	8,787,844	5,197,679	1,007,296	-	2,403,398	179,471	-	*Accruals expense and other liabilities*
Liabilitas imbalan kerja	1,609,404	-	-	-	853,390	-	756,014	*Employee benefits obligations*
Pinjaman subordinasi	82,292	-	646	1,875	79,771	-	-	*Subordinated loans*
	314,745,280	**160,340,322**	**67,060,308**	**35,907,336**	**23,267,633**	**13,585,154**	**14,584,527**	

2023

Keterangan	Jumlah/ *Total*	Dibayarkan sesuai permintaan/ *Repayable on demand*	Kurang dari atau sama dengan 1 bulan/ *Less than or equal 1 month*	> 1 - ≤ 3 bulan/ *months*	> 3 - ≤ 12 bulan/ *months*	> 1 - ≤ 5 tahun/ *years*	Lebih dari 5 tahun/ *More than 5 years*	*Description*
Liabilitas segera	3,581,921	-	3,581,921	-	-	-	-	*Obligations due immediately*
Simpanan dari nasabah								*Deposits from customers*
Giro	73,372,787	73,372,787	-	-	-	-	-	*Demand deposits*
Tabungan	77,578,327	57,815,354	3,212,115	8,737,030	6,691,951	954,371	167,506	*Saving deposits*
Deposito	85,630,085	-	37,746,071	19,396,762	10,417,506	11,244,725	6,825,021	*Time deposits*
Simpanan dari bank lain	1,765,401	1,505,795	141,227	1,003	112,985	1,071	3,320	*Deposits from other bank*
Efek-efek yang dijual dengan janji dibeli kembali	20,426,826	-	20,424,800	2,026	-	-	-	*Securities sold under repurchase agreement*
Liabilitas derivatif	1,528,249	-	114,862	109,224	429,770	832,169	42,224	*Derivative payables*
Liabilitas akseptasi	1,102,091	-	380,374	524,577	197,140	-	-	*Acceptance payables*
Efek-efek yang diterbitkan	2,312,436	-	-	704,455	914,659	693,322	-	*Marketable securities isssued*
Pinjaman yang diterima	6,624,040	-	770,060	2,652,297	767,482	2,434,201	-	*Borrowings*
Beban yang masih harus dibayar, liabilitas lain-lain	11,041,562	5,688,569	2,000,864	-	3,262,801	89,328	-	*Accruals expense and other liabilities*
Liabilitas imbalan kerja	1,540,595	-	-	-	842,499	-	698,096	*Employee benefits obligations*
Pinjaman subordinasi	180,174	-	1,426	2,698	10,759	165,291	-	*Subordinated loans*
	286,684,494	**138,382,505**	**68,373,720**	**32,130,072**	**23,647,552**	**16,414,478**	**7,736,167**	

55. RISIKO LIKUIDITAS (lanjutan)

Tabel jatuh tempo berikut ini menyajikan informasi mengenai perkiraan jatuh tempo dari liabilitas sesuai kontrak menjadi arus kas yang *undiscounted* pada tanggal 31 Desember 2025, 2024, dan 2023: (lanjutan)

55. LIQUIDITY RISK (continued)

The maturity tables below provide information about maturities on contractual undiscounted cash flows of liabilities as at 31 December 2025, 2024, and 2023: (continued)

	2025							
Keterangan	Jumlah/ *Total*	Dibayarkan sesuai permintaan/ *Repayable on demand*	Kurang dari atau sama dengan 1 bulan/ *Less than or equal 1 month*	> 1 - ≤ 3 bulan/ *months*	> 3 - ≤ 12 bulan/ *months*	> 1 - ≤ 5 tahun/ *years*	Lebih dari 5 tahun/ *More than 5 years*	*Description*
Fasilitas kredit kepada nasabah yang belum ditarik - *committed*	17,098,841	-	34,893	100,000	3,262,052	11,667,910	2,033,986	*Unused loan facilities granted committed -*
Irrevocable letters of credit yang masih berjalan	2,143,677	-	287,624	1,654,393	123,974	77,686	-	*Outstanding irrevocable letters of credit*
Garansi yang diterbitkan	6,682,641	-	1,057,366	1,029,900	3,221,115	1,372,147	2,113	*Guarantees issued*
	25,925,159	**-**	**1,379,883**	**2,784,293**	**6,607,141**	**13,117,743**	**2,036,099**	

	2024							
Keterangan	Jumlah/ *Total*	Dibayarkan sesuai permintaan/ *Repayable on demand*	Kurang dari atau sama dengan 1 bulan/ *Less than or equal 1 month*	> 1 - ≤ 3 bulan/ *months*	> 3 - ≤ 12 bulan/ *months*	> 1 - ≤ 5 tahun/ *years*	Lebih dari 5 tahun/ *More than 5 years*	*Description*
Fasilitas kredit kepada nasabah yang belum ditarik - *committed*	16,234,592	-	117,903	115,426	5,104,840	8,918,499	1,977,924	*Unused loan facilities granted committed -*
Irrevocable letters of credit yang masih berjalan	1,855,914	-	445,506	1,294,869	115,539	-	-	*Outstanding irrevocable letters of credit*
Garansi yang diterbitkan	5,888,091	-	1,011,538	1,036,599	2,534,212	1,305,742	-	*Guarantees issued*
	23,978,597	**-**	**1,574,947**	**2,446,894**	**7,754,591**	**10,224,241**	**1,977,924**	

	2023							
Keterangan	Jumlah/ *Total*	Dibayarkan sesuai permintaan/ *Repayable on demand*	Kurang dari atau sama dengan 1 bulan/ *Less than or equal 1 month*	> 1 - ≤ 3 bulan/ *months*	> 3 - ≤ 12 bulan/ *months*	> 1 - ≤ 5 tahun/ *years*	Lebih dari 5 tahun/ *More than 5 years*	*Description*
Fasilitas kredit kepada nasabah yang belum ditarik - *committed*	12,381,050	-	114,734	215,443	1,628,507	7,796,126	2,626,240	*Unused loan facilities granted committed -*
Irrevocable letters of credit yang masih berjalan	1,625,442	-	503,872	896,812	224,758	-	-	*Outstanding irrevocable letters of credit*
Garansi yang diterbitkan	5,364,148	-	683,615	883,991	3,029,470	767,072	-	*Guarantees issued*
	19,370,640	**-**	**1,302,221**	**1,996,246**	**4,882,735**	**8,563,198**	**2,626,240**	

56. AKTIVITAS JASA KUSTODIAN

Bank CIMB Niaga memberikan jasa kustodian dan memperoleh izin jasa kustodian berdasarkan Surat Keputusan Bapepam-LK No. Kep.71/PM/1991 tanggal 20 Agustus 1991.

Bank CIMB Niaga menyediakan jasa-jasa kustodian sebagai berikut:

a. Penyelesaian dan pengelolaan jasa transaksi efek yang berbentuk tanpa warkat;
b. Penyimpanan dan pengadministrasian efek-efek;
c. Jasa pengurusan hak-hak nasabah yang melekat pada efek-efek *(corporate action)* yang dimilikinya;
d. Jasa perwakilan pada rapat umum pemegang saham dan rapat umum pemegang obligasi;
e. Jasa *sub-registry* untuk penyimpanan dan penyelesaian transaksi Obligasi Pemerintah dan Sertifikat Bank Indonesia;
f. *Fund accounting;* dan
g. Jasa unit *registry* untuk pengadministrasian produk reksa dana dan *unit link.*

56. CUSTODIAL SERVICES ACTIVITIES

Bank CIMB Niaga provides a full range of custodian services and obtained a license from the Bapepam-LK under its Decision Letter No. Kep.71/PM/1991 dated 20 August 1991.

Bank CIMB Niaga provides a full range of custodian services, such as:

a. Settlement and transaction handling services of scriptless securities;
b. Safekeeping and administering of securities;
c. Corporate action services related to the client's rights on its securities;
d. Proxy services for its customer's shareholders meetings and bondholder's meetings;
e. Sub-registry services for safekeeping and settlement transactions of Government Bonds and Certificate of Bank Indonesia;
f. Fund Accounting; and
g. Unit registry service to manage mutual funds and unit link.

56. AKTIVITAS JASA KUSTODIAN (lanjutan)

Aset yang tercatat dalam aktivitas jasa kustodian tidak termasuk dalam laporan keuangan konsolidasian ini. Jumlah komisi yang diterima dari pemberian jasa ini Selama tahun yang berakhir 31 Desember 2025 adalah Rp 122.815 (2024: Rp 116.992; 2023: Rp 116.534)

56. CUSTODIAL SERVICES ACTIVITIES *(continued)*

Assets that are held in this custodial services activity are not included in these consolidated financial statements. Total fees received from these services for the year ended 31 December 2025 amounting to Rp 122,815 (2024: Rp 116,992; 2023: Rp 116,534).

57. STANDAR AKUNTANSI BARU

Pernyataan Standar Akuntansi Keuangan (”PSAK”) dan Interpretasi Standar Akuntansi Keuangan (”ISAK”) yang telah disahkan oleh Dewan Standar Akuntansi Keuangan (”DSAK”) namun belum berlaku efektif untuk laporan keuangan untuk tahun buku yang dimulai pada tanggal 1 Januari 2025 adalah sebagai berikut:

- Amandemen PSAK 109: “Instrumen Keuangan”;
- Amandemen PSAK 107: “Instrumen Keuangan: Pengungkapan tentang Klasifikasi dan Pengukuran Instrumen Keuangan”

Standar tersebut akan berlaku efektif pada 1 Januari 2026 dan penerapan dini diperbolehkan.

PSAK 118 “Penyajian dan Pengungkapan dalam dalam Laporan Keuangan”.

PSAK ini akan menggantikan PSAK 201 “Penyajian Laporan Keuangan” yang menyebabkan perubahan pada struktur penyajian laporan laba rugi dimana mensyaratkan penyajian subtotal laba/(rugi) operasi, laba/(rugi) sebelum pendanaan dan pajak penghasilan, serta laba/(rugi). Selanjutnya, penghasilan dan beban untuk diklasifikasikan ke dalam kategori operasi, investasi, dan pendanaan, serta pajak penghasilan dan operasi yang dihentikan. Selain itu, PSAK ini juga mengatur mengenai pengungkapan ukuran kinerja tetapan manajemen (UKTM) dengan tujuan mengomunikasikan pandangan manajemen atas aspek kinerja keuangan perusahaan secara keseluruhan.

Pada saat penerbitan laporan keuangan konsolidasian, Bank CIMB Niaga dan Entitas Anak masih mengevaluasi dampak yang mungkin timbul dari penerapan standar baru dan revisi tersebut terhadap laporan keuangan konsolidasian.

57. NEW PROSPECTIVE ACCOUNTING STANDARDS

The Statements of Financial Accounting Standards (“SFAS”) and Interpretation of Financial Accounting Standards (“ISFAS”) issued by the Board of Financial Accounting Standards (“DSAK”) but not yet effective for the financial statements for the year beginning 1 January 2025 were as follows:

- *Amendment SFAS 109: “Financial Instrument”*
- *Amendment SFAS 107: “Financial Instrument: Disclosure of Classification and Measurement of Financial Instrument”*

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

SFAS 118 “Presentation and Disclosure in Financial Statements”.

This SFAS will replace SFAS 201 “Presentation in Financial Statements” resulting in changes to the presentation structure of the income statement, requiring the presentation of subtotal profit/(loss) from operations, profit/(loss) before financing and income tax, as well as profit/(loss). Moreover, income and expenses to be classified into operating, investing and financing categories, as well as income tax and discontinued operations. In addition, this SFAS also regulates the disclosure of management-defined performance measures (MPMs) with the aim of communicating management's views on the overall financial performance of the company.

As at the authorisation date of these consolidated financial statements, Bank CIMB Niaga and Subsidiaries are still evaluating the potential impact of these new and revised standards to the consolidated financial statements.

58. PERJANJIAN-PERJANJIAN SIGNIFIKAN

Bank CIMB Niaga melakukan kerjasama dengan pihak-pihak lain dalam menjalankan aktivitas usahanya. Berikut perjanjian/ perikatan penting dengan pihak-pihak ketiga:

1. Pada tanggal 7 April 2008, Bank CIMB Niaga menandatangani perjanjian sewa dengan PT Niaga Manajemen Citra untuk bangunan yang berlokasi di Gedung Griya Niaga 2, Jl. Wahid Hasyim Blok B.4 No.3, Bintaro Jaya Sektor VII Tangerang selama 29 (dua puluh sembilan) tahun. Total uang sewa selama jangka waktu sewa adalah Rp 181.000 yang akan dibayarkan dalam 11 (sebelas) tahap pembayaran. Sebelum penandatanganan perjanjian ini, telah disepakati untuk dilakukan pembayaran deposit sewa terlebih dahulu sebesar Rp 5.650 yang dibayarkan pada tanggal 27 Maret 2007. Deposit sewa tersebut juga merupakan pembayaran tahap pertama atas perjanjian sewa ini. Pembayaran tahap terakhir dilakukan pada Januari 2009. Pada tanggal 30 Oktober 1997, Bank CIMB Niaga pertama kali menandatangani perjanjian sewa dengan PT Niaga Manajemen Citra untuk bangunan yang berlokasi di Gedung Griya Niaga 1, Jl. Wahid Hasyim Blok B.4 No. 3, Bintaro Jaya Sektor VII Tangerang, perjanjian sewa ini telah diperpanjang dengan perpanjangan terakhir dilakukan pada tanggal 1 Januari 2023, dengan jangka waktu sewa hingga 31 Desember 2028. Selama tahun yang berakhir 2023, harga sewa sebesar Rp 127.300 (dalam rupiah penuh) per m^2 per bulan. Selama tahun yang berakhir 31 Desember 2025 dan tahun yang berakhir 31 Desember 2024, Bank telah melakukan pembayaran sewa sebesar Rp 132.392 (dalam rupiah penuh) per m^2 per bulan.

2. Pada bulan Maret 2016, Bank CIMB Niaga menandatangani perjanjian *bancassurance* dengan PT Sunlife Financial Indonesia untuk menjual produk asuransi Sun Life melalui jaringan distribusi Bank. Perjanjian kerjasama ini berlaku sampai dengan tanggal 12 April 2033. Perjanjian tersebut telah direvisi dengan penandatanganan kembali pada tanggal 5 April 2022. Perjanjian baru ini berlaku sampai dengan 31 Desember 2039.

3. Pada bulan Desember 2016, Bank CIMB Niaga menandatangani perjanjian *bancassurance* dengan PT CIMB Niaga Auto Finance, PT Sompo Insurance Indonesia dan Sompo Japan Nipponkoa Insurance Inc. untuk menjual produk asuransi Sompo melalui jaringan distribusi Bank. Perjanjian kerjasama ini berlaku sampai dengan tanggal 31 Desember 2035.

58. SIGNIFICANT AGREEMENTS

Bank CIMB Niaga enters into agreement with other parties in conducting their business activities. The followings are the significant agreements with third parties:

1. *On 7 April 2008, Bank CIMB Niaga entered into an office space lease agreement with PT Niaga Manajemen Citra for building which located at Griya Niaga 2 Building, Jl. Wahid Hasyim Blok B.4 No.3, Bintaro Jaya Sector VII Tangerang for 29 (twenty nine) years. Rental fees for this rent amounting to Rp 181,000 which paid-in 11 (eleven) payment term. Prior to the signing of this agreement, it was agreed to make a rental deposit payment in advance of Rp 5,650 which was paid on 27 March 2007. The rental deposit is also the first installment of this lease agreement. The last installment payment was paid-in January 2009. On 30 October 1997, Bank CIMB Niaga signed the first lease agreement with PT Niaga Manajemen Citra for a building located at Griya Niaga 1 Building, Jl. Wahid Hasyim Blok B.4 No. 3, Bintaro Jaya Sector VII Tangerang, this lease agreement has been extended with the latest extension on 1 January 2023, with a rental year of up to 31 December 2028. During the year ended 2023, a rental price of Rp 127,300 (in full amount) per m^2 per month. During the year ended 31 December 2025 and the year ended 31 December 2024, Bank has executed rental payment as amounted Rp 132,392 (in full amount) per m^2 per month.*

2. *In March 2016, Bank CIMB Niaga entered into bancassurance agreement with PT Sunlife Financial Indonesia to sell Sun Life's insurance products through the Bank distribution channel. The agreement valid up to 12 April 2033. The agreement has been revised with re-signing on 5 April 2022. The new agreement is valid until 31 December 2039.*

3. *In December 2016, Bank CIMB Niaga entered into bancassurance agreement with PT CIMB Niaga Auto Finance, PT Sompo Insurance Indonesia and Sompo Japan Nipponkoa Insurance Inc. to sell Sompo's insurance products through the Bank distribution channel. The agreement valid up to 31 December 2035.*

58. PERJANJIAN-PERJANJIAN SIGNIFIKAN (lanjutan)

Bank CIMB Niaga melakukan kerjasama dengan pihak-pihak lain dalam menjalankan aktivitas usahanya. Berikut perjanjian/perikatan penting dengan pihak-pihak ketiga: (lanjutan)

4. Pada Januari 2025, Bank CIMB Niaga menandatangani perjanjian eksklusif partnership dengan PT Mastercard Indonesia yang ditujukan untuk Bank menjadi penyedia tunggal untuk kartu kredit dan debit konsumen. Selama masa perjanjian, Bank tidak diperbolehkan untuk menerbitkan kartu kredit dan debit dengan jaringan pembayaran pesaing lainnya selama periode perjanjian. Perjanjian baru ini berlaku sampai dengan 31 Desember 2039.

58. SIGNIFICANT AGREEMENTS *(continued)*

Bank CIMB Niaga enters into agreement with other parties in conducting their business activities. The followings are the significant agreements with third parties: (continued)

4. In January 2025, Bank CIMB Niaga entered into an exclusive partnership agreement with PT Mastercard Indonesia which is intended for the Bank to be the single principal for consumer credit card and debit card business. The Bank shall not issue any consumer debit and credit card with a competing payment network during the agreement period. The agreement is valid up to 31 December 2039.

59. NILAI TERCATAT INSTRUMEN KEUANGAN

Berikut ini adalah nilai tercatat instrumen keuangan Bank CIMB Niaga dan Entitas Anak pada tanggal 31 Desember 2025, 2024, dan 2023:

59. THE CARRYING AMOUNT OF FINANCIAL INSTRUMENTS

The carrying amount of Bank CIMB Niaga and Subsidiaries financial instruments As at 31 December 2025, 2024, and 2023 were as follows:

	2025	2024	2023	
ASET KEUANGAN				***FINANCIAL ASSETS***
Kas	3,657,344	3,650,137	3,928,446	*Cash*
Giro pada Bank Indonesia	11,670,605	9,990,709	13,180,254	*Current accounts with Bank Indonesia*
Giro pada bank lain - bersih	1,907,866	2,508,917	2,703,266	*Current accounts with other banks - net*
Penempatan pada bank lain dan Bank Indonesia				*Placements with other banks and Bank Indonesia*
Nominal - bersih	11,842,517	5,047,695	4,532,988	*Nominal - net*
Pendapatan bunga yang masih akan diterima	482	363	1,211	*Accrued interest income*
Jumlah tercatat	11,842,999	5,048,058	4,534,199	*Carrying amount*
Efek-efek				*Marketable securities*
Nominal - bersih	20,326,032	23,455,294	9,363,933	*Nominal - net*
Pendapatan bunga yang masih akan diterima	67,757	59,760	75,353	*Accrued interest income*
Jumlah tercatat	20,393,789	23,515,054	9,439,286	*Carrying amount*
Obligasi pemerintah				*Government Bonds*
Nominal - bersih	65,138,715	70,354,627	70,596,507	*Nominal - net*
Pendapatan bunga yang masih akan diterima	1,148,000	1,171,100	1,095,538	*Accrued interest income*
Jumlah tercatat	66,286,715	71,525,727	71,692,045	*Carrying amount*
Efek-efek yang dibeli dengan janji dijual kembali				*Securities purchased under resale agreements*
Nominal - bersih	1,000,129	1,612,832	5,159,387	*Nominal - net*
Pendapatan bunga yang masih akan diterima	25,056	4,197	204,933	*Accrued interest income*
Jumlah tercatat	1,025,185	1,617,029	5,364,320	*Carrying amount*
Tagihan derivatif - bersih	773,692	1,184,890	849,014	*Derivative receivables - net*
Kredit yang diberikan				*Loans*
Nominal - bersih	219,944,428	207,498,810	194,010,843	*Nominal - net*
Pendapatan bunga yang masih akan diterima	1,862,738	1,792,291	2,037,162	*Accrued interest income*
Beban dibayar dimuka	451,786	441,913	452,786	*Prepaid expense*
Komisi diterima dimuka	(122,424)	(106,037)	(385,573)	*Unearned commission*
Jumlah tercatat	222,136,528	209,626,977	196,115,218	*Carrying amount*
Piutang pembiayaan konsumen - bersih	9,981,012	9,850,785	7,311,544	*Consumer financing receivables - net*
Tagihan akseptasi - bersih	1,935,458	2,751,967	1,093,453	*Acceptance receivables - net*
Penyertaan - bersih	23,143	23,143	3,659	*Investments - net*
Aset lain-lain - bersih	6,748,659	4,747,392	3,555,231	*Other assets - net*
Jumlah Aset Keuangan	**358,382,995**	**346,040,785**	**319,769,935**	***Total Financial Assets***

59. NILAI TERCATAT INSTRUMEN KEUANGAN (lanjutan)

Berikut ini adalah nilai tercatat instrumen keuangan Bank CIMB Niaga dan Entitas Anak pada tanggal 31 Desember 2025, 2024, dan 2023: (lanjutan)

59. THE CARRYING AMOUNT OF FINANCIAL INSTRUMENTS *(continued)*

The carrying amount of Bank CIMB Niaga and Subsidiaries financial instruments As at 31 December 2025, 2024, and 2023 were as follows: (continued)

	2025	2024	2023	
LIABILITAS KEUANGAN				***FINANCIAL LIABILITIES***
Liabilitas segera	3,892,219	4,473,871	3,581,921	*Obligations due immediately*
Simpanan dari nasabah				*Deposits from customers*
Nominal	270,522,780	260,639,027	235,861,670	*Nominal*
Bunga yang masih harus dibayar	184,764	207,367	228,314	*Accrued interest*
Beban dibayar dimuka	(189,885)	(249,756)	(55,334)	*Prepaid expense*
Jumlah tercatat	270,517,659	260,596,638	236,034,650	*Carrying amount*
Simpanan dari bank lain				*Deposits from other banks*
Nominal	7,366,310	5,959,468	1,760,447	*Nominal*
Bunga yang masih harus dibayar	1,448	2,572	434	*Accrued interest*
Jumlah tercatat	7,367,758	5,962,040	1,760,881	*Carrying amount*
Efek-efek yang dijual dengan janji dibeli kembali				*Securities sold under repurchase agreement*
Nominal	11,514,958	11,288,963	20,426,826	*Nominal*
Bunga yang masih harus dibayar	3,231	7,492	20,593	*Accrued interest*
Jumlah tercatat	11,518,189	11,296,455	20,447,419	*Carrying amount*
Liabilitas derivatif	598,119	906,630	540,051	*Derivative payables*
Liabilitas akseptasi	1,937,050	2,761,800	1,102,091	*Acceptance payables*
Efek-efek yang diterbitkan				*Marketable securities issued*
Nominal	3,685,222	1,687,452	2,297,702	*Nominal*
Bunga yang masih harus dibayar	19,886	18,262	5,498	*Accrued interest*
Jumlah tercatat	3,705,108	1,705,714	2,303,200	*Carrying amount*
Pinjaman yang diterima				*Borrowings*
Nominal	4,455,255	8,487,935	6,288,525	*Nominal*
Bunga yang masih harus dibayar	11,990	15,477	23,552	*Accrued interest*
Jumlah tercatat	4,467,245	8,503,412	6,312,077	*Carrying amount*
Pinjaman subordinasi				*Subordinated loans*
Nominal	-	74,514	155,619	*Nominal*
Bunga yang masih harus dibayar	-	958	1,181	*Accrued interest*
Jumlah tercatat	-	75,472	156,800	*Carrying amount*
Beban yang masih harus dibayar dan liabilitas lain-lain	1,025,840	1,058,270	1,199,220	*Accruals expenses and other liabilities*
Jumlah Liabilitas Keuangan	**305,029,187**	**297,340,302**	**273,438,310**	***Total Financial Liabilities***

60. SALING HAPUS

Pada tanggal 31 Desember 2025, 2024, dan 2023, tidak terdapat aset dan liabilitas keuangan yang saling hapus pada laporan posisi keuangan konsolidasian.

Bank memiliki kredit yang diberikan yang dijamin dengan jaminan tunai (Catatan 12j), yang menjadi subyek untuk memenuhi *netting arrangements* dan perjanjian serupa, yang tidak saling hapus pada laporan posisi keuangan konsolidasian.

60. OFFSETTING

As at 31 December 2025, 2024, and 2023, there is no financial assets and liabilities that are subject to offsetting in the consolidated statements of financial position.

The Bank has loans collateralised by cash collateral (Note 12j), which are subject to enforceable netting arrangements and similar agreements that are not set off in the consolidated statements of financial position.

61. INFORMASI TAMBAHAN YANG TIDAK DIPERSYARATKAN OLEH STANDAR AKUNTANSI KEUANGAN

Informasi tambahan berikut yang disajikan dibawah ini merupakan informasi yang disyaratkan oleh regulasi yang berlaku dan bukan/tidak merupakan informasi yang dipersyaratkan oleh Standar Akuntansi Keuangan:

a. Giro pada Bank Indonesia

Pada tanggal 31 Desember 2025, 2024, dan 2023, Giro Wajib Minimum ("GWM") dalam mata uang Rupiah dan Valuta Asing adalah:

61. ADDITIONAL INFORMATION NOT REQUIRED BY FINANCIAL ACCOUNTING STANDARDS

The following additional information presented below is information required by applicable regulations and is not information required by Financial Accounting Standards:

a. Current accounts with Bank Indonesia

As at 31 December 2025, 2024, and 2023, the Minimum Statutory Reserves ("GWM") in Rupiah and Foreign Currencies are:

	2025	2024	2023	
Konvensional				***Conventional***
Rupiah				***Rupiah***
Giro Wajib Minimum				*Minimum Statutory Reserve*
- Harian	3.52%	3.26%	5.70%	*Daily -*
- Rata-rata	6.83%	6.68%	8.97%	*Average -*
Penyangga Likuiditas Makroprudensial	26.11%	34.59%	31.52%	*Macroprudential Liquidity Buffer*
Rasio Intermediasi Makroprudensial	74.20%	78.39%	78.20%	*Macroprudential Intermediation Ratio*
Valuta Asing				***Foreign Currencies***
Giro Wajib Minimum				*Minimum Statutory Reserve*
- Harian	4.08%	4.04%	4.04%	*Daily -*
- Rata-rata	4.12%	4.14%	4.09%	*Average -*
Unit Usaha Syariah				***Sharia Business Unit***
Rupiah				***Rupiah***
Giro Wajib Minimum				*Minimum Statutory Reserve*
- Harian	5.64%	5.60%	4.37%	*Daily -*
- Rata-rata	5.79%	4.50%	4.90%	*Average -*
Rasio Intermediasi Makroprudensial	94.98%	113.19%	122.12%	*Macroprudential Intermediation Ratio*
Valuta Asing				***Foreign Currencies***
Giro Wajib Minimum	1.13%	1.08%	1.07%	*Minimum Statutory Reserve*

61. INFORMASI TAMBAHAN YANG TIDAK DIPERSYARATKAN OLEH STANDAR AKUNTANSI KEUANGAN (lanjutan)

Informasi tambahan berikut yang disajikan dibawah ini merupakan informasi yang disyaratkan oleh regulasi yang berlaku dan bukan/tidak merupakan informasi yang dipersyaratkan oleh Standar Akuntansi Keuangan: (lanjutan)

a. Giro pada Bank Indonesia (lanjutan)

GWM adalah jumlah dana minimum yang wajib dipelihara oleh Bank dalam bentuk saldo rekening giro pada Bank Indonesia, sedangkan Penyangga Likuiditas Makroprudensial ("PLM") adalah cadangan likuiditas minimum dalam Rupiah yang wajib dipelihara oleh Bank berupa Sertifikat Bank Indonesia ("SBI"), Sertifikat Deposito Bank Indonesia ("SDBI"), Surat Utang Negara ("SUN"), Surat Berharga Negara ("SBN"), dan/atau Sekuritas Rupiah Bank Indonesia ("SRBI"). Giro RIM (atau dahulu disebut dengan GWM *Loan to Funding Ratio* ("LFR") adalah tambahan simpanan minimum yang wajib dipelihara oleh Bank dalam bentuk saldo rekening giro pada Bank Indonesia.

Pada tanggal 31 Desember 2025, 2024, dan 2023, GWM Bank CIMB Niaga baik untuk yang Konvensional maupun Unit Usaha Syariah dan untuk Rupiah maupun Valuta Asing masing-masing telah memenuhi dan dihitung sesuai dengan ketentuan dalam Peraturan Bank Indonesia dan Peraturan Anggota Dewan Gubernur Bank Indonesia.

Pemenuhan Giro Wajib Minimum ("GWM") mengacu pada Peraturan Bank Indonesia ("PBI") No. 11 Tahun 2024 tanggal 31 Desember 2024 tentang Pengendalian Moneter yang mencabut PBI No.20/3/PBI/2018 tanggal 29 Maret 2018 tentang Giro Wajib Minimum dalam Rupiah dan Valuta Asing Bagi Bank Umum Konvensional, Bank Umum Syariah, dan Unit Usaha Syariah beserta ketentuan perubahannya.

61. ADDITIONAL INFORMATION THAT IS NOT REQUIRED BY FINANCIAL ACCOUNTING STANDARDS *(continued)*

The following additional information presented below is information required by applicable regulations and is not information required by Financial Accounting Standards: (continued)

a. Current accounts with Bank Indonesia *(continued)*

Minimum Statutory Reserve is a minimum reserve that should be maintained by Bank in the current accounts with Bank Indonesia, while Macroprudential Liquidity Buffer ("PLM") is a minimum reserve in Rupiah that should be maintained by Bank which comprises of Bank Indonesia Certificates ("SBI"), Bank Indonesia Certificates Deposits ("SDBI"), Government Debenture Debt ("SUN"), Government Commercial Notes ("SBN"), and/or Bank Indonesia Rupiah Securities ("SRBI"). Macroprudential Intermediation Ratio ("RIM") (or previously known as Loan to Funding Ratio Minimum Statutory Reserve - LFR) is the additional reserve that should be maintained by the Bank in the form of current accounts with Bank Indonesia.

As at 31 December 2025, 2024, and 2023, Bank CIMB Niaga's Minimum Statutory Reserves for both Conventional and Sharia Business Units and for Rupiah and Foreign Exchange have complied and have been calculated in accordance with the provisions of Bank Indonesia Regulations and the Regulations of Members of the Board of Governors of Bank Indonesia.

Fulfillment of the Minimum Statutory Reserves ("GWM") refers to Bank Indonesia Regulation (PBI) No. 11 of 2024 dated 31 December 2024, concerning Monetary Control, which repeals PBI No. 20/3/PBI/2018 dated 29 March 2018 concerning Statutory Reserves in Rupiah and Foreign Exchange for Conventional Commercial Banks, Sharia Commercial Banks, and Sharia Business Units along with its amendments.

61. INFORMASI TAMBAHAN YANG TIDAK DIPERSYARATKAN OLEH STANDAR AKUNTANSI KEUANGAN (lanjutan)

Informasi tambahan berikut yang disajikan dibawah ini merupakan informasi yang disyaratkan oleh regulasi yang berlaku dan bukan/tidak merupakan informasi yang dipersyaratkan oleh Standar Akuntansi Keuangan: (lanjutan)

a. Giro pada Bank Indonesia (lanjutan)

PBI tersebut dijelaskan lebih lanjut melalui Peraturan Anggota Dewan Gubernur Bank Indonesia Nomor 12 Tahun 2023 tentang Giro Wajib Minimum Dalam Rupiah dan Valuta Asing Bagi Bank Umum Konvensional, Bank Umum Syariah, dan Unit Usaha Syariah yang efektif pada tanggal 1 Oktober 2023 yang telah mengalami beberapa kali perubahan dengan perubahan terakhir tertuang dalam Peraturan Anggota Dewan Gubernur Bank Indonesia Nomor 31 Tahun 2025 yang berlaku efektif pada tanggal 23 Desember 2025. Berdasarkan peraturan-peraturan tersebut, GWM yang harus dipenuhi adalah sebagai berikut:

61. ADDITIONAL INFORMATION THAT IS NOT REQUIRED BY FINANCIAL ACCOUNTING STANDARDS *(continued)*

The following additional information presented below is information required by applicable regulations and is not information required by Financial Accounting Standards: (continued)

a. Current accounts with Bank Indonesia *(continued)*

The provided text elaborates on the regulation through the Regulation of Members of the Board of Governors of Bank Indonesia Number 12 Year 2023 concerning Minimum Statutory Reserves in Rupiah and Foreign Exchange for Conventional Commercial Banks, Sharia Commercial Banks, and Sharia Business Units effective on 1 October 2023 where the regulation has undergone several amendments, the latest amendment is contained in the Regulation of Members of the Board of Governors of Bank Indonesia Number 31 Year 2025 which effective on 23 December 2025. Based on these regulations, the Statutory Reserves that must be met were as follows:

	2025	2024	2023	
Konvensional				***Conventional***
Rupiah				***Rupiah***
Giro Wajib Minimum				*Minimum Statutory Reserve*
- Harian	0.00%	0.00%	0.00%	*Daily -*
- Rata-rata	9.00%	9.00%	9.00%	*Average -*
Valuta Asing				***Foreign Currencies***
Giro Wajib Minimum				*Minimum Statutory Reserve*
- Harian	2.00%	2.00%	2.00%	*Daily -*
- Rata-rata	2.00%	2.00%	2.00%	*Average -*
Unit Usaha Syariah				***Sharia Business Unit***
Rupiah				***Rupiah***
Giro Wajib Minimum				*Minimum Statutory Reserve*
- Harian	0.00%	0.00%	0.00%	*Daily -*
- Rata-rata	7.50%	7.50%	7.50%	*Average -*
Valuta Asing				***Foreign Currencies***
Giro Wajib Minimum	1.00%	1.00%	1.00%	*Minimum Statutory Reserve*

61. INFORMASI TAMBAHAN YANG TIDAK DIPERSYARATKAN OLEH STANDAR AKUNTANSI KEUANGAN (lanjutan)

Informasi tambahan berikut yang disajikan dibawah ini merupakan informasi yang disyaratkan oleh regulasi yang berlaku dan bukan/tidak merupakan informasi yang dipersyaratkan oleh Standar Akuntansi Keuangan: (lanjutan)

a. Giro pada Bank Indonesia (lanjutan)

Pada tanggal 31 Desember 2025, Bank CIMB Niaga Konvensional mendapatkan insentif dari Bank Indonesia sebesar 3,80% (2024: 3,30%; 2023: 1,00%) karena telah menyalurkan kredit kepada sektor prioritas sesuai dengan Peraturan Anggota Dewan Gubernur Bank Indonesia Nomor 7 Tahun 2025 tentang Peraturan Pelaksanaan Kebijakan Insentif Likuiditas Makroprudensial. Insentif tersebut berlaku untuk tahun 16 Desember 2025 sampai 31 Desember 2025 (2024: 1 Desember 2024 sampai 31 Desember 2024; 2023: 1 Desember 2023 sampai 29 Februari 2024), sehingga GWM Rata-Rata konvensional Bank CIMB Niaga yang semula harus memenuhi GWM Rata-Rata sebesar 9,00% berubah menjadi 5,20% (2024: 5,70%; 2023: 8,00%).

Pada tanggal 31 Desember 2025, Unit Usaha Syariah Bank CIMB Niaga mendapatkan insentif dari Bank Indonesia sebesar 5,00% (2024: 3,20%; 2023: 2,70%) karena telah menyalurkan kredit kepada sektor prioritas sesuai dengan Peraturan Anggota Dewan Gubernur Bank Indonesia Nomor 7 Tahun 2025 tentang Peraturan Pelaksanaan Kebijakan Insentif Likuiditas Makroprudensial. Insentif tersebut berlaku untuk tahun 1 Desember 2025 sampai 31 Desember 2025 (2024: 1 Desember 2024 sampai 31 Desember 2024; 2023: 1 Desember 2023 sampai 29 Februari 2024), sehingga GWM Rata-Rata Unit Usaha Syariah Bank CIMB Niaga yang semula harus memenuhi GWM Rata-Rata sebesar 7,50% berubah menjadi 2,50% (2024: 4,30%; 2023: 4,80%).

61. ADDITIONAL INFORMATION THAT IS NOT REQUIRED BY FINANCIAL ACCOUNTING STANDARDS *(continued)*

The following additional information presented below is information required by applicable regulations and is not information required by Financial Accounting Standards: (continued)

a. Current accounts with Bank Indonesia *(continued)*

As at 31 December 2025, Bank CIMB Niaga Conventional received an incentive from Bank Indonesia of 3.80% (2024: 3.30%; 2023: 1.00%) because it has disbursed loan to priority sectors in accordance with the Regulation of Members of the Board of Governors of Bank Indonesia Number 7 Year 2025 concerning Regulation on the Implementation of Macroprudential Liquidity Incentive Policy. The incentive is valid from 16 December 2025 to 31 December 2025 (2024: 1 December 2024 to 31 December 2024; 2023: 1 December 2023 to 29 February 2024), so that the Average Minimum Statutory Reserves for conventional of Bank CIMB Niaga which originally had to meet the Average Minimum Statutory Reserves of 9.00% changed to 5.20% (2024: 5.70%; 2023: 8.00%).

As at 31 December 2025, the Sharia Business Unit of Bank CIMB Niaga received an incentive from Bank Indonesia of 5.00% (2024: 3.20%; 2023: 2.70%) because it has disbursed loan to priority sectors in accordance with the Regulation of Members of the Board of Governors of Bank Indonesia Number 7 Year 2025 concerning Regulation on the Implementation of Macroprudential Liquidity Incentive Policy. The incentive is valid from 1 December 2025 to 31 December 2025 (2024: 1 December 2024 to 31 December 2024; 2023: 1 December 2023 to 29 February 2024), so that the Average Minimum Statutory Reserves for Sharia Business Units of Bank CIMB Niaga which originally had to meet the Average Minimum Statutory Reserves of 7.50% changed to 2.50% (2024: 4.30%; 2023: 4.80%).

61. INFORMASI TAMBAHAN YANG TIDAK DIPERSYARATKAN OLEH STANDAR AKUNTANSI KEUANGAN (lanjutan)

Informasi tambahan berikut yang disajikan dibawah ini merupakan informasi yang disyaratkan oleh regulasi yang berlaku dan bukan/tidak merupakan informasi yang dipersyaratkan oleh Standar Akuntansi Keuangan: (lanjutan)

a. Giro pada Bank Indonesia (lanjutan)

Pada tanggal 31 Desember 2025, 2024, dan 2023, PLM dan RIM Bank CIMB Niaga telah dihitung sesuai dengan ketentuan dalam Peraturan Bank Indonesia No. 20/4/PBI/2018 tentang Rasio Intermediasi Makroprudensial & Penyangga Likuiditas Makroprudensial bagi Bank Umum Konvensional, Bank Umum Syariah, dan Unit Usaha Syariah yang efektif tanggal 3 April 2018 dimana peraturan tersebut telah mengalami beberapa kali perubahan dengan perubahan terakhir tertuang dalam Peraturan Bank Indonesia No. 24/16/PBI/2022 yang efektif tanggal 31 Oktober 2022, dan juga Peraturan Anggota Dewan Gubernur Bank Indonesia 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 efektif tanggal 28 November 2019 dimana peraturan tersebut telah mengalami beberapa kali perubahan dengan perubahan terakhir tertuang dalam Peraturan Anggota Dewan Gubernur Bank Indonesia No. 11 Tahun 2025 yang efektif tanggal 28 Mei 2025.

Berdasarkan peraturan-peraturan tersebut, PLM yang harus dipenuhi adalah sebesar 4% untuk posisi 31 Desember 2025 dan 31 Desember 2024 dan 2023 sebesar 6%. Untuk RIM, Pada tanggal 31 Desember 2025, 2024, dan 2023, batas bawah adalah sebesar 84% dan batas atas adalah sebesar 94% dengan Kewajiban Penyediaan Modal Minimum ("KPMM") Insentif sebesar 14%.

Pada tanggal 31 Desember 2025, RIM Bank CIMB Niaga Konvensional sebesar 74,20% (2024: 78,39%; 2023: 78,20%) dimana berada dibawah batas bawah dan RIM Unit Usaha Syariah Bank CIMB Niaga sebesar 94,98% (2024: 113,19%; 2023: 122,12%) dimana berada diatas batas atas. Atas hal tersebut, sesuai dengan peraturan yang berlaku, Bank CIMB Niaga diwajibkan untuk menambah Giro RIM ke Bank Indonesia yang merupakan bagian dari GWM. Penambahan Giro RIM tersebut telah dipenuhi oleh Bank CIMB Niaga.

61. ADDITIONAL INFORMATION THAT IS NOT REQUIRED BY FINANCIAL ACCOUNTING STANDARDS *(continued)*

The following additional information presented below is information required by applicable regulations and is not information required by Financial Accounting Standards: (continued)

a. Current accounts with Bank Indonesia *(continued)*

As at 31 December 2025, 2024, and 2023, Bank CIMB Niaga's PLM and RIM have been calculated in accordance with the provisions of Bank Indonesia Regulation No. 20/4/PBI/2018 concerning Macroprudential Intermediation Ratios & Macroprudential Liquidity Buffers for Conventional Commercial Banks, Sharia Commercial Banks, and Sharia Business Units effective on 3 April 2018 where the regulation has undergone several changes, the latest amendment is contained in Bank Indonesia Regulations No. 24/16/PBI/2022 effective on 31 October 2022, and also Regulation of Members of the Board of Governors of Bank Indonesia No. 21/22/PADG/2019 concerning Macroprudential Intermediation Ratios and Macroprudential Liquidity Buffers for Conventional Commercial Banks, Sharia Commercial Banks, and Sharia Business Units effective on 28 November 2019 where the regulation has undergone several changes, the latest amendment is contained in the Regulations of Member of the Board of Governors of Bank Indonesia No. 11 Year 2025 which effective on 28 May 2025.

Based on these regulations, the PLM that must be fulfilled is 4% for the position as at 31 December 2025 and 31 December 2024 and 2023 is 6%. For RIM, as of 31 December 2025, 2024, and 2023, the lower limit is 84% and the upper limit is 94% with Capital Adequacy Ratio ("CAR") Incentive of 14%.

As at 31 December 2025, Bank CIMB Niaga Conventional's RIM was 74.20% (2024: 78.39%; 2023: 78.20%) which was below the lower limit and Bank CIMB Niaga Syariah Business Unit's RIM was 94.98% (2024: 113.19%; 2023: 122.12%) which was above the upper limit. For this matter, in accordance with applicable regulations, Bank CIMB Niaga is required to increase RIM Reserve with Bank Indonesia which is part of the Statutory Reserves. The addition of the RIM Reserve has been fulfilled by Bank CIMB Niaga.

61. INFORMASI TAMBAHAN YANG TIDAK DIPERSYARATKAN OLEH STANDAR AKUNTANSI KEUANGAN (lanjutan)

Informasi tambahan berikut yang disajikan dibawah ini merupakan informasi yang disyaratkan oleh regulasi yang berlaku dan bukan/tidak merupakan informasi yang dipersyaratkan oleh Standar Akuntansi Keuangan: (lanjutan)

61. ADDITIONAL INFORMATION THAT IS NOT REQUIRED BY FINANCIAL ACCOUNTING STANDARDS *(continued)*

The following additional information presented below is information required by applicable regulations and is not information required by Financial Accounting Standards: (continued)

b. Giro pada bank lain

Berdasarkan kolektibilitas

Pada tanggal 31 Desember 2025, 2024, dan 2023, seluruh giro pada bank lain digolongkan sebagai lancar.

b. Current accounts with other banks

By collectability

As at 31 December 2025, 2024, and 2023, all current accounts with other banks were classified as pass.

c. Penempatan pada bank lain dan Bank Indonesia

Berdasarkan kolektibilitas

c. Placement with other banks and Bank Indonesia

By collectability

	2025	2024	2023	
Lancar	11,842,588	5,047,695	4,532,991	*Pass*
Macet	-	-	8,711	*Loss*
	11,842,588	5,047,695	4,541,702	
Dikurangi:				*Less:*
Cadangan kerugian penurunan nilai	(71)	-	(8,714)	*Allowance for impairment losses*
	11,842,517	**5,047,695**	**4,532,988**	

d. Efek-efek

Berdasarkan kolektibilitas

d. Marketable securities

By collectability

	2025	2024	2023	
Lancar	20,326,814	23,456,134	9,388,093	*Pass*
Macet	-	-	15,000	*Loss*
	20,326,814	23,456,134	9,403,093	
Dikurangi: Cadangan kerugian penurunan nilai	(782)	(840)	(39,160)	*Less: Allowance for impairment losses*
	20,326,032	**23,455,294**	**9,363,933**	

e. Efek-efek yang dibeli dengan janji dijual kembali

Pada tanggal 31 Desember 2025, 2024, dan 2023, seluruh efek-efek yang dibeli dengan janji dijual kembali digolongkan sebagai lancar.

e. Securities purchased under resale agreements

As at 31 December 2025, 2024, and 2023, all securities purchased under resale agreements were classified as pass.

61. INFORMASI TAMBAHAN YANG TIDAK DIPERSYARATKAN OLEH STANDAR AKUNTANSI KEUANGAN (lanjutan)

Informasi tambahan berikut yang disajikan dibawah ini merupakan informasi yang disyaratkan oleh regulasi yang berlaku dan bukan/tidak merupakan informasi yang dipersyaratkan oleh Standar Akuntansi Keuangan: (lanjutan)

61. ADDITIONAL INFORMATION THAT IS NOT REQUIRED BY FINANCIAL ACCOUNTING STANDARDS *(continued)*

The following additional information presented below is information required by applicable regulations and is not information required by Financial Accounting Standards: (continued)

f. Tagihan dan liabilitas derivatif

f. Derivative receivables and payables

Berdasarkan kolektibilitas

By collectability

Pada tanggal 31 Desember 2025, 2024, dan 2023, seluruh tagihan derivatif digolongkan sebagai lancar.

As at 31 December 2025, 2024, and 2023, all derivative receivables were classified as pass.

g. Kredit yang diberikan

g. Loans

Berdasarkan jenis, mata uang, dan kualitas kredit

By type, currency, and loans quality

Kualitas kredit yang diberikan berdasarkan kolektibilitas sesuai ketentuan OJK:

Loans quality based on collectability according to OJK regulation collectability:

	2025						
	Lancar/ *Pass*	Dalam Perhatian Khusus/ *Special Mention*	Kurang Lancar/ *Sub-Standard*	Diragukan/ *Doubtful*	Macet/ *Loss*	Jumlah/ *Total*	
Pihak Berelasi							***Related parties***
Rupiah							***Rupiah***
Konsumsi	142,968	-	-	-	-	142,968	*Consumer*
Sub jumlah	142,968	-	-	-	-	142,968	*Sub Total*
Dolar Amerika Serikat							***United States Dollar***
Konsumsi	3,335	-	-	-	-	3,335	*Consumer*
Sub jumlah	3,335	-	-	-	-	3,335	*Sub Total*
Pihak Ketiga							***Third parties***
Rupiah							***Rupiah***
Konsumsi	63,425,025	3,633,263	451,972	386,105	984,722	68,881,087	*Consumer*
Modal Kerja	79,783,033	819,352	78,227	119,982	1,489,884	82,290,478	*Working capital*
Investasi	34,519,887	570,486	1,337	39,498	519,531	35,650,739	*Investment*
Sub jumlah	177,727,945	5,023,101	531,536	545,585	2,994,137	186,822,304	*Sub Total*
Dolar Amerika Serikat							***United States Dollar***
Konsumsi	107,325	-	-	-	-	107,325	*Consumer*
Modal Kerja	29,249,628	1,739,523	-	-	10,016	30,999,167	*Working capital*
Investasi	9,411,615	-	-	-	-	9,411,615	*Investment*
Sub jumlah	38,768,568	1,739,523	-	-	10,016	40,518,107	*Sub Total*
Dolar Singapura							***Singapore Dollar***
Modal Kerja	21,537	-	-	-	-	21,537	*Working capital*
Sub jumlah	21,537	-	-	-	-	21,537	*Sub Total*
Euro							***Euro***
Modal Kerja	79,549	-	-	-	-	79,549	*Working capital*
Sub jumlah	79,549	-	-	-	-	79,549	*Sub Total*
Yuan Cina							***Chinese Yuan***
Modal Kerja	97,676	-	-	-	-	97,676	*Working capital*
Sub jumlah	97,676	-	-	-	-	97,676	*Sub Total*
Dolar Australia							***Australian Dollar***
Modal Kerja	312,507	-	-	-	-	312,507	*Working capital*
Sub jumlah	312,507	-	-	-	-	312,507	*Sub Total*
Jumlah	**217,154,085**	**6,762,624**	**531,536**	**545,585**	**3,004,153**	**227,997,983**	*Total*
Dikurangi: Cadangan kerugian penurunan nilai						(8,053,555)	*Less: Allowance for impairment losses*
Jumlah - bersih						**219,944,428**	***Total - net***

61. INFORMASI TAMBAHAN YANG TIDAK DIPERSYARATKAN OLEH STANDAR AKUNTANSI KEUANGAN (lanjutan)

Informasi tambahan berikut yang disajikan dibawah ini merupakan informasi yang disyaratkan oleh regulasi yang berlaku dan bukan/tidak merupakan informasi yang dipersyaratkan oleh Standar Akuntansi Keuangan: (lanjutan)

61. ADDITIONAL INFORMATION THAT IS NOT REQUIRED BY FINANCIAL ACCOUNTING STANDARDS *(continued)*

The following additional information presented below is information required by applicable regulations and is not information required by Financial Accounting Standards: (continued)

g. Kredit yang diberikan (lanjutan)

g. Loans *(continued)*

Berdasarkan jenis, mata uang, dan kualitas kredit (lanjutan)

By type, currency, and loans quality *(continued)*

Kualitas kredit yang diberikan berdasarkan kolektibilitas sesuai ketentuan OJK: (lanjutan)

Loans quality based on collectability according to OJK regulation collectability: (continued)

	2024						
	Lancar/ *Pass*	Dalam Perhatian Khusus/ *Special Mention*	Kurang Lancar/ *Sub-Standard*	Diragukan/ *Doubtful*	Macet/ *Loss*	Jumlah/ *Total*	
Pihak Berelasi							***Related parties***
Rupiah							***Rupiah***
Konsumsi	120,875	-	-	-	-	120,875	*Consumer*
Sub jumlah	120,875	-	-	-	-	120,875	*Sub Total*
Dolar Amerika Serikat							***United States Dollar***
Konsumsi	1,449	-	-	-	-	1,449	*Consumer*
Sub jumlah	1,449	-	-	-	-	1,449	*Sub Total*
Pihak Ketiga							***Third parties***
Rupiah							***Rupiah***
Konsumsi	61,237,014	3,699,581	482,546	393,871	753,338	66,566,350	*Consumer*
Modal Kerja	69,674,897	926,790	60,473	123,517	1,496,976	72,282,653	*Working capital*
Investasi	41,815,729	748,616	3,953	20,867	560,335	43,149,500	*Investment*
Sub jumlah	172,727,640	5,374,987	546,972	538,255	2,810,649	181,998,503	*Sub Total*
Dolar Amerika Serikat							***United States Dollar***
Konsumsi	93,935	-	-	-	-	93,935	*Consumer*
Modal Kerja	21,315,029	2,963,862	-	-	-	24,278,891	*Working capital*
Investasi	10,922,218	31,444	-	-	-	10,953,662	*Investment*
Sub jumlah	32,331,182	2,995,306	-	-	-	35,326,488	*Sub Total*
Dolar Singapura							***Singapore Dollar***
Modal Kerja	35,223	2,474	-	-	-	37,697	*Working capital*
Sub jumlah	35,223	2,474	-	-	-	37,697	*Sub Total*
Euro							***Euro***
Modal Kerja	89,890	-	-	-	-	89,890	*Working capital*
Sub jumlah	89,890	-	-	-	-	89,890	*Sub Total*
Yuan Cina							***Chinese Yuan***
Modal Kerja	106,115	-	-	-	-	106,115	*Working capital*
Sub jumlah	106,115	-	-	-	-	106,115	*Sub Total*
Dolar Australia							***Australian Dollar***
Modal Kerja	268,919	-	-	-	-	268,919	*Working capital*
Sub jumlah	268,919	-	-	-	-	268,919	*Sub Total*
Jumlah	**205,681,293**	**8,372,767**	**546,972**	**538,255**	**2,810,649**	**217,949,936**	*Total*
Dikurangi: Cadangan kerugian penurunan nilai						(10,451,126)	*Less: Allowance for impairment losses*
Jumlah - bersih						**207,498,810**	***Total - net***

61. INFORMASI TAMBAHAN YANG TIDAK DIPERSYARATKAN OLEH STANDAR AKUNTANSI KEUANGAN (lanjutan)

Informasi tambahan berikut yang disajikan dibawah ini merupakan informasi yang disyaratkan oleh regulasi yang berlaku dan bukan/tidak merupakan informasi yang dipersyaratkan oleh Standar Akuntansi Keuangan: (lanjutan)

61. ADDITIONAL INFORMATION THAT IS NOT REQUIRED BY FINANCIAL ACCOUNTING STANDARDS *(continued)*

The following additional information presented below is information required by applicable regulations and is not information required by Financial Accounting Standards: (continued)

g. Kredit yang diberikan (lanjutan)

g. Loans *(continued)*

Berdasarkan jenis, mata uang, dan kualitas kredit (lanjutan)

By type, currency, and loans quality *(continued)*

Kualitas kredit yang diberikan berdasarkan kolektibilitas sesuai ketentuan OJK: (lanjutan)

Loans quality based on collectability according to OJK regulation collectability: (continued)

	2023						
	Lancar/ *Pass*	Dalam Perhatian Khusus/ *Special Mention*	Kurang Lancar/ *Sub-Standard*	Diragukan/ *Doubtful*	Macet/ *Loss*	Jumlah/ *Total*	
Pihak Berelasi							***Related parties***
Rupiah							***Rupiah***
Konsumsi	169,371	-	-	-	-	169,371	*Consumer*
Sub jumlah	169,371	-	-	-	-	169,371	*Sub Total*
Dolar Amerika Serikat							***United States Dollar***
Konsumsi	1,386	-	-	-	-	1,386	*Consumer*
Sub jumlah	1,386	-	-	-	-	1,386	*Sub Total*
Pihak Ketiga							***Third parties***
Rupiah							***Rupiah***
Konsumsi	60,185,165	3,863,541	313,204	312,000	562,938	65,236,848	*Consumer*
Modal Kerja	62,205,956	1,154,631	134,846	80,942	1,991,970	65,568,345	*Working capital*
Investasi	43,191,590	1,909,601	6,774	322,703	218,269	45,648,937	*Investment*
Sub jumlah	165,582,711	6,927,773	454,824	715,645	2,773,177	176,454,130	*Sub Total*
Dolar Amerika Serikat							***United States Dollar***
Konsumsi	105,241	-	-	-	-	105,241	*Consumer*
Modal Kerja	21,470,118	3,073,899	-	-	133,657	24,677,674	*Working capital*
Investasi	4,258,484	86,550	-	-	-	4,345,034	*Investment*
Sub jumlah	25,833,843	3,160,449	-	-	133,657	29,127,949	*Sub Total*
Dolar Singapura							***Singapore Dollar***
Modal Kerja	51,051	-	-	-	-	51,051	*Working capital*
Investasi	1,150	-	-	-	-	1,150	*Investment*
Sub jumlah	52,201	-	-	-	-	52,201	*Sub Total*
Euro							***Euro***
Konsumsi							*Consumer*
Modal Kerja	21,198	-	-	-	-	21,198	*Working capital*
Sub jumlah	21,198	-	-	-	-	21,198	*Sub Total*
Yuan China							***Chinese Yuan***
Modal Kerja	6,820	-	-	-	-	6,820	*Working capital*
Sub jumlah	6,820	-	-	-	-	6,820	*Sub Total*
Dolar Australia							***Australian Dollar***
Modal Kerja	83,495	-	-	-	-	83,495	*Working capital*
Sub jumlah	83,495	-	-	-	-	83,495	*Sub Total*
Jumlah	**191,751,025**	**10,088,222**	**454,824**	**715,645**	**2,906,834**	**205,916,550**	*Total*
Dikurangi: Cadangan kerugian penurunan nilai						(11,905,707)	*Less: Allowance for impairment losses*
Jumlah - bersih						**194,010,843**	***Total - net***

61. INFORMASI TAMBAHAN YANG TIDAK DIPERSYARATKAN OLEH STANDAR AKUNTANSI KEUANGAN (lanjutan)

Informasi tambahan berikut yang disajikan dibawah ini merupakan informasi yang disyaratkan oleh regulasi yang berlaku dan bukan/tidak merupakan informasi yang dipersyaratkan oleh Standar Akuntansi Keuangan: (lanjutan)

g. Kredit yang diberikan (lanjutan)

Berdasarkan sektor ekonomi

Rasio kredit yang mengalami penurunan nilai bruto dan neto pada tanggal 31 Desember 2025 masing-masing adalah sebesar 3,20% dan 0,57% (2024: 4,20% dan 0,61%; 2023: 5,29% dan 1,01%). Rasio kredit yang mengalami penurunan nilai bruto dihitung dengan membagi jumlah kredit yang diberikan yang mengalami penurunan nilai dengan jumlah kredit yang diberikan. Rasio kredit yang mengalami penurunan nilai neto dihitung dengan mengurangkan jumlah kredit bermasalah dengan penyisihan kerugian penurunan nilai atas kredit bermasalah, kemudian dibagi dengan jumlah kredit.

Kualitas kredit yang diberikan berdasarkan sektor ekonomi dan kolektibilitas sesuai ketentuan OJK:

61. ADDITIONAL INFORMATION THAT IS NOT REQUIRED BY FINANCIAL ACCOUNTING STANDARDS *(continued)*

The following additional information presented below is information required by applicable regulations and is not information required by Financial Accounting Standards: (continued)

g. Loans *(continued)*

By economic sector

Gross and net impaired loan ratios as at 31 December 2025 are 3.20% and 0.57%, respectively (2024: 4.20% and 0.61%; 2023: 5.29% and 1.01%). Gross impaired loan ratio is calculated by dividing total impaired loans with total loans. Net impaired loan ratio is calculated by deducting total impaired loans with allowance for impairment losses on impaired loans and dividing with total loans. The net impaired loans ratio is calculated by deducting the allowance for impairment losses from the gross impaired loans, then dividing the result by the total loans.

Loans quality based on economic sector and collectability according to OJK regulation:

	2025						
	Lancar/ *Pass*	Dalam Perhatian Khusus/ *Special Mention*	Kurang Lancar/ *Sub-Standard*	Diragukan/ *Doubtful*	Macet/ *Loss*	Jumlah/ *Total*	
Rupiah							***Rupiah***
Perindustrian	25,765,379	293,316	9,258	29,205	311,867	26,409,025	*Manufacturing*
Perdagangan, restoran, hotel, dan administrasi	31,276,799	426,003	58,506	88,109	930,013	32,779,430	*Trading, restaurants, hotels, and administration*
Pertanian	6,846,453	7,728	-	-	53,592	6,907,773	*Agriculture*
Jasa usaha	23,909,623	48,823	2,431	4,633	392,406	24,357,916	*Business services*
Konstruksi	6,107,458	571,936	9,369	35,733	267,019	6,991,515	*Construction*
Pengangkutan, pergudangan, dan komunikasi	8,518,457	32,996	-	1,800	30,002	8,583,255	*Transportation, warehousing, and communication*
Jasa pelayanan sosial	5,576,654	9,036	-	-	5,136	5,590,826	*Social services*
Pertambangan	1,778,537	-	-	-	15,013	1,793,550	*Mining*
Listrik, gas, dan air	4,523,560	-	-	-	4,367	4,527,927	*Electricity, gas, and water*
Perumahan	34,447,763	2,153,309	232,124	165,591	745,152	37,743,939	*Housing*
Konsumsi	29,120,230	1,479,954	219,848	220,514	239,570	31,280,116	*Consumer*
Sub jumlah	177,870,913	5,023,101	531,536	545,585	2,994,137	186,965,272	*Sub Total*
Mata uang asing							***Foreign currencies***
Perindustrian	16,367,890	1,734,791	-	-	10,016	18,112,697	*Manufacturing*
Perdagangan, restoran, hotel, dan administrasi	5,030,933	4,732	-	-	-	5,035,665	*Trading, restaurants, hotels, and administration*
Pertanian	4,762,477	-	-	-	-	4,762,477	*Agriculture*
Jasa usaha	4,899,113	-	-	-	-	4,899,113	*Business services*
Konstruksi	314,817	-	-	-	-	314,817	*Construction*
Pengangkutan, pergudangan, dan komunikasi	3,260,446	-	-	-	-	3,260,446	*Transportation, warehousing, and communication*
Pertambangan	3,989,688	-	-	-	-	3,989,688	*Mining*
Listrik, gas, dan air	547,148	-	-	-	-	547,148	*Electricity, gas, and water*
Konsumsi	110,660	-	-	-	-	110,660	*Consumer*
Sub jumlah	39,283,172	1,739,523	-	-	10,016	41,032,711	*Sub Total*
Jumlah	**217,154,085**	**6,762,624**	**531,536**	**545,585**	**3,004,153**	**227,997,983**	*Total*
Dikurangi: Cadangan kerugian penurunan nilai						(8,053,555)	*Less: Allowance for impairment losses*
Jumlah - bersih						**219,944,428**	***Total - net***

61. INFORMASI TAMBAHAN YANG TIDAK DIPERSYARATKAN OLEH STANDAR AKUNTANSI KEUANGAN (lanjutan)

Informasi tambahan berikut yang disajikan dibawah ini merupakan informasi yang disyaratkan oleh regulasi yang berlaku dan bukan/tidak merupakan informasi yang dipersyaratkan oleh Standar Akuntansi Keuangan: (lanjutan)

61. ADDITIONAL INFORMATION THAT IS NOT REQUIRED BY FINANCIAL ACCOUNTING STANDARDS *(continued)*

The following additional information presented below is information required by applicable regulations and is not information required by Financial Accounting Standards: (continued)

g. Kredit yang diberikan (lanjutan)

g. Loans *(continued)*

Berdasarkan sektor ekonomi (lanjutan)

By economic sector *(continued)*

Kualitas kredit yang diberikan berdasarkan sektor ekonomi dan kolektibilitas sesuai ketentuan OJK: (lanjutan)

Loans quality based on economic sector and collectability according to OJK regulation: (continued)

	2024						
	Lancar/ *Pass*	Dalam Perhatian Khusus/ *Special Mention*	Kurang Lancar/ *Sub-Standard*	Diragukan/ *Doubtful*	Macet/ *Loss*	Jumlah/ *Total*	
Rupiah							***Rupiah***
Perindustrian	24,369,156	343,643	25,148	45,728	285,471	25,069,146	*Manufacturing*
Perdagangan, restoran, hotel, dan administrasi	29,299,229	408,377	37,761	91,696	1,025,941	30,863,004	*Trading, restaurants, hotels, and administration*
Pertanian	7,633,403	-	-	-	74,609	7,708,012	*Agriculture*
Jasa usaha	25,018,146	152,520	-	-	476,987	25,647,653	*Business services*
Konstruksi	6,570,567	712,801	-	-	104,456	7,387,824	*Construction*
Pengangkutan, pergudangan, dan komunikasi	10,084,787	45,063	1,023	6,960	48,055	10,185,888	*Transportation, warehousing, and communication*
Jasa pelayanan sosial	1,862,084	8,635	494	-	11,232	1,882,445	*Social services*
Pertambangan	1,746,268	-	-	-	15,013	1,761,281	*Mining*
Listrik, gas, dan air	4,906,986	4,367	-	-	15,547	4,926,900	*Electricity, gas, and water*
Perumahan	34,686,896	2,228,872	234,032	163,584	619,643	37,933,027	*Housing*
Konsumsi	26,670,993	1,470,709	248,514	230,287	133,695	28,754,198	*Consumer*
Sub jumlah	172,848,515	5,374,987	546,972	538,255	2,810,649	182,119,378	*Sub Total*
Mata uang asing							***Foreign currencies***
Perindustrian	12,809,696	2,965,029	-	-	-	15,774,725	*Manufacturing*
Perdagangan, restoran, hotel, dan administrasi	3,586,869	31,444	-	-	-	3,618,313	*Trading, restaurants, hotels, and administration*
Pertanian	5,912,805	-	-	-	-	5,912,805	*Agriculture*
Jasa usaha	1,992,522	-	-	-	-	1,992,522	*Business services*
Konstruksi	1,192	-	-	-	-	1,192	*Construction*
Pengangkutan, pergudangan, dan komunikasi	2,287,478	1,307	-	-	-	2,288,785	*Transportation, warehousing, and communication*
Pertambangan	5,618,715	-	-	-	-	5,618,715	*Mining*
Listrik, gas, dan air	528,117	-	-	-	-	528,117	*Electricity, gas, and water*
Konsumsi	95,384	-	-	-	-	95,384	*Consumer*
Sub jumlah	32,832,778	2,997,780	-	-	-	35,830,558	*Sub Total*
Jumlah	**205,681,293**	**8,372,767**	**546,972**	**538,255**	**2,810,649**	**217,949,936**	*Total*
Dikurangi: Cadangan kerugian penurunan nilai						(10,451,126)	*Less: Allowance for impairment losses*
Jumlah - bersih						**207,498,810**	***Total - net***

61. INFORMASI TAMBAHAN YANG TIDAK DIPERSYARATKAN OLEH STANDAR AKUNTANSI KEUANGAN (lanjutan)

Informasi tambahan berikut yang disajikan dibawah ini merupakan informasi yang disyaratkan oleh regulasi yang berlaku dan bukan/tidak merupakan informasi yang dipersyaratkan oleh Standar Akuntansi Keuangan: (lanjutan)

g. Kredit yang diberikan (lanjutan)

Berdasarkan sektor ekonomi (lanjutan)

Kualitas kredit yang diberikan berdasarkan sektor ekonomi dan kolektibilitas sesuai ketentuan OJK: (lanjutan)

61. ADDITIONAL INFORMATION THAT IS NOT REQUIRED BY FINANCIAL ACCOUNTING STANDARDS *(continued)*

The following additional information presented below is information required by applicable regulations and is not information required by Financial Accounting Standards: (continued)

g. Loans *(continued)*

By economic sector *(continued)*

Loans quality based on economic sector and collectability according to OJK regulation: (continued)

	2023						
	Lancar/ *Pass*	Dalam Perhatian Khusus/ *Special Mention*	Kurang Lancar/ *Sub-Standard*	Diragukan/ *Doubtful*	Macet/ *Loss*	Jumlah/ *Total*	
Rupiah							***Rupiah***
Perindustrian	23,639,342	432,738	77,614	5,448	715,993	24,871,135	*Manufacturing*
Perdagangan, restoran, hotel, dan administrasi	27,766,817	691,643	54,742	61,300	1,104,617	29,679,119	*Trading, restaurants, hotels, and administration*
Pertanian	8,142,299	46,933	-	-	87,270	8,276,502	*Agriculture*
Jasa usaha	19,526,051	198,413	-	327,761	118,725	20,170,950	*Business services*
Konstruksi	7,588,192	734,231	9,264	1,700	113,140	8,446,527	*Construction*
Pengangkutan, pergudangan, dan komunikasi	11,702,604	27,938	-	-	39,933	11,770,475	*Transportation, warehousing, and communication*
Jasa pelayanan sosial	1,040,137	913,673	-	7,436	-	1,961,246	*Social services*
Pertambangan	813,228	-	-	-	15,013	828,241	*Mining*
Listrik, gas, dan air	5,178,876	18,663	-	-	15,548	5,213,087	*Electricity, gas, and water*
Perumahan	35,534,795	2,569,981	179,043	123,534	482,211	38,889,564	*Housing*
Konsumsi	24,819,741	1,293,560	134,161	188,466	80,727	26,516,655	*Consumer*
Sub jumlah	165,752,082	6,927,773	454,824	715,645	2,773,177	176,623,501	*Sub Total*
Mata uang asing							***Foreign currencies***
Perindustrian	10,512,877	2,847,712	-	-	133,657	13,494,246	*Manufacturing*
Perdagangan, restoran, hotel, dan administrasi	2,845,039	312,737	-	-	-	3,157,776	*Trading, restaurants, hotels, and administration*
Pertanian	3,703,542	-	-	-	-	3,703,542	*Agriculture*
Jasa usaha	4,081,132	-	-	-	-	4,081,132	*Business services*
Konstruksi	998	-	-	-	-	998	*Construction*
Pengangkutan, pergudangan, dan komunikasi	1,796,124	-	-	-	-	1,796,124	*Transportation, warehousing, and communication*
Pertambangan	2,216,952	-	-	-	-	2,216,952	*Mining*
Listrik, gas, dan air	735,652	-	-	-	-	735,652	*Electricity, gas, and water*
Konsumsi	106,627	-	-	-	-	106,627	*Consumer*
Sub jumlah	25,998,943	3,160,449	-	-	133,657	29,293,049	*Sub Total*
Jumlah	**191,751,025**	**10,088,222**	**454,824**	**715,645**	**2,906,834**	**205,916,550**	*Total*
Dikurangi: Cadangan kerugian penurunan nilai						(11,905,707)	*Less: Allowance for impairment losses*
Jumlah - bersih						**194,010,843**	***Total - net***

Rasio kredit bermasalah ("NPL") dihitung sesuai dengan pedoman perhitungan rasio keuangan sebagaimana tercantum dalam Surat Edaran Otoritas Jasa Keuangan No.09/SEOJK.03/2020 tanggal 30 Juni 2020 perihal "Transparansi dan Publikasi Laporan Bank Umum Konvensional".

Pada tanggal 31 Desember 2025, rasio NPL bruto dan neto konsolidasian (termasuk Ijarah) masing-masing adalah sebesar 1,81% dan 0,72% (2024: 1,76% dan 0,69%; 2023: 1,96% dan 0,71%). Rasio NPL bruto dihitung dengan membagi jumlah pinjaman dalam klasifikasi kurang lancar, diragukan, dan macet dengan jumlah pinjaman, tidak termasuk kredit kepada bank lain.

Non-performing loans ("NPL") is determined based on financial ratio calculation guidance as stated in Financial Services Authority ("FSA") circular letter No.09/SEOJK.03/2020 dated 30 June 2020 concerning "Transparency and Publication of Conventional Commercial Bank Reports".

As at 31 December 2025, the percentage on consolidated basis of gross and net NPL (included Ijarah) is 1.81% and 0.72%, respectively (2024: 1.76% and 0.69%; 2023: 1.96% and 0.71%). Gross NPL ratio is calculated by dividing total loans that classified as sub-standard, doubtful, and loss with total loans, excludes loans to other banks.

61. INFORMASI TAMBAHAN YANG TIDAK DIPERSYARATKAN OLEH STANDAR AKUNTANSI KEUANGAN (lanjutan)

Informasi tambahan berikut yang disajikan dibawah ini merupakan informasi yang disyaratkan oleh regulasi yang berlaku dan bukan/tidak merupakan informasi yang dipersyaratkan oleh Standar Akuntansi Keuangan: (lanjutan)

g. Kredit yang diberikan (lanjutan)

Rasio NPL neto dihitung dengan mengurangi jumlah pinjaman dalam klasifikasi kurang lancar, diragukan, dan macet dengan jumlah cadangan kerugian penurunan nilai dan dibagi dengan jumlah pinjaman, tidak termasuk kredit kepada bank lain. Rasio NPL bruto dan neto disajikan secara konsolidasi termasuk piutang pembiayaan konsumen.

Kredit yang direstrukturisasi

Selama tahun yang berakhir 31 Desember 2025, 2024, dan 2023, jumlah tambahan kredit yang direstrukturisasi berdasarkan kolektibilitas adalah:

61. ADDITIONAL INFORMATION THAT IS NOT REQUIRED BY FINANCIAL ACCOUNTING STANDARDS *(continued)*

The following additional information presented below is information required by applicable regulations and is not information required by Financial Accounting Standards: (continued)

g. Loans *(continued)*

Net NPL ratio is calculated by deducting total loans that classified as sub-standard, doubtful, and loss with total allowance of impairment loans and divided by total loans, excludes loans to bank. Gross and net NPL ratio is disclosed as consolidated including the consumer financing receivables.

Restructured loans

For the year ended 31 Desember 2025, 2024 and 2023, total addition of restructured loans based on collectability were as follows:

	2025						
	Lancar/ *Pass*	Dalam Perhatian Khusus/ *Special Mention*	Kurang Lancar/ *Sub-Standard*	Diragukan/ *Doubtful*	Macet/ *Loss*	Jumlah/ *Total*	
Modal Kerja	132,211	1,044,213	-	-	-	1,176,424	*Working capital*
Konsumsi	42,029	51,422	18,291	18,670	18,711	149,123	*Consumer*
	174,240	1,095,635	18,291	18,670	18,711	1,325,547	
Dikurangi: Cadangan kerugian penurunan nilai						(1,227,971)	*Less: Allowance for impairment losses*
						97,576	

	2024						
	Lancar/ *Pass*	Dalam Perhatian Khusus/ *Special Mention*	Kurang Lancar/ *Sub-Standard*	Diragukan/ *Doubtful*	Macet/ *Loss*	Jumlah/ *Total*	
Modal Kerja	6,068	4,870	-	36,226	8,210	55,374	*Working capital*
Investasi	21,136	14,090	-	-	327,958	363,184	*Investment*
Konsumsi	10,520	85,839	32,411	12,085	56,727	197,582	*Consumer*
	37,724	104,799	32,411	48,311	392,895	616,140	
Dikurangi: Cadangan kerugian penurunan nilai						(401,374)	*Less: Allowance for impairment losses*
						214,766	

	2023						
	Lancar/ *Pass*	Dalam Perhatian Khusus/ *Special Mention*	Kurang Lancar/ *Sub-Standard*	Diragukan/ *Doubtful*	Macet/ *Loss*	Jumlah/ *Total*	
Modal Kerja	54,203	-	-	10,483	407,050	471,736	*Working capital*
Investasi	9,427	213,517	-	-	37,885	260,829	*Investment*
Konsumsi	40,131	77,847	11,800	11,906	1,414	143,098	*Consumer*
	103,761	291,364	11,800	22,389	446,349	875,663	
Dikurangi: Cadangan kerugian							*Less: Allowance for*
Dikurangi: Cadangan kerugian penurunan nilai						(769,646)	*Less: Allowance for impairment losses*
						106,017	

61. INFORMASI TAMBAHAN YANG TIDAK DIPERSYARATKAN OLEH STANDAR AKUNTANSI KEUANGAN (lanjutan)

Informasi tambahan berikut yang disajikan dibawah ini merupakan informasi yang disyaratkan oleh regulasi yang berlaku dan bukan/tidak merupakan informasi yang dipersyaratkan oleh Standar Akuntansi Keuangan: (lanjutan)

g. Kredit yang diberikan (lanjutan)

Kredit yang direstrukturisasi (lanjutan)

Kredit yang direstrukturisasi meliputi antara lain penjadwalan ulang pembayaran pokok kredit dan bunga, pembebasan tunggakan bunga dan penambahan fasilitas kredit.

Tidak ada kredit yang direstrukturisasi yang termasuk dalam kredit yang diberikan kepada pihak berelasi.

Jumlah kredit yang diberikan yang telah direstrukturisasi akibat dari pandemi COVID-19 Pada tanggal 31 Desember 2025 adalah sebesar Rp 4.454.416 (2024: Rp 6.697.665; 2023: Rp 10.737.056).

Kredit Usaha Kecil, Mikro, dan Menengah (UMKM)

Jumlah kredit UMKM pada tanggal 31 Desember 2025 adalah sebesar Rp 24.182.384 (2024: Rp 26.980.870; 2023: Rp 22.753.513). Rasio kredit UMKM terhadap jumlah kredit yang diberikan konsolidasian Pada tanggal 31 Desember 2025 sebesar 10,61% (2024: 12,38%; 2023: 11,05%;), dimana rasio ini dihitung berdasarkan ketentuan Peraturan Bank Indonesia No. 23/13/PBI/2021 yang telah direvisi melalui PBI No. 24/3/PBI/2022 tentang Rasio Pembiayaan Inklusif Makroprudensial bagi Bank Umum Konvensional, Bank Umum Syariah, dan Unit Usaha Syariah.

Pada tanggal 26 Desember 2018, OJK mengeluarkan ketentuan No.32/POJK.03/2018 tentang "Batas Maksimum Pemberian Kredit dan Penyediaan Dana Besar bagi Bank Umum" ('BMPK") yang berlaku efektif sejak 1 Juni 2019 yang telah diperbaharui dengan POJK No. 38/POJK.03/2019 yang berlaku mulai tanggal 1 Januari 2020. Peraturan tersebut menetapkan batas maksimum penyediaan dana kepada satu peminjam dan/atau kelompok peminjam yang bukan merupakan pihak berelasi tidak melebihi 25% dari modal inti Bank. Pada tanggal 31 Desember 2025, 2024, dan 2023, tidak terdapat pelampauan dan pelanggaran atas BMPK baik kepada pihak berelasi dan pihak ketiga.

61. ADDITIONAL INFORMATION THAT IS NOT REQUIRED BY FINANCIAL ACCOUNTING STANDARDS *(continued)*

The following additional information presented below is information required by applicable regulations and is not information required by Financial Accounting Standards: (continued)

g. Loans *(continued)*

Restructured loans *(continued)*

Restructured loans include loans principal and interest rescheduling, overdue interest exemption and additional of loan facilities.

There were no restructured loans to related parties.

The amount of loans that have been restructured as a result of the COVID-19 pandemic as at 31 December 2025 was Rp 4,454,416 (2024: Rp 6,697,665; 2023: Rp 10,737,056).

Micro, Small, and Medium Enterprises (MSME) Loans

As at 31 December 2025, the outstanding balance of MSME loans is Rp 24,182,384 (2024: Rp 26,980,870; 2023: Rp 22,753,513). As at 31 December 2025, ratio of MSME loans to total consolidated loan is 10.61% (2024: 12.38%; 2023: 11.05%). These ratios are calculated according to Bank Indonesia Regulation No. 23/13/PBI/2021 which has been amended with PBI No. 24/3/PBI/2022 concerning Macroprudential Inclusive Financing Ratio for Conventional Commercial Banks, Sharia Commercial Banks, and Sharia Business Units.

On 26 December 2018, OJK issued regulation No. 32/POJK.03/2018 regarding "Legal Lending Limit ("LLL") and Large Exposure for Commercial Bank" which effective since 1 June 2019 which has been updated with OJK regulation No. 38/POJK.03/2019 which effective since 1 January 2020. This regulation requires the maximum lending limit to one and/or group of non-related party debtor which not exceed to 25% of the Bank's core capital. As at 31 December 2025, 2024, and 2023, there was no breach and violation of the LLL requirements for both related parties and third parties.

61. INFORMASI TAMBAHAN YANG TIDAK DIPERSYARATKAN OLEH STANDAR AKUNTANSI KEUANGAN (lanjutan)

Informasi tambahan berikut yang disajikan dibawah ini merupakan informasi yang disyaratkan oleh regulasi yang berlaku dan bukan/tidak merupakan informasi yang dipersyaratkan oleh Standar Akuntansi Keuangan: (lanjutan)

61. ADDITIONAL INFORMATION THAT IS NOT REQUIRED BY FINANCIAL ACCOUNTING STANDARDS *(continued)*

The following additional information presented below is information required by applicable regulations and is not information required by Financial Accounting Standards: (continued)

h. Piutang pembiayaan konsumen

h. Consumer financing receivables

Berikut piutang pembiayaan konsumen – bersih berdasarkan kolektibilitas:

Below are the net consumer financing receivables based on the collectability:

	2025	2024	2023	
Lancar	9,101,441	9,099,977	6,827,656	*Pass*
Dalam Perhatian Khusus	1,011,064	854,212	545,417	*Special Mention*
Kurang Lancar	80,649	36,465	27,986	*Sub-Standard*
Diragukan	117,688	62,122	44,844	*Doubtful*
Macet	-	283	7,417	*Loss*
	10,310,842	**10,053,059**	**7,453,320**	
Dikurangi: Cadangan kerugian penurunan nilai	(329,830)	(202,274)	(141,776)	*Less: Allowance for impairment losses*
Jumlah	**9,981,012**	**9,850,785**	**7,311,544**	***Total***

i. Tagihan dan liabilitas akseptasi

i. Acceptance receivables and payables

Berdasarkan kolektibilitas

By collectability

	2025	2024	2023	
Tagihan akseptasi				***Acceptance receivables***
Lancar	1,936,438	2,761,800	1,102,091	*Pass*
Dalam perhatian khusus	612	-	-	*Special mention*
	1,937,050	2,761,800	1,102,091	
Dikurangi: Cadangan kerugian penurunan nilai	(1,592)	(9,833)	(8,638)	*Less: Allowance for impairment losses*
	1,935,458	**2,751,967**	**1,093,453**	

61. INFORMASI TAMBAHAN YANG TIDAK DIPERSYARATKAN OLEH STANDAR AKUNTANSI KEUANGAN (lanjutan)

Informasi tambahan berikut yang disajikan dibawah ini merupakan informasi yang disyaratkan oleh regulasi yang berlaku dan bukan/tidak merupakan informasi yang dipersyaratkan oleh Standar Akuntansi Keuangan: (lanjutan)

j. Simpanan dari nasabah

Berdasarkan Undang-Undang No. 24 tentang Lembaga Penjaminan Simpanan (”LPS”) tanggal 22 September 2004, efektif sejak tanggal 22 September 2005, sebagaimana diubah dengan Undang-Undang No. 4 Tahun 2023 tanggal 12 Januari 2023 tentang Pengembangan dan Penguatan Sektor Keuangan, dan Peraturan Lembaga Penjamin Simpanan (”PLPS”) No. 1 Tahun 2023, 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.

Selama tahun yang berakhir 31 Desember 2025, suku bunga penjaminan LPS telah mengalami beberapa kali perubahan melalui Surat Edaran LPS, dimana terakhir diatur melalui Surat Edaran Nomor PENG-7/DSPS/2025 tentang Penetapan Tingkat Bunga Penjaminan untuk Simpanan Di Bank Umum tertanggal 22 September 2025 dimana tingkat bunga penjaminan untuk simpanan dalam Rupiah sebesar 3,50% dan untuk simpanan dalam valuta asing sebesar 2,00%.

Selama tahun yang berakhir 31 Desember 2024, suku bunga penjaminan LPS telah mengalami beberapa kali perubahan melalui Surat Edaran LPS, dimana terakhir diatur melalui Surat Edaran Nomor PENG-5/DSPS/2024 tentang Penetapan Tingkat Bunga Penjaminan untuk Simpanan Di Bank Umum tertanggal 30 September 2024 dimana tingkat bunga penjaminan untuk simpanan dalam Rupiah sebesar 4,25% dan untuk simpanan dalam valuta asing sebesar 2,25%.

Selama tahun yang berakhir 31 Desember 2023, suku bunga penjaminan LPS telah mengalami beberapa kali perubahan melalui Surat Edaran LPS, imana terakhir diatur melalui Surat Edaran Nomor PENG-11/DSPS/2023 tentang Penetapan Tingkat Bunga Penjaminan Untuk Simpanan Di Bank Umum tertanggal 26 September 2023 dimana tingkat bunga penjaminan untuk simpanan dalam Rupiah sebesar 4,25% dan untuk simpanan dalam valuta asing sebesar 2,25%.

61. ADDITIONAL INFORMATION THAT IS NOT REQUIRED BY FINANCIAL ACCOUNTING STANDARDS *(continued)*

The following additional information presented below is information required by applicable regulations and is not information required by Financial Accounting Standards: (continued)

j. Deposits from customers

Based on Law No. 24 concerning the Indonesia Deposit Insurance Agency (“LPS”) dated 22 September 2004, effective on 22 September 2005, which was amended by Law Number 4 Year 2023 dated 12 January 2023 on Financial Sector Development and Strengthening, and Regulation of Saving Guaranty Institution No. 1 Year 2023, LPS was formed to guarantee certain liabilities of commercial banks under the applicable guarantee program, which the amount of guarantee can be adjusted if meet certain criteria.

During the year ended 31 December 2025, the guarantee interest rate of LPS has undergone several changes through the LPS Circular Letter, where the latest changes was regulated by Circular Letter Number PENG-7/DSPS/2025 concerning Determination of Guarantee Interest Rates for Deposits at Commercial Banks dated 22 September 2025 where the guaranteed interest rate for deposits in Rupiah are 3.50% and for deposits in foreign currencies are 2.00%.

During the year ended 31 December 2024, the guarantee interest rate of LPS has undergone several changes through the LPS Circular Letter, where the latest changes was regulated by Circular Letter Number PENG-5/DSPS/2024 concerning Determination of Guarantee Interest Rates for Deposits at Commercial Banks dated 30 September 2024 where the guaranteed interest rate for deposits in Rupiah are 4.25% and for deposits in foreign currencies are 2.25%.

During the year ended 31 December 2023, the guarantee interest rate of LPS has undergone several changes through the LPS Circular Letter, where the latest changes was regulated by Circular Letter Number PENG-11/DSPS/2023 concerning Determination of Guarantee Interest Rates for Deposits at Commercial Banks dated 26 September 2023 where the guaranteed interest rate for deposits in Rupiah are 4.25% and for deposits in foreign currencies are 2.25%.

61. INFORMASI TAMBAHAN YANG TIDAK DIPERSYARATKAN OLEH STANDAR AKUNTANSI KEUANGAN (lanjutan)

Informasi tambahan berikut yang disajikan dibawah ini merupakan informasi yang disyaratkan oleh regulasi yang berlaku dan bukan/tidak merupakan informasi yang dipersyaratkan oleh Standar Akuntansi Keuangan: (lanjutan)

k. Komitmen dan kontinjensi - bersih

Rincian liabilitas komitmen dan kontinjensi untuk fasilitas penyediaan dana yang belum digunakan, *irrevocable letters of credit* yang masih berjalan, dan garansi yang diterbitkan berdasarkan kolektibilitas dan mata uang adalah:

61. ADDITIONAL INFORMATION THAT IS NOT REQUIRED BY FINANCIAL ACCOUNTING STANDARDS (continued)

The following additional information presented below is information required by applicable regulations and is not information required by Financial Accounting Standards: (continued)

k. Commitments and contingencies - net

The details of commitments and contingent liabilities for unutilised portion of fund facilities, outstanding irrevocable letters of credit, and guarantees issued based on collectability and currency were as follows:

	2025						
	Lancar/ *Pass*	Dalam perhatian khusus/ *Special mention*	Kurang lancar/ *Substandard*	Diragukan/ *Doubtful*	Macet/ *Loss*	Jumlah/ *Total*	
Rupiah							***Rupiah***
Fasilitas penyediaan dana yang belum digunakan	80,366,093	146,810	27,624	22,689	229,603	80,792,819	*Unutilised portion of fund facilities*
Irrevocable letters of credit yang masih berjalan	607,216	-	-	-	-	607,216	*Outstanding irrevocable letters of credit*
Garansi yang diterbitkan	5,176,799	-	-	40	-	5,176,839	*Guarantees issued*
Sub jumlah	86,150,108	146,810	27,624	22,729	229,603	86,576,874	*Sub total*
Mata uang asing							***Foreign currencies***
Fasilitas penyediaan dana yang belum digunakan	24,621,160	71,156	-	-	-	24,692,316	*Unutilised portion of fund facilities*
Irrevocable letters of credit yang masih berjalan	1,533,580	2,881	-	-	-	1,536,461	*Outstanding irrevocable letters of credit*
Garansi yang diterbitkan	1,505,802	-	-	-	-	1,505,802	*Guarantees issued*
Sub jumlah	27,660,542	74,037	-	-	-	27,734,579	*Sub total*
	113,810,650	220,847	27,624	22,729	229,603	114,311,453	
Dikurangi: Estimasi kerugian penurunan nilai atas komitmen dan kontinjensi						(120,229)	*Less: Estimated impairment losses on commitments and contingencies*
						114,191,224	

	2024						
	Lancar/ *Pass*	Dalam perhatian khusus/ *Special mention*	Kurang lancar/ *Substandard*	Diragukan/ *Doubtful*	Macet/ *Loss*	Jumlah/ *Total*	
Rupiah							***Rupiah***
Fasilitas penyediaan dana yang belum digunakan	82,299,153	201,423	34,155	24,295	104,812	82,663,838	*Unutilised portion of fund facilities*
Irrevocable letters of credit yang masih berjalan	569,519	-	-	-	-	569,519	*Outstanding irrevocable letters of credit*
Garansi yang diterbitkan	4,492,728	-	-	100	-	4,492,828	*Guarantees issued*
Sub jumlah	87,361,400	201,423	34,155	24,395	104,812	87,726,185	*Sub total*
Mata uang asing							***Foreign currencies***
Fasilitas penyediaan dana yang belum digunakan	22,020,749	131	-	-	-	22,020,880	*Unutilised portion of fund facilities*
Irrevocable letters of credit yang masih berjalan	1,286,395	-	-	-	-	1,286,395	*Outstanding irrevocable letters of credit*
Garansi yang diterbitkan	1,395,263	-	-	-	-	1,395,263	*Guarantees issued*
Sub jumlah	24,702,407	131	-	-	-	24,702,538	*Sub total*
	112,063,807	201,554	34,155	24,395	104,812	112,428,723	
Dikurangi: Estimasi kerugian penurunan nilai atas komitmen dan kontinjensi						(181,050)	*Less: Estimated impairment losses on commitments and contingencies*
						112,247,673	

61. INFORMASI TAMBAHAN YANG TIDAK DIPERSYARATKAN OLEH STANDAR AKUNTANSI KEUANGAN (lanjutan)

Informasi tambahan berikut yang disajikan dibawah ini merupakan informasi yang disyaratkan oleh regulasi yang berlaku dan bukan/tidak merupakan informasi yang dipersyaratkan oleh Standar Akuntansi Keuangan: (lanjutan)

61. ADDITIONAL INFORMATION THAT IS NOT REQUIRED BY FINANCIAL ACCOUNTING STANDARDS *(continued)*

The following additional information presented below is information required by applicable regulations and is not information required by Financial Accounting Standards: (continued)

k. Komitmen dan kontinjensi - bersih (lanjutan)

Rincian liabilitas komitmen dan kontinjensi untuk fasilitas penyediaan dana yang belum digunakan, *irrevocable letters of credit* yang masih berjalan, dan garansi yang diterbitkan berdasarkan kolektibilitas dan mata uang adalah: (lanjutan)

k. Commitments and contingencies - net *(continued)*

The details of commitments and contingent liabilities for unutilised portion of fund facilities, outstanding irrevocable letters of credit, and guarantees issued based on collectability and currency were as follows: (continued)

	2023						
	Lancar/ *Pass*	Dalam perhatian khusus/ *Special mention*	Kurang lancar/ *Substandard*	Diragukan/ *Doubtful*	Macet/ *Loss*	Jumlah/ *Total*	
Rupiah							***Rupiah***
Fasilitas penyediaan dana yang belum digunakan	75,338,026	373,817	15,991	24,890	12,345	75,765,069	*Unutilised portion of fund facilities*
Irrevocable letters of credit yang masih berjalan	386,696	-	-	-	-	386,696	*Outstanding irrevocable letters of credit*
Garansi yang diterbitkan	3,948,041	12,487	-	-	-	3,960,528	*Guarantees issued*
Sub jumlah	79,672,763	386,304	15,991	24,890	12,345	80,112,293	*Sub total*
Mata uang asing							***Foreign currencies***
Fasilitas penyediaan dana yang belum digunakan	21,475,677	11,595	-	-	-	21,487,272	*Unutilised portion of fund facilities*
Irrevocable letters of credit yang masih berjalan	1,238,746	-	-	-	-	1,238,746	*Outstanding irrevocable letters of credit*
Garansi yang diterbitkan	1,403,620	-	-	-	-	1,403,620	*Guarantees issued*
Sub jumlah	24,118,043	11,595	-	-	-	24,129,638	*Sub total*
	103,790,806	397,899	15,991	24,890	12,345	104,241,931	
Dikurangi: Estimasi kerugian penurunan nilai atas komitmen dan kontinjensi						(387,368)	*Less: Estimated impairment losses on commitments and contingencies*
						103,854,563	

l. Pendapatan bunga yang masih akan diterima

Piutang bunga dari kredit yang diberikan merupakan kolektibilitas lancar pada tanggal 31 Desember 2025 adalah Rp 885.366 (2024: Rp 964.210; 2023: Rp 1.044.663) dan kolektibilitas dalam perhatian khusus pada tanggal 31 Desember 2025 adalah Rp 977.372 (2024: Rp 828.081; 2023: Rp 992.498). Piutang bunga dari penempatan pada bank lain dan Bank Indonesia, efek-efek, Obligasi Pemerintah, dan efek-efek yang dibeli dengan janji dijual kembali merupakan kolektibilitas lancar pada tanggal 31 Desember 2025 adalah Rp 1.241.295 (2024: Rp 1.235.420; 2023: Rp 1.377.036).

l. Accrued interest income

Interest receivables from loans which are classified as pass at 31 December 2025 are Rp 833,953 (2024: Rp 964,210; 2023: Rp 1,044,663) and as special mention at 31 December 2025 are Rp 977,372 (2024: Rp 828,081; 2023: Rp 992,498). Interest receivables from placements with other banks and Bank Indonesia, marketable securities, Government Bonds, and securities purchased under resale agreements are classified as pass at 31 December 2025 are Rp 1,241,295 (2024: Rp 1,235,420; 2023: Rp 1,377,036).

61. INFORMASI TAMBAHAN YANG TIDAK DIPERSYARATKAN OLEH STANDAR AKUNTANSI KEUANGAN (lanjutan)

Informasi tambahan berikut yang disajikan dibawah ini merupakan informasi yang disyaratkan oleh regulasi yang berlaku dan bukan/tidak merupakan informasi yang dipersyaratkan oleh Standar Akuntansi Keuangan: (lanjutan)

m. Manajemen risiko

Bank CIMB Niaga telah mengimplementasikan prosedur Manajemen Risiko sesuai dengan POJK No.18/POJK.03/2016 tentang Penerapan Manajemen Risiko bagi Bank Umum dan Surat Edaran OJK No.34/SEOJK.03/2016 tentang Penerapan Manajemen Risiko bagi Bank Umum tanggal 1 September 2016, serta POJK No.38/POJK.03/2017 tanggal 12 Juli 2017 dan SEOJK No.43/SEOJK.03/2017 tentang Penerapan Manajemen Risiko Secara Konsolidasi Bagi Bank yang Melakukan Pengendalian Terhadap Perusahaan Anak (tidak diaudit).

Menurut surat edaran tersebut, penerapan manajemen risiko harus dilakukan tidak hanya pada risiko kredit, risiko pasar maupun risiko operasional, namun juga untuk risiko likuiditas, risiko hukum, risiko reputasi, risiko strategis, dan risiko kepatuhan.

Profil risiko

Penilaian risiko ditekankan kepada jenis-jenis risiko sebagaimana yang ditetapkan oleh OJK, yaitu risiko kredit, risiko likuiditas, risiko pasar, risiko operasional, risiko hukum, risiko kepatuhan, risiko reputasi, dan risiko strategis. Untuk mendapatkan profil risiko secara keseluruhan dari semua jenis risiko, Bank CIMB Niaga memberikan bobot risiko untuk setiap jenis risiko sesuai dengan *risk appetite* yang telah direncanakan/ditetapkan sebelumnya. Berdasarkan laporan yang diserahkan ke OJK, profil risiko Bank CIMB Niaga secara keseluruhan pada tanggal 31 Desember 2025 dapat dikategorikan Rendah – Moderat (2) (tidak diaudit).

61. ADDITIONAL INFORMATION THAT IS NOT REQUIRED BY FINANCIAL ACCOUNTING STANDARDS *(continued)*

The following additional information presented below is information required by applicable regulations and is not information required by Financial Accounting Standards: (continued)

m. Risk management

Bank CIMB Niaga has implemented Risk Management procedure in accordance with OJK regulation No.18/POJK.03/2016 concerning Application of Risk Management for Commercial Banks and OJK Circular Letter No.34/SEOJK.03/2016 concerning Application of Risk Management for Commercial Banks dated 1 September 2016, also OJK regulation No.38/POJK.03/2017 dated 12 July 2017 and SEOJK No.43/SEOJK.03/2017 regarding Implementation of Consolidated Risk Management for Bank Performing Control on Subsidiary Companies (unaudited).

As stipulated in the decrees, processes for application of risk management shall be implemented not only for credit risk, market risk and operational risk, but also for liquidity risk, legal risk, reputation risk, strategic risk, and compliance risk.

Risk profile

Risk assessment is emphasised on types of risks as determined by OJK such as credit risk, liquidity risk, market risk, operational risk, legal risk, compliance risk, reputation risk, and strategic risk. To obtain the overall risk profiles from all types of risks, Bank CIMB Niaga assigns risk weight for each type of risk in accordance with pre-determined risk appetite. Based on Bank CIMB Niaga's report to OJK, Bank CIMB Niaga's overall risk profile As at 31 December 2025 is Low – Moderate (2) (unaudited).

61. INFORMASI TAMBAHAN YANG TIDAK DIPERSYARATKAN OLEH STANDAR AKUNTANSI KEUANGAN (lanjutan)

Informasi tambahan berikut yang disajikan dibawah ini merupakan informasi yang disyaratkan oleh regulasi yang berlaku dan bukan/tidak merupakan informasi yang dipersyaratkan oleh Standar Akuntansi Keuangan: (lanjutan)

61. ADDITIONAL INFORMATION THAT IS NOT REQUIRED BY FINANCIAL ACCOUNTING STANDARDS *(continued)*

The following additional information presented below is information required by applicable regulations and is not information required by Financial Accounting Standards: (continued)

n. Risiko kredit

- Kualitas kredit dari aset keuangan

Pada tanggal 31 Desember 2025, 2024, dan 2023, rincian kualitas kredit yang diberikan yang "belum jatuh tempo dan tidak mengalami penurunan nilai" berdasarkan kolektibilitas sebagai berikut:

n. Credit risk

- *Credit quality of financial assets*

Credit quality of loans that are "neither past due nor impaired" as at 31 December 2025, 2024, and 2023, can be assessed by reference to the collectability is as follows:

	2025			
	Lancar/ *Pass*	**Dalam perhatian khusus/ *Special mention***	**Jumlah/ *Total***	
Modal kerja	108,906,641	639,107	109,545,748	*Working capital*
Investasi	43,565,738	65,579	43,631,317	*Investment*
Konsumsi	61,008,235	3,616,372	64,624,607	*Consumer*
	213,480,614	4,321,058	217,801,672	

	2024			
	Lancar/ *Pass*	**Dalam perhatian khusus/ *Special mention***	**Jumlah/ *Total***	
Modal kerja	90,854,405	731,759	91,586,164	*Working capital*
Investasi	51,757,604	87,195	51,844,799	*Investment*
Konsumsi	58,753,067	3,689,150	62,442,217	*Consumer*
	201,365,076	4,508,104	205,873,180	

	2023			
	Lancar/ *Pass*	**Dalam perhatian khusus/ *Special mention***	**Jumlah/ *Total***	
Modal kerja	83,143,874	903,338	84,047,212	*Working capital*
Investasi	46,324,538	172,875	46,497,413	*Investment*
Konsumsi	57,950,894	3,834,364	61,785,258	*Consumer*
	187,419,306	4,910,577	192,329,883	

61. INFORMASI TAMBAHAN YANG TIDAK DIPERSYARATKAN OLEH STANDAR AKUNTANSI KEUANGAN (lanjutan)

Informasi tambahan berikut yang disajikan dibawah ini merupakan informasi yang disyaratkan oleh regulasi yang berlaku dan bukan/tidak merupakan informasi yang dipersyaratkan oleh Standar Akuntansi Keuangan: (lanjutan)

n. Risiko kredit (lanjutan)

Penjelasan pembagian kualitas kredit yang diberikan yang "belum jatuh tempo atau tidak mengalami penurunan nilai" adalah:

- Lancar
  Aset seluruhnya hampir dapat dipastikan akan diterima kembali sehingga tidak terdapat pertimbangan yang menjadi perhatian Bank CIMB Niaga; dan

- Dalam perhatian khusus
  Ada pertimbangan terkait dengan kemampuan nasabah dalam melakukan pembayaran pada saat jatuh tempo. Namun, dalam hal ini belum terdapat keterlambatan secara aktual dimana pembayaran masih dilakukan pada saat jatuh tempo dan diharapkan dapat menyelesaikan seluruh pokok dan bunga.

o. Risiko mata uang

Risiko mata uang asing timbul dari adanya posisi laporan keuangan konsolidasian dan komitmen dan kontinjensi *(off-balance sheet)* baik di sisi aset maupun liabilitas. Posisi mata uang asing Bank CIMB Niaga dapat dikelompokkan dalam dua aktivitas yaitu: *trading book,* yang dilakukan dalam rangka perolehan keuntungan transaksi mata uang asing, dan *banking book,* yang dilakukan dalam rangka mengendalikan Posisi Devisa Neto Bank CIMB Niaga secara keseluruhan.

Maksimum Posisi Devisa Neto yang harus dijaga oleh bank-bank di Indonesia adalah 20% dari modal. Sehubungan dengan hal ini, Bank CIMB Niaga memiliki kebijakan internal untuk mengelola Posisi Devisa Neto-nya. Selain menggunakan pendekatan nominal (Posisi Devisa Neto), pengukuran terhadap eksposur risiko mata uang dilakukan juga dengan menggunakan metode pengukuran risiko pasar yang lebih risk sensitive, yaitu menggunakan "Value at Risk" ("VaR"). Sebagai bagian dari *Market Risk Management Process*, secara harian limit risiko pasar pada *trading book* dipantau dan dilaporkan kepada manajemen.

61. ADDITIONAL INFORMATION THAT IS NOT REQUIRED BY FINANCIAL ACCOUNTING STANDARDS *(continued)*

The following additional information presented below is information required by applicable regulations and is not information required by Financial Accounting Standards: (continued)

n. Credit risk *(continued)*

Details for credit quality of loans that are "neither past due nor impaired" were as follows:

- *Pass*
  There is a high likelihood of the assets being recovered in full and therefore no cause for concern to Bank CIMB Niaga; and

- *Special mention*
  There is concern over the counterparty's ability to make payments when due. However, these have not yet converted to actual delinquency and the counterparty is continuing to make payments when due and is expected to settle all outstanding amount of principals and interests.

o. Currency risk

Foreign currency risks arise from the consolidated statement of financial position and commitments and contingencies (off-balance sheet) both on the assets and liabilities. Bank CIMB Niaga's foreign currency position is divided into two activities: the trading book, which is managed to generate foreign exchange gains, and the banking book, which is managed to control Bank CIMB Niaga's overall Net Open Position.

The maximum Net Open Position to be maintained by Indonesian banks is 20% of capital. In relation to this, Bank CIMB Niaga has internal policy to manage its Net Open Position. In addition to nominal approach (Net Open Position), the market risk measurement on currency risk exposure also use more sensitive measurement method, which is "Value at Risk" ("VaR"). As part of Market Risk Management Process, market risk limits on trading book are monitored and reported to management on daily basis.

61. INFORMASI TAMBAHAN YANG TIDAK DIPERSYARATKAN OLEH STANDAR AKUNTANSI KEUANGAN (lanjutan)

Informasi tambahan berikut yang disajikan dibawah ini merupakan informasi yang disyaratkan oleh regulasi yang berlaku dan bukan/tidak merupakan informasi yang dipersyaratkan oleh Standar Akuntansi Keuangan: (lanjutan)

o. Risiko mata uang (lanjutan)

Posisi Devisa Neto

Berikut adalah Posisi Devisa Neto Bank CIMB Niaga dan Entitas Anak, dalam nilai absolut pada tanggal 31 Desember 2025, 2024, dan 2023, dalam mata uang (ekuivalen Rupiah). Nilai ini adalah yang dilaporkan kepada Bank Indonesia pada tanggal laporan posisi keuangan konsolidasian sebagai bagian dari laporan harian.

61. ADDITIONAL INFORMATION THAT IS NOT REQUIRED BY FINANCIAL ACCOUNTING STANDARDS *(continued)*

The following additional information presented below is information required by applicable regulations and is not information required by Financial Accounting Standards: (continued)

o. Currency risk *(continued)*

Net Open Position

Below is the Net Open Position of Bank CIMB Niaga and Subsidiaries, in absolute amounts, as at 31 December 2025, 2024, and 2023, in currency (Rupiah equivalent). These amounts are reported to Bank Indonesia on the consolidated statement of financial position's date as part of daily reporting.

	2025			
	Aset dan (liabilitas)/ *Assets and (liabilities)*	**(Komitmen) dan kontinjensi/ *(Commitments) and contingencies***	**Jumlah absolut/ *Absolute amount***	
Dolar Amerika Serikat	12,493,483	(12,754,944)	261,461	*United States Dollar*
Dolar Singapura	(3,922,741)	3,843,100	79,641	*Singapore Dollar*
Yen Jepang	(4,932,166)	4,806,966	125,200	*Japanese Yen*
Euro	(549,142)	545,451	3,691	*Euro*
Dolar Selandia Baru	4,110	(10,189)	6,079	*New Zealand Dollar*
Dolar Hong Kong	7,653	-	7,653	*Hong Kong Dollar*
Dolar Australia	(216,602)	203,873	12,729	*Australian Dollar*
Pound Sterling	(77,091)	92,266	15,175	*Pound Sterling*
Ringgit Malaysia	(69,050)	75,412	6,362	*Malaysian Ringgit*
Dolar Kanada	478	-	478	*Canadian Dollar*
Lainnya	49,020	(24,765)	24,255	*Others*
			542,724	

61. INFORMASI TAMBAHAN YANG TIDAK DIPERSYARATKAN OLEH STANDAR AKUNTANSI KEUANGAN (lanjutan)

Informasi tambahan berikut yang disajikan dibawah ini merupakan informasi yang disyaratkan oleh regulasi yang berlaku dan bukan/tidak merupakan informasi yang dipersyaratkan oleh Standar Akuntansi Keuangan: (lanjutan)

o. Risiko mata uang (lanjutan)

Posisi Devisa Neto (lanjutan)

Berikut adalah Posisi Devisa Neto Bank CIMB Niaga dan Entitas Anak, dalam nilai absolut pada tanggal 31 Desember 2025, 2024, dan 2023, dalam mata uang (ekuivalen Rupiah). Nilai ini adalah yang dilaporkan kepada Bank Indonesia pada tanggal laporan posisi keuangan konsolidasian sebagai bagian dari laporan harian. (lanjutan)

61. ADDITIONAL INFORMATION THAT IS NOT REQUIRED BY FINANCIAL ACCOUNTING STANDARDS *(continued)*

The following additional information presented below is information required by applicable regulations and is not information required by Financial Accounting Standards: (continued)

o. Currency risk *(continued)*

Net Open Position (continued)

Below is the Net Open Position of Bank CIMB Niaga and Subsidiaries, in absolute amounts, as at 31 December 2025, 2024, and 2023, in currency (Rupiah equivalent). These amounts are reported to Bank Indonesia on the consolidated statement of financial position's date as part of daily reporting. (continued)

	2024			
	Aset dan (liabilitas)/ *Assets and (liabilities)*	**(Komitmen) dan kontinjensi/ *(Commitments) and contingencies***	**Jumlah absolut/ *Absolute amount***	
Dolar Amerika Serikat	7,776,444	(8,533,276)	756,832	*United States Dollar*
Yen Jepang	(4,410,859)	4,244,779	166,080	*Japanese Yen*
Dolar Singapura	(2,278,255)	2,231,520	46,735	*Singapore Dollar*
Dolar Hong Kong	15,510	-	15,510	*Hong Kong Dollar*
Euro	(470,309)	479,507	9,198	*Euro*
Dolar Kanada	20,580	(15,852)	4,728	*Canadian Dollar*
Dolar Australia	(483,349)	479,672	3,677	*Australian Dollar*
Dolar Selandia Baru	(2,654)	337	2,317	*New Zealand Dollar*
Ringgit Malaysia	(913)	-	913	*Malaysian Ringgit*
Pound Sterling	(4,538)	4,047	491	*Pound Sterling*
Lainnya	45,402	-	45,402	*Others*
			1,051,883	

61. INFORMASI TAMBAHAN YANG TIDAK DIPERSYARATKAN OLEH STANDAR AKUNTANSI KEUANGAN (lanjutan)

Informasi tambahan berikut yang disajikan dibawah ini merupakan informasi yang disyaratkan oleh regulasi yang berlaku dan bukan/tidak merupakan informasi yang dipersyaratkan oleh Standar Akuntansi Keuangan: (lanjutan)

o. Risiko mata uang (lanjutan)

Posisi Devisa Neto (lanjutan)

Berikut adalah Posisi Devisa Neto Bank CIMB Niaga dan Entitas Anak, dalam nilai absolut pada tanggal 31 Desember 2025, 2024, dan 2023, dalam mata uang (ekuivalen Rupiah). Nilai ini adalah yang dilaporkan kepada Bank Indonesia pada tanggal laporan posisi keuangan konsolidasian sebagai bagian dari laporan harian. (lanjutan)

61. ADDITIONAL INFORMATION THAT IS NOT REQUIRED BY FINANCIAL ACCOUNTING STANDARDS *(continued)*

The following additional information presented below is information required by applicable regulations and is not information required by Financial Accounting Standards: (continued)

o. Currency risk *(continued)*

Net Open Position (continued)

Below is the Net Open Position of Bank CIMB Niaga and Subsidiaries, in absolute amounts, as at 31 December 2025, 2024, and 2023, in currency (Rupiah equivalent). These amounts are reported to Bank Indonesia on the consolidated statement of financial position's date as part of daily reporting. (continued)

	2023			
	Aset dan (liabilitas)/ *Assets and (liabilities)*	**(Komitmen) dan kontinjensi/ *(Commitments) and contingencies***	**Jumlah absolut/ *Absolute amount***	
Dolar Amerika Serikat	6,685,591	(5,541,543)	1,144,048	*United States Dollar*
Euro	(246,702)	245,462	1,240	*Euro*
Dolar Selandia Baru	3,497	(1,634)	1,863	*New Zealand Dollar*
Yen Jepang	(7,018,842)	7,161,231	142,389	*Japanese Yen*
Dolar Singapura	(714,295)	717,184	2,889	*Singapore Dollar*
Dolar Hong Kong	13,444	1,848	15,292	*Hong Kong Dollar*
Ringgit Malaysia	(3)	-	3	*Malaysian Ringgit*
Pound Sterling	2,583	(482)	2,101	*Pound Sterling*
Dolar Australia	(313,133)	314,632	1,499	*Australian Dollar*
Dolar Kanada	1,822	-	1,822	*Canadian Dollar*
Lainnya	82,637	(7,584)	75,053	*Others*
			1,388,199	

Sesuai dengan PBI No. 5/13/PBI/2003 tanggal 17 Juli 2003 sebagaimana telah diubah terakhir dengan PBI No. 17/5/PBI/2015 tanggal 29 Mei 2015, keseluruhan Posisi Devisa Neto Bank CIMB Niaga dan Posisi Devisa Neto *on balance sheet* terhadap modal di akhir hari kerja pada tanggal 31 Desember 2025 masing-masing adalah 0,98% dan 5,04% (2024: 2,09% dan 0,41%; 2023: 3,05% dan -3,30%).

In accordance with BI regulation No. 5/13/PBI/2003 dated 17 July 2003 as the latest amendment with BI regulation No. 17/5/PBI/2015 dated 29 May 2015, the overall Net Open Position of Bank CIMB Niaga and on balance sheet Net Open Position against capital as at the closing of business day as at 31 December 2025 were 0.98% and 5.04%, respectively (2024: 2.09% and 0.41%; 2023: 3.05% and -3.30%).

61. INFORMASI TAMBAHAN YANG TIDAK DIPERSYARATKAN OLEH STANDAR AKUNTANSI KEUANGAN (lanjutan)

Informasi tambahan berikut yang disajikan dibawah ini merupakan informasi yang disyaratkan oleh regulasi yang berlaku dan bukan/tidak merupakan informasi yang dipersyaratkan oleh Standar Akuntansi Keuangan: (lanjutan)

61. ADDITIONAL INFORMATION THAT IS NOT REQUIRED BY FINANCIAL ACCOUNTING STANDARDS *(continued)*

The following additional information presented below is information required by applicable regulations and is not information required by Financial Accounting Standards: (continued)

p. Rasio Kewajiban Penyediaan Modal Minimum ("KPMM")

Rasio Kewajiban Penyediaan Modal Minimum ("KPMM") adalah rasio modal Bank CIMB Niaga terhadap Aset Tertimbang Menurut Risiko (*Risk-Weighted Assets* ("RWA")). Berdasarkan peraturan Bank Indonesia, jumlah modal untuk risiko kredit terdiri dari modal inti ("*Tier* 1") dan modal pelengkap ("*Tier* 2") dikurangi penyertaan pada Entitas Anak.

p. Capital Adequacy Ratio ("CAR")

The Capital Adequacy Ratio ("CAR") is the ratio of Bank CIMB Niaga's capital over its Risk - Weighted Assets ("RWA"). Based on Bank Indonesia regulations, the total capital for credit risk consists of core capital ("Tier 1") and supplementary capital ("Tier 2") less investments in Subsidiaries.

Rasio KPMM (perusahaan induk) pada tanggal 31 Desember 2025, 2024, dan 2023 adalah:

The CAR (parent company) as at 31 December 2025, 2024, and 2023 were as follows:

	2025	2024	2023	
Modal:				*Capital:*
Modal inti (*tier* 1)	53,630,151	48,817,031	44,080,859	*Core capital (tier 1)*
Modal pelengkap (*tier* 2)	2,482,358	2,390,868	2,190,980	*Supplementary capital (tier 2)*
	56,112,509	51,207,899	46,271,839	
Dikurangi:				*Less:*
Penyertaan pada Entitas Anak	(778,716)	(778,716)	(778,716)	*Investments in Subsidiaries*
Jumlah modal	55,333,793	50,429,183	45,493,123	*Total capital*
Aset Tertimbang Menurut Risiko				*Risk Weighted Assets*
Dengan mempertimbangkan risiko kredit dan operasional	209,452,743	205,349,807	186,741,664	*With credit and operational risk charge*
Dengan mempertimbangkan risiko kredit, operasional, dan pasar	225,461,113	219,621,011	193,364,392	*With credit, operational, and market risk charge*
Rasio Kewajiban Penyediaan Modal Minimum:				*Required Capital Adequacy Ratio:*
Dengan mempertimbangkan risiko kredit dan operasional	26.42%	24.56%	24.36%	*Including credit and operational risk*
Dengan mempertimbangkan risiko kredit, operasional, dan pasar	24.54%	22.96%	23.53%	*Including credit, operational, and market risk*
Rasio Kewajiban Penyediaan Modal Minimum				*Required Capital Adequacy Ratio*
Rasio CET 1	23.44%	21.87%	22.39%	*CET 1 Ratio*
Rasio *Tier* 1	23.44%	21.87%	22.39%	*Tier 1 Ratio*
Rasio *Tier* 2	1.10%	1.09%	1.13%	*Tier 2 Ratio*
Capital Conservation Buffer	2.50%	2.50%	2.50%	*Capital Conservation Buffer*
Countercyclical Buffer	0.00%	0.00%	0.00%	*Countercyclical Buffer*
Capital Surcharge untuk D-SIB	1.00%	1.00%	1.00%	*Capital Surcharge for D-SIB*
Rasio Kewajiban Penyediaan Modal Minimum	9% - <10%	9% - <10%	9% - <10%	*Required Capital Adequacy Ratio*
Rasio CET 1 minimum yang diwajibkan	4.50%	4.50%	4.50%	*Required minimum CET 1 Ratio*
Rasio *Tier* 1 minimum yang diwajibkan	6.00%	6.00%	6.00%	*Required minimum Tier 1 Ratio*

61. INFORMASI TAMBAHAN YANG TIDAK DIPERSYARATKAN OLEH STANDAR AKUNTANSI KEUANGAN (lanjutan)

Informasi tambahan berikut yang disajikan dibawah ini merupakan informasi yang disyaratkan oleh regulasi yang berlaku dan bukan/tidak merupakan informasi yang dipersyaratkan oleh Standar Akuntansi Keuangan: (lanjutan)

p. Rasio Kewajiban Penyediaan Modal Minimum ("KPMM") (lanjutan)

Rasio Kewajiban Penyediaan Modal Minimum (*Capital Adequacy Ratio* ("CAR")) adalah rasio modal terhadap aset tertimbang menurut risiko (*Risk - Weighted Assets* ("RWA")). Berdasarkan Peraturan Bank Indonesia, jumlah modal untuk risiko kredit terdiri dari Modal Inti ("Tier I") dan Modal Pelengkap ("Tier II") dikurangi penyertaan pada Entitas Anak. Sesuai dengan Peraturan OJK No. 11/POJK.03/2016, Peraturan OJK No. 34/POJK.03/2016, Peraturan OJK No. 27 Tahun 2022 tentang Kewajiban Penyediaan Modal Minimum Bank Umum dan Surat Edaran OJK No.9/SEOJK.03/2020 tentang Transparansi dan Publikasi Laporan Bank Umum Konvensional, sejak akhir bulan September 2016, Cadangan Tujuan tidak dapat lagi diperhitungkan sebagai komponen Modal Bank.

Rasio kewajiban penyediaan modal minimum Bank CIMB Niaga secara konsolidasian pada tanggal 31 Desember 2025, dengan memperhitungkan risiko kredit dan operasional adalah 26,65% (2024: 24,90%; 2023: 24,84%) dan dengan memperhitungkan risiko kredit, operasional, dan pasar adalah 24,83% (2024: 23,34%; 2023: 24,02%)

Unit Usaha Syariah

Pada tanggal 2 Februari 2006, BI mengeluarkan peraturan No. 8/7/PBI/2006 tentang "Perubahan atas PBI No.7/13/PBI/2005 tentang Kewajiban Penyediaan Modal Minimum Bank Umum berdasarkan Prinsip Syariah" yang selanjutnya diperbaharui dengan Peraturan OJK ("POJK") No.21/POJK.03/2014 tanggal 18 November 2014 tentang Kewajiban Penyediaan Modal Minimum Bank Umum Syariah yang berlaku sejak 1 Januari 2015 untuk Bank Umum Syariah. Berdasarkan PBI tersebut, Unit Usaha Syariah wajib menyediakan modal minimum sebesar 8% dari Aset Tertimbang Menurut Risiko dari kegiatan usaha berdasarkan prinsip Syariah. PBI ini berlaku sejak pelaporan bulan Desember 2005.

61. ADDITIONAL INFORMATION THAT IS NOT REQUIRED BY FINANCIAL ACCOUNTING STANDARDS *(continued)*

The following additional information presented below is information required by applicable regulations and is not information required by Financial Accounting Standards: (continued)

p. Capital Adequacy Ratio ("CAR") *(continued)*

The Capital Adequacy Ratio (CAR) is the ratio of the Bank's capital over its Risk - Weighted Assets (RWA). Based on Bank Indonesia regulations, the total capital for credit risk consists of core capital (Tier I) and supplementary capital (Tier II) less investments in Subsidiaries. In accordance with OJK Regulation No. 11/POJK.03/2016, OJK Regulation No. 34/POJK.03/2016, OJK Regulation No. 27 of 2022 concerning the Minimum Capital Requirement for Commercial Banks and OJK Circular Letter No.9/SEOJK.03/2020 on Transparency and Publication Conventional Commercial Bank Report, since the end of the month of September 2016, Specific Reserves can no longer be taken into account as a component of Bank's Capital.

Bank CIMB Niaga's minimum capital adequacy ratio on a consolidated basis As at 31 December 2025, after considering credit and operational risk is 26.65% (2024: 24.90%;2023: 24.84%) and after considering credit, operational, and market risk is 24.83% (2024: 23.34%; 2023: 24.02%).

Sharia Business Unit

On 2 February 2006, BI issued a regulation No. 8/7/PBI/2006 concerning "Amendment of BI regulation No. 7/13/PBI/2005 concerning The Minimum Capital Adequacy Requirement for Commercial Banks based on Sharia Principles" which followed by FSA regulation No.21/POJK.03/2014 dated 18 November 2014 regarding Minimum Capital Requirement for Sharia Bank which effective since 1 January 2015 for Sharia Bank. Based on the regulation, Sharia Unit is required to set aside the minimum capital of 8% in respect of the Risk Weighted Assets of business based on Sharia principles. This BI regulation came into force since reporting year of December 2005.

61. INFORMASI TAMBAHAN YANG TIDAK DIPERSYARATKAN OLEH STANDAR AKUNTANSI KEUANGAN (lanjutan)

Informasi tambahan berikut yang disajikan dibawah ini merupakan informasi yang disyaratkan oleh regulasi yang berlaku dan bukan/tidak merupakan informasi yang dipersyaratkan oleh Standar Akuntansi Keuangan: (lanjutan)

p. Rasio Kewajiban Penyediaan Modal Minimum ("KPMM") (lanjutan)

Unit Usaha Syariah (lanjutan)

Dalam hal modal minimum Unit Usaha Syariah kurang dari 8% dari Aset Tertimbang Menurut Risiko, maka kantor pusat bank umum konvensional dari Unit Usaha Syariah wajib menambah kekurangan modal minimum sehingga mencapai 8% dari Aset Tertimbang Menurut Risiko. Risiko yang dimaksud adalah Risiko Kredit dan Risiko Pasar. Untuk memenuhi ketentuan peraturan BI ini, pada tanggal 29 Desember 2005, Unit Usaha Syariah Bank CIMB Niaga telah menambah penyertaan modalnya secara bertahap.

61. ADDITIONAL INFORMATION THAT IS NOT REQUIRED BY FINANCIAL ACCOUNTING STANDARDS *(continued)*

The following additional information presented below is information required by applicable regulations and is not information required by Financial Accounting Standards: (continued)

p. Capital Adequacy Ratio ("CAR") *(continued)*

Sharia Business Unit *(continued)*

If the minimum capital of a Sharia Unit is less than 8% of the Risk Weighted Assets, the head office of the conventional commercial bank hosting the Sharia Unit shall top up the shortfall in minimum capital to reach 8% of the Risk Weighted Assets. Risks as referred to in the regulation are Credit Risk and Market Risk. To comply with the aforementioned BI regulation, on 29 December 2005, Bank CIMB Niaga's sharia unit has gradually increased its capital contribution.

Tanggal	Jumlah/*Amount*	*Date*
30 September 2004	12,500	*September 30, 2004*
11 November 2005	1,000	*November 11, 2005*
29 Desember 2005	25,000	*December 29, 2005*
20 September 2006	10,000	*September 20, 2006*
27 Desember 2007	51,500	*December 27, 2007*
17 Mei 2009	15,000	*May 17, 2009*
22 Maret 2010	135,000	*March 22, 2010*
30 Juni 2011	100,000	*June 30, 2011*
9 Desember 2011	100,000	*December 9, 2011*
31 Agustus 2012	150,000	*August 31, 2012*
27 September 2012	150,000	*September 27, 2012*
17 Desember 2012	100,000	*December 17, 2012*
4 Juli 2013	50,000	*July 4, 2013*
20 April 2017	400,000	*April 20, 2017*
20 Juni 2017	200,000	*June 20, 2017*
15 September 2017	150,000	*September 15, 2017*
12 Desember 2017	100,000	*December 12, 2017*
31 Desember 2017	600,000	*December 31, 2017*
31 Agustus 2018	400,000	*August 31, 2018*
28 Maret 2019	1,000,000	*March 28, 2019*
31 Maret 2020	800,000	*March 31, 2020*
30 Juni 2023	750,000	*June 30, 2023*
18 Desember 2024	500,000	*December 18, 2024*
17 September 2025	200,000	*September 17, 2025*
Jumlah	**6,000,000**	***Total***

61. INFORMASI TAMBAHAN YANG TIDAK DIPERSYARATKAN OLEH STANDAR AKUNTANSI KEUANGAN (lanjutan)

Informasi tambahan berikut yang disajikan dibawah ini merupakan informasi yang disyaratkan oleh regulasi yang berlaku dan bukan/tidak merupakan informasi yang dipersyaratkan oleh Standar Akuntansi Keuangan: (lanjutan)

p. Rasio Kewajiban Penyediaan Modal Minimum (“KPMM”) (lanjutan)

Unit Usaha Syariah (lanjutan)

Pada tanggal 31 Desember 2025, rasio KPMM Unit Usaha Syariah Bank CIMB Niaga tanpa dan dengan memperhitungkan risiko pasar masing-masing adalah 16,44% dan 16,44% (2024: 14,73% dan 14,73%; 2023: 15,30% dan 15,30%).

Sesuai dengan PBI No.8/7/PBI/2006 tentang Kewajiban Penyediaan Modal Minimum Bank Umum berdasarkan Prinsip Syariah dinyatakan hanya berlaku sampai dengan 31 Desember 2014 maka sejak tanggal 1 Januari 2015, Unit Usaha Syariah tidak lagi memiliki kewajiban untuk menyediakan modal minimum sesuai ketentuan ini. Perhitungan Kewajiban Penyediaan Modal Minimum Bank Umum berdasarkan Prinsip Syariah ini dilakukan hanya untuk kepentingan internal.

q. Informasi tambahan

Sesuai dengan Surat dari BI No. 10/57/DpG/DPbS tanggal 27 Mei 2008 perihal “Penyeragaman Nama Produk dan Jasa Perbankan Syariah”, mulai bulan September 2008, semua produk/jasa perbankan Syariah diseragamkan menjadi *Islamic Banking* (“iB”).

61. ADDITIONAL INFORMATION THAT IS NOT REQUIRED BY FINANCIAL ACCOUNTING STANDARDS *(continued)*

The following additional information presented below is information required by applicable regulations and is not information required by Financial Accounting Standards: (continued)

p. Capital Adequacy Ratio (“CAR”) *(continued)*

Sharia Business Unit *(continued)*

As at 31 December 2025, Bank CIMB Niaga Sharia Unit’s CAR without and with market risk charge were 16.44% and 16.44%, respectively (2024: 14.73% and 14.73%; 2023: 15.30% and 15.30%).

In accordance with PBI No. 8/7/PBI/2006, CAR based on Sharia Principles only valid until 31 December 2014 and starting 1 January 2015, the Bank no longer has an obligation to provide CAR pursuant to this. The calculation of CAR Based on Sharia Principles is done only for internal purposes.

q. Additional information

In accordance with Letter from BI No. 10/57/DpG/DPbS dated 27 May 2008 regarding “Harmonisation of Sharia Banking Products and Services”, starting September 2008, all Sharia banking products/services are harmonised as Islamic Banking (“iB”).

61. INFORMASI TAMBAHAN YANG TIDAK DIPERSYARATKAN OLEH STANDAR AKUNTANSI KEUANGAN (lanjutan)

Informasi tambahan berikut yang disajikan dibawah ini merupakan informasi yang disyaratkan oleh regulasi yang berlaku dan bukan/tidak merupakan informasi yang dipersyaratkan oleh Standar Akuntansi Keuangan: (lanjutan)

61. ADDITIONAL INFORMATION THAT IS NOT REQUIRED BY FINANCIAL ACCOUNTING STANDARDS *(continued)*

The following additional information presented below is information required by applicable regulations and is not information required by Financial Accounting Standards: (continued)

q. Informasi tambahan (lanjutan)

Informasi keuangan unit usaha Syariah pada tanggal 31 Desember 2025, 2024, dan 2023 adalah:

q. Additional information *(continued)*

Financial information of Sharia business unit as at 31 December 2025, 2024, and 2023 were as follows:

	2025	2024	2023	
LAPORAN POSISI KEUANGAN				***STATEMENTS OF FINANCIAL POSITION***
ASET				***ASSETS***
Kas	65,731	66,547	50,463	*Cash*
Penempatan pada Bank Indonesia	11,600,311	4,699,728	3,530,408	*Placements with Bank Indonesia*
Surat berharga yang dimiliki	2,423,344	2,225,286	4,925,260	*Sharia marketable securities*
Pembiayaan berbasis piutang	7,355,148	6,977,261	5,892,575	*Receivables based financing*
Pembiayaan bagi hasil	47,229,754	51,944,152	48,207,237	*Profit sharing financing*
Pembiayaan sewa	1,133,953	1,367,517	1,141,479	*Lease receivable*
Aset produktif lainnya	820,503	661,517	533,375	*Other earning assets*
Cadangan kerugian penurunan nilai aset produktif -/-	(1,616,681)	(1,730,809)	(1,570,061)	*Allowance for impairment losses on financial assets -/-*
Aset tetap dan inventaris	41,751	24,615	15,631	*Fixed assets and equipment*
Aset non-produktif	1	5,948	-	*Non-earning assets*
Aset lain-lain*)	1,170,217	1,261,345	20,873	*Other assets *)*
JUMLAH ASET	**70,224,032**	**67,503,107**	**62,747,240**	***TOTAL ASSETS***
LIABILITAS				***LIABILITIES***
Dana simpanan *wadiah*	10,841,532	10,910,396	8,830,173	*Wadiah deposits*
Dana investasi *non profit sharing*	39,470,146	43,769,902	36,085,958	*Non-profit sharing investment funds*
Liabilitas kepada bank lain	382,804	365,267	77,163	*Obligations to other banks*
Surat berharga yang diterbitkan	-	391,000	820,000	*Marketable securities issued*
Liabilitas lainnya	329,347	303,824	247,697	*Other obligations*
Dana usaha	17,429,845	9,642,459	14,783,350	*Operating funds*
Saldo laba/rugi	1,770,358	2,120,259	1,902,899	*Retained earnings*
JUMLAH LIABILITAS	**70,224,032**	**67,503,107**	**62,747,240**	

*) Pada 31 Desember 2025 dan 2024, aset lain-lain termasuk piutang salam

*As at 31 December 2025 and 2024, others included salam *) receivables*

61. INFORMASI TAMBAHAN YANG TIDAK DIPERSYARATKAN OLEH STANDAR AKUNTANSI KEUANGAN (lanjutan)

Informasi tambahan berikut yang disajikan dibawah ini merupakan informasi yang disyaratkan oleh regulasi yang berlaku dan bukan/tidak merupakan informasi yang dipersyaratkan oleh Standar Akuntansi Keuangan: (lanjutan)

61. ADDITIONAL INFORMATION THAT IS NOT REQUIRED BY FINANCIAL ACCOUNTING STANDARDS *(continued)*

The following additional information presented below is information required by applicable regulations and is not information required by Financial Accounting Standards: (continued)

q. Informasi tambahan (lanjutan)

Informasi keuangan unit usaha Syariah pada tanggal 31 Desember 2025, 2024, dan 2023 adalah: (lanjutan)

q. Additional information *(continued)*

Financial information of Sharia business unit as at 31 December 2025, 2024, and 2023 were as follows: (continued)

	2025	2024	2023	
LAPORAN LABA RUGI				***STATEMENTS OF PROFIT OR LOSS***
Pendapatan operasional	4,796,739	5,280,443	4,917,548	*Operating income*
Pendapatan yang dibagihasilkan	(2,889,923)	(3,104,058)	(2,679,161)	*Revenue sharing distribution*
Pendapatan setelah distribusi bagi hasil	1,906,816	2,176,385	2,238,387	*Income after revenue sharing distribution*
Jumlah beban operasional lainnya	(140,818)	(53,673)	(327,128)	*Total other operating expenses*
Laba operasional - bersih	1,765,998	2,122,712	1,911,259	*Operating income - net*
Pendapatan/(beban) non-operasional - bersih	109	776	3,800	*Non-operating income/(expenses) - net*
Laba bersih	**1,766,107**	**2,123,488**	**1,915,059**	*Net income*

Termasuk dalam pembiayaan berbasis piutang, pembiayaan bagi hasil dan pembiayaan sewa pada tanggal 31 Desember 2025 adalah penempatan pada bank lain sebesar Rp 482.465 (2024: Rp 337.052; 2023: Rp 245.934).

Included in receivables based financing, profit sharing financing and lease receivables as at 31 December 2025 is placement with other banks amounting to Rp 482,465 (2024: Rp 337,052; 2023: Rp 245,934).

r. Risiko operasional

Risiko operasional adalah risiko kerugian langsung ataupun tidak langsung yang terjadi karena tidak memadainya atau karena adanya kegagalan proses internal, kesalahan manusia, kegagalan sistem atau adanya masalah eksternal yang dapat mempengaruhi operasional Bank CIMB Niaga dan Entitas Anak.

Proses pengkajian risiko dilakukan untuk menilai kecukupan pengendalian internal serta proses identifikasi dan pengukuran risiko untuk setiap proses dan produk di masing-masing unit kerja untuk memastikan kepatuhan terhadap kebijakan, peraturan, dan batasan-batasan yang dibuat oleh manajemen Bank CIMB Niaga.

Unit pengawasan intern melakukan pemantauan yang cermat atas proses di setiap tingkatan atau unit, yang berlangsung sebelum dan sesudah dilakukannya transaksi.

r. Operational risk

Operational risk is the risk of direct or indirect loss resulting from inadequate or failure in internal process, people, and systems or from external problems that affect Bank CIMB Niaga and Subsidiaries operation.

A risk assessment process is carried out to evaluate the adequacy of internal control and risk identification and risk measurement in every process and product in each working unit to ensure compliance with the policy, rules, and limits set down by Bank CIMB Niaga's management.

Internal control units closely review and monitor the process at its respective level or unit, prior and subsequent to each transaction being carried out.

61. INFORMASI TAMBAHAN YANG TIDAK DIPERSYARATKAN OLEH STANDAR AKUNTANSI KEUANGAN (lanjutan)

Informasi tambahan berikut yang disajikan dibawah ini merupakan informasi yang disyaratkan oleh regulasi yang berlaku dan bukan/tidak merupakan informasi yang dipersyaratkan oleh Standar Akuntansi Keuangan: (lanjutan)

r. Risiko operasional (lanjutan)

Pengelolaan risiko operasional juga dilakukan dengan memperkuat aspek keamanan dan kehandalan operasi teknologi informasi sehingga kesalahan manusia, *fraud*, kesalahan proses, dan potensi kegagalan sistem yang menyebabkan terganggunya kelangsungan bisnis dapat ditekan dan diantisipasi lebih dini.

Bank CIMB Niaga mengembangkan dan menerapkan beberapa sistem dan perangkat *Operational Risk Management* ("ORM"). Pengembangan yang dilakukan mulai dari yang bersifat pencegahan, kecukupan terhadap kontrol sesuai dengan kondisi yang dihadapi, hingga yang sifatnya *forward looking* dalam melihat kemungkinan kejadian di masa depan. Dengan adanya pendekatan ini diharapkan Bank CIMB Niaga lebih komprehensif dalam mengelola risiko di bidang operasional. Salah satu sistem tersebut adalah melalui proses pelaporan bulanan, dimana berbagai unit kerja dan kantor cabang wajib melaporkan kerugian yang timbul akibat risiko operasional. Informasi ini dikonsolidasikan ke dalam satu *Loss Event Database*, kemudian dianalisis untuk mendapatkan suatu indikasi atau gambaran yang dipakai untuk mengantisipasi pengulangan terjadinya kerugian yang sama pada masa datang. Bank CIMB Niaga saat ini melakukan peningkatan terhadap perangkat yang digunakan untuk mengukur dan mengelola risiko operasional melalui *Key Risk Indicator* ("KRI") dan *Risk and Control Self Assessment* ("RCSA") serta *Business Continuity Management* ("BCM") yang menyeluruh.

Bank CIMB Niaga mengerahkan upaya terbaik untuk mengelola risiko operasional dengan memastikan akan pentingnya pengelolaan risiko ini ditanamkan pada seluruh jajaran organisasi Bank CIMB Niaga. Bank CIMB Niaga berkomitmen penuh untuk meningkatkan kemampuan pengelolaan risiko operasional melalui penggunaan berbagai proses pengendalian, dan perangkat, serta analisis risiko yang mutakhir.

61. ADDITIONAL INFORMATION THAT IS NOT REQUIRED BY FINANCIAL ACCOUNTING STANDARDS *(continued)*

The following additional information presented below is information required by applicable regulations and is not information required by Financial Accounting Standards: (continued)

r. Operational risk *(continued)*

Operational risk management is also performed by strengthening the security and operational aspects of information technology to reduce and prevent human error, fraud, processing errors, and system failure that affect business continuity.

Bank CIMB Niaga has developed and implemented several systems and tools for Operational Risk Management ("ORM"). The developments are starting from preventive, adequacy of control toward current condition, until forward looking in forecasting for the future probability. Through these approaches, Bank CIMB Niaga expected to manage the operational risk comprehensively. One of these processes is through monthly reporting which both working units and branches are required to report their losses related to operational risk. The information is consolidated into a Loss Event Database, which is analysed to obtain indicators to anticipate repeated trends. Currently, Bank CIMB Niaga is improving the tools which used to measure and manage operational risk by Key Risk Indicator ("KRI") and Risk and Control Self Assessment ("RCSA") and also Business Continuity Management ("BCM") comprehensively.

Bank CIMB Niaga performs best effort to manage operational risk by ensuring the importance of managing the risk embedded at all levels of Bank CIMB Niaga's organisation. Bank CIMB Niaga has fully committed to increase its capability in managing operational risk using several control processes, tools, and sophisticated analysis techniques.

61. INFORMASI TAMBAHAN YANG TIDAK DIPERSYARATKAN OLEH STANDAR AKUNTANSI KEUANGAN (lanjutan)

Informasi tambahan berikut yang disajikan dibawah ini merupakan informasi yang disyaratkan oleh regulasi yang berlaku dan bukan/tidak merupakan informasi yang dipersyaratkan oleh Standar Akuntansi Keuangan: (lanjutan)

r. Risiko operasional (lanjutan)

Pengungkapan mengenai risiko kredit, risiko tingkat suku bunga, risiko mata uang, risiko likuiditas, dan risiko operasional telah diungkapkan dalam catatan tersendiri (lihat Catatan 52, 53, 54, 55, dan 61.r).

s. Risiko hukum

Risiko hukum adalah risiko yang disebabkan oleh adanya kelemahan aspek yuridis, antara lain yang disebabkan adanya tuntutan hukum, ketiadaan peraturan perundang-undangan yang mendukung aktivitas atau produk Bank CIMB Niaga dan Entitas Anak, atau kelemahan perikatan seperti tidak dipenuhinya syarat sahnya kontrak dan pengikatan agunan yang tidak sempurna.

Berikut adalah faktor-faktor yang mempengaruhi risiko hukum: karakter nasabah yang negatif, kurangnya pemahaman atas produk yang dijual kepada nasabah, dokumen legal yang lemah, konflik dengan nasabah atau pihak lain yang tidak diselesaikan dengan baik, dan keluhan nasabah yang tidak diselesaikan dengan memuaskan.

Guna menghindari kemungkinan litigasi atau gugatan hukum, unit legal dan unit bisnis terkait bertugas untuk menyelesaikan masalah-masalah hukum yang terjadi dengan mengelola setiap *events* yang terkait dengan hukum secara tepat, termasuk potensi kerugiannya.

Bank CIMB Niaga dan Entitas Anak melakukan manajemen risiko hukum dengan melakukan penanganan proses hukum secara profesional dan jika diperlukan membuat pencadangan potensi biaya kerugian.

61. ADDITIONAL INFORMATION THAT IS NOT REQUIRED BY FINANCIAL ACCOUNTING STANDARDS *(continued)*

The following additional information presented below is information required by applicable regulations and is not information required by Financial Accounting Standards: (continued)

r. Operational risk *(continued)*

Disclosure of credit risk, interest rate risk, currency risk, liquidity risk, and operational risk has been disclosed in separate notes (refer to Notes 52, 53, 54, 55, and 61.r).

s. Legal risk

Legal risk is the risk arising from weaknesses in judicial aspect, amongst others are caused by legal claims, unavailability of law and regulations which supports Bank CIMB Niaga and Subsidiaries products and activities, or weaknesses in legal documentation such as unavailability of binding contract and incomplete collateral agreements.

The following are factors which affect the legal risk: customers' negative character, lack of understanding of product sold to customers, weak legal documentation, unresolved conflict with customers or other parties, and unresolved customer complaints.

To prevent any possibility of litigation and legal cases, the legal group and business group are responsible to ensure all the legal cases are settled well through managing the legal events properly, including provision on any potential loss that is incurred.

Bank CIMB Niaga and Subdiaries manages the legal risk through professional legal case handling and if needed prepares provision for legal case expenses.

61. INFORMASI TAMBAHAN YANG TIDAK DIPERSYARATKAN OLEH STANDAR AKUNTANSI KEUANGAN (lanjutan)

Informasi tambahan berikut yang disajikan dibawah ini merupakan informasi yang disyaratkan oleh regulasi yang berlaku dan bukan/tidak merupakan informasi yang dipersyaratkan oleh Standar Akuntansi Keuangan: (lanjutan)

t. Risiko strategis

Risiko strategis adalah risiko yang antara lain disebabkan adanya penetapan dan pelaksanaan strategi Bank CIMB Niaga dan pengambilan keputusan bisnis yang tidak tepat atau kurang responsifnya Bank CIMB Niaga terhadap perubahan eksternal. Berikut adalah faktor-faktor yang mempengaruhi risiko strategis: visi dan misi Bank CIMB Niaga, rencana strategis, perubahan kepemilikan, dan peluncuran produk baru.

Pelaksanaan strategi, visi, dan misi Bank CIMB Niaga yang tidak tepat serta pengambilan keputusan bisnis yang tidak sejalan dengan perubahan eksternal dapat mempengaruhi kelangsungan bisnis Bank CIMB Niaga.

Dalam kaitannya dengan hal tersebut di atas, Bank CIMB Niaga telah membentuk, merumuskan, menyusun, dan memantau pelaksanaan strategi termasuk *corporate plan* dan *business plan.*

Selain itu Bank CIMB Niaga menetapkan sejumlah indikator penting yang disesuaikan dengan kecukupan aset, permodalan, dan kondisi perubahan pasar agar bisnis Bank CIMB Niaga tetap tumbuh dan terus meningkatkan kepercayaan bagi para *stakeholders* dan *shareholders.*

u. Risiko reputasi

Risiko reputasi adalah risiko yang antara lain disebabkan oleh adanya publikasi negatif yang terkait dengan kegiatan usaha Bank CIMB Niaga atau persepsi negatif terhadap Bank CIMB Niaga. Faktor-faktor yang mempengaruhi risiko reputasi antara lain: citra *(image),* harga saham, dan konflik internal.

Bank CIMB Niaga melakukan manajemen risiko reputasi dengan melakukan aktivitas *public relation*, *CSR (Corporate Social Responsibility)*, respon yang cepat terhadap keluhan nasabah, dan penerapan *Good Corporate Governance* yang konsisten.

61. ADDITIONAL INFORMATION THAT IS NOT REQUIRED BY FINANCIAL ACCOUNTING STANDARDS *(continued)*

The following additional information presented below is information required by applicable regulations and is not information required by Financial Accounting Standards: (continued)

t. Strategic risk

Strategic risk is the risk which is caused by the determination and implementation of Bank CIMB Niaga's strategy and inaccurate decision making or Bank CIMB Niaga's unawareness to the external factor changes. Factors which affect the strategic risk are: Bank CIMB Niaga's vision and mission, strategic plan, change of ownership, and launch of new products.

Improper strategy, vision, and mission implementation of Bank CIMB Niaga as well as unaligned business decisions that are not inline with external changes has an impact on Bank CIMB Niaga's business going concern.

In relation with the risk as stated above, Bank CIMB Niaga has established, formulated, developed, and monitored this strategy implementation including corporate plan and business plan.

In addition, Bank CIMB Niaga has decided several major indicators that are adjusted with the adequacy of assets, capital, and market sensitivity conditions in order to maintain Bank CIMB Niaga's growth and continuously develop trust of stakeholders and shareholders.

u. Reputation risk

Reputation risk is the risk which is caused by negative publicity related with Bank CIMB Niaga's activities or negative perception on Bank CIMB Niaga. Factors which influence reputation risk are: image, share price, and internal conflict.

Bank CIMB Niaga manages reputation risk by performing public relation activities, CSR (Corporate Social Responsibility), quick response to customers' complaints, and consistent implementation of Good Corporate Governance.

61. INFORMASI TAMBAHAN YANG TIDAK DIPERSYARATKAN OLEH STANDAR AKUNTANSI KEUANGAN (lanjutan)

Informasi tambahan berikut yang disajikan dibawah ini merupakan informasi yang disyaratkan oleh regulasi yang berlaku dan bukan/tidak merupakan informasi yang dipersyaratkan oleh Standar Akuntansi Keuangan: (lanjutan)

u. Risiko Reputasi (lanjutan)

Bank CIMB Niaga juga telah membentuk *Marketing and Communication Committee*, sebuah Komite Eksekutif, yang bertanggung jawab atas pemberian arahan yang jelas dalam pengelolaan merek Bank CIMB Niaga termasuk strategi, *value proposition,* dan *positioning*.

Pengelolaan risiko reputasi dilakukan dengan memantau publikasi negatif dari media cetak baik surat pembaca maupun artikel termasuk di dalamnya keluhan nasabah. Hal yang sama dilakukan untuk keluhan nasabah yang melalui *call center*.

v. Risiko kepatuhan

Risiko kepatuhan adalah risiko yang terjadi karena Bank CIMB Niaga tidak mematuhi atau tidak melaksanakan ketentuan internal dan peraturan perundang-undangan. Pada praktiknya, risiko kepatuhan melekat pada risiko Bank CIMB Niaga yang terkait pada peraturan perundang-undangan, ketentuan kehati-hatian, dan ketentuan lain yang berlaku, seperti:

- Risiko kredit terkait dengan ketentuan Kewajiban Pemenuhan Modal Minimum ("KPMM"), Kualitas Aset Produktif, Pembentukan Penyisihan Aset Produktif ("PPAP"), dan Batas Maksimum Pemberian Kredit ("BMPK");
- Risiko pasar terkait dengan ketentuan Posisi Devisa Neto ("PDN");
- Risiko strategis terkait dengan ketentuan Rencana Kerja Anggaran Tahunan ("RKAT") Bank CIMB Niaga; dan
- Risiko lain yang terkait dengan ketentuan eksternal dan internal.

61. ADDITIONAL INFORMATION THAT IS NOT REQUIRED BY FINANCIAL ACCOUNTING STANDARDS *(continued)*

The following additional information presented below is information required by applicable regulations and is not information required by Financial Accounting Standards: (continued)

u. Reputation Risk *(continued)*

Bank CIMB Niaga has also set up Marketing and Communication Committee, an Executive Committee, which is responsible for providing strategic direction and guidance on Bank CIMB Niaga brand, including strategy, value proposition, and positioning.

Reputation risk management is performed through monitoring negative reports from reader's letters and articles in media that includes customer's complaints. The same thing is also applied for customer complaints via call center.

v. Compliance risk

Compliance risk is the risk that Bank CIMB Niaga does not comply or implement internal policy and laws and regulations. In practice, compliance risk is embeded in with Bank CIMB Niaga's risks relating to laws and regulations, prudential requirements, and other regulations, such as:

- *Credit risk related with Capital Adequacy Ratio ("CAR"), Quality of Earning Assets, Allowance for Possible Losses, and Legal Lending Limit ("LLL");*
- *Market risk related with Net Open Position ("NOP") regulation;*
- *Strategic risk related with Bank CIMB Niaga's Annual Business Plan; and*
- *Other risks related with external and internal regulations.*

61. INFORMASI TAMBAHAN YANG TIDAK DIPERSYARATKAN OLEH STANDAR AKUNTANSI KEUANGAN (lanjutan)

Informasi tambahan berikut yang disajikan dibawah ini merupakan informasi yang disyaratkan oleh regulasi yang berlaku dan bukan/tidak merupakan informasi yang dipersyaratkan oleh Standar Akuntansi Keuangan: (lanjutan)

v. Risiko Kepatuhan (lanjutan)

Faktor-faktor yang mempengaruhi risiko kepatuhan adalah: perubahan peraturan eksternal, komunikasi internal, budaya disiplin karyawan, dan infrastruktur.

Dalam mengelola manajemen risiko kepatuhan, Bank CIMB Niaga melakukan peningkatan budaya kepatuhan yang terus menerus dilakukan melalui program kepatuhan yaitu:

- Pembaharuan dan dokumentasi *database* kepatuhan;
- Sosialisasi/pelatihan kepatuhan melalui *regulation update, compliance news, e-learning,* dan *on-class training;*
- Uji kepatuhan terhadap produk baru, kebijakan baru, dan aktivitas bank;
- Monitor pelaksanaan kepatuhan melalui *compliance matrix* dan pembentukan *Designated Compliance Officer* ("DCO");
- Penerapan anti pencucian uang dan pencegahan pendanaan teroris; dan
- Pelaporan kepatuhan.

Rasio-rasio utama yang dipersyaratkan oleh Peraturan Bank Indonesia yaitu Giro Wajib Minimum ("GWM"), Penyangga Likuiditas Makroprudensial ("PLM"), Rasio Intermediasi Makroprudensial ("RIM"), BMPK, NPL, PDN dan KPMM telah dipenuhi oleh Bank CIMB Niaga.

61. ADDITIONAL INFORMATION THAT IS NOT REQUIRED BY FINANCIAL ACCOUNTING STANDARDS *(continued)*

The following additional information presented below is information required by applicable regulations and is not information required by Financial Accounting Standards: (continued)

v. Compliance Risk *(continued)*

Factors which affect compliance risk are: external regulation changes, internal communication, employees discipline culture, and infrastructure.

In managing compliance risk, Bank CIMB Niaga makes continuous improvement for compliance culture through the compliance program:

- *Updating and documenting compliance database;*
- *Compliance socialisation/training through regulation update, compliance news, e-learning, and on-class training;*
- *Test of compliance on new products, new policy, and bank activities;*
- *Monitoring the compliance realisation through compliance matrix and establishing Designated Compliance Officer ("DCO");*
- *Implementation of anti money laundering and preventive terrorism funding; and*
- *Compliance reporting.*

The main ratios required by Bank Indonesia regulation which are the Minimum Statutory Reserves ("GWM"), Macroprudential Liquidity Buffer ("PLM"), Macropudential Intermediation Ratio ("RIM"), LLL, NPL, NOP and CAR have been fulfilled by Bank CIMB Niaga.

62. PERISTIWA SETELAH PERIODE PELAPORAN

Sesuai dengan keterbukaan informasi yang dipublikasikan Bank pada tanggal 15 Januari 2026, mengenai Persetujuan Prinsip atas Pemisahan Unit Usaha Syariah, Bank telah memperoleh persetujuan izin prinsip dari OJK pada tanggal 14 Januari 2026, untuk memisahkan Unit Usaha Syariah ("UUS") menjadi Bank Umum Syariah ("BUS") mandiri, yaitu PT Bank CIMB Niaga Syariah. Kemudian, sesuai dengan keterbukaan informasi yang dipublikasikan Bank pada tanggal 27 Januari 2026, mengenai Penandatanganan Akta Pemisahan Unit Usaha Syariah, Bank telah menandatangani Akta Pemisahan Unit Usaha Syariah Perseroan pada tanggal 27 Januari 2026.

62. SUBSEQUENT EVENTS

In accordance with the information disclosure published by the Bank on 15 January 2026, regarding the Principal Approval of Spin-off of the Sharia Business Unit, the Bank has obtained principal approval from the Financial Services Authority (OJK) on 14 January 2026, to separate the Sharia Business Unit ("UUS") into an independent Sharia Commercial Bank ("BUS"), namely PT Bank CIMB Niaga Syariah. Subsequently, in accordance with the information disclosure published by the Bank on 27 January 2026, regarding the Signing of the Spin-off Deed of the Sharia Business Unit, the Bank signed the Spin-off Deed of the Company's Sharia Business Unit on 27 January 2026.

62. PERISTIWA SETELAH PERIODE PELAPORAN (lanjutan)

Sampai dengan tanggal laporan keuangan konsolidasian ini, Bank masih dalam proses untuk memenuhi semua persetujuan dan memperoleh perizinan dalam rangka pemisahan unit usaha syariah untuk memenuhi ketentuan POJK No. 12 Tahun 2023 tentang Unit Usaha Syariah sebagaimana dicabut sebagian melalui POJK No. 2 Tahun 2024 tentang Penerapan Tata Kelola Syariah Bagi Bank Umum Syariah dan Unit Usaha Syariah. Persetujuan atas pemisahan unit usaha syariah dengan cara pendirian badan hukum PT Bank CIMB Niaga Syariah telah disetujui melalui Rapat Umum Pemegang Saham Luar Biasa pada tanggal 26 Juni 2025.

62. SUBSEQUENT EVENTS *(continued)*

As of the date of this consolidated financial statements, the Bank is still in the process of fulfilling all approvals and obtaining permits in relation to the spin-off of the Sharia business unit to comply with the provisions of OJK Regulation No. 12 of 2023 concerning the Sharia Business Unit, as partially revoked by OJK Regulation No. 2 of 2024 concerning the Implementation of Sharia Governance for Sharia Commercial Banks and Sharia Business Units. Approval for the spin-off of the Sharia business unit through the establishment of the legal entity PT Bank CIMB Niaga Syariah was granted at the Extraordinary General Meeting of Shareholders on 26 June 2025.

63. INFORMASI KEUANGAN TAMBAHAN

Bank menerbitkan laporan keuangan konsolidasian yang merupakan laporan keuangan utama. Informasi keuangan tambahan PT Bank CIMB Niaga Tbk (Entitas Induk) ini, dimana Bank CIMB Niaga membukukan investasi pada Entitas Anak dengan menggunakan metode biaya sesuai dengan PSAK 227 (2015), disajikan untuk dapat menganalisis hasil usaha entitas induk saja. Informasi keuangan tambahan PT Bank CIMB Niaga Tbk (Entitas Induk) berikut ini harus dibaca bersamaan dengan laporan keuangan konsolidasian PT Bank CIMB Niaga Tbk dan Entitas Anak.

63. SUPPLEMENTARY FINANCIAL INFORMATION

The Bank published the consolidated financial statements as its primary financial statements. The supplementary financial information of PT Bank CIMB Niaga Tbk (Parent Entity), where Bank CIMB Niaga book investment in Subsidiaries using the cost method in accordance with SFAS 227 (2015), have been prepared in order that the parent entity's results of operations can be analysed. The following supplementary financial information of PT Bank CIMB Niaga Tbk (Parent Entity) should be read in conjuction with the consolidated financial statements of PT Bank CIMB Niaga Tbk and Subsidiaries.

PT BANK CIMB NIAGA Tbk
INDUK PERUSAHAAN/*PARENT COMPANY*

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STATEMENTS OF FINANCIAL POSITION
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	2025	2024	2023	
ASET				***ASSETS***
Kas	3,657,201	3,649,991	3,928,228	*Cash*
Giro pada Bank Indonesia	11,670,605	9,990,709	13,180,254	*Current accounts with Bank Indonesia*
Giro pada bank lain	1,742,534	2,446,256	2,501,677	*Current accounts with other banks*
Dikurangi: Cadangan kerugian penurunan nilai	-	-	-	*Less: Allowance for impairment losses*
	1,742,534	2,446,256	2,501,677	
Penempatan pada bank lain dan Bank Indonesia	11,833,388	5,047,395	4,541,702	*Placement with other banks and Bank Indonesia*
Dikurangi: Cadangan kerugian penurunan nilai	(71)	-	(8,714)	*Less: Allowance for impairment losses*
	11,833,317	5,047,395	4,532,988	
Efek-efek	23,376,814	25,006,134	9,403,093	*Marketable securities*
Dikurangi: Cadangan kerugian penurunan nilai	(782)	(840)	(39,160)	*Less: Allowance for impairment losses*
	23,376,032	25,005,294	9,363,933	
Obligasi Pemerintah	61,589,175	68,329,051	70,596,507	*Government Bonds*
Efek-efek yang dibeli dengan janji dijual kembali	1,000,129	1,612,832	5,159,387	*Securities purchased under resale agreements*
Tagihan derivatif				*Derivative receivables*
Pihak berelasi	31,211	22,140	18,805	*Related parties*
Pihak ketiga	739,725	1,162,750	830,209	*Third parties*
	770,936	1,184,890	849,014	
Kredit yang diberikan				*Loans*
Pihak berelasi	533,107	873,183	1,059,901	*Related parties*
Pihak ketiga	227,851,680	217,827,612	205,745,793	*Third parties*
	228,384,787	218,700,795	206,805,694	
Dikurangi: Cadangan kerugian penurunan nilai	(8,053,555)	(10,451,126)	(11,905,707)	*Less: Allowance for impairment losses*
Jumlah kredit yang diberikan	220,331,232	208,249,669	194,899,987	*Total loans*
Tagihan akseptasi	1,937,050	2,761,800	1,102,091	*Acceptance receivables*
Dikurangi: Cadangan kerugian penurunan nilai	(1,592)	(9,833)	(8,638)	*Less: Allowance for impairment losses*
	1,935,458	2,751,967	1,093,453	
Penyertaan - bersih	801,859	801,859	782,375	*Investments - net*
Aset tetap	9,477,353	9,243,413	9,426,276	*Fixed assets*
Dikurangi: Akumulasi penyusutan	(2,501,717)	(2,536,667)	(2,730,888)	*Less: Accumulated depreciation*
	6,975,636	6,706,746	6,695,388	
Aset takberwujud	5,173,473	4,732,183	4,306,093	*Intangible assets*
Dikurangi: Akumulasi amortisasi	(3,160,549)	(2,701,485)	(2,252,619)	*Less: Accumulated amortisation*
	2,012,924	2,030,698	2,053,474	
Aset yang diambil alih	329,751	331,687	332,918	*Foreclosed assets*
Dikurangi: Cadangan kerugian penurunan nilai	(328,063)	(248,994)	(223,225)	*Less: Allowance for impairment losses*
	1,688	82,693	109,693	
Uang muka pajak	2,891,766	3,040,578	1,706,534	*Prepaid taxes*
Aset pajak tangguhan - bersih	83,097	110,164	1,368,468	*Deferred tax assets - net*
Pendapatan yang masih harus diterima	3,104,503	3,028,121	3,417,848	*Accrued income*
Beban dibayar dimuka	1,244,900	1,204,256	1,180,308	*Prepaid expenses*
Aset lain-lain	7,267,168	5,427,047	5,024,557	*Other assets*
Dikurangi: Cadangan kerugian penurunan nilai	(136,972)	(172,746)	(502,708)	*Less: Allowance for impairment losses*
	7,130,196	5,254,301	4,521,849	
JUMLAH ASET	**362,153,188**	**350,527,470**	**327,941,365**	***TOTAL ASSETS***

PT BANK CIMB NIAGA Tbk
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	2025	2024	2023	
LIABILITAS DAN EKUITAS				***LIABILITIES AND EQUITY***
LIABILITAS				***LIABILITIES***
Liabilitas segera	3,355,050	3,814,668	3,556,053	*Obligations due immediately*
Simpanan dari nasabah				*Deposits from customers*
Giro				*Demand deposits*
Pihak berelasi	1,161,968	1,132,935	1,092,080	*Related parties*
Pihak ketiga	102,881,716	91,534,201	72,983,177	*Third parties*
	104,043,684	92,667,136	74,075,257	
Tabungan				*Saving deposits*
Pihak berelasi	313,595	301,862	253,790	*Related parties*
Pihak ketiga	86,067,637	79,977,209	77,177,034	*Third parties*
	86,381,232	80,279,071	77,430,824	
Deposito				*Time deposits*
Pihak berelasi	21,776	30,507	39,175	*Related parties*
Pihak ketiga	81,040,485	88,541,315	85,189,868	*Third parties*
	81,062,261	88,571,822	85,229,043	
Jumlah simpanan nasabah	271,487,177	261,518,029	236,735,124	*Total deposits from customers*
Simpanan dari bank lain				*Deposits from other banks*
Giro dan tabungan	2,915,935	3,128,574	1,505,795	*Demand and saving deposits*
Inter-bank call money dan deposito berjangka	4,450,375	2,830,894	254,652	*Inter-bank call money and time deposits*
	7,366,310	5,959,468	1,760,447	
Efek-efek yang dijual dengan janji dibeli kembali	11,514,958	11,288,963	20,426,826	*Securities sold under repurchase agreement repurchase agreement*
Liabilitas derivatif				*Derivative payables*
Pihak berelasi	26,437	15,751	19,907	*Related parties*
Pihak ketiga	572,904	890,879	520,144	*Third parties*
	599,341	906,630	540,051	
Liabilitas akseptasi	1,937,050	2,761,800	1,102,091	*Acceptance payables*
Efek-efek yang diterbitkan	-	391,000	1,300,476	*Marketable securities isssued*
Pinjaman yang diterima	-	2,609,500	2,463,520	*Borrowings*
Hutang pajak				*Tax payables*
- Pajak penghasilan badan	343,956	181,410	163,942	*Corporate income tax -*
- Pajak lain-lain	33,221	129,209	257,571	*Other taxes -*
	377,177	310,619	421,513	
Beban yang masih harus dibayar dan liabilitas lain-lain				*Accruals and other liabilities*
- Beban yang masih harus dibayar	1,957,537	2,184,823	3,108,506	*Accruals -*
- Liabilitas lain-lain	6,158,902	6,198,134	7,438,935	*Other liabilities -*
	8,116,439	8,382,957	10,547,441	
Liabilitas imbalan kerja	1,603,598	1,557,704	1,473,143	*Employee benefit obligations*
Pinjaman subordinasi				*Subordinated loans*
Pihak berelasi	-	35,767	35,996	*Related parties*
Pihak ketiga	-	38,747	119,623	*Third parties*
	-	74,514	155,619	
JUMLAH LIABILITAS	**306,357,100**	**299,575,852**	**280,482,304**	***TOTAL LIABILITIES***

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	2025	2024	2023	
EKUITAS				***EQUITY***
Modal saham				*Share capital*
Modal dasar 71.853.936				*Authorised capital 71,853,936*
saham biasa kelas A, dengan				*class A ordinary shares with*
nilai nominal Rp 5.000 (nilai penuh)				*par value of Rp 5,000 (full*
per saham dan 50.814.606.400				*amount) per share, and*
saham biasa kelas B,				*50,814,606,400 class B*
dengan nilai nominal Rp 50				*ordinary shares with par value*
(nilai penuh) per saham				*of Rp 50 (full amount) per share*
Modal ditempatkan dan disetor penuh				*Issued and fully paid*
71.853.936 lembar saham biasa kelas A pada tanggal				*71,853,936 class A ordinary shares as at*
31 Desember 2025, 2024, dan 2023				*31 December 2025, 2024, and 2023*
dan saham biasa kelas B sebanyak 25.070.351.907 lembar				*and class B ordinary shares total 25,070,351,907 shares*
tanggal 31 Desember 2025 dan 2024 dan 25.059.752.907 lembar				*as at 31 December 2025 and 2024 and 25,059,752,907 shares*
pada tanggal 31 Desember 2023	1,612,787	1,612,787	1,612,257	*as at 31 December 2023*
Tambahan modal disetor	7,135,019	7,135,003	7,068,257	*Additional paid in capital*
Saham tresuri	(2,366)	(5,649)	(135,104)	*Treasury shares*
Cadangan kompensasi berbasis saham	84,332	90,994	137,123	*Share-based compensation reserve*
Selisih penilaian kembali aset tetap	4,695,405	4,176,647	4,181,209	*Reserve on revaluation of fixed assets*
Keuntungan/(kerugian) yang belum direalisasi atas efek-efek				*Unrealised gains/(losses) of marketable securities*
dan obligasi pemerintah dalam kelompok nilai wajar melalui				*and government bonds on fair value through*
penghasilan komprehensif lain - bersih	438,691	(963,166)	(879,270)	*other comprehensive income - net*
Cadangan umum dan wajib	351,538	351,538	351,538	*General and statutory reserve*
Saldo laba	41,480,682	38,553,464	35,123,051	*Retained earnings*
JUMLAH EKUITAS	**55,796,088**	**50,951,618**	**47,459,061**	***TOTAL EQUITY***
JUMLAH LIABILITAS DAN EKUITAS	**362,153,188**	**350,527,470**	**327,941,365**	***TOTAL LIABILITIES AND EQUITY***

PT BANK CIMB NIAGA Tbk
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LAPORAN LABA RUGI DAN PENGHASILAN KOMPREHENSIF LAIN
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31 DESEMBER 2025, 2024, DAN 2023
(Dinyatakan dalam jutaan Rupiah, kecuali dinyatakan lain)

STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE YEARS ENDED
31 DECEMBER 2025, 2024, AND 2023
(Expressed in millions of Rupiah, unless otherwise stated)

	2025	2024	2023	
PENDAPATAN DAN BEBAN OPERASIONAL				***INCOME AND EXPENSES FROM OPERATIONS***
Pendapatan bunga	17,977,765	17,404,589	16,253,314	*Interest income*
Pendapatan syariah	4,799,141	5,280,443	4,917,548	*Sharia ncome*
Beban bunga	(7,762,218)	(7,437,825)	(5,996,945)	*Interest expense*
Beban syariah	(2,889,923)	(3,104,058)	(2,679,161)	*Sharia expense*
Penghasilan bunga dan syariah - bersih	12,124,765	12,143,149	12,494,756	***Net interest and sharia income***
Pendapatan operasional lainnya				*Other operating income*
Provisi dan komisi lainnya	2,667,987	2,640,559	2,931,115	*Other fees and commissions*
(Kerugian)/keuntungan transaksi mata uang asing	(64,488)	764,813	176,982	*Foreign exchange (losses)/gains*
Lain-lain	687,629	868,340	426,683	*Others*
Jumlah pendapatan operasional lainnya	3,291,128	4,273,712	3,534,780	*Total other operating income*
Kerugian penurunan nilai atas aset keuangan dan nonkeuangan - bersih	(915,821)	(1,324,690)	(1,646,418)	*Impairment losses on financial and non-financial assets - net*
Keuntungan dari instrumen keuangan yang diukur pada nilai wajar melalui laba rugi - bersih	127,445	465,526	1,097,419	*Gains from financial instruments measured at fair value through profit or loss - net*
Keuntungan dari penjualan efek-efek - bersih	2,170,706	488,116	525,971	*Gains from sale of marketable securities - net*
Beban operasional lainnya				*Other operating expenses*
Beban tenaga kerja	(5,031,136)	(4,887,862)	(4,720,198)	*Personnel expenses*
Umum dan administrasi	(3,425,687)	(3,454,580)	(3,488,882)	*General and administrative*
(Beban)/pembalikan lain-lain	(6,469)	64,524	(18,972)	*Other (expenses)/reversal*
Jumlah beban operasional lainnya	(8,463,292)	(8,277,918)	(8,228,052)	*Total other operating expenses*
LABA OPERASIONAL BERSIH	8,334,931	7,767,895	7,778,456	***NET OPERATING INCOME***
PENDAPATAN BUKAN OPERASIONAL				***INCOME FROM NON OPERATIONS***
Pendapatan bukan operasional - bersih	239,760	477,812	112,892	*Non operating income - net*
LABA SEBELUM PAJAK PENGHASILAN	8,574,691	8,245,707	7,891,348	***INCOME BEFORE INCOME TAX***
BEBAN PAJAK PENGHASILAN	(1,795,802)	(1,720,041)	(1,722,625)	***INCOME TAX EXPENSE***
LABA BERSIH	**6,778,889**	**6,525,666**	**6,168,723**	***NET INCOME***

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	2025	2024	2023	
Laba bersih	6,778,889	6,525,666	6,168,723	*Net income*
Penghasilan komprehensif lain:				***Other comprehensive income:***
Pos-pos yang tidak akan direklasifikasi ke laba rugi				*Items that will not be reclassified to profit or loss*
Pengukuran kembali atas program imbalan pasti keuntungan/(kerugian) aktuarial	55,745	(19,850)	(27,853)	*Remeasurement of post employment benefits obligation actuarial gains/(losses)*
Selisih penilaian kembali aset tetap	518,744	(4,592)	1,176	*Reserve on revaluation of fixed assets*
	574,489	(24,442)	(26,677)	
Pajak penghasilan terkait pos-pos yang tidak akan direklasifikasi ke laba rugi	(12,250)	4,397	6,128	*Income tax relating to items that will not be reclassified to profit or loss*
	562,239	(20,045)	(20,549)	
Pos-pos yang akan direklasifikasi ke laba rugi				*Item that will be reclassified to profit or loss*
Keuntungan/(kerugian) yang belum di realisasi atas perubahan nilai wajar dari efek-efek dan obligasi pemerintah dalam kelompok nilai wajar melalui penghasilan komprehensif lain	1,703,043	(138,457)	299,060	*Unrealised gains/(losses) from changes in fair value of marketable securities and government bonds on fair value through other comprehensive income*
Pajak penghasilan terkait pos-pos yang akan direklasifikasi ke laba rugi	(301,186)	54,561	(29,602)	*Income tax relating to items that will be reclassified to profit or loss*
	1,401,857	(83,896)	269,458	
PENGHASILAN KOMPREHENSIF LAIN SETELAH PAJAK	**1,964,096**	**(103,941)**	248,909	***OTHER COMPREHENSIVE INCOME - NET OF TAX***
JUMLAH PENGHASILAN KOMPREHENSIF	**8,742,985**	**6,421,725**	**6,417,632**	***TOTAL COMPREHENSIVE INCOME***
LABA PER SAHAM (dalam nilai penuh Rupiah per saham)				***EARNINGS PER SHARE (expressed in Rupiah full amount per share)***
Dasar	269.64	259.65	247.21	*Basic*
Dilusian	269.64	259.65	247.21	*Diluted*

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STATEMENTS OF CHANGES IN EQUITY
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(Expressed in millions of Rupiah, unless otherwise stated)

	Modal saham/ *Share capital*	Tambahan modal disetor/ *Additional paid in capital*	Cadangan kompensasi berbasis saham/ *Share based compensation reserve*	Selisih penilaian kembali aset tetap/ *Reserve on revaluation of fixed assets*	Keuntungan/(kerugian) yang belum direalisasi atas efek-efek dan obligasi pemerintah diukur pada nilai wajar melalui penghasilan komprehensif lain - bersih/ *Unrealised gains/(losses) on fair value through other comprehensive income marketable securities and government bonds - net*	Saham tresuri/ *Treasury shares*	Saldo laba yang telah ditentukan penggunaannya - cadangan umum dan wajib/ *Appropriated retained earnings - general and statutory reserve*	Saldo laba yang belum ditentukan penggunaannya*)/ *Unappropriated retained earnings*)*	Jumlah/ *Total*	
Saldo 1 Januari 2025	1,612,787	7,135,003	90,994	4,176,647	(963,166)	(5,649)	351,538	38,553,464	50,951,618	*Balance as at 1 January 2025*
Jumlah laba komprehensif tahun berjalan:										*Total comprehensive income for the current year:*
- Laba bersih	-	-	-	-	-	-	-	6,778,889	6,778,889	*Net income -*
- Penghasilan komprehensif lain *)	-	-	-	518,758	1,401,857	-	-	43,481	1,964,096	*Other comprehensive income *) -*
	-	-	-	518,758	1,401,857	-	-	6,822,370	8,742,985	
Transaksi dengan pemilik dalam kapasitasnya sebagai pemilik:										*Transaction with owners in their capacity as owners:*
- Pembagian dividen tunai atas laba bersih tahun buku 2024	-	-	-	-	-	-	-	(3,915,399)	(3,915,399)	*Distribution of cash dividend - on 2024 financial year net income*
- Pelepasan saham tresuri	-	16	-	-	-	3,283	-	-	3,299	*Issuance of treasury shares -*
- Penjualan aset tetap revaluasian	-	-	-		-	-	-	20,247	20,247	*Sale of revalued fixed assets-*
- Cadangan kompensasi berbasis saham	-	-	(6,662)	-	-	-	-	-	(6,662)	*Shared based compensation reserve -*
	-	16	(6,662)	-	-	3,283	-	(3,895,152)	(3,898,515)	
Saldo 31 Desember 2025	1,612,787	7,135,019	84,332	4,695,405	438,691	(2,366)	351,538	41,480,682	55,796,088	*Balance as at 31 December 2025*

*) Termasuk di dalam saldo laba yang belum ditentukan penggunaannya merupakan pengukuran kembali atas program imbalan pasti setelah pajak

*Amounts included in unappropriated retained earnings *) are the remeasurement of post-employment benefits obligation net of tax*

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	Modal saham/ *Share capital*	Tambahan modal disetor/ *Additional paid in capital*	Cadangan kompensasi berbasis saham/ *Share based compensation reserve*	Selisih penilaian kembali aset tetap/ *Reserve on revaluation of fixed assets*	Kerugian yang belum direalisasi atas efek-efek dan obligasi pemerintah diukur pada nilai wajar melalui penghasilan komprehensif lain - bersih/ *Unrealised losses on fair value through other comprehensive income marketable securities and government bonds - net*	Saham tresuri/ *Treasury shares*	Saldo laba yang telah ditentukan penggunaannya - cadangan umum dan wajib/ *Appropriated retained earnings - general and statutory reserve*	Saldo laba yang belum ditentukan penggunaannya*)/ *Unappropriated retained earnings*)*	Jumlah/ *Total*	
Saldo 1 Januari 2024	1,612,257	7,068,257	137,123	4,181,209	(879,270)	(135,104)	351,538	35,123,051	47,459,061	*Balance as at 1 January 2024*
Jumlah laba komprehensif tahun berjalan:										*Total comprehensive income for the current year:*
- Laba bersih	-	-	-	-	-	-	-	6,525,666	6,525,666	*Net income -*
- Penghasilan komprehensif lain *)	-	-	-	(4,562)	(83,896)	-	-	(15,483)	(103,941)	*Other comprehensive income *) -*
	-	-	-	(4,562)	(83,896)	-	-	6,510,183	6,421,725	
Transaksi dengan pemilik dalam kapasitasnya sebagai pemilik:										*Transaction with owners in their capacity as owners:*
- Pembagian dividen tunai atas laba bersih tahun buku 2023	-	-	-	-	-	-	-	(3,084,362)	(3,084,362)	*Distribution of cash dividend - on 2023 financial year net income*
- Pelepasan saham tresuri	-	66,746	-	-	-	129,455	-	-	196,201	*Issuance of treasury shares -*
- Penerbitan saham biasa	530	-	-	-		-		-	530	*Issuance of ordinary share -*
- Penjualan aset tetap revaluasian	-	-	-		-	-	-	4,592	4,592	*Sale of revalued fixed assets-*
- Cadangan kompensasi berbasis saham	-	-	(46,129)	-	-	-	-	-	(46,129)	*Shared based compensation reserve -*
	530	66,746	(46,129)	-	-	129,455	-	(3,079,770)	(2,929,168)	
Saldo 31 Desember 2024	1,612,787	7,135,003	90,994	4,176,647	(963,166)	(5,649)	351,538	38,553,464	50,951,618	*Balance as at 31 December 2024*

*) Termasuk di dalam saldo laba yang belum ditentukan penggunaannya merupakan pengukuran kembali atas program imbalan pasti setelah pajak

*Amounts included in unappropriated retained earnings *) are the remeasurement of post-employment benefits obligation net of tax*

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STATEMENTS OF CHANGES IN EQUITY
FOR THE YEARS ENDED
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	Modal saham/ *Share capital*	Tambahan modal disetor/ *Additional paid-in capital*	Cadangan kompensasi berbasis saham/ *Share-based compensation reserve*	Selisih penilaian kembali aset tetap/ *Reserve on revaluation of fixed assets*	(Kerugian)/keuntungan yang belum direalisasi atas efek-efek dan obligasi pemerintah diukur pada nilai wajar melalui penghasilan komprehensif lain - bersih/ *Unrealised (losses)/gains on fair value through other comprehensive income marketable securities and government bonds - net*	Saham treasuri/ *Treasury shares*	Saldo laba yang telah ditentukan penggunaannya - cadangan umum dan wajib/ *Appropriated retained earnings - general and statutory reserve*	Saldo laba yang belum ditentukan penggunaannya*)/ *Unappropriated retained earnings*)*	Jumlah/ *Total*	
Saldo 1 Januari 2023	1,612,257	7,033,450	137,105	4,180,033	(1,148,728)	(249,459)	351,538	31,847,895	43,764,091	*Balance as at 1 January 2023*
Jumlah laba komprehensif tahun berjalan:										*Total comprehensive income for the current year:*
- Laba bersih	-	-	-	-	-	-	-	6,168,723	6,168,723	*Net income -*
- Penghasilan komprehensif lain *)	-	-	-	1,176	269,458	-	-	(21,725)	248,909	*Other comprehensive income *) -*
	-	-	-	1,176	269,458	-	-	6,146,998	6,417,632	
Transaksi dengan pemilik dalam kapasitasnya sebagai pemilik:										*Transaction with owners in their capacity as owners:*
- Pembagian dividen tunai atas laba bersih tahun buku 2022	-	-	-	-	-	-	-	(2,871,842)	(2,871,842)	*Distribution of cash dividend - on 2022 financial year net income*
- Pelepasan saham treasuri	-	34,807	-	-	-	114,355	-	-	149,162	*Issuance of treasury shares -*
- Cadangan kompensasi berbasis saham	-	-	18	-	-	-	-	-	18	*Shared based compensation reserve -*
	-	34,807	18	-	-	114,355	-	(2,871,842)	(2,722,662)	
Saldo 31 Desember 2023	1,612,257	7,068,257	137,123	4,181,209	(879,270)	(135,104)	351,538	35,123,051	47,459,061	*Balance as at 31 December 2023*

*) Termasuk di dalam saldo laba yang belum ditentukan penggunaannya merupakan pengukuran kembali atas program imbalan pasti setelah pajak

*Amounts included in unappropriated retained earnings *) are the remeasurement of post-employment benefits obligation net of tax*

PT BANK CIMB NIAGA Tbk
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LAPORAN ARUS KAS
UNTUK TAHUN - TAHUN YANG BERAKHIR
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STATEMENTS OF CASH FLOWS
FOR THE YEARS ENDED
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(Expressed in millions of Rupiah, unless otherwise stated)

	2025	2024	2023	
Arus kas dari aktivitas operasi				***Cash flow from operating activities***
Pendapatan bunga, provisi, dan komisi yang diterima	25,416,069	25,715,334	23,609,569	*Receipts of interest, fees, and commissions income*
Bunga, provisi, dan komisi yang dibayar	(10,672,592)	(10,468,787)	(8,465,285)	*Payments of interest, fees, and commissions*
Penghasilan operasional lainnya yang diterima	687,629	868,340	426,683	*Other operating income received*
Penerimaan bersih dari transaksi derivatif	(140,353)	1,364,812	1,212,612	*Net proceeds from derivative transactions*
Beban operasional lainnya	(7,492,776)	(6,459,518)	(5,605,854)	*Other operating expenses*
Pendapatan bukan operasional - bersih	335,290	577,922	108,836	*Non operating income - net*
Pajak penghasilan yang dibayar selama periode berjalan	(1,849,225)	(385,313)	(1,565,625)	*Income tax paid during the period*
Arus kas sebelum perubahan dalam aset dan liabilitas operasi	6,284,042	11,212,790	9,720,936	*Cash flow before changes in operating assets and liabilities*
Perubahan dalam aset dan liabilitas :				*Changes in assets and liabilities :*
Efek-efek dan Obligasi Pemerintah untuk tujuan diukur pada nilai wajar melalui laba rugi	(287,066)	(4,015,903)	(9,355,235)	*Fair value through profit or loss marketable securities and Government Bonds*
Efek-efek yang dibeli dengan janji dijual kembali	612,579	3,546,555	(4,649,080)	*Securities purchased under resale agreements*
Kredit yang diberikan	(13,127,123)	(14,765,294)	(18,369,810)	*Loans*
Tagihan akseptasi	878,323	(1,659,709)	1,004,505	*Acceptance receivables*
Kenaikan/(penurunan) liabilitas:				*Increase/(decrease) in liabilities:*
Simpanan nasabah	9,545,693	20,175,284	8,635,727	*Deposits from customers*
Simpanan dari bank lain	1,381,362	4,199,021	(745,565)	*Deposits from other banks*
Efek-efek yang dijual dengan janji dibeli kembali	225,995	(9,137,863)	14,364,099	*Securities sold under repurchase agreement*
Liabilitas akseptasi	(878,385)	1,659,709	(1,004,505)	*Acceptance payables*
Utang pajak	(95,988)	(128,361)	50,625	*Taxes payable*
Kas bersih yang diperoleh dari/(digunakan untuk) aktivitas operasi	**4,539,432**	**11,086,229**	**(348,303)**	***Net cash provided from/(used in) operating activities***
Arus kas dari aktivitas investasi				***Cash flow from investing activities***
Penambahan atas penyertaan	-	(20,000)	-	*Addition in investments*
Pembelian efek-efek dan Obligasi Pemerintah - diukur pada nilai wajar melalui penghasilan komprehensif lain dan biaya perolehan diamortisasi	(36,965,486)	(55,420,337)	(15,393,347)	*Purchasing of fair value through other comprehensive income and amortised cost marketable securities and Government Bonds*
Penjualan efek-efek dan Obligasi Pemerintah - diukur pada nilai wajar melalui penghasilan komprehensif lain dan biaya perolehan diamortisasi	45,454,852	49,133,878	10,092,371	*Selling of fair value through other comprehensive income and amortised cost marketable securities and Government Bonds*
Hasil penjualan aset tetap - bersih	28,162	8,382	5,782	*Proceeds from sale of fixed assets - net*
Pembelian aset tetap	(233,223)	(481,194)	(269,888)	*Acquisition of fixed assets*
Pembelian aset takberwujud	(444,299)	(440,215)	(410,064)	*Acquisition of intangible assets*
Penambahan penyertaan pada entitas anak	-	-	(300,000)	*Addition of investment in subsidiary*
Kas bersih yang diperoleh dari/(digunakan untuk) aktivitas investasi	**7,840,006**	**(7,219,486)**	**(6,275,146)**	***Net cash provided from/(used in) investing activities***

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	2025	2024	2023	
Arus kas dari aktivitas pendanaan				***Cash flow from financing activities***
Pembayaran pokok dan bunga dari efek-efek yang diterbitkan dan pinjaman subordinasi	(405,654)	(1,017,199)	(533,176)	*Payment of principal and interest from marketable securities issued and subordinated loans*
Pembayaran dividen	(3,915,399)	(3,084,362)	(2,871,842)	*Dividend paid*
Saham treasuri	3,283	129,455	-	*Treasury shares*
Penambahan atas pinjaman yang diterima	2,484,000	2,601,500	2,463,520	*Addition of borrowings*
Pembayaran atas bunga dan pinjaman yang diterima	(5,093,500)	(2,463,520)	-	*Payment of interest and borrowings*
Pembayaran atas pinjaman subordinasi	(75,000)	(83,000)	(75,000)	*Payment of subordinated loans*
Pembayaran liabilitas sewa	(154,799)	(160,305)	-	*Payment of lease liabilities*
Penambahan modal saham	-	530	-	*Addition of shares equity*
Kas bersih yang digunakan untuk aktivitas pendanaan	**(7,157,069)**	**(4,076,901)**	**(1,016,498)**	***Net cash used in financing activities***
Pengaruh perubahan kurs mata uang pada kas dan setara kas	79,162	203,035	(102,346)	*Effects on exchange rate differences in cash and cash equivalent*
Kenaikan/(penurunan) bersih kas dan setara kas	**5,301,531**	**(7,123)**	**(7,742,293)**	***Net increase/(decrease) in cash and cash equivalent***
Kas dan setara kas pada awal periode	**24,274,252**	**24,281,375**	**32,023,668**	***Cash and cash equivalent at beginning of the period***
Kas dan setara kas pada akhir periode	**29,575,783**	**24,274,252**	**24,281,375**	***Cash and cash equivalent at end of the period***
Kas dan setara kas terdiri dari:				***Cash and cash equivalent consist of:***
Kas	3,657,201	3,649,991	3,928,228	*Cash*
Giro pada Bank Indonesia	11,670,605	9,990,709	13,180,254	*Current accounts with Bank Indonesia*
Giro pada bank lain	1,742,534	2,446,256	2,501,677	*Current accounts with other banks*
Penempatan pada bank lain dan Bank Indonesia jangka waktu jatuh tempo tiga bulan atau kurang sejak tanggal perolehan	11,833,388	5,047,395	4,541,702	*Placements with other banks and Bank Indonesia mature within three months or less since acquisition date*
Sertifikat Rupiah Bank Indonesia jangka waktu jatuh tempo tiga bulan atau kurang sejak tanggal perolehan	672,055	3,139,901	129,514	*Bank Indonesia Rupiah Securities mature within three months or less since acquisition date*
Jumlah kas dan setara kas	**29,575,783**	**24,274,252**	**24,281,375**	***Total cash and cash equivalents***

PT BANK CIMB NIAGA Tbk
INDUK PERUSAHAAN/*PARENT COMPANY*

LAPORAN ARUS KAS
UNTUK TAHUN - TAHUN YANG BERAKHIR
31 DESEMBER 2025, 2024, DAN 2023
(Dinyatakan dalam jutaan Rupiah, kecuali dinyatakan lain)

STATEMENTS OF CASH FLOWS
FOR THE YEARS ENDED
31 DECEMBER 2025, 2024, and 2023
(Expressed in millions of Rupiah, unless otherwise stated)

Informasi tambahan arus kas:
Aktivitas yang tidak mempengaruhi arus kas

Supplemental cash flows information:
Activities not affecting cash flows

	2024	Arus kas/ *Cash flow*	Perubahan non kas/*Non-cash changes*: Amortisasi diskonto dan premi/ *Amortisation of discount and premium*	Perubahan non kas/*Non-cash changes*: Pergerakan valuta asing/ *Foreign currency movement*	2025	
Rekonsiliasi liabilitas yang timbul dari aktivitas pendanaan						***Reconciliation of liabilities arising from financing activities***
Kas dan setara kas	24,274,252	5,222,369	-	79,162	29,575,783	*Cash and cash equivalents*
Investasi likuid	272,069	39,244	-	-	311,313	*Liquid investments*
Efek-efek yang diterbitkan	(391,000)	(391,000)	-	-	-	*Marketable securities issued*
Pinjaman yang diterima	(2,609,500)	(2,609,500)	-	-	-	*Borrowings*
Pinjaman subordinasi	(74,514)	(75,000)	(486)	-	-	*Subordinated loans*
Utang bersih	**21,471,307**	**2,186,113**	**(486)**	**79,162**	**29,887,096**	***Net debt***

	2023	Arus kas/ *Cash flow*	Perubahan non kas/*Non-cash changes*: Amortisasi diskonto dan premi/ *Amortisation of discount and premium*	Perubahan non kas/*Non-cash changes*: Pergerakan valuta asing/ *Foreign currency movement*	2024	
Rekonsiliasi liabilitas yang timbul dari aktivitas pendanaan						***Reconciliation of liabilities arising from financing activities***
Kas dan setara kas	24,281,375	(210,158)	-	203,035	24,274,252	*Cash and cash equivalents*
Investasi likuid	458,785	(186,716)	-	-	272,069	*Liquid investments*
Efek-efek yang diterbitkan	(1,300,476)	(910,000)	(524)	-	(391,000)	*Marketable securities issued*
Pinjaman yang diterima	(2,463,520)	145,980	-	-	(2,609,500)	*Borrowings*
Pinjaman subordinasi	(155,619)	-	81,105	-	(74,514)	*Subordinated loans*
Utang bersih	**20,820,545**	**(1,160,894)**	**80,581**	**203,035**	**21,471,307**	***Net debt***

	2022	Arus kas/ *Cash flow*	Perubahan non kas/*Non-cash changes*: Amortisasi diskonto dan premi/ *Amortisation of discount and premium*	Perubahan non kas/*Non-cash changes*: Pergerakan valuta asing/ *Foreign currency movement*	2023	
Rekonsiliasi liabilitas yang timbul dari aktivitas pendanaan						***Reconciliation of liabilities arising from financing activities***
Kas dan setara kas	32,023,668	(7,639,947)	-	(102,346)	24,281,375	*Cash and cash equivalents*
Investasi likuid	302,056	156,729	-	-	458,785	*Liquid investments*
Efek-efek yang diterbitkan	(1,704,938)	(407,710)	(3,248)	-	(1,300,476)	*Marketable securities issued*
Pinjaman yang diterima	-	2,463,520	-	-	(2,463,520)	*Borrowings*
Pinjaman subordinasi	(228,311)	-	72,692	-	(155,619)	*Subordinated loans*
Utang bersih	**30,392,475**	**(5,427,408)**	**69,444**	**(102,346)**	**20,820,545**	***Net debt***

SEOJK No. 16/SEOJK.04/2021: Annual Report of Public Company

Description	Page
I. General Provision	
1. In this Financial Services Authority Circular Letter what is meant by:	
a. The Annual Report is a report on the Board of Directors and Board of Commissioners accountability in managing and supervising issuers or public companies within a period of 1 (one) fiscal year to the general meeting of shareholders prepared based on the provisions of the Financial Services Authority Regulation concerning the Annual Report of issuers or public companies	√
b. Issuers are parties who make public offerings	√
c. A Public Company is a company whose shares are owned by at least 300 (three hundred) shareholders and has a paid-up capital of at least Rp3,000,000,000.00 (three billion rupiah) or a number of shareholders and paid-up capital as determined by the Financial Services Authority	√
d. A Public Company is an Issuer that has made a public offering of equity securities or a Publically- listed Company	√
e. A Sustainability Report is a report published to the public that contains the economic, financial, social, and environmental performance of a financial service institution, Issuer, and Public Company in running a sustainable business	√
f Board of Directors:	
1) For an Issuer or a Public Company in the form of a limited liability company, it is the Board of Directors as referred to in the Financial Services Authority Regulation concerning the Board of Directors and Board of Commissioners of an Issuer or Public Company; and	√
2) For an Issuer or a Public Company in the form of a legal entity other than a limited liability company, it is the body that carries out the management of the legal entity as referred to in the laws and regulations concerning the legal entity.	√
g. Board of Commissioners:	
1) For an Issuer or a Public Company in the form of a limited liability company, the Board of Commissioners as referred to in the Financial Services Authority Regulation concerning the Board of Directors and Board of Commissioners of an Issuer or Public Company; and	√
2) For the Issuer or Public Company in the form of a legal entity other than a limited liability company, it is the body that supervises the legal entity as referred to in the laws and regulations concerning the legal entity.	√
h. General Meeting of Shareholders hereinafter abbreviated as GMS:	
1) For an Issuer or a Public Company in the form of a limited liability company, it is the GMS as referred to in the Financial Services Authority Regulation concerning the Planning and Organizing of the General Meeting of Shareholders of a Public Company; and	√
2) For an Issuer or Public Company in the form of a legal entity other than a limited liability company, it is the body that has authority that is not given to any other body that carries out management and supervisory functions, within the limits specified in the legislation and/or articles of association governing the legal entity.	√
2. The Annual Report of Issuers or Public Companies is an important source of information for investors or shareholders as one of the basic considerations in making investment decisions and a means of supervision of Issuers or Public Companies.	√
3. Along with the development of the capital market and the increasing need for information disclosure by investors or shareholders, the Board of Directors and the Board of Commissioners are required to present quality, accurate, and accountable information through the Annual Reports of Issuers or Public Companies.	√
4. Annual Reports that are prepared regularly and informatively can provide convenience for investors or shareholders and stakeholders in obtaining the required information.	√
5 This Financial Services Authority Circular is a guideline for Issuers or Public Companies that must be applied in preparing Annual Reports and Sustainability Reports.	√

Description	Page
II. Format of Annual Report	
1. Annual Report should be presented in the printed format and in electronic document copy.	√
2. The printed version of the Annual Report should be printed on light-colored paper of fine quality, in A4 size, bound and can be reproduced in good quality.	√
3. The Annual Report may present information in the form of pictures, graphs, tables, and/or diagrams by including clear titles and/or descriptions, so that they are easy to read and understand.	√
4. The Annual Report presented in electronic document format is the Annual Report converted into pdf format.	√
III. Content of Annual Report	
1. Annual Report should contain at least the following information:	
a. Summary of key financial information;	16
b. Stock information (if any);	21
c. The Board of Directors report;	42
d. The Board of Commissioners report;	30
e. Profile of Issuer or Public Company;	70
f. Management discussion and analysis;	144
g. Corporate governance applied by the Issuer or Public Company;	404
h. Corporate social and environmental responsibility of the Issuer or Public Company;	614
i. Audited annual report; and	629
j. Statement that the Board of Directors and the Board of Commissioners are fully responsible for the Annual Report;	64
2. Description of Content of Annual Report	
a. Summary of Key Financial Information	
Summary of Key Financial Information contains financial information presented in comparison with previous 3 (three) fiscal years or since commencement of business if the Issuers or the Public Company commencing the business less than 3 (three) years, at least contain:	
1) income/sales;	
2) gross profit;	
3) profit (loss);	
4) total profit (loss) attributable to equity holders of the parent entity and non-controlling interest;	
5) total comprehensive profit (loss);	
6) total comprehensive profit (loss) attributable to equity holders of the parent entity and non controlling interest;	
7) earning (loss) per share;	16-18
8) total assets;	
9) total liabilities;	
10) total equities;	
11) profit (loss) to total assets ratio;	
12) profit (loss) to equities ratio;	
13) profit (loss) to income ratio;	
14) current ratio;	
15) liabilities to equities ratio;	
16) liabilities to total assets ratio; and	
17) other information and financial ratios relevant to the Issuer or Public Company and type of industry;	

Description	Page
b. Stock Information	
Stock Information (if any) at least contains:	
1) shares issued for each three-month period in the last 2 (two) fiscal years (if any), at least covering:	
a) number of outstanding shares;	
b) market capitalization based on the price at the Stock Exchange where the shares listed on;	
c) highest share price, lowest share price, closing share price at the Stock Exchange where the shares listed on; and	21-22
d) share volume at the Stock Exchange where the shares listed on;	
Information in point a) should be disclosed by the Issuer, the public company whose shares is listed or not listed in the Stock Exchange;	
Information in point b), point c), and point d) only be disclosed if the Issuer is a public company whose shares is listed in the Stock Exchange;	
2) in the event of corporate actions, including stock split, reverse stock, dividend, bonus share, and change in par value of shares, then the share price referred to in point 1), should be added with explanation on:	
a) date of corporate action;	
b) stock split ratio, reverse stock, dividend, bonus shares, and change in par value of shares;	22
c) number of outstanding shares prior to and after corporate action; and	
d) The number of convertible securities exercised (if any); and	
e) share price prior to and after corporate action;	
3) in the event that the company's shares were suspended and/or delisted from trading during the year under review, then the Issuers or Public Company should provide explanation on the reason for the suspension and/or delisting; and	22
4) in the event that the suspension and/or delisting as referred to in point 3) was still in effect until the date of the Annual Report, then the Issuer or the Public Company should also explain the corporate actions taken by the company in resolving the suspension and/or delisting;	22
c. The Board of Directors Report	
The Board of Directors Report should at least contain the following items:	
1) the performance of the Issuer or Public Company, at least covering:	
a) strategy and strategic policies of the Issuer or Public Company;	44-46
b) Role of the Board of Directors in formulating strategies and strategic policies of Issuers or Public Companies;	46
c) Process carried out by the Board of Directors to ensure the implementation of the Issuer's or Public Company's strategy;	46
d) comparison between achievement of results and targets; and	46-47
e) challenges faced by the Issuer or Public Company;	47
2) description on business prospects;	49-50
3) implementation of good corporate governance by Issuer or Public Company; and	53-54
4) changes in the composition of the Board of Directors and the reason behind (if any);	57
d. The Board of Commissioners Report	
The Board of Commissioners Report should at least contain the following items:	
1) Assessment on the performance of the Board of Directors in managing the Issuer or the Public Company;	32-33
2) Supervision on the implementation of the strategy of the Issuer or Public Company;	33-34
3) View on the business prospects of the Issuer or Public Company as established by the Board of Directors;	34-35
4) View on the implementation of the corporate governance by the Issuer or Public Company;	37
5) Changes in the composition of the Board of Commissioners and the reason behind (if any); and	39
e. Profile of the Issuer or Public Company	
Profile of the Issuer or Public Company should cover at least:	
1) Name of Issuer or Public Company, including change of name, reason of change, and the effective date of the change of name during the year under review;	70, 73

Description	Page
2) access to Issuer or Public Company, including branch office or representative office, where public can have access of information of the Issuer or Public Company, which include:	
a) Address;	
b) Telephone number;	70
c) Facsimile number;	
d) E-mail address; and	
e) Website address;	
3) Brief history of the Issuer or Public Company;	71-72, 74-75
4) Vision and mission of the Issuer or Public Company;	76
5) Line of business according to the latest Articles of Association, and types of products and/or services produced;	83-85
6) Operational area of the Issuer or Public Company	86-87
7) Structure of organization of the Issuer or Public Company in chart form, at least 1 (one) level below the Board of Directors, with the names and titles;	79-82
8) List of industry association memberships both on a national and international scale related to the implementation of sustainable finance;	73
9) The Board of Directors profiles include:	
a) Name and short description of duties and functions;	
b) Latest photograph;	
c) Age;	
d) Citizenship;	
e) Education;	
f) history position, covering information on:	
(1) Legal basis for appointment as member of the Board of Directors to the said Issuer or Public Company;	92-96
(2) Dual position, as member of the Board of Directors, member of the Board of Commissioners, and/or member of committee, and other position (if any); and	
(3) Working experience and period in and outside the Issuer or Public Company;	
g) Affiliation with other members of the Board of Directors, members of the Board of Commissioners, majority and controlling shareholders, either directly or indirectly to individual owners, including names of affiliated parties. In the event that a member of the Board of Directors has no affiliation, the Issuer or Public Company shall disclose this matter; and	
h) Changes in the composition of the members of the Board of Directors and the reasons for the changes. In the event that there is no change in the composition of the members of the Board of Directors, this matter shall be disclosed;	
10) The Board of Commissioners profiles, at least include:	
a) Name;	
b) Latest photograph;	
c) Age;	
d) Citizenship;	
e) Education;	
f) History position, covering information on:	
(1) Legal basis for the appointment as member of the Board of Commissioners who is not Independent Commissioner at the said Issuer or Public Company;	
(2) Legal bases for the first appointment as member of the Board of Commissioners who also Independent Commissioner at the said Issuer or Public Company;	88-91
(3) Dual position; as member of the Board of Commissioners, member of the Board of Directors, and/or member of committee and other position (if any); and	
(4) Working experience and period in and outside the Issuer or Public Company;	
g) Affiliation with other members of the Board of Commissioners, major shareholders, and controllers either directly or indirectly to individual owners, including names of affiliated parties; In the event that a member of the Board of Commissioners has no affiliation, the Issuer or Public Company shall disclose this matter;	
h) Statement of independence of Independent Commissioner in the event that the Independent Commissioner has been appointed more than 2 (two) periods (if any);	
i) Changes in the composition of the members of the Board of Commissioners and the reasons for the changes. In the event that there is no change in the composition of the members of the Board of Commissioners, this matter shall be disclosed;	

Description	Page
11) In the event that there were changes in the composition of the Board of Commissioners and/or the Board of Directors occurring between the period after year-end until the date the Annual Report submitted, then the last and the previous composition of the Board of Commissioners and/or the Board of Directors shall be stated in the Annual Report;	98
12) Number of employees by gender, position, age, education level, and employment status (permanent/ contracted) in the fiscal year; Disclosure of information can be presented in tabular form.	104-105
13) Names of shareholders and ownership percentage at the end of the fiscal year, including:	108-113
a) Shareholders having 5% (five percent) or more shares of Issuer or Public Company;	
b) Commissioners and Directors who own shares of the Issuers or Public Company; and	
c) Groups of public shareholders, or groups of shareholders, each with less than 5% (five percent) ownership shares of the Issuers or Public Company;	
14) The percentage of indirect ownership of the shares of the Issuer or Public Company by members of the Board of Directors and members of the Board of Commissioners at the beginning and end of the fiscal year, including information on shareholders registered in the shareholder register for the benefit of indirect ownership of members of the Board of Directors and members of the Board of Commissioners;	110-113
15) Number of shareholders and ownership percentage at the end of the fiscal year, based on:	110
a) Ownership of local institutions;	
b) Ownership of foreign institutions;	
c) Ownership of local individual; and	
d) Ownership of foreign individual;	
16) Information on major shareholders and controlling shareholders the Issuers of Public Company, directly or indirectly, and also individual shareholder, presented in the form of scheme or diagram;	116
17) Name of subsidiaries, associated companies, joint venture controlled by Issuers or Public Company, with entity, percentage of stock ownership, line of business, total assets and operating status of the Issuers of Public Company (if any);	118-120
For subsidiaries, include the addresses of the said subsidiaries;	
18) Chronology of share listing, number of shares, par value, and bid price from the beginning of listing up to the end of the financial year, and name of Stock Exchange where the Issuers of Public Company shares are listed;	114
19) Other securities listing information other than the securities as referred to in number 18), which have not yet matured in the fiscal year, at least contain the name of the securities, year of issue, interest rate/yield, maturity date, offering value, and securities rating (if any);	115
Information on the use of a Public Accountant (AP) and a Public Accounting firm (KAP) services and their networks/associations/alliances include:	121-122
a) name and address;	
b) period of assignment;	
c) informasi jasa audit dan/atau non audit yang diberikan;	
d) Audit and/or non-audit fees for each assignment given during the fiscal year; and	
e) In the event that AP and KAP and their network/association/alliance, which are appointed do not provide non-audit services, then the information is disclosed; and	
21) Name and address of capital market supporting institutions and/or professionals other than AP and KAP	122
f. Management Discussion and Analysis	
Management Analysis and Discussion Annual should contain discussion and analysis on financial statements and other material information emphasizing material changes that occurred during the year under review, at least including:	
1) Operational review per business segment, according to the type of industry of the Issuer or Public Company including:	147-188
a) Production, including process, capacity, and growth;	
b) Income/sales; and	
c) Profitability;	

Description			Page
2)	comprehensive financial performance analysis which includes a comparison between the financial performance of the last 2 (two) fiscal years, and explanation on the causes and effects of such changes, among others concerning:		189-216
	a)	Current assets, non-current assets, and total assets;	
	b)	Short term liabilities, long term liabilities, total liabilities;	
	c)	Equities;	
	d)	Sales/operating revenues, expenses and profit (loss), other comprehensive revenues, and total comprehensive profit (loss); and	
	e)	Cash flows	
3)	The capacity to pay debts by including the computation of relevant ratios;		233-226
4)	Accounts receivable collectability of the Issuer or Public Company, including the computation of the relevant ratios;		226-227
5)	Capital structure and management policies concerning capital structure, including the basis for determining the said policy;		228-229
6)	discussion on material ties for the investment of capital goods, including the explanation on at least:		229
	a)	The purpose of such ties;	
	b)	Source of funds expected to fulfill the said ties;	
	c)	Currency of denomination; and	
	d)	Steps taken by the Issuer of Public Company to protect the position of a related foreign currency against risks;	
7)	Discussion on investment of capital goods which was realized in the last fiscal year, at least include:		230
	a)	Type of investment of capital goods;	
	b)	Objective of the investment of capital goods; and	
	c)	Value of the investment of capital goods;	
8)	Material Information and facts that occurring after the date of the accountant's report (if any);		235
9)	Information on the prospects of the Issuer or the Company in connection with industry,economy in general, accompanied with supporting quantitative data if there is a reliable data source;		253-254
10)	Comparison between target/projection at beginning of year and result (realization), concerning:		231
	a)	Income/sales;	
	b)	Profit (loss);	
	c)	Capital structure; or	
	d)	Dividend policy; or	
	e)	Others that deemed necessary for the Issuer or Public Company;	
11)	Target/projection at most for the next one year of the Issuer or Public Company, concerning:		232
	a)	Income/sales;	
	b)	Profit (loss);	
	c)	Capital structure; or	
	d)	Dividend policy;	
	e)	Or others that deemed necessary for the Issuer or Public Company;	
12)	Marketing aspects of the company's products and/or services the Issuer or Public Company, among others marketing strategy and market share;		248-252
13)	Description regarding the dividend policy during the last 2 (two) fiscal years, at least:		232--233
	a)	Dividend policy;	
	b)	The date of the payment of cash dividend and/or date of distribution of non-cash dividend;	
	c)	Amount of cash per share (cash and/or non cash); and	
	d)	Amount of dividend per year paid;	
	Disclosure of information can be presented in tabular form. In the event that the Issuer or Public Company does not distribute dividends in the last 2 (two) years, this matter shall be disclosed.		

Description	Page
14) Use of proceeds from Public Offerings, under the condition of:	
a) during the year under review, on which the Issuer has the obligation to report the realization of the use of proceeds, then the realization of the cumulative use of proceeds until the year end should be disclosed; and	235
b) In the event that there were changes in the use of proceeds as stipulated in the Regulation of the Financial Services Authority on the Report of the Utilization of Proceeds from Public Offering, then Issuer should explain the said changes;	
15) Material information (if any), among others concerning investment, expansion, divestment, acquisition, debt/capital restructuring, transactions with related parties and transactions with conflict of interest that occurred during the year under review, among others include:	
a) Transaction date, value, and object;	
b) Name of transacting parties;	
c) Nature of related parties (if any);	
d) Description of the fairness of the transaction; and	
e) Compliance with related rules and regulations;	
f) In the event that there is an affiliation relationship, apart from disclosing the information as referred to in letter a) to letter e), the Issuer or Public Company also discloses information:	236-240
1) A statement from the Board of Directors that the affiliate transaction has gone through adequate procedures to ensure that the affiliate transaction is carried out in accordance with generally accepted business practices, by complying with the arms-length principle; and	
2) The role of the Board of Commissioners and the audit committee in carrying out adequate procedures to ensure that affiliated transactions are carried out in accordance with generally accepted business practices, by complying with the arms-length principle;	
g) For affiliated transactions or material transactions which are business activities carried out to generate business income and are carried out regularly, repeatedly, and/or continuously, an explanation is added that the affiliated transactions or material transactions are business activities carried out to generate operating income. and run regularly, repeatedly, and/or continuously;	
h) For disclosure of affiliated transactions and/or conflict of interest transactions resulting from the implementation of affiliated transactions and/or conflict of interest transactions that have been approved by independent shareholders, additional information regarding the date of the GMS which approved the affiliated transactions and/or conflict of interest transactions is added;	237-240
i) In the event that there is no affiliated transaction and/or conflict of interest transaction, then this shall be disclosed;	
16) Changes in regulation which have a significant effect on the Issuer or Public Company and impacts on the company (if any); and	242-245
17) Changes in the accounting policy, rationale and impact on the financial statement (if any);	
g. Corporate Governance of the Issuer or Public Company	
Corporate Governance of the Issuer or Public Company contains at least:	
1) GMS, at least contains:	
a) Information regarding the resolutions of the GMS in the fiscal year and 1 (one) year prior to the fiscal year include:	
1) Resolutions of the GMS in the fiscal year and 1 (one) year before the fiscal year realized in the fiscal year; and	413-434
2) Resolutions of the GMS in the fiscal year and 1 (one) year before the fiscal year that have not been realized and the reasons for not realizing them;	
b) In the event that the Issuer or Public Company uses an independent party in the conduct of the GMS to calculate the votes, then this matter shall be disclosed;	

Description	Page
2) The Board of Directors, covering:	
a) The tasks and responsibilities of each member of the Board of Directors;	
b) Statement that the Board of Directors has already have board manual or charter;	
c) Policies and implementation of the frequency of meetings of the Board of Directors, meetings of the Board of Directors with the Board of Commissioners, and the level of attendance of members of the Board of Directors in the meeting including attendance at the GMS;	
d) Training and/or competency development of members of the Board of Directors:	
(1) Policies for training and/or improving the competence of members of the Board of Directors, including an orientation program for newly appointed members of the Board of Directors (if any); and	449-471
(2) Training and/or competency improvement attended by members of the Board of Directors in the fiscal year (if any);	
e) The Board of Directors' assessment of the performance of the committees that support the implementation of the Board of Directors' duties for the fiscal year shall at least contain:	
(1) Performance appraisal procedures; and	
(2) The criteria used are performance achievements during the fiscal year, are competence and attendance at meetings; and	
f) In the event that the Issuer or Public Company does not have a committee that supports the implementation of the duties of the Board of Directors, this matter shall be disclosed.	
3) The Board of Commissioners, among others include:	
a) Duties and responsibilities of the Board of Commissioners;	
b) Statement that the Board of Commissioner has already have the board manual or charter;	
c) Policies and implementation of the frequency of meetings of the Board of Commissioners, meetings of the Board of Commissioners with the Board of Directors and the level of attendance of members of the Board of Commissioners in these meetings including attendance at the GMS;	
d) Training and/or competency improvement of members of the Board of Commissioners:	
(1) Policy on competency training and/or development of members of the Board of Commissioners, including orientation programs for newly appointed members of the Board of Commissioners (if any); and	
(2) Competency training and/or development attended by members of the Board of Commissioners in the fiscal year (if any);	435-449
e) The assessment on the performance of the Board of Directors and Board of Commissioners and the implementation, at least covering:	
(1) procedure for the implementation of performance assessment;	
(2) Criteria used are performance achievements during the fiscal year, competency and attendance at meetings; and	
(3) Assessor;	
f) Board of Commissioners' assessment of the performance of the Committees that support the implementation of the duties of the Board of Commissioners in the fiscal year includes:	
(1) Performance appraisal procedures; and	
(2) The criteria used are performance achievements during the fiscal year, competency and attendance at meetings;	
4) The nomination and remuneration of the Board of Directors and the Board of Commissioners shall at least contain:	
a) Nomination procedure, including a brief description of the policies and process for nomination of members of the Board of Directors and/or members of the Board of Commissioners; and	
b) Procedures and implementation of remuneration for the Board of Directors and the Board of Commissioners, among others:	
(1) Procedures for determining remuneration for the Board of Directors and the Board of Commissioners;	474-481
(2) The remuneration structure of the Board of Directors and the Board of Commissioners such as salary, allowances, tantiem/bonus and others; and	
(3) The amount of remuneration for each member of the Board of Directors and member of the Board of Commissioners	

Description	Page
5) Sharia Supervisory Board, for Issuer or Public Company that conduct business based on sharia law, as stipulated in the articles of association, at least containing:	97-98, 604-612
a) name;	
b) Legal basis for the appointment of the sharia supervisory board;	
c) Period of assignment of the sharia supervisory board;	
d) duty and responsibility of Sharia Supervisory Board; and	
e) frequency and procedure in providing advice and suggestion, as well as the compliance of Sharia Principles by the Issuer or Public Company in the Capital Market;	
6) Audit Committee, among others covering:	484-491
a) Name and position in the committee;	
b) Age;	
c) Citizenship;	
d) Education background;	
e) History of position; including:	
(1) Legal basis for appointment as committee member;	
(2) Dual position, as member of Board of Commissioners, member of Board of Directors, and/ or member of committee, and other position (if any); and	
(3) working experience and period in and outside the Issuer or Public Company;	
f) Period and terms of office of the member of Audit Committee;	
g) statement of independence of the Audit Committee;	
h) Training and/or competency improvement that have been followed in the fiscal year (if any);	
i) Policies and implementation of the frequency of audit committee meetings and the level of attendance of audit committee members in those meetings; and	
j) the activities of the Audit Committee in the year under review, in accordance with the Audit Committee Charter;	
7) The nomination and remuneration committee or function of the Issuer or Public Company, at least containing:	499-506
a) Name and position in committee membership;	
b) Age;	
c) Nationality;	
d) Educational history;	
e) Position history, including information on:	
(1) Legal basis for appointment as committee member;	
(2) Concurrent positions, either as a member of the Board of Commissioners, member of the Board of Directors, and/or committee member and other positions (if any); and	
(3) Work experience and period of time both inside and outside the Issuer or Public Company;	
f) Period and term of office of the committee members;	
g) Statement of committee independence;	
h) Training and/or competency improvement that have been followed in the fiscal year (if any);	
i) Description of duties and responsibilities;	
j) A statement that it has a guideline or charter;	
k) Policies and implementation of the frequency of meetings and the level of attendance of members at the meeting;	
l) Brief description of the implementation of activities in the fiscal year; and	
m) In the event that no nomination and remuneration committee is formed, the Issuer or Public Company is sufficient to disclose the information as referred to in letter i) to letter l) and disclose:	
(1) Reasons for not forming the committee; and	
(2) The party carrying out the nomination and remuneration function;	

Description	Page
8) Other committees owned by Issuers or Public Companies in order to support the functions and tasks of the Board of Directors (if any) and / or committees that support the functions and duties of the Board of Commissioners, the least contains:	491-498, 507-521
a) Name and position in the Committee;	
b) Age;	
c) Citizenship;	
d) Education background;	
e) History of position, including:	
(1) Legal basis for the appointment as member of the committee;	
(2) Dual position, as member of Board of Commissioners, member of Board of Directors, and/ or member of committee, and other position (if any); and	
(3) Working experience and period in and outside the Issuer or Public Company;	
f) Period and terms of office of the member of Audit Committee;	
g) Statement of committee independence;	
h) Training and/or competency improvement that have been followed in the fiscal year (if any); and	
i) Description of duties and responsibilities;	
j) A statement that the committee has had guidelines or charters;	
k) Policies and implementation of the frequency of committee meetings and the level of attendance of committee members at the meeting; and	
l) A brief description of the committee's activities for the fiscal year;	
9) Corporate Secretary, including:	522-524
a) name;	
b) domicile;	
c) history of position, including:	
(1) legal basis for the appointment as Corporate Secretary; and	
(2) working experience and period in and outside the Issuer or Public Company;	
d) education background;	
e) education and/or training during the year under review; and	
f) brief description on the implementation of duties of the Corporate Secretary in the year under review;	
10) Internal Audit Unit, among others including:	525-532
a) Name of Head of Internal Audit Unit;	
b) History of position, including:	
(1) Legal basis for the appointment as Head of Internal Audit Unit; and	
(2) Working experience and period in and outside the Issuer or Public Company;	
c) Qualification or certification as internal auditor (if any);	
d) Education and/or training during the year under review;	
e) Structure and position of Internal Audit Unit;	
f) Description of duties and responsibilities;	
g) Statement that the Internal Audit Unit has already have Internal Audit Unit charter; and	
h) Brief description on the implementation of duty of Internal Audit Unit during the year under review;	
11) Description on internal control system adopted by the Issuer or Public Company, at least covering:	550-552
a) Financial and operational control, and compliance to the other prevailing rules; and	
b) Review on the effectiveness of internal control systems;	
c) Statement of the Board of Directors and/or Board of Commissioners on the adequacy of the internal control system;	

Description	Page
12) Risk management system implemented by the company, at least includes:	545-549
a) General description about the company's risk management system the Issuer or Public Company;	
b) Types of risk and the management; and	
c) Review the effectiveness of the risk management system applied by the Issuer or Public Company;	
d) Statement of the Board of Directors and/or the Board of Commissioners or the audit committee on the adequacy of the risk management system;	
13) Legal cases that have a material impact faced by Issuers or Public Companies, subsidiaries, members of the Board of Directors and members of the Board of Commissioners (if any), at least contain:	552-554
a) Substance of the case/claim;	
b) Status of settlement of case/claim; and	
c) Potential impacts on the condition of the Issuer or Public Company;	
14) information about administrative sanctions imposed to Issuer or Public Company, members of the Board of Commissioners and the Board of Directors, by the Capital Market Authority and other authorities during the last fiscal year (if any);	555
15) information about codes of conduct of the Issuer or Public Company, includes:	563-565
a) Key points of the code of conduct;	
b) Socialization of the code of conduct and enforcement; and	
c) Statement that the code of conduct is applicable for the Board of Commissioners, the Board of Directors, and employees of the Issuer of Public Company;	
16) A brief description of the policy of providing long-term performance-based compensation to management and/or employees owned by the Issuer or Public Company (if any), including the management stock ownership program (MSOP) and/or program employee stock ownership (ESOP); Information disclosed on the compensation in the form of a management stock ownership program (MSOP) and/or employee stock ownership program (ESOP) shall at least include:	571
a) Number of shares and/or options;	
b) Implementation period;	
c) Requirements for eligible employees and/or management; and	
d) Exercise price or determination of exercise price;	
17) A brief description of the information disclosure policy regarding:	558
a) Share ownership of members of the Board of Directors and members of the Board of Commissioners no later than 3 (three) working days after the occurrence of ownership or any change in ownership of shares of a Public Company; and	
b) Implementation of the policy;	
18) Description of whistleblowing system at the Issuer or Public Company (if any), among others include:	576-580
a) Mechanism for violation reporting;	
b) Protection for the whistleblower;	
c) Handling of violation reports;	
d) Unit responsible for handling of violation report; and	
e) Results from violation report handling, at least includes:	
(1) Number of complaints received and processed during the fiscal year; and	
(2) Follow up of complaints;	
19) A description of the anti-corruption policy of the Issuer or Public Company, at least containing:	556-557
a) Programs and procedures implemented in overcoming corrupt practices, kickbacks, fraud, bribery and/or gratification in Issuers or Public Companies; and	
b) Anti-corruption training/socialization to employees of Issuers or Public Companies;	
20) Implementation of the Guidelines of Corporate Governance for Public Companies for Issuer issuing Equity-based Securities or Public Company, including:	591-594
a) statement regarding recommendation that have been implemented; and/or	
b) description of recommendation that have not been implemented, along with the reason and alternatives of implementation (if any);	

	Description	Page
h.	Social and Environmental Responsibility of the Issuer or Public Company	
	1) The information disclosed in the social and environmental responsibility section is a Sustainability Report as referred to in the Financial Services Authority Regulation Number 51/POJK.03/2017 concerning the Implementation of Sustainable Finance for Financial Services Institutions, Issuers, and Public Companies, at at least includes:	√
	a) Explanation of the sustainability strategy;	√
	b) Overview of sustainability aspects (economic, social, and environmental);	√
	c) Brief profile of the Issuer or Public Company;	√
	d) Explanation of the Board of Directors;	√
	e) Sustainability governance;	√
	f) Sustainability performance;	√
	g) Written verification from an independent party, if any;	√
	h) Feedback sheet for readers, if any; and	√
	i) The response of the Issuer or Public Company to the previous year's report feedback;	√
	2) The Sustainability Report as referred to in number 1) must be prepared in accordance with the Technical Guidelines for the Preparation of a Sustainability Report for Issuers and Public Companies as contained in Appendix II which is an integral part of this Financial Services Authority Circular Letter;	√
	3) Information on the Sustainability Report in number 1) can:	
	a) Disclosed in other relevant sections outside the Social and Environmental Responsibility section, such as the Directors' explanation regarding the Sustainability Report disclosed in the section related to the Directors' Report; and/or	
	b) Refers to other sections outside the Social and Environmental Responsibility section by still referring to the Technical Guidelines for the Preparation of Sustainability Reports for Issuers and Public Companies as listed in Appendix II which is an integral part of this Financial Services Authority Circular Letter, such as the profile of the Issuer or Public Company;	√
	4) The Sustainability Report as referred to in number 1) is an inseparable part of the Annual Report but can be presented separately from the Annual Report;	√
	5) In the event that the Sustainability Report is presented separately from the Annual Report, the information disclosed in the Sustainability Report must:	
	a) Contains all the information as referred to in number 1); and	√
	b) Prepared in accordance with the Technical Guidelines for the Preparation of a Sustainability Report for Issuers and Public Companies as listed in Appendix II which is an integral part of this Financial Services Authority Circular Letter;	√
	6) In the event that the Sustainability Report is presented separately from the Annual Report, then the Social and Environmental Responsibility section contains information that information on Social and Environmental Responsibility has been disclosed in the Sustainability Report which is presented separately from the Annual Report; and	√
	7) Submission of the Sustainability Report which is presented separately from the Annual Report must be submitted together with the Annual Report.	√
i	Audited Annual Financial Statement	
	Financial Statements included in Annual Report should be prepared in accordance with the Financial Accounting Standards in Indonesia and audited by an Accountant. The said financial statement should be included with statement of responsibility for financial report as stipulated in the legislations in the Capital Markets sector governing the responsibility of the Board of Directors on the financial report or the legislations in the Capital Markets sector governing the periodic reports of securities company in the event the Issuer is a Securities Company; and	629-966
j	Letter of Statement of the Board of Directors and the Board of Commissioners regarding the Responsibility for Annual Reporting	
	Letter of statement of the Board of Directors and the Board of Commissioners regarding the responsibility for Annual Reporting should be prepared according to the format of letter of statement of member of Board of Directors and the Board of Commissioners regarding the responsibility for Annual Reporting as attached in the Attachment, which is an integral part of this Circulation Letter of the Financial Services Authority.	64-65

To Financial Services Authority Circular Letter No. 29/SEOJK.03/2025: Transparency and Publication of Conventional Commercial Bank Reports

Description	Page
I. Statement Letter of the Board of Directors and the Board of Commissioners regarding Responsibility for Financial Publication Reports and Annual Financial Performance Information	**64-65, 632**
II. General Information	
A. Key Financial Highlights	
Financial Highlights presents financial information in a comparative format for 2 (two) financial years, or since the Bank begins its business for banks that have been in business for less than 2 (two) years. At the very least, financial highlights covers:	
1. Net interest income (expense)/yield;	16
2. Operating profit (loss);	16
3. Profit (loss) for the current year before tax;	16
4. Net profit (loss);	16
5. Total comprehensive income (loss);	16
6. Net income per share;	16
7. Total assets;	16
8. Total liabilities;	16
9 Total equity;	16
10. Earning assets;	16
11. Third party funds;	16
12. Borrowings;	16
13. Securities issued;	16
14. KPMM ratio including ATMR figures;	17
15. Non-performing productive assets and non-performing non-productive assets to total productive assets and non-productive assets;	17
16. Non-performing productive assets to total productive assets;	17
17. CKPN financial assets to productive assets;	17
18. NPL gross;	17
19. NPL net;	17
20. KKR;	17
21. Return on Asset (ROA);	17
22. Return on Equity (ROE);	17
23. Net Interest Magin (NIM);	17
24. Profit (loss) to income ratio;	17
25. Operating Expenses to Operating Income Ratio (BOPO);	17
26. Cost to Income Ratio (CIR);	17
27. Loan to Deposit Ratio (LDR);	18

Description	Page
28. PPKA;	18
29. AYDA;	18
30. Percentage of violations and exceedances of the BMPK, including the amount and quality of funds provided or distributed to related parties in accordance with Financial Services Authority regulations regarding maximum credit limits;	18
31. Mandatory Minimum Reserves (GWM) Ratio;	18
32. Net Open Position (PDN) Ratio; and	18
33. Other information and ratios relevant to the banking industry.	18
B. Bank profile covers at the very least:	
1. Name of Bank, including if any, change of name, reason for the change, and effective date of name change in the financial year;	70, 73
2. Access to the Bank, including branch or representative offices, whereby the general public may obtain information on the Issuer or Public Company, comprising of:	70
a. Address;	
b. Telephone number;	
c. E-mail address; and	
d. Website address;	
3. Brief profile of the Bank;	71-72, 74-75
4. Vision and mission of the Bank (corporate culture) or value of the Bank;	76
5. Line(s) of business according to the latest articles of association, business activities performed in the Financial Year, and types of products and/or services provided;	83-85
6. The region or area where the Bank's operational activities are carried out or the scope of the Bank's operational activities;	86-87
7. The organizational structure of the Bank in the form of a chart, at least up to one (1) level below the board of directors, including committees under the board of directors (if any) and committees under the board of commissioners, accompanied by names and positions. The Bank discloses changes in the composition of the board of directors and/or board of commissioners along with the reasons for the changes (if any);	79-82
8. Shareholding structure and composition, that is, names of shareholders and percentage of shareownership, including:	
a Shareholders with a minimum of 5% (five percent) of shares of the Bank;	109
b Members of the Board of Directors and Board of Commissioners that own shares of the Bank;	110-112
c Public shareholders, that is, shareholders that each held less than 5% (five percent) of shares of the Bank;	109
d Information on the majority and controlling shareholder(s) of the Bank, direct or indirect, up to the individual ultimate shareholders, presented in a schematic diagram or chart;	116
Members of the Board of Directors and Board of Commissioners that own shares of the Bank;	110-112
9. Name of subsidiaries, associated company or joint venture company where the Bank exercise a joint control with the entity, along with the percentage of shareownership, lines of business, total assets, and operating status of the subsidiaries (if any);	118-120
10. For subsidiaries, include information on address of such subsidiaries;	118-120

Description	Page
11. Profiles of the Board of Directors and the Board of Commissioners, covering at least	88-96
a. Composition of the Board of Directors and the Board of Commissioners, along with the position and brief resume of the respective members thereof;	
b. Names and position according to the duties and responsibilities;	
c. Latest photograph;	
d. Age;	
e. Nationality;	
f. Education background and/or certification;	
g. Work history, including information on:	
i. Legal basis of appointment as member of the Board of Directors and Board of Commissioner of the Bank	
ii. concurrent positions in accordance with the Financial Services Authority's provisions on the implementation of governance for commercial banks. In the event that members of the board of directors and board of commissioners do not hold concurrent positions, this shall be disclosed; and	
iii. Work history, with period of service thereon, with or without the Bank;	
iv. Certification, education and/or training attended by member of the Board of Directors and Board of Commissioners for competence development during the financial year (if any);	
12. In the event of changes in the membership composition of the Board of Directors and/or the Board of Commissioners occuring subsequent to the end of the Financial Year and up to the deadline for submission of the annual report of published financial statements and information on financial performance, membership composition of the Board of Directors and/or Board of Commissioners shall be presented both prior and after such change(s);	98
13. Brief profiles of executive officers, with structure, position and summary curriculum vitae;	99-103
14. Total headcount, and employee distribution in the Financial Year by education and age; and	104-105
15. Awards and/or certifications in domestic as well as international scope, received by the Bank in the last Financial Year (if any), which covers:	134-138
a. Name of award and/or certification;	
b. Issuing institution or agency; and	
c. Validity period of such award and/or certification (if any).	
III. Information on Financial Performance	
A. Report of the Board of Directors	
Brief description of the Bank performance, at the very least covering:	
1. Strategy and policies of the Bank's management	44-46
2. Comparison between achievement and targets;	46-47
3. Constraints faced by the Bank;	47
4. Overview of business prospects;	49-50
5. Implementation of Bank governance;	53-54
6. Primary activities;	47-48
7. Information Technology;	53
8. Types of products and services offered by Banks and UUS (for Banks that have UUS), including lending and/or financing to micro, small, and medium enterprise debtors;	47-48
9. Interest rates for funding collection during 1 (one) fiscal year;	48
10. The prime lending rate in accordance with the Financial Services Authority Regulation on transparency and publication of prime lending rates for conventional commercial banks for one (1) fiscal year;	48
11. Economic developments and market targets at the end of the year;	49-50
12. Business networks and partners within and/or overseas, including the number of laku pandai agents owned and the distribution of laku pandai agents at least in aggregate per district or city. The term "laku pandai" is in accordance with the Financial Services Authority Regulation on financial services without offices in the context of inclusive finance;	48

Description	Page
13. Significant changes that occurred in the Bank and the Bank's business group during the relevant year;	48-49
14. Important matters anticipated to occur in the future; and	50
15. Human resources, covering quantity, education level, training, and human resource development.	52-53
B. Report of the Board of Commissioners	
The report of the Board of Commissioners covers at least:	
1. Supervision of the policies and management of the Board of Directors;	33
2. Supervision of the implementation of Bank's strategies;	33-34
3. Opinion on the business prospects as prepared by the Board of Directors;	34-35
4. Opinion on the implementation of Bank governance;	37
5. Frequency and mechanism for advising members of the Board of Directors;	
C. Management Discussion & Analysis	
Management discussion and analysis presents an analysis and discussion of financial statements accounts and other important information with an emphasis on material changes that occurred during the Financial Year, which at least includes:	
1. A review of the Bank's performance by business segment, including the Sharia Business Unit (UUS), covering at minimum the Bank's profitability;	147-188
2. Comprehensive financial performance, which includes a comparison of the current year's financial performance with the previous year's, an explanation of the causes of any changes and the impact of such changes, covering at minimum:	
a. Investment of funds (investments and disbursement of loan/financing) and total assets;	193-204
b. Third party funds and other sources of funding;	204-208
c. Equity;	208-209
d. Revenues, expenses, profit (loss), other comprehensive income, and total comprehensive profit (loss);	210-215
e. Cash flows; and	216
f. Prime lending rate;	217-218
3. Analysis of the quality of earning assets and relevant financial ratios, such as the causes of increases or decreases in the quality of earning assets and mitigation measures taken by the Bank;	226-227
4. Capital structure of the Bank;	228-229
5. Material information and facts subsequent to the date of accountant report (if any); and	235
6. Marketing aspects of Bank's products, at least on marketing strategy and market share;	248-252
D. Banks that operate a Sharia Business Unit (UUS) must include UUS-related information in their Published Financial Reports and annual financial performance disclosures, in accordance with the Financial Services Authority regulations concerning transparency and reporting for Islamic commercial banks and sharia business units.	**179-186, 604-612**
IV. Information on Risk Exposure and Capital	
Risk Exposure and Capital Reports include the annual Risk Exposure and Capital Publication Report as stipulated in Part IV of the appendix to this Financial Services Authority Circular.	260-369
V. Information on Related Parties The disclosure of related party information includes the aggregate total exposure and total transaction value of related parties, categorized by related party type. The scope of related parties and the scope of related party transactions are in accordance with the Financial Services Authority regulations concerning the implementation of corporate governance for commercial banks.	**240, 456**

Description	Page
VI. Information Related to the Bank's Business Group (if applicable) The Bank's business group consists of entities consolidated by the Bank or entities with joint arrangements with the Bank in accordance with financial accounting standards. Banks that are part of a business group and/or have Subsidiaries shall additionally disclose the following:	
A. Bank business group structure which includes:	
1. The structure of the Bank's business group, including the Bank, Subsidiaries, related companies (sister companies), Parent Entity up to the final controlling shareholder;	116
2. The structure of management relationships within the Bank's business group; and	
3. Shareholders acting on behalf of other shareholders. The definition of a shareholder acting on behalf of another shareholder is an individual shareholder or entity that has a common goal of controlling the Bank, based or not based on an agreement;	
B. Transactions between the Bank and parties that have special relationships within the Bank's business group, taking into account:	
1. Information on transactions with related parties, whether carried out by the Bank or by any entity within the Bank's business group operating in the financial sector with the Bank;	240, 456
2. Types of transactions with related parties include:	
a. Cross-ownership;	
b. transactions of one business group acting for the benefit of another business group;	
c. short-term liquidity management within a business group;	
d. provision of funds provided or received by other entities within a business group;	
e. exposure to the majority shareholder, including in the form of credit, commitments, and contingencies; and	
f. purchase, sale, and/or lease of assets with other entities within a business group, including those conducted under repurchase agreements (repos);	
C. Transactions with related parties conducted by any entity within the Bank's financial group;	**240, 456**
D. Provision of funds, commitments, or other comparable facilities from any entity within the Bank's business group to debtors and/or parties who have received funds from the Bank; and	**236, 558**
E. The existence of prohibitions, restrictions, and/or other significant obstacles to transferring funds or meeting capital requirements required by the competent authorities between the Bank and other entities within the same business group.	**236**
VII. Governance Implementation Report	
The scope and guidelines for completion refer to the Financial Services Authority's provisions regarding the implementation of governance for commercial banks.	404-613
VII. Internal Control Report in the Bank's Financial Reporting Process	
The internal control report in the Bank's financial reporting process complies with Financial Services Authority regulations regarding the integrity of bank financial reporting.	55, 359-361
VIII. Financial reports audited by a public accountant registered with the Financial Services Authority, including the independent auditor's report.	**629-966**

Description	Page
IX. Other reports in accordance with statutory provisions.	
Other reports include reports that can be combined or separated from the Financial Publication Report and annual financial performance information in accordance with statutory provisions, including:	
A. An annual report on the implementation of integrated governance for a Bank that is a holding company of a financial conglomerate in accordance with the Financial Services Authority Regulation concerning the implementation of integrated governance for financial conglomerates;	**595-603**
B. A public company plan approved at a general meeting of shareholders that has not been implemented within 12 (twelve) months from the date of approval at the general meeting of shareholders for a Bank that is a public company in accordance with the Financial Services Authority Regulation concerning the implementation of capital market activities;	**N.A.**
C. Complaint handling materials in accordance with the Financial Services Authority Regulation concerning consumer and public protection in the financial services sector;	**572-573, 577-578**
D. A sustainability report in accordance with the Financial Services Authority's provisions concerning the implementation of sustainable finance for financial services institutions, issuers, and public companies; and/or	**567, Laporan Keberlanjutan**
E. A report on the implementation of social and environmental responsibility in accordance with the provisions of laws and regulations concerning social and environmental responsibility for limited liability companies, including social responsibility implemented by a UUS for Banks with UUS.	**616, Laporan Keberlanjutan**
If the Bank has presented other reports as referred to in letters A) through E) above in a separate report, the Bank is exempt from disclosing such reports in the Annual Financial Published Report and financial performance information. For example, the Bank presents a sustainability report in a separate report, then the Bank does not disclose the report in the Financial Publication Report and annual financial performance information.	√
X. Additional Information for Banks that are Issuers or Public Companies	
Banks that are issuers or public companies must supplement the scope of information as stipulated in the Financial Services Authority regulations regarding the format and content of annual reports for issuers or public companies.	√

2025 ANNUAL REPORT
PT Bank CIMB Niaga Tbk

KEJAR MIMPI,
TURNING INSPIRATION
INTO ACHIEVEMENT

CIMB NIAGA

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