



Laporan Keberlanjutan Sustainability Report

Kemajuan Yang Bermakna, Dampak Yang Dijaga Dengan Integritas

Progress with Purpose, **Impact with Integrity**



Keberlanjutan menjadi landasan Bank dalam melangkah maju secara terarah dan bertanggung jawab. Melalui pembiayaan hijau, zakat digital, serta pemberdayaan UMKM yang inklusif, berbagai inisiatif OCBC sepanjang 2025 mencerminkan keyakinan bahwa pertumbuhan jangka panjang harus memberikan manfaat bagi masyarakat, menjaga kelestarian lingkungan, dan menciptakan nilai bersama.

Sustainability is how the Bank move forward, deliberately and responsibly. From green financing and digital zakat to inclusive MSME empowerment, OCBC's actions throughout 2025 reflect our belief that long-term growth must uplift communities, preserving environmental sustainability, and create shared value.

Daftar Isi

Table of Contents

Laporan Keberlanjutan Sustainability Report	202
Ikhtisar Keberlanjutan Sustainability Highlights	204
Ikhtisar Kinerja Keberlanjutan Sustainability Performance Highlights	207
Perjalanan Keberlanjutan Sustainability Journey	208
Tentang Laporan Keberlanjutan About Sustainability Report	209
Pendekatan Pengelolaan Risiko terkait Iklim Climate-related Risks Management Approach	215
Tata Kelola Keberlanjutan Sustainability Governance	217
Strategi Keberlanjutan Sustainability Strategy	220
Mempercepat Transisi Menuju Masa Depan <i>Net-Zero</i> Accelerating The Transition to a Net-Zero Future	222
Memberi Dampak Kepada Komunitas Bringing Impact to Communities	241
Menjalankan Bisnis Secara Bertanggung Jawab Conducting Our Business Responsibly	262
Indeks Standar GRI – 2021 GRI Standard Index – 2021	272
Indeks POJK 51/POJK.03/2017 POJK 51/POJK.03/2017 Index	276
Indeks Konten TCFD TCFD Content Index	278
Indeks SASB SASB Index	279
Lembar Umpan Balik Feedback Form	282



Ikhtisar Keberlanjutan

Sustainability Highlights

Mempercepat Transisi Menuju Masa Depan Net-Zero

Accelerating the Transition to a Net-Zero Future

>  **Netral Karbon**
Carbon Neutrality

Mempertahankan netral karbon pada emisi operasional Bank.

Maintained carbon neutrality for the Bank's operational emissions.

>  **Investasi pada Renewable Energy Certificate (REC)**
Invest in Renewable Energy Certificate (REC)

100%

Bank pertama di Indonesia yang melakukan investasi *Renewable Energy Certificates* (REC) dengan PLN dan telah mencakup 100% emisi Gas Rumah Kaca (GRK) Cakupan 2.

The first bank in Indonesia to invest in Renewable Energy Certificates (RECs) with PLN, covering 100% of Scope 2 Greenhouse Gas (GHG) emissions.

>  **Menerapkan Pengelolaan Risiko Lingkungan, Sosial, dan Tata Kelola (LST)**
Implement Environmental, Social, and Governance (ESG) Risk Management

Penilaian risiko Lingkungan, Sosial, dan Tata Kelola (LST) dan iklim diterapkan dan diintegrasikan ke dalam kerangka manajemen risiko keuangan.

Incorporated and integrated Environmental, Social, and Governance (ESG) criteria along with climate risk evaluations into the financial risk management framework.

>  **Portofolio Pembiayaan Berkelanjutan**
Sustainable Financing Portfolio

Rp36.18 triliun

dari total kredit of total loans **21%**

Portofolio Pembiayaan Berkelanjutan sebesar Rp36,18 triliun (21% dari total kredit).

Sustainable financing portfolio amounted Rp36.18 trillion (21% of total loans).

>  **Pembiayaan Hijau**
Green Financing

Rp18.14 triliun

peningkatan increase **13% YoY**

Penyaluran Pembiayaan Hijau sebesar Rp18,14 triliun (peningkatan 13% YoY), termasuk di dalamnya *Sustainability-linked loan* Rp3,98 triliun.

Rp18.14 trillion allocated for Green Financing, which includes Rp3.98 trillion in Sustainability-linked loans.

>  **Investasi Berkelanjutan**
Sustainable Investment

Rp2.30 triliun

peningkatan increase **21% YoY**

Portofolio Investasi Berkelanjutan sebesar Rp2,30 triliun yang terdiri dari penawaran obligasi/sukuk hijau ritel dan reksadana ESG.

Rp2.30 trillion of Sustainable Investment Portfolio consist of offerings in retail green bonds/sukuk and ESG mutual funds.

Memberi Dampak Kepada Komunitas

Bringing Impact to Communities



Rata-Rata Pelatihan Karyawan Average Employee Training

63.39 jam
hours

peningkatan
increase ↑ 1.2% YoY

Rata-rata pelatihan karyawan per tahun 63,39 jam (peningkatan 1,2% YoY)

63.39 hours of average annual employee training [1.2% YoY increase].



Financial Fitness Class Financial Fitness Class

26,035 peserta
participants

peningkatan
increase ↑ 11.35% YoY

Peningkatan literasi finansial melalui Financial Fitness Class telah menjangkau 26.035 peserta.

Enhanced financial literacy through Financial Fitness Class reached 26,035 participants [11.35% YoY increase].



Perempuan di Posisi Kepemimpinan Female Leadership Positions

40%

40% perempuan di posisi kepemimpinan; 52% dari total karyawan adalah perempuan.

40% female leadership positions; 52% of total employees are female.



Kegiatan Sosial dan Sukarela Karyawan Employee Social and Volunteer Activities

1,174 karyawan
employees

1.174 karyawan terlibat dalam kegiatan sosial dan sukarela, memberi manfaat bagi 6.871 penerima.

1,174 employees participated in social and volunteer activities for 6,871 beneficiaries.



Program Komunitas Wanita OCBC BISA (KAWA) Komunitas Wanita OCBC BISA (KAWA) Programme

Menyediakan wadah pengembangan dan mentoring karyawan perempuan melalui program Komunitas Wanita OCBC BISA (KAWA)

Dedicated platform for female employees' development and mentoring through Komunitas Wanita OCBC BISA (KAWA) programme.



Pembiayaan UMKM Perempuan #TAYTB Women Warriors Financing for Women-Owned SMEs #TAYTB Women Warriors

Rp2.53 triliun
trillion

Pembiayaan UMKM Perempuan #TAYTB Women Warriors Rp2,53 triliun.

Rp2.53 trillion financing for Women-Owned SMEs #TAYTB Women Warriors.

Menjalankan Bisnis Secara Bertanggung Jawab

Conducting Our Business Responsibly



Peringkat GCG GCG Rating

Sangat Baik
Very Good

Peringkat GCG 31 Desember 2025: 1
[Sangat Baik].

GCG rating as of 31 December 2025: 1
[Very Good].



Financial Integrity Rating 2025

2025 Financial Integrity Rating

9.45 Sangat Baik
Very Good

peningkatan dari
up from 9.30

Financial Integrity Rating 2025
sebesar 9,45 (peningkatan dari 9,30
di 2024)

9.45 of 2025 Financial Integrity
Rating (up from 9.30 in 2024).



Social Engineering Testing Programme (SETP) Social Engineering Testing Programme (SETP)

0.21% kerentanan
vulnerability

Social Engineering Testing Programme
(SETP) kuartal 4 tahun 2025: tingkat
kerentanan 0,21%.

Social Engineering Testing Programme
(SETP): 0.21% vulnerability rate.



Komplain Nasabah Customer Complaints

96% diselesaikan
resolved

96% komplain nasabah sudah
diselesaikan.

96% customer complaints were
resolved.



Cyber Smart Programme Level 1 & 2 Level 1 and 2 Cyber Smart Programme

51.66% karyawan
employees

51,66% karyawan secara proaktif
menyelesaikan pelatihan Cyber Smart
Programme level 1 & 2.

51.66% employees proactively
completed level 1 and 2 Cyber Smart
Programme.



Pelatihan Transaksi Yang Adil Fair Dealing training

100%

100% karyawan telah mengikuti
pelatihan Transaksi yang Adil.

100% employees completed Fair Dealing
training.

Ikhtisar Kinerja Keberlanjutan

Sustainability Performance Highlights

[POJK B.1, POJK B.2, POJK B.3]



PENGHARGAAN | AWARD

-  Corporate Sustainability Initiatives Award 2025, from MIX Magazine, for the categories:
 - a. Circular Economy, Predicate Excellent
 - b. Employee Volunteering, Predicate Excellent
-  Katadata ESG Index 2025, with category Kinerja ESG Tertinggi
-  The Asset Triple A – Awards for Sustainable Finance 2025, Best green loan; from The Asset

Aspek Ekonomi | Economic Aspect

	2023	2024	2025	
Total portofolio pembiayaan berkelanjutan (Rp triliun)	32.3	37.9	36.2	Total sustainable financing portfolio (Rp trillion)
Total pembiayaan berwawasan lingkungan (Rp triliun)	13.2	16.0	18.1	Total green financing (Rp trillion)
Penggunaan pemasok lokal	98.7%	98.6%	98.4%	Local suppliers' usage
Belanja pemasok lokal	96.7%	98.5%	98.2%	Local suppliers' expenditures

Aspek Lingkungan | Environmental Aspect

	2023	2024	2025	
Penggunaan energi (GJ) *	85,876	83,875	81,126	Energy consumption (GJ) *
Penggunaan energi listrik (kWh) *	23,761,064	23,144,925	22,429,828	Electricity consumption (kWh) *
Penggunaan air (m ³) *	100,979	116,153	146,729	Water consumption (m ³) *
Emisi yang dihasilkan (tCO ₂ e)**	21,398	20,606	19,170	Total Emissions (tCO ₂ e)**
Penambahan (pengurangan) emisi yang dihasilkan (tCO ₂ e)**	+4,948	-792	-1,436	Addition (reduction) of generated emission (tCO ₂ e)**
Limbah non-organik (kg) ***	2,765	9,889	8,660	Non-organic waste ***
Penambahan (pengurangan) limbah non-organik (kg) ***	-311	+7,124	-1,229	Addition (Reduction) of non-organic waste (kg) ***
Limbah organik (kg) ***	5,864	5,593	9,213	General waste (organic) ***
Penambahan (pengurangan) limbah organik (kg) ***	-1,836	-271	+3,620	Addition (reduction) of organic waste (kg) ***

Keterangan | Note:

*) Perhitungan untuk seluruh kantor. | Bankwide.

***) Total cakupan emisi GRK: Scope 1, 2, dan 3 (perjalanan dinas) | Total GHG emissions coverage: Scope 1, 2, and 3 (business travel)

****) Perhitungan untuk Kantor Pusat saja | Head Office only.

Aspek Sosial | Social Aspect

	2023	2024	2025	
Anggaran CSR terealisasi (Rp miliar)	2.7	2.5	2.2	Realized CSR budget (Rp billion)
Karyawan perempuan berada di posisi kepemimpinan senior	41%	40%	40%	Female employees in senior leadership positions
Jumlah karyawan yang mengikuti pelatihan dan pendidikan	6,138	6,508	6,329	Total employees attending training and education
Rata-rata jam pelatihan per karyawan per tahun	60.9	62.6	63.9	Average training hours per employee per year

Perjalanan Keberlanjutan

Sustainability Journey



→ **2017**

Meluncurkan Kerangka Kerja dan Kebijakan Pembiayaan yang Bertanggung Jawab

Launched Responsible Financing Framework and Policy



→ **2018**

- Menyampaikan Rencana Aksi Keuangan Berkelanjutan (RAKB) 2019-2023 kepada OJK
- Bekerja sama dengan IFC sebagai Bank pertama di Indonesia yang menerbitkan Obligasi Hijau *Private*

- Submitted Sustainable Finance Action Plan (RAKB) 2019-2023 to OJK
- Engaged IFC as the first Bank in Indonesia to issue Private Green Bonds



→ **2019**

- OCBC menjadi anggota IKBI
- Grup OCBC sebagai bank pertama yang menghentikan pembiayaan pembangkit listrik tenaga batu bara

- OCBC became a member of the IKBI.
- OCBC Group became the first bank to cease coal-fired power plants financing



→ **2020**

- Membentuk Sustainability Council
- Memperluas Obligasi Hijau dengan menyertakan Obligasi Gender
- Meluncurkan Kebijakan Keuangan yang Bertanggung Jawab spesifik sektor

- Established Sustainability Council
- Expanded green bonds with inclusion of Gender Bonds
- Launched Responsible Financing Sector-specific policies



→ **2021-2022**

- Menandatangani kesepakatan Pinjaman Terkait Keberlanjutan (SLL) yang pertama
- Meluncurkan program pembiayaan keberlanjutan terkait sektor pengelolaan limbah pabrik dan limbah medis
- Menginisiasi proses identifikasi dan pelaporan portofolio selaras dengan Taksonomi Hijau Indonesia

- Signed the first Sustainability-Linked Loan (SLL) agreement
- Launched sustainable financing programs for industrial waste and medical waste management
- Initiated portfolio identification dan reporting process aligned with Indonesia Green Taxonomy



→ **2023-2024**

- Membentuk Komite Keberlanjutan dan *Sustainability Steering Committee*
- Mencapai operasional netral karbon
- Bank pertama di Indonesia yang berinvestasi dalam sertifikat energi terbarukan untuk mendukung operasi *Net-Zero*
- Gedung OCBC Space memperoleh sertifikasi bangunan hijau Tingkat 2: *EDGE Advanced*
- Menjadi bagian dari *pilot project stress test* risiko iklim OJK
- Menginisiasi proses identifikasi dan pelaporan portofolio selaras dengan Taksonomi Keuangan Berkelanjutan Indonesia

- Established Sustainability Committee and Sustainability Steering Committee
- Achieved carbon-neutral operations
- The first bank in Indonesia to invest in renewable energy certificates to support Net-Zero operations
- OCBC Space building earned Level 2 Green Building certification: *EDGE Advanced*
- Participated in OJK climate risk stress test pilot project
- Initiated portfolio identification and reporting processes in line with the Indonesia Sustainable Finance Taxonomy



→ **2025**

- Menyusun *sustainability roadmap* dengan fokus pada 6 workstream utama
- Meluncurkan program UMKM Hijau
- 100% emisi GRK Scope 2 (konsumsi listrik) di-*offset* oleh REC
- Mengintegrasikan risiko terkait iklim ke dalam kerangka manajemen risiko Bank

- Developed a sustainability roadmap focused on 6 key workstreams
- Launched Green MSME Programme
- 100% Scope 2 GHG emissions (electricity consumption) was offset by RECs
- Integrated climate-related risks into the Bank's risk management framework

Tentang Laporan Keberlanjutan

About Sustainability Report

[FN-CB-550a.1, GRI 2-2, GRI 2-3]

Laporan Keberlanjutan 2025 PT Bank OCBC NISP Tbk (“OCBC” atau “Bank”) merupakan edisi ke-delapan yang diterbitkan setiap tahun bersamaan dengan Laporan Tahunan sejak tahun 2018. Laporan ini menyajikan komitmen, kebijakan, inisiatif, serta kinerja Bank dalam aspek lingkungan, ekonomi, sosial, dan tata kelola sepanjang periode 1 Januari hingga 31 Desember 2025, yang mencakup Bank serta Entitas Anak sebagaimana tercantum dalam Laporan Keuangan Konsolidasian. Hingga akhir tahun 2025, Bank belum termasuk dalam daftar *Global Systematically Important Bank* (G-SIBs).

Periode pelaporan Laporan Keberlanjutan ini sejalan dengan periode pelaporan Laporan Keuangan Konsolidasian, yaitu untuk tahun yang berakhir pada 31 Desember 2025, sehingga tidak terdapat perbedaan antara keduanya.

Selain itu, tidak terdapat perbedaan signifikan antara daftar entitas yang termasuk dalam pelaporan keberlanjutan dan laporan keuangan konsolidasian. Konsolidasi data dilakukan dengan mengikuti metode yang sama seperti laporan keuangan, termasuk penyesuaian atas kepentingan non pengendali (*minority interests*). Setiap perubahan struktur entitas seperti akuisisi atau pelepasan entitas akan dicatat secara proporsional pada periode terjadinya. Pendekatan konsolidasi yang sama diterapkan secara konsisten di seluruh topik material dan pengungkapan *Global Reporting Initiative* (GRI).

PT Bank OCBC NISP Tbk (“OCBC” or “Bank”) Sustainability Report 2025 marked the eighth edition published annually alongside the Annual Report since 2018. The Report set out the Bank’s commitments, policies, initiatives, and performance in environmental, economic, social and governance aspects for the period of 1 January to 31 December 2025, covering the Bank and its Subsidiary as presented in the Consolidated Financial Statements. As of the end of 2025, the Bank was not included in the list of *Global Systematically Important Banks* (G-SIBs).

The reporting period of Sustainability Report was aligned with the Consolidated Financial Statements for the year ended 31 December 2025, hence, there was no difference between the reports.

No significant differences between the list of entities included in the sustainability reporting boundary and in the consolidated financial statements. Data consolidation was conducted using the same methodology applied in the financial statements, including adjustments for non-controlling interests. Any structural change to the entities, such as acquisitions or divestments, will be reflected proportionately in the period in which it occurs. The same consolidation approach has been consistently applied across all material topics and *Global Reporting Initiative* (GRI) disclosures.

Untuk pertanyaan lebih lanjut mengenai laporan ini, dapat menghubungi:

For further information regarding this report, please contact:
[GRI 2-3]

Corporate Secretariat

PT Bank OCBC NISP Tbk
Jl. Prof. Dr. Satrio Kav. 25, Jakarta 12940, Indonesia

Tel. (021) 255 33 888,

Fax. (021) 579 44 000

Email: corporate.secretariat@ocbc.id

Website: www.ocbc.id

Laporan ini berpedoman pada POJK No. 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan Bagi Lembaga Jasa Keuangan, Emiten dan Perusahaan Publik serta dan Surat Edaran Otoritas Jasa Keuangan No. 16/SEOJK.04/2021 tentang Bentuk dan Isi Laporan Tahunan Emiten atau Perusahaan Publik. Laporan ini juga mengacu pada *Standar Global Reporting Initiative* 2021 dan GRI G4 Pengungkapan Sektor Jasa Keuangan yang berprinsip pada *Accuracy, Balance, Clarity, Comparability, Completeness, Sustainability Context, Timeliness and Verifiability*.

This Report referred to OJK Regulation No. 51/POJK.03/2017 on the Sustainable Finance Practices for Financial Service Institutions, Issuers and Public Companies, and OJK Circular No. 16/SEOJK.04/2021 on the Format and Content of Annual Reports of Issuers or Public Companies. The Report also referred to 2021 *Global Reporting Initiative* Standards and GRI G4 Financial Services Sector Disclosures, which were grounded in the principles of Accuracy, Balance, Clarity, Comparability, Completeness, Sustainability Context, Timeliness and Verifiability.

Laporan ini juga mempertimbangkan International Financial Reporting Standards (IFRS) S1 dan S2 yang diterbitkan oleh International Sustainability Standards Board (ISSB). IFRS S1 dan S2 mengintegrasikan serta memperkuat prinsip-prinsip Task Force on Climate-related Financial Disclosures (TCFD) dan panduan dari Sustainability Accounting Standards Board (SASB). Bank saat ini sedang melakukan persiapan yang diperlukan untuk mengadopsi standar tersebut.

Sejalan dengan dinamika tantangan lingkungan yang terus berkembang, Bank berupaya menyelaraskan pengungkapan aspek ekonomi, lingkungan, dan sosial, termasuk batasan cakupannya. Mengenai penyajian informasi dan data, terdapat penyajian kembali [*restatement*] informasi untuk data Energi dan Emisi GRK tahun 2024 terutama yang disebabkan penambahan lingkup data dan pengkinian faktor emisi. Meskipun begitu, tidak terdapat implikasi signifikan yang terjadi pada organisasi Bank, bisnis inti Bank serta rantai nilai Bank dan hubungan bisnis lainnya, dari laporan sebelumnya. [GRI 2-4, GRI 2-6, POJK E.5]

Penyelarasan pengungkapan ini dilakukan berdasarkan proses penentuan topik material. Topik-topik terpilih diidentifikasi melalui matriks materialitas dan disajikan dalam laporan ini untuk selanjutnya ditinjau oleh *Sustainability Council* dan Komite Keberlanjutan untuk memastikan keakuratan, kelengkapan, dan keselarasan dengan strategi keberlanjutan Bank. Selanjutnya, Laporan Keberlanjutan disetujui oleh Dewan Komisaris dan Direksi. [GRI 2-14]

Bank belum menunjuk pihak independen untuk melakukan *external assurance* terhadap laporan keberlanjutan ini. [POJK G.1, GRI 2-5]

PROSES PENENTUAN MATERIALITAS [GRI 3-1]

Bank menerapkan pendekatan materialitas untuk menilai isu-isu yang dianggap penting bagi Bank dan pemangku kepentingan. *Sustainability Council* secara berkala meninjau berbagai isu utama yang dihadapi Bank, termasuk menetapkan faktor-faktor ESG yang dianggap material dan selaras dengan *Sustainable Development Goals* (SDGs).

Isu-isu tersebut diidentifikasi melalui diskusi rutin yang dilakukan oleh *Sustainability Council*. Setelah proses identifikasi, dilakukan uji materialitas untuk menentukan prioritas isu-isu yang memiliki dampak signifikan bagi Bank dan pemangku kepentingan. Topik-topik yang dihasilkan kemudian dikaji bersama Direksi sebelum akhirnya memperoleh persetujuan dari Direksi dan Dewan Komisaris.

This report also took into consideration the International Financial Reporting Standards (IFRS) S1 and S2 issued by the International Sustainability Standards Board (ISSB). IFRS S1 and S2 integrate and strengthen the principles of the Task Force on Climate-related Financial Disclosures (TCFD) as well as guidance from the Sustainability Accounting Standards Board (SASB). The Bank is currently undertaking the necessary preparations to adopt these standards.

In response to evolving environmental challenges, the disclosure of economic, environmental, and social aspects, including their boundaries, was aligned. With respect to the presentation of information and data, a restatement of energy and GHG emissions data occurred, mainly attributable to expanded data coverage and updated emissions factors. Notwithstanding these adjustments, there were no significant implications for the organisation, core business, value chain, or other business relationships compared with the previous report. [GRI 2-4, GRI 2-6, POJK E.5]

Alignment of disclosures is based on the materiality determination process. Selected topics were identified through the materiality matrix, presented in this Report, and subsequently reviewed by the Sustainability Council and Sustainability Committee to ensure accuracy, completeness, and alignment with the sustainability strategy. Furthermore, the Sustainability Report received approval from the Board of Commissioners and the Board of Directors. [GRI 2-14]

No independent party had been appointed to perform external assurance on this Report. [POJK G.1, GRI 2-5]

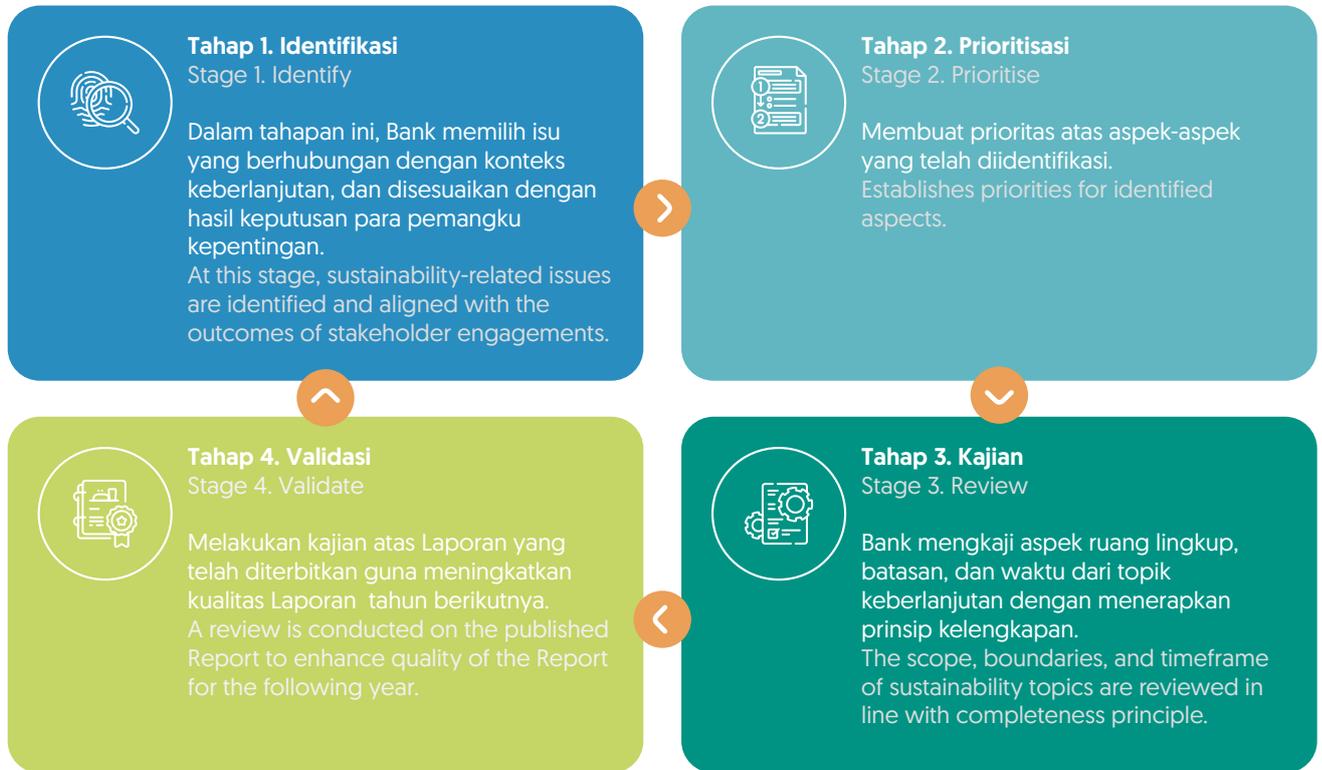
MATERIALITY ASSESSMENT PROCESS [GRI 3-1]

A materiality approach was applied to assess issues considered significant to the Bank and its stakeholders. Sustainability Council periodically reviewed key matters, including the determination of ESG factors deemed material and aligned with the Sustainable Development Goals (SDGs).

These issues were identified through regular discussions conducted by the Sustainability Council. Following identification, a materiality assessment was undertaken to prioritise issues that have significant impacts on the Bank and its stakeholders. The resulting topics were then reviewed with the Board of Directors prior to obtaining approval from the Board of Directors and the Board of Commissioners.

Berikut merupakan tahapan proses penentuan materialitas yang dilakukan oleh Bank:

The following outlined stages of the Bank's materiality determination process:



Apa Makna Materialitas Bagi OCBC?
What does materiality mean to OCBC?

<p>Materialitas Keuangan (<i>inside-out</i>) Dampak signifikan risiko dan peluang terkait keberlanjutan terhadap prospek Bank, yang mencakup posisi keuangan, kinerja keuangan, dan arus kas.</p> <p>Financial Materiality (<i>inside-out</i>) Significant impacts of sustainability-related risks and opportunities on the Bank's prospects including its financial position, financial performance, and cash flows.</p>	<p>Materialitas Dampak (<i>outside-in</i>) Dampak signifikan operasional Bank terhadap perekonomian, lingkungan, dan masyarakat.</p> <p>Impact Materiality (<i>outside-in</i>) Significant impacts of the Bank's operations on the economy, environment and people.</p>
---	---

Bank menerapkan pendekatan materialitas ganda (*double materiality*) untuk menilai secara komprehensif dampak isu LST terhadap pemangku kepentingan maupun operasional Bank. Pendekatan ini mencakup pertimbangan dampak finansial maupun isu material lainnya, sehingga dapat memberikan pandangan holistik dalam mengelola risiko dan penyusunan strategi keberlanjutan Bank. Berdasarkan proses penentuan materialitas yang dilakukan, Bank menetapkan topik-topik material yang selaras dengan fokus dan strategi keberlanjutan Bank. Dalam proses identifikasi, Bank menilai dampak aktual maupun potensial dari setiap isu terhadap aspek ekonomi, sosial, dan lingkungan, termasuk dampak terhadap hak asasi manusia. Analisis dilakukan dengan mempertimbangkan risiko

A double materiality approach is employed to comprehensively assess the impact of ESG issues on stakeholders and operations. This approach considers both financial impacts and other material issues, enabling a holistic view in managing risks and developing the sustainability strategy. Based on the materiality determination process, material topics were established in alignment with sustainability focus areas and strategic priorities. During the identification process, actual and potential impacts of each issue on economic, social, and environmental aspects, including human rights, were evaluated. The analysis considered sustainability risks and opportunities identified through internal and external consultations.

dan peluang keberlanjutan yang diidentifikasi melalui konsultasi internal maupun eksternal. Penentuan topik material didasarkan pada prioritas tingkat signifikansi dan relevansi terhadap strategi bisnis serta ekspektasi pemangku kepentingan Bank.

Bank juga meninjau fokus SDGs dan menilai delapan fokus SDGs masih tetap relevan. Hal ini menjadi acuan Bank dalam upaya memberikan dampak positif serta menciptakan nilai keberlanjutan jangka panjang bagi para pemangku kepentingan.

Pandangan dari pemangku kepentingan utama, seperti *shareholder*, regulator, dan karyawan, serta masukan dari para ahli keberlanjutan menjadi dasar dalam penyusunan dan validasi daftar topik material Bank. [GRI 3-1]

Pada tahun 2025, Bank melakukan peninjauan ulang terhadap daftar topik material untuk memastikan kesesuaiannya dengan perkembangan regulasi, dinamika bisnis, serta ekspektasi pemangku kepentingan. Tidak terdapat perubahan signifikan dibandingkan daftar topik material tahun 2024, namun Bank memperkuat fokus pada isu Aksi Iklim dan Solusi Pembiayaan Berkelanjutan sebagai bagian dari komitmen Bank terhadap target *Net-Zero Emissions* 2050. Hasil peninjauan ulang ini sudah disetujui oleh *Sustainability Council* dan *Sustainability Committee*. [GRI 3-2]

The determination of material topics was based on the prioritisation of their significance and relevance to the Bank's business strategy and stakeholder expectations.

The SDG focus areas were also reviewed, with eight SDGs determined to remain relevant. These serve as a reference in delivering positive impact and creating long-term sustainable value for stakeholders.

The perspectives of key stakeholders, including shareholders, regulators and employees, and input from sustainability experts, formed the basis for preparing and validating the Bank's list of material topics. [GRI 3-1]

In 2025, material topics were reanalysed to ensure alignment with regulatory developments, business dynamics, and stakeholder expectations. No significant changes were identified compared with the 2024 material topic list; however, greater emphasis was placed on Climate Action and Sustainable Financing Solutions as part of the Bank's commitment toward the Net-Zero Emissions 2050 target. The results received approval from the Sustainability Council and the Sustainability Committee. [GRI 3-2]

Matrics Materialitas

Materiality Matrix

Fokus Keberlanjutan Sustainability Focus	Strategi/Inisiatif Keberlanjutan Sustainability Strategies/Initiatives [GRI 3-3]	SDGs Terkait Related SDGs	Topik Material GRI GRI Material Topic
Mempercepat Transisi Menuju Masa Depan <i>Net-Zero</i> Accelerating the Transition to a Net-Zero Future			
Aksi Iklim Climate Action	Bank berkomitmen untuk melindungi alam melalui pengurangan jejak lingkungan. The Bank is committed to protecting nature by reducing its environmental footprint.		<ul style="list-style-type: none"> - Energi Energy [GRI 302] - Air dan Efluen Water and Effluent [GRI 303] - Emisi Emissions [GRI 305]
Pembiayaan Bertanggung Jawab Responsible Financing	Bank berkomitmen untuk melindungi alam melalui pembiayaan yang bertanggung jawab. The Bank is committed to protecting nature through responsible financing.		<ul style="list-style-type: none"> - Kebijakan Khusus penerapan aspek lingkungan dan sosial dalam kegiatan usaha. Specific policy for implementing environmental and social aspects in business activities. [GRI FS1] - Prosedur penilaian risiko lingkungan dan sosial dalam kegiatan usaha. Environmental and social risk assessment procedures in business activities [GRI FS2] - Proses peningkatan kompetensi karyawan untuk menerapkan aturan/perundangan terkait sosial dan lingkungan yang berlaku. The process of upgrading employee competency to implement prevailing social and environmental rules/legislation. [GRI FS4]
Solusi Keuangan Berkelanjutan Sustainable Financial Solutions	Bank berupaya untuk memberikan peluang pada pendanaan ekonomi rendah karbon. The Bank sought to provide opportunities for low-carbon economic financing.		-
Memberi Dampak Kepada Komunitas Bringing Impact to Communities			
Pengelolaan Sumber Daya Manusia People Development	Bank berupaya mengelola karyawannya secara holistik dari mulai perekrutan, pengembangan, hingga kesejahteraan. The Bank aims to manage its employees in a comprehensive manner, encompassing recruitment, development, and welfare.		<ul style="list-style-type: none"> - Kesehatan dan Keselamatan Kerja. Occupational Health and Safety [GRI 403] - Pelatihan dan Pendidikan. Training and Education [GRI 404]

Fokus Keberlanjutan Sustainability Focus	Strategi/Inisiatif Keberlanjutan Sustainability Strategies/Initiatives [GRI 3-3]	SDGs Terkait Related SDGs	Topik Material GRI GRI Material Topic
Keberagaman di Tempat Kerja Workplace Diversity	Bank mengelola karyawannya dengan menjunjung tinggi kesetaraan dan kesempatan kerja yang sama. The Bank managed its employees by upholding equality and equal employment opportunities.	 	<ul style="list-style-type: none"> - Kepegawaian Employment [GRI 401] - Keanekaragaman dan Kesempatan Setara Diversity and Equal Opportunity [GRI 405]
Pengembangan Komunitas Community Development	Bank berkomitmen memberi dampak positif kepada masyarakat luas melalui program inklusi keuangan dan Tanggung Jawab Sosial dan Lingkungan. The Bank is committed to providing a positive impact on the wider community through financial inclusion programmes and Social and Environmental Responsibilities.	  	<ul style="list-style-type: none"> - Inisiatif untuk meningkatkan akses jasa keuangan bagi masyarakat marginal. Initiatives to improve access to financial services for marginalised communities [GRI FS14] - Inisiatif untuk meningkatkan literasi keuangan berdasarkan penerima manfaat. Initiatives to improve financial literacy by beneficiary. [GRI FS16] - Praktik Pengadaan. Procurement Practices [GRI 204]
Menjalankan Bisnis Secara Bertanggung Jawab Conducting Our Business Responsibly			
Keamanan Siber dan Perlindungan Data Cybersecurity and Data Protection	Bank mengelola keamanan siber dengan menerapkan tata kelola risiko yang komprehensif didukung dengan teknologi canggih untuk melindungi data nasabah. The Bank managed cybersecurity through comprehensive risk governance supported by advanced technology to protect customer data.	-	Privasi Pelanggan Customer Privacy [GRI 418]
Transaksi yang Adil Fair Dealing	Bank memperlakukan seluruh pemangku kepentingan secara adil dan wajar berdasarkan prinsip kesetaraan dan perlakuan yang adil yang dimiliki Bank. The Bank treated all stakeholders equitably and fairly based on the Bank's principles of equality and fair treatment.	-	Kebijakan untuk desain dan penjualan produk dan layanan keuangan yang adil. Policy for the fair design and sale of financial products and services. [GRI FS15]
Pencegahan Kejahatan Keuangan Financial Crime Prevention	Bank memitigasi risiko kejahatan keuangan dengan meningkatkan kewaspadaan yang proaktif melalui program penerapan program Anti Pencucian Uang, Pencegahan Pendanaan Terorisme, dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal (APU, PPT, dan PPPSPM). The Bank mitigated the risk of financial crime by increasing proactive awareness through the implementation of Anti-Money Laundering, Counter Terrorism Financing, and Prevention of Funding for the Proliferation of Mass Destruction programmes.	-	-
Tata Kelola dan Budaya Governance and Culture	Bank menerapkan tata kelola dengan mematuhi peraturan hukum dan perundang-undangan yang berlaku serta menjunjung tinggi standar etika dan prinsip GCG. The Bank implemented governance by complying with the prevailing laws and regulations and upholding ethical standards and GCG principles.		Antikorupsi Anti-Corruption [GRI 205]

KETERLIBATAN PEMANGKU KEPENTINGAN [POJK E.4, GRI 2-29]

Bank berkomitmen untuk membangun hubungan yang harmonis dengan para pemangku kepentingan. Analisis terhadap kebutuhan dan ekspektasi pemangku kepentingan dilakukan melalui *Focus Group Discussion* serta wawancara dengan menggunakan metode yang mengacu pada standar AA1000 Stakeholder Engagement Standard (SES).

Tujuan utama keterlibatan ini adalah untuk memahami ekspektasi dan kebutuhan pemangku kepentingan dalam mendukung pencapaian tujuan keberlanjutan Bank. Melalui dialog yang terbuka dan transparan, Bank memastikan setiap kelompok memiliki kesempatan untuk memberikan masukan konstruktif terhadap kebijakan, produk, maupun praktik keberlanjutan. Untuk memastikan keterlibatan yang bermakna, Bank secara berkala mengevaluasi efektivitas forum

STAKEHOLDER ENGAGEMENT [POJK E.4, GRI 2-29]

The Bank is committed to fostering harmonious relationships with its stakeholders. An analysis of stakeholder needs and expectations was conducted through Focus Group Discussions and interviews, using methodologies aligned with the AA1000 Stakeholder Engagement Standard (SES).

The primary objective of this engagement was to understand stakeholder expectations and needs in supporting the achievement of sustainability goals. Through open and transparent dialogue, the Bank ensured that each stakeholder group is given opportunity to contribute constructive input on sustainability-related policies, products and practices. To ensure tangible engagement, the effectiveness of communication forums was periodically evaluated, with

komunikasi dan menindaklanjuti masukan melalui rencana aksi yang diintegrasikan ke dalam strategi keberlanjutan.

feedback followed up through action plans integrated into the sustainability strategy.

Selain itu, Bank memperluas keterlibatan dengan berbagai mitra eksternal untuk meningkatkan jangkauan dan dampak program keberlanjutan. Melalui kolaborasi dengan lembaga pendidikan, organisasi sosial, komunitas UMKM, dan perusahaan lain dalam Grup OCBC, Bank menghadirkan inisiatif yang berdampak nyata di bidang ekonomi, pendidikan, dan lingkungan. Sejak 2019, Bank juga menjadi anggota Inisiatif Keuangan Berkelanjutan Indonesia (IKBI) sebagai bagian dari komitmen dalam mendorong praktik keuangan berkelanjutan di Indonesia.

Engagement with external partners was also expanded to broaden the reach and impact of sustainability programmes. Through collaboration with educational institutions, social organisations, MSME communities, and other companies within the OCBC Group, initiatives with tangible impact across economic, educational, and environmental areas were delivered. Since 2019, membership in the Indonesian Sustainable Finance Initiative (IKBI) has further reinforced the Bank's commitment to advancing sustainable finance practices in Indonesia.

Kelompok Pemangku Kepentingan Stakeholders Group	Basis Identifikasi Identification Basis	Metode Pendekatan Approach Method	Frekuensi Keterlibatan Engagement Frequency	Topik Utama Key Topics
Pemegang Saham Shareholders	Tanggung Jawab Responsibility	RUPS GMS	Sekali setahun Once a year	Keamanan dan tingkat pengembalian investasi Assurance and return on investment
	Pengaruh Influence	RUPSLB EGMS	Jika diperlukan If required	
	Ketergantungan Dependency	Paparan Publik Public Expose	Sekali setahun Once a year	
Nasabah Customers	Tanggung Jawab Responsibility	Layanan Call Center dan Operasional Call Centre and Operations	Setiap hari Daily	Konsistensi kualitas produk Product quality consistency
	Pengaruh Influence	Informasi media Media information	Setiap saat At all times	Keamanan data Data security
	Kedekatan/perwakilan Proximity/representation	Gathering	Minimal dua kali setahun At least twice a year	
Karyawan Employees	Tanggung Jawab Responsibility	Majalah Internal Internal Magazine	Diperbarui secara berkala Periodical update	Perlakuan adil dan setara dalam perencanaan karier dan remunerasi Fair and equal treatment in career development and remuneration
	Pengaruh Influence	Pelatihan dan Pendidikan Training and Education	Sesuai kebutuhan As needed	
	Kedekatan/perwakilan Proximity/representation	Forum Komunikasi dengan Serikat Pekerja Communications Forum with the Labour Union	Minimal setahun sekali At least once a year	Tempat kerja yang aman dan sehat Safe and healthy workplace
		Penilaian Kinerja Performance Review		
Pemerintah Government	Tanggung Jawab Responsibility	Laporan Tahunan Annual Report	Setahun sekali Once a year	Hubungan yang konstruktif dengan regulator Constructive relationship with regulators
	Pengaruh Influence	Laporan Keberlanjutan Sustainability Report		
	Kedekatan/perwakilan Proximity/representation	Pelaporan ke Regulator Reporting to Regulators	Berkala, sesuai ketentuan Periodical, as required	Kepatuhan pada peraturan dan perundangan Regulatory and legal compliance
Pemasok Suppliers	Pengaruh Influence	Sosialisasi kebijakan Policy dissemination	Minimal setahun sekali At least once a year	Proses pengadaan yang wajar dan transparan Fair and transparent procurement process
	Kedekatan/perwakilan Proximity/representation			Pembayaran tepat waktu On-time payment
	Ketergantungan Dependency			
Masyarakat Communities	Tanggung Jawab Responsibility	Kegiatan CSR CSR activities	Sesuai CSR <i>Masterplan</i> As in CSR Masterplan	Kontribusi pada aspek ekonomi, sosial, dan lingkungan untuk mempercepat kemandirian Contribution to economic, social, and environmental aspects to drive independence Tersedianya lapangan pekerjaan Availability of jobs

Pendekatan Pengelolaan Risiko terkait Iklim

Climate-related Risks Management Approach



Tata Kelola | Governance

- Komite Keberlanjutan mendukung Dewan Komisaris dalam mengawasi dan memberikan arahan strategis keberlanjutan Bank, dengan fokus terkait isu iklim dan LST.
- Direksi melalui *Sustainability Council* memutuskan arah strategi keberlanjutan Bank dan melakukan pengawasan atas implementasi keberlanjutan Bank, dengan fokus terkait isu iklim dan LST.
- *Sustainability Steering Committee* pada level unit kerja mendukung *Sustainability Council* terkait dengan implementasi dan pencapaian target keberlanjutan bank.
- Kebijakan pengendalian dan pengawasan terhadap risiko dan peluang terkait iklim dan LST diatur dalam Kerangka Kerja Pembiayaan yang Bertanggung Jawab.
- Dewan Komisaris dan Direksi mendapatkan pelatihan secara berkala untuk memastikan kesiapan kompetensi, kemampuan, dan pengetahuan dalam upaya pencapaian target terkait iklim dan LST.
- Sustainability Committee supported the Board of Commissioners in overseeing and providing strategic direction on the Bank's sustainability agenda, focusing on climate- and ESG-related issues.
- Sustainability Council supported the Board of Directors in determining the strategic direction of the Bank's sustainability agenda and monitored the implementation of sustainability initiatives, with a focus on climate- and ESG-related issues.
- Sustainability Steering Committee at the working-unit level supported the Sustainability Council in implementing and achieving the Bank's sustainability targets.
- Control and oversight policies for climate- and ESG-related risks and opportunities are embedded within Responsible Financing Framework.
- The Board of Commissioners and the Board of Directors received periodic training to ensure competency, capability and readiness to support the achievement of climate- and ESG-related targets.



Strategi | Strategy

- Identifikasi dampak risiko terkait iklim yang mencakup risiko fisik dan transisi terhadap bisnis Bank dari aspek Risiko Kredit, Risiko Pasar, Risiko Likuiditas, Risiko Operasional, dan Risiko Reputasi.
- Analisa *Climate Risk Management & Scenario Analysis* (CRMS) terhadap portofolio kredit Bank dalam mengukur ketahanan dan kecukupan permodalan dalam berbagai skenario risiko iklim.
- Mendukung transisi iklim nasabah melalui penyediaan produk pembiayaan hijau dan *sustainability-linked loan*.
- Meningkatkan efisiensi energi dan pemanfaatan energi terbarukan pada kegiatan operasional Bank.
- Identified impact of climate-related risks which covers physical and transition risks on the Bank's business across Credit Risk, Market Risk, Liquidity Risk, Operational Risk and Reputational Risk.
- Conducted Climate Risk Management & Scenario (CRMS) Analysis on the Bank's loan portfolio to assess resilience and capital adequacy under various climate risk scenarios.
- Supported customers' climate transition through green financing products and sustainability-linked loans.
- Enhanced energy efficiency and increased the use of renewable energy in the Bank's operational activities.



Manajemen Risiko | Risk Management

- Integrasi risiko terkait iklim (fisik dan transisi) dalam penilaian risiko LST untuk nasabah dan calon nasabah.
- Penguatan praktik *three lines of defence* dalam pengelolaan risiko LST dan iklim yang diatur dalam Kerangka Kerja Pembiayaan yang Bertanggung Jawab.
- Pelaporan hasil analisa risiko terkait iklim secara berkala kepada Komite Keberlanjutan dan *Sustainability Council*.
- Integrated climate-related risks (physical and transition) into ESG risk assessments for customers and prospective customers.
- Strengthened three lines of defence practice in managing ESG and climate risks, as governed under the Responsible Financing Framework.
- Regularly reported results of climate-related risk analyses to Sustainability Committee and Sustainability Council.



Metrik dan Target | Metrics and Target

- Komitmen netral karbon untuk emisi GRK dari kegiatan operasional Bank mencakup emisi Cakupan 1, Cakupan 2, dan Cakupan 3 (perjalanan dinas) setiap tahun.
- Peningkatan portofolio hijau sebesar Rp6 triliun hingga tahun 2028 (*baseline* tahun 2023).
- Mencapai *Net-Zero Emissions* pada tahun 2050.
- Committed to maintain carbon neutrality for the Bank's operational GHG emissions covering Scope 1, Scope 2 and Scope 3 (business travels) each year.
- Increased green financing portfolio by Rp6 trillion by 2028 (with a 2023 baseline).
- Achieved Net-Zero Emissions by 2050.

Tata Kelola Keberlanjutan

Sustainability Governance



Bank mengintegrasikan prinsip keberlanjutan serta penilaian risiko ESG dan iklim ke dalam seluruh kegiatan operasional, guna memperkuat inisiatif yang mendukung pembangunan berkelanjutan.

Sustainability principles, along with ESG and climate risk assessments, were embedded across operational activities, reinforcing initiatives that support sustainable development.

STRUKTUR TATA KELOLA KEBERLANJUTAN

[POJK E.1, GRI 2-9, GRI 2-10, GRI 2-11, GRI 2-12, GRI 2-13, TCFD-G]

Sebagai wujud komitmen terhadap penerapan keuangan berkelanjutan, Bank membangun struktur tata kelola keberlanjutan yang terintegrasi dan terstruktur. Sejak tahun 2019, Bank membentuk *Sustainability Council* untuk mendukung Direksi dalam penetapan strategi keberlanjutan, diikuti oleh pembentukan Komite Keberlanjutan pada tahun 2023 untuk memperkuat fungsi pengawasan Dewan Komisaris. Pada tahun 2024, Bank membentuk *Sustainability Steering Committee* guna memastikan efektivitas implementasi di tingkat operasional. Sepanjang 2025, ketiga komite tersebut tetap berperan aktif dalam menjalankan tata kelola strategi keberlanjutan dan mengintegrasikan aspek LST ke dalam pengambilan keputusan bisnis.

Laporan kinerja keberlanjutan, termasuk kinerja dan risiko terkait iklim, disampaikan secara berkala kepada Direksi dan Dewan Komisaris sekurang-kurangnya dua kali setahun sebagai bentuk akuntabilitas dan transparansi atas pelaksanaan strategi keberlanjutan Bank.

SUSTAINABILITY GOVERNANCE STRUCTURE

[POJK E.1, GRI 2-9, GRI 2-10, GRI 2-11, GRI 2-12, GRI 2-13, TCFD-G]

As a commitment to sustainable finance, an integrated and structured sustainability governance framework has been established. Since 2019, a Sustainability Council has supported the Board of Directors in determining the sustainability strategy, followed by the establishment of a Sustainability Committee in 2023 to strengthen the oversight function of the Board of Commissioners. In 2024, a Sustainability Steering Committee was formed to ensure effective implementation at the operational level. Throughout 2025, these committees continued to play an active role in overseeing the Bank's sustainability governance and integrating ESG considerations into business decision-making.

Sustainability performance report, including climate-related performance and risks, was submitted periodically to the Board of Directors and the Board of Commissioners at least twice a year as accountability and transparency in implementing the Bank's sustainability strategy.



Pengawasan Dewan Komisaris
Board of Commissioners
Oversight

Dewan Komisaris
Melakukan pengawasan terhadap keseluruhan agenda dan strategi keberlanjutan Bank.

Board of Commissioners
Oversight for Bank's sustainability agenda and strategy.

Komite Keberlanjutan
Mendukung Dewan Komisaris dalam mengawasi dan memberikan arahan strategis keberlanjutan Bank, dengan fokus terkait isu iklim dan LST.

Sustainability Committee
Supports the Board of Commissioners in its oversight and provides strategic direction on sustainability issues, with a focus on climate and ESG matters.



Pengawasan Direksi
Board of Directors Oversight

Direksi melalui Sustainability Council
Memutuskan arah strategi keberlanjutan Bank dan melakukan pengawasan atas implementasi keberlanjutan Bank, dengan fokus terkait isu iklim dan LST.

Board of Directors through Sustainability Council
Decisions on the Bank's sustainability strategy and oversees its implementation, with a focus on climate and ESG matters.



Kelompok Kerja
Working Group

Sustainability Steering Committee
Mendukung Sustainability Council terkait dengan implementasi dan pencapaian target keberlanjutan bank dengan mengacu pada Kerangka Keberlanjutan Bank.

Sustainability Steering Committee
Supports Sustainability Council on the progress and achievement of the Bank's sustainability targets, aligned with the Bank's Sustainability Framework.

PENGAWASAN DEWAN KOMISARIS

[GRI 2-9, GRI 2-10, GRI 2-12]

Komite Keberlanjutan dibentuk khusus untuk membantu Dewan Komisaris dalam mengawasi pelaksanaan agenda keberlanjutan Bank. Komite ini dipimpin oleh Komisaris Independen dan melakukan pertemuan sekurang-kurangnya dua kali dalam setahun untuk meninjau perkembangan dan efektivitas strategi keberlanjutan, termasuk topik risiko terkait iklim dan LST secara keseluruhan.

Dalam memastikan anggota Komite Keberlanjutan mengikuti perkembangan isu keberlanjutan, termasuk perubahan iklim, terkini maupun yang sedang berkembang, seluruh anggota telah melakukan pelatihan keberlanjutan. Bank juga terus menawarkan peningkatan kapasitas dan pelatihan tentang topik keberlanjutan di semua tingkatan organisasi, memastikan bahwa kompetensi terkait keberlanjutan tertanam di seluruh tingkatan tata kelola Bank.

Penjelasan lebih lanjut mengenai Komite Keberlanjutan dijelaskan pada Laporan Tahunan halaman 136-137.

BOARD OF COMMISSIONERS OVERSIGHT

[GRI 2-9, GRI 2-10, GRI 2-12]

The Sustainability Committee was established specifically to support the Board of Commissioners in overseeing the implementation of the Bank's sustainability agenda. The Committee is chaired by an Independent Commissioner and meets at least twice a year to review the progress and effectiveness of sustainability strategy, including overall climate-related and ESG risks.

In ensuring the Sustainability Committee members remain abreast of emerging and evolving sustainability issues, including climate change, all members have undergone sustainability trainings. The Bank also continued to provide capacity-building and training on sustainability topics at all levels of organisation, ensuring sustainability-related competencies are embedded throughout the governance structure.

Further information on the Sustainability Committee is provided in the Annual Report on page 136-137.

PENGAWASAN DIREKSI [GRI 2-11, GRI 2-13]

Sustainability Council dibentuk untuk membantu Direksi memastikan strategi dan kebijakan keberlanjutan dijalankan secara efektif. *Sustainability Council* mengadakan pertemuan setidaknya dua kali setahun dan dipimpin oleh Presiden Direktur dengan keikutsertaan seluruh direksi serta *Head of Human Resources* sebagai anggota. Seluruh anggota *Sustainability Council* telah melakukan pelatihan terkait keberlanjutan untuk meningkatkan kapasitas terkait isu keberlanjutan.

Sustainability Council memiliki tanggung jawab untuk melakukan pengawasan atas implementasi strategi keberlanjutan, termasuk identifikasi dan penilaian risiko maupun peluang terkait isu iklim dan LST serta pemantauan progres pencapaian target keberlanjutan Bank. *Sustainability Council* memastikan bahwa risiko dan peluang keberlanjutan yang signifikan dipantau melalui metrik yang tepat dan dikelola secara efektif.

SUSTAINABILITY STEERING COMMITTEE [GRI 2-13]

Sustainability Steering Committee memiliki fungsi untuk membantu *Sustainability Council* dalam implementasi strategi dan capaian target keberlanjutan Bank berdasarkan kerangka keberlanjutan. Komite ini terdiri atas perwakilan unit kerja seperti Bisnis, Manajemen Risiko, SDM, Operasional dan TI, serta *Global Market*. Pertemuan *Sustainability Steering Committee* dilakukan secara berkala setiap 2 (dua) bulan. Dalam pertemuan ini, *Sustainability Steering Committee* dapat mengusulkan fokus area yang menjadi prioritas penerapan keberlanjutan Bank serta menentukan unit kerja terkait untuk menjadi penanggung jawab maupun kontributor atas pelaksanaannya.

UNIT KERJA KEBERLANJUTAN [GRI 2-13]

Bank memperkuat struktur tata kelola keberlanjutan dengan membentuk fungsi khusus yaitu *ESG Risk & Sustainability* di bawah Direktorat Manajemen Risiko, yang bertanggung jawab dalam melakukan penilaian atas risiko LST dan iklim, dan melakukan identifikasi serta pemantauan atas portofolio keuangan berkelanjutan Bank, termasuk melakukan penyusunan dan kaji ulang atas Kebijakan Pembiayaan yang Bertanggung Jawab.

Selain itu, Bank juga membentuk unit *Sustainability Office* di bawah Direktorat *Wholesale Banking*, yang bertanggung jawab untuk mendorong pertumbuhan portofolio serta produk dan jasa keuangan berkelanjutan Bank.

BOARD OF DIRECTORS OVERSIGHT [GRI 2-11, GRI 2-13]

The Sustainability Council was established to support Board of Directors in ensuring sustainability strategies and policies are executed effectively. The Sustainability Council convenes at least twice a year and is chaired by the President Director, with participation from all members of the Board of Directors and the Head of Human Resources as a member. All members of Sustainability Council have undergone sustainability-related training to enhance capacity on sustainability matters.

The Sustainability Council is responsible for overseeing implementation of sustainability strategy, including identification and assessment of climate and ESG risks and opportunities, as well as monitoring progress toward the Bank's sustainability targets. The Sustainability Council ensures material sustainability risks and opportunities are monitored through appropriate metrics and managed effectively.

SUSTAINABILITY STEERING COMMITTEE [GRI 2-13]

The Sustainability Steering Committee supports the Sustainability Council in implementing the Bank's sustainability strategy and achieving its sustainability targets in line with sustainability framework. The Committee comprises representatives from relevant business units, such as Business, Risk Management, HR, Operations and IT, and Global Markets. The Committee meetings are held regularly every 2 (two) months, wherein the Sustainability Steering Committee can recommend priority focus areas for the Bank's sustainability implementation and appoint the relevant units responsible for and involved in the execution.

SUSTAINABILITY WORKING UNITS [GRI 2-13]

Sustainability governance structure was strengthened through the establishment of a dedicated ESG Risk & Sustainability unit under the Risk Management Directorate, responsible for assessing climate and ESG risks, identifying and monitoring the Bank's sustainable finance portfolio, as well as preparing and reviewing the Responsible Financing Policy.

Moreover, a Sustainability Office unit was established under the Wholesale Banking Directorate to drive the growth of the sustainable finance portfolio, products, and services.

Strategi Keberlanjutan

Sustainability Strategy

[POJK A.1, GRI 2-22, GRI 2-23, GRI 2-24]



Strategi keberlanjutan Bank berlandaskan pada Kerangka Keberlanjutan yang berfokus pada tiga pilar utama, LST, sebagai wujud komitmen dalam mencapai target *Net-Zero* pada tahun 2050.

The sustainability strategy is anchored in a Sustainability Framework structured around three core ESG pillars, as part of the commitment to achieving *Net-Zero* by 2050.

Sebagai bagian dari komitmen kami untuk menciptakan nilai jangka panjang, keberlanjutan merupakan bagian tidak terpisahkan dari strategi bisnis Bank. Kami percaya bahwa pertumbuhan ekonomi yang berkelanjutan hanya dapat dicapai dengan menjaga keseimbangan antara kinerja keuangan, kesejahteraan sosial, dan kelestarian lingkungan. Melalui strategi keberlanjutan yang berlandaskan pada pilar 'ABC', kami berkomitmen untuk mendukung transisi menuju ekonomi rendah karbon, memberikan dampak sosial, dan menjaga tata kelola yang bertanggung jawab dalam proses pengambilan keputusan. [GRI 2-22]

As a commitment to creating long-term value, sustainability is inseparable from the Bank's business strategy. We believed that sustainable economic growth can only be achieved by maintaining a balance between financial performance, social welfare, and environmental preservation. Through a sustainability strategy based on 'ABC' pillars, we are committed to supporting the transition toward a low-carbon economy, generating social impact, and upholding responsible governance throughout the decision-making process. [GRI 2-22]

- Parwati Surjandaja, Presiden Direktur -

- Parwati Surjandaja, President Director -

KERANGKA KEBERLANJUTAN BANK

BANK SUSTAINABILITY FRAMEWORK

<p>Menjadi Mitra Terpercaya untuk Meningkatkan Kualitas Hidup To be the Trusted Partner to Enrich Quality of Life</p>		
<p>Arah Keberlanjutan Kami Our Sustainability Imperatives</p>		
<p>Mempercepat Transisi Menuju Masa Depan Net-Zero Accelerating Transition to a Net-Zero Future</p> <p>Memungkinkan transisi nasabah melalui konsultasi strategis, solusi keuangan inovatif dan kemitraan ekosistem, di berbagai macam bisnis Bank. Enable our client's transition through strategic advisory innovation financial solutions and ecosystem partnership across our multifaceted businesses.</p>	<p>Memberi Dampak Kepada Komunitas Bringing Impact to Communities</p> <p>Menciptakan tempat kerja dan masyarakat yang dinamis terutama melalui pengembangan sumber daya manusia dan kemajuan masyarakat. Create a dynamic workplace and society through championing people development and community advancement.</p>	<p>Menjalankan Bisnis Secara Bertanggung Jawab Conducting Our Business Responsibly</p> <p>Menjaga nilai jangka panjang bagi pemangku kepentingan melalui pengembangan praktik bisnis yang bertanggung jawab dan tata kelola yang kuat. Safeguard long-term stakeholder value through embedding responsible business practices and strong governance.</p>
<p>10 Faktor ESG yang Material 10 Material ESG Factors</p>		
Aksi Iklim Climate Action	Pengembangan Sumber Daya Manusia People Development	Keamanan Siber dan Perlindungan Data Cybersecurity and Data Protection
Pembiayaan Bertanggung Jawab Responsible Financing	Keberagaman di Tempat Kerja Workplace Diversity	Transaksi yang Adil Fair Dealing
Solusi Keuangan Berkelanjutan Sustainable Financial Solutions	Pengembangan Komunitas Community Development	Pencegahan Kejahatan Keuangan Financial Crime Prevention
		Tata Kelola dan Budaya Governance and Culture

Berkontribusi Terhadap 8 (delapan) Tujuan Pembangunan Berkelanjutan
Contribute to 8 (eight) Sustainable Development Goals



BISA [Bring out the best in each other - Integrity – Strive of excellence – Act progressively]
BISA sebagai landasan Kerangka Keberlanjutan.
BISA as foundation of Sustainability Framework.

Untuk memastikan penerapan Kerangka Keberlanjutan secara konsisten, Bank menanamkan nilai dan budaya keberlanjutan di seluruh jenjang organisasi. Implementasi strategi keberlanjutan berada di bawah koordinasi *Sustainability Council*, yang memastikan integrasi prinsip keberlanjutan dalam kebijakan, proses bisnis, dan kegiatan operasional melalui peran unit kerja yang relevan demi mencapai target *Net-Zero Emissions* pada tahun 2050.

Komitmen ini diwujudkan melalui penyesuaian strategi bisnis dan kebijakan operasional Bank, termasuk penerapan *Responsible Financing Policy* dan kebijakan sektoral yang mendukung pembiayaan berkelanjutan. Selain itu, Bank juga menegakkan prinsip-prinsip Hak Asasi Manusia (HAM) yang tercermin dalam kebijakan *Human Resources* dan *Employee Management* serta kebijakan terkait lainnya untuk memastikan seluruh praktik bisnis menghormati hak asasi manusia di seluruh rantai nilai.

Selain itu, Bank menyosialisasikan komitmen dan kebijakan tersebut kepada seluruh karyawan dan pemangku kepentingan eksternal melalui pelatihan yang berkelanjutan, program *e-learning*, dan kegiatan peningkatan kesadaran budaya keberlanjutan yang dilakukan secara berkala, termasuk kolaborasi dengan Grup OCBC. Pendekatan ini memastikan nilai-nilai keberlanjutan tertanam dalam setiap proses bisnis dan pengambilan keputusan di seluruh unit kerja Bank. [GRI 2-24]

To ensure consistent implementation of the Sustainability Framework, sustainability values and culture were embedded across all levels of the organisation. The implementation of sustainability strategy was coordinated by the Sustainability Council, which ensures integration of sustainability principles into policies, business processes and operational activities through the roles of relevant business units, in support of achieving Net-Zero Emissions by 2050.

This commitment was demonstrated through the alignment of business strategies and operational policies, including the implementation of Responsible Financing Policy and sectoral policies that support sustainable financing. Human rights principles were also upheld, as reflected in the Human Resources and Employee Management Policy and other related policies, to ensure all business practices respect human rights throughout the value chain.

Furthermore, these commitments and policies were communicated to employees and external stakeholders through continuous training, e-learning programmes, and periodic sustainability awareness initiatives, including collaboration with OCBC Group. This approach ensures that sustainability values are embedded in every business process and decision-making activities across all working units. [GRI 2-24]

Mempercepat Transisi Menuju Masa Depan *Net-Zero*

Accelerating The Transition to a Net-Zero Future

[POJK A.1, GRI 2-22, GRI 2-23, GRI 2-24]



› Penanaman 1000 bibit pohon mangrove di Tambakrejo, Semarang, Jawa Tengah, 26 April 2025.
Planting of 1000 mangrove seedlings in Tambakrejo, Semarang, Central Java, April 26, 2025.



Bank mempercepat transisi menuju masa depan *Net-Zero* melalui pendekatan strategis terhadap risiko dan peluang terkait iklim, serta terus berinovasi dalam menyediakan solusi keuangan untuk mendukung perjalanan transisi nasabah.

The transition toward a Net-Zero future is accelerated through a strategic approach to climate-related risks and opportunities, while continuing innovation in delivering financial solutions to support customers' transition journeys.

Bagian ini akan membahas topik material:

Material topics discussion include:



AKSI IKLIM CLIMATE ACTION

Mengintegrasikan prinsip keberlanjutan ke dalam operasional, menawarkan solusi keuangan ramah lingkungan, dan mengurangi jejak karbon.

Integrates sustainability principles into operations, provided green financing solutions, and reduced carbon footprint.



PEMBIAYAAN BERTANGGUNG JAWAB RESPONSIBLE FINANCING

Mendukung pembiayaan yang bertanggung jawab dengan memastikan setiap keputusan investasi dan pembiayaan memperhatikan aspek keberlanjutan, memberikan dampak positif bagi lingkungan, sosial, dan tata kelola yang baik.

Fosters responsible financing by ensuring every investment and financing decision considered sustainability aspects, provided positive impacts on environment, society, and good governance.



SOLUSI KEUANGAN BERKELANJUTAN SUSTAINABLE FINANCIAL SOLUTIONS

Menyediakan solusi keuangan berkelanjutan melalui produk dan layanan inovatif yang mendukung transisi menuju ekonomi hijau dan pembangunan yang inklusif.

Provides sustainable financing solutions through innovative products and services that support transition to a green economy and inclusive development.



AKSI IKLIM CLIMATE ACTION



MENGAPA INI PENTING BAGI KAMI [GRI 3-3]

Perubahan iklim berpotensi memengaruhi stabilitas keuangan dan operasional Bank melalui penurunan nilai aset serta risiko pada portofolio pembiayaan. Oleh karena itu, aksi iklim menjadi penting untuk memperkuat ketahanan Bank terhadap risiko lingkungan sekaligus mendukung transisi menuju ekonomi rendah karbon. Komitmen ini menegaskan peran Bank sebagai lembaga keuangan yang bertanggung jawab dalam mendukung pembangunan berkelanjutan dan kesejahteraan masyarakat.

PENDEKATAN MANAJEMEN

Bank terus memperkuat proses penilaian risiko terkait iklim untuk memastikan dampak terhadap aset dan kegiatan operasional termitigasi dengan baik. Bank juga meningkatkan upaya pengelolaan jejak lingkungan melalui optimalisasi penggunaan energi terbarukan dan penerapan praktik operasional yang lebih efisien. Langkah ini mempertegas komitmen Bank dalam mendukung transisi menuju lingkungan yang tangguh dan berkelanjutan.

Pada Aksi Iklim, terdapat topik tematik sebagai berikut:

- Manajemen risiko terkait iklim
- Pengelolaan jejak lingkungan

KEBIJAKAN, PROGRAM, DAN INISIATIF KAMI

MANAJEMEN RISIKO TERKAIT IKLIM

Bank mengintegrasikan risiko terkait iklim dan LST ke dalam strategi, tata kelola, serta kerangka kerja manajemen risiko untuk mendukung pencapaian komitmen keberlanjutan Bank. Proses ini memungkinkan Bank untuk mengidentifikasi, mengukur, dan merencanakan mitigasi yang efektif atas potensi dampak perubahan iklim terhadap operasional maupun portofolio pembiayaan. Bank mengharapkan proses pengelolaan risiko terkait iklim ini dapat memperkuat proses pengambilan keputusan yang lebih berkelanjutan dan memperkuat ketahanan Bank dalam menghadapi tantangan iklim di masa depan.

WHY THIS IS MATERIAL TO US [GRI 3-3]

Climate change poses significant risks to financial and operational stability, potentially leading to asset impairment and heightened risks within the financing portfolio. As such, taking action on climate issues is essential to enhancing the Bank's resilience against environmental risks and facilitating the transition toward a low-carbon economy. This commitment reinforces the role as a responsible financial institution supporting sustainable development and social welfare.

OUR MANAGEMENT APPROACH

Climate-related risk assessment processes continue to be strengthened to ensure that impacts on assets and operational activities are appropriately mitigated. Efforts to manage the environmental footprint were also enhanced through the optimisation of renewable energy use and the implementation of more efficient operational practices. These actions underscore the Bank's commitment to supporting a resilient and sustainable environment.

Below thematic topics are addressed in Climate Action:

- Climate-related risk management
- Environmental footprint management

OUR POLICIES, PROGRAMMES AND INITIATIVES

CLIMATE-RELATED RISK MANAGEMENT

Climate and ESG risks have been integrated into the strategy, governance, and risk management framework to support the achievement of sustainability commitments. This process enables the identification, measurement, and development of effective mitigation plans for potential climate impacts on operations and financing. Climate-related risk management processes are expected to enhance more sustainable decision-making and strengthen the Bank's resilience in navigating future climate challenges.

Identifikasi Risiko terkait Iklim

Perubahan iklim menghadirkan potensi risiko keuangan baik secara langsung maupun tidak langsung berdampak pada bisnis Bank, termasuk risiko kredit, pasar, likuiditas, operasional, dan reputasi. Bank telah melakukan identifikasi atas potensi dampak risiko keuangan yang diakibatkan oleh risiko fisik dan transisi. Hasil identifikasi ini menjadi acuan dalam melakukan pendekatan strategis berbasis risiko baik untuk jangka pendek, menengah, dan panjang dalam mencapai tujuan keberlanjutan Bank.

Identify Climate-related Risks

Climate change presents potential financial risks that directly or indirectly affects business activities, including credit, market, liquidity, operational, and reputational risks. Potential financial impacts arising from physical and transition risks have been identified. These findings served as a reference for the development of risk-based strategic approaches over the short, medium, and long term to support the achievement of the Bank's sustainability objectives.

Risiko dan Peluang terkait Iklim

Climate-related Risks Measurement

Pemicu Risiko Terkait Iklim Climate Related Risk Drivers	Tipe Risiko Risk Types	Potensi Dampak Risiko Keuangan untuk Setiap Jenis Risiko Potential Financial Risk Impacts for Each Risk Type
<p>Risiko Transisi Pemicu risiko transisi adalah perubahan sosial yang timbul dari transisi menuju ekonomi rendah karbon. Hal ini dapat terjadi melalui:</p> <ol style="list-style-type: none"> Perubahan dalam kebijakan sektor publik; Inovasi dan perubahan dalam keterjangkauan teknologi yang ada [misalnya yang membuat energi terbarukan lebih murah atau memungkinkan penghapusan emisi GRK di atmosfer]; atau Sentimen investor dan konsumen yang berkembang terhadap lingkungan yang lebih ramah lingkungan. <p>Transition Risk Transition risk drivers are the societal changes arising from a transition to a low-carbon economy. They can arise through:</p> <ol style="list-style-type: none"> Changes in public sector policies; Innovation and changes in the affordability of existing technologies [e.g. that make renewable energies cheaper or allow for the removal of atmospheric GHG emissions]; or Evolving investor and consumer sentiment towards a greener environment. 	Risiko Kredit Credit Risk	<ul style="list-style-type: none"> Kapasitas pembayaran nasabah yang terdampak oleh risiko transisi (mis. perubahan permintaan konsumen, peningkatan biaya akibat penetapan harga karbon) atau risiko fisik yang menyebabkan gangguan bisnis. Repayment capacity of customers impacted by transition risks [e.g. change in consumer demand, increase in costs due to carbon pricing] or physical risks causing business disruptions. Nilai agunan yang terdampak oleh meningkatnya frekuensi dan intensitas kejadian risiko fisik, yang menyebabkan aset terbengkalai, berkurangnya neraca, penurunan kekuatan obligor, dan berkurangnya pemulihan dari potensi gagal bayar. Collateral values impacted by increased frequency and intensity of physical risk events, leading to asset stranding, reduced balance sheet, deterioration in strength of obligors, and reduced recovery from potential defaults.
	Risiko Pasar Market Risk	<ul style="list-style-type: none"> Penurunan valuasi pasar sekuritas karena peristiwa transisi disruptif (misalnya perubahan kebijakan iklim mendadak) atau peristiwa risiko fisik yang parah (misalnya banjir besar). Declined in market valuation of securities due to disruptive transition events [e.g. sudden climate policy shifts] or severe physical risk events [e.g. major flooding].
<p>Risiko Fisik Pemicu risiko fisik adalah perubahan cuaca dan iklim yang berdampak pada ekonomi. Risiko ini dapat dikategorikan sebagai risiko akut, yang terkait dengan peristiwa cuaca ekstrem, atau risiko kronis yang terkait dengan pergeseran iklim secara bertahap.</p> <p>Physical Risk Physical risk drivers are changes in both weather and climate that impact economies. They can be categorised as acute risks, which are related to extreme weather events, or chronic risks associated with gradual shifts in climate.</p>	Risiko Likuiditas Liquidity Risk	<ul style="list-style-type: none"> Perubahan material pada arus kas keluar akibat kejadian risiko yang disebabkan oleh iklim. Material changes in cash outflows due to climate-induced risk events. Pengurangan aset likuid karena tekanan ekonomi makro yang disebabkan oleh iklim. Reduction in liquid assets due to climate-induced macroeconomic stresses.
	Risiko Operasional Operational Risk	<ul style="list-style-type: none"> Peningkatan frekuensi dan tingkat keparahan kejadian risiko fisik akut, yang dapat mempengaruhi aset fisik, menyebabkan gangguan bisnis, dan menimbulkan tantangan kesehatan dan keselamatan di tempat kerja. Increased in frequency and severity of acute physical risk events, which can affect physical assets, cause business interruptions and pose workplace health and safety challenges.
	Risiko Reputasi Reputational Risk	<ul style="list-style-type: none"> Masalah reputasi yang terkait dengan persepsi pemangku kepentingan mengenai kecukupan manajemen risiko dan peluang iklim Reputational issues associated with stakeholder perceptions on adequacy of climate risk and opportunity management.

Source: Basel Committee on Banking Supervision, Climate-related risk drivers and their transmission channels, April 2021

Penilaian Risiko Iklim

[GRI FS.2, POJK E.3, GRI 2-25]

Analisa Skenario Iklim [TCFD-S, TCFD-MT]

Pada tahun 2025, Bank melanjutkan *Climate Risk Management & Scenario Analysis* (CRMS) merujuk pada panduan yang diterbitkan oleh OJK. Pelaksanaan CRMS mencakup seluruh portofolio kredit yang dimiliki oleh Bank.

Sesuai dengan panduan OJK, pelaksanaan CRMS tahun 2025 masih konsisten dengan tahun sebelumnya, yaitu:

1. Menggunakan skenario *Network for Greening the Financial System* (NGFS) yang diwajibkan OJK yaitu *Current Policies*, *Delayed Transition*, dan *Net-Zero 2050*;
2. Menggunakan dampak risiko fisik Banjir dan Kebakaran Hutan sesuai rekomendasi OJK;
3. Memasukkan sektor prioritas OJK dalam analisa risiko transisi dan risiko fisik;

Melalui pelaksanaan inisiatif ini, Bank telah mendapatkan pemahaman lebih mendalam mengenai potensi kerentanan Bank terhadap risiko-terkait iklim dan mampu merumuskan respons strategis yang tepat untuk mengelola risiko tersebut.

Adapun cakupan *stress test* Risiko Iklim (analisa kuantitatif) meliputi Risiko Transisi Jangka Pendek dan Panjang, serta Risiko Fisik untuk Risiko Kredit. Sementara itu Risiko Operasional dan Risiko Likuiditas dianalisis secara kualitatif. Bank juga menganalisis dampak risiko-terkait iklim terhadap kinerja Bank yang secara keseluruhan diukur rasio kecukupan permodalan atau *Capital Adequacy Ratio* (CAR).

Secara keseluruhan, Hasil Risiko Transisi Jangka Pendek dan Panjang menunjukkan bahwa CAR Bank masih di atas modal minimum sesuai profil risiko dan *buffers*.

Manajemen Risiko terkait Iklim pada Portofolio Pembiayaan [TCFD-RM]

Bank secara berkala memantau eksposur portofolio pembiayaan yang berkaitan erat dengan tantangan serta peluang dari transisi iklim. Sektor tersebut termasuk namun tidak terbatas pada sektor pertanian dan kehutanan, manufaktur yang membutuhkan energi yang intensif, transportasi, pertambangan dan mineral logam, *real estate* dan konstruksi, serta minyak dan gas bumi. Bank juga telah melakukan analisa dampak risiko terkait iklim fisik (banjir dan kebakaran hutan).

Climate-related Risks Measurement

[GRI FS.2, POJK E.3, GRI 2-25]

Climate Scenario Analysis [TCFD-S, TCFD-MT]

In 2025, the Bank continued its *Climate Risk Management & Scenario Analysis* (CRMS) aligned with OJK's guidelines, covering the entire credit portfolio.

In line with OJK guidelines, CRMS implementation in 2025 remained consistent with the previous year, which are:

1. Adopting the *Network for Greening the Financial System* (NGFS) scenarios mandated by OJK, namely *Current Policies*, *Delayed Transition* and *Net-Zero 2050*;
2. Adopting flooding and forest fire physical risk impacts recommended by OJK;
3. Incorporated OJK priority sectors in transition and physical risks analysis; and

Through this initiative, deeper insights were gained into potential vulnerabilities to climate-related risks, enabling the formulation of appropriate strategic responses to manage such risks.

The scope of *Climate Risk Stress Test* (quantitative analysis) covered Short-Term and Long-Term Transition Risks, and Physical Risks for Credit Risk. Meanwhile, Operational Risk and Liquidity Risk were assessed qualitatively. The impact of climate-related risks on overall performance was also analysed, as measured through the *Capital Adequacy Ratio* (CAR).

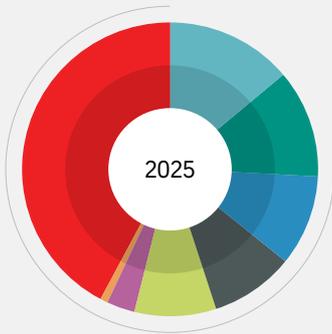
Overall, the results of Short-Term and Long-Term Transition Risks indicated the Bank's CAR remained above minimum capital threshold in line with the Bank's risk profile and regulatory buffers.

Managing Climate-related Risks in Loan Portfolio [TCFD-RM]

The Bank periodically monitors loan portfolio exposures that are closely linked to both the challenges and opportunities arising from climate transition. These sectors include, but are not limited to, agriculture and forestry, energy-intensive manufacturing, transportation, mining and metals, real estate and construction, as well as oil and gas. The Bank has also conducted an analysis of the climate-related physical risk impact (floods and forest fires).

Portofolio Kredit berdasarkan Sektor terkait Iklim [GRI FS6]

Credit Portfolio by Climate-related Sectors



Real Estate, Infrastruktur, dan Konstruksi Real Estate, Infrastructure and Construction	14%	Transportasi Transportation	9%
Pertanian dan Kehutanan Agriculture and Forestry	12%	Minyak dan Gas Bumi Oil and Gas	3%
Manufaktur Manufacturing	10%	Pembangkit Listrik Power Generation	1%
Pertambangan dan Logam Mineral Mining and Metals	9%	Lain-lain Others	42%

Catatan | Note:
Portofolio mencakup pembiayaan pada segmen *Wholesale Banking* dan *Commercial Banking*.
Portfolio coverage include Wholesale Banking and Commercial Banking segments.

Pada tahun 2025, Bank mengidentifikasi terdapat dampak akibat bencana alam terkait iklim pada portofolio pembiayaan, namun tidak signifikan. Bank menjalankan fungsi dan tindakan manajemen risiko yang terukur dalam memitigasi risiko keuangan yang terjadi akibat perubahan iklim.

In 2025, the Bank identified the impacts of climate-related natural disasters on its financing portfolio; nonetheless, these effects were deemed insignificant. Measured risk management functions and actions were implemented to mitigate financial risks associated with climate change.

PENGELOLAAN JEJAK LINGKUNGAN

Bank berkomitmen mendukung transisi menuju *Net-Zero Emissions* dengan memantau dan mengelola jejak lingkungan dari seluruh aktivitas operasional.

ENVIRONMENTAL FOOTPRINT MANAGEMENT

The Bank is committed to supporting the transition toward *Net-Zero Emissions* by monitoring and managing environmental footprint across all operational activities.

Komitmen Netral Karbon

[GRI 302-4, GRI 305-5, POJK F.7, POJK F.12]

Commitment to Carbon Neutrality

[GRI 302-4, GRI 305-5, POJK F.7, POJK F.12]

Komitmen Bank untuk mencapai netral karbon diwujudkan melalui berbagai inisiatif yang diprioritaskan untuk mengelola dan menurunkan emisi karbon yang dihasilkan dari kegiatan operasional Bank, mencakup emisi Cakupan 1, Cakupan 2, dan Cakupan 3 (perjalanan dinas), antara lain:

The commitment to achieving carbon neutrality was implemented through a series of prioritised initiatives aimed at managing and reducing carbon emissions generated from operational activities, covering Scope 1, Scope 2 and Scope 3 (business travels), including:

Prioritas 1: Konsumsi energi secara efisien dalam operasional Bank senantiasa melakukan berbagai inisiatif untuk mendukung operasional yang efisien dan berkelanjutan seperti penggunaan sensor otomatis penghematan air di seluruh toilet gedung kantor OCBC Tower dan OCBC Space, penggunaan lampu LED, serta pengaturan waktu operasional mesin pendingin (AC). Selain itu, OCBC juga telah berhasil mendapatkan level sertifikasi bangunan hijau level 2: *EDGE Advanced (Zero Carbon Ready)* untuk kantor OCBC Space.

Priority 1: Efficient energy consumption in operations Various initiatives continued to be undertaken to support efficient and sustainable operations, including installation of automated water-saving sensors across washroom facilities at OCBC Tower and OCBC Space, the use of LED lighting and regulated operating hours for air conditioning systems. In addition, OCBC has obtained Level 2 green building certification: *EDGE Advanced (Zero Carbon Ready)* for the OCBC Space office.

Prioritas 2: Meningkatkan penggunaan energi terbarukan Bank berupaya menurunkan emisi gas rumah kaca melalui instalasi panel surya pada beberapa gedung kantor OCBC. Selain itu, OCBC menjadi bank pertama di Indonesia yang melakukan investasi RECs yang dikeluarkan oleh PLN sebagai bentuk komitmen untuk transisi sumber listrik yang berasal dari sumber energi terbarukan.

Priority 2: Increased renewable energy consumption Efforts to reduce greenhouse gas emissions were pursued by installing solar panels at several OCBC office buildings. OCBC also became the first bank in Indonesia to invest in RECs issued by PLN, demonstrating a commitment to transitioning toward electricity sourced from renewable energy.

Prioritas 3: Pembelian karbon kredit yang bertanggung jawab

Pembelian karbon kredit ditujukan untuk melakukan *offset* sisa emisi maupun emisi tidak terhindarkan (*hard-to-abate emissions*). Pembelian Karbon Kredit bertujuan untuk menetralkan emisi karbon dari Cakupan 1 dan Cakupan 3 (perjalanan dinas oleh karyawan OCBC).

Efisiensi Energi [GRI 302-1, GRI 302-3, GRI 302-4, POJK F.7]

Bank secara berkala memantau konsumsi energi dari listrik dan bahan bakar non-terbarukan untuk mendukung kegiatan operasional kantor dan kendaraan dinas. Pemantauan ini membantu Bank memastikan penggunaan energi yang efisien serta mengidentifikasi potensi penghematan baru di seluruh jaringan kantor.

Upaya efisiensi dilakukan melalui penerapan sistem pencahayaan otomatis, penggunaan pendingin hemat energi, dan penyesuaian waktu operasional peralatan listrik. Langkah-langkah tersebut berkontribusi pada penurunan konsumsi energi dibandingkan tahun 2024 tanpa mengurangi kapasitas operasional Bank.

Seluruh perhitungan energi dilakukan dengan pendekatan berbasis aktivitas menggunakan faktor konversi dari International Energy Agency (IEA) dan Intergovernmental Panel on Climate Change (IPCC) Guidelines 2006 untuk menjaga konsistensi dan akurasi pelaporan.

Perhitungan Konsumsi Energi dan Intensitasnya

[302-1, 302-3, POJK F.6]

Pemakaian Energi	Satuan Unit	2023	2024	2025	Energy Consumption
Bahan Bakar Minyak (BBM) Kendaraan Perusahaan	km	39,402	39,900	47,337	Company Fleet Fuel
	GJ	260	264	379	
Generator Diesel	Liter	2,090	8,000	-	Diesel Generator
	GJ	76	289	-	
Listrik	kWh	23,761,064	23,144,925	22,429,828	Electricity
	GJ	85,540	83,322	80,747	
Total Konsumsi Energi	GJ	85,876	83,875	81,126	Total Energy Consumption
Total Luas Area	m ²	156,557	169,722	174,843	Area size
Intensitas Pemakaian Listrik	kWh/m ²	152	136	128	Electricity Consumption Intensity
Total Pendapatan	Rp miliar	11,313	11,936	13,091	Total Revenues
Intensitas Pemakaian Energi	GJ/Rp miliar	7.59	7.03	6.20	Energy Consumption Intensity

Keterangan

- Pemakaian kWh listrik dihitung dengan cara membagi total biaya listrik (Rp) dengan tarif listrik per kWh.
- Faktor konversi yang digunakan untuk menghitung konsumsi energi mengacu pada *the Intergovernmental Panel on Climate Change (IPCC) Guideline 2006* dan *the International Energy Agency (IEA)*.
- Intensitas pemakaian listrik dihitung dari jumlah pemakaian listrik dibagi total luas area.
- Intensitas penggunaan energi dari BBM dan listrik dihitung dari jumlah pemakaian energi dalam Gigajoule dibagi total pendapatan.
- Perhitungan listrik dilakukan atas bangunan yang dimiliki ataupun disewa oleh Bank di seluruh Indonesia Perhitungan konsumsi diesel untuk generator dilakukan untuk gedung OCBC Tower.
- Tidak terdapat pembelian diesel untuk generator selama tahun 2025.

Priority 3: Responsible Purchase of Carbon Credits

Carbon credit purchases are intended to offset residual and unavoidable emissions (*hard-to-abate emissions*). The carbon credit purchases aimed to neutralise Scope 1 and Scope 3 emissions associated with employee business travel.

Energy Efficiency [GRI 302-1, GRI 302-3, GRI 302-4, POJK F.7]

Energy consumption from electricity and non-renewable fuels was regularly assessed to facilitate office functions and the operation of official vehicles. This practice enabled identification of possible opportunities to improve energy efficiency and achieve further reductions across the branch network.

Efficiencies were taken by implementing automatic lighting systems, energy-efficient cooling equipment and adjustments to operating hours of electrical appliances. These measures contributed to a reduction in energy consumption compared with 2024 without reducing the Bank's operational capacity.

All energy calculations used an activity-based approach and conversion factors from International Energy Agency (IEA) and the Intergovernmental Panel on Climate Change (IPCC) 2006 Guidelines to ensure consistency and accuracy of reporting.

Energy Consumption and Intensity

[302-1, 302-3, POJK F.6]

Notes

- Electricity consumption in kWh is calculated by dividing the total electricity cost (Rp) by the electricity tariff per kWh.
- Conversion factor used to calculate energy consumption referring to the Intergovernmental Panel on Climate Change (IPCC) Guideline 2006 and the International Energy Agency (IEA).
- Electricity consumption intensity is calculated by dividing total electricity consumption by the total area.
- Energy consumption intensity from fuel and electricity is calculated by dividing the total energy consumption in gigajoules by total revenue.
- Electricity calculations include buildings owned or leased by the Bank across Indonesia Diesel consumption calculations for generators were carried out for the OCBC Tower building.
- No diesel purchase for generator throughout 2025.

Emisi Gas Rumah Kaca (GRK)

[GRI 305-1, GRI 305-2, GRI 305-3, GRI 305-4, GRI 305-5, POJK F.12]

Sebagai bagian dari komitmen terhadap pengendalian perubahan iklim, Bank secara konsisten melakukan inventarisasi dan pemantauan emisi GRK dari seluruh kegiatan operasional. Emisi yang dilaporkan mencakup emisi langsung dari penggunaan bahan bakar kendaraan dinas dan generator, emisi tidak langsung dari konsumsi listrik, serta emisi tidak langsung lainnya yang berasal dari perjalanan dinas khususnya pesawat terbang.

Selama tahun pelaporan, intensitas emisi Bank menunjukkan tren penurunan seiring dengan implementasi berbagai inisiatif efisiensi energi, seperti penerapan sistem pencahayaan otomatis, penggunaan pendingin hemat energi, serta optimalisasi waktu operasional peralatan listrik di Gedung OCBC Space dan kantor utama lainnya. Upaya ini berhasil mengurangi emisi tanpa mengurangi kapasitas operasional Bank.

Bank juga terus memperluas cakupan pemantauan untuk mengidentifikasi sumber emisi tidak langsung tambahan dalam rantai nilai. Ke depan, Bank berkomitmen untuk terus menurunkan total emisi GRK dan tetap berkomitmen untuk menerapkan operasi bisnis netral karbon, sejalan dengan upaya pencapaian *Net-Zero Emissions* tahun 2050.

Perhitungan Emisi GRK

[GRI 305-1, GRI 305-2, GRI 305-3, GRI 305-4, POJK F.11, TCFD-MT]

Sumber Emisi GRK	Satuan Unit	2023	2024	2025	GHG Emission Source
Cakupan 1	tCO ₂ e	25	41	28	Scope 1
Cakupan 2	tCO ₂ e	21,001	20,186	18,862	Scope 2
Cakupan 3	tCO ₂ e	372	379	280	Scope 3
Total	tCO₂e	21,398	20,606	19,170	Total
Total Pendapatan	Rp miliar	11,313	11,936	13,091	Total Revenues
Intensitas Emisi	tCO₂e/Rp miliar	1.89	1.73	1.46	Emissions Intensity

Keterangan

- Pendekatan Bank terhadap perhitungan emisi GRK selaras dengan GHG Protocol Standards, menggunakan pendekatan operational control untuk menentukan batasan emisi GRK.
- Perhitungan emisi GRK Cakupan 1 mengacu pada the IPCC Guideline 2006.
- Emisi GRK Cakupan 1 meliputi emisi dari generator diesel di OCBC Tower dan emisi dari konsumsi BBM oleh kendaraan perusahaan.
- Perhitungan emisi GRK Cakupan 2 atas pemakaian listrik dilakukan berdasarkan ketentuan dari Direktorat Jenderal Ketenagalistrikan Kementerian ESDM, 2019.
- Perhitungan emisi GRK Cakupan 3 diperoleh atas perhitungan perjalanan dinas dengan memakai pesawat udara mengacu pada faktor emisi United Kingdom Department for Environment Food and Rural Affairs (DEFRA).
- Intensitas emisi dihitung dari Total Emisi dibagi dengan Total Pendapatan.
- Perhitungan emisi GRK Cakupan 1 dilakukan untuk OCBC Tower, sedangkan Cakupan 2 dilakukan untuk seluruh kantor Bank.

Greenhouse Gas (GHG) Emissions

[GRI 305-1, GRI 305-2, GRI 305-3, GRI 305-4, GRI 305-5, POJK F.12]

As a commitment to climate change mitigation, an inventory and monitoring of GHG emissions were consistently conducted across all operational activities. Reported emissions include direct emissions from fuel consumption for official vehicles and generators, indirect emissions from electricity consumption, and other indirect emissions arising from business travel, particularly air travel.

During the reporting year, emissions intensity was in a declining trend in line with the implementation of various energy efficiency initiatives, including the installation of automatic lighting systems, the use of energy-efficient cooling systems and optimisation of operating hours for electrical equipment at OCBC Space and other main offices. These efforts have succeeded in lowering emissions without reducing the Bank's operational capacity.

The monitoring scope was also expanded to identify additional indirect emission sources across the value chain. Going forward, the Bank remained committed to reducing total GHG emissions and maintaining carbon-neutral business operations, in line with efforts to achieve Net-Zero Emissions by 2050.

GHG Emission Calculation

[GRI 305-1, GRI 305-2, GRI 305-3, GRI 305-4, POJK F.11, TCFD-MT]

Notes

- Bank's approach to GHG emissions calculation is aligned with the GHG Protocol Standards, using the operational control approach to determine GHG emissions boundaries.
- Calculation of Scope 1 GHG emissions referring to the IPCC guideline 2006.
- Scope 1 GHG emissions include emissions from diesel generators on OCBC Tower and emissions from fuel consumption by company fleet.
- Calculation of Scope 2 GHG emissions from electricity consumption follows the regulations of the Directorate General of Electricity, Ministry of Energy and Mineral Resources, 2019.
- Calculation of Scope 3 GHG emissions is based on business travel by air referring to the United Kingdom Department for Environment, Food, and Rural Affairs (DEFRA) emission factor.
- Emission intensity is calculated by dividing the total emissions by the total revenue.
- Calculation of Scope 1 GHG emissions is conducted for OCBC Tower, while Scope 2 is calculated across all Bank offices.

Pengelolaan Sampah

[POJK F.13, POJK F.14, POJK F.15]

Sebagai bentuk kepedulian terhadap lingkungan, Bank bekerja sama dengan vendor *housekeeping* di kantor pusat untuk melaksanakan pengelolaan sampah secara bertanggung jawab. Pemilahan sampah di Gedung OCBC Space dan OCBC Tower dilakukan melalui kolaborasi dengan mitra Rekosistem, dengan penyediaan tempat sampah terpilah di OCBC Space dan OCBC Tower.

Sampah yang dihasilkan Bank tergolong non-Bahan Berbahaya dan Beracun (B3) dan dipisahkan menjadi sampah organik dan non-organik. Sepanjang tahun 2025, Bank telah mengelola 9.213 kg sampah organik dan 8.660 kg sampah non-organik di kantor pusat. Hasil ini menunjukkan komitmen Bank terhadap pengelolaan sampah yang berkelanjutan.

Selain itu, Bank juga menjalankan program digitalisasi perbankan untuk mendukung penerapan *circular economy* dan upaya menuju *Net-Zero Emissions*, sekaligus meningkatkan kualitas layanan dan pengalaman nasabah. [GRI 302-4, GRI 305-5, POJK F.7, POJK F.12]

Sebagai bentuk mendukung upaya *circular economy*, pada tahun 2025 Bank telah mengganti bahan dari beberapa produk kartu kredit dan debit Bank menjadi bahan yang dapat didaur ulang (*recyclable*) dan lebih ramah lingkungan. [POJK F.5]

Pada tahun 2025, Bank juga terus melakukan berbagai program penghematan kertas baik di kantor pusat maupun cabang dengan mendorong nasabah dalam melakukan transaksi digital serta pemanfaatan platform digital dalam kegiatan operasional Bank. Selain itu Bank juga memastikan bahwa kertas yang digunakan sudah tersertifikasi Programme for the Endorsement of Forest Certification (PEFC). [POJK F.5]

Pemakaian Kertas

Deskripsi	Satuan Unit	2023	2024	2025	Description
Total Pemakaian Kertas	Qty (RIM)	8,892	8,657	8,925	Total Paper Consumption
	kg. 1 RIM = 2,5 kg	22,230	21,643	22,313	

Waste Management

[POJK F.13, POJK F.14, POJK F.15]

As a commitment to environmental stewardship, collaboration with housekeeping vendors at the Bank's head office was undertaken to implement responsible waste management practices. Waste segregation at OCBC Space and OCBC Tower was carried out in partnership with Rekosistem, by providing segregated waste bins at both locations.

Waste generated was classified as non-hazardous and segregated into organic and non-organic waste. During 2025, the Bank managed 9,213 kg of organic waste and 8,660 kg of non-organic waste at the head office. This reflects the Bank's commitment to sustainable waste management.

Digital banking initiatives were carried out to support adoption of a circular economy and progress toward Net-Zero Emissions, while enhancing service quality and customer experience. [GRI 302-4, GRI 305-5, POJK F.7, POJK F.12]

In 2025, as an effort to foster circular economy, the Bank has replaced materials for its several credit and debit cards with recyclable and more environmentally friendly materials. [POJK F.5]

In 2025, paper reduction programmes were carried out continually across both head office and branch operations by encouraging customers to conduct digital transactions and utilising digital platforms for operational activities. The Bank also ensured all papers are certified under the Programme for the Endorsement of Forest Certification (PEFC). [POJK F.5]

Paper Consumption

EVA & RAMLI [GRI 302-4, GRI 305-5, POJK F.5, POJK F.7, POJK F.12]

Sebagai bagian dari komitmen keberlanjutan, sejak tahun 2019 Bank telah menjalankan kampanye EVA-RAMLI (*Environment Advocate* dan *Ramah Lingkungan*) untuk menanamkan kebiasaan positif dalam menjaga kelestarian lingkungan dan menerapkan gaya hidup sadar lingkungan. Melalui program EVA RAMLI BER-AKSI (BERgerak AKtif Sebarkan Inisiatif), Bank menanamkan nilai-nilai ramah lingkungan dan perilaku berkelanjutan melalui berbagai kegiatan pelatihan dan aktivasi.

Pada tahun 2025, Bank melanjutkan kampanye EVA RAMLI melalui Gerakan Nol Sampah serta kegiatan *upcycle* seragam bekas pakai sebagai bagian dari penerapan prinsip ekonomi sirkuler. Melalui inisiatif ini, Bank berhasil mengolah lebih dari 185 kg seragam bekas pakai menjadi berbagai produk fesyen yang dijual kepada karyawan OCBC. Hasil penjualan *upcycle* seragam bekas pakai ini telah dikonversi menjadi 1.036 penanaman pohon *mangrove* di Indonesia.

Inisiatif lain yang dilakukan Bank adalah dengan memasang *reverse vending machine* (RVM) sampah botol plastik pada kantor pusat OCBC Tower guna mendorong budaya bijak sampah plastik. Inisiatif ini bekerja sama dengan PlasticPay sebagai vendor pengelola sampah dimana seluruh hasil penjualan sampah botol plastik ini dikonversi menjadi dana untuk penanaman pohon *mangrove*. Selama tahun 2025, Bank telah berhasil mengumpulkan 4.070 sampah botol plastik yang telah dikonversi dana untuk disalurkan menjadi penanaman pohon *mangrove* di Indonesia.

EVA & RAMLI [GRI 302-4, GRI 305-5, POJK F.5, POJK F.7, POJK F.12]

As the Bank's sustainability commitment, EVA-RAMLI (Environment Advocate and Environmentally Friendly) campaign has been carried out since 2019 to promote positive behaviours in protecting the environment and drive environmentally conscious lifestyles. EVA RAMLI BER-AKSI (Actively Spreading Sustainability Initiatives) programme instilled environmentally friendly values and sustainable behaviours through various training and activation initiatives.

In 2025, the Bank continued the EVA RAMLI campaign through the Zero Waste Movement and upcycling of used uniforms as part of circular economy principles application. Through this initiative, more than 185 kg of used uniforms were processed into various fashion products sold to OCBC employees. Proceeds from the sale of these upcycled uniforms were converted into the planting of 1,036 mangrove trees in Indonesia.

Another initiative was the installation of Reverse Vending Machines (RVMs) for plastic bottle waste at the OCBC Tower head office to promote a culture of responsible waste sorting and management. Implemented in collaboration with PlasticPay as the waste management vendor, proceeds from the sale of collected plastic bottles were distributed into mangrove planting initiatives. During 2025, a total of 4,070 plastic bottles were collected, with the proceeds used to support mangrove tree planting in Indonesia.



Pengelolaan Air [GRI 303-1]

Bank berkomitmen untuk menggunakan sumber daya air secara efisien dan bertanggung jawab sebagai bagian dari pengelolaan dampak lingkungan dari kegiatan operasional. Kebutuhan air Bank terutama dipasok oleh penyedia layanan air bersih (PDAM) untuk mendukung aktivitas perkantoran dan fasilitas pendukung di seluruh jaringan kantor.

Upaya efisiensi dilakukan melalui pemantauan konsumsi air secara berkala, pemasangan peralatan hemat air, serta optimalisasi sistem *plumbing* di gedung operasional utama. Selain itu, Bank juga menerapkan sistem daur ulang air (*water recycling*) di Gedung OCBC Space untuk memanfaatkan kembali air limbah ringan dan air hujan bagi kebutuhan non-produktif, seperti penyiraman tanaman dan kebersihan area.

Bank akan terus meningkatkan inisiatif efisiensi dan konservasi air guna mendukung keberlanjutan operasional serta menjaga keseimbangan sumber daya alam di lingkungan sekitar.

Pemakaian Air [GRI 303-3, GRI 303-5, POJK F.8]

Deskripsi	Satuan Unit	2023	2024	2025	Description
Total Pemakaian Air (PDAM)	m ³	100,979	116,153	146,729	Total Water Consumption (PDAM)

Sertifikasi Green Building

[GRI 302-4, GRI 305-5, POJK F.5, POJK F.7, POJK F.12]

Sejak memperoleh sertifikasi *green building* dari IFC EDGE pada 25 Juli 2022 untuk Gedung OCBC Space di Serpong, Bank terus mempertahankan kinerja efisiensi energi, efisiensi air, serta pengurangan *Embodied Energy Material*. Gedung ini dilengkapi dengan berbagai fasilitas hijau seperti EV *Charger*, panel surya, sistem pencahayaan dan pendingin otomatis, pengelolaan air dengan *water recycling*, pengolahan air minum mandiri, serta penggunaan material ramah lingkungan dan kaca *low-e*.

Pada tahun 2025, Bank berhasil mempertahankan level sertifikasi *green building* Gedung OCBC Space pada level 2: *EDGE Advanced (Zero Carbon Ready)* melalui pencapaian kinerja efisiensi energi sebesar 45%, efisiensi air 82%, serta pengurangan *Embodied Energy Material* sebesar 22%.

Praktik Pengadaan [GRI 204-1]

Bank mengedepankan kemitraan dengan pemasok lokal yang ditunjukkan dengan 98,4% dari pemasok Bank merupakan pemasok lokal untuk tahun 2025. Bank juga memastikan bahwa pemasok yang bermitra dengan Bank menjalankan praktik bisnis yang bertanggung jawab terhadap isu lingkungan dan sosial. Hal tersebut dilakukan

Water Management [GRI 303-1]

As part of its efforts to manage the environmental impacts of operational activities, the Bank is committed to utilising water resources efficiently and responsibly. The water needs are primarily supplied by local water utilities (PDAM) to support office operations and supporting facilities across the branch network.

Efficiency measures were implemented through periodic monitoring of water consumption, installation of water-efficient fixtures and optimisation of plumbing systems at key operational buildings. A water recycling system was also applied at OCBC Space to reuse greywater and rainwater for non-productive purposes such as landscape irrigation and general cleaning.

Water efficiency and conservation initiatives will be continuously enhanced to support sustainable operations and preserve the balance of natural resources in the surrounding environment.

Water Consumption [GRI 303-3, GRI 303-5, POJK F.8]

Green Building Certification

[GRI 302-4, GRI 305-5, POJK F.5, POJK F.7, POJK F.12]

Following the green building certification from IFC EDGE on 25 July 2022 for the OCBC Space Building located in Serpong, consistent performance in energy and water efficiency has been maintained, with reductions in Embodied Energy Materials. This building features various green facilities, including EV chargers, solar panels, automated lighting and cooling systems, water management systems with recycling capabilities, self-sufficient drinking water treatment, and the use of eco-friendly materials with low-e glass.

In 2025, the Bank effectively maintained the green building certification status of the OCBC Space Building at Level 2: *EDGE Advanced (Zero Carbon Ready)* by achieving an energy efficiency performance of 45%, water efficiency of 82%, and a 22% reduction in Embodied Energy Materials.

Procurement Practices [GRI 204-1]

Partnerships with local suppliers were prioritised, resulting in 98.4% of suppliers being local by 2025. Adherence to responsible business practices related to environmental and social issues was also ensured through due diligence on prospective suppliers, conducted in accordance with the Goods and/or Services Procurement Policy, including

dengan menerapkan *due diligence* bagi calon pemasok sejalan dengan Kebijakan Pengadaan Barang dan/atau Jasa dimana dilakukan pengecekan atas rekam jejak calon pemasok, termasuk atas isu lingkungan dan sosial.

Pemasok lokal didefinisikan sebagai penyedia barang dan jasa yang beroperasi di wilayah Indonesia, baik di tingkat nasional maupun provinsi. Lokasi operasi signifikan mencakup kantor pusat, kantor wilayah, dan cabang dengan jumlah karyawan lebih dari 50 orang atau yang berkontribusi signifikan terhadap aktivitas bisnis Bank. Persentase penggunaan dan belanja pemasok lokal dihitung berdasarkan total nilai pengadaan tahunan dari pemasok di wilayah tersebut.

Proporsi Pengeluaran untuk Pemasok Lokal [GRI 204-1]

	2023	2024	2025	
Penggunaan pemasok lokal	98.7%	98.6%	98.4%	Local suppliers' usage
Belanja pemasok lokal	96.7%	98.5%	98.2%	Local suppliers' expenditures

Alokasi Dana dan Pengaduan terkait Lingkungan

[GRI 2-27, POJK F.4, POJK F.16]

Sampai dengan tahun 2025, Bank telah mengalokasikan dana untuk mendukung pelaksanaan kegiatan keuangan berkelanjutan. Pada tahun tersebut, Bank menyediakan sebesar Rp4,2 miliar untuk program Tanggung Jawab Sosial dan Lingkungan (TJSL), pelatihan serta kampanye keberlanjutan, dan investasi pada REC.

Sebagai hasil dari berbagai inisiatif tersebut, Bank tidak menerima pengaduan yang berkaitan dengan lingkungan hidup.

GOING FORWARD [TCFD-MT]

Bank akan terus mempertahankan komitmen netral karbon pada kegiatan operasional serta merumuskan strategi transisi iklim, khususnya upaya penurunan emisi pembiayaan pada portofolio Bank sebagai upaya dalam pencapaian target *Net-Zero Emissions* pada tahun 2050.

assessments of suppliers' track records on environmental and social matters.

Local suppliers were defined as providers of goods and services operating within Indonesia, at national and provincial levels. Significant operating locations included head office, regional offices, and branches with more than 50 employees or those contributing significantly to the Bank's business activities. The percentage of local supplier utilisation and spending was calculated based on total annual procurement value from suppliers in relevant regions.

Proportion of Spending on Local Suppliers [GRI 204-1]

Environmental Fund Allocation and Complaints

[GRI 2-27, POJK F.4, POJK F.16]

In 2025, the Bank had allocated funds to support the implementation of sustainable finance activities. During the year, the Bank allocated Rp4.2 billion for Corporate Social Responsibility (CSR) programmes, sustainability training and campaigns, and investment in RECs.

As such, the Bank did not receive any complaints related to environmental matters.

GOING FORWARD [TCFD-MT]

The Bank will continue to maintain carbon neutrality commitment for operational activities and formulate climate transition strategies, particularly initiatives to reduce financed emissions within its portfolio, in support of achieving *Net-Zero Emissions* by 2050.



PEMBIAYAAN BERTANGGUNG JAWAB

RESPONSIBLE FINANCING



MENGAPA INI PENTING BAGI KAMI [GRI 3-3]

Perubahan iklim, hilangnya keanekaragaman hayati, kesenjangan sosial, dan pencemaran lingkungan turut menimbulkan risiko bagi nasabah, termasuk meningkatnya risiko eksposur kredit Bank. Bank perlu mengambil langkah proaktif dalam mengidentifikasi maupun mengelola risiko LST dan iklim guna melindungi keberlangsungan bisnis serta memegang peran penting dalam mendukung transisi nasabah menuju ekonomi rendah karbon.

PENDEKATAN MANAJEMEN

[GRI 3-3, GRI FS11, FN-CB-410a.2, TCFD-RM]

Bank telah menyusun Kerangka Kerja serta Kebijakan Pembiayaan yang Bertanggung Jawab sebagai acuan dalam melakukan penilaian risiko LST dan iklim pada proses pengambilan keputusan pembiayaan dan investasi. Pendekatan manajemen risiko juga didorong oleh penguatan praktik *three lines of defence* Bank dalam pengelolaan risiko LST dan iklim untuk memastikan akuntabilitas dan efektivitas dalam mendukung target keberlanjutan Bank.

KEBIJAKAN, PROGRAM, DAN INISIATIF KAMI

[GRI 2-23, FS3]

Kebijakan Pembiayaan yang Bertanggung Jawab [GRI FS1]

Komitmen Bank terhadap aksi iklim dan keberlanjutan diwujudkan dengan mengadopsi *best practice* di tingkat nasional maupun global. Bank berkomitmen tidak melakukan pembiayaan terhadap aktivitas yang berdampak buruk secara signifikan terhadap lingkungan dan sosial sesuai daftar aktivitas yang dilarang (*exclusion list*) Bank yang termasuk namun tidak terbatas pada:

- Kegiatan usaha yang melanggar ketentuan hukum yang berlaku.
- Kegiatan yang melibatkan bentuk kerja paksa atau pekerja anak yang berbahaya atau eksploitatif.
- Kegiatan yang berlokasi atau memiliki dampak signifikan pada situs warisan dunia menurut UNESCO dan lahan basah yang ditetapkan berdasarkan Konvensi Ramsar.
- Produksi atau perdagangan satwa liar termasuk produk yang diatur berdasarkan *Convention of International Trade in Endangered Species of Wild Fauna and Flora* (CITES) dan *United for Wildlife Financial Taskforce*.

WHY THIS IS MATERIAL TO US [GRI 3-3]

Climate change, biodiversity loss, social inequality, and environmental pollution posed risks to customers, including heightened credit exposure. Proactive steps were therefore required to identify and manage ESG and climate risks to safeguard business sustainability, while taking an important role in supporting customers' transition toward a low-carbon economy.

OUR MANAGEMENT APPROACH

[GRI 3-3, GRI FS11, FN-CB-410a.2, TCFD-RM]

Responsible Financing Framework and related policies were established as a reference for assessing ESG and climate risks in financing and investment decision-making processes. The risk management approach was further supported by strengthening three lines of defence in managing ESG and climate risks, to ensure accountability and effectiveness in supporting sustainability targets.

OUR POLICIES, PROGRAMMES AND INITIATIVES

[GRI 2-23, FS3]

Responsible Financing Policy [GRI FS1]

The commitment to climate action and sustainability was realised through the adoption of national and global best practices. A commitment was maintained against financing activities that posed significant adverse environmental and social impacts, in line with the Bank's exclusion list, which included but was not limited to:

- Business activities that violated applicable laws and regulations.
- Activities involving forced labour or hazardous or exploitative child labour.
- Activities located in or having significant impact on UNESCO World Heritage sites and wetlands designated under the Ramsar Convention.
- Production or trade of wildlife, including products regulated under the Convention on International Trade in Endangered Species of Wild Fauna and Flora (CITES) and the United for Wildlife Financial Taskforce.

- Pembangkit Listrik Tenaga Uap (PLTU) batubara, kecuali jika pembiayaan ditujukan untuk penghentian dini operasi PLTU batubara atau bagian dari program transisi rendah karbon.
- Aktivitas pertambangan batubara termal.
- Proyek hulu minyak dan gas bumi yang mendapatkan izin setelah tahun 2021.
- Produksi atau perdagangan senjata dan amunisi kontroversial untuk perang ofensif.
- Penangkapan ikan jaring hanyut di lingkungan laut menggunakan jaring dengan panjang lebih dari 2,5 km.

- Coal-fired power plants, except where financing was intended for early retirement or formed part of a low-carbon transition programme.
- Thermal coal mining activities.
- Upstream oil and gas projects that obtained permits after 2021.
- Production or trade in controversial weapons and munitions for offensive warfare.
- Drift net fishing in the marine environment using nets in excess of 2.5km in length.

Bank juga mensyaratkan debitur untuk memenuhi kepatuhan regulasi terkait lingkungan, seperti dokumen izin lingkungan (AMDAL/UKL/UPL/SPPL) serta peringkat PROPER minimum Biru. Selain itu, Bank juga mengharapkan debitur untuk memiliki tata kelola keberlanjutan dan komitmen terkait penghormatan atas Hak Asasi Manusia (HAM), yang termasuk namun tidak terbatas pada isu Kesehatan dan Keselamatan Kerja, pekerja anak & pekerja paksa, dan mekanisme keluhan (*grievance mechanism*).

Borrowers were also required to comply with applicable environmental regulations, including environmental permit documentation [AMDAL/UKL/UPL/SPPL] and a minimum Blue PROPER rating. Expectations were also set for borrowers to demonstrate sustainability governance and a commitment to respecting Human Rights, including but not limited to Occupational Health and Safety, child and forced labour, and grievance mechanisms.

Bank juga telah menyusun kebijakan sektoral yang menguraikan persyaratan dan ekspektasi terhadap debitur dan calon debitur pada sektor yang dianggap memiliki risiko tinggi terhadap potensi dampak lingkungan hidup dan sosial.

The Bank has also developed sector-specific policies outlining requirements and expectations for clients and prospective clients in sectors considered to have high potential environmental and social impacts.

Kerangka Kerja Pembiayaan yang Bertanggung Jawab [GRI FS1]

Responsible Financing Framework [GRI FS1]

Kerangka Kerja dan Kebijakan Pembiayaan yang Bertanggung Jawab Responsible Financing Framework and Policy	<ul style="list-style-type: none"> - Disusun sebagai acuan dalam mengelola risiko LST dan terkait iklim dalam proses pengambilan keputusan kredit. - Tata kelola manajemen risiko LST dan terkait iklim, termasuk kerangka pengendalian internal melalui <i>three lines of defence</i>. - Established to manage ESG risks in credit decision process. - ESG and climate-related risk management governance, including internal control framework structured through three lines of defence.
Kebijakan Pembiayaan yang Bertanggung Jawab Spesifik Sektor Responsible Financing Sector-Specific Policies	<ul style="list-style-type: none"> - Bank mengatur kebijakan sektor spesifik yang menguraikan persyaratan dan ekspektasi terhadap debitur pada sektor dengan risiko tinggi terhadap potensi dampak lingkungan dan sosial. - Kebijakan Pembiayaan yang Bertanggung Jawab Spesifik Sektor mencakup sektor yang terindikasi memiliki risiko LST tinggi: - Kebijakan Pembiayaan Bertanggung Jawab untuk Pertanian dan Kehutanan - Kebijakan Pembiayaan Bertanggung Jawab untuk Pertambangan dan Mineral Logam - Kebijakan Pembiayaan Bertanggung Jawab untuk Energi - Kebijakan Pembiayaan Bertanggung Jawab untuk Industri Kimia - Kebijakan Pembiayaan Bertanggung Jawab untuk Infrastruktur - Kebijakan Pembiayaan Bertanggung Jawab untuk Pengelolaan Limbah - The Bank established sector-specific policies outlining requirements and expectations for borrowers in sectors with higher exposure to potential environmental and social risks. - Responsible Financing sector-specific policies cover all sectors identified as high ESG risk: - Responsible Financing Policy for Agriculture and Forestry - Responsible Financing Policy for Mining and Metals - Responsible Financing Policy for Energy - Responsible Financing Policy for Chemicals - Responsible Financing Policy for Infrastructure - Responsible Financing Policy for Waste Management
Kebijakan Investasi yang Bertanggung Jawab Responsible Investing Policy	<ul style="list-style-type: none"> - Disusun sebagai acuan dalam keputusan pengambilan risiko dengan mengintegrasikan pertimbangan LST ke dalam aktivitas investasi Bank. - Melalui aktivitas investasi yang bertanggung jawab dan memastikan bahwa aktivitas investasi tidak melanggar pengecualian dan larangan terkait LST, Bank dapat memenuhi komitmen terhadap keberlanjutan dan menghindari dukungan terhadap aktivitas yang dapat membahayakan lingkungan atau masyarakat. - Developed as a reference for risk-taking decisions by integrating ESG considerations into the Bank's investment activities. - Through responsible investment activities and by ensuring that investments did not breach ESG-related exclusions and prohibitions, the Bank upheld its sustainability commitments and avoided supporting activities that could harm the environment or communities.

Proses Penilaian Risiko LST Bank [GRI FS2, POJK E.3, TCFD-RM]

Bank mempertimbangkan risiko LST dan iklim dalam proses pengambilan keputusan investasi dan pembiayaan untuk dapat mengelola eksposur LST dan iklim dengan lebih baik. Penilaian risiko LST juga telah memasukkan pertimbangan terkait dampak atas perlindungan dan konservasi keanekaragaman hayati, pengelolaan air, serta isu sosial yang menyangkut Hak Asasi Manusia. Penilaian dilakukan dengan menilai rekam jejak, kemampuan, dan komitmen nasabah dalam mengidentifikasi serta mengelola potensi risiko LST. Proses ini menjadi bagian integral dari pengajuan dan *annual review* kredit. Apabila suatu transaksi terindikasi memiliki risiko LST tinggi, Unit ESG Risk & Sustainability akan melakukan *enhanced due diligence* untuk penilaian lebih lanjut. Ketika ditemukan proposal kredit yang melibatkan risiko reputasi terkait LST yang signifikan, Bank telah menyusun prosedur eskalasi persetujuan kredit pada tingkat Direksi.

Penilaian risiko-terkait iklim terhadap nasabah mencakup analisis terhadap risiko transisi dan fisik berdasarkan sektor usaha yang diukur berdasarkan jenis potensi dampak, jangka waktu, dan kinerja nasabah dalam upaya penurunan emisi gas rumah kaca. Pendekatan ini juga memungkinkan Bank untuk menyediakan solusi pembiayaan transisi iklim yang mendukung nasabah dalam upaya menuju bisnis rendah karbon.

Prinsip Ekuator

Prinsip Ekuator menjadi kerangka kerja dalam mengelola risiko lingkungan dan sosial untuk memastikan pembiayaan terkait proyek dilakukan secara bertanggung jawab. Bank telah mengintegrasikan prinsip ini ke dalam kebijakan dan proses penilaian risiko LST serta secara berkala melakukan pemantauan atas *action plan* yang diberikan dalam pemenuhan Prinsip Ekuator. Pada tahun 2025, Bank tidak mencatatkan transaksi baru yang masuk dalam cakupan Prinsip Ekuator.

Pendekatan Risiko Alam

Bank menyadari hilangnya modal alam dan keanekaragaman hayati sebagai isu lingkungan yang perlu diperhatikan dan berkaitan erat dengan krisis iklim. Bank telah melarang pembiayaan kegiatan yang berdampak buruk terhadap alam dan keanekaragaman hayati, seperti lahan basah berdasarkan Konvensi Ramsar dan produksi atau perdagangan satwa liar yang diatur dalam CITES. Selain itu, konsiderasi risiko alam seperti pengelolaan air, konservasi keanekaragaman hayati, dan restorasi ekosistem juga telah masuk sebagai bagian dari aspek penilaian risiko LST debitur.

Menyadari pentingnya ketergantungan terhadap modal alam, Bank melalui Kebijakan Pembiayaan Bertanggung Jawab untuk Pertanian dan Kehutanan, telah menerapkan

ESG Risk Assessment Process [GRI FS2, POJK E.3, TCFD-RM]

The Bank considered ESG and climate risks in investment and financing decision-making processes to better manage its exposure to such risks. ESG risk assessments incorporated considerations on biodiversity protection and conservation, water management and social issues associated with Human Rights. The assessment included evaluating the customer's track record, capacity and commitment in identifying and managing potential ESG risks. This process formed an integral part of credit applications and annual credit reviews. In cases where a transaction is deemed to carry a high ESG risk, the ESG Risk & Sustainability Unit will perform enhanced due diligence for further assessment. For credit proposals involving significant ESG-related reputational risk, the Bank has established escalation procedures for credit approval at the Board of Directors level.

Climate-related risks assessments of customers included analyses of transition and physical risks by business sector, measured based on the type of potential impact, time horizon, and customers' performance in reducing greenhouse gas emissions. This approach also enabled the Bank to provide climate transition financing solutions to support customers in their journey toward low-carbon businesses.

Equator Principles

The Equator Principles served as a framework for managing environmental and social risks to ensure project-related financing was undertaken responsibly. The Bank has integrated these principles into its ESG risk policies and assessment processes and periodically monitors the implementation of action plans required for Equator Principles compliance. In 2025, no new transactions fell within the scope of the Equator Principles.

Nature Risk Approach

The loss of natural capital and biodiversity was recognised as an environmental issue closely linked to climate crisis. Financing for activities that could harm nature and biodiversity was prohibited, including wetlands protected under Ramsar Convention and production or trade of wildlife regulated under CITES. In addition, nature-related risk considerations such as water management, biodiversity conservation, and ecosystem restoration were incorporated into ESG risk assessment of borrowers.

Recognising the importance of reliance on natural capital, through Responsible Financing Policy for Agriculture and Forestry, the Bank has established ESG requirements that

persyaratan LST yang meliputi:

- Tidak ada penebangan liar dan pembakaran terbuka
- Komitmen terhadap keselarasan NDPE (tanpa deforestasi, tanpa gambut, dan tanpa eksploitasi) untuk debitur/ perkebunan baru, termasuk pendekatan Nilai Konservasi Tinggi (NKT) dan Stok Karbon Tinggi (SKT)
- Praktik ketenagakerjaan dan hak asasi manusia yang adil
- Praktik Persetujuan dengan Informasi Awal Tanpa Paksaan (PADIATAPA) dalam pendekatan sosial masyarakat
- Memperoleh sertifikasi ISPO dan/atau RSPO untuk debitur produsen kelapa sawit
- Sumber daya yang bertanggung jawab dan ketertelusuran

Bank mendukung perjalanan transisi debitur menuju masa depan *Net-Zero*, dengan turut memerhatikan risiko terkait alam.

Pelatihan Pembiayaan yang Bertanggung Jawab [GRI FS4]

Bank setiap tahunnya melakukan sosialisasi dan pelatihan terkait Kebijakan Pembiayaan yang Bertanggung Jawab, termasuk di dalamnya proses penilaian risiko LST dan iklim, penerapan Prinsip Ekuator, serta pelatihan tematik terkait sektor-sektor dengan risiko LST dan iklim yang signifikan. Pada tahun 2025, pelatihan terkait pembiayaan yang bertanggung jawab diikuti oleh 344 peserta yang berasal dari Unit Bisnis dan Manajemen Risiko.

KINERJA DAN TARGET



> 2.000

akumulasi kehadiran yang telah mengikuti pelatihan (termasuk *e-learning*) terkait keuangan bertanggung jawab.

> 2,000 cumulative attendances completed training related to responsible finance.
[GRI FS4, POJK E.2]



> 80

Enhanced due diligence telah dilakukan pada tahun 2025 terhadap nasabah dan calon nasabah dengan risiko LST tinggi.

> 80 enhanced due diligence were conducted in 2025 for high ESG risk clients and prospective clients.
[GRI FS11]

include:

- No illegal logging and no open burning
- Commitment to NDPE (No Deforestation, No Peat and No Exploitation) alignment for new clients/plantations, including approach to the High Conservation Value (HCV) and High Carbon Stock (HCS)
- Fair labour and human rights practices
- Application of Free, Prior and Informed Consent (FPIC) principles in community engagement
- ISPO and/or RSPO certification for palm oil producer borrowers
- Responsible sourcing and traceability

The Bank supported client's transition journey toward a *Net-Zero* future, taking into account nature-related risks.

Responsible Financing Trainings [GRI FS4]

Each year, the Bank conducted awareness sessions and training on Responsible Financing Policy, including ESG and climate risk assessment processes, implementation of Equator Principles and sector-specific training related to industries with significant ESG and climate risks. In 2025, training on responsible financing was attended by 344 participants from Business and Risk Management units.

PERFORMANCE AND TARGET



7%

debitur *business banking* yang memiliki *action plan* untuk peningkatan kinerja terkait risiko LST dan iklim.

7% of business banking borrowers had action plans in place to improve performance related to ESG and climate risks.



Pada tahun 2025, OCBC telah melakukan kaji ulang atas Kerangka Kerja dan Kebijakan Pembiayaan yang Bertanggung Jawab dengan menambahkan pendekatan strategis atas manajemen risiko terkait iklim serta penguatan praktik *three lines of defense* dalam implementasi keuangan berkelanjutan. Selain itu, Bank juga telah melakukan kaji ulang terhadap Kebijakan Pembiayaan yang Bertanggung Jawab untuk Sektor Energi serta Pertambangan & Mineral Logam.

In 2025, OCBC has reviewed its Responsible Financing Framework and Policies by incorporating strategic approaches to managing climate-related risks and strengthening three lines of defense in implementing sustainable finance. The Bank also reviewed its Responsible Financing Policies for Energy Sector and Mining & Metals Sector.

GOING FORWARD

Bank terus memperkuat strategi dalam mendukung transisi keberlanjutan nasabah dengan fokus pada pengelolaan risiko dan peningkatan dampak positif. Peningkatan kompetensi di bidang LST, termasuk risiko terkait iklim dan alam, menjadi prioritas agar Bank dapat terus melindungi bisnis, menjaga kepercayaan pemangku kepentingan, serta mendorong kolaborasi yang berkelanjutan bersama nasabah. Bank juga akan terus mengembangkan metodologi atas proses penilaian risiko LST dan iklim, untuk memastikan relevansinya dengan perkembangan regulasi dan standar nasional maupun global.

GOING FORWARD

The Bank continues to strengthen its strategy to support customers' sustainability transition, focusing on risk management and enhancing positive impacts. Building ESG competencies, including climate and nature-related risks, remains a priority to safeguard its business, uphold stakeholder trust and foster sustainable collaboration with customers. ESG enhancement and climate risk assessment methodologies will also be continued to ensure alignment with evolving national and global regulations and standards.



SOLUSI KEUANGAN BERKELANJUTAN SUSTAINABLE FINANCIAL SOLUTIONS



MENGAPA INI PENTING BAGI KAMI [GRI 3-3]

Bank memegang peranan penting dalam mendukung nasabah dalam bertransisi menuju ekonomi rendah karbon. Melalui pengembangan solusi keuangan berkelanjutan, Bank tidak hanya memenuhi ketentuan dan ekspektasi pemangku kepentingan, tetapi juga menangkap peluang iklim dalam mendukung pembiayaan proyek yang berkontribusi pada pembangunan berkelanjutan serta target penurunan emisi nasional dan global.

WHY THIS IS MATERIAL TO US [GRI 3-3]

The Bank took an important role in supporting clients' transition toward a low-carbon economy. Through the development of sustainable financial solutions, regulatory requirements and stakeholder expectations were met, while climate-related opportunities were captured by supporting project financing that contributed to sustainable development and supported both national and global emission reduction targets.

PENDEKATAN MANAJEMEN

Dalam upaya mencapai *Net-Zero Emissions*, diperlukan inisiatif dekarbonisasi yang dilakukan melalui kolaborasi antara Bank dan nasabah. Bank berupaya untuk mendukung transisi rendah karbon tersebut melalui solusi keuangan berkelanjutan yang inovatif dan mengedepankan dampak positif bagi seluruh segmen bisnis maupun sektor usaha.

OUR MANAGEMENT APPROACH

Achieving Net-Zero Emissions required decarbonisation initiatives through close collaboration between the Bank and its customers. The Bank sought to support this low-carbon transition by providing innovative sustainable financial solutions that prioritised positive impact across business segments and industry sectors.

KEBIJAKAN, PROGRAM, DAN INISIATIF KAMI

[POJK F.26]

Solusi dan Inovasi Keuangan Berkelanjutan

[GRI FS7, GRI FS8]

Solusi keuangan berkelanjutan yang Bank tawarkan sangat beragam, mulai dari penyediaan berbagai opsi produk pembiayaan berkelanjutan kepada nasabah kami, diantaranya melalui:

- Pembiayaan Hijau
Bank telah menyalurkan pembiayaan hijau terhadap nasabah di berbagai sektor dan proyek, termasuk pembiayaan untuk properti bersertifikat bangunan hijau,

OUR POLICIES, PROGRAMMES AND INITIATIVES

[POJK F.26]

Sustainable Financial Solutions and Innovations

[GRI FS7, GRI FS8]

A diverse sustainable financial solution was offered, providing clients with various sustainable finance product options, including through:

- Green Financing
Disbursing green financing for customers across various sectors and projects, such as green-certified properties, renewable energy, natural resource management

energi terbarukan, perusahaan pengelolaan sumber daya alam dengan berbagai sertifikasi keberlanjutan, dan transportasi berkelanjutan. Untuk nasabah segmen ritel, Bank menyediakan kredit untuk kendaraan listrik dan KPR hijau.

- **Sustainability-linked Loan**
Melalui skema *Sustainability-linked Loan*, Bank mendukung perjalanan dekarbonisasi nasabah kami dengan menawarkan solusi pembiayaan yang inovatif dan praktis, dengan memberikan insentif bagi nasabah yang berhasil mencapai target keberlanjutannya.
- **Pembiayaan Sosial**
Untuk mendukung transisi yang inklusif dan berkeadilan, Bank juga berkontribusi dengan memberikan pembiayaan sosial, diantaranya melalui pembiayaan UMKM, mendukung kesetaraan gender, dan proyek yang berdampak positif terhadap sosial.

companies with recognised sustainability certifications and sustainable transportation. For retail customers, the Bank provided loans for electric vehicles and green mortgages.

- **Sustainability-linked Loans**
Supporting customers' decarbonisation journeys through Sustainability-linked Loans by offering innovative and practical financing solutions, with incentives for customers that achieved sustainability targets.
- **Social Financing**
Supporting an inclusive and fair transition, by providing social financing, including MSMEs financing, supporting gender equality and projects with positive social impact.

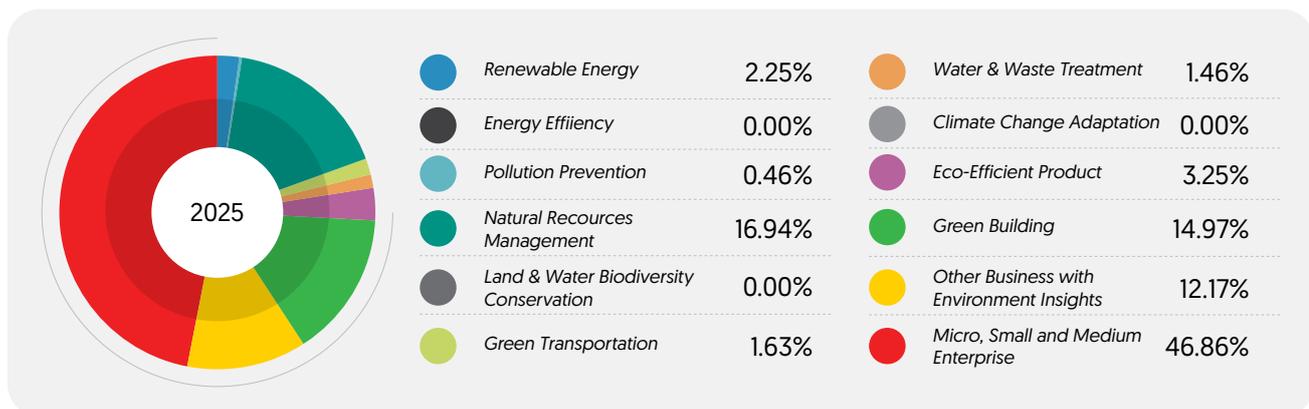
Portofolio Pembiayaan Berkelanjutan [GRI FS7, GRI FS8]

Sustainable Financing Portfolio [GRI FS7, GRI FS8]

No.	Sektor Pembiayaan Financing Sector	2023	2024	2025
		Realisasi Realization (Rp miliar billion)	Realisasi Realization (Rp miliar billion)	Realisasi Realization (Rp miliar billion)
1	Energi Terbarukan Renewable Energy	721.3	737.7	814.7
2	Efisiensi Energi Energy Efficiency	69.5	-	-
3	Pencegahan dan Pengendalian Polusi Pollution Prevention and Control	126.2	184.5	166.6
4	Pengelolaan SDA Natural Resources Management	6,845.9	4,861.9	6,129.1
5	Konservasi keanekaragaman hayati darat dan air Conservation of terrestrial and aquatic biodiversity	-	-	-
6	Transportasi Ramah Lingkungan Eco-Friendly Transportation	88.2	407.2	590.1
7	Pengelolaan Air dan Air Limbah yang Berkelanjutan Sustainable Water and Wastewater Management	689.5	405.6	530.0
8	Adaptasi perubahan iklim Climate change adaptation	-	-	-
9	Produk yang dapat Mengurangi Penggunaan Sumber Daya dan Menghasilkan lebih sedikit polusi (<i>Eco Efficient</i>) Products that can Reduce Resource Use and Produce Less Pollution (<i>Eco Efficient</i>)	1,707.7	1,501.4	1,174.2
10	Bangunan Berwawasan Lingkungan yang memenuhi standar atau sertifikasi yang diakui secara Nasional, Regional atau Internasional Eco-Friendly Buildings that meet nationally, regionally or internationally recognized standards or certifications	2,900.3	3,815.6	5,418.1
11	Bisnis lain yang berwawasan lingkungan Other environmentally sound businesses	-	5,159.3 ¹	4,404.3
12	Kegiatan UMKM MSME Activities	19,179.6	20,777.4	16,956.6
Total		32,328.3	37,850.6	36,183.6

Keterangan | Notes:

1. Terdapat reklasifikasi transaksi *Sustainability-linked Loan* ke dalam kategori 11 – Bisnis lain yang berwawasan lingkungan | Reclassification of Sustainability-linked Loan transactions into category 11 – Other environmentally sound business



Pada tahun 2025, Bank mencatatkan portofolio pembiayaan berkelanjutan sebesar Rp36,18 triliun, dimana Rp18,14 triliun merupakan pembiayaan hijau, meningkat 13% dibandingkan Rp16,02 triliun di tahun sebelumnya. Pembiayaan berkelanjutan berkontribusi terhadap 21% dari total portofolio Bank. Hal ini utamanya didorong oleh peningkatan *awareness* dan *demand* dari debitur untuk bertransisi menuju model bisnis yang rendah karbon dan berkelanjutan, serta didukung oleh kemampuan Bank dalam mengakomodasi peluang tersebut. [POJK F.3, GRI FS7, GRI FS8]

In 2025, the Bank recorded sustainable financing portfolio of Rp36.18 trillion, of which Rp18.14 trillion comprised green financing, an increase of 13% compared with Rp16.02 trillion in previous year. Sustainable financing contributed 21% of the Bank's total portfolio. This growth was primarily driven by increased awareness and demand from borrowers transitioning toward low-carbon and sustainable business models, supported by the Bank's ability to capture these opportunities. [POJK F.3, GRI FS7, GRI FS8]

Studi Kasus | Case Study:



Green Loan – Blue Bird Group | Green Loan – Blue Bird Group

Bank menyalurkan pembiayaan hijau senilai Rp115 miliar kepada Bluebird Group. Penyaluran kredit hijau ini merupakan bentuk komitmen Bank dalam mendukung program pemerintah menuju *Net-Zero Emissions* serta pengembangan ekosistem kendaraan listrik di Indonesia.

The Bank disbursed green financing of Rp115 billion to Blue Bird Group. This demonstrated the Bank's commitment to supporting government programmes aimed at achieving Net-Zero Emissions and advancing electric vehicle ecosystem in Indonesia.



Pembiayaan untuk Energi Terbarukan – Jascleans Hydro Power | Financing for Renewable Energy – Jascleans Hydro Power

Bank mendukung pembangunan Pembangkit Listrik Tenaga Mini Hidro (PLTMH) berkapasitas 2,5 megawatt (MW) yang berlokasi di Bulakan, Banten. Pembiayaan ini membuktikan peran Bank dalam percepatan pembangunan infrastruktur ketenagalistrikan di Indonesia, khususnya dari sektor energi terbarukan.

The Bank supported the development of 2.5 megawatt (MW) Mini Hydro Power Plant located in Bulakan, Banten. This financing reinforced the Bank's continued role in accelerating the development of electricity infrastructure in Indonesia, particularly in renewable energy sector.



Sustainability-linked Loan (SLL) – Karang Mas Sejahtera | Sustainability-linked Loan – Karang Mas Sejahtera

Bank bekerja sama dengan Karang Mas Sejahtera (AYANA Bali) menyusun solusi pembiayaan iklim dalam mendukung inisiatif keberlanjutan, khususnya terkait isu emisi GRK dan pengelolaan sampah. Bank mendukung inisiatif tersebut melalui skema pembiayaan SLL, yang berfokus pada strategi pengurangan emisi GRK dan penurunan intensitas sampah yang dibuang ke Tempat Pembuangan Akhir (TPA).

The Bank partnered with Karang Mas Sejahtera (AYANA Bali) to structure climate financing solutions in support of sustainability initiatives, particularly relating to GHG emissions and waste management. These initiatives were supported through a SLL scheme, focused on strategies to reduce GHG emissions and lower waste intensity directed to landfills.

Menghijaukan UMKM

Bank berkomitmen untuk terus mendukung pertumbuhan ekonomi nasional melalui inovasi pembiayaan pada segmen UMKM. Pada tahun 2025, Bank telah menyalurkan Rp16,96 triliun pembiayaan kepada 15.459 debitur, atau setara dengan 10% dari total portofolio Bank. Pembiayaan terhadap segmen UMKM dikategorikan sebagai pembiayaan keberlanjutan dikarenakan kontribusinya dalam meningkatkan kesejahteraan masyarakat. [FN-CB-240a.1, FN-CB-240a.2]

Untuk mendukung nasabah dan calon nasabah UMKM yang memiliki kepedulian terhadap praktik keberlanjutan, Bank meluncurkan program inovatif yaitu UMKM #BeraniHijau. Bank memberikan insentif berupa keuntungan pendanaan seperti *special pricing* bagi Nasabah yang memenuhi kriteria *Green Checklist* dan *SME Energy Assessment* (SMEEA) yang telah ditetapkan oleh Bank.

Greening the MSME

The Bank was committed to supporting national economic growth through innovative financing for MSME segment. In 2025, a total financing of Rp16.96 trillion was disbursed to 15,459 clients, or 10% of the Bank's total portfolio. MSME segment financing was classified as sustainable financing due to its contribution to enhancing community wellbeing. [FN-CB-240a.1, FN-CB-240a.2]

To support clients and prospective clients in adopting sustainability-oriented practices, the 'UMKM #BeraniHijau' innovative programme was launched. Incentives in the form of financial benefits, including special pricing, are provided to clients who fulfil the Green Checklist and SME Energy Assessment (SMEEA) standards.

Investasi Berkelanjutan

Dalam beberapa tahun terakhir, seiring dengan meningkatnya minat terhadap produk investasi berkelanjutan, Bank telah berpartisipasi aktif dalam menawarkan produk investasi ramah lingkungan kepada nasabah. Per 31 Desember 2025, OCBC melanjutkan penawaran produk investasi ini dan mencatat total investasi berkelanjutan sebesar Rp2,30 triliun, yang terdiri atas Rp1,38 triliun obligasi/sukuk hijau ritel dan Rp0,92 triliun reksa dana ESG. Capaian ini menunjukkan peningkatan sebesar 21% dibandingkan dengan posisi pada akhir tahun 2024.

Pinjaman Bilateral dari *International Finance Corporation (IFC)* – *Green dan Gender Bonds* [GRI FS5]

Pada 5 Februari 2020, Bank menandatangani perjanjian dengan IFC untuk penyaluran *green financing* dan pembiayaan berbasis gender dengan total fasilitas maksimum sebesar Rp2,75 triliun. Pada tahun 2025, seluruh fasilitas tersebut telah tersalurkan, masing-masing sebesar Rp1,375 triliun untuk pembiayaan gender kepada lebih dari 720 debitur, dan Rp1,375 triliun untuk pembiayaan hijau kepada lebih dari 35 debitur.

GOING FORWARD

Bank akan terus memperkuat strategi dan memperluas target pasar dalam penyaluran pembiayaan berkelanjutan dan pembiayaan hijau, serta merangkul nasabah dalam transisi iklim melalui produk SLL. Bank juga akan memperkuat kolaborasi dengan nasabah untuk memberikan dampak yang lebih besar dalam mengatasi isu lingkungan dan sosial, termasuk perubahan iklim.

Sesuai RAKB periode 2024–2028, Bank menargetkan peningkatan pembiayaan hijau sebesar Rp1 triliun untuk tahun 2024 dan peningkatan sebesar 10% untuk setiap tahun berikutnya, sehingga total mencapai Rp6 triliun pada tahun 2028. [POJK F.3]

Sustainable Investment

In recent years, aligned with increasing interest in sustainable investment products, the Bank has actively participated in providing green investment products offerings to customers. As of 31 December 2025, these offerings were continued, with total sustainable investments recorded at Rp2.30 trillion, consisted of Rp1.38 trillion in retail green bonds/sukuk and Rp0.92 billion in mutual funds, an increase of 21% compared with the end of 2024 position.

Bilateral Loans from *International Finance Corporation (IFC)* – *Green and Gender Bonds* [GRI FS5]

On 5 February 2020, the Bank entered into an agreement with IFC for green and gender financing, with a maximum total facility of Rp2.75 trillion. In 2025, full facility had been disbursed, comprised Rp1.375 trillion of gender financing to more than 720 borrowers and Rp1.375 trillion of green financing to more than 35 borrowers.

GOING FORWARD

The Bank will continue to strengthen its strategies and expand target markets for sustainable and green financing and engage customers in climate transition through SLL products. Collaboration with customers will also be deepened to generate greater impact in addressing environmental and social issues, including climate change.

In line with RAKB of 2024–2028 period, the Bank aims to increase green financing of Rp1 trillion for 2024 and a 10% increase each subsequent year, reaching a total of Rp6 trillion by 2028. [POJK F.3]

Memberi Dampak Kepada Komunitas

Bringing Impact to Communities



> Gerakan #BalaBantuan dilaksanakan sebagai bentuk kolaborasi antara Bank, masyarakat, komunitas, dan media untuk membantu mereka yang membutuhkan. #BalaBantuan Movement continued as a collaboration between the Bank, communities and media to support those in need.



Bank berkomitmen untuk memberikan dampak positif bagi karyawan dan masyarakat luas dalam mendukung pembangunan berkelanjutan. Upaya tersebut dilakukan melalui penciptaan lingkungan kerja yang mendorong pengembangan sumber daya manusia, serta pelaksanaan inisiatif CSR yang berkontribusi pada peningkatan kualitas hidup masyarakat.

The Bank was committed to delivering positive impact for employees and wider community in support of sustainable development. This was carried out by creating a work environment to drive human capital development and implementing CSR initiatives to improve community quality of life.

Bagian ini akan membahas topik material:

Material topics discussion include:



PENGEMBANGAN SUMBER DAYA MANUSIA PEOPLE DEVELOPMENT

Melakukan pengembangan karyawan melalui pelatihan berkelanjutan, inisiatif *work-life balance*, serta program kesehatan dan kesejahteraan yang mendukung karyawan untuk mencapai potensi maksimal mereka dalam lingkungan kerja yang inklusif dan suportif.

Developed employees through continuous training, work-life balance initiatives, and health and wellness programmes that enable them to reach their full potential in an inclusive and supportive work environment.



KEBERAGAMAN DI TEMPAT KERJA WORKPLACE DIVERSITY

Menciptakan lingkungan yang inklusif, sehingga setiap individu dari berbagai latar belakang dihargai, diberdayakan, dan memiliki kesempatan yang setara untuk berkontribusi dan berkembang.

Created an inclusive workplace where individuals from diverse backgrounds are valued, empowered, and provided equal opportunities to contribute and grow.



PENGEMBANGAN KOMUNITAS COMMUNITY DEVELOPMENT

Melakukan pemberdayaan masyarakat melalui program pendidikan, pelatihan keterampilan, dan dukungan ekonomi yang bertujuan meningkatkan kualitas hidup dan menciptakan dampak positif bagi komunitas sekitar.

Empowered communities through education programmes, skills training, and economic support aimed at improving quality of life and creating a positive impact on surrounding communities.



PENGEMBANGAN SUMBER DAYA MANUSIA

PEOPLE DEVELOPMENT



MENGAPA INI PENTING BAGI KAMI [GRI 3-3]

Pengembangan Sumber Daya Manusia [SDM] menjadi salah satu kunci dalam menciptakan keunggulan kompetitif dan mendukung pertumbuhan berkelanjutan. Dengan mengoptimalkan potensi, keterlibatan, dan kesejahteraan karyawan, Bank memperkuat produktivitas, menarik dan mempertahankan talenta terbaik, sekaligus memastikan keberlangsungan kinerja organisasi.

PENDEKATAN MANAJEMEN

Pengelolaan Sumber Daya Manusia [SDM] Bank berlandaskan pada empat pilar: Indonesia *Acquisition*, Indonesia *Development*, Indonesia *Retention*, dan Indonesia *Engagement*, yang berpijak pada nilai inti BISA. Melalui pilar ini, Bank terus menciptakan lingkungan kerja yang aman, nyaman, dan seimbang antara kehidupan kerja dan pribadi, dengan dukungan terhadap kesejahteraan, kesehatan, serta keselamatan kerja sebagaimana diatur dalam kebijakan *Employee Management*. [POJK F.21, GRI 403-1]

Pada topik ini, terdapat sub-topik tematik sebagai berikut:

- Manajemen talenta
- Kesejahteraan karyawan

KEBIJAKAN, PROGRAM, DAN INISIATIF KAMI

MANAJEMEN TALENTA

Dalam pengelolaan dan pengembangan talenta, Bank menerapkan program pengembangan karier yang terstruktur, menyediakan pelatihan berkelanjutan, dan menawarkan jalur karier yang jelas. Bank juga berkomitmen untuk membangun budaya pembelajaran berkelanjutan yang berfokus pada pertumbuhan holistik, sehingga karyawan dapat mengembangkan potensi diri mereka secara profesional maupun pribadi. [POJK F.1]

Penilaian Kinerja dan Pengembangan Karier

[GRI 404-3]

Bank memastikan seluruh karyawan mendapatkan penilaian kinerja dan pengembangan karier secara berkala setiap tahun melalui sistem *performance management* yang terstruktur. Penilaian ini dilakukan secara objektif untuk mendukung peningkatan kompetensi, pengembangan karier, dan keselarasan antara kinerja individu dengan tujuan bisnis Bank.

WHY THIS IS MATERIAL TO US [GRI 3-3]

People Development is a crucial factor in establishing a competitive edge and fostering sustainable growth. By enhancing employee potential, engagement, and wellbeing, the Bank has been able to improve productivity, attract and retain high-caliber talent, and ensure the continuity of business operations.

OUR MANAGEMENT APPROACH

Grounded in the BISA core values, the Bank's Human Capital management is anchored on four pillars: Indonesia Acquisition, Indonesia Development, Indonesia Retention and Indonesia Engagement. Through these pillars, the Bank continued to foster a safe, comfortable and balanced work environment that supports employee wellbeing, health and occupational safety, as stipulated in the Employee Management Policy. [POJK F.21, GRI 403-1]

This topic comprised the following thematic sub-topics:

- Talent management
- Employee wellbeing

OUR POLICIES, PROGRAMMES AND INITIATIVES

TALENT MANAGEMENT

In talent management and development, structured career development programmes were implemented, provided with continuous training and clear career pathways. The Bank also committed to fostering a culture of continuous learning focused on holistic growth, enabling employees to develop their potential both professionally and personally. [POJK F.1]

Performance Assessment and Career Development

[GRI 404-3]

The Bank ensured all employees receive annual performance assessments and career development reviews through a structured performance management system. The assessments were carried out objectively to support competency enhancement, career progression and alignment between individual performance and the Bank's business objectives.

Pada tahun 2025, sebanyak 100% karyawan menerima penilaian kinerja, terdiri dari 48% laki-laki dan 52% perempuan, dengan 87% di antaranya memperoleh *rating* “Baik”. Bank menargetkan 100% karyawan untuk mengikuti proses penilaian kinerja setiap tahun.

Learning Anywhere Learning Anytime [POJK F.1]

Bank menanamkan budaya belajar mandiri melalui konsep *Learning Anywhere Learning Anytime* dengan menyediakan beragam media dan platform pembelajaran seperti LinkedIn Learning, Coursera, Pluralsight, Udemy, serta *e-learning* internal Bank. Selain itu, Bank juga mengadakan sesi Learning @ Lunch dengan topik menarik dalam format *bite-sized learning*. Materi pembelajaran dikembangkan secara dinamis sesuai tren terkini dan dikemas dalam bentuk lokakarya, *talk show*, kuis, *challenge*, serta *Learning Festival*.

Pembelajaran Future Smart [GRI 404-2]

Bank terus menyediakan program pembelajaran berkelanjutan bagi seluruh karyawan berdasarkan delapan pilar *Future Smart*, yaitu *Business Model & Strategy*, *Tech & Data*, *New Risks & Governance*, *Customer Centricity*, *Banking & Finance*, *The Way We Work*, *Leadership in The Future World*, dan *Sustainability*, bekerja sama dengan grup OCBC. Pembelajaran dilakukan secara tatap muka, virtual, maupun *hybrid* di OCBC Campus, serta melalui pembelajaran mandiri lewat *platform* LinkedIn Learning, Udemy, Coursera, Pluralsight, dan *e-learning* internal Bank.

New Employee Orientation (NEO) [GRI 404-2]

Bank secara konsisten memberikan pembekalan kepada karyawan baru melalui program *e-learning* NEO yang mencakup materi mengenai nilai-nilai perusahaan, Kode Etik dan turunannya, Pakta Integritas, Perjanjian Kerja Bersama, Keuangan Berkelanjutan, *WOW Service Values*, *Web IT Service Desk*, *Fraud Risk Awareness*, *Technology Information & Cyber Risk Awareness*, *Three Lines of Defence*, APU, PPT, & PPPSM, serta materi terkait kesehatan finansial karyawan. Karyawan diwajibkan menyelesaikan *E-learning* NEO dalam waktu maksimal tiga bulan sejak tanggal bergabung di Bank.

Pelatihan Lanjutan dan Sertifikasi Karyawan [GRI 404-2]

Bank secara aktif terus menjalankan program sertifikasi wajib bagi karyawan seperti Sertifikasi Manajemen Risiko, *Treasury Dealer*, Sistem Pembayaran, WPPE/WAPERD, dan AAJI sesuai ketentuan OJK dan Bank Indonesia. Selain itu, Bank berkomitmen untuk meningkatkan kompetensi tim *Human Resources* melalui Sertifikasi SDM serta memberikan dukungan bagi karyawan untuk memperoleh sertifikasi

In 2025, 100% employees received performance evaluations, consisted of 48% male employees and 52% female employees, with 87% received a “Good” rating. The Bank targeted 100% employee’s participation in annual performance appraisal process.

Learning Anywhere Learning Anytime [POJK F.1]

A culture of self-directed learning was cultivated through the ‘Learning Anywhere Learning Anytime’ initiative by offering a range of educational media and platforms, including LinkedIn Learning, Coursera, Pluralsight, Udemy, and a proprietary *e-learning* platform. In addition, Learning @ Lunch sessions were organised, featuring engaging topics presented in a bite-sized learning format. Learning materials were continuously updated to reflect current trends and delivered through various formats, such as workshops, talk shows, quizzes, challenges, and Learning Festivals.

Future Smart Learning [GRI 404-2]

In collaboration with OCBC Group, continuous learning programmes are provided for all employees based on eight pillars: *Future Smart*, *Business Model & Strategy*, *Tech & Data*, *New Risks & Governance*, *Customer Centricity*, *Banking & Finance*, *The Way We Work*, *Leadership in the Future World*, and *Sustainability*. Learning was delivered in person, online, or in a hybrid format at the OCBC Campus, complemented by self-directed learning through platforms such as LinkedIn Learning, Udemy, Coursera, Pluralsight, and proprietary *e-learning* systems.

New Employee Orientation (NEO) [GRI 404-2]

Trainings for newly hired employees are consistently offered through the NEO *e-learning* programme, covering topics such as corporate values, Code of Ethics and its related components, Integrity Pact, Collective Labour Agreement, Sustainable Finance, *WOW Service Values*, *Web IT Service Desk*, *Fraud Risk Awareness*, *Technology Information and Cyber Risk Awareness*, *Three Lines of Defence*, AML/CTF & PFWMD, as well as employee financial wellbeing. Completion of the NEO *e-learning* programme is mandatory for employees within a maximum period of three months from their date of joining the Bank.

Advanced Training and Employee Certification [GRI 404-2]

In compliance with OJK and Bank Indonesia regulations, compulsory certification programmes are being actively implemented for employees, including Risk Management, *Treasury Dealer*, Payment Systems, WPPE/WAPERD, and AAJI certifications. In addition, efforts are made to enhance the capabilities of the *Human Resources* team through HR certification, alongside support for employees seeking to

profesional lainnya yang relevan dengan peran, tugas, dan tanggung jawab karyawan.

Selain sertifikasi wajib, Bank juga menyelenggarakan berbagai program peningkatan keterampilan seperti pelatihan kepemimpinan, *e-learning*, *mentoring*, dan *job rotation* untuk memperkuat kompetensi lintas fungsi, mendukung transformasi digital, serta meningkatkan literasi keberlanjutan bagi seluruh karyawan di berbagai jenjang.

Pelatihan Keberlanjutan dan Keuangan Berkelanjutan [POJK E.2]

Hingga Desember 2025, Bank, baik secara mandiri maupun melalui kolaborasi dengan Grup OCBC, telah menyelenggarakan pelatihan, sosialisasi, dan aktivitas terkait penerapan keuangan berkelanjutan sebanyak 170 kegiatan dengan total akumulasi partisipasi mencapai 919.282 peserta, termasuk 1.179 karyawan telah menyelesaikan modul *e-learning* bertema keuangan berkelanjutan.

obtain additional professional certifications relevant to their roles, duties, and responsibilities.

Furthermore, the Bank also organised various skills development programmes, including leadership training, e-learning, mentoring and job rotation, to strengthen cross-functional competencies, support digital transformation and enhance sustainability literacy for all employees across organisational levels.

Sustainability Trainings and Sustainable Finance [POJK E.2]

As of December 2025, both independently and in collaboration with OCBC Group, the Bank had organised 170 training sessions, socialisation activities, and sustainability-focused programmes to support sustainable finance implementation, with total accumulated participants of 19,282 participants, including 1,179 employees had completed sustainable finance e-learning modules.

Tipe Pelatihan Training Type	2024		2025	
	Jumlah Total	Peserta Participants	Jumlah Total	Peserta Participants
Pelatihan yang dilaksanakan oleh pihak Bank secara mandiri Training carried out by the Bank independently	66	3,320	99	7,624
Pelatihan yang dilaksanakan oleh pihak eksternal Training carried out by external parties	52	13,892	71	11,658
Jumlah Total	118	17,212	170	19,282

Catatan | Note:

Judul pelatihan yang diberikan selama tahun 2025: TKBI ver. 2, *Indonesia Green Energy Investment Dialogue 2025*, *Introduction to ESG Risk 2.0*, *Sustainable Success: How to Address Common Client Misconceptions on ESG*, dan lainnya.
Training titles offered during 2025 include: TKBI ver. 2, *Indonesia Green Energy Investment Dialogue 2025*, *Introduction to ESG Risk 2.0*, *Sustainable Success: How to Address Common Client Misconceptions on ESG*, and others.

Jam Pelatihan Rata-rata Berdasarkan Jenis Kelamin [GRI 404-1, POJK F.22]

Average Training Hours by Gender [GRI 404-1, POJK F.22]

Jabatan Position	2023			2024			2025		
	Laki-laki Male	Perempuan Female	Total Karyawan Overall Employee	Laki-laki Male	Perempuan Female	Total Karyawan Overall Employee	Laki-laki Male	Perempuan Female	Total Karyawan Overall Employee
Senior Line Management	65.0	61.3	63.1	58.2	71.8	65.7	66.1	65.7	65.9
Middle Line Management	57.7	58.1	57.9	58.1	58.2	58.1	61.7	61.0	61.4
First Line Management	56.1	67.3	61.7	62.0	59.3	60.9	67.5	61.1	64.3
Rata-Rata Average	59.6	62.2	60.9	58.4	66.4	62.6	65.1	62.6	63.9

Jumlah Peserta Pelatihan Berdasarkan Kategori Pelatihan dan Level Organisasi [GRI 404-1, POJK F.22]

Number of Training Participants by Training Category and Organizational Level [GRI 404-1, POJK F.22]

Jenis Pelatihan Types of Trainings	2023			2024			2025		
	Senior Line Management	Middle Line Management	First Line Management	Senior Line Management	Middle Line Management	First Line Management	Senior Line Management	Middle Line Management	First Line Management
Compliance, Risk & Regulatory	2,164	17,736	44,090	2,976	29,328	59,515	2,935	25,080	42,394
Technical	5,724	39,712	57,852	5,558	41,857	77,614	6,009	41,512	55,020
Leadership	489	1,800	3,821	88	1,392	3,533	762	2,958	3,717
Sales, Service & Quality	353	4,530	9,318	188	2,002	5,297	91	1,430	5,688
Sertifikasi Profesional Professional Certifications	3	11	12	2	5	-	2	19	33
Lain-lain Others	1,329	16,158	49,818	547	6,586	12,555	1,641	18,505	34,122
Jumlah Total	10,062	79,947	164,911	9,359	81,170	158,514	11,440	89,504	140,974

KESEJAHTERAAN KARYAWAN

EMPLOYEE WELLBEING

Kerangka Kerja Program MyWellness | MyWellness Framework

Pilar OCBC MyWellness | OCBC MyWellness Pillars

 <p>Kesehatan Finansial Karyawan memiliki kemampuan untuk mengelola keuangan dengan percaya diri dan mempersiapkan masa depan serta hal-hal yang tidak terduga kedepannya.</p> <p>Financial Wellness Employees have the ability to confidently manage their finances while preparing for the future and the unexpected situations.</p>	 <p>Kesehatan Fisik Karyawan Karyawan memiliki kesadaran akan pentingnya kesehatan fisik dan akses terhadap berbagai pilihan aktivitas untuk mencapai kesehatan fisik mereka.</p> <p>Physical Wellness Employees are aware of the importance of physical health and have access to various activity options to achieve it.</p>	 <p>Kesehatan Mental Karyawan memiliki kondisi kesehatan mental yang positif, percaya diri, dan mampu mengendalikan sikap dan reaksi mereka terhadap kehidupan sehari-hari. Mereka mengetahui dukungan dan program yang tersedia di Bank jika mereka membutuhkan bantuan.</p> <p>Mental Wellness Employees have a positive state of mental health, are self-assured and are in control of their attitudes and reactions to daily life. They are aware of the support and programmes available in the Bank should they need help.</p>	 <p>Kesehatan Keluarga Karyawan memiliki kapasitas untuk berkembang melalui hubungan dan koneksi yang bermakna dengan keluarga mereka, dan dengan memastikan kesejahteraan fisik dan mental orang yang mereka cintai terjaga.</p> <p>Family Wellness Employees have the capacity to thrive through meaningful connections and relationships with their family, and by ensuring their loved ones' physical and mental wellbeing are taken care of.</p>	 <p>Kesehatan di Tempat Kerja Menyediakan lingkungan kerja yang aman dan sehat bagi karyawan. Karyawan menyadari potensi bahaya di tempat kerja dan memiliki pengetahuan untuk mengurangi paparan atau mengatasinya.</p> <p>Wellness at Workplace Provide a safe and healthy working environment for employees. Employees are aware of potential workplace hazards and possess the know-how to reduce exposure or address them.</p>
--	--	--	---	---

Kesadaran/Pengetahuan | Awareness/Knowledge
Meningkatkan kesadaran dan pengetahuan melalui inisiatif edukasi tentang topik kesehatan
Increase awareness and knowledge through educational initiatives on wellness topics

Program Dukungan | Support Programme
Menciptakan platform untuk meningkatkan kesadaran dan mempromosikan program kesehatan melalui inisiatif dukungan
Create enablers and platforms to raise awareness and promote wellness programmes through support initiatives

Manfaat | Benefits
Meningkatkan daya saing manfaat dengan menyediakan proposisi manfaat yang meningkatkan kesejahteraan karyawan
Enhance benefits competitiveness by providing a benefits proposition that boosts the wellbeing of our employees

Metrik Keberhasilan | Success Metrics
Menetapkan hasil bisnis yang terukur yang dihasilkan dari inisiatif MyWellness
Establish measurable business outcomes resulting from our wellness initiatives

MyWellness Fiesta [GRI 403-6]

Grup OCBC menerapkan MyWellness *Framework* sebagai panduan untuk meningkatkan kesejahteraan karyawan melalui berbagai kegiatan yang mencakup aspek fisik, mental, sosial, dan finansial. Bekerja sama dengan Grup OCBC, program MyWellness Fiesta mengajak karyawan untuk meningkatkan kesadaran serta menerapkan gaya hidup berkelanjutan melalui pendekatan *gamification* yang interaktif dan menyenangkan. Program ini menyediakan platform dan sesi daring dengan berbagai topik yang mencakup keselamatan kerja, keluarga, keuangan, kesehatan fisik, dan kesehatan mental.

Kesetaraan Upah dan Penerapan Upah Minimum

[GRI 202-1, GRI 405-2, POJK F.20]

Bank memastikan seluruh karyawan di lokasi operasi signifikan menerima gaji awal di atas standar upah minimum provinsi yang berlaku, tanpa perbedaan berdasarkan gender. Pekerja non-karyawan yang dipekerjakan melalui pihak ketiga juga dijamin menerima upah sesuai atau lebih tinggi dari ketentuan yang berlaku. Lokasi operasi signifikan mencakup wilayah dengan lebih dari 50 karyawan atau yang menjadi pusat kegiatan bisnis utama Bank.

Sebagai bagian dari komitmen terhadap prinsip kesetaraan, Bank menerapkan kebijakan imbal jasa yang adil dan setara bagi seluruh karyawan di setiap level jabatan dan lokasi kerja. Struktur remunerasi ditetapkan berdasarkan tanggung jawab, kompetensi, dan kinerja, tanpa mempertimbangkan gender. Pada tahun 2025, rasio gaji pokok dan total remunerasi antara karyawan perempuan dan laki-laki berada pada kisaran 1:1 di seluruh kategori jabatan, mencerminkan penerapan prinsip kesetaraan upah yang konsisten di seluruh organisasi.

Selain itu, Bank juga memberikan tunjangan kesejahteraan kepada seluruh karyawan, termasuk tunjangan hari raya dan tunjangan akhir tahun.

Program Pensiun [GRI 404-2]

Bank memberikan pembekalan kepada karyawan yang akan memasuki masa pensiun dalam tiga tahun ke depan berupa pelatihan manajemen keuangan, kesehatan, serta kewirausahaan untuk membantu mereka mempersiapkan rencana dan kesiapan mental menghadapi masa pensiun.

Manfaat Kesehatan dan Kesejahteraan Karyawan

Bank mengikutsertakan karyawan tetap dan karyawan tidak tetap pada Jaminan Sosial Nasional, yang terdiri dari BPJS Kesehatan dan BPJS Ketenagakerjaan. Bank juga memberikan tunjangan kesehatan dan kesejahteraan kepada seluruh karyawan. Bagi karyawan tetap, tunjangan kesehatan juga diberikan kepada keluarga inti karyawan. Selain itu, Bank juga memberikan manfaat kesehatan dan kesejahteraan

MyWellness Fiesta [GRI 403-6]

OCBC Group adopted MyWellness Framework as employee wellbeing guidelines enhancement through physical, mental, social and financial aspects initiatives. In collaboration with OCBC Group, MyWellness Fiesta programme invited employees to raise awareness and adopt sustainable lifestyle practices through interactive gamification approaches. The programme offered platforms and online sessions on topics such as workplace safety, family, financial wellbeing, physical health and mental health.

Equal Pay and Minimum Wage Implementation

[GRI 202-1, GRI 405-2, POJK F.20]

All employees at significant operating locations were ensured to receive starting salaries above the applicable provincial minimum wage standards, without gender-based differentiation. Non-employee workers engaged through third parties were also ensured to receive wages equal to or above prevailing regulatory. Significant operating locations included areas with more than 50 employees or those serving as core centres of the Bank's business activities.

As part of its commitment to equality principles, the Bank applied fair and equitable remuneration policies for employees at all job levels and work locations. Remuneration structures were determined based on responsibility, competency and performance, regardless of gender. In 2025, the ratio of base salary and total remuneration between female and male employees remained approximately 1:1 across all job categories, reflecting consistent implementation of equal pay principles throughout organisation.

Wellbeing allowances were also provided to all employees, including religious holiday allowances and year-end benefits.

Retirement Program [GRI 404-2]

The Bank provided preparatory programmes for employees entering retirement within the next three years, including training on financial management, health, and entrepreneurship, to help them develop plans and mental readiness for retirement.

Employee Health and Wellness Benefits

Both permanent and non-permanent employees were enrolled in the National Social Security programmes, comprising BPJS Health and BPJS Employment. Health and wellbeing benefits were also provided to all employees, with health coverage extended to immediate family members of permanent employees. Additional health and welfare benefits were made available, including but not limited to

tambahan yang diberikan kepada seluruh karyawan meliputi, namun tidak terbatas pada asuransi kesehatan, program pensiun, cuti melahirkan, *medical checkup* secara berkala, jam kerja fleksibel, manfaat kacamata, dan sesi konsultasi psikolog. Kebijakan ini berlaku di seluruh lokasi operasional signifikan Bank, mencakup kantor pusat dan jaringan cabang utama di Indonesia. [GRI 401-2, GRI 403-3]

Psikolog *In-house*

Bank memahami pentingnya kesehatan mental bagi karyawan dalam menjalani pekerjaan sehari-hari. Melalui program Psikolog *In-house*, Bank menyediakan layanan konsultasi dengan psikolog profesional yang dapat diakses secara daring maupun langsung. Fasilitas ruang khusus juga disiapkan untuk menjaga kenyamanan dan privasi selama sesi berlangsung. Hingga Desember 2025, telah terlaksana 282 sesi yang diikuti oleh 185 karyawan.

Cuti Melahirkan [GRI 401-3]

Selama tahun 2025, sebanyak 4.149 karyawan berhak atas cuti melahirkan, terdiri dari 2.107 perempuan dan 2.042 laki-laki. Dari jumlah tersebut, 273 karyawan mengambil cuti dan 273 di antaranya telah kembali bekerja pada periode pelaporan. Tingkat kembali bekerja setelah cuti melahirkan tercatat sebesar 100%, dengan tingkat retensi setelah 12 bulan sebesar 82%. Bank terus mendukung *work-life balance* dan kesejahteraan keluarga melalui kebijakan *parental leave* bagi karyawan.

Komunitas Anak OCBC BISA (KANA)

Sebagai bentuk dukungan dan kepedulian Bank terhadap kesejahteraan keluarga dari karyawan kami, Bank telah menyediakan Komunitas Anak OCBC BISA (KANA) yang terus menghadirkan kegiatan edukatif dan kreatif bagi anak-anak karyawan Bank. Selama tahun 2025, berbagai aktivitas telah diselenggarakan, seperti KANA *Summer Camp*, *Sports Club*, dan *Parenting Counseling*, bertujuan untuk mendorong tumbuhnya kreativitas dan mempererat hubungan antara keluarga karyawan Bank.

Menciptakan Lingkungan Kerja yang Sehat dan Aman [GRI 403-1, GRI 403-3, GRI 403-4, GRI 403-5, GRI 403-6, GRI 403-8, POJK F.21]

Bank berkomitmen untuk menyediakan lingkungan kerja yang aman, sehat, dan produktif bagi seluruh karyawan. Hal ini diterapkan sesuai dengan peraturan perundangan nasional. Hal ini mencakup 100% karyawan, baik tetap maupun tidak tetap, serta pekerja kontrak yang berada di bawah pengawasan langsung Bank. Tidak ada kegiatan operasional yang dikecualikan dari cakupannya. Selama tahun 2025, tidak terdapat kecelakaan kerja fatal maupun tingkat cedera kerja ringan.

health insurance, pension programmes, maternity leave, regular medical check-up, flexible working hours, eyewear benefits, and psychological consultation sessions. These policies were applied across all of the Bank's significant operating locations, including the head office and major branch network in Indonesia. [GRI 401-2, GRI 403-3]

In-house Psychologist

The Bank recognised the importance of employees' mental health in carrying out day-to-day work. Through in-house Psychologist programme, the Bank provided consultation services with professional psychologists, accessible both online and in person. Dedicated rooms were also made available to ensure comfort and privacy during each session. As of December 2025, 282 sessions had been conducted and attended by 185 employees.

Parental Leave [GRI 401-3]

During 2025, 4,149 employees were entitled to parental leave, consisted of 2,107 female and 2,042 male. Of these, 273 employees took leave and 273 had returned to work during the reporting period. The return-to-work rate after parental leave was 100%, with a 12-month retention rate of 82%. The Bank continued to foster work-life balance and family wellbeing through parental leave policies for employees.

Komunitas Anak OCBC BISA (KANA)

As the commitment to supporting and caring for employees' families, the Komunitas Anak OCBC BISA (KANA) was established to consistently offer educational and creative activities for employees' children. Throughout 2025, a variety of activities took place, including the KANA Summer Camp, Sports Club, and Parenting Counseling, all designed to foster creativity and strengthen bonds among the families of the Bank's employees.

Developing Healthy and Safe Work Conditions [GRI 403-1, GRI 403-3, GRI 403-4, GRI 403-5, GRI 403-6, GRI 403-8, POJK F.21]

In line with national regulations, the Bank is committed to providing a safe, healthy, and productive working environment for all employees. This covered 100% of employees, both permanent and non-permanent, as well as contract workers under the Bank's direct supervision, with no operational activities excluded from its scope. Throughout 2025, there were no fatal workplace accidents or minor work-related injuries recorded.

Kecelakaan Kerja dan Penyakit Akibat Kerja
[GRI 403-9, GRI 403-10]

Work-Related Injuries and Ill Health
[GRI 403-9, GRI 403-10]

Keterangan Description	2024	2025
Kecelakaan kerja yang tercatat Recordable work-related injuries	-	-
Penyakit akibat kerja yang tercatat Recordable work-related ill health	-	-
Cedera dengan konsekuensi tinggi yang tercatat Recordable high-consequence injuries	-	-
Kematian akibat kecelakaan kerja Fatalities as a result of work-related injuries	-	-

Tanggap Darurat dan Manajemen Kondisi Krisis
[GRI 403-2, GRI 403-7]

Bank mengembangkan rencana penanganan situasi krisis melalui pengembangan *Business Continuity Plan, Emergency Response Plan, Disaster Recovery Plan, Recovery Plan dan Resolution Plan*, serta membentuk *Crisis Management Organization* yang terdiri dari *Crisis Management Team* pada tingkat Direksi dan *Incident Response Team* pada tingkat *Division Head/Department Head*.

Penanganan krisis difokuskan pada sasaran utama berupa: keamanan orang dan aset utama, kelangsungan operasional, kepatuhan pada regulasi dan proses manajemen krisis yang baik. Hal tersebut dilakukan melalui langkah utama sbb:

1. Perencanaan penanganan krisis, melalui penyusunan kebijakan, prosedur, pengadaan infrastruktur pendukung dan sosialisasi serta komunikasi.
2. Pengujian berkala melalui *testing* atau simulasi atas setiap rencana yang ditetapkan untuk memastikan kesesuaian dan kesiapannya.
3. Pemantauan lingkungan bisnis dan identifikasi kejadian risiko yang dapat memicu krisis. Saat terdapat kejadian risiko, dilakukan tindakan penanganan krisis sesuai rencana yang telah ditetapkan dan eskalasi kepada *Crisis Management Organization*.
4. Aktivasi *Crisis Management Organization* untuk memberikan arahan penanganan krisis hingga situasi kembali normal.
5. Pasca situasi krisis, dilakukan kaji ulang penanganan krisis sebagai bagian *continuous improvement* dan untuk meningkatkan *operational resiliencies*.

Emergency Response and Crisis Management
[GRI 403-2, GRI 403-7]

The bank develops crisis management plans through the development of a Business Continuity Plan, Emergency Response Plan, Disaster Recovery Plan, Recovery Plan and Resolution Plan, and establishes a Crisis Management Organization consisting of a Crisis Management Team at the Board of Director level and an Incident Response Team at the Division Head/ Department Head level.

Crisis management focuses on key objectives such as the safety of people and critical assets, operational continuity, compliance with regulations, and good crisis management processes. This is carried out through the following main steps:

1. Crisis management planning, through the development of policies, procedures, procurement of supporting infrastructure, as well as socialization and communication.
2. Regular testing through tests or simulations of each plan to ensure its suitability and readiness.
3. Monitoring the business environment and identifying risk events that could trigger a crisis. When a risk event occurs, crisis management actions are taken according to the established plan and escalated to the Crisis Management Organization.
4. Activation of the Crisis Management Organization to provide guidance on crisis management until the situation returns to normal.
5. After a crisis situation, a review of crisis management is conducted as part of continuous improvement and to enhance operational resiliencies.

KINERJA DAN TARGET

PERFORMANCE AND TARGET



GOING FORWARD

Bank akan terus mengoptimalkan pemanfaatan teknologi untuk memperkaya pengalaman karyawan dalam pengembangan diri, menyediakan pelatihan yang disesuaikan dengan kebutuhan masing-masing individu, serta memastikan akses yang mudah terhadap dukungan kesehatan mental. Selain itu, Bank berkomitmen memperluas inisiatif mendukung kesejahteraan karyawan guna meningkatkan produktivitas, menumbuhkan budaya inovasi, dan menarik talenta-talenta terbaik. Melalui pendekatan ini, karyawan diharapkan dapat memberikan kontribusi optimal terhadap pencapaian tujuan jangka panjang Bank dan menciptakan dampak positif bagi masyarakat.

GOING FORWARD

The Bank will continue to optimise the use of technology to enrich employee development experiences, provide training tailored to individual needs and ensure convenient access to mental health support. The Bank is also committed to expanding initiatives that promote employee wellbeing to improve productivity, foster a culture of innovation and attract top talents. As such, employees are expected to contribute optimally to the achievement of the Bank's long-term objectives and generate positive impact for society.



KEBERAGAMAN DI TEMPAT KERJA

WORKPLACE DIVERSITY



MENGAPA INI PENTING BAGI KAMI [GRI 3-3]

Keberagaman, kesetaraan, dan inklusi menjadi fondasi penting dalam menciptakan lingkungan kerja yang inovatif dan berkeadilan. Dengan menghargai perbedaan, Bank memperkuat kreativitas, keterlibatan karyawan, serta kemampuannya dalam memahami kebutuhan nasabah yang beragam.

PENDEKATAN MANAJEMEN

Bank terus memperkuat budaya organisasi yang inklusif dan kolaboratif dengan menegakkan Kebijakan Keberagaman. Setiap karyawan didorong untuk merasa diterima, dihargai, dan diberdayakan tanpa memandang latar belakang, sebagai bagian dari komitmen Bank untuk menjaga keberagaman dan memperkuat inklusi di seluruh lingkungan kerja. [POJK F.1]

KEBIJAKAN, PROGRAM, DAN INISIATIF KAMI

Kesetaraan Kesempatan Kerja [POJK F.18]

Penerapan Kebijakan Keberagaman dilakukan dengan memberikan kesempatan kerja yang setara kepada laki-laki dan perempuan berdasarkan kompetensi dan kapabilitas tanpa diskriminasi atas dasar gender, usia, ras, agama, pandangan politik, maupun kondisi fisik. Pada tahun 2025, keterwakilan perempuan pada posisi kepemimpinan senior tercatat sebesar 40% dan secara keseluruhan karyawan perempuan mencapai 52%.

Alur rekrutmen Bank dilaksanakan secara transparan melalui jalur internal (*internal job posting*) dan eksternal (*staff get staff*, kerja sama dengan pihak ketiga, serta *job fair*). Untuk memastikan terciptanya lingkungan kerja yang inklusif dan bebas diskriminasi, Bank menyediakan saluran pelaporan formal melalui *Whistleblowing System* (WBS) dan Human Capital Business Partner bagi karyawan yang ingin menyampaikan laporan atau masukan terkait potensi pelanggaran prinsip keberagaman dan kesetaraan.

Praktik Hak Asasi Manusia (HAM)

Bank berkomitmen untuk menerapkan praktik HAM yang menghormati serta melindungi hak-hak setiap individu, termasuk karyawan, nasabah, dan masyarakat. Melalui

WHY THIS IS MATERIAL TO US [GRI 3-3]

Diversity, equity and inclusion are fundamental in creating an innovative and fair working environment. By valuing differences, the Bank strengthened creativity, employee engagement and its ability to understand diverse customer needs.

OUR MANAGEMENT APPROACH

The Bank continued to reinforce an inclusive and collaborative organisational culture by upholding its Diversity Policy. Every employee is encouraged to feel welcomed, valued and empowered regardless of background, as part of the Bank's commitment to fostering diversity and enhancing inclusion across the workplace. [POJK F.1]

OUR POLICIES, PROGRAMMES AND INITIATIVES

Equal Employment Opportunities [POJK F.18]

Diversity Policy was carried out by providing equal employment opportunities to male and female based on competency and capability, without discrimination regardless of gender, age, race, religion, political views or physical condition. In 2025, female representation in senior leadership positions stood at 40%, and overall female employees accounted for 52%, of the workforce.

The recruitment process was conducted transparently through internal job postings and external channels, including staff referral programmes, partnerships with third-parties and job fairs. To ensure an inclusive and non-discriminatory working environment, the Bank provided formal reporting channels through the Whistleblowing System (WBS) and the Human Capital Business Partner for employees to submit reports or feedback regarding potential violations of diversity and equity principles.

Human Rights Practice

The Bank was committed to implementing human rights practices that respect and protect the rights of every individual, including employees, customers and communities.

Kebijakan *Human Resources* dan *Employee Management*, Bank memastikan seluruh karyawan diperlakukan secara adil dan setara tanpa diskriminasi berdasarkan gender, usia, ras, agama, atau kondisi disabilitas. Kebijakan tersebut juga menegaskan komitmen Bank terhadap pencegahan pelecehan seksual, perundungan, perbudakan, dan perdagangan manusia.

Bank menjunjung tinggi prinsip kesejahteraan yang mencakup kebebasan berserikat, perlindungan terhadap pekerja anak dan pekerja paksa, serta penerapan standar ketenagakerjaan yang adil pada lingkungan kerja. Bank juga berfokus pada penguatan inklusi dan keberagaman dengan memberikan kesempatan yang setara bagi seluruh individu untuk berkembang.

Bank mengacu pada berbagai instrumen internasional dalam penerapan kebijakan hak asasi manusia, termasuk *UN Guiding Principles on Business and Human Rights* (UNGPs) dan Konvensi ILO tentang hak-hak tenaga kerja. Kebijakan ini disetujui oleh Direksi dan diawasi oleh Dewan Komisaris sebagai bagian dari tata kelola Bank dalam menjamin penghormatan terhadap hak asasi manusia di seluruh kegiatan operasional dan hubungan bisnis. Pelaksanaan kebijakan dilakukan melalui proses *due diligence* untuk mengidentifikasi, mencegah, dan memitigasi risiko pelanggaran HAM, serta disosialisasikan kepada seluruh karyawan dan mitra bisnis melalui pelatihan dan komunikasi internal secara berkala. [GRI 2-23]

Budaya Anti Diskriminasi, Pekerja Paksa, dan Pekerja Anak

Selama tahun pelaporan 2025, tidak terdapat insiden diskriminasi yang dilaporkan di seluruh unit kerja dan lokasi operasional signifikan Bank. Apabila terdapat laporan diskriminasi, Bank akan menindaklanjutinya melalui proses investigasi, penetapan rencana remediasi, pelaksanaan tindakan korektif, serta evaluasi hasilnya dalam rapat tinjauan manajemen untuk memastikan penyelesaian yang efektif dan berkeadilan. [GRI 406-1]

Bank berkomitmen untuk menjunjung tinggi hak asasi manusia dan memastikan tidak adanya praktik pekerja anak maupun pekerja paksa di seluruh kegiatan operasional dan rantai pasok. Komitmen ini diatur dalam Kebijakan *Human Rights*, Kebijakan Sumber Daya Manusia, serta Kode Etik Pemasok, yang secara tegas melarang penggunaan pekerja anak dan segala bentuk kerja paksa. Bank menerapkan ketentuan usia minimum karyawan sesuai peraturan ketenagakerjaan yang berlaku serta mengatur jam kerja dan waktu istirahat secara wajar untuk melindungi kesejahteraan tenaga kerja. Berdasarkan hasil penilaian risiko dan *supplier due diligence* tahun 2025, tidak ditemukan indikasi maupun area dengan risiko signifikan terkait praktik pekerja anak atau pekerja paksa. [GRI 408-1, GRI 409-1, POJK F.19]

Through *Human Resources* and *Employee Management* Policies, the Bank ensured all employees are treated fairly and equally, without discrimination regardless of gender, age, race, religion or disability. The policies also reinforced the Bank's commitment to preventing sexual harassment, bullying, slavery and human trafficking.

The Bank upheld welfare principles on freedom of association, protection against child labour and forced labour and the application of fair labour standards in workplace. Efforts were also focused on strengthening inclusion and diversity by providing equal opportunities for all individuals to grow.

In implementing human rights policies, the Bank referred to international instruments including the *UN Guiding Principles on Business and Human Rights* (UNGPs) and *ILO Conventions on labour rights*. These policies were approved by the Board of Directors and overseen by the Board of Commissioners as part of the Bank's governance to ensure respect for human rights across operational activities and business relationships. Policy was carried out through due diligence processes to identify, prevent and mitigate risks of human rights violations and was communicated to employees and business partners through periodic training and internal communication. [GRI 2-23]

Anti-Discrimination, Forced Labour and Child Labour

During 2025 reporting period, no incidents of discrimination were reported across all business units and significant operational locations. Should any discrimination reports be received, the Bank will follow up through an investigation process, remediation plans, corrective actions and evaluation of outcome through management review meetings to ensure effective and equitable resolution. [GRI 406-1]

A firm commitment was maintained to upholding human rights and ensuring the absence of child labour and forced labour across all operational activities and supply chains. This commitment was embedded in the *Human Rights Policy*, *Human Resources Policy* and *Supplier Code of Conduct*, which explicitly prohibited the use of child labour and any form of forced labour. Minimum age requirements were implemented in line with applicable labour regulations and ensured reasonable working hours and rest periods to safeguard workforce wellbeing. Based on risk assessments and supplier due diligence conducted in 2025, no indications or areas with significant risk of child labour or forced labour practices were identified. [GRI 408-1, GRI 409-1, POJK F.19]

Serikat Pekerja dan Perjanjian Kerja Bersama [GRI 2-30]

Bank memberikan ruang bagi karyawan untuk menyampaikan aspirasi melalui Serikat Pekerja yang telah berdiri sejak 3 Desember 2010. Bank dan Serikat Pekerja secara rutin mengadakan pertemuan untuk membahas berbagai isu ketenagakerjaan, termasuk melalui forum Lembaga Kerja Sama Bipartit yang dilaksanakan setiap bulan bersama perwakilan karyawan dari sejumlah cabang. Selain itu, Perjanjian Kerja Bersama juga diperbarui secara berkala dan berlaku untuk periode 2025-2027.

Perjanjian Kerja Bersama (PKB) mencakup ketentuan dan persyaratan serta hak dan kewajiban seluruh karyawan Bank. Bagi karyawan yang tidak tercakup dalam PKB, ketentuan kerja dan hubungan ketenagakerjaan tetap mengacu pada kebijakan dan standar ketenagakerjaan internal Bank yang selaras dengan prinsip-prinsip yang diatur dalam PKB, termasuk mengenai kesejahteraan, keselamatan kerja, dan perlindungan hak karyawan.

Komunitas Wanita OCBC BISA (KAWA)

Sepanjang tahun 2025, Bank terus memperkuat peran Komunitas Wanita OCBC BISA (KAWA) sebagai upaya mendukung kesetaraan gender sesuai dengan SDG 5. Melalui kolaborasi dengan *Women's Network Bank of Singapore*, KAWA menjadi wadah bagi karyawan untuk memperluas jejaring, berbagi pengalaman, dan mengembangkan potensi diri. Pada tahun 2025, sebanyak 707 karyawan-karyawati berpartisipasi dalam kegiatan seperti *Cooking Class*, *Kartini Talk*, dan *Creative Workshop*.

Bank mempertahankan dan memperluas berbagai fasilitas untuk mendukung kesejahteraan karyawan, khususnya bagi kelompok yang memerlukan perhatian khusus seperti ibu menyusui dan karyawan perempuan. Bank telah menyiapkan ruang laktasi yang nyaman dan privat untuk mendukung ibu bekerja dalam menjalankan perannya.

Program dalam Mendukung Disabilitas

Bank terus memperkuat komitmennya dalam menciptakan lingkungan kerja yang inklusif dan ramah bagi karyawan disabilitas. Melalui program keberagaman dan inklusi, Bank memastikan setiap individu dengan disabilitas memperoleh kesempatan yang sama untuk berkembang, didukung dengan fasilitas kerja yang memadai serta pelatihan dan pengembangan karier yang disesuaikan dengan kebutuhan mereka. Selain itu, Bank menerapkan kebijakan rekrutmen yang adil untuk membuka peluang kerja bagi seluruh calon karyawan, termasuk penyandang disabilitas.

Labour Union and Collective Labour Agreement [GRI 2-30]

The Bank provided a platform for employees to voice their aspirations through the Labour Union, which has been established since 3 December 2010. The Bank and the Labour Union routinely hold meetings to discuss employment issues, including through Bipartite Cooperation Institution forum, conducted monthly with employee representatives from various branches. In addition, the Collective Labour Agreement was reviewed periodically and applied for 2025–2027 period.

The Collective Labor Agreement (CLA) outlines the terms and conditions, as well as the rights and responsibilities of all employees. For those not covered under CLA, terms of employment and employment relations are governed by internal employment policies and standards that are consistent with established CLA principles, covering aspects related to employee welfare, occupational safety, and the safeguarding of employee rights.

Komunitas Wanita OCBC BISA (KAWA)

Throughout 2025, the Bank continued to strengthen the role of Komunitas Wanita OCBC BISA (KAWA) to support gender equality in line with SDG 5. Through collaboration with the Women's Network of Bank of Singapore, KAWA served as a platform for female employees to expand networks, share experiences and develop self-potential. In 2025, 707 employees participated in *Cooking Class*, *Kartini Talk*, and *Creative Workshop* programmes, among others.

Facilities to support employee wellbeing were also maintained and expanded, particularly for groups requiring special attention such as nursing mothers and female employees. Comfortable and private lactation rooms were provided to support working mothers in fulfilling their responsibilities.

Supporting Disabilities Programs

The Bank continued to strengthen its commitment to creating an inclusive and disability-friendly work environment. Through diversity and inclusion programs, the Bank ensured individuals with disabilities are provided equal opportunities to grow, supported by adequate workplace facilities and tailored training and career development. The Bank also implemented a fair recruitment policy to provide equal employment opportunities for all prospective employees, including people with disabilities.

Data Rekrutmen Berdasarkan Usia dan Jenis Kelamin
[GRI 401-1]

Recruitment Data by Age and Gender
[GRI 401-1]

Usia Age	2023			2024			2025		
	Laki-laki Male	Perempuan Female	Jumlah Total	Laki-laki Male	Perempuan Female	Jumlah Total	Laki-laki Male	Perempuan Female	Jumlah Total
17 – 25	169	169	338	117	132	249	257	206	463
26 – 35	383	299	682	313	333	646	99	115	214
36 – 45	81	69	150	161	162	323	54	54	108
46 - 55	-	2	2	38	32	70	6	7	13
> 55	-	-	-	1	-	1	0	1	1
Total	633	539	1,172	630	659	1,289	416	383	799

Data Rekrutmen Berdasarkan Wilayah dan Jenis Kelamin
[GRI 401-1]

Recruitment Data by Region and Gender
[GRI 401-1]

Wilayah Region	2023			2024			2025		
	Laki-laki Male	Perempuan Female	Jumlah Total	Laki-laki Male	Perempuan Female	Jumlah Total	Laki-laki Male	Perempuan Female	Jumlah Total
Region 1	39	36	75	41	46	87	28	30	58
Region 2	161	125	286	146	209	355	95	94	189
Region 3	46	56	102	37	35	72	31	19	50
Region 4	36	25	61	30	38	68	18	27	45
Region 5	32	29	61	20	21	41	12	21	33
Region 6	26	26	52	4	16	20	22	17	39
Region 7	33	33	66	18	18	36	6	21	27
Region 8	19	17	36	13	22	35	10	9	19
Region 9	37	28	65	34	36	70	10	20	30
Region 10	28	30	58	22	34	56	8	9	17
Region 11	34	31	65	24	29	53	14	40	54
Region 12	17	26	43	9	25	34	13	20	33
Non-Region	125	77	202	232	130	362	149	56	365
Total	633	539	1,172	630	659	1,289	416	383	799

Jumlah Karyawan Keluar Berdasarkan Usia dan Jenis Kelamin [GRI 401-1]

Resigned Employee Rate by Age and Gender
[GRI 401-1]

Usia Age	2023			2024			2025		
	Laki-laki Male	Perempuan Female	Jumlah Total	Laki-laki Male	Perempuan Female	Jumlah Total	Laki-laki Male	Perempuan Female	Jumlah Total
17 – 25	42	59	101	38	47	85	43	35	78
26 – 35	260	258	518	270	334	604	274	299	573
36 – 45	65	78	143	87	90	177	119	89	208
46 - 55	41	27	68	40	33	73	68	43	111
> 55	1	1	2	2	1	3	2	0	2
Total	409	423	832	437	505	942	506	466	972

Jumlah Karyawan Keluar Berdasarkan Wilayah dan Jenis Kelamin [GRI 401-1]

Resigned Employee Rate by Region and Gender [GRI 401-1]

Wilayah Region	2023			2024			2025		
	Laki-laki Male	Perempuan Female	Jumlah Total	Laki-laki Male	Perempuan Female	Jumlah Total	Laki-laki Male	Perempuan Female	Jumlah Total
Region 1	33	36	69	27	26	53	40	33	73
Region 2	106	89	195	104	100	204	120	105	225
Region 3	37	30	67	30	34	64	30	35	65
Region 4	30	37	67	28	31	59	22	32	54
Region 5	22	33	55	23	47	70	26	28	54
Region 6	13	22	35	21	24	45	25	24	49
Region 7	15	15	30	25	28	53	19	32	51
Region 8	6	13	19	9	15	24	18	13	31
Region 9	35	32	67	41	44	85	39	25	64
Region 10	20	30	50	21	27	48	20	25	45
Region 11	17	27	44	38	40	78	23	43	66
Region 12	10	21	31	12	35	47	21	25	46
Non-Region	65	38	103	58	54	112	103	46	149
Total	409	423	832	437	505	942	506	466	972

Sebagai bagian dari kontribusi Bank dalam menghubungkan dunia pendidikan dengan dunia kerja, Bank memberikan kesempatan bagi para lulusan baru untuk mengikuti program magang. Pada tahun 2025, terdapat 410 peserta magang yang terdiri dari 178 laki-laki dan 232 perempuan, yang ditempatkan di berbagai kantor operasional Bank. [GRI 2-8]

As part of its contribution to bridging education and employment, the Bank provided opportunities for new graduates to participate in internship programmes. In 2025, 410 internship participants were recorded, consisted of 178 males and 232 females, assigned across various operational offices of the Bank. [GRI 2-8]

Selain itu, hingga akhir tahun 2025 Bank mempekerjakan sekitar 159 tenaga kerja alih daya melalui perusahaan penyedia jasa untuk fungsi-fungsi pendukung seperti keamanan, kebersihan, teknologi informasi, layanan kartu kredit, dan teknik. Seluruh tenaga kerja ini bekerja penuh waktu di bawah pengawasan Bank melalui mekanisme kontrak dengan pihak ketiga. Data pekerja bukan karyawan dilaporkan berdasarkan jumlah individu (*headcount*) pada akhir periode pelaporan, yaitu 31 Desember 2025. Tidak terdapat perubahan signifikan dalam jumlah pekerja bukan karyawan dibandingkan periode pelaporan sebelumnya. [GRI 2-8]

Moreover, as of the end of 2025, the Bank employed approximately 159 outsourced personnel through service provider companies for supporting functions such as security, cleaning, information technology, credit card services and engineering. All outsourced personnel work full time under the Bank's supervision through contractual arrangements with third parties. Non-employee worker data were reported based on headcount at the end of the reporting period, 31 December 2025. No significant changes recorded in number of non-employee workers compared to the previous reporting period. [GRI 2-8]

GOING FORWARD

GOING FORWARD

Bank akan terus memperkuat komitmennya terhadap keberagaman di lingkungan kerja dengan mengembangkan inisiatif yang lebih terarah dan strategis. Program pelatihan dan peningkatan kesadaran akan dilaksanakan untuk menumbuhkan pemahaman dan penghargaan terhadap perbedaan, sehingga setiap karyawan merasa dihargai dan memiliki ruang untuk menyampaikan pendapatnya. Selain itu, melalui kebijakan rekrutmen yang inklusif, OCBC berupaya menarik talenta dari berbagai latar belakang guna memperkaya budaya perusahaan dan mendorong inovasi tim.

The Bank will continue to strengthen its commitment to workplace diversity by developing more targeted and strategic initiatives. Training and awareness programmes will be implemented to foster understanding and appreciation of differences, ensuring that every employee feels valued and has the opportunity to express their views. In addition, through inclusive recruitment policies, OCBC aims to attract talent from diverse backgrounds to enrich the corporate culture and drive team innovation.



PENGEMBANGAN KOMUNITAS

COMMUNITY DEVELOPMENT



MENGAPA INI PENTING BAGI KAMI [GRI 3-3]

OCBC percaya bahwa keberhasilan bisnis berjalan seiring dengan kesejahteraan masyarakat. Melalui program pengembangan komunitas di bidang pendidikan, keterampilan, dan dukungan ekonomi, Bank berkontribusi dalam meningkatkan kualitas hidup masyarakat serta membangun hubungan yang saling menguatkan antara Bank dan komunitas.

PENDEKATAN MANAJEMEN

[POJK F.23, POJK F.25]

Komitmen Bank terhadap pengembangan masyarakat diwujudkan melalui strategi holistik yang mencakup berbagai layanan bagi seluruh lapisan komunitas, termasuk kelompok yang kurang terlayani. Fokus utama Bank mencakup peningkatan inklusi dan literasi keuangan masyarakat, partisipasi aktif karyawan dalam kegiatan pengembangan komunitas, dan mendukung pemberdayaan masyarakat melalui program edukasi, lingkungan dan kesehatan, serta bantuan kemanusiaan.

Pada topik ini, terdapat sub-topik tematik sebagai berikut:

- Inklusi dan literasi keuangan
- Pemberdayaan masyarakat

KEBIJAKAN, PROGRAM, DAN INISIATIF KAMI INKLUSI DAN LITERASI KEUANGAN [FN-CB-240a.4]

INKLUSI KEUANGAN [GRI FS14]

Melalui inklusi keuangan, Bank berupaya memenuhi kebutuhan nasabah ritel maupun komersial di setiap tahap pertumbuhan. Bank juga terus berinovasi dalam mengembangkan dan menyesuaikan produk serta layanan untuk menjawab kebutuhan masyarakat dari berbagai kelompok usia.

#TAYTB Women Warrior [POJK F.25, GRI 203-2, GRI FS16]

Sebagai bagian dari upaya mendukung keuangan berkelanjutan, Bank menjalankan proyek *Women-Owned Small and Medium Enterprises* (WSME) atau UMKM Perempuan yang didanai melalui *gender bond* hasil kerja sama dengan IFC dalam bentuk pinjaman bilateral kedua senilai Rp1,375

WHY THIS IS MATERIAL TO US [GRI 3-3]

OCBC believes that business success goes hand in hand with community wellbeing. Through community development programmes in education, skills development, and economic empowerment, the Bank contributed to improving quality of life and building mutually supportive relationships between the Bank and communities.

OUR MANAGEMENT APPROACH

[POJK F.23, POJK F.25]

The Bank's commitment to community development was manifested through a holistic strategy that encompasses a range of services for all community segments, including underserved groups. The Bank's key focus areas included enhancing financial inclusion and literacy, driving active employee participation in community development activities, and supporting community empowerment through education, environment and health programmes, as well as humanitarian works.

This topic adopted the following thematic sub-topics:

- Financial inclusion and literacy
- Community empowerment

OUR POLICIES, PROGRAMMES AND INITIATIVES FINANCIAL INCLUSION AND LITERACY [FN-CB-240a.4]

FINANCIAL INCLUSION [GRI FS14]

The Bank's financial inclusion is aimed at meeting the needs of retail and commercial customers at every stage of growth. The Bank continued to innovate in developing and adjusting products and services to address the needs of communities across different age segments.

#TAYTB Women Warrior [POJK F.25, GRI 203-2, GRI FS16]

As part of efforts to foster sustainable finance, the Bank launched *Women-Owned Small and Medium Enterprises* (WSME) programme, funded through a gender bond with IFC under a second bilateral loan of Rp1,375 trillion with a five-year tenor. As of December 2025, the Bank had disbursed

triliun dengan tenor lima tahun. Hingga Desember 2025, Bank telah menyalurkan pembiayaan kepada 1.244 nasabah UMKM Perempuan. Selain itu, Bank membentuk komunitas #TAYTB Women Warrior, yaitu wadah bagi pengusaha perempuan (*womenpreneur*) untuk mendapatkan pelatihan bisnis serta akses terhadap solusi UMKM terintegrasi melalui berbagai kanal komunikasi seperti *newsletter*, *Electronic Direct Mail* (EDM), dan lainnya.

financing to 1,244 WSME customers. The Bank also established #TAYTB Women Warrior community as a platform for women entrepreneurs to access business training and integrated SME solutions through various communication channels, such as newsletters, *Electronic Direct Mail* (EDMs), and others.



OCBC Preneurship [POJK F.25, GRI FS16]

Sebagai bagian dari upaya pemberdayaan UMKM, Bank melalui program OCBC Preneurship mengadakan pelatihan kewirausahaan dan literasi keuangan bisnis bagi para pelaku usaha. Hingga Desember 2025, program ini, yang dijalankan melalui kolaborasi dengan berbagai pihak, telah merangkul lebih dari 535 pelaku usaha.

OCBC Preneurship [POJK F.25, GRI FS16]

In its efforts to empower MSMEs, the Bank provided entrepreneurship training and business financial literacy for business owners through the OCBC Preneurship programme. Implemented in partnership with multiple collaborators, this programme had assisted over 535 business owners as of December 2025.

Dalam salah satu programnya, Bank berkolaborasi dengan Precious One dalam program OCBC Preneurship: UMKM Disabilitas Bergerak, dimana Bank melaksanakan pelatihan untuk memberdayakan 30 pelaku usaha disabilitas terkait keterampilan keuangan serta kewirausahaan dan memberikan kesempatan bagi UMKM untuk membuka bazar.

In collaboration with Precious One, the Bank initiated the 'UMKM Disabilitas Bergerak' programme, which included a workshop focused on developing a resilient mindset. This event was attended by 30 entrepreneurs with disabilities and was succeeded by a series of in-person training sessions, as well as opportunities for MSMEs to engage in bazaars.

Memperluas Jangkauan Produk Finansial

Bank terus berupaya menyediakan produk dan layanan yang inovatif dengan kemudahan akses seperti layanan transaksi QRIS serta perluasan jangkauan dalam menyalurkan pembiayaan kepada nasabah melalui kerja sama dengan perusahaan teknologi finansial.

Expanding Access to Financial Products

The Bank continued to enhance access by providing innovative products and services, including QRIS transaction services and expanded financing distribution through partnerships with financial technology companies.

Bank juga telah menyalurkan kredit tanpa agunan baru dengan tujuan produktif melalui kerja sama dengan perusahaan fintech, multifinance, P2P, e-Commerce serta pembiayaan langsung kredit sebesar Rp699 miliar pada tahun 2025, dengan baki debit kredit sebesar Rp77 miliar. [FN-CB-240a.3]

The Bank has also disbursed new unsecured loans for productive purposes through cooperation with fintech, multifinance, P2P, e-Commerce companies, as well as direct credit financing amounting Rp699 billion in 2025, with Rp77 billion of loan outstanding. [FN-CB-240a.3]

Pertumbuhan Transaksi QRIS

QRIS Transaction Growth



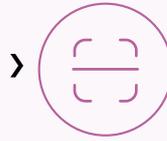
Jumlah Transaksi QRIS

Total QRIS Transactions

↑ 188%

Jumlah transaksi QRIS meningkat 188% dari 6,9 juta transaksi pada tahun 2024 menjadi 19,9 juta transaksi di tahun 2025.

188% increase of total QRIS transactions from 6.9 million transactions in 2024 to 19.9 million transactions in 2025.



Volume Transaksi QRIS

QRIS Transaction Volume

↑ 200%

Volume transaksi QRIS meningkat 200% dari Rp1,2 Triliun di tahun 2024 menjadi Rp3,6 triliun di tahun 2025.

200% increase of QRIS transaction volume from Rp1.2 trillion in 2024 to Rp3.6 trillion in 2025.



Rata-rata jumlah pelanggan yang melakukan transaksi QRIS setiap bulannya

Average number of customers making QRIS transactions each month

↑ 21%

Rata-rata jumlah pelanggan yang melakukan transaksi QRIS setiap bulannya naik sebesar 21%.

21% increase of average number of customers making QRIS transactions each month.

LITERASI KEUANGAN [POJK F.25, GRI FS16]

Bank memberikan layanan literasi keuangan melalui berbagai program, mulai dari pemberdayaan usaha kecil dan menengah (UKM), hingga mempromosikan pemberdayaan perempuan melalui program pengembangan bisnis yang dimiliki oleh perempuan. Selain itu, Bank juga memberikan edukasi finansial yang inklusif bagi masyarakat luas, termasuk kelompok disabilitas, melalui program-program pemberdayaan keuangan yang berkelanjutan.

Bank melalui kampanye *Financial Fitness*, membantu masyarakat Indonesia mencapai kesehatan finansial yang baik melalui edukasi, riset, dan layanan perbankan digital, dengan ciri khas seperti *Financial Fitness Index* (FFI) untuk mengukur kesehatan finansial, dan *Financial Fitness Gym* (FFG) sebagai *experience center* edukatif, serta layanan digital Nyala untuk pengelolaan keuangan yang lebih baik.

Ruang MeNyala

Sepanjang tahun 2025, Ruang MeNyala terus berperan sebagai platform utama bagi peningkatan kesehatan finansial individu dan pelaku usaha melalui situs (ruangmenyala.com). Hingga akhir tahun, jumlah anggota komunitas mencapai 2.843.663 orang. Solusinya adalah sebagai berikut:

FINANCIAL LITERACY [POJK F.25, GRI FS16]

The Bank provided financial literacy services through various programmes, from empowering small and medium enterprises (SMEs) to promoting women's empowerment through women-led business development initiatives. Inclusive financial education was also delivered for broader community, including persons with disabilities, through sustainable financial empowerment programmes.

The Bank's Financial Fitness campaign was organised to support Indonesian public in achieving financial fit by offering education, research and digital banking services. Key features included Financial Fitness Index (FFI) to measure financial health, Financial Fitness Gym (FFG) as an educational experience centre and Nyala digital services to improve personal financial management.

Ruang MeNyala

Throughout 2025, Ruang MeNyala continued to serve as a key platform for improving financial fit for individuals and business owners through its website (ruangmenyala.com). By year-end, the community reached 2,843,663 members. The services were as follows:

- **Financial Fitness Solution**

Financial Fitness Solution dikembangkan berdasarkan hasil riset bersama Nielsen dan Bank, yang menunjukkan *Financial Fitness Index* masyarakat Indonesia tahun 2025 stabil dalam kisaran skor 40,60.

Program ini juga menyediakan *Financial Fitness Check-up* untuk membantu anggota melakukan evaluasi kondisi finansial mereka secara berkala. Selain itu, Ruang MeNyala menawarkan berbagai materi pembelajaran, baik melalui modul mandiri, artikel finansial, maupun kelas interaktif untuk membantu meningkatkan kesehatan finansial anggota. Hingga Desember 2025, telah diselenggarakan 103 kelas dengan melibatkan lebih dari 26.035 peserta.

- **Business Fitness Solution**

Melalui OCBC *Business Fitness Solution*, Bank membantu pelaku UMKM Indonesia meningkatkan literasi dan kesehatan finansial bisnis mereka.

Program ini juga menyediakan *Business Fitness Check-up* untuk membantu pelaku usaha menilai kondisi keuangan bisnis mereka secara berkala. Selain itu, Ruang MeNyala menghadirkan berbagai materi pembelajaran seperti modul mandiri, artikel keuangan, serta *Business Fitness Class* yang bersifat interaktif. Selama Januari–Desember 2025, telah dilaksanakan 10 *Business Fitness Class* dengan total 715 peserta, serta disediakan *Business Self-Learned Module/Video*.

- **Semua Bisa #FinanciallyFit**

Dalam upaya meningkatkan literasi keuangan bagi penyandang disabilitas, Bank meluncurkan inisiatif Semua Bisa #FinanciallyFit pada Juni 2024 yang dilanjutkan di tahun 2025. Melalui Ruang MeNyala, OCBC menyediakan edukasi keuangan inklusif bagi individu dan pelaku usaha melalui video serta pelatihan literasi keuangan yang dilengkapi dengan juru bahasa isyarat dan *audiobook* yang ramah bagi tunanetra.

- **FUNancially Fit Hero Campaign & Festival**

Kampanye ini membantu karyawan dalam mengelola keuangan pribadi melalui berbagai kegiatan seperti sesi *Financial Check-Up* bersama tim Ruang MeNyala serta pemberian apresiasi bagi karyawan dengan performa terbaik.

Financial Education Boardgame

Program *Financial Education Board Game* merupakan program literasi keuangan yang ditujukan bagi individu dan pelaku usaha. Program ini memberikan edukasi finansial interaktif melalui permainan simulasi siklus keuangan. Hingga Desember 2025, program ini telah menjangkau 457 peserta di antaranya pelajar, guru, dan perempuan pelaku usaha.

- **Financial Fitness Solution**

Financial Fitness Solution was developed based on research jointly conducted by Nielsen and the Bank, which indicated 40.60 score for Indonesia's *Financial Fitness Index* in 2025.

The programme also provided a *Financial Fitness Check-up* to support members in periodically assessing their financial condition. Ruang MeNyala also provided various learning materials, such as self-study modules, financial articles and interactive classes to help improve members' financial fit. As of December 2025, 103 classes had been conducted, engaged more than 26,035 participants.

- **Business Fitness Solution**

OCBC *Business Fitness Solution* was designed to support Indonesian MSMEs in enhancing their financial literacy and business financial health.

The programme also provided a *Financial Fitness Check-up* to support members in periodically assessing their financial condition. Ruang MeNyala also provided various learning materials, such as self-study modules, financial articles and interactive classes to help improve members' financial fit. From January to December 2025, 10 classes with *Business Self-Learning Module/Videos* were conducted with a total of 715 participants.

- **Semua Bisa #FinanciallyFit**

To enhance financial literacy access for persons with disabilities, the Bank launched 'Semua Bisa #FinanciallyFit' initiative in June 2024 and continued implementing in 2025. Ruang MeNyala provided inclusive financial education for individuals and business owners through videos and financial literacy training equipped with sign language interpreters and audiobook formats accessible for visually impaired participants.

- **FUNancially Fit Hero Campaign & Festival**

This campaign supported employees in managing personal finances through various activities, including *Financial Check-Up* sessions with Ruang MeNyala team and recognition for employees with outstanding performance.

Financial Education Boardgame

Financial Education Board Game is a financial literacy initiative designed for individuals and business owners. It delivers interactive financial education through a simulation-based game that illustrates the financial cycle. As of December 2025, the programme had reached 457 participants, including students, teachers, and women entrepreneurs.

PEMBERDAYAAN MASYARAKAT

Selain memperluas inklusi keuangan, Bank juga berkontribusi dalam pemberdayaan masyarakat melalui program Tanggung Jawab Sosial (CSR) yang bertujuan untuk meningkatkan kualitas hidup masyarakat sesuai dengan Visi Bank.

Melalui OCBC *Volunteer*, Bank melibatkan karyawan dalam berbagai inisiatif sosial dan lingkungan pada tahun 2025. Melalui kegiatan ini, karyawan berkontribusi langsung dengan berbagi keterampilan, waktu, dan tenaga serta memberikan donasi kepada masyarakat yang membutuhkan, memperkuat semangat kepedulian di lingkungan kerja OCBC. [POJK F.25]

Hingga Desember 2025, Bank telah melaksanakan berbagai kegiatan CSR yang memberikan manfaat kepada lebih dari 6.871 penerima, dengan melibatkan 1.174 karyawan sebagai relawan.

Aksi Penanaman Bibit Pohon Bakau Bersama Grup OCBC [POJK F.10]

Sepanjang tahun 2025, Bank bersama Grup OCBC melanjutkan kegiatan pelestarian lingkungan melalui penanaman 10.000 bibit pohon bakau di Pesisir Trimulyo, Semarang, Jawa Tengah, Pesisir Belitung, Sumatera, Teluk Benoa, Badung, Bali, dan Pesisir Untia, Makassar, Sulawesi Selatan. Berdasarkan estimasi mitra pelaksana, aksi ini berpotensi menyerap karbon hingga 563 kgCO₂e. Kegiatan ini menjadi bukti nyata komitmen OCBC dalam mengatasi perubahan iklim dan mendukung keberlanjutan lingkungan bagi generasi mendatang.

Program *Circular Fashion* [GRI 301-3, GRI 203-2]

Sebagai bagian dari komitmen terhadap pelestarian lingkungan dan pemberdayaan sosial, pada tahun 2025 Bank meluncurkan Program *Circular Fashion* yang mengolah seragam bekas pakai karyawan menjadi berbagai produk fesyen. Program ini juga melibatkan UMKM penyandang disabilitas sebagai mitra produksi, sementara seluruh hasil penjualan melalui Gerobak CSR disalurkan untuk ke penanaman *mangrove* di wilayah pesisir di Indonesia. Selain itu Bank juga meluncurkan seragam batik berbahan 90% *recycled* poliester, bahan yang terbuat dari hasil daur ulang plastik *Polyethylene Terephthalate* (PET). Program kolaborasi antara Divisi Brand & Communication dan Procurement ini juga melibatkan nasabah di Jawa Tengah sebagai mitra produksi. Program ini tidak hanya memperpanjang siklus hidup tekstil tetapi juga memberikan dampak sosial dan lingkungan yang positif.

Program Oma Opa dan Donasi Makanan

Karyawan OCBC turut mendampingi lansia binaan Panti Tresna Werdha (PSTW) Budi Mulia 1 dengan aktivitas seperti deteksi dini demensia dan berbagai *cognitive-memory-emotional*

COMMUNITY EMPOWERMENT

Beyond financial inclusion, the Bank contributed to community empowerment through Corporate Social Responsibility (CSR) programmes aimed at enriching quality of life in line with the Bank's Vision.

In 2025, the Bank engaged employees in social and environmental activities through OCBC Volunteer initiatives. Employees directly contributed by sharing their skills, time, and efforts, as well as providing donations to communities in need, strengthening a culture of care within the OCBC workplace. [POJK F.25]

As of December 2025, the Bank carried out various CSR activities benefitting more than 6,871 recipients, engaged 1,174 employees as volunteers.

Mangrove Planting with OCBC Group [POJK F.10]

Throughout 2025, with the OCBC Group, the Bank continued its environmental conservation initiatives by planting 10,000 mangrove seedlings across several coastal areas, Trimulyo Coast in Semarang, Central Java; Belitung Coast, Sumatra; Benoa Bay in Badung, Bali; and Untia Coast in Makassar, South Sulawesi. The co-partners estimated this initiative has the potential to absorb up to 563 kgCO₂e of carbon emissions. This activity demonstrated OCBC's tangible commitment to addressing climate change and supporting environmental sustainability for future generations.

Circular Fashion Program [GRI 301-3, GRI 203-2]

As part of commitment to environmental conservation and social empowerment, the Circular Fashion Programme was launched in 2025, which repurposes used employee uniforms into various fashion products. The programme also engaged MSMEs operated by persons with disabilities as production partners, while all sales proceeds through the CSR Gerobak were distributed toward mangrove planting in coastal areas across Indonesia. The Bank also introduced batik uniforms made from 90% recycled polyester derived from recycled Polyethylene Terephthalate (PET) plastic. This collaboration between the Brand & Communication Division and Procurement also involved customers in Central Java as production partners. The programme not only extends the lifecycle of textiles but also delivers positive social and environmental impact.

Oma Opa Program and Food Donation

OCBC employees supported elderly residents of Tresna Werdha Social Home (PSTW) Budi Mulia 1 by facilitating activities such as early dementia screening and various

activities. Karyawan juga berdonasi dalam program Dompet Tanda Kasih yang kemudian disalurkan untuk penyediaan makanan bergizi untuk komunitas yang membutuhkan.

Pelatihan Kesadaran terkait Disabilitas

Untuk meningkatkan kesadaran karyawan akan inklusifitas terhadap teman-teman dengan disabilitas, Bank mengadakan kelas pelatihan bahasa isyarat serta mengadakan seminar dan *talk show* dengan turut mengundang organisasi penggerak disabilitas. Total 206 karyawan turut berpartisipasi dalam pelatihan ini.

Gerakan #BalaBantuan [POJK F.25]

Gerakan #BalaBantuan terus dilaksanakan sebagai bentuk kolaborasi antara Bank, masyarakat, komunitas, dan media untuk membantu mereka yang membutuhkan. Dengan dukungan Unit Usaha Syariah (UUS) dan Kantor Cabang, Bank mendistribusikan paket bahan pokok ke berbagai wilayah di Indonesia sebagai wujud kepedulian sosial.

Program Zakat Produktif dan DIY Food Drive [POJK F.25, GRI 203-2]

Sebagai bagian dari komitmen terhadap pemberdayaan ekonomi masyarakat, Unit Usaha Syariah OCBC melaksanakan Program Zakat Produktif bekerja sama dengan Rumah Zakat untuk memberikan bantuan kewirausahaan bagi pelaku UMKM di Tasikmalaya. Selain itu, melalui *Volunteer DIY (Do-It-Yourself) Food Drive*, karyawan OCBC juga berinisiatif menyalurkan bantuan pangan dan kegiatan memasak bersama masyarakat setempat sebagai bentuk nyata semangat berbagi dan kebersamaan.

OCBC Society [POJK F.25, GRI 203-1]

OCBC Society terus menjalankan berbagai inisiatif pengembangan masyarakat yang berfokus pada peningkatan kualitas hidup melalui pembangunan infrastruktur dan pemberdayaan ekonomi. Bersama mitra, OCBC membangun bak penangkap air dan pipanisasi untuk menyediakan akses air bersih bagi 591 kepala keluarga di Desa Tamansari, Kabupaten Sumedang, Jawa Barat. Selain itu, Bank juga menghadirkan sarana sanitasi berupa MCK komunal, lampu jalan bertenaga surya, serta program edukasi mengenai gizi, kesehatan, dan literasi keuangan bagi masyarakat.

Seluruh inisiatif infrastruktur yang dilaksanakan melalui program OCBC Society bersifat *in-kind* dan *pro bono*, dilakukan bersama mitra masyarakat tanpa tujuan komersial. Kegiatan ini memberikan dampak positif berupa peningkatan akses air bersih, kesehatan, dan ekonomi lokal, dengan potensi risiko lingkungan yang dikelola melalui pemilihan teknologi ramah lingkungan dan pemeliharaan berkelanjutan oleh komunitas penerima manfaat.

cognitive–memory–emotional activities. Employees also donated through Dompet Tanda Kasih programme, allocated to provide nutritious food for communities in need.

Disability Awareness Training

To enhance employee awareness of inclusivity toward persons with disabilities, the Bank organised sign language training sessions as well as seminars and talk shows in collaboration with disability advocacy organisations. A total of 206 employees participated in the training.

#BalaBantuan Movement [POJK F.25]

#BalaBantuan Movement continued as a collaboration between the Bank, communities and media to support those in need. With support from Sharia Business Unit (UUS) and branch offices, the Bank distributed staple food packages to various regions across Indonesia as an expression of social care.

Productive Zakat and DIY Food Drive [POJK F.25, GRI 203-2]

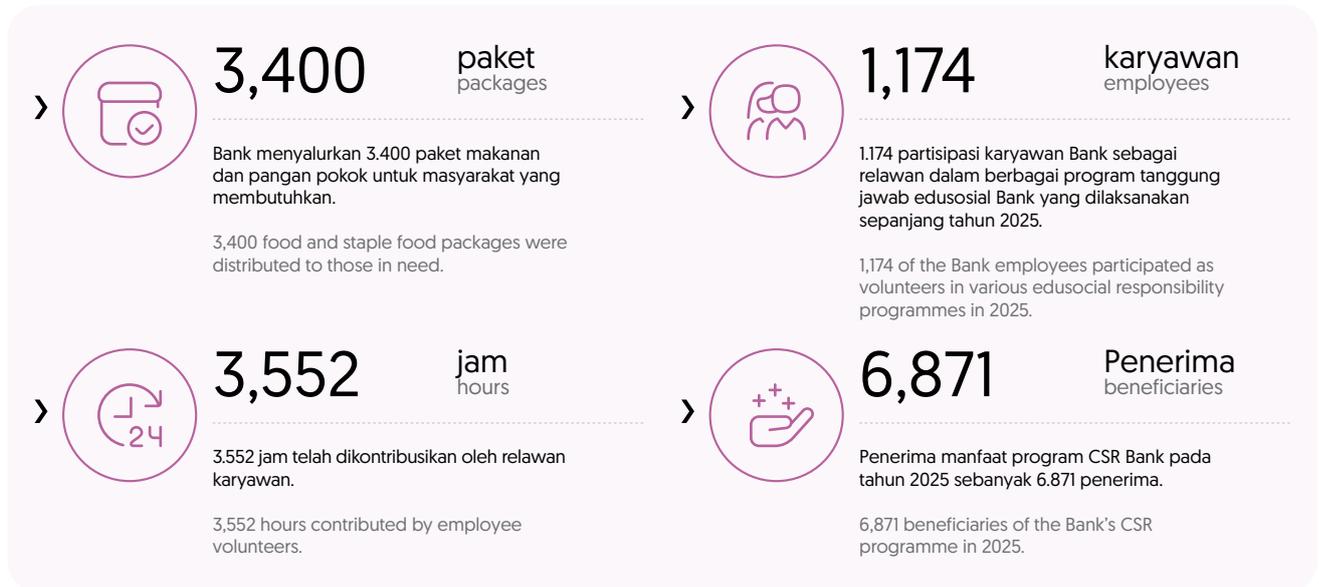
As a commitment to community economic empowerment, OCBC Sharia Business Unit organised Productive Zakat Programme in collaboration with Rumah Zakat to provide entrepreneurship assistance for MSME communities in Tasikmalaya. OCBC employees also initiated Volunteer DIY Food Drive to distribute food assistance and participated in communal cooking activities with local communities, demonstrating a tangible spirit of sharing and togetherness.

OCBC Society [POJK F.25, GRI 203-1]

OCBC Society continued to implement various community development initiatives focused on improving quality of life through infrastructure development and economic empowerment. With its co-partners, OCBC constructed water catchment facilities and pipeline systems to provide access to clean water for 591 households in Tamansari Village, Sumedang Regency, West Java. Sanitation facilities were also delivered in the form of communal Public Sanitation Facilities, solar-powered street lighting, and educational programmes on nutrition, health, and financial literacy for the community.

OCBC Society programme provided in-kind and pro bono infrastructure initiatives, carried out jointly with community partners without commercial purpose. These activities generated positive impacts, such as improved access to clean water, enhanced health outcomes and strengthened local economic conditions, with potential environmental risks mitigated through eco-friendly technologies and sustainable maintenance by beneficiary communities.

Program CSR



Program pemberdayaan masyarakat, literasi keuangan, dan dukungan UMKM yang dijalankan Bank telah memberikan dampak ekonomi tidak langsung yang signifikan melalui peningkatan kapasitas usaha kecil, inklusi keuangan, dan penciptaan lapangan kerja di tingkat lokal. Program ini juga berkontribusi terhadap pencapaian SDGs khususnya Tujuan 8: Pekerjaan Layak dan Pertumbuhan Ekonomi. Potensi dampak negatif seperti ketergantungan ekonomi terhadap bantuan sosial dikelola melalui pelatihan kemandirian dan pendampingan berkelanjutan. [GRI 203-2, GRI FS6]

GOING FORWARD

Bank akan memperkuat pelaksanaan program sosial yang lebih inovatif dan berkelanjutan dengan dampak positif bagi masyarakat. Melalui kolaborasi dengan pemangku kepentingan, Bank akan terus mengidentifikasi kebutuhan spesifik komunitas serta menyediakan dukungan berupa pelatihan dan sumber daya yang relevan. Fokus pada pendidikan, pengembangan keterampilan, dan pemberdayaan ekonomi diharapkan dapat terus meningkatkan kualitas hidup masyarakat dan mempererat hubungan antara Bank dan komunitas.

CSR Programmes

The Bank's community empowerment, financial literacy and MSME support programmes have generated significant indirect economic impacts by strengthening small business capacity, expanding financial inclusion and creating local employment opportunities. These programmes also contributed to the achievement of SDGs, particularly Goal 8: Decent Work and Economic Growth. Potential negative impacts, such as economic dependency on social assistance, were managed through independence training and ongoing coaching. [GRI 203-2, GRI FS6]

GOING FORWARD

The Bank will strengthen implementation of more innovative and sustainable social programmes with positive impact on communities. In collaboration with stakeholders, the Bank will continue to identify specific community needs and provide relevant support through training and resources. A continued focus on education, skills development, and economic empowerment is expected to further improve community wellbeing and strengthen relationship between the Bank and communities.

Menjalankan Bisnis Secara Bertanggung Jawab

Conducting Our Business Responsibly



Bank berupaya menjalankan kegiatan usaha secara bertanggung jawab dengan berlandaskan nilai dan prinsip Tata Kelola yang kuat.

The Bank conducted its business responsibly, grounded in strong Governance values and principles.



KEAMANAN SIBER DAN PERLINDUNGAN DATA CYBERSECURITY AND DATA PROTECTION

Bank mengutamakan keamanan siber dan perlindungan data dengan mengimplementasikan teknologi dan prosedur yang ketat. Upaya ini bertujuan untuk memastikan privasi, integritas, dan keamanan informasi nasabah serta sistem perbankan secara menyeluruh.

Bank prioritised cybersecurity and data protection by implementing stringent technologies and procedures. This measure ensured privacy, integrity, and security of customer information and banking systems comprehensively.



TRANSAKSI YANG ADIL FAIR DEALING

Bank memastikan bahwa seluruh transaksi dan interaksi dengan nasabah, mitra, dan pemangku kepentingan lainnya dilakukan secara transparan, adil, dan sesuai dengan standar etika yang tinggi.

The Bank ensured all transactions and interactions with customers, partners, and other stakeholders are conducted transparently, fairly, and in accordance with high ethical standards.



PENCEGAHAN KEJAHATAN KEUANGAN FINANCIAL CRIME PREVENTION

Bank menerapkan kebijakan dan prosedur yang ketat dalam pencegahan kejahatan keuangan, termasuk melalui teknologi, pelatihan staf, dan pemantauan transaksi untuk mendeteksi dan mencegah aktivitas yang mencurigakan atau ilegal.

The Bank enforced stringent policies and procedures to prevent financial crimes, including through technology, staff training, and transaction monitoring to detect and prevent suspicious or illegal activities.



TATA KELOLA DAN BUDAYA GOVERNANCE AND CULTURE

Bank mengedepankan tata kelola yang transparan dan budaya perusahaan yang etis, dengan memastikan bahwa semua keputusan bisnis didasarkan pada prinsip integritas, akuntabilitas, dan tanggung jawab sosial yang kuat.

The Bank upheld transparent governance and an ethical corporate culture by ensuring all business decisions are based on strong principles of integrity, accountability, and strong social responsibility.



KEAMANAN SIBER DAN PERLINDUNGAN DATA CYBERSECURITY AND DATA PROTECTION

MENGAPA INI PENTING BAGI KAMI [GRI 3-3]

Meningkatnya ancaman siber berpotensi menimbulkan kerugian finansial dan menurunkan kepercayaan nasabah. Oleh karena itu, Bank berkomitmen menjaga keamanan data dan sistem digital melalui penerapan teknologi perlindungan yang komprehensif serta kepatuhan terhadap regulasi perlindungan data pribadi untuk memastikan keamanan setiap interaksi nasabah

PENDEKATAN MANAJEMEN

Bank mengelola keamanan siber melalui penerapan tata kelola risiko yang efektif serta penggunaan teknologi komprehensif untuk mengantisipasi ancaman siber dan mencegah penipuan. Pemantauan *Key Risk Indicator* [KRI] dilakukan secara berkala untuk menjaga keamanan operasional Bank. Selain itu, Bank menerapkan kebijakan perlindungan informasi dan aset nasabah terhadap potensi kebocoran data, serta secara aktif berinvestasi dalam teknologi terbaru untuk menghadapi dinamika ancaman yang terus berkembang. Budaya keamanan juga ditanamkan di seluruh organisasi agar setiap karyawan memahami pentingnya perlindungan data. Transformasi digital dijalankan secara aman, disertai dengan peningkatan kompetensi karyawan dan kolaborasi bersama komunitas guna memperkuat ketahanan siber kolektif. [POJK F.27]

KEBIJAKAN, PROGRAM, DAN INISIATIF KAMI [FN-CB-230a.2]

Cybersecurity Defence Roadmap

Bank terus memperkuat pelaksanaan *Cyber Security Defence Roadmap* yang berfokus pada tiga pilar utama: *People*, *Process*, dan *Technology*. Dalam aspek *People*, peningkatan kompetensi karyawan di bidang keamanan siber terus dilakukan melalui pelatihan, sertifikasi, dan *Cyber Range Program* untuk mengasah keandalan *Cybersecurity* tim. Dari sisi *Process*, Bank memperbarui kebijakan serta prosedur keamanan informasi secara berkelanjutan, sementara dari sisi *Technology*, implementasi teknologi pertahanan terbaru diterapkan untuk menghadapi ancaman siber yang semakin dinamis. Bank juga secara rutin melakukan pemantauan infrastruktur dan pengujian keamanan melalui *vulnerability scanning*, *penetration testing*, serta *Bug Bounty Program* untuk menjaga ketahanan sistem.

WHY THIS IS MATERIAL TO US [GRI 3-3]

The increasing threat of cyber risks had the potential to result in financial losses and undermine customer trust. As such, the Bank was committed to safeguarding data and digital systems by deploying comprehensive security technologies and compliance with personal data protection regulations to ensure security of every customer interaction.

MANAGEMENT APPROACH

The Bank managed cyber security risks by implementing effective risk governance and comprehensive technologies to anticipate cyber threats and prevent fraud. Key Risk Indicators [KRIs] were monitored regularly to uphold the Bank's operations' security. Policies to protect customer information and assets from potential data breaches were also applied, while making proactive investments in advanced technologies to address the evolving threat landscape. A strong security culture is embedded across organisation to ensure employees understand the importance of data protection. Digital transformation is carried out securely, accompanied by enhanced employee competencies and collaboration with wider community to strengthen collective cyber resilience. [POJK F.27]

OUR POLICIES, PROGRAMMES AND INITIATIVES [FN-CB-230a.2]

Cybersecurity Defence Roadmap

The Cybersecurity Defence Roadmap continued to be strengthened, anchored on three key pillars: People, Process, and Technology. Under the People pillar, employee competencies in cybersecurity were enhanced through training, certification programmes, and Cyber Range Programme to strengthen capabilities of cybersecurity team. From a Process perspective, information security policies and procedures were continuously updated. Under the Technology pillar, advanced defence solutions were deployed to address an increasingly dynamic cyber threat landscape. Regular infrastructure monitoring and security testing were also conducted through vulnerability scanning, penetration testing, and a Bug Bounty Programme to maintain system resilience.

#LawanTipu2Online

Kampanye #LawanTipu2Online terus dilanjutkan dengan pendekatan yang lebih interaktif untuk meningkatkan kesadaran nasabah terhadap ancaman digital. Melalui panduan dan edukasi yang mudah diakses, Bank membantu nasabah agar lebih waspada dan mampu melindungi diri dari upaya penipuan *online*.

#DatamuRahasiamu

Bank terus mendukung kampanye nasional #DatamuRahasiamu yang digagas oleh Bank Indonesia untuk meningkatkan kewaspadaan masyarakat terhadap ancaman penipuan digital. Selain disematkan dalam produk-produk Bank, berbagai kegiatan internal juga dilakukan untuk memastikan keamanan data sesuai kebijakan perlindungan informasi yang berlaku.

Program Cyber Smart

Bank melanjutkan *Cyber Smart Program* sebagai inisiatif tambahan [*non-mandatory*] untuk memperkuat literasi dan kesadaran siber karyawan melalui pelatihan daring maupun luring. Program ini memberikan ruang bagi karyawan untuk secara proaktif memperdalam pemahaman mereka mengenai ancaman siber serta praktik perlindungan data yang baik.

Melalui partisipasi sukarela dalam program ini, karyawan menunjukkan komitmen pribadi dalam menjaga keamanan informasi dan mendukung ketahanan siber Bank. Bank juga terus memantau peningkatan pemahaman karyawan terhadap risiko siber guna memastikan kesiapan organisasi dalam menghadapi dinamika ancaman digital yang semakin kompleks.

Cyber Security Incident Response Team (CSIRT)

CSIRT secara rutin melakukan simulasi *table-top exercise* untuk memastikan kesiapan dalam menangani insiden siber dengan cepat dan efektif. Selain itu, Bank memperkuat kesadaran risiko melalui program *Social Engineering Testing Program* (SETP) untuk melindungi karyawan dari ancaman email *phishing*.

Cyber Defence Program

Bank terus mengembangkan *Cyber Defence Program* sebagai bagian dari upaya berkelanjutan untuk memperkuat kemampuan teknologi dalam menghadapi risiko siber yang semakin meningkat dan kompleks.

Sertifikasi ISO 27001:2022

Pada tahun 2025, Bank telah memperbaharui sertifikasi ISO 27001:2022 terkait Sistem Manajemen Keamanan Informasi (ISMS) yang dikeluarkan oleh CBQA Global dan berlaku hingga Desember 2028.

#LawanTipu2Online

#LawanTipu2Online campaign was continually advanced with more interactive approaches to enhance customer awareness on digital threats. Practical guidance and accessible educational content were introduced to support customers in remaining vigilant and protecting themselves from online fraud attempts.

#DatamuRahasiamu

The Bank remained committed to supporting national #DatamuRahasiamu campaign initiated by Bank Indonesia to increase public awareness on digital fraud risks. In addition to embedding message within its product offerings, the Bank carried out internal initiatives to ensure data security is upheld according to applicable information protection policies.

Cyber Smart Programme

The Bank continued the *Cyber Smart Programme* as an additional [*non-mandatory*] initiative to strengthen employees' cyber literacy and awareness through both online and in-person training. The programme provides employees with the opportunity to proactively deepen their understanding of cyber threats and sound data protection practices.

Through voluntary participation, employees demonstrate personal commitment to safeguarding information security and supporting the Bank's cyber resilience. The Bank also continues to monitor improvements in employees' understanding of cyber risks to ensure organisational readiness in addressing the increasingly complex digital threat landscape.

Cyber Security Incident Response Team (CSIRT)

CSIRT routinely conducted *table-top exercises* to ensure preparedness in swiftly and effectively responding to cyber incidents. The Bank also continued organising interactive training through *Cyber Range* and strengthened risk awareness by executing *Social Engineering Testing Program* (SETP) to safeguard employees against *phishing* email threats.

Cyber Defence Programme

The Bank continued enhancing *Cyber Defence Programme* as ongoing efforts to strengthen technological capabilities in mitigating increasingly sophisticated cyber risks.

ISO 27001:2022 Certification

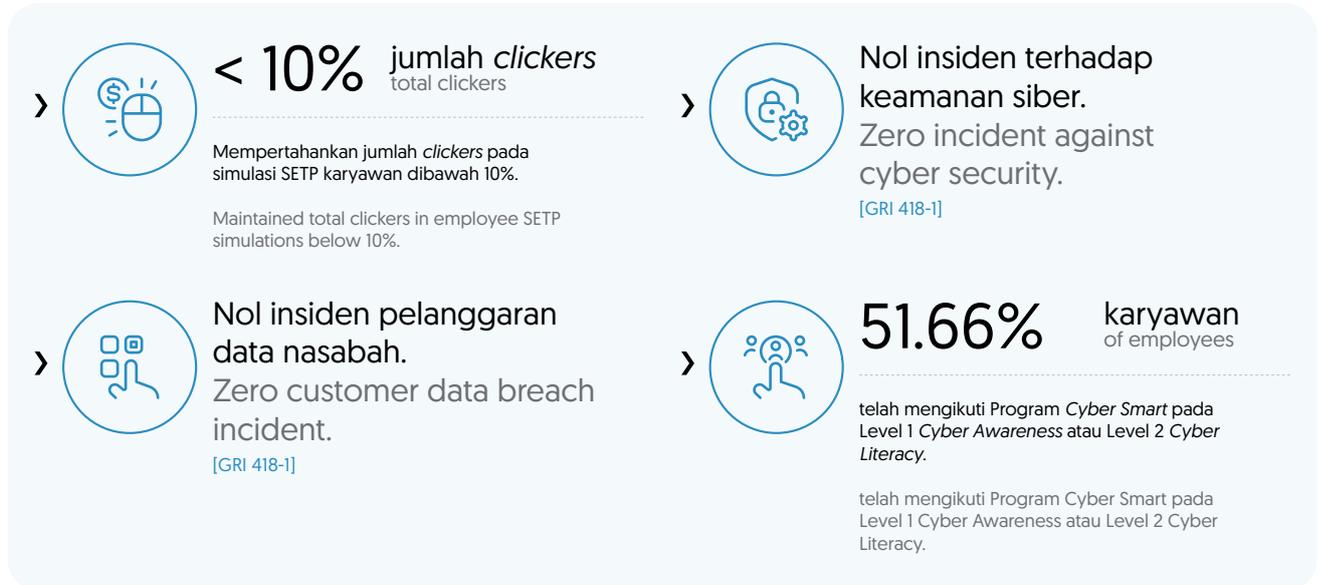
In 2025, the Bank renewed ISO 27001:2022 certification for the Information Security Management System (ISMS), issued by CBQA Global and valid until December 2028.

KINERJA DAN TARGET [FN-CB-230a.1]

Pada tahun 2025, Bank tidak menerima laporan terkait ancaman siber maupun pelanggaran data pribadi, sesuai dengan target yang telah ditetapkan. Sebanyak 31,44% karyawan telah menyelesaikan *Cyber Smart Program* [CSP] level 1: *Cyber Awareness*, dan 20,22% telah mengikuti level 2: *Cyber Literacy*. Dalam pelaksanaan *Social Engineering Testing Program* [SETP], Bank mencatat *susceptible rate* sebesar 0,21% dan *reporting rate* sebesar 17,44%.

PERFORMANCE AND TARGETS [FN-CB-230a.1]

Aligned with its set targets, the Bank received no reports of cyber threats or personal data breaches in 2025. A total of 31.44% employees completed *Cyber Smart Programme* [CSP] Level 1-Cyber Awareness, and 20.22% completed Level 2-Cyber Literacy. On *Social Engineering Testing Program* [SETP], the Bank recorded a susceptible rate of 0.21% and a reporting rate of 17.44%.



GOING FORWARD

Bank akan terus meningkatkan sistem pertahanan siber melalui adopsi teknologi terkini serta memperluas kerja sama dengan mitra industri dan otoritas keamanan. Selain itu, pelatihan berkelanjutan akan diberikan untuk memastikan seluruh karyawan memiliki kesadaran tinggi terhadap keamanan data, mendukung upaya Bank dalam menjaga kepercayaan nasabah dan ketahanan sistem informasi.

GOING FORWARD

The Bank will continue to strengthen its cyber defence capabilities by adopting advanced technologies and expanding collaboration with industry partners and security authorities. Ongoing training will also be provided to ensure a high level of data security awareness among all employees, supporting the Bank's efforts to safeguard customer trust and enhance the resilience of its information systems.



TRANSAKSI YANG ADIL FAIR DEALING

MENGAPA INI PENTING BAGI KAMI [GRI 3-3]

Prinsip keadilan, transparansi, dan etika menjadi dasar dalam menjaga kepercayaan nasabah. Bank memastikan seluruh nasabah memperoleh layanan yang setara tanpa diskriminasi

WHY THIS IS MATERIAL TO US [GRI 3-3]

The principles of fairness, transparency, and ethics served as foundation in maintaining customer trust. The Bank ensured all customers receive equal treatment without discrimination

serta terus meningkatkan kualitas pelayanan yang profesional dan berintegritas.

PENDEKATAN MANAJEMEN

Bank menolak segala bentuk praktik anti-persaingan, anti-trust, dan monopoli. Sebagai gantinya, Bank memastikan setiap transaksi dilakukan secara adil, wajar, dan kompetitif dengan menjunjung prinsip kesetaraan dalam penyediaan produk, layanan, maupun solusi keuangan. Pendekatan kesetaraan dan perlakuan adil yang diterapkan meliputi:

[GRI 206-1, POJK F.17]

1. Menawarkan produk dan layanan yang sesuai dengan pangsa pasar.
2. Memiliki tenaga pemasaran yang memberikan layanan dan arahan yang tepat bagi nasabah.
3. Nasabah memperoleh informasi yang jelas, sesuai dan tepat waktu sebelum membuat keputusan finansial. [POJK F.28]
4. Bank mengelola keluhan nasabah secara tepat, independen, dan efektif.

KEBIJAKAN, PROGRAM, DAN INISIATIF KAMI

Pemantauan dan Kegiatan Transaksi yang Adil [GRI FS15]

Bank berkomitmen menjadi mitra terpercaya bagi Nasabah sekaligus mendukung kebijakan Regulator. Sebagai pelaku di sektor jasa keuangan, Bank berkewajiban memberikan perlakuan yang adil kepada setiap konsumen melalui berbagai inisiatif untuk mewujudkan Transaksi yang Adil, antara lain:

- Memasarkan produk dan/atau layanan Bank sesuai ketentuan Regulator maupun internal yang berlaku, termasuk memberikan Ringkasan Informasi Produk dan/atau Layanan (RIPLAY) dengan jelas dan terdokumentasi;
- Pelayanan yang setara (tidak diskriminatif) bagi calon dan seluruh nasabah, termasuk dan tidak terkecuali untuk disabilitas dan lanjut usia. Hal ini diupayakan melalui penyediaan infrastruktur dasar pada kantor-kantor cabang terpilih; [POJK F.17]
 1. Menyediakan *ramps* yang dapat digunakan oleh penyandang disabilitas secara mandiri dan aman;
 2. Pintu yang lebih lebar dan mudah dibuka; dan
 3. Tersedia pegangan rambat.

Untuk menjaga transaksi yang adil, Bank menerapkan program pemantauan dan pelatihan Transaksi yang Adil. Pada tahun 2025, hasil pemantauan menunjukkan indikator hijau, menandakan Bank telah menjalankan kerangka Transaksi yang Adil dengan baik tanpa temuan signifikan. Tidak ada produk yang ditarik dari pasar selama periode pelaporan. [POJK F.29]

and continued enhancing professional and ethical quality of services.

OUR MANAGEMENT APPROACH

The Bank rejected all forms of anti-competitive behaviour, anti-trust practices, and monopolistic conduct. Instead, the Bank ensured all transactions are executed fairly, ethically, and competitively, upholding the principle of equality in offering products, services, and financial solutions. The Bank's approach to equality and fair treatment included the following: [GRI 206-1, POJK F.17]

1. Offered products and services that are aligned with targeted market segments.
2. Provided qualified marketing personnel to deliver appropriate guidance and service to customers.
3. Ensured customers receive complete, accurate, and timely information prior to making financial decisions. [POJK F.28]
4. The Bank managed customer complaints in proper, independent and effective manner.

OUR POLICIES, PROGRAMMES AND INITIATIVES

Fair Dealing Monitoring and Activities [GRI FS15]

The Bank was committed to being a trusted partner for customers while supporting regulatory policies. As a participant in the financial services sector, the Bank shall treat all customers fairly through various initiatives to promote fair dealing, such as:

- The Bank's products and/or services marketing shall be adhered to relevant regulatory and internal requirements, including providing clear and documented Product and/or Service Information Summaries;
- Equal services (no discriminative) to all prospective and existing customers, including but not limited to persons with disabilities and elderly, supported by infrastructure at selected branch offices. [POJK F.17]
 1. Ramps designed to enable persons with disabilities to access facilities independently and safely;
 2. Wider and easy-to-open doors; and
 3. Handrails.

To ensure fair dealing, the Bank implemented fair dealing monitoring and training programmes. In 2025, the monitoring results indicated a green status, reflecting effective implementation of Fair Dealing framework with no significant findings. No products were withdrawn from the market during the reporting period. [POJK F.29]

Sepanjang tahun 2025, Bank tidak terlibat dalam tindakan hukum apa pun yang berkaitan dengan perilaku anti-persaingan, pelanggaran hukum anti-trust, atau praktik monopoli. Dengan demikian, tidak terdapat proses hukum yang tertunda maupun putusan hukum yang dijatuhkan terhadap Bank terkait isu-isu tersebut. [GRI 206-1]

Pelatihan Transaksi yang Adil

Bank melanjutkan pelatihan Transaksi yang Adil bagi seluruh karyawan untuk memperkuat pemahaman dan penerapan etika pelayanan dalam setiap interaksi dengan nasabah.

KINERJA DAN TARGET

Bank tidak menerima laporan mengenai perlakuan tidak adil terhadap nasabah maupun kerugian finansial. Sebanyak 100% karyawan telah menyelesaikan pelatihan Transaksi yang Adil sesuai target yang ditetapkan. Pada tahun 2025, Bank juga melaksanakan survei kepuasan pelanggan, dengan hasil yang tercantum dalam Laporan Tahunan halaman 90.

[POJK F.30]

GOING FORWARD

Bank akan terus memperluas penerapan prinsip keadilan dan transparansi dalam setiap proses bisnis serta memperkuat budaya etika dan integritas melalui pelatihan berkelanjutan. Umpan balik dari nasabah akan dimanfaatkan untuk memperbaiki kualitas layanan, memastikan setiap interaksi mencerminkan kepercayaan dan komitmen Bank terhadap pelayanan yang adil.

Throughout 2025, the Bank was not involved in any legal action related to anti-competitive practices, anti-trust violations, or monopolistic conduct. As such, no pending legal proceedings nor legal rulings against the Bank were occurred on such matters. [GRI 206-1]

Fair Dealing Trainings

The Bank continued its fair dealing training for all employees to reinforce understanding and consistent application of ethical service standards in every customer interaction.

PERFORMANCE AND TARGETS

The Bank did not receive any reports of unfair customer treatment or financial loss. Aligned with set targets, a total of 100% employees completed fair dealing training. In 2025, the Bank also conducted a customer satisfaction survey, the results of which are presented in the Annual Report on page 90. [POJK F.30]

GOING FORWARD

The Bank will continue to expand the application of fairness and transparency principles across all business processes and strengthen a culture of ethics and integrity through ongoing training. Customer feedback will be leveraged to enhance service quality, ensuring every interaction reflects the Bank's commitment to trust and fair treatment.



PENCEGAHAN KEJAHATAN KEUANGAN FINANCIAL CRIME PREVENTION

MENGAPA INI PENTING BAGI KAMI [GRI 3-3]

Kejahatan keuangan dapat mengancam stabilitas sistem perbankan, menimbulkan kerugian finansial, dan merusak kepercayaan publik. Karena itu, Bank berkomitmen memperkuat ketahanan terhadap risiko tersebut untuk menjaga integritas sistem keuangan dan keberlanjutan bisnis.

PENDEKATAN MANAJEMEN

Bank menunjukkan komitmen kuat dalam menjaga integritas sistem keuangan melalui pencegahan kejahatan keuangan yang komprehensif. Dengan pendekatan holistik, Bank

WHY THIS IS MATERIAL TO US [GRI 3-3]

Financial crimes posed significant threats to stability of banking system, potentially resulting in financial losses and eroding public trust. As such, the Bank is committed to strengthening its resilience against these risks to safeguard integrity of financial system and ensure business sustainability.

OUR MANAGEMENT APPROACH

The Bank demonstrated a strong commitment to safeguarding integrity of financial system through comprehensive financial crime prevention. Using a holistic approach, the Bank

mengelola dan memitigasi risiko melalui tata kelola risiko, penguatan kapabilitas sumber daya manusia, optimalisasi proses, dan pemanfaatan teknologi. Upaya mitigasi ini dilakukan dengan memperkuat pelaksanaan Program Anti Pencucian Uang, Pencegahan Pendanaan Terorisme (APU-PPT), serta Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal (PPPSPM). Selain itu, Bank aktif berpartisipasi dalam berbagai program dan inisiatif yang diinisiasi oleh Pusat Pelaporan dan Analisis Transaksi Keuangan (PPATK) dan/atau OJK untuk mendukung efektivitas implementasi program APU, PPT, dan PPPSPM.

KEBIJAKAN, PROGRAM, DAN INISIATIF KAMI

5 Pilar Utama APU, PPT, dan PPPSPM

- Pengawasan aktif Dewan Komisaris dan Direksi
- Kebijakan dan Prosedur
- Pengendalian Internal
- Sistem Informasi Manajemen
- Sumber Daya Manusia dan Pelatihan

Bank telah memiliki kebijakan APU, PPT, dan PPPSPM terbaru yang dalam proses penyusunan dan penyesuaiannya berlandaskan pada ketentuan peraturan perundang-undangan yang diterbitkan oleh OJK dan PPATK. OCBC akan secara berkelanjutan melakukan penyempurnaan tata kelola dan implementasi program APU, PPT, dan PPPSPM melalui pendekatan berbasis risiko serta senantiasa mengembangkan infrastruktur teknologi yang dimiliki untuk mendukung proses pemantauan transaksi keuangan nasabah secara efektif dan efisien.

Beberapa inisiatif yang telah dilakukan selama tahun 2025:

- Dalam rangka memastikan Bank mampu mengelola risiko APU PPT PPPSPM dengan baik sesuai dengan ketentuan yang berlaku, Bank melakukan penilaian risiko entitas secara berkala menggunakan metode *Individual Risk Assessment* (sesuai ketentuan OJK) dan *Entity-Wide Risk Assessment* (sesuai metodologi OCBC grup).
- Melakukan kajian terhadap hubungan usaha dengan Nasabah *Russia Nexus* (Nasabah Individu Warga Negara Rusia, Nasabah Perusahaan Indonesia yang pengurus, pemegang saham dan/atau *Ultimate Beneficial Owner* (UBO)-nya merupakan Warga Negara Rusia, dan Nasabah Perusahaan yang berdiri/berasal dari Rusia) untuk menilai potensi risiko *sanctions* dan melakukan analisa yang diperlukan terkait pembatasan atau penolakan hubungan usaha dengan Nasabah *Russia Nexus* berdasarkan *risk appetite* yang kemudian akan ditentukan.
- Melakukan kajian terkait transaksi *cross border* dari/ke Thailand dan Kamboja untuk menilai potensi risiko terkait APU, PPT, dan PPPSPM yang disebabkan oleh transaksi-transaksi tersebut serta melakukan analisa terkait pembatasan transaksi ke dua negara tersebut.

managed and mitigated risks through robust risk governance, strengthened human capital capabilities, optimised processes, and leveraging technology. These mitigation efforts were carried out by reinforcing implementation of Anti-Money Laundering and Counter-Terrorism Financing (AML/CTF) programme, as well as Prevention of Proliferation Financing of Weapons of Mass Destruction (PFWMD). The Bank also actively participated in various programmes and initiatives led by Indonesian Financial Integrity Unit (PPATK) and/or OJK to support effective implementation of AML/CTF and PFWMD programmes.

OUR POLICIES, PROGRAMMES, AND INITIATIVES

5 Key Pillars of AML/CTF, and PFWMD

- Active oversight by Commissioners and Directors
- Policies and Procedures
- Internal Controls
- Management Information System
- Human Resources and Training

The Bank had established updated AML/CTF and PFWMD policies, developed and aligned with prevailing laws and regulations issued by OJK and PPATK. OCBC will continue to enhance the governance and implementation of its AML/CTF and PFWMD programmes with a risk-based approach, while continuously strengthening its technology infrastructure to support effective and efficient monitoring of customer financial transactions.

Key initiatives undertaken in 2025 were:

- To ensure Bank's capability in managing AML CFT CPF risks according with applicable regulations, Bank had assessed entity risk with Individual Risk Assessment methodology (in accordance with OJK regulations) and Entity-Wide Risk Assessment (in accordance to OCBC group method).
- Conducted research related to Russia Nexus Customer (individual customer with Russian nationality, Indonesian company with Russian Beneficial Owner/Ultimate Beneficial Owner/shareholders/management, Company established in Russia) to assess sanctions potential risks and analyze potential restriction or rejection of customer on boarding with Russia Nexus based on risk appetite.
- Conducted research related to cross-border transaction from/to Thailand and Cambodia to assess AML/CTF, and PFWMD potential risk and analyze transaction restriction to those countries.

- Melakukan penurunan limit transaksi antar Bank (BI-Fast) pada periode libur panjang akhir tahun [25 – 28 Des 2025 dan 31 Des 2025 – 1 Jan 2026] untuk melakukan antisipasi terkait potensi serangan siber yang disebabkan oleh transaksi nasabah *out of profile* yang diakibatkan oleh dugaan penyalahgunaan rekening. Selain itu, kebijakan ini juga ditujukan untuk melindungi nasabah atas ancaman serangan siber dari *fraudster*.
- Melakukan analisa terkait *digital on boarding* khusus parameter *rejected & suspected area*. Berdasarkan statistik dari PPAIK, APGAKUM, Kemenkum, dan BPS, terdapat beberapa wilayah yang merupakan konsentrasi judi *online*. Divisi FCC melakukan kajian pada wilayah-wilayah tersebut dan memberikan rekomendasi terkait pembatasan *digital on boarding* untuk wilayah-wilayah tertentu (berdasarkan Alamat KTP calon nasabah).
- Melakukan pengembangan teknologi dan sistem informasi dan pemanfaatan *machine learning* serta pengkinian data nasabah.
- Reduced BI-Fast transaction limit in holiday period [25-28 Dec 2025 and 31 Dec 2025 – 1 Jan 2026] to anticipate potential cyber-attack related to out of profile transaction caused by account misused. This action also to protect customers from fraudster cybers attack.
- Conducted analysis related to digital on boarding with rejected and suspected area parameters. According to statistics from Indonesian Financial Integrity Unit (PPAIK), Law Enforcers (APGAKUM), Ministry of Law, and Central Bureau of Statistics (BPS), there were some areas with concentrated for online gambling predicated crime. FCC Division analyzed and recommended restriction related to digital on boarding based on potential customer's identity address.
- Developed technology and information systems, leveraged machine learning, and enhanced customer data updates.

Green Financial Crime Awareness

Bank melanjutkan inisiatif untuk meningkatkan kesadaran karyawan terhadap risiko *green financial crime* melalui program pelatihan APU, PPT, dan PPPSPM yang sejalan dengan kampanye PPAIK. Langkah ini bertujuan untuk memperluas pemahaman karyawan mengenai potensi penyalahgunaan aktivitas ramah lingkungan untuk tindak kejahatan keuangan.

Green Financial Crime Awareness

Initiatives to enhance employee awareness of green financial crime risks were continued through AML/CTF and PFWMD training, in alignment with PPAIK campaigns. These efforts aimed to broaden employees' understanding of potential misuse of environmentally friendly activities for financial crime.

KINERJA DAN TARGET

PERFORMANCE AND TARGETS



100%

Mempertahankan tingkat penyelesaian pelatihan 100% bagi karyawan mengenai APU, PPT, dan PPPSPM.

Maintain 100% completion of training for employees on AML/CFT and PFWMD.

GOING FORWARD

Bank akan terus memperkuat upaya pencegahan melalui pelatihan karyawan yang lebih terarah dan penyempurnaan kebijakan internal. Selain itu, kerja sama dengan PPAIK dan pemangku kepentingan lainnya akan ditingkatkan guna memperkuat jaringan intelijen keuangan dan memastikan respons yang lebih cepat serta efektif terhadap potensi ancaman kejahatan keuangan hijau.

GOING FORWARD

The Bank will continue to strengthen preventive measures through more targeted employee training and enhancement of internal policies. Collaboration with PPAIK and other stakeholders will also be intensified to reinforce financial intelligence network and ensure faster, more effective responses to potential green financial crime threats.



TATA KELOLA DAN BUDAYA GOVERNANCE AND CULTURE



MENGAPA INI PENTING BAGI KAMI [GRI 3-3]

Tata kelola yang baik dan budaya kerja berintegritas menjadi fondasi bagi kepercayaan, transparansi, dan akuntabilitas Bank. Dengan menegakkan prinsip etika dan kepatuhan, Bank melindungi kepentingan pemangku kepentingan sekaligus memperkuat reputasi dan daya saing di industri keuangan

PENDEKATAN MANAJEMEN

Bank melanjutkan komitmen penerapan tata kelola yang baik dengan memperkuat kebijakan dan proses pengambilan keputusan yang berlandaskan etika dan kepatuhan terhadap hukum. Upaya ini didukung oleh struktur organisasi dan infrastruktur yang efektif untuk memastikan konsistensi implementasi di seluruh unit kerja.

KEBIJAKAN, PROGRAM, DAN INISIATIF KAMI

Penanganan Pengaduan Nasabah

Bank senantiasa melakukan pemantauan atas tindak lanjut pengaduan yang diterima dan juga terus meningkatkan efektivitas mekanisme penanganan pengaduan nasabah untuk mendukung pengalaman pelanggan yang lebih baik untuk mewujudkan *Customer Experience Beyond Expectation*. Melalui langkah ini, Bank berkomitmen menjaga kualitas tata kelola serta memenuhi ekspektasi pemangku kepentingan dalam menciptakan nilai yang berkelanjutan. [POJK F.24, GRI 2-25]

Kebijakan Anti Penyuapan dan Korupsi

Terkait dengan budaya anti penyuapan dan korupsi (*anti-bribery and corruption*), OCBC sudah memiliki kebijakan internal yang diselaraskan dengan regulasi terkait, serta mengkomunikasikan ketentuan yang relevan kepada pihak eksternal yang bekerja sama dengan OCBC, termasuk publikasi di *website* dan klausul anti penyuapan dan korupsi pada perjanjian kerja sama. Penjelasan lebih lanjut terkait kebijakan anti penyuapan dan korupsi dapat mengacu pada penjelasan di Laporan Tahunan halaman 167 dan 170. [GRI 205-1, GRI 205-2, GRI 205-3]

Kode Etik Bank

Bank menjunjung tinggi prinsip integritas dan etika dalam setiap aspek kegiatan usahanya. Seluruh insan Bank diharapkan menjalankan pekerjaan dengan profesional,

WHY THIS IS MATERIAL TO US [GRI 3-3]

Good governance and a culture of integrity form the foundation of the Bank's trustworthiness, transparency, and accountability. By upholding ethical principles and regulatory compliance, the Bank safeguarded stakeholder interests while strengthening its reputation and competitiveness in the financial industry.

OUR MANAGEMENT APPROACH

The Bank is committed to implementing sound governance by reinforcing policies and decision-making processes grounded in ethics and compliance with relevant laws and regulations. These efforts are supported by an effective organizational structure and infrastructure to ensure consistent implementation across all business units.

OUR POLICIES, PROGRAMMES, AND INITIATIVES

Customer Complaint Handling

To realising Customer Experience Beyond Expectation, the Bank continuously monitors the follow-up of complaints received and continues to enhance the effectiveness of its customer complaint handling mechanisms to support an improved customer experience. As such, the Bank remained committed to upholding sound governance and meeting stakeholder expectations in creating long-term sustainable value. [POJK F.24, GRI 2-25]

Anti-Bribery and Corruption Policies

In line with the Bank's anti-bribery and corruption culture, OCBC had in place internal policies aligned with prevailing regulatory requirements. The Bank also communicated relevant rules to external parties engaged in cooperation with OCBC, including publication on the Bank's website and incorporation of anti-bribery and corruption clauses in cooperation agreements. Further details on anti-bribery and corruption policy are presented in the Annual Report on page 167 and 170. [GRI 205-1, GRI 205-2, GRI 205-3]

Bank's Code of Conduct

The Bank upheld principles of integrity and ethics across all aspects of its business activities. All Bank personnel were expected to perform their duties professionally, honestly, and

jujur, dan bertanggung jawab sesuai dengan Kode Etik yang berlaku. Hingga tahun 2025, 100% karyawan telah mengikuti sosialisasi mengenai Kode Etik Bank serta menyatakan paham dan patuh terhadap ketentuannya. Bank juga memastikan penerapan budaya kepatuhan melalui pelatihan, komunikasi internal, serta mekanisme pelaporan yang transparan dan dapat diakses seluruh karyawan. [GRI 2-23, GRI 2-24]

Sustainability Festival (SAFE) 2025 (POJK F.1)

Bank secara konsisten melaksanakan berbagai inisiatif untuk meningkatkan pemahaman dan penerapan gaya hidup berkelanjutan melalui program OCBC *Sustainability Festival (SAFE)*. Melanjutkan pelaksanaan pada tahun-tahun sebelumnya, Bank kembali menyelenggarakan SAFE untuk keempat kalinya pada 4 hingga 28 Agustus 2025 dengan tema “*Small Changes, Big Impact*”, yang menegaskan bahwa tindakan kecil dalam keseharian dapat memberikan dampak yang berarti secara kolektif.

Festival ini mengangkat keberlanjutan secara holistik, mencakup cara karyawan hidup, bekerja, serta merawat diri dan sesama, sejalan dengan lima Pilar *Wellness Bank*, yaitu kesehatan fisik, mental, dan finansial, keluarga, serta lingkungan kerja. SAFE secara resmi dibuka pada 4 Agustus 2025 melalui sesi inspiratif bersama Ibu Widi Mulia, yang berbagi pengalamannya dalam menerapkan gaya hidup berkelanjutan dan mengajak karyawan untuk memulai perubahan dari diri sendiri serta menularkannya ke keluarga dan lingkungan kerja.

KINERJA DAN TARGET

 <p>Hasil penilaian mandiri GCG posisi 31 Desember 2025 adalah Peringkat 1 (Sangat Baik)</p> <p>GCG self-assessment result as of 31 December 2025 was rated 1 (Very Good)</p>	 <p>No! Insiden Korupsi. Zero Incidents of Corruption.</p> <p>[GRI 205-3]</p>
--	---

GOING FORWARD

Pada tahun-tahun mendatang, Bank akan memperkuat pelaksanaan tata kelola dengan mengembangkan sistem pelaporan yang lebih transparan dan efektif, guna memastikan seluruh keputusan mendukung kepentingan nasabah dan pemangku kepentingan. Bank juga akan melanjutkan pengembangan budaya kerja yang kolaboratif dan inovatif melalui pelatihan berkelanjutan, untuk menciptakan lingkungan kerja yang inklusif dan adaptif terhadap perubahan.

responsibly in line with applicable Code of Conduct. In 2025, 100% of employees had participated in Code of Conduct socialisation programmes and declared their understanding of and compliance with its stipulations. The Bank also ensured application of a compliance culture through training, internal communications, and transparent reporting mechanisms accessible to all employees. [GRI 2-23, GRI 2-24]

Sustainability Festival (SAFE) 2025 (POJK F.1)

The Bank consistently implemented various initiatives to enhance awareness and adoption of sustainable lifestyles through OCBC *Sustainability Festival (SAFE)*. Building on previous years, the Bank held SAFE for the fourth time from 4 to 28 August 2025 under the theme “*Small Changes, Big Impact*,” underscoring how small everyday actions can collectively create meaningful impact.

The festival approached sustainability in a holistic manner, encompassing how employees live, work, and care for themselves and others, in line with the Bank’s five *Wellness Pillars*: physical, mental and financial wellbeing, family, and workplace environment. SAFE was officially launched on 4 August 2025 through an inspirational session with Ms. Widi Mulia, who shared her experiences in adopting a sustainable lifestyle and encouraged employees to initiate changes from themselves and extend it to their families and workplace.

PERFORMANCE AND TARGET

GOING FORWARD

In coming years, the Bank will strengthen governance practices by developing more transparent and effective reporting systems to ensure all decisions support the interests of customers and stakeholders. The Bank will also continue to foster a collaborative and innovative work culture through ongoing training, creating a workplace that is inclusive and adaptable to change.

Indeks Standar GRI – 2021

GRI Standard Index – 2021

Pernyataan penggunaan Statement of Use	:	PT Bank OCBC NISP Tbk telah melaporkan berdasarkan Standar GRI untuk periode 1 Januari hingga 31 Desember 2025. PT Bank OCBC NISP Tbk has reported with reference to the GRI Standards for the period of 1 January to 31 December 2025.
GRI 1 yang Digunakan GRI 1 Used	:	GRI 1: Foundation 2021
Standar Sektor GRI yang Berlaku Applicable GRI Sector Standard	:	GRI G4 Financial Services

Standar GRI GRI Standard	DISCLOSURE		Halaman Page
	No.Indeks Index No.	Judul Titles	
DISCLOSURE UMUM GENERAL DISCLOSURE			
GRI 2: Pengungkapan Umum 2021 General Disclosures 2021	Organisasi dan Praktik Pelaporan Organization and Reporting Practices		
	2-1	Informasi mengenai organisasi Organizational details	31
	2-2	Entitas organisasi yang termasuk dalam laporan keberlanjutan Entities included in the organization's sustainability reporting	209
	2-3	Periode pelaporan, frekuensi, dan titik kontak Reporting period, frequency and contact point	31, 209
	2-4	Penyajian kembali informasi Restatements of information	210
	2-5	Assurance oleh pihak eksternal External assurance	210
	Aktivitas dan Karyawan Activities and Employees		
	2-6	Aktivitas, rantai nilai, dan hubungan bisnis lainnya Activities, value chain and other business relationships	39, 210
	2-7	Karyawan Employees	42
	2-8	Pekerja yang bukan merupakan karyawan Workers who are not employees	254
	Tata Kelola Keberlanjutan Sustainable Governance		
	2-9	Struktur dan komposisi tata kelola Governance structure and composition	113, 217-218
	2-10	Nominasi dan seleksi badan tata kelola tertinggi Nomination and selection of the highest governance body	113, 217-218
	2-11	Ketua badan tata kelola tertinggi Chair of the highest governance body	217, 219
	2-12	Peran badan tata kelola tertinggi dalam mengawasi pengelolaan dampak Role of the highest governance body in overseeing the management of impacts	217, 218
	2-13	Pendelegasian wewenang untuk tanggung jawab mengelola dampak Delegation of responsibility for managing impacts	217, 219
	2-14	Peran badan tata kelola tertinggi dalam pelaporan keberlanjutan Role of the highest governance body in sustainability reporting	210
	2-15	Konflik kepentingan Conflicts of interest	141
	2-16	Mengomunikasikan hal-hal kritis Communication of critical concerns	89, 122
	2-17	Pengetahuan kolektif badan tata kelola tertinggi Collective knowledge of the highest governance body	143
	2-18	Mengevaluasi kinerja badan tata kelola tertinggi Evaluation of the performance of the highest governance body	121, 142
	2-19	Kebijakan remunerasi Remuneration policies	139, 144, 147
	2-20	Proses untuk menentukan remunerasi Process to determine remuneration	144, 147
	2-21	Rasio kompensasi total tahunan Annual total compensation ratio	151
Strategi Kebijakan dan Pelaksanaan Policy Strategies and Implementations			
2-22	Pernyataan mengenai strategi pembangunan berkelanjutan Statement on sustainable development strategy	220, 222	
2-23	Komitmen kebijakan Policy commitments	220, 222, 233, 251, 270-271	
2-24	Menanamkan komitmen kebijakan dalam organisasi Embedding policy commitments	220, 221, 222, 270-271	

Standar GRI GRI Standard	DISCLOSURE		Halaman Page
	No.Indeks Index No.	Judul Titles	
	2-25	Proses remediasi dampak negatif Processes to remediate negative impacts	89, 225, 270
	2-26	Mekanisme untuk saran dan masalah etika Mechanisms for seeking advice and raising concerns	168
	2-27	Kepatuhan hukum dan peraturan Compliance with laws and regulations	232
	2-28	Keanggotaan Asosiasi Membership associations	31
	Keterlibatan Pemangku Kepentingan Stakeholders Engagement		
	2-29	Pendekatan Pelibatan Pemangku Kepentingan Approach to stakeholder engagement	213
	2-30	Kesepakatan perundingan kolektif Collective bargaining agreements	252
TOPIK MATERIAL MATERIAL TOPICS			
GRI 3: Topik Material 2021 GRI 3: Material Topics 2021	3-1	Proses penentuan topik material Process to determine material topics	210, 212
	3-2	Daftar topik material List of material topics	212
DISCLOSURE TOPIK SPESIFIK DISCLOSURE OF SPECIFIC TOPICS			
DAMPAK EKONOMI ECONOMIC IMPACTS			
203 Dampak Ekonomi Tidak Langsung Indirect Economic Impacts			
GRI 3: Pendekatan Manajemen 2021 Management Approach 2021	3-3	Manajemen topik material Management of material topics	212-213, 223, 233, 237, 242, 250, 255, 263, 265, 267, 270
GRI 203: Dampak Ekonomi Tidak Langsung 2016 Indirect Economic Impacts 2016	203-1	Investasi infrastruktur dan layanan yang didukung Infrastructure investments and services supported	260
	203-2	Dampak ekonomi tidak langsung yang signifikan Significant indirect economic impacts	255
204 Praktik Pengadaan Procurement Practices			
GRI 3: Pendekatan Manajemen 2021 GRI 3: Management Approach 2021	3-3	Manajemen topik material Management of material topics	212-213, 223, 233, 237, 242, 250, 255, 263, 265, 267, 270
GRI 204: Praktik Pengadaan 2016 Procurement Practices 2016	204-1	Proporsi pengeluaran untuk pemasok lokal Proportion of spending on local suppliers	231, 232
205 Anti Korupsi Anti-Corruption			
GRI 3: Pendekatan Manajemen 2021 Management Approach 2021	3-3	Manajemen topik material Management of material topics	212-213, 223, 233, 237, 242, 250, 255, 263, 265, 267, 270
GRI 205: Anti-Korupsi 2016 GRI 205: Anti-corruption 2016	205-1	Operasi dinilai untuk risiko yang terkait dengan korupsi Operations assessed for risks related to corruption	167, 270
	205-2	Komunikasi dan pelatihan tentang kebijakan dan prosedur anti-korupsi Communication and training about anti-corruption policies and procedures	167, 270
	205-3	Insiden korupsi yang terbukti dan tindakan yang diambil Confirmed incidents of corruption and actions taken	270, 271
206 Perilaku Anti-persaingan Anti-competitive Behavior			
GRI 3: Pendekatan Manajemen 2021 Management Approach 2021	3-3	Manajemen topik material Management of material topics	212-213, 223, 233, 237, 242, 250, 255, 263, 265, 267, 270
GRI 206: Perilaku Anti-persaingan 2016 Anti-competitive Behavior 2016	206-1	Tindakan hukum atas perilaku anti-persaingan, anti-trust, dan praktik monopoli. Legal actions for anti-competitive behaviour, anti-trust, and monopoly practices	266, 267
DAMPAK LINGKUNGAN ENVIRONMENTAL IMPACTS			
302 Energi Energy			
GRI 3: Pendekatan Manajemen 2021 Management Approach 2021	3-3	Manajemen topik material Management of material topics	212-213, 223, 233, 237, 242, 250, 255, 263, 265, 267, 270
GRI 302: Energi 2016 Energy 2016	302-1	Konsumsi energi dalam organisasi Energy consumption within the organization	227
	302-3	Intensitas energi Energy Intensity	227

Standar GRI GRI Standard	DISCLOSURE		Halaman Page
	No.Indeks Index No.	Judul Titles	
	302-4	Pengurangan konsumsi energi Reduction of energy consumption	226, 227, 229, 230, 231
303 Air dan Efluen Water and Effluents			
GRI 3: Pendekatan Manajemen 2021 Management Approach 2021	3-3	Manajemen topik material Management of material topics	212-213, 223, 233, 237, 242, 250, 255, 263, 265, 267, 270
GRI 303: Air dan Efluen 2018 Water and Effluents 2018	303-1	Interaksi dengan air sebagai sumber daya bersama Interactions with water as a shared resource	231
	303-3	Pengambilan air Water withdrawal	231
	303-5	Konsumsi air Water consumption	231
305 Emisi Emissions			
GRI 3: Pendekatan Manajemen 2021 GRI 3: Management Approach 2021	3-3	Manajemen topik material Management of material topics	212-213, 223, 233, 237, 242, 250, 255, 263, 265, 267, 270
GRI 305: Emisi 2016 Emissions 2016	305-1	Emisi gas rumah kaca (CO ₂) [cakupan 1] langsung Direct [scope 1] GHG emissions	228
	305-2	Emisi energi GRK [cakupan 2] tidak langsung Energy indirect [scope 2] GHG Emissions	228
	305-3	Emisi GRK [cakupan 3] tidak langsung lainnya Other indirect [scope 3] GHG Emissions	228
	305-4	Intensitas emisi GRK GHG emissions intensity	228
	305-5	Pengurangan emisi GRK Reduction of GHG emissions	226, 228, 229, 230, 231
DAMPAK SOSIAL SOCIAL IMPACTS			
401 Kepegawaian Employment			
GRI 3: Pendekatan Manajemen 2021 Management Approach 2021	3-3	Manajemen topik material Management of material topics	212-213, 223, 233, 237, 242, 250, 255, 263, 265, 267, 270
GRI 401: Kepegawaian 2016 Employment 2016	401-1	Perekrutan karyawan baru dan pergantian karyawan New employee hires and employee turnover	253-254
	401-2	Tunjangan yang diberikan kepada karyawan purnawaktu yang tidak diberikan kepada karyawan sementara atau paruh waktu Benefits provided to full-time employees that are not provided to temporary or part-time employees	246-247
	401-3	Cuti melahirkan Parental leave	247
403 Kesehatan dan Keselamatan Kerja Occupational Health and Safety			
GRI 3: Pendekatan Manajemen 2021 Management Approach 2021	3-3	Manajemen topik material Management of material topics	212-213, 223, 233, 237, 242, 250, 255, 263, 265, 267, 270
GRI 403: Kesehatan dan Keselamatan Kerja 2018 Occupational Health and Safety 2018	403-1	Sistem manajemen keselamatan dan kesehatan kerja Occupational health and safety management system	242, 247
	403-2	Identifikasi bahaya, penilaian risiko, dan investigasi insiden Hazard identification, risk assessment, and incident investigation	248
	403-3	Layanan kesehatan kerja Occupational health services	246-247, 249
	403-4	Partisipasi, konsultasi, dan komunikasi pekerja tentang keselamatan dan kesehatan kerja Worker participation, consultation, and communication on occupational health and safety	247, 249
	403-5	Pelatihan bagi pekerja mengenai keselamatan dan kesehatan kerja Worker training on occupational health and safety	247
	403-6	Peningkatan kualitas kesehatan pekerja Promotion of worker health	246, 247, 249
	403-8	Pekerja yang tercakup dalam sistem manajemen keselamatan dan kesehatan kerja Workers covered by an occupational health and safety management system	247
	403-9	Kecelakaan kerja Work-related injuries	248
	403-10	Penyakit akibat kerja Work-related ill health	248

Standar GRI GRI Standard	DISCLOSURE		Halaman Page
	No.Indeks Index No.	Judul Titles	
404 Pelatihan dan Pendidikan Training and Education			
GRI 3: Pendekatan Manajemen 2021 Management Approach 2021	3-3	Manajemen topik material Management of material topics	212-213, 223, 233, 237, 242, 250, 255, 263, 265, 267, 270
GRI 404: Pelatihan dan Pendidikan 2016 Training and Education 2016	404-1	Rata-rata jam pelatihan per tahun per karyawan Average hours of training per year per employee	249
	404-2	Program untuk meningkatkan keterampilan karyawan dan program bantuan peralihan Programs for upgrading employee skills and transition assistance	244, 245, 249
	404-3	Persentase karyawan yang menerima tinjauan rutin terhadap kinerja dan pengembangan karier Percentage of employees receiving regular performance and career development reviews	246, 249
405 Keanekaragaman dan Kesempatan Setara Diversity and Equal Opportunity			
GRI 3: Pendekatan Manajemen 2021 Management Approach 2021	3-3	Manajemen topik material Management of material topics	212-213, 223, 233, 237, 242, 250, 255, 263, 265, 267, 270
GRI 405: Keanekaragaman dan Kesempatan Setara Diversity and Equal Opportunity 2016	405-1	Keanekaragaman badan tata kelola dan karyawan Diversity of governance bodies and employees	42
	405-2	Rasio gaji pokok dan remunerasi perempuan dibandingkan laki-laki Ratio of basic salary and remuneration of women to men	246
406 Non-diskriminasi Non-discrimination			
GRI 3: Pendekatan Manajemen 2021 Management Approach 2021	3-3	Manajemen topik material Management of material topics	212-213, 223, 233, 237, 242, 250, 255, 263, 265, 267, 270
GRI 406: Non-diskriminasi 2016 Non-discrimination 2016	406-1	Insiden diskriminasi dan tindakan korektif yang diambil Incidents of discrimination and corrective actions taken	251
408 Pekerja Anak Child Labor			
GRI 3: Pendekatan Manajemen 2021 Management Approach 2021	3-3	Manajemen topik material Management of material topics	212-213, 223, 233, 237, 242, 250, 255, 263, 265, 267, 270
GRI 408: Pekerja Anak 2016 GRI 408: Child Labor – 2016	408-1	Operasi dan pemasok yang berisiko signifikan terhadap insiden pekerja anak Operations and suppliers at significant risk for incidents of child labor	251
409 Kerja Paksa atau Wajib Kerja Forced or Compulsory Labor			
GRI 3: Pendekatan Manajemen 2021 Management Approach 2021	3-3	Manajemen topik material Management of material topics	212-213, 223, 233, 237, 242, 250, 255, 263, 265, 267, 270
GRI 409: Kerja Paksa atau Wajib Kerja 2016 Forced or Compulsory Labor 2016	409-1	Operasi dan pemasok yang berisiko signifikan terhadap insiden kerja paksa atau wajib kerja Operations and suppliers at significant risk for incidents of forced or compulsory labor	251
DISCLOSURE TOPIK SEKTOR KEUANGAN DISCLOSURE OF FINANCIAL SECTOR TOPICS			
PRODUK PORTOFOLIO PORTFOLIO PRODUCT			
	FS1	Kebijakan khusus penerapan aspek lingkungan dan sosial dalam kegiatan usaha Policies with specific environmental and social components applied to business lines	212, 233, 234
	FS2	Prosedur penilaian risiko lingkungan dan sosial dalam kegiatan usaha Procedures for assessing and screening environmental and social risks in business lines	212, 235
	FS3	Prosedur monitoring ketaatan debitur dalam mematuhi ketentuan peraturan perundangan aspek sosial lingkungan yang tercantum dalam perjanjian kredit Processes for monitoring clients' implementation of and compliance with environmental and social requirements included in agreements or transactions	233
	FS4	Proses peningkatan kompetensi karyawan untuk menerapkan aturan/perundangan terkait sosial dan lingkungan yang berlaku Process(es) for improving staff competency to implement the environmental and social policies and procedures as applied to business lines	212, 236
	FS5	Interaksi dengan klien/penanam modal/mitra bisnis terkait risiko serta kesempatan terkait lingkungan dan sosial Interactions with clients/ investees/business partners regarding environmental and social risks and opportunities	240

Standar GRI GRI Standard	DISCLOSURE		Halaman Page
	No. Indeks Index No.	Judul Titles	
	FS6	Prosentase portofolio bisnis dibagi menurut wilayah, ukuran (misal: Micro/SME/Besar), dan sektor Percentage of the portfolio for business lines by specific region, size (e.g. micro/SME/ large) and by sector	97, 226, 261
	FS7	Nilai portofolio produk dan jasa yang dirancang untuk mendukung kegiatan social dibagi menurut segmen bisnis Monetary value of products and services designed to deliver a specific social benefit for each business line broken down by purpose	237, 238, 239
	FS8	Jumlah produk dan jasa pembiayaan yang dialokasikan untuk mendukung pembiayaan terkait lingkungan yang spesifik Monetary value of products and services designed to deliver a specific environmental benefit	237, 238, 239, 256
KEPEMILIKAN AKTIF ACTIVE OWNERSHIP			
	FS11	Persentase aktivitas yang terjadi pada lingkungan positif dan negatif atau sosial Percentage of assets occur on positive and negative environment or social	233, 236
KOMUNITAS LOKAL LOCAL COMMUNITY			
	FS14	Inisiatif untuk meningkatkan akses jasa keuangan bagi masyarakat marginal Initiatives to improve access to financial services for marginalized communities	213, 255
TANGGUNG JAWAB PRODUK PRODUCT RESPONSIBILITY			
	FS15	Kebijakan untuk rancangan dan penjualan produk dan layanan yang adil Policies for the fair design and sale of financial products and services	213, 266
	FS16	Inisiatif untuk mengadakan dan mendukung kegiatan literasi keuangan atau pembiayaan khusus Initiatives to organize and support financial literacy activities or special financing	255, 256, 257

Indeks POJK 51/POJK.03/2017

POJK 51/POJK.03/2017 Index

[POJK G.5]

No. Indeks Index No.	Nama Indeks Index Name	Halaman Page
STRATEGI KEBERLANJUTAN SUSTAINABILITY STRATEGY		
A.1	Penjelasan Strategi Keberlanjutan Explanation Sustainability Strategy	220, 222
IKHTISAR KINERJA KEBERLANJUTAN SUSTAINABILITY PERFORMANCE HIGHLIGHTS		
B.1	Ikhtisar Kinerja Ekonomi Economic Performance Highlights	207
B.2	Ikhtisar Kinerja Lingkungan Hidup Environmental Performance Highlights	207
B.3	Ikhtisar Kinerja Sosial Social Performance Highlights	207
PROFIL PERUSAHAAN COMPANY PROFILE		
C.1	Visi, Misi, dan Nilai Keberlanjutan Vision, Mission, and Value of Sustainability	38
C.2	Alamat Perusahaan Company's Address	31
C.3	Skala Perusahaan Scale Enterprises	42, 64, 65
C.4	Produk, Layanan, dan Kegiatan Usaha yang Dijalankan Products, services and business activities	39
C.5	Keanggotaan Pada Asosiasi Member of Association	31
C.6	Perubahan Organisasi Bersifat Signifikan Change of Significant Organization	106
PENJELASAN DIREKSI EXPLANATION OF THE BOARD OF DIRECTORS		
D.1	Penjelasan Direksi Explanation of the Board of Directors	17-23
TATA KELOLA KEBERLANJUTAN SUSTAINABILITY GOVERNANCE		
E.1	Penanggungjawab Penerapan Keuangan berkelanjutan Management of Sustainable Finance Implementation	113, 217
E.2	Pengembangan Kompetensi Terkait Keuangan berkelanjutan Competency Development related Sustainable Finance	210, 236, 244

No. Indeks Index No.	Nama Indeks Index Name	Halaman Page
E.3	Penilaian Risiko Atas Penerapan Keuangan berkelanjutan Risk Assessment for Sustainable Finance Implementation	225, 235
E.4	Hubungan Dengan Pemangku Kepentingan Stakeholder Engagement	213
E.5	Permasalahan Terhadap Penerapan Keuangan berkelanjutan Challenges of Sustainable Financial Implementation	21, 210
KINERJA KEBERLANJUTAN SUSTAINABILITY PERFORMANCE		
F.1	Kegiatan Membangun Budaya Keberlanjutan Building A Culture of Sustainability	242, 243, 250, 271
KINERJA EKONOMI ECONOMIC PERFORMANCE		
F.2	Perbandingan Target dan Kinerja Produksi, Portofolio, Target Pembiayaan, atau Investasi, Pendapatan dan Laba Rugi Comparison of Performance Targets and Production, Portfolios, Financial Targets, or Investment, Revenue and Profit And Loss	109
F.3	Perbandingan Target dan Kinerja Portofolio, Target Pembiayaan, atau Investasi Pada Instrumen Keuangan atau Proyek yang Sejalan Comparison of Performance Targets and Production, Portfolios, Financial Targets, or Investment on Financial Instruments or Projects in line with Sustainable Finance Implementation	239, 240
KINERJA LINGKUNGAN ENVIRONMENTAL PERFORMANCE		
Umum General		
F.4	Biaya Lingkungan Hidup Environmental Costs	232
Aspek Material Material Aspects		
F.5	Penggunaan Material yang Ramah Lingkungan The Use of Environmentally Friendly Materials	229, 230, 231
Aspek Energi Energy Aspects		
F.6	Jumlah dan Intensitas Energi yang Digunakan The Number and the Intensity of Energy Use	227
F.7	Upaya dan Pencapaian Efisiensi Energi dan Penggunaan Energi Terbarukan The Efforts and Achievements Made for Energy Efficiency Including the Use of Renewable Energy Sources	226, 227, 229, 230, 231
Aspek Air Water Aspects		
F.8	Penggunaan Air Water Consumption	231
Aspek Keanekaragaman Hayati Biodiversity Aspects		
F.9	Dampak dari Wilayah Operasional yang Dekat atau Berada di Daerah Konservasi atau Memiliki Keanekaragaman Hayati The Impact of Operational Areas Near or in the Area of Conservation or Biodiversity	Tidak berkaitan langsung dengan bisnis Bank Not directly related to the Bank's business
F.10	Usaha Konservasi Keanekaragaman Hayati Biodiversity Conservation Efforts	259
Aspek Emisi Emission Aspects		
F.11	Jumlah dan Intensitas Emisi yang Dihasilkan Berdasarkan Jenisnya The Number and Intensity of Emissions Produced by Type	228
F.12	Upaya dan Pencapaian Pengurangan Emisi yang Dilakukan The Efforts and Achievement of Emission Reductions Undertaken	226, 228, 229, 230, 231
Aspek Limbah dan Efluen Aspect of Waste and Effluents		
F.13	Jumlah Limbah dan Efluen yang Dihasilkan Berdasarkan Jenis The Amount of Waste and Effluent Generated by Type	229
F.14	Mekanisme Pengelolaan Limbah dan Efluen Waste and Effluent Management Mechanism	229
F.15	Tumpahan yang Terjadi (jika ada) Spill that Occurred (if any)	229
Aspek Pengaduan Terkait Lingkungan Hidup Aspect of Environmental Complaints		
F.16	Jumlah dan Materi Pengaduan Lingkungan Hidup yang Diterima dan Diselesaikan The Number and Material Environmental Complaints Received and Resolved	232
KINERJA SOSIAL SOCIAL PERFORMANCE		
F.17	Komitmen LJK, Emiten, atau Perusahaan Publik Untuk Memberikan Layanan Atas Produk dan/ atau Jasa yang Setara Kepada Konsumen The Company's Commitment to Deliver Products and/or Services Equivalent to the Consumer	266
Aspek Ketenagakerjaan Employment Aspects		
F.18	Kesetaraan Kesempatan Bekerja Equality of Employment Opportunities	250
F.19	Tenaga Kerja Anak dan Tenaga Kerja Paksa Child Labor and Forced Labor	251
F.20	Upah Minimum Regional The Minimum Wage	246
F.21	Lingkungan Bekerja yang Layak dan Aman Environmental Work Decent and Safe	242, 247
F.22	Pelatihan dan Pengembangan Kemampuan Pegawai Training and Competency Development for Employees	244, 245

No. Indeks Index No.	Nama Indeks Index Name	Halaman Page
Aspek Masyarakat Community Aspects		
F.23	Dampak Operasi Terhadap Masyarakat Sekitar Operational Impacts to Local Communities	255
F.24	Pengaduan Masyarakat Public Complaints	90, 270
F.25	Kegiatan Tanggung Jawab Sosial Lingkungan [TJSL] Environmental Social Responsibility Activity	255, 256, 257, 259, 260
Tanggung Jawab Pengembangan Produk/Jasa Berkelanjutan: Responsibility on The Development of Sustainable Finance products and/or Services:		
F.26	Inovasi dan Pengembangan Produk/Jasa Keuangan Berkelanjutan Innovation and Development of Sustainable Finance Products and/or Services	237
F.27	Produk/Jasa yang sudah Dievaluasi Keamanannya bagi Pelanggan Products/Services that have been Evaluated for Safety for Customers	263
F.28	Dampak Produk/Jasa Impact of Products/Services	266
F.29	Jumlah Produk yang Ditarik Kembali The Number of Products Recalled	266
F.30	Survei Kepuasan Pelanggan Terhadap Produk dan/atau Jasa Keuangan Berkelanjutan Customer Satisfaction Survey for Sustainable Financial Products and/or Services	90, 267
LAIN-LAIN OTHERS		
G.1	Verifikasi Tertulis dari Pihak Independen (jika ada) Written Verification from Independent Parties (if any)	210
G.2	Lembar Umpan Balik Feedback Sheet	282-283
G.3	Tanggapan terhadap Umpan Balik Laporan Keberlanjutan Tahun Sebelumnya Response to Previous Year's Report Feedback	284
G.5	Daftar Pengungkapan Sesuai POJK 51/2017 POJK 51/2017 Index	276-277

Indeks Konten TCFD

TCFD Content Index

	Pengungkapan Disclosures	Kode Code	Halaman Page
Tata Kelola Governance TCFD Strategy – a, b, c, TCFD Metrics and Targets - a	Pengungkapan tata kelola organisasi terkait risiko dan peluang terkait iklim. Disclose the organization's governance around climate-related risks and opportunities.	TCFD-G	217
		Penjelasan mengenai pengawasan dewan terhadap risiko dan peluang terkait iklim. Describe the board's oversight of climate related risks and opportunities. Penjelasan mengenai peran manajemen dalam menilai dan mengelola risiko serta peluang terkait iklim. Describe management's role in assessing and managing climate related risks and opportunities.	TCFD-G
Strategi Strategy	Pengungkapan dampak aktual dan potensial dari risiko serta peluang terkait iklim terhadap bisnis, strategi, dan perencanaan keuangan organisasi, jika informasi tersebut material. Disclose the actual and potential impacts of climate-related risks and opportunities on the organization's businesses, strategy, and financial planning where such information is material.	TCFD-S	225
		Penjelasan mengenai risiko dan peluang terkait iklim yang telah diidentifikasi oleh organisasi dalam jangka pendek, menengah, dan panjang. Describe the climate-related risks and opportunities the organization has identified over the short, medium, and long term. Penjelasan mengenai dampak risiko dan peluang terkait iklim terhadap bisnis, strategi, dan perencanaan keuangan organisasi. Describe the impact of climate-related risks and opportunities on the organization's businesses, strategy, and financial planning.	TCFD-S

Pengungkapan Disclosures		Kode Code	Halaman Page
		<p>Penjelasan mengenai ketahanan strategi organisasi dengan mempertimbangkan berbagai skenario terkait iklim, termasuk skenario 2°C atau lebih rendah.</p> <p>Describe the resilience of the organization's strategy, taking into consideration different climate-related scenarios, including a 2°C or lower scenario.</p>	TCFD-S 225
Manajemen Risiko Risk Management	<p>Pengungkapan bagaimana organisasi mengidentifikasi, menilai, dan mengelola risiko terkait iklim.</p> <p>Disclose how the organization identifies, assesses, and manages climate-related risks.</p>	<p>Penjelasan mengenai proses organisasi dalam mengidentifikasi dan menilai risiko terkait iklim.</p> <p>Describe the organization's processes for identifying and assessing climate related risk.</p>	TFCD-RM 225, 233, 235
		<p>Penjelasan mengenai proses organisasi dalam mengelola risiko terkait iklim.</p> <p>Describe the organization's processes for managing climate related risks.</p>	TFCD-RM 225, 233, 235
		<p>Penjelasan mengenai bagaimana proses identifikasi, penilaian, dan pengelolaan risiko terkait iklim diintegrasikan ke dalam manajemen risiko keseluruhan organisasi.</p> <p>Describe how processes for identifying, assessing, and managing climate related risks are integrated into the organization's overall risk management.</p>	TFCD-RM 225, 233, 235
Metrik dan Target Metrics and Targets	<p>Pengungkapan metrik dan target yang digunakan untuk menilai dan mengelola risiko serta peluang terkait iklim yang relevan, jika informasi tersebut material.</p> <p>Disclose the metrics and targets used to assess and manage relevant climate-related risks and opportunities, where such information is material.</p>	<p>Pengungkapan mengenai metrik yang digunakan oleh organisasi untuk menilai risiko dan peluang terkait iklim sesuai dengan strategi dan proses manajemen risikonya.</p> <p>Disclose the metrics used by the organization to assess climate related risks and opportunities in line with its strategy and risk management process.</p>	TCF-MT 224
		<p>Pengungkapan mengenai emisi gas rumah kaca (GRK) Cakupan 1, Cakupan 2, dan jika relevan, Cakupan 3, beserta risiko terkaitnya.</p> <p>Disclose Scope 1, Scope 2, and, if appropriate, Scope 3 greenhouse gas (GHG) emissions, and the related risks.</p>	TCF-MT 228
		<p>Penjelasan mengenai target yang digunakan oleh organisasi untuk mengelola risiko dan peluang terkait iklim serta kinerja terhadap target tersebut.</p> <p>Describe the targets used by the organization to manage climate related risks and opportunities and performance against targets.</p>	TCF-MT 232

Indeks SASB

SASB Index

Tabel 1. Topik & Metrik Pengungkapan Keberlanjutan

Table 1. Sustainability Disclosure Topics & Metrics

Topik Topic	Metrik Metric	Kategori Category	Ukuran Unit Unit of Measure	Kode Code	Halaman Page
Keamanan Data Data Security	Jumlah pelanggaran data, persentase yang merupakan pelanggaran data pribadi, jumlah pemegang akun yang terdampak	Kuantitatif Quantitative	Jumlah, Persentase [%]	FN-CB-230a.1	265
	Number of data breaches, percentage that are personal data breaches, number of account holders affected		Number, Percentage [%]		
	Uraian pendekatan dalam mengidentifikasi dan mengatasi risiko keamanan data	Diskusi dan Analisis	n/a	FN-CB-230a.2	263-264
	Description of approach to identifying and addressing data security risks	Discussion and Analysis			
Inklusi Keuangan & Pengembangan Kapasitas Financial Inclusion & Capacity Building	(1) Jumlah dan (2) nilai pinjaman yang outstanding yang memenuhi syarat untuk program yang dirancang guna mendukung pengembangan usaha kecil dan komunitas	Kuantitatif	Jumlah, Presentasi Mata Uang	FN-CB-240a.1	239
	(1) Number and (2) amount of loans outstanding that qualify for programmes designed to promote small business and community development	Quantitative	Number, Presentation currency		
	(1) Jumlah dan (2) nilai pinjaman jatuh tempo, non-akrual, atau pinjaman yang mendapat kebijakan keringanan yang memenuhi syarat untuk program yang dirancang guna mendukung pengembangan usaha kecil dan komunitas	Kuantitatif	Jumlah, Presentasi Mata Uang	FN-CB-240a.2	239
	(1) Number and (2) amount of past due and nonaccrual loans or loans subject to forbearance that qualify for programmes designed to promote small business and community development	Quantitative	Number, Presentation currency		
	Jumlah rekening giro ritel tanpa biaya yang diberikan kepada nasabah yang sebelumnya tidak memiliki akses perbankan atau memiliki akses terbatas	Kuantitatif	Jumlah	FN-CB-240a.3	256
	Number of no-cost retail checking accounts provided to previously unbanked or underbanked customers	Quantitative	Number		
	Jumlah peserta dalam inisiatif literasi keuangan bagi nasabah yang tidak memiliki akses perbankan, memiliki akses terbatas, atau kurang terlayani	Kuantitatif	Jumlah	FN-CB-240a.4	255-258
	Number of participants in financial literacy initiatives for unbanked, underbanked, or underserved customers	Quantitative	Number		
Integrasi Faktor Lingkungan, Sosial, dan Tata Kelola dalam Analisis Kredit Incorporation of Environmental, Social, and Governance Factors in Credit Analysis	Uraian pendekatan dalam mengintegrasikan faktor lingkungan, sosial, dan tata kelola (ESG) dalam analisis kredit	Diskusi dan Analisis	n/a	FN-CB-410a.2	233
	Description of approach to incorporation of environmental, social and governance (ESG) factors in credit analysis	Discussion and Analysis			
Emisi yang Dibiayai Financed Emissions	Total emisi bruto yang dibiayai, tersegmentasi berdasarkan: (1) Cakupan 1, (2) Cakupan 2, dan (3) Cakupan 3	Kuantitatif	Metrik ton tCO ₂ e	FN-CB-410b.1	Bank belum melakukan pencatatan emisi yang dibiayai The Bank has not yet recorded financed emissions
	Absolute gross financed emissions, disaggregated by (1) Scope 1, (2) Scope 2 and (3) Scope 3	Quantitative	Metrik tons tCO ₂ e		

Topik Topic	Metrik Metric	Kategori Category	Ukuran Unit Unit of Measure	Kode Code	Halaman Page
	Eksposur bruto untuk setiap industri berdasarkan kelas aset	Kuantitatif	Presentasi mata uang	FN-CB-410b.2	Bank belum melakukan pencatatan emisi yang dibiayai
	Gross exposure for each industry by asset class	Quantitative	Presentation currency		The Bank has not yet recorded financed emissions
	Persentase eksposur bruto yang dimasukkan dalam perhitungan emisi yang dibiayai	Kuantitatif	Persentase %	FN-CB-410b.3	Bank belum melakukan pencatatan emisi yang dibiayai
	Percentage of gross exposure included in the financed emissions calculation	Quantitative	Percentage %		The Bank has not yet recorded financed emissions
	Uraian metodologi yang digunakan untuk menghitung emisi yang dibiayai	Diskusi dan Analisis	n/a	FN-CB-410b.4	Bank belum melakukan pencatatan emisi yang dibiayai
	Description of the methodology used to calculate financed emissions	Discussion and Analysis			The Bank has not yet recorded financed emissions
Etika Bisnis Business Ethics	Total nilai kerugian finansial akibat proses hukum terkait penipuan, perdagangan orang dalam, <i>antitrust</i> , perilaku anti-persaingan, manipulasi pasar, malpraktek, atau pelanggaran hukum dan regulasi lain di industri keuangan	Kuantitatif	Presentasi mata uang	FN-CB-510a.1	161
	Total amount of monetary losses as a result of legal proceedings associated with fraud, insider trading, antitrust, anti-competitive behaviour, market manipulation, malpractice, or other related financial industry laws or regulations	Quantitative	Presentation currency		
	Uraian kebijakan dan prosedur pelaporan pelanggaran (<i>whistleblower</i>)	Diskusi dan Analisis	n/a	FN-CB-510a.2	168-169
Manajemen Risiko Sistemik Systemic Risk Management	Skor Bank Sistemik Global (G-SIB), berdasarkan kategori	Kuantitatif	Basis points (bps)	FN-CB-550a.1	209
	Global Systemically Important Bank (G-SIB) score, by category	Quantitative			
	Uraian pendekatan dalam mengintegrasikan hasil <i>stress test</i> wajib dan sukarela ke dalam perencanaan kecukupan modal, strategi korporasi jangka panjang, serta aktivitas bisnis lainnya	Diskusi dan Analisis	n/a	FN-CB-550a.2	186-187, 191-193
	Description of approach to integrate results of mandatory and voluntary stress tests into capital adequacy planning, long-term corporate strategy, and other business activities	Discussion and Analysis			

Tabel 2. Metrik Aktivitas

Table 2. Activity Metrics

Metrik Aktivitas Activity Metric	Kategori Category	Ukuran Unit Unit of Measure	Kode Code	Halaman Page
(1) Jumlah dan (2) nilai rekening giro dan tabungan berdasarkan segmen: (a) perorangan dan (b) usaha kecil	Kuantitatif	Jumlah, Presentasi Mata Uang	FN-CB-000.A	Bank belum melakukan penghitungan atas indikator tersebut
(1) Number and (2) value of checking and savings accounts by segment: (a) personal and (b) small business	Quantitative	Number, Presentation Currency		The Bank has not yet conducted calculations for this indicator
(1) Jumlah dan (2) nilai pinjaman berdasarkan segmen: (a) perorangan, (b) usaha kecil, dan (c) korporasi	Kuantitatif	Jumlah, Presentasi Mata Uang	FN-CB-000.B	Bank belum melakukan penghitungan atas indikator tersebut
(1) Number and (2) value of loans by segment: (a) personal, (b) small business, and (c) corporate	Quantitative	Number, Presentation Currency		The Bank has not yet conducted calculations for this indicator

Lembar Umpan Balik

Feedback Form

[POJK G.2]

Para pemangku kepentingan yang terhormat,

Terima kasih telah membaca Laporan Keberlanjutan PT Bank OCBC NISP Tbk 2025. Untuk meningkatkan kinerja keberlanjutan Perseroan, mohon kesediaan para pemangku kepentingan untuk memberikan umpan balik setelah membaca Laporan Keberlanjutan ini dengan mengirimkan formulir ini melalui email ke: corporate.secretariat@ocbc.id.

Dear esteemed, stakeholders,

Thank you for reading the PT Bank OCBC NISP Tbk 2025. Sustainability Report. Please send comments by email to: corporate.secretariat@ocbc.id, after reading this Sustainability Report to help the Company improve its sustainability performance.

Data Diri

Nama (bila berkenan) :
Institusi/Perusahaan :
Email :
Telp/HP :

Your Profile

Name (optional) :
Name of Institution/
Company :
Email :
Phone/HP :

Golongan Pemangku Kepentingan

- Pemegang Saham dan Investor
- Nasabah
- Pegawai/Karyawan
- Komunitas
- Mitra Kerja/Pemasok
- Pemerintah dan Regulator
- Tokoh Masyarakat
- Lain-lain, mohon sebutkan :

Type of Stakeholder

- Shareholders and Investor
- Customer
- Employee
- Community
- Partners/Suppliers
- Government and Regulators
- Public Figure
- Others, please specify :

1. Laporan ini bermanfaat | This report is usefull to you :

- Sangat Tidak Setuju | Strongly Disagree Tidak Setuju | Disagree Netral | Neutral
 Setuju | Agree Sangat Setuju | Strongly Agree

2. Laporan ini menggambarkan kinerja Bank dalam pembangunan keberlanjutan | This report describes the Company's performance in sustainability development :

- Sangat Tidak Setuju | Strongly Disagree Tidak Setuju | Disagree Netral | Neutral
 Setuju | Agree Sangat Setuju | Strongly Agree

3. Laporan ini mudah dimengerti | This report is easy to understand :

- Sangat Tidak Setuju | Strongly Disagree Tidak Setuju | Disagree Netral | Neutral
 Setuju | Agree Sangat Setuju | Strongly Agree

4. Laporan ini menarik | This Report is interesting :

- Sangat Tidak Setuju | Strongly Disagree Tidak Setuju | Disagree Netral | Neutral
 Setuju | Agree Sangat Setuju | Strongly Agree

5. Laporan ini meningkatkan kepercayaan Anda pada keberlanjutan Perseroan | This report increases your trust in the Company's sustainability :

- Sangat Tidak Setuju | Strongly Disagree Tidak Setuju | Disagree Netral | Neutral
- Setuju | Agree Sangat Setuju | Strongly Agree

Kami mohon kesediaan para pemangku kepentingan untuk memberikan umpan balik setelah membaca Laporan Keberlanjutan ini dengan mengirim email atau mengirim formulir ini melalui fax/pos.

We would like to ask all stakeholders to kindly provide feedback after reading this Sustainability Report by sending email or this form by fax/mail.

MOHON PILIH JAWABAN YANG PALING SESUAI

PLEASE CHOOSE THE MOST APPROPRIATE ANSWER

1. Laporan ini menarik dan mudah dimengerti | This report is interesting and easy to understand.

- Tidak Setuju | Disagree Netral | Neutral Setuju | Agree

2. Laporan ini sudah menggambarkan kinerja Bank dalam pembangunan keberlanjutan | This report describe the Bank's performance in

- Tidak Setuju | Disagree Netral | Neutral Setuju | Agree

3. Laporan ini meningkatkan kepercayaan Anda pada keberlanjutan Bank | This report increase Your trust to the Bank's sustainability

- Tidak Setuju | Disagree Netral | Neutral Setuju | Agree

4. Topik material apa yang paling penting bagi Anda: [nilai 1=paling penting s/d 4=paling tidak penting] | What material topic is most important to you: [value 1=most important to 4=least important]

- Ekonomi Kinerja | Economic Performance ()
- Anti-korupsi | Anti-corruption ()
- Produk Portofolio | Product Portfolio ()
- Energi | Energi ()
- Privasi Pelanggan | Customer Privacy ()
- Keuangan Literasi | Financial Literacy ()
- Pelatihan dan Pendidikan | Training and Education ()

5. Mohon berikan saran/usul/komentar anda atas laporan ini. | Kindly provide your inputs/suggestions/comments about this report.

PROFIL ANDA | YOUR PROFILE

Nama | Name : _____

Pekerjaan | Occupation : _____

Nama Lembaga/Perusahaan | Name of Institution/Company : _____

Golongan Pemangku Kepentingan | Stakeholder Group. : _____

- Pemerintah | Governance Perusahaan | Corporate Masyarakat | Community
- Industri | Industry LSM | NGO Lainnya | Others

**MOHON KIRIMKAN KEMBALI LEMBAR UMPAN BALIK KEPADA:
PLEASE RETURN THIS FEEDBACK FORM TO:**

PT Bank OCBC NISP Tbk
OCBC Tower
Jl. Prof. Dr. Satrio Kav. 25 Jakarta 12940,
Indonesia Telepon: 021 – 255 33 888
Faksimili: 021 – 579 44000

Tanggapan Terhadap Umpan Balik Laporan Sebelumnya

[POJK G.3]

Sepanjang tahun 2025, PT Bank OCBC NISP Tbk tidak menerima masukan khusus terkait Laporan Keberlanjutan 2024 yang ditujukan untuk penyempurnaan laporan selanjutnya. Meskipun demikian, Perseroan tetap melakukan penyesuaian dan perbaikan secara berkelanjutan untuk memastikan laporan ini disusun sesuai dengan ketentuan POJK No. 51/POJK.03/2017 dan SEOJK No. 16/SEOJK.04/2021, serta mengacu pada Standar GRI 2021 sebagai pedoman pelaporan. Perseroan berharap laporan ini dapat memberikan informasi yang relevan dan bermanfaat bagi para pemangku kepentingan.

Response to Feedback on Previous Report

[POJK G.3]

During 2025, PT Bank OCBC NISP Tbk did not receive specific feedback on the 2024 Sustainability Report for the purpose of improving subsequent reports. Nevertheless, the Company continued to undertake refinements and enhancements to ensure that this report was prepared in compliance with POJK No. 51/POJK.03/2017 and SEOJK No. 16/SEOJK.04/2021, with reference to the GRI 2021 Standards as the reporting framework. The Company expects that this report will serve as a relevant and useful source of information for stakeholders.